



The Associates Group Windward Village

May 16, 2011

To Whom It May Concern:

I am taking this opportunity to assure your entity that ON THE LEVEL is a high quality firm which has been invaluable in our conversion activities. The Associates Group for Affordable Housing is a public benefit, non-profit corporation which deals exclusively in manufactured housing as a source of quality low-cost housing. Most recently, we have employed the services of ON THE LEVEL in our project in Long Beach, CA. The park we purchased and have converted to a full subdivision has 304 spaces, and we are selling lots to the current owners and to persons or families who wish to purchase homes from the present residents.

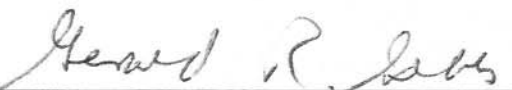
In order to accomplish the sale of lots, we require that each homeowner install a permanent foundation system when the purchase is accomplished. This, of course, enables the home and lot to be joined, and thus qualify for proper financing. During the conversion process we allowed the residents to choose their own foundation installation entity. We gave them the names of three or more installation firms, and the residents were allowed to choose their own contractor. Unfortunately, this was not very satisfactory. One vendor claimed to be the only qualified installation firm with a unique product. That firm was very expensive and the claims were greatly inflated. The second firm was qualified, but could not seem to navigate the maze of administrative approvals required, and never really got off the ground except for a handful of installations, and in those cases we were required to ask ON THE LEVEL to intercede and also provide the proper engineering certificates to get the installations approved.

Although we will still allow residents to choose their own installation firm and method, we will only use ON THE LEVEL for any homes we sell together with lots. From the problems experienced by those few with the other vendors, no one has recently selected anyone other than ON THE LEVEL. We have found that the escrow officers and lending staff have been very complimentary of ON THE LEVEL, and the lenders in particular have expressed satisfaction and clearly favor residents' use of ON THE LEVEL.

For any project involving ERB, foundation systems or just plain bracing systems for home installation, we can and do rely on the ON THE LEVEL firm for our needs, and recommend your consideration of this firm for any such systems, particularly if it needs to be done quickly, efficiently and at the least amount of your precious funding.

Very truly yours,

THE ASSOCIATES GROUP -
WINDWARD VILLAGE

By: 
Gerald R. Gibbs
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