



February 20, 2008

Westwood Country Club
8888 Country Creek Dr.
Houston, Texas 77036

Re: Financing Package

Attn: Mr. Jay Haffner,

I'd like to thank you for the opportunity you have given us to provide a financing package to your members. You will find the details of the financing we are able to provide for your members listed below.

The information I have is there would be initiation fee set from \$30,000 to \$35,000. We have the "Home Equity" loan product that could facilitate this fee. The Home Equity loan is a closed-end fixed rate loan that would be set individually based on credit score. The minimum loan amount would be \$5,000 with a maximum of \$250,000 with no closing costs. The rates would be as follows:

| | |
|----------------|---------------|
| 1 – 84 months | 6.25% - 8.25% |
| 85- 180 months | 6.75% - 8.75% |

With a checking account at First Bank and the loan set-up on auto-debit we would be able to subtract .25% off the rate for the home equity loan.

We have the unsecured product for amounts with a minimum of \$5,000 with a 36 month term loan. This loan would be at a fixed rate of 12% fully amortized. The auto-debit is included.

If you have any questions, please contact me at (281)902-1751.

Sincerely,

A handwritten signature in cursive script that reads "Domingo Gonzales".

Domingo Gonzales,
Vice President