

We closed four Lease 2 Own properties in December which was our best month in 2012. Due to Short Sale approval, the current market conditions, and some homes being probate sales, most of these took many months to come to fruition.

We do our best to prepare the Lease 2 Own Buyer for this and it is quite gratifying to finally hand them the keys to the home they have waited for for so long. That long wait seems to get channeled immediately into positive energy as we are already getting pictures from last month's closings showing all the improvements our Buyers have done.

We have been working for several months to analyze expansion markets that would fit the metrics of our Lease 2 Own program and of course, be profitable. It may come as no surprise to you that Las Vegas tops our list, but we have learned not to take expansion to another market lightly.

Steve has made a couple trips there to verify the data we have gathered and get a firsthand look at the housing, rental, and job markets. Greg will be joining him to meet with real estate and property management professionals in the area and to build the groundwork for our expansion.

As you can see from your enclosed statement, we continue to produce stable and profitable returns for ROI Strategies and look forward to many more years of continued success for us all.

Happy New Year,

Handwritten signature of Greg Hays in black ink.Handwritten signature of Steve L. Sney in black ink.