

Happy New Year to you. As we get past the holidays, it is time to get back to work and concentrate on making 2014 a banner year for all of us.

**A review of 2013 shows we had a very successful year:**

- Completed 54 properties to date.
- Las Vegas – started our operation in April and ended the year with 12 properties.
- North Dakota – started in July and ended with 6 properties.
- Had a total of (5) Lease 2 Own Homeowners purchase their homes.
- Total of 42 properties held in ROI Strategies.
- Assets under management of \$7,279,904 with consistent double digit returns to our investors.

What's next on the agenda? We will start actively testing other markets before the end of the month. Our ideal market will be easily accessible from Reno, have median home prices in the \$150,000 range and a rent ratio of 1.0% or higher with an affordability index of greater than 72%.

The affordability index shows the percent of households that can afford a home in a specific area according to the Median Family Income to Median Sales Price of a home. If it is at 72% or better, than 72% of the families are able to afford a home in that area. To give you a point of reference, the homeownership rate for the nation in the 3<sup>rd</sup> Quarter of 2013 was 65.3%.

We believe that a very important part of the American Dream is deeply rooted in homeownership. From day one, we developed our program to give our Lease 2 Own Families the greatest chance of success in owning their home. This is why we use the criteria above to find other geographical locations where we can operate a successful program for both our Lease 2 Own Families and you, as an investor in ROI Strategies.

Lastly, we asked our accountant Tim Nelson to perform an audit on ROI Strategies. He advised us that would be unnecessary for what we were looking to accomplish. We wanted a 3<sup>rd</sup> party expert to verify our assets (properties), cash accounts, investor capital accounts, etc. In the end, Tim assisted us in hiring a 3<sup>rd</sup> party outside accounting firm to perform what is called an "Agreed Upon Procedures" report to verify there are no exceptions. Yes, we are exception free, although I always felt our return was exceptional! If this report were to be of interest to you, please contact us and we will forward it to you as requested.

Thanks,

