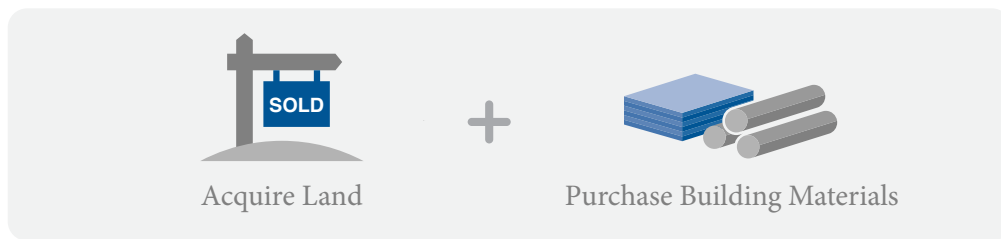


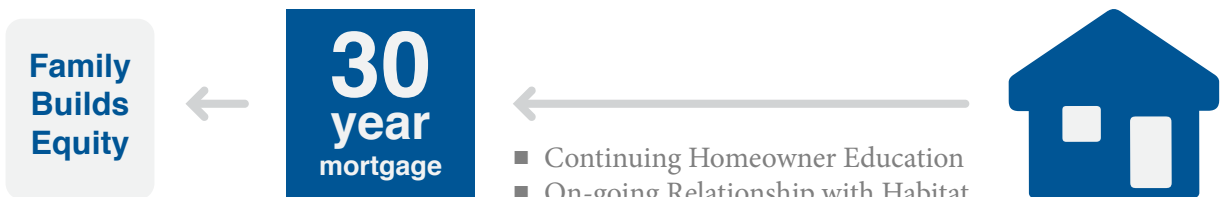
Sustainable Business Model

Leverage Investment



- Reinvestment
- Mortgage Payments

- Labor**
- Homeowner Family
 - Volunteers
 - Subcontractors



- Continuing Homeowner Education
- On-going Relationship with Habitat
- Community Transformation

- Property Taxes
- Insurance
- Neighborhood Economic Impact

- Reduced Crime
- Better Education
- More Neighborhood Investment