

February 8, 2016

Jack Nelson
President
Propel Financial Services
7990 IH-10 West, Suite 200
San Antonio, TX 78230

Dear Mr. Nelson,

I write to formally express my gratitude to you and your company for a truly remarkable display of generosity toward our non-profit organization. As you are probably aware, Habitat for Humanity is an organization that relies, almost entirely on volunteers and charitable contributions in order to eliminate substandard housing and to provide low income, hard-working families with opportunities to help build and purchase simple, safe and decent affordable homes. We pride ourselves on operating efficiently in order to turn every dollar possible into homes for families in need. I am happy to say that Propel Financial Services has played a major role in helping to make this happen.

Most homes built by Habitat CFC are constructed on blighted or abandoned lots, purchased well below cost. Though we purchase properties like any other developer in terms of the real estate processes, we rely on the pro-bono assistance of generous local attorneys and others. We are fortunate that these professionals care a great deal about our organization and are always looking out for our best interests. Ensuring that Habitat properties are purchased with clean titles and no encumbrances is, of course, extremely important. In spite of our best efforts, we do occasionally miss an outstanding lien from a previous owner. This was the case with a piece of property we purchased from a municipality several years ago. We were notified just recently that there were outstanding tax liens, from many years ago, that now totaled almost \$30,000, when combined with legal fees, fines, interest, etc.

Needless to say, Habitat CFC is not in a position to pay this kind of money for an expense that we didn't know existed just a few months ago. This level of debt on a piece of property is essentially the difference between our ability to sell the home at a price that a low income family can afford or not – the very key to fulfilling our mission. Within just a few days of being notified of the lien, your wonderful colleagues at Propel Financial Services informed us that a decision had been made to completely forgive the debt! As I understand it, some of the good people at Propel have had some experience with Habitat for Humanity, understand the importance of our work and are sincerely supportive of the Habitat mission.

There are no words to adequately describe how touched and grateful we are to Propel Financial Services for this outstanding display of kindness. Your generosity is truly unprecedented and will enhance our ability to serve struggling local families. It is so easy, at a time when everything has become so impersonal and our society is faced with such complicated challenges, for all us to make assumptions about individuals or organizations, without really knowing what matters to them. To learn of a financial services company that is more driven by its heart than its bottom line, when it would have been completely within its rights to act otherwise, is truly remarkable.

With my deepest respect and most sincere gratitude,



Stuart D. Adelberg
Chief Executive Officer