

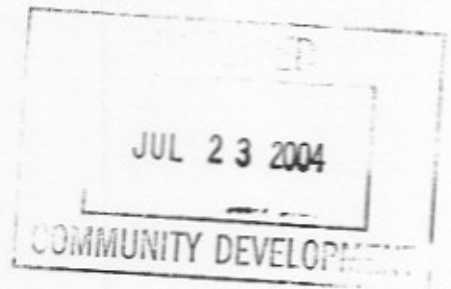


COMMUNITY SERVICE FOUNDATION, INC.
Affordable Housing Services

925 Lakeview Road • Clearwater, FL 33756-3420 • (727) 461-0618 • Fax (727) 443-6287
mail@csfhome.org • www.csfhome.org

July 22, 2004

Ms. Darlene Kalada
Director
Housing Finance Authority of Pinellas County
600 Cleveland St, Ste 800
Clearwater, FL 33755



Dear Darlene:

On behalf of our staff, the Board of Trustees, and the clients we serve, we would like to thank you very much for your support. We are grateful and appreciate your donation of \$1,000 for our Homebuyer Education Programs.

Thanks to you, and local businesses, individuals, grants, and governmental support, funding for CSF programs continues to provide affordable housing options, counseling, training, referral services, financial assistance, and our Homebuyers Education Program.

Additionally, CSF owns or manages 87 apartments, duplexes, and houses throughout Pinellas County that are made available to low and moderate-income families. A program offered exclusively by CSF, Partnership-to-Ownership assists our tenants and their families in meeting homeownership goals through education, goal planning, and setting aside ten percent of their monthly rent towards a down payment. In all, this past fiscal year, CSF assisted 4,360 families with housing-related services.

It is because of your commitment and support of our programs that we will be able to continue *Showing Pinellas County Families The Way Home* in 2004!

Very truly yours,

Jerry Spilatro
Executive Director

JS:tp

A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE WITHIN THE STATE, (800)435-7352. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE. THE FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES REGISTRATION NUMBER IS CH7451. COMMUNITY SERVICE FOUNDATION RECEIVES 100 PERCENT OF ALL CONTRIBUTIONS.