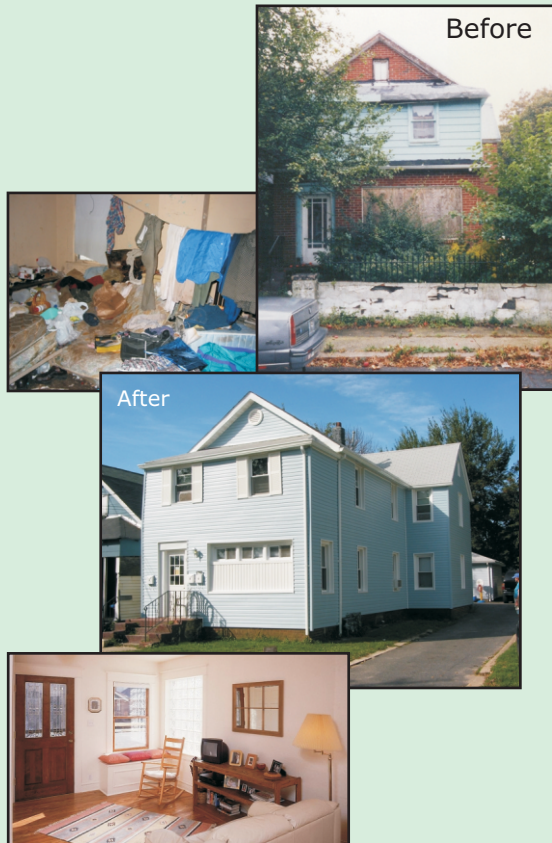


Supporting HOPZ Gives You Visibility

We work to **publicize** the generosity of our supporters by creating heightened awareness of your participation, at the local, state and federal levels.

Let us show you some results. We'll arrange for you to speak with local officials who have witnessed HOPZ in action in their communities. We'll make you a believer, if you let us.

By supporting HOPZ you are doing the right thing by helping others realize their dream with "New Life In Housing."



Let's explore the possibilities
732-530-9601



HOPZ will turn your problem assets into cash, CRA credits, and well-publicized community recognition.



Housing Opportunity Programs

133 Maple Avenue
Red Bank, NJ 07701

(732) 530-9601

Fax (732) 741-2009
www.hopz.org

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Turn Your
Unproductive Properties,
and Non-Performing Loans,

into:

- Cash,
- Credits,
- Community Recognition,
- and Better Lives,

through:

New Life in HousingSM

Here's How...

You & Your Organization Benefit from Supporting HOPZ



We actively create community recognition for our partners with media campaigns, ground-breakings, site signage and ribbon cuttings.

Selling or donating non-performing mortgages, REO, old Tax Sale Certificates or judgments to HOPZ takes these problem assets off your books, quickly and absolutely "as-is".

Often, the combination of cash and tax deductibility will equal or exceed the asset NPV, even before considering the ongoing expense and cost of money.

Many transactions will be eligible for Community Reinvestment Act credit, and we provide you with all the paperwork, complete and substantiated.

You can resolve a substantial number of small problem assets, without the usual administrative hassles of small deals, and without the higher risk associated with small "CRA loans".

Let's explore the possibilities
732-530-9601

We've All Seen The Problem



Renovating board-ups like these creates new housing faster and cheaper than new construction.

Thousands of deteriorated properties litter New Jersey. They depress communities socially; economically, and deprive families of low-density housing. They're problems ... for lenders, communities, and society.

These "board-ups" can be the raw material for thousands of rehabilitated homes that contribute to the vitality of their neighborhoods, support the tax base, and encourage "single family" living.

Projects vs. Homes

Everyone agrees we need more affordable housing, and that we need to "clean up" blighted neighborhoods.

HOPZ advocates renovation of existing housing, **rather** than demolition.

We believe that low density affordable housing, **dispersed** throughout a community, is preferable to "projects" that are resisted by neighbors and taxpayers, and force concentrations of less-fortunate families.

Individual rehab projects don't require long planning and approval processes, and don't incite community protests.



Rehab is faster, cheaper, and less disruptive than "bomb & build".

A Non-Profit Housing Rehabilitator ... Run By Experienced Professionals

Housing Opportunity Programs, Inc. (HOPZ, pronounced "hopes") is a **non-profit** corporation whose mission is to create more affordable housing, and stronger communities, throughout New Jersey, by rehabilitating **existing** properties.



We're experienced in all aspects of housing renovation, including technical, financial, legal and managerial.

Our experience in all aspects of housing Rehab, from financial to technical, means effortless participation by our partners.

HOPZ is a capable renovation manager, experienced with environmental abatement and every facet of construction from "stick up" construction through "shell out" renovation.

Easy to Test

We can configure your participation in a manner that will be virtually effortless, yet very rewarding, for you and your organization.

Here's How To Get Started

Please call **Jay Wolfkind** at **(732) 530-9601**, ext. 11. From a small merchandise donation to the sale of a REO portfolio, we'll develop a partnership that will be as inspiring as it will be rewarding, financially and politically.