

EXHIBIT A

July 13, 2007

**Re: Your Investment with Jeffrey C. Bruteyn,
Dennis Bowden and the Amerifirst/Hess Companies**

Civil Action No. 3:07-CV-1188-D; *Securities and Exchange Commission vs. Amerifirst Funding, Inc., et al.*; In the United States District Court for the Northern District of Texas, Dallas Division

Dear Investor:

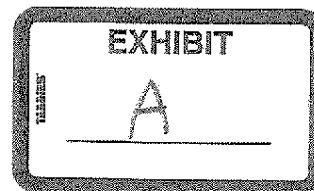
My name is William ("Bill") Brown, and I have been appointed as the Receiver in the above-referenced lawsuit involving your investment with Jeffrey C. Bruteyn, Dennis Bowden and the Amerifirst Companies. I am writing to provide information about the lawsuit and my role as Receiver over your investment.

On July 2, 2007, the U. S. Securities and Exchange Commission ("SEC") filed a lawsuit in federal court in Dallas charging that Bruteyn and Bowden had orchestrated a fraudulent investment scheme in which several hundred individuals, like you, have invested as much as \$55 million. Also named in the SEC's lawsuit as defendants or relief defendants are the following companies controlled by Bruteyn and Bowden: Amerifirst Funding, Inc., Amerifirst Acceptance Corp., American Eagle Acceptance Corp. and Hess Financial Corp.

The SEC has alleged, among other things, that Bruteyn, Bowden and the other defendants lied about the safety and security of the investments they sold, and misappropriated millions of dollars of investor funds for their personal use. The SEC's complaint, for example, states that the defendants used \$2.2 million for personal real estate purchases; \$109,000 for divorce and child support payments; \$160,000 to payoff personal credit cards; \$100,000 for luxury cars (such as Ferraris and an Aston Martin) for their personal use; \$30,000 for an airplane; and \$1.6 million to purchase and remodel a home, interior decorating, country club dues, travel and cash withdrawals.

After considering evidence presented by the SEC, the Court entered Orders freezing assets and appointing me as Receiver. As Receiver, my primary charge is to recover money and other assets controlled by the defendants and, ultimately, to liquidate the assets and distribute as much of these funds as possible to you.

I am pleased to inform you that since being appointed by the Court a little more than one week ago, I have



recovered close to \$30 million in cash, securities and other assets. My team of accountants and attorneys is vigorously in the process of identifying and recovering additional assets for your benefit.

For your convenience, a toll-free telephone number has been established so that you can contact the Receivership. That dedicated telephone number is 1-866-679-7340. I am also in the final stages of setting up an Internet website where I will post information regarding the status of the litigation as well as our efforts to recover assets to benefit investors. The website address is:
www.afireceivership.com.

In order to aid the Receivership in collecting information regarding accounts and investments, we are asking each investor to provide a copy of all documents in his or her possession relating to investments or dealings with the individuals and entities identified above. All correspondence should be directed to my attention at the above-listed address, and we ask that you please keep a copy set of any documents you send to us.

Thank you in advance for your patience and cooperation in this matter.

Sincerely,



William D. Brown, CPA, JD