

EXHIBIT C

Law Offices Of:
Phillip W. Offill, Jr
3131 McKinney Ave., Suite 535
Dallas, Texas 75204

214.206.3871 (voice)
214.206.3875 (fax)
poffill@pwojrlaw.com
Licensed in Texas and Oklahoma

July 18, 2007

RE: AmeriFirst Secure Debt Obligation Account

Dear Investor,

On July 2, 2007, the Securities Exchange Commission ("SEC") served AmeriFirst Funding, Inc. and AmeriFirst Acceptance Corp. ("AmeriFirst") with a *Temporary Restraining Order* halting all business activity and freezing all of the companies' assets. In addition, the Court's orders prohibit the companies, their principals and certain relief defendants, including Hess Financial Corp. ("Hess"), from violating provisions of the Federal Securities Laws. At the SEC's request, the Court has appointed a Temporary Receiver to take control of and manage all AmeriFirst assets until further notice.

We have provided information to the Temporary Receiver and the SEC, and have offered our assistance in operating the companies, including helping work our accounting package and collection activities. We have been advised that the Temporary Receiver does not intend to make interest payments until he has completed his preliminary review of the companies' records.

We think that the SEC acted precipitously, without providing us an opportunity to demonstrate to them that investors' funds have been properly allocated, that the portfolio is generating more than sufficient returns to meet obligations to investors, and that, if necessary, the assets of the company are more than sufficient to return principal to investors who request redemptions.

In addition, we strongly dispute the allegations against Mr. Bowden, Mr. Bruteyn, and Hess regarding personal use of investor funds. Investor funds collected through Hess were deposited, in their entirety, to the AmeriFirst accounts, as agreed upon in the *Servicing Agreement*. AmeriFirst has paid a consulting fee to Hess for services it provided, including investor relations, handling interest payments, and certain accounting functions, and neither Mr. Bruteyn nor Hess have ever had access to the AmeriFirst accounts.

Everyone at AmeriFirst is deeply sorry for this temporary inconvenience and hope to have this situation positively rectified in the near future. Should you have any questions, please do not hesitate to contact an AmeriFirst Representative at (866) 679-7340.

Sincerely,



PHILLIP W. OFFILL, JR

REDACTED

