

November 29, 20--

Mr. and Mrs. Arvey Gates
2308 Hannegan Road
Bellingham, WA 98226

Dear Mr. and Mrs. Gates:

Val Osugi, who hosted our Ridgeway open house last Saturday, has referred your unanswered questions to me. We are pleased that you are interested in a Garner home.

The usual down payment is 20 percent of the total selling price, but some lending agencies require a smaller amount in certain situations. Garner Homes is not itself involved in home financing, but we work with the financial institutions shown on the enclosed list.

Yes, the lot you prefer can accommodate a walkout basement. Val will be in touch with you soon. We can have your new Ridgeway ready for occupancy within 90 days.

Sincerely,

Alfred A. Long
Sales Director

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Enclosure
c: Loan Processing Dept.