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CALHFA'S COURSON TO HELP DEDICATE HABITAT FOR HUMANITY INTERNATIONAL'S MEXICO HOUSE

SACRAMENTO, CA. September 28, 2004—John Courson, Chair of the California Housing Finance Agency's Board of Directors, will travel to Americus, Georgia this week to celebrate the opening of Habitat for Humanity International's "Mexico home" in Habitat's Global Village & Discovery Center.

Made possible by generous donations from Mr. Courson as President and CEO of Central Pacific Mortgage, the president of the Mortgage Bankers Association, and other prominent figures, the "Mexico home" is the 13th home to be completed in the Global Village & Discovery Center. Similar to Habitat for Humanity homes in Mexico, volunteers and students built the house over the summer using authentic building materials and architectural design.

Mr. Courson and his wife, Marcia, joined with members of the Mortgage Bankers Association—including Jonathan Kempner, President and CEO of the MBA—to sponsor the home. Courson and Kempner will speak at the dedication on September 29 about their sponsorship, and will participate in the ceremonial ribbon cutting. The ceremony will be followed by the breaking of a traditional Mexican piñata.

This is not the first time that CalHFA and Habitat for Humanity have worked together. Last year, CalHFA invested nearly half a million dollars into four Habitat for Humanity affiliates in

California, giving these affiliates immediate access to money they would normally collect over the life of mortgages.

"I am thrilled to be a part of the dedication of the Mexico house," said Courson. "Both Habitat for Humanity and CalHFA are fully dedicated to helping house those who otherwise wouldn't be able to afford a home; it gives me great pleasure to be yet another link between these two outstanding organizations."

"The dedication of the Mexico house marks another milestone for the Global Village & Discovery Center," said Michelle Dalva, director of the center. "It enhances our ability to show visitors what an impact Habitat has on poverty housing around the world. We hope people will see the home and realize the difference Habitat makes in the lives of Mexican families everyday by building simple, decent homes."

The California Housing Finance Agency has been in existence for nearly 30 years and has helped more than 130,000 California families purchase their first home. CalHFA is a completely self-supporting agency; its bonds are repaid by revenues generated through mortgage loans, not taxpayer dollars. More information on the complement of CalHFA programs is available at 1.800.789.2432 or www.calhfa.ca.gov.

Habitat for Humanity International, based in Americus, GA, is a Christian ministry dedicated to eliminating poverty housing. By the end of 2005, Habitat will have built its 200,000th house and more than one million people will be living in Habitat homes they helped build and are buying through no-profit, zero-interest mortgages. www.habitat.org