# EXHIBIT D Application, photos, map

# CASAS PERPETUALES PARKER, A.C.

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EDESOS V	EGRESOS	DE LA FAMILÍA			

4. EGRESOS Mensuale	es		
Tipos de Gastos	Importe	Tipo de gasto	
Alimentación	\$	Transporte	\$
Gas o Combustible	\$	Educación	\$
Renta	۲ <u></u>	Gastos Médicos	Ś
	\$ \$	Recreación	\$
Agua Predial		Abonos o créditos	\$
	\$	Ropa y Calzado	\$
Electicidad (Luz)	\$	Fondos de ahorro	\$
Teléfono	\$		¥
1/6	<b>A</b>	tandas, prestamos	
Teléfono cellular	\$	Crédito para	
		construcción de	<b>,</b>
		vivienda	\$
Total de Egresos	\$		
5. PREFERENCIA DE	VIVIENDA REQUER	IDA	
Tipo de Vivienda			
Casa DE UNA() DO	S() TRES() RECA	MARAS	
Sala ( ) Comedor (	) Cocina ( ) Baño	os ( )	
Material propeo con	que cuenta el solicita	nte para construcción de la vivi	enda.
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Techos: Concreto ( )	Lamina de asbestos	( ) Lamina de carton ( ) Lan	nina metálica ( )
Pisos: Mosaicos ( )	Loseta ( ) Cemento	o() Madera() Tierra() (	Otro material ( )
Especificar:			
Mobiliario:			
Televisión ( ) Estére	eo() Video() D	VD() Estufa() Hono de M	icroonda ( )
Lavadora ( ) Centro	o de lavado ( ) Refri	gerador ( ) Computadora ( )	
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### 7. ALIMENTACION

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Carne de res							
Carne de pollo							
Carne de cerdo							
Carne de pescado							
Leche							
Cereales							
Huevo							
Frutas							
Verduras							
Leguminosas: Frijol, haba, lentejas, alubias, etc.							

### 8. RECREACION Y USO DEL TIEMPO LIBRE FAMILIAR

Actividades Familiares el fin de semana:  Practicar deporte ( ) Ir al cine ( ) Visitar familiars ( ) Realizar quehaceres del hogar ( )  Actividades al aire libre ( ) Otro:
Especificar
Actividades del usuario: estudia (en caso afirmativo, que estudia)
Realiza deporte ( ) Ve television ( ) Hace sus tareas ( ) Realiza los quehaceres del hogar ( ) Videojuegos ( ) Juega con hermano o familiars ( ) Trabaja ( ) Otros (especificar):
9. DINAMICA FAMILIAR:
A) Organización y funcionamiento
Historia genealógica familiar

### 10. ESTRUCTURA FAMILIAR

### (Personas que habitaran en el casa)

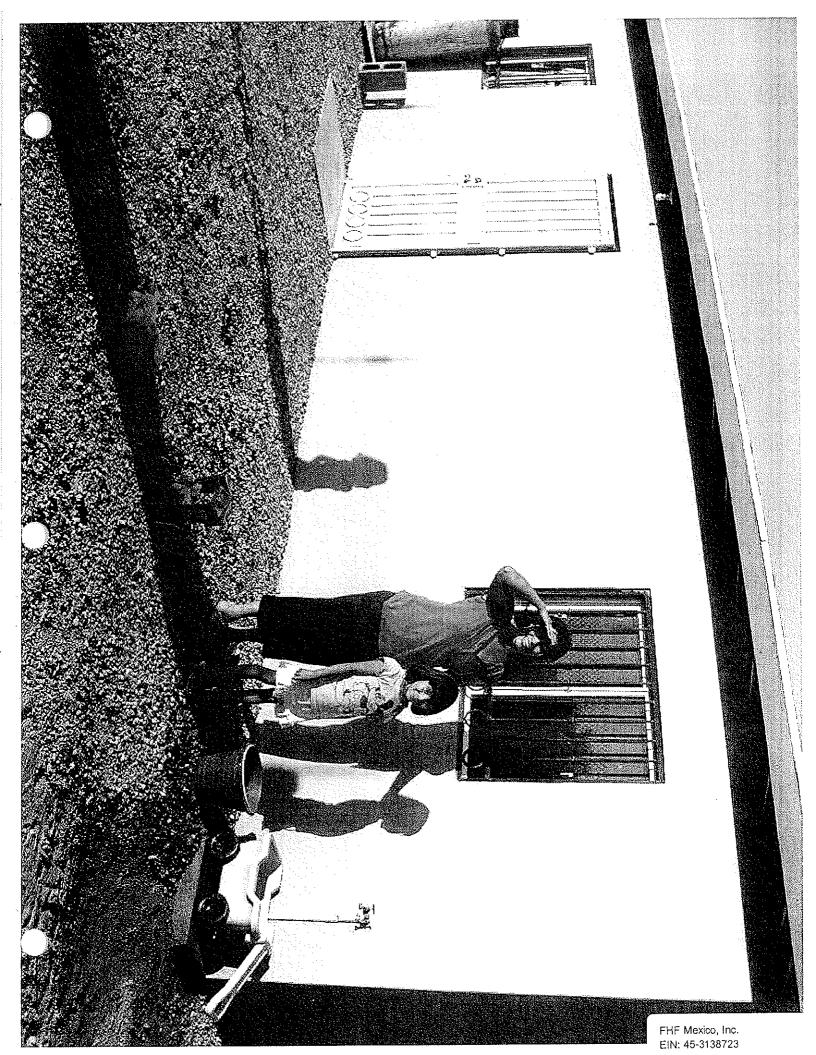
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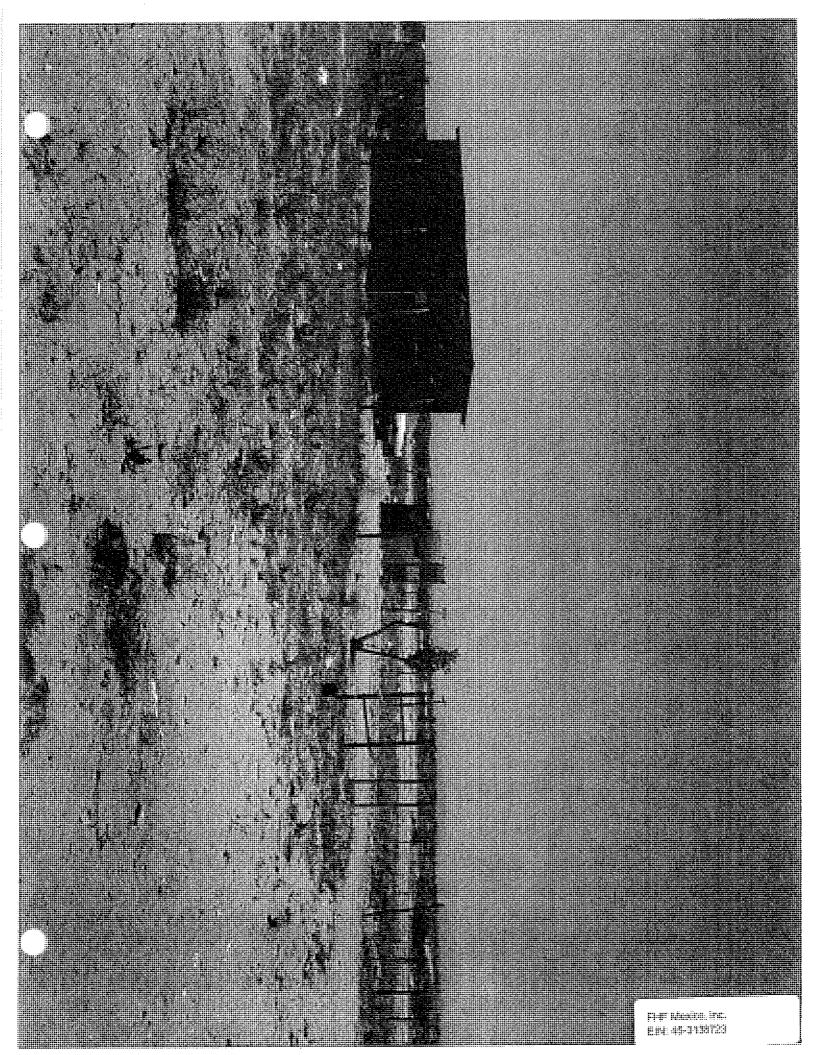
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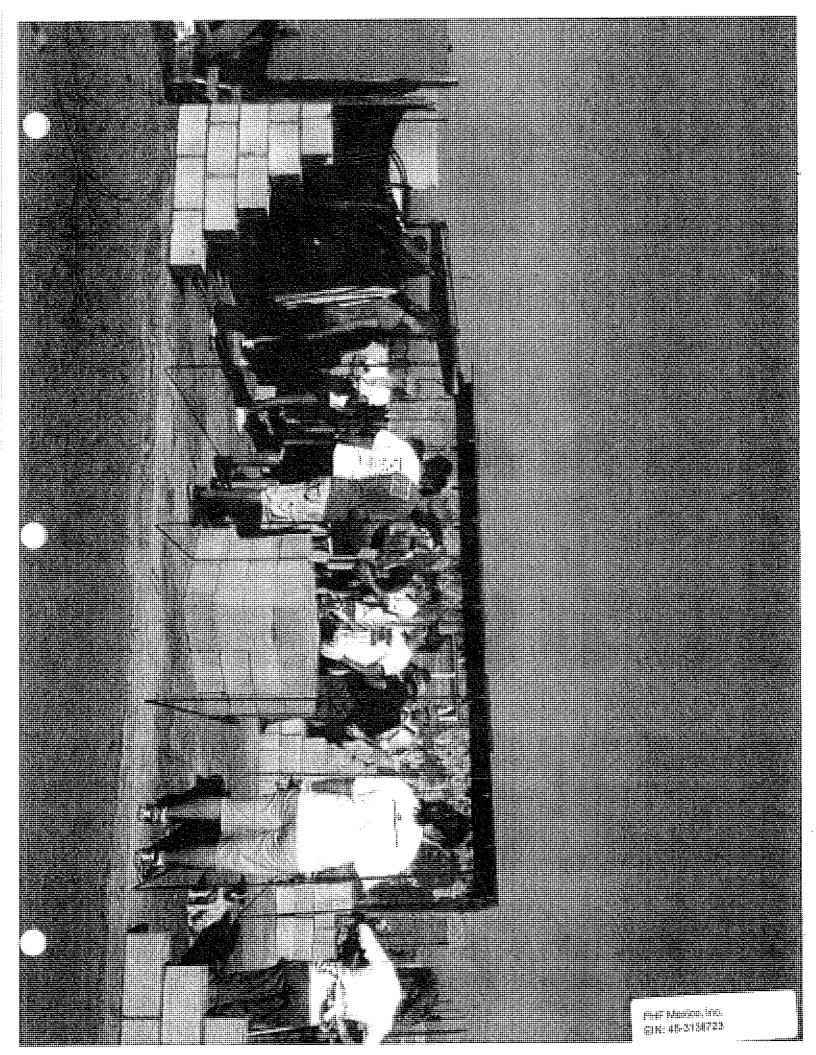
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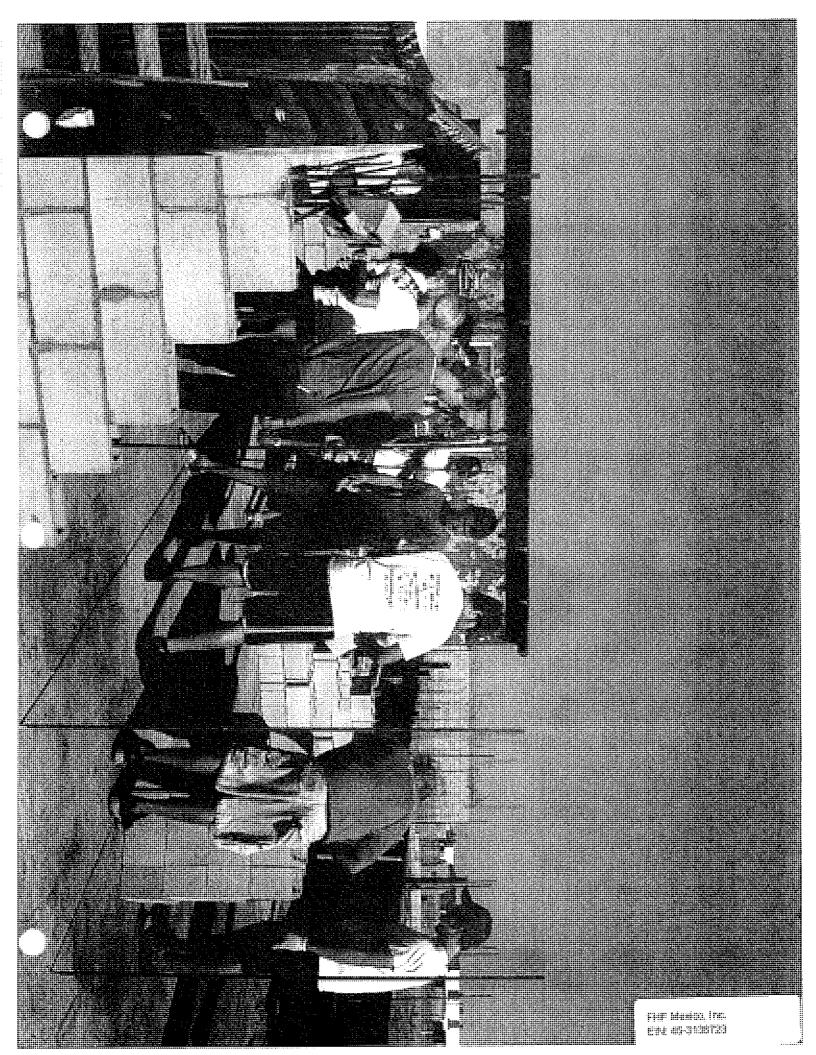
Estudiante Trabajadora Social	Supervisora Docente
Nombre y Firma	Nombre y Firma

11.	DIAGNOSTICO SOCIAL:
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12.	OBSERVACIONES DEL ESTUDIANTE DE TRABAJO SOCIAL:

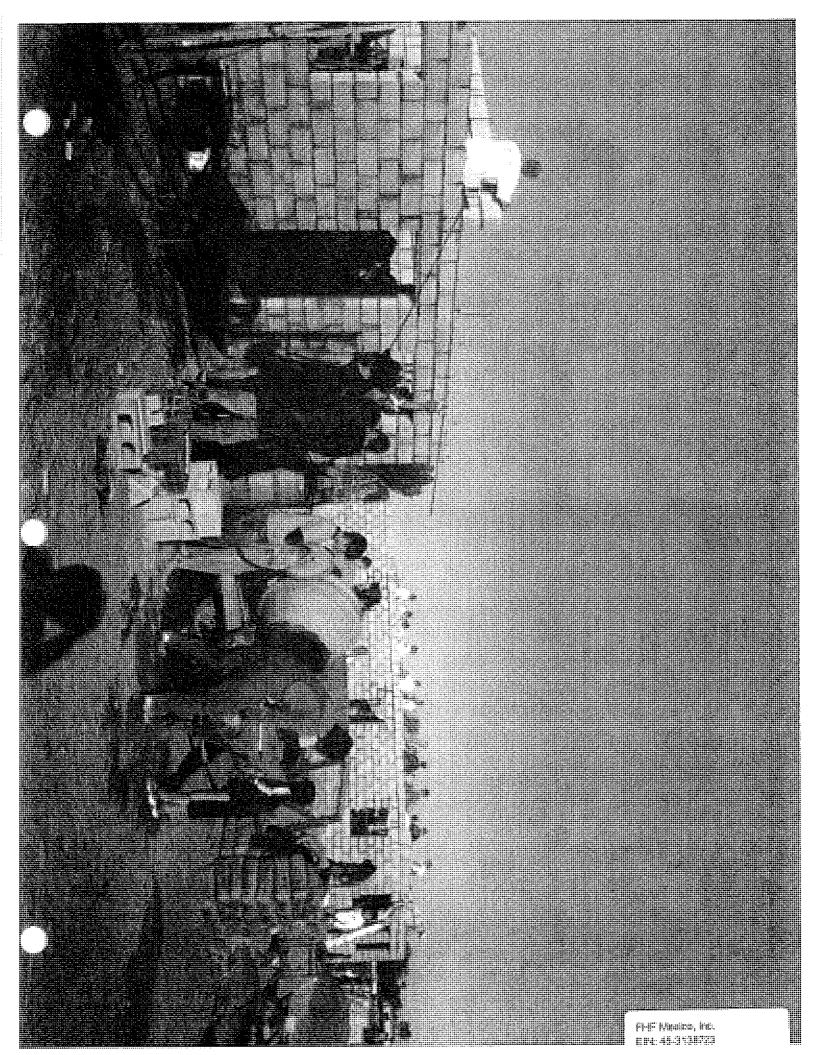


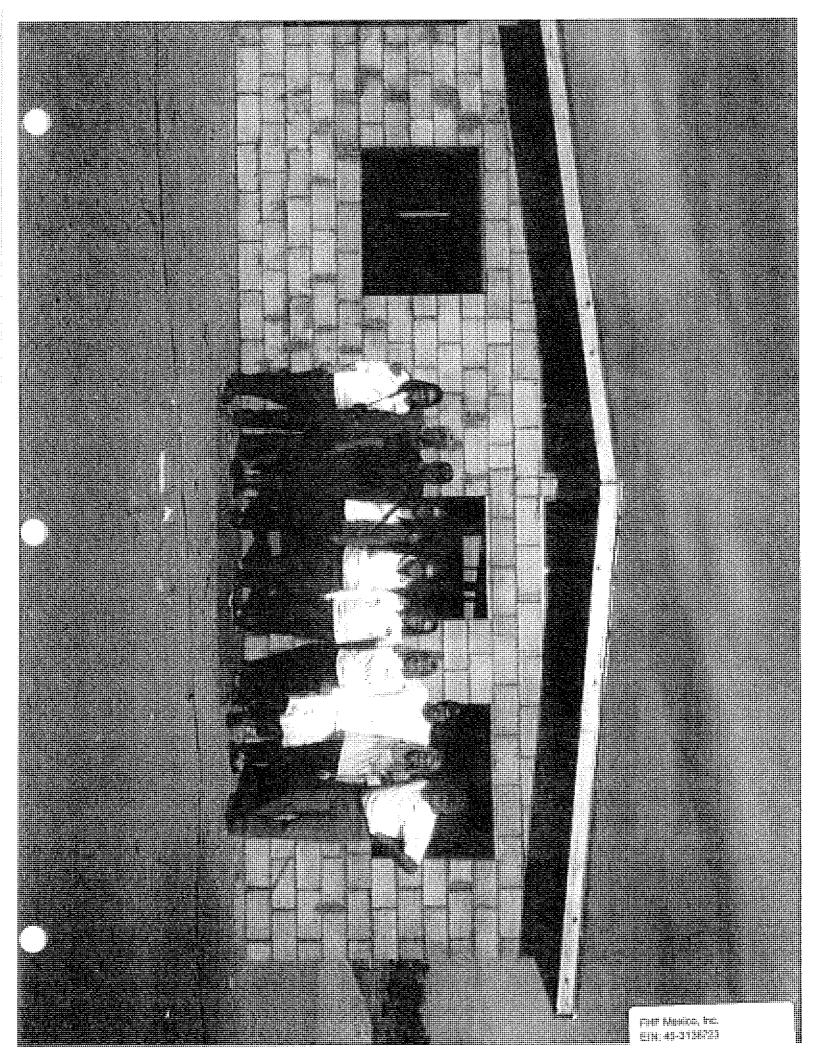


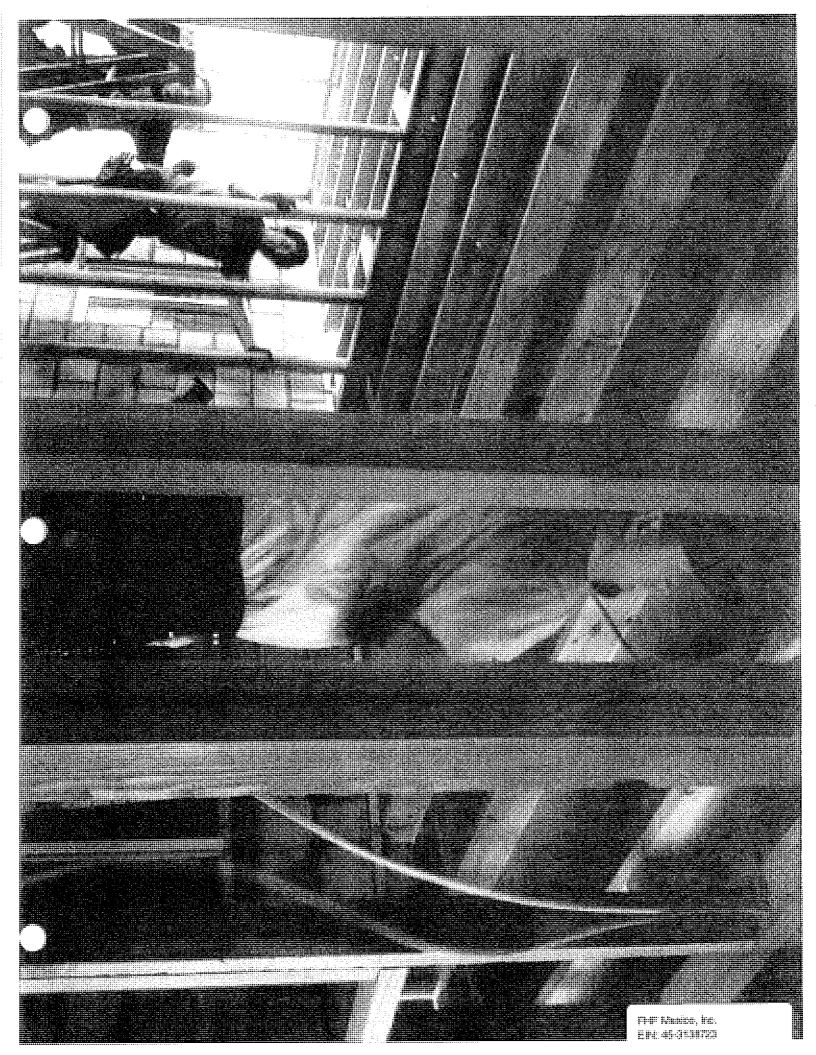


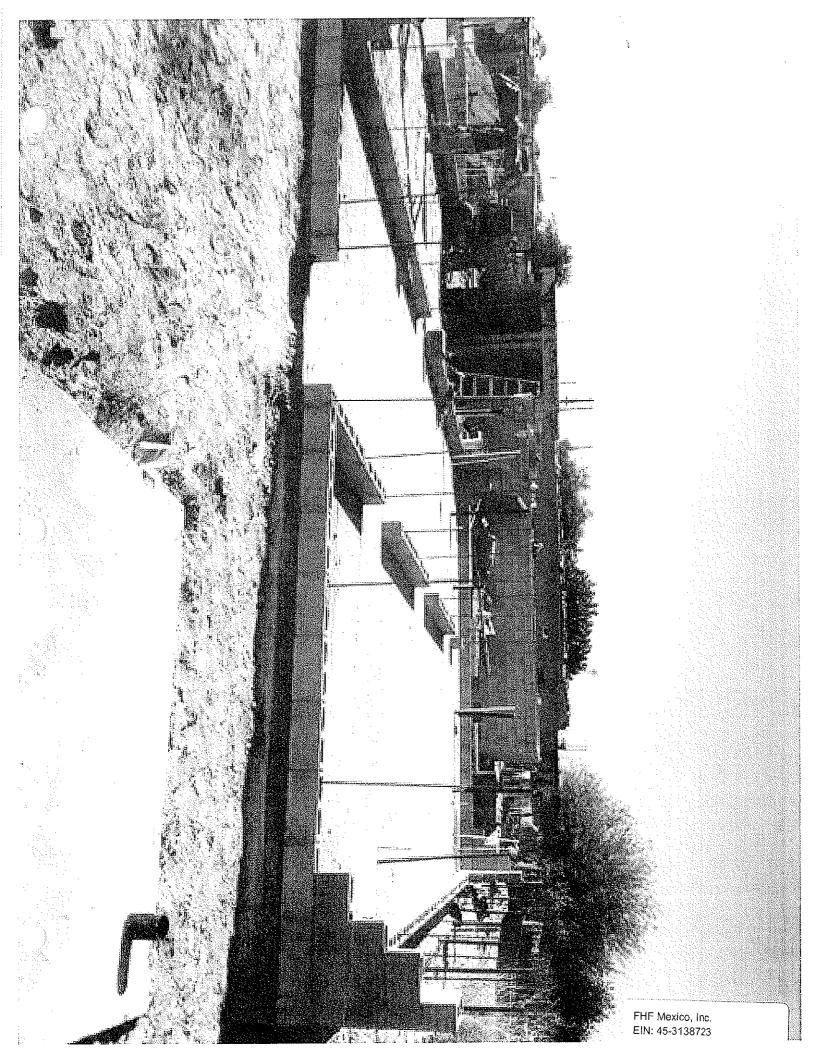


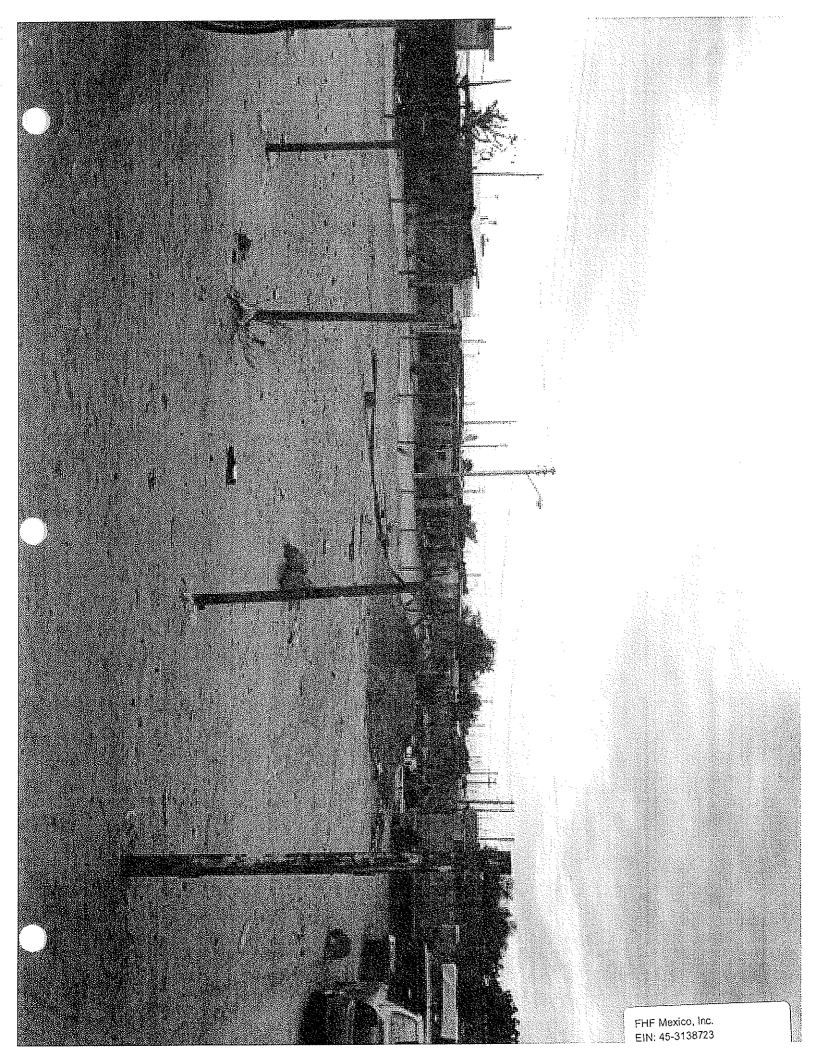












After boom, Rocky Point deals with sobering reality, changed panorama - Inside Tucson ... Page 1 of 4

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### After boom, Rocky Point deals with sobering reality, changed panorama

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Potent Friday, September 16, 2011 12:00 pm | Updated: 9:33 am, Fri Sep 16, 2011.

By Keith Rosenblum, Inside Tucson Business+

PUERTO PEÑASCO, Mexico - This city is depressed, the visitor might eonclude.

How else could one describe the place known as Rocky Point, home to Tucson's (and Phoenix's) closest beach, whose skyline is speekled with half-finished buildings? Store fronts for rent? Construction equipment sitting idle?

The visitor would be right, of course - or the conclusion could be just the opposite.

After all, what's so terrible about skeletal structures along the coast of a city that, until recently, had no skyline at all? And is there anything necessarily so unusual about a few distressed restaurants, health spas and off-road franchises. Especially in a place that, until recently, had virtually no tourism infrastructure?

Welcome to the Rocky Point, Version 2011, a boom-town without peer in Mexico and a bust-town without one, either.

The boom-town: 3,000 condos built in the last decade and more projects on the drawing board; a buoyant hotel occupancy rate that is up 40 to 80 percent from what it was not too many years ago.

The bust-town: 1,200 partially built condos that are a blight on the city, unused commercial space and bankruptcies - both personal corporate - all around.

"You don't need to be an economist to know how well we have done and how battered we have been in recent times," said Alejandro Zepeda, the 50-year-old mayor who concludes his three-year term in July. "But I think the last couple of years have shown us how to put aside ideological differences and all become warriors for the future of Puerto Peñasco."

Indeed, interviews with businessmen, government officials and American residents elicit both waves of optimism and near-apocalyptic dire. Whichever is true, one thing is certain: no one, local or outsider, predicted this ride and no one knows whether the market, already a bargain hunter's paradise, has bottomed-out.

Yes, there are sales. In 2011, about 120 condos have changed hands. But that also happened in a 15-day span just a few years back.

Just how far this market has fallen may be gleaned through a single classified ad at Coldwell Banker's Rocky Point website where a condo is advertised at 15 percent of its offering in 2006:

FHF Mexico, Inc. EIN: 45-3138723 Brand new 2 bedroom 2 bath in the popular Corona del Sol... second project for this developer who offers a spacious floor plan featuring 1,250 square feet, large greatroom with kitchen... breakfast bar, spacious bedrooms and then those ocean views of the Sea of Cortez. Las Conchas (\$35,000).

The original cost of that unit was \$210,000 cash. Today's price of \$28 per square-foot, furnished, shows just how important cash is in today's marketplace, said Jonnni Francis, owner of Coldwell Banker Rocky Point and one of the dean's of local real estate. "Half of the offerings on the market are priced at 60 or 70 percent of their last sales price."

There is little to suggest there is a groundswell of buyers from the United States.

Steve Schwab, a one-time owner or Realty Executives here who runs the premier reservations service for beachfront rentals, said the best way of knowing what's coming in Rocky Point is to take a look at the Tucson, Phoenix and overall United States economies and then wait.

"Rocky Point follows the Phoenix real estate market with a six- or seven-month lag," he said. "I've seen this roller coaster before. There is a lag coming up and lag coming down. If you watch that (Phoenix) market, you know what's coming."

Tourism in Rocky Point dates back to the 1950s, when Arizonans trekked to their nearest ocean beach and, in so doing, avoided the high prices and colder climate of southern California. But tourism as an industry is more likely traced to 1993 when Grupo Sidek-Situr, at the urging of then Sonora state Gov. Manlio Fabio Beltrones, began construction of Plaza Las Glorias, a luxury hotel with adjacent condos that quickly demonstrated the area's potential. (Sidek-Situr built another resort in San Carlos, the retirement-community and tourist area of Guaymas, as well.)

After an economic downturn, the economy revved up with construction of the Princesa condos in 1999 and a building frenzy followed for the next five years.

Since then, Puerto Peñasco's economy has been tied to money coming from the United States, thriving even during down-cycles in the Mexican economy. Its growth over the past 30 years was fueled almost entirely by American capital.

Today's market, however, is not as simple as that.

A wildcard has emerged and it is, ironically, the Mexican consumer, for whom the last four years have not been bad. Mexican consumers are suddenly flexing their muscles. Coldwell Banker's Francis said her last seven real estate sales have been to Mexicans, all of whom paid cash. A rental business adminstered by Francis at nearby Pinacate Condominiums was dominated this summer by Mexican clients.

In fact, the beachfront rental business has gone from 80 percent American to 80 percent Mexican in less than three years. Mayor Zepeda owns a condo, and it is now commonplace to meet owners of condos in Hermosillo, Ciudád Obregón and Nogales.

"There's a lot of poverty-shrinking and middle-class happening all through Mexico," said Schwab, "and that's what is behind what we know as 'national tourism." (See related story.)

The tourism and construction boom and bust has been the most visible sign of prosperity and decline, but the economy is surprisingly diversified, a reality city leaders want to foster as the U.S. economy continues to zig-zag.

Fishing, which was responsible for the founding of Rocky Point in the 1940s, remains its mainstay, accounting for an estimated \$45 million in annual revenues. During the late 1980s and 90s, the Mexican federal government limited fishing seasons and harvesting regions of the Sea of Cortez, citing depletion of many species and a need to preserve the endangered vaquita marina porpoise.

The industry has bounded back, however, and as the federal government, in conjunction with environmental groups, has agreed to reopening hundreds of square kilometers. It took a trip by the mayor and a group of fisherman to Mexico City to convince federal authorities to lift the ban.

"We had a remarkable show of unity on this issue," said Zepeda, a member of the conservative Partido Acción Nacional (PAN), or the National Action Party. "The fishermen's union has always been a stronghold of the PRI (Partido Revolucionario Instituciona, or

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After boom, Rocky Point deals with sobering reality, changed panorama - Inside Tucson ... Page 3 of 4

Revolutionary Institutional Party, the PAN's rival), and we were able to present a unified front that balanced the world's need to have sustainability of species in the seas with our rights to make a living." (See related story.)

Higher education, too, has become a part of the area's economy. Insituto Tecnológico Superior de Puerto Peñasco, founded in 2000, offers careers in business administration, hotel administration and culinary studies to 240 students. Another technological institute, Universical Tecnológico de Puerto Peñasco, came into existence in 2010 and offers courses in business administration, cooking and paramedictraining.

In the midst of this economic uncertainty, state and federal authorities have moved to reinforce the area's infrastructure.

Work has begun on a \$15 million convention center that is expected to provide a fulerum to business gatherings now held at condo towers, hotel rooms and even restaurants.

A new international airport has been built 20 miles east of Roeky Point, just in front of the Mayan Palace resort, a 700-room time-share behemoth. Sonora state leaders believe this region will be next to boom. (See related story.)

"At some point, Puerto Peñaseo will be like Cabo (San Lucas) with 80 percent of people arriving by charter flights," said Schwab. "It may be a long, long time from now, but that's the kind of market that is being created."

Mexico 8, the highway that links Rocky Point to Sonoyta, at the Arizona border with Lukeville, has been resurfaced and improved. Mexico 2, the once-narrow federal highway connecting Sonoyta with Santa Ana and the rest of Mexico's interior will soon be four-lanes wide. And the state of Sonora has completed a coastal highway from San Luis Río Colorado, opposite Yuma, to El Golfo de California and Puerto Peñasco.

The so-called Carretera Costera, which hugs the coast passing on the western side of Pincate national park, has cut the San Luis-to-Rocky Point trip in half to two-hours.

"That makes a huge difference to our visitors from Mexicali, Yuma, Tijuana and anywhere else in California," said Osear Palacio, whose family owns landmark hotels Playa Bonita and Laos Mar, in addition to Playa Bonita Trailer Park. One sign of the highway's increasing usage: Labor Day occupancy at Palacio's hotels was a brisk 12 percent higher this year over last year's healthy occupancy, he said.

Another economic initiative being pushed by the city and state: a so-called "home-port," a terminal for departing and returning cruise ships, some of which already sail in the Sea of Cortes but do not dock here. Talks are ongoing with two cruise lines, Holland American and Carnival Corporation, interested in such a departure point, said Javier Tapia, head of the Sonora Tourism delegation.

Because of Rocky Point's drastic tide swings, such a deep-water port would be dredged in an inland area now consisting of sand dunes.

Rocky Point in 2011 is a city where there is plenty of optimism and plenty of pessimism.

Another thing it has in abundance: land.

If there is a man singularly responsible for the boom, it is landowner Gustavo Brown, whose company, SBR Resorts, foresaw the future and parceled it out to condo builders. (See related story.) Brown's company itself embodies the contradictory signs of the times.

Esmeralda Resort, an SBR project that was to be a 280-room crown-jewel of Sandy Beach, figures prominently among the city's unfinished high-rises. Only 40 units have been completed and construction has frozen.

Is the building frenzy over? Has it merely taken a hiatus?

One of the most remarkable things about Rocky Point may be just how underdeveloped it is. SBR Resorts, whose master plan started the building rush a decade ago, has sold off all of 200 acres in its master plan. That leaves only another 4,406 acres in the plan.

FHF Mexico, Inc. EIN: 45-3138723



### Mexico Insider Ratings: Puerto Peñasco

Our rating system is entirely subjective. We assign points (from 1-10, with 1 being dismal and 10 being excellent) based on *our perceptions* of what is most important to us. As for housing costs, if we think they are extremely reasonable, we give the location a '10' ranking. This, too, is subjective, as housing costs in resort areas can be extremely expensive yet still reasonable based on the fact that it is a popular destination where prices are likely to continue to appreciate. Total points available for any one destination: 100.

NOTE: Ease of doing business may not be important to you but it is quite important to us. What we mean by this is...can we find an English-speaking person in the local bank, phone company, real estate office, etc.? We assign extra points...from 1 to 10, for this category. We have indicated these points in parenthesis.

Here, along with some basic facts and the pros and cons, are our ratings for...

### Puerto Peñasco

Altitude: Sea level

**Climate:** Rocky Point has an average temperature of 94° F in the summer and 64° F during the winter

Population: About 44,875 in the municipality.

**Location:** Puerto Peñasco is a small city and its surrounding municipality of the same name, located in northwestern Sonora, Mexico, on the Gulf of California (also known as the Sea of Cortez).

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Weather and Climate	8
Health Care	8
Overall Attractiveness	8
Housing Availability	8
Housing Cost	7
Accessibility to an Airport	7
Cultural Activities	7
Other Activities	9
Communication Infrastructure	9
Daily Living Cost	8
TOTAL	79
Ease of Doing Business	8

**Pros:** A town with a lot of potential that has yet to be exploited. Infrastructure is good and U.S. visitors have long been welcome here.

**Cons:** This area is not very Mexican, and this could be a letdown for anyone wishing to experience "real" Mexican culture.

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### Updated Features on the Mexico Insider Website:

Hot Properties Classified Ads



## Puerto Peñasco: Arizona's Playground

Compiled by IL staff and correspondents



The shimmering Sea of Cortez dominates the view from Casa Fuerte, Puerto Peñasco.

Puerto Peñasco is another Mexican boom town. It has long been a favorite getaway destination for Arizonans, at just 225 miles from Phoenix... and it continues to be, despite the arrival of real estate developers who are turning this former sleepy fishing village into a world-class resort destination.

Imagine miles of coastline with sandy beaches and rocky coves, salt marshes and secluded estuaries, a place where the tide pools have no waiting lines and where low-tide beachcombing can be the event of the day. This is Puerto Peñasco. In December 2005, the New York Times caught on, calling Puerto Peñasco the "next San Diego." The article touted the real estate development taking place there and said:

"To the crowds of sun-loving tourists who are now flocking here from the United States, the development is a welcome new addition to Puerto Peñasco, or Rocky Point, as it's called in English. The town — blessed with a surreal desert-meets-sea landscape, balmy year-round temperatures, English-speaking expatriates and an intact Old Port fishing village — has lured a mix of Arizona retirees and spring break revelers for years. Now, with its growing crop of new restaurants and upscale resorts that please middle-American tastes and budgets, Rocky Point is a draw to more vacationers."

The approach to Puerto Peñasco is unimpressive. Located in the Mexican state of Sonora on the northwestern Gulf of California coast, it is situated in the middle of some of Mexico's most inhospitable territory – hot, arid, and desolate. But it is the closest beach destination for Arizonans...who know a thing or two about deserts. About 60 miles (97 km) from the U.S. border and just three hours from Tucson and Phoenix, Puerto Peñasco attracts legions of weekenders.

Almost every day of the year Puerto Peñasco is dusty and dry with few landmarks memorable enough to photograph. Most of the buildings are weatherworn. Yards aren't manicured and no one has a sprinkler system. Sidewalks and traffic lights are scarce. But again, all that is quickly changing...

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Background and history: Puerto Peñasco was not incorporated into the Mexican territory until the last century. It is said that Pancho Villa used the vicinity to sell rustled cattle to Gringos. For many years, it was simply a group of shore-side buildings and a trailer park – that is, until the Hotel Peñasco was built in 1927. The hotel, rumored to have been owned by an American gangster, is where Al Capone hid after the notorious St. Valentine's Day Massacre. It is not a proud and illustrious history, but this was a safe haven, a place away from prying eyes and the pressure of life.

For the first 100 years of its life it was called Rocky Point, named by an Englishman who came looking for treasure. In the 1930s, Lazaro Cardenas, President of Mexico began calling it Puerto Peñasco, according to Guillermo Munro, Peñasco's *Cronista*, or town historian.

In fact, many who visited the area made designs on it, but it seems every plan fell through, dooming the town to continued obscurity. Following World War I, the Mexican government had planned a train route from Mexicali to Mexico City in the period between the wars. But, when tracks were laid as far as Puerto Peñasco, the money ran out, making the town a dead-end rather than a bustling way station. During World War II, U.S. President Franklin Roosevelt and Mexican President Manuel Avila Camacho were to meet in Puerto Peñasco, and so a grand hotel was built, but the meeting was cancelled. Soon after, the U.S. government thought that there might be strategic, defensive value in getting to the Sea of Cortez, so it built a road from the southern border of Arizona to Puerto Peñasco, but the route was scarcely used (other than by a few vacationing Arizonans, who went to lose themselves in the quiet fishing village).

As late as 1979, you could buy a two-bedroom house on the beach in this weekend community for around \$20,000. Grant McKenzie, a native New Zealander (who now owns the RE/Max office in Puerto Peñasco, <a href="https://www.remaxPeñasco.com">www.remaxPeñasco.com</a>) bought a beach house here in 1979 for \$22,000. "I had to sell my Corvette to do it, but it was a no-brainer, even then," he says. Today, that \$22,000 house would be worth around \$750,000.

Then along came Manlio Fabio Beltrones, a visionary and governor of the state of Sonora. In the 1990s, he and a select group of businessmen realized that Peñasco, with its proximity to the U.S., was a veritable gold mine. Together, they began developing the coast, buying property for high-rise condos.

### Puerto Peñasco Fast Facts

Population: +/- 40,000. A large tourist and RV population fluctuates all year.

Climate/Rainfall: The dry, desert climate is sunny almost year-round with an average of 2 inches per year of rainfall. Average high/low temperatures (in Fahrenheit):

December to February - 67/41 March to May - 80/62 June to August - 98/71 September to November - 85/64

Language: Spanish

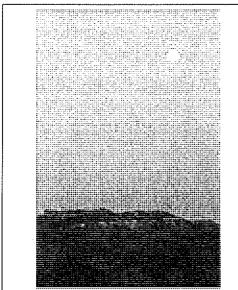
**Currency:** Mexican pesos, although U.S. dollars are widely accepted. Not all restaurants or shopkeepers take credit cards.

Time Zone: Mountain Standard Time, the same as Arizona.

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### Getting here:

Puerto Peñasco has an airport (just north of town), but it does not handle commercial airliners, just small, private aircraft. A small airport for charter flights now offered by Westwind Air Service (each flight is priced separately) reopened in September after a \$2.5 million renovation.



On the drive to Pedenson, the mountains loomed beneath a clear sky

The closest commercial airports in Mexico are in Hermosillo, Guaymas-San Carlos, and Mexicali. The Tucson, Arizona airport is the nearest in the U.S. The Sonora government plans to expand the Peñasco airport and build an international airport here by 2008. The airports will be needed because Puerto Peñasco is slated for a marina and boat-related mega-development as part of the "Escalera Nautica" project.

There are now at least three shuttle services offering rides to Puerto Peñasco. In the passenger-van category, <a href="https://www.rockypointshuttles.com">www.rockypointshuttles.com</a> operates three vans out of west Phoenix and Tucson for a (ballpark) \$68/person roundtrip. Vans are DVD-equipped and provide door-to-door service. Another passenger van service from Phoenix is <a href="https://www.Motasplace.com">www.Motasplace.com</a>. This company also offers rental cars. Offering 15-person shuttle vans from Phoenix is <a href="https://www.headouttorockypoint.com">www.headouttorockypoint.com</a>, also. They also provide tour guide services. Upscale travelers will want to check out

www.konashuttle.com, which offers \$179 roundtrip fares from Tucson and Phoenix in Mercedes-Benz mini coaches.

The best and easiest way to get here? Your own car. From Tucson, Arizona, for example, you can follow I-19 south to Nogales. Cross the border at Nogales and drive the 63 miles south to Puerto Peñasco on Mexico's Highway 8. (This crossing is closed from midnight until 6 a.m., so time your drive accordingly.) From California, take U.S. Highway 8 East from San Diego or Highway10 East from Los Angeles. From here you have three options: drive through to AZ (Arizona) Highway 85 (Gila Bend) and head south to the Lukeville/Sonoyta border; or cross the border at Algodones (from California); or cross the border at San Luis Rio, Colorado (south of Yuma, Arizona).

After crossing the U.S. – Mexico border, take Mexico's Highway 2 East through the beautiful *Desierto del Altar* ("Altar Desert"). There are not a lot of stores or gas stations between San Luis and Sonoyta, so stock up on gas, drinking water and anything else you'll need beforehand. The highway is maintained by the services of Green Angels organization, which provides vehicle assistance for free throughout the Mexican Highways and freeways.

If you drive to Puerto Peñasco, you must have Mexican auto insurance (available at the border). Through the end of 2007, visitors to Puerto Peñasco don't need a car permit, thanks to "Only Sonora," the simplified vehicle registration program (for travel only within the State of Sonora for up to 180 days). This permit sticker is only given at the Nogales Port of Entry at Kilometer 21. You will need two copies of all the following:

- \* proof of ownership (vehicle title)
- \* original of the vehicle registration
- \* valid driver's license for identification

\* proof of citizenship

\* current Mexican Tourist Permit (get it stamped at the Migración office next door)

Check the U.S. Department of State Travel page at <a href="http://travel.state.gov/travel/cis">http://travel.state.gov/travel/cis</a> pa <a href="mailto:twicis/">twi/cis/</a> pa <a href="http://travel.state.gov/travel/cis">twi/cis/</a> pa <a href="http://travel.state.gov/trave

There are hospitals and clinics aplenty in Puerto Peñasco (English-speaking doctors are generally available). Dr. Jesus Gonzalez of One Stop Medical Clinic offers a \$660 per year health plan that provides basic coverage of most illnesses. The clinic has a CT scan machine and x-ray and ultrasound equipment. Dr. Gonzalez says a new hospital is also under construction and will be operational in two years.

Here is a list of what's available now:

One Stop Clinic, Plaza Freemont off Freemont Boulevard, *Tel*: + 52 (638) 383-4422 Central Clinic, 120 Juarez Boulevard, *Tel*: + 52 (638) 383-2110 Municipal Hospital, 97 Barrera Avenue, *Tel*: + 52 (638) 383-2870 Santa Fe General Hospital, 47 Morua Avenue, *Tel*: + 52 (638) 383-2447 Santa Maria Clinic, 21 Heroes Avenue, *Tel*: + 52 (638) 383-2440



# Today's Currency Update

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Rates as of April 5, 2007

1 U.S. dollar equals 10.99 pesos 1 peso equals .09 U.S. dollars