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**HomeAid to Provide Safe Housing for Abused Women
and Children from Hurricane-Evacuated Areas**

**Houston's Mission of Yahweh Will Expand its Facilities to Meet an
Increased Need For Safe Housing and Support Services as a Result of
Hurricanes Katrina and Rita**

HOUSTON – January 16, 2006 – With housing continuing to be a problem for tens of thousands of Hurricane victims, one population of evacuees with special housing needs has gone under the radar: abused women and children who desperately need safe housing and support services to rebuild their lives not only from Hurricane devastation, but from domestic violence as well.

HomeAid, the country's leading non-profit developer of transitional housing, and Ameriquest Mortgage Company and its affiliates AMC Mortgage Services and Argent Mortgage, jointly announced they will break ground this week on a new transitional housing project that will provide shelter and support services for homeless and abused women and their children who have been displaced by the Gulf Coast Hurricanes. The project, an expansion of the Mission of Yahweh called Mercy House, will be a 3400 square foot facility located at 10247 Algiers Road in Houston, Texas.

Partnering with HomeAid and Ameriquest to complete these projects are HomeAid Houston, the Greater Houston Builders Association, Doyle Stuckey Homes, and Green Mountain Building Company.

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“There is a pressing need to provide shelter and services to our Katrina and Rita evacuees in Houston” stated Mission board president Steven Prod. “With these additional beds, we will be able to open our doors wider to our neighbors from Louisiana, Alabama and Mississippi and provide a badly needed permanent asset to serve our Houston homeless population.”

Mercy House is HomeAid’s third housing development to break ground since establishing the Gulf Coast Rebuilding Fund in September. It is the second Gulf Coast oriented project to break ground in Houston. The Mission of Yahweh will manage the development and provide support services to residents.

“With all of the focus on the devastation of the Hurricanes, we haven’t forgotten about those with special housing requirements, including women and children who are rebuilding their lives after escaping abuse, but are now also starting over as a result of the Hurricane,” said Genette Eaton, CEO of HomeAid. “The Mission of Yahweh is an organization that has the programs, support and experience to assist these women and children in overcoming these unimaginable challenges.”

The Mission’s campus currently contains a learning center, which includes classrooms, children’s center, library and a 22-station computer room, and an administration building, food pantry, resale store and two residential dormitories, housing up to 65 women and children at any given time.

Gulf Coast Rebuilding Fund Housing Projects

The Mission of Yahweh is currently one of two supportive transitional housing projects scheduled to be built in Texas by HomeAid and its Gulf Coast Rebuilding Fund partners. The second project is Wellsprings Village, which will consist of multiple homes on three-acres of land located at 5031 Allum Road. The project broke ground on December 8, 2005.

In addition to HomeAid’s two Houston projects, its first rebuilding project broke ground in November 2005. The historic New Orleans Rescue Mission is a 4,000 square-foot center located one-quarter mile southeast of the Superdome, which will be ready for women and children next month. In total, HomeAid plans to build/rebuild a

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total of six transitional housing projects in three states within the Gulf Coast region – Texas, Louisiana and Georgia – over the course of the next year to help house homeless evacuees.

In addition to Ameriquest Mortgage Company's \$3 million commitment to the Gulf Coast Rebuilding Fund, other corporate donors to the Fund include Shea Homes, K.Hovnanian Companies, MBK Homes, Georgia-Pacific Corporation, Taylor Woodrow Homes, Crestwood Communities, Homestore.com, as well as HomeAid's national network of building industry partners.

"We are privileged to be one of many non-profit organizations working together with companies like Ameriquest Mortgage Company and others in corporate America to do what we can to help those less fortunate due to this natural disaster, especially at a time when the government's financial resources are slowing down," said Eaton. "The massive rebuilding effort required is overwhelming for these evacuees and we are here to provide the transitional support required to help people put their lives back together."

For more information or to make a donation to HomeAid's "Gulf Coast Rebuilding Fund," visit www.homeaid.org. Contributions can also be sent to HomeAid Gulf Coast Rebuilding Fund, 3919 Westerly Place, Suite 200, Newport Beach, CA 92660.

About the Mission of Yahweh

The Mission of Yahweh has empowered homeless and abused women and their children for over 40 years in Houston. It began with a vision given to Mrs. Helum Gay, or Sister Gay, as she is known to residents and neighbors. In 1961, Sister Gay opened her home to women in crisis and began driving her truck through wealthier areas of Houston, seeking donations. Soon, many families, churches and civic organizations lent their support and in 1971, a board of directors was elected to further her work. Over 700 women and children are sheltered, fed and clothed every year and the mission also supports over 4,000 neighborhood residents with donations of food and other necessities. The Mission of Yahweh has a proven record of success as evidenced by public recognition and continued support from the Houston community.

About HomeAid

HomeAid is the nation's largest builder of housing for the homeless and has helped more than 52,000 temporarily homeless men, women and children. With the mission of building dignified housing where homeless families and individuals can rebuild their lives, HomeAid has 22 chapters in 11 states, has completed 111 shelter projects nationwide with another 53 projects currently in development, and manages combined finance/construction assets exceeding \$111 million. HomeAid was established in 1989 as a non-profit organization by the Building Industry Association of Southern California, an affiliate of the National Association of Home Builders. For more information call 949-258-0850 or visit www.homeaid.org.

About ACC Capital Holdings and its Affiliate Companies

ACC Capital Holdings, parent to Ameriquest Mortgage, AMC Mortgage Services, and Argent Mortgage, is headquartered in Orange, Calif. As national mortgage companies they help people achieve their home ownership dreams and financial freedom. To fulfill that mission, they originate and service home mortgage loans throughout the United States. ACC Capital Holdings and its affiliates employ thousands of associates nationwide. For more information about Ameriquest, Argent and AMC Mortgage Services visit www.ameriquet.com, www.amcmortgageservices.com, and www.argentmortgage.com.

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