

ST. LOUIS EQUITY FUND, INC.

2002 REPORT TO THE COMMUNITY

*Investments
that build
communities
one family
at a time*



Mission Statement

The mission of St. Louis Equity Fund, Inc. is to stimulate the development of affordable, low- and moderate-income housing units throughout the St. Louis region and the state of Missouri and to revitalize and stabilize housing primarily in low- and moderate-income neighborhoods through corporate investment by effectively utilizing available tax incentives via public/private cooperation.



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A Letter from the President and Chairman of the Board



photo by Tim Parker

Left: John J. Wuest, Chairman
Right: Timothy D. Barry,
President/CEO

As we look back, we are proud of our many achievements that took place in 2002. With a record commitment of \$12.4 million from our corporate investors, we supported 5 affordable housing developments and one market rate revitalization project making the total number of homes developed through SLEFI to 2,438 since its founding.

Don Brandt stepped down as chairman after serving for 12 years. Don brought the St. Louis Equity Fund from its infancy to being a professional investment Fund serving the St. Louis area and parts of out state Missouri. We thank Don for everything he has done to make SLEFI as successful as it is.

As we look forward, we are constantly faced with new challenges as our portfolio ages and new tax credits are introduced. One of the major considerations in the next few years will be the winding down of the funds as they complete their fifteen year compliance period, after which ownership can be transferred. The commitment of the St. Louis Equity Fund is to oversee the successful operation of the real estate investments for fifteen years and then structure a transfer of these units from the Fund to appropriate owners. We will do everything in our power to see that the affordable units remain affordable for low income families.

The State and Federal Historic and Low-Income Tax Credit programs represent the most successful incentives to stimulate the development of affordable housing, revitalize neighborhoods and create vibrant mixed-income communities. The St. Louis Equity Fund is proud to be part of that effort and will continue to play a prominent role in meeting the housing needs of the area it serves.

Sincerely,

A handwritten signature in black ink that reads "Timothy D. Barry". The signature is fluid and cursive, with the first name "Timothy" being more prominent than the last name "Barry".

Timothy D. Barry

President/CEO

John J. Wuest

Chairman

Report on the Year 2002

Today's Housing Needs

Across the country, millions of Americans live in severely substandard housing or pay more than they can afford for good housing. Today, police officers, firefighters, teachers, clerks, administrative assistants, and many other professionals are faced with the challenge of finding decent affordable housing. In St. Louis a first year teacher's salary is approximately \$31,400 and for a police officer it is \$34,000. These are well below the tax credit income limit for a family of four which is \$38,340. As prices continue to rise and the need for affordable housing continues to touch the lives of an increasing group of working families, private initiatives like those through St. Louis Equity Fund play a critical role in providing affordable long-term housing solutions and services.



Kathy Sorkin, Vice President of SLEFI, and Michael Hernandez, Vice President –Housing and Community Development of Fannie Mae, at the Fannie Mae Advisory Council Meeting in which Kathy serves as member.

What is St. Louis Equity Fund, Inc.?

St. Louis Equity Fund, Inc. (SLEFI) provides affordable housing, a reliable, stable investment opportunity for corporations, a steady source of equity for area developers, and a variety of resident support programs. Companies invest annually in funds managed by the St. Louis Equity Fund. These investments are then used to finance affordable homes and apartments and revitalize historic neighborhoods throughout the St. Louis area and Missouri. In return, for their investment, corporations enjoy state and federal low-income tax credits and in some instances state and federal historic tax credits. Since 1988 the St. Louis Equity Funds have invested more than \$86 million in 2,438 homes and apartments.

“The St. Louis Equity Fund is an excellent investment opportunity which offers outstanding tax benefits that provide real returns to investors. At the same time, we see the long-term results this has on the community and watch families benefit from this partnership.”

—Beth Stohr, US Bancorp



Tim Berry, President of SLEFI, and Alderwoman April Ford Griffen at a fundraiser for the ____ Ward.



photo by Tim Parker



Verna and Edward reside at King Louis Square in a two-bedroom townhouse which utilizes the low-income tax credit program. They moved into this development in January of 2002 and Verna explained, "We couldn't be happier with our new home."

Prior to moving into their townhouse, Verna and Edward resided at The Drake Plaza where they also managed the property for four years. Although they enjoyed the residents and managing the Drake, they both agree it is nice to let someone else handle that aspect and are enjoying their retirement. Verna is retired from Department of Defense—Army Records and Edward is retired from the Defense Mapping Agency. They spend a lot of time visiting their four children, nine grandchildren and seven great-grandchildren.

photo by Tim Parker



This is the first time they have lived on the Southside, so they are exploring all of their new surroundings, including the historic Soulard area, Lafayette Square, and LaSalle Park. "We enjoy going shopping at Soulard Market and trying out all the great restaurants in the area," explained Edward.

King Louis Square is part of the HOPE VI Near Southside Redevelopment Plan to transform the near south side public housing area and the abandoned city hospital complex into a new mixed-income, mixed-use community. The St. Louis Equity Fund is proud to be involved in this and will continue its efforts in this area to do its part to make this plan a successful one.

How does the Fund work?

For nearly 15 years, the St. Louis Equity Fund has worked diligently to provide benefits to investors, residents and neighborhoods throughout the region. Benefits stem from St. Louis Equity Fund's work to finance the construction and renovation of quality, affordable housing throughout St. Louis and the state of Missouri.

Investments are committed annually in units of \$200,000 and are typically paid in over five to years. Every year, the St. Louis Equity Fund transfers these investments into a variety of limited partnerships to develop affordable housing and neighborhood revitalization projects in the St. Louis area and throughout Missouri. With city, state and federal support, these investments have created new and rehabilitated homes for thousands of area residents.



Tim Barry, President of SLEFI, cuts the ribbon with a young resident at the Ruskin Townhomes Grand Opening.

In return, our corporate investors receive annual tax benefits over a period of fifteen years, including federal and state low-income and federal and state historic rehabilitation tax credits among other tax benefits. These tax credits help create a competitive return for investors. The risk and liability is limited since investment dollars are spread among various projects.



"The partnership we have with St. Louis Equity Fund is consistent with Fannie Mae's mission of helping people obtain safe and affordable rental housing. For those interested in promoting the development of affordable rental housing and the revitalization of neighborhoods in the St. Louis area, I can't imagine a better investment than an investment in the St. Louis Equity Fund."

—Clifton Berry, Fannie Mae



photo by Tim Parker



Earl and Marianna Justice reside in a loft apartment at WireWorks, a rehabilitated former manufacturing building in Lafayette Square. Prior to WireWorks, they lived in a four bedroom single family home in Ballwin. When their daughter Logan graduated high school and decided to attend St. Louis University in the Pre-Med Program, they decided it was time to downsize. After selling most of their belongings and their house, they moved what was left into their new home: a two-bedroom loft apartment. The Justice's hired two interior designers to help furnish and decorate their new loft apartment. "We love our new home but we're still getting used to the style," explained Marianna. "Our old house was very traditional and this is anything but traditional!"

Earl is a Senior Product Manager for Beech-Nut and Marianna is a Counselor at Parkway South. They enjoyed living in Ballwin for five years, but they really wanted to move to the city. "We live in the middle of it all now," explained Earl. "There is always something going on, and we like that."

Earl and Marianna plan to live in Southern California someday after Logan is finished with Medical School but until then they have found a great new home at WireWorks.

photo by Tim Parker



“enjoy seeing the positive benefits of the Fund – both for businesses and families. The partnership attracts private capital to accomplish social good and delivers valuable tax credits and a positive return on our investment. This is a very effective way to contribute to the health of our community.”

—John Castagno, Anheuser-Busch Companies

Pre-Development Loan Fund

Established in 1998, the Pre-Development Loan Fund provides a source of working capital to developers of affordable housing and historic rehabilitation projects in the earliest stages of development. The program enables St. Louis Equity Fund to step beyond its traditional role extending financial support to assist developers in bringing quality projects to our Investment Committee. This close involvement ensures that our underwriting criteria are already incorporated early in the process.

The fund was originally established in 1998, with a \$300,000 loan pool. No defaults have occurred since its inception. Currently, this fund provides \$1 million through its revolving loan fund. By providing small developers and non-profit organizations with loans up to \$200,000, 13 housing developments have benefited from the fund. The loan is designed to covers expenses such as architect fees, engineer fees, survey costs, appraisal, acquisition, title insurance and pre-demolition to ascertain more exact construction costs.



“We are extremely proud of our long-standing involvement with the St. Louis Equity Fund and very appreciative of the associated significant return on our investment – not only the positive financial return; but more importantly, the social return of adding and improving affordable housing throughout the St. Louis region.”

—Dave Puricelli, Bank of America

Debra Dotson, a resident at Patton Avenue Homes, and her daughters enjoy their new home.



photo by Tim Parker



photo by Tim Parker

William Brennan
resides in the

Supportive Living Home development, formerly known as MOD Properties. SLEF 1993 invested in the Supportive Living Home development which consists of three three-unit homes designed especially to serve severely disabled residents.

Due to inadequate management on the part of the general partner, SLEFI exercised its responsibility under the partnership to remove the general partner in August, 2002. Throughout this process, SLEFI met with parents and guardians of the residents and quickly responded to their needs and concerns.

photo by Tim Parker



William has lived at the Supportive Living Home for the past four years. He works at Lafayette Sheltered Workshop Monday through Friday, a job which he enjoys. He explained, "I like working when I have good days." He also likes to go out to a mall or to a movie and grab Steak-n-Shake for dinner with his caregivers. There are two caregivers there at all times who assist and care for the residents. Quincy, a caregiver who works full-time at the Supportive Living Home, explained that whether he is helping bathe William or just playing cards with him, it feels good to know he is helping the residents.

William's parents, Sandy and Bill, are thankful they found the Supportive Living Home. "It is a relief to know William is well cared for everyday." They pick up William every Friday to spend the weekend with them, and since they are only 15 minutes away, they can visit him as often as they want. The Supportive Living Home provides assistance and care that the residents require while allowing them to still have independence they cherish.

Tax Credit Manager

Tax Credit Manager (TCM) is an asset management database system developed by SLEFI and designed specifically for tax credit projects. Six regional equity funds from around the country have purchased licenses from SLEFI and now utilize this program. The first round of major system enhancements was completed in 2002 after our Annual Tax Credit Manager Member Meeting in September.

CAMCO

Community Asset Management Company (CAMCO) was founded in 1999 by St. Louis Equity Fund and Beyond Housing. This not-for-profit organization provides professional property management to owners of affordable housing and support services for residents. Support services provided have included tutoring and summer camps for children, budget counseling and personal finance training, holiday programs and referral services to other social service, health care, and employment and training agencies. It manages more units for SLEFI than any other management firm. CAMCO has a staff of 33 and manages 23 properties.

Pillar Place Apartments

St. Louis Equity Fund partnered with Intercommunity Housing Association (IHA) in 1991 to renovate the Loretto Academy Building into 19 family units now known as Pillar Place Apartments. In 2002, St. Louis Equity Fund generously sold its interest in Pillar Place Apartments, currently valued at \$900,000, to IHA for only \$1.00. IHA plans to continue its work providing affordable housing and support services for low-income families.



Pillar Place
Apartments





photo by Tim Parker

Tanisha Moore and her children reside in an EHPC 9 single family home. Tanisha was introduced to Beyond Housing in March, 2002 when she was living at The Hope House in Wellston after being the victim of domestic violence. At that point, Tanisha did not have a job, and she was living day-to-day hoping that tomorrow would bring her a better life. Beyond Housing contacted Tanisha and within three weeks, Tanisha moved into her own home. Beyond Housing is helping Tanisha get back on her feet.

She immediately enrolled her two oldest children, Shamara and Damonte, in new schools and she resumed taking classes in cosmetology at Duvarado's. Tanisha obtained her Cosmetology License and is now working at a salon in North

County. Her two younger children, Isaiah and Jessica, attend Hope House Day Care while Tanisha works.

"I couldn't have done this without Beyond Housing," explained Tanisha. "They helped me get where I am today." Tanisha's long-term goal is home ownership. Beyond Housing assists their residents through financial training, personal budgeting and counseling. She is sure someday she will achieve the American Dream and own her own home! In the meantime, St. Louis Equity Fund and Beyond Housing have "built a bridge" to her future goals.



photo by Tim Parker

New Vision Child Development Center

New Vision Child Development Center opened in July 2001 after North Newstead Association saw the critical need for low cost and high quality day care services in the community. It was made possible through generous donations from SLEFI and US Bancorp CDC and grants from the St. Louis Community Development Agency and Missouri Department of Economic Development. The Center is located in the North Newstead neighborhood and serves children ranging in age from six weeks old to age five. The Center is part of SLEFI's investment in the revitalization of the neighborhood, which also includes the North Newstead I and North Newstead II projects.



Early childcare students enjoying their day at New Vision Child Development Center.



“think most people don't know about all the good things that are happening with low income housing and rehabbing of older properties. The Equity Fund is one of the driving forces in bringing back the City of St. Louis.”

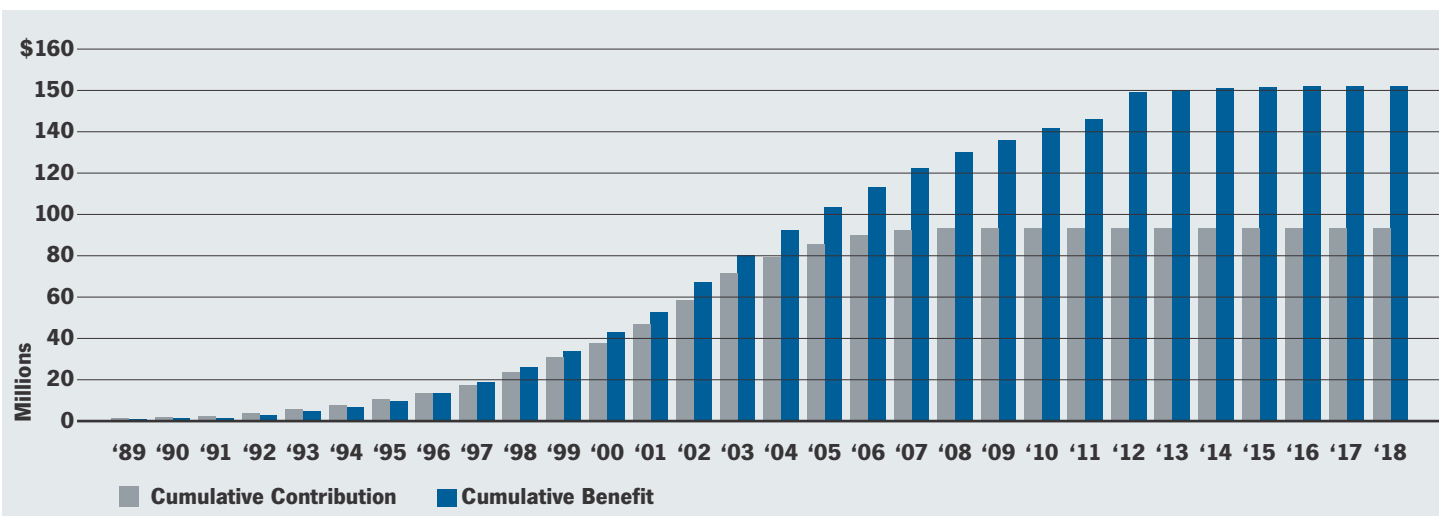


—Dave Schroeder, Allegiant Bank

Investment Summary

St. Louis Equity and Housing Missouri Funds 1988, 1990-2002

Year	Capital Contribution	Cumulative Contribution	Tax Loss	Federal Low Income Housing Tax Credit	State Low Income Housing Tax Credit	Federal Rehabilitation Tax Credit	State Rehabilitation TaxCredit	Cash	Annual Benefit (2)	Cumulative Benefit	Net Benefit	Cumulative Net Benefit
1989	\$424,000	\$424,000	(\$183,011)	\$25,530	\$3,459	\$0	\$0	\$0	\$94,873	\$94,873	(\$329,127)	(\$329,127)
1990	678,604	1,102,604	(262,726)	149,786	20,293	183,208	0	0	447,869	542,742	(230,735)	(559,862)
1991	1,069,107	2,171,711	(512,618)	425,980	62,906	6,393	0	0	679,822	1,222,564	(389,285)	(949,147)
1992	1,510,221	3,681,932	(966,320)	758,455	151,691	229,157	0	0	1,487,179	2,709,742	(23,042)	(972,190)
1993	1,870,651	5,552,583	(1,094,115)	1,077,246	215,449	50,929	0	6,999	1,744,505	4,454,248	(126,146)	(1,098,336)
1994	2,296,569	7,849,152	(1,420,281)	1,439,557	254,484	204,836	0	6,499	2,430,880	6,885,128	134,311	(964,024)
1995	2,909,765	10,758,917	(1,780,755)	1,631,556	288,355	122,551	0	19,667	2,721,009	9,606,136	(188,756)	(1,152,781)
1996	3,115,361	13,874,278	(2,510,263)	2,268,623	451,360	225,506	0	22,238	3,896,524	13,502,661	781,163	(371,617)
1997	4,003,688	17,877,966	(3,415,335)	3,016,149	702,869	388,521	0	112,296	5,483,510	18,986,170	1,479,822	1,108,204
1998	5,996,075	23,874,041	(3,489,801)	3,928,049	1,101,576	373,686	306,634	131,158	7,132,330	26,118,500	1,136,254	2,244,459
1999	7,111,712	30,985,753	(4,301,277)	4,765,251	1,509,015	0	0	0	7,865,738	33,984,239	754,026	2,998,486
2000	6,881,757	37,867,510	(5,010,992)	5,011,770	2,105,318	0	0	0	8,971,155	42,955,394	2,089,398	5,087,884
2001	8,892,253	46,759,763	(5,132,577)	5,191,683	2,182,313	683,472	0	58,754	10,015,876	52,971,269	1,123,623	6,211,506
2002	11,533,040	58,292,803	(4,911,801)	5,733,950	2,981,540	3,434,939	342,738	55,658	14,366,191	67,337,461	2,833,151	9,044,657
2003	13,543,831	71,836,635	(4,774,346)	6,141,096	3,644,726	1,576,446	336,999	26,942	13,492,717	80,830,178	(51,114)	8,993,544
2004	7,721,929	79,558,564	(4,451,475)	6,025,094	3,851,329	0	0	56,028	11,579,497	92,409,675	3,857,568	12,851,112
2005	6,299,086	85,857,650	(3,843,830)	5,796,696	3,823,585	0	0	75,280	11,117,778	103,527,454	4,818,692	17,669,804
2006	4,411,680	90,269,330	(3,372,849)	5,151,798	3,639,918	0	0	114,691	10,154,361	113,681,815	5,742,681	23,412,485
2007	2,603,515	92,872,845	(3,084,317)	4,404,836	3,378,438	0	0	193,442	9,117,914	122,799,729	6,514,399	29,926,884
2008	1,209,290	94,082,135	(2,627,573)	3,487,642	2,979,685	0	0	180,223	7,619,753	130,419,482	6,410,463	36,337,347
2009	0	94,082,135	(2,490,302)	2,613,456	2,602,489	0	0	64,974	6,202,330	136,621,812	6,202,330	42,539,677
2010	0	94,082,135	(2,299,087)	2,320,613	2,326,267	0	0	25,000	5,522,541	142,144,353	5,522,541	48,062,219
2011	0	94,082,135	(2,344,907)	1,835,731	1,837,414	0	0	0	4,540,761	146,685,114	4,540,781	52,602,979
2012	0	94,082,135	(2,210,251)	973,166	974,181	0	0	0	2,765,140	149,450,254	2,765,140	55,368,119
2013	0	94,082,135	(1,960,798)	246,997	247,163	0	0	0	1,219,656	150,669,909	1,219,656	56,587,775
2014	0	94,082,135	(1,600,847)	0	0	0	0	0	592,313	151,262,223	592,313	57,180,088
2015	0	94,082,135	(1,355,507)	0	0	0	0	0	501,538	151,763,760	501,538	57,681,625
2016	0	94,082,135	(937,044)	0	0	0	0	0	346,706	152,110,466	346,706	58,028,332
2017	0	94,082,135	(573,042)	0	0	0	0	0	212,026	152,322,492	212,026	58,240,357
2018	0	94,082,135	(395,047)	0	0	0	0	0	146,167	152,468,659	146,167	58,386,525
TOTAL	\$94,082,135		(\$73,313,092)	\$74,420,712	\$41,335,825	\$7,480,244	\$986,371	\$1,149,851	\$152,468,659		\$58,386,525	



Data from 1989-2001 depicts actual net benefits, and data from 2002-2018 depicts projected net benefits. The above financial information is presented only as a summary of the investments made by the St. Louis Equity Funds and the Housing Missouri Equity Funds, and should not be relied upon for purposes of making an investment decision.

New Developments

St. Louis Equity Fund investments finance the construction of housing, but even more importantly they help to establish communities for the families that we serve. The need for decent housing is still growing and we have a long way to go to meet this need, but

each year our investments help build stronger communities and revitalize neighborhoods. Following are summaries of St. Louis Equity Fund projects that were completed in 2002.



Compton Hill 2002

DeSales Community Housing Corporation has partnered with St. Louis Equity Fund for a fourth time to rehabilitate 6 multi-family buildings in the Fox Park Neighborhood. The development consists of two one-bedroom units, nine two-bedroom units, and four three-bedroom units.

Number of Units:

16 Units (15 residential, 1 commercial)

Type of Tax Credit Utilized:

Federal and State Low Income and Historic Tax Credits

Location:

Fox Park/ Tower Grove East/ St. Louis City

Developer/ General**Partner:**

DeSales Community Housing Corporation

General Contractor:

E.M. Harris Construction Company

Architect:

Heine & Croghan

Consultant:

The Siedlund Company

Construction Lender:

Allegiant Bank

Permanent Lender:

Allegiant Bank

Property Manager:

Rodemyer-Christel, Inc.



Coronado

Amrit and Amy Gill purchased the long-vacant Coronado Hotel and converted it into an apartment complex consisting of 165 units. This is the first time the Gills have partnered with St. Louis Equity Fund, and it has proven to be a very successful partnership. US Bancorp serves as the Co-Limited Partner in this project.

Number of Units:

165 Units (66 Units in Phase I, 99 units in Phase II)

Type of Tax Credit Utilized:

Federal and State Historic Tax Credits

Location:

Grand Center/ St. Louis City

Developer/ General**Partner:**

Coronado Development, L.L.C.

General Contractor:

BSI Constructor

Architect:

Hemni & Associates

Consultant:

Gundaker Commercial Group, Inc.

Construction Lender:

Union Planters Bank

Property Manager:

Coronado Leasing, LP



JVL Renaissance II

In 2000, St. Louis Equity Fund founded JVL Renaissance, Inc., which facilitated the development of JVL Renaissance I, a 136 unit project. JVL Renaissance II is the second phase of renovations St. Louis Equity Fund is involved with in the JVL neighborhood. We look forward to continuing our efforts in the area and are pleased to be a part of the JVL neighborhood.

Number of Units:

120 units

Type of Tax Credit Utilized:

Federal and State Low Income Tax Credits

Location:

JVL Neighborhood/North St. Louis City

Developer/**General Partner:**

JVL Renaissance, Inc.

Construction Manager:

Pyramid Construction

General Contractor:

E.M. Harris Construction Company

Architect:

Rosemann & Associates

Construction Lender:

US Bancorp

Permanent Lender:

US Bancorp

Property Manager:

CAMCO



Patton Avenue Homes

Patton Avenue Homes consists of 15 new three-bedroom, one and one-half bath homes, both single-family and some with a unique townhouse design. Developed by Patton Avenue Development Corp., an affiliate of St. Louis Equity Fund, this project will enhance the marketability and stability of two older small developments in this area.

Number of Units:

15 units

Type of Tax Credit Utilized:

Federal and State Low Income Tax Credits

Location:

Patton/Arlington area - St. Louis City

Developer/ General**Partner:**

Patton Avenue Development Corp.

General Contractor:

The Meyer Company

Architect:

The Lawrence Group

Consultant:

The Meyer Company

Permanent Lender:

St. Louis Equity Fund

Property Manager:

CAMCO

Key People

St. Louis Equity Fund Investors (1988-2002)

Allegiant Bank	Enterprise Banking	Lindell Bank & Trust Co.
Ameren Corporation	Exchange National Bank of Jefferson City	Mallinckrodt Inc.
Anheuser-Busch Companies, Inc.	Fannie Mae	The May Department Stores Company
Aquila, Inc.	First Bank	Metropolitan Life Insurance Company
Bank of America, N.A.	First National Bank of St. Louis	Missouri State Bank & Trust Company
The Boeing Company	General Dynamics Corporation	Monsanto Company
Cass Commercial Bank	Heartland Bank	Nestlé Purina Pet Care
CIPSCO	INDEECO	Pulitzer Inc.
Citizens National Bank of Greater St. Louis	Jefferson Bank and Trust Company	The Reliable Life Insurance Company
Commerce Bank, N.A.	Kansas City Life Insurance Company	Southwest Bank of St. Louis
CPI Corp.	KLT Investments, Inc.	St. Johns Bank and Trust Company
Emerson Electric Co.	The Laclede Group, Inc.	Union Planters Bank, N.A.
		US Bancorp CDC

St. Louis Equity Fund, Inc. 2002 Board of Directors

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St. Louis Equity Fund

General Partners

Donald R. Becker	Intercommunity Housing Association	Pruitt-Igoe Development Corporation
Beyond Housing	Kohner Properties	PIC, Incorporated
Luther Boykins	Maplewood Housing Corporation	Robert Wood
Business Research Institute (BRI)	Metropolitan Investment Properties, Inc.	Milton D. Rothschild
Carondelet Community Betterment Federation	The Meyer Company	Rudman Building GP, LLC
Community Development Corp.- St. Louis	Mid-Missouri Development Company, Inc.	Alan Rudroff
Coronado Leasing, L.L.C.	Moutell Construction & Development Company	The Siedlund Company
DeSales Community Housing Association	North Newstead Association	St. Louis Public Development Corporation X
Failoni Consultants	Northeast Community Action Corporation	Sunset Development , L.L.C.
Gabel Properties	Northside Community Center	Tyco Realty
DMCS Corporation	Ken Nuernberger	Richard Wagner
Hamilton Heights Neighborhood Organization	Forrest D. Nye	Patrick Werner
Housing Revitalization, Inc.	Parkside Development Corporation	Belle Glade Associates, L.L.C.
Housing Solutions	Parkview Gardens Association	Goodfellow Apartments, Inc.
I-70 Northwest Development Corp.	Patton Avenue Development Corp.	Jerry F. Meyer
JVL Renaissance, Inc.	Peter & Paul Housing Corporation	Jon M. Pyzyk
		Tyler Development, Inc.

St. Louis Equity Fund, Inc.

Professional Consultants

The Stolar Partnership

Attorneys

Rubin, Brown, Gornstein & Company

Accountants

St. Louis Equity Fund, Inc. Staff



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*President and
Chief Executive Officer*



Kathleen A. Sorkin
*Vice President and
Chief Operating Officer*

John F. Kennedy
*Treasurer and
Chief Financial Officer*



Stanley L. Jones
Director of Construction Management

James F. Helein, Jr.
Director of Asset Management



Amy P. Marshall
*Compliance Officer &
Marketing Coordinator*

Michael C. Duffy
Project Analyst



T. Lynette Jalivay
Office Manager

Camille Townsend
Office Assistant

photos by Tim Parker

Editor & Production Coordinator
Amy Marshall

Design by Scott Hueting

Printing by SWM Printing