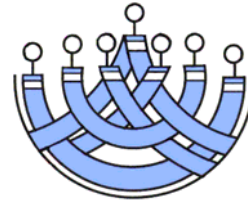


Board of Trustees
Congregation Beth HaTephila
43 North Liberty Street
Asheville, NC 28801-1822



In recognition of the overwhelming need to build new school and administrative facilities, to make renovations to our main building, including the Sanctuary and Unger Hall, and to increase our endowment, *and in consideration of the gifts of others*, we (I) are (am) pleased to inform you of our (my) financial commitment in the amount of \$_____.

We (I) intend to fulfill our (my) commitment within the following timeframe and constraints:

We (I) are (am) enclosing \$_____ as an initial down payment.

We (I) intend to fulfill our (my) commitment over _____ years paying:

- monthly quarterly semi-annually annually

Our (my) next investment is due beginning _____ (date).

Contingencies/Restrictions/Timeframe: _____

We (I) understand our (my) investments will be held in a separate, interest-bearing account; funds will be withdrawn only for legitimate purposes; and the campaign leadership and Board of Trustees of CBHT will strictly adhere to our (my) wishes.

Sincerely,

(signature) (date)

signature - optional) (date)

(please print name)

(please print name)

**Taking care of your pledge payment
through the sale of appreciated securities.**

If you own securities, such as stocks, bonds, or mutual funds, it is often more tax-wise to contribute the actual securities than cash. This is because a gift of appreciated stock generally offers a two-fold tax saving. First, you avoid paying any capital gains tax on the increase in the value of the security.

Second, you receive a charitable contribution deduction for the full fair market value of the security at the time of the gift. Please review these tax benefits with your tax adviser to determine specific benefits to you.

INSTRUCTIONS FOR DONATING SECURITIES
to Congregation Beth HaTephila

Dear Congregation Member,

Thank you for your desire to donate securities to Congregation Beth HaTephila. To donate securities from your existing brokerage account, please instruct your broker to deliver the stock to our account as follows:

DTC# 0226
Credit National Financial Services, further credit Congregation Beth HaTephila Z44-
516-333

Please inform us as to the approximate date of delivery so that we may be prepared to receive the transaction. If there are any questions about these instructions or the transfer, please contact Larry Weiss at Forest Commercial Bank 828-255-5711. Thank you.

Sincerely,

Campaign Administrators