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FEBRUARY 4,

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FEB 06 2003

CHAIRMAN MARC SPITZER
ARIZONA CORPORATION COMMISSION FEB 5 P 1:57
SECURITIES DIVISION
1300 WEST WASHINGTON
PHOENIX, ARIZONA 85007

AZ CC
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DEAR MR. SPITZER:

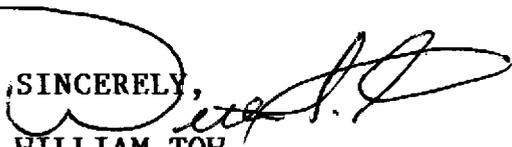
I AM WRITING THIS LETTER REGARDING THE AMERICAN NATIONAL MORTGAGE/
CASTLE MEGA STORES CORPORATION.

ON FEBRUARY 3, 2003 I CALLED AMERICAN NATIONAL MORTGAGE IN REGARD
TO THE FACT THAT MR. TAYLOR COLEMAN OWNER OF CASTLE MEGA STORES
HAD WRITTEN A LETTER TO ME DATED SEPTEMBER, 2002 STATING THAT HE
WAS RESTRUCTURING HIS INTEREST/PAYMENTS TO ME. MR. COLEMAN NEVER
MADE ANOTHER PAYMENT TO ME. ON SEPTEMBER 28, 2002 I WROTE MR.
COLEMAN A LETTER OFFERING TO REDUCE HIS INTEREST PAYMENTS. HE
NEVER RESPONDED, SO ON SEPTEMBER 30, 2002 I FAXED HIM A FOLLOW-UP
MEMO. AGAIN MR. COLEMAN NEVER RESPONDED.

AMERICAN NATIONAL MORTGAGE I FEEL HAS BEEN DOING EVERYTHING THEY
CAN TO ASSIST ME. HOWEVER, ON FEBRUARY 3, 2003 AMERICAN NATIONAL
MORTGAGE INFORMED ME THAT THE ARIZONA CORPORATE COMMISSION HAD
GIVEN MR. COLEMAN A "30 DAY STAND STILL". I WISH THE COMMISSION
TO KNOW THAT THIS DOES NOT HELP ME AS AN INVESTOR, AS MR. COLEMAN
HAS REFUSED ANY ATTEMPT TO MAKE PAYMENTS TO ME, EVEN WHEN I OFFERED
TO LOWER MY INTEREST.

I FEEL THAT MR. COLEMAN IS NO LONGER JUST NOT MAKING HIS PAYMENTS
TO ME AS AN INVESTOR IN HIS COMPANY, BUT IS ACTUALLY PERPETRATING
FRAUD.

I STAND AVAILABLE TO MEET WITH YOU AT ANYTIME IF YOU FEEL IT IS
BENEFICIAL TO BOTH OF US. YOU MAY REACH ME AT 602- 548-1073 OR
602 460-3475.

SINCERELY,

WILLIAM TOW

ENCLOSURES: 2- COPY OF LETTER AND FAXED MEMO TO MR. COLEMAN

Arizona Corporation Commission
DOCKETED

FEB 06 2003

DOCKETED BY 

9-30-02

Urgent
Confidential

To: Taylor Coleman or
Jim Carmichael

From: William Tow

Re: Letter Regarding MORATORIUM
on payment of interest

I have left several messages
for Mr. Carmichael and
FAXED a letter on 9-28-02
to Mr. Coleman (see attached)

I re regards to my offer
to lower your interest to 18%
please call me to let me
know if this could be a viable
solution. I would be more
than happy to contact all the
members of the L.I.C. to see
if this would be agreeable
to them.

at least contact me with
your response

Ph. 602-548-1073
cell 602-460-3475

Sincerely,
William Tow

September 28, 2002

Mr. Taylor Coleman
5501 E Washington Street
Phoenix, Az 85034

Dear Mr. Coleman;

We received your letter in regards to the short-term moratorium.

We have invested with you for nearly 2 years (\$25,000 due back to us 10-15-02) and as you stated in your letter it has been very good for both of us, and your payments have always been on time. Because of this relationship we wish to help you with your capital short-fall and wish to continue many years of investing with you in the future.

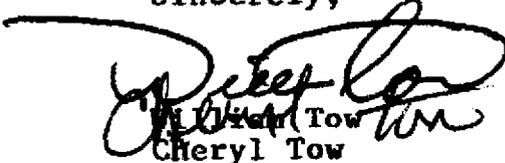
Here is our problem.

We have invested our retirement monies with you and have and continue to live on your timely interest payments. Every month we do not receive an interest payment from you in the future represents a month that we cannot make our house payments.

We would ask that you lower our interest return to 18% and continue our monthly interest payments. By doing this it would allow us to help you, while keeping us solvent.

Please call us at home at (602) 548-1073 or our cell phone at (602) 460-3475 with your response or ideas.

Sincerely,



Cheryl Tow
Cheryl Tow