

The Village of Cool Branch 100 Hitch Pond Circle Seaford, DE 19973 302-629-0770 302-629-0799 Fax



Thank you for your recent interest in retirement living. Our gated community located near Seaford, Delaware should be on your list of places to see and live in. The community is located in a quiet, rural area. We have a stocked fishing pond for your enjoyment along with an Olympic size swimming pool. You will not be far from shopping, beaches, hospitals, golfing, and entertainment.

Please review the information sent and call or e-mail with any questions. I look forward to helping you in any way I can so don't hesitate to contact us today.

Sincerely,

John Starke

John Starke Sales & Marketing Manager

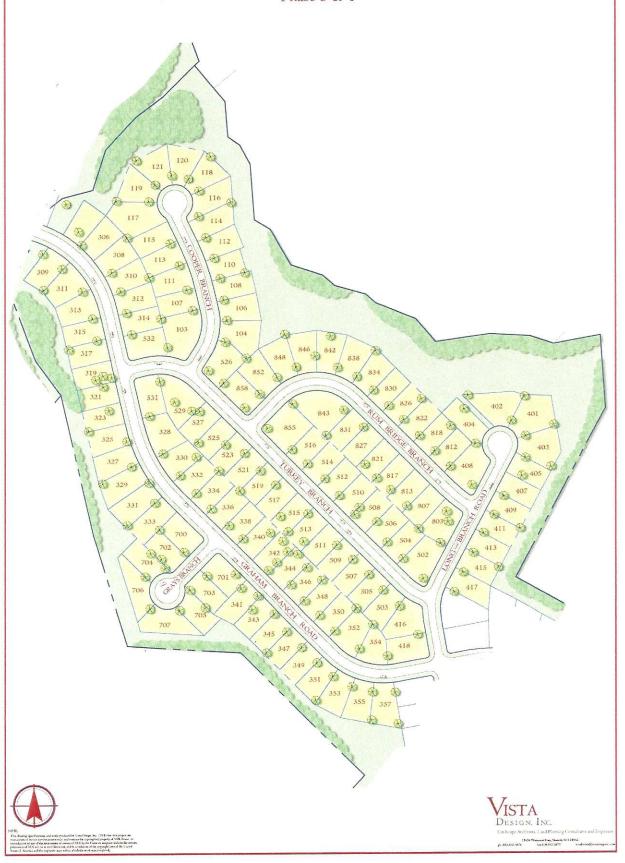
Visit www.coolbranch.com

Or

E-mail: jstarke@coolbranch.com

The Pines of Cool Branch

Phase 3 & 4



The Village of Cool Branch 100 Hitch Pond Circle Seaford, Delaware 19973 302-629-0770 or 866-629-0770

www.coolbranch.com
(An Atlantic Realty Management Company)

The Village of Cool Branch is a carefully planned, premier manufactured home community located just outside Seaford, Delaware. If you are looking for an affordable, scenic and secure place to live, The Village of Cool Branch is the answer to your housing dreams.

Directions: From 13 South in Seaford, take 20 East, (The Royal Farms Store is on the opposite corner). Follow Route 20 for 3 miles, and turn left on Firetower Road. Cool Branch is located 1 mile on your right.

Directions from the East: Take 113 to 20 West. Follow 20 to Firetower Road and turn left. The community is 1 mile on your right.

Amenities:

Gated Key Card Access

Community Swimming Pool

Playground Picnic Area

Basketball Court Stocked Fishing Pond

Features:

Quiet Nature Setting

Decks & Sidewalks

Three Off-Street Parking Areas

Lavish Landscaping Underground Utilities On-Site Management

Ownership Process:

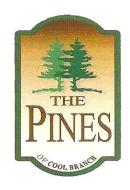
- Select your new home from our wide variety of available models with the assistance of our on-site sales who will assist in arranging financing (if needed) through one of our many financing sources
- Apply for Community approval at The Village of Cool Branch (credit check and criminal background check required)
- Close on the purchase of your new home, and move in!

Utility Providers:

Water, Sewer, Trash Electric Gas (metered propane) Telephone Cable	Provided by Village of Cool Branch Delaware Electric Cooperative Sharp Energy Verizon Comcast	302-398-9090 302-856-6648 800-942-5000 302-856-4591
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Community Fees: \$325 and up per month, depending upon the size of the lot. (Includes water, sewer and trash collection in addition to the amenities above).

The Pines of Cool Branch



Standard Features for Homes Placed in The Pines

- ♦ 5/12 minimum roof pitch with end entry & covered porch preferred
- All required permits
- ♦ Gas furnaces & ranges
- Shutters all around the home
- Home Installation
- Masonry slab foundation and/or footings, with perimeter brick wall (no vinyl permitted)
- Utility connections water, sewer, gas, & electric
- Central air conditioning
- Roof gutters and down spouts
- ♦ Decks & step package, varies with model
- Landscape package including sod
- Sidewalk to closest door
- Rubbish can enclosure
- Off street parking
- ♦ Other options Must be pre-approved by Management in writing:
 - ♦ Sheds maximum size is 160 sq. ft.
 - Garages
 - Sunrooms



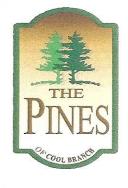
100 Hitch Pond Circle, Seaford, DE 19973 Phone 1-866-629-0770

Email: info@coolbranch.com

www.coolbranch.com



The Pines of Cool Branch



Design Interiors

Luxurious wall to wall carpeting
Drapery & blind package
Two full baths
Decorator islands in kitchen
Crown molding trim throughout

Quality Construction

Drywall throughout
Perimeter heating
Low E thermo pane windows

Kitchen Features

Easy care vinyl flooring
Stainless steel sinks w/ Delta faucets
Dream kitchen w/ GE Appliances
Raised panel hardwood cabinets
Water filtration system

Inviting Baths

Fiberglass one piece tub
Solar lighting in guest bath
Spacious linen cabinets
Easy care linoleum
Corner shower in master bath

Utilities

40 gallon water heater
200 AMP electric service
Central A/C
Energy efficient gas heat
Central water & sewer
Two exterior water faucets
Whole house interior water shutoff

Exterior

30 year GAF arch shingles Seamless roof gutters & downspouts Vinyl siding Shutters all around home

Options Available: Garages, Sunrooms, and Sheds (Ask your Sales Associate for information about these options)

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Revised 05/15/08



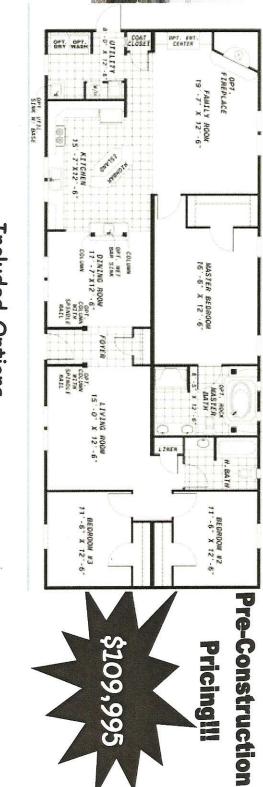
The Village of Cool Branch

Cool Branch's new phase "The Pines" has a great selection of homes Treat yourself to a taste of country living and leave the city behind! ready for you to start your new lifestyle.



3 Bedrooms, 2 Full Baths, 1904 sq.





Included Options

Full stack fireplace, 83" entertainment center, TV, DVD, surround sound system, furnished living room

For more information call 1-866-629-0770 Email info@coolbranch.com www.coolbranch.com



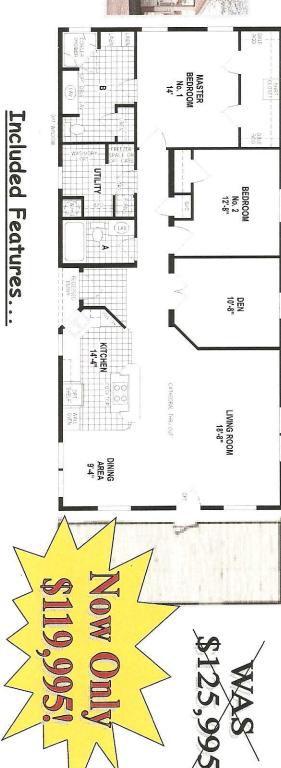


The Village of Cool Branch

Cool Branch's new phase "The Pines" has a great selection of homes Treat yourself to a taste of country living and leave the city behind! ready for you to start your new lifestyle.



3 Bedrooms, 2 Full Baths, 1848 sq. ft.



Kitchen island with bar countertops, spacious master bedroom closet, corner shower in master bedroom, & front entry porch

For more information call 1-866-629-0770 Email info@coolbranch.com www.coolbranch.com









PRICED AT... \$164,900

3 Bedrooms, 2 Full Baths, 1512 sq. ft., 22' x 24' two car garage

HOME FEATURES:

- Central air conditioning
- Drapery & blind package
- Luxurious wall to wall carpeting
- Dream kitchen with GE appliances
- Water filtration system
- Decorator island in kitchen
- Drywall throughout
- Seamless roof gutters and downspouts
- ♦ Slab foundation w/ perimeter brick wall
- Landscape package with sod
- ♦ Deck & step package

COMMUNITY FEATURES:

- Gated community entrance
- Community swimming pool
- Central water & sewer
- Fishing pond
- Hike & bike trails
- Close to dining & shopping
- Playgrounds & basketball courts
- Off street parking
- Common area with planned events
- Homes ready for immediate occupancy
- Quiet, country living

The Village of Cool Branch



100 Hitch Pond Circle, Seaford, DE 19973 Phone 1-866-629-0770 http://www.coolbranch.com



featurePROPERTY











Country quiet, yet city close

The Village of Cool Branch, Seaford Starting in the \$100's

The Village Of Cool Branch is a picturesque, gated community in southwestern Delaware. Treat yourself to a taste of country living and leave the city behind. Country quiet yet city close.

Discover Cool Branch's scenic side, where your lifestyle can be lived to its fullest! Whether you are relocating or retiring, live out your dreams at The Village Of Cool Branch. Discover what you are missing — a serene setting in a lovely community. just a short drive away from several of the most beautiful resort beaches on the East Coast.

Our elite, land-lease community is nestled in a peaceful setting close to the town of Seaford, and is centrally located near Georgetown, Lewes, Rehoboth Beach, Salisbury, Md. and some of the finest beaches on the East Coast.

We have lovely model homes available for immediate occupancy in the Pines. Many models feature large white vinyl porches. Come see why people are moving from all over the country to The Village of Cool Branch.

Amenities include:

- · Gated Key Card Community Entrance
- · Olympic size Community Swimming Pool
- Playground and Ballfields
- Basketball Courts
- · Stocked Fishing Pond
- · Nature / Hiking Trails
- · Picnic Area

Turn Key Model Home Features:

- · Central water and sewer
- Underground Utilities
- · Landscaping Package
- Decks and Sidewalks
- · Central Gas
- · Cable available

A housing consultant is on-site to assist you seven days a week. A refreshing change of lifestyle for the city weary. Contact the information center today for your personal showing.

For more information or to see the home by appointment, call (302) 629-0770 in Delaware, (866) 629-0770 toll free or e-mail info@coolbranch.com.

Visit the development's Web site at www.coolbranch.com

THE PINES OF COOL BRANCH 100 HITCH POND CIRCLE SEAFORD, DE 19973 302-629-0770 or 866-629-0770 www.coolbranch.com

DIRECTIONS TO THE PINES OF COOL BRANCH

FROM PHILADEPHIA

Take Interstate 95 South and follow directions below from Northern Delaware

FROM NORHTERN DELAWARE

Follow Route 1 South/Route 13 to Route 20 East in Seaford (on the left)
Travel approximately 3.5 miles East on Route 20 East
Make a right on Fire Tower Rd (NOT A CROSS ROAD) The entrance to Cool Branch and The Pines is 1 mile on the right.

FROM NEW JERSEY

From the Delaware Memorial Bridge, take Route 295 to Route 13 South Route 13 South will merge with Route 1 South (toll road)
Follow Route 1 South to the South Dover Exit onto Route 13
Follow Route 13 South approximately 35 miles to Route 20 East (on the left)
Travel approximately 3.5 miles East on Route 20 East
Make right turn on Fire Tower Rd. (NOT A CROSS ROAD) The entrance to Cool Branch and The Pines is 1 mile on the right.

FROM BALTIMORE/WASHINGTON AREA

Take Route 50 East to Route 404 in Denton

Follow Route 404 East to Bridgeville, Delaware Route 13

Follow Route 13 South approximately 7 miles south to Route 20 East (on the left)

Travel approximately 3.5 miles East on Route 20 East

Make a right on Fire Tower Rd. (NOT A CROSS ROAD) The entrance to Cool Branch and the Pines is 1 mile on the right.

FROM CAPEMAY-LEWES FERRY

From the Ferry Terminal in Lewes take Route 9 West out of Lewes across Route 1, continue on Route 9 through Georgetown. Remain on Route 9 until you come to Route 20 West, and make a right hand turn onto Route 20 West.

Stay on Route 20 West until you come to Fire Tower Rd (NOT A CROSS ROAD) on the Left. Turn Left on to Fire Tower RD, continue for about 1 mile, the entrance for Cool Branch and The Pines is on the right.

IF YOU NEED ASSISTANCE DURING YOUR TRIP OR HAVE ANY QUESTIONS FEEL FREE TO CALL US TOLL FREE AT: 1-866-629-0770

THE VILLAGE OF COOL BRANCH 100 HITCH POND CIRCLE SEAFORD, DE 19973 302-629-0770 or 866-629-0770

NEARBY ATTRACTIONS

MIDWAY SLOTS AND SIMULCAST

If you are looking for gambling and entertainment — You are only 20 minutes away from Midway Slots and Simulcast in Harrington, Delaware. Here you will find slot machines, live harness racing, daily simulcast horse racing, an international buffet, and live entertainment.

THE DELAWARE AND MARYLAND BEACHES

Shore points and beaches are within easy driving distance for a nice day trip. There are numerous entertainment, fishing, recreation, dining and shopping opportunities available

DELMARVA SHOREBIRDS

The Delmarva Shorebirds, a farm team of the Baltimore Orioles, play their home games in Salisbury, Maryland – a 30-minute trip to this wonderful ball field provides great entertainment at an affordable price. Tickets average less than \$10 per person

STATE PARKS

Sussex County is home to some of the best state parks that you will find anywhere including Delaware Seashore, Cape Henlopen, Holts Landing, Fenwick Island, and Trap Pond State Park. These parks provide an array of outdoor activities to suit your varying interests.

BALTIMORE / PHILADELPHIA / WASHINGTON DC

Each of these major metropolitan areas is within 2 hours drive time.

www.coolbranch.com

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TAX INFORMATION IN DELAWARE

DELAWARE IS SALES TAX FREE!

There is NO SALES TAX on purchases made within the State of Delaware! Sussex County Delaware is well known for its tax-free shopping. You will enjoy the Rehoboth Outlets, which feature more than 140 different factory outlets in a 2-mile stretch of Route 1 just north of Rehoboth.

No taxes on professional services or restaurant, grocery, or department store purchases.

PERSONAL INCOME TAX (State of Delaware):

Information regarding personal income tax can be obtained from the Delaware Division of Revenue.

Note: There are no annual personal property taxes on vehicles in the State of Delaware.

SUSSEX COUNTY PROPERTY TAXES

Since The Village of Cool Branch is a Land-Lease Community, the real estate taxes are paid by the owner of the land and not by the individual homeowners.

Sussex County assesses each home based on the size and amenities. You will be responsible for the payment of the annual tax assessment by Sussex County.

Sussex County Tax Assessment on homes in the Village of Cool Branch average: \$250-\$350 PER YEAR

TAX INFORMATION AND QUESTIONS?

STATE OF DELAWARE SUSSEX COUNTY

302-856-5358

302-855-7720

THE PINES AT COOL BRANCH COMMUNITY INFORMATION

Homes	Airports	
Approximately 1600-2100SF Models Available with Porches	Baltimore-Washington Int. Philadelphia International Salisbury International	
Post Office	Community Senior Centers	
Seaford Laurel -Bridgeville Hwy.	Nanticoke Senior Center 302-629-4939 Laurel Senior Center 302-875-2536	
TV Connection Company	Telephone Company	
Comcast Cable 302-856-4591	Verizon 800-640-4155 AT &T 800-222-0300	
Electric Company	Gas Company	
Delaware Electric Co-op 302-349-9090	Sharp Energy 302-539-4200	
Transportation	Area Shopping	
Dart First State 800-553-2278 City Cab 302-628-2588	Seaford Shopping Center The Centre at Salisbury Rehoboth Outlets Dover Mall	
Civic Organizations	Amentities	
American Legion 302-875-9948 Elks Lodge 302-629-2458	Snow Removal – common areas Gated Entrance Hiking Trails Olympic Swimming Pool Stocked Fishing Pond	
Market and the second s		



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Lease vs. Own

Cool Branch combines the costs associated with the land, community management, common areas maintenance, etc., into one low monthly fee. This allows you to enjoy both long-term financial security and a worry-free lifestyle in a community that you can be proud to call home.

<u>Guidelines</u>: community rules and regulations set parameters for acceptable behavior in close quarters. Things like noise control and general appearance are controlled by management, but not on private property.

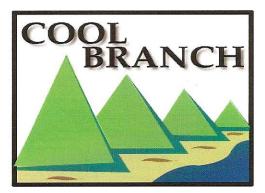
- Amenities: we offer an Olympic sized swimming pool, playground, off street parking, gated
 entrance, central mail facility, pond, trails, and professional management. You would have to
 pay for all of these on private land.
- Real Estate Taxes: In a land-lease community your share of these taxes is included in the
 community fees except what pertains to your home. This reduces your expense from private
 property where you would have to pay it all.
- <u>Resident Screening</u>: In our community every resident of legal age must have a criminal background check and credit check to stay. Private property requires none of this. You can rest assured that your neighbors had to meet the same financial criteria and background checks that you have to.
- <u>Utilities</u>: The provision and maintenance of the infrastructure which provides utility service to the residents is our responsibility. Water, sewer, and trash are included and we maintain responsibility for these expenses. On private property you would be responsible for a well, septic system, and the expense of trash removal.
- <u>Security</u>: The gate keeps out unwanted individuals and you can be sure that your neighbor is looking out for you. Not so on private property.
- <u>Professional Management</u>: This is the area that keeps up positive aesthetic qualities, curb appeal, appreciating property values, guideline enforcements, and many other things. Only available within a community setting.
- Social Recreation: Whether it's sitting by the pool, walking or biking within the community, or just getting the mail more socializing is done within these settings than on private property.

I hope this helps with any questions about land lease that you may have and again let me express my thanks for your interest in our community. I look forward to seeing you here!

Visit www.coolbranch.com

Or

E-mail: jstarke@coolbranch.com



The Pines at Cool Branch
100 Hitch Pond Circle
Seaford, DE 19973
Sales (302) 629-0770 or 866-629-0770
(302) 629-5363 - (302) 629-0799 fax
e-mail: info@coolbranch.com
or cbeard@coolbranch.com

Cool Branch Move-in Procedures Model Home / Resale Home

Dear Homeowner:

This informational letter is a generic step by step guideline of the sequence of events from the day you apply to purchase your home to the actual date of moving into your home. Hopefully this information will be of help to you and lessen any stress you may encounter during this transitional period. During this period, you are more than welcome to contact our office for updates on the progress of your home.

- There are two separate forms to fill out at the time of applying to purchase a home.
 - o Home Purchase agreement
 - Application to be filled out with home consultant
 - Community Application
 - \$ 50 per person payment is required at the time the application is turned in for processing.

Community application and approval must be obtained prior to finalizing the purchase of the home.

- The homeowner can move into the home after the issuance of an occupancy notification. That is issued only after all documents have been approved, signed and notarized. Please note that no personal items may be placed in the home before this time. If the home is financed, then, the homebuyer can move into the home only after the finance company has signed off on all closing documents.
- The process of finalizing the closing documents can take up to two weeks from the date of closing to the date of occupancy.
- A walk through is generally done at closing.
- At closing you will be requested to initiate all utility accounts in your name (Delaware Electric Cooperative, Sharp Energy) name.

Sincerely,	
The Village of Cool Branch Management Team	
Buyer:	Date
Buyer:	Date

Your signature will acknowledge receipt of the Cool branch move in procedures, your cooperation and understanding is greatly appreciated.

CB/Revised 6/27/06 2



The Pines at Cool Branch 100 Hitch Pond Circle Seaford, DE 19973

Sales (302) 629-0770 or 866-629-0770 (302) 629-5363 - (302) 629-0799 fax e-mail: info@coolbranch.com

or cbeard@coolbranch.com

Cool Branch Move-in Procedures When Ordering a Home

Dear Homeowner:

This informational letter is a generic step by step guideline of the sequence of events from the day you apply to purchase your new home to the actual date of moving into your home. Hopefully this information will be of help to you and lessen any stress you may encounter during this transitional period. During this period you are more than welcome to contact our office for updates on the progress of your home.

- There are two separate forms to fill out at the time of applying to purchase a home.
 - o Home Purchase agreement
 - Application to be filled out with home consultant
 - o Community Application
 - \$ 50 per person payment is required at the time the application is turned in for processing.

Community application and approval must be obtained prior to finalizing the purchase of the home.

Ordering a home versus buying an existing model will be dependent on the manufacturer time of construction and delivery date. Ordering a home requires 10% advance payment prior to placing the home order with the manufacturer. The construction of your home may take as long as three to 5 weeks or longer, and approximately two to three days for delivery. (Again, the construction of your home is dependent on the manufacturer's backlog).

Footings

o Prior to the arrival of your home at the community, the home site will be prepared with a concrete slab. Anchors put in place and cement pored. The concrete slab must cure for at least 5-7 days prior to placing the home on the lot.

Once the home is spotted onto the lot the following occurs:

o Home set up contractor crew will set the home.

- Home will be strapped to anchors in the concrete slab, and block and/or brick foundation is constucted
- o **Trim crew** of professionals will complete the interior of the home.
- Licensed plumber will connect all pluming into the community main water and sewer system.
- o **Licensed electrician** will excavate, bury the electric lines in conduit pipe and tie the electric lines into the electrical pad.
- o Electrical inspector will inspect and approve or disapprove the electrical work.
 - He/She will tag the work and contact Delaware Electric Cooperative with the approval to install the electric meter.

This whole process can take up to three to four weeks.

(Again, this time frame is based on the work backlog of the contractor.

Keep in mind this area is booming with construction and contractors are busy).

- o **Gas** company crew will trench and install the gas line to your home and set the gas meter. (This also can take from one to two weeks).
- o Decks are built.
- o Homeowner escrow/closing is finalized and completed.
- o Decks are built
- The homeowner can move into the home after the issuance of an occupancy notification. That is issued only after all documents have been approved signed and notarized. Please note that no personal items may be placed in the home before this time. If the home is financed, then, the homebuyer can move into the home only after the finance company has signed off on all closing documents.
- o Sidewalk will be formed and poured.
- o Landscaping package will be completed.
- The process of finalizing the closing documents can take up to two weeks from the date of closing to the date of occupancy.
- A walk through is generally done at closing.
- At closing you will be requested to initiate all utility accounts in your name (Delaware Electric Cooperative, Sharp Energy) name.

Your signature will acknowledge receipt of the Cool branch move in procedures and your understanding that certain construction elements as describe within this letter are beyond the home seller and developer control. Therefore, your cooperation and understanding is greatly appreciated.

Sincerely,		
The Village of Cool Branch Management Team		
Buyer:	Date	
Buyer:	Date	

CB/Revised 06/27/06 2