

Clubside At Sabal Point



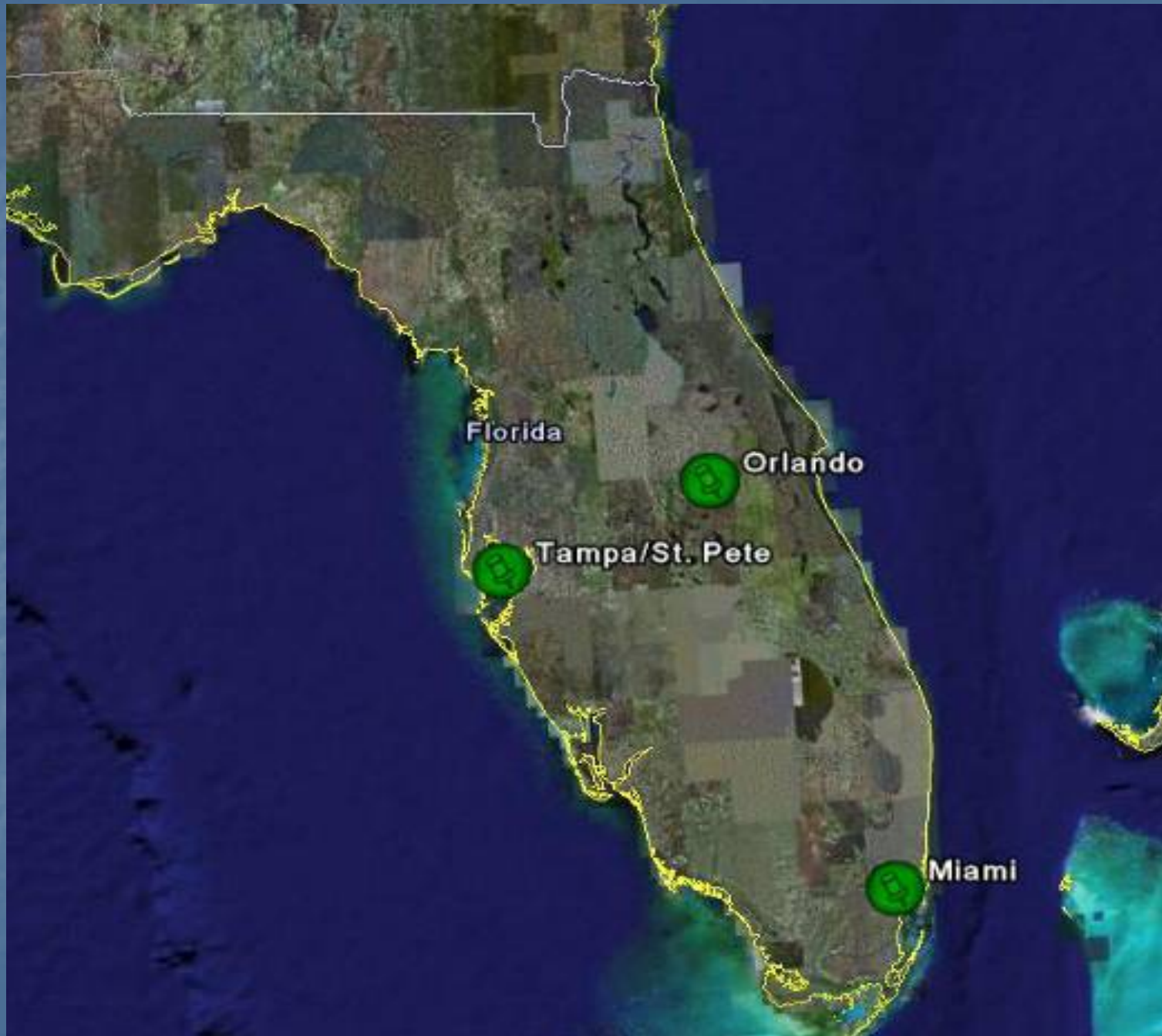
SABAL WALK

CLUBSIDE

GOLF BROOK

SABAL PARK





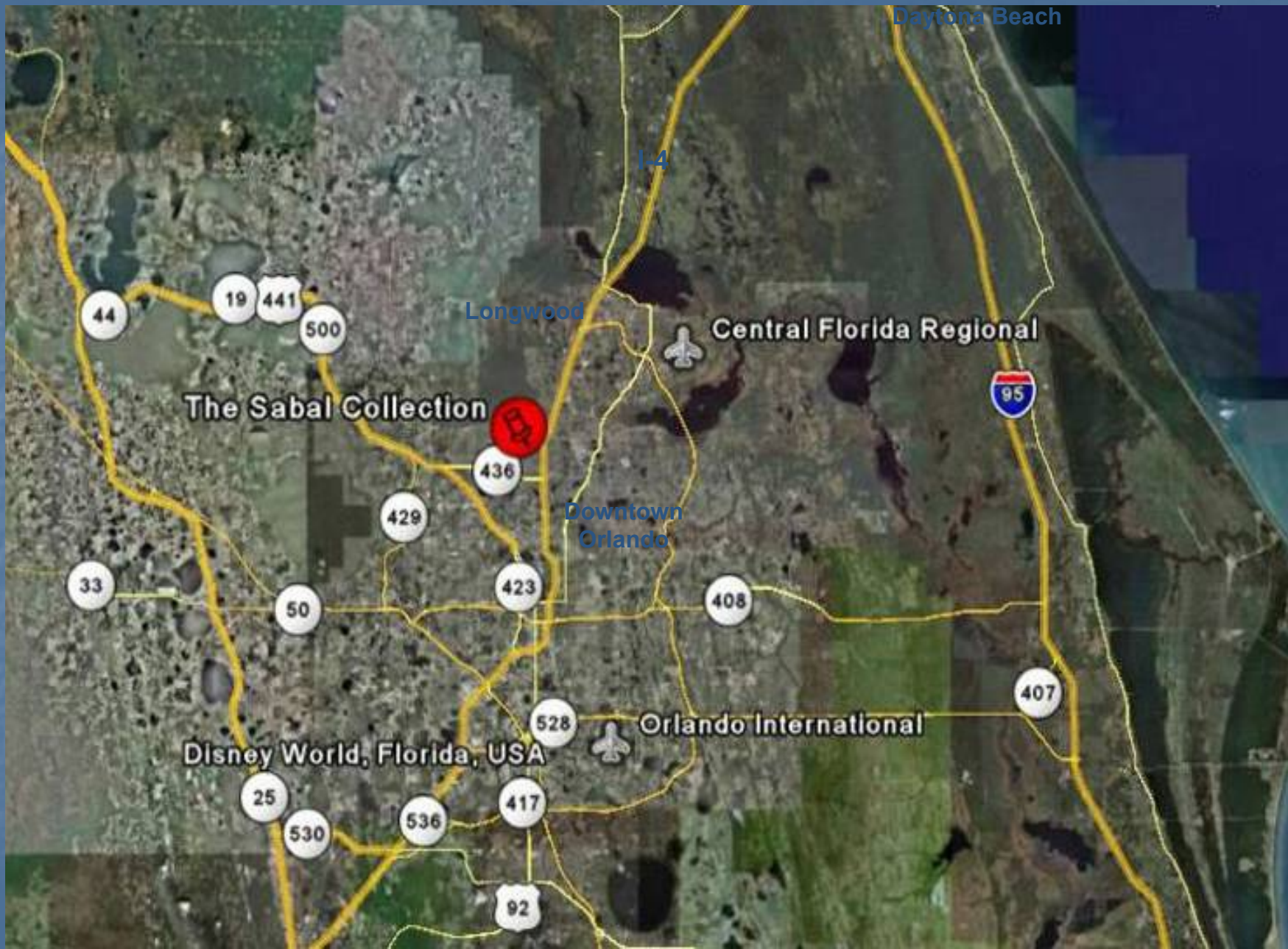
Flocking to the sunshine...

With more than 1,000 people moving to Florida each day, it seems everyone wants their slice of the sunshine state. According to a University of Florida research study, the state's growth is expected to rise steadily over the next several years with more than 4 million residents coming into the state in the next decade. Additionally, Central Florida's population of 3 million is predicted to grow to 7 million residents by 2050.

"There are millions more people today moving to Florida for a place in the sun than there were three years ago," says Martin. "And there will be millions more. This trend will not stop for another decade. All these numbers add up to one thing –increased home prices."

It seems that Central Florida has a leg up on the rest of the state, including more room for growth. According to a new report by Attorney's Title Fund, Inc. the Orlando area boasts the state's strongest real estate market. Experts also say that Orange County's economy will continue to be strong through 2009.

So, back to the question we started with: Is now a good time to buy a home? The answer you can give your clients is: They don't call it a buyer's market for nothing.



What's in store?

"We've closed out 2006 as one of the best years in home sales in Orlando and things aren't going to change anytime soon," says Martin.

With federal interest rates remaining at 40-year lows, a surplus in the local housing inventory and strong potential for job growth, there's no reason not to expect another great year in single-family home sales.

At the end of December, mortgage lender Freddie Mac reported 30-year fixed mortgages at 6.13 percent — with rates not expecting to rise above 7 percent in the coming year — and 15-year fixed rates at 5.89 percent. "Combine these low rates with tantalizing offers from both lenders and sellers and you have an equation for a series of strong sales in the coming year," says Martin.

Orlando median price
rises 4% to \$264,000

Happy
new year
predicted
for homes

The Orlando area's
market will stay
No. 1 in Florida, a
new report says.

Seminole County

Recent projections indicate that Seminole County's population will increase by 67% from 1990 to 2007, topping the 400,000 mark. According to the East Central Florida Regional Planning Council, the western sector of the county has grown from 25.8% from 1990-2000, increasing from 280,000 residents to 350,000, while the eastern portion has grown at a rate of 15.6% over that same period. Overall, by 2010 the county is expected to add another 60,000 persons.

So just what is it about this region that has made it the premier destination of both corporate relocatees and individuals?

How about a vibrant and growing labor market. A highly-educated workforce. Superior public and private schools and post-secondary educational choices. A myriad of housing choices, from palatial mansions to starter townhomes and affordable apartment communities. A wealth of parks and recreational centers. It is no small wonder that such well known individuals as golfer Chris DiMarco, basketball legend Julius Erving, commentator Lee Corso and former baseball great Tim Lincecum have chosen this area to call home.

Seminole's Economy

A concentration of high-paying, professional-oriented firms has resulted in a well-educated labor pool from which companies have to choose. Nearly 70% of Seminole's adult population is college educated, a testament to the area's excellent schools and commitment to encourage further education and assist local businesses with a variety of educational incentive programs. For instance, Seminole County Government established the Jobs Growth Incentive Trust Fund to provide tax deferments to firms that use such monies for training, employee relocation and R & D as long as the new jobs meet certain wage criteria. In addition, Seminole Community College's (SCC), Small Business Development Center offers affordable training and consultation for start-up businesses. (For more information go to www.SeminoleInc.com).

Indeed, education is an important contributor to the success of Seminole County's widening economic base. Besides being the largest public learning institution in the county, with nearly 32,000 students, SCC is also a partner in the Seminole Technology Business Incubation Center at the Port of Sanford where start-up firms can lease office space and receive consultation from small business experts. The college recently created an Economic Development and Employer Services Dept. to ensure that their technological training is in line with the needs of area firms. "We know that quality education is a leading site

selection factor for companies," says Ann McGee, President of Seminole Community College. Last year they dedicated their \$6.5 million Automotive Training Center and has partnered with local firms to provide internships and scholarships to qualified students. S.C.C. also offers Microsoft and Novell certifications and is now one of only 22 schools to offer a web-based Cisco certification program.

The college broke ground recently on a \$32 million campus in south Altamonte Springs which will house their Health Care Program, as well as arts and science and adult education classes.



ECONOMIC PROJECTIONS*

	2003	2006
Population	394,901	416,295
Labor Force	155,845	163,389
Unemployment Rate	5.1%	4.5%
Income (in billions)	\$13.9	\$16.1
Single-Family Housing Starts	3,224	3,398
Overnight Tourists	886,067	1,072,847

* Source: Fishkind & Assoc. Econocast

MAJOR EMPLOYERS

Seminole County Schools	8,824
Convergys Corporation	1,747
Seminole Comm. College	1,673
Sprint PCS	1,550
Seminole County Govt	1,247
Chase	1,200
U.S. Postal Processing	1,000
AAA	825
Florida Hospital-Altamonte	800
Veritas Software	800
Encompass Electrical Tech.	734

THREE-YEAR JOB RATE GROWTH

Orlando	– 14.4 percent
Atlanta	– 3.5 percent
Birmingham	– 1.9 percent
Charlotte	– 2.6 percent
Jacksonville	– 7.9 percent
Tampa	– 9.5 percent

(July 2006)

LOCAL UNEMPLOYMENT

Orlando	– 3.5 percent
Atlanta	– 5.2 percent
Birmingham	– 3.6 percent
Charlotte	– 5.2 percent
Jacksonville	– 3.9 percent
Tampa	– 3.7 percent

(July 2006)

ESTIMATED 2006 NET MIGRATION

Orlando	– 57,600
Atlanta	– 71,200
Birmingham	– 4,500
Charlotte	– 34,100
Jacksonville	– 17,900
Tampa	– 58,500

The Sabal Collection

A group of four condominium communities located in the beautiful Sabal Point area of Longwood, Florida – just 14 miles from downtown Orlando. Comprised of the communities of Clubside, Golf Brook, Sabal Park and Sabal Walk, The Sabal Collection offers a variety of first class amenities sure to please every lifestyle and interest.



The communities within The Sabal Collection are located along beautiful tree-lined streets and come complete with pools, hot tubs, exercise rooms and more. With their access to the highly-ranked Seminole County school system and close proximity to I-4, shopping venues and acclaimed dining opportunities, the communities of The Sabal Collection are a place where families, active adults and young professionals feel at home.



The Sabal Collection



Close To Everything!

AIRPORTS

Sanford International Airport — 18 miles

Orlando International Airport — 26 miles

ATTRACTIONS

Altamonte Mall — 5 miles

Seminole Town Center Mall — 12 miles

Mall at Millennia — 18 miles

Downtown Orlando — 14 miles

Daytona Beach — 52 miles

Walt Disney World® — 35 miles

Clubside



Clubside



Clubsides



Clubsides

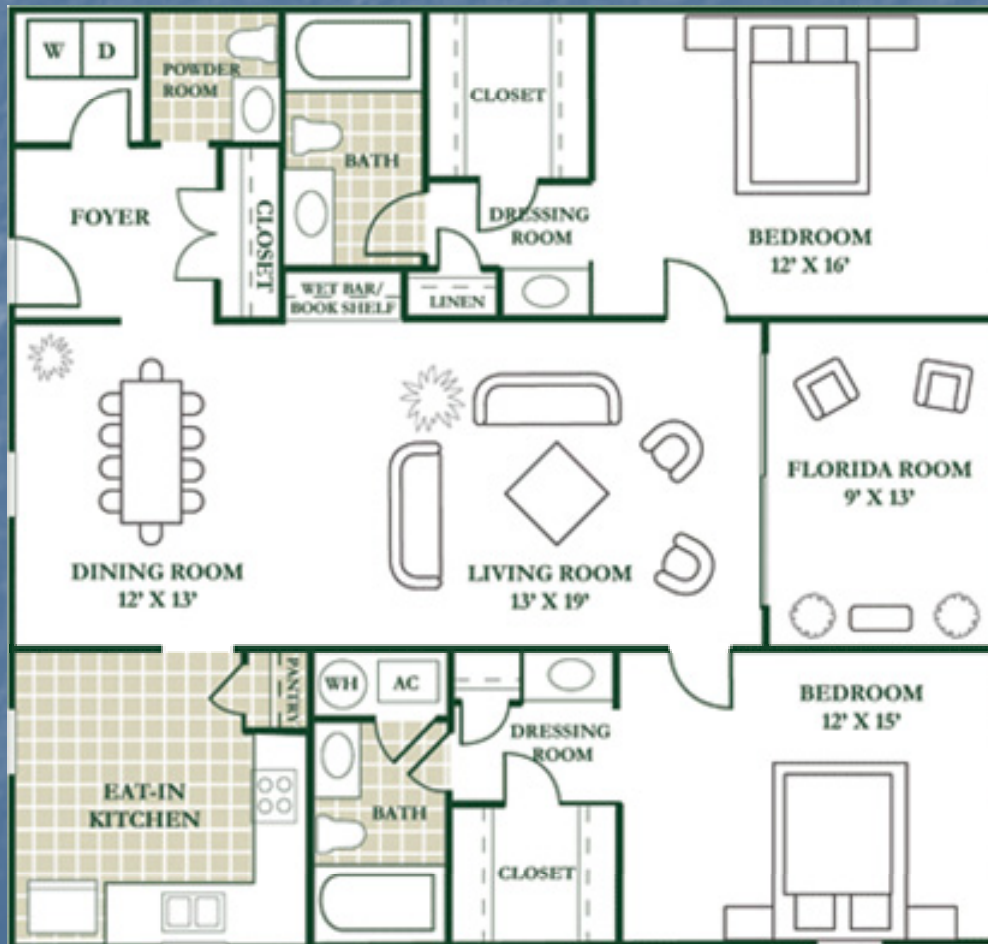
at Sabal Point

<u>Model</u>	<u>Sq. Ft.</u>	<u>Price Range*</u>	<u>HOA</u>
Twin Master Suites 2 Bed 2.5 Bath	1500	\$264.900 Golf Front	\$173.92
Garages + \$10,000			
Carports + \$5,000			

** Standard Package to Luxury Package*

Twin Master Suites

2 Bed, 2.5 Baths 1500 Total Sq Ft



Rental Rate Information

Appx. Rental Rates in the Area

- 2 Bed 2 Bath > \$1,050 - \$1,250

Note: The above rental rates are only a guide; market conditions determine final achievable rates. Based on seven month lease term.

Incentive

Hassle-Free Ownership

POSITIVE CASH FLOW FOR 36 MONTHS

- 3 Years of Mortgage Payments (Value of \$50,076.00)
- 3 Years Paid HOA's (Value of \$6,264.00)
- 3 Years Property Management
- Receive all Rental Income
- 1 Year Paid Home Warranty