

TOXAWAY VIEWS HOMEOWNERS ASSOCIATION

Dear Toxaway Views Homeowners:

As the property management company for Toxaway Views, Wyndham Resort Management is pleased to welcome you as a new homeowner. My name is MeLissa Ferlita, and I am the Site Property Manager. Our office is located At 70 Sapphire Valley Road, Sapphire, NC 28774. I can be reached for maintenance and billing issues at the above address, or by email at Melissa.ferlita@wyndhamvo.com or at 828-743-7101.

Our office hours are from 8:00 a.m. to 12:00 noon and from 1:00 p.m. to 5 p.m. Monday through Friday. If you call when the office is closed, please leave a message on our voice mail. Should you have an emergency outside of business hours, please call Blue Ridge Public Safety at 828-743-2199. They will be able to contact me.

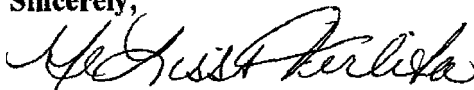
We maintain a lock box of individual unit keys so that we can provide authorized access to your unit for routine maintenance or in case of an emergency. If you change your lock, please provide Wyndham with a copy of your new key. You may provide us with a list of people authorized to pick up a key to your unit by mail, email, or fax (828-743-1431). For your protection, we cannot take telephone authorizations.

If you have an arrangement with an independent management/rental company that is authorized to enter your unit, Wyndham Resort Management requests that you give us the name of that local contact person, in case a situation arises that needs immediate attention. If you do not have a local contact, Wyndham is equipped to assist homeowners if an emergency arises, but our office must have this authorization on record in advance.

As your management firm, we will be sending you quarterly assessment bills. Assessment checks should be made payable to ToxawayViews Homeowners Association and mailed to Toxaway Views Homeowners Association, P. O. Box 88, Sapphire, NC 28774.

We are looking forward to meeting you and serving your needs.

Sincerely,



MeLissa Ferlita
Site Property Manager, Wyndham Resort Management