

March 15, 2010

FLOOD DISCLOSURE

To whom this may concern,

Although, the lots in Tropicana Village are zoned by FEMA as, above base flood elevations, on September 15, 2008 during an unusually high rainfall north of us and flash floods locally, the lower levels of our park were under water. Of those lots, most of the water stayed below the homes.

At this time residents are not required by the government to obtain flood insurance. The government requirement for flood insurance is 1% annual chance (100 year flood plain) or greater. You may want to contact your insurance agent about preferred risk flood insurance. It is our understanding that this insurance can be obtained at a reasonably low cost.

We will do our best to keep you updated with valuable information. If you have any further questions, feel free to discuss this matter with our Manager, Bob Evans.

Thank you for your attention and interest in Tropicana Village. Please sign below to acknowledge that you have received this information.

Sincerely,

SMS Development, LLC

Resident

Resident

Address

Address

Date

Date