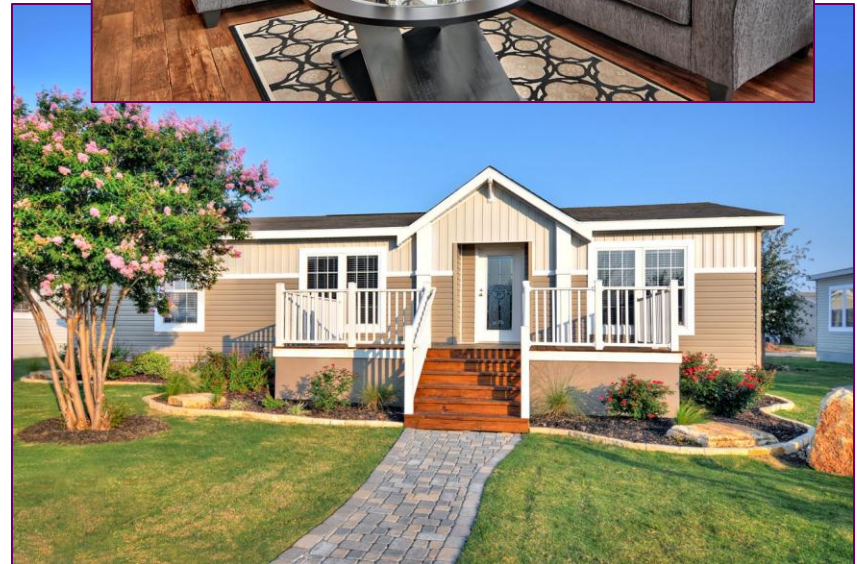


Travis County Employee

Home Ownership Finance Program

Come for the value, stay for the lifestyle

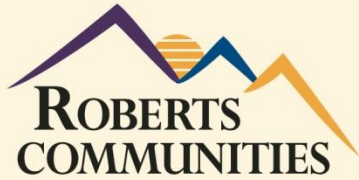
Austin's Premier Manufactured Home Community





Oak Ranch: Austin's Premier Manufactured Home Community

- 491 home sites
- 10 Floor plans available – 2, 3, and 4 Bedroom homes
- Professional On-Site Management Team
- Easy, Flexible Financing
- Friendly community with amenities that bring family together
- Offering 55+ age restricted phase with private gate



Oak Ranch is proud to present a unique opportunity for ALL Travis County Employees to own your home in less than 12 years. You can qualify for new home if:

- You have been employed by Travis County for 5 years
- Have a FICO score of at least 550
- You have good rental history of 3 years
- No Felony Criminal background (community residency requirement)
- You have 5% down payment

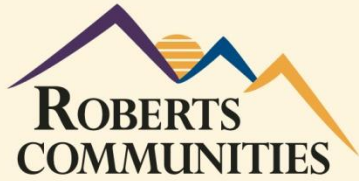
Come for the value, stay for the lifestyle.

Document Requirements

We can close loans in as fast as 10 days and get you moved in less than 30 days. These are the documents we will need for final approval:

- Last two years W-2
- Debt to income ratio of 40% (home only) & 50% (total debt)
- Valid copy of state or federal Picture ID (drivers license needs to be current)
- Valid copy of Social Security card
- 3 months bank statements
- 3 months pay stubs
- Employment verification
- Rental Verification
- No Felony Criminal background (community residency requirement)

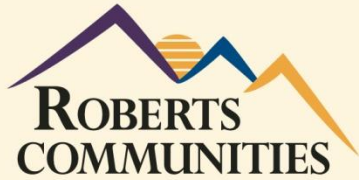
Come for the value, stay for the lifestyle.



Benefits to YOU!

- **Own your own home in less than 12 years** – Save thousands in interest charges
- **Easy approval process** – you can be in your new home in less than 30 days
- **Low down payment** – easy to save up
- **Equity building program** – you can have up 20% equity in just your first year
- **Rebuild your credit** – we report to all three major credit agencies
- **Monthly payments less than renting** – stop paying rent to someone else
- **Free relocation program, we will move you for free** – up to \$500 reimbursement
- **No Closing Costs** – saves you money
- **Low maintenance** – we maintain all streets, clubhouse and common areas
- **Resort style swimming pool** – great for those hot summer months
- **Peace of mind 5 year service warranty** – keeps your home cost down
- **On-site management** – resolves issues quickly
- **Enforced rules and regulations** – protects your investment
- **Resale value** – managed community, high growth area in Del Valle
- **Desirable location** – next to Del Valle Middle School, Elementary School and DV High School

Come for the value, stay for the lifestyle.



The Oak Ranch Lifestyle

- Facilities

Located at the eastern edge of Austin, the community is within minutes from downtown, the airport, recognized Del Valle schools and area attractions. Easily accessible to 130 toll way...We are only 25 minutes to Round Rock and 25 minutes to Kyle! All home lots are oversized and leave plenty of room for a deck, garage and storage facility.

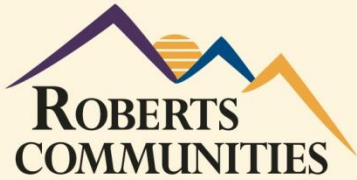
- Amenities

Experience the ultimate in community living. Within the safe, gated community is a large 4,000sq. ft. clubhouse available to celebrate special events and also houses a fully equipped fitness center and computer room. Residents have access to the resort style pool, as well as the children's playscape. The communities park has BBQ and several picnic areas.

Affordable Homes

- Single-family homes on oversized lots with mature trees. No sharing walls with neighbors.
- Each homesite has a private driveway with off-street parking for 2 cars.
- New homes starting at high \$30's.
- Have all the features of site built homes but cost up to 50% less
 - Architectural ceilings
 - Family rooms
 - Luxury kitchens
 - Lavish master baths





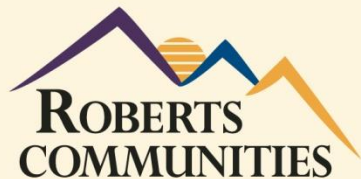
Advantages of our Leased Land Community

•Lifestyle

- Gated entrance, Resort style pool, Club house, State of the art Fitness Center
- Being part of a community provides residents fun, friendship and support network.
- Rules and regulations are strictly enforced to keep the community a desirable destination, protecting the homeowners investment.
- Resident Screening; no felonies or sexual related offenses

•Value

- Only paying for the home not the land and lot improvements. 59% less then site built home
- Pay less property tax; on home only, not paying taxes on the property (included in lot lease)
- Own the home in 1/3rd the time. 86% savings vs. site built 30 year mortgage
- Pay less in interest. You will pay **\$135,000 more** in interest with site built 30 year mortgage
- Energy efficient home will reduce your utility expense.
- Low-maintenance cost

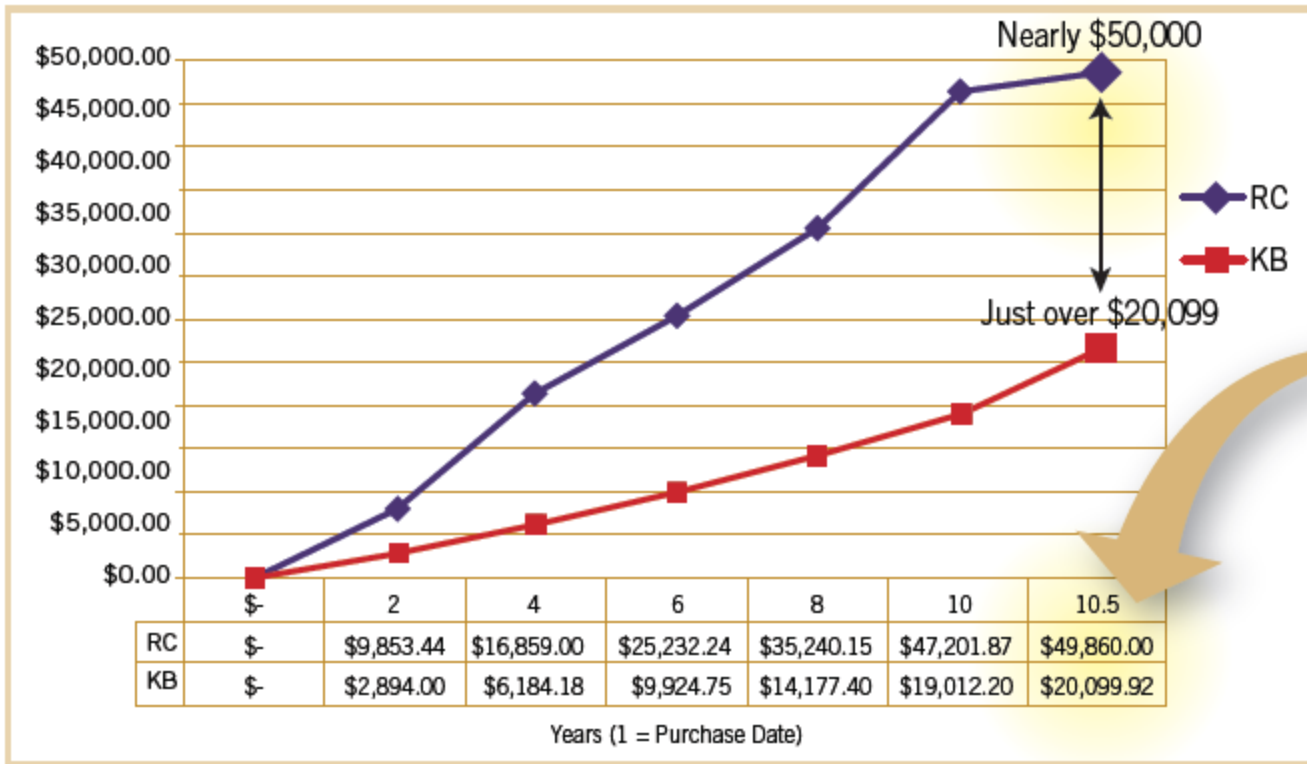


ABOUT US:

Roberts Communities has been an owner and operator of Land Lease communities for over 40 years. The founder's, R.C. Roberts, high standards and professionalism guides the second generation of the Roberts family in maintaining excellent long term relationships with their residents. Owning, developing and managing these communities to the best of their abilities and with unsurpassed hospitality has given the Roberts Family a reputation in the highest regards. This is what the Roberts Family is all about ... relationships, professionalism, family, hospitality and always a sense of home.



EQUITY GROWTH ROBERTS COMMUNITIES VS KB HOMES



\$29,000
 MORE EQUITY!
 YOU **OWN** YOUR HOME HERE

*Numbers are based on an APR of 8.95% for 12 years with 0% interest for the first 12 months. These terms are subject to change based upon location and promotions. Please consult a salesperson for further details.

WHY PAY RENT WHEN YOU CAN OWN YOUR OWN HOME?

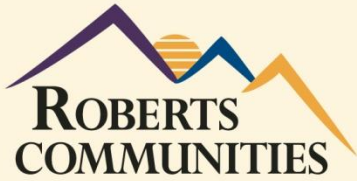
If your rent per month is...	You will pay this * while losing Tax Benefits and Appreciation		
	In 3 years	In 5 years	In 10 years
\$800	\$31,776.00	\$58,608.96	\$152,999.28
\$950	\$37,734.00	\$69,598.14	\$181,686.64
\$1,000	\$39,720.00	\$73,261.20	\$191,249.10

YOU PAY OUT

\$152,000 TO \$200,000

WITH NO TAX BENEFIT OR APPRECIATION

***Invest in a home and build equity!
Protect your money! Don't give it away!***



OAK RANCH

Del Valle /Austin, Texas

Live and Share the *Good Life!*

5717 Paseo Nuevo Circle
Del Valle, TX 78617
(512) 373-8389
Shawn Donnelly

www.robertscommunities.com/oak-ranch