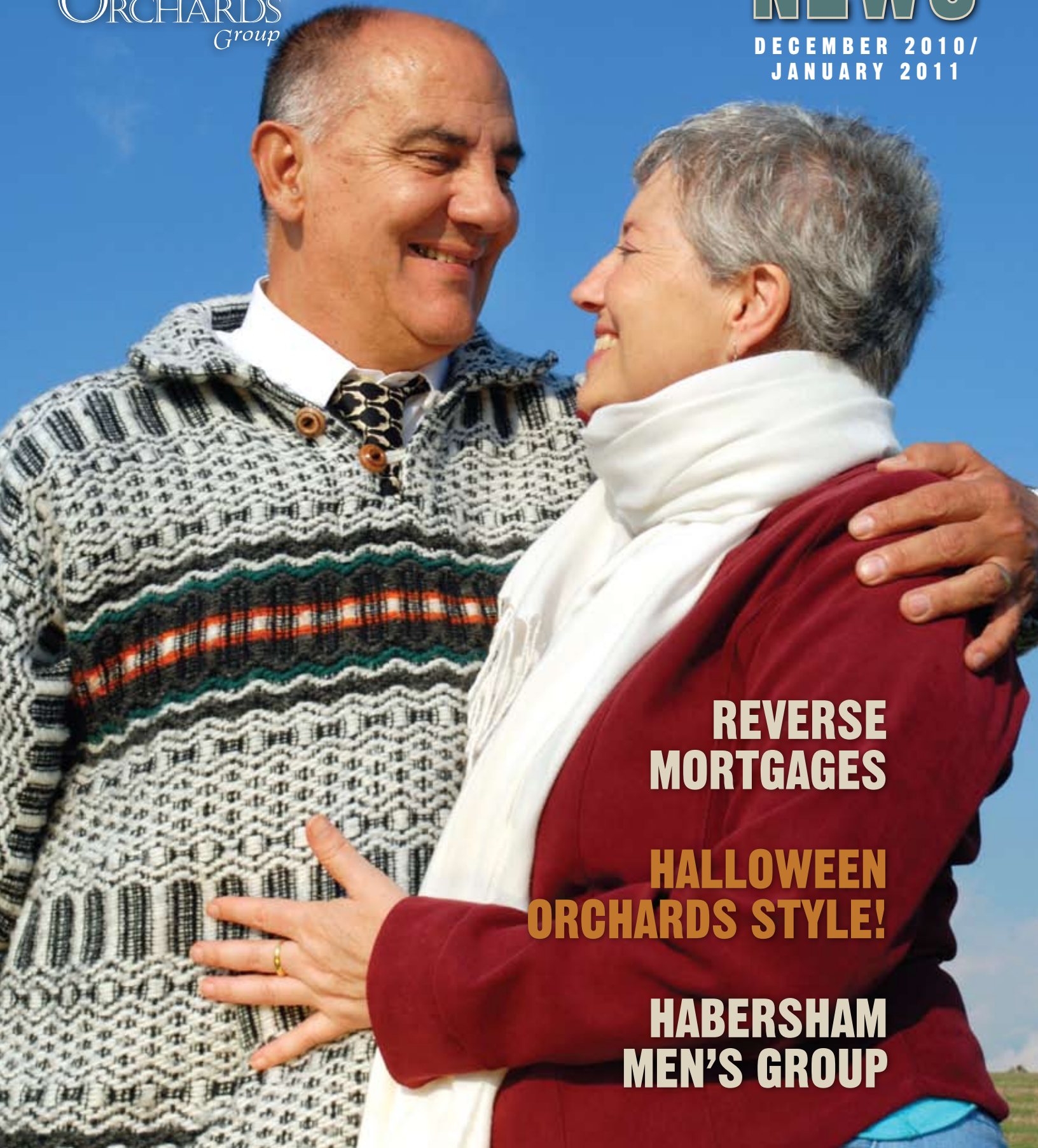


NEIGHBORHOOD NEWS



DECEMBER 2010/
JANUARY 2011



**REVERSE
MORTGAGES**

**HALLOWEEN
ORCHARDS STYLE!**

**HABERSHAM
MEN'S GROUP**

LETTER FROM THE EDITOR

I hope everyone had a fantastic holiday season this year! My family had a wonderful Thanksgiving in Palm Springs, Calif. It had been two years since I had been home to see my family, and we really enjoyed our trip. The best part was my family getting to know Jackson and Isabelle and the kids spending some quality time with their "West Coast cousins." As usual, our house is festive with Christmas décor, as this is my favorite time of year. New Year's is quickly approaching, and we'll all be ringing in 2011.

The kids had a nice break from sports, and we have just a few short months until it all begins again. Isabelle wants to try softball this spring, and I really hope she enjoys it. Jackson will play baseball again. I am sure I will be spending four to five nights a week at the ball field. I am going to have to sharpen my crock pot cooking skills!

This *Neighborhood News* covers many events from Halloween and football season. All the existing and new Orchards communities kept busy this fall. The neighborhoods hosted many parties and many friends took trips together.

It would be interesting to get a map out and see how much of the globe was covered just by Orchards' homeowners who traveled to destinations such as the Caribbean, Russia and Sweden. If you have taken a trip this past year with another Orchards homeowner, I would love to hear about it! You may even make it into the newsletter!

As always Happy Reading and Happy New Year!

Stacy Wheelus
678-795-0200 ext. 210



*Stacy and her family in the desert -
Lake Havasu, Arizona*

HOLIDAY INVENTORY SALES EVENT

ORCHARDS OF EAST CHEROKEE 770-345-5409

- # 2203 – The Asheville. Ranch condominium. Best value in community. Was \$224,925. Now \$199,900.
- # 601 – The Charleston. Ranch condominium. Hardwoods galore! Was \$326,645. Now \$289,900.
- # 128 – The Hampton. Single family. Maple hardwoods. Huge kitchen. Was \$345,190. Now \$289,000.

ORCHARDS OF HABERSHAM GROVE 678-513-8879

- # 1804 – The Charleston. Former model. Loaded! All the bells and whistles. Was \$350,950. Now \$298,900.
- # 1301 – The Ashewood. Screened porch with tile floor. Custom built-ins. Was \$259,485. Now \$229,000.
- # 1403 – Ashewood Ranch Condominium. 2 BR / 2 BA with Sunroom. Was \$246,500. Now \$219,000

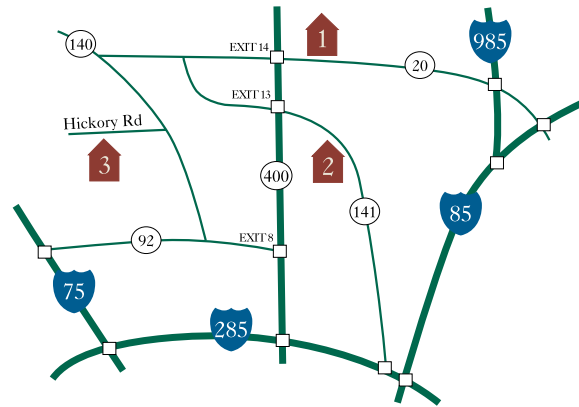
ORCHARDS OF BRANNON OAK FARM 678-513-8879

- # 7 – The Bellewood II. Single family. Large living room, screened porch. Was \$325,170. Now \$289,000.
- #803 – Beaumont Ranch Condo.minium. Rocking chair front porch. 10' ceilings. Was \$279,000. Now \$264,225.
- # 4802 – The Birch. Master-on-the-main Villa home. Lots of sunlight. Media loft. Was \$370,265. Now \$344,800.

Prices and availability subject to change without notice. 11/01/10

1. The Orchards of Habersham Grove. GOING... GOING...

Several new homeowners have just moved in, and we are down to eight homes left to sell. Take advantage of Grand Closing prices now starting at \$195,900. Save thousands on any of our exciting finished inventory homes, all ready for immediate move in! The Charleston model on home site 1804 has been recently updated and ready for sale at a GREAT price. Call for details. We have homes with bonus rooms, attic storage areas and sunrooms. Tour the trademark of all The Orchards neighborhoods: The Grand Clubhouse, which provides the focal point for dinner parties, games and cards nights and so much more. Close to shopping, restaurants, Northside Hospital (Forsyth) and everything else you could ever need and just 1 mile from Ga 400, Exit 14. (Ga. Hwy 20). **Sales Information: 678-513-8879**



2. The Orchards of Brannon Oak Farm. TWO NEW

DETACHED HOMES! Come tour two great new homes, just completed and ready for your inspection! The Haverford, which replaces our award winning Hampton floor plan is a low maintenance, single-family detached home featuring larger secondary bedrooms than its predecessor plus true walk-up attic storage. The Piedmont is a smaller sibling to The Bellewood and is priced under \$300,000. Come see all the excitement at Brannon Oak Farm. New Master on the Main Villa models also now under construction and scheduled for a mid-January opening. Prices range from the \$260s – high \$300s. (1.5 miles East of GA 400, Exit 13) in Forsyth County. Just 1 mile from The Avenue of Forsyth. **Model Home: 678-513-8879**



*Screen Porch Available
on Several Homes*

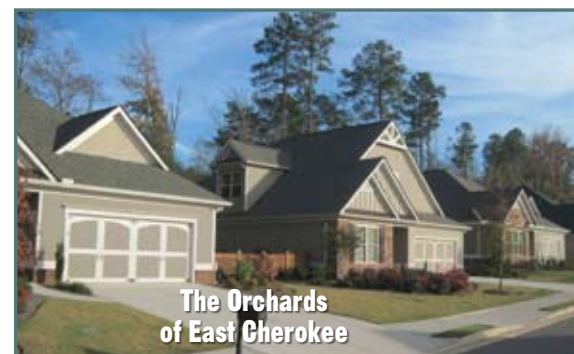
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3. The Orchards of East Cherokee. GREAT COURTYARD

STREETSCAPE! We are excited to announce the completion of three more Courtyard Series homes on home sites 96, 97 and 98. Too late for site 97; it's SOLD. But you can tour The Belmont, which features a beautiful living room / dining room combination, a large gourmet kitchen with walk-in pantry plus true breakfast area. Home site 98 offers the Ascot with Bonus Room floor plan featuring an upstairs activities/guest suite with full bath. Both feature a covered patio plus a maintenance-free landscaped courtyard area giving you the best of both worlds. Plus true walk up attic storage. The Orchards of East Cherokee is centrally located between Roswell, Alpharetta, Woodstock and Canton. We're right off the intersection of Highway 140 and Hickory Road. **Model Home: 770-345-5409**



Gourmet Kitchen in the Cypress Model



Courtyard Homes Streetscape



The homeowners had another great night at their annual Halloween Costume Party, complete with bobbing apples!

BARBARA CONNER'S GARDEN OASIS



Every year, The Orchards of Jones Bridge's Barbara Conner creates a beautiful garden oasis in her courtyard. This year was no exception. Friends and neighbors love to come get a look at the vibrant blooms she grows each season. Barbara has always had a garden, even for the more than 40 years she lived in the north.

"The soil is much better up north," she shares. Based on these photos, I think we can all agree she does just fine with the southern soil, too!

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HABERSHAM GROVE NEWS

The Men's Club of The Orchards of Habersham sponsored a very timely program on Thursday, October 21, on the Medicare Part A and B plans, how it works, the Medigap Supplement program, the Advantage plan as well as Part D (Prescription Drug insurance). Mr. Steve Blum, a licensed agent with Sterling Health Plans, was the presenter. Steve specializes in senior health programs and was able to help those in attendance to understand a very complicated system. A large number of residents attended this excellent presentation. The Orchards of Habersham Grove residents Mr. and Mrs. Bob Blum are Steve's parents.





The Orchards of Muirfield Windermere had a fantastic turnout for their football tailgate. As you can see they enjoyed a great selection of food that would make any football fans proud!

Reverse Mortgage: A Viable Option

We at The Orchards Group have met many prospective purchasers since the beginning of the year who know that an Orchards neighborhood is where they want to call home. But due to circumstances beyond their control – namely the economy and its impact on the resale housing market – many of these potential homeowners have been taken “out of the market.”

Unfortunately, many of you who are reading this may very well want (or even need) to live in one of our outstanding communities, but you cannot make the financial piece of the puzzle fit. However, a reverse mortgage may be an option to help.

Since its inception a year ago, a financing plan called the “FHA Insured - Reverse Mortgage for Purchase” has grown in popularity. It takes the best elements of a reverse mortgage – what has historically been a misunderstood financial tool – and places an FHA backed insurance plan behind it. With this product, there are far more stringent rules on the lender, and only certain lenders can

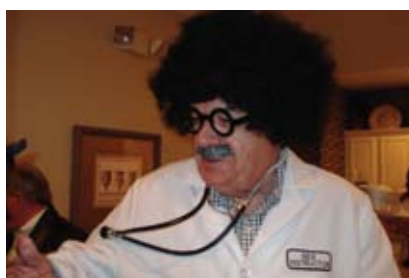
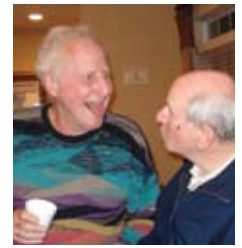
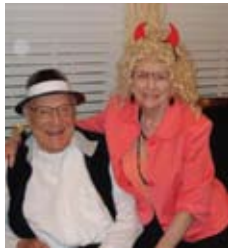
actually offer the product.

This program typically requires a 28% to 35% down payment. Many of our potential Orchards buyers do have that equity available, but often do not wish to have a traditional mortgage, requiring monthly payments. A reverse mortgage has no monthly mortgage payments.

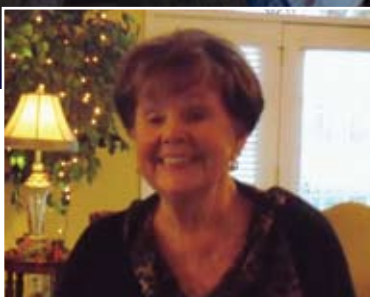
It is important to note that specific rules apply, and, as such, we do not intend to or have the ability to give you all the details in this newsletter. Rather we encourage you to give our sales associates (Deborah and Craig) a call at 678-513-8879, so that they can explain the benefits of the program and quickly qualify you to speak with our reverse mortgage specialist.

Let up dispel the myths about reverse mortgages for you. Learn more by calling us today. We look forward to assisting you.

The Orchards Group



Roswell celebrated another Halloween with their annual costume party. Much fun was had by all that attended.



The Crabapple homeowners came to the clubhouse for a wonderful wine and cheese event. This was a great night to connect with neighbors just before the holiday season.



The Orchards of Jones Bridge
hosted a superb night of
Italian Cuisine! DM Lee
performed great music for
listening and dancing.

The Orchards Group offers any of The Orchards homeowners a place to list classified ads for free. We will advertise personal items only; no real estate sales, please. This section will be offered on a first come, first served basis. We will need to know the item for sale, your asking price and your phone number. Due to production deadlines, we will need your information by the first of each month. Then your ad will appear in the subsequent month's new letter. It's easy! Just call Stacy Wheelus at 678-795-0200 ext 210. Or, if you prefer, you can e-mail your ad to swheelus@orchardsgroup.com.

In order to keep interest in the classified ad section, we will only keep an item in for 3 issues. After it appears in the third issue the ad will be pulled.

FOR SALE

Kitchen Counter Stools-
white with wicker top- \$50

Christmas tree 7'- Montgomery Pine. 6 layers of Branches includes tree stand excellent condition with assembly instructions \$75

Call Fred 850-621-5512

100% wool oriental rug (high pile).
Excellent Condition. 11' by 13'. \$499 or best offer

3' by 4' Gold frame mirror. Bevel glass. \$75

Two Lazy -Boy. Rocker-Recliners. One Year Old. Excellent Condition. \$135 each

Call Elaine 770-205-9134

Stationary Bike \$20.
Call Marie 770-887-8796

Wheelchair. Like New, \$1,000.
Call Barbara: 770-851-7778

Custom made window treatment for
window size 110 3/4 W x 75 1/2 H.
Colors: Soft gold, green & red stripe
on gold background. Had them made
then changed mind. Never used. Paid
\$1,000.00. Asking \$300.00.

Queen size comforter & shams. Gray with
silver trim. Like new. Used in guest room.
Paid \$450. Asking \$175.00

Tassel trim for pillow or window treatment.
5 1/2 yds. Color soft gold, green and red.
Never used. Paid \$18.00 a yd. Asking
\$50.00

Floor rugs & runners. Three different rugs.
\$50.00 each.

Call Eileen 770-889-9454

Lazy Boy Wallaway Recliner. Tan Double
Stitch Leather. 1 1/2 Year Old. Paid \$800.
1st \$300 takes it! Call 678-242-0185.

7' Christmas Tree. Excellent Condition. \$65.
Call Jim Patterson 678-947-8683

Deluxe Hewlett-Packard LaserJet Printer.
Does 2-Sided Printing. Includes by-pass
for envelopes. Small Footprint. Excellent
Condition. \$120.00. Call 770-645-9705.

2 Motor Chairs For Sale. Shop Rider
Sprinter Scooter. Used less than 5x.
retails for \$5-6K New. \$2,000.

Pride Mobility Jazzy Select.
Gently Used. \$1,500.

Call Rose 678-277-9900

Queen Bed Comforter Set. Includes skirt,
2 shams, fall colors reversible floral/
solid excellent condition. \$35. Call Carol
678-349-2206

WANTED

90's or newer auto with low miles, good
condition. Call Bill 770-645-7824

Lazy boy type recliner. Brown or green
fabric, no leather. Call Elizabeth at
678-352-1621

For the second year, the residents of The Orchards of Habersham Grove are collecting items for The Samaritan's Purse Christmas Child project. Here, resident Peggy Nagy organizes some of the gifts to be distributed to poor children throughout the world.





11660 Alpharetta Hwy
Suite 515
Roswell, GA 30076

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DECEMBER/ JANUARY RESALES & LISTINGS...

ALL OUR HOMES ARE OPEN TO THE PUBLIC ONCE A MONTH. CALL IF YOU ARE INTERESTED IN COMING TO AN OPEN HOUSE.

FOR SALE

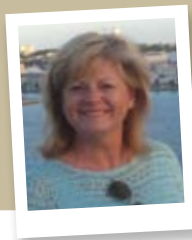
Orchards of Windward. Fabulous two master Abbey floor plan. Hardwoods floors throughout. Gorgeous tile and marble floors in baths. Honed granite countertops, maple cabinets, extra storage and stainless appliances are a few of the upgrades in this chef's kitchen. Great location in neighborhood. Barely lived in second home.

Orchards of Habersham Grove. You won't believe this beautiful Charleston floor plan is available. Finished bonus room. Gorgeous cabinets and granite countertops. French door to study. Call me available to lease.

The Orchards at Sweet Apple. 2306 Sweet Apple Circle. Abbey floor plan in pristine condition. New carpet makes this home look and feel brand new. Great location in community next to green space. Call for pricing.

The Orchards at Sweet Apple. 106 Sweet Apple Circle. Canterbury floor plan with third bedroom conversion. This home features granite countertops, designer paint, central vacuum and plantation shutters. Great price for sought after Sweet Apple community. \$249,900.

Call me about a New Opportunity in Crabapple



DEAR FRIENDS & NEIGHBORS,

Dear Friends and Clients,

I hope everyone had a great Thanksgiving holiday. I know that several of the communities had parties and brought the season in with style. Thanks again to The Orchards of Crabapple for inviting me to their wine tasting event.

I am available to take photographs of your Orchards event; just give me a call!

Having a home on the market during the holidays can be a challenge. Here are some tips that might make the process a little easier.

1. Keep all pathways clear of obstructions. Keep decorations free from passageways.
2. Do not have valuable gifts on display during showings. Agents try to watch their clients, but they are not always able to be with them every moment.
3. Decorate, but do not distract from the features of the home. Remember, the clients are looking at your home - not your decorations.
4. Even decorations collect dust. Be sure to dust prior to showings.
5. Use candles, Potpourri or mulling spices to make your home smell festive.

My phone has definitely started ringing again with inquiries about homes for sale. Please call or e-mail me if you are interested in putting your home on the market. We generally pick up around the holiday season.

Best Regards,

Geri Beckmann, Resales Specialist
Orchards Development, LLC
404-290-2330

Remember if you want a Realtor with successful resales experience and a dedication to selling Maintenance-Free Ranch Orchards Condos, call Geri Beckmann at (404) 290- 2330.

SPECIAL OFFER TO NEW ORCHARDS CUSTOMERS

If you are interested in one of our three currently marketed new The Orchards neighborhoods and have a home to sell that is NOT currently on the market, contact me immediately to discuss our Special Listing Incentive Program designed for sellers just like you. **Call today: 404-290-2330.**