

Dear Future Property Owner:

Greetings! My hope is that you and your family have had a healthy and happy 2010. As we head into 2011, I am reminded of a quote I once heard. Although I cannot remember the author, its content certainly fits our times! *"The past is behind us, and we have learned from it. The future is ahead, prepare for it. The present is here – live it!"* Wise words for us all.

We've certainly been busy making improvements, adding amenities, and positioning our community for a real estate economic upturn headed our way in 2011.

I would like to personally welcome you for your interest in our community. 80% of our home owners are full time residents which lends the true meaning of "friends and family" to our community.

As many of you already know, a Harbor Company affiliate purchased Granite Shoals Marina in November. In the near future we will be able to provide boat storage, fuel, and other services for our residents. A dry-dock marina has been on the planning table for a long time and we are happy to see the plans in the works for this now.

We are going Social! Recently, we engaged the services of an Atlanta- based marketing company to help us enter the Social Media space. We've launched our very own YouTube channel and many of you have already become internet celebrities by being part of the videos we've posted. Check us out at [www.YouTube.com/HarborClubLakeOconee](http://www.YouTube.com/HarborClubLakeOconee). You can find us on Facebook, too, at [www.facebook.com/harborclublakeoconee](http://www.facebook.com/harborclublakeoconee). We really want to increase our Facebook fan base because it is an interactive newsletter for all. Takes 2 minutes. **Go to our Facebook page, "like" us and you're registered to win an all expense paid, 7-night cruise to the Caribbean aboard the new "Freedom of The Seas"**. We'll announce the winner this Spring!

Harbor Club remains **debt-free**, and we are proud of this because not many developers and golf/lake communities can say that. I do not say this in a boastful way, but rather as a point of distinction from other similar communities. Living at Harbor Club means you have peace of mind knowing your neighborhood is on solid ground. Harbor Club developer financing is available on several of our most sought-after home sites. This opportunity is available to our existing members and residents as well as other potential buyers.

I can't express enough my gratitude for your interest in Harbor Club one of the South's best places to live. I, in turn, remain committed to the quality of life at Harbor Club, and I am looking forward to the coming year.

Sincerely,

John Matney

Owner/Developer