



November 15, 2010

Daniel L. Saturn
4506 Tanglewood Cir
Killeen, TX 76543-2819



Dear White Bluff Property Owner

The Property Owners Association Board of Directors met on November first. Many very positive changes for all White Bluff Owners were approved at the meeting.

The Board of Directors has approved changes to the White Bluff Resort Credit Program that we believe are responsive to the comments of the owners while still allowing the Hospitality Operation at White Bluff to remain viable.

Presently all owners pay \$200.00 and receive \$250.00 in resort credit that can be used to purchase any Hospitality goods or service offered at White Bluff. The changes, to be effective 1/1/11, are as follows:

- a. Lot owners residing within the state of Texas will pay \$150.00 and receive \$200.00 in resort credit. Payments will be made in two installments of \$75.00 each.
- b. Lot owners that do not own a home in White Bluff and do not live in the State will not be subject to the resort credit program charges. They may however opt in per paragraph a. above if they wish.
- c. Home Owners in White Bluff will pay \$300.00 and receive \$400.00 in resort credit. Payment will be made in two installments of \$150.00 each.
- d. All lot owners will receive a coupon entitling them to a one night stay in the White Bluff Inn (hotel) for a \$40.00 charge. If the owner elects to stay for a second night the total charge for the two nights will be \$60.00. Owners are also eligible to be upgraded to a condominium – free of additional charge. Taxes are not included, and Holiday weekends are excluded. Limit of one coupon per year.

PROPERTY OWNERS ASSOCIATION

20022 Misty Valley Circle ♦ Whitney, Texas 76692
(254) 694-0366 ♦ (888) 716-4046 Toll ♦ (254) 694-7098 Fax ♦ owners@whitebluffresort.com

Owners are reminded that the Credit Program allows you to gift or sell your credits – via the White Bluff website. Additionally remember that the use of your free golf rounds is no longer limited to three per month. You will receive 18 rounds after each billing and they can be used any time during the year by you or your guests. Call the pro- shop with any questions you may have.

It is anticipated that the Hospitality Operation will be reduced to a five day a week schedule unless the demand justifies otherwise. You will be updated as to the dates of operation. Golf will continue to be offered seven days a week, and plans are to have limited food service on those days when the White Bluff restaurants would otherwise be closed.

Thank you for your continued support, and know that we are constantly striving to keep White Bluff the great community it has become.

Sincerely,

A handwritten signature in cursive script, appearing to read "Steve Collins".

President
White Bluff Property Owners Association, Inc.