

BIG SUN

Lifestyles

DELTONA



Volume 2, Number 2

News and Events from
MARION OAKS
Ocala, Florida
www.deltona.com

NEIGHBORS Helping Neighbors

Deltona is delighted to be part of a growing hometown community where support from within makes living the *Florida Dream* a rewarding and wonderful experience. One of the biggest assets in Marion Oaks are the children. When the Principal of Sunrise Elementary School, Marlene Bjork, asked for our help with the schools FCAT Incentive Program, a program which gave daily incentives to students who were present and on time each day of the FCAT testing, we were honored to support the school's efforts. Deltona is committed to the education of our children in Marion Oaks, and supports the Staff at Sunrise Elementary for their motivational encouragement so that students have a positive and upbeat attitude, and strive to do their best.

ON THE INSIDE

- 2 Cross Florida Greenway continued from cover
Deltona Model Homes
- 3 Living the Florida Dream—
Easy as 1-2-3
- 4 Marion County Growing Strong
Community Calendar

Natural Florida Preserved— At Marion Oaks' Front Door



Cross Florida Greenway

There's a wonderful old song that begins, "Grab your coat, and get your hat, leave your worries on the doorstep..." that many visitors and residents in North Central Florida have adopted as their own. The quality of life in Marion County is one of the top reasons given by many newcomers when they're asked why they came. Within a short drive, lovers of the outdoors will find varied opportunities to "leave their worries" and enjoy their own particular interests whether they are hiking or walking a shady country trail; riding a bike or a horse with their family or friends; identifying and adding birds to their lifetime birding list; or photographing wildflowers, tall live oaks, palm trees and nature at its best. Where can you find all these outdoor opportunities and more? On the Marjorie Harris Carr Cross Florida Greenway.

While some residents of north central Florida have to drive miles to get to one of the Greenway's trailheads, residents of Marion Oaks

can benefit from this doorway into the natural environment just a short way from their own front door. While The Greenway crosses central Florida from the Gulf of Mexico (on the west) to the St. John's River (on the east), six miles of it is adjacent to the northeastern border of Marion Oaks. Our residents have direct access through the Shangrila Trailhead, as well as the 49th Avenue Trailhead.

The state's premier greenway occupies much of the land formerly known as the Cross Florida Barge Canal and crosses Citrus, Levy, Putnam and Marion counties. In 1930 the land was set aside for a cross Florida barge canal that was never to be. In 1990 the U.S. Congress turned the barge canal lands over to Florida, and The Greenway came into being.

This 110 mile corridor, approximately 40,000 acres, encompasses a variety of natural habitats which are the home for gopher turtles, whitetail deer, squirrels, birds, and butterflies and



Shown above: Barge canal waterway running through the Ocala National Forest.

(Continued on top of page 2)



(Continued from Cover)

offers an array of trails and recreation areas where

we can experience Florida's outdoor heritage whether we enjoy biking, hiking, walking, horse-back riding, paddling, and in some areas motorized/ATVs. A nature trail winds through Marshall Swamp; trails blazed through barge canal diggings provide challenging rides for equestrians.



The Ocklawaha and Withlachochee Rivers, at opposite ends of the Greenway, offer miles of scenic paddling. The Santos area offers several miles of trails for off-

road biking.

The Cross Florida Greenway Land Bridge, a \$3.1 million project, is a landscaped overpass that connects the east and west side of the Greenway. It allows trail users and wildlife to safely cross six lanes of Interstate 75 traffic. As you drive on I-75 heading for Marion Oaks you will see the Land Bridge crossing overhead between the CR 484 and SR 200 exits. It is 52.5 feet wide and 200 feet long with an additional 400 feet of ramps on each end.

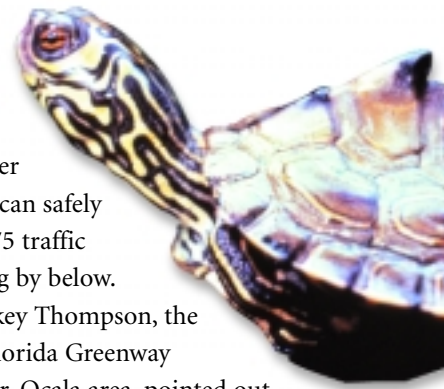
Workers used a 300 ton crane to install eight 100' long, 876 ton concrete support beams. The Land Bridge, funded by the Department of Transportation Enhancement Program, has irrigated planters along both sides of the structure, landscaped with saw palmetto, Chickasaw plums, rusty lyonia, and yellow hawthorn. There is a viewing area at the midpoint of the Land Bridge where

hikers, walkers and other visitors can safely view I-75 traffic speeding by below.

Mickey Thompson, the Cross Florida Greenway Manager, Ocala area, pointed out that the Greenway, which is under the direction of the Florida Department of Environmental Protection, is an evolving project that adds new hiking and biking trails, along with other recreational amenities every year to Marion County's natural attractions. Over 1 million visitors a year come from all over to use the

Greenway's special trails.

In addition to the availability of a wide variety of amenities at Marion Oaks, residents can now add easy access to the Cross Florida Greenway to their list of outdoor experiences.

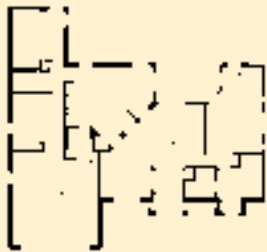


DELTONA SHOWCASE HOMES



The Hibiscus

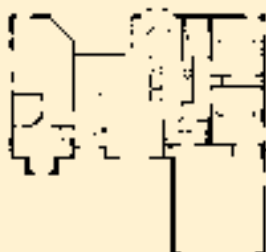
3 Bedroom, 2 Bath with Family Room and Fourth Bedroom Option



Living	1,761
Garage	475
Lanai	134
Entry	44
Total	2,414

The Lantana

3 Bedroom, 2 Bath



Living	1,511
Garage	477
Lanai	114
Entry	17
Total	2,119
Extended Entry	+36

The Sabal Palm

3 Bedroom, 2 Bath with Convertible Den



Living	1,781
Garage	471
Lanai	181
Entry	81
Total	2,514

We are sure that you will love living here!

Prices starting from the low \$100's — including homesite. Nine other exciting floor plans to choose from.

DELTONA MAKES BUYING YOUR NEW HOME



Easy As 1-2-3

With our in-house Licensed Mortgage Broker, Ms. Traci Strobert, obtaining a new home mortgage couldn't be easier. Her expertise in this area is invaluable to both Deltona and to our housing customers, and ensures that your mortgage will be obtained in a quick and timely manner, and that the process for you will be as "Easy as 1-2-3".

This is all it takes for you to Live the Florida Dream:

- 1** Complete and submit the basic information in the Mortgage Pre-Qualification Application.
- 2** Traci Strobert will work with you every step of the way to review your information and request quotes from lenders, to obtain the lowest interest rates and best programs available for you.
- 3** Your mortgage proposal will be obtained from the lenders and submitted to you for your approval.

If you're not sure what steps are required to start the mortgage process, we have listed those questions most frequently asked by our home buyers:

How much money is required for a down payment on my new home?

Upon receipt of your mortgage application, we will match the best loan programs to your requirements. Generally speaking, most mortgage lenders require a down payment of at least 10%. If the cost of your new home is \$100,000.00, the lender will require a down payment of \$10,000.00. However, as a home site purchaser, Deltona's Equity Exchange Program allows you to use the principle payments paid towards your home site, to reduce your down payment requirement.

How much will my monthly mortgage payment be?

Based on the current low interest rates, the time is right to obtain an affordable mortgage. Using the example given above, principal and interest payment on a \$90,000.00 – 30 year fixed rate mortgage will cost between \$511.00 and \$599.00. You can own your own home for less than most people pay for rent.

In addition to my initial down payment, are there any other fees that I must pay?

Yes, you will be paying closing costs. These costs include lender fees, property tax and home-owner's insurance escrows, documentary stamps, title insurance, etc. Generally, closing costs vary depending on the type of loan, but on

the average are between \$5,000-\$8,000. These fees will be set forth in a good faith estimate once we have determined which loan program best suits your needs. You will be required to pay these fees, along with your down payment at your initial closing.

We are ready to build a beautiful Deltona Showcase Home, lets get started, what do we need to do first?

- 1** Select your new home from our twelve exciting floor plans. All our homes feature split bedroom floor plans, 2 car garages, cathedral ceiling in main living areas, ceramic tile foyers, plant shelves, large, fully-equipped kitchens, fully enclosed laundry centers, impressive master suites with walk-in closets, and large bedrooms.
- 2** Complete a Mortgage Application and Housing Contract. Deltona's Sales Team will assist you through these simple steps. You will be living the Florida Dream before you know it. Don't let the lowest interest rates in 41 years pass you by. Now is the time to build the house of your dreams!
- 3** Move into your new home, from our inventory of new homes currently under construction, or select your new home and watch it grow. We will send you photos of your new home as it is being constructed.

Inquiry for Information on Deltona's Showcase Homes:

If you wish to receive Deltona Showcase Homes information please complete the questionnaire below and we will send a complementary informational package.

_____ Name

_____ Street Address

_____ City

_____ State and Zip code

_____ Telephone Number

How soon are you in the market for a new home?

- Immediately
- 1-3 years
- 3-5 years

Preferred rooms:

- 3 Bed/2 Bath
- 2 Bed/2 Bath

Preferred approximate square footage: _____

Additional comments: _____

Please delete my name from your mailing list. (Please complete name/address section and mail to address below.)

To receive Deltona housing information please detach and mail to:

The Deltona Corporation
8014 S.W. 135 Street Road
Ocala, FL 34473-6807

(352) 347-2322
Toll Free 800-935-6378



COMMUNITY CALENDAR

May 10
Mother's Day Fest
 Marion Oaks
 Community Center

May 11
Symphony Under The Stars
 Ocala Municipal
 Golf Course

Playing May 15 - June 8
"Gypsy"
 Ocala Civic Theatre

Downtown Fridays
 Music on the Ocala Square
 May 30 (7pm-9pm)
 Sarasota Slam - Blues

June 27 (7pm-9pm)
 Tommy McCoy - Blues

July 4
Veterans Parade
 Silver Springs Blvd.
 Ocala

July 4th Picnic
 Marion Oaks
 Community Center

July 19
Amateur Boxing
 Marion Oaks
 Community Center



Marion County— Small Town Atmosphere, Big Time Growth

According to a recent article in the local Star Banner newspaper, Marion County's rate of growth within a year

outpaced the state and the nation based upon statistics from the U. S. Census Bureau.

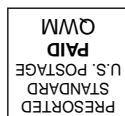
"Marion County grew faster than the state as a whole and more than two times faster than the nation," said Robert Bernstein, Bureau spokesman. The estimated population increased from 265,236 to 272,553 between July 1, 2001 and July 1, 2002. More than 13,000 people have come to Marion County in the short span of two years.

While this rate of growth has been very steady even in these uncertain times, it is important to consider why people are coming to Marion County. In today's busy world people are looking

for a small, hometown atmosphere. In the last couple of years, Marion County has been spotlighted by Money magazine, ranking Ocala as the fifth best place to live in the nation and second in the nation in terms of home ownership among metropolitan areas. In addition to an outstanding climate, numerous outdoor activities, excellent health care facilities, and affordable housing, of major interest to all ages is the availability of and variety of jobs.

According to Ron Thibodeaux, Vice President of Business Development for the Ocala/Marion County Economic Development Council, employment levels locally are holding steady, even with a national downturn due to economic conditions. "Marion County is lucky in that we don't depend upon a single segment of

(Continued below)



Return Service Requested
 Ocala, FL 34473-6807
 8014 S.W. 135 Street Road
 THE DELTONA CORPORATION

(Continued from above)

employment, but offer a wide variety of jobs in manufacturing, health care, public service, eco-tourism, and companies that provide goods and services."

The activity level of companies looking to relocate to the area, and present companies seeking to expand is as high as it has ever been, according to Thibodeaux. The number of high quality companies looking at Marion County is an excellent sign of strong economic growth for the future.

Ocala's turn of the century look may not indicate immediately that this is a major



commercial center for a five-county area, but its growth in retail sales puts it fourth in the nation.

The county's welcoming atmosphere and diverse job market offers a lifestyle to suit every taste and budget. It's been said that truly... Ocala/Marion County has it all.