

Alan Rosenzweig - Re: Create Inc. - Updated Financial Information

From: "DAVID MOORE"
To: ""
Date: 1/9/2008 6:56 AM
Subject: Re: Create Inc. - Updated Financial Information
CC: "Andy Jubelt", "Lisa(W) Cleveland", "marshall@aeclp.com", "Eagan Jim", "lfortenberry@betheltally.org", "lfortenberry@betheltally.org", "phowell@betheltally.org", "phowell@betheltally.org", "Herring Jolinda", "Howard Sakin"

Marshall,

Thanks for the update. As we discussed I will be in New York the rest of the week so I will not be able to work through these in great detail. But, I will look through this as best I can on the flights.

David Moore
Managing Director
PFM Group
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>>> <marshallbreines@optonline.net> 1/9/2008 6:02 AM >>>
David

Attached are files that contain the following:

1. Updated source and use of funds showing both a series A and SUBORDINATE series B bond issue. The subordinate series B bonds for \$1,000,000 will be purchased by the seller as part of the acquisition of the property. The total series A & B bonds are \$18,550,000. Uses of funds have been updated. The series A bond debt service coverage ratio for the first full year is 1.56.
2. Current bond run prepared by PNC that ties to the source & use of funds. The current bond run and source and use of funds has capitalized interest through September 2008 and amortization starts with the first bond payment date after September 08.
3. Schedule of annual income and expenses through 2015 that includes all debt service and payment of developer and sponsor deferred fees.
4. **Occupancy and monthly rate stress analysis (3 analysis).** These indicate that series A debt service coverage is 1.13 with occupancy as low as 75% using the projected monthly rents. When stressing both occupancy and monthly rents, a \$50 per month reduction in monthly rents still produces a 1.03 coverage at 75% occupancy and a \$100 per month reduction in monthly rents yields a 1.03 coverage at 80% occupancy. This shows that the project has the ability to accommodate adverse reactions from the market place - although we have demonstrated access to a unique market compared to the existing facilities that are dependent on FSU freshman enrollment.
5. Schedule of rents in other off campus dorm projects based on semester charges and 5 installment pricing. This shows apples to apples.

I look forward to our conference call this morning at 9am to discuss timing toward the Authority approval and TEFRA hearing.

Marshall Breines
Affirmative Hillspoint, LLC

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Tallahassee Student Housing Project
Estimated Total Project Cost & Project Financing (Tax Exempt Bond Issue)
 7-Jan-08

| <u>Sources of Funds:</u> | <u>Factor</u> | <u>Budget</u> |
|--|---------------|---------------------|
| Tax exempt series A bonds | 0.06370 | 17,550,000 |
| Project + DSR Fund Interest Income | 0.0500 | 151,667 |
| Content Liquidation | | 60,000 |
| Seller subordinate series B bonds | 0.0800 | 1,000,000 |
| Developer & Sponsor Notes | 0.0800 | 730,290 |
| Total | | \$19,342,605 |
| <u>Uses of Funds:</u> | | |
| <u>Acquisition:</u> | | |
| Purchase Price Per Contract + extension | | 9,455,500 |
| Cost of Issue Schedule | | 570,000 |
| Survey, Appraisal & Other | | 30,000 |
| | | 10,055,500 |
| <u>Renovations:</u> | | |
| "As-Is" Required Repairs | Per BCR | 346,000 |
| Design & Engineering | | 250,000 |
| Building & Other Permits | | 40,000 |
| Renovations (include contingency) | | 4,300,000 |
| | | 4,936,000 |
| Marketing, Promotion & Pre-Opening | | 200,000 |
| Working Capital | | 300,000 |
| Capitalized Interest - 6.5 months (series A) | | 830,630 |
| Cap. Int. - 6.5 months (Subordinate notes) | | 43,333 |
| Project Soft Cost Contingency | | 50,000 |
| Developer Fee | 0.0625 | 1,100,000 |
| Debt Service Reserve Fund | 12 months | 1,466,562 |
| Owner Transaction Costs | | 360,580 |
| Total | | \$19,342,605 |

Tallahassee Student Housing Project
Estimated Total Project Cost & Project Financing (Tax Exempt Bond Issue)
 7-Jan-08

| | |
|--|--------------|
| <u>Financing Assumptions:</u> | |
| Interest Rate | 0.06370 |
| Amortization Period (years) | 30 |
| Interest Only Period (days) | 360 |
| Budget Borrowing | \$17,550,000 |
| Financing Fee | |
| Annual Stabilized Debt Service | \$1,317,377 |
| <u>Stabilized Debt Service Coverage</u> | |
| Net Operating Income (stabilized) | \$2,053,657 |
| Annual Stabilized Debt Service | \$1,317,377 |
| Debt Service Coverage Ratio | 1.56 |
| Capitalized Project Value @ 8.0% | \$25,670,714 |

Create, Inc.
Proposed Project - Holiday Inn Conversion
Summary Business Plan - Operating Results
1/1/2008

| FISCAL YEAR | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
|------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| REVENUE: | | | | | | | | |
| RENTAL REVENUE ** | \$ 3,230,939 | \$ 3,327,867 | \$ 3,427,703 | \$ 3,530,534 | \$ 3,636,450 | \$ 3,745,544 | \$ 3,857,910 | \$ 3,973,647 |
| SUMMER REVENUE | 350,400 | 360,912 | 371,739 | 382,892 | 394,378 | 406,210 | 418,396 | 430,948 |
| OTHER REVENUE | 384,404 | 395,936 | 407,814 | 420,049 | 432,650 | 445,630 | 458,998 | 472,768 |
| EXPENSE RECOVERIES | 13,250 | 13,648 | 14,057 | 14,479 | 14,913 | 15,360 | 15,821 | 16,296 |
| TOTAL REVENUE | 3,978,993 | 4,098,363 | 4,221,314 | 4,347,953 | 4,478,392 | 4,612,743 | 4,751,126 | 4,893,660 |
| EXPENSES: | | | | | | | | |
| ADMINISTRATIVE SALARIES | 190,188 | 195,894 | 201,770 | 207,824 | 214,058 | 220,480 | 227,094 | 233,907 |
| MAINTENANCE SALARIES | 150,876 | 155,402 | 160,064 | 164,866 | 169,812 | 174,907 | 180,154 | 185,558 |
| ADDITIONAL PAYROLL | 2,275 | 2,343 | 2,414 | 2,486 | 2,561 | 2,637 | 2,716 | 2,798 |
| TOTAL PERSONNEL COSTS | 343,339 | 353,639 | 364,248 | 375,176 | 386,431 | 398,024 | 409,965 | 422,264 |
| UTILITIES | 372,000 | 383,160 | 394,655 | 406,494 | 418,689 | 431,250 | 444,187 | 457,513 |
| MAINTENANCE COSTS | 31,700 | 32,651 | 33,631 | 34,639 | 35,679 | 36,749 | 37,851 | 38,987 |
| CONTRACT SERVICES | 132,757 | 136,740 | 140,842 | 145,067 | 149,419 | 153,902 | 158,519 | 163,275 |
| LEASING AND PROMOTION | 54,550 | 56,187 | 57,872 | 59,608 | 61,397 | 63,238 | 65,136 | 67,090 |
| PROFESSIONAL FEES | 1,000 | 1,030 | 1,061 | 1,093 | 1,126 | 1,159 | 1,194 | 1,230 |
| COMMUNICATIONS | 13,200 | 13,596 | 14,004 | 14,424 | 14,857 | 15,302 | 15,761 | 16,234 |
| MANAGEMENT INFORMATION | 4,560 | 4,697 | 4,838 | 4,983 | 5,132 | 5,286 | 5,445 | 5,608 |
| OFFICE EQUIPMENT RENTAL | 7,800 | 8,034 | 8,275 | 8,523 | 8,779 | 9,042 | 9,314 | 9,593 |
| MANAGEMENT FEES | 157,760 | 160,627 | 165,446 | 170,409 | 175,522 | 180,787 | 186,211 | 191,797 |
| OTHER ADMIN EXPENSE | 21,670 | 22,320 | 22,990 | 23,679 | 24,390 | 25,121 | 25,875 | 26,651 |
| INSURANCE EXPENSE | 60,000 | 61,800 | 63,654 | 65,564 | 67,531 | 69,556 | 71,643 | 73,792 |
| PROPERTY AND OTHER TAXES | 75,000 | 77,250 | 79,568 | 81,955 | 84,413 | 86,946 | 89,554 | 92,241 |
| FOOD SERVICE | 650,000 | 669,500 | 689,585 | 710,273 | 731,581 | 753,528 | 776,134 | 799,418 |
| TOTAL EXPENSES | 1,925,336 | 1,981,231 | 2,040,668 | 2,101,888 | 2,164,944 | 2,229,892 | 2,296,789 | 2,365,693 |
| NET OPERATING REVENUE | 2,053,657 | 2,117,132 | 2,180,646 | 2,246,066 | 2,313,448 | 2,382,851 | 2,454,336 | 2,527,967 |
| DEBT SERVICE | | | | | | | | |
| Series A Bonds | 1,317,377 | 1,316,289 | 1,317,339 | 1,317,459 | 1,316,649 | 1,319,909 | 1,316,929 | 1,318,019 |
| Series B Bonds | 140,222 | 140,200 | 140,000 | 139,400 | 138,400 | 142,000 | 139,800 | 142,200 |
| Developer Interest | 58,423 | 38,949 | 19,474 | | | | | |
| Developer Note Amort.* | 243,430 | 243,430 | 243,430 | | | | | |
| NET PROFIT | 294,205 | 378,264 | 460,403 | 789,207 | 858,399 | 920,942 | 997,607 | 1,067,748 |

* Represents estimated amortization available from cash flow after compliance with bond covenants

** Net of bad debts and concessions

| Create, Inc. Student Housing Project Occupancy & Rent Rate Stress Analysis 7-Jan-08 | | Rent Reduction Occupancy | \$50% | \$50% | \$50% | \$50% | \$50% |
|---|--|-----------------------------|-------------|-------------|-------------|-------------|-------|
| notes | | 95% | 90% | 85% | 80% | 75% | |
| Average Occupancy - Sept - April | | 217.3 | 200 | 233 | 267.2 | 250.5 | |
| Net Operating Income - Baseline | | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 | |
| Revenue Loss - Rent Rate Reduction | | \$158,650 | \$150,000 | \$41,958 | \$138,600 | \$26,230 | |
| Revenue Loss - Double Occupancy | | 0 | \$18,100 | \$38,230 | \$5,338 | \$72,478 | |
| Revenue Gain - Single Occupancy | | 0 | 0 | \$16,468 | \$15,650 | \$20,875 | |
| Dietary Program Savings | | 0 | \$2,722 | \$5,041 | \$30,118 | \$10,888 | |
| Management Fee Savings | | 0 | \$2,039 | \$4,079 | \$2,110 | \$23,156 | |
| Stressed NOI | | \$1,895,007 | \$1,761,992 | \$1,627,777 | \$1,494,161 | \$1,360,541 | |
| Budgeted Debt Service - Series A bonds | | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 | |
| Debt Service Coverage - Series A bonds | | 1.44 | 1.34 | 1.24 | 1.13 | 1.03 | |

Notes:

1. Represents 95% occupancy for Sept. - Dec & for Jan. - April with avg. of (effective collections 93.3%)
2. Reduction of revenue per student / month of occupancy - Sept - April
3. Based on monthly food service program costs per student of:
4. Based on management fee of
5. Assume that 25% of lost vacancy results in additional rent as single occupancy per unit of

| | | |
|--|---------|-----|
| | \$1,085 | 317 |
| | \$162 | |
| | \$125 | 25% |

| Create, Inc. Student Housing Project Occupancy & Rent Rate Stress Analysis 7-Jan-08 | | Rent Reduction Occupancy | \$100% | \$100% | \$100% | \$100% | \$100% |
|---|--|-----------------------------|-------------|-------------|-------------|-------------|--------|
| notes | | 95% | 90% | 85% | 80% | 75% | |
| Average Occupancy - Sept - April | | 217.3 | 200 | 233.9 | 267.2 | 250.5 | |
| Net Operating Income - Baseline | | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 | |
| Revenue Loss - Rent Rate Reduction | | \$173,900 | \$300,650 | \$285,900 | \$267,200 | \$250,500 | |
| Revenue Loss - Double Occupancy | | 0 | \$18,100 | \$38,230 | \$5,338 | \$72,478 | |
| Revenue Gain - Single Occupancy | | 0 | 0 | \$10,398 | \$15,650 | \$20,875 | |
| Dietary Program Savings | | 0 | \$2,722 | \$5,041 | \$30,118 | \$10,888 | |
| Management Fee Savings | | 0 | \$2,039 | \$4,079 | \$2,110 | \$23,156 | |
| Stressed NOI | | \$1,736,357 | \$1,611,092 | \$1,495,027 | \$1,360,541 | \$1,235,256 | |
| Budgeted Debt Service - Series A bonds | | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 | |
| Debt Service Coverage - Series A bonds | | 1.32 | 1.22 | 1.13 | 1.03 | 0.94 | |

Notes:

1. Represents 95% occupancy for Sept. - Dec & for Jan. - April with avg. of (effective collections 93.3%)
2. Reduction of revenue per student / month of occupancy - Sept - April
3. Based on monthly food service program costs per student of:
4. Based on management fee of
5. Assume that 25% of lost vacancy results in additional rent as single occupancy per unit of

| | | |
|--|---------|-----|
| | \$1,085 | 317 |
| | \$162 | |
| | \$125 | 25% |

| Create, Inc. Student Housing Project Occupancy Rate Stress Analysis 7-Jan-08 | | | | | | |
|--|-------|------------------------|-------------|-------------|-------------|-------------|
| | notes | Base Line 95% Model | 90% | 85% | 80% | 75% |
| Average Occupancy - Sept - April | | 317.3 | 300.5 | 283.9 | 267.2 | 250.5 |
| Net Operating Income - baseline | | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 | \$2,053,657 |
| Revenue Loss - Double Occupancy | | | \$18,195 | \$362,990 | \$543,805 | \$724,781 |
| Revenue Gain - Single Occupancy | | | \$5,219 | \$10,438 | \$15,657 | \$20,875 |
| Dietary Program Savings | | | \$26,122 | \$53,944 | \$80,916 | \$107,888 |
| Management Fee Savings | | | \$7,039 | \$14,078 | \$21,117 | \$28,156 |
| Stressed NOI | | \$2,053,657 | \$1,911,692 | \$1,769,727 | \$1,627,761 | \$1,485,796 |
| Budgeted Debt Service - Series A bonds | | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 | \$1,317,377 |
| Debt Service Coverage - Series A bonds | | 1.56 | 1.45 | 1.34 | 1.24 | 1.13 |

Notes:

1. Represents 95% occupancy for Sept. - Dec & for Jan. - April with avg. of (effective collections 93.3%)
2. Reduction of revenue per student / month of occupancy - Sept - April
3. Based on monthly food service program costs per student of:
4. Based on management fee of 4%
5. Assume that 25% of lost vacancy results in additional rent as single occupancy per unit of

| | |
|---------|-----|
| \$1,085 | 317 |
| \$162 | |
| \$125 | 25% |

Create Inc.
Proposed Project - Holiday Inn Conversion
Summary Business Plan - Competing Project Rents
 1/7/2008

| Project | Single Occupancy | | Double Occupancy | | Notes |
|--------------------------|------------------|-----------|------------------|-----------|----------------------------------|
| | Semester (3) | 5 monthly | Semester (6) | 5 monthly | |
| Southingate (4) | n/a | n/a | 700 | 985 | 2007-2008 rents |
| Sanford Oaks (1) | | | | | |
| 240 ft single | 5643 | 1165 | | | 2007-2008 rents |
| Private bath double unit | n/a | n/a | 2300 | 860 | 2007-2008 rents |
| Osceola Hall (2) (4) | | | 1160 | 898 | 2007 rates - will close for 2008 |
| Create Inc | 5819 | 1225 | 5178 | 11085 | 2008-2009 rates |

Note based on unlimited meal plan options & monthly fee based on 5 installments

- (1) Scheduled rate increases for 2008 not reflected
- (2) Not representative - facility to close in 2008 for substantial renovations
new pricing not available
- (3) Represents discounted rate for prepayment
- (4) Represents bathrooms shared by more than 2 students

Preliminary

\$18,550,000

Leon County Educational Facilities Authority
 Proposed Series 2007 1-8-08
 (Create Inc. Project)

Project Summary

Dated 11/30/2007 | Delivered 11/30/2007

| | Series A | Series B | Issue Summary |
|---|------------------------|-----------------------|------------------------|
| Sources Of Funds | | | |
| Par Amount of Bonds | \$17,550,000.00 | \$1,000,000.00 | \$18,550,000.00 |
| Planned Issuer Equity contribution | 70,956.87 | 4,043.13 | 75,000.00 |
| Additional required Equity contribution | 117,315.37 | - | 117,315.37 |
| Owner and Sponsor Subordinate Notes | 567,929.35 | 32,360.65 | 600,290.00 |
| Total Sources | \$18,306,201.59 | \$1,036,403.78 | \$19,342,605.37 |

| | | | |
|---|------------------------|-----------------------|------------------------|
| Uses Of Funds | | | |
| Costs of Issuance | 539,272.24 | 30,727.76 | 570,000.00 |
| Deposit to Debt Service Reserve Fund (DSRF) | 1,383,100.36 | 78,809.14 | 1,461,909.50 |
| Deposit to Capitalized Interest (CIF) Fund | 814,927.37 | 59,036.15 | 873,963.52 |
| Deposit to Project Construction Fund | 3,879,925.31 | 766,074.69 | 4,646,000.00 |
| Acquisition of Holiday Inn & Related Costs | 9,485,500.00 | - | 9,485,500.00 |
| Owner and Sponsor Fees | 1,404,874.10 | 55,705.90 | 1,460,580.00 |
| Design Fees and Permits | 274,366.58 | 15,633.42 | 290,000.00 |
| Construction/Soft Cost Contingency Fund | 47,304.58 | 2,695.42 | 50,000.00 |
| Marketing, Promotion and Working Capital | 473,045.82 | 26,954.18 | 500,000.00 |
| Rounding Amount | 3,885.23 | 767.12 | 4,652.35 |
| Total Uses | \$18,306,201.59 | \$1,036,403.78 | \$19,342,605.37 |

Flow of Funds Detail

| | | | |
|--------------------------------|----------------|--------------|----------------|
| Total Cost of Investments | \$3,879,925.31 | \$766,074.69 | \$4,646,000.00 |
| Total Draws | \$3,879,925.31 | \$766,074.69 | \$4,646,000.00 |
| Original Bond Proceeds | 814,927.37 | 59,036.15 | 873,963.52 |
| Accrued Interest | - | - | - |
| Interest Earnings @ 3.000% | 16,372.29 | 1,186.07 | 17,558.36 |
| Total Draws | \$831,299.66 | \$60,222.22 | \$891,521.88 |
| Total Cost of Investments | \$1,383,100.36 | \$78,809.14 | \$1,461,909.50 |
| Interest Earnings @ 3.000% | 1,244,905.01 | 70,934.92 | 1,315,839.93 |
| Transfers to Debt Service Fund | (1,244,905.01) | (70,934.92) | (1,315,839.93) |
| Total Draws | \$1,383,100.36 | \$78,809.14 | \$1,461,909.50 |

Bond Statistics

| | | | |
|-----------------------------------|--------------|-------------|--------------|
| Average Life | 19.825 Years | 6.768 Years | 19.121 Years |
| Average Coupon | 6.3211757% | 8.0000000% | 6.3532080% |
| Net Interest Cost (NIC) | 6.3211757% | 8.0000000% | 6.3532080% |
| Bond Yield for Arbitrage Purposes | 6.3570886% | 6.3570886% | 6.3570886% |
| True Interest Cost (TIC) | 6.3105940% | 7.9999138% | 6.3570886% |
| All Inclusive Cost (AIC) | 6.6084562% | 8.6385610% | 6.6652090% |

Preliminary

\$18,550,000

Leon County Educational Facilities Authority

Proposed Series 2007 1-8-08

(Create Inc. Project)

Pricing Summary

| Maturity | Type of Bond | Coupon | Yield | Maturity Value | Price | Dollar Price |
|--------------|---------------|--------|--------|------------------------|----------|------------------------|
| 12/1/2018 | Term 1 Coupon | 8.000% | 8.000% | 1,000,000.00 | 100.000% | 1,000,000.00 |
| 12/1/2027 | Term 2 Coupon | 6.200% | 6.200% | 8,015,000.00 | 100.000% | 8,015,000.00 |
| 12/1/2037 | Term 3 Coupon | 6.370% | 6.370% | 9,535,000.00 | 100.000% | 9,535,000.00 |
| Total | | | | \$18,550,000.00 | | \$18,550,000.00 |

Bid Information

| | |
|--------------------------|-----------------|
| Par Amount of Bonds | \$18,550,000.00 |
| Gross Production | \$18,550,000.00 |
| Bid (100.000%) | 18,550,000.00 |
| Total Purchase Price | \$18,550,000.00 |
| Bond Year Dollars | \$354,701.53 |
| Average Life | 19.121 Years |
| Average Coupon | 6.3532080% |
| Net Interest Cost (NIC) | 6.3532080% |
| True Interest Cost (TIC) | 6.3570886% |

Preliminary
\$18,550,000

Leon County Educational Facilities Authority
 Proposed Series 2007 1-8-08
 (Create Inc. Project)

Operation Of Project Construction Fund

| Date | Rate | Receipts | Disbursements | Cash Balance |
|--------------|------|-----------------------|-----------------------|--------------|
| 12/1/2007 | - | 4,646,000.00 | 4,646,000.00 | - |
| Total | - | \$4,646,000.00 | \$4,646,000.00 | - |

Investment Parameters

| Investment Model (PV, GIC, or Securities) | Securities |
|---|--------------|
| Default investment yield target | Unrestricted |

| | |
|--|----------------|
| Cash Deposit | 4,646,000.00 |
| Total Cost of Investments | \$4,646,000.00 |
| Target Cost of Investments at bond yield | \$4,646,000.00 |
| Yield to Receipt | - |
| Yield for Arbitrage Purposes | 6.3570886% |

Preliminary

\$17,550,000

Leon County Educational Facilities Authority

Proposed Series 2007 1-8-08 Series A

(Create Inc. Project)

Net Debt Service Schedule

| Date | Principal | Coupon | Interest | Total P+I | DSR | CIF | Net New D/S |
|--------------|------------------------|--------|------------------------|------------------------|-----------------------|---------------------|------------------------|
| 12/1/2007 | - | - | - | - | (114.41) | - | (114.41) |
| 12/1/2008 | 210,000.00 | 6.200% | 1,107,377.03 | 1,317,377.03 | (41,493.02) | (831,299.66) | 444,584.36 |
| 12/1/2009 | 225,000.00 | 6.200% | 1,091,289.50 | 1,316,289.50 | (41,493.02) | - | 1,274,796.48 |
| 12/1/2010 | 240,000.00 | 6.200% | 1,077,339.50 | 1,317,339.50 | (41,493.02) | - | 1,275,846.48 |
| 12/1/2011 | 255,000.00 | 6.200% | 1,062,459.50 | 1,317,459.50 | (41,493.02) | - | 1,275,966.48 |
| 12/1/2012 | 270,000.00 | 6.200% | 1,046,649.50 | 1,316,649.50 | (41,493.02) | - | 1,275,156.48 |
| 12/1/2013 | 290,000.00 | 6.200% | 1,029,909.50 | 1,319,909.50 | (41,493.02) | - | 1,278,416.48 |
| 12/1/2014 | 305,000.00 | 6.200% | 1,011,929.50 | 1,316,929.50 | (41,493.02) | - | 1,275,436.48 |
| 12/1/2015 | 325,000.00 | 6.200% | 993,019.50 | 1,318,019.50 | (41,493.02) | - | 1,276,526.48 |
| 12/1/2016 | 345,000.00 | 6.200% | 972,869.50 | 1,317,869.50 | (41,493.02) | - | 1,276,376.48 |
| 12/1/2017 | 365,000.00 | 6.200% | 951,479.50 | 1,316,479.50 | (41,493.02) | - | 1,274,986.48 |
| 12/1/2018 | 390,000.00 | 6.200% | 928,849.50 | 1,318,849.50 | (41,493.02) | - | 1,277,356.48 |
| 12/1/2019 | 415,000.00 | 6.200% | 904,669.50 | 1,319,669.50 | (41,493.02) | - | 1,278,176.48 |
| 12/1/2020 | 440,000.00 | 6.200% | 878,939.50 | 1,318,939.50 | (41,493.02) | - | 1,277,446.48 |
| 12/1/2021 | 465,000.00 | 6.200% | 851,659.50 | 1,316,659.50 | (41,493.02) | - | 1,275,166.48 |
| 12/1/2022 | 495,000.00 | 6.200% | 822,829.50 | 1,317,829.50 | (41,493.02) | - | 1,276,336.48 |
| 12/1/2023 | 525,000.00 | 6.200% | 792,139.50 | 1,317,139.50 | (41,493.02) | - | 1,275,646.48 |
| 12/1/2024 | 560,000.00 | 6.200% | 759,589.50 | 1,319,589.50 | (41,493.02) | - | 1,278,096.48 |
| 12/1/2025 | 595,000.00 | 6.200% | 724,869.50 | 1,319,869.50 | (41,493.02) | - | 1,278,376.48 |
| 12/1/2026 | 630,000.00 | 6.200% | 687,979.50 | 1,317,979.50 | (41,493.02) | - | 1,276,486.48 |
| 12/1/2027 | 670,000.00 | 6.200% | 648,919.50 | 1,318,919.50 | (41,493.02) | - | 1,277,426.48 |
| 12/1/2028 | 710,000.00 | 6.370% | 607,379.50 | 1,317,379.50 | (41,493.02) | - | 1,275,886.48 |
| 12/1/2029 | 755,000.00 | 6.370% | 562,152.50 | 1,317,152.50 | (41,493.02) | - | 1,275,659.48 |
| 12/1/2030 | 805,000.00 | 6.370% | 514,059.00 | 1,319,059.00 | (41,493.02) | - | 1,277,565.98 |
| 12/1/2031 | 855,000.00 | 6.370% | 462,780.50 | 1,317,780.50 | (41,493.02) | - | 1,276,287.48 |
| 12/1/2032 | 910,000.00 | 6.370% | 408,317.00 | 1,318,317.00 | (41,493.02) | - | 1,276,823.98 |
| 12/1/2033 | 970,000.00 | 6.370% | 350,350.00 | 1,320,350.00 | (41,493.02) | - | 1,278,856.98 |
| 12/1/2034 | 1,030,000.00 | 6.370% | 288,561.00 | 1,318,561.00 | (41,493.02) | - | 1,277,067.98 |
| 12/1/2035 | 1,095,000.00 | 6.370% | 222,950.00 | 1,317,950.00 | (41,493.02) | - | 1,276,456.98 |
| 12/1/2036 | 1,165,000.00 | 6.370% | 153,198.50 | 1,318,198.50 | (41,493.02) | - | 1,276,705.48 |
| 12/1/2037 | 1,240,000.00 | 6.370% | 78,988.00 | 1,318,988.00 | (1,424,593.38) | - | (105,605.38) |
| Total | \$17,550,000.00 | - | \$21,993,503.53 | \$39,543,503.53 | (2,628,005.37) | (831,299.65) | \$36,084,198.51 |

Preliminary

\$1,000,000

Leon County Educational Facilities Authority
 Proposed Series 2007 1-8-08 Series B
 (Create Inc. Project)

Net Debt Service Schedule

| Date | Principal | Coupon | Interest | Total P+I | DSR | CIF | Net New D/S |
|--------------|----------------------|----------|--------------------|----------------------|---------------------|--------------------|----------------------|
| 12/1/2007 | - | - | - | - | (6.52) | - | (6.52) |
| 12/1/2008 | 60,000.00 | 8.000% | 80,222.22 | 140,222.22 | (2,364.28) | (60,222.22) | 77,635.72 |
| 12/1/2009 | 65,000.00 | 8.000% | 75,200.00 | 140,200.00 | (2,364.28) | - | 137,835.72 |
| 12/1/2010 | 70,000.00 | 8.000% | 70,000.00 | 140,000.00 | (2,364.28) | - | 137,635.72 |
| 12/1/2011 | 75,000.00 | 8.000% | 64,400.00 | 139,400.00 | (2,364.28) | - | 137,035.72 |
| 12/1/2012 | 80,000.00 | 8.000% | 58,400.00 | 138,400.00 | (2,364.28) | - | 136,035.72 |
| 12/1/2013 | 90,000.00 | 8.000% | 52,000.00 | 142,000.00 | (2,364.28) | - | 139,635.72 |
| 12/1/2014 | 95,000.00 | 8.000% | 44,800.00 | 139,800.00 | (2,364.28) | - | 137,435.72 |
| 12/1/2015 | 105,000.00 | 8.000% | 37,200.00 | 142,200.00 | (2,364.28) | - | 139,835.72 |
| 12/1/2016 | 110,000.00 | 8.000% | 28,800.00 | 138,800.00 | (2,364.28) | - | 136,435.72 |
| 12/1/2017 | 120,000.00 | 8.000% | 20,000.00 | 140,000.00 | (2,364.28) | - | 137,635.72 |
| 12/1/2018 | 130,000.00 | 8.000% | 10,400.00 | 140,400.00 | (2,364.28) | - | 138,035.72 |
| 12/1/2019 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2020 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2021 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2022 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2023 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2024 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2025 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2026 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2027 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2028 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2029 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2030 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2031 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2032 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2033 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2034 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2035 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2036 | - | - | - | - | (2,364.28) | - | (2,364.28) |
| 12/1/2037 | - | - | - | - | (81,173.42) | - | (81,173.42) |
| Total | 51,000,000.00 | - | 5541,422.22 | 51,541,422.22 | (149,744.06) | (60,222.22) | 51,331,455.94 |

Proposed Series 2007 1-8- | Series B | 1/8/2008 | 9:43 AM

PNC Capital Markets LLC
 Public Finance

Alan Rosenzweig - Create Inc - December Response Document

From: "Marshall"
To: "Calvin Ogburn", "Terrell C. Madigan",
Date: 1/9/2008 10:49 AM
Subject: Create Inc - December Response Document
CC:
Attachments:

Calvin, Terry & Alan:

Attached is the December 2007 response document submitted on behalf of Create, Inc.

Please note that the comparison of off-campus student dorm rates as contained in the updated information circulated today is an apples to apples comparison. The data in the December report, in certain cases, contained comparisons of the Create double occupancy rates to non-comparable rates and also was not consistent when addressing monthly payments based on either 4 or 5 payment schedules. Therefore, the data submitted this morning is the correct data.

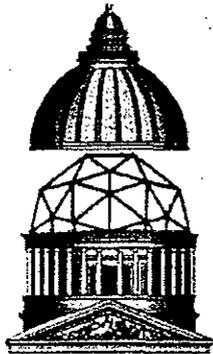
Marshall Breines
Affirmative Equities Company, L.P.
Affirmative Hillspoint LLC
161 6th Ave., New York, NY 10013
212-925-9600 (office)
203-856-6789 (cell)
marshall@aeclp.com
marshallbreines@optonline.net

December 21, 2007

*Response to November 27th
Information Request*

*Issuance of Tax Exempt Bonds
by Leon County Educational
Facilities Authority
On Behalf of Create, Inc.*

Submitted by: Affirmative Hillspoint LLC



Asset Enhancement
Through Innovation

December 21, 2007

Mr. David Moore, Managing Director
The PFM Group, Public Financial Management Inc.
Lincoln Plaza, Suite 1170
300 South Orange Street
Orlando, Florida 32801

Re: Response to your letter of November 27, 2007
Leon County Educational Facilities Authority
Student Housing Revenue Bonds (Create, Inc.)

Dear Mr. Moore:

Thank you for your written clarification of matters that need to be addressed to respond to questions from the Leon County Educational Facilities Authority and the Leon County Finance Committee with regard to the above captioned financing request.

I am responding on behalf of Create, Inc. who believes the information herein clearly demonstrates that it is prudent for the board of the Leon County Educational Facilities Authority and the Leon County Commissioners to approve its financing request and that its student housing proposal is operationally and fiscally sound. There are several key factors that distinguish this project from the other existing Tallahassee off campus dorm projects and allow this project to avoid the current local market circumstances exhibited in the existing projects which are directly related to the FSU generated demand, which include:

- *The proposed project will serve students from FAMU and TCC and is not dependent of the student demand generated from FSU.*
- *The proposed project is structured consistent with a proven national model of off campus student dorms - simply not currently offered in Tallahassee.*
- *The proposed project is open to all students and will attract several student market segments not attracted to or served by existing projects.*
- *The proposed project has established a marketing plan and network of approximately 600 churches to reach students and parents in communities throughout Florida as they are making the decision to attend FAMU, FSU or TCC.*
- *The proposed project is structuring a cooperation agreement with FAMU that will insure FAMU students are informed about this project and that will entail a close working relationship with FAMU administration to foster admissions.*
- *For the 2008-2009 school year, one existing project will close for renovations and another has indicated it will be increasing rents.*

AFFIRMATIVE EQUITIES
COMPANY, L.P.

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HILLSPPOINT, LLC

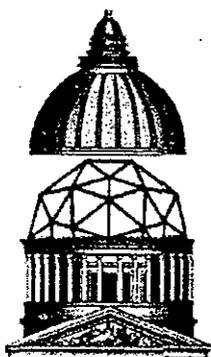
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In order to submit the materials that support the above stated conclusions, since receipt of your letter, Create, Inc. has carried out a number of significant activities which also enable us to clearly respond to the three specific questions referenced in your letter. Attached to this submission are the various reports and documentation referenced in the information that follows. The important activities completed over the past few weeks included:

1. Create, Inc. hosted an open house on November 27, 2007 for students from FAMU, FSU and TCC for them to learn more about the project and to complete consumer preference surveys. A total of 173 surveys were completed at that event and a subsequent student meeting. When compiling the results of those surveys plus an additional 93 surveys completed by students that attend the Bethel Missionary Baptist Church, a clear preference trend was exhibited that demonstrates *several unique target markets* for this project that are not currently being attracted to existing off-campus student housing options. These markets include (1) students seeking a non-denominational faith-based sponsored living environment of the type represented by this project, (2) juniors, seniors and graduate students attracted by the same sponsorship issues and the project amenities and location, (3) students from FAMU and TCC, and (4) international students studying at FAMU. (See summary results from 173 surveys attached)
2. Create, Inc. initiated steps toward signing of a "Cooperation Agreement" with FAMU that will include FAMU informing and recommending this option to all of its students that will live off campus and to work with Create, Inc. to insure that *the facility and program meets the expressed needs to FAMU* and its students. This arrangement will also include an emphasis on international students.
3. Through church relationships and affiliation with the National Baptist Convention and the Florida General Baptist Convention, representing approximately 4,500 churches and 600 churches respectively, Create Inc. has enrolled leadership Moderators in Florida and 14 other states to *form a marketing network to reach students and families* to inform them of this student housing option when considering going to school at FAMU, FSU or TCC. This relationship will allow Create, Inc. to place promotional materials in church bulletins and on church website links in addition to individual Pastoral counseling. (See attached listing and cluster map of the community of churches that are part of the Florida General Baptist Convention. The map also shows communities that produce the greatest number of admissions to FSU and FAMU.)
4. To answer the question about viability being not directly adjacent to a university campus, Create, Inc. and Campus Living Villages identified a sample of successful off campus dormitory programs that serve more than one school located in major college communities. The sample that is being submitted along with response is by no means all-inclusive, but it clearly demonstrates that programs such as the Create, Inc. proposal work when located 2-4 miles or more from campus are successful. In addition, these examples show the unique and powerful draw to faith-based sponsored student housing exemplified by the Newman Center, a national Catholic sponsored system of religious education and student housing. *The Create, Inc. concept is based on a proven and successful model working in many large university settings*, although not currently represented in Tallahassee.

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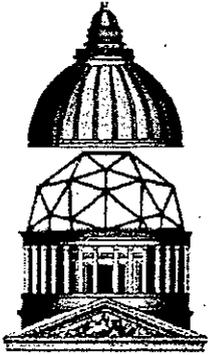
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5. Through additional contact with existing projects, Create Inc. has been informed that Osceola Hall will close for the 2008-2009 school year for substantial renovations. When the project reopens, the pricing structure will change, assumed to be increased. For the 2008-2009 school year, when the Create, Inc. project will open, 600 beds will have been taken out of the supply in the Tallahassee market.
6. Through contact with the new owners of the Seminole Oaks project, Create, Inc. has also learned that its pricing structure will increase for the 2008-2009 school year putting the Create, Inc. project as one of the lower priced projects for the 2008 school year and forward.
7. Engagement of the Danter Company to update its prior market research with focus on how this project will or will not be impacted by the circumstances that have created lower than historic occupancy at Southgate and the other off campus dorms in Tallahassee. Danter has concluded that since Southgate and the other off campus dorms are exclusively dependent on admissions from FSU, they were directly impacted by the opening of new FSU dorms and reduced FSU freshman enrollment. Danter goes on to demonstrate that the Create, Inc. project will not have such dependency, and that even by completely eliminating all potential admissions from FSU, the Create, Inc. project will differ itself from the existing projects and have a sufficient pool of students to draw from at FAMU and TCC to make the project viable. In addition, Danter goes on to say that the Create, Inc. project will also *draw students from all class levels* that have not been attracted to the existing off-campus as a result of its faith-based sponsorship, location and features. The report concludes that *the Create, Inc. project need not compete with Southgate and the other off-campus dorm for admissions from FSU to be a viable project* and that a marketing program aimed at the project's sponsorship and other features will insure success. (See the attached Danter report)
8. Development of a clearly stated marketing plan based on the *experience of Campus Living Villages* in faith-based sponsored student housing projects that aims at attracting the student body from FAMU and TCC as well as the upper classmen and international students not attracted to Southgate and the other existing off campus dorms. Again, although not the experience at Southgate, Campus Living Villages and the Danter organization both confirm that off campus dorms, and specifically in faith-based sponsored circumstances, admission of a representative number of juniors, seniors and graduate students is customary. This is further evidenced by the responses contained in the student surveys completed for Create, Inc. which includes a factor related to parent preferences as well. (See attached marketing plan)

AFFIRMATIVE EQUITIES
COMPANY, L.P.

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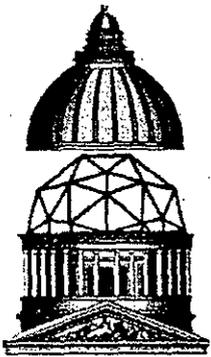
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We believe the information compiled through the activities as listed above, and exhibited on attachments to this submission clearly respond to the questions contained in your November 27, 2007 letter. Specific responses are provided below following recital of the three questions contained in the letter.



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1. **Marketing Plan** – The focus of the marketing plan does not fit with trends in student housing. Specifically, very few upper classmen prefer dormitory style housing, yet this is identified as a target market. Additionally, the facility includes many double rooms which are not well received in the current market. In summary, the focus on upper classmen is inconsistent with the Danter report and current trends in the local student housing market.

Response: The project *does fit with student housing trends that include its ability to attract a portion of upper classmen* as well as freshman and sophomores, but it is not correct to characterize the project as simply focusing on upper classmen. Although Southgate and the other Tallahassee off-campus dorms do not attract upper classmen, it should not be assumed the same would apply to the Create, Inc student housing for a number of reasons, including:

- On a national level and as illustrated by the attached examples of off campus, multi-institutional projects, upper classmen are in residency. At these examples, the occupancy by upper classmen ranges from 14% to 100%. The average dorm occupancy by upperclassmen is 45%. According to Campus Living Villages and Danter, their experience shows that, although to a lesser extent than freshman, upper classmen are attracted to off-campus dorms.
- The Create, Inc. project has the ability to attract students from all classes that consider its amenities superior; and because of its sponsorship. Its stated emphasis on fostering study, respect and an environment of spirituality can be considerations that drive this decision where other projects may not have such a draw. Of the upper classmen that indicated an interest in this project, 68% also indicated that the faith-based sponsorship was important.
- The Create, Inc. student surveys of approximately 173 students from FAMU, FSU and TCC, 65% of the respondents were juniors, seniors and graduate students. Of this upper classmen group, 55% said they were interested in considering this option while 73% of the under classmen were interested.
- The double occupancy dorm rooms at this project are significantly larger than being offered at Southgate and the other off-campus dorms and provide divided space for each student. Each unit has a private bath and kitchenette. These features make this option more attractive and according to the surveys, 82% of all students said these features were important including 75% of the upper classmen.
- Comparison to other Tallahassee off-campus dorms, which have little or no upper classmen occupancy, is not a valid comparison. Each project in the market has its own image and can become known as a freshmen dorm and discourage upper classmen occupancy. On the FSU campus itself, 28% of dorm rooms are not designated as freshmen which indicate upper classmen do choose this dorm option.

2. **Comparability Rating** – The Authority members expressed significant concern with regard to the assumptions built into the Comparability Rating and the end result that showed the Project as the highest rated comparable. Specifically, concern was expressed regarding the distance from campus and the room style which are dominant factors for this type of housing. Since the high Comparability Rating is the justification for relatively high rental rates, financial viability is in question if the Comparability Rating is too high.

Response: The best way to consider responding to this question is to look at the totality of the information provided in this response.

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COMPANY, L.P.

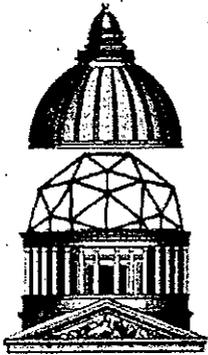
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- The matter of distance from campus has been demonstrated as not being a factor by example of the off-campus multi-school projects included in this submission.
- Although the Create, Inc. project is a further distance from FSU than the other existing off campus dorms, it is equal or closer to FAMU, which will be the most significant source of admission to the project. Since the Create, Inc. project can be successful without reliance on FSU for admissions, this point becomes mute.
- With regard to the room style and the specifics of the Create, Inc. project, these factors are advantages compared to other projects in the market. The living space is 40-50% greater per student than in other dorm-style projects with private bathrooms in each suite. The units all have kitchenettes where the existing projects do not. In the completed student surveys, 76% of the students said the room sizes and other features were very important and 56% of the students from FSU actually rated this project higher than the other off campus dorm options in spite of its distance.
- Overall, 78% rated the location of the project high (8,9 or 10) including 77% of the FSU students that completed the survey.

When you consider the above specific factors and student responses along with the enhanced security offered by the high-rise configuration of the building, the comparability rating for the project is justified.

3. **Rental Rates** – Typically for this type of project, the feasibility report will include clear and concise information regarding comparable projects. The feasibility report should include a table that clearly shows rent for comparable spaces (dormitory style housing with specific meal plans) for (1) on campus housing, (2) off campus dormitories and (3) the Project. The Danter report does not include a table that clearly delineates the total cost (meal plans and room rental) so readers of the report cannot accurately make an “apples to apples” comparison.

Response: Attached to this response is a separate analysis as requested. Based on the updated information obtained by Danter and Create, Inc, this question becomes mute as the Create, Inc. project will actually have a competitive advantage with respect to its budgeted pricing. In addition to the requested information, it should be noted that based on survey responses for 173 students specifically asked this question, 18% stated that their school budget would enable them to afford an all-inclusive, unlimited meal program cost of \$1,085.00 per month without requiring student aid and that an additional 35% stated that they felt their parents would increase their budget to allow them to live at the Create, Inc. project.

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Yours Truly,

Marshall Breines

Marshall Breines

Cc: Create Inc.

Student Housing Survey

FAMU, FSU and TCC Students

November 27, 2007

Numeric and Percentage Results

Student Housing Survey 173 Students Surveyed

Will you please help us plan the details of this facility by completing the questionnaire below? Thank you!

(1) I am a student at: (please check)

| | |
|------|-----|
| FSU | 22 |
| FAMU | 143 |
| TCC | 8 |

(2) I am a: (please check)

| | |
|-----------|----|
| Freshman | 23 |
| Sophomore | 33 |
| Junior | 42 |
| Senior | 42 |
| Graduate | 29 |
| Other | 4 |

(3) My current living arrangement is:

| | | | |
|----------------|----|----------------------|-----|
| on campus dom | 26 | off-campus apartment | 119 |
| off-campus dom | 10 | Other | 18 |

(3a) Where do you plan to live next academic year? 1=122 2=51
 (3b) When will you make your decision? _____

(4) Please check, would you live in a residence with students from other schools?
 150 Yes 21 No

(5) Lifestyle: Please answer the following questions.

a) My major course of study is: _____
 b) I participate in the following sports: _____ Collegiate or Club?
 c) I study _____ hours per day.
 d) Are you Greek affiliated? 21 Yes 150 No
 e) Do you attend religious services more than twice per month? 131 Yes 41 No
 f) Do you have a car at school? 127 Yes 45 No

(6) On a scale of 1-10 (10 best), what do you think of the location of the residence?
 116 / 3 (1-10) Comment: _____

(7) On a scale of 1-10 (10 most), how important are the following features?

| | | | | | |
|----------|-------------------------|---------|-------------------|----------|-----------------------|
| 153 / 3 | private baths per suite | 127 / 4 | larger room sizes | 109 / 13 | kitchenettes |
| 143 / 5 | enhanced security | 97 / 14 | fitness center | 36 / 63 | coffee lounge |
| 102 / 28 | transportation | 153 / 5 | wireless internet | 138 / 10 | quiet study areas |
| 88 / 27 | meal program | 45 / 34 | pool | 108 / 27 | Church ownership role |

(7a) What other features are important? _ Cable, Maintenance, Parking, Choosing Roommate

(8) How would you rate this option compared to available on-campus and off-campus resident dorm options?

| | | | |
|-----|-------------------------------|----|--------------------------------|
| 23 | Equal to on-campus options | 80 | Equal to off-campus options |
| 113 | Better than on-campus options | 40 | Better than off-campus options |
| 5 | Inferior to on-campus options | 16 | Inferior to off-campus options |

(9) What group(s) of students do you think will be attracted to this option?

| | | | | | |
|------|-----|-----------|-----|----------|----|
| FSU | 119 | Freshman | 105 | Senior | 50 |
| FAMU | 155 | Sophomore | 136 | Graduate | 28 |
| TCC | 83 | Junior | 85 | Other | 17 |

(10) Would you be interested in this option?
 Yes 106 Why? _____
 No 64 Why? _____

(11) On a scale of 1-10 (10 most), do you think this option will be attractive to parents?
 129 - 7 (1-10) Comment: _____

(12) How would you rate this project compared to other available off-campus dorm options?
 (Please refer to comparison chart attached)

| | Higher than | Equal to | Lower than |
|-----------------------|-------------|----------|------------|
| A. Southgate | 78 | 57 | 9 |
| B. Seminole Oaks | 86 | 50 | 10 |
| C. Osceola Residences | 88 | 48 | 9 |
| D. New FSU Dorms | 80 | 48 | 18 |

(13) Affordability:

| | | | | |
|---|-----|-----|----|-----|
| a) Can your school budget allow you to live at this student residence? | 97 | Yes | No | 76 |
| b) Would you require student aid to afford living here? | 137 | Yes | No | 36 |
| b) If necessary, would your parents increase your budget to live here? | 60 | Yes | No | 111 |
| c) Would you prefer a cost reduction of \$275 / month by eliminating meals? | 126 | Yes | No | 47 |
| d) Would you want to be a Resident Advisor with reduced room & board? | 110 | Yes | No | 63 |
| e) Would you want to work in another position with reduced room & board? | 131 | Yes | No | 42 |

Student Housing Survey

Will you please help us plan the details of this facility by completing the questionnaire below? Thank you!

(1) I am a student at: (please check)

| | |
|------|-----|
| FSU | 13% |
| FAMU | 83% |
| TCC | 5% |

(2) I am a: (please check)

| | |
|-----------|-----|
| Freshman | 13% |
| Sophomore | 19% |
| Junior | 24% |
| Senior | 24% |
| Graduate | 17% |
| Other | 2% |

(3) My current living arrangement is:

| | |
|----------------------|-----|
| on campus dorm | 15% |
| off-campus dorm | 6% |
| off-campus apartment | 69% |
| Other | 10% |

(3a) Where do you plan to live next academic year? _____
(3b) When will you make your decision? _____

(4) Please check, would you live in a residence with students from other schools?

| | |
|-----|-----|
| 87% | Yes |
| 12% | No |

(5) Lifestyle: Please answer the following questions.

a) My major course of study is: _____

b) I participate in the following sports: _____ Collegiate or Club? _____

c) I study _____ hours per day

d) Are you Greek affiliated?

| | |
|-----|-----|
| 12% | Yes |
|-----|-----|

| | |
|-----|----|
| 87% | No |
|-----|----|

e) Do you attend religious services more than twice per month?

| | |
|-----|-----|
| 76% | Yes |
|-----|-----|

| | |
|-----|----|
| 24% | No |
|-----|----|

f) Do you have a car at school?

| | |
|-----|-----|
| 73% | Yes |
|-----|-----|

| | |
|-----|----|
| 26% | No |
|-----|----|

(6) On a scale of 1-10 (10 best), what do you think of the location of the residence?

| | | |
|----------|--------|----------------|
| 67% / 2% | (1-10) | Comment: _____ |
|----------|--------|----------------|

(7) On a scale of 1-10 (10 most), how important are the following features?

| | | | | | |
|-----------|-------------------------|-----------|-------------------|-----------|-----------------------|
| 88% / 2% | private baths per suite | 73% / 2% | larger room sizes | 63% / 8% | kitchenettes |
| 83% / 3% | enhanced security | 53% / 8% | fitness center | 21% / 36% | coffee lounge |
| 59% / 16% | transportation | 88% / 3% | wireless internet | 80% / 6% | quiet study areas |
| 51% / 16% | meal program | 26% / 20% | pool | 62% / 16% | Church ownership role |

(7a) What other features are important? _____ Cable, Maintenance, Parking, Choosing Roommate

(8) How would you rate this option compared to available on-campus and off-campus resident dorm options?

| | | | |
|-----|-------------------------------|-----|--------------------------------|
| 13% | Equal to on-campus options | 46% | Equal to off-campus options |
| 65% | Better than on-campus options | 23% | Better than off-campus options |
| 3% | Inferior to on-campus options | 9% | Inferior to off-campus options |

(9) What group(s) of students do you think will be attracted to this option?

| | | | | | |
|------|-----|-----------|-----|----------|-----|
| FSU | 69% | Freshman | 61% | Senior | 29% |
| FAMU | 90% | Sophomore | 79% | Graduate | 16% |
| TCC | 48% | Junior | 49% | Other | 10% |

(10) Would you be interested in this option?

| | | |
|-----|-----|------------|
| Yes | 61% | Why? _____ |
| No | 37% | Why? _____ |

(11) On a scale of 1-10 (10 most), do you think this option will be attractive to parents?

| | | |
|----------|--------|----------------|
| 75% / 4% | (1-10) | Comment: _____ |
|----------|--------|----------------|

(12) How would you rate this project compared to other available off-campus dorm options? (Please refer to comparison chart attached)

| | Higher than | Equal to | Lower than |
|-----------------------|-------------|----------|------------|
| A. Southgate | 46% | 33% | 6% |
| B. Seminole Oaks | 60% | 29% | 6% |
| C. Osceola Residences | 61% | 28% | 6% |
| D. New FSU Dorms | 46% | 28% | 10% |

(13) Affordability:

| | | | | |
|---|-----|-----|----|--------|
| a) Can your school budget allow you to live at this student residence? | 66% | Yes | No | 44.00% |
| b) Would you require student aid to afford living here? | 79% | Yes | No | 21.00% |
| b) If necessary, would your parents increase your budget to live here? | 36% | Yes | No | 64.00% |
| c) Would you prefer a cost reduction of \$275 / month by eliminating meals? | 73% | Yes | No | 27.00% |
| d) Would you want to be a Resident Advisor with reduced room & board? | 64% | Yes | No | 36.00% |
| e) Would you want to work in another position with reduced room & board? | 76% | Yes | No | 24.00% |

*Examples of
Off-Campus Dorm Facilities
Serving More Than One
School*

Create Inc. Student Residence Project
Examples of Off-Campus Dorm Facilities Serving More than One School

| | | <u>Comments</u> |
|--|---|---|
| <u>The Tradition at Northgate</u> | | |
| Address | 301 Church Ave, College Station TX 77840 | Blinn Community College is 2 miles away. Rent covers January 9 - May 11 (4 months) = 4,560/ 4= \$1,160 includes unlimited meals |
| Beds | 816 | |
| University Served | Texas A&M and Blinn Community College | |
| WEB URL: | http://www.livethetradition.com/ | |
| Occupancy (if known) | 100% | |
| % of upperclassmen in dorms | 23% | |
| <u>The Edge at Ave North</u> | | |
| Address | 1601 N 15th Street, Philadelphia 19103 | Material says 5 minute walk to campus - promotes shopping and general environment Rooms similar in size and concept as Create, Inc. |
| Beds | 1200 | |
| University Served | Temple | |
| WEB URL: | http://www.edgeavenorth.com/ | |
| Occupancy (if known) | 100% | |
| % of upperclassmen in dorms | 25% | |
| <u>Bromley Hall</u> | | |
| Address | 910 South Third Street, Champaign, IL 61820 | Located 2 miles from Parkland and 1/2 mile from U of Illinois 225 ft double room with private bath for 2 / deluxe double similar size of Create, Inc. |
| Beds | 716 | |
| University Served | University of Illinois and Parkland Community College | |
| WEB URL: | www.bromleyhall.com | |
| Occupancy (if known) | 100% | |
| % of upperclassmen in dorms | information unavailable at this time | |
| <u>Illini Tower</u> | | |
| Address | 409 East Chalmers Street, Champaign, IL 61820 | 6-7 blocks off campus Monthly = \$1,108 for 10 months, 4 person shared bath with full meals Two students in small shared bedroom - two bedrooms plus small kitchen and living area - shared bath. |
| Beds | 800 | |
| University Served | University of Illinois | |
| WEB URL: | http://www.illinitower.net/ | |
| Occupancy (if known) | 100% | |
| % of upperclassmen in dorms | 14% | |

| | | |
|---------------------------------------|---|--|
| <u>St. Johns - Newman Hall</u> | | Catholic - non-profit project. Located 2 miles from each of the schools served \$9,600 for double occupancy (small room) with 4 person bath and small sitting area 8,400 for situation with hall bath |
| Address | 604 East Armory Ave, Champaign, IL 61820 | |
| Beds | | |
| University Served | University of Illinois | |
| WEB URL: | http://www.newmanhall.org/ | |
| Occupancy (if known) | 100% | |
| % of upperclassmen in dorms | 50% | |
| <u>The Stratum</u> | | Project located 5-6 blocks from Penn & 2 blocks from Drexel Expensive - 1,300 / month for 10 month lease Not full - elite option may not work Very upscale snob appeal in renovated historic hotel |
| Address | 20 S. 36th Street, Philadelphia, PA 19104 | |
| Beds | 255 | |
| University Served | University of Pennsylvania | |
| WEB URL: | http://www.the-stratum.com/ | |
| Occupancy (if known) | | |
| % of upperclassmen in dorms | 100% | |
| <u>The Edge (Tampa)</u> | | Located 1 block of campus - almost on campus 2 shared bedroom with 4 person bath |
| Address | 4200 East Fletcher Ave. Tampa FL 33613 | |
| Beds | 496 | |
| University Served | University of South Florida | |
| WEB URL: | http://www.theedgeat42nd.com/ | |
| Occupancy (if known) | | |
| % of upperclassmen in dorms | 60% | |
| <u>University Center</u> | | Very large project (1,700 beds) serving three schools with DePaul 2.5 miles away Deluxe double (mid range of project) similar to Create Inc Monthly in deluxe double starts at \$861 and REQUIRES separate meal plan. Monthly minimum meal plan is \$2,196 for academic year = \$219 monthly. |
| Address | 525 South State Street, Chicago, IL | |
| Beds | 1800 | |
| University Served | Roosevelt, Columbia, DePaul | |
| WEB URL: | http://www.universitycenter.com/student-index.html | |
| Occupancy | 100% | |
| % of upperclassmen in dorms | Information not available at this time | |



Experience more.

- Home
- Calendar
- Site Plan
- Virtual Tours
- Floor Plans
- Amenities
- Edge Cafe / Today's Menu
- Rates
- Resident Resources
- Request Information / Reserve a Room
- What Our Residents Say!
- Maintenance Request
- Local Hotels
- Contact Us
- Links
- Casino Night
- Photo Gallery



301 Church Ave.
College Station TX, 77840
1-866-268-3676

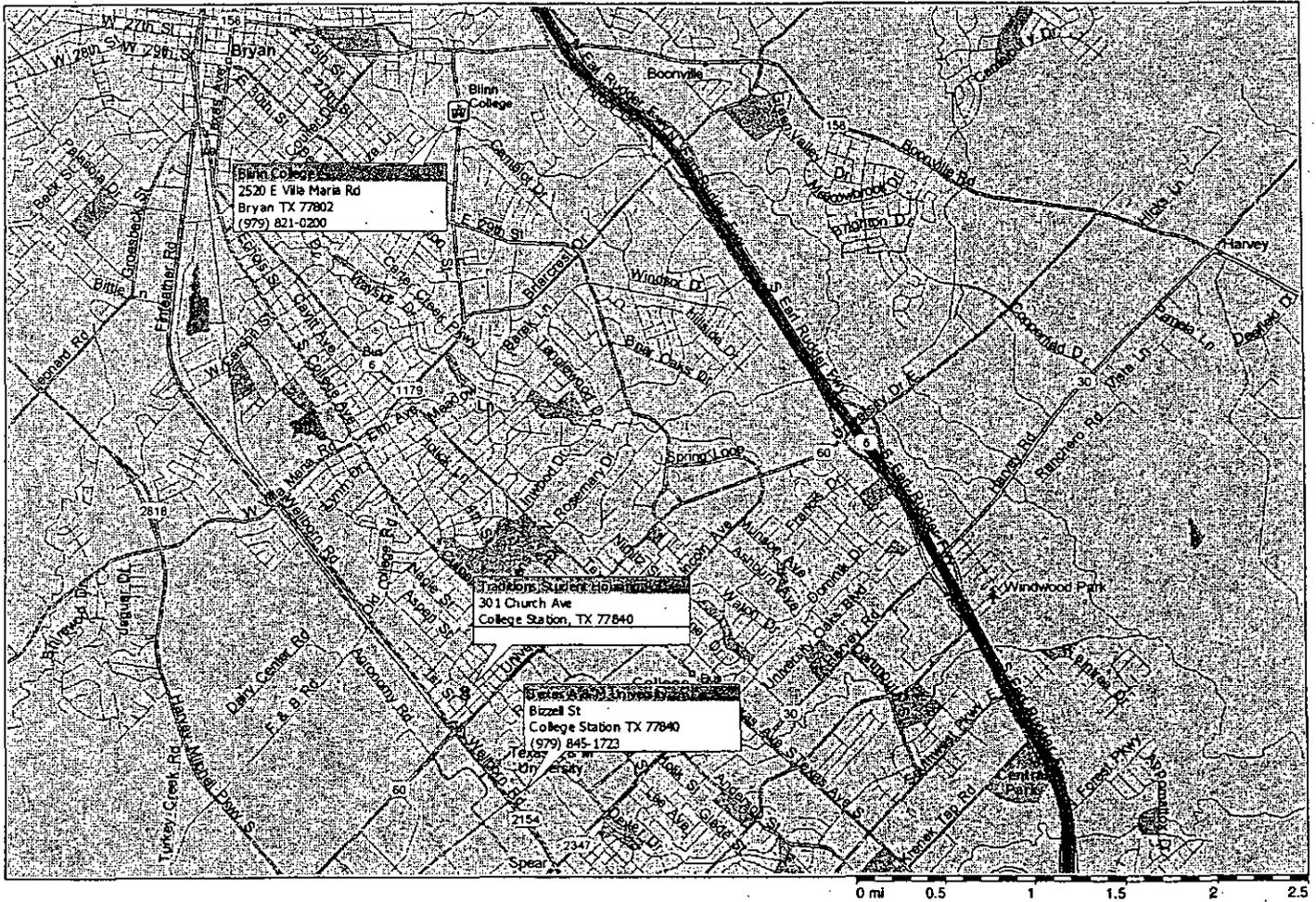


READY SET LIVE!

The Tradition at Northgate is a full service student housing community serving College Station area students at both Texas A&M (TAMU) University and Blinn College. We know you work hard as a student. Our community is built with you in mind and our goal is to give you the opportunity to make your college experience the experience of a lifetime.

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Traditions - Texas A&M & Blinn College



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THE TRADITION AT NORTHGATE SPRING '08 SEMESTER RATES

- Spring semester lease term is Jan. 14-May 7. Move-in begins Jan 9 & move-out ends May 11.
- Choose from our three meal plan options (7, 12, or UNLIMITED meals per week)
- Choose to pay in either one single installment or five monthly installments.

MEAL PLAN OPTIONS

| | 7 Meals | | 12 Meals | | UNLIMITED Meals | |
|--------------------------|----------------|---------|----------------|---------|-----------------|---------|
| | Total Contract | Payment | Total Contract | Payment | Total Contract | Payment |
| TWO BEDROOM | | | | | | |
| 5 installments | 4,380 | 876 | 4,460 | 892 | 4,560 | 912 |
| 1 semester installment | 4,296 | 4,296 | 4,371 | 4,371 | 4,471 | 4,471 |
| ONE BEDROOM | | | | | | |
| 5 installments | 5,955 | 1,191 | 6,030 | 1,206 | 6,135 | 1,227 |
| 1 semester installment | 5,838 | 5,838 | 5,913 | 5,913 | 6,013 | 6,013 |
| LARGE TWO BEDROOM | | | | | | |
| 5 installments | 4,865 | 973 | 4,945 | 989 | 5,045 | 1,009 |
| 1 semester installment | 4,771 | 4,771 | 4,846 | 4,846 | 4,946 | 4,946 |
| LARGE ONE BEDROOM | | | | | | |
| 5 installments | 6,120 | 1,224 | 6,195 | 1,239 | 6,300 | 1,260 |
| 1 semester installment | 6,000 | 6,000 | 6,075 | 6,075 | 6,175 | 6,175 |

Pay Plan Options

- 5 installment plan* *5 payments due 1st of month from December 1, 2007 - April 1, 2008*
- 1 installment* *1 Semester payment due December 1, 2007*

- All units are furnished and include high speed Internet access and standard cable TV package w/ HBO. All utilities (water, electricity, trash) are included.
- Expecting financial aid (loans, grants, scholarships)? No problem! Ask about our payment deferral program! Be sure to select the 5 installment plan to be eligible.



UNIVERSITY OF ILLINOIS
Private Certified
HOUSING

409 East Chalmers Street
Champaign, IL 61820
info@illinitower.net

888.999.1586
217.344.0400
217.344.8162

Potential Residents Current Residents Piazza Fresca Other Information Staff Pictures

Welcome To Illini Tower

[Pay Online](#)

Space Is Still Available! It's not too late to have the BEST freshman experience!

Housing is one of the most important parts of college life. That's why I.T. offers contemporary apartments designed exclusively for students attending the University of Illinois. Combining the convenience of its near-campus location with the comfort of apartment living? Illini Tower offers today's college students a complete housing package to fit their unique needs.

By focusing on the total student experience? life at Illini Tower reinforces the student's educational goals as well as a commitment to community service and development. Through cultural and developmental programs coordinated by the staff? residents can participate in a wide variety of activities including nutrition and fitness seminars? community outreach programs? intramural sports? movie nights? campus service projects and classes on time management? study skills and much more.

Explore your options at Illini Tower...Call 888.999.1586 TODAY!

Student Apartment Highlights

- Apartment-style rooms
- Private bathrooms and a kitchen in each unit
- Flexible Meal Plans
- Free Indoor Fitness Center
- Computer Center
- Ethernet / Internet Connection in Each Apartment
- On-Site Laundry Facilities
- 24 hour Study Lounge with Internet Access
- Weekly Housekeeping Services
- Game Room



409 East Chalmers
Street
Champaign, IL 61820

Toll-Free: 888.999.1586
Fax: 217.344.8162
Local: 217.344.0400 info@illinitower.net

Managed By Allen &
O'Hara
Education Services, Inc.

Website Developed
By
ArtShipulin



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Illini Tower location map



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HOUSING

402 East Champaign Street
Champaign, IL 61820
info@illinitower.net

815.244.1286
217.364.0400
217.344.8162

Potential Residents | Current Residents | Piazza Fresca | Other Information | Staff | Pictures

Fall 2007/Spring 2008 Rates

[Pay Online](#)

[Payment Options](#) | [Meal Plans](#) | [Freshmen Rates](#) | [Continuing/Transfer Students Rates](#) | [Returning Residents Rates](#)

Payment Options & Due Dates

Payment Schedules are listed here. NO BILLS WILL BE SENT!

| | |
|---------------------|---|
| Installment: | Ten installments due on the first of each month between 07/01/2007 & 04/01/2008 |
| Semester: | Two semester payments due 07/01/2007 & 12/01/2007 |
| Annual: | One payment due 07/01/2007 |

Meal Plans

| | |
|-----------------|------------------------|
| Diamond: | 325 meals per semester |
| Gold: | 275 meals per semester |
| Silver: | 200 meals per semester |
| Bronze: | 120 meals per semester |

Freshmen Rates (Standard Apartment, Two Bedroom, Four Person) [top](#)

| Meal Plan | Payment Options | | |
|-----------------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond: | \$10207 | \$5208 * 2 = \$10416 | \$1108 * 10 = \$11080 |
| Gold: | \$10021 | \$5116 * 2 = \$10232 | \$1090 * 10 = \$10900 |
| Silver: | \$9845 | \$5023 * 2 = \$10046 | \$1073 * 10 = \$10730 |
| Bronze: | \$9650 | \$4930 * 2 = \$9860 | \$1055 * 10 = \$10550 |

Illini Tower Rates include four-person occupancy all applicable sales tax furnishings utilities local phone service internet access cable as well as access to all recreational facilities. Also included is the *Dine Anytime* meal program of your choice which provides residents with flexible dining room access throughout its scheduled hours of operation.

There is an additional cost for parking if available.

Your \$175 Application and Service Fee is due upon applying.

Continuing/Transfer Students Rates [top](#)

Standard Apartment

| Meal Plan | Payment Options | | |
|-----------------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond: | \$10207 | \$5208 * 2 = \$10416 | \$1108 * 10 = \$11080 |
| Gold: | \$10021 | \$5116 * 2 = \$10232 | \$1090 * 10 = \$10900 |
| Silver: | \$9845 | \$5023 * 2 = \$10046 | \$1073 * 10 = \$10730 |
| Bronze: | \$9650 | \$4930 * 2 = \$9860 | \$1055 * 10 = \$10550 |

Efficiency Apartment

| Meal Plan | Payment Options | | |
|-----------------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond: | \$14165 | \$7227 * 2 = \$14454 | \$1533 * 10 = \$15330 |
| Gold: | \$13940 | \$7112 * 2 = \$14224 | \$1508 * 10 = \$15080 |
| Silver: | \$13716 | \$6998 * 2 = \$13996 | \$1484 * 10 = \$14840 |
| Bronze: | \$13495 | \$6885 * 2 = \$13770 | \$1460 * 10 = \$14600 |

New Efficiency Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------|-------------|
| | Annual | Semester | Installment |

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| | | | |
|---------|---------|----------------------|-----------------------|
| Diamond | \$17865 | \$9115 * 2 = \$18230 | \$1933 * 10 = \$19330 |
| Gold | \$17675 | \$9018 * 2 = \$18036 | \$1912 * 10 = \$19120 |
| Silver | \$17487 | \$8922 * 2 = \$17844 | \$1892 * 10 = \$18920 |
| Bronze | \$17242 | \$8797 * 2 = \$17594 | \$1865 * 10 = \$18650 |

Three or Four Bedroom Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond | \$11636 | \$5937 * 2 = \$11874 | \$1259 * 10 = \$12590 |
| Gold | \$11436 | \$5838 * 2 = \$11676 | \$1238 * 10 = \$12380 |
| Silver | \$11237 | \$5738 * 2 = \$11476 | \$1217 * 10 = \$12170 |
| Bronze | \$11038 | \$5638 * 2 = \$11276 | \$1195 * 10 = \$11950 |

Illini Tower Rates include all applicable sales tax furnishings utilities local phone service internet access cable as well as access to all recreational facilities. Also included is the *Dine Anytime* meal program of your choice which provides residents with flexible dining room access throughout its scheduled hours of operation.

There is an additional cost for parking if available.

Your \$175 Application and Service Fee is due upon applying.

Returning Residents Rates

top

Standard Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond | \$10207 | \$5208 * 2 = \$10416 | \$1108 * 10 = \$11080 |
| Gold | \$10021 | \$5116 * 2 = \$10232 | \$1090 * 10 = \$10900 |
| Silver | \$9845 | \$5023 * 2 = \$10046 | \$1073 * 10 = \$10730 |
| Bronze | \$9650 | \$4930 * 2 = \$9860 | \$1055 * 10 = \$10550 |

Efficiency Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond | \$14165 | \$7227 * 2 = \$14454 | \$1533 * 10 = \$15330 |
| Gold | \$13940 | \$7112 * 2 = \$14224 | \$1508 * 10 = \$15080 |
| Silver | \$13716 | \$6998 * 2 = \$13996 | \$1484 * 10 = \$14840 |
| Bronze | \$13495 | \$6885 * 2 = \$13770 | \$1460 * 10 = \$14600 |

New Efficiency Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond | \$17865 | \$9115 * 2 = \$18230 | \$1933 * 10 = \$19330 |
| Gold | \$17675 | \$9018 * 2 = \$18036 | \$1912 * 10 = \$19120 |
| Silver | \$17487 | \$8922 * 2 = \$17844 | \$1892 * 10 = \$18920 |
| Bronze | \$17242 | \$8797 * 2 = \$17594 | \$1865 * 10 = \$18650 |

Three or Four Bedroom Apartment

| Meal Plan | Payment Options | | |
|-----------|-----------------|----------------------|-----------------------|
| | Annual | Semester | Installment |
| Diamond | \$11636 | \$5937 * 2 = \$11874 | \$1259 * 10 = \$12590 |
| Gold | \$11436 | \$5838 * 2 = \$11676 | \$1238 * 10 = \$12380 |
| Silver | \$11237 | \$5738 * 2 = \$11476 | \$1217 * 10 = \$12170 |
| Bronze | \$11038 | \$5638 * 2 = \$11276 | \$1195 * 10 = \$11950 |

Illini Tower Rates include all applicable sales tax furnishings utilities local phone service internet access cable as well as access to all recreational facilities. Also included is the *Dine Anytime* meal program of your choice which provides residents with flexible dining room access throughout its scheduled hours of operation.

There is an additional cost for parking if available.

The application fee is waived for Returning Residents. Your 2006-07 service and application fee will be retained as your 2007-2008 non-refundable Service Fee.

409 East Chalmers
Street
Champaign, IL 61820

Toll-Free: Fax:
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Local: 217.344.0400 info@illinitower.net

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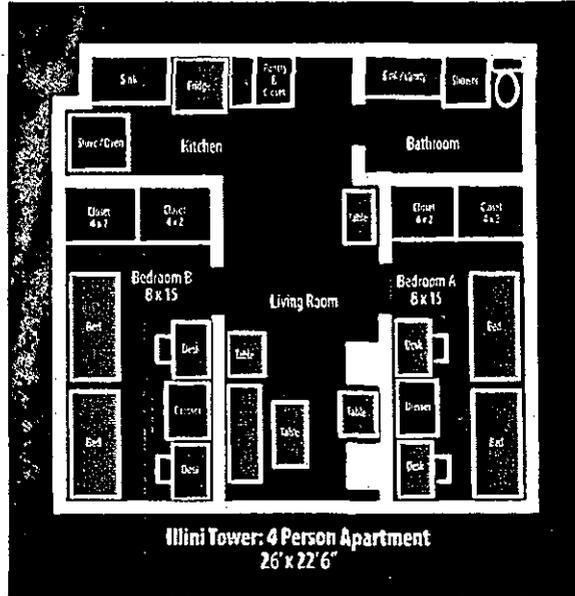
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Potential Residents Current Residents Piazza Fresca Other Information Staff Pictures

[Pay Online](#)

Floor Plan

Standard Apartment. Two Bedroom, Four Person



Illini Tower: 4 Person Apartment
26' x 22' 6"

409 East Chalmers
Street
Champaign, IL 61820

Toll-Free: 888.999.1586
Local: 217.344.0400
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News & Announcements

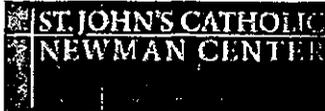
**Shawn Reeves to host book signing
December 4th.** The Institute of Catholic Thought will be hosting a book signing of *Embracing the Mystery of the Holy...*

[\[More details\]](#)

Calendar

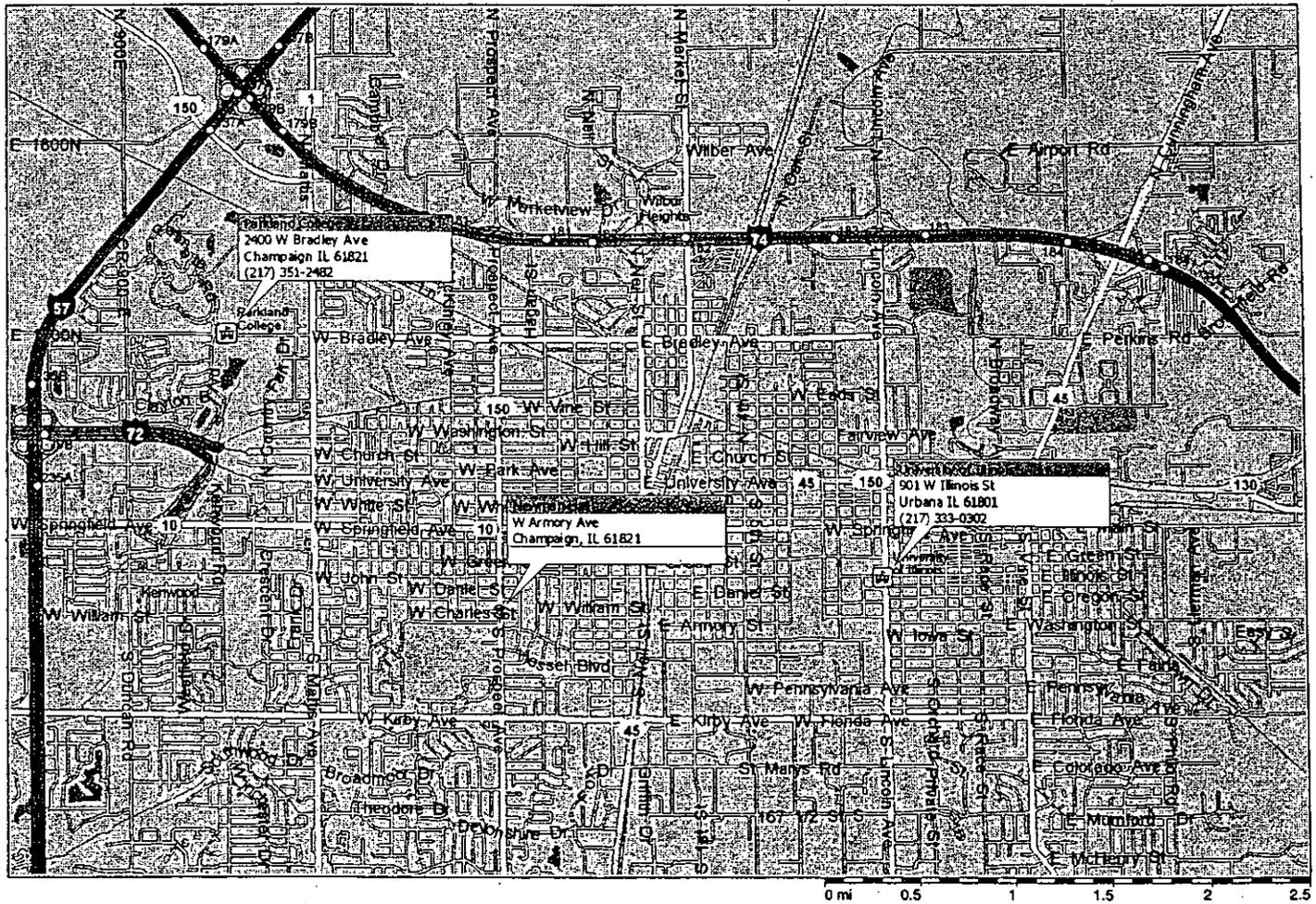
Thursday, December 6: Christmas Dinner

[\[More details\]](#)



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Newman Hall location map



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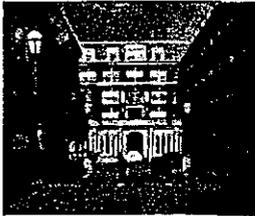
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[St. John's Catholic Newman Center >> Newman Hall >> About Us](#)

Newman Hall

For more than seventy years, we have been a home away from home for thousands of University of Illinois students from around the world. It is a tradition we are proud to be a part of, and we know that you will be, too!

This welcoming and active environment is one where you will experience the best in college living. You will find large dorm rooms, comfortable student lounges, a dining hall and weekly housekeeping services at Newman. You will also have direct access to superior educational, social, cultural, spiritual and athletic opportunities.



- [Calendar of Events](#)
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- [Phonebook](#)
- [About Newman](#)
- [FAQs](#)
- [Personnel](#)
- [Room Info/Rates](#)
- [Applications](#)
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**ST. JOHN'S CATHOLIC
NEWMAN CENTER**

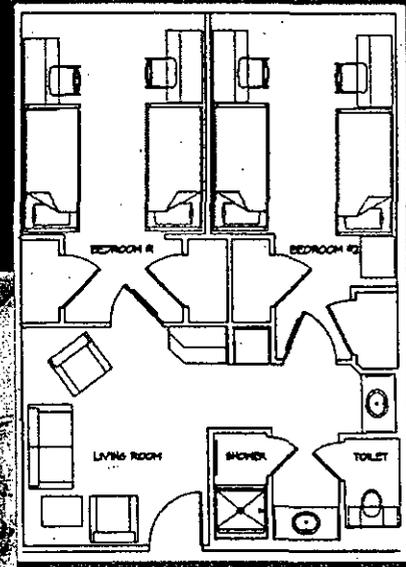
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St. John's Catholic Newman Center | 604 East Armory Avenue | Champaign, Illinois 61820 | (217) 344-1184

Newman Hall Pricing 08-09

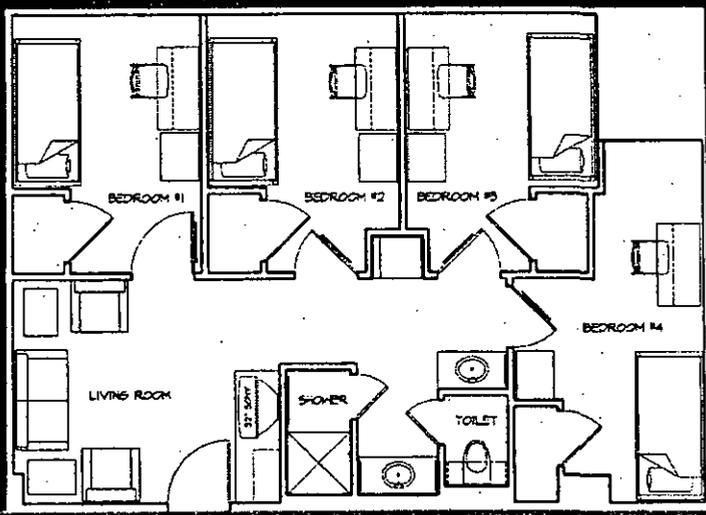
Newman Hall North Double

- Double bedrooms
- Shared bathrooms
- Shared living room
- \$9650



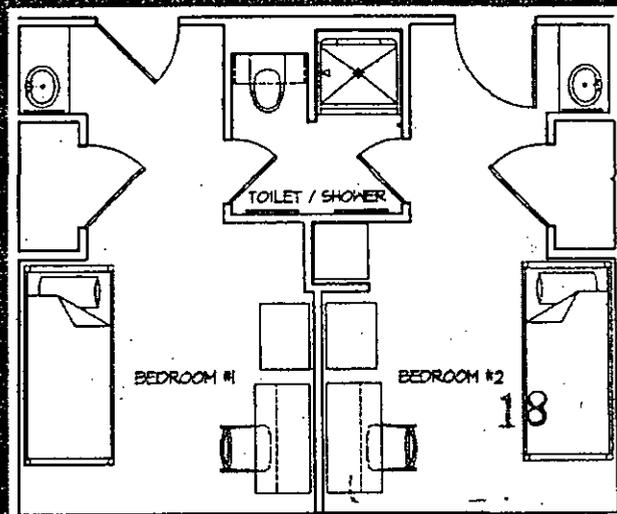
Newman Hall North Single

- Single bedrooms
- Shared bathrooms
- Shared living rooms
- \$10,000



Newman Hall North Private Single

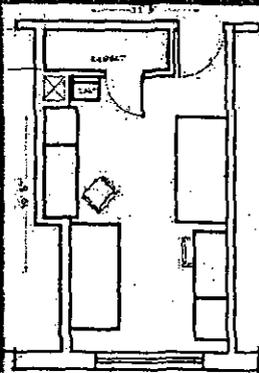
- Single bedrooms
- Shared bathrooms
- 10 Fully Handicap Accessible Rooms
- \$10,500



At the center of it all

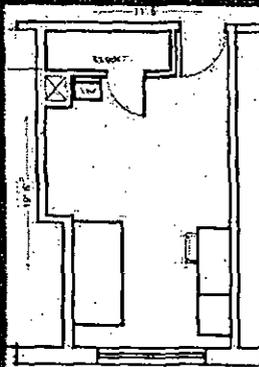
Newman Hall South Double

- \$8400



Newman Hall South Single

- \$9200



Newman Hall North

- Semi-Private baths
- Shared living rooms/private singles

Newman Hall South

- Large singles & doubles
- Updated communal bathrooms

All Prices include:

- 20 meals per week
- Ethernet/wireless internet
- Local phone service
- Basic TV
- Housekeeping Service

Applications are available now. You do not have to be accepted or admitted to the university to secure a spot at Newman. Contracts will be sent out starting in late January. Take a few minutes today and sign up to live at the center of it all at Newman Hall.



UNIVERSITY OF ILLINOIS
private certified

HOUSING

Apply Today! www.newmanhall.org

Home | Property Information | Resident Portal | Pay Rent | Apply Now | Contact Us | Newsletter |
The Stratum Referral Program Flyer | Community Assistant Position



- Overview
- Amenities
- Photos
- Virtual Tour
- Map & Directions
- Contact



The Stratum Student Housing

20 South 36th St.
Philadelphia, PA 19104
Office : 215-662-0802

Leasing Office Hours
Monday-Friday: 9AM-7PM
Saturday Noon-5PM
Sunday Noon -4

- [Email Property](#)
- [Apply Now!](#)
- [Print a Brochure](#)
- [Request More Info](#)

Floorplans

| Name | Bed | Bath | Image |
|---------------------|-----|------|-------|
| Single | 1 | 1 | |
| Double | 2 | 1 | |
| 1st Floor Amenities | | | |
| 2nd Floor Layout | | | |
| 3rd Floor Layout | | | |
| 4th Floor Layout | | | |
| 5th Floor Layout | | | |
| 6th Floor Layout | | | |
| 7th Floor Layout | | | |

Description

The Stratum is a one of a kind full service student housing community, located in the heart of University City within a 3 minute

walk to the Penn and Drexel campuses.

This 255 bed community offers students of Penn, Drexel, University of the Sciences, The Restaurant School, University of the Arts (to name a few) individual leases and fully furnished, newly renovated suite style rooms with private bathrooms.

Additionally, a full-service meal program is offered on site along with state-of-the-art amenities. The location cannot be beat!

Click on the links below for more information

- Our Rates

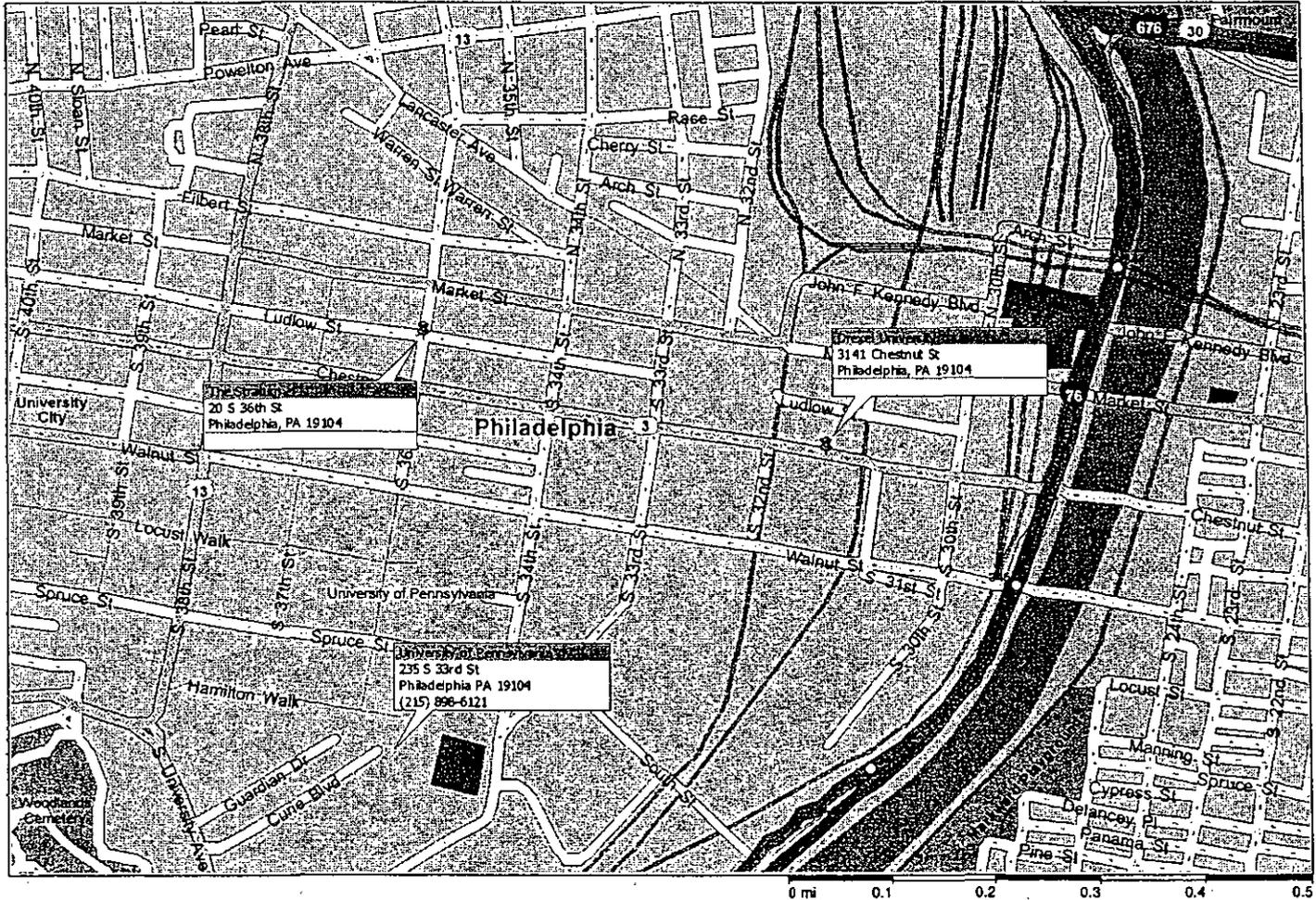
Do you receive Financial Aid?

Do you find yourself scrambling for the first and second month's rent?

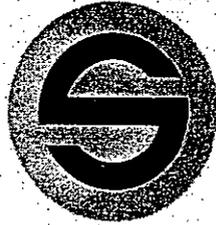
We defer your rent payments until you receive your financial aid! Call our leasing office for more information!



The Sratum Location Map



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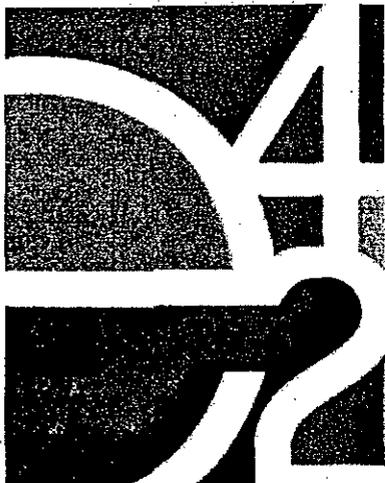
- Do You Receive Financial Aid? We'll Defer Your Payments until Your Check Arrives! Call Us For More Information!
- Discounted rates available when paid in full!

Single Room 10 Installments

| | |
|-----------------------|-------------------------------|
| Unlimited Rate | \$2,085-2446/person |
| Upgraded 224 | \$2,043-\$2376/person |
| Base Rate | \$1,975-\$2171 /person |

Double Room 10 Installments

| | |
|-----------------------|--------------------------------|
| Unlimited Rate | \$1,295-\$1,373/person |
| Upgraded 224 | \$1,263 \$1,338/person |
| Base Rate | \$1,209- \$1,282/person |



THE EDGE

at 42nd street

Upcoming Dates:

- Tuesday, December 11, 2007
"Dive In"
- Tuesday, December 18, 2007
"Dive In"
- Tuesday, December 25, 2007
"Dive In"
- Tuesday, January 1, 2008
"Dive In"

[See entire calendar](#)

LIVE
YOUR
LIFE



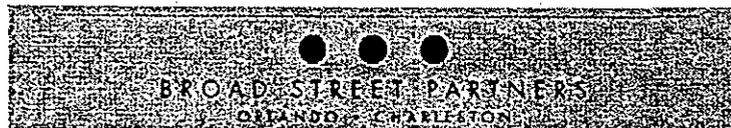
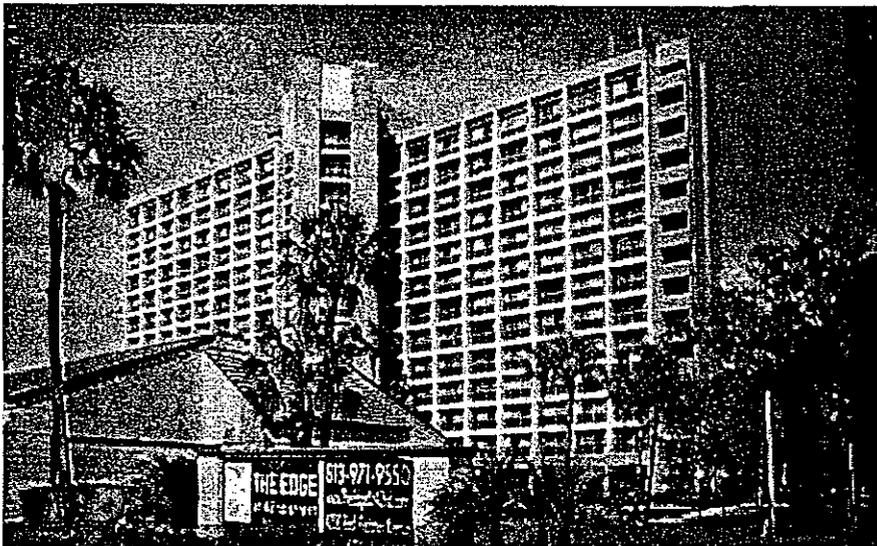
THE
EDGE



Affordable, Convenient Off-Campus Housing For Tampa Area Students

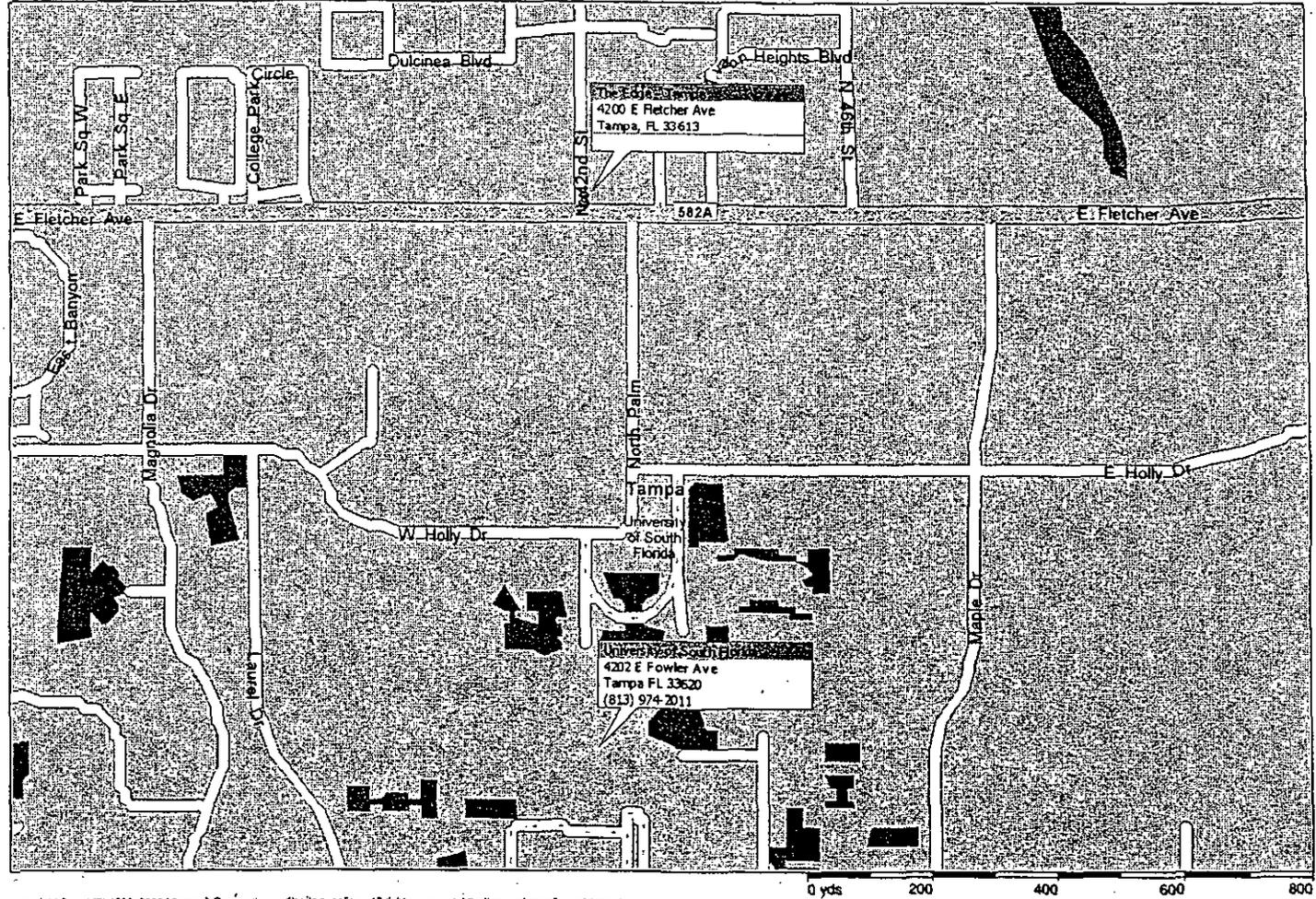
In life, you need an edge, right? An advantage. A boost. A step up. In college, you need a place you can call your own. One that is affordable and convenient. Where you can study hard. Or just relax when the time is right.

It's all here . . . The Edge at 42nd Street. Off campus living conveniently located across from the University of South Florida's main campus, The Edge is tailored to meet your needs . . . and your budget.



100 18

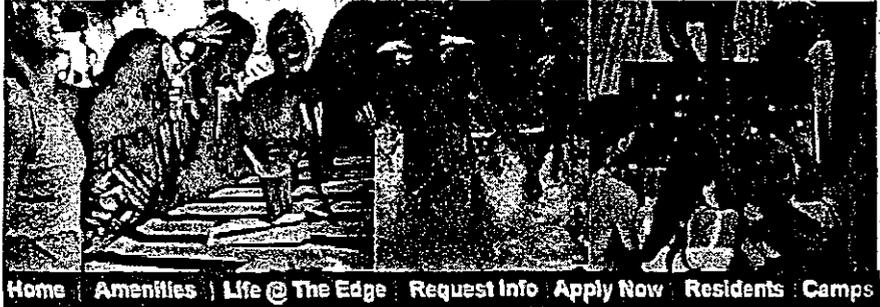
Edge Tampa location map



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THE EDGE
at 42nd street

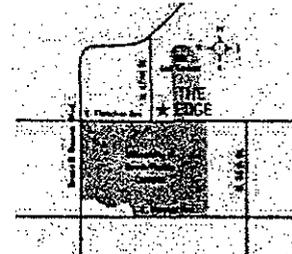


Life at The Edge

Every resident has 24-hour access to our Residence Life staff. We're here to help and make sure you get what you need for a smooth transition to college life. Each month, you'll receive a calendar of community activities that includes both social gatherings and educational workshops. And when you're ready to hit the books, you can take advantage of our 24-hour Study Lounge.

Convenience

Thanks to our prime location across from USF, we are able to offer a full array of convenient services. The Edge is part of the BullRunner Shuttle route, which stops at our parking lot every 15 minutes.



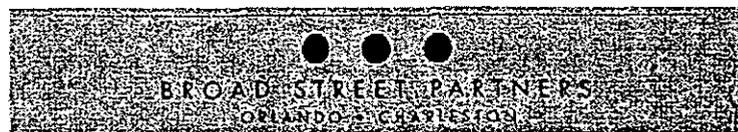
Click to enlarge.

We also have a stop for the HARTline, Tampa's public transit system, which USF students can ride, free of charge. Local stores, restaurants and banks are close by, too.

Individual Leasing

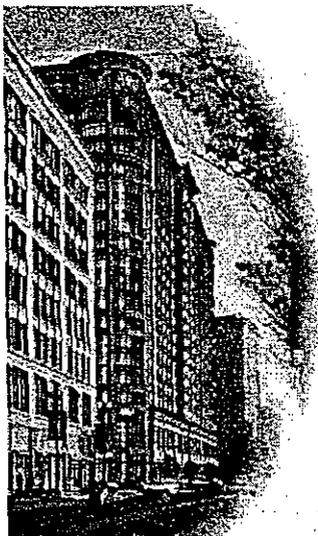
Each room at The Edge is part of a two-bedroom, one-bathroom suite. As a resident, you can choose to live in a single room. Or you can choose to live in a double room, which you share with a roommate.

Either way, with the convenience and security of By-the-Bed Leasing, you are responsible for only your rent — no one else's.



HOME | ABOUT UC | GENERAL INFORMATION | APPLICATIONS | RESIDENTS

[Overview](#) | [Location](#) | [Area Amenities](#) | [Rates](#) | [Administration](#)



Overview ■■■■■■

University Center, a state-of-the-art student residence, opened its doors in the fall of 2004. Located in the heart of Chicago's Educational Corridor, University Center is just steps from [Columbia College Chicago](#), [DePaul University](#) and [Roosevelt University](#), the triad that formed this unique facility. Designed as a multi-institutional community specifically for college students from local neighborhoods and around the world . . . University Center is where you want to be.

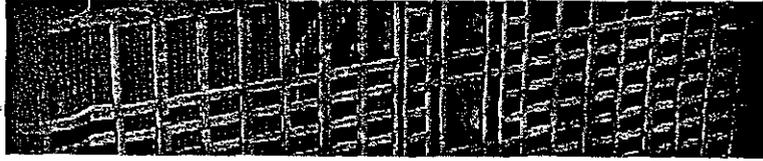
At University Center you'll live and study with a diverse group of fellow students. You'll enjoy the numerous cultural institutions, sporting events, retailers, restaurants and entertainment venues only Chicago has to offer - and you'll have access to hundreds of full and part-time job opportunities, work-study programs and corporate internships. Public transportation will be at your doorstep. Harold Washington Library Center, the country's largest municipal library, will be right across the street. And, of course, Chicago's magnificent lakefront, world-renowned parks, beautiful beaches and marvelous museums are all just steps away. Living and learning in a major metropolitan city can't get any better.

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info@universitycenter.com | 877-4-UCC-INFO

000 18

[HOME](#) | [ABOUT UC](#) | [GENERAL INFORMATION](#) | [APPLICATIONS](#) | [RESIDENTS](#)



CHICAGO • LIVE • STUDY • PLAY

The nation's largest
**multi-institutional
student residence**

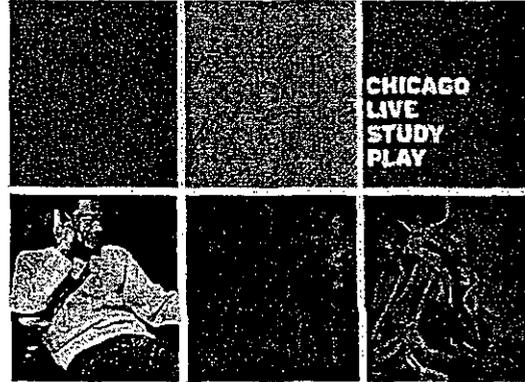
Home to over 1,700
undergraduate, graduate &
professional students

In the heart of
Chicago's Educational corridor

University Center

525 South State Street Chicago, Illinois 60605

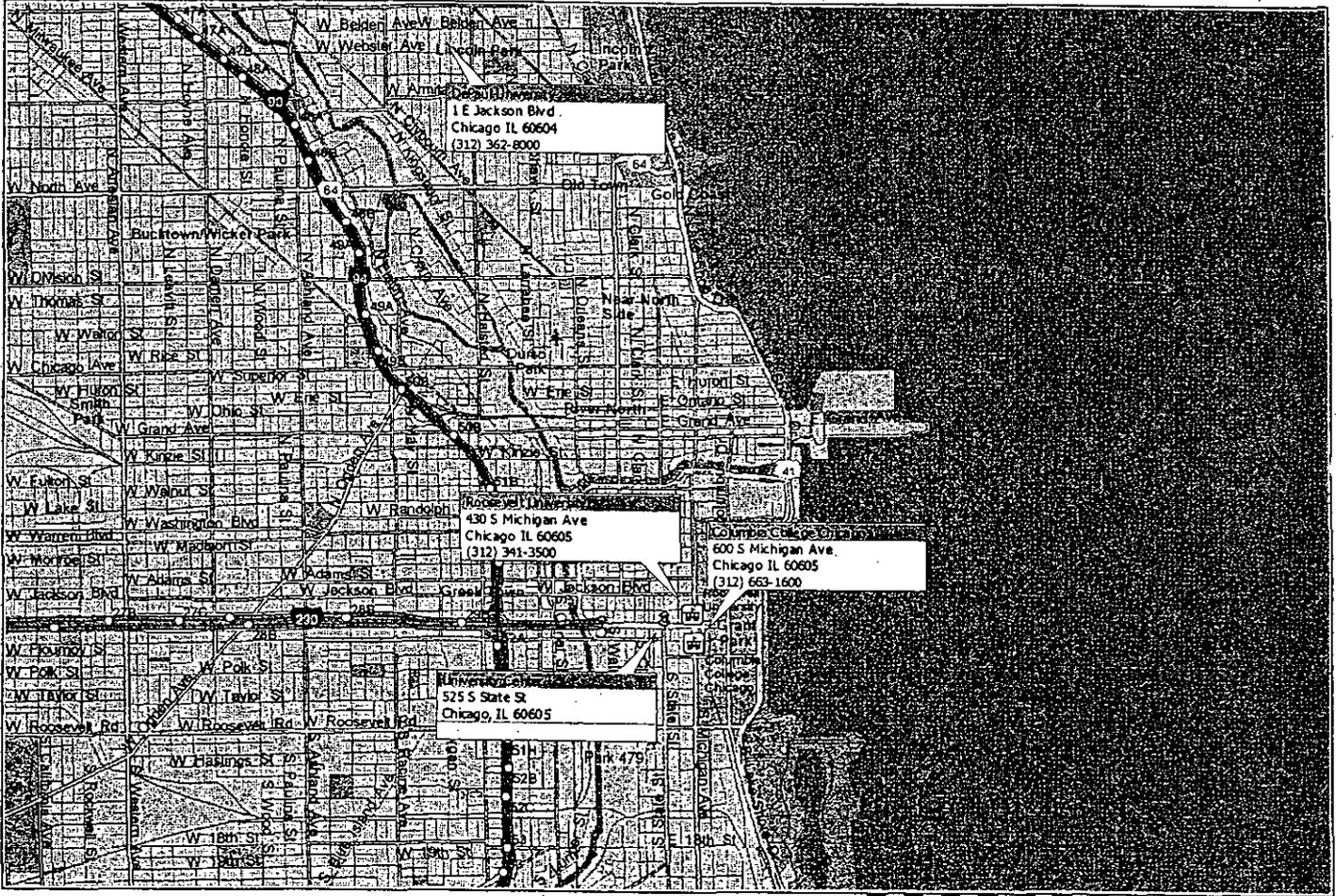
©2004 Educational Advancement Fund, Inc.



**CHICAGO
LIVE
STUDY
PLAY**

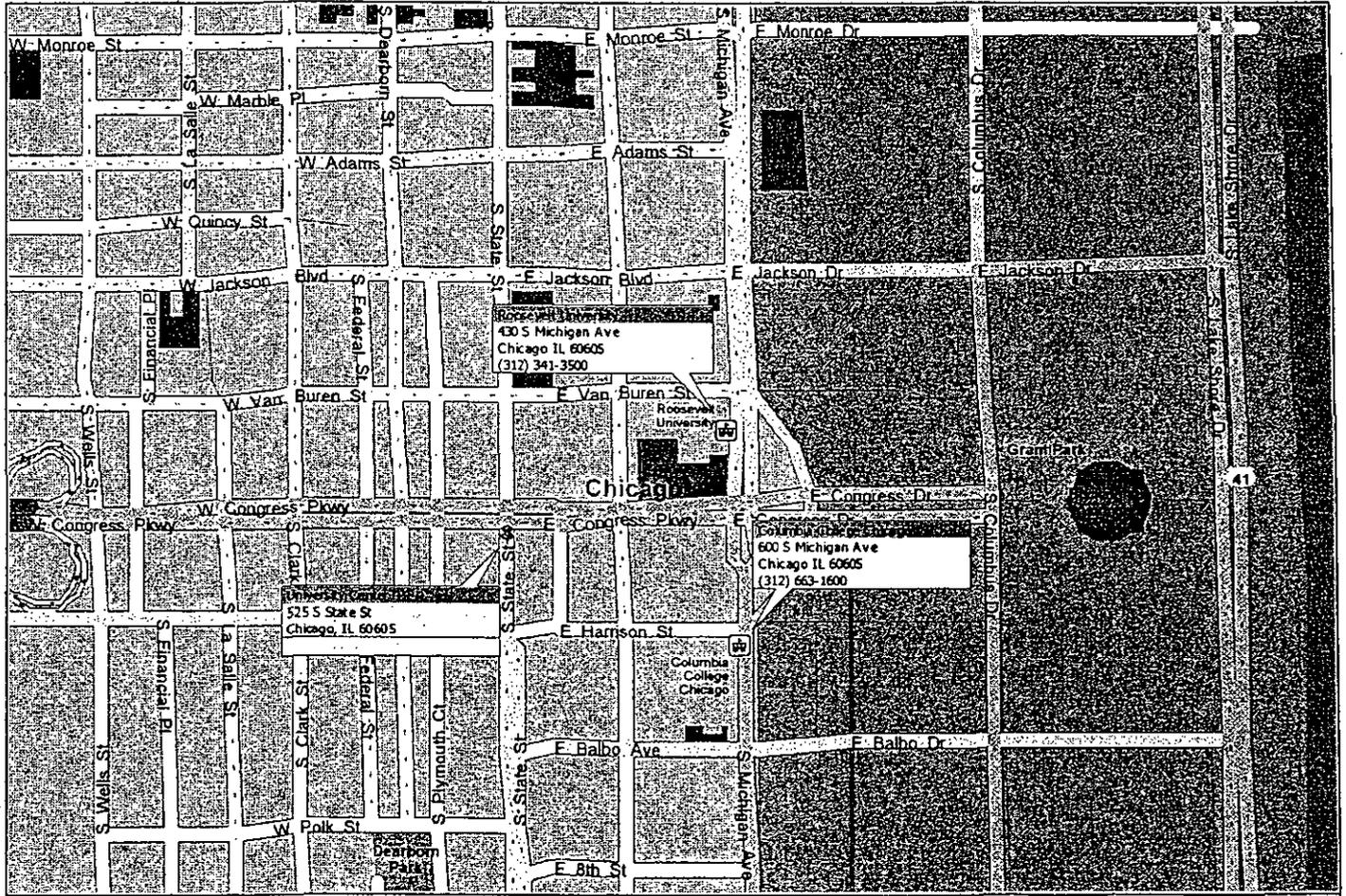
info@universitycenter.com | 877-4-UCC-INFO

University Center Location Map2



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University Center Location Map1



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[HOME](#) | [ABOUT UC](#) | [GENERAL INFORMATION](#) | [APPLICATIONS](#) | [RESIDENTS](#)

[Unit Plans](#) | [Common Areas](#) | [Take a Tour](#) | [Dining](#) | [TV/Phone/Net](#) | [Your Safety](#) | [Retail](#) | [Guest Suites](#)



Dining ■■■■■■



University Center Dining offers more food options and flexibility than possibly imagined. With a variety of dining stations including grill, salad, soup, made-to-order, home-style cooking, pizza, express to-go, late night, deli and dessert, students are sure to satisfy their hunger needs. Pizza and express stations are even open late night.

Dining is open to residents and their guests on an a la carte basis or through a meal plan. Meal plans are geared specifically to make students' lives simpler, meet the needs of their busy lifestyles and provide nutritionally balanced diets.

University Center offers a wide-range of meal plans. Residents who live in apartment-style units have the option of signing-up for a meal plan. Residents who live in suite-style units are required to sign-up for a University Center meal plan. Parents and residents are also able to add money (cash, check or online through the Dining Website) to University Center dining accounts at any time.

[Visit the Dining Center web page for all the meal plan options.](#)

HOME | ABOUT UC | GENERAL INFORMATION | APPLICATIONS | RESIDENTS

[Unit Plans](#) | [Common Areas](#) | [Take a Tour](#) | [Dining](#) | [TV/Phone/Net](#) | [Your Safety](#) | [Retail](#) | [Guest Suites](#)



Unit Plans ■■■■■■

University Center's 18-stories accommodate 1,680 students and 43 resident staff members. Mingling with students from different educational institutions, as well as undergraduate, graduate and professional students, residents of University Center experience a unique and intriguing aspect of college life that broadens their horizons, stimulate their ideas and enhance their perceptions.

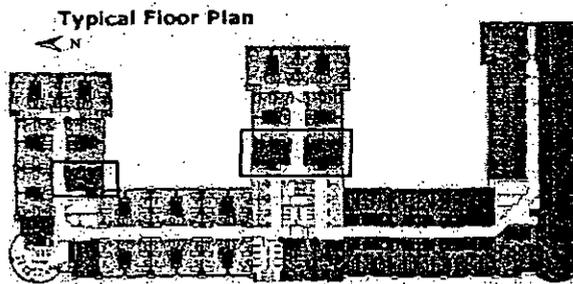
University Center offers five different, centrally heated and air conditioned unit types, including options for students with disabilities. All suites and apartments are fully furnished with basic satellite television service, basic phone service and high-speed Internet access. Additional telecommunication options and upgrades are also available.

Residential sections of the building are identified for specific groups of students (undergraduate students, 21 and over and graduate students).

Suites ■■■■■■

The north end of each residential floor consists of Quad Semi-Suites, Deluxe Doubles and Private Room Suites, as well as a quiet study room and comfortable community lounge area with kitchenettes.

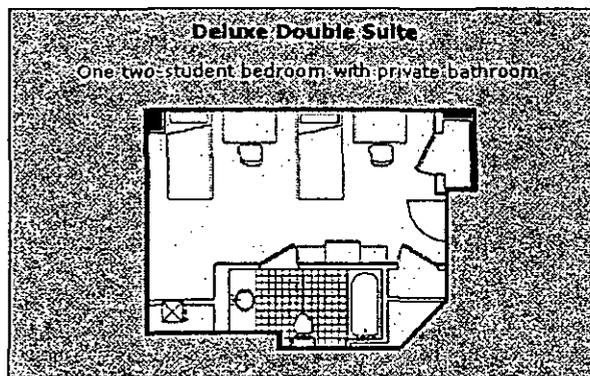
-  Quad Semi-Suite
-  Deluxe Double Suite
-  Private Room Suite



Apartments ■■■■■■

The south end of each residential floor consists of Quad Four-Bedroom Apartments, Quad Two-Bedroom Apartments and Studio Apartments. Apartment kitchens are equipped with a sink, oven/stove top, microwave, full-sized refrigerator and dishwasher.

-  Studio Apartment
-  Quad Two Bedroom Apartment
-  Quad Four Bedroom Apartment



Rates can be found under [General Information](#)

Please note: square footage is approximate, furnishings are subject to change and floor plans are not to scale.

HOME | ABOUT UC | GENERAL INFORMATION | APPLICATIONS | RESIDENTS

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Rates ■■■■■■

University Center housing 2006-2007 rates include:

- central heat and air-conditioning
- furnishings
- local telephone service
- basic television package
- high-speed internet connection
- full-size kitchen in apartment style units
- complete access to rooms during holiday periods

Rates listed are for students of Columbia College Chicago, DePaul University and Roosevelt University only. If you are a full-time student at another school or looking for summer housing, please call 312-924-8088 for more information on rates.

| Unit Description | Floor | Annual Contract | | Academic Contract | | Meal Plan |
|-------------------------------------|-------|-----------------|----------|-------------------|----------|-----------|
| | | Total | Monthly* | Total | Monthly* | |
| Quad Semi-Suite | 3-14 | \$8,520 | \$710 | \$7,416 | \$803 | Required |
| Quad Semi-Suite Premium | 15-18 | \$9,030 | \$753 | \$7,842 | \$849 | Required |
| Deluxe Double Suite | 3-14 | \$9,126 | \$761 | \$7,950 | \$861 | Required |
| Deluxe Double Suite Premium | 15-18 | \$9,624 | \$802 | \$8,376 | \$907 | Required |
| Private Room Suite | 3-14 | \$11,928 | \$994 | \$10,356 | \$1,121 | Required |
| Private Room Suite Premium | 15-18 | \$12,432 | \$1,036 | \$10,794 | \$1,168 | Required |
| Studio | 3-14 | \$13,704 | \$1,142 | Not Available | | Opt. |
| Studio Premium | 15-18 | \$14,202 | \$1,184 | Not Available | | Opt. |
| Quad Two Bedroom Apartment | 3-14 | \$10,266 | \$856 | \$8,898 | \$963 | Opt. |
| Quad Two Bedroom Apartment Premium | 15-18 | \$10,770 | \$898 | \$9,342 | \$1,011 | Opt. |
| Quad Four Bedroom Apartment | 3-14 | \$11,928 | \$994 | \$10,356 | \$1,121 | Opt. |
| Quad Four Bedroom Apartment Premium | 15-18 | \$12,432 | \$1,036 | \$10,794 | \$1,168 | Opt. |

**Monthly Equivalentents are provided solely for comparative purposes and are based on 40 weeks for academic year and 52 weeks for annual contract. Residents are billed by the term through their student account by their school. Monthly billing is not an option.*

Annual Contracts ■■■■■■

Annual contract terms reflect approximately over 8% discount over equivalent monthly rates for the academic year. A pre-payment with application may be required.

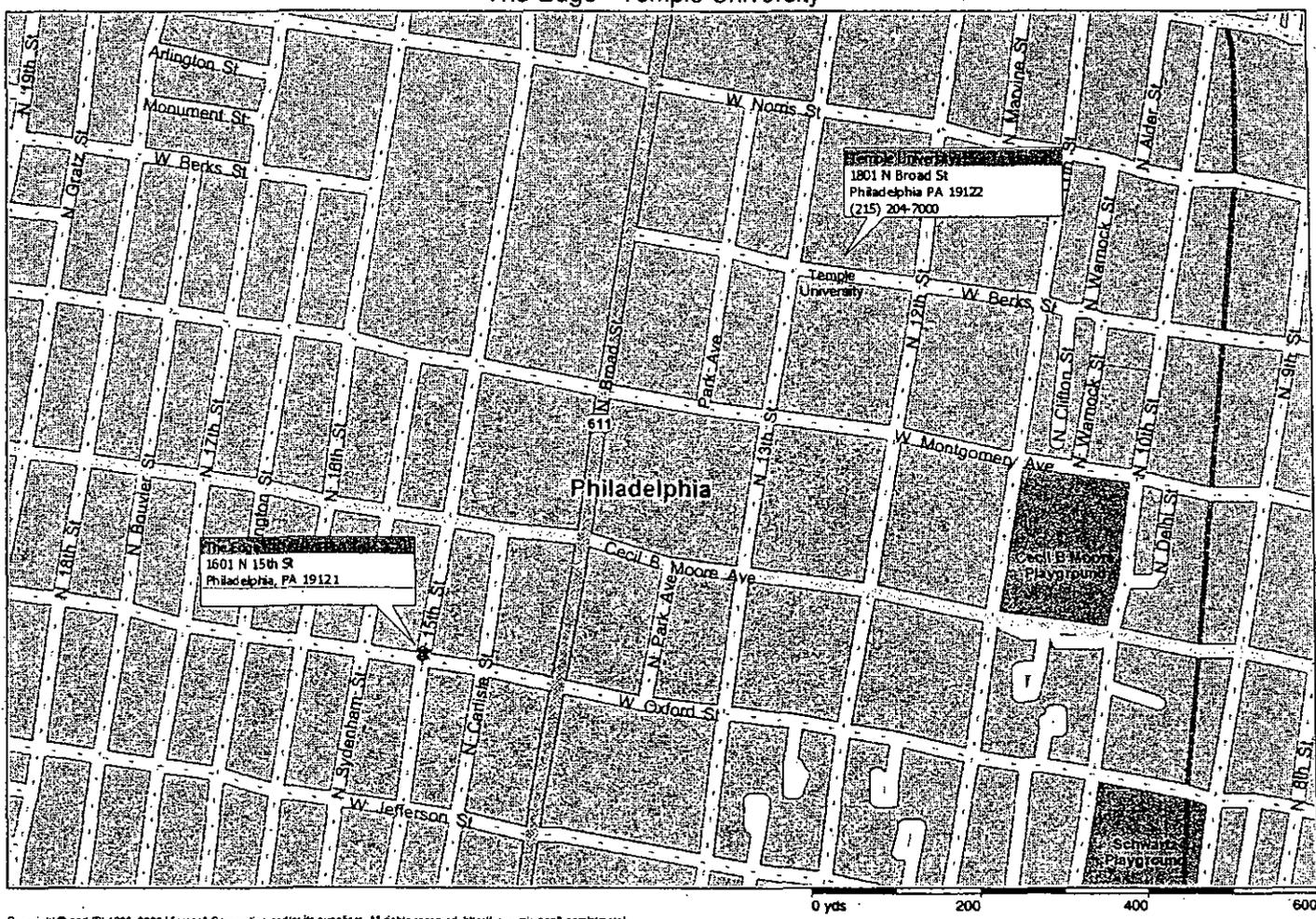
Guest Accommodations ■■■■■■

Year-round guest suites are available. [Click here](#) for more information.

Dining Service ■■■■■■

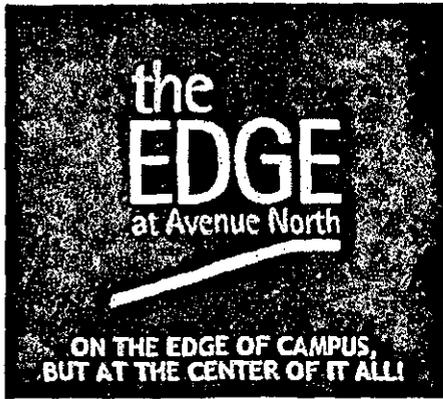
The UC dining center is open to residents and their guests on either an a la carte basis, or through the purchase of a meal plan. Residents who live in apartment-style units have the option of signing-up for a meal plan. Residents who live in suite-style units are required to sign-up for a University Center meal plan. These required meal plans start at \$2,196 per academic year

The Edge - Temple University



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HOME | CONTACT US | RESIDENT RESOURCES



AMENITIES | FLOOR PLANS | GALLERY | MEET THE TEAM | APPLY | FIND US | CONTACT US | FAQ



Amenities

FEATURED AMENITIES

- Retail Shopping
- Fully-Furnished
- Walk to campus
- 7-Plex Movie Theatre
- Wireless internet lounge

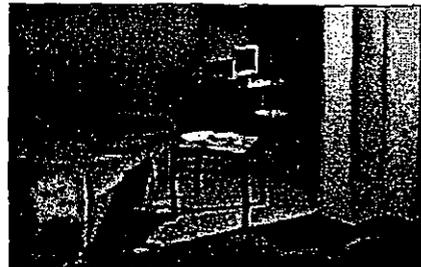
- Retail Shopping
- Automated Retail Center
- Less than a 5 minute walk to campus
- Individual Leases
- 24 hour Security
- Conveniently located laundry facilities
- 7-Plex Movie Theatre at Your Front Door
- Utilities Included
- Wireless internet lounge on each floor
- Concierge Service

- Fully Furnished Apartments
- Flat Screen TVs in ALL Bedrooms
- Efficiency Kitchen in EVERY unit
- Keyless Entry
- Free Tanning
- Bicycle Storage Area
- Cool Retail Shops at Your Front Door
- Broadband Internet Access Included
- 2-Story Sky Lounge equipped with Wireless Internet
- Ongoing Resident Events



Retail Shopping

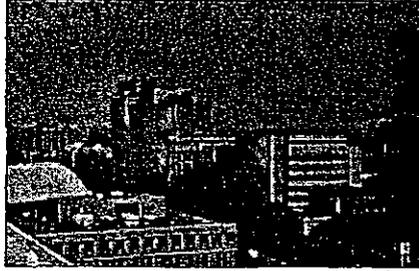
Footlocker, Bank of America, Qdoba Mexican Grill, The UPS Store, KOJA (Korean Japanese Grill), Sprint Store, Kachoose Clothing Store, Real McCoy Clothing Store, Dollar Store, Tea Country, Maui Wowi, Pete's Pizza, Noshery Gourmet Deli, Hair, Fashion, and Jimmy Johns.



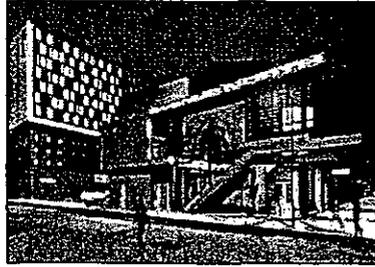
Fully Furnished Apartments

You only need to bring your suitcase and electronics. We provide you with all the furnishings you need. No heavy lifting.

Less than a 5 minute walk to campus

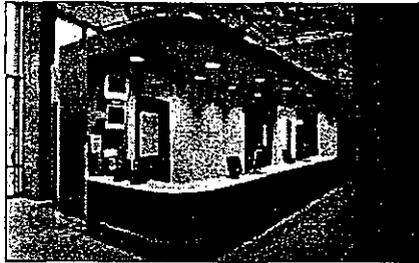


This exquisite building is conveniently located on the edge of campus. You can walk to class or ride your bike and never worry about parking tickets.



7-Plex Movie Theatre at Your Front Door

Cineplex Street Level

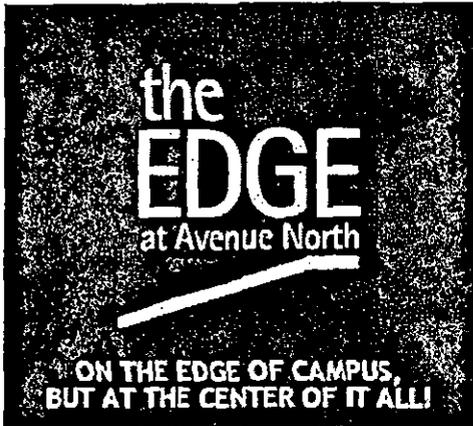


Wireless internet lounge on each floor

[APPLY NOW](#) | [CONTACT US](#) | [PRINT BROCHURE](#)

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AMENITIES | FLOOR PLANS | GALLERY | MEET THE TEAM | APPLY | FIND US | CONTACT US | FAQ



Floor Plans

FLOOR PLANS

Studio B

Studio A

2 Bed/2 Bath 3 Person Suite

4 Bed/4 Bath 6 Person Suite

1 Bed/1 Bath 2 person Suite

3 Bed/ 3 Bath 4 person Suite

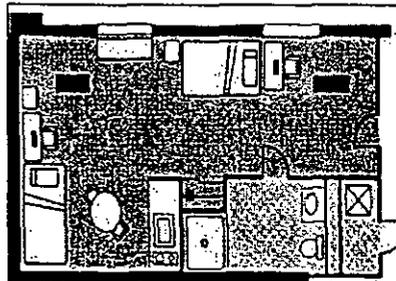
With an emphasis on technology, these fully furnished units offer variations to suit your needs: 1 thru 4 bedrooms. There, you can entertain your friends and watch TV on a plasma screen or surf the web with internet access—all included.

Step outside and you're just footsteps away from a 7 plex mix of brand new retail shops selling everything from the bare necessities to DVD on your list.

Scroll through thumbs and select to view.

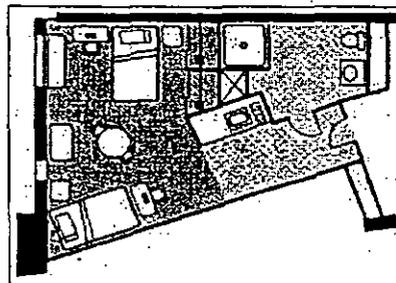
For rates information, please call us at 888-998-3343.

To apply, there is \$75 application fee, \$125 tenant services fee. There is also a security deposit of \$125.00.



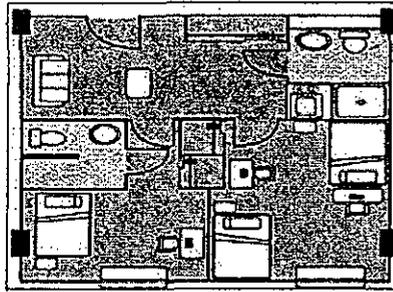
Studio B

fully furnished



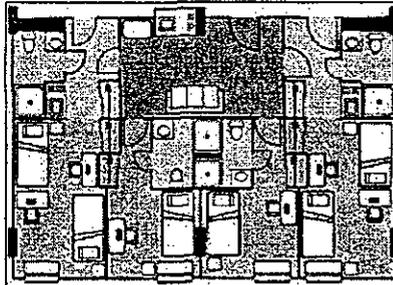
Studio A

fully furnished



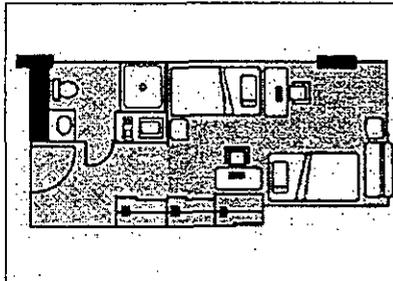
2 Bed/2 Bath 3 Person Suite

fully furnished
2 bedrooms / 2 bathrooms



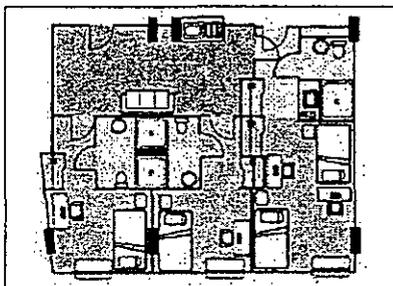
4 Bed/4 Bath 6 Person Suite

fully furnished



1 Bed/1 Bath 2 person Suite

fully furnished
1 bedroom / 1 bathroom



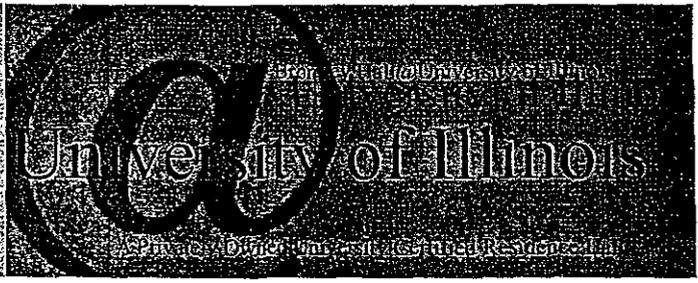
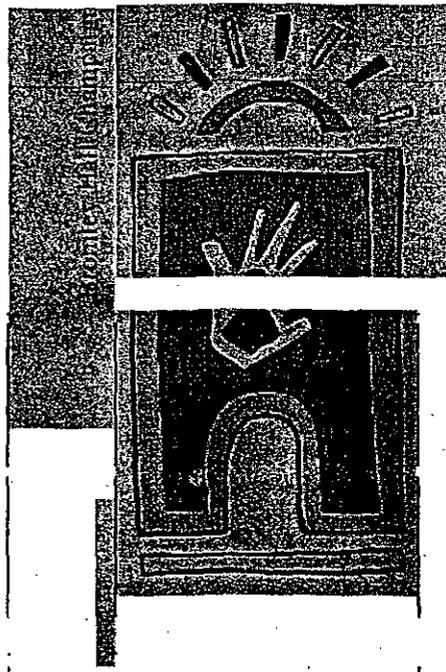
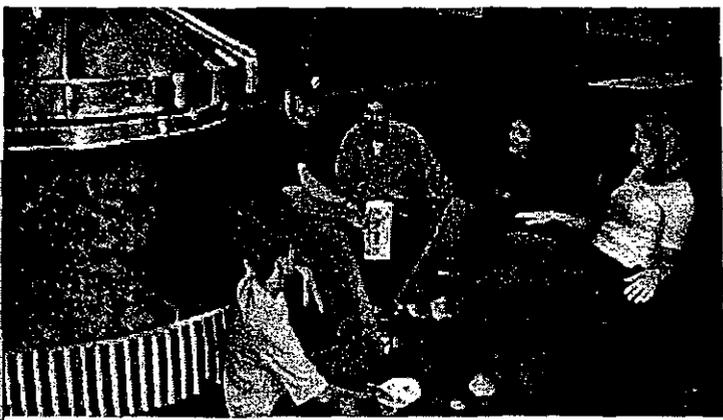
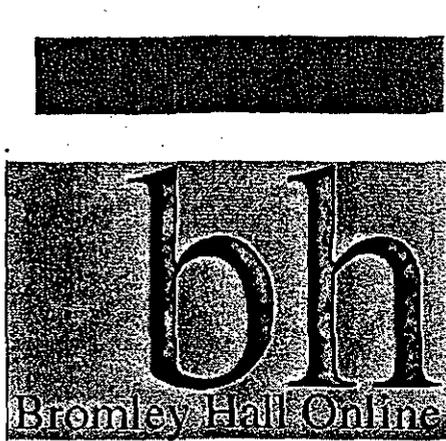
3 Bed/ 3 Bath 4 person Suite

fully furnished
3 bedrooms / 3 bathrooms

[APPLY NOW](#) | [CONTACT US](#) | [PRINT BROCHURE](#)

[AMENITIES](#) | [FLOOR PLANS](#) | [GALLERY](#) | [MEET THE TEAM](#) | [APPLY](#) | [FIND US](#) | [CONTACT US](#) | [FAQ](#)

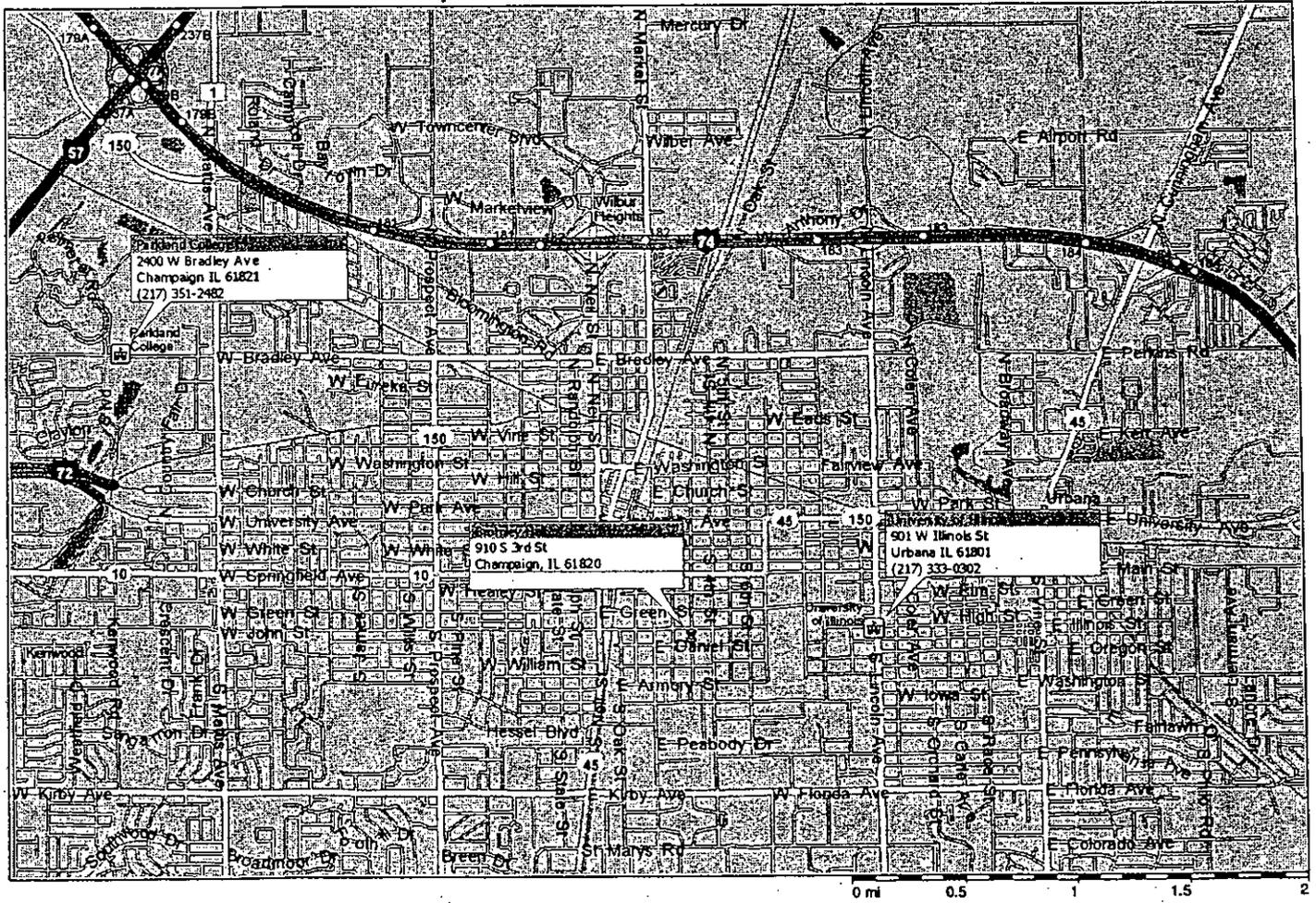
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Experience college life with Bromley Hall at the University of Illinois in Champaign, Illinois.

I live at Bromley Hall | I want to live at Bromley Hall

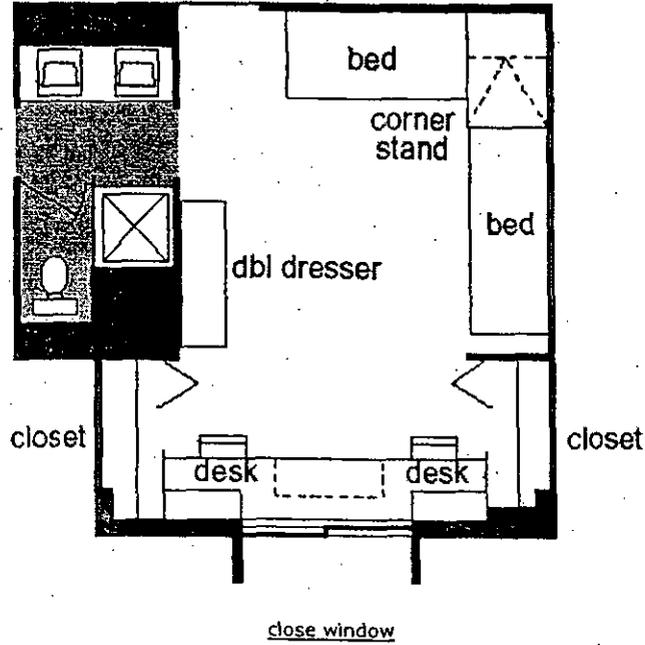
Bromely Hall Location - U of Illinois + Parkland CCT



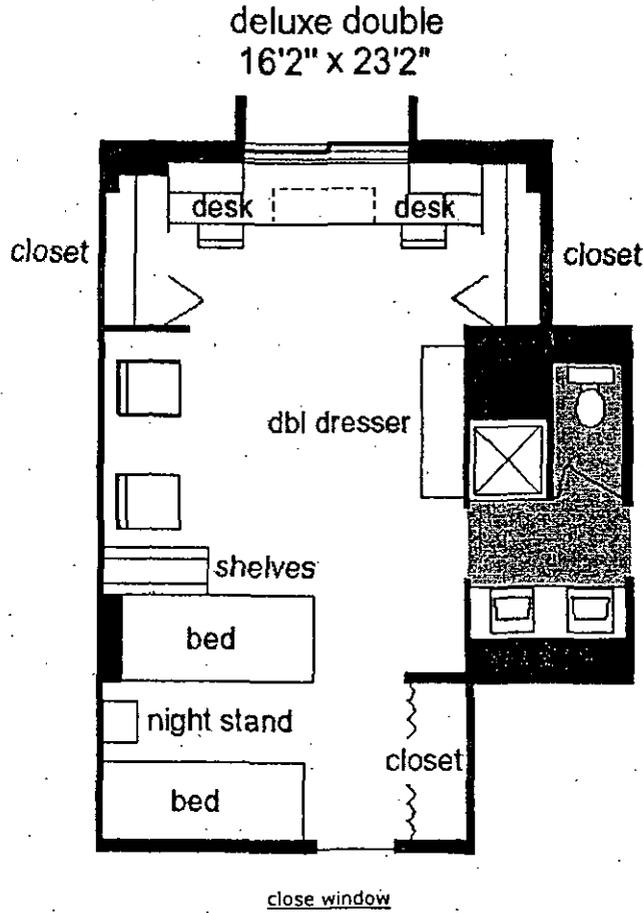
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Typical Double Room at Bromley Hall

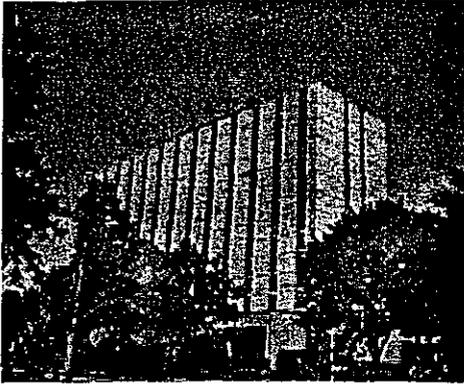
typical standard double room
16'2" x 17'9"



Typical Deluxe Double Room at Bromley Hall



BROMLEY HALL
at the University of Illinois



www.BromleyHall.com
910 S 3RD ST, Champaign, IL 61820
(217)384-6100 (voice)-(630)839-0586 (facsimile)
HousingDirector@BromleyHall.com

Why do students choose to live in Bromley Hall?

Bromley Hall is a fully air conditioned University approved, co-ed residence hall on the University of Illinois campus that offers many unique advantages for today's college students. Bromley Hall provides nothing but the best for its residents.

In addition to its great location Bromley Hall has the largest rooms on campus with adjoining private bathrooms. Bromley Hall provides regular housekeeping service in all residents' rooms.

All of Bromley Hall is protected by a state of the art fire suppression (sprinkler) system. Bromley Hall's main desk is open 24/7 that supervises ingress and egress to the building after hours. Bromley has a large, heated indoor swimming pool located across from the main desk in the lobby.

Bromley Hall is the campus leader in Internet technology providing all residents with direct high speed Internet access to the University of Illinois' campus computer system. Bromley also has Wireless Internet access so that residents can access the Internet with their laptops and a wireless card from just about anywhere in the building.

Where is Bromley Hall located?

Bromley Hall has a great location at the corner of Third and Chalmers streets in Champaign. The center of campus, and other University facilities as well as campus town restaurants and stores are only a few blocks away.

What types of rooms are available?

One of the most desirable features in Bromley Hall is the "suites" arrangement whereby there is a shared private bathroom between every two rooms. There are five

different room configurations available in Bromley Hall. Bromley Hall rooms are the largest rooms on campus. Each of our room types offers something special to meet the needs and desires of our residents. Bromley offers:

- **Single Rooms** (for just one resident) that offer the most privacy. Our single rooms have over 145 square feet of living space and are the largest single rooms on campus.
- **Standard Double Rooms** that offer each resident more living space than any other double rooms on campus. These rooms have approximately 290 square feet.
- **Deluxe Double Rooms** that provide residents with more living space than the regular double rooms. Our deluxe double rooms are actually a limited number of triple rooms with approximately 375 square feet of living space that we have reserved for only two residents, and as such even have an extra closet.
- **Corner Deluxe Double Rooms** that provide residents with separate living and sleeping areas. These rooms share a bath with a double room. There is only one of these type rooms on each living floor.
- **Triple Rooms** that are really designed for three residents with plenty of living space. These rooms have approximately 375 square feet of living space - over 125 square feet per student! Each resident has his/her own closet, chest of drawers and study desk.

How much does Bromley Hall cost?

Bromley Hall offers a lot of value for your money on the University of Illinois campus. When you consider our rates and the benefits of living at Bromley Hall in comparison to the other Privately Owned Certified Housing facilities and the University Residence Halls, you can easily see why students choose Bromley Hall. Our room and board rates include almost everything. A Rate Sheet with all our Room & Board Rates, along with the payment dates can be found on our website.

Does Bromley Hall have a Sprinkler System?

Yes it does. Bromley Hall is equipped with a wet fire sprinkler protection system throughout the building. There are sprinkler heads in all the residents' rooms and public areas. The sprinkler system is tied-in directly to the Champaign Fire Department.

Can I request specific rooms and roommates?

Yes. If you wish to be roommates or suitemates with certain people, you need to indicate this in Part II of your Room and Board Agreement Addendum. Bromley Hall will only honor mutual roommate and/or suitemate

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requests. The other person(s) with whom you would like to live must also request you as a roommate or suitemate in his or her Room and Board Agreement Addendum. Room assignments are made on a first-come-first-serve basis. The sooner you get your Addendum submitted the more likely you are to get your room type and/or desired room.

Is there a security deposit?

There is a \$350 Security Deposit required when you sign up to live in Bromley Hall. If your account is paid in full at the end of the contract period, your security deposit will be automatically refunded within 30 days provided your room is left in satisfactory condition.

What if I have already signed a contract to live in the University Residence Halls and would like to move into Bromley Hall?

Bromley Hall has a special agreement with the University, which allows residents in the University Residence Halls to transfer into Bromley Hall without any financial penalty whatsoever; similarly, we reciprocate and allow our residents to transfer into the University Residence Halls without any penalty. Our reciprocal housing agreement with the University does not apply to other privately owned housing facilities at the University of Illinois.

What if I need to cancel my contract?

Article C.3. of the Room and Board Agreement outlines the circumstances and provisions under which residents may cancel their contract. Some circumstances do not require any penalty and some have financial penalties. It is very important that you read these provisions carefully so that there are no misunderstandings later.

What meal plans are available?

A professional catering company, Tice Food Service, provides Bromley Hall residents some of the finest food on campus. We serve three meals per day Monday through Friday and brunch and dinner on Saturday and Sunday. Meals start on the first day of classes and end on the last day of final examinations in each semester. Our food service program consists of two board plans:

- **The All Meals Served Plan** allows a resident to enter the dining room one time at each meal offered.
- **The Any Two Meals Served per Day Plan** allows a resident to enter the dining room twice a day (i.e., breakfast and lunch, lunch and dinner, or breakfast and dinner).

All Meals are served in our spacious dining room located on the first floor.

What does "substance free" mean in Bromley Hall?

Simply put, Bromley Hall does not allow smoking, alcohol or illegal drugs anywhere in the building.

A number of our residents have allergies to smoke and their needs must be accommodated, and so smoking is not allowed anywhere in Bromley Hall. Smoking has not only been determined to be a health hazard but also that smoking-related illnesses endanger smokers directly and non-smokers indirectly.

Because a large number of our residents are under the age of 21, we have adopted the policy that no alcoholic beverages are permitted anywhere within Bromley Hall, regardless of age.

Is there any parking available at Bromley Hall?

Bromley Hall has a limited number of parking spaces available for residents. During "New Student Week" residents may sign up for a lottery for the spaces that are available. Please keep in mind that Bromley Hall is so close to campus, you may not need to bring a car. No fewer than eight of the most popular bus lines serving the campus and community stop within a two-block radius of Bromley Hall.

Is there Housekeeping Service in Bromley Hall?

Yes. The Bromley Hall Housekeeping Staff will clean your room and bathroom regularly. The housekeepers will set up schedules for cleaning resident's rooms after move in. Housekeepers do not pick up or move residents' personal items while cleaning.

What about telephone service?

All the rooms in Bromley Hall are connected to a central telephone system, which provides free local telephone service for the residents. Residents must use a credit card issued by one of the long distance telephone companies in order to make long distance calls.

Can I bring a refrigerator or microwave?

It is really not necessary. Each room in Bromley Hall is equipped with a compact All-In-One Refrigerator-Freezer/Microwave unit, which has a separate 2.9 cu. Ft. refrigerator, 0.75 cu. Ft. freezer, and a 600 watt, 0.6 cu. Ft. microwave oven with touch pad controls. These units are specifically designed to efficiently fit in our rooms and are shared by the residents in the room.

Can I bring a waterbed or bunk beds?

Bromley Hall does not allow waterbeds or other liquid-filled furniture because of the excessive weight and potential for damage. Some of our residents do bring

bunk beds or "lofts" from home. The only requirement is that these beds must be free-standing and not attached to the walls and meet these following requirements:

- The top of the uncompressed mattress must be a minimum of thirty (30) inches from the ceiling above (8 foot ceilings).
- The top of the uncompressed mattress must be a maximum of seventy-two (72) inches from the floor.
- A loft may not be larger than the length of the mattress plus frame dimension by forty-eight (48) inches.
- Lofts must be a minimum of thirty-six (36) inches clearance between the top of the mattress of the lower bunk and the bottom of the upper bunk.
- All beds must be accessible by not less than a floor to ceiling opening as wide as the long side of the loft or bed. Beds and sleeping areas must not be concealed in any way that will hinder emergency responders from locating occupants.
- Combustible materials (including but not limited to: posters, curtains, paneling, etc.) may not surround or be attached to the loft. Fire resistant material that is approved by an independent testing company may be allowed.
- Only listed low voltage or fluorescent lighting fixtures installed to prevent contact with bedding may be attached to a loft, as approved by the code official. Halogen fixtures of any type are not approved.
- Lofts must not obstruct sprinkler heads or interfere with proper sprinkler coverage.
- The minimum distance between parallel lofts/bunks must be thirty-two (32) inches. A minimum thirty-six (36) inches wide clear path of travel to the room door must be maintained.
- Lofts and other furniture in the room must not obstruct access to or operation of windows and doors. Doors must be able to fully open. A minimum of thirty (30) inches of clear space must be maintained in front of required egress windows.

A charge will be assigned for removal of items left behind after check-out.

Can I bring a television?

Yes! Bromley Hall provides the basic cable television service to over 50 channels in all residents' rooms. Access to the premium channels like HBO and Cinemax can be made by contacting the local Cablevision provider.

"Channel 2"

Included in your channel selections in your room is "Channel 2", which is Bromley Hall's own in-house television channel that features an amazingly wide array of free current movies. The latest movies schedule is posted on Bromley Hall's website. Residents can even

request certain movies in the library to be played at scheduled times.

Are there Laundry facilities available in Bromley?

There are two laundry rooms in the basement of Bromley Hall with washers and dryers available for residents' use 24 hours a day. Residents are provided with a special Laundry Card when they check in to use the washers and dryers. Our Laundry equipment does not take money to operate them. Residents add "credits" to their Laundry Card as needed by going the Laundry ATM in the lobby. Directions on how to use the Laundry Cards and machines are posted in each Laundry Room.

Is Bromley Hall connected to the Internet?

Every room in Bromley Hall has an Ethernet jack for residents to use to connect their personal computers to the Internet and the University of Illinois' main computer on campus. Residents may also access the Internet with their laptops and a wireless card from just about anywhere in the building via a virtual private network (VPN).

How do I sign up to live in Bromley Hall?

It's really easy. You can do it all on-line. Go to www.BromleyHall.com and click on "I want to Live in Bromley Hall."

You can also request a Housing Information Packet from our business office that contains everything you need to sign-up. Do not delay. Bromley Hall fills very fast. We can send the information packet to via US Mail, or we can e-mail it to you – just send an e-mail message to housinginfo@BromleyHall.com, so we have your e-mail address.

These are just a sampling of the questions we often get. For a more complete experience about life in Bromley Hall please visit our website or stop by for a tour. If you have any other specific questions or want to request a Housing Information Packet...

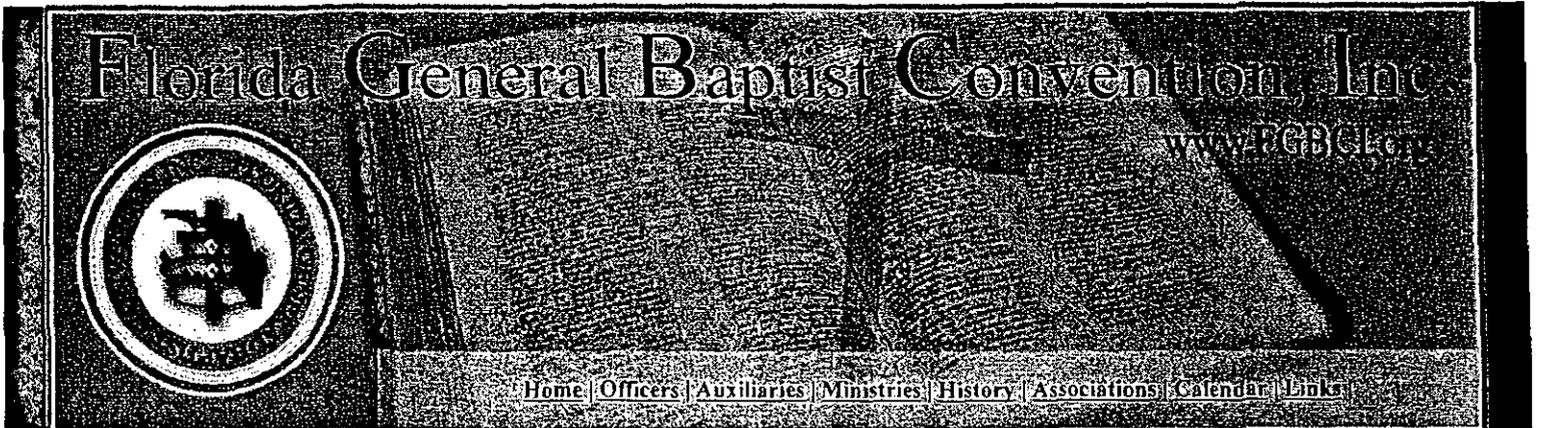
You can contact us anytime via an email message to HousingDirector@BromleyHall.com or via US Mail to 910 S 3RD ST, Champaign, IL 61820. You can also call us during business hours, Monday through Friday from 8:00 AM – 4:30 PM at (217)384-6100.

Thank you for your interest in Bromley Hall. We look forward to having you as one of our residents next year.

Network of Churches

included in

*The Florida General Baptist
Convention*



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Website: <http://www.mzneca.org>

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Shady Grove Missionary Baptist Church
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(352) 237-3422

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Fernandina Beach, Florida 32034
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Fax -850-438-244
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Eustis, Florida 32726
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Miami Gardens, Florida 33056
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Escarosa Baptist District Association
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Trinity Baptist Church
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Pensacola, Florida 32501
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 Eustis, Florida 32726
 (352) 357-6424

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Pastor O Leo Bullard
 New Mt. Pleasant Community Baptist
 Church
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 Webster, FL 33597

Pastor Patrick Thomas
 Piney Grove Baptist Church
 P O Box 977
 Umatilla FL 32784

Pastor Alandus D. Sims
 St. James Baptist Church

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1202 S Central Ave
Apopka FL 32703

Pastor James T Allen
St. John Baptist Church
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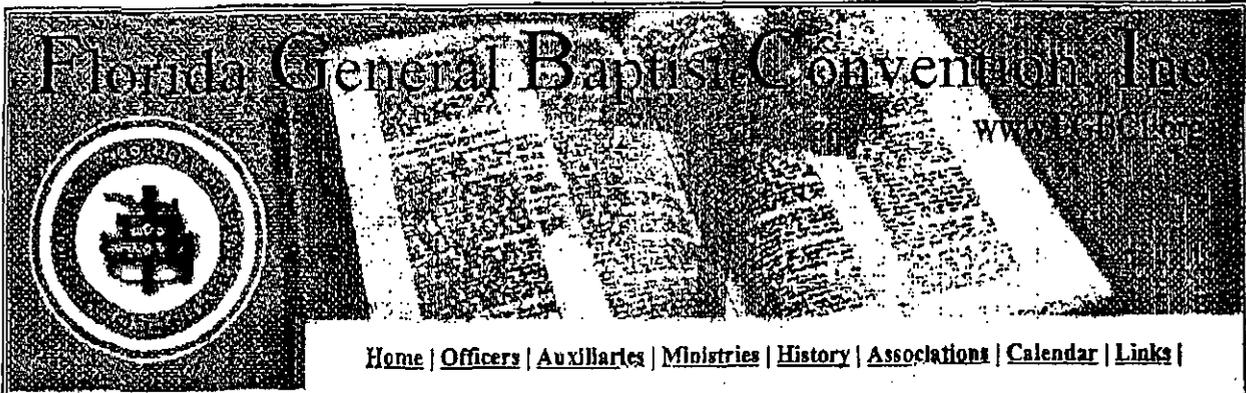
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P O Box 546
Bushnell FL 33512

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DADE UNITED MISSIONARY BAPTIST ASSOCIATION, INC.

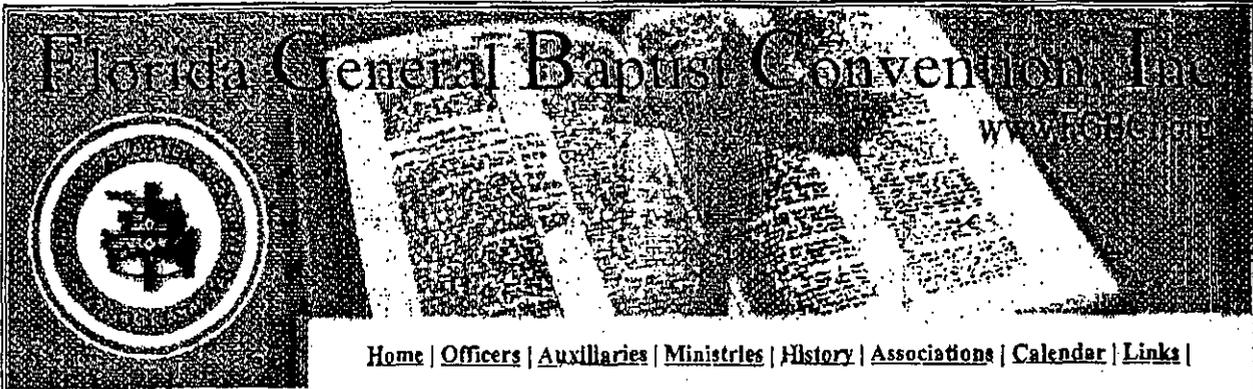
"The Association With A Concern"

Dr. James C. Wise, Moderator
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Rev. Nathaniel Holmes, Pastor
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744 N. W. 54th Street Fax: 305 693-1892
Miami, FL 33147
Rev. Silas Pinkney, Pastor
6. TRUE FAITH MISSIONARY BAPTIST CHURCH 305 638-8387
1890 N. W. 47th Terrace Fax: 305 953-0478
Miami, FL 33142
Rev. John Fair, Pastor
7. ZION HILL MISSIONARY BAPTIST CHURCH 305 633-5685
2385 N. W. 60th Street Fax: 305 636-3733
Miami, FL 33142 Cell 786 247-5451
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 Rev. Joe Calhoun, Honorary Moderator

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 1st Vice Moderator
 Pastor W. Lavant, Sr.
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 Pastor W. Addison, Sr.
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 Sister Sandra Y. English,
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 Deacon Willie Black,
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 Pastor Calvin West,
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 Sister Sandra Y. English, Assistant General Secretary
 Deacon Willie Black, General Treasurer
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 Pastor Calvin West, Chairman of the Board

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 Jacksonville, FL 32219
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Emmaus Baptist Church
 5759 Vernon Road
 Jacksonville, FL 32209
 (904) 765-9399
 Pastor Eddie J. Faison

First Chronicles Baptist Church
 2559 West 30th Street
 Jacksonville, FL 32209
 (904) 765-5347
 Pastor L. K. Ross

Greater Mt. Salem Baptist Church
 2335 Moncrief Road
 Jacksonville, FL 32209
 (904) 356-4759
 Pastor Charles E. Banks

Kingdom Baptist Church
 8428 New Kings Road
 Jacksonville, FL 32219
 (904) 764-8174
 Pastor Harry L. Davis

Love Baptist Church
 5032 Cleveland Road
 Jacksonville, FL 32209
 (904) 764-8854
 Pastor Levi Wilcox

Magnolia Baptist Church
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 Jacksonville, FL 32209
 (904) 768-0114
 Pastor T. L. Boone

Mt. Bethel Baptist Church
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 Jacksonville, FL 32209
 (904) 764-8032
 Pastor Robert Herring, Sr.

Mt. Zion Baptist Church
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 Jacksonville, FL 32223
 (904) 262-0687
 Pastor Gattrel L. Sims

New Bethel Baptist Church
 2538 Firestone Road
 Jacksonville, FL 32210
 (904) 786-9399
 Pastor William Lavant

New Bethlehem Baptist Church
 1824 Prospect Street
 Jacksonville, FL 32208
 (904) 764-5727
 Pastor Eric Lee

New Hope Baptist Church
 217 North McCargo Street
 Jacksonville, FL 32221
 (904) 781-2100
 Pastor Freddie Jackson

Palmer Grove Baptist Church
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Jacksonville, FL 32206
(904) 358-6939
Pastor L. C. Pressley

New Revelation Baptist Church
1086 West 23rd Street
Jacksonville, FL 32209
(904) 353-0166
Pastor Calvin West

Philadelphia Baptist Church
5577 Moncúef Road
Jacksonville, FL 32209
(904) 768-0161
Pastor Harold LeGree

Pleasant Grove Baptist Church
1401 Evergreen Avenue
Jacksonville, FL 32206
(904) 356-0077
Pastor Leroy Love

Shalom Baptist Church
600 Everson Street
Jacksonville, FL 32204
(904) 765-4777
Pastor Ernest L. Griffin, Sr.

St. Mark Baptist Church
10193 New Berlin Road
Jacksonville, FL 32226
(904) 751-5788
Reverend Tony Nelson, Interim

New Redeem Baptist Church
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Jacksonville, FL 32206
(904) 356-4412
Pastor Willie T. Addison, Sr.

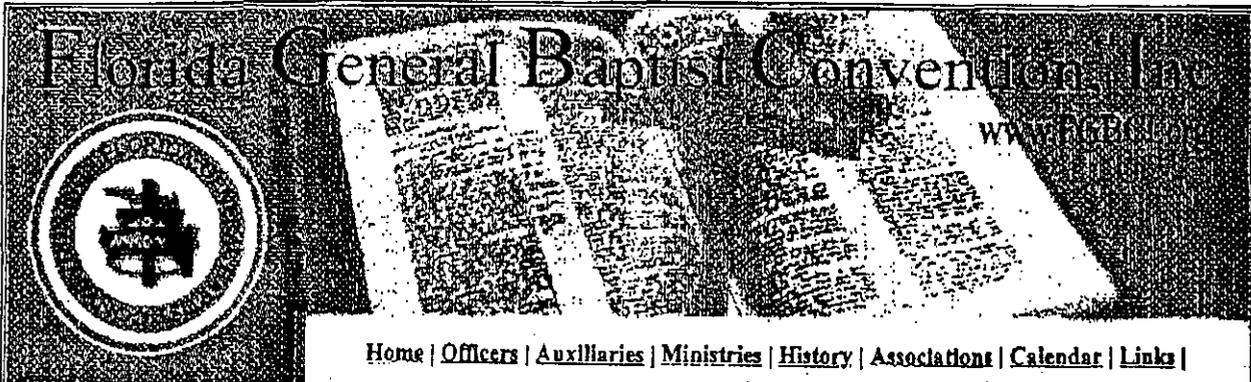
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Pastor Cornelius Newman

Philemon Baptist Church
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(904) 924-2030
Pastor Albert Simpson, Jr.

Second Baptist Church
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Callahan, FL 32011
(904) 879-4649
Pastor Marion A. Wisc

St. Jude Baptist Church
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Jacksonville, FL 32209
(904) 523-0030
Pastor Richard Washington

United Baptist Church
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Pastor Ronnie Gelsey



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Moderator Earl Jackson
 Damascus Road Baptist Church
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 (850) 479-1516

2007-2008

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 850-434-1904

First Baptist Church-Ferry Pass
 Rev. Paul Blackmon, Sr. Pastor
 8351 Carninitti Lane
 Pensacola, FL 32514
 850-478-5600

First Corinthian Baptist Church
 Rev. C. E. Salter, Pastor
 1700 West Jackson Street
 Pensacola, FL 32501
 850-432-1233

Greater True Vine Baptist Church
 Rev. Isaac Williams, Pastor
 130 North Pace Boulevard
 Pensacola, FL 32501
 850-438-6009

Greater Union Baptist Church-Century
 P.O.Box 235
 Century, FL 32535
 850-256-5126

Macedonia Baptist Church
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 850-438-1133

Mt Carmel Baptist Church
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 850-433-0798

Mount Pilgrim Baptist Church
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Mt Zion Baptist Church
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 850-432-1002

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Greater First Baptist Church Cantonment
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Cantonment, FL 32533
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Greater Little Rock Baptist Church
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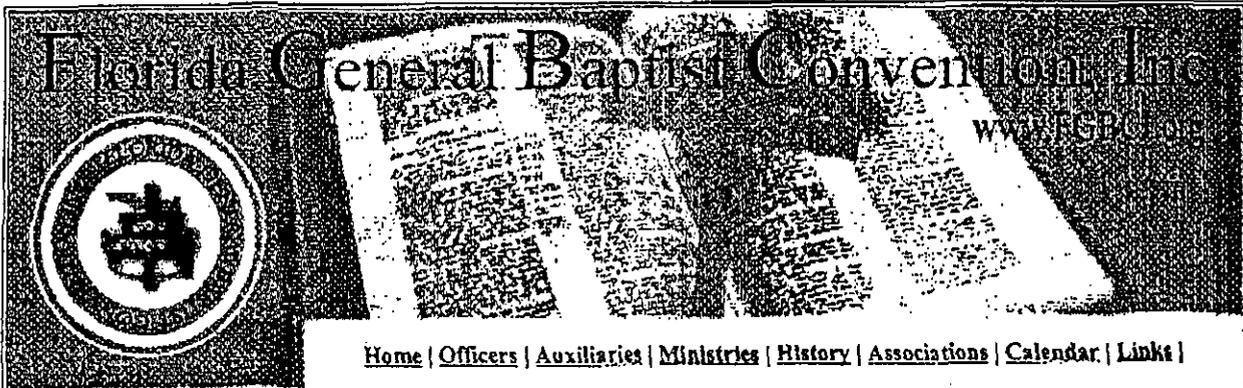
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 Damascus Road Baptist Church
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2007-2008

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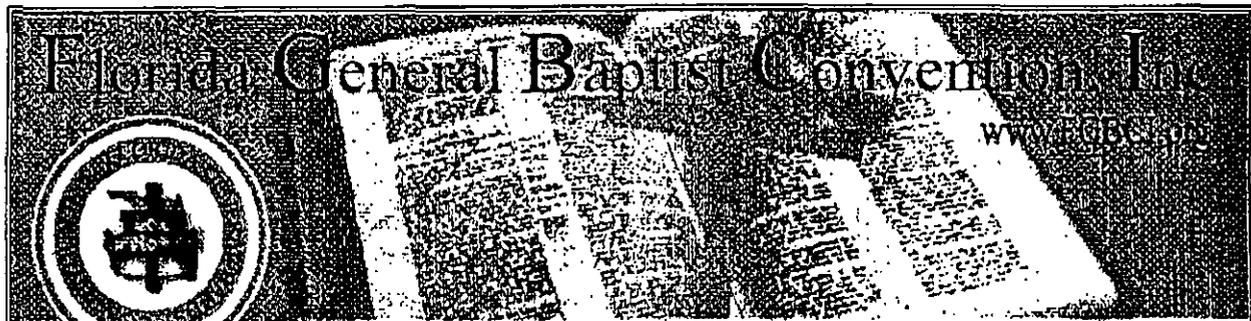
CHURCHES & PASTORS

| | | |
|---|--|---|
| <p>Gateway Rev. J. C. Green, Moderator Missionary Tabernacle Baptist Church 5730 Sawyer Street Jacksonville, Florida 32208 (904) 768-7764 Sis. Audrey White, Women President</p> | <p>First New Zion Missionary Baptist Church 4835 Soutel Drive Jacksonville, Florida 32208 Rev. Dr. James Sampson, Pastor President of FGBCI Phone: 765-3111</p> | <p>Ephesians Missionary Baptist Church 1841 West 3rd Street Jacksonville, Florida Rev. James Merritt, Pastor Phone: 353-4048</p> |
| | <p>New United Tabernacle Missionary Baptist Church 1955 Edgewood Avenue West Jacksonville, Florida 32208 Rev. Tony Neal III, Pastor Phone: 764-3558</p> | <p>Missionary Tabernacle Baptist Church 5730 Sawyer Avenue Jacksonville, Florida Rev. J.C. Green, Pastor Phone: 764-5333</p> |
| | <p>Greater Israel United Missionary Baptist Church 6901 North Main Street Jacksonville, Florida 32208 Rev. Dr. Eugene White, Pastor Phone:</p> | <p>New Revelation Baptist Ministries 1086 W 23rd St Jacksonville, FL 32209 Phone: (904) 353-0166</p> |

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ELDER L. C. HUNT,
MODERATOR**

Location:
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Fairbanks, FL

Mailing Address:
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GAINESVILLE, FL 32609
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PASTOR
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8609 SW 35TH PL
GAINESVILLE, FL 32608
352-336-8806

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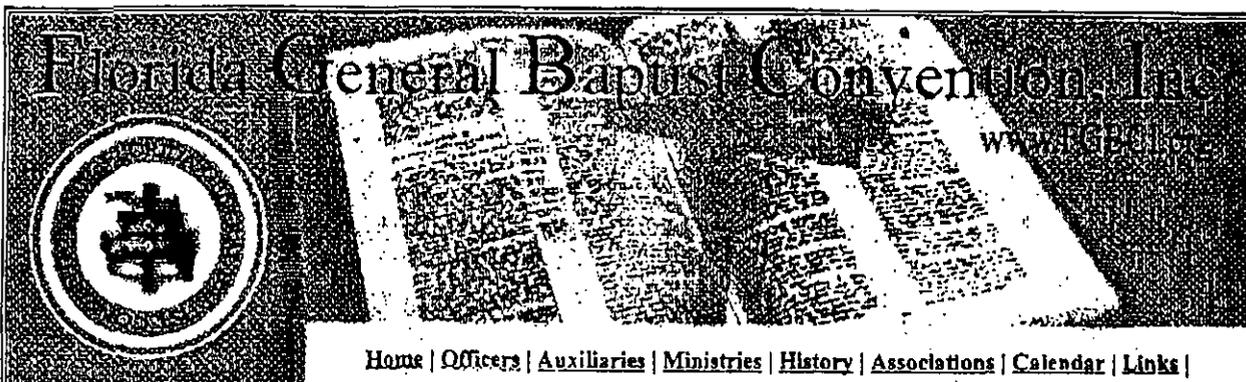
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SECOND BETHEL MB CHURCH

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GAINESVILLE, FL 32609
REV. JEROME ABLE, PASTOR
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GAINESVILLE, FL 32606

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 Phone 352-351-5029

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 Shady Grove Missionary Baptist Church

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 Ocala, Florida 34476
 (352) 237-3422

Website: www.shadygrovebbc.org

Rev. Warren Hardaway,
 General Secretary
 11732 Illinois Street
 Dunnellon, Florida 34431
 352-465-7557

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www.utsflcenter.org
 352-369-0998

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 Reddick, FL 32686

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 Email:
beulahmissionary@bellsouth.net

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 P.O. Box 853
 Brooksville, FL 34605

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Rev. David Houston
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 Inverness, FL 34453

Antioch Missionary Baptist Church
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 Sparr, FL 34190

Rev. Stanley Jacobs
 New Covenant Missionary Baptist Church
 600 S.W. Broadway
 Ocala, FL 34474
 Website: www.covenantnmbc.org

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 Galilee Missionary Baptist Church
 P.O. Box 1509
 Hawthorne, FL 32640

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 New Salem Missionary Baptist Church
 P.O. Box 115
 Holder, FL 34445

Rev. Standley Gillings
 Mt. Calvary Missionary Baptist Church
 5000 S.W. Hwy 200
 Ocala, FL 34474

Rev. Jason Sims
 Bethlehem Missionary Baptist Church
 P.O. Box 3602
 Ocala, FL 34478

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Ocala, FL 34481

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Faith Fellowship Missionary Baptist Church
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Missionary Baptist Church
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Inverness, FL 34450

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8985 E. Highway 318
Citra, FL 32113

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Crystal River, FL 34423

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17260 Wiscon Street
Brooksville, FL 34601

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P.O. Box 364
Candler, FL 32111

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New Bethel Missionary Baptist Church
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Citrus Springs, FL 34443

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Mt. Sinai Missionary Baptist Church
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Orange Lake, FL 32681

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Ocala, FL 34475
Website: www.nsjbc.org

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4491 NW 27th Ave.
Ocala, FL 34475

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St. Lewis Missionary Baptist Church
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Ocala, FL 34478

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Ocala, FL 34475

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Ocala, FL 34471

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Ocklawaha, FL 32183

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Lowell, FL 32663

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848 S.E. 58th Avenue
Ocala, FL 34472

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P.O. Box 1176
14335 NE 110TH Ave. Rd.
Fort McCoy, FL 32134

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P.O. Box 188
Silver Springs, FL 34489

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Ramah Missionary Baptist Church
P. O. Box 71
Bellevue, FL 34421

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Wanua Missionary Baptist Church
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Ocala, FL 34478

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8792 N.W. 38th Avenue Rd.
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Rev. Eric Cummings
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Morrison, FL 32668

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Rev. Joe Henry Wright Jr.
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Rev. Frankie McClendon
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Suwannee River
Progressive Missionary
Baptist Association



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(386) 752-2627

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JASPER, FL 32052

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LAKE PARK GA. 31636
REV. BILLY MITCHELL
P.O. BOX 338
LAKE PARK GA. 31636

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REV. CLEVELAND WEEKS
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(386) 496-1369

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Rev. Lary Riley
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Rev. James Edmondson, Pastor
1381 Congress Street
Lake City, Florida 32055
904 758-3032-Church
904 655-0883-Home

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904 356-7975-Church
904 276-9143-Cell

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Jacksonville, Florida 32238
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904 388-5287-Church

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311 Buddy Avenue NE
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904 755-7330-Church
904 765-4749-Home

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904 751-0138-Home

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904 768-7112 Church

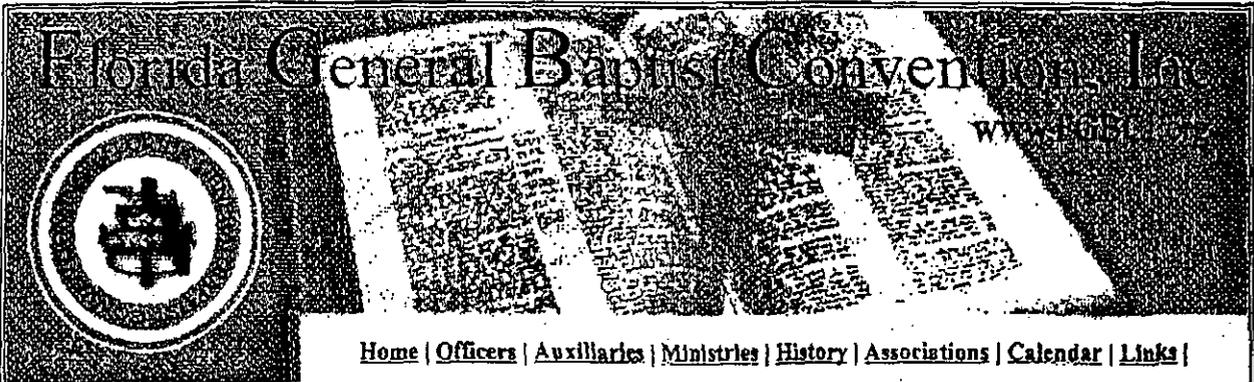
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P O BOX 924
BUNNELL, FL 32110
PASTOR PATRICK WILKERSON

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ST PAUL BAPTIST
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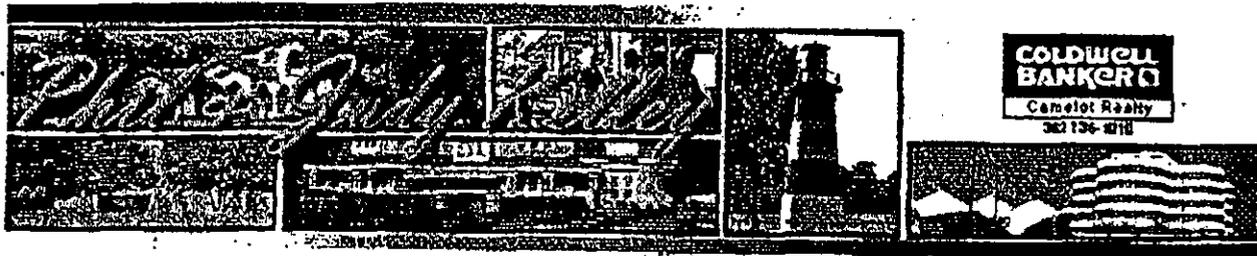
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Eustis First Assembly of God
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Eustis, FL 32726
352 483-3011



Baptist

Gethsemane Baptist Church
535 South Bay Street
Eustis, FL 32726
352 357-8424

St. Luke Baptist Church
4230 N Orange Blossom Trail
Mount Dora, FL 32757
352 735-9199

First Missionary Baptist Church
1605 Washington Avenue
Eustis, FL 32726
352 357-4679

Liberty Baptist Church
2451 Dora Avenue
Tavares, FL 32778
352 343-0061

Lighthouse Baptist Church
33530 CR 44B
Eustis, FL 32726
352 383-3838

Victory Baptist Church
1309 North County Road 452
Eustis, FL 32728
352 589-9227

Friendship Missionary Baptist Church
1405 Johnson Street
Eustis, FL 32728
352 357-7992

Greater Mt. Carmel Church
6009 Terrell Rd.
Mount Dora, FL 32757
352 735-1401

Mt. Moriah Baptist Missionary Church
29219 State Road 19
Tavares, FL 32778
352 343-7838

Poe's Memorial Baptists Church
210 West Norton Avenue
Eustis, FL 32726
352 589-4155

St. Mary's Missionary Baptist Church
917 Grant Avenue
Mount Dora, FL
352 383-7845

Shiloh Missionary Baptist Church
223 South Ingraham Avenue
Tavares, FL 32778
352 343-8121

00 1800

DEC-21-2007 09:39
Churches in Mount Dora, Eustis & Tavares Florida

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Bay Street Baptist Church
1724 South Bay Street
Eustis, FL 32726
352 589-5838

Cassia Baptist Church
36944 Cassia Church Road
Eustis, FL 32726
352 483-0232

First Baptist Church of Eustis
3551 East Orange
Eustis, FL 32736
352 357-5640

First Baptist Church of Tavares
124 North Joanna Avenue
Tavares, FL 32778
352 343-7131

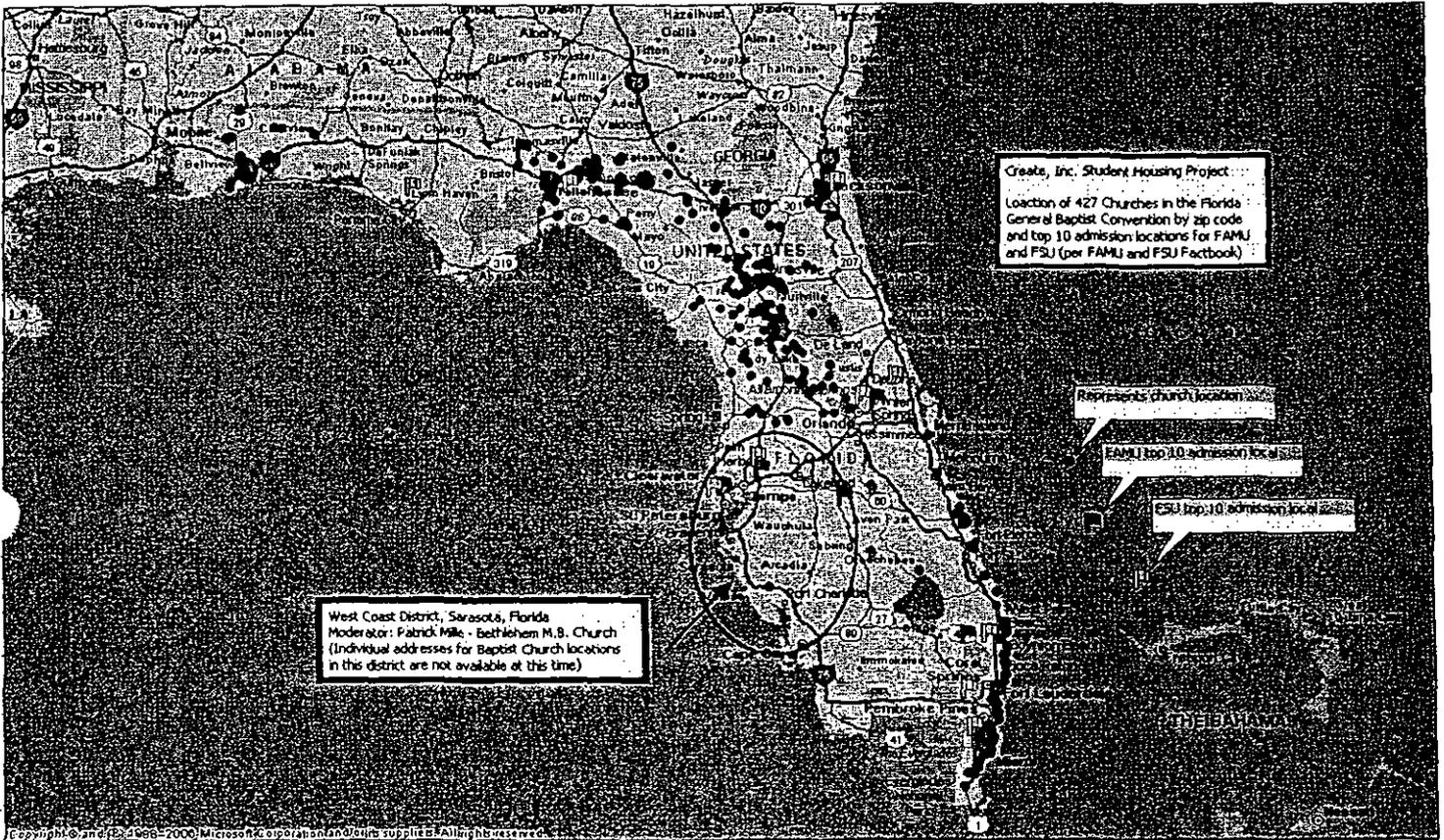
First Baptist Church of Mount
Dora
1000 East 1st Avenue
Mount Dora, FL 32757
352 383-4179

Life Community Church
2910 Dillard Road
Eustis, FL 32726
352 483-8877

New Covenant Community
Church
15034 Old US Highway 441
Tavares, FL 32778
352 742-5034

TOTAL P.25

*Cluster Map
of Florida General Baptist
Churches
and
FSU and FAMU Top Ten
Enrollment Counties of Origin*



*Updated
Letter for Student Rental
Housing Delevopment
in
Tallahassee, Florida*

Submitted by: The Danter Company

December 14, 2007

National Leaders in Real Estate Research

PREPARED FOR:

Mr. Marshall Breines
Affirmative Hillspoint, LLC
161 Avenue of the Americas
New York, New York 10013
Project Number 16537PC
December 14, 2007

An Update Letter for a
Student Rental Housing
Development in
Tallahassee, Florida

The Danter Company ❖ 363 East Town Street ❖ Columbus, OH 43215
Phone (614) 221-9096 ❖ Fax (614) 221-4271 ❖ <http://www.danter.com>

December 14, 2007

Mr. Marshall Breines
Affirmative Hillspoint, LLC
161 Avenue of the Americas
New York, New York 10013

Dear Mr. Breines:

It is our understanding that the focus of the marketing for the proposed subject site will be to attract unique student market segments not currently being considered among the existing student rental housing alternatives in the Tallahassee market.

These student segments will be influenced by the faith-based sponsorship of the subject project, as well as sophomore, junior, and senior students from Florida A&M University (FAMU) and students from Tallahassee Community College (TCC). It is significant that the 3 existing privately-owned residence halls, identified in our March 2007 market feasibility study, primarily attract Florida State University (FSU) undergraduate students. As reported in our March 2007 market analysis, FSU freshmen accounted for an estimated 85% to 97% of total residents at these 3 privately-owned residence halls.

Because of the unique student market segments expected at the site, research was completed to identify projects in other areas that are marketed to and attract these student bases. Examples of a faith-based sponsored project and projects serving multiple universities/colleges are as follows:

- St. Johns Catholic Newman Center, a 357-bed faith-based sponsored project in Champaign, Illinois, has historically operated at 100% occupancy. A spokesperson with the center indicated that demand typically exceeds supply, with an average of 150 students who are turned-away and must find alternative housing. The spokesperson further indicated that the center will be expanded in the next 2 years to accommodate up to 550 students.
- The Tradition at Northgate is in College Station, Texas and serves students from both Texas A&M and Blinn Community College. According to a spokesperson, approximately 90% of their residents are from Texas A&M and 10% are from Blinn Community College.

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- University Center is in downtown Chicago, Illinois and serves students from Columbia College-Chicago, DePaul University, and Roosevelt University.

Although these represent only a few examples, they are illustrations of the success of projects in other communities marketing to the same unique student segments that will be marketed to at the site.

While we expect FSU students to represent some demand potential at the site, the intent of this letter is to take a conservative approach and illustrate student housing demand from only the FAMU and TCC student base. This will show demand for additional student housing in the area without adversely effecting occupancy levels at the residence halls on the Florida State University (FSU) campus and private, off-campus residence halls primarily occupied by FSU students.

In addition, this letter will address changes that have occurred among these private, off-campus residence halls and how the proposed rent at the subject site will compete.

Student enrollment figures at FAMU were updated for the purpose of this letter to reflect the fall 2006 enrollment. Enrollment data at TCC was also going to be updated; however, according to TCC officials, the enrollment figures reported in our March 2007 report are the most recent available to date.

UPDATED STUDENT HOUSING DEMAND

FLORIDA A&M UNIVERSITY

There were 9,996 undergraduate students enrolled for the fall 2006 term at Florida A&M University (FAMU) and the on-campus housing capacity totals approximately 2,383 students.

We do not anticipate the subject project to negatively impact existing on-campus housing at FAMU. Thus, we have deducted the combined 2,383 beds at the FAMU campus from the total enrollment figures.

Freshmen at Florida A&M University (FAMU) are required to either reside on campus or with a parent or legal guardian who live within 35 miles of campus.

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Because we have excluded the 2,383 students residing in the on-campus housing facilities, the issue of freshmen required to live on campus has already been considered in this demand analysis.

Finally, there were a total of 1,408 undergraduate students at FAMU who originated from Leon County and the 3 surrounding counties (Jefferson, Wakulla, and Gadsden). It is likely that most of the 957 part-time undergraduate students are commuters from these 4 counties.

TALLAHASSEE COMMUNITY COLLEGE

The fall 2005 enrollment, which is the most recent available data, at the Tallahassee Community College (TCC) totaled 13,423 students.

Because enrollment reporting and student classification at TCC differs from FAMU, we have determined that most full-time students at TCC would represent support potential. Among the fall 2005 enrollment at TCC, 6,735 were classified as full-time students. When applying a conservative capture rate of 20% to this total, translates to an estimated 1,347 TCC students that would be considered demand potential for the subject site.

The following table summarizes this demand analysis, based on the aforementioned factors:

| STUDENT HOUSING DEMAND ANALYSIS | |
|--|--------|
| COMBINED ENROLLMENT (UNDERGRADS AT FAMU AND 20% OF THE FULL-TIME AT TCC) | 11,343 |
| LESS ON-CAMPUS HOUSING | -2,383 |
| LESS ESTIMATED NUMBER OF COMMUTERS (PART-TIME STUDENTS INCLUDED IN THIS TOTAL) | -1,408 |
| POTENTIAL RESIDENT BASE | 7,552 |
| CAPTURE RATE FOR 328 PROPOSED UNITS/BEDS | 4.3% |

The 328 beds at the subject site would represent 4.3% of the current potential resident base of 7,552, an excellent ratio of support.



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Based on case studies of 4-year student housing markets throughout the US, an average ratio of 9.5% to 10.5% beds to potential resident base for an off campus student-oriented project is considered achievable, when comparing units to the potential support base. However, the ratio of support that we consider achievable is influenced by overall market conditions, type of school or institution, school enrollment trends, subject site location, amenities, and rents, as well as other factors.

The 4.3% capture ratio is well below the average and is a strong indicator that a market exists for the student housing development at the site. The Florida State University student base was excluded from this analysis to show that the site could succeed in the market without adversely effecting occupancy levels at either the on-campus housing at FSU or the private residence halls near the FSU campus

UPDATE OF OFF-CAMPUS RESIDENCE HALLS

We identified 3 privately-owned residence halls in the Tallahassee market, considered to be most competitive with the subject site. All 3 of these projects were updated by telephone to obtain current rates to compare with the proposed rent at the site.

The 3 projects are as follows:

- South Gate Campus Centre
- Seminole Oaks
- Osceola Village

Based on this update, we determined that rents at all 3 properties remained the same as was reported in our March 2007 market analysis. A spokesperson for Seminole Oaks indicated that the rents would be increased for fall 2008; however, these rents have not yet been established.

During our telephone update we uncovered an item that will have a direct impact on the privately-owned resident hall market in Tallahassee and could potentially impact the proposed site. A representative for Osceola Village indicated that the residence hall will be closed at the conclusion of the spring 2008 semester and be totally renovated. The renovation is to be complete by fall 2009.

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With the temporary closing of Osceola Village, there will be an estimated 600 additional students (the project's capacity) seeking housing at other rental alternatives for fall 2008.

As outlined in the tables on pages IV-9 and IV-10 in our March 2007 feasibility study, the proposed site will feature a competitive unit and project amenity package in the market. In fact, the site is expected to offer the most extensive amenity package in the market area.

COMPARABLE MARKET RENT ANALYSIS

Comparable market rent analysis establishes the rent that potential renters would expect to pay for the subject units in the open market. Comparable market rent is based on a regression analysis for the area apartment market. For each unit type, the regression analysis compares gross rent by comparability index for all privately owned resident hall development.

Comparability indexes have been established for the 3 existing resident halls in the Site EMA based on unit amenities, project amenities, overall aesthetic appeal, and location.

The comparability index methodology is based on 30 years of research performed by The Danter Company. The value assigned for each unit and project amenity, and location and aesthetic evaluation, is based on our research that includes over 17,000 multifamily market studies in markets in all 50 states and Puerto Rico. The Danter Company has also performed over 10,000 consumer surveys and several hundred student surveys indicating preferences and premiums for features (amenities, proximity to campus, furnishings, etc.), as well as case studies of student housing markets around the nation to refine this system.

Considering the proposed unit and project amenities and an appealing aesthetic quality, the proposed student housing development is anticipated to have an overall comparability rating of 40.0. The overall rating is based on ratings of 17.5 for unit amenities, 15.0 for project amenities, and 7.5 for aesthetic quality.



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There are 811 resident hall rooms within the Site EMA. Gross rents for these units with meals range from \$838 to \$1,188 per person, per month. Based on the fact that the rents have not changed from our original March 2007 market study, we will use the same present-day rent for a development comparable to the one proposed of \$1,275 per month.

The following table compares the current comparable market rent with the proposed rent at the subject site for the resident units. Rents are all inclusive and are per person based on double occupancy.

| UNIT TYPE | CURRENT MARKET RENTS | PROPOSED RENT | RENT AS A PERCENT OF MARKET RENT |
|-----------------|----------------------|---------------|----------------------------------|
| STUDIO/1.0 BATH | \$1,275 | \$1,085 | 85.1% |

Based on the update comparable market rent analysis, the site will be considered an excellent value in the market.

To further illustrate the value of the proposed units at the site, we have completed a rent-per-square-foot analysis including the 3 private residence halls.

Unit sizes (in square feet), number of baths, and rents (adjusted to represent monthly rents) of these projects are listed on the following table:

ROOM COMPARISON

| PROJECT | UNIT SIZE | NUMBER OF BATHS | RENT* | RENT PER SQUARE FOOT |
|--------------------------|-----------|-----------------|---------------|----------------------|
| SOUTH GATE CAMPUS CENTRE | 220 | 1.0 | \$1,175 | \$5.34 |
| SEMINOLE OAKS | 240 | ** | \$925/\$1,188 | \$3.85/\$4.95 |
| | 340 | ** | \$1,000 | \$2.94 |
| | 340 | 1.0 | \$1,038 | \$3.05 |
| OSCEOLA VILLAGE | 240 | ** | \$838 | \$3.49 |
| SUBJECT SITE | 328 | 1.0 | \$1,085 | \$3.31 |

*Rent includes unlimited meal plan

**Shared bathroom



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Not only will the unit size at the site compete well with the other projects, but the rent-per-square-foot of \$3.31 will be among the lowest in the market. This would indicate that the site will be a competitively priced student rental housing alternative in the Tallahassee market.

As noted, the spokesperson for Seminole Oaks indicated that the rents would be increased before fall 2008. This would indicate that the site could very likely offer units with the lowest rent-per-square-foot among all of the private residence halls in the market.

OVERVIEW

The intent of this letter is to provide a student housing demand analysis that only includes students not currently attracted to the 3 private residence halls such as support potential. This includes sophomore, junior, and senior students from FAMU and students from TCC. This letter also address any rent changes that occurred at the 3 private residence halls and how the revised (lower) rent proposed rent at the site will compete in the updated market.

The proposed rent of \$1,085 is 85.1% of the comparable market rent outlined in this update letter and, as a result, the subject site will be considered an excellent value in the student rental housing market.

As earlier noted, the 328 beds at the subject site would represent 4.3% of the current potential resident base of 7,552, which is an excellent ratio of support. This resident base includes only sophomore, junior, and senior students from FAMU and a portion of the full-time students from TCC.

This is a conservative approach of determining demand potential because it is our opinion that FSU students will likely be attracted to the site, due to location, extensive amenities, and value. The addition of any upperclassmen from Florida State University would only improve the 4.3% capture rate.

A student survey was completed by Create, Incorporated to determine demand from students attending the 3 area schools who could potentially be attracted to the subject site and it's faith-based sponsorship.


**DANTER
COMPANY**


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Based on survey results, it would appear that demand potential exists to capture a portion of this student market segment through an effective marketing campaign. The survey results also reported that demand potential could exist from upperclassmen from the 3 area schools not currently being attracted to the 3 private residence halls.

I hope this update letter is useful; please feel free to call with any questions or comments.

Sincerely,



Patrick M. Clark

PMC/baf

*Bethel Student Residence
Proposed Marketing
Overview
2008 – 2009*

Submitted by: Campus Living Villages

Bethel Student Residence
Proposed Marketing Overview
2008 – 2009

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MARKETING OVERVIEW FOR Bethel Student Residence

2008-2009

Target Market

As an update to the Danter report, originally updated on 09/28/07, additional analysis has been produced that further clarifies and segments the student market potential in the Tallahassee area. In order to quantify and support the student housing demand in the Tallahassee market, the potential resident base has been limited to students attending FAMU and TCC solely. This more "focused" market presents a more clear and compelling ratio that bodes extremely well for the proposed Bethel Student Residence, without affecting or including any population from FSU and other private residences that primarily serve the FSU campus.

As outlined in the Danter report, there are 11,343 full time undergraduate students enrolled at FAMU and TCC. After subtracting an allowance for students living on-campus and commuters, you are left with a resident base of 7,552. From those 7,552 students, the Bethel Student Residence needs to capture 328 beds or 4.3%. Based on the information provided in the Danter report and our history in the national student housing market, a capture rate of 4.3% is an extremely favorable statistic that should support the overall approval of the project on it's own merit. When you consider that the Bethel Student Residence is filling a distinct void in local student market and no other student housing facility offers a value based living experience, it only further differentiates and improves the marketability and potential success of this project.

Analysis of the general student housing data in the Tallahassee market (FSU, FAMU and TCC) indicates that the three largest and most similar off-campus alternatives (Seminole Oaks, Osceola Village and Southgate), are in competition for the 2,000, predominately freshman, students interested in a residence hall style configuration. This circumstance results in a great dependency on "status quo" admissions of freshman at FSU. The 2007-2008 scholastic year, when FSU capped enrollment and at the same time, brought 1,400 new dorm beds on line, proved to be a disaster for these three programs.

Bethel Student Residence (BSR) is uniquely positioned to attract and focus recruitment on a larger target market that is not solely limited to underclassmen or FSU students. While undoubtedly there will be a number of underclassmen who select BSR as their housing or choice, the primary target includes a new niche of students that will be attracted to a program. As a faith-based sponsored program, it will be comprised equally of Sophomores – Seniors, not only

Freshman, who desire this unique living environment not currently offered anywhere, through either on-campus options or other off-campus facilities. By expanding our market beyond the traditional underclass students, and offer an environment not presently available in the market, we hedge our efforts by not relying on the same "finite" pool of housing candidates, as the three off-campus facilities previously mentioned.

Executive Summary

CLV is the global leader in the management of privatized on-campus student housing. CLV is different than other managers of off-campus student housing in that we understand student development and create and maintain each unique student community around the local university culture, demographic or desired residential program. That is why we manage more on-campus student housing than any other student housing manager.

CLV is experienced in serving and operating within the very type of student community which the Bethel Student Residence is looking to create. CLV provides over 1,000 student housing beds for residents at Abilene Christian University in Abilene, Texas and Oklahoma Christian University in Oklahoma City, OK, where the respective universities seek to provide and their students want to live in a different type of student housing community that supports a shared faith and quest to enrich their mental, spiritual, physical and academic well being. Our success is a direct result of our dedication to the student community and their success.

The Bethel Student Residence located in Tallahassee Florida, a mere .8 miles from the FAMU campus and 1.5 miles from the TCC campus, is an exciting and fresh alternative to off-campus student housing in the Tallahassee area.

The local market includes a range of rental property types, typical with large schools. There are many rental properties located proximate and within a short distance to the FAMU and TCC campuses, from inexpensive basic apartments to more "state of the art" complexes offering a range of amenities.

What BSR offers is a unique and yet unsatisfied opportunity within the Tallahassee student housing market to provide a holistic, faith based living experience that caters to the mental, physical and spiritual aspects of student life. BSR will provide a residential experience that will offer residents an environment that is conducive to the pursuit of a successful academic career and self betterment via student programming, creation of community through community outreach and the support for responsible decision making. Existing student housing projects are forced to rely heavily on conventional marketing and leasing techniques and housing program formats. Property location, customer service,

amenities and quality of interpersonal marketing and leasing are primary initiatives behind competitors marketing program. BSR is planned to have all the very same aspects of a quality/successful marketing program, but with the added dynamic of being a sought after housing alternative with a "purpose". The BSR residential community offers more than the basic requirements of a place to sleep and study. Students, and their parents, who are interested in and ultimately lease with BSR will undoubtedly be interested in the traditional aspects of the housing program (amenities, location, quality of service, etc...) but will generally formulate their housing decision based on the unique lifestyle opportunity available and their active decision to be a part of such a community. This new dynamic essentially adds a brand new and unique amenity to what BSR already provides and creates a brand new sub-niche in the local market, without having to rely on or compete within the same student market as other projects (such as Seminole Oaks, Seminole Suites and Southgate).

Marketing Plan - Overview

Customary in the marketing and management of any new or existing student housing project managed by CLV is a detailed Marketing Plan and Marketing Calendar. The purpose of the Marketing Plan is to be a marketing roadmap for staff to execute specific marketing strategy and initiatives during leasing. The purpose of this Marketing Overview is to establish and convey the general marketing strategy and identify outlets that have been identified as critical to the success of BSR.

Over the next series of months, after more details about the amenities and overall student housing program become finalized, we will be able to better create and implement our detailed marketing calendar with staff assignments and event details.

TARGET MARKETS AND STRATEGIES

- Staff Recruitment

Recruitment of staff is the foundation for success at any housing project. As a result of the unique housing format and target demographic, it will be critical to recruit and hire staff not simply versed in marketing and student housing, but those that support and "choose" to participate and support our overall mission. This staff will ideally be selected from the existing community and be active participants within the various circles of influence in which we expect to market. The fact that our staff will be active and participating members of these communities will support our vision for a true "student community".

In addition to the above, CLV understands and is fully-integrated into the university culture at most all of the sites where we manage. Our directors and other staff frequently sit on selection and other committees. Because of our unique history, we are aware of, and sensitive to, university operations, processes and politics as well as the intricacies of a well run and administered student housing development program.

- Grass Roots Marketing – Hometown Communities

One of the most critical initiatives in establishing demand for any student housing property is to perform marketing outreach to the communities where students originate. Establishing a rapport and a reputation with prospective students and their parents prior to their arrival to all of the local universities and colleges, will broaden our market. In addition, parents tend to be the most powerful decision maker at this critical time in a young students academic career. Being able to educate and market this housing opportunity in the communities where these prospective students live is a more natural and comfortable process for them. This grass root effort also helps establish word of mouth much quicker than waiting for a first year group to experience and share their own opinions.

Some examples of grass roots marketing would be:

- Newsletter and Church Bulletin ads
- High school recruiting visits and participating in various organized college and information gathering events
- Sponsorship of social gatherings (EX. coffee and doughnuts) at hometown places of worship
- Potential sponsorship of various academic scholarships
- Direct parent mailings that outline the benefits of living in a healthy and holistic student community

- Marketing within established Tallahassee organizations

The existing student base enrolled and on-campus at the 3 local institutions are obviously the largest and most direct market from which our resident population will come. Current students have already established a social and peer network and are constantly looking and evaluating housing options for the upcoming academic year.

Students tend to operate in groups and participate in similar student activities. Critical to the success of building our faith based population is the participation of our staff in those various student groups and organizations. Some examples of this would be:

- Participation and sponsorship of the Campus Ministries Associations and the 20+ local campus ministry groups who have a common interest in religious faith in campus life.
- Off-campus housing fairs
- Participation and sponsorship of campus recreation teams and events
- Support and participation in the FAMU Center for Civic Education and Service
- Support and participation in the FAMU International Center and their efforts to promote cultural awareness
- Support and participation in the Offices of Multi-Cultural Affairs
- Support and participation in the Parents' Association
- Take and active role in supporting and participating some of the over 700 registered student groups created and maintained by FSU and FAMU students alone.

- Study Abroad and International Students

Study Abroad and International student programs are notoriously an underserved demographic. Students participating in both these programs have unique needs that fit well within the housing program being established at BSR.

Study Abroad –FAMU has a robust study abroad and international exchange program with various opportunities all around the world for all student classifications. These students who are focused on academics and development of their academic career are often times searching for communities, such as BSR, that support their goals and offer special accommodations during their time abroad.

International Students – Students studying from outside the United States always have special needs. Academic Departments who coordinate the travel and housing for these groups often times look for a single outlet to house students. Having a coordinated housing program pre-designated for these students make it a very attractive and logical option for growth of the program

- Established platforms initiated by Bethel Church

There has been a significant amount of positive PR and synergy surrounding BSR. The Bethel Church has done a great deal of ground work to support this venture even before it has become a reality. Fact is, most all new student housing projects start with virtually no community support or network in place. The BSR has an entire community working to

organize and support the mission to make the student community at BSR a reality.

There are four grass root, community based initiatives currently in-place and actively working towards helping to advance this project today.

- The Bethel Church has created a 100 member Student Housing Advisory Board that meets every week and serves as a "think tank" for BSR. These student members of the advisory board serve to work within the various local student ministry organizations and student body, to help develop, from within, the future of their faith based community at BSR.
- As a contributing arm to the Student Housing Advisory Board, a 25 member Collegiate Executive Committee has been created to meet monthly to support and advise the work of the Advisory Board.
- One of the most powerful advocates for the BSR is the Interfaith Council of Clergymen. This council is made up of the clergy from the local faith community who are committed to sharing information and ideas about BSR to their parishioners and to market the BSR to their collective collegiate ministry within their church.
- In addition to the collection of the various ministries in support of BSR, a Community Advisory Board is being assembled that is made up of various grass root organizations who have an interest in and want to support this faith based community. This involvement by the local community is important so that support and interest extend beyond church walls and into the community where people live and work.

CONCLUSION AND UPDATED ANALYSIS

As an experienced student housing property owner ourselves and management partner for BSR, it is our job to review the data and statistics provided during the approval and feasibility process. In the case of BSR, the data and statistics have continued to improve and have resulted in an even more favorable opinion in regards to the marketability of this student housing project.

As outlined in the updated Dantor report, the BSR suite style program is not a new or "un-tested" concept. There are a number of very successful examples of this format in operation today, in a number of states including Illinois, Texas, Pennsylvania and Florida. In addition, there was a sample faith based project cited in the Dantor report called the Newman Center located in Champaign, Illinois that has a long history of success with this off-campus housing format. In this community alone, there are two other similar faith based projects, with an additional project called Presby House coming online in 2008. Again, this off-

campus suite style, faith based format is not unique to the national student housing community, but WILL be unique to the Tallahassee student housing community, which results in a very specific, unique and desired market niche to be satisfied for students living in and around Tallahassee.

Since the original publication of our Marketing Overview, there have been released statistics based 243 student surveys completed by Create, Inc. The results of these surveys were significant in that the students responded that the project had an ideal location, an amenities package that was critical in the decision making process, BSR is more attractive than on-campus options and that over 60% of respondents would be interested in living at BSR. Given that the project has 328 beds, a survey response of 243 students with results that support the BSR mission allows us to conclude that this project has the initial support of the student population that BSR needs, in order to be successful. New and proposed off-campus projects such as this do not typically have this type of specific and coordinated student survey data with favorable results as has been provided by Create, Inc.

Based on our assessment of the BSR project, it is our opinion that even more compelling than the data and statistics provided above, is the network of pastors and communities that is being established by the Bethel Church. At a recent congregation of 600+ church and community leaders, a network has been established where these religious leaders have responded and offered their support and direct access to their congregations. As outlined in the report above on Page 6 – Established Platforms Initiated by the Bethel Church, CLV will now be able to implement our community outreach efforts to obtain direct access to groups, parents and students who are planning on making the transition to college. Identifying and coordinating this access has historically been the most challenging aspect of this part of our marketing plan. However, given the fact that these churches and communities have readily identified themselves, offered their support and essentially made opportunities available, we will be able to reach MORE parents and students, more QUICKLY, with a more PROFOUND response.

We would classify this access to be unprecedented and feel this to be the most favorable factor that supports this project.

In summary, CLV is very excited to be affiliated with this proposed project and feel that the data and statistics offered paint a very clear picture of potential success with a clear competitive advantage related to all aspects of the project.