

190 Lakefront & Interior Homesites Available

Let go. Live lakeside.



CEDAR CREEK
AT DEER POINT LAKE

Cedar Creek at Deer Point Lake, a master planned neighborhood inspired by traditional low-country towns and villages. Beautiful one acre waterfront and interior homesites designed with reverence to the way the land always has been to preserve the wetlands for generations to come.

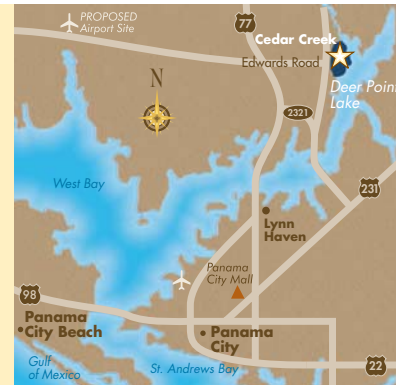
This is it. This is home. This is Cedar Creek.



CedarCreekFlorida.com

Visit today
& see our progress!

850.522.4407



FROM PANAMA CITY:

Take Highway 77 north. Travel approximately 7 miles to County Road 2321. Turn right and drive approximately 2 miles. Turn left onto Resota Beach Road and go approximately 3 miles. Cedar Creek will be on your right.



Our Guarantee to Sell Your Present Home Guarantees Your Peace of Mind While You Build Your New Home!

ERA Neubauer Real Estate, Inc.
"We Will Sell Your House or ERA Will Buy It."

850.522.4407
panamacityera.com



All information is believed to be accurate but is not warranted.



CEDAR CREEK
AT DEER POINT LAKE



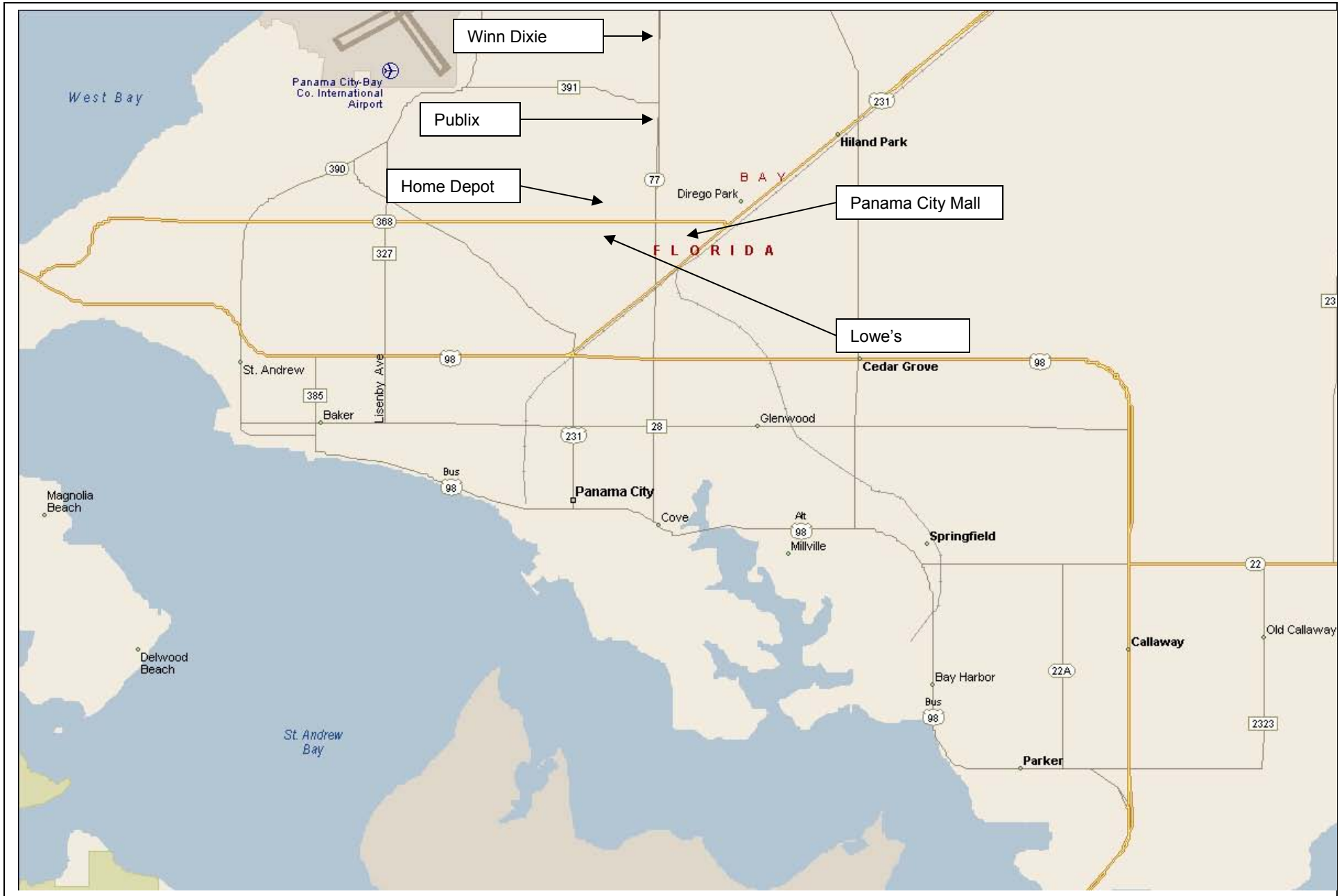
SUMMER HOUSE
WITH POOL



CREEK HOUSE
WITH PIER ON LAKE



Neubauer Real Estate, Inc.



Cedar Creek at Deer Point Lake

Frequently Asked Questions

(This information will updated frequently on www.panamacityera.com/cedarcreek)

Q1: What is Cedar Creek at Deer Point Lake?

Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK AT DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple - it doesn't get any better than this. A lakeside or forest setting, canoeing, kayaking or fishing, sunning or swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. Come, choose the site for your new home; approximately one-half to 2 acre lots.

Q2: What is the development timetable?

A: The first phase of development, including Phases 1, 2 and 2A and encompassing lots 1 through 95, is nearing completion. Roads are paved and the utilities are being completed. HOA pier and dock is complete. Bids are being obtained for HOA amenities.

Q3: Will the published plat change?

A: The developer has completed planning of Phases 3, 4 and 5. Please see the plat of Cedar Creek at Deer Point Lake for more information.

Q4. Where can I read the restrictive covenants?

A: Detailed restrictive covenants are available at www.panamacityera.com/cedarcreek in Adobe.PDF format.

Q5: Is there a mandatory homeowners association; and, if so, for what purposes?

Yes, the Cedar Creek Homeowners Association, Inc. has been created for the operation, management, maintenance and control of the project. The Association shall, among other things, hold title to the common amenities; make and collect assessments; maintain, repair, replace and operate the property; purchase insurance; reconstruct improvements; make and maintain rules for the use of the common area; to enforce the rules; to contract for the management of the Association; to employ personnel to perform the services required for the management, maintenance or control of the Association.

Q6: How much are the annual assessments for the homeowners association (HOA)?

The annual assessment for the initial year of operation is \$1,400.00. Also, purchaser

shall pay to the Association at closing a sum equal to one quarter of the annual assessment as a contribution toward the Association's operating capital.

Q7: What steps have been taken to protect the natural landscape and wetlands?

A: Due to the dense and mature vegetation, homes shall be mostly obscured from the street, and care and consideration shall be given to the placement of house improvements on the lot to save as many trees, shrubs and other vegetation as possible. There has been a line inscribed across each property to designate the conceptual location of each home.

Q8: What amenities will be available at Cedar Creek?

The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center; an outdoor fireplace, raised viewing gazebo and neighborhood pier.

Q9: What utilities are available at Cedar Creek?

- Water – Gulf Coast Electric Cooperative.
 - Septic – Each lot owner provides.
 - Telephone – Bell South.
 - TV Cable – Comcast.
 - Electric – Gulf Coast Electric Cooperative.
 - Stormwater – Each lot owner provides.
-

Q10: What are the general design objectives and construction details?

- The homes in the development shall be in the tradition of "Low Country" or "Raised Cottage" architectural style.
 - The minimum square footage of the house is 2,200 square feet heated and cooled.
 - Garages may be attached or detached.
 - Fences are not permitted in front of the home or front yard.
-

Q11: Can I build a dock on the waterfront lot I purchase in Cedar Creek?

A: The construction of docks is regulated by the Florida Department of Environmental protection. (<http://www.dep.state.fl.us/northwest/>) The developer has not been notified of any restrictions that would preclude property owners from applying for a dock permit. Boat docks on the lakefront shall not exceed 1,000 square feet; the approximate site of the HOA boat dock.

Q12: Who approves my house plans?

The Architectural Review Board (ARB) must approve all design plans prior to commencement of construction. The ARB shall require an application fee of \$1,150; and a construction deposit of \$7,500 to assure compliance with the Design and Construction Guidelines. Structures or changes submitted separately at a later date, including dock, will require an additional \$250 ARB fee.

Q13: What builders are eligible to build in Cedar Creek?

A: There are no restrictions that would preclude any properly licensed contractor from building a home in Cedar Creek. However, all plans must be approved by the Cedar Creek architectural control committee. Presently, we are working with the developer on an initial builder program, hopefully, pointing toward housing starts and 2007's Parade of Homes.

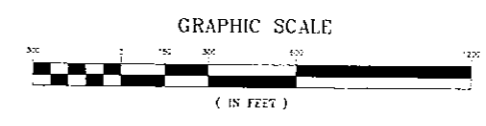
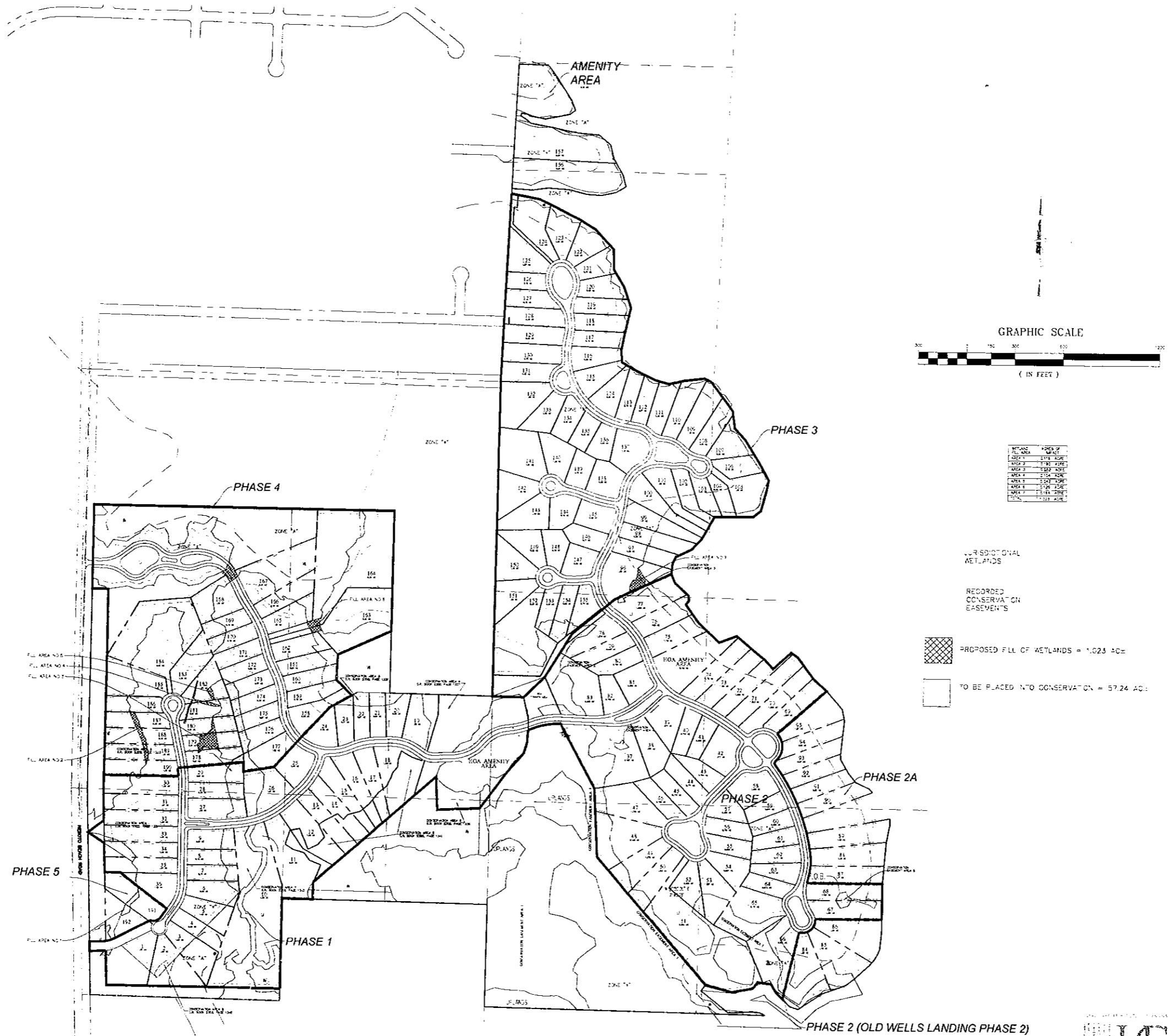
Q14: How can I submit an offer to purchase?

A: As additional lots are offered, you may contact ERA Neubauer Real Estate, Inc., or your Realtor for assistance. The contract format can be found at www.panamacityera.com/cedarcreek. The developer shall pay for the cost of an Owner's Title Insurance Policy, the costs of preparing the deed and providing a copy of the Plat showing the location of the Lot. The purchaser shall pay all other closing costs.

Q15: Once an offer on a lot has been accepted, will the Buyer have access to the property prior to completion?

A: The buyer may access the lot only for planning purposes. However, no work may be commenced prior to closing.

September 1, 2005 (13 AXGD) (S1)
 R:\25210 DEER POINT LANDINGS\25210 MASTER PLN.dwg



| WETLANDS | ACRES OF WETLANDS |
|-----------|-------------------|
| WETLAND 1 | 2174 ACRES |
| WETLAND 2 | 734 ACRES |
| WETLAND 3 | 1362 ACRES |
| WETLAND 4 | 2724 ACRES |
| WETLAND 5 | 1023 ACRES |
| WETLAND 6 | 1274 ACRES |
| WETLAND 7 | 1514 ACRES |
| TOTAL | 11023 ACRES |

JURISDICTIONAL WETLANDS
 RECORDED CONSERVATION EASEMENTS
 PROPOSED FILL OF WETLANDS = 1,023 ACRES
 TO BE PLACED INTO CONSERVATION = 57.24 ACRES

| NO. | DATE | APPL. | REVISION |
|-----|------|-------|----------|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |

PREBLE-RISH, INC.
 CONSULTING ENGINEERS
 CIVIL • SURVEYING • SITE PLANNING

SCALE: 1"=300'
 DESIGNED: [] DRAWN: D.B. CHECKED: [] DATE: SEPT 2005

MASTER PLAN
 CEDAR CREEK AT DEER POINT LAKE
 ANOVER DEVELOPMENT
 BAY COUNTY, FLORIDA

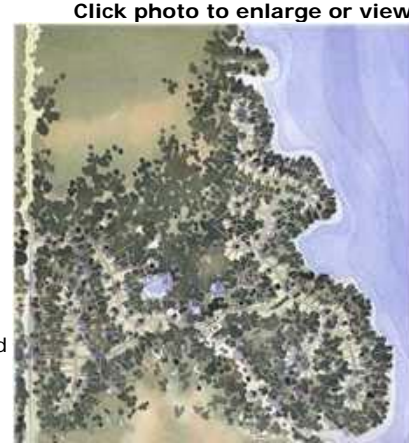
| | |
|------------------------|------------|
| PROJECT NO. 325.010 | SHEET 1 |
|------------------------|------------|



Search Criteria: Main Area = [04] Bay North|Listing Status = ACT|ListOffice ID Equal to "ben2"|Subdivision (OR) CEDAR CREEK PH I|Status <> H

Residential Land - RES

MLS#: 350304 **OfficeFile#:** **ListPrice:** \$127,000
Status: Active **Last Change:** **LotSize:** 96X334X108X363
07/05/2006
Address: 9706 SWEETFIELD LN **Acreage:** 0.820000
Panama City, FL **MinrIRts?**
Zip: 32409 **WFfeet:**
MainArea:04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-200-004
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 4, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning, swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront:

Waterview:

LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

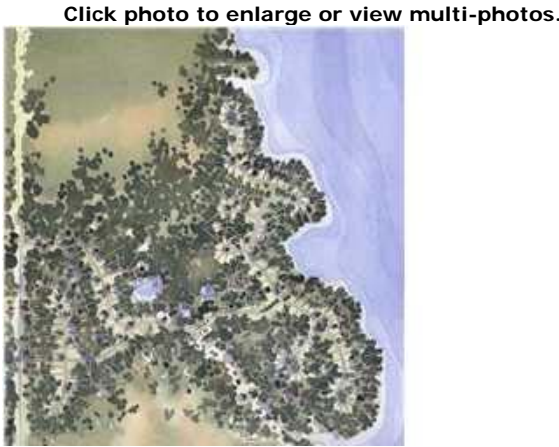
TaxYr: 2005 **Taxes:** \$654 **SaleSubjtoLease:**
LandLease/Year: **MonthlyRent:** **AssmMrtTyp:**
AssocFee: \$1,400 Annually **LeaseExpDate:** **Financing:** Conventional, Cash
NewBuyerFee: **ExistLeases:**
Assoc.FeesInclude:Ground Keeping, Recreational Facilities

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THANK YOU FOR YOUR CONTINUED TRUST AND CONSIDERATION.

Prepared by STEPHEN BUTLER, PA of ERA NEUBAUER REAL ESTATE, INC. on 10/9/2006 9:39:28 AM

Residential Land - RES

MLS#: 349704 **OfficeFile#:** **ListPrice:** \$135,000
Status: Active **Last Change:** **LotSize:** 100 X 321 X 100 X 311
Address: 4127 CEDAR CREEK DR **Acreage:** 0.640000
Panama City, FL **MinrIRts?**
Zip: 32466 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
Deerpoint/Southport Residential Single
Subdiv: CEDAR CREEK PH I Family
ParcelID: 07611-200-021
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Highway 77 North; travel approximately 7 miles to County
Road 2321; turn right and drive approximately 2 miles; turn left
onto Resota Beach Road and go approximately 2 miles; Cedar
Creek will be on your right.
Legal: Lot 21, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront:

Waterview:

LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Fishing, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

| | | |
|--|----------------------|--------------------------------------|
| TaxYr: 2005 | Taxes: \$628 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: Ground Keeping, Recreational Facilities | | |

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Residential Land - RES

MLS#: 350364 **OfficeFile#:** **ListPrice:** \$135,000
Status: Active **Last Change:** **LotSize:** 292X103X284X103.5
Address: 4125 CEDAR CREEK DR **Acreage:** 0.670000
Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County- **LotAcc:** Paved Road
North
SubArea: 0410 - West **Zoning:** Agriculture, Deed
Deerpoint/Southport Restriction, Residential
Subdiv: CEDAR CREEK PH I Single Family
ParcelID: 07611-200-022
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 22, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

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Waterfront:

Waterview:

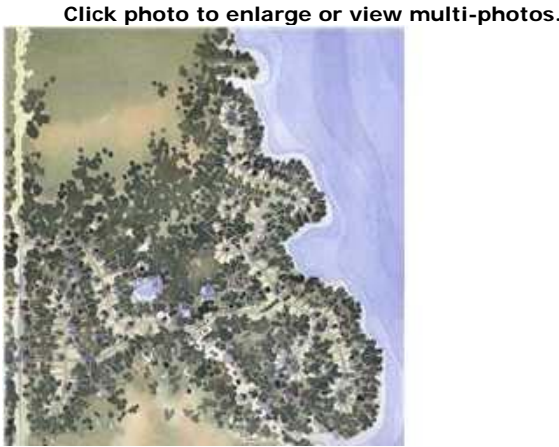
LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

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| TaxYr: 2005 | Taxes: \$654 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: Ground Keeping, Recreational Facilities | | |

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Residential Land - RES

MLS#: 350347 **OfficeFile#:** **ListPrice:** \$136,000
Status: Active **Last Change:** **LotSize:** 100X321X100.5X310.9
Address: 9712 SWEETFIELD LN **Acres:** 0.730000
Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction, Residential
Deerpoint/Southport Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-200-007
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 7, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

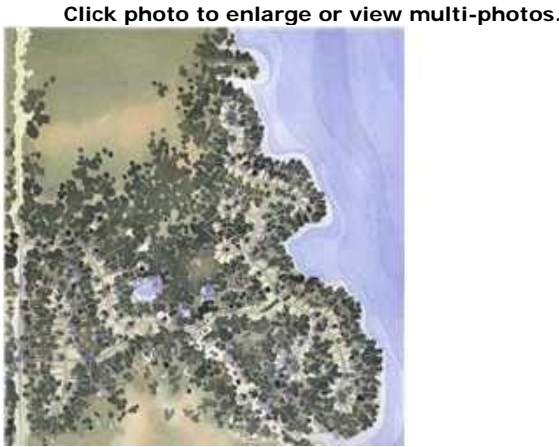
Waterfront:
Waterview:
LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil:
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

| | | |
|-----------------------------------|----------------------|--------------------------------------|
| TaxYr: 2005 | Taxes: \$654 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: | | |

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Residential Land - RES

MLS#: 350351 **OfficeFile#:** **ListPrice:** \$136,000
Status: Active **Last Change:** **LotSize:** 110X363X108X208
Address: 4010 BAXLEY BEND **Acreage:** 0
Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-200-014
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 14, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

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Waterview:
LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

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|---|----------------------|--------------------------------------|
| TaxYr: 2005 | Taxes: \$654 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesInclude: Ground Keeping, Recreational Facilities | | |

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Residential Land - RES

MLS#: 350350 **OfficeFile#:** **ListPrice:** \$138,000
Status: Active **Last Change:** **LotSize:** 105X206.7X136.9X138.3
Address: 9716 SWEETFIELD LN **Acresage:** 0.860000
Panama City, FL **MinrIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County- **LotAcc:** Paved Road
North
SubArea: 0410 - West **Zoning:** Deed Restriction, Residential
Deerpoint/Southport Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-200-009
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 9, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

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Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

| | | |
|-----------------------------------|----------------------|--------------------------------------|
| TaxYr: 2005 | Taxes: \$654 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: | | |

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Residential Land - RES

MLS#: 350417 **OfficeFile#:** **ListPrice:** \$142,000
Status: Active **Last Change:** **LotSize:** 96X302X279X96
Address: 9735 SUMMER CREEK DR **Acreage:** 0.710000
Panama City, FL **MinrIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-004
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 40, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront:
Waterview:
LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

| | | |
|-----------------------------------|----------------------|--------------------------------------|
| TaxYr: 2005 | Taxes: \$493 | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: | | |

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Prepared by **STEPHEN BUTLER, PA** of **ERA NEUBAUER REAL ESTATE, INC.** on 10/9/2006 9:39:28 AM

Residential Land - RES

MLS#: 350440 **OfficeFile#:** **ListPrice:** \$145,000
Status: Active **Last Change:** **LotSize:** 102X268X84X266.7
Address: 9715 SUMMER CREEK DR **Acreage:** 0.620000
Panama City, FL **MinIRts?**
Zip: 32409 **WFfeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-024
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 60, Phase 1, Cedar Creek at Deerpoint Lake.

Click photo to enlarge or view multi-photos.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake! Front lot line is irregular and approximate.

Waterfront:

Waterview:

LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

TaxYr:

LandLease/Year:

AssocFee: \$1,400 Annually

NewBuyerFee:

Assoc.FeesInclude:

Taxes:

MonthlyRent:

LeaseExpDate:

ExistLeases:

SaleSubjtoLease:

AssmMrtTyp:

Financing:

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Prepared by STEPHEN BUTLER, PA of ERA NEUBAUER REAL ESTATE, INC. on 10/9/2006 9:39:28 AM

Residential Land - RES

MLS#: 350442 **OfficeFile#:** **ListPrice:** \$145,000
Status: Active **Last Change:** **LotSize:** 114.58X276.25X152X297
Address: 9707 SUMMER CREEK **Acreage:** 0.670000
DR
Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
0410 - West **Zoning:** Residential Single Family
SubArea: Deerpoint/Southport
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-028
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
2321; turn right and drive approximately 2 miles; turn left onto
Resota Beach Road and go approximately 2 miles; Cedar Creek
will be on your right.
Legal: Lot 64, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming.CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE,complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake! Front lot line is irregular and approximate.

Waterfront:

Waterview:

LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

TaxYr:

LandLease/Year:
AssocFee: Annually
NewBuyerFee:
Assoc.FeesIclude:

Taxes:

MonthlyRent:
LeaseExpDate:
ExistLeases:

SaleSubjtoLease:

AssmMrtTyp:
Financing: Conventional, Cash

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Prepared by **STEPHEN BUTLER, PA of ERA NEUBAUER REAL ESTATE, INC.** on 10/9/2006 9:39:28 AM

Residential Land - RES

MLS#: 350425 **OfficeFile#:** **ListPrice:** \$149,000
Status: Active **Last Change:** **LotSize:** 100X331X101X326
Address: 4513 TENDER CREEK **Acreage:** 0.770000
 COVE
 Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
 0410 - West **Zoning:** Deed Restriction,
 Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-009
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
 2321; turn right and drive approximately 2 miles; turn left onto
 Resota Beach Road and go approximately 2 miles; Cedar Creek
 will be on your right.
Legal: Lot 45, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming.CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE,complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parellel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront:

Waterview:

LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded

ProjFacil:

Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

TaxYr: 2005

Taxes: \$493

SaleSubjtoLease:

LandLease/Year:

MonthlyRent:

AssmMrtTyp:

AssocFee: \$1,400 Annually

LeaseExpDate:

Financing: Conventional, Cash

NewBuyerFee:

ExistLeases:

Assoc.FeesIclude:

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Residential Land - RES

MLS#: 350437 **OfficeFile#:** **ListPrice:** \$149,000
Status: Active **Last Change:** **LotSize:** 103X266X103X293
Address: 4512 TENDER CREEK **Acreage:** 0.700000
 COVE
 Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
 0410 - West **Zoning:** Deed Restriction,
 Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-020
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
 2321; turn right and drive approximately 2 miles; turn left onto
 Resota Beach Road and go approximately 2 miles; Cedar Creek
 will be on your right.
Legal: Lot 56, Phase 1, Cedar Creek at Deerpoint Lake.



Click photo to enlarge or view multi-photos.

WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming.CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE,complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parellel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront:

Waterview:

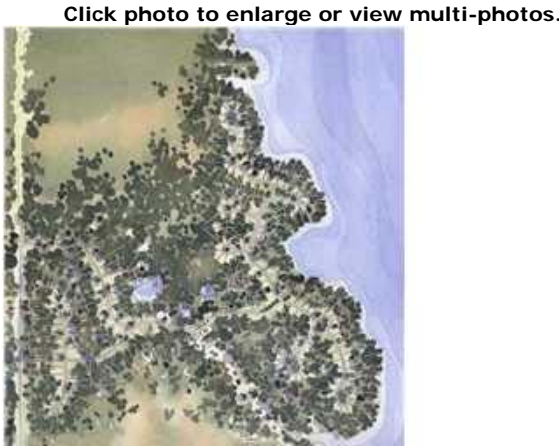
LotFeat: Restrictions, Within 1/2 Mile Of Water, Wooded
ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool
Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

| | | |
|-----------------------------------|----------------------|--------------------------------------|
| TaxYr: | Taxes: | SaleSubjtoLease: |
| LandLease/Year: | MonthlyRent: | AssmMrtTyp: |
| AssocFee: \$1,400 Annually | LeaseExpDate: | Financing: Conventional, Cash |
| NewBuyerFee: | ExistLeases: | |
| Assoc.FeesIclude: | | |

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Residential Land - RES

MLS#: 350444 **OfficeFile#:** **ListPrice:** \$373,000
Status: Active **Last Change:** **LotSize:** 108X383X108X406
Address: 9728 SUMMER CREEK DR **Acreage:** 1.03
 Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
 Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-300-033
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
 2321; turn right and drive approximately 2 miles; turn left onto
 Resota Beach Road and go approximately 2 miles; Cedar Creek
 will be on your right.
Legal: Lot 69, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront: Lake

Waterview:

LotFeat: Restrictions, Wooded

ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool

Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

TaxYr: 2005

Taxes: \$987

SaleSubjtoLease:

LandLease/Year:

MonthlyRent:

AssmMrtTyp:

AssocFee: \$1,400 Annually

LeaseExpDate:

Financing: Conventional, Cash

NewBuyerFee:

ExistLeases:

Assoc.FeesIclude:

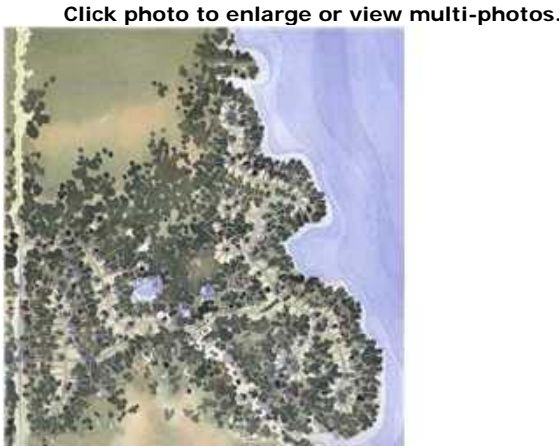
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Residential Land - RES

MLS#: 350447 **OfficeFile#:** **ListPrice:** \$382,000
Status: Active **Last Change:** **LotSize:** 103X479X103X452
Address: 9736 SUMMER CREEK DR **Acreage:** 1.1
 Panama City, FL **MinIRts?**
Zip: 32409 **WFFeet:**
MainArea: 04 BN-Bay County-North **LotAcc:** Paved Road
SubArea: 0410 - West **Zoning:** Deed Restriction,
 Deerpoint/Southport Residential Single Family
Subdiv: CEDAR CREEK PH I
ParcelID: 07611-200-004
ElemSch: Bozeman Learning Center **Middle:** Bozeman Learning Center
High: Bozeman
Dir: Take Hwy 77 North; travel approximately 7 miles to County Road
 2321; turn right and drive approximately 2 miles; turn left onto
 Resota Beach Road and go approximately 2 miles; Cedar Creek
 will be on your right.
Legal: Lot 73, Phase 1, Cedar Creek at Deerpoint Lake.



WATERFRONT AND INTERIOR HOMESITES AVAILABLE! PRICES STARTING @ \$125,000. Located on a gentle rise above and along an ancient tributary and 5,000 acres of fresh water lies CEDAR CREEK At DEER POINT LAKE. Three hundred and fifty acres of possibilities and over a mile of pristine shore line. Real life, pure and simple-it doesn't get any better than this. A lakeside of forest setting, canoeing, kayaking or fishing, sunning swimming. CEDAR CREEK, a master planned neighborhood, inspired by the traditional architecture of low-country towns and villages. Here you'll see the commitment to keep land the way it always has been and preserve the wetlands for generations to come. The center of the neighborhood is the SUMMER HOUSE, complete with an outdoor summer kitchen and grill, swimming pool, large sunning deck and play area. The CREEK HOUSE, the clubhouse on the lakefront includes a living room, private room for television, a catering kitchen and community mail center, an outdoor fireplace, raised gazebo and neighborhood pier. Conservation areas are located throughout the neighborhood; paved, winding roads meander throughout Cedar Creek (rather than straight, parallel and perpendicular roads); and great attention is dedicated to preserving the natural beauty of the area's hardwood & pine forests and lake front setting. Thank you for considering Cedar Creek at Deer Point Lake!

Waterfront: Lake

Waterview:

LotFeat: Restrictions, Wooded

ProjFacil: BBQ Pit/Grill, Community Room, Dock, Gated Community, Pavilion/Gazebo, Picnic Area, Pool

Utilities: Community Water Available, Electric Available, Phone Available, Septic Tank: Needed, TV Cable Available

TaxYr: 2005

Taxes: \$987

SaleSubjtoLease:

LandLease/Year:

MonthlyRent:

AssmMrtTyp:

AssocFee: \$1,400 Annually

LeaseExpDate:

Financing: Conventional, Cash

NewBuyerFee:

ExistLeases:

Assoc.FeesIclude:

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