



EMERALD COVE AT

The Crosby

A Toll Brothers Community

Welcome
Home to . . .

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THE
CROSBY
AT RANCHO SANTA FE

*If you take a few minutes to read this brochure, you will find that the time was well spent.
This brochure is filled with facts . . . facts you should know when considering a place to live.*

Surrounded by the renowned Crosby National Golf Club, Emerald Cove at The Crosby is an intimate enclave of luxurious homes located within the exclusive community of The Crosby at Rancho Santa Fe. Nestled in the serene Santa Fe Valley along the meandering San Dieguito River, this staff-gated and tranquil community is just minutes from any convenience you may need.

A Convenient Place to Live

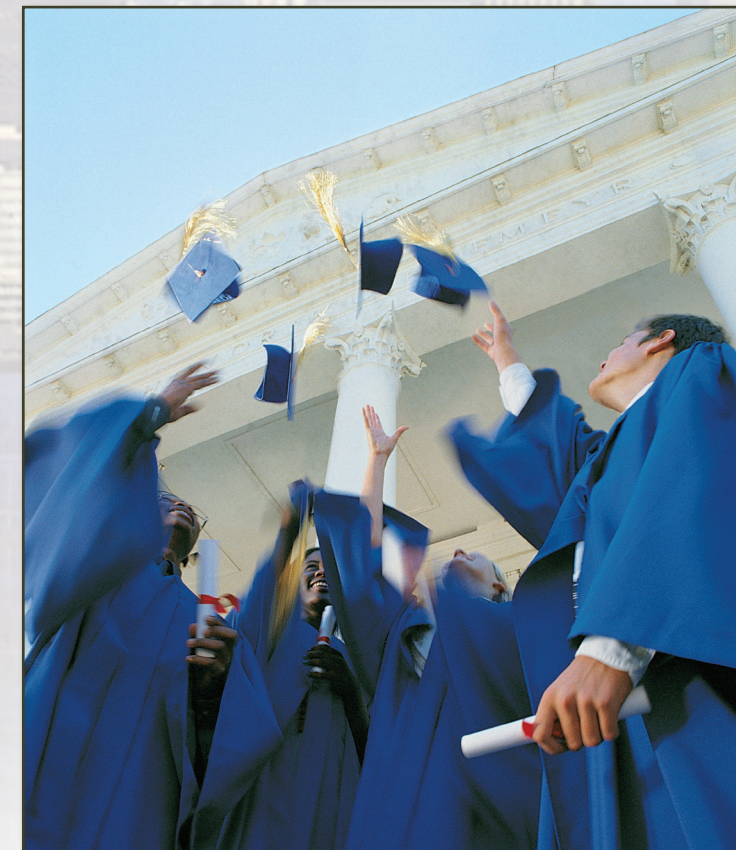
At Emerald Cove at The Crosby, you will enjoy the relaxed, elegant atmosphere of Rancho Santa Fe living with temperate weather year-round, superior schools, excellent shopping, and a wide choice of cultural events close to home. Emerald Cove at The Crosby is just 10 minutes from Interstate 15, 10 minutes from State Highway 56, and 15 minutes from Interstate 5. Just a short 15-minute drive will have you relaxing on one of San Diego's spectacular beaches. The Amtrak Pacific Surfliner and Metrolink can be accessed at the Solana Beach Transit Center just 20 minutes away. San Diego International Airport can be reached in approximately 40 minutes.

A Focus on Education

As a homeowner at Emerald Cove at The Crosby, you will join a community where education is given the highest priority. The award-winning San Dieguito Union High School District is one of the nation's finest, offering a wealth of academic and extracurricular opportunities as well as some of San Diego County's strongest athletic programs. Students have received numerous awards and earned national recognition for their work in math, science, language arts, and visual and performing arts. The high schools in the San Dieguito Union High School District also offer challenging honors and college Advanced Placement courses, and many students continue their education at California's acclaimed universities and colleges.

Superb private schools, including Santa Fe Christian School, Cathedral Catholic High School, and La Jolla Country Day School, are all highly regarded and are within 30 minutes of Emerald Cove at The Crosby.

San Diego State University, the University of San Diego, and the University of California, San Diego are all less than 45 minutes away. Nearby, Mira Costa College and Palomar College offer continuing adult education with a wide diversity of day and evening courses.



World-Class Shopping at Your Doorstep!

Emerald Cove at The Crosby is close to all types of shopping, from quaint antique and specialty boutiques to modern malls. For convenient one-stop shopping, 4S Commons is less than 5 minutes away with multiple restaurants, shops, banks, and a major grocery store. In charming Rancho Santa Fe, you will discover unique stores where you can count on receiving personal service from shopkeepers who remember you by name. Carmel Mountain Plaza and Westfield North County Mall are both located within 15 minutes of Emerald Cove, and the fabulous Fashion Valley in San Diego is 40 minutes away with Neiman Marcus, Nordstrom, Saks Fifth Avenue, Bloomingdale's, and over 150 fine specialty shops.



The Best in Community Services

Excellent medical facilities are comfortably close to Emerald Cove at The Crosby. Scripps Memorial Hospital – La Jolla is located only 30 minutes from your new home and offers a complete range of medical services. In addition, the University of California San Diego Medical Center, acclaimed worldwide for research and treatment, and the many hospitals and medical care facilities of the San Diego metropolitan area are very accessible.

Also serving the community of Emerald Cove are houses of worship representing almost all faiths.

A Cultural and Recreational Paradise

Emerald Cove at The Crosby, offering you both an exclusive neighborhood and a classic lifestyle, is an ideal place for you and your family to make new friends. It is a tranquil place to live with almost every type of recreational activity close at hand. The Crosby National Golf Course, designed by Fred Couples and Brain Curley, with its dramatic layout of mountain vistas, lakes, waterfalls, and hallmark elevation changes, creates a golf experience that continues to challenge and inspire golfers year after year. Several challenging private and semiprivate golf courses and country clubs, including Rancho Santa Fe Golf Club, Del Mar Country Club, and Morgan Run Resort and Club, are nearby. Scenic public golf courses, including Torrey Pines Golf Course, are within 20 minutes. With membership in The Crosby National Golf Club, the fitness and exercise club is within 5 minutes of your new home. Also located within The Crosby are beautiful, natural recreational spaces to explore.

As a resident at Emerald Cove, you can take advantage of the incredible weather and some of the finest beaches that California has to offer. The beautiful Del Mar, Encinitas, and Solana Beaches are all within 30 minutes and offer boating and other water sports. Several local and state parks, including Lake Hodges, Cardiff State Beach, and Rancho Bernardo Community Park, are located within 15 minutes. At these parks you and your family can enjoy hiking, boating, and picnicking.

The San Diego County area offers a broad variety of cultural diversions. It is home to the world-famous San Diego Zoo in Balboa Park and the San Diego Wild Animal Park. SeaWorld® and Legoland® are also conveniently located for you and your family to enjoy. The Del Mar Fairgrounds hosts concerts, polo matches, horse racing “where the turf meets the surf,” and the San Diego County Fair. You can discover history and art in Balboa Park at the San Diego Museum of Art, Natural History Museum, and San Diego Air and Space Museum, as well as the Museum of Contemporary Art in downtown San Diego. You can also enjoy theatrical presentations in downtown San Diego at the San Diego Civic Theater, Balboa Theater, and the Old Globe Theater in Balboa Park.

Sports fans can root for professional teams including the San Diego Chargers at Qualcomm Stadium and the San Diego Padres at Petco Park. For fine dining, there are many excellent restaurants in Old Town San Diego and in the historic Gaslamp Quarter in downtown San Diego.



An Area of Unequaled Beauty

In Emerald Cove at The Crosby, your home is a private haven just minutes from any convenience you may need. In addition, the homes afford an uncommon standard of excellence due to their superior design and quality craftsmanship.

You will live and entertain with pride in Emerald Cove at The Crosby.

Toll Brothers

America's Luxury Home Builder®



At Toll Brothers, we build more than homes; we build *communities*. For over 40 years we've been building communities in picturesque settings where luxury meets convenience, and where neighbors become lifelong friends. When you choose Toll Brothers, you choose our unwavering commitment to quality and customer service. Ranked #1 among home building companies in *FORTUNE* magazine's 2010 World's Most Admired Companies Survey,* we are also honored to have won the three most coveted awards in the home building industry: **America's Best Builder**, **National Builder of the Year**, and the **National Housing Quality Award**. But our greatest reward comes from the recognition we receive from our homeowners.

Each Toll Brothers home offers a combination of quality materials and superior design, where every detail is meticulously crafted, and every enhancement you select is seamlessly added to create a customized home that is uniquely yours.

Toll Brothers Is Proud to Help Preserve Our Environment

At Toll Brothers, we believe that preserving the natural environment is an integral part of creating a community you'll be proud to call home. Nationwide, Toll Brothers partners with conservation groups that include the National Wildlife Federation and Audubon International. In addition, the homes we build are designed to harmonize with the scenic beauty of the surrounding landscape. We preserve as much open space as possible, incorporating and even restoring the existing hills, trees, and ponds.

Convenient Home Services Provide One-Stop Shopping

The following Toll Brothers subsidiaries offer a full range of home services to better serve you and maximize your time:
TBI Mortgage® Company offers numerous financing options to suit your individual needs and provides you with a level of service that exceeds your expectations.
Westminster Security will provide a home security system as a standard feature in your home, at no cost, with the purchase of a three-year monitoring agreement — ask your salesperson for details.

The Toll Brothers Buyer Satisfaction Program

To make sure your home meets your expectations and ours, we offer a unique two-step, pre-settlement orientation/inspection program. The first inspection takes place five to seven days before settlement, utilizing Toll Brothers' detailed checklist as a guide. Then, once again prior to settlement, you'll inspect your home to see that every item you noted at the first orientation has been addressed. For lasting peace of mind, we also give you a ten-year limited warranty.

Our Customer Care Representatives Are Here for You

From the moment you move into your new home, your customer care representative will be available to manage any questions or issues that may arise. We are committed to offering you the exemplary customer service we've built our reputation on.



Toll Brothers

America's Luxury Home Builder®

The nation's premier builder of luxury homes and a Fortune 1000 company, Toll Brothers is currently building nationwide and is a publicly owned company whose stock is listed on the New York Stock Exchange (NYSE:TOL).

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NATIONAL HOUSING
QUALITY AWARD
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and Professional Builder Magazine

AMERICA'S BEST BUILDER
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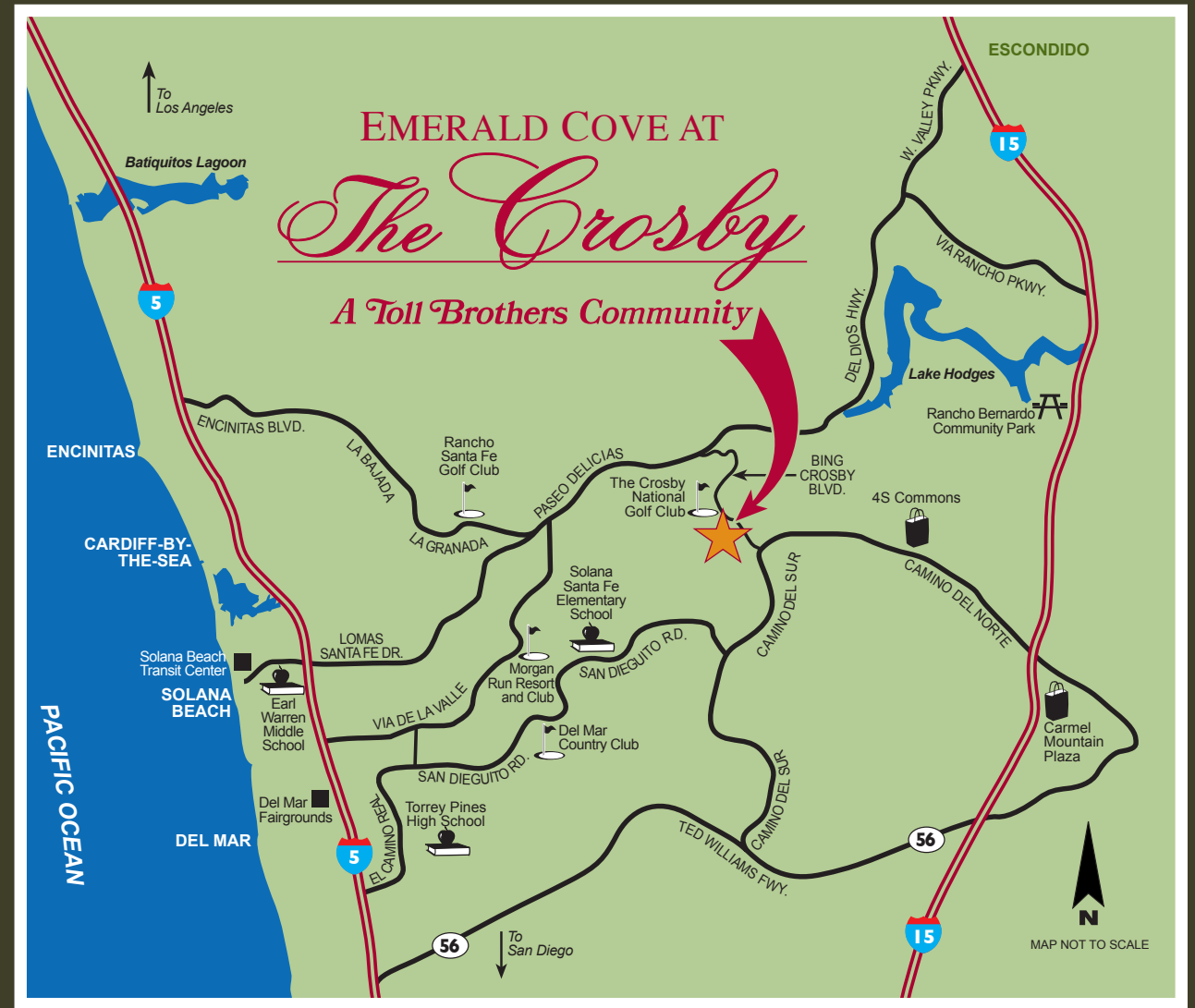
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EMERALD COVE AT *The Crosby*

A Toll Brothers Community

Rancho Santa Fe, California

(858) 832-8222



Directions to Emerald Cove at The Crosby

From Interstate 5:

From North San Diego County/Orange County, drive south on Interstate 5. Exit onto Encinitas Boulevard and head east for 3 ⁷/₁₀ miles. Encinitas Boulevard merges right into La Bajada (S9). Continue on La Bajada for 2 ¹/₂ miles as it turns into La Granada (S9). Upon entering Rancho Santa Fe, turn left at the third stop sign onto Paseo Delicias and head east for 2 ⁸/₁₀ miles. Paseo Delicias becomes Del Dios Highway (S6). Turn right onto Bing Crosby Boulevard. Check in at the staffed gate and then continue on Bing Crosby Boulevard. Turn right onto High Time Ridge. Merge left to visit the sales office and model home.

From South San Diego County:

Drive north on Interstate 5. Exit onto State Highway 56 (Ted Williams) eastbound. Exit onto Camino del Sur and proceed north for 5 ³/₁₀ miles. Turn left at Bing Crosby Boulevard. Check in at the staffed gate and then continue on Bing Crosby Boulevard. Turn left onto High Time Ridge. Merge left to visit the sales office and model home.

From Interstate 15:

From North San Diego County and Riverside County, drive south on Interstate 15. Exit onto Valley Parkway in Escondido and turn right. Heading southwest for 2 ⁹/₁₀ miles, Valley Parkway turns into Del Dios Highway (S6) as you leave Escondido. Continue on Del Dios Highway past Lake Hodges for 5 ⁷/₁₀ miles. Turn left at Bing Crosby Boulevard. Check in at the staffed gate and then continue on Bing Crosby Boulevard. Turn right onto High Time Ridge. Merge left to visit the sales office and model home.

From South San Diego County:

Drive north on Interstate 15. Exit onto Camino del Norte and drive west. Travel approximately 3 miles on Camino del Norte which turns into Camino del Sur. Follow Camino del Sur for 1 ¹/₂ miles and turn right onto Bing Crosby Boulevard. Check in at the staffed gate and then continue on Bing Crosby Boulevard. Turn left onto High Time Ridge. Merge left to visit the sales office and model home.

For more information on Toll Brothers communities nationwide, visit

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