



Toll Brothers at
COUNTRY CLUB
OF THE POCONOS



In a quiet valley near the Delaware Water Gap lies a luxurious retreat with elegant homes convenient to a variety of exciting activities.

Residents will enjoy on-site recreational amenities including a clubhouse, pool, tennis courts, and a volleyball court.

At Toll Brothers we understand that few decisions are as important as choosing a place to call home...so let us share with you our vision of Country Club of the Poconos.



Where the Good





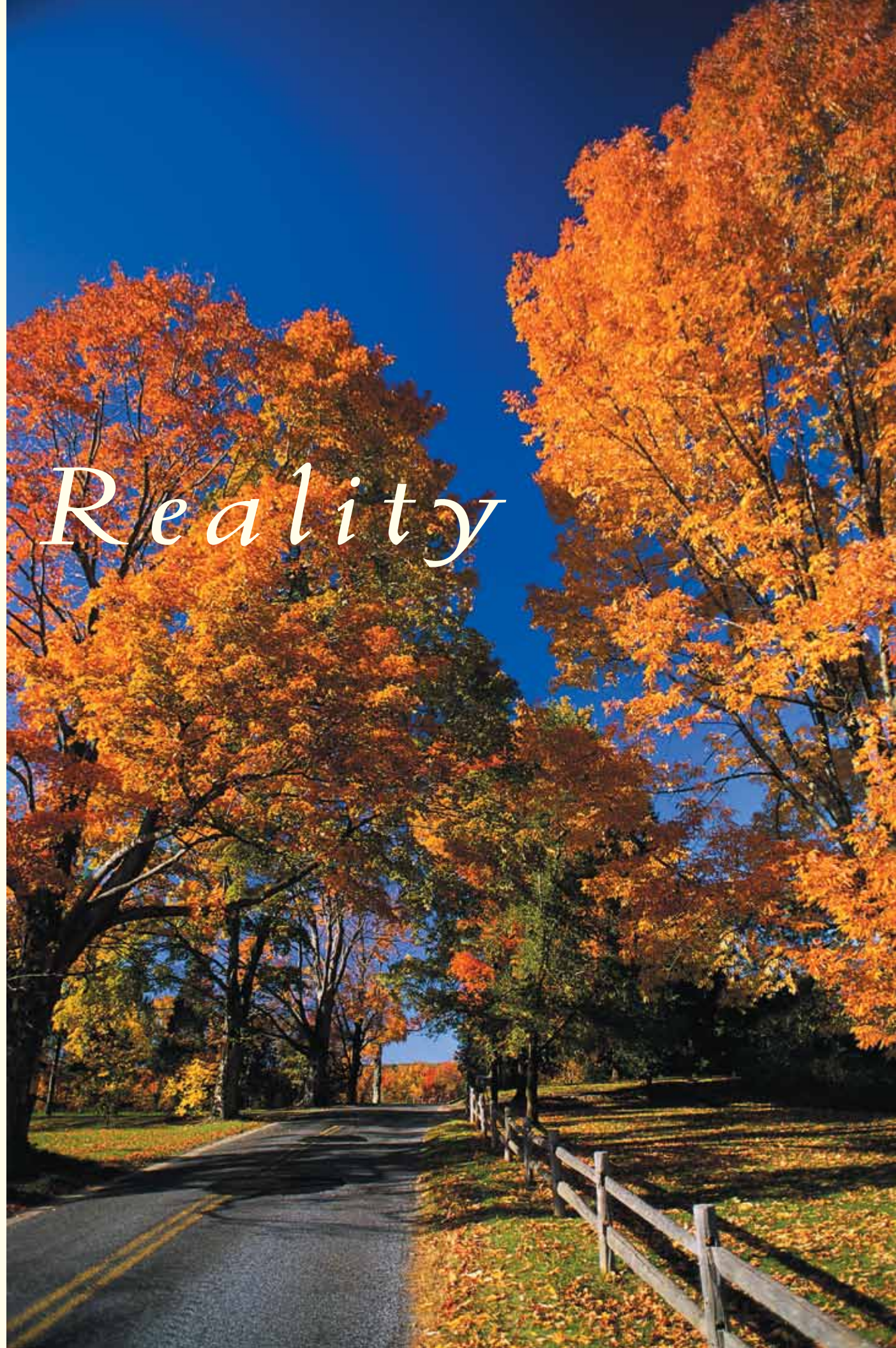
Life Becomes Reality

Paradise Found

Toll Brothers has created a private haven in a country club setting, within commuting distance to New York City and the major business centers of Northern New Jersey. As a homeowner in Country Club of the Poconos, you will discover that this is a perfect place to raise a family, enjoy a vacation home or retire.

The spectacular Jim Fazio-designed golf course boasts some of the most challenging and picturesque holes in northeastern Pennsylvania. Inside this retreat, the natural beauty of the woods, ponds, streams and mountains will provide a majestic setting for your new Toll Brothers home.

Magnificent amenities, nearby recreation facilities, beautiful views and convenient access to Northern New Jersey, the Lehigh Valley, and New York make Country Club of the Poconos the ideal place to live.





*Year-round
recreation
flourishes at
Country Club
of the Poconos*



Where the Good Life is a Way of Life

Country Club of the Poconos is a place where grace and elegance are part of everyday life, where golf course vistas and tranquility define daily existence.

Your year-round vacation begins at the entrance to Country Club of the Poconos and never ends. Toll Brothers' own recreation center will feature a wonderful clubhouse, outdoor pool, tennis courts, and a volleyball court. These amenities complement Country Club of the Poconos' spectacular golf course. At Country Club of the Poconos, you can play a challenging round of golf or tennis.

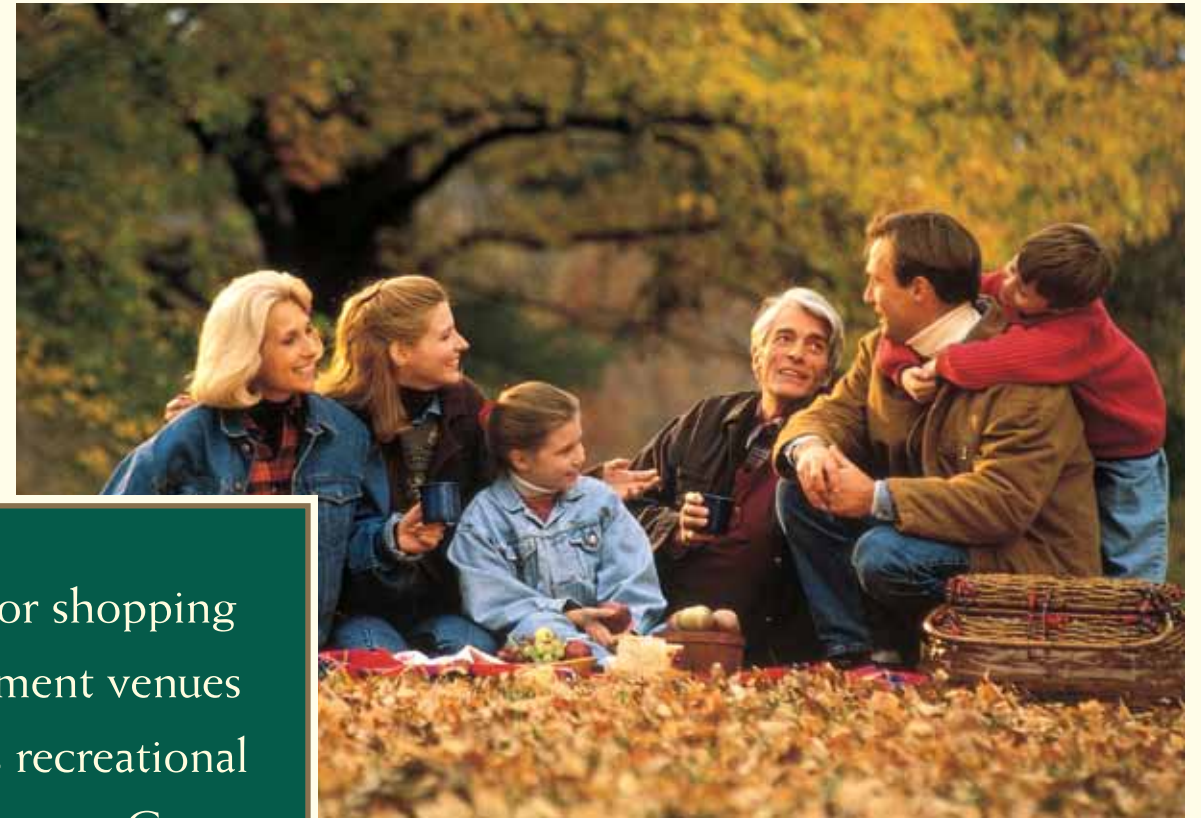


Luxurious Living in Your Own Backyard

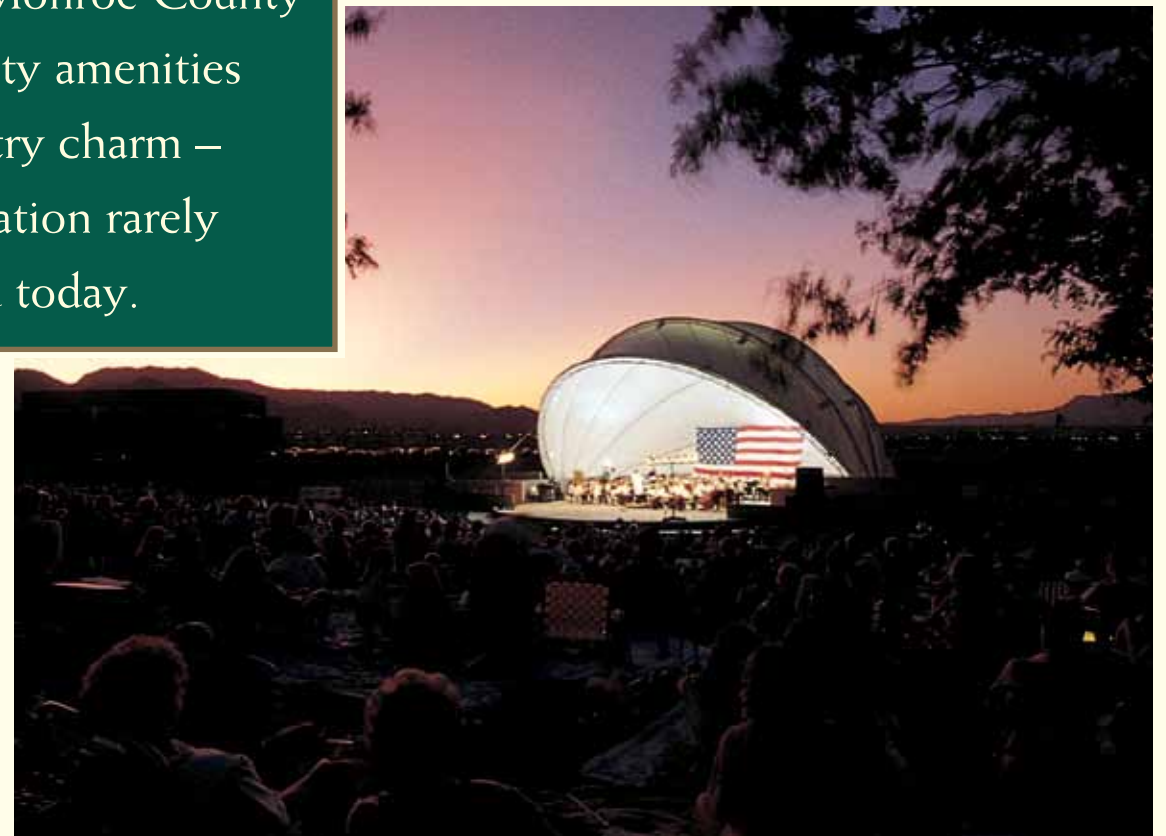
Those who long for wide-open spaces and beautiful scenery will revel in the spectacular views and abundant wildlife at Country Club of the Poconos. The Jim Fazio-designed golf course is the perfect backdrop for your new home. Outdoor enthusiasts will enjoy the diverse terrain of the surrounding Pocono Mountains for skiing, biking, hiking, rock climbing, and boating. Or, if it's relaxation you prefer, you can enjoy a family picnic or a stroll through the surrounding woods.

Whatever your pleasure, Country Club of the Poconos offers a lifestyle that so many have come to enjoy throughout this region.





*W*ith major shopping and entertainment venues and numerous recreational possibilities, Monroe County provides city amenities and country charm – a combination rarely found today.





Education is a Priority

The East Stroudsburg School District's new North Campus, a 440-acre site, is a state-of-the-art facility. Included within the campus are intermediate and high schools, numerous athletic facilities, tennis courts, and an indoor pool. Committed to excellence in education, the East Stroudsburg School District offers Internet access and computers in all classrooms and labs, while all high schools offer advanced placement and honors classes. A superb private school, the Blair Academy, is located in Blirstown, New Jersey, approximately 25 minutes from Country Club of the Poconos. Additional private schools, such as Moravian Academy, Gill St. Bernards, and Peck are within an hour of the community.

Because learning is a lifelong endeavor, you will enjoy many exciting opportunities for continuing adult education that are very accessible from Country Club of the Poconos. East Stroudsburg University is less than 15 minutes away. In addition, many excellent academic institutions are located in the Lehigh Valley, including Lehigh University, Moravian, Muhlenberg and Lafayette Colleges, all within 45 minutes.



The Good Life

Country Club of the Poconos offers you both an exclusive neighborhood and a classic lifestyle. It is a tranquil place to live with almost every type of recreational activity close at hand. In addition to the Jim Fazio-designed, 18-hole golf course at Country Club of the Poconos and the nearby Nicklaus Signature Great Bear Golf and Country Club, there are over 20 public courses including Shawnee, Shawnee Inn Resort, Cherry Valley, Terra Greens, Mountain Manor, Hidden Valley, and Water Gap – all within 20 minutes.

One of the most beautiful places in the country, The Delaware Water Gap National Recreation Area is just 10 minutes away. Here you can enjoy boating, swimming, rafting, canoeing, fishing, and hiking. For an afternoon of skiing, Shawnee Mountain, Camelback and Alpine Mountain are just minutes away. Many other popular ski slopes are within a 45-minute drive. In the summer, many popular outdoor music festivals are held throughout the area.

The Monroe County area offers a broad variety of cultural diversions. The Mountain Laurel Center for the Performing Arts, a spectacular new entertainment venue, hosts the Philadelphia Orchestra, Pittsburgh Symphony, American Ballet Theater, and Broadway touring companies, among others. You can enjoy theatrical presentations at either the Pocono or Shawnee Playhouses or spend a pleasant day in Stroudsburg strolling through the art galleries at their monthly First Saturday Artwalks.

The community is close to all types of shopping, from quaint antique and specialty shops to modern malls. In the charming old town of Stroudsburg, you will discover unique shops where you can count on receiving personalized service from shopkeepers who remember you by name. The Stroudsburg Mall is only eight miles away and features well-known stores. The fabulous factory store complex, "The Crossings," is just 25 minutes away. It hosts over 100 stores such as Brooks Brothers, Jones of New York, Donna Karan, Perry Ellis, Ralph Lauren, J. Crew, and Nautica. Lehigh Valley International and the Wilkes-Barre/Scranton Airports are approximately 40 minutes from Country Club of the Poconos and Newark International Airport is approximately 70 minutes away.

Excellent medical facilities are also comfortably close to Country Club of the Poconos. Pocono Medical Center is only 15 minutes away and the medical care facilities of the Lehigh Valley area are very accessible. The hospitals and medical facilities of New York City, acclaimed worldwide for research and treatment, are easily accessible as well.



A Name That Means Luxury Living

At Toll Brothers, we build more than homes, we build communities. For more than 38 years we've been building *communities* in picturesque settings where luxury meets convenience, and where neighbors become lifelong friends. Toll Brothers is there—in the smallest finishing details of your home, in the setting that makes your home part of a neighborhood, and in the neighborhoods that create your community.

When you choose Toll Brothers, you choose our unwavering commitment to quality and customer service. We are 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.

In addition, we have recently been chosen as the **First Place Winner for Innovative Product Design** in the Big Builder Apex Awards—where we were also recognized for Leadership and Management, and Operational Excellence; and named as one of the Most Admired Big Builders of the Year.

But our greatest reward comes from the recognition we receive from our homeowners. As the nation's leading builder of luxury homes, we take pride in creating homes that are as beautiful to look at as they are comfortable to live in. 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.

Choose Convenient Home Services For 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 has an understanding of the home buying process that no other lender can match. We have considerable access to a national marketplace for mortgage funds, and can provide flexible terms and alternatives not generally offered by other lenders. We continuously monitor the mortgage market to ensure that the very best programs are available at preferred rates.

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. Upgraded home security systems are available, with the purchase of a monitoring agreement, at a discounted cost. Ask your salesperson about our competitive rates.

Customize Your Home and Your Lifestyle at the New Jersey Design Studio!

Get ready to be impressed! You'll find a world of choices for your new home at the 12,000-square-foot New Jersey Design Studio—the centrally located option gallery for home buyers from New Jersey and Lehigh Valley / Pocono communities. Talented designers will meet with you one-on-one to help you select from a vast array of pre-priced options and décor that will personalize your home. To help make the process fun and easy, the Studio features vignettes of five complete kitchens, bathroom suites, a study with built-in shelving, a wet bar, a media room, and several custom fireplaces. You can also compare samples of granite and Corian® countertops; select woods and finishes for cabinet doors; choose faucets, appliances, lighting, tile, hardwood flooring, carpet, interior molding; and much, much more! The New Jersey Design Studio is located at the Menlo Park Mall in Edison, New Jersey. For more information, please consult your sales representative.



The Toll Brothers Buyer Satisfaction Program

Our ultimate goal is for you to move into a home built to the highest standards. To make sure your home meets your expectations, we offer a unique two-step pre-settlement orientation program. The first orientation 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. The result is that you can entertain guests as soon as you move in! To give you lasting peace of mind, we also give you a ten-year limited warranty.

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. We take our commitment to environmental stewardship seriously.

Nationwide, Toll Brothers encourages environmental awareness and protection by partnering with conservation groups that include:

- *The National Wildlife Federation*
- *The Audubon Society*

Through these respected organizations, we've earned community certifications for programs such as Backyard Wildlife Habitats and Audubon Cooperative Sanctuaries for Golf Courses. These certifications assure our residents that the natural beauty of their communities will remain a proud legacy for generations to come.

The homes we build are specifically designed to harmonize with the scenic beauty of the surrounding landscape. We preserve as much open space as possible, incorporating the existing hills, trees and ponds.

As part of our award-winning conservation efforts, where possible we:

- *Save and transplant thousands of existing trees*
- *Plant new trees throughout our communities*
- *Preserve and restore existing waterways*
- *Maintain designated open space*
- *Design communities that incorporate and conserve existing landscape*
- *Create walking trails dedicated to the enjoyment of these tranquil settings*

Toll Brothers is the nation's premier builder of luxury homes and is currently building in Arizona, California, Colorado, Connecticut, Delaware, Florida, Illinois, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Texas, and Virginia. With this experience behind us, you can be assured that your new home here in Country Club of the Poconos will be a source of pride and satisfaction for many years to come. Toll Brothers, Inc., is the successor to three generations of home builders and is a publicly owned company whose stock is listed on the New York Stock Exchange (NYSE:TOL).

Toll Brothers
America's Luxury Home Builder®

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