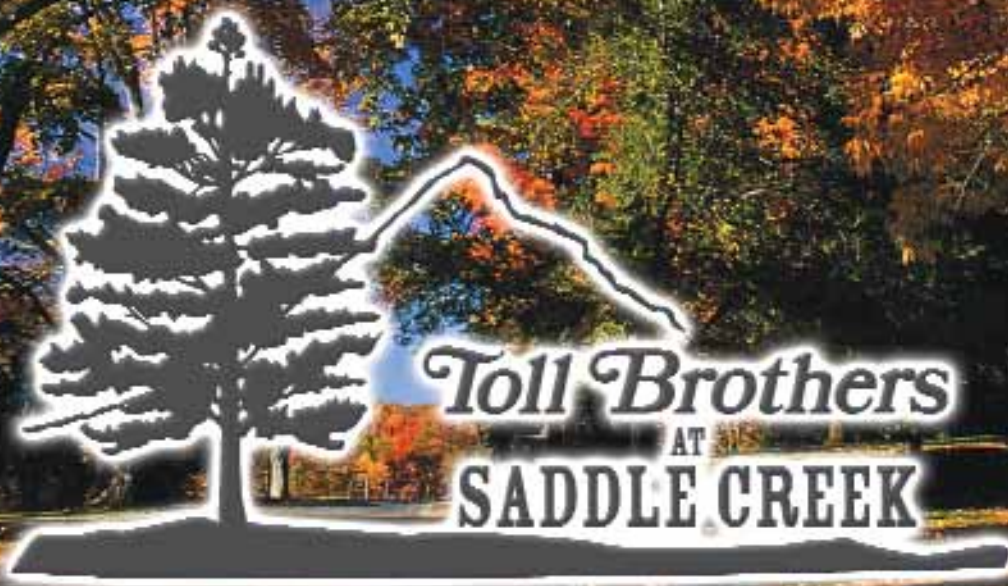




Toll Brothers
America's Luxury Home Builder™

Welcome Home to...



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 a picturesque landscape and the magnificent Kittatinny Mountains, Toll Brothers at Saddle Creek is a community of luxurious homes located in prestigious Northampton County. The combination of natural beauty and close proximity to every convenience makes this the ideal place to live.



A CONVENIENT PLACE TO LIVE

In Toll Brothers at Saddle Creek, you will enjoy the relaxed atmosphere of country living with excellent shopping and a wide choice of cultural events close to home. Toll Brothers at Saddle Creek is less than 8 minutes from Interstate 80. Stroudsburg and Allentown can be reached in 10 and 40 minutes, respectively. The Route 287 corridor can be reached in 40 minutes. Commuting by bus to New York City is easy on Martz Trailways from the Stroudsburg station located 14 minutes away. Stroudsburg Pocono Airport can be reached in just 25 minutes, Lehigh Valley International Airport can be reached in 40 minutes, while Newark International Airport is 70 minutes from your new home.

A FOCUS ON EDUCATION

As a homeowner at Toll Brothers at Saddle Creek, you will join a community where education is given a high priority. Gifted programs are available at all grade levels, and the high school offers college advanced placement courses. In the Bangor Area School District, students consistently earn many awards and scholarships for high levels of achievement in mathematics, science, history, and music. Exceptional parallel programs are offered at the nearby Institute of Technology.

Superb private schools, including Blair Academy, Faith Christian School, and Notre Dame Elementary and Junior Senior High Schools are all within 18 minutes of Toll Brothers at Saddle Creek.

East Stroudsburg University is just 15 minutes away. Lehigh University and Lafayette and Moravian Colleges are all within 45 minutes. The Monroe Campus of Northampton Community College is just 30 minutes away and offers continuing adult education with a wide diversity of day and evening courses. In addition, many excellent academic institutions in New York City, including New York University and Columbia University, are just 90 minutes away.



WORLD-CLASS SHOPPING AT YOUR DOORSTEP!

Toll Brothers at Saddle Creek is close to all types of shopping, from quaint antique and specialty boutiques to modern malls. For convenient one-stop shopping, Pysher's Market is only 4 minutes away, while the A&P Shopping Center and Shop Rite can both be reached in 15 minutes. The Stroud Mall is only 16 minutes from Saddle Creek and features many well-known stores. The fabulous Crossings Premium Outlets, boasting Jones New York, Polo Ralph Lauren, J. Crew, Coach, and much more, is within 30 minutes. The Lehigh Valley Mall, with over 130 fine stores and restaurants, is just 35 minutes from your new home.



THE BEST IN COMMUNITY SERVICES

Excellent medical facilities are comfortably close to Toll Brothers at Saddle Creek. Pocono Medical Center and Northeastern Rehabilitation & Sports Medicine Center, both only 17 minutes from your new home, offer a complete range of medical services. In addition, the hospitals and medical care facilities of the New York City metropolitan area, acclaimed worldwide for research and treatment, are very accessible.

Also serving Toll Brothers at Saddle Creek are houses of worship representing almost all faiths.



A CULTURAL & RECREATIONAL PARADISE

Toll Brothers at Saddle Creek, 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. Several challenging private and semi-private golf courses and country clubs are within 20 minutes, including Water Gap Country Club, Stone Hedge Golf Club, and Great Bear Country Club. The challenging public golf courses of Shawnee, Terra Greens, and Glen Brook are also within 20 minutes.

One of the most beautiful places in the country, the Delaware Water Gap National Recreation Area, is just 25 minutes away. Several local and state parks are located within 40 minutes, including Jenny Jump State Forest and Big Pocono State Park. Here you can enjoy boating, picnicking, hiking, horseback riding, mountain biking, and fishing. For an afternoon of skiing, Shawnee Mountain, Camelback, and Alpine Mountain are just minutes away. Many other popular ski slopes are within a 40-minute drive. A day of family fun can be had at the Land of Make Believe, a wonderful family amusement and water park located just 20 minutes from your new home.

The surrounding area offers a broad variety of cultural diversions. You can enjoy theatrical presentations at the Pocono Playhouse, or spend a pleasant day in Stroudsburg strolling through the art galleries at their monthly First Saturday Artwalks.

The new Mountain Laurel Center hosts spectacular performances by the Philadelphia Orchestra, Pittsburgh Symphony, and Broadway touring companies, among others. In the summer, many popular outdoor music festivals are held throughout the area, including the Annual Shawnee Fall Festival and the Pocono Blues Festival. For fine dining, there are many excellent restaurants and country inns in the Pocono and Western New Jersey areas. Sports fans can root for many professional sports teams in the New York City area and Philadelphia. In New York City, you can enjoy a fabulous range of cultural and recreational activities and explore an eclectic array of international dining, world-class entertainment, museums, and art galleries.

A man in a red shirt and tan vest is fly fishing in a river. The water is calm, and the background is a soft-focus landscape. The text is overlaid on the right side of this image.

AN AREA OF UNEQUALLED BEAUTY

In Toll Brothers at Saddle Creek, 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 Toll Brothers at Saddle Creek.



Toll Brothers

America's Luxury Home Builder™

At Toll Brothers, we build more than homes; we build *communities*. For nearly 40 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:

CUSTOMIZE YOUR HOME AND YOUR LIFESTYLE AT THE TOLL BROTHERS DESIGN STUDIO!

Get ready to be impressed! You'll find a world of choices for your new home at the 12,000-square-foot Toll Brothers 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, and interior molding; and much, much more! The Toll Brothers Design Studio is located at the Menlo Park Mall in Edison, New Jersey. For more information, please consult your sales representative.

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.

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 landscapes
- Create walking trails dedicated to the enjoyment of these tranquil settings

Toll Brothers, a Fortune 500 company, 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, Ohio, Pennsylvania, Rhode Island, South Carolina, Texas, Virginia, and West Virginia. With this experience behind us, you can be assured that your new home here in Toll Brothers at Saddle Creek 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).



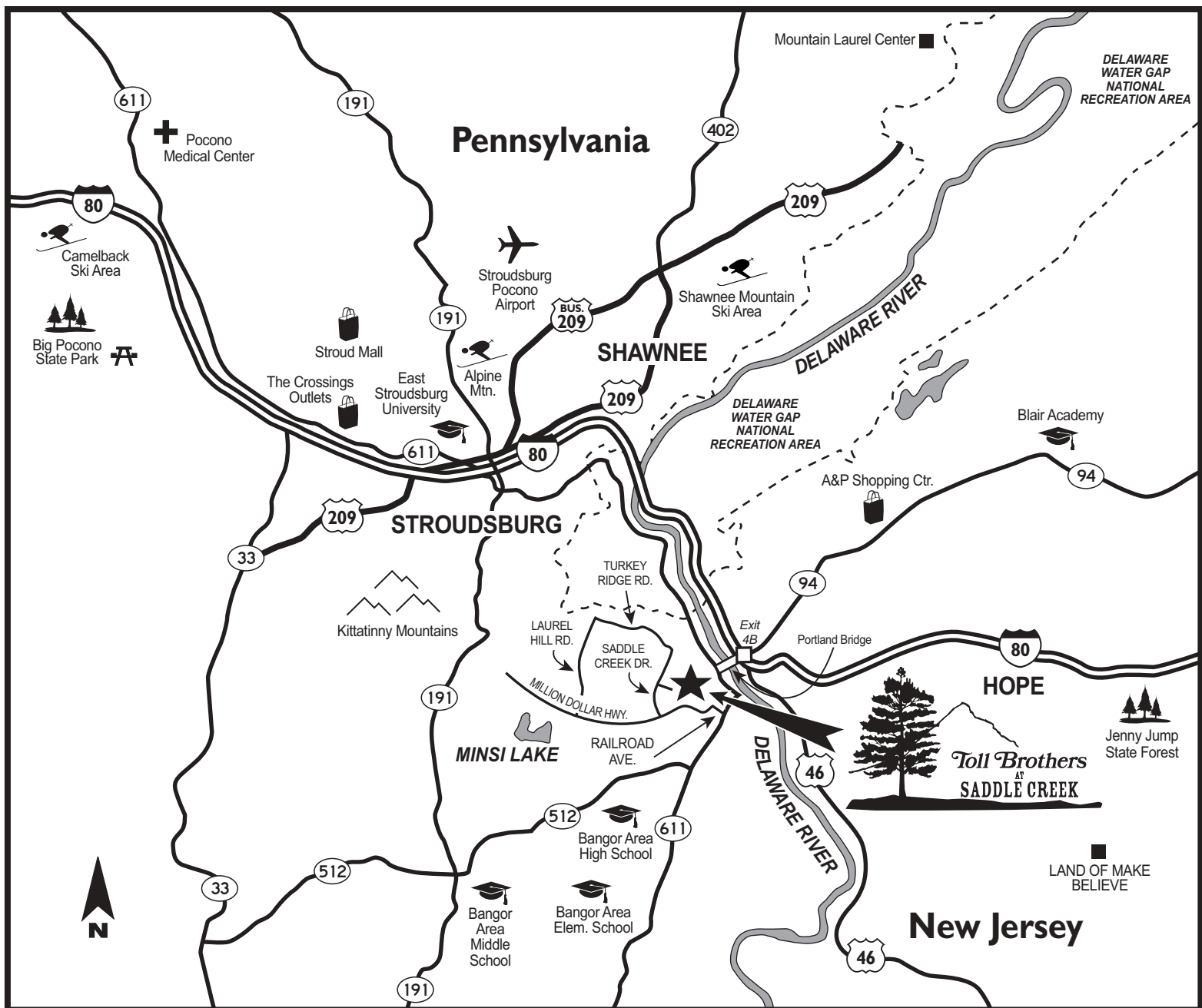


**NATIONAL HOUSING
QUALITY AWARD**
National Association of Home Builders
and Professional Builder Magazine

AMERICA'S BEST BUILDER
National Association of Home Builders
and Builder Magazine

**NATIONAL BUILDER
OF THE YEAR**
Professional Builder
Magazine

Toll Brothers



DIRECTIONS:

From the East: Follow Interstate 80 West to Exit 4B-Columbia/Portland, PA. Follow signs to the Portland Bridge (toll) and cross the Delaware River. After the toll bridge, stay straight on Route 611 South. Proceed $1\frac{2}{10}$ miles and turn right on Railroad Avenue (TK's Bar & Grill on corner). Travel $\frac{2}{10}$ mile and turn left onto Million Dollar Highway. Proceed $1\frac{4}{10}$ miles and turn right onto Saddle Creek Drive. The sales office will be on your right.

