

Toll Brothers at

DURBIN CROSSING
North

Toll Brothers
America's Luxury Home Builder™

A blue heron stands in a field of green plants next to a body of water. The heron is facing left, and its reflection is visible in the water. The background is a clear blue sky.

Welcome Home to...

Toll Brothers at
DURBIN CROSSING
North

*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 pristine lakes and nature preserves, Durbin Crossing North is a community of
luxurious single-family homes located in prestigious St. Johns County. Nestled in a tranquil setting,
this magnificent community is just minutes from any convenience you may need.*



A CONVENIENT PLACE TO LIVE

In Durbin Crossing North, you will enjoy the relaxed atmosphere of country living with superior schools, excellent shopping, and a wide choice of cultural events close to home. Durbin Crossing North is just 5 miles from US-1 and I-95 and 9 miles from I-295. St. Augustine can be reached in just 25 minutes, and downtown Jacksonville is 30 minutes away. Jacksonville International Airport is just a 45-minute drive from your new home.

A FOCUS ON EDUCATION

As a Durbin Crossing North homeowner, you will join a community where education is given the highest priority. The St. Johns County School District is a grade “A” school district where students consistently earn awards and scholarships for high levels of achievement in mathematics, science, history, and music. The school district was also listed in the top 14% of the nation in “What Parents Want” in public schools by SchoolMatch, and ranked 4th overall, out of 67 counties, on the Florida Comprehensive Assessment Test. Gifted programs are available at all grade levels, and the high schools offer college advanced placement courses.

Superb private and parochial schools, including The Bolles School, Palmer Catholic Academy, Accotink Academy by the Sea, and Cathedral Parish School, are all within 35 minutes of Durbin Crossing North.

Flagler College is just 25 minutes away, and the University of North Florida, Florida Community College at Jacksonville, and Jacksonville University are all within 35 minutes. These fine schools offer continuing adult education with a wide diversity of day and evening courses.

WORLD-CLASS SHOPPING AT YOUR DOORSTEP!

Durbin Crossing North is close to all types of shopping, from quaint antique and specialty boutiques to modern malls. For convenient one-stop shopping, Publix at Plantation Plaza is less than 5 minutes away. In the charming, historic town of St. Augustine, you will discover unique stores where you can count on receiving personalized service from shopkeepers who remember you by name. The Avenues Mall is just 15 minutes away with Dillard’s, Parisian, Belk, and over 150 specialty shops. The St. Augustine Premium Outlet Mall®, featuring over 85 fine stores, is just 20 minutes away. In addition, the new St. Johns Town Center, just 20 minutes away, offers unique outdoor shopping and fantastic restaurants.



THE BEST IN COMMUNITY SERVICES

Excellent medical facilities are comfortably close to Durbin Crossing North. The newly constructed Baptist Medical Center South is just 15 minutes from your new home and offers a complete range of medical services. In addition, the world-renowned Mayo Clinic, St. Luke's Hospital, St. Vincent's Medical Center, and Flagler Hospital are all very accessible.

Also serving Durbin Crossing North are houses of worship representing most faiths.



A CULTURAL & RECREATIONAL PARADISE

Durbin Crossing North, 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 amenities at Durbin Crossing North include a clubhouse with resort-style swimming pool, tennis court, children's playground, basketball court, and multi purpose athletic field. Several challenging private golf courses and country clubs are nearby, including THE PLAYERS Championship at Sawgrass and Ponte Vedra Inn & Club. Challenging semi-private golf courses and country clubs, including The Champions Club at Julington Creek Plantation, are 5 minutes away, and Cimarrone Golf & Country Club and St. Johns Golf & Country Club are within 15 minutes of Durbin Crossing North. The beautiful St. Johns River is only minutes away and offers boating and other water sports. Several local and state parks are located within 30 minutes, including Guana River State Park, Davis Park, and Anastasia State Park. At these parks you and your family can enjoy swimming, boating, fishing, biking, hiking, and picnicking. Several fitness and exercise clubs can be reached in just 5 minutes.

The Jacksonville area offers a broad variety of cultural diversions. You can discover art and history at the Cummer Museum of Art, and attend concerts at the Jacksonville Veterans Memorial Arena. The Jacksonville Symphony Orchestra performs at the internationally recognized Robert E. Jacoby Symphony Hall in the Times-Union Center for the Performing Arts, and there are also numerous theaters, museums, and historic sites nearby.

There is no shortage of fine dining, with a wide selection of excellent restaurants in St. Augustine, Jacksonville, and Ponte Vedra Beach.

In Jacksonville 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. Sports fans can cheer for the area's professional football team, the Jacksonville Jaguars, at Alltel Stadium.





AN AREA OF UNEQUALLED BEAUTY

In Durbin Crossing North, 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 Durbin Crossing North.



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:

TBI Mortgage has an understanding of the home buying process that is second to none. TBI Mortgage has considerable access to a national marketplace for mortgage funds, and can provide flexible terms and alternatives not generally offered by other lenders. TBI Mortgage continuously monitors 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.

Toll Landscape was formally established in 1993 to serve our home buyers. Our long-standing relationships with local growers and nurseries mean we can provide you with outstanding selections, exceptional quality, competitive prices, and timely responses. And our commitment to quality and service ensures that your landscape enhancements will be a source of pride and enjoyment for years to come.

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, 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 Durbin Crossing North 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).



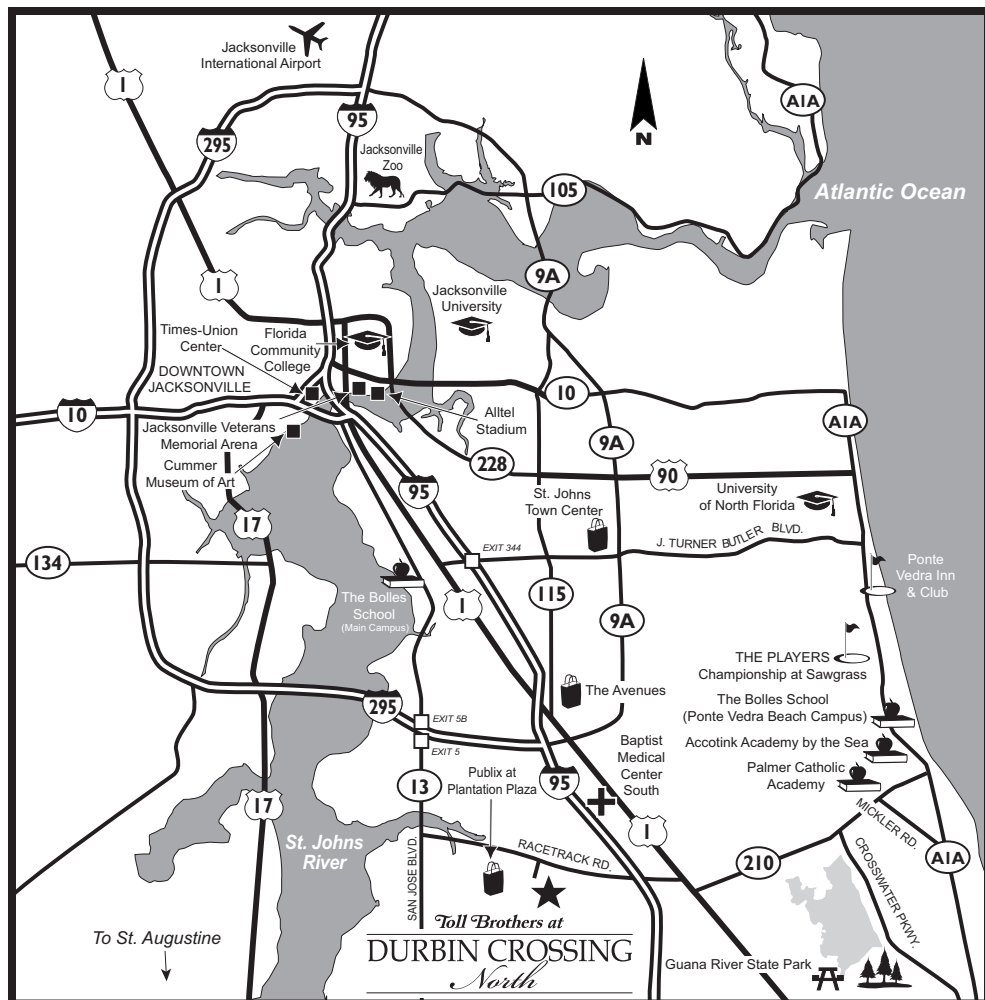
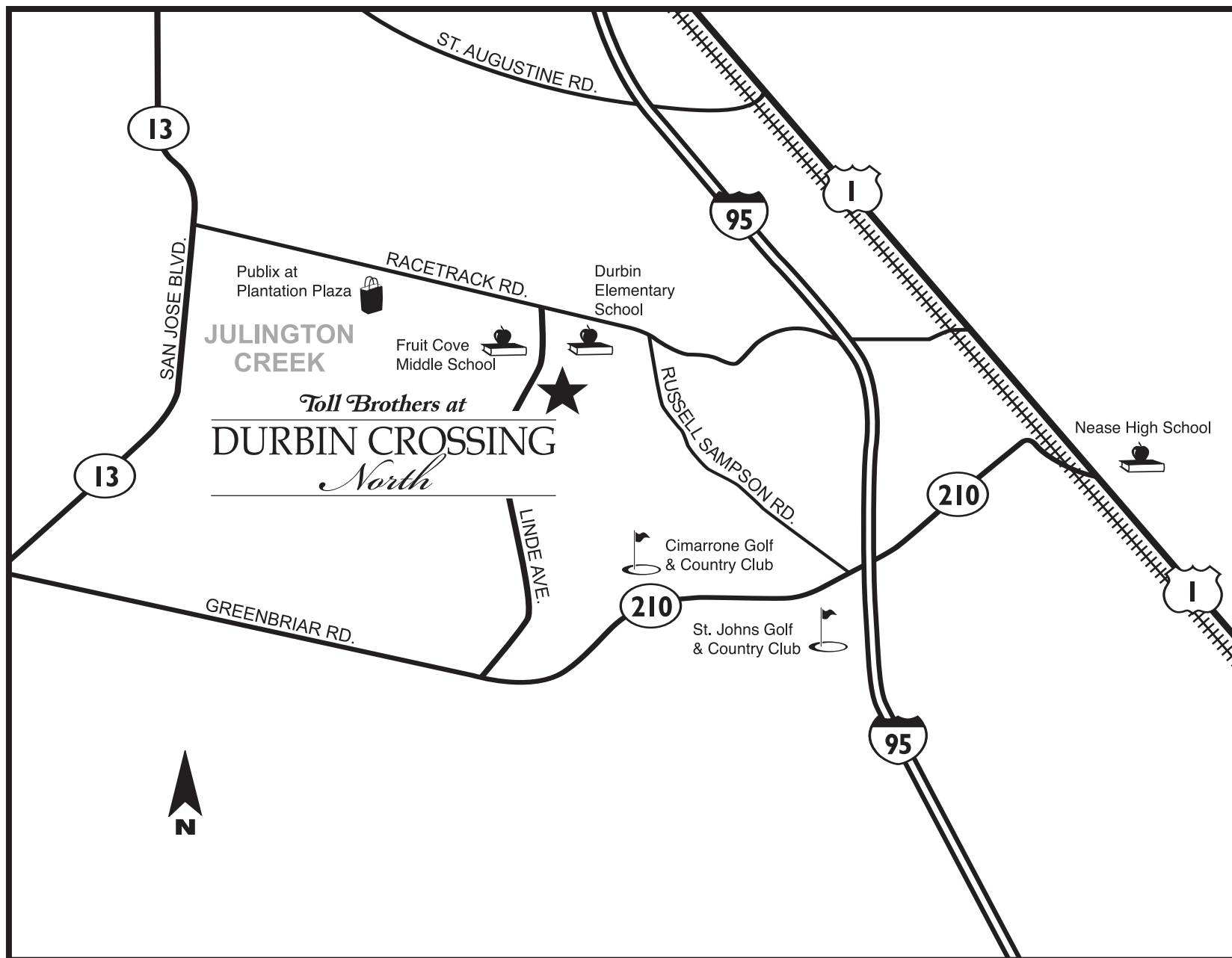


**NATIONAL HOUSING
QUALITY AWARD**
National Association of Home Builders
and Professional Builder Magazine

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

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

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Directions:

Traveling south on SR-13 (San Jose Blvd.): Turn left onto Racetrack Rd. Drive 4 miles and turn right onto Linde Ave. The entrance to Durbin Crossing North will be 1/2 mile on the left.

Traveling south on US-1 (Phillips Hwy.): Turn right onto Racetrack Rd. Drive 5 miles and turn left onto Linde Ave. The entrance to Durbin Crossing North will be 1/2 mile on the left.