

OAK TREE TIMES



A TREE TOPS RESORT HOMEOWNERS PUBLICATION

SEPTEMBER TWO THOUSAND TEN

RESORT MANAGER'S UPDATE

After a scorching summer, everyone must be looking forward to the cooler, fall weather that is just around the corner. I know we all are! I hope that everyone has had a great year so far. I think this has been a very successful year for us. We have accomplished so many things.

As mentioned in the previous newsletter, we refurbished over thirty units this year. We have been thrilled with the overwhelming response from our owners. Everyone seems to like our new, updated look. We plan to continue making these same changes throughout the resort over the next few years.

The most often asked question over the last year has been, "When are we getting WIFI?" Well, the end is finally in sight! We have purchased the equipment and have begun installation. There have been numerous obstacles to overcome. The layout and terrain of the resort poses a real problem for installation and adequate coverage to each building. After a great deal of research, I believe we have determined the best solution for the resort. The Tree Lofts will still be a bit of a problem. However, I hope that we have found the solution for them as well. It will take some time, but if all goes well, WIFI should be available throughout the resort by the end of the year.

Another request that we frequently receive is, "When are we going to get flat screen TV's in the units?" The answer is...in 2011. This is one of our refurbishment plans for the upcoming year. We will be replacing the living room televisions in each unit with a flat screen and will then relocate the CRT television to the bedroom where space permits.

We are currently working on our plans for 2011. I will elaborate more about refurbishment in the next newsletter. As always, I hope that you will take notice of the changes and upgrades during your next visit. Our goal is to continue to provide you with the best vacation experience possible. Please call or email me with any comments or concerns you would like to discuss.

Best Regards,

Karrie Newsome
Resort General Manager

CONTACT INFORMATION

Front Desk / Check-in Office

Phone: 865.436.6559
Fax: 865.436.6196
Email: tfrontdesk@treemontresorts.com

Rentals

Phone: 865.436.6559

Flex Week Reservations

Phone: 865.430.4237
Email: treservations@treemontresorts.com

Karrie Newsome, General Manager

Phone: 865.436.6559
Email: knewsome@treemontresorts.com

Activities

Phone: 865.436.6559
Fax: 865.286.2198
Email: treetopsactivities@hotmail.com

Administrative Offices

Maintenance Fees, Deeding, and Ownership Changes
Phone: 865.428.6039 x14 or x16
Fax: 865.428.8930
Email: brapp@treemontresorts.com

RCI Weeks: 800.338.7777

RCI Points: 877.968.7476

II: 800.828.8200

Tree Tops Resort

290 Sherman Clabo Road
Gatlinburg TN 37738

Administrative Offices

PO Box 4960
Sevierville TN 37864



www.treemontresorts.com

Activities Department Update

Another summer is coming to an end and I spent most of it trying to keep cool. There are certainly a lot of ways to do that here! I also spent time this summer trying out some new adventures.

We have several new zip lining companies in the area and I will tell you that there is nothing like it! Flying through the treetops, across rivers, and the wind blowing in your hair! Now that's fun! I had a great time white water rafting too! The big Pigeon River offers thrills for all ages from wild to mild! That cool mountain water is refreshing and exhilarating! You can still go rafting in the fall as most places have splash gear for you to borrow to help keep you dry. If you are up for an adventure you are sure to find one here in the Great Smoky Mountains.

As always there are lots of craft shows and festivals going on in the next couple of months. Fall is a great time to visit us here at Tree Tops. The Activities staff is always happy to help you in planning your trip. So please don't hesitate to call or email us!

Best regards,

Jessica Newsome
Activities Director

INTERNAL TRADES

You may now advertise your internal trade online, year-round. Just contact your reservationist with your trade request and we'll upload your ad on our website: www.treemontresorts.com.

You may request an internal trade by sending in writing your confirmed unit/week, the desired unit/week, and contact information to Tree Tops Resort, 290 Sherman Clabo Rd, Gatlinburg, TN, 37738. If you should secure an internal trade, please notify the resort.

NAME	UN/WK HAS	WK WANTS	YEAR	PHONE
Blair, Lynn	2BR / Wk 42	Wk 41	'10	256.749.0720
Journey, John	2BR / Wk 40	Wk 41-43	'10	256.355.7140
Swindell, Gary	2BR / Wk 45	Wk 46	'10	615.444.4106
Creighton, Penny	2BR / Wk 33	Wk 26-31	'11	937.864.7368
Geog, Richard	2BR / Wk 29	Wk 23-31	'11	419.564.7585
Kubli, Stefan	2BR / Wk 42	Wk 26-34	'11	248.373.7475
Whaley, Sherry	1BR / Wk 26	Wk 27-31	'11	606.255.0349
Wiltsee, Martin	1BR / Wk 26	Wk 13	'11	317.736.7485

BONUS DAY RENTAL RATES

Efficiency

Sunday-Thursday	\$40.00
Friday-Saturday	\$42.00
Holiday Sunday-Thursday	\$50.00
Holiday Friday-Saturday	\$52.00

1-Bedroom

Sunday-Thursday	\$44.00
Friday-Saturday	\$50.00
Holiday Sunday-Thursday	\$54.00
Holiday Friday-Saturday	\$60.00

2-Bedroom

Sunday-Thursday	\$54.00
Friday-Saturday	\$60.00
Holiday Sunday-Thursday	\$64.00
Holiday Friday-Saturday	\$70.00

SELLING YOUR OWNERSHIP OR PURCHASING ADDITIONAL TIME

Although we hope you are happy with your ownership at Tree Tops Resort, we understand that circumstances may cause a need to sell your property. As a courtesy to our owners and future owners, you may advertise your WEEK "For Sale by Owner" on our website, FREE OF CHARGE. Please visit our website for all the facts and other important information about this service at www.treemontresorts.com. We presently DO NOT offer a resale program.

There are commercial resellers for timeshares but be very careful if you use one. Many ask for upfront fees of \$300-\$700 or more! Do not be fooled by promises from these companies. History has shown over and over that companies charging \$100 or more upfront to list the property tend to do little or nothing to promote the sale.

Several weeks are posted for sale by owner on our website, www.treemontresorts.com. Check out these listings for some excellent buys! All sales are directly between the Seller and Buyer. We do not act as a third party in any sales transaction associated with

CONTACT INFORMATION & OWNERSHIP CHANGES

It is the duty of each Owner to maintain their current contact information within the Tree Tops Resort Condominium Association database. Tree Tops Resort will mail any required communication to the name(s) and address that appear in this database and will assume that the information is current.

You may submit a change of address to the Resort by mailing the correct information to the Administrative Offices at PO Box 4960, Sevierville, TN, 37864, or send via fax to 865-428-8930.

Changes in ownership require that the Resort receives a copy of a recorded deed in the new owner's name, their address and telephone number, a statement indicating the new owner's first year of occupancy, and a \$75 transfer fee payable to Tree Tops Resort Condominium Association.

If correspondence mailed to an Owner is returned by the Post Office because the Owner has moved and not notified the Association, a rebilling fee of \$5.00 will be posted to the Owner's account as a personal assesment.

RESORT RECYCLING

Guests often inquire about recycling and why there are not any recycling stations at Tree Tops. In 1992, Sevier County built and began utilizing one of the most advanced composting facilities in the world. Because of this facility all garbage is recycled. The explanation of the process on the City of Pigeon Forge Public Works web site states: metals are extracted ...by mechanical means. All other household garbage is recycled into compost and used for a variety of purposes. Additional information regarding the composting facility from www.hometownsevier.com states in part: Sevier Solid Waste focuses on composting and recycling organics, because they make up 60% of the waste stream in Sevier County. Focus has been on a recycling program to turn wood waste into mulch, as well as recycle metal, cardboard, tires, used motor oil and newspapers. While Sevier Solid Waste has had an extensive recycling program, they have only recently introduced a pilot program for glass and plastic recycling because those items only make up 13% of the overall waste.

SLATE FOR BOARD OF DIRECTORS

TREE TOPS RESORT CONDOMINIUM ASSOCIATION

GORDON ANDERSON

Mr. Anderson and his wife, Deloris, have been Tree Tops homeowners since 1986. In addition to their Tree Tops ownership, they own timeshares in Las Vegas and San Diego. He is serving his third year as a member of Tree Tops Board of Directors and continues to have a personal interest in being a voice for the homeowners in protecting the value and integrity of the resort.

Mr. Anderson earned his Masters Degree from Alabama A&M University and his BS in Vocational Education from Auburn University. His work experience began as a teacher of building trades and home improvement contracting. He retired from TVA after 20 years of managing training programs for construction and maintenance trades. He also served four years as a Director in the National Management Association while working with TVA.

Presently, Mr. Anderson is an Enrollment Consultant/Manager with Unum Disability Insurance Company in Chattanooga, TN, where he is responsible for improving efficiency and quality in supporting enrollment initiatives across the nation. He also serves in other volunteer capacities as a member of the Board of Trustees for the North Georgia Worship Center and as a Director for the Ashwood Homeowners Association.

Gordon and Deloris have two children and two granddaughters that will be inheriting ownership in Tree Tops in the future. He appreciates the trust placed in him by the Tree Tops owners that elected him to serve on the Tree Tops Board of Directors and pledges that, if elected to continue to serve, will work diligently with the other board members and the management team to find ways to control expenses during these difficult financial times while ensuring Tree Tops continues to be a beautiful and quality place to relax and enjoy.

H. CHARLES ANDERSON

Mr. Anderson is originally from West Palm Beach, Florida. He attended Palm Beach High School and Palm Beach Community College. Being involved in the building industry in Florida since 1967 and owning his own construction company, A & K Homebuilder's since 1969, Mr. Anderson was heavily involved in planning, zoning and construction of residential and multi-family real estate.

He moved to Gatlinburg, Tennessee in 1981, where he undertook the development of Tree Tops Resort. That successful project was followed by Oakmont Resort of Pigeon Forge in 1985.

Mr. Anderson founded the Tennessee Resort Developers Association, which has been an important voice in the regulation of the State's vacation ownership industry. He is an active member of First Baptist Church of Gatlinburg and the Gatlinburg Gateway Committee. Mr. Anderson and his wife, Gale, live in Kodak, Tennessee. They have three grown children and four grandchildren.

JERRY W. BRADFORD

Mr. Bradford was reared and received his education in Michigan before serving in the United States Army overseas. Mr. Bradford began his marketing and sales career as a territory manager for a national corporation. He worked in key positions in other corporations before serving ten years with Bristol Myers of New York City. After his interest turned to real estate, he accepted a vice-president position with a major South Florida real estate firm for three years prior to joining Tree Tops in 1981 as

partner and senior vice-president.

Mr. Bradford and his wife, Alice, have two children and three grandchildren and have a home in Kodak, Tennessee. He now travels extensively for pleasure and missionary work. He has served as elder and trustee for twenty-seven years in a local Sevierville, Tennessee, church.

WM. CURTIS BURNETTE

Mr. Burnette is a native of northeast Tennessee and has been a homeowner at Tree Tops Resort since 1986. He received his BS in Industrial Engineering from Virginia Tech and his MS in the same from the University of Tennessee. During his thirty year employment with Sperry (now Unisys), he was Director of the Bristol Operation (1600 employees) and the Printed Circuit Facility (350 employees). After retiring from Sperry in 1987, he accepted a position as Vice-President and General Manager with GenCorp Aerojet where he managed their facility in Jonesborough, Tennessee. Mr. Burnette has a strong background in finance, budgeting, long-range planning and all other aspects involved in operating a business.

Mr. Burnette has been involved in several community activities including The Board of Education, Chamber of Commerce, United Way, Planning Commission, and others. He is presently on the Board of Directors for Mountain Loft Resort and on the Public Affairs Committee for the University of Tennessee.

Mr. Burnette and his wife, Charlotte, have two grown children and reside in Bristol, Tennessee.

GEORGE F. DOYLE, JR.

Since 1984, Mr. Doyle has served as Controller of Tree Tops Real Estate, Inc. and the accountant for both Oakmont and Tree Tops Resort Condominium Associations.

A Certified Public Accountant, Mr. Doyle has a Masters degree in Business Administration from the University of Tennessee.

In his spare time, Mr. Doyle enjoys hiking, scuba diving and playing the piano.

CHARLES L. PIGG

Mr. Pigg is a graduate of Middle Tennessee State University where he obtained his BS and MS degrees in Industrial Arts/Technology. He became Director of Campus Planning at the University and served in that position for 27 years. He was commissioned in 1955 with the U. S. Army Corps of Engineers where he served thirty years in reserve and active duty and is now a retired Colonel. While not on active duty, he worked as a highway design engineer with the Tennessee State Highway Department.

Mr. Pigg is a member of North Boulevard Church of Christ and serves as a teacher and Elder. He is also a member of the National Exchange Club. He is presently employed as a Field Representative with Johnson and Bailey Architects in Murfreesboro, Tennessee. Mr. Pigg and his wife, Nancy, have two weeks at Tree Tops and have been homeowners since 1992. They reside in Murfreesboro.

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Tree Tops Resort Condominium Association, Inc.
2011 Operating Fund Budget

	2011 Budget	156 Units	7890 Owners
REVENUES			
Maintenance Fees	3,668,850	23,518.27	465.00
Additional Fees for Reserve	78,900	505.77	10.00
Bonus Days	40,000	256.41	5.07
Rentals	280,000	1,794.87	35.49
Extra Cleaning	40,000	256.41	5.07
Telephone	700	4.49	0.09
Video Rentals	5,000	32.05	0.63
Gift Sales	3,500	22.44	0.44
Activities	4,500	28.85	0.57
Interest Income	15,000	96.15	1.90
Late Fee Income	32,000	205.13	4.06
Ticket Sales	185,000	1,185.90	23.45
Credit Card Convenience Fees	7,000	44.87	0.89
Other Income	11,000	70.51	1.39
Rebate Income	3,500	22.44	0.44
Total Revenue	4,374,950	28,044.55	554.49
COST OF SALES			
Owner Rental Payments	190,000	1,217.95	24.08
Video	2,000	12.82	0.25
Gift Shop/Activities	2,000	12.82	0.25
Rental Commissions	56,000	358.97	7.10
Tickets	180,000	1,153.85	22.81
Total Cost of Sales	430,000	2,756.41	54.50
PAYROLL EXPENSES			
Management & Assistants	160,000	1,025.64	20.28
Front Desk	164,800	1,056.41	20.89
Housekeeping	465,000	2,980.77	58.94
Maintenance	490,000	3,141.03	62.10
Workers Compensation	22,000	141.03	2.79
Payroll Taxes	110,000	705.13	13.94
Insurance - Contribution	-83,000	-532.05	-10.52
Insurance	350,000	2,243.59	44.36
Activity Directors	62,000	397.44	7.86
Reservation Clerks	32,000	205.13	4.06
Contract Labor	17,000	108.97	2.15
Other	500	3.21	0.06
Drug Screening	3,500	22.44	0.44
Background Checks	1,000	6.41	0.13
Workers' Comp Direct Pymts	1,000	6.41	0.13
Total Payroll Expense	1,795,800	11,505.13	227.48
LEASED EQUIPMENT			
Postage Meter	1,800	11.54	0.23
Copier	6,000	38.46	0.76
Other (leased equipment)	750	4.81	0.10
Total Leased Equipment	8,550	54.81	1.08
CONTRACT SERVICES			
Elevator	9,800	62.82	1.24
Telephone System	5,000	32.05	0.63
Exterminating	8,000	51.28	1.01
Cable TV	19,000	121.79	2.41
Fire Extinguishers	2,000	12.82	0.25
Trash Removal	2,500	16.03	0.32
Security System	1,500	9.62	0.19
Total Contract Services	47,800	306.41	6.06
REPAIRS & MAINTENANCE			
Plumbing	20,000	128.21	2.53
HVAC	30,000	192.31	3.80
Electrical	7,000	44.87	0.89
Appliances	5,000	32.05	0.63
Elevators	2,500	16.03	0.32
Hardware	2,500	16.03	0.32
Pool	12,000	76.92	1.52
Interior Paint & Wallpaper	9,000	57.69	1.14
Carpets & Flooring	2,000	12.82	0.25
Acc/Glass Repair	16,000	102.56	2.03
Other Interior Repairs	10,000	64.10	1.27
Exterior Building	14,000	89.74	1.77
Grounds Maintenance	19,000	121.79	2.41
R & M Equipment	3,000	19.23	0.38
Total Repairs & Maintenance	152,000	974.36	19.26

SUPPLIES			
Office Supplies	7,000	44.87	0.89
Cleaning Supplies	15,500	99.36	1.96
Maintenance Supplies	12,000	76.92	1.52
Firewood	8,000	51.28	1.01
Misc. Supplies	4,000	25.64	0.51
Paper Goods	21,000	134.62	2.66
Light Bulbs	4,000	25.64	0.51
Activities Supplies	10,000	64.10	1.27
Admin/Common Area Supplies	2,500	16.03	0.32
Laundry Supplies	13,500	86.54	1.71
Pool Supplies	10,000	64.10	1.27
Activities Food Supplies	3,000	19.23	0.38
Unit Supplies	8,000	51.28	1.01
Total Supplies	118,500	759.62	10.33
REPLACEMENTS			
Linens	24,000	153.85	3.04
Small Appliances	9,000	57.69	1.14
Dishes & Flatware	7,500	48.08	0.95
Lighting	6,000	38.46	0.76
Misc. Replacements	9,000	57.69	1.14
Major Appliances	8,000	51.28	1.01
Accessories	6,000	38.46	0.76
Furniture Replacements	5,000	32.05	0.63
Bath Replacements	3,000	19.23	0.38
Kitchen Replacements	4,000	25.64	0.51
Mattress Replacements	7,000	44.87	0.89
Electronics Replacements	5,000	32.05	0.63
Total Replacements	93,500	599.36	11.85
ADMINISTRATIVE			
Project Vehicle	18,000	115.38	2.28
Fuel For Equipment	3,000	19.23	0.38
Telephone	21,000	134.62	2.66
Insurance	62,000	397.44	7.86
Postage	8,500	54.49	1.08
Entertainment	4,000	25.64	0.51
Licenses	5,400	34.62	0.68
Newsletter	8,000	51.28	1.01
Legal	45,000	288.46	5.70
Audit & Tax	10,000	64.10	1.27
Management Fee	256,820	1,646.28	32.55
Other	2,000	12.82	0.25
Accounting & DP	36,000	230.77	4.56
Bank Charges	39,000	250.00	4.94
Computer Expense	25,000	160.26	3.17
Cellular Phone	6,400	41.03	0.81
Advertising	6,000	38.46	0.76
Uniforms	12,000	76.92	1.52
Signage	1,500	9.62	0.19
Printing	6,500	41.67	0.82
Depreciation	12,000	76.92	1.52
Office Rent	12,000	76.92	1.52
Equipment Purchases	6,500	41.67	0.82
Maintenance Fee Collection Expense	6,000	38.46	0.76
Total Administrative	612,620	3,927.05	77.65
UTILITIES			
Water	58,000	371.79	7.35
Sewer	58,000	371.79	7.35
Gas	150,000	961.54	19.01
Electric	240,000	1,538.46	30.42
Total Utilities	506,000	3,243.59	64.13
TAXES & RESERVES			
Other Taxes	7,500	48.08	0.95
Property Taxes	83,000	532.05	10.52
Replacement A/C	429,256	2,751.64	54.41
Provision For Cancellations	40,000	256.41	5.07
Additional Reserve	78,900	505.77	10.00
Total Taxes & Reserves	638,656	4,093.95	80.94
TOTAL EXPENSES	4,403,426	28,220.68	553.29

TREE TOPS RESORT

2010 ANNUAL MEETING

DATE: November 17, 2010

TIME: 10:00 a.m.

PLACE: Tree Tops Resort

AGENDA

- I. Call to Order
- II. Introduction of Board Members, Staff and Guests
- III. Officers and Committee Reports
 - A. Reading of Minutes and Treasurer's Report
 - B. Resort Manager's Report
- IV. New Business
 - A. 2011 Budget
 - B. 2011 Refurbishment Plan
- V. Nomination and Election of Directors
- VI. For the Good of the Order
- VII. Adjournment

LETTER FROM THE PRESIDENT

Dear Tree Tops Homeowners:

Greetings and I hope this letter finds you all well. With the help of our wonderful staff and your continuous support of the Resort, we have had another great year at Tree Tops. I believe we have the best group of homeowners and staff in the industry, some of whom have been with Tree Tops for nearly thirty years!

I recently had the opportunity to spend the night at Tree Tops. This was only the second time since Tree Tops' existence that I've stayed at the resort. My experience was very good and I can honestly say Tree Tops is a resort to be extremely proud of as a homeowner. The unit was immaculate, the grounds very well kept, and check in was very professional. Our employees are grateful for their jobs and are very proud of our resort. Although I had a very good experience, I did encounter some areas we can improve upon if we are going to continue to be a Gold Crown resort.

Since 1991 when RCI introduced the Resort Recognition Program, Tree Tops is one of only 32 RCI resorts worldwide that has earned and maintained the Gold Crown award in addition to being the longest standing Gold Crown resort in the State of Tennessee! Congratulations to our staff for their great efforts in maintaining this status. We will continue to work hard and be innovative to keep Tree Tops a first class resort.

I hope and pray you have had a great year and that you have an even better coming year. Our economy makes for challenging times and we all need to continue to pray for our government and country. Remember, you can make a difference!

With warmest regards,

H. Charles Anderson
President

BARBARA A. STORER

Barbara is a graduate of Miami University, Ohio, where she received an Associate of Arts degree and also holds an Ohio real estate license. She is now retired after working in Security with the Department of Energy. She is presently serving her fourth year on the Board of the Property Owners Association for Wyndham Laurel Ridge at Fairfield Glade, TN. In addition, she is a member of the Fairfield Glade Fire Department Ladies Auxiliary and a member at Fairfield Glade Methodist Church.

Barbara and her husband, Gary, have been married for 33 years and have two grown children and one grandchild. They enjoy sharing their vacation ownership with their family and friends. Just this year, they have been to Myrtle Beach, Sapphire Valley, the Smoky Mountains, and Nashville on their timeshares alone. They love the fabulous accommodations and amenities their timeshares offer and feel they get more “bang for their buck” with vacation ownership.

As a resident of Tennessee in Fairfield Glade, Barbara would be readily accessible for the needs of the Association. As a Board member, she would endeavor to keep the units clean and updated while NOT having any special assessments or large maintenance fee increases. Her goals for the resort are to strive for perfection in housekeeping services, continue offering outstanding recreation amenities and programs, maintain, improve, and update units, and lastly, keep Tree Tops a safe, clean updated and great place to vacation.

GEORGE F. VORHAUER

Mr. Vorhauer received a BS in Electrical Engineering from Pennsylvania State University and an MBA with concentrations in Finance and Marketing from the University of Rochester. After more than 34 years of service, George retired in 1998 from Eastman Kodak Company as the Director of Corporate Quality Initiatives, Secretary to the Return on Net Assets Improvement Team and member of the Total Quality Network. While employed at Kodak, he served as team leader on several quality development programs and trained more than 400 internal examiners. He also trained examiners for the first Tennessee Quality Award cycle in 1993.

Since retirement, Mr. Vorhauer has performed beta testing for several software companies and coordinated the building of a vacation home. He also manages a 140 acre tree farm and rental property that he and his wife of 41 years, Carol, own. He does some volunteer work and enjoys spending time with his wife and the families of their three children, including five grandchildren. He and Carol have owned at Tree Tops since 1992 and visit the resort at least twice a year. They reside in Webster, New York, and, as Disney fans, spend the coldest part of winter in Orlando, Florida.

DEBORAH SUE WILLIAMS

Ms. Williams has been a Tree Tops owner since 1984 and currently owns four weeks. She owns ten other timeshares throughout the U.S. She is a resident of Chicago, Illinois.

Ms. Williams has been employed by UFCW Midwest Benefit Fund in Park Ridge, Illinois since 1979 and presently serves as Customer Service Team Leader. She has strong communication, negotiation and technical skills, and has extensive experience in customer service, staff supervision, quality assurance and budget development/management.

RESORT POLICY REMINDERS

Flex Week Reservations- If you are a flex owner, have a 2011 week reserved, and do not pay your 2011 maintenance fee in full by February 1, 2011, your reservation will be cancelled. Once you have paid your dues in full, you will be permitted to re-schedule your flex week, subject to inventory availability.

In addition, it is not necessary to *prepay* your dues in order to schedule a flex week unless you are depositing the week with an exchange company.

Prepaying Maintenance Fees- At any time during the year, you may prepay your maintenance fee in full or by making monthly payments for any amount you wish. You may pay at the current year's assessment and, if there is an increase, you will be billed for the difference in December. Please make your check payable to Tree Tops Resort Condominium Association and note your contract number and the year you are prepaying on your check. Mail your check to the Maintenance Fee Department at Tree Tops Resort Administrative Offices, P. O. Box 4960, Sevierville TN 37864-4960.

Credit Cards- You will be assessed a \$5.00 convenience fee when paying your maintenance fee by telephone or mail with a credit card. **Beginning with the 2011 maintenance fee billing, you will be assessed this fee for each unit/week account that is paid by credit card.** If your credit card is declined three times, you will be assessed an additional \$25.00 service fee.

Returned Checks- You will be assessed a \$25.00 return check fee if your check is returned to us for any reason.

Exchanging Your Week / RCI Points- If you are depositing your week with an exchange company or borrowing RCI Points, you are required to pay the maintenance fee in advance for the year you are exchanging or borrowing.

Parking- There is a two vehicle per unit limit. In order for all guests to have adequate parking, we are unable to accommodate campers, RV's, or trailers. The resort has very limited parking and must enforce this policy.

Smoking- All units at the resort are smoke free. Smoking is only permitted outdoors and in open air common areas. Violators will be fined \$200.

Check-in- All owners, owner guests, and exchanges will be required to show ID upon arrival at the resort. If you are sending a guest to use your unit, we require written notice from the owner(s). If you are unable to provide written notice prior to check-in, please send the reservation confirmation with your guest with the necessary information filled out.

No Pets Allowed- No pets are allowed on premises or in units. Violators will be fined \$500 and required to remove the pet from the premises.

Maximum Occupancy- Six persons for a two bedroom and four persons for a one bedroom, regardless of age.

Reservation Fees- All rental reservations require a seven day cancellation notice in order to receive a refund. There is a \$15.00 charge for cancelling or changing a rental reservation. Changes to flex week reservations require a \$25.00 change fee.

Vacation Calendars- Just a reminder to always verify your arrival dates with a vacation calendar, as arrival dates change from year to year. If you need a calendar, you may print one from our website, www.treemontresorts.com. You will find the calendar link on the “Owner Information” page. You may also contact the Reservation or Check-in Office and request that one be mailed to you.

Early Arrivals- If you will be having a guest arrive before you to check into your unit, please call the registration office and give them your guest's name. In order to protect our owners, we will not allow any unauthorized guest to check into your unit. If we already have your guest's name, this will make the check in process a better experience for everyone.

Owner Guests- When sending multiple guests to use your unit, please mark on your confirmation if the unit needs to be cleaned between visits and which party is responsible for paying the cleaning fee. If you do not wish to have the unit cleaned between occupants, please note this on your confirmation as well.

Rental Agreements- When submitting a rental agreement, all parties on the deed or contract must sign the rental agreement. Your unit will not be placed on the rental program without all signatures. Please allow us time to receive the rental agreement and then call to verify that we did receive it and that all information is correct. Rental Agreements can be printed from our website, www.treemontresorts.com

We hope these reminders will help you to help us maintain Tree Tops Resort as a special vacation destination.

VACATION CALENDAR

2010				2011							
WEEK	FRI	SAT	SUN	WEEK	FRI	SAT	SUN	WEEK	FRI	SAT	SUN
40	10/01/10	10/02/10	10/03/10	1	12/31/10	01/01/11	01/02/11	19	05/06/11	05/07/11	05/08/11
41	10/08/10	10/09/10	10/10/10	2	01/07/11	01/08/11	01/09/11	20	05/13/11	05/14/11	05/15/11
42	10/15/10	10/16/10	10/17/10	3	01/14/11	01/15/11	01/16/11	21	05/20/11	05/21/11	05/22/11
43	10/22/10	10/23/10	10/24/10	4	01/21/11	01/22/11	01/23/11	22	05/27/11	05/28/11	05/29/11
44	10/29/10	10/30/10	10/31/10	5	01/28/11	01/29/11	01/30/11	23	06/03/11	06/04/11	06/05/11
45	11/05/10	11/06/10	11/07/10	6	02/04/11	02/05/11	02/06/11	24	06/10/11	06/11/11	06/12/11
46	11/12/10	11/13/10	11/14/10	7	02/11/11	02/12/11	02/13/11	25	06/17/11	06/18/11	06/19/11
47	11/19/10	11/20/10	11/21/10	8	02/18/11	02/19/11	02/20/11	26	06/24/11	06/25/11	06/26/11
48	11/26/10	11/27/10	11/28/10	9	02/25/11	02/26/11	02/27/11	27	07/01/11	07/02/11	07/03/11
49	12/03/10	12/04/10	12/05/10	10	03/04/11	03/05/11	03/06/11	28	07/08/11	07/09/11	07/10/11
50	12/10/10	12/11/10	12/12/10	11	03/11/11	03/12/11	03/13/11	29	07/15/11	07/16/11	07/17/11
51	12/17/10	12/18/10	12/19/10	12	03/18/11	03/19/11	03/20/11	30	07/22/11	07/23/11	07/24/11
52	12/24/10	12/25/10	12/26/10	13	03/25/11	03/26/11	03/27/11	31	07/29/11	07/30/11	07/31/11
				14	04/01/11	04/02/11	04/03/11	32	08/05/11	08/06/11	08/07/11
				15	04/08/11	04/09/11	04/10/11	33	08/12/11	08/13/11	08/14/11
				16	04/15/11	04/16/11	04/17/11	34	08/19/11	08/20/11	08/21/11
				17	04/22/11	04/23/11	04/24/11	35	08/26/11	08/27/11	08/28/11
				18	04/29/11	04/30/11	05/01/11	36	09/02/11	09/03/11	09/04/11

Black indicates Flex Weeks
(1-21, 36-39, 44-52)

Green indicates Fixed Weeks
(22-35, 40-43)