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Fripp Island



Harbor Island



St Helena Island



WELCOME TO ISLAND REALTY OF THE LOWCOUNTRY

As you travel south on South Carolina's Highway 21 you begin to notice the subtle charms and alluring beauty of the South Carolina Lowcountry. The beautiful and historic town of Beaufort, South Carolina, offers a warm welcome to this part of the world we call home. Just a few miles beyond Beaufort are the lush islands of St. Helena, Harbor, Hunting, and Fripp.

Rich in culture and natural beauty, this area is often chosen as the backdrop for blockbuster movies such as the Prince of Tides, The Big Chill, Forrest Gump, Something to Talk About, The War, Jungle Book, The Great Santini and many others. Please take a few moments to view all of the above locations to see which one suits you. Our company boasts of more than 80 years of combined experience in finding future residents or investors the perfect Lowcountry property. If you have an interest in this area, we can help you

I will contact you within the next several days to answer any questions you may have. In the meantime, please feel free to call or review my web site (www.fripp.net) for an up-to-date listing of all-available properties and new projects.

Best Regards,

*Todd McDaniel,
Sales Executive*

PS

We are currently building our full color brochure for our real estate and rental offerings. Please allow me to send a copy of this to you as soon as we have completed it. I look forward to talking to you in the future.



FRIPP ISLAND

In the 17th century, Captain Johannes Fripp, a swashbuckling privateer, found the island to be a place of unspoiled natural beauty. Legend has it that he actually buried treasure here. Now you have the chance to discover the treasure that is Fripp Island.

Our private 3,000-acre community is located just 19 miles east of historic Beaufort, South Carolina. Since 1963, the lush sub-tropical beauty of Fripp Island has drawn vacationers, second homeowners, and permanent residents; even moviemakers. Yes, Fripp Island was a set for Academy Award winner *Forrest Gump*, the *Jungle Book* and *The Prince of Tides*. Yet, our biggest contribution to such Hollywood hits may be our warm welcome and casual, relaxed way of life.



Frapp Island's beauty is more than skin deep. We own the



patent on seaside simplicity.

We make it easy to have fun. No traffic lights, no bustling crowds; no need to pack designer sweatbands. Here, you can choose to forget your car and drive a golf cart to your choice of pleasures: 3-1/2 miles of beach...oceanfront...golf...boating...dining...pools... lively tennis, or get in tune with nature on Camp Fripp's incredible edible crab outings.

Whatever you do, you'll find Fripp Island really feels like paradise: soft sea breezes, moonlit beaches, rhythmic surf. It's a sure fire escape from workday worries and busy city life, making us an enticing choice for a home that gives the whole family a magic place to unwind.



Our private island's newest neighborhood- Ocean Creek is the home of a new Davis Love, III signature golf course plus a two million--dollar seaside cabana poolscape.



Enclosed, you will find information on both existing homes and villas and our new Ocean Creek neighborhood.



THE COMMUNITY

Fripp Island has a year-round population of about 900 people. Though many choose Fripp as a place to retire, year-round residents include families with school-age children. Second homeowners add diversity and vitality to the community.

Individuals own about 1,952 Fripp Island properties. About 920 of these are single-family homes, while about 328 are villas. In addition, more than 700 people have invested in homesites for the future.



REAL ESTATE OPPORTUNITIES

When you make the decision to buy on Fripp Island, you can choose a home or homesite that offers your favorite view-ocean, inlet, golf course, marsh, woods or lagoon.

Each of our neighborhoods has a distinctive character. For instance, our Ocean Creek community features the Cabana Club with three pools and a Davis Love III golf course.



AFFORDABLE DREAMS

You'll find Fripp Island is a very affordable place to buy and live. Our home sites are valued from \$80,000 to \$900,000, while villas and homes range from \$160,000 to over a million. Go to our web page and visit our complete inventory of available homes on Fripp



RECREATION ON THE ISLAND



Whether you like to swim, play tennis or a round of golf, you'll find it on Fripp Island. In addition to shopping in our many stores, dining in one of our fine restaurants, biking, fishing or kayaking, you'll find the island full of activities.

Swimming - eight sparkling pools and the seaside Cabana Club offers multiple options for adults and kids.

Tennis - The Racquet Club offers year-round play on 10 courts lit for night play. Clinics, group and private lessons are offered by our USPTA pros.



GOLF

Ocean Creek Golf Course is Davis Love III's first signature design. In addition, our Ocean Point Golf Links was designed by George Cobb and renovated during the 1995-96 season. South Carolina National, also designed by George Cobb, is located 20 miles from Fripp Island.

CAMP FRIPP

This program offers creative and educational entertainment, arts and crafts, water sports, beach games and nature tours for children ages 3 to 12.

SOUTH CAROLINA TAXES

Please visit the following web site for complete information or ask me for the printed supplement
www.sctax.org



BEAUFORT, SOUTH CAROLINA



Beaufort is nestled in the heart of the Low Country overlooking beautiful waterways and marshlands. Walking down Bay Street, your views of the water are framed by large oak trees with Spanish Moss hanging from their limbs. As you walk by historic inns and cannons on the waterfront you realize why Hollywood has chosen Beaufort for the filming of *Something to Talk About*, *Forrest Gump*, *The Prince of Tides*, *The Great Santini* and *The Big Chill*. If you get tired of walking, then climb aboard a horse drawn carriage and let the driver tell you of the great history of

Beaufort.

While in Beaufort, you will enjoy a pleasant semi-tropical environment all year round. The summer months bring a 90 degree high average temperature. Swimmers will be happy to hear that the Atlantic Ocean reaches a balmy 80 degrees in summer. Winter high temperatures are approximately 60 degrees.

Beaufort has many things to offer. For the golfer, there are a variety of courses from which to choose from that let you play along the ocean or hit your tee shot over the marsh. Boaters will enjoy the scenic waterways, abundant fishing holes, or the short trip to nearby Hilton Head. You can go to the beaches, tennis courts, museums, stores or just relax under an old oak tree.

The low country is filled with many sites to see. By car, you can reach Hilton Head in 45 minutes, Charleston in 2 hours and many low country islands in just minutes.

TWO DISTINCT COURSES.

One special place, when you visit Fripp Island, you open up a world of possibilities, not the least of which is golf. Think sunny days, warm ocean breezes, blue water and lazy alligators sunning on banks. Think marsh grasses lining green velvet fairways. Think choices.

At Fripp, we have two distinct Lowcountry golf courses for whatever your particular tastes happen to be.



Ocean Creek Golf Course is Davis Love III's first signature course design. Named "one of the top ten new courses you can play" by Golf Magazine, this magnificent course is framed by some of the world's most fertile and pristine salt marshes. Five holes are edged by marsh, six holes incorporate interior wetlands, and are linked to the course by a new network of wooden walkways and bridges. Four rolling dune lines provide another key design element. Some of these ridges climb as high as 15 feet as they weave across fairways.



Ocean Point Golf Links is an oceanfront prize, designed by George W. Cobb, the talented design consultant for Augusta National. This authentic links design features elevated tees and dune perimeters on many holes. Water comes into play on 10 holes, and prevailing ocean breeze always challenge you. Well-protected greens require accuracy and crisp iron play. This course offers many dramatic views of the Atlantic, so bring a camera.

Fripp Island features many superb lodging choices, plus such off-links treats as 3 ½ miles of beach, a selection of fine restaurants and lounges, sparkling pools, a fitness center, bike trails, tennis, shopping, and fishing charters and cruises. Both courses recently received a 4 ½ star Good Service Stamp from Golf Digest.

Golf Packages – Fripp Island offers year round golf packages on its two premiere courses. Packages are offered with views ranging from scenic to oceanfront. Rates are based on nightly villa lodging. For more information contact Island Realty @ 888-FRIPP-IS

Teaching and Instruction – For golfers interested in improving their game, our PGA accredited staff offers private instruction to individuals, groups, and juniors, and seasonal golf schools. Golfers will appreciate the driving ranges, putting greens, and short game practice areas at each course.



Harbor Island!



Just North of Fripp Island is beautiful Harbor Island, which offers a beautiful unspoiled beach, an abundance of wildlife and plenty of long, lazy days. Amenities include full access to the Beach & Racquet Club's swimming pools, tennis courts, fitness center and a well-appointed clubhouse with lounge. In addition, bicycle rentals are available and all guests receive free sightseeing to Hunting Island State Park's Paradise Pier, an artificial reef that is the longest inland pier on the East Coast.

Harbor Island, South Carolina is an intimate private island. Our 2 ½ mile beach is edged with rolling dunes and golden sea oats-the perfect stage to build sand castles or watch dolphins play. The rich ecology extends beyond the beach, too. Shady rookeries welcome 2,000 pairs of herons and egrets, and tasty blue crabs teem in tidal creeks that crisscross the marsh.



What's For Sale on Harbor Island?

Individual homes, homesite and villas are located in varied seaside setting. They offer stunning views of the Atlantic Ocean, St. Helena Sound and Harbor River. With it's steady flow of commercial shrimp boats and accompanying schools of playful dolphin and the beautiful expanses of the Lowcountry marshes. Virtually all the properties available for sale are privately owned. As a result, average prices on Harbor Island fall comfortably below those of most East Coast gated communities

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Fripp Island

Property Owner Information

2006

1. **Fripp Island Property Owners Association.** This is our island owners association and these fees represent maintenance and landscaping of the island common areas, lagoons, roadways, beach access walkways, security operations, POA buildings, and the Fripp Bridge Fund.

Lot or Home assessment in 2006 is \$757

2. **Beaufort County Property Taxes.** The Beaufort County assessor places an appraised value on real estate based on comparable sales, condition, etc. This appraised value is multiplied by a factor of 4% for residents and 6% for non-residents and corporations to obtain the assessed value. The assessed value is multiplied by Fripp Island district's millage rate to calculate property taxes. 2005 millage rate for Fripp Island is .1605.

Example: A home assessed at \$500,000 for a resident would equate to \$3210, ($\$500,000 \times .04 \times .1605$).

3. **Estimated insurance costs:**

Homeowners Hazard	\$400 per \$100,000 of value
Wind & Hail	\$600 per " " "
Flood	\$200 per " " "

4. **Estimated utilities (for an average 3 bedroom home)**

Electric	\$130 per month
Water and Sewer	\$ 60 " "
Telephone	\$ 35 " "
Cable TV	\$ 45 " "
Trash Service	\$ 25 " "

5. The Fripp Club fees. The Fripp Club membership requires an initiation fee and annual dues thereafter, based on the type of membership subscribed. The club year begins November 1 and ends October 31.

Initiation Fee \$20,000

<u>Annual Dues/Fee</u>	(payable in monthly installments)		
	<u>Dues</u>	<u>SC Tax</u>	<u>Total</u>
Resident			
Full single	\$3680	\$276	\$3956
Full family	\$4570	\$343	\$4913
Social single	\$1465	\$110	\$1575
Social family	\$2060	\$155	\$2215
Non-resident			
Full single	\$2775	\$208	\$2983
Full family	\$4010	\$301	\$4311
Social single	\$1380	\$104	\$1484
Social family	\$1735	\$130	\$1865
Dining Only (resident or non-resident)			
Single	\$600	\$ 45	\$ 645

Dues Information and terms All billing is done through Fripp Island Club. As shown above, a 7.5% SC state admissions tax is added to dues.

Dues and taxes must be paid in full on or before November 1. Dues are dictated by both economic factors and the revenues required to fulfill member expectations regarding Club services and quality. While it is impossible to predict what future dues will be, Club management's goal is to deliver exceptional value to members.

Resident and Non-resident classification Any Fripp Island property or non-property owner living in Beaufort County for 3 or more months per year is considered a Resident. If a member lives in the area for less than 3 months per year, they may be eligible for non-resident rate.

Individual or Family classification Single memberships are limited to unmarried individuals without dependents. Family memberships are designed for members and/or spouse, dependent, unmarried children age 25 or younger.