



UNITED BANK

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December 1, 2007

Mr. Charles K. Smith
President
Bella Terra RV Resort
21642 Brinks Willis Road
Gulf Shores, AL 36535

Dear Chuck:


On behalf of United Bank, it is with great pleasure that I can announce the approval of the construction loan for your project, Bella Terra of Gulf Shores Luxury RV Resort. From the beginning, as we evaluated your project, two things set your company apart from others who have been interested in working with our bank.

First, the strength and resources of your organization are unique among most in this industry. The impressive results displayed in your prior development projects coupled with the firms' extensive experience in property and asset management give us confidence in the outcome of Bella Terra.

Second, your vision for Bella Terra, as a family of luxury lifestyle resort communities catering to the Class A Motor Coach owner fills a need we believe exists in this industry. Upscale amenities, consistent service and the highest standard of resort lifestyle living will differentiate Bella Terra in the marketplace.

We look forward to working with you on this exciting project and eagerly anticipate the opening of Bella Terra of Gulf Shores in the late Summer of 2008. As always, please do not hesitate to call if we can be of further assistance.

Cordially,


Randy Isaacson
Vice President
United Bank



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