



ADVENT CHRISTIAN VILLAGE
AT DOWLING PARK

THE COTTAGES

at River Hammock

Home ownership with limited maintenance worries.

The Cottages at River Hammock are a mix of two- and three-bedroom homes set on River Wood Dr., between the River Woods neighborhood and Copeland Community Center, Advent Christian Village's wellness and recreation center. The Suwannee River is a short walk away, and access to nature trails is virtually at their back door.

In addition to the two or three bedrooms, each cottage includes two full baths, an open floor plan living room, dining room and kitchen (with all appliances); an enclosed garage with an automatic garage door opener and room for one car and one golf cart; a screened front porch living space; and a fenced private side yard garden space.

There are a number of available upgrades available, including hard surface flooring throughout, premium kitchen cabinets, quartz countertops, spa tub, and appliance upgrades. In addition, a custom garden arbor patio up to 120 square feet may be added.

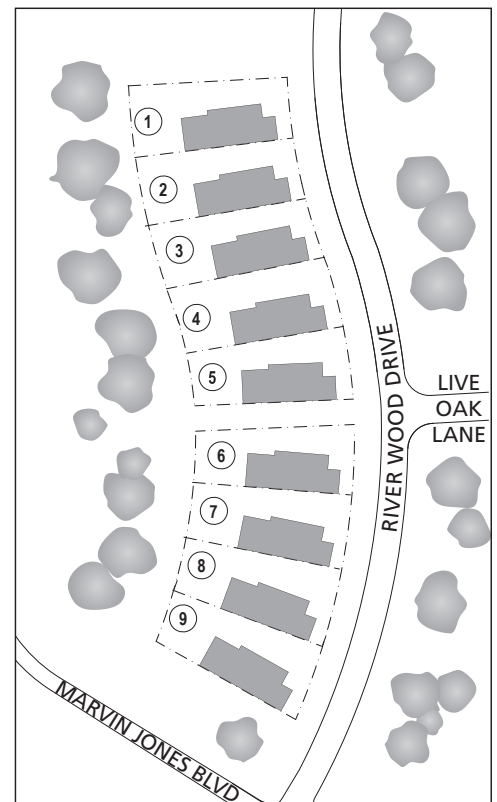
Each garden area is secured by a front and rear fence to provide privacy, and is maintained under the HOA fees. Feel free to get your hands dirty or to just enjoy.

All units are serviced by the Village water and sewer services, as well as our cable TV system based on Dish Network programming. Electric service is provided by Suwannee Valley Electric Cooperative and phone and internet are available from Windstream Communications.

The Cottages is a housing option designed to provide home ownership with limited maintenance worries. Fees paid by each owner are set to cover the cost of exterior maintenance, upkeep and replacement. In addition, the fees include assistance and coordination of any owner-covered repairs that may be required in the future. Coverage for additional systems is available for an additional monthly fee.

The lots included in The Cottages will be subject to covenants and restrictions. These restrictions are designed to provide for the mutual enjoyment of the development by all members. The general structure and implementation will be similar to the River Woods neighborhood located immediately adjacent to The Cottages.

Available floor plan diagrams and HOA information on back.



Monthly HOA Fees

Anticipated Monthly/ Scheduled Maintenance

- Replace filters & inspect A/C
- Misc. exterior system repairs
 - Replace light bulbs
 - Minor electrical repairs
 - Minor plumbing repairs
- Lawn care/exterior cleaning
 - Mowing during mowing season: 1 time per week
 - Mowing during non-growing season: 1 time per month
- Detail lawn and shrubbery: 1 time per month
- Edge and clean driveway and sidewalks: 1 time per month
- Pressure wash exterior: 3 times per year
- Clean roof & general detail: 4 times per year at 2 hours
- Cursory unit checks/inspection during resident absences
- Termite contracts (retreatment coverage)
- Misc. HOA operating cost

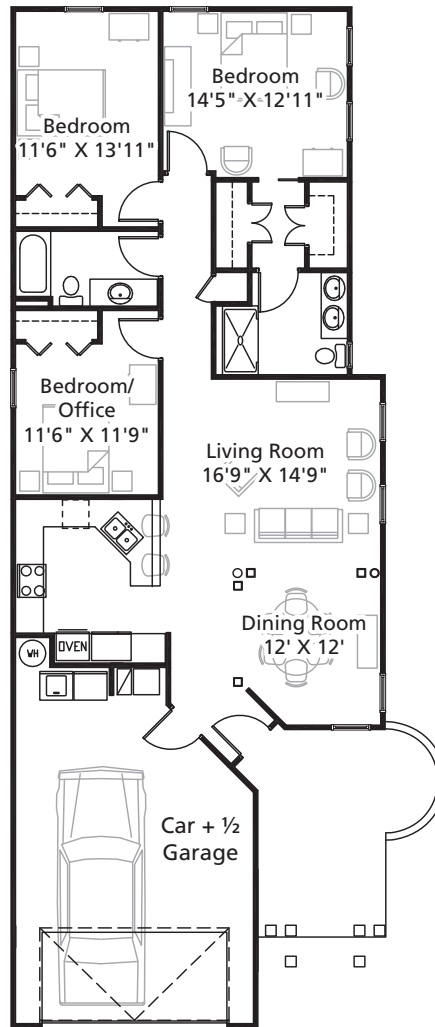
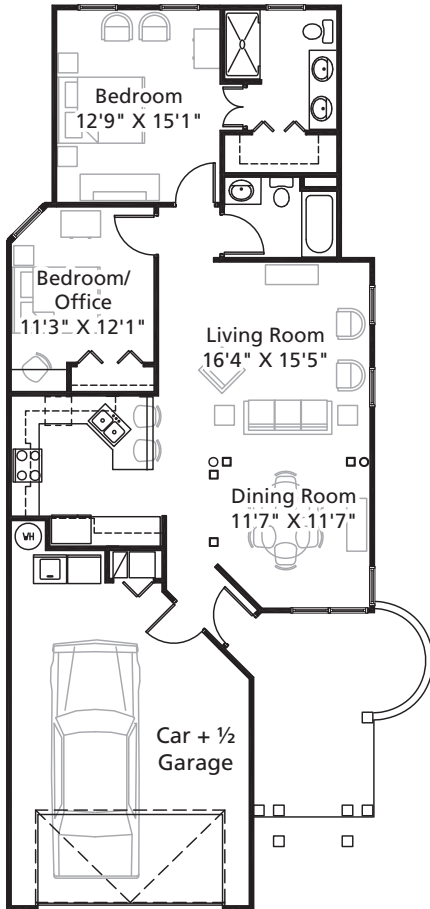
Exterior Unit Repairs Reserve Funding

- Roof
- Exterior painting
- Exterior windows
- Exterior doors
- Misc. exterior repairs
- Exterior landscaping replacement
- Alarm panels

Unit Interior and System Repairs

Responsibility of the member. ACV will arrange for and manage required repairs at owner's expense.

*Give us a call to learn more about the updated monthly HOA fees.



Two-bedroom

Heated Area	1138 sqft
Garage	464 sqft
Porches	172 sqft
Total Area	1774 sqft



Three-bedroom

Heated Area	1440 sqft
Garage	464 sqft
Porches	172 sqft
Total Area	2076 sqft

For more information, contact Karen Thomas at

(386) 658-5291 • 1-800-647-3353 • KThomas@acvillage.net