

BIG SUN

Lifestyles

DELTONA



Don't Let The Dream Of Owning a Home Pass You By!

Why NOW is the time to make your move:

Royal Palm 4/2 - 2,145 total S/F Prices starting at \$155,000 – Including Home site



Get your new home now while the prices, interest rates and seller incentives are available.

Washingtonia 3/2 with Family Room, 2,900 total S/F Prices starting at \$194,000 – Including Home site



1. Housing Prices are at an all time LOW

2. Interest Rates are the LOWEST they have been in 40 years

3. BUY a Home and close before December 1, 2009 AND 1st time home buyers GET A TAX CREDIT OF \$8,000 – NO STRINGS ATTACHED.

JANUARY 28, 2009, THE U.S. HOUSE OF REPRESENTATIVES ELIMINATES REPAYMENT REQUIREMENT OF THE \$8,000 TAX CREDIT FOR FIRST TIME HOME BUYERS.

4. USE your paid-in lot EQUITY towards the purchase of a NEW HOME.

Sequoia 3/2 or 4/2 over 3,000 total S/F Prices starting at \$265,000 – Including Home site



Here We Grow Again!

The Marion County School Board has approved the construction of a new Marion Oaks elementary school, which will be located at the intersection of Marion Oaks Course and Marion Oaks Trace. School board officials hope construction will begin by June 2009 with completion of the project slated for early 2011. The total cost of the new 2-story school will be about \$20 million. This will be the second elementary school built in Marion Oaks since 1990, when Sunrise Elementary first opened its doors. This will be the second new school to open in Marion Oaks since 2008 when Horizon Academy at Marion Oaks opened its doors to middle school children in January 08. Yes, the excitement is building in Marion Oaks.

Marion Oaks Meets the Criteria to Become a City

For the past 3 years residents of Marion Oaks have been working hard to determine whether Marion Oaks can incorporate and become a city. The verdict was recently announced after the initial findings of a state-mandated feasibility study were presented. The findings show that Marion Oaks meets all the legally defined criteria for becoming a city. Before officially becoming a city, the proposal to do so must be presented to and passed by the Florida Legislature. The decision by the State Legislature will be rendered during their 2010 session. If their decision is favorable for Marion Oaks, the Supervisor of Elections will prepare a Referendum and the registered voters of Marion Oaks will have an opportunity to vote on the Referendum in September 2010.

When Marion Oaks does become a city, it would instantly become the second-largest city in Marion County, with an estimated 15,000 residents.

Your Path to Homeownership Buying vs. Renting

Date obtained from Ginnie-Mae website

Current Rent	\$950
Purchase Price of Home	\$150,000
Percentage of Down Payment	5%
Length of Loan Terms (years)	30
Interest Rate	5%
Years You Plan to Stay in Home	10
Yearly Property Tax Rate	1%
Yearly Home Value Increase Rate	1%

	Rent	Buy
Price of Home After Appreciation		\$165,693
Remaining Balance after 10 Years		\$116,063
Equity Earned		\$ 49,630
Tax Savings (at 28%)		\$ 24,150
Avg Mthly Payment over time	\$1,057	\$ 505
Total Payment	\$126,840	\$ 60,714
Total Savings on	Buying:	\$ 66,126

Rent vs. Buy – 10 years of renting and \$126,840 down the drain with nothing to show for it other than a run down apartment and a landlord that won't even return your calls, or the joys of home ownership and the perks (tax write-offs) that come with owning.

NOT A TOUGH DECISION TO MAKE, JUST A WISE ONE!



Pre-Qualify for a Mortgage and Be our Guest for 2 days 1 night at the Ocala Hilton while picking out your New Marion Oaks Dream Home

Complete the information below then, mail it or fax to our office and we will submit it to a Mortgage Broker who will pre-qualify you for a loan.

PLEASE PRINT CLEARLY

**Confidential Screening Agreement
Applicant:**

Name: _____
Last First Middle

Address: _____
City: _____ State _____ Zip _____
Home Phone: _____ Own _____ Rent _____
Social Security # _____ - _____ - _____

Employer Name: _____
Address: _____
City _____ State _____ Zip _____
Position Held: _____
How Long? _____ Yrs. Income: \$ _____ /Mo.
How Long? _____ Yrs. Income: \$ _____ /Mo.

MONTHLY OBLIGATIONS: (All DEBTS must be disclosed)

FL Land Pmt: \$ _____
Rent: \$ _____
Mortgage Pmt: \$ _____
Car Pmt: \$ _____
Other \$ _____

I authorized The Deltona Corporation, its agents and/or assigns to check the information I have provided and order a credit report.

_____/ /2009
Applicant's Signature Date Signed

_____/ /2009
Co-Applicant's Signature Date Signed



Co- Applicant:

Name: _____
Last First Middle

Address: _____
City: _____ State _____ Zip _____
Home Phone: _____ Own _____ Rent _____
Social Security # _____ - _____ - _____

Employer Name: _____
Address: _____
City _____ State _____ Zip _____
Position Held: _____
How Long? _____ Yrs. Income: \$ _____ /Mo.
Long? _____ Yrs. Income: \$ _____ /Mo.

MONTHLY OBLIGATIONS: (All DEBTS must be disclosed)

FL Land Pmt: \$ _____
Rent: \$ _____
Mortgage Pmt: \$ _____
Car Pmt: \$ _____
Other \$ _____

Phone Number(s): _____ Home
_____ Cell

A representative of The Deltona Corporation will contact you upon receipt of the Agreement. You can call or office at 1-800-935-6378 to speak with a representative to inquire about the availability and pricing of our Move-In-Ready Homes. We look forward to hearing from you.

The Deltona Corporation
8014 SW 135th Street Road
Ocala, Florida 34476

**1-800-935-6378 Toll-Free
Deltona Brings You Home**

Living the Good Life in Marion Oaks

From the moment you walk into #1 New York Pizza in the Winn Dixie Shopping Plaza in Marion Oaks you know right away that something is very, very different, and for a good reason. Colombian born and New York raised Orlando Sinning is the driving force behind the business. Although he won't tell you that, it is quite obvious that Orlando lives, breaths and no-pun intended, eats pizza. Not just any pizza, the best pizza in Marion County.



Orlando Sinning

After spending twenty years in New York as chef, Orlando his wife Sandy and their two boys Kevin and Christian moved to Marion Oaks. This move was not by chance but because of the Sinning's family Pastor, Carlos Castaneda. Pastor Castaneda who was a frequent visitor to the area would often tell his congregation about his vacations in paradise, and how beautiful and quiet the area was, not like the hustle and bustle of New York. Orlando and family traveled to Ocala in 2003 and fell in love. By 2004 the family had packed their possessions, left New York and moved into their new home in Marion Oaks. A move that Orlando will tell you was the best thing he did for himself and his family.



With the backing and support of Orlando's best friend and partner in the business, Oscar Manuel Flores, #1 New York Pizza was born and opened on December 9, 2005. To quote Orlando, "opening this business was a dream come true." This business is his passion but not because of the food that he serves, but his love for Marion Oaks and his desire to do the best for the people in the community. His dedication to the community is strong and Orlando can always be counted on when the need arises.

The residents of Marion Oaks who supported and frequented Orlando's establishment, are proud that their hometown restaurateur has become so successful that #1 New York Pizza II was launched with a second location on S.R. 200, just a 10-minute drive from Marion Oaks.

Next time you are in Marion Oaks, stop by Orlando's #1 New York Pizza and get a slice of the best pizza and Italian food in town. By the way, check out Orlando's crew, as he calls them, Tony, Chris, Monica, Elizabeth, Javier, Augustine Morales and Jose "The Pizza-Man" Guzman, all who have moved from New York to Florida and now call Marion Oaks home.



MARION OAKS, WHERE ALL YOUR DREAMS CAN COME TRUE

**Contact The Deltona Corporation at:
1-800-935-6378 or 352-307-8100 to
receive additional information on our
available Homes and Home sites, or
visit our website www.deltona.com**