



**WILLIAM D. BRYANT & ASSOCIATES, INC.**

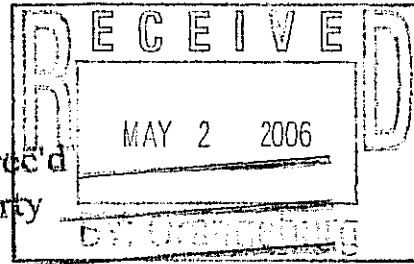
*Insurance*

776 JOHN C. CALHOUN DRIVE, S.E. • P.O. BOX 1723  
ORANGEBURG, SOUTH CAROLINA 29116-1723  
PHONE: (803) 533-1671 OR (800) 320-4181  
FAX: (803) 536-6342



April 28, 2006

Date rec'd  
Property  
File



Ballard's Pointe I Association  
N & H Enterprises, Inc.  
P. O. Box 1184  
Orangeburg, SC 29116-1184

Dear Homeowner,

Auto-Owners Insurance Company insures the buildings at Ballard's Pointe under a Master Policy. This policy provides coverage for the building structure and unfinished sheetrock in each unit. This policy covers any utility systems that service more than one unit. The policy covers the portion of the air conditioning system that is on the roof, however all remaining components of the HVAC system is each unit owner's responsibility.

The master policy does not pay for interior fixtures (cabinets, light fixtures, counter tops), wall coverings (paint, wallpaper), floor coverings (carpet, vinyl, hardwood, etc.), or appliances. Furthermore, this policy does not cover any additions or alterations you make to the property. You need to cover these items along with your contents under your own individual policy.

The Master Policy provides liability protection for the Association. This does not cover each individual unit owner; you still need personal liability coverage.

Our office will be happy to answer questions you may have about the master policy or your own personal insurance needs.

Sincerely,

W. Drayton Bryant, III



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ORANGEBURG, SOUTH CAROLINA 29116-1723  
PHONE: (803) 533-1671 OR (800) 320-4181  
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April 28, 2006

Ballard's Pointe II Association  
N & H Enterprises, Inc.  
P. O. Box 1184  
Orangeburg, SC 29116-1184

Dear Homeowner,

Auto-Owners Insurance Company insures the buildings at Ballard's Pointe II under a Master Policy. This policy provides coverage for the building structure (load bearing walls) in each unit. This policy covers any utility systems that service more than one unit. The policy covers the portion of the air conditioning system that is on the roof, however all remaining components of the HVAC system is each unit owner's responsibility.

The master policy does not pay for interior fixtures (cabinets, light fixtures, counter tops), wall coverings (paint, wallpaper), floor coverings (carpet, vinyl, hardwood, etc.), or appliances. Furthermore, this policy does not cover any additions or alterations you make to the property. You need to cover these items along with your contents under your own individual policy.

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Sincerely,

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