December 19, 2006

Ref: Home Owner Service Changes in Policy

Dear Four Season's Homeowner:

We are writing to you because there have been some recent changes in the process of how to submit requests for Homeowner Service. We would like to make sure this information is passed along to you to avoid any delays in receiving service in your home.

Your Homeowner Service system is designed to accept only written, faxed or e-mailed requests in our Corporate Virginia office for all warranty work, no other method is accepted. Calling your Service Manager directly or dropping off service request directly to your manager leaves too much room for error and is not a best practice. With this stated, please forward all request for service to:

> 1. **K. Hovnanian Four Season Communities**
>   **Attn: Homeowner Service – Active Adult**
>   **4090A Lafayette Center Drive**
>   **Chantilly, Virginia 20151**
> 2. **Fax (703) 263-0943**
> 3. **E-mail - FourSeasonsHomeOwnerService@khov.com**

Any of the above methods are acceptable. Once we receive your request we will be contacting you to schedule a date for an inspection of the items that meet the Defined Standards as stated in your Homeowners Guide. Any additional request that do not meet these Defined Standards or are beyond your 1 year standard warranty or 5 year structural warranty will not be addressed. Please refer to your Homeowners Guide before submitting your service request to avoid this confusion.

In addition, the emergency service will continue to operate as normal providing seven days a week 24 hour daily coverage for emergency service. Emergency service is defined as any situation where you cannot possibly continue to occupy your home safely due to a construction defect. As a reminder the emergency service number is (800) 268-1709. Some examples of emergency service are also defined in your Homeowners Guide.

Thank you again for being a member of the K. Hovnanian Community. It is our sincere hope that you enjoy your home for many years to come.

With Regards,

K. HOVNANIAN'S FOUR SEASONS
ACTIVE ADULT COMMUNITIES