

BLACK PEARL
RESORTS

PARK MODEL COTTAGE BUYER'S GUIDE

Pearl Lake Beach RV Resort

Fox Creek RV Resort

Fox Bluff RV Resort

Holiday Shores RV Resort



WHAT IS A VACATION PARK MODEL COTTAGE ?

Affordable luxury in the best location! A Park Model Cottage has the look and feel of a modern cottage.

Unlike a traditional cottage or second home, a Park Model Cottage can be purchased at a fraction of the cost, has no associated annual property taxes and can be easily financed through our specialized lenders. It is designed with simplicity in mind.

A single Park Model Cottage is 400 square feet and can be configured with a 1 or 2 bedroom floor plan. Additional features can be added such as a loft, add-a-room or deck. The Park Model Cottage is not residential and is only designed to be used for Seasonal living during the Spring, Summer and Fall.

Park Model Cottage pricing at Black Pearl Resorts typically starts at \$100,000+ depending on the floor plan, upgrades and add-ons. We are a closed community and therefore do not permit Park Model Cottages purchased from outside our Resorts.

Families who say "yes" to purchasing their own dream Vacation Park Model Cottage from Black Pearl Resorts will place their new cottage on a leased site at one of our resort locations.

Say "yes" today

and start your journey to Vacation Cottage Ownership

WHAT SHOULD I CONSIDER WHEN BUYING A PARK MODEL COTTAGE?

DO ALL THE PIECES FIT?

LOCATION

Is this the right resort for you? (travel time, amenities, community)

COSTS

Are they comfortable /justifiable?

COTTAGE

Layout, bedrooms, overall size

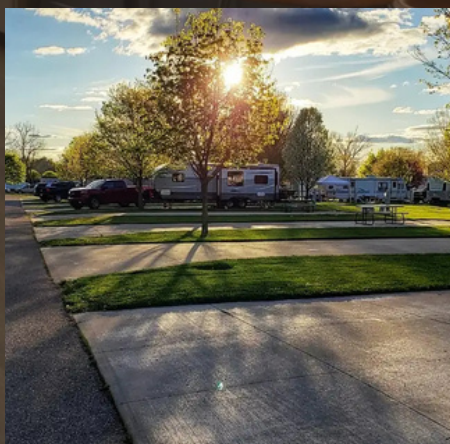
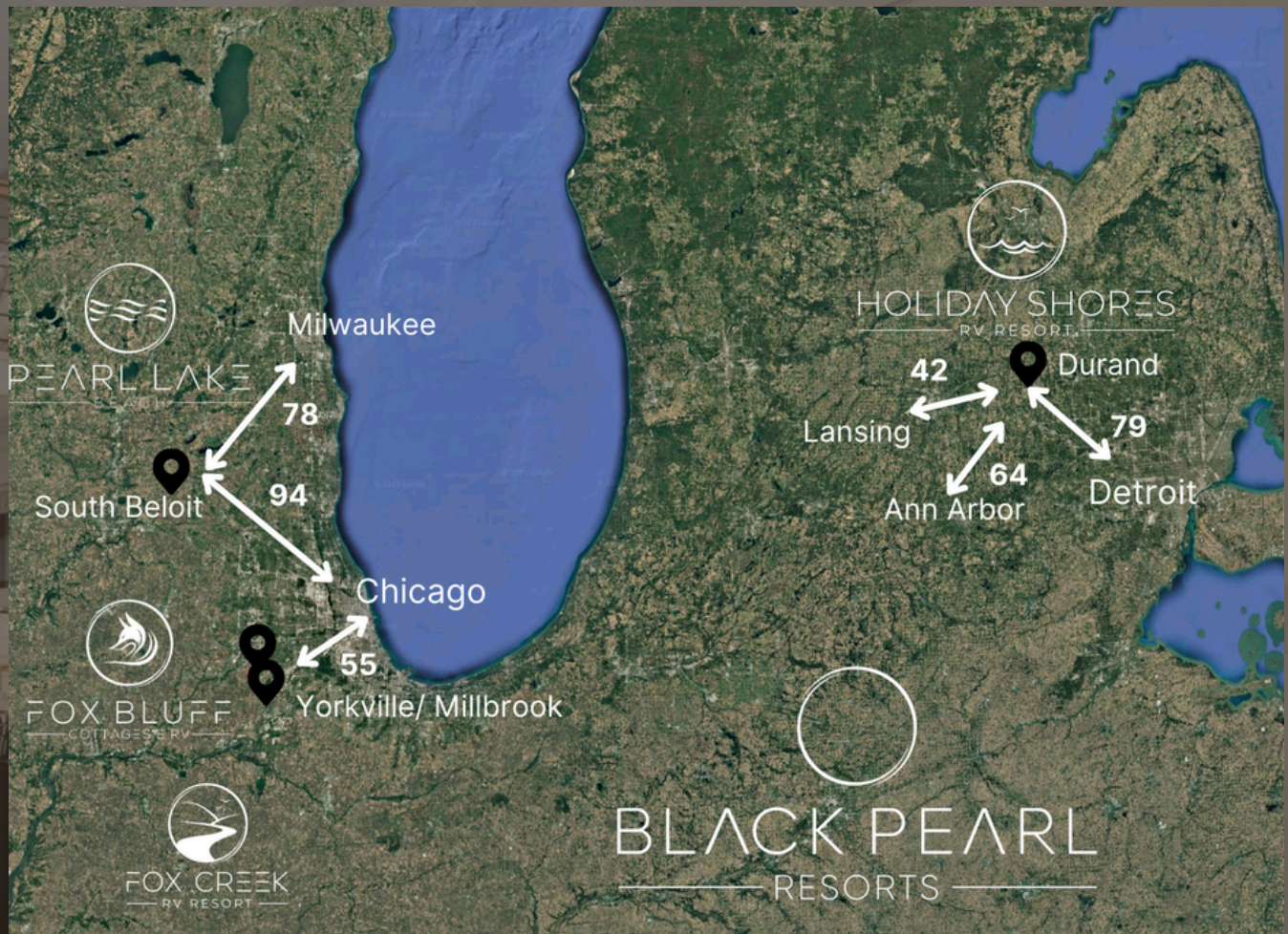
SITE

Cottage location at the Resort.



LOCATION

WHICH RESORT IS THE BEST FIT FOR YOU?



LOCATION

TYPICAL RESORT AMENITIES*



Waterfront



Organized Events



Gated



Beach



Sand Volleyball



Fishing



Hiking Trails



Playground



Basketball



Pickle Ball



Clubhouse



Pavillions



Bath House



Golf Course**



Food Trucks

**Resort amenities vary from resort to resort. **Only at Holiday Shores RV Resort*



COSTS

INITIAL PURCHASE COST

INCLUDED

- ✓ Inspection & Checks
- ✓ Propane & Hydro Connections
- ✓ Major Kitchen Appliances
- ✓ Two Propane Tanks
- ✓ Warranty
- ✓ Skirting
- ✓ Transport / Site Setting

**Seasonal dates vary from resort to resort.*

NOT INCLUDED

- ✗ Seasonal Site Fee
April/ May - October*
- ✗ Insurance
- ✗ Sheds & Other Add-ons
- ✗ Decking

ANNUAL RUNNING COSTS

Seasonal Site Fee

\$4,400 - \$10,500*

Electricity

Typical annual spend \$450

Water & Waste Management

Included in Seasonal Site Fee

Insurance

Typically \$450 - \$850

**Seasonal site fees vary from resort to resort.*

WAYS TO PAY

1

PAYMENT IN FULL

Certified check or bank draft. Please note we do not accept cash.

2

THIRD PARTY FINANCE

Through a bank, family member or friend.

OR

Take advantage of indirect financing through Black Pearl Resorts – only a 10% deposit is required. Our lenders offer competitive rates with up to a 20 year term.



It's quick and simple. Same day approval



Specialized lenders who understand the product and have industry expertise to obtain great rates



Limited information is required for the application



It doesn't use an existing line of credit

PURCHASING POWER CALCULATOR

| | 50,000 | 75,000 | 100,000 | 125,000 | 150,000 | 175,000 | 200,000 |
|---------|-----------------|--------|---------|---------|---------|---------|---------|
| DEPOSIT | WEEKLY PAYMENTS | | | | | | |
| 5,000 | 93 | | | | | | |
| 7,500 | 88 | 140 | | | | | |
| 10,000 | 83 | 135 | 186 | | | | |
| 12,500 | 78 | 129 | 181 | 233 | | | |
| 15,000 | 72 | 124 | 176 | 228 | 280 | | |
| 17,500 | 67 | 119 | 171 | 223 | 274 | 326 | |
| 20,000 | 62 | 114 | 166 | 217 | 269 | 321 | 373 |
| 22,500 | 57 | 109 | 160 | 212 | 264 | 316 | 368 |
| 25,000 | 52 | 104 | 155 | 207 | 259 | 311 | 362 |

The illustrations above are based on the deposit shown (minimum 10%, 9% APR amortized over a 20 year period. Other deposits and amortization periods are available, please discuss this with your lender. This guide is for estimation only. Prices exclude Seasonal Site Fees.

WHEN TO PAY

Park Model Cottage - 30% Down payment due at signing, balance due on delivery

Seasonal Site Fee - Installment schedule available. Payable in full by April 15th*.

**Seasonal site fee payment schedule varies from resort to resort.*

COTTAGE - CUSTOMIZAITON AVAILABLE

✓ Various floor plan layouts available

✓ Sophisticatedly crafted to the highest standards of excellence

✓ Customizable

- Flooring
- Cabinet Finishes
- Solid surface and laminate countertops
- Backsplash
- Tub & shower options



SITE

WHAT IS IMPORTANT TO YOU?

We've got you covered!

- ✓ Waterfront or Inland
- ✓ Close to Amenities
- ✓ Sunny
- ✓ Canopy of Trees
- ✓ Budget Friendly
- ✓ Extra Parking
- ✓ Low Maintenance
- ✓ Morning Sun
- ✓ Close to the Bathhouse
- ✓ Quiet area
- ✓ Close to friends
- ✓ View of the sunset
- ✓ Low traffic
- ✓ Easy access to trails



INTERESTED IN LEARNING MORE

Say "yes" today

Contact us for more information or to book your discovery tour.



PEARL LAKE
— BEACH —



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FOX BLUFF
— COTTAGES & RV —



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FOX CREEK
— RV RESORT —



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HOLIDAY SHORES
— RV RESORT —