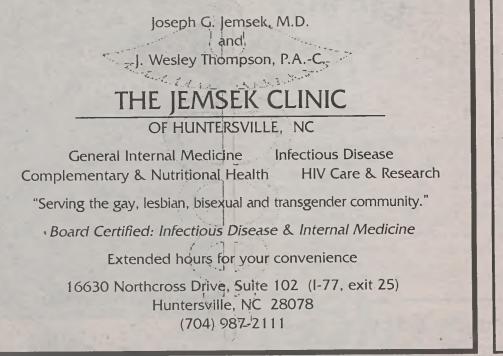
PAGE 4 ▼ Q-Notes ▼ January 6, 2001



The Good News...

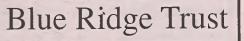
is that the tax code is presently in your favor.

The bad news is you may be paying more than your share if you and your partner are not filing smart.

Let us help you work with "the system" while putting your hard-earned dollars somewhere other than in Uncle Sam's well-lined pockets!

Call for a complimentary appointment.

Visit us at: www.blueridgetrust.com!



Tel: 704-372-4342 E-mail: blueridgetrust@aol.com

> Blue Ridge Trust is a Registered Investment Advisor.

We're Beautiful.

The Midwood - 1070





The North Davidson - 1175



Introducing The Vintage Series

Where Dreams Become Realities

Gently rolling tree lined streets, lighted sidewalks, and earthen colors welcome you home. A step back in time. Or at least it feels like it. Now, everyone can have the opportunity to enjoy the homes of character that used to be available to just a few. You have just experienced the Vintage Series.

The concept of the Vintage Series was envisioned by Charlotte's renowned architect, Doug Tino and Emory Holroyd, who after extensive studies and photographs of Charlotte's most beloved and sought after neighborhoods, attempt to capture the character of timeless beauty and charm of yesteryears, while encompassing the amenities of today's modern lifestyles. The Vintage Series embodies a meticulously detailed and updated version of the home plans that have endured the test of time. The architectural character of these homes has never before been duplicated in this price home and will always demand the most value and style.

A special group of builders, who withstand the test of time for quality and craftsmanship, were selected in order to meet the exceptional demand of delivering this stunning product. Compare quality, design and value with any other builder and see what an opportunity has been created for you.

> Don't miss your chance to own a piece of history being built especially for you.

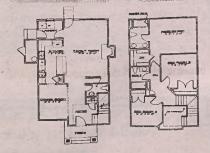
> > The Plaza - 875

This House \$95,000

The Elizabeth - 1379

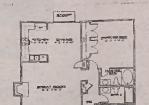
The Dilworth - 1547

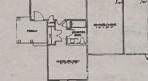


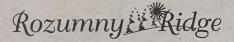


The Chantilly - 1259





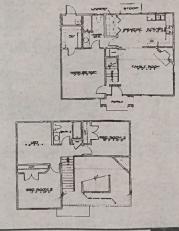


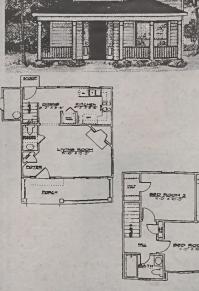


From the \$90's

Hwy. 16 N (Brookshire Frwy), Cross I-77 and I-85, Left on Belhaven Blvd., Right on McClure, Right on Chapman, Left on Korniv.

Information Center Open Daily (704) 392-1465







SCOTSBOROUGH

From the \$90's

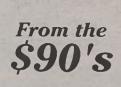
From I-77 North, Right on Harris Blvd., Right on N. Sugar Creek Rd., Right on Christenbury, Scotsborough on Right.

Information Center Open Daily (704) 596-1200









Payments as low as 00 **0 Down Payment**