

MORRIS, RUSSELL, EAGLE & WORLEY, PLLC
Attorneys at Law

2235 GATEWAY ACCESS POINT, SUITE 201
RALEIGH, NORTH CAROLINA 27607

Cindy G. Oliver
Email: coliver@morrisrussell.com
Direct: (919) 645-4314

Telephone: (919) 645-4300
Facsimile: (919) 510-6802

P. O. Box 19001
Raleigh, NC 27619
www.morrisrussell.com

November 3, 2015

To: Timeshare Unit Owners of Peppertree-Atlantic Beach Association, Inc.:

Our firm is the court-approved counsel for the Official Committee of Timeshare Owners appointed in the Chapter 11 bankruptcy case filed by Peppertree-Atlantic Beach Association, Inc. ("Peppertree"). It has come to our attention that one or more Peppertree timeshare unit owners have received telemarketing solicitation and/or written solicitation by mail regarding an offer to eliminate future timeshare maintenance fees. We are informed that Notification Services has invited at least one Peppertree timeshare unit owner to take his timeshare unit deed and his checkbook to a meeting at a hotel.

The treatment of the timeshare unit owners' claims against Peppertree will be proposed in the Chapter 11 Plan and Disclosure Statement which will soon be sent to all the Peppertree timeshare unit owners by Peppertree's attorneys. Please ignore all correspondence regarding the treatment of your claims against Peppertree and maintenance dues related to Peppertree that are not originated from the office of the attorneys for Peppertree, the United States Bankruptcy Court, the Bankruptcy Administrator, my office, or from your own attorney.

If you believe you are the intended victim of a scam involving your timeshare unit interest in Peppertree, please feel free to contact the Consumer Protection Division with the North Carolina Attorney General's office.

Sincerely,



Cindy G. Oliver