



January 2, 2014

Dear Owner,

On December 18, you were provided a Notice of Settlement pertaining to cases pending in Virginia Beach Circuit Court. Please note that any objections to the settlement must be received by the Association before January 17, 2014. Objections must be in writing and state the Unit in Bay Creek that you own or represent and the specific basis of the objection.

If you have any questions, please contact the Association, in care of, Jeff Hunn, Esq., Pender & Coward, P.C. 222 Central Park Ave., Suite 400, Virginia Beach, VA 23462.

Sincerely,

The Board of Directors