

**Memorandum:**

From: Sterling Management Services  
To: Kings Point Associations' Presidents  
Subject: 2009 Catastrophic Emergency Plan  
Date: August 11, 2009

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Sterling has finished updating of the emergency response plan with American Strategic Insurance (ASI) and the contractors experienced in salvage and restoration. ASI sponsors this plan by means of financing the material costs for the remedial repairs that naturally follow a storm disaster.

The contractors will serve the ASI clients before their other clients. Kings Point is the largest individual property loss exposure for ASI and this compels the contractors to prioritize Kings Point for ASI. If a disaster should occur, the contractors will wait for Sterling to notify them of the extent of damage prior to their mobilization. The Presidents or community designee(s) should promptly contact Sterling of the damages to their community. It is important to realize, the contractors are instructed to respond to communications from Sterling and not to respond to random calls from other persons. Maintaining control and order is critical. The contractors will determine the materials needed and dispatch trucks into their respective areas for remedial repairs and preventative maintenance. The contractors will have a security password that identifies the Sterling personnel to ensure caller identity.

Sterling Management Services' intentions are to assist the Kings Point residents after the emergency. Our role is to coordinate contractors enabling them to respond as quickly as possible. Please understand that residents living inside of Kings Point are responsible for having their individual safety plans and living provisions in advance of any major storm where property damage may occur. This would include careful monitoring of the public television and radio broadcasts offering safety notifications and evacuation advisories. The Sterling employees will return when the roadways, bridges and flooded areas are open to travel. Our return may precede the telephone and electrical utilities services that have been disrupted.