

**Big Island Homeowners Association**  
**P. O. Box 54**  
**Longmont, CO 80502**

November 29, 2000

Jeffery & Cathy Litt  
HCR 67, Box 840  
Roach, MO 65787

Dear Jeffery & Cathy,

Recently we sent a letter to the Homeowners Association Members of Big Island. We will be having a meeting for all members of the Homeowners Association (HOA) on December 29, 2000. We would like to extend another invitation to you to join the HOA thereby making you eligible to attend the meeting. In the interest of all the residents who choose not to be a part of the HOA, we will hold an informational meeting on December 29, 2000 at 1:00 p.m. and would like for you to attend if you choose not to join the HOA.

Since the summer when the HOA was formed, a group of concerned island residents who did not choose to belong to the HOA presented their concerns. While we have worked diligently to accommodate these wishes, we have discovered that we will not have complete consensus on all the issues and feel it is time to bring this to closure. We have addressed all of the concerns raised in our summer meetings. Some of these items include:

- 1) One vote per lot (not allocated by square feet) – drafted in the new covenants.
- 2) No different classes of membership (all get the same vote) – drafted in the new covenants.
- 3) Folsom Ridge, LLC warranting the system until September 1, 2005
- X 4) Restricting the boundary of the area the system will serve to only include the Big Island Lake Sites, Big Island Lake Sites 1" Addition, Portage Park Unit 3, Portage Park Unit 1, and all other property on the Island (peninsula) itself.

X We have also dug several holes and have verified proper installation of water and sewer lines. In addition, we have either made commitments to or provided the following:

- a) Cleanup of construction areas is nearly complete.
- b) We will replant the construction areas to be completed in the spring when the horticulturist recommends planting.
- c) We have cleared an area for boat trailer storage.
- d) We have built a boat ramp for Island residents' use – one key will be provided to each homeowner.
- e) We will subsidize the water and sewer systems for costs over the monthly assessment until June 30, 2001.

**FILED<sup>2</sup>**

APR 02 2007

Missouri Public  
Service Commission

Order Exhibit No. 97  
Case No(s) 2001-0080 et al  
Date 3-01-07 Rptr XF

Folsom Ridge, LLC has completed the following items, which have improved the value of all residents' property.

- ~~1) Sewer System (approved by DNR) - available to the entire Island - gives residents an option to connect when their old out of date sewage treatment methods fail.~~
- ~~2) Water System (approved by DNR) - available to the entire Island.~~
- 3) Paved Road - will be paved all the way around the Island.
- 4) Provided an area for trailer storage to limit visual impacts.
- 5) Helped to clean up the water in the lake. Hooked up at least two systems that were dumping raw sewage into the lake.
- 6) Built a boat ramp for all island residents to use.
- 7) Provided a means to upgrade the phone service on the Island.

We believe it is in the best interest of all Island residents, as well as the HOA, to have everyone belong to the HOA that is hooked on to the system. The HOA will be much stronger if we all are united. We have worked diligently to address the concerns of this group in a reasonable fashion, however, we don't believe that we will reach consensus with all the members of this group as a few have indicated that they would never join the HOA. It is our desire to be good neighbors and friends. Big Island has changed and will continue to change. Folsom Ridge, LLC has and will do its part to help Big Island become one of the lake's most desired communities. In addition to being the developers, all of the members of Folsom Ridge, LLC have residences on the Island.

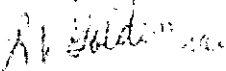
We want to extend an offer to have you join the HOA. If you're interested in joining or reviewing the documents we sent to the HOA members please give me a call at 303-702-0708. The following documents were sent to the HOA members:

- 1) Notice of Special Meeting of Big Island Homeowners Association.
- 2) Revised Bylaws of Homeowners Association (proposed).
- 3) Revised Covenants and Restrictions (proposed).
- 4) Letter of Commitment to Homeowners Association from Folsom Ridge, LLC.
- 5) Proxy for your vote.

If you would like a copy of the documents prior to the meeting please give me a call and I will mail them to you. The HOA's offer to join will extend for 90 days after the December 29<sup>th</sup> meeting.

We look forward to seeing you at our meeting on December 29<sup>th</sup>. If you have any questions in the meantime, please don't hesitate to call.

Sincerely,



R. V. (Reggie) Golden  
Manager