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Missouri Public Service Commission

October 8, 2003

Mr. E.M. Prather 1604 Big Island Dr. Roach, MO 65787

RE: Big Island

Dear Mr. Prather:

The letter you delivered to Mr. Golden at the homeowners association meeting on Monday has been delivered to me for consideration and response. We understand your position, but respectfully disagree with your position.

First of all, the fact that Mr. and Mrs. Gilbert may have advised you that there was not a homeowners association may have been partially correct, but we believe also partially incorrect. Although we were not aware that Mr. and Mrs. Gilbert had made any certification about a homeowners association, there in fact is a homeowners association in existence for the water and sewer systems. By the payment of the earnest money entitling an individual to hook into either the water or sewer system, depending upon the deposit made, in our opinion they would then become members of that association whether something was signed or not.

If you would prefer that the escrow money be returned to you, that is an option we can consider. Of course, if it is returned to you, then there is no question but that you are not a member of the homeowners association. As long as that money is held in escrow entitling you to hook up to the sewer system, you, in our opinion, are a member of the homeowners association.

Let us know whether or not you want the escrowed money refunded to you.

Very truly yours,

Charles E. McElvea

CEM:sp