

FILED²

APR 02 2007

May 18, 2000

Central Bank of Lake of Ozarks
Attn: Mr. Jeff Welsh
Camdenton, MO 65020

Missouri Public
Service Commission

Re: Proposed Big Island Homeowners, Assn.

Dear Mr. Welsh:

My husband Keith and I have owned property on Big Island for 10 1/2 years. We do not, however, reside full time at the lake. Our residence is in Independence, Mo where we have lived and paid membership dues to a Home Owners Association for 36 years. We are, therefore, familiar with the language, rules and privileges of such a membership.

We have a number of concerns about signing documents which have been mailed to us by Folsom Ridge, LLC, stating that our Escrow funds would be returned and our privilege to hook up with the sewer system would be denied if our signatures were not received on "Ratification of Covenants and Conditions", prior to May 30, 2000. How can that be? Weren't those funds to offset the cost of building this system? When was road maintenance discussed?

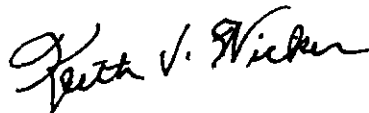
We received a copy of the May 12, 2000, letter written by John L. Walker, attorney for a committee of Big Island Lakesites, and do agree that there are MANY issues to be discussed and clarified at the May 30 meeting. Our focus should be on the Sewer and Treatment Facility at this time. Is it available and operational for all who gave their escrow money in good faith? Will assessments be the same for residents and non-residents?

Mr. Welsh, we will be attending the meeting on May 30, and hope for discussion and resolution of many issues.

Yours truly,



Doris Wicker



Keith V. Wicker

cc: Schrader, Stoyer, Pugh
Kwiatkowski

Other Exhibit No. 25
WC-8006-0080 et al
Case No(s) WC-2007-0277
Date 2-28-07 Rptr. 45