

Benjamin D. Pugh
1780 Big Island Drive
Roach Mo. 65787

FILED²

OCT 25 2005

Missouri Public
Service Commission

The Honorable Colleen M. Dale
Secretary/Chief Regulatory Law Judge
Missouri Public Service Commission,
P/O Box 360
Jefferson City, Mo. 65102-0360

Re: Case No. WC-2006-0090

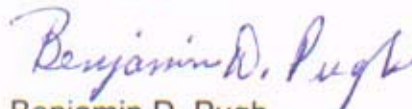
Dear Judge Dale:

Please find enclosed in the referenced matter the original and five copies of my response to the Motion to Dismiss Complaint.

Would you please bring this filing to the attention of the appropriate Commission personnel.

Please contact me if you have any questions related to my response. Thank you.

Very truly yours,



Benjamin D. Pugh
Complainant

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

FILED²

OCT 25 2005

Missouri Public
Service Commission

Benjamin D. Pugh

Complainant

Vs.

Case No. WC-2006-0090

Folsom Ridge, LLC (Owning and Controlling the
Big Island Homeowners Association)

Respondent,

RESPONSE TO MOTION TO DISMISS COMPLAINT
AND MOTION TO AMEND COMPLAINT

RESPONSE TO MOTION TO DISMISS

On September 29, 2005, Folsom Ridge, LLC, owning and controlling the Big Island Homeowners Association, filed a request for mediation of my Formal Complaint filed with the Public Service Commission of the state of Missouri. I declined to mediate with Folsom Ridge, LLC, owning and controlling the Big Island Home Owners Association (BIHOA) because of the nearly 6 years of ongoing and unresolved controversy concerning my "non-membership" status in the BIHOA and my connection to the sewer system for which I am receiving service and for which I am being billed.

Now, Folsom Ridge, LLC, owning and controlling the BIHOA, has filed a motion to dismiss my complaint. Folsom Ridge, LLC, owning and controlling the BIHOA, obviously lacks consistency in its conviction of the "Suggestions in Support of the Motion to Dismiss" otherwise their initial response filed to my Formal Complaint, would have been a motion to dismiss at that time, and not a request to mediate.

I therefore respectfully request the Commission to recognize and consider the credence and merits of those suggestions in support and determine those arguments to be weak and deficient by denying the dismissal of my case.

Moreover, I did state a claim in my Formal Complaint upon which relief may be granted by the PSC. I requested that the BIHOA being owned and controlled by Folsom Ridge, LLC, be regulated as a public utility for providing service to non-members. (Exhibit 1)

SUGGESTIONS IN SUPPORT

The formal complaint form provided by the PSC, does not utilize page numbers and there are no instructions and/or guidelines accompanying that document, explaining that page numbering and/or paragraph numbering should be followed and/or are a requirement when submitting a Formal Complaint. However, if the Commission deems that the basis of my complaint was not clear, I would like to make absolutely clear that I am alleging Folsom Ridge and the BIHOA are indeed one in the same. This is a fact that I will be able to demonstrate at a hearing.

As the basis of my complaint, I stated that the BIHOA is not operating as a Home Owner Association, (HOA), by providing service and /or billing users and non-users who are not members of the BIHOA, and therefore, should be regulated as a public utility by the Public Service Commission under their jurisdiction.

Folsom Ridge does own and control the BIHOA, as per my Formal Complaint :

1. Amended and Restated Declaration of Covenants and conditions: Page 1, 3rd Paragraph. WHEREAS, Declarant desires to declare and establish certain covenants and conditions regarding water service and sewer service and related equipment now owned by Declarant, to serve such property. In ARTICLE 1 - Definitions: Section 7, of this same document, Declarant means and refers to Folsom Ridge, LLC.
2. ARTICLE V- Association Membership and Voting Rights: Section 2. Voting Class: The association shall have one class of voting membership which shall be all Owners and shall be entitled to one vote for each lot owned. ARTICLE 1- Definitions: Section 13. Owner or owners shall mean and refer to the Record of owner. Folsom Ridge, LLC owns the majority of the lots described therein and therefore controlling the voting process not only by the number of lots currently owned by Folsom Ridge LLC but their ability to sub-divide and re-plat those existing lots into smaller and more numerous lots as has already been done by Folsom Ridge LLC in the year 2004.
3. ARTICLE V-Association Membership and Voting Rights: Section 4, Board of Directors: The board of Directors shall consist of the (5) directors who shall be members of the Association or an officer, director manager, partner of an owner or it's partner, or an employee, manager or designee of Declarant. For a period ending September 1, 2006, Folsom Ridge, LLC, or it's successors shall be entitled to appoint three (3) Directors of the Board of Directors, thereby controlling the board by a majority representation.

Furthermore in my Formal Complaint:

1. Amended and Restated By-laws of the BIHOA ARTICLE III - Membership, Section 1: Membership shall be all Owners and shall be entitled to one vote for each lot owned.

As previously stated and substantiated in this motion, and as can be further confirmed and validated with a formal presentation to the Commission, by NOT ALLOWING the DISMISSAL of this case, it is Folsom Ridge, LLC Owning and Controlling the Big Island Homeowners Association. The BIHOA is operating as an unlicensed public utility and therefore should be regulated by the PSC. Under the regulation and jurisdiction of the PSC, a "transfer" of the water/sewer system is not possible, unless "certificated" by the PSC. I requested that the Commission determine that Folsom Ridge, LLC./BIHOA is operating as a public utility, and as such should be subject to the Commission's jurisdiction. In the event that this request for relief was not made clear, I would like to request of the Commission, leave to amend my complaint to make that clear.

In summary, the residents of Big Island have been mediating with Folsom Ridge LLC for nearly 6 years with no resolve to the many legal and ethical issues of misoperations of the BIHOA. Nearly \$5000.00 was spent by residents in legal fees resulting in these legal opinions.

a. Membership in the BIHOA is a result of bi-laterally agreeing to the Amended and Restated Declarations and Covenants, and the Amended and Restated By-Laws of the BIHOA by a signature Ratifying these documents. (Otherwise, you are NOT A MEMBER)

b. Folsom Ridge / BIHOA, should become licensed as a public utility by the PSC, if non-members continue to be billed and /or serviced.

Still non-members of the BIHOA continue to receive utility services and/or charged fees in regular monthly billings from the BIHOA, contrary to all legal opinions, DNR regulation requirements, and efforts by non-members to resist the forced membership.

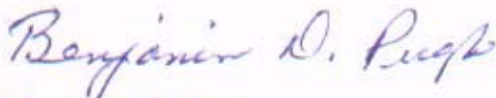
Moreover, Folsom Ridge LLC is currently operating under a "Settlement Agreement between the Dept. of Natural Resources and the Missouri Attorney General office", to re-install the incorrect installation of the system, by separating the water and sewer lines. Item number 15 of the "Settlement Agreement", has also been violated by Folsom Ridge LLC by repeating a previous violation in addition to committing yet another new violation which is substantiated by the Dept. Natural Resources documented Report of Inspection.

Many residents of Big Island are appealing to the PSC to regulate the operations of a water/sewer system over which they have NO CONTROL.

The BIHOA is a homeowners association in name only, and was established and created solely, to manage and operate the water/sewer system with no other functions.

Please help the residents of Big Island.

Respectfully submitted,



Benjamin D. Pugh

Certificate of Service

I hereby certify that a true and correct copy of the above and foregoing document was sent this 24 th day of October 2005. to the General Counsel's Office and Office of Public Counsel, and via US mail postage prepaid to Mark W. Comley, 601 Monroe street, Suite 301, P.O.Box 537, Jefferson City , Mo. 65102

Exhibit 1

Folsom Ridge, LLC

P. O. Box 54

Longmont, CO 80502

NOTE: BIHOA & Folsom Ridge
have same address.
See attached copies in
highlighted yellow

October 12, 2005

Benjamin D. Pugh

Dear Neighbors,

When it comes to communicating, I'm not in the same league as Walter Cronkite, Tom Brokaw, Edward R. Murrow, or any of the other masters. I'm somewhere down the scale in a league of my own.

Still, my communication shortcomings are not an excuse for not keeping you in the loop. I apologize. My apology is backed by my pledge to do better... starting right now. I'll begin by bringing you up to date on items of interest.

First, we are working with the Department of Natural Resources (DNR) to resolve any remaining issues related to the waterline construction/extension. Through a misunderstanding with our engineer, we extended a portion of the waterline without DNR permission. It was our mistake, and we take responsibility for it. It won't happen again. We have submitted the appropriate paperwork and are awaiting final inspection from DNR. We have also disconnected the portion of the line in question. It will be reconnected when we get the DNR final approval. It now has construction acceptance.

Second, we are in the process of filing a comprehensive response to complaints filed with the Missouri Public Service Commission. We will hold an open meeting with all interested parties to update you on how the issues are resolved, and to respond directly to any questions you may have.

Third, after a heavy rainfall in June, we received several recommendations from DNR on procedures to better cope with storm water run-off during construction. We welcomed the input. The recommendations were put in place to DNR's satisfaction.

Fourth, from the very beginning, Big Island water has been tested and monitored for quality. The tests are conducted by Lake Ozark Water and Sewer (LOWS). When DNR asked for additional testing sites we – through LOWS – complied with that request. Periodically, we have also been conducting separate tests – as have some Island residents. Those results match those of LOWS. Our water is safe. The stringent testing regimen to assure safety will continue.

Fifth, we are proceeding with the PUD. You will notice new homes under construction on the west side of the island near the marina site. Weather and construction materials permitting, the first five homes will be ready for occupancy by summer 2006. Johnson Construction is building the homes, all of which will reflect the excellence of the Johnson reputation.

Sixth, if you live in Camden County, you know that until last year there were few development guidelines or restrictions in place. Folsom Ridge, along with other developers and the County, are adjusting to new regulations being used for the first time. We believe the new guidelines and restrictions enhance the entire region. However, adjusting and adapting to the new guidelines and regulations has raised issues where none before existed. Please bear with us as we work through those issues to the benefit of us all.

Seventh – and final – back to my pledge for better communication. I'll be sending you regular updates on our plans and projects as they impact Folsom Ridge and Big Island. Your feedback will be welcomed, and I will respond to your comments, criticisms, or concerns as expeditiously as possible. If you don't want to wait for my updates, give Rick Rusaw or me a call at any time. Rick can be reached at (303) 776-2927, rrusaw@lbcc.org. My number is (303) 702-0708 and my e-mail address is reggieg@dgmlc.com.

We look forward to hearing from you.

Sincerely,

Folsom Ridge, LLC



R.V. (Reggie) Golden, Manager

Diamond



R. V. (Reggie) GOLDEN

Phone: 303-702-0708
Fax: 303-702-0585

303-588-9229

P.O. Box 54
2020 Terry St., Suite A
Longmont, CO 80501
ReggieG@DiamondGLLP.com

Big Island Homeowners Association Inc

P. O. Box 54
Longmont, CO 80502

Phone # 303-702-0708

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Folsom Ridge & BIHOA have the
same address.

The BIHOA phone no. is a
Colorado phone no. that is
answered:
"Diamond G. Management"
this is a business address
of Reggie Golden

Invoice


Date	Invoice #
6/1/2002	138

Mailed / Postdated Invoice.

Rec'd 6-27-02
Paid 6-28-02 .C

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees - 2nd Quarter 2002	15.00	45.0
<div><div><div><div><div>KAREN PUGH 1780 BIG ISLAND DR PH 573-346-4336 ROACH, MO 65787</div><div>6311</div><div>80-742/815</div></div><div>6-28-02 DATE</div><div><div>PAY TO THE ORDER OF <u>Big Island Homeowners Assoc</u></div><div><u>Forty-five and 00/100</u></div><div><u>\$ 45.00</u></div><div>DOLLARS</div><div>FIRST NATIONAL BANK <small>MEMBER FDIC</small></div><div>FOR <u>Non-member sewer fees 2nd Q. 2002</u> <u>Benjamin D Pugh</u></div><div>⑆081507425⑆ 6316⑈7212632⑈</div></div></div></div></div>			
Total			\$45.00

Big Island Homeowners Association Inc

P. O. Box 54
Longmont, CO 80502

Phone # 303-702-0708

Folsom Ridge & BIHOA have the
same address.

The BIHOA phone no. is a Colorado
phone no. that is answered:
"Diamond G. Management". This is
a business address of Reggie Golden.

Invoice

Date	Invoice #
04/01/2002	45

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Rec'd 3-30-02

Paid 4-01-02

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees-1st Quarter 2002	15.00	45.0

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6230
80-742/815

4-1-02 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc. \$ 45.00
Forty-five and no/100 DOLLARS

FIRST NATIONAL BANK **NOW ACCOUNT**

FOR Non-member sewer fees/1st Q 2002 Benjamin D. Pugh

⑆081507425⑆ 6230 ⑆7212632⑆

	Total	\$45.01

Invoice

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

Phone: (303) 702-0708 Fax: (303) 702-058

Folsom Ridge & BIHOA
have the same address.

The BIHOA phone no. is a
Colorado phone no. that is
answered: "Diamond G. Management"
This is a business address
of Reggie Golden.

Mailed ? illegible
Rec'd 12-28-01
Paid 12-28-01

Invoice Date 12/21/01
Member ID 18
Payment Terms Net 10 Days

Member: Ben & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787-
USA

Member Dues	\$15.00
Amount Paid	
Total Due	\$15.00

Big Island HOA Sewer Fees - October 1-December 31, 2001 -
\$15.00 per month.

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6135

80-742/815

12-28-01 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc. \$ 45.00
Forty five and $\frac{00}{100}$ DOLLARS



FOR Non-member sewer fees 10/1 to 12/31/01

Benjamin D. Pugh

Invoice

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

Phone: (303) 702-0708 Fax: (303) 702-058 "Diamond G Management"
This is a business address
of Reggie Golden.

Folsom Ridge # B1HOA
have the same address.

The B1HOA phone no. is a
Colorado phone no. that is
answered:

Mailed 10/26/01
Rec'd 10/29/01
Paid 10/30/01

Invoice Date 10/23/2001
Member ID 18
Payment Terms Net 10 Days

Member: Ben & Karen Pugh
HCR 67, Box 726
Roach, MO 65787-
USA

Member Dues	\$45.00
Amount Paid	
Total Due	\$45.00

Big Island HOA Sewer Fees - July 1-September 30, 2001 -
\$15.00 per month.

KAREN PUGH
HCR 67 BOX 726 PH 573-346-4336
ROACH, MO 65787

6082

80-742/815

10-30-01 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc. \$45.00
Forty-five and no/100 DOLLARS



CAMMERTON • CHASE • CITIBANK • COMERICA • FIRST UNION • LAUREL BANK

FOR Non-member sewer fees 7/1 to 9/30/01 Benjamin D. Pugh

Invoice

Big Island Homeowners Association

P. O. Box 54

Longmont, CO 80502-

USA

Phone: (303) 702-0708 Fax: (303) 702-058

F.R. & BIHOA have the
same address

The BIHOA phone # is a
Colorado phone no. that
is answered
"Diamond G. Management"

This is a business
name of Reggie Golden.

Received 7-19-01

paid 7-23-01 CE # 5988

Invoice Date 07/18/2001

Member ID 18

Payment Terms Net 10 Days

Member: Ben & Karen Pugh

HCR 67, Box 726

Roach, MO 65787-

USA

Member Dues	\$45.00
Amount Paid	
Total Due	\$45.00

Big Island HOA Sewer Fees - April 1-June 30, 2001 - \$15.00 per month.

CLIMATE AND RISK

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

Folsom Ridge & B/HOA
have the same address.

April 25, 2001

mailed 5/03/01
received 5/07/01
paid 5/10/01

Benjamin & Karen Pugh
HCR 67, Box 726
Roach, MO 65787

Dear Benjamin & Karen,

Enclosed is the sewer and water assessment for the first quarter of 2001. As you know, the assessments were voted on at the December 29, 2000 special meeting of the Homeowners Association. The assessments were set as follows:


<u>Sewer</u>		
Non-members hooked up		\$15.00
Non-members not hooked up		\$5.00
<u>Water</u>		
Non-members hooked up		\$10.00
Non-members not hooked up		\$5.00

These rates were agreed to be the rates until the next regular meeting in July when the assessment rates will be voted upon again. If you have any questions, please don't hesitate to call. This assessment is due upon receipt. The next assessment for the second quarter 2001 will be mailed in May.

Please keep in mind that the water tests are posted when we receive them at the well house on the west road. Please feel free to look at them. Your comments are welcome. Larry Toombs, Don Bracken, Reggie Golden, Rick Rusaw, and David Lees are your current board of directors.

Again, if you believe your bill is incorrect, please don't hesitate to call us at (303) 702-0708.

Thank you


Reggie Golden
Big Island Homeowners Association

The B/HOA phone no. is a
Colorado phone no. that is
answered: "Diamond G. Management"
This is a business name of
Reggie Golden

Invoice

Big Island Homeowners Association

P. O. Box 54

Longmont, CO 80502-

USA

Phone: (303) 702-0708 Fax: (303) 702-058

Invoice Date 04/23/2001

Member ID 18

Payment Terms Net 10 Days

Member: Ben & Karen Pugh

HCR 67, Box 726

Roach, MO 65787-

USA

Member Dues	\$45.00
Amount Paid	
Total Due	\$45.00

**Big Island HOA Sewer Fees - January 1-March 31, 2001 -
\$15.00 per month**



Benjamin D. Pugh
HCR. 67, Box 726
Roach, Missouri, 65787

May 10, 2001

R.V. Golden
Big Island Homeowners Association
Director

Enclosed is my check in the amount of \$ 45.00 for Non-member sewer fees from Jan. 1
thru March 31, 2001...

Sincerely,
Benjamin D. Pugh

KAREN PUGH HCR 67 BOX 726 PH 573-346-4336 ROACH, MO 65787		5923
		80-742/815
DATE <u>5-10-01</u>		
PAY TO THE ORDER OF <u>Big Island Homeowners Assoc.</u>		\$ <u>45⁰⁰</u>
<u>Forty-five and no/100</u>		DOLLARS
 FIRST NATIONAL BANK <small>MEMBER FDIC</small>		 NOW ACCOUNT
FOR <u>Non-member sewer fees - for thru Mar.</u>		<u>Benjamin D. Pugh</u>
⑆081507425⑆ 5923⑈7212632⑈		

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

Folsom Ridge & BIHOA
have the same address.

April 9, 2001

Benjamin & Karen Pugh
HCR 67, Box 726
Roach, MO 65787

Dear Benjamin & Karen,

Enclosed you will find your billing for your sewer and water service for all periods prior to December 2000. These were billed at the original rate of \$10 per month on sewer and \$5 per month on water. You were billed from the time you hooked up to the system. Please read the invoice carefully and make sure no mistakes were made concerning when you hooked up and if you are hooked up only to sewer or only to water. These invoices are due upon receipt.

You will receive shortly, another bill for the 1st quarter of 2001. These bills will be at the new rates voted on at the December 29, 2000 meeting. They will be \$15 for sewer and \$10 for water. I have attached the meeting minutes for your review if you have any questions.

Please don't hesitate to contact us if anything is incorrect on your bill. We would be glad to discuss it. We can be reached at 303-702-0708.

Sincerely,



R. V. (Reggie) Golden
Big Island Homeowners Association
Director

The BIHOA phone no. is a Colorado phone no.
that is answered. "Diamond G. Management"
This is a business name of Reggie Golden.

Invoice

Big Island Homeowners Association

P. O. Box 54

Longmont, CO 80502-

USA

Phone: (303) 702-0708 Fax: (303) 702-058

Invoice Date 04/09/2001

Member ID 18

Payment Terms Net 30 Days

Member: Ben & Karen Pugh

HCR 67, Box 726

Roach, MO 65787-

USA

<i>Member Dues</i>	<i>\$150.00</i>
<i>Amount Paid</i>	
<i>Total Due</i>	<i>\$150.00</i>

Big Island HOA Sewer Fees for 10/01/99 through 12/31/00 @ \$10.00 per month.

File copy

R.V. Golden
Big Island Homeowners Association
Director

If you have any questions about the hook up date, contact me at: 573 346 4336

Sincerely,
Benjamin D. Pugh
Benjamin D. Pugh


KAREN PUGH
HCR 67 BOX 726 PH 573-346-4336
ROACH, MO 65787


5904


80-742/815

4-14-01 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 140.00
One Hundred Forty and no/100 DOLLARS

 **FIRST NATIONAL BANK**
COMMERCIAL BANKING • SAVINGS • HOME LOANS • TRUST SERVICES

 **NOW ACCOUNT**

FOR Same fees Nov '99 thru Dec 31, 2000 Benjamin D. Pugh  Security Features Details on Back

⑆081507425⑆ 5904⑈7212632⑈

© 1995 AND 2000

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
10/1/2005	1317

Rec'd 10-17-05
Pd 10-18-05

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2005 (9 & 10)	17.00	51.00
<div data-bbox="56 1066 406 1136" data-label="Text"> <p>KAREN PUGH 1780 BIG ISLAND DR PH 573-346-4336 ROACH, MO 65787</p> </div> <div data-bbox="998 1056 1088 1092" data-label="Text"> <p>7429</p> </div> <div data-bbox="979 1117 1073 1140" data-label="Text"> <p>80-742/815</p> </div> <div data-bbox="711 1129 946 1182" data-label="Text"> <p>10-18-05 DATE</p> </div> <div data-bbox="56 1197 1039 1260" data-label="Text"> <p>PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 51.00</p> </div> <div data-bbox="56 1260 1006 1323" data-label="Text"> <p>Fifty-one and no/100 DOLLARS</p> </div> <div data-bbox="138 1333 310 1400" data-label="Image"> </div> <div data-bbox="73 1394 380 1415" data-label="Text"> <p>EXCEPTION - CASH IS NOT A VALID PAYMENT METHOD</p> </div> <div data-bbox="56 1415 574 1470" data-label="Text"> <p>Pay - monthly sewer fee / 4th Qtr 2005</p> </div> <div data-bbox="672 1379 1115 1484" data-label="Text"> <p>Benjamin D. Pugh</p> </div> <div data-bbox="73 1470 677 1509" data-label="Text"> <p>⑆081507425⑆ 7429⑆ 7212632⑆</p> </div>			
Total			\$51.00

P. O. Box 536
Roach, MO 65787

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Date	Invoice #
7/1/2005	1225

Rec'd 7-21-05
Paid 7-22-05
ck. # 7353

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2005 (9 & 10)	17.00	51.00
		Total	\$51.00


REN PUGH
 BIG ISLAND DR PH 573-346-4336
 CH, MO 65787

7353

80-742/815

7-22-05
 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 51.00
fty-one and no/100 DOLLARS


FIRST NATIONAL BANK
MEMBER FDIC - MEMBER FDIC - MEMBER FDIC - MEMBER FDIC

non-member service fee / 3rd of 2005 Benjamin D. Pugh

0815074251 7353 72126321

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
4/1/2005	1137

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Rec'd 4-07-05
Paid 4-08-05
ck # 7237

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2005 (9 & 10)	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

7237
80-742/815

4-08-05
DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 51.00
Fifty-one and no/100 DOLLARS

FIRST NATIONAL BANK
CASHIER - TELLER - SERVICE - LENDING - INVESTMENT

FOR Non-member sewer fee / 3rd Q. 2005 Benjamin D. Pugh
⑆081507425⑆ 7237⑈7212632⑈

Total		\$51.00
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Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
1/1/2005	1041

Rec'd 1-10-05
Paid 1-11-05
ck # 7160

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2005 (9 & 10)	17.00	51.00
<div data-bbox="203 1039 557 1110" data-label="Text"> <p>KAREN PUGH 1780 BIG ISLAND DR PH 573-346-4336 ROACH, MO 65787</p> </div> <div data-bbox="1149 1079 1243 1115" data-label="Text"> <p>7160</p> </div> <div data-bbox="1127 1134 1226 1157" data-label="Text"> <p>80-742/815</p> </div> <div data-bbox="867 1148 1094 1205" data-label="Text"> <p>1-11-05 DATE</p> </div> <div data-bbox="203 1190 1180 1268" data-label="Text"> <p>PAY TO THE ORDER OF <u>Big Island Homeowners Assoc.</u> \$ <u>51.00</u></p> </div> <div data-bbox="203 1260 617 1316" data-label="Text"> <p><u>Fifty-one and 00/100</u></p> </div> <div data-bbox="282 1316 449 1400" data-label="Image"> </div> <div data-bbox="209 1375 521 1400" data-label="Text"> <p>CARD CREDIT - CREDIT ADVISORY - SECURE CHECK - LIFE GUARANTEE</p> </div> <div data-bbox="190 1425 721 1467" data-label="Text"> <p>FOR Non-member sewer fees 1st Q. 2005</p> </div> <div data-bbox="786 1411 1252 1499" data-label="Text"> <p><u>Benjamin D. Pugh</u></p> </div> <div data-bbox="209 1467 818 1509" data-label="Text"> <p>⑆081507425⑆ 7160⑈7212632⑈</p> </div>			
Total			\$51.00

P. O. Box 536
Roach, MO 65787

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Date	Invoice #
10/1/2004	957

paid 10/05/04
Ch. # 7078

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2004 (9 & 10)	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 673-346-4336
ROACH, MO 65787

7078

10-05-04
DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 51.00

Fifty-one and no/100 DOLLARS

FIRST NATIONAL BANK

FOR non-member sewer fees 1/4th B, 2004 Benjamin D. Pugh

⑆081507425⑆ 7078 7212632⑈

	Total	\$51.00
--	-------	---------

P. O. Box 536
Roach, MO 65787

Invoice

Date	Invoice #
7/1/2004	871

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

paid 7-09-04
ct. # 6990

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees Current Quarter 2004 (9 & 10)	17.00	51.00
		Total	\$51.00

KAREN PUGH
 780 BIG ISLAND DR PH 573-346-4336
 OACH, MO 65787

6990
 80-742/815

DATE 7-9-04

PAY TO THE ORDER OF Big Island Homeowners Assoc. \$ 51.00

Fifty-one and no/100 DOLLARS

FIRST NATIONAL BANK

OR Non-numbered series from 3rd of 2004 Benjamin D. Pugh

081507425 6990 7212632

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
4/1/2004	769

*Received 5/10/04
Paid 5/10/04
ct. 6934*

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO.65787

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 2nd Quarter 2004 (9 & 10)	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6934
60-742/615

5-10-04 DATE

Big Island Homeowners Assoc \$ *51.00*

Fifty-one and 00/100 DOLLARS

FIRST NATIONAL BANK

FOR *non-member sewer fees / 2nd qtr 2004* *Benjamin D. Pugh*

⑆081507425⑆ 6934 ⑈7212632⑈

		Total	\$51.00
--	--	--------------	---------

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
1/1/2004	683

Received 3/04/04
Paid 3/05/04
ck. # 6852

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 1st Quarter 2004 (9 & 10)	17.00	51.00
<div data-bbox="55 1024 406 1094" data-label="Text"> <p>KAREN PUGH 1780 BIG ISLAND DR PH 573-346-4336 ROACH, MO 65787</p> </div> <div data-bbox="1006 1039 1099 1077" data-label="Text"> <p>6852</p> </div> <div data-bbox="984 1102 1081 1125" data-label="Text"> <p>80-742/816</p> </div> <div data-bbox="711 1102 951 1176" data-label="Text"> <p>3/05/05 DATE</p> </div> <div data-bbox="55 1171 1055 1232" data-label="Text"> <p>PAY TO THE ORDER OF Big Island Homeowners Assoc. \$ 51.00</p> </div> <div data-bbox="55 1232 1015 1295" data-label="Text"> <p>Fifty-one and 00/100 DOLLARS</p> </div> <div data-bbox="133 1302 303 1371" data-label="Image"> </div> <div data-bbox="47 1390 1115 1457" data-label="Text"> <p>FOR non-member sewer fees 1st of 2004 Benjamin D. Pugh</p> </div> <div data-bbox="60 1444 672 1482" data-label="Text"> <p>⑆081507425⑆ 6852⑈7212632⑈</p> </div>			
Total			\$51.00

P. O. Box 536
Roach, MO 65787

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Date	Invoice #
10/1/2003	601

Rec'd 10-14-03
paid 10-14-03
ck. # 6726

			Terms
			Net 30
Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 4th Quarter 2003 (9 & 10)	17.00	51.00
		Total	\$51.00

KAREN PUGH
 780 BIG ISLAND DR PH 573-346-4336
 OACH, MO 65787


6726

90-742/815

10-14-03
DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 51.00

Fifty-one and 00/100 DOLLARS

 **FIRST NATIONAL BANK**

OR Non-member service fee 1/4 of 2003 Benjamin D. Pugh

⑆081507425⑆ 6726 7212632⑈

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Invoice

Date	Invoice #
7/1/2003	521

*received 8/15/03
(mailed 8/12/03 postdate)
Paid 8-16-03
Mailed Payment 8-16-03
ct. 6680*

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 3rd Quarter 2003 (9 & 10	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-348-4336
ROACH, MO 65787

6680

80-742/615

8-16-03

DATE

*Pay to the
ORDER OF*

Big Island Homeowners Assoc.

\$ 51.00

Fifty-one and no/100

DOLLARS



Security
Features
Protects
your
data



**FIRST
NATIONAL
BANK**

MEMBER FDIC

FOR Non-member sewer fees / 3rd Q 2003

Benjamin D. Pugh

⑆081507425⑆ 6680⑈7212632⑈

Total

\$51.00

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
4/1/2003	437

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

post-date - 4-09-03
Rec'd 4-11-03
paid - 4-11-03
ck. # 6555

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 2nd Quarter 2003 (9 & 10)	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6555

80-742/815

4-11-03

DATE

PAY TO THE ORDER OF

Big Island Homeowners Assoc

\$ 51.00

Fifty-one and ^{no}/₁₀₀

DOLLARS



Security Features Visible on Back



FIRST NATIONAL BANK

MEMBER OF FIRST NATIONAL BANK OF MISSOURI

FOR non-member sewer fees / 2nd Q-2003

Benjamin D. Pugh

⑆081507425⑆ 6555⑈7212632⑈

Total

\$51.00

Phone # 303-702-0708

Invoice

Date	Invoice #
1/1/2003	359

postdate 1-27-03
Received 1-29-03
paid 1-30-03
ck. 6501

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Terms
Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees 1st Quarter 2003 (9 & 10)	17.00	51.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6501

EO-742/815

1-30-03

DATE _____

DAY TO THE ORDER OF Lia Island Homeowners Assoc

\$ 51.00

Fifty-one and $\frac{11}{100}$

 COLLARS 

Security Features (Results in %)


**FIRST
NATIONAL
BANK**

CAUTION: DO NOT USE IN THE PRESENCE OF OPEN FLAMES OR HEAT SOURCES. DO NOT USE IN THE PRESENCE OF OPEN FLAMES OR HEAT SOURCES.

FOR Non-member sewer fee / 1st of 300.3

Benjamin D. Leigh

081507425: 650/1 7212632

Total

\$51.0

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
10/1/2002	286

paid date 10/23/02
Rec'd 10/25/02
paid 10/28/02
ct. # 6412

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees - 4th Quarter 2002	15.00	45.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-348-4336
ROACH, MO 65787

6412
80-742/815

10-28-02 DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc \$ 45.00

Forty-five and 00/100 DOLLARS

FIRST NATIONAL BANK

FOR Non-member sewer fee 4th Q 2002 Benjamin D. Pugh

⑆081507425⑆ 6412⑆7212632⑆

Total**\$45.00**

Big Island Homeowners Association Inc

P. O. Box 536
Roach, MO 65787

Phone # 303-702-0708

Invoice

Date	Invoice #
8/1/2002	212

*Mailed 8/9/02
paid 8-14-02*

Bill To

Benjamin & Karen Pugh
1780 Big Island Dr.
Roach, MO 65787

Terms

Net 30

Months	Description	Rate	Amount
3	Big Island HOA Sewer Fees - 3rd Quarter 2002	15.00	45.00

KAREN PUGH
1780 BIG ISLAND DR PH 573-346-4336
ROACH, MO 65787

6357
80-742/815

8-14-02
DATE

PAY TO THE ORDER OF Big Island Homeowners Assoc. \$ 45.00
Forty-five and 00/100 DOLLARS

FIRST NATIONAL BANK
COMMERCIAL BANK • SAVINGS BANK • LOAN OFFICE

FOR non-member sewer fees 3rd Q 2002 Benjamin D. Pugh

⑆081507425⑆ 6357⑈7212632⑈

Total

\$45.00