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May 21, 2000

Missouri Public Service Commission

Mr. Reginald V. Golden Mr. Rich Rusaw Folsom Ridge LLC 2020 Terry Street, Suite A Longmont, CO 80501

Gentlemen:

Reference letter to you from Phillips, McElyea, Walker & Carpenter, P. C., Attorneys at Law, dated May 12, 2000, and your notice of the Annual Meeting of Big Island Homeowners Association, dated May 11, 2000.

In order for us to make a decision relative to the signing of the "Ratification of Covenants and Conditions" we need to know about the sewer stub situation. We are one of the parties mentioned in the letter from Mr. Walker that has the sewer stub in question. Our neighbors (Clarence and Lee Goodings) had agreed that we wanted the sewer stubs along our adjoining property lines at the road (AA109). Mr. Tom Herbert (a previous Big Island resident) marked this location with stakes, and made a list that the location was to have two sewer connections which he told me that he gave to Mr. D. Lee. We were present the specific day the contractor was installing the sewer and the water lines and observed the contractor only install one sewer stub. The contractor was informed there were to be two sewer connections along our property lines at the road. The contractor told us he would inform a Mr. Lee. Later that day, after the contractor had finished working for the day, Mr. Lee came to our house and inquired about this situation. Mr. Lee was informed that he had the original list which indicated two sewer stubs at the property line and road and that there were two stakes which marked the locations. Staking was the requirement originally set forth by Mr. Lee. Mr. Lee said he would look into it. We have not seen or heard from this Mr. Lee since that specific date.

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There is only one sewer stub at the property line which separates the Goodings property and our property. Mr. Goodings informed us he also paid the deposit fee as we did and he said there is not a sewer stub on his property.

Is the sewer stub the one we are supposed to use, or are the Goodings supposed to use it? Are we and the Goodings's supposed to both tie into the one line (which does not meet the standard set by the Folsom Ridge LLC to "accommodate each homeowner with the location of a stub out most convenient to their needs."? If we both tie into one line, will it meet the Missouri DNR and or Engineer standards? Do we only pay ½ of the deposit since we are sharing one line?

Since we paid the deposit fee, we are also sending a copy of this letter to the Central Bank of the Lake of the Ozarks (Mr. Jeff Welsh) as we believe they have a fiduciary responsibility to insure the escrow funds are properly administered.

Please advise as soon as possible and before May 30, 2000 in order for us to make a decision prior to the established meeting.

Billy M. Mitchell and Patricia A. Mitchell

95#3 Cinnabar Drive St. Louis, MO 63126

Cc: Mr. Welsh Mr. Walker Mr. Lee