

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

FILED²

FEB 13 2018

Missouri Public
Service Commission

DERALD MORGAN, RICK AND CINDY
GRAVER, WILLIAM AND GLORIA PHIPPS,
and DAVID LOTT,

Complainants,

v.

File No. WC-2017-0037

CARL RICHARD MILLS,
CARRIAGE OAKS ESTATES,
DISTINCTIVE DESIGNS, and
CARING AMERICANS TRUST
FOUNDATION, INC. (f/k/a Caring
Americans Foundation, Inc.), CARRIAGE
OAKS NOT-FOR-PROFIT WATER AND
SEWER CORPORATION

Respondents.

Respondents' Exhibits
for
2/6/2018 Hearing

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CARRIAGE OAKS ESTATES PROPERTY OWNERS ASSESSMENTS 2012

TO: Carriage Oaks Estates Property Owners

FROM: Carriage Oaks Estates HOA

December 31, 2012

REF: 2012 Property Assessments for Lot 6

This Assessment is for calendar year 2012 and will be due and payable in 60 days from the above date, as I have been out with the Flu for two weeks. Late fee is 9% per annum on the unpaid balance, starting with the first late years dues. This years fee's will be increased to \$1250.00 due to the loss of revenue of two more lots, #9A which was Matt Gerschefske who paid from 2006 to 2012 but was caught up in the Current leadership of the US economy, and their borrowing, spending and bail out habits, and asked if I would buy his lot back since 2010, he was going to loose it to the bank anyway. Also David and Melody Lott, has encountered an emergency situation, that demanded the sale of their extra lot #7, or lose it, no doubt for similar reasons.

I only hope no one else falls victim to this political financial ignorance, before the entire country collapses from this insanity. Thomas Jefferson warned this would happen if Federal politics had no borrowing or budget limits, and banking were allowed to much power, he just didn't know about Oil yet. And you wonder why our government has a 14 trillion dollar deficit to pay off..... No that was last year, now it is 16 Trillion and growing,..... why not just buy the World, with this power and greed insanity?

One other old matter, Regardless of Mr. Morgan's intention, I have decided not to sell the utilities out from under the HOA, these are my friends, and I do not need the money. But I will make sure it stays solvent and functions while I am alive and able, and when that stops the Dept. of Natural Resources, and the County will appoint a new owner, if the HOA can not perform what is necessary, and charge what ever it takes to insure that.

[REDACTED]

[REDACTED]

Total Amount Due Now for 2012 is ---- \$1250.00

If you have any questions please call 417-338-8870, Make your check out to Carriage Oaks HOA, and mail to 209 Falling Leaf Ct. Branson West, MO. 65737

[REDACTED]

Exhibit No. 11
Date 2/6/19 Reporter MM
File No. WC-2017-0057



CARRIAGE OAKS ESTATES PROPERTY OWNERS ASSESSMENTS 2013

TO: Carriage Oaks Estates Property Owners

FROM: Carriage Oaks Estates HOA Assn.

Jan. 5, 2014

REF: 2013 Property Assessments

This Assessment is for the calendar year of 2013 and will be due and payable in 30 days from the above date. Late fee is 9% per annum on the unpaid balance, starting with the first late year due. This years fee will be the same as last years, however the Homeowners will require a meeting within the next 60 days or so, to respond to the pump and motor failure of October of last year with an extra expense of over \$8600 dollars. Which is what I warned about two years ago, if we did not put in a storage tank to relieve the volumes of water we were using for sprinkling systems. I thought it would be good to record water usage at each house to see the variations being used, and charge accordingly. This did not set well with one or two owners, thinking we would be paying for future owners usage. It should be clear by now that we, the existing home owners and the only users of the sewer and water have caused a premature failure, no one else can be blamed. I am getting costs together for a storage tank, to reduce wear and tear on the major components to avoid this in the future. I have just received a letter from the DNR that within the next two years there is going to be a new requirement regarding ammonia which may affect us as well.

I hope this recent weather has not affected anyone medically, it has been unusually cold, and a lot more propane has been used, I hope no one is getting hit with winter prices

[REDACTED]

[REDACTED]

Total Amount Due Now for 2013 is \$ 1250.00

If you have any questions please call 417-338-8870. Please make your check out to Carriage Oaks HOA, and mail to 209 Falling Leaf Ct. Branson West, MO. 65737
Wishing you a Happy & Healthy New Year, God Bless.

[REDACTED]

CARRIAGE OAKS ESTATES PROPERTY OWNERS ASSESSMENTS 2014

TO: Carriage Oaks Estates Property Owners

FROM: Carriage Oaks Estates HOA Association

Dec. 30, 2014

REF: 2014 Property Assessments

This Assessment is for the calendar year of 2014, and will be due and payable in 30 days from the above date. Late fee is 9% per annum on the unpaid balance, starting with the first late year due. This years fee will be the same as last years fee of \$1250. 00 per each lot. That is as they were recorded at the time of their purchase, by each owner of each lot. Whether or not they were combined. I am inclosing a separate sheet regarding this issue, as it has been festering for nearly two years now, and it is time to finalize this issue once and for all. We will have a Homeowners meeting in January to include some language to specifically and clearly describe without question what happens when a purchaser of more than one lot, wants to combine two adjacent lots for what ever reason, and what, if any effect it will have on their assessments before or after they were combined, no matter who combines them. With simple language that cannot be twisted, or interpreted however they think it reads.

Also I am sure by now most of you have seen the new storage tank, it should save substantial ware and tare on the pump and motor that just cost us \$8600 to replace. I still need to have the booster pumps, piping and possibly more accumulators to install before its ready for usage.

[REDACTED]

[REDACTED]

Total amount due now for 2014 assessment year is, \$1,250.00

If you have any questions please call 417-338-8870 Please make your check out to Carriage Oaks HOA, and mail to 209 Falling Leaf Ct. Branson West, MO. 65737

[REDACTED]

Carriage Oaks Estates Property Owners Assessments 2015

TO: Carriage Oaks Estates Property Owners

FROM: Carriage Oaks Estates HOA

Dated 12-22-15

REF: 2015 Property Assessments

This Assessment is for calendar year of 2015, and will be the same as last years fee of \$1250.00 per each lot owned, due and payable in 30 Days from above date. Late fee will be charged after Jan. 30, 2016. Late fee is 9% per annum on unpaid balance.

Some notices from the Owner Developer, of changes from past experience:

A) The Owner Developer will not resurvey any individual owners lot or lots, it will be done by the owners Surveyor, and recorded by them.

B) The Owner Developer will not consider a repurchase any sold lot, unless two words are removed from the Deed Restrictions. That being "sold or" so that it matches the other places that did not include them.

C) The Owner Developer cannot Manage, Operate, Test, and Maintain the grounds of the Sewer and Water locations for Free, as it has in the past. The costs will be incurred in the association fees for 2014, and 2015 periods of operation, and will be a part of the expense for the future.

The comments in last years assessment letter, Upgrade of the Well system, is completed and working. One party thinks this upgrade should have been a requirement by the DNR, prior to issuing an operating permit. We will let them challenge this before operating it.

[REDACTED]

[REDACTED]

Amount due now for 2015 assessment year is \$1250.00

Make check to Carriage Oaks HOA, mail to 209 Falling Leaf Ct. Branson West, MO. 65737. Any questions please call 417-338-8870 Thanks

[REDACTED]

Carriage Oaks Estates Property Owners Assessments 2016

TO: Carriage Oaks Estates Property Owners

Dated Dec. 1, 2016

FROM: Carriage Oaks Estates HOA

REF: Property Assessments for 2016

This Assessment is for calendar year of 2016, and will be the same as last years fee of \$1250.00 Due by January 1, 2017 after which late fee is 9% per annum on unpaid balance. As we have never yet collected assessment fees in advance, however this system gives us an estimate to work with for the coming year, perhaps better known as a budget.

Regarding the 2015 budget, there were two new items that needed to be addressed, both were upgrades to the Development. Road repairs involved Seal Coating the existing roads of (5) or more years old, and repaving of a section of Falling Leaf Ct. that is fifteen years old. We almost had enough money for the seal coating only, however it ran over our assessments. The paving part was cancelled due to underfunding. We will need to budget for a loan in order complete the paving portion of Falling Leaf Ct., or, we could oil and gravel it for a lot less, however I doubt that anyone wants to expose their cars paint job trying to do that, or even chip N seal.

The other new expense was the upgrade of the well system to keep pace with the expanded irrigating systems put in by lot owners that have homes built on them. This is in keeping with the MDNR requirements for Subdivision's using only one hour of irrigation per house per day, has been grossly over used, even for estate lot designs. Also two homes with pools, and one with a greenhouse. And four lot owners not using roads or utilities, that contribute to the assessments the same as those with homes. This is why the 2014 HOA meeting verbally voted to do the upgrade for the well system, and have an extended loan to pay for it so as not to increase the assessments.

We will try again in 2017 to have a normal homeowners meeting, probably in February or March, to better plan for the things we need. There has been enough distractions, and little to nothing has been accomplished, let us all try and have a much more enjoyable and successful new year.

Please find your current assessment and history below.

[REDACTED]

[REDACTED]

Amount due now for 2016 Assessment year is \$1250.00

Make check payable to Carriage Oaks HOA, and mail to 209 Falling Leaf Ct. Branson West, MO. 65737

For any questions please call Dick Mills at 417-338-8870.

[REDACTED]

[REDACTED]