

Aaron R. Davis, Attorney Stephanie L. Davis, Attorney 165 Evergreen Lane Pikeville, KY 41501 (606) 432-3641 thedavisfirmpllc.com

RECEIVED

March 10, 2016

MAR 1 1 2016

PUBLIC SERVICE COMMISSION

Jeff Derouen
Executive Director
KY Public Service Commission
PO Box 615
211 Sower Boulevard
Frankfort, Kentucky 40602-0615

RE: In the Matter of: Application for Alternative Rate

Filing of Bush Gardens Enterprises, LLC

PSC Case No. 2015-00306

Mr. Derouen,

Enclosed please find for filing with the Commission in the above-referenced case an original and ten (10) copies of Bush Gardens' Response to Post Hearing Data Request, labeled "Bush Gardens Post Hearing Data Requests."

Do not hesitate to contact me if you have any questions.

Respectfully Submitted,

Aaron R. Davis

Enclosure

Aaron R. Davis adavis@thedavisfirmpllc.com

Stephanie L. Davis sdavis@thedavisfimpllc.com

COMMONWEALTH OF KENTUCKY

RECEIVED

MAR 1 1 2016

PUBLIC SERVICE COMMISSION

BEFORE THE PUBLIC SERVICE COMMISSION

IN THE MATTER OF:

APPLICATION OF BUSH GARDENS ENTERPRISES, LLC FOR APPROVAL OF INITIAL SEWER RATES PURSUANT TO THE ALTERNATIVE RATE FILING PROCEDURES FOR SMALL UTILITIES AND TARIFF CASE NO. 2015-00306

BUSH GARDENS POST HEARING DATA REQUESTS

Comes the Petitioner, Bush Gardens Enterprises, LLC ("BGE"), by and through counsel, first states that Lance Bowling hereby officially refuses to manage BGE. BGE will be searching diligently for a new manager. Notwithstanding, the Post Hearing Data Request ("PHDR") information below is answered as though Lance Bowling were still willing to manage BGE.

 List all sewer collection and treatment facility plants in which the Bowlings have been involved.

ANSWER TO PHDR #1: David Bowling – Appalachian Waste; Lance Bowling – East Kentucky Waste

Witnesses prepared to Answer: Linda Bowling and David Bowling

2. Provide the DoW Construction Permit for BGE sewer treatment plant and CPCN (convenience & necessity) exception with the DoW.

ANSWER TO PHDR #2: At this time, BGE is unable to locate either the Construction Permit or the CPCN (convenience & necessity) exception filing with the DoW. BGE has located its 2003 KPDES permit. Please find it attached as Exhibit #1.

Witnesses prepared to Answer: Linda Bowling and David Bowling

3. List of people interviewed for manager position at BGE.

ANSWER TO PHDR #3: Lance Bowling and Angela Davis

Witnesses prepared to Answer: Linda Bowling and David Bowling

4. List of Owners of BGE

ANSWER TO PHDR #4: Linda Bowling, 100%

Witnesses prepared to Answer: Linda Bowling and David Bowling

5. List of Officers of BGE

ANSWER TO PHDR #5: Linda Bowling: President and CEO; David Bowling: Registered Agent.

Witnesses prepared to Answer: Linda Bowling and David Bowling

6. Provide a written Contract with Michael Conley

ANSWER TO PHDR #6: Please see the contract with Michael Conley, attached as Exhibit #2.

Witnesses prepared to Answer: Linda Bowling and David Bowling

7. Provide documentation supporting the transfer of plant, or any assets, to BGE

ANSWER TO PHDR #7: Please see the attached deed transferring the real property and all appurtenances, including the sewer treatment plant, to BGE – Exhibit #3.

Witnesses prepared to Answer: Linda Bowling and David Bowling

8. Provide correspondence for Linda Bowlings' sewer treatment license.

information

ANSWER TO PHDR #8: Please find Linda Bowlings' sewer treatment license attached as Exhibit #4. After a reasonable inquiry with the DoW, it is believed that Linda's license expired due to Linda failing to renew such license.

Witnesses prepared to Answer: Linda Bowling and David Bowling

9. Provide cash receipts for any and all treatment plant expenses.

ANSWER TO PHDR #9: Please find all additional cash receipts attached as Exhibit #5.

Witnesses prepared to Answer: Linda Bowling and David Bowling

 List convictions of Lance Bowling for any violations with DoW (managing any sewer plants, dumping in river)

ANSWER TO PHDR #10: Lance Bowling has never been convicted for any violations with the DoW.

Witnesses prepared to Answer: Linda Bowling and David Bowling

11. Explain whether BGE ever intended to service additional homes.

ANSWER TO PHDR #11: BGE originally hoped that there would be 20 (twenty) homes in the subdivision and that BGE would service these homes exclusively. However, the plant's tank capacity of 3,500 gallons/day is appropriately sized for only eight homes (design volume 400 gallons/day/household services). No additional homes are currently planned for the BGE plant. Furthermore, if more homes are ever added to the BGE sewer treatment

plant, the size of the treatment plant would have to be increased to account for such volume increase.

Witnesses prepared to Answer: Linda Bowling and David Bowling

CERTIFICATION

I, LINDA BOWLING, do hereby verify the contents of the above Post Hearing Data Request are true and correct to the best of my knowledge, information, and belief formed after a reasonable inquiry. STATE OF KENTUCKY **COUNTY OF PIKE** Subscribed and sworn to before me by LINDA BOWLING on this ///
day of // day of // 2016.

MY COMMISSION EXPIRES: /2/5//8 I, DAVID BOWLING, do hereby verify the contents of the above Post Hearing Data Request are true and correct to the best of my knowledge, information and helief formed after a reasonable inquiry. DAVID BOWLING STATE OF KENTUCKY **COUNTY OF PIKE** Subscribed and sworn to before me by DAVID BOWLING on this / day of Murch , 2016. MY COMMISSION EXPIRES: /2/5/18

NOTARY PUBLIC

Aaron R. Davis, KBA #96155

Member of The Davis Firm, PLLC Attorneys for Bush Gardens Enterprises, LLC

165 Evergreen Lane Pikeville, KY 41501 Office: 606-432-3641

Office: 606-432-3641 Cell: 606-899-1259

adavis@thedavisfirmpllc.com

CERTIFICATE OF SERVICE AND FILING

Counsel certifies that an original and 10 (ten) copies were mailed via UPS overnight delivery, postage pre-paid, to Jeff Derouen, Executive Director, Public Service Commission, 211 Sower Boulevard, Frankfort, Kentucky 40601; counsel further states that a true and accurate copy of the foregoing were mailed via First Class U.S. Mail, postage pre-paid, to:

Hon. Andy Beshear, Attorney General Hon. Angela M. Goad Hon. Gregory T. Dutton 1024 Capital Center Drive, Suite 200 Frankfort, KY 40601-8204

This day of March, 2016.

Aaron R. Davis, KBA #96155

Member of The Davis Firm, PLLC Attorneys for Bush Gardens Enterprises, LLC

165 Evergreen Lane Pikeville, KY 41501

Office: 606-432-3641 Cell: 606-899-1259

adavis@thedavisfirmpllc.com

Exhibit #1





364 2320 3410

PAUL E. PATTON GOVERNOR

VERNOR S

COMMONWEALTH OF KENTUCKY

NATURAL RESOURCES AND ENVIRONMENTAL PROTECTION CABINET DEPARTMENT FOR ENVIRONMENTAL PROTECTION

FRANKFORT OFFICE PARK 14 REILLY RD FRANKFORT KY 40601

JUN 1 8 2003

Mr. David Bowling Post Office Box 230 Hager Hill, Kentucky 41222

Re: Bush Gardens

KPDES No.: KY0103853 Johnson County, Kentucky

Dear Mr. Bowling:

Enclosed is the Kentucky Pollutant Discharge Elimination System (KPDES) permit for the above-referenced facility. This action constitutes a final permit issuance under 401 KAR 5:075, pursuant to KRS 224.16-050.

Your facility is being issued a permit that is shorter than the normal five-year term in order to synchronize permit issuance by watershed. The permit fee that is assessed for this short-term permit is prorated based on the permit duration. Implementation of watershed permitting began in the year 2001 and your targeted permit issuance is based upon your location in the watershed basin.

This permit will become effective on the date indicated in the attached permit provided that no request for adjudication is granted. All provisions of the permit will be effective and enforceable in accordance with 401 KAR 5:075, unless stayed by the Hearing Officer under Sections 11 and 13.

Any demand for a hearing on the permit shall be filed in accordance with the procedures specified in KRS 224.10-420, 224.10-440, 224.10-470 and any regulations promulgated thereto. Any person aggrieved by the issuance of a permit final decision may demand a hearing, pursuant to KRS 224.10-420(2) within thirty (30) days from the date of the issuance of this letter. Two (2) copies of request for hearing should be submitted in writing to the Natural Resources and Environmental Protection Cabinet, Office of Administrative Hearings, 35-36 Fountain Place, Frankfort, Kentucky 40601 and the Commonwealth of Kentucky, Natural Resources and Environmental Protection Cabinet, Division of Water, 14 Reilly Road, Frankfort, Kentucky 40601. For your record keeping purposes, it is recommended that these requests be sent by certified mail. The written request must conform to the appropriate statutes referenced above.





COMMONWEALTH OF KENTUCKY

NATURAL RESOURCES AND ENVIRONMENTAL PROTECTION CABINET DEPARTMENT FOR ENVIRONMENTAL PROTECTION

FRANKFORT OFFICE PARK 14 REILLY RD FRANKFORT KY 40601

STATEMENT OF BASIS

KPDES No.: KY0103853 Permit Writer: Paul L. Beckley Date: April 28, 2003

Facility Name: Bush Gardens

Facility Location: Highway 1559

Sitka, Johnson County, Kentucky

Permitting Action: This is an issuance of a permit for a

subdivision.

Permit Duration: Expires March 31, 2006. This expiration date

will place the facility in the correct 5-year cycle as per the Kentucky Watershed Management Framework. In this instance, the permit is scheduled for re-issuance in April 2006 for the Big and Little Sandy/Tygarts Basin Management

Unit.

Receiving Stream: Tom's Creek (mile 9.15)

Stream Segment Use Classification: Warmwater Aquatic Habitat and Primary/Secondary

Contact Recreation

Stream Low Flow Condition: 0.00 cfs

Justification of Permit Conditions:

The following regulations are pursuant to KRS 224.70-100 and KRS 224.70-110.

Biochemical Oxygen Demand (5-day), Total Suspended Solids, Fecal Coliform, and pH The effluent limitations for the above permit parameters are consistent with 401 KAR 5:045.

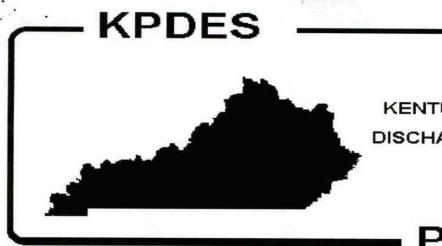
Ammonia Nitrogen and Dissolved Oxygen
The effluent limitations for the above permit parameters are consistent with 401 KAR 5:031.

Antidegradation:

The conditions of 401 KAR 5:029, Section 1(1) have been satisfied by this permit action. A review under Section 1(2), (3) and (4) is not applicable.

CW





KENTUCKY POLLUTANT
DISCHARGE ELIMINATION
SYSTEM

PERMIT

PERMIT NO.: KY0103853

AUTHORIZATION TO DISCHARGE UNDER THE KENTUCKY POLLUTANT DISCHARGE ELIMINATION SYSTEM

Pursuant to Authority in KRS 224,

Mr. David Bowling Post Office Box 230 Hager Hill, Kentucky 41222

is authorized to discharge from a facility located at

Bush Gardens Highway 1559 Sitka, Johnson County, Kentucky

to receiving waters named

Tom's Creek (mile 9.15)

in accordance with effluent limitations, monitoring requirements and other conditions set forth in Parts I, II, and III hereof. The permit consists of this cover sheet, and Part I $\underline{2}$ pages, Part II $\underline{1}$ page and Part III $\underline{1}$ page.

This permit shall become effective on AUG 1 2003

This permit and the authorization to discharge shall expire at midnight, March 31, 2006.

JUN 1 8 2003 Date Signed

Jeffrey W. Pratt, Director

Division of Water

Robert W. Logan Commissioner

DEPARTMENT FOR ENVIRONMENTAL PROTECTION

Division of Water, Frankfort Office Park, 14 Reilly Road, Frankfort, Kentucky 40601

PART I
Page I-2
Permit No.: KY0103853

B. Schedule of Compliance

- 1. The permittee shall achieve compliance with all requirements on the effective date of this permit.
- 2. This treatment unit is temporary and in no way supersedes the need of a regional sewer system. The permittee will eliminate the discharge and treatment unit by connection to a regional sewer system when it becomes available as defined in 401 KAR 5:002.

PART II
Page II-1
Permit No.: KY0103853

STANDARD CONDITIONS FOR KPDES PERMIT

The permittee is also advised that all KPDES permit conditions in KPDES Regulation 401 KAR 5:065, Section 1 will apply to all discharges authorized by this permit.

This permit has been issued under the provisions of KRS Chapter 224 and regulations promulgated pursuant thereto. Issuance of this permit does not relieve the permittee from the responsibility of obtaining any other permits or licenses required by this Cabinet and other state, federal and local agencies.

It is the responsibility of the permittee to demonstrate compliance with permit parameter limitations by utilization of sufficiently sensitive analytical methods.

PART III
Page III-1
Permit No.: KY0103853

PART III

OTHER REQUIREMENTS

A. Reporting of Monitoring Results

Monitoring results obtained during each quarter must be summarized and reported on a preprinted Discharge Monitoring Report (DMR) form that will be mailed to you. Each quarter's completed DMR must be mailed to the Division of Water at the address listed below (with a copy to the appropriate Regional Office) postmarked no later than the 28th day of the month following the completed quarter.

Division of Water Hazard Regional Office 233 Birch Street, Suite 1 Hazard, Kentucky 41701 Attn: Supervisor Kentucky Natural Resources and Environmental Protection Cabinet Dept. for Environmental Protection Division of Water/KPDES Branch 14 Reilly Road, Frankfort Office Park Frankfort, Kentucky 40601

B. Reopener Clause

This permit shall be modified, or alternatively revoked and reissued, to comply with any applicable effluent standard or limitation issued or approved under 401 KAR 5:050 through 5:080 and KRS 224, if the effluent standard or limitation so issued or approved:

- 1. Contains different conditions or is otherwise more stringent than any effluent limitation in the permit; or
- 2. Controls any pollutant not limited in the permit.

The permit as modified or reissued under this paragraph shall also contain any other requirements of KRS Chapter 224 when applicable.

PART I Page I-1

Permit No.: KY0103853

A. EFFLUENT LIMITATIONS AND MONITORING REQUIREMENTS

During the period beginning on the effective date of this permit and lasting through the term of this permit, the permittee is authorized to discharge from Outfall serial number: 001, Sanitary Wastewater.

Such discharges shall be limited and monitored by the permittee as specified below:

EFFLUENT CHARACTERISTICS	DISCHARGE LIMITATIONS				MONITORING REQUIREMENTS		
	lbs Monthly <u>Avg.</u>	day Daily <u>Max.</u>	Other Units Monthly Avg.	(Specify) Daily <u>Max.</u>	Measurement Frequency	Sample _Type	Sampling <u>Location</u>
Flow, Design (0.008 mgd)	N/A	N/A	Report	Report	1/Week	Instantaneous	Influent or
Biochemical Oxygen Demand							Effluent
(5-day), Carbonaceous	2.00	4.00	30 mg/l	60 mg/l	1/Quarter	Composite	Effluent
Total Suspended Solids	2.00	4.00	30 mg/l	60 mg/l	1/Quarter	Composite	Effluent
Fecal Coliform Bacteria, N/100	N/A	N/A	200	400	1/Quarter	Grab	Effluent
Ammonia (as N)	0.27 0.67	0.53 1.33	4 mg/1* . 10 mg/1**	8 mg/1* 20 mg/1**	1/Quarter	Composite	Effluent
Dissolved Oxygen shall not be le	ss than 7	mg/l			1/Quarter	Grab	Effluent

The pH of the effluent shall not be less than 6.0 standard units nor greater than 9.0 standard units and shall be monitored once per Quarter by grab sample.

There shall be no discharge of floating solids or visible foam in other than trace amounts.

The effluent shall not cause a visible sheen on the receiving water.

* Effective May 1 - October 31

^{**} Effective November 1 - April 30

Mr. David Bowling Bush Gardens/KY0103853 Page Two

1, 3,...

If you have any questions regarding the KPDES decision, please contact Courtney Seitz, Inventory and Data Management Section, KPDES Branch, at (502) 564-2225, extension 465.

Further information on procedures and legal matters pertaining to the hearing request may be obtained by contacting the Office of Administrative Hearings at (502) 564-7312.

Sincerely,

Jeffrey W. Pratt, Director

Division of Water

JWP:NG:ng Enclosure

c: Hazard Regional Office Division of Water Files

Exhibit #2



Service Contract For Package Plant

For: Linda Bowling

Site: Bush Gardens Package Plant Location: Sitka, KY

By: Mike Conley WW Treatment III License # 12880

Description

Maintaining Operations of the package plant includes:

Providing routine weekly maintenance (1 trip per week)
Servicing blower and motor at required intervals
Making necessary adjustments to plant
Adding Chlorine and Dechlor tablets (when needed)
Cleaning of plant grounds (when needed)
Cutting grass (seasonal)
Making all needed repairs: Electrical, mechanical and plumbing
Handling of samples, field readings, reports and Net Dmr site

Routine work described above will be performed on a (once weekly basis). This service is provided and priced based on a Maximum of 1 hour per week (there is NO Minimum time allowance to be there).

Any repairs that can be made within the 1 hour allotted time will be taken care of at no extra charge if it is within Routine Maintenance.

If the repairs extend beyond the 1-hour, there will be a \$25.00/hour fee added for each additional hour to the monthly bill.

In the event of an unforeseen incident that requires an extra trip to be made, there will be a surcharge of \$35.00 for the first hour and \$25.00/ hour thereafter. Call out time starts from the time I leave my shop and ends when I return to my shop.

Fees as follows:

Monthly: \$325.00 due on 1st of each month

Additional time during scheduled visit: \$25,00/ hr

Call out: \$35.00 first hour, \$25.00/ hr for each additional hour.

Thank You,

Mike Conley ⟨ Q Q >

Exhibit #3

DEED OF CONVEYANCE

WITNESSETH:

That for and in consideration of One Dollar (\$1.00) and love and affection, the receipt and sufficiency of which is hereby acknowledged, the Parties of the First Part do hereby convey unto the Party of the Second Part, a certain lot of land situated in Johnson County, Kentucky, and being more particularly bounded and described as follows:

Beginning on the East side of Lot 21 of Bush Gardens Subdivision; thence running East a distance of 16ft.; thence running South a distance of 20ft.; thence West a distance of 16ft.; thence North a distance of 20ft. to the property line of Lot 21; thence back to the point of beginning.

Being a portion of the same property conveyed to David and Linda Bowling, by deed dated November 4, 1992, and recorded in Deed Book 312, page 120, records of the Johnson County Court Clerk's Office.

Being a portion of the same property contained in the Map recorded in Miscellaneous Deed Book 26, Page 597, records of the Johnson County Court Clerk's Office.

TO HAVE AND TO HOLD the same together with all the appurtenances thereunto belonging unto the Party of the Second Part and his heirs and assigns forever, with Covenants of General Warranty.

NO ABSTRACT WAS REQUESTED OR PERFORMED, AND THE DESCRIPTION WAS PROVIDED BY THE PARTIES HERETO

IN TESTIMONY WHEREOF, the Parties of the First Part have hereunto subscribed their names on the day and year first written above.

PARTIES OF THE FIRST PART:

DAVID BOWLING

ÍNDA BOWLING

We, DAVID BOWLING and LINDA BOWLING, his wife, Grantors, and LINDA BOWLING, PRESIDENT OF BUSH GARDENS ENTERPRISE, LLC, do certify pursuant to KRS Chapter 382, that the consideration in the amount is the true, correct and full consideration paid for the property herein conveyed. We further certify that the full estimated fair cash value of the property herein conveyed is \$ \(\frac{\colored{\colored{L}}{\colored{L}} \colored{\colored{L}} \) and we understand that falsification of the full estimated fair cash value is a Class D Felony, subject to one to five years imprisonment and fines up to \$10,000.00.

GRANTORS:	GRANTEE:
DAVID BOWLING	LINDA BOWLING, PRESIDENT OF BUSH GARDENS ENTERPRISE, LLC.
EINDA BOWLING	
STATE OF KENTUCKY COUNTY OF LOTENSON PIKE	
certify that the foregoing Deed and Consider	Public in and for the said County and State do hereby eration was this day produced to me in said county and before me, by DAVID BOWLING and LINDA d correct and their free act and deed.
Given under my hand this the	day of fate be 2015.
My commission expires: 12/5/18	NOTARY PUBLIC
certify that the foregoing Deed and Conside duly subscribed, sworn and acknowledged by	Public in and for the said County and State do hereby cration was this day produced to me in said county and before me, by LINDA BOWLING, as President and E, LLC., Grantee thereto, to be true and correct and
Given under my hand this the	_day of Latale_ 2015.
My commission expires: 12/5/18	
STATE OF KENTUCKY	NOTARY PUBLIC

COUNTY OF JOHNSON			
I,	, Clerk of the	County Court, in and fo	r the County
and State aforesaid, certify that the foreg	going Deed from D	AVID BOWLING and	LINDA
BOWLIN, Grantors, to BUSH GARDEN	NS ENTERPRISE,	LLC., Grantec, was du	ly lodged for
record, whereupon I have duly recorded	the same, together	with the certificate ther	reto annexed,
and this my certificate in my said office.			-
Witness my hand this thed	iay of	2015.	
	JOHNSO	ON COUNTY CLERK	
	Ву:		D.C.
THIS INSTRUMENT PREPARED BY:			
ADAM S. O'BRYAN, ESQ. KIMBERLY OSBORNE-WEBB, ESQ. D. BRETT BUTCHER, ESQ. OSBORNE, O'BRYAN & BUTCHER P P.O. BOX 479 PAINTSVILLE, KENTUCKY 41240 (606) 789-1111	Lebb P.L.C.		

DOCUMENT NO: 518373
RECORDED:September 01,2015 01:46:00 PM
IOTAL FEES: \$17.00
TRANSI AR TAX: \$0.50
COUNTY CLERK: SALES HOLDROOK
DEPUTY CLERK: ERENDA
COUNTY: JOINSON COUNTY

BDDK: D448 PASES: 778 - 780

Exhibit #4

DEP Online Search -- License Details



KY Department for Environmental Protection



Linda J Bowling				
Agency ID:	32399	Regulatory Status: Active		
AI Type:	LICENSE-Person	Physical Address		
County:	Johnson	100 George Br East Point, KY 41216		

License(s)

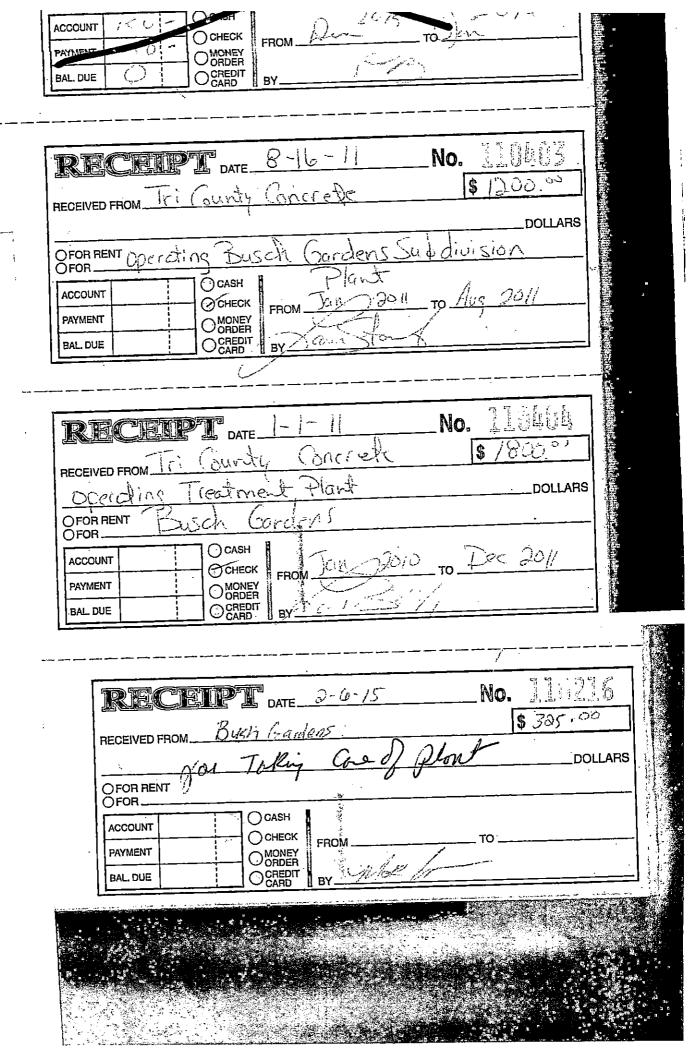
License Type	License 1D	License Status	License Expiration Date	
WW Treatment I	8881	Active	106/30/2009	Can not pay
	<u> </u>	·	 	··

Training History

License Type	License ID	Event ID	Event Name		Event Start Date	Event End Date	Hours Earned
WW Treatment I	8881		WW L D. HI IV	Wastewater Process Control	09/26/2006	09/28/2006	12
WW Location of the			Valida e i i i i i i i i i i i i i i i i i i		* 12 zone:	0 13/2/03	
WW Treatment I	8881		CLASS I WW CERTIFICATION	Wastewater Process Control	09/18/2001	09/19/2001	12

Agency Interest Employment History

Exhibit #5



Smith Septic #150. Purp Busch Garden Aeratur

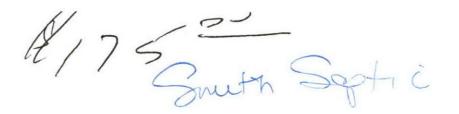
Tri County Concrete, Inc./GENERAL ACCOUNT

7698

RECEIVED FROM Linda Bowling	\$ 300.00
OFOR RENT Bash Gardens	DOLLARS
ACCOUNT PAYMENT BAL DUE CASH CHECK FROM TO ORDER CREDIT CARD BY BY	

.

RECEIPT DATE 3-/-/3	No.	730048
BUS Gardens Concrese		\$300.00
OFOR RENT OFOR		DOLLARS
ACCOUNT OCASH		
	· o	
BAL DUE ORDER CREDIT CARD BY		
		



TRI COUNTY CONCRETE, INC./GENERAL ACCOUNT

009905

TRI COUNTY CONCRETE, INC./GENERAL ACCOUNT

010929

50,00

Smith Septin 8/27/14

TRI COUNTY CONCRETE, INC./GENERAL ACCOUNT

010929

9-2-2017 mare condu 325.00)

TRI COUNTY CONCRETE, INC./GENERAL ACCOUNT

010943

80842

011689

Who was

7-1-15

TRI COUNTY CONCRETE, INC./GENERAL ACCOUNT

011689

80842

H

IPFS CORPORATION

(IPFS) P.O. BOX 412086 KANSAS CITY, MO 64141-2085 PHONE: (868)412-2561 - FAX: (919)234-2760

NOTIC	E OF PAYMENT D	ŲE
DATE MAILED	ACCOUNT NUMBER	DUE DATE
08/31/15		09/15/15

IF ANY QUESTIONS, PLEASE CALL: (866)412-2561

IMPORTANT

To protect your account please make sure that your payment is made on or before the payment due date shown. Your payment for the insurance premiums we are budgeting for you is due on the date indicated. MAKE CHECK OR MONEY ORDER PAYABLE to IPFS CORPORATION and return the payment and this notice to the address shown on coupon.

MB 01 018644 95826 H 80 A առթիրդուդիիրիկիրկիրիկութիկութիկիութ INSURED GARDEN SUBDIVISION LINDA BOWLING 100 GEORGE BRANCH EAST POINT, KY 41216-8707

CURRENT BALANCE	PAYMENT DUE
\$2,076.75	\$230.75

PLEASE MAKE ALL PAYMENTS TO ONE OF THE ADDRESSES NOTED BELOW.

To ensure proper credit, please send the coupon below with your payment and write your account number on your check.

> Make online payments or view account information at www.ipfs.com. Please use access code E8MJSM9D to register (first time users).

> > DETACH HERE

Written notations on this coupon will NOT be received. To ensure proper credit, include coupon with payment.

INSURED GARDEN SUBDIVISION LINDA BOWLING 100 GEORGE BRANCH EAST POINT, KY 41216

For any overnight, priority, or other special delivery, send to: 1055 BROADWAY 11TH FLOOR KANSAS CITY, MO 64105 Questions? Call (866)412-2561

Make online payments or view account information at www.lpfs.com. Please use this access code E8MJSM9D to register (first time users).

PREBIL (03/10) Copyright 2010 IPFS Corporation PAYMENT COLLPON

\$230,75

PAYMENT NO.	ACCOUNT NUMBER	DUE DATE
2		09/15/15
PAYMENT	\$230.75	
LATE	\$11.54	
OTHER FEES	\$11.54	

PAST DUE AMOUNT: PLEASE PAY THIS AMOUNT \$473.04 IF RECEIVED AFTER 09/20/15 \$484.58

MAKE CHECK PAYABLE AND REMIT TO: IPFS CORPORATION 24722 NETWORK PLACE CHICAGO, IL 60673-1247