## Rubin & Hays

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CHARLES S MUSSON W. RANDALL JONES CHRISTIAN L. JUCKETT

November 1, 2010

RECEIVED INVOCATION

Mr. Jeff Derouen, Executive Director Public Service Commission P.O. Box 615 Frankfort, Kentucky 40602

Re: Judy Water Association, Inc. PSC Case No. 2010-00411

Dear Mr. Derouen:

On October 21, 2010, we filed an Application of the Judy Water Association, Inc. ("Judy Water") for an Order authorizing the Association to issue securities pursuant to KRS 278.300.

The Application stated in Paragraph #5 that the loan to Judy Water was being made by the Kentucky Rural Water Finance Corporation. The loan is actually being made by the County of Butler, Kentucky pursuant to a loan agreement by and between the County and Judy Water.

If you have any questions or need any additional information or documentation, please let us know.

Sincerely,

Rubin & Hays

WRJ:jlm Enclosures

cc: Mr. Billy Ray Fawns, JWA

Ms. Kristen Millard, Morgan Keegan