

Sharla Dillon

From: Pat Perry [popperry@verizon.net]
Sent: Friday, November 22, 2013 5:44 AM
To: Charlena Aumiller (TN AAG CA/PD); Sharla Dillon
Subject: Villages at Norris Lake Owner Public Comments re: Docket 1300017
Attachments: VNL Owner Comments Docket 1300017.pdf

Charlena Aumiller
Assistant Attorney General
Consumer Advocate and Protection Services
P.O. Box 20207
Nashville, TN 37202-0207

Sharla Dillon, Dockets and Records Manager
460 James Robertson Parkway
Nashville, TN 37243

Charlena Aumiller,
Attached is a PDF file with 31 Public Comments from owners at Villages at Norris Lake re: Docket 1300017.

I will be speaking in Public Comment at the TRA Hearing on this Docket on Monday Nov 25, 2013 at 10:00 AM. I will be bringing copies for handout at the hearing but I'd like to ask Sharla Dillon to get this on the Docket today at <http://www.tn.gov/tra/dockets/1300017.htm> to allow participants to have access to it before the hearing. Due to time limits for public comments I will only read several selected examples and submit them all for the record.

Thanks for your help,
Pat Perry

Patrick H Perry
3309 Devonshire Ct
Flower Mound, TX 75022-2767
972-355-2116 home
214-704-9847 cell
popperry@verizon.net

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T.R.A. DOCKET ROOM

Villages at Norris Lake Owner Comments

TRA Docket 1300017

Page 1

----- Original Message ----- 1

From: [Steve McCabe](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 5:37 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Pat,

We have waited for years now to be able to build on our lot and awaiting the sewer system is our main concern. I am sure my sentiments are on line with the rest of the Owners at The Villages to have a completed sewer system in place to be able to commence building our retirement home. Please convey our support to take over and get this completed.

Thank you,

Steve & Anita McCabe
Lot 589

----- Original Message ----- 2

From: [ROBERT DUNCAN](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 5:53 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

To whom it may concern:

Please let this email serve as my notice that I appoint Pat Perry as my agent and proxy for the purpose of addressing the issues with the sewage treatment system at the Villages of Norris Lake (VNL) development. I own 2 lots at the VNL and concur with and join with Pat Perry and Emerson Properties in their efforts to move forward. The owners of VNL are the victims of a futile dispute that has delayed the current developers from completing the necessary infrastructure to make VNL a neighborhood rather than a collection of building lots.

Robert E. Duncan
426 Brentwood Circle
Brunswick, GA 31523

Villages at Norris Lake Owner Comments

TRA Docket 1300017

Page 2

----- Original Message ----- 3

From: [Gene Quinn](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 6:17 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Hi Pat

Here are my comments that you request. I can change them where ever you find it appropriate.

Your efforts for our community at VNL are most appreciated.

Best wishes,

Gene

Gene Quinn continued:

Dear Tennessee Regulatory Authority Board,

My name is Eugene Quinn. I live in La Verne, California. First of all, thank you all for taking the time to allow the property owners of the Villages at Norris Lake to express their grievances with the Tennessee Wastewater Systems, Inc.

In good faith, I purchased lot 154 in phase 1 of the VNL development over 5 years ago. It was the most expensive lot at over \$450,000.00. I had big plans for this property. I planned on building a home there and possibly making it my primary residence. Since then, the development has had many setbacks which I'm sure you are well aware. The property owners have been doing all they possibly can to resolve these issues over the past 5 years. In the meantime our property values have suffered greatly. My lot for example was last valued at \$115,000.00. That's a loss of over \$335,000.00. Although this loss is not entirely the result of the Tennessee Wastewater Systems, Inc.'s involvement in our community's sewer system dispute but it certainly has been a contributing factor. We are now at an impasse and need your help. Please grant Emerson Properties petition to revoke the Certificate of Convenience and Necessity so we may finish the sewer system for the Villages at Norris Lake community. This dispute has not only stymied our community from participating in the real estate recovery but it also deprives Campbell County, Tennessee of much needed future tax revenue.

Thanks so much once again for your consideration of this most important matter.

Sincerely yours,

Eugene Quinn

2291 Via Del Sol

La Verne, CA. 91750

[909-593-0070](tel:909-593-0070)

----- Original Message ----- 4

From: [Randy & Kathy LaFollette](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 7:02 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

To whom it may concern;

My wife and I own lot 462 at The Villages. We are in full agreement with the comments made by Patrick Perry, secretary of our owners group. We should no longer be held hostage by an agreement that should have been void and null when the previous developer went bankrupt. Please approve the request by Pat and our association!

Respectfully

Randy & Kathy LaFollette, Lot 462

----- Original Message ----- 5

From: [Daniel Carney](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 11:13 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat,

First off, I cannot speak anymore articulately and intelligently than you concerning the frustrations over this sewer dispute. You have our full blessing and authority to represent us and speak on our behalf. I am certain you will do a fabulous job. Your emails to us through the past years have been outstanding. The one time I was privileged to meet you - and it was indeed a privilege - you impressed me every bit as much as I thought you would. I am excited to have you be our collective voice at this hearing.

In our personal situation, the property was purchased as an investment to help pay for our kid's college. We swallowed the Land Resources song-and-dance bait whole-heartedly. If they did anything well, they knew how to con people. They conned \$36,000 from my family, from my kids, and from my kids' education. So we were forced to scrimp and save in every area of our lives possible - for instance, I drive an almost 10 yr old car and my wife drives one 9 years old that is extremely high miles. It's simply not prudent to be making such expenditures at this time.

Daniel

----- Original Message ----- 6

From: [Roxane](#)

To: [Pat Perry](#)

Sent: Saturday, November 16, 2013 11:16 PM

Subject: Re: Awaiting TRA decision on Docket 1300017

Hello Pat

Gary and I just took a long walk under the full moon on Prestige Ridge, what a beautiful place this is and your lot has a beautiful view of the lake! We wish you were here to enjoy the walk and view! Gary is very much interested a ride with Boog or car pool over to Nashville to help end this crazy mess! Mark is in Ohio but should be back wed or Thursday this coming week, maybe he will ride, too. We are headed to Ohio on Monday night or early Tuesday for Thanksgiving.

Roxane and Gary Lot 622

----- Original Message ----- 7

From: [Roy Nestor](#)

To: [Pat Perry](#)

Sent: Sunday, November 17, 2013 12:54 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Hi Pat:

Thank you very much for standing up to the plate and taking this issue on by speaking to the TRA about this issue. We certainly agree that the delay has financially impacted all owners. Please let it be known that we agree with everything you are saying and commend you for the clear and impactful way you laid out our case. Let us know if we can assist in any way.

Roy & Darlene Nestor

2212 SE 20th Ave.

Cape Coral, Florida 33990

239-458-0862

----- Original Message ----- 8

From: [Chris](#)

To: ['Pat Perry'](#)

Sent: Sunday, November 17, 2013 6:04 AM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat,

Kim and I are elated that you get this opportunity to speak on our behalf and want to know that you are the perfect person for this job.

I read above and agree with all you have said and hope this is enough to get our community to where we want it to be.

I cannot think of anything at this time to add to your statement and wish you (and us all) luck at this meeting.

Thank you, in advance, for your time and efforts... again.

Chris & Kim Grieb

Owners, Lot 618

Villages of Norris Lake

----- Original Message ----- 9

From: smithb1@comcast.net

To: [Pat Perry](#)

Sent: Sunday, November 17, 2013 2:17 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

Pat,

Thank you for being our ongoing community advocate for VNL. Please see our written comments below, which may be read to the TRA.

Dear TRA,

We are the owners of lot # 592 in the VNL community, located in Campbell County TN.

Let this e-mail submission serve as our testimony surrounding the lack of a functioning sewer system in our development. Our property values have plummeted since the housing bust, and have been further de-valued as a result of not having sewage infrastructure. Needless to say, we do not have a viable community to develop without the existence of a working sewage system. Furthermore, it is also in the best interest of the State of TN. to revoke the CNN and eliminate the dispute with TWSI. Why, the local economy and tax base will benefit from all of the property owners having the option of becoming either part-time or full-time residents of Campbell County TN. Otherwise, we will have nothing more than worthless land located on the most beautiful lake in N.E. TN.

We thank you in advance for allowing us to have a voice in this very important matter and acting on our request to revoke the CNN.

Sincerely,

Bruce & Peggy Smith

10905 Fox Run Lane

Sunman, IN 47025

812-623-0445 (home)

513-713-8107 (cell)

----- Original Message ----- 10

From: [Kuruvila Mani](#)

To: 'Pat Perry'

Sent: Sunday, November 17, 2013 3:15 PM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Pat,

I completely support your position and while I don't have any immediate plans to build at VNL, having a working sewage system will definitely enhance the property values for all of us.

If you need me to send something directly to the TRA, please let me know.

Regards,

Kuruvila and Julie Mani

Lot 500

Austin, TX

----- Original Message ----- 11

From: [Derek Catlin](#)

To: popperry@verizon.net

Cc: Charlena.Aumiller@ag.tn.gov

Sent: Sunday, November 17, 2013 3:21 PM

Subject: Fw: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat - Thanks again for all you've put into this. You've been great.

For sure, I'm 100% in agreement with your comments, below. What amazes me is that TWSI has been able to hold not just us, the VNL owners, hostage, but also the State of TN and Campbell County. The financial impact to the homeowners I'm sure pales in comparison to the economic impact on the area. At a time when investment in building is and would have been important to the health and well-being of the community, the actions of TWSI have virtually stymied development. This needs to be over so we can all move on.

Derek Catlin

dacatlin@us.ibm.com

Business Development Exec

office & fax: 407-235-7389

cell: 407-252-7863

----- Original Message ----- 12

From: [Mike Woj](#)

To: [Pat Perry](#)

Sent: Sunday, November 17, 2013 6:47 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

Pat,

I support the request to the TRA to revoke the CCN of TWSI. My name is Mike Wojtal. I am one of the original owners at the villages at Lake Norris. I and a partner purchased 3 properties. Since then we have had to divide them up. I have 1 and she has the other 2. If I may start by telling you a bit about myself and what made me or should I say desired me to buy into this dream.

I am a 60 year young, self-employed painter, who at the time just got a divorce after 23 years, making maybe 40 thousand a year. A friend from church approached me about this great event she found on line about this company that was offering a once in a lifetime deal to invest in property at this beautiful lake in Tenn. It would only cost me plane fare because they were going to pay for the hotel and meals. I had never done anything like this before and was very hesitant. The saying I was brought up with in Chicago "If it sounds too good to be true, it usually is" but I always see people get rich on their investments. I never had money to invest except at the end of the divorce when I was left with not much except about 55 thousand dollars from the buy out from our house.

We invited another friend to be part of this "Once in a lifetime deal!" She was newly divorced as well and had no money to invest but needed a hope. We invited her be part of this dream.

Needless to say all three of us went and were so caught up into this amazing schmoozing job they did. Kudos to them, they did it. They convinced me totally. This boy from the south side of Chicago was hooked. We were taken to the properties. Oh so beautiful. I and my friends are Christ followers and we stood on this majestic piece of land that God personally created and prayed for guidance. I so wanted to hear an audible voice saying what we should do, but it didn't come. I don't know if we were still deaf and blind from hours of schmoozing but we had to decide ASAP because the properties were going like hotcakes - another saying from Chicago.

We did it my dream was coming true to be at ground level and have our investments tripled in a year. I could then be like everyone else and have a retirement plan. Oh what beautiful land this is, my grand kids would visit, I can take them fishing. I can tell them about my Lord and Savior and have the backdrop of His mighty hand in the distance. Well as of today I own the smallest of the three properties (because of taxes and assessment costs I signed off the 2 other lots to the other partner) and my 55 thousand dollar investment is maybe from what I understand worth possibly 12 thousand. I still pray for those people who may have thought that they have gotten away with what they did. I'm not the judge, but I do know many dreams were crushed. Mine was one of them. I am still holding on to the scripture that ALL things work out for good to those that Love the Lord to those that are called according to His purpose. Thank you for your time, blessings upon you and the things you are doing to rekindle those dreams to those who have lost so much since this all started.

Sincerely yours,

Mike Wojtal

----- Original Message ----- 13

From: [Jim Williams](#)

To: [Pat Perry](#)

Sent: Sunday, November 17, 2013 8:02 PM

Subject: Re: 10 replies so far on TRA owner comments

How does TWSI continue to navigate the courts with their contention that they are the rightful permit holders for a septic system at Villages of Norris Lake? This property was bought out of bankruptcy, and no one has any rights or prior claims when a property is sold through the bankruptcy courts (other than the first lien holder). Why would anyone ever buy/invest in a bankruptcy sale if they could not buy the property free and clear? We need the state to step up, or hire a bankruptcy attorney to represent the owners of VNL, before our development ends up in another bankruptcy because of the greed of TWSI. The fact that TWSI owns no land to even build their septic system shows how absurd their maneuvering has been. Stop this insanity of allowing them to hold 350+ homeowners hostage with their actions.

My opinion as an owner of lots 137 and 139 is above. My opinion as a realtor in Knoxville who specializes in lake developments is that lots are not saleable in this development with the current state of affairs with TWSI blocking the completion of a functioning waste water system. Best case is already seen as comparable sales over the last several years have seen lot prices in the range of 90% discounts to the original selling prices. Individuals who invested large amounts of money are seeing their investments shrink to nothing. If TWSI's plan is to bankrupt this development again to prove their point, they are doing a great job!

Jim Williams

865-773-8862 cell

----- Original Message ----- 14

From: [James Bell](#)

To: [Pat Perry](#) ; [Pat Perry](#)

Sent: Sunday, November 17, 2013 10:20 PM

Subject: TRA Hearing

My name is James Bell and in 2008, I built the first home in the Villages at Norris Lake. Since that time I have only been able to enjoy my property on a very limited basis because of the continuing delays in the construction and operation of the waste water treatment facility. These delays are attributable to the actions of Tennessee Wastewater Systems Inc. through, I believe, the misuse of the regulatory review and appeals process. In every instance thus far, TWS has failed to succeed on the substantive issues, but has instead raised procedural objections with the intent of delaying implementation of the waste water system by another organization. Again I believe TWS's actions are intended to discourage and eventually terminate development of the Villages at Norris Lake out of vindictiveness and spite. Since TWS lacks the contractual right or the physical capability (access) to build a treatment facility themselves they have chosen to eliminate the competition and punish the property owners for trying to implement the waste water system without them.

While TWS has the right to use the regulatory process to reach a fair and impartial conclusion, it does not have the right to abuse the process to further its own ends. We property owners have been deprived of the beneficial use of our homes and land. We have seen the development of the Villages stalled and the resulting loss of home and property values. It is now time for the rights of the property owners to be given due consideration and allow us to build the community for which we have struggled to establish for the last five years. Thank you for your consideration.
Jim Bell

----- Original Message ----- 15

From: [James L Kerns](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 7:47 AM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Dear Pat,

As owners of Lot 591 in The Villages at Norris Lake, Norma and I along with other lot owners have been frustrated with the pace of the proceedings related to TWSI. Quite frankly, the continued pursuit of this by TWSI has baffled us and to what purpose? It has been made clear we the owners feel absolutely no obligation to support the position of TWSI and instead view it as one long, seemingly endless waste of time on everyone's part. It appears as if TWSI is trying to use the owners as "fall guys" for any loss they may have taken through their relationship with LRC. We strongly urge immediate action to allow VNL to move forward with CJU as the sewage services provider.

Sincerely,

Jim & Norma Kerns VNL, Lot 591

----- Original Message ----- 16

From: [Chris Powell](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 9:38 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Pat,

LRC's and TWSI's actions have made it impossible for me to:

- Buy any other property during the downturn of the economy. I lost out on some great deals because of this huge ball and chain of an asset messing with my credit
- I have spent numerous hours exploring my options and squandered thousands of dollars for NULL.
- It has caused hardship among my family due to the financial impact it had on us.
- I have lost friends with another person who I advised to purchase a property from LRC

All in all, this property at VNL and LRC in general have made my life more difficult and caused some problems that will leave permanent scars on my life.

Chris Powell - Lot 466
Founder Industrial Interface Corp.

----- Original Message ----- 17

From: [John & Robin Cespedes](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 9:55 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

As the owner of two adjoining lots I feel we have been waiting long enough for this issue to be resolved. These properties were purchased with the intent of investing our future in the state of Tennessee and building a home for retirement. I am now sixty-five and my future is stuck in limbo because of bureaucratic inaction. I am sure there are many other property owners that feel the same as I do. Enough time has been wasted, let's move forward.

John & Robin Cespedes Lot # 220 & 221

----- Original Message ----- 18

From: [Sharon and Phil Ronci](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 11:47 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

Hi Pat – first and foremost – our thanks to you and those of you who have fought for the VNL so diligently! We bought our lot in Phase I in the fall of 2006, thinking to augment our retirement (we're both now retired). Obviously that hasn't happened and we've had to use our retirement funds to pay the note off, as well as keep up with yearly dues and taxes. We're fortunate that, so far, we're healthy and haven't had to short sell the property to pay medical expenses. But this is a constant worry. Continued delays could possibly cause us considerable financial grief if we were to become ill.

Again, thank you for your continued support!

Sharon & Phil Ronci
St Amant, Louisiana

----- Original Message ----- 19

From: [KAREN](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 1:09 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

We bought our lot in 2007. I was 68 years old and my wife was 59. Now I am 75 years old and my wife is 65. We lost all those years that we could have been enjoying our home in Tn. Also, it was not feasible to be able to sell the lot because of the huge loss in value of over 60%, a loss of about \$100,000. We have paid taxes on the lot and HOA fees for 7 years. Also, the prices of building materials have gone up since 2007. The delay to build on our lot has caused us great emotional distress and hardship.

John & Karen McMonigle
Lot 200
4623 NW 32nd Terrace
Cape Coral, Fl. 33993

----- Original Message ----- 20

From: [Patricia Bear](#)

To: [Pat Perry](#)

Sent: Monday, November 18, 2013 1:44 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat,

Thank you for representing our concerns to the TRA. Please feel free to edit or use the information in the best interest of everyone concerned.

We purchased Lot 193 in 2006 with plans to build and retire at The Villages based on what was sold to us. Subsequent to our purchase, we contacted a builder, Dan Coleman, had the lot surveyed and cleared and had an architect draw house plans. We incurred significant costs during this process to say nothing of our own time and travel. We were ready to submit our house plans to The Village Building Committee for approval when LRC filed for bankruptcy (skipped town). We did not feel comfortable implementing our retirement plan and still waiting for resolution. The sewage treatment plant is the prime reason why we continue to delay our plans. These delays and lack of progress has imposed a financial and emotional drain on us.

We have continued to correspond with our builder, other lot owners and the association and look forward to the day we can finalize our retirement plans.

Thanks,

Pat Bear & Karl Hanson

Lot 193

----- Original Message ----- 21

From: [Phil Kuhn](#)

To: 'Pat Perry'

Sent: Tuesday, November 19, 2013 9:03 AM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

Pat,

The delay caused by the dispute over the Waste Water Treatment Plant and future service has been a financial nightmare for our family and the majority of land owners at the Villages at Norris Lake. The delay has cause a steep drop in property values and based on the Campbell County Assessors data the value of our land has dropped an estimated \$50,000 from our purchase price. Many land owners abandoned their properties and many have fallen into foreclosure with now ability to sell the land, further causing huge property value erosion. During this 5 year period we have paid our taxes and assessments as required and have enjoyed visiting with our future neighbors at gathers, and of course visiting the lot we purchased to dream about what our new home could be. Now those dreams have faded away and plans have come to a complete halt.

Our plans and dreams of building have gone away. The rising cost of construction, accompanied by the drop in land value have caused our family to discontinue our plans for the future prospect of building due to the unwarranted delays cause by the developers LRC's false promises and ultimate bankruptcy along with delays cause by Tennessee Waste Water Systems, Inc. to install the much needed Waste Water Treatment Plant, a necessary element of any subdivision to function properly and hold value.

Further, the delays have caused considerable confusion with promises of final completion of the Waste Water Treatment Plant and lack of security in the subdivision has cause many to not want to build until the WWTP has been completed. While some have decided to build, the majority of land owners likely believe, as we do, that until the WWTP is completed and installation begins full operations, and proper security provided, that there would be no reason to begin construction.

Furthermore, the Villages of Norris Lake area now has a "real estate stigma" attached to VNL and Banks in the area are aware of the problems and are not willing to extend loans as they might normally provide to a fully operational subdivision. Local news media has picked up on the vandalism caused by inactivity and appearances of the properties being abandoned, even as some owners have attempted to complete construction or have already completed construction of no more than 5-6 homes out of 300+ lot's owned in over 5 years of waiting.

We as owners believe we have been victimized from the very beginning and have not seen any benefits from our purchased of land at the Villages at Norris Lake. We believe that TWSI has held the owners hostage with their delaying tactics and demonstrated non-business like behavior and provided no reasonable solution to the problem offered by TWIS that I am aware of. We believe that the Tennessee Regulatory Authority Board should revoke the Certificate of Convenience and Necessity (CCN) and allow the VNL property owners who are willing to build their dream retirement homes a chance to proceed with their plans.

(Phil Kuhn – continued from page 14)

I request that my comments be offered for review by The Tennessee Regulatory Authority Board and placed in record for further review as needed.

If you have any questions, please contact me via email or phone.

Cell: 515-339-1949

Respectfully submitted this date Tuesday, November 19, 2013

Philip C. Kuhn, Trustee of Philip C. Kuhn Trust
Lot owner of Lot 541 The Villages at Norris Lake
Lafollette, TN

----- Original Message ----- 22

From: [Bill Besl](#)

To: popperry@verizon.net

Sent: Tuesday, November 19, 2013 10:04 AM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat,

As a VNL home and land owner I can't begin to thank you enough for all the work you do and the dedication you have had over the past few years to see this thing thru. THANK YOU!

My personal comment how this has affected me and the community:

My name is Bill Besl and I live in Cincinnati, Ohio. I am 1 of the 3 existing home owners in the Villages.

In January of 2009, I purchased my lot from Emerson Properties and began to secure a loan in Tennessee to build the house. I could not get a loan from any of the banks in Tennessee because of the lack of a working wastewater treatment plant. I was able to refinance my home in Cincinnati and come up with the money to build the house and have been enjoying it since May 2010.

The wastewater treatment delay has not really affected me personally (I wouldn't let it) but has affected the Community of the Villages, the City of Lafollette and the State of Tennessee.

I tried to bring my banking business to Tennessee but was turned away. The continued delay is costing the city and state millions of dollars in revenues that people like me want to bring in.

Please conclude all necessary actions so that we may enable Caryville Jacksboro Utilities to be our sewage service provider and so that this community may fully recover out of bankruptcy and start to bring in needed money into your city and state.

Thank You,

Bill Besl - lots 160, 161, 131, 133 and 134

----- Original Message ----- 23

From: [Cyndi](#)

To: [Pat Perry](#)

Sent: Tuesday, November 19, 2013 11:43 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

Pat, I'm not sure if what I say below has anything to do with what you requested...but thank you for being so persistent!

The delays in obtaining the lot we are paying for is very stressful.

We had a lot picked out. Obtained a loan. And settled in knowing we were making a scary investment, but thought it was the right thing to do at the time.

The economy went ka-poot and the owners of the property went along with it. As a result, we are now paying for a lot that has no value. We could just stop paying but we do not think that is the right thing to do. Investors should know that the section of land our lot sits on can bring them nothing. So dragging feet makes no sense; even to this former English teacher.

Please listen to what Pat Perry tells you; he has been involved since the very beginning and is totally knowledgeable of the situation.

Owners in phase 2; lot 421,

Mark and Cyndi Virtue from California

----- Original Message ----- 24

From: <hudwis3@aol.com>

To: <popperry@verizon.net>

Sent: Tuesday, November 19, 2013 1:25 PM

Subject: how TWSI actions have adversely affected us as VNL lot owners

Hello Pat,

Thank you for representing all of us lot owners and homeowners of the Villages of Norris Lake Association before the Tennessee Regulatory Authority regarding the ongoing obstruction by Tennessee Wastewater Treatment Systems, Inc. (TWSI) to the association's plans to finish the necessary Waste Water Treatment Plan (WWTP) with the Caryville Jacksboro Utilities organization . Your actions, as an officer of the Board of this association, are much appreciated.

My husband, Steve, and I purchased two lots in VNL in the fall of 2006, and have survived the bankruptcy and ongoing delays to the full development of this beautiful community. It is amazing to think that 7 years have passed since we began this journey.

The ongoing uncertainty regarding the completion of the WWTP has directly and adversely impacted us in several ways.

1. Since the development does not yet have the full infrastructure build out, to include the WWTP, the value of the lots we own is significantly diminished.
2. Our ongoing ability to sell either of our lots, without the settlement of the TWSI matter, is essentially nil. TWSI's actions have caused almost all of the lot owners to hold lots they are disinclined to build on, and unable to sell.
3. We have a concern of the ability of the developer to withstand the ongoing operating costs for properties that are illiquid, due to TWSI actions. Although the impact to us is adverse, to the developer, the significant "carrying costs" for a development this size, are enormous. We have survived the bankruptcy of one developer, and do not wish to see TWSI's action cause another developer to go under.
4. We have the ongoing emotional toll of continuing to visit our lots periodically to see very few homes being built, and no significant realization of the vibrant community we were hoping to be a part of upon our initial investment. After working hard for many years, our dreams for this community (for our retirement) seem to be fading away, due to TWSI's actions.
5. We also are frustrated from what seems a baseless claim by TWSI for the right to build out the WWTP. Since the initial developer went through bankruptcy, with an asset sale, any prior contracts or agreements with the Land Resources group are unenforceable, in my opinion. It just doesn't make sense that so many people have suffered because of one organization's (TWSI's) selfish actions.

(Violette Walter – continued from page 17)

6. We have additional frustration because the developers have found a provider for the WWTP who will provide a system that I understand will be more efficient and better than the one initially planned by TWSI, so the logic of making a decision to give TWSI any kind of permit fails me.

Pat, thanks again for soliciting our input into how the TWSI actions have adversely affected our family, and for taking the time and expense to appear before the TRA on this matter.

We will be hopeful for a decision by TRA to revoke any TWSI permit, and grant one to the Caryville Jacksboro Utilities organization.

best wishes,
Violette Walter

----- Original Message ----- 25

From: [Nolley, Diane](#)

To: [Pat Perry](#)

Sent: Tuesday, November 19, 2013 4:49 PM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

To: Tennessee Regulatory Authority Board

From: Diane and Gary Nolley

RE: Villages of Norris Lake

2007 and 2008 we purchased lots in VNL after deciding to leave Ohio and move to the beautiful State of Tennessee to live out our retirement years. We also targeted our retirement dates in 2010. Our blue prints were finalized and we were ready to build our new home and sell our investment lot to use those proceeds for living expenses for a couple of years rather than accessing our IRAs accounts. With the deceit of the previous developer, the long bankruptcy process and now delays caused by the Emerson/TWSI dispute our retirement plans have changed significantly and unfortunately we are both still working without a retirement date.

We ask that you use your power to resolve this Emerson/TWSI dispute in favor of Emerson Properties so the VNL community can become the community once imagined by its owners. Their future plans to build homes will result in significant financial benefits for both the City of LaFollette and your great State of Tennessee so each day that passes results in missed opportunities for increased revenue not to mention the emotional factors for each and every VNL lot owner.

Emerson Properties has been diligent to fulfill the promises they made to hundreds of VNL lot owners however this problem can only be resolved by you so as a VNL owner I am looking for your support. Approximately 90+% of lot owners live outside the State of Tennessee however through all of the trials and tribulations we have become a close nit community. We view Emerson Properties as our heroes as they navigated through all the challenges to get our community back on track but one major obstacle has left their hands tied and hindered their ability to ensure our VNL community becomes a great place to live.

We appreciate your attention to our personal plea and ask that you be our HERO as well and rule in favor of Emerson Properties by dismissing the TWSI CCN and allow Emerson and CJU to provide what is needed to immediately resolve the construction delays so VNL owners can begin enjoying the benefits of a thriving community.

Respectfully submitted,
Diane and Gary Nolley

----- Original Message ----- 26

From: [MS](#)

To: 'Pat Perry'

Sent: Tuesday, November 19, 2013 7:31 PM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

Hi Pat,

I'm fully supporting you in your presentation against TWSI. I believe this dispute created darkness for all property owners at the Villages. I hope this case get resolved soon.

Thank you and good luck

Med Sohani, Owner lot #121

----- Original Message ----- 27

From: [Richard Mcrae](#)

To: [Pat Perry](#)

Sent: Tuesday, November 19, 2013 8:16 PM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave I-Q)

From: Richard and Connie McRae

To: Tennessee Regulatory Authority Board

Date: November 19, 2013

Subj: Emerson Property petition to revoke the Certificate of Convenience and Necessity

Can you imagine driving for 8 hours, with your adult children, to show them a beautiful location of your retirement property, only to find the gate locked and the developer in bankruptcy? What a huge shock and disappointment that was, on July 4, 2008!

We bought our lot in 2007, with a dream of retiring and building our final home in the Villages at Norris Lake. We fell in love with the area, the lake, and the mountain views. Unfortunately, Land Resource experienced bankruptcy during the development period. We were very fortunate and thankful for the interest of Emerson Properties, to attempt to move our development forward during such a difficult period of our economy.

For the last couple of years, we have felt like TWSI has held all VNL property owners hostage by not allowing us to move forward with *our choices*. Due to their legal maneuvering, they have caused unnecessary delay for several hundred people, trying to get on with their plans to relocate and/or retire to this area. It is our understanding that TWSI had an agreement with Land Resource, NOT with the current owners. We would hope this would be resolved, so that our property owners, with Emerson Properties, can move forward with Caryville Jacksboro Utilities.

(Richard and Connie McRae – continued from page 20)

After going through the significant disappointment with the Land Resource Bankruptcy, we continue to be interested in retiring at the Villages. We have continued to pay our real estate taxes here; and, we will contribute our positive interest to this area. We will encourage our friends and family to visit this area as well. However, further delay tactics by TWSI will cause us to reconsider our retirement plans in the Villages. We hope that *our feelings and concerns* would be respected!

Please do not allow TWSI to interfere with our intentions to recover at the Villages. We respectfully request that you do not allow them to delay our wishes any longer.

Sincerely,

Richard & Connie McRae lot 629

----- Original Message ----- 28

From: [Greg Rogers](#)

To: [Pat Perry](#)

Sent: Wednesday, November 20, 2013 6:46 AM

Subject: Re: Request for input from VNL Owners on TRA Docket 1300017 (wave R-Z)

To whom may help us with this concern:

In this VNL community, my family and I are trying to justify completion of a vacation home on one lot and are hoping to recoup some losses on other lot investments. The financial, pragmatic and security concerns are mounting directly proportional to the dragging on of what appears to be, in light of the LRC bankruptcy, an emotionally charged unethical action in this TWSI lawsuit. We and most community owners just want to move on from the old and onto a clean slate with the current exemplary WWTP plan in place and ready for take off. Please help us by considering our plea.

Kind Regards,

Greg Rogers

----- Original Message ----- 29

From: [John Buchanan](#)

To: popperry@verizon.net

Sent: Wednesday, November 20, 2013 8:31 AM

Subject: VNL-TVA Docket 1300017

To: Tennessee Consumer Advocate,

My wife and I purchased a lot (#233) in the Villages of Norris Lake development from Land Resources Company in 2006. We had plans made for a vacation/retirement home there. We have paid our property taxes and dues. We, like 300+ other owners, have been patiently waiting for the Waste Water Treatment Plant issue to resolve and allow the further development of the property. Emerson Properties has invested millions of dollars in the VNL property. Members of our Homeowner's Association have invested countless hours in helping the community move forward.

We respectfully ask that you allow the Caryville Jacksboro Utilities company to proceed with our Wastewater Treatment Plant.

Thank you,

John and JoAnne Buchanan

Lebanon, Ohio

----- Original Message ----- 30

From: [Rick Campbell](#)

To: [Pat Perry](#)

Sent: Wednesday, November 20, 2013 8:37 AM

Subject: RE: Request for input from VNL Owners on TRA Docket 1300017 (wave A-H)

Pat,

Thank you for your never ending commitment to this project. My comments are simple – if Pat Perry believes this is best for me as a land owner than I am fully behind his position. We all know the financial burden that was created during the Great Recession and the struggle for recovery. Getting this project to a higher functionality and allowing us tax payers to begin to recover, build homes, make further investments benefits everyone in this development, this community, this State.

Now is not the time to prohibit progress, we need to heal.

Rick Campbell

ICAT Logistics, Inc.

----- Original Message -----31

From: [Jerry Williams](#)

To: [Pat Perry](#)

Sent: Thursday, November 21, 2013 3:21 PM

Subject: Villiages at Norris Lake (lots #509, #320, #451 & #454)

To: Mr. James Allison

Tennessee Regulatory Authority Board

Subject: Action on revoking certificate of CCN

From: California owners of four properties

Purpose: To request urgent resolution to conflict in certificate to complete sewer treatment plant

This email is written for the purpose of asking you to kindly consider an urgent action on revoking this certificate ASAP. It has been a very negative part of the last five years regarding the properties which we purchased in 2007. Because of this excessive delay in the Tennessee Courts, our decision to move forward with building and living in the Villages has been delayed.

We are asking that any action on your part to help us resolve this ongoing problem would be greatly appreciated.

Thank you,

Jerry & Kay Williams (lots #509 & #320 & # 451)

Don Williams (lot #454)

Jasen & Wendee Sanders (lots #510 & #451)