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BRADLEY-PRICE INSURANCE

October 29, 1996

Director, Division of Records &
Reporting
Florida Public Service Commission
2540 Sumard Oak Boulevard
Tallahassee, Fl 32399-0850

RE: Point Water & Sewer, Inc.
Application for original certificate

Gentlemen:

This is written in response to Point Water & Sewer, Inc.'s application to the PSC for a certificate to operate a water and wastewater utility at the Point (see attached).

I am one of the original purchasers at the Point Development (1981) and I would like to strongly and respectfully request PSC deny this application.

The applicant is a front company set up by the original developer, Jim Yonge and is operated by his son John. Jim Yonge has over the years done everything that an upstanding, ethical developer would not do; to wit: lying to residents about future plans for the development, failure to complete promised improvements, attempting to overcharge residents for water & sewer service, abandoning the water sewer plant at one point in time forcing the owners to maintain, lying to State and Federal Regulators about his ownership of the plant and finally filing a lawsuit that is without merit over the plant ownership for the purpose of harassing residents at the Point. The Point Property Owners Association and our Attorney have documentation to substantiate all of the above.

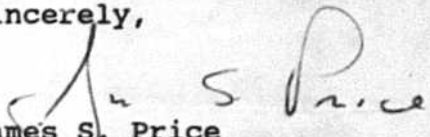
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DOCUMENT NUMBER-DATE

October 29, 1996

Again, I would like to request the above application be denied and this Authority instead be granted to the Clay County Water Sewer Authority.

Sincerely,

A handwritten signature in cursive script that reads "James S. Price". The signature is written in dark ink and is positioned above the typed name and address.

James S. Price
323 Scenic Point Lane
Orange Park, Fl 32073

cc: John Yonge, President
Point Water & Sewer, Inc.
4753 Raggedy Point Road
Orange Park, Fl 32073

EXHIBIT I-1

APPLICATION FOR ORIGINAL CERTIFICATE
(FOR UTILITY IN EXISTENCE AND CHARGING RATES)
SECTION 367.045, FLORIDA STATUTES

LEGAL NOTICE

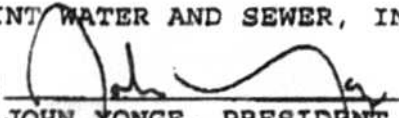
Notice is hereby given on 10/25/96, pursuant to Section 367.045, Florida Statutes, of the application of Point Water and Sewer, Inc. to operate a water and wastewater utility to provide service to the following described territory in Clay County, Florida as follows:

The Point Property Owner's Assn. (including 19 developed townhomes) located on Scenic Point Drive in Clay County, Florida and the adjoining property located at 3027 Hwy 17, Orange Park, Fla 32073 (Whitney's Marina). Both of these properties are located directly off of US 17 on the southeast side of the Doctors Inlet Bridge with the St Johns River on the western boundary.

Any objections to the said application must be made in writing within (30) days from this date to the Director, Division of Records and Reporting, Florida Public Service Commission, 2540 Sumard Oak Boulevard, Tallahassee, Florida 32399-0850. A copy of said objection should be mailed to the applicant whose address is:

POINT WATER AND SEWER, INC.
4753 RAGGEDY POINT ROAD
ORANGE PARK, FLORIDA 32073

POINT WATER AND SEWER, INC.

By: 
JOHN YONGE, PRESIDENT