to fit every circumstance of each homeowner, no matter what his/her income level is.

The committee believes strongly that this should be a 'pay-as-you-go' project, each homeowner should pay for only the period of time that they use the new facility. In other words, it is proposed that there would be a monthly fee only for the period of time that you are a homeowner in this community.

Option 1 Proposal - Pay-As-You-Go:
Pay a monthly fee based on a 20-year payment schedule. When you transfer or sell the property, the new owner picks up the payments you leave off. You only pay for the amount of time that you own the property. The amount of this payment would never change over the 20 years. It is completely separate from our regular monthly dues.

The committee also realizes that there are some people in our community, who are living on small fixed incomes. For those who qualify, there would be a plan for these people as well.

Option 2 Proposal - Deferred or Extended Payment Plan:
For those who qualify for this option, no payments at all need to be paid until the property is transferred. At the time of transfer, the amount that hasn't been paid up to that time will be due. The new owner of the property would then beginning making payments for the remaining period of time.

An independent third-party would be used to determine who can qualify for this option.

Letter
The following is a copy of Don Gaughan's statement at the December 12, 2006 Homeowners meeting:

Good Evening. My name is Donald M. Gaughan, Lot #1369. Before I begin I would like to say it was painful for me to write this letter, because it is not my nature to do so. Last weekend, I had such a miserable three days because of all the inaccuracies and lies being circulated about our community, Apache Wells. I had to vent!

Also, some of what is contained in this message was in the Homeowners Letter published today, but I wrote mine first. The Homeowners is either confirming my statements, or I am pre-empting theirs.

Anyway, my name is Donald M. Gaughan and I am celebrating 20 years of being a homeowner in Apache Wells—20 years in Beautification, one term on the Homewonner Board, Chairman of Architectural & Maintenance Committees, and Chairman of the Library Building Commit-