

# STATE OF NEW YORK DEPARTMENT OF PUBLIC SERVICE

THREE EMPIRE STATE PLAZA, ALBANY, NY 12223-1350

www.dps.ny.gov

## PUBLIC SERVICE COMMISSION

AUDREY ZIBELMAN

*Chair*

PATRICIA L. ACAMPORA

GARRY A. BROWN

GREGG C. SAYRE

DIANE X. BURMAN

*Commissioners*



KIMBERLY A. HARRIMAN

*General Counsel*

KATHLEEN H. BURGESS

*Secretary*

January 15, 2015

James English, President  
Great Expectations LLC  
PO Box 4687  
Middletown, NY 10941

Re.: 2014 Annual Audit Filings of Water Escrow Accounts – Matter 15-00037

Dear Mr. English:

According to the escrow account statement(s) of your water company's tariff schedule, copies of all bank statements and a complete accounting of the revenues and expenses for the applicable account(s) must be submitted by January 30 following the end of the calendar year. Therefore, please provide the following documentation:

- A. Attached* ✓ 1. All bank statements for the escrow account(s) for the calendar year 2014 (e.g., monthly, bi-monthly, quarterly, etc.).
- N/A* 2. Copies of all bills or invoices for expenses paid or work done using funds from the escrow account(s).
- N/A* 3. Copies of any notices to your customers concerning the use or replenishment of funds from the escrow account(s).
- A. Attached* ✓ 4. Copies of representative customer bills from each billing period that the surcharge was billed, with the amount of the surcharge clearly shown.
- N/A* 5. All account information relating to expenditures allotted to your repair allowance within base rates. (i.e., show that the repair allowance in base rates was utilized prior to using the escrow funds).
- ✓ 6. Would you like to continue your company's escrow account? If so, why?  
*Yes, Funds needed for future repairs & maintenance.*
- A. Attached* ✓ 7. Complete the table shown in Appendix I.

The documentation requested in items 1 through 7 should reference Matter 15-00037 and be sent to the attention of the Secretary to the Commission at the above address by January 30, 2015 or it can be sent electronically to [secretary@dps.ny.gov](mailto:secretary@dps.ny.gov). Failure to comply with the above request would be a violation of the escrow account statement(s) of your water company's tariff schedule, which could result in closure of the escrow account(s).

Please designate someone to answer Staff's questions in this regard, including his/her telephone number and e-mail address. Should you have any questions please contact Eric Burton at (518) 473-0275 or e-mail [eric.burton@dps.ny.gov](mailto:eric.burton@dps.ny.gov).

Very truly yours,



Eric Burton  
Utility Engineer I  
Office of Electric, Gas, and Water  
Gas and Water Rates

cc. Bruce Alch, OEGW – Gas and Water Rates  
Michael Horan, OEGW – Gas and Water Rates

**Bank**

America's Most Convenient Bank®

T

**STATEMENT OF ACCOUNT**

061229 06DD1904 1 000000  
GREAT EXPECTATIONS LLC  
PO BOX 4687  
MIDDLETOWN NY 10941-8687

Page: 1 of 2  
Statement Period: Sep 16 2014-Dec 15 2014  
Cust Ref #: 4742601459-350-T-0  
Primary Account #: 00004742601459

*Escrow***TD Business Savings**

GREAT EXPECTATIONS LLC

Account # 00004742601459

**ACCOUNT SUMMARY**

Beginning Balance	16,037.54	Interest Paid this Period	1.56
Electronic Deposits	2,737.50	Interest Paid Year-to-Date	6.20
Other Credits	1.56	Annual Percentage Yield Earned	0.00%
		Days in Period	0
Electronic Payments	7,300.00		
Ending Balance	11,476.60		

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
10/27	eTransfer Credit, Online Xfer Transfer from CK 3982504197	2,737.50
	Subtotal:	2,737.50

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
10/15	INTEREST PAID	0.64
11/15	INTEREST PAID	0.45
12/15	INTEREST PAID	0.47
	Subtotal:	1.56

**Electronic Payments**

POSTING DATE	DESCRIPTION	AMOUNT
10/14	eTransfer Debit, Online Xfer Transfer to CK 3982504197	7,300.00
	Subtotal:	7,300.00

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

V1.8.4js-1:47436

061229 06DD1904 010325



**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	11,476.60
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		2

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

4

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

### In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number..
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.  
If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT



065595 06DD1O04 1 000000  
GREAT EXPECTATIONS LLC  
PO BOX 4687  
MIDDLETOWN NY 10941-8687

Page: 1 of 2  
Statement Period: Jun 16 2014-Sep 15 2014  
Cust Ref #: 4742601459-350-T-0  
Primary Account #: 00004742601459

TD Business Savings

GREAT EXPECTATIONS LLC

Account # 00004742601459

ACCOUNT SUMMARY

Beginning Balance	13,298.10	Interest Paid this Period	1.94
Electronic Deposits	2,737.50	Interest Paid Year-to-Date	4.64
Other Credits	1.94	Annual Percentage Yield Earned	0.00%
Ending Balance	16,037.54	Days in Period	0

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
7/7	eTransfer Credit, Online Xfer Transfer from CK 3982504197	2,737.50
Subtotal:		2,737.50

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
7/15	INTEREST PAID	0.58
8/15	INTEREST PAID	0.68
9/15	INTEREST PAID	0.68
Subtotal:		1.94

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

V1.8.4js-1:47436

065595 06DD1O04 015923



# How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	16,037.54
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

**Bank**

America's Most Convenient Bank®

T

**STATEMENT OF ACCOUNT**

019529 06DD1V01 1 000000  
GREAT EXPECTATIONS LLC  
PO BOX 4687  
MIDDLETOWN NY 10941-8687

Page: 1 of 2  
Statement Period: Mar 17 2014-Jun 15 2014  
Cust Ref #: 4742601459-350-T-0  
Primary Account #: 00004742601459

**TD Business Savings***Screen*

GREAT EXPECTATIONS LLC

Account # 00004742601459

**ACCOUNT SUMMARY**

Beginning Balance	10,559.06	Interest Paid this Period	1.54
Electronic Deposits	2,737.50	Interest Paid Year-to-Date	2.70
Other Credits	1.54	Annual Percentage Yield Earned	0.00%
		Days in Period	0
Ending Balance	13,298.10		

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
4/21	eTransfer Credit, Online Xfer Transfer from CK 3982504197	2,737.50
Subtotal:		2,737.50

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
4/15	INTEREST PAID	0.45
5/15	INTEREST PAID	0.53
6/15	INTEREST PAID	0.56
Subtotal:		1.54

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

V1.8.4js-1:47436

019529 06DD1V01 025260



**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	13,298.10
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Deposits</b>		

[illegible]

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
<b>Total Withdrawals</b>		

**FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:**

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,  
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY**

**In case of Errors or Questions About Your Bill:**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODDP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



**Bank**

America's Most Convenient Bank®

T

**STATEMENT OF ACCOUNT**

032023 06DD1C02 1 000000  
GREAT EXPECTATIONS LLC  
PO BOX 4687  
MIDDLETOWN NY 10941-8687

Page: 1 of 2  
Statement Period: Dec 16 2013-Mar 16 2014  
Cust Ref #: 4742601459-350-T-0  
Primary Account #: 00004742601459

*Escon***TD Business Savings**

GREAT EXPECTATIONS LLC

Account # 00004742601459

**ACCOUNT SUMMARY**

Beginning Balance	7,820.40	Interest Paid this Period	1.16
Electronic Deposits	2,737.50	Interest Paid Year-to-Date	1.16
Other Credits	1.16	Annual Percentage Yield Earned	0.00%
		Days in Period	0
Ending Balance	10,559.06		

**DAILY ACCOUNT ACTIVITY****Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
1/21	eTransfer Credit, Online Xfer Transfer from CK 3982504197	2,737.50
Subtotal:		2,737.50

**Other Credits**

POSTING DATE	DESCRIPTION	AMOUNT
1/15	INTEREST PAID	0.33
2/15	INTEREST PAID	0.43
3/15	INTEREST PAID	0.40
Subtotal:		1.16

**Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to [www.tdbank.com](http://www.tdbank.com)**

Bank Deposits FDIC Insured | TD Bank, N.A. | Equal Housing Lender

V1.8.4js-1:47436

032023 06DD1C02 017934



# How to Balance your Account

Page:

2 of 2

**Begin by adjusting your account register as follows:**

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	10,559.06
2	Total Deposits	+
3	Sub Total	
4	Total Withdrawals	-
5	Adjusted Balance	

2	DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
	Total Deposits		2

4	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS

	WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
	Total Withdrawals		4

## FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

## INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

## FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Great Expectations, LLC  
P.O. Box 4687  
Middletown, NY 10941  
USA

## WATER BILL

4 Turnberry Court  
Monroe, NY 10950

## Invoice

Invoice Number:  
4762

Invoice Date:  
Jan 1, 2014

Page:  
1

Voice: 845-321-3613  
Fax:

**New Owners**  
Please provide us with a current contact number

Sold To:  
Kathleen Abrams  
4 Turnberry Court  
Monroe, NY 10950

Usage rate is \$3.50 per thousand gallons

Payments not postmarked by due date will be  
subject to service charge of 1 1/2 % per month

Customer ID: ABRAM001

Customer PO	Payment Terms	Due Date	Sales Rep ID
	Net 23 Days	1/24/14	

Quantity	Item	Description	Unit Price	Extension
11.90		12/27/13 Reading 324700 less 09/26/13 prior reading 312800 = 11.9 thousand gallons used	3.50	41.65
		Qtly Service Charge 01/01-03/31/14		262.00
		Qtly Escrow Charge 01/01-03/31/14		19.50

NOTE: Water company must be notified PRIOR to any property sale  
Customer complaints concerning service - please call 845-321-3613  
Customer complaints concerning disputed bills - please write to Great  
Expectations, LLC at address listed above.

Check No: 011614

Subtotal	323.15
Sales Tax	
Total Invoice Amount	323.15
Payment Received	323.15
<b>TOTAL</b>	<b>0.00</b>





Great Expectations, LLC  
P.O. Box 4687  
Middletown, NY 10941  
USA

## WATER BILL

4 Turnberry Court  
Monroe, NY 10950

# Invoice

Invoice Number:  
4882

Invoice Date:  
Apr 2, 2014

Page:  
1

Voice: 845-321-3613  
Fax:

Sold To:  
Kathleen Abrams  
4 Turnberry Court  
Monroe, NY 10950

**New Owners**  
Please provide us with a current contact number

**Usage rate is \$3.50 per thousand gallons**

Payments not postmarked by due date will be  
subject to service charge of 1 1/2 % per month

Customer ID: ABRAM001

Customer PO	Payment Terms	Due Date	Sales Rep ID
	Net 23 Days	4/25/14	

Quantity	Item	Description	Unit Price	Extension
10.50		03/31/14 Reading 335200 less 12/27/13 prior reading 324700 = 10.5 thousand gallons used	3.50	36.75
		Qtly Service Charge 04/01-06/30/14		262.00
		Qtly Escrow Charge 04/01-06/30/14		19.50

NOTE: Water company must be notified PRIOR to any property sale  
Customer complaints concerning service - please call 845-321-3613  
Customer complaints concerning disputed bills - please write to Great  
Expectations, LLC at address listed above.

Check No: 041814

Subtotal	318.25
Sales Tax	
Total Invoice Amount	318.25
Payment Received	318.25
<b>TOTAL</b>	<b>0.00</b>





Great Expectations, LLC  
P.O. Box 4687  
Middletown, NY 10941  
USA

# WATER BILL

4 Turnberry Court  
Monroe, NY 10950

# Invoice

Invoice Number:  
5121

Invoice Date:  
Oct 1, 2014

Page:  
1

Voice: 845-321-3613  
Fax:

## Sold To:

Kathleen Abrams  
4 Turnberry Court  
Monroe, NY 10950

**New Owners**  
Please provide us with a current contact number

**Usage rate is \$3.50 per thousand gallons**

Payments not postmarked by due date will be  
subject to service charge of 1 1/2 % per month

Customer ID: ABRAM001

Customer PO	Payment Terms	Due Date	Sales Rep ID
	Net 23 Days	10/24/14	

Quantity	Item	Description	Unit Price	Extension
5.90		09/29/14 Reading 346700 less 06/30/14 prior reading 340800 = 5.9 thousand gallons used Qtly Service Charge 10/01/14-12/31/14	3.50	20.65
		Qtly Escrow Charge 10/01/14-12/31/14		262.00
				19.50

NOTE: Water company must be notified PRIOR to any property sale  
Customer complaints concerning service - please call 845-321-3613  
Customer complaints concerning disputed bills - please write to Great  
Expectations, LLC at address listed above.

Check No: 101714

Subtotal	302.15
Sales Tax	
Total Invoice Amount	302.15
Payment Received	302.15
<b>TOTAL</b>	<b>0.00</b>



Company Name (Account #)

Month	Opening Balance (a)	Deposit (b)	Interest (c)	Withdrawals (d)	Check Number (list all check No.)	Closing Balance (a+b+c-d)	Explanation (Explain in detail what funds were used for)
January	7820.40	2,737.50				10,557.90 <del>7820.40</del>	1
February						10557.90	
March			1.16			10,559.06	QTL Interest Deposit
April		2737.50				13,296.56	
May						13,296.56	
June			1.54			13,298.10	QTL Interest
July		2737.50				16035.60	
August						16035.60	
September			1.94			16,037.54	QTL Interest
October		2737.50		7,300	Transfer online	11,475.04 <del>87,757.54</del>	Repayment of Loan - Approved by PSC 10/1/09 CASE #03-W0091
November						11,475.04 <del>87,757.54</del>	
December			1.56			11,476.60	QTL Interest
2014 Total	7820.40	10,950.00	6.20	7300.00		11,476.60	

Example:

ABC Water Company, Inc. (Acct. # 34598)

Company Name (Account #)

Month	Opening Balance (a)	Deposit (b)	Interest (c)	Withdrawals (d)	Check Number (List all check No.)	Closing Balance (a+b+c-d)	Explanation (Explain in detail what funds were used for)
January	\$10,000.00	\$2,000.00	\$12.00	\$0.00		\$12,012.00	
February	\$12,012.00	\$2,000.00	\$14.01	\$0.00		\$14,026.01	
March	\$14,026.01	\$2,000.00	\$16.03	\$2,300.00	100	\$13,742.04	XYZ Welding - Storage Tank Patching
April	\$13,742.04	\$2,000.00	\$15.74	\$0.00		\$15,757.78	
May	\$15,757.78	\$2,000.00	\$17.76	\$0.00		\$17,775.54	
June	\$17,775.54	\$2,000.00	\$19.78	\$800.00	101	\$18,995.31	EZ Company - Main Repair
July	\$18,995.31	\$2,000.00	\$21.00	\$0.00		\$21,016.31	
August	\$21,016.31	\$2,000.00	\$23.02	\$10,000.00	102	\$13,039.32	WTR Company - Remove old pump and install new pump
September	\$13,039.32	\$2,000.00	\$15.04	\$0.00		\$15,054.36	
October	\$15,054.36	\$2,000.00	\$17.05	\$0.00		\$17,071.42	
November	\$17,071.42	\$2,000.00	\$19.07	\$4,850.00	103, 104	\$14,240.49	103 - \$3,000 - XYZ Welding - Storage Tank Patching 104 - \$1,850 - Delta Engineers - Storage Tank Assessment
December	\$14,240.49	\$2,000.00	\$16.24	\$0.00		\$16,256.73	
2014 Total	\$10,000.00	\$24,000.00	\$206.73	\$17,950.00		\$16,256.73	





GREAT EXPECTATIONS, LLC  
ANALYSIS OF ESCROW ACCOUNT  
JANUARY 1, 2014 - DECEMBER 31, 2014

Note: Water rates approved by PSC on 5/29/04

<u>Property Address</u>	<u>1/1-3/31/14</u>	<u>4/1-6/30/14</u>	<u>7/1-9/30/14</u>	<u>10/1-12/31/14</u>	<u>Total 2014</u>
Beginning Escrow Balance 1/1/14					<b>7,820.40</b>
Clubhouse	432.00	432.00	432.00	432.00	1,728.00
Halfway House	24.00	24.00	24.00	24.00	96.00
Northside Irrigation 1	19.50	19.50	19.50	19.50	78.00
Northside Irrigation 2	19.50	19.50	19.50	19.50	78.00
Northside Irrigation 3	19.50	19.50	19.50	19.50	78.00
Southside Irrigation 4	19.50	19.50	19.50	19.50	78.00
Southside Irrigation 5	19.50	19.50	19.50	19.50	78.00
Pool	19.50	19.50	19.50	19.50	78.00
12 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
13 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
19 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
20 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
22 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
31 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
32 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
33 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
34 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
44 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
45 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
46 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
47 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
64 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
66 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
76 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
79 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
84 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
86 Mansion Ridge Blvd	19.50	19.50	19.50	19.50	78.00
87 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
89 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
93 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
103 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
111 Manison Ridge Blvd	19.50	19.50	19.50	19.50	78.00
4 August Ct	19.50	19.50	19.50	19.50	78.00
6 August Ct	19.50	19.50	19.50	19.50	78.00
11 August Ct	19.50	19.50	19.50	19.50	78.00
12 August Ct	19.50	19.50	19.50	19.50	78.00
15 August Ct	19.50	19.50	19.50	19.50	78.00
16 August Ct	19.50	19.50	19.50	19.50	78.00
18 August Ct	19.50	19.50	19.50	19.50	78.00
2 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
4 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
6 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
8 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
10 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
12 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
14 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
16 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
17 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
18 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
19 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
20 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
21 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
22 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
23 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
24 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
25 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
26 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
27 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
28 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
29 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
30 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
31 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
32 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
33 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
34 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
35 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
36 Turnberry Ct	19.50	19.50	19.50	19.50	78.00





GREAT EXPECTATIONS, LLC  
ANALYSIS OF ESCROW ACCOUNT  
JANUARY 1, 2014 - DECEMBER 31, 2014

Note: Water rates approved by PSC on 5/29/04

<u>Property Address</u>	<u>1/1-3/31/14</u>	<u>4/1-6/30/14</u>	<u>7/1-9/30/14</u>	<u>10/1-12/31/14</u>	<u>Total 2014</u>
38 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
40 Turnberry Ct	19.50	19.50	19.50	19.50	78.00
1 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
3 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
5 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
7 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
9 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
11 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
13 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
15 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
17 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
19 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
21 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
23 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
25 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
27 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
29 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
31 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
33 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
34 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
36 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
38 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
40 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
42 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
44 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
46 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
48 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
50 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
52 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
54 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
56 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
58 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
60 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
62 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
64 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
66 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
68 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
70 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
72 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
74 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
76 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
78 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
80 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
82 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
84 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
86 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
88 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
90 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
92 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
94 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
96 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
98 Pinehurst Circle	19.50	19.50	19.50	19.50	78.00
TOTALS	2,737.50	2,737.50	2,737.50	2,737.50	18,770.40
2014 Interest Credited to Escrow Balance					6.20
10/13/14 annual withdrawal for prior advances, as per Agreement on file with PSC. *					(7,300.00)
<b>TOTAL ESCROW BALANCE 12/31/13</b>					<b><u>11,476.60</u></b>

\*:Agreement approved by PSC on 10/1/09 Case #03-W-0941.

