From: robxlaw <robxlaw@aim.com> To: jphilmon <jphilmon@bigcanoe.org> Subject: Disclosure requested by David Hopkins Date: Mon, Aug 20, 2018 8:41 pm

Good evening Jill. Thank you so much for undertaking the General Manager's position here at Big Canoe. Though I have not

met you, I have heard nothing but great things about both your ability and your friendly, but no nonsense personality.

I know you are still in a spin regarding your functions and responsibilities, however I am contacting you in reference to a very important matter which will effect the future welfair of our wonderful Home.

Two years ago when the Board was in the throes of it's campaign for the membership's affirmative vote approving the purchase of the developer's property, I was openly involved in objecting to the lack of transparency displayed by the Board. This included failing to publicly address questions by POA members, justifying the affirmative vote by putting forth an appraisal that was fraught with errors, publicly misrepresenting financial information and data with respect to the future expense of ownership and as a personal affront, Phil Anderson's written denial of a requested one on

one meeting with Phil, myself and the Board's attorney (if Phil felt that was needed). All this was done in complete good faith on my part. With my dejection and at my wife's urging, six months after the vote, I gave up. Even after personally funding an "Appraisal Review" which resulted in an oral report showing we had paid 2x the value of the developer's property, I gave up my efforts.

Fast forward 2 years. I begin seeing the writings of David Hopkins. At first, I must admit I was skeptical of his "direction"

and was concerned he might be a "hothead". Though I have never met him, the more I followed his writings and reviewed

his information and accretions, the more I found he wasn't a hothead but someone who seems to have the best interest of the

community at heart but none the less someone who was tenacious in seeking the truth. Much of his research and accretions

paralleled what I had found months earlier.

The purpose of this email is to ask you for your consideration in doing what ever needs to be done to get Mr. Hopkins all the information he has requested by the appropriate deadline.

I practiced law in Georgia for forty years and was one of the youngest real estate brokers in Georgia in the 1960s. I do not suggest I am an expert nor am I asserting that every statement made by Mr. Hopkins is correct, I do have some legal experience

and a "boat load" of common sense.

I truly believe if Mr. Hopkins demands are not met, the Board and any other officers or employees involved in such failure to produce

requested documents will put themselves in jeopardy of substantial financial liability. Liability that even Directors E&O won't cover.

Over the past months I have spent a significant amount of personal funds trying to understand exactly what went on in this "Land Purchase".

Though I think I know what went on and in fact who the actor(s) were, since I'm not absolutely certain, I will go no further.

Here's the deal. If the demanded documents are not produced as requested and in a timely manner, I plan to again get involved. I feel

the disclosure of these documents is clearly mandated under Sec.156.2 of the Big Canoe Policies and Related Procedures

At that point, I will donate a substantial amount to Mr Hopkins legal fund. More importantly, I will personally spearhead a wide ranging fundraising effort to fund the legal expenses

in suing the POA Board and unfortunately, you. This effort would include word of mouth, newspaper ads and any other creative means that might be utilized.

Your failure to produce the requested documents as is your responsibility under the Policies and Procedures may well make your office culpable.

Think about this. If the Board and all third party vendors acted appropriately, then the disclosure of the required documents would end any speculation of

unethical or illegal behavior by anyone. At that point, I for one (and I suppose Mr Hopkins) would go away. WITHHOLDING THE REQUESTED DOCUMENTS AND INFORMATION CAN LEAD TO NOTHING BUT CONTINUING ALLEGATIONS AND POSSIBLE LITIGATION.

Thank you so much for your time. If any Board members would like to meet with me to head off this mess, please let me know.

Bob Garrison (Lot 9319)