

THE HARBOURS

CONDOMINIUM HOMES

May 23, 2007

Boca Raton Resort & Club
501 East Camino Real
Boca Raton, FL 33432
ATTN: Site/property manager

*Copy of note pad
sheets that were in
trash can in my unit
#904 on reverse side.*

RE: Misuse of BRRC documents

I am the HOA president of a condominium property near Louisville, KY. We have a resident here with whom I've had some problems, one of which is spreading information that is harmful to the reputation of our property. In doing so, she has used third-party stationery and documents in an attempt to add credibility to her viewpoints. Copies of some recent documents originated by her and bearing your property's identification are attached for your review.*

This isn't the first time she has been cited for this, although these are the first items we have recovered bearing the BRRC logo/name. In most instances, she has made reference to our condominium property, our management, and other real estate developments in an effort to cast us in a negative light. Of course, in doing so, she potentially soils the reputation of another party with whom she implies some sort of relationship. In a reversal of situations, I would definitely NOT want my property in any way associated with someone acting in this manner at another real estate development.

The individual in question here is named Sheila Rudder. My understanding is that she may hold a real estate license in the state of Florida. I can provide you with her local contact information upon request. You can reach me at our office address: One RiverPointe Plaza, Jeffersonville, Indiana, 47130, or feel free to call me at 502-299-9907.

Thanks for your consideration of this matter.

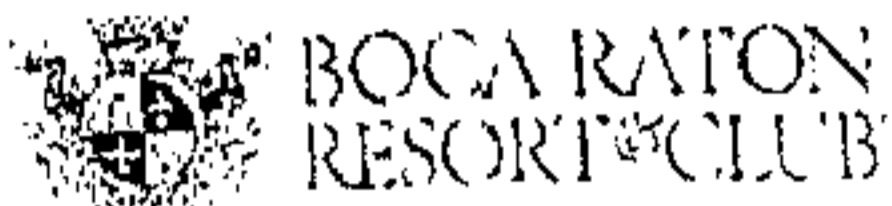
Sincerely,

Kevin A. Zipperle
President
The Harbours Condominium Association, Inc.



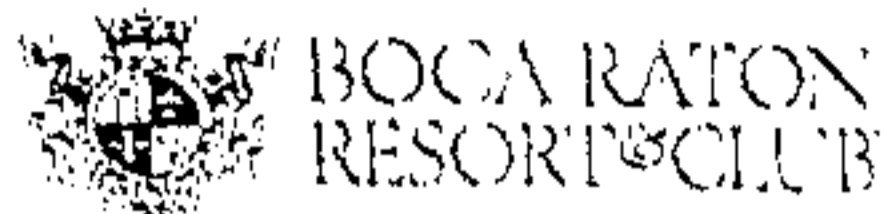
✓ cc: Sheila Rudder

* note pad
from hotel -



This was put
out, not by me,
prior to election

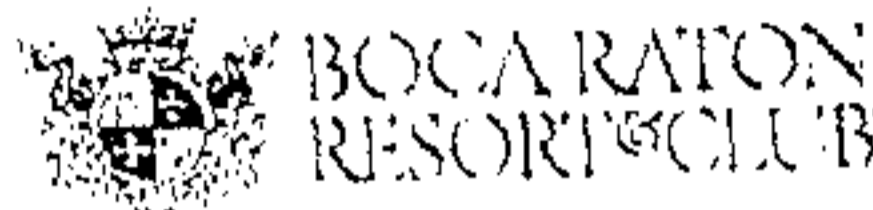
501 East Camino Real, Boca Raton, FL 33432



This was put
out prior to
election. Sources
are documented.
I was blamed
for this because
it is all true.

SR

501 East Camino Real, Boca Raton, FL 33432



This was put out
prior to election;
not by me.

All statements
are documented.

Zippurle started
threatening to
see me

501 East Camino Real, Boca Raton, FL 33432

These were in
my home @ unit
904 in trash can.



CONSUMER COMPLAINT FORM

Office of the Indiana Attorney General

RECEIVED

AUG 09 2010

To prevent delay, please be sure to complete **both sides** of this form in full. Please print clearly or type. **DO NOT** include your **Social Security Number** on this form or in any accompanying documents.

ATTORNEY GENERAL OF INDIANA
HOMEOWNER PROTECTION UNIT

1. YOUR INFORMATION

Mr. Mrs. Miss Ms. Dr.

Name KEVIN A. ZIPPERCE

Address ONE RIVERPOINTE PLAZA #312

City JEFFERSONVILLE State IN

ZIP 47130 County CLARK

Age 18-24 25-34 35-44 45-54 55-64 65+

Phone (502) 299-9907 Day
() Evening

E-mail KZIPPERCE@WIN.NET

2. WHO IS YOUR COMPLAINT AGAINST?

Name/Firm BECKY LEDOGAR

Address ONE RIVERPOINTE PLAZA #716

City JEFFERSONVILLE State IN

ZIP 47130 County CLARK

Phone ()

E-mail RLEDOGAR@INSIGHTBB.COM

Person you dealt with SAME

3. WHEN DID TRANSACTION/INCIDENT OCCUR? 5-4-09 to present Date Time AM PM

4. WHERE DID THE TRANSACTION/INCIDENT YOU ARE COMPLAINING ABOUT TAKE PLACE? (Check box when applicable)

At the firm's place of business By Mail

My home By Internet/e-mail

Away from the firm's place of business (work, convention, etc.) By telephone

Other _____

5. WHAT WAS THE VERY FIRST CONTACT BETWEEN YOU AND THE FIRM?

I telephoned the firm I went to the firm's place of business

I responded to a TV/radio ad I received a telephone call from the firm

A person came to my home I responded to an offer on the Internet

I received information by e-mail I responded to a printed advertisement

I received information in the mail Other _____

6. DO YOU CONSENT TO DISCLOSING THE FOLLOWING TO THE PUBLIC?

The nature and status of your complaint and the name of the firm? Yes No

Your name? Yes No

Your phone number? Yes No

7. WHAT WAS THE TRANSACTION FOR?

My business

My family/household

My farm

8. HOW DID YOU PAY?

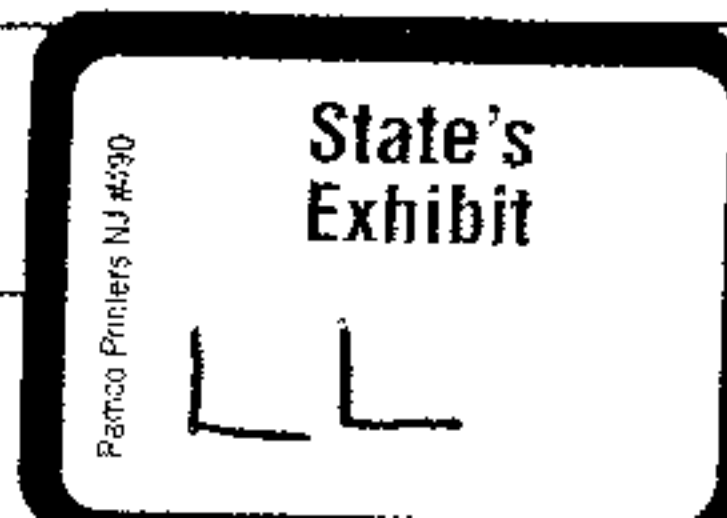
Cash Credit Card Medicaid Private Insurance

Check Installment Loan Medicare Other _____

9. DID YOU SIGN ANY WRITTEN AGREEMENT? IF YES, PLEASE ATTACH A COPY OF THE AGREEMENT. Yes No

For Office Use Only:

| | | | | | |
|-----|------|-----|------|-----|--------|
| Ind | Prac | OA: | Inv. | Sec | File # |
| | | | | | -CP- |



10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box when applicable) Yes No

When? _____ Action taken? _____

11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT?

When? _____ Action taken? _____

12. HAVE YOU CONTACTED A PRIVATE ATTORNEY? Yes No

13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No

14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No

15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. \$ TBD

16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL PAGES IF NECESSARY)

Please attach a copy of all papers involved (order blank, warranty, credit card receipt and statement, invoice, contract or written agreement, advertisement, cancelled check, correspondence and all other related documents). Please print clearly or type. DO NOT INCLUDE YOUR SOCIAL SECURITY NUMBER.

SELLER'S NON-DISCLOSURE WITH RESPECT TO PENDING SALE OF SELLER'S PROPERTY (SEE ATTACHMENTS)

17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED?

(SEE LETTER ENCLOSED)

18. CONSENT AND VERIFICATION

I affirm, under the penalties for perjury, that the foregoing representations, and those in all attachments, are true. The information I have provided in this complaint form is based upon my personal knowledge. I consent to the Consumer Protection Division obtaining or releasing any information in furtherance of the disposition of this complaint. I understand that I should not include my Social Security Number in any information submitted to the Consumer Protection Division. If I do provide my Social Security Number, I expressly consent to the disclosure of my Social Security Number in accordance with Indiana Code § 4-1-10-5(2).

[Signature] _____ Date 7-31-10

WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

MAIL COMPLETED FORMS TO:

Attorney General Greg Zoeller
 Consumer Protection Division
 Government Center South, 5th floor
 302 West Washington Street
 Indianapolis, IN 46204
 PH: 317-232-6330 • FAX: 317-233-4393
 www.IndianaConsumer.com

August 2, 2010

Office of the Indiana Attorney General
Consumer Protection Division
302 W. Washington St., 5th Floor
Indianapolis, IN 46204-2770

RE: Real Estate Statutory Violation by Becky Ledogar

Accompanying this cover letter are documents pertaining to Becky and Jack Ledogar in conjunction with the marketing of their condominium at The Harbours Condominiums in Jeffersonville, Indiana. It is my claim that these documents strongly support a case against Becky Ledogar that she has violated IC 32-21-5 in the manner in which she has completed her seller's disclosure for this property.

Following is an event timeline during which Ms. Ledogar has marketed her condo while at the same time filing multiple complaints with the Indiana Attorney General's (AG) Office about the property and how it's managed:

| | |
|-----------|--|
| 5/4/2009 | First Ledogar listing contract signed |
| 5/4/2009 | First seller's disclosure completed |
| 6/27/2009 | First AG complaint filed against Harbours HOA and Board members by Becky Ledogar |
| 11/4/2009 | Expiration of first listing contract |
| 11/5/2009 | Second listing contract signed (presumably using existing seller's disclosure) |
| 1/24/2010 | Second AG complaint filed against HOA |
| 3/5/2010 | Multiple AG complaints filed against individual Board members |
| 5/7/2010 | Expiration of second listing contract |
| 5/8/2010 | Ledogar condo now marketed FSBO |
| 7/18/2010 | Email (enclosed) among AG complainants—erroneously circulated—continuing to allege “abuse of power” and “misuse of HOA funds” by Becky Ledogar against the Board President |
| 7/20/10 | Second seller's disclosure completed |
| 7/30/10 | Third listing contract signed |

In addition to the email referenced, copies of the seller's disclosure, MLS printouts, and Becky Ledogar's AG complaints are enclosed along with the standard AG complaint form also referencing these documents.

The elements of the Realtor[®] seller's disclosure that I claim Ms. Ledogar has violated are two of her answers to questions in the “Other Disclosures” section on page 2.

Specifically, the Ledogars have answered "No" or "Do Not Know" to the following two questions on each seller's disclosures that they completed in 2009 and 2010:

- Have you received any notices by any governmental or quasi-governmental agencies affecting this property?
- Is there any threatened or existing litigation regarding this property?

In both years, they have declined to provide additional comments on the forms in the spaces provided or as an attachment. It is logical to assume that Jack Ledogar knew about Becky's complaints to the AG's office. It is also logical to assume that they both knew about similar complaints filed in concert with other Harbours residents. However, there would be no direct proof of either allegation, so this complaint deals entirely with Becky Ledogar and her own efforts to bring legal actions against The Harbours and its representatives (Board and staff members).

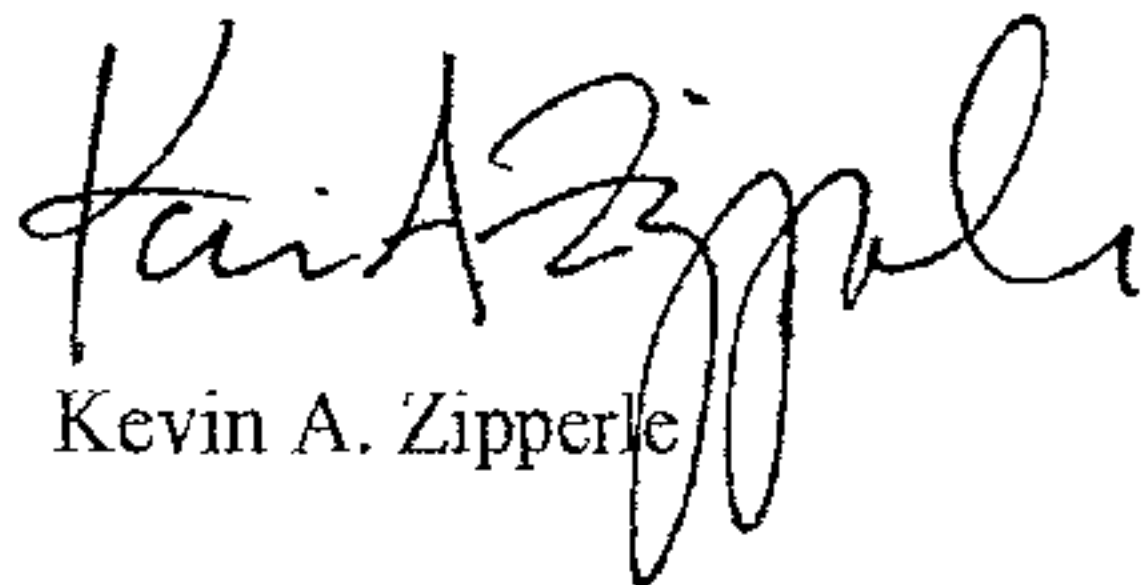
The week of July 26, 2010, Becky Ledogar confronted a census worker (Brittney Romero, ph. 812-225-0751) working at The Harbours and attempted to influence her on Ms. Ledogar's many issues with the Property. Please hold in private any discussions you have with this census worker as Becky Ledogar does not know that the worker reported the encounter to the Association office.

As resolution, I recommend the following steps be taken by/against Ms. Ledogar:

1. A probationary period of not less than 90 days during which the Ledogars' condominium cannot be sold or advertised for sale unless required by other legal action, e.g., foreclosure.
2. Immediate withdrawal of all pending AG complaints if the Ledogars intend to keep their property advertised for sale after this probationary period.
3. A letter of apology signed by the Ledogars to The Harbours HOA and their prior real estate listing agent or agents.
4. Formal disclosure to the Southern Indiana Realtors[®] Association (SIRA) that they had previously misrepresented certain information in their seller's disclosure.

Please feel free to contact me if there is additional information I can provide. Thanks for the AG's Office prompt attention to this very important matter.

Sincerely,



Kevin A. Zipperle

10. HAVE YOU COMPLAINED TO THE BUSINESS? (Check box when applicable) Yes No

When? _____ Action taken? _____

11. WITH WHAT OTHER AGENCY HAVE YOU FILED THIS COMPLAINT?

When? _____ Action taken? _____

12. HAVE YOU CONTACTED A PRIVATE ATTORNEY? Yes No

13. HAVE YOU STARTED A COURT ACTION? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No

14. HAVE YOU BEEN SUED OVER THIS ISSUE? IF YES, PLEASE ATTACH A COPY OF ALL COURT PAPERS. Yes No

15. DOLLAR AMOUNT ASSOCIATED WITH YOUR LOSS, IF ANY. \$ TBD

16. PLEASE DESCRIBE YOUR COMPLAINT IN DETAIL (ATTACH ADDITIONAL PAGES IF NECESSARY)

Please attach a copy of all papers involved (order blank, warranty, credit card receipt and statement, invoice, contract or written agreement, advertisement, cancelled check, correspondence and all other related documents). Please print clearly or type. DO NOT INCLUDE YOUR SOCIAL SECURITY NUMBER.

SELLER'S NON-DISCLOSURE WITH RESPECT TO PENDING SALE OF SELLER'S PROPERTY (SEE ATTACHMENTS)

17. HOW WOULD YOU LIKE YOUR COMPLAINT RESOLVED?

(SEE LETTER ENCLOSED)

18. CONSENT AND VERIFICATION

I affirm, under the penalties for perjury, that the foregoing representations, and those in all attachments, are true. The information I have provided in this complaint form is based upon my personal knowledge. I consent to the Consumer Protection Division obtaining or releasing any information in furtherance of the disposition of this complaint. I understand that I should not include my Social Security Number in any information submitted to the Consumer Protection Division. If I do provide my Social Security Number, I expressly consent to the disclosure of my Social Security Number in accordance with Indiana Code § 4-1-10-5(2).

[Signature] _____ 7-31-10 _____
 Your Signature Date

WHAT WILL HAPPEN NOW? WHAT ELSE SHOULD YOU DO?

The Consumer Protection Division will send a copy of your complaint to the respondent firm or licensed professional. This office cannot disclose your complaint against a licensed professional to the public unless this office files a disciplinary action against the licensed professional. This office represents the State of Indiana and is limited in the remedies it can pursue. You may be entitled to compensation or other rights that we cannot pursue for you. In addition to filing this complaint, you may want to consider contacting a private attorney or your local small claims court.

MAIL COMPLETED FORMS TO:

Attorney General Greg Zoeller
 Consumer Protection Division
 Government Center South, 5th floor
 302 West Washington Street
 Indianapolis, IN 46204
 PH: 317-232-6330 • FAX: 317-233-4393
 www.IndianaConsumer.com

August 2, 2010

Office of the Indiana Attorney General
Consumer Protection Division
302 W. Washington St., 5th Floor
Indianapolis, IN 46204-2770

RE: Real Estate Statutory Violation by Thomas Pike

Accompanying this cover letter are documents pertaining to Thomas Pike in conjunction with the marketing of his condominium at The Harbours Condominiums in Jeffersonville, Indiana. It is my claim that these documents strongly support a case against Thomas Pike that he has violated IC 32-21-5 in the manner in which he has completed his seller's disclosure for this property.

Following is an event timeline during which Mr. Pike has marketed his condo while at the same time filing multiple complaints with the Indiana Attorney General's (AG) Office about the property and how it's managed:

| | |
|-----------|--|
| 7/21/09 | First AG complaint filed against Harbours HOA by Thomas Pike |
| 1/25/10 | Second AG complaint filed against HOA |
| 3/30/2010 | Pike listing contract signed |
| 3/30/2010 | Seller's disclosure completed |
| 7/21/2010 | Pike's letter to homeowners alleging police reports against staff and Board members, negligence and mishandling of HOA finances, inadequate capital reserves, deficiencies in building maintenance, etc. |

In addition to the letter referenced, copies of the seller's disclosure, MLS printout, and Thomas Pike's AG complaints are enclosed along with the standard AG complaint form also referencing these documents.

The elements of the Realtor[®] seller's disclosure that I claim Mr. Pike has violated are two of his answers to questions in the "Other Disclosures" section on page 2 (see YELLOW highlights). Specifically, Thomas Pike has answered "No" or "Do Not Know" to the following two questions:

- Have you received any notices by any governmental or quasi-governmental agencies affecting this property?
- Is there any threatened or existing litigation regarding this property?

He has declined to provide additional comments on the form in the space provided or as an attachment. Mr. Pike has direct knowledge of possible legal actions against The

Harbours because he filed AG complaints himself, complaints that are pending. It is my understanding that he is also a real estate agent, possibly on inactive status but still bound by the Realtor Code of Ethics (see Articles 1, 2, 3, and 12--[http://www.realtor.org/realtororg.nsf/files/R_COE-Pledge-of-Performance.pdf/\\$FILE/R_COE-Pledge-of-Performance.pdf](http://www.realtor.org/realtororg.nsf/files/R_COE-Pledge-of-Performance.pdf/$FILE/R_COE-Pledge-of-Performance.pdf)).

Of particular concern, however, are the accusations he makes in his letter of July 21, 2010, accusations that if true and of genuine interest to him would likewise be of interest to any current or prospective owner of a condominium at The Harbours. Thomas Pike has been a Harbours Board member for several years, Chair of the Audit Committee in 2008 and 2009, and in a unique position to have long known about alleged improprieties affecting homeowners. His lack of disclosure on the real estate seller's disclosure form cannot be explained based on honest intentions or simple oversight.

As resolution, I recommend the following steps be taken by/against Mr. Pike:

1. A probationary period of not less than 90 days during which Thomas Pike's condominium(s) cannot be sold or advertised for sale unless required by other legal action, e.g., foreclosure.
2. Immediate withdrawal of all pending AG complaints if Mr. Pike intends to keep Harbours property advertised for sale after this probationary period.
3. A letter of apology signed by the Thomas Pike to The Harbours HOA and his prior real estate listing agent or agents.
4. Formal disclosure to the Southern Indiana Realtors[®] Association (SIRA) that he has previously misrepresented certain information in his seller's disclosure.
5. A recommendation to the Kentucky Real Estate Commission by the Indiana Office of the Attorney General that his Kentucky real estate license be revoked for a period of not less than one year.

Please feel free to contact me if there is additional information I can provide. Thanks for the AG's Office prompt attention to this very important matter.

Sincerely,



Kevin A. Zipperle

October 2011

Dear friends and neighbors,

It's hard to believe another three years have blown by! It seems like just a couple months ago I was writing to ask for your support in the 2008 election for the Board. A lot has happened since then...I guess the reason that time has gone by so quickly.

We are once again asked to vote three Board positions for three-year terms along with the 2012 budget. I am one of the candidates for the Board and ask for your support. The other two incumbents besides myself—Pat Collins and W.T. Roberts—are highly qualified and deserving of your support as well. Never has there been a more important time in our community for stability and a clear and determined vision in our leadership.

A number of challenges lie ahead of us in 2012. The activities of a handful of hard-core malcontents in our community continue to occupy our time and cost us valuable resources. As much as we have tried to meet their attacks without bothering rank-and-file homeowners, that is no longer possible. We are seeing our community in newspaper headlines and on television. We are being smeared by hearsay and frivolous accusations. We are being investigated by outside legal and regulatory agencies based on trumped up, inflammatory charges of misconduct that would make *The Sopranos* proud.

The people behind these efforts live among us, maybe even next door to you. And they need to hear from you. They're costing you money and/or depriving you of the lifestyle for which you bought into The Harbours. A few of them are nothing more than troublemakers; the rest are supporters of troublemakers. I won't name them here, but if you want to know how to contact any of them, I'll help you with that.

You also need to consider contacting your local government officials, your mayor and county prosecutor for starters. The malcontents have contacted them, over and over and over. That's a big part of our problem. They're government activists, and they got a big head start on us. Where we have them over a barrel is sheer numbers. And politicians respect numbers because they equal votes. When you set this letter aside, you should strongly consider calling the Jeffersonville mayor's office (812-285-6400) demanding action that is way overdue.

As your homeowners association, what we can do and will do is stay the course. Our resolve to maintain this community as the well-managed and beautiful property that it is has never been greater. However, the cost for doing that is increasing substantially. Not only are the legal and administrative costs to beat back the attackers increasing, so are other uncontrollable costs, big line items such as insurance and utilities. Anyone still trying to make us believe that inflation is dead needs to pay our electric bills! As usual, we can point to a few line items driving all of the cost increase, and this coming year is no exception.

It's important that we remain together and committed to dealing with those who oppose us. I've always talked about our "power buying" opportunities at The Harbours on services like cable TV. That same thing works with many of our other expenses. A twenty thousand dollar legal tab for the Association must be met with a nearly equal expenditure by the other guys. However, our individual average share of that is just a little more than \$100—and the other guys have to each pay that \$100 as well. In my



book, that's called leveraging your advantage, and we need to do that wherever possible. It's understood that legal actions do little more than benefit the lawyers financially. But intensified, they will have an effect on those trying to disrupt our lives and seize what we have. I and the rest of your Board will work as always to ensure that never happens.

Most of you knew me already. I communicate directly and do not mince words. And while I may not be the brightest bulb on the tree, I never shy away from a fight, a quality that makes me Public Enemy No. 1 among the malcontents. If you have any comments or questions you want me to address, please use the contact information below my signature. Thanks again for your support, and I'll see many of you at the Annual Meeting.

Sincerely,

A handwritten signature in black ink, appearing to read "Kevin".

Kevin Zipperle
Condo 312
Phone (502) 299-9907
Email kzipperle@win.net