

ORIGINAL



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July 6, 2009

RECEIVED

Arizona Corporation Commission  
Commission Docket Control  
1200 West Washington  
Phoenix, Arizona 85007

2009 JUL -8 A 9: 35

AZ CORP COMMISSION  
DOCKET CONTROL

Re: Docket No. E-01345A-07-0663, T-01846B-07-0663

Steve Benton & Delia Alvarado H/W JT  
2948 S. Noble View Drive  
Parker, Arizona 85344  
(928) 667-3366

Parcel No. 310-32-035A

Dear Commissioners:

Chairman Kristin Mayes  
Gary Pierce  
Paul Newman  
Sandra D. Kennedy  
Bob Stump

Arizona Corporation Commission  
**DOCKETED**

JUL - 8 2009



I strongly oppose the underground utilities project at Hillcrest Bay Subdivision in Parker, Arizona. My total cost for this project would be **\$37,020.00**.

I would like to be able to speak and ask questions at the hearing on July 21<sup>st</sup>, 2009. If you could please add my name to the list, I would appreciate it.

I would like the Commission to consider the following:

- 1) the State of Arizona is broke (\$ 4 billion short of a balanced budget);
- 2) most counties and cities within the State are broke and are in the process of hiring freezes, layoffs, furloughs, etc.;
- 3) several homeowners in the Hillcrest Bay Subdivision are in the same situation as the State (broke);
- 4) if passed, this would be a huge, devastating financial blow to a lot of homeowners who would be **forced** to pay thousands of dollars that they do not have;
- 5) the homeowners have been told, that if they don't have the money upfront, they can finance the cost over 15 years at 8% - in my case that would be \$353/month x 180 months = **\$63,540.00 (see attached sheet)**;

- 6) all property owners currently have liens on their properties, making it very difficult, if not impossible to refinance at better interest rates or sell their property. I was recently denied a loan at 4.75% interest from AEA Credit Union because of the lien on my property.
- 7) In her instructions to John Sears, after the last hearing, Kristen Mays asked him to #2) inform each homeowner of their amended total cost for this project and #4) allow homeowners to revote as to whether they were for or against the project. The **first** thing John Sears did, after the hearing, was to ask the homeowners for a new vote, prior to informing them of their total cost.

I believe this was just the opposite of what Chairman Kristen Mays intended.

- 8) I am begging for your understanding and compassion for those of us who would be financially devastated if this project goes forward. Our financial future is in your hands. Is it right to make us suffer so a few people can have a better view?

Regards,

A handwritten signature in black ink, appearing to read "Steve Benton". The signature is written in a cursive, flowing style with a long horizontal stroke extending to the right.

Steve Benton

## AEA FEDERAL CREDIT UNION

## Loan Calculation

Loan Amount:	37,000.00	Amount Financed:	37,000.00
Loan Date:	07/06/2009	APR:	8.0000%
Interest Rate:	8.000%		
Payment Count:	180	Cash Prepaid Finance Charge:	0.00
Payment Amount:	353.75	Financed Prepaid Finance Charge:	0.00
Last Payment:	353.63	Other Fees:	0.00
Last Payment Date:	07/06/2024		
Insurance 1:	0.00	at 0.000% for	0.00 to 0.00
Insurance 2:	0.00	at 0.000% for	0.00 to 0.00
Insurance 3:	0.00	at 0.000% for	0.00 to 0.00
Total Insurance:	0.00	Insurance Cost per Day:	0.00
Total Interest:	26,674.88		
Total Payments:	63,674.88		



AEA Federal Credit Union  
P.O. Box 13000  
Yuma, Arizona 85366-3000  
928.783.8881  
membercare@aeafcu.org

July 7, 2009

Steve Benton  
2948 Noble View Drive  
Parker AZ 85344

Dear Mr. Benton,

I am writing to acknowledge that the loan to refinance your home was initially cancelled on 5/19/09 due to the Notices of Proposed Lien on your residence. One was for \$13,146.36, filed by Arizona Public Service; the other was for \$17,374.60, filed by Verizon California, Inc.

Fortunately, we were able to reinstate the loan a week or so later after the title company managed to get releases from both utilities.

Sincerely,



Kaffa Davis  
Parker Branch Manager

Yuma Central Office  
1780 S. First Avenue  
Yuma, Arizona 85364

Albertsons Branch  
2378 W. 24<sup>th</sup> Street  
Yuma, Arizona 85364

North End Branch  
241 S. Main Street  
Yuma, Arizona 85364

Foothills Branch  
11252 N. Frontage Rd.  
Yuma, Arizona 85367

Somerton Branch  
530 E. Main Street  
Somerton, Arizona 85350

Parker Branch  
916 14<sup>th</sup> Street, Suite F  
Parker, Arizona 85344  
928.669.9854



AMERICA'S  
CREDIT UNIONS