

February 26, 2021

The Honorable Peter J. Messitte
U.S. District Court
District of Maryland, Southern Division
6500 Cherrywood Lane, Suite 475A
Greenbelt, Maryland 20770

RE: *In re Sanctuary Belize Litigation, Civil Action No. 18-cv-3309-PJM*

Dear Honorable Peter J. Messitte

Thank you for taking this letter in consideration, as I support the Consumer Committee and Owner Response to the FTC's Redress Plan. I have read over their proposed plan, while it seems fair and equitable for all parties, it does not address some key factors.

The plan creates "All lots are equal" model. In my opinion, all lots are not equal, due to desired location, waterfront, canal front, and whether the lot has power and water. The FTC's Redress Plan should consider qualifying the lots into two categories, waterfront and/or (promised waterfront) and non-waterfront lots.

The "partially paid" owners receive more discounts than a "fully paid" owners as outlined in the Consumer Committee and Owner Response to the FTC's Redress Plan. It seems the FTC's Redress Plan concludes that "fully paid" owners can afford to take such a huge loss. This is not the case for me personally. My husband and I withdrew money from our 401K to purchase the lot (in full) for our soon to be retirement. While we could've been making interest on our money and we are now at greater risk as we are left with a useless lot with no power and water and a non-completed canal which was promised to us as a waterfront lot. (see attachment 1).

Our lot was promised as a waterfront/canal lot which is more favorable and valuable than a non-waterfront lot. So how can the FTC value the lots based on price paid alone? The FTC's Redress plan does not guarantee the completion of the canals and power and water run to our lot, so how can I make an informed decision about opting in or out of the FTC's Redress Plan?

In addition, the FTC's Redress Plan indicates that Kanantik's lot owners will have first choice selection of lots in Sanctuary. While this is not a fair plan to "fully paid" owners who have paid more for their lot than the said Kanantik's owners, but yet their lot investment would be deemed as valuable as my investment for which I may have paid more.

The FTC's Redress Plan does not mention any By-laws or RCC&E and what common area property is defined. I don't mind paying POA dues, however, there must be some defined rules and a plat and map as the defined properties. Usually this is filed in the county or state. At the very least there must be a base plot and plat map for the owners and define the common areas. This is how HOA or POA's are created based on By-laws and Map and Plats that are registered in the county or in this case the country.

Furthermore, I am requesting the FTC take into consideration a stipulation of the developer must complete the following roads, canals, and water and power to lots and some amenities should be defined as depicted in a map with a majority of agreement from all the lot owners who are willing to "opt in". Without this information, the FTC Redress Plan is very unattractive to the "fully paid" lot owners.

Finally, I am asking the FTC to take into consideration that "All lots are NOT equal" and should be further defined as waterfront (or promised waterfront) and non-waterfront lots. The waterfront (or promised waterfront) lots should be further defined on a plat or map and that information shared with all lot owners.

Thank you for your time and consideration,

Davidson Tony and Jennifer Baboolal
Laguna Palms Lot Owner 24.