



AGREEMENT

Between

CITY OF LAUDERHILL

And

WINDERMERE CONDOMINIUM ASSOCIATION, INC.

IN THE AMOUNT OF \$781,000.00

**PROVIDING FOR FUNDING AND ADMINISTRATION OF
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS**



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This is an Agreement between: **CITY OF LAUDERHILL**, a political **subdivision of the State of Florida** of the State of Florida, its successors and assigns, hereinafter referred to as "CITY" through its City Commission,

AND

WINDERMERE CONDOMINIUM ASSOCIATION, INC., a not-for-profit organization authorized to do business in the State of Florida, its successors and assigns, hereinafter referred to as "SUBGRANTEE."

WITNESSETH, that for and in consideration of the mutual terms and conditions, promises, covenants and payments hereinafter set forth, CITY and SUBGRANTEE agree as follows:

ARTICLE 1

DEFINITIONS AND IDENTIFICATIONS

For the purposes of this Agreement and the various covenants, conditions, terms, and provisions which follow, the DEFINITIONS AND IDENTIFICATIONS set forth below are assumed to be true and correct and are agreed upon by the parties.

- 1.1 AMERICAN DISABILITY ACT (ADA): means the ADA policy and procedures promulgated by Federal Law, Section 503 and 504 of the Rehabilitation Act of 1973 and the Americans With Disabilities Act of 1990.
- 1.2 ASSURANCES: means those assurances made by SUBGRANTEE to CITY as specifically set forth in this Agreement.
- 1.3 LAUDERHILL COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAMS or PROGRAM MEANS THE Community Development Program applied for by City of Lauderhill and awarded by the United States Department of Housing and Urban Development as authorized pursuant to Title 1, Housing and Community Development Act of 1974, Public Law 93-383, as amended.
- 1.4 CDBG Funds: means the Community Development Block Grant Funds; the monies given to SUBGRANTEE pursuant to the terms of this Agreement.
- 1.5 CITY: means LAUDERHILL, Florida, a political subCITY of the State of Florida.
- 1.6 DAVIS-BACON: means the prevailing wage rate as determined by the Secretary of Labor to be paid laborers and mechanics working on projects of Two Thousand Dollars (\$2,000.00) or more.
- 1.7 DIVISION: means the Community Development Division of the City of Lauderhill.
- 1.8 GRANTEE: means Lauderhill, Florida, as Grantee of the United States Department of Housing and Urban Development.
- 1.9 H.U.D.: means the United States Department of Housing and Urban Development.
- 1.10 PROJECT(S): means the project or projects set forth in Article III hereof, and Exhibit "A" entitled Project(s) Description.
- 1.11 RULES AND REGULATIONS OF H.U.D.: means 24 CFR 570, "Community Development Block Grant Regulations"; OMB Circular A-122, "Cost Principles for Non-profit Organizations"; and, OMB Circular A-110, "Uniform Administrative Requirements."
- 1.12 SUBGRANTEE: means **WINDERMERE CONDOMINIUM ASSOCIATION, INC.**, a non-profit organization implementing and administering the project(s) set forth in Article III and Exhibit "A."

ARTICLE II

PREAMBLE

In order to establish the background, context and frame of reference for this Agreement and to generally express the objectives and intentions of the respective parties herein, the following statements, representations, and explanations shall be accepted as predicates for the undertakings and the commitments included within the provisions which follow and may be relied upon by the parties as essential elements of the mutual considerations upon which this Agreement is based.

- 2.1 Title I of the Housing and Community Development Act of 1974, P.L. 93-383, consolidated several existing categorical programs for community development into a single program of Community Development Block Grants ("CDBG") for the purpose of allowing local discretion as to the determination of needs and priorities for a community development program. The needs and priorities of community development in Lauderhill were determined by the CITY Commission.
- 2.2 Pursuant to 24 CFR 570.200(a) and 570.301 of the Rules and Regulations of H.U.D., the Project(s) were included in the Lauderhill Community Development Block Grant Program submission to H.U.D. It was determined that the proposals funded under this Project(s) would address one or more of the following three national objectives:
 - (a) Activities benefiting low and moderate-income persons.
 - (b) Activities which aid in the prevention or elimination of slums or blight.
 - (c) Activities designed to meet community development needs having a particular urgency.
- 2.3 Under the Rules and Regulations of H.U.D., CITY is administrator for the Program and CITY is mandated to comply with various statutes, rules, and regulations of the United States and the Rules and Regulations of H.U.D., as to the allocation and expenditure of funds as well as protecting the interests of certain classes of individuals who reside in Lauderhill, Florida.
- 2.4 CITY is mandated by H.U.D. to conduct all programs and activities relating to housing and community development in a manner, which will affirmatively further fair housing.
- 2.5 CITY is desirous of disbursing the funds to SUBGRANTEE. However, as administrator for the Program, CITY desires to obtain assurances from SUBGRANTEE, and SUBGRANTEE so assures CITY, that SUBGRANTEE will comply with the statutes, rules, and regulations of the United States, the rules and regulations of H.U.D., the State of Florida, and applicable codes and regulations of CITY relating to the Project(s) and the Program, as a condition precedent to the release of such funds to SUBGRANTEE.
- 2.6 Any SUBGRANTEE found to be taking actions designed to discourage affordable housing for sale or rent within the confines of LAUDERHILL is not eligible to receive CDBG funds.

2.7 This Agreement is subject to the availability of funds as more specifically described in Article IV and Article XII hereof.

ARTICLE III

PROJECT(S)

SUBGRANTEE agrees to provide and implement the following eligible Project(s):

PROGRAM DESCRIPTION

CDBG funds will be allocated for the purpose of funding to the Windermere Condominium Association, Inc. for neighborhood improvements to revitalize deteriorated structures and enhance community appearance in the Central Lauderhill community.

Summary Explanation/ Background:

In partnership with the City and Central Lauderhill CRA, the Lauderhill Housing Authority (LHA) has sought to alleviate slum and blight in the Central Lauderhill area through the targeted acquisition and rehabilitation of deteriorated properties. To date, LHA has purchased 30+ units in Windermere Condominiums and 16 quadplex units in Sunshine Villas which is adjacent to the Condominiums. Currently, renovations are taking place in the interior of the units which include: remodeling outdated kitchens and bathrooms, installing new flooring, replacing damaged windows, conducting electrical work, and other repairs as needed. While the renovations have helped to provide safe and decent conditions on the interior, the exterior of the properties are still badly in need of repair.

The attached proposal details the need to make immediate emergency repairs throughout the Windermere Community. Common area items such as balcony railings and stairwells are broken or missing altogether. Lighting is poor in the community and many light poles and fixtures must be replaced in order to address safety issues and combat neighborhood crime. In addition, items such as sprinkler system replacement, paving and landscaping will be addressed. Because the majority of repairs are deemed to be of an emergency nature, this request would allow for expedited funding to the Association instead of risking the safety of our residents while funding is accumulated over time.

Windermere is one of several communities that has been deeply affected by the housing crisis and the current vacancy rate is greater than 30%. This trend has led to an increase in vandalism, squatting and overall crime. The goal of the Housing Authority is to rehabilitate the deteriorated units and convert them into attractive, affordable housing for our residents. Through the City's State Housing Initiatives Partnership (SHIP) program, qualified residents will be offered a down payment assistance grant to aid in the purchase of a Windermere residence. By

committing to increase the homeownership rate LHA will be able to stabilize the community and decrease crime.

The advent of the **Safe Neighborhoods Improvement District** for Windermere and Tree Gardens Associations will greatly assist in the betterment of the community. Proposed improvements such as a guard gate and security cameras will help to keep transient people out of the neighborhood and reduce drug activity. Other improvements currently proposed are the extension of the greenway on 55th Ave down to Windermere and Tree Gardens. In order to accomplish this task the current parking on 55th Ave in front of Windermere will be relocated. In addition, streetscape lighting, landscaping and painting of the community's buildings will be done. Finally, the Safe Neighborhoods initiative will provide for expanded police protection in the area through the assignment of officers that will be solely dedicated to this zone.

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Attachments: #1 - Windermere Condominium Association, Inc. CDBG Proposal
#2 - City of Lauderhill Police Department crime data

Cost Summary/ Fiscal Impact: The proposed improvements will cost the City approximately \$781,000. Funding will be provided by offering a combination of a low-interest loan and a grant. CDBG funds will be allocated for this purpose.

Grace Period: The City of Lauderhill grants a one year grace period under this agreement for repayment of the loan.

Loan Forgiveness: The Windermere Condominium Association, Inc. may apply for the benefit of Loan Forgiveness, if it elects, for forgiveness of the principal and interest remaining on the loan, after the completion of 120 on-time payments.

ARTICLE IV

FUNDING AND METHOD OF PAYMENT

- 4.1 The maximum amount payable by CITY under this Agreement shall be **Seven Hundred Eighty-One Thousand Dollars (\$781,000.00)**.
- 4.2 CITY agrees to reimburse SUBGRANTEE for the Project(s) expenses incurred as provided for in Exhibit "B" attached hereto, provided a suspension of payment as provided for in Article XIV of this Agreement has not occurred, and provided further that SUBGRANTEE complies with the procedures for invoices and payments as set forth in Article VI of this Agreement.
- 4.3 CITY shall pay SUBGRANTEE as specific consideration for the indemnification in Article IX, the sum of ONE DOLLAR (\$1.00) in cash, the receipt of which is hereby acknowledged by the SUBGRANTEE.

ARTICLE V

IMPLEMENTATION AND TIMETABLE

- 5.1 SUBGRANTEE agrees to implement Project(s) and to comply with the timetable set forth in Exhibit "C," attached hereto and made a part of this Agreement. Failure to maintain the implementation schedule within sixty (60) days of the checkpoints identified in the timetable shall warrant a full review by CITY. Such referral shall be the first step toward possible reprogramming of funds. Failure to maintain the implementation schedule within ninety (90) days of checkpoints shall be cause for an attendant recommendation from the CITY that all uncommitted and unexpended funds be transferred to the contingency account or be reprogrammed, consistent with the Housing and Community Development Act of 1974, as amended.
- 5.2 All specifications and plans prepared or to be used for the Project(s) shall be certified and approved by SUBGRANTEE and submitted to the CITY for approval prior to advertisement or implementation as applicable.

ARTICLE VI

PROCEDURES FOR INVOICING AND PAYMENT

- 6.1 SUBGRANTEE shall invoice CITY monthly (on or before the 15th day following the reported month, request for reimbursement may be returned to subgrantee unpaid if the required reports are past due) on the following basis:
- (a) SUBGRANTEE shall provide CITY with an executed original of any contracts or subcontracts authorizing the work to be done on the Project(s).
1. Any work or services subcontracted hereunder shall be specifically authorized by written contract, written agreement, or purchase order and shall be subject to each provision of this Agreement. Proper documentation in accordance with county, state, and federal guidelines and regulations must be submitted to and approved by the CITY prior to execution of any subcontract hereunder. In addition, all subcontracts shall be subject to federal, state, and county law and regulations. **The City will pay Vendors directly.**
 2. None of the work or services, including but not limited to consultant work or services covered by this contract, shall be subcontracted or reimbursed without the prior written consent of the CITY.
 3. All purchasing for consumables, capital equipment, and services shall be made by purchase order or by a written

contract in conformity and in full compliance with the procedures prescribed by the Project Operations Manual, including 24 CFR 85.36, "Procurement Standards," incorporated herein by reference. All procurement transactions will be conducted in a manner providing full and open competition consistent with the standards set forth in 24 CFR 85.36.

4. Loans will be made directly to the Windermere Condominium Association, Inc. with management of the program through the Lauderhill Housing Authority.
- (b) SUBGRANTEE shall expend the funds within three (3) days of receipt of said funds in accordance with H.U.D. regulations.
 - (c) SUBGRANTEE shall maintain a separate account for these funds and said funds shall not be commingled with other funds of SUBGRANTEE.
 - (d) SUBGRANTEE shall not use these funds for any purpose other than the purpose set forth in this Agreement.
 - (e) SUBGRANTEE shall provide CITY with Project(s) budget information on the form provided for in Exhibit "B" attached hereto and made a part hereof, in conformity with the procedures prescribed by the Project Operations Manual, including OMB Circular A-122 "Cost Principles for Nonprofit Organizations," incorporated herein by reference.
 - (f) CITY agrees to make payment and reimburse all budgeted costs available under federal, state, and county guidelines. Payment for travel expenses, if any, shall be made in accordance with CITY guidelines for travel reimbursement.
 - (g) Request by SUBGRANTEE for payment shall be accompanied by proper documentation and shall be submitted to the CITY for approval no later than thirty (30) days after the last date covered by the request.
 - (h) CITY agrees that it shall make its best efforts to pay SUBGRANTEE within thirty (30) calendar days after proper presentation of invoices and reports approved by SUBGRANTEE director or officer and the CITY. In no event shall CITY provide advance funding to SUBGRANTEE or any subcontractor hereunder.
 - (i) For purposes of this section, copies of invoices, receipts, or other evidence of indebtedness shall be considered proper documentation. Invoices shall not be honored if received by CITY later than sixty (60) days after expiration or termination of this Agreement except invoices for audit costs and/or impact fees which will be honored up to twelve (12) months after expiration or termination.
 - (j) All contracted rehabilitation must be completed with one (1) year of the signed contract.
 - (k) In addition, SUBGRANTEE shall provide CITY with monthly progress reports as provided in **Exhibit "F,"** attached hereto and made a part of this Agreement.

- (l) SUBGRANTEE shall provide CITY with documentation of leveraging which has occurred during each month.
- 6.2 Upon receiving the invoice, reports and other materials as described in this Article, the CITY shall audit such bid awards, contracts, reports and invoices to determine whether the items invoiced have been completed and that the invoiced items are proper for payment.
- 6.3 Upon determination by the CITY that the services or material invoiced have been received or completed, the CITY shall authorize payment to SUBGRANTEE the amount CITY determines, pursuant to the audit, to be payable. In the event that subcontractors of the SUBGRANTEE have not been paid for their work on the Project(s) and/or waivers of lien have not been obtained from the subcontractors, CITY may, in its sole discretion, pay the subcontractors the amount due.
- 6.4 SUBGRANTEE shall have an adequate financial system and internal fiscal controls in accordance with H.U.D. and CITY requirements.
- 6.5 SUBGRANTEE agrees to notify the CITY at least forty-eight (48) hours in advance of the date that the work on the Project(s) will be initiated in order that on-site inspections may be conducted by CITY.
- 6.6 SUBGRANTEE agrees to expend the funds allocated to the Project(s) by the City of Lauderhill One- Year Action Plan, Community Development Block Grant Programs, 2008-2009. All funds not expended within the term of this Agreement shall remain in the custody and control of CITY.
- 6.7 Each reimbursement invoice will be received, reviewed, and approved by the Lauderhill Housing Authority.
- 6.8 If, in the opinion of the CITY, SUBGRANTEE has violated the terms of this Agreement, the CITY may bring the matter before the City Commission for consideration. In addition to those actions, which may be taken by the CITY pursuant to the terms of this Agreement, if the Commission determines that a violation of this Agreement has occurred, the Commission may disqualify SUBGRANTEE from receiving CDBG funding in the subsequent year.

ARTICLE VII

ASSURANCES

- 7.1 SUBGRANTEE agrees to comply with the provisions of Section 202, Executive Order 11246 and with the guidelines for applicants on equal opportunity obligations for CDBG funds in regard to construction contracts.
- 7.2 SUBGRANTEE agrees to comply with the provisions of 24 CFR Part 135 and Subtitle A et al. (Section III – Economic Opportunities for Low and Very Low Income Persons, Interim and Final Rules).
- 7.3 SUBGRANTEE agrees to comply with all applicable federal, state, and county laws, ordinances, and codes and regulations. Any conflicts or inconsistency between the above federal, state, or county guidelines or regulations and this Agreement shall be resolved in favor of the more restrictive guidelines.

- 7.4 SUBGRANTEE agrees to act in accordance with Title VI of the Civil Rights Act of 1964 (P.L. 88-352), no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity for which SUBGRANTEE receives federal financial assistance and will immediately take any measures necessary to effectuate this Agreement.
- 7.5 SUBGRANTEE agrees, if applicable, to inform affected persons of the benefits, policies, and procedures provided for under H.U.D. regulations.
- 7.6 SUBGRANTEE agrees to establish safeguards to prohibit employees from using positions for a purpose that is or gives the appearance of being motivated by a desire for private gain for themselves or other, particularly those with whom they have family, business or other ties.
- 7.7 SUBGRANTEE agrees further that it is bound by the standard terms and conditions used in the Grant Agreements and such other rules, regulations, or requirements as H.U.D. may reasonably impose, in addition to the aforementioned assurances provided at, or subsequent to, the execution of this Agreement by the parties hereto.
- 7.8 SUBGRANTEE agrees to comply with the requirements and standards of OMB Circular A-110, "Uniform Administrative Requirements for Grants and agreements with Institutions of Higher Education, Hospitals, and Other Nonprofit Organizations."
- 7.9 SUBGRANTEE agrees that CDBG funds shall not be used for religious activities or provided to primarily religious entities for any activities, including secular activities.
- 7.10 SUBGRANTEE agrees to administer, in good faith, a policy designed to assure a workplace free from the illegal use, possession, or distribution of drugs or alcohol by its beneficiaries.
- 7.11 SUBGRANTEE agrees that:
- (a) No federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, and officer or employee of Congress, or an employee of a member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any federal contract, grant , loan, or cooperative agreement.
 - (b) If any funds other than federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection this federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form – LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions.

- (c) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.
- 7.12 SUBGRANTEE agrees to act in accordance with Sections 503 and 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 in addressing the problem of discrimination against individuals with disabilities in such areas as employment, housing, public accommodations, education, and transportation.
- 7.13 SUBGRANTEE shall comply with Title I and Title II of the Americans with Disabilities Act regarding nondiscrimination on the basis of disability in employment.
- 7.14 SUBGRANTEE shall comply with Title I and Title II of the Americans with Disabilities Act regarding nondiscrimination on the basis of disability in employment and in state and local government services, in the course of providing any services funded in whole or in part by Lauderhill.
- 7.15 SUBGRANTEE shall comply with the requirements of 24 CFR 570.600 (subpart K) and 24 CFR 570.503 (uniform administrative requirements).
- 7.16 SUBGRANTEE shall comply with the requirements of 24 CFR 570.503 and 24 CFR 85.42 or 84.53(b) as well as any special documentation required by the contract or project activity, 24 CFR 570.502 (a) (16) or 24 CFR 570.502 (b) (3) (ix).
- 7.17 SUBGRANTEE shall maintain a log that includes date of purchase, serial number, location, etc. for all equipment purchased with CDBG funds in accordance with 24 CFR 85.32.

ARTICLE VIII

FINANCIAL RESPONSIBILITY

- 8.1 SUBGRANTEE hereby gives CITY, H.U.D., and the Comptroller General, through any authorized representative, access to and the right to examine, all records, books, papers, or documents relating to the Project(s).
- 8.2 SUBGRANTEE hereby agrees to maintain books and records in accordance with Generally Accepted Accounting Principles and to properly reflect all expenditures of funds provided by CITY under this Agreement.
- 8.3 SUBGRANTEE hereby agrees that if it has caused any funds to be expended in violation of this Agreement, it shall be responsible to refund such monies in full to CITY from nonfederal resource, or if this Agreement is still in force, any subsequent request for payment shall be withheld by CITY.
- 8.4 SUBGRANTEE, if receiving \$5,000 or more from the CITY, hereby agrees to provide to CITY organization-wide financial statements prepared in accordance with Generally Accepted Accounting Principles and audited by an Independent Certified Public Accountant licensed by the State of Florida. SUBGRANTEE agrees to comply with the audit requirements of OMB Circular A-133 entitled, "Audits of States, Local Government and Non-Profit

Organizations” and SFAS 116 and 117, as applicable. The financial statements shall include a statement of financial position, a statement of activities and a statement of cash flows. All grant funds from the CITY should be shown via explicit disclosure in the annual financial statements and/or the accompanying notes to the financial statements. The cash match and in-kind contributions should also be shown. Such financial disclosure information and management letters, if any, shall be filed with CITY within ninety (90) days after the close of the SUBGRANTEE’S fiscal year or expiration or termination of the Agreement. SUBGRANTEE is responsible for costs associated with the above-mentioned audit. Only costs associated with an audit of CDBG funds shall be charged as an eligible program cost. However, any costs associated with an audit of CDBG funds must be incurred prior to the expiration or termination of this Agreement. These costs may be charged on a direct basis or by proration or cost allocation. To ensure compliance with these auditing requirements, SUBGRANTEE should initiate the audit process prior to the end of the fiscal year.

- 8.5 Late submission of financial statements or management letters shall result in suspension of payment under this Agreement until the required documentation is received and accepted by CITY. Suspension of payment shall not excuse SUBGRANTEE from continued delivery of service, although CITY will pay no invoices during the period of suspension.
- 8.6 Any corrections to the financial statements requested by the CITY shall be made and submitted to the CITY within sixty (60) days after written request is received.
- 8.7 SUBGRANTEE hereby agrees and understands that all funding authorization through a CDBG shall be used only for eligible activities specifically outlined in the Agreement. SUBGRANTEE shall demonstrate significant material progress within the timetable in Exhibit “C,” attached hereto and by reference made a part hereof. In the event such material progress is neither evidenced nor commenced within said timetable, the CDBG funds shall revert to CITY as provided in this Agreement, and shall be used by CITY at its discretion for reallocation to other eligible CDBG projects.
- 8.8 Upon the prior written approval of the CITY, program income generated as a result of receipt of CDBG funds shall be used in one of the following manners:
 - (a) Added to funds committed to the Project(s) by SUBGRANTEE and used proportionally to the original funding allocation to further eligible program objectives.
 - (b) To finance the nonfederal share of the Project(s).
 - (c) Only for eligible CDBG activities.
 - (d) Returned to CITY upon request of the DIVISION.
- 8.9 SUBGRANTEE hereby agrees to budget and expend all CDBG funds in accordance with all applicable rules and regulations.
- 8.10 CITY shall have the right to audit and monitor any Project(s) income as a result of a CDBG activity.

- 8.11 SUBGRANTEE is required to and hereby agrees to account for program income related to Project(s) financed in whole or part with CDBG funds.
- 8.12 SUBGRANTEE hereby agrees to seek additional supportive or replacement funding from other funding sources. This will allow, to the greatest extent possible, the leveraging of CDBG funds.
- 8.13 Any real property under the SUBGRANTEE'S control that was acquired or improved in whole or in part with CDBG funds shall be:
- (a) Used to meet one of the National Objectives in 24 CFR 570.208 until five (5) years after the expiration of this Agreement, and
 - (b) Disposed of, if disposition occurs, in a manner that results in CITY being reimbursed in the amount of the current fair market value of the property less any portion of the value attributable to the expenditure of non-CDBG funds for acquisition of or improvement to the property.
- 8.14 SUBGRANTEE acknowledges that this is a federally assisted Project(s). Failure to complete the Project(s) in accordance with this Agreement, whether voluntarily or otherwise, constitutes a material breach of this Agreement, and any funds expended by CITY pursuant to this Agreement for the Project(s) shall be repaid in full to CITY from nonfederal sources. SUBGRANTEE agrees that this provision shall survive the expiration of this Agreement.

ARTICLE IX

INDEMNIFICATION AND INSURANCE

- 9.1 SUBGRANTEE will at all times hereafter indemnify and hold harmless, CITY, its officers, agents and employees, against any and all claims, losses, liabilities, or expenditures of any kind, including court costs and expenses, accruing or resulting from any or all suits, or damages or any kind resulting from injuries or damages sustained by any person or persons, corporation or property, by virtue of the performance of this Agreement. Notwithstanding the foregoing, this provision is subject to the limitations of liability as provided in section 768.28 Florida Statutes and does not act as a waiver of the City's entitlement to stop sovereign immunity as a matter of statutory and common law.
- 9.2 CITY gives specific consideration to SUBGRANTEE for the foregoing indemnifications in Article IV of this Agreement.
- 9.3 SUBGRANTEE shall be in compliance with Florida Statutes, Chapter 440 (Workers Compensation Law).
- 9.4 Insurance required herein shall be evidenced by certificate of insurance which provides CITY with a thirty (30) day prior written notice of cancellation or non-renewal.

ARTICLE X

EVALUATION AND MONITORING

SUBGRANTEE agrees that the CITY will carry out periodic monitoring and evaluation activities as determined necessary by the CITY. The continuation of this Agreement is dependent upon satisfactory evaluation conclusions. Such evaluation will be based on the terms of this Agreement, comparisons of planned versus actual progress relating to Project(s) scheduling, budgets, in-kind contributions, and output measures. Upon request, SUBGRANTEE agrees to furnish to the CITY such records and information, including copies and/or transcriptions, as is determined necessary by the CITY. SUBGRANTEE shall submit on a monthly and quarterly basis, and at other times upon request of the CITY, information and status reports required by the CITY or H.U.D. on forms approved by the CITY.

ARTICLE XI

TERM OF AGREEMENT

This Agreement shall commence on the day the CITY provides a written Notice to Proceed for the Project(s) to the SUBGRANTEE and shall terminate on September 30, 2009. This Agreement may be extended, by written Agreement of both SUBGRANTEE and CITY, for any designated period up to and including one year from the termination date specified in this Article.

ARTICLE XII

TERMINATION

- 12.1 This Agreement is subject to the availability of funds. Should funds no longer be available, this Agreement shall terminate upon no less than twenty-four (24) hours notice in writing to SUBGRANTEE. Said notice shall be delivered by certified mail, return receipt requested, or in person, with proof of delivery. CITY shall be the final authority as to the availability of funds.
- 12.2 If, through any cause, SUBGRANTEE fails to commence work on the Project(s), as set forth in Exhibit "C," within three (3) months from the date of execution of this Agreement, or fails to fulfill in timely and proper manner its obligation under this Agreement, or if SUBGRANTEE shall violate any of the covenants, agreements, or stipulations of this Agreement, CITY shall thereupon have the right to terminate this Agreement or suspend payment in whole or in part by giving written notice to SUBGRANTEE of such termination or suspension. If payments are withheld, the CITY shall specify in writing the actions that must be taken by SUBGRANTEE as a condition

precedent to resumption of payments and should specify a reasonable date for compliance.

- 12.3 In the event of termination, all finished or unfinished documents, data studies, surveys, drawings, maps, models, photographs, reports prepared, capital equipment and other assets secured by SUBGRANTEE with CDBG funds under this contract shall be returned to CITY.
- 12.4 Notwithstanding the above, SUBGRANTEE shall not be relieved of liability to CITY for damages sustained by CITY by virtue of any breach of this Agreement by SUBGRANTEE, and CITY may withhold any payments to SUBGRANTEE, for the purposes of setoff until such time as the exact amount of damages is determined.
- 12.5 In the best interests of the program and in order to better serve the people in the target areas and to fulfill the purposes of the Act, either party may terminate this Agreement upon giving thirty (30) days notice in writing of its intent to terminate, stating its reasons for doing so. In the event CITY terminates the Agreement, CITY shall pay SUBGRANTEE for documented eligible costs.
- 12.6 All requests for an amendment to this Agreement must be submitted in writing to the CITY no fewer than ninety (90) days prior to the termination date of this Agreement.

ARTICLE XIII

SUSPENSION OF PAYMENTS

- 13.1 The parties hereby agree that the following events are sufficient cause for suspension of payments. Such events include but are not limited to:
 - (a) Ineligible use of CDBG funds;
 - (b) Failure to comply with the work program or terms of this Agreement;
 - (c) Failure to submit reports as required, including a favorable audit report; and
 - (d) Submittal of incorrect or incomplete reports in any material respect.

ARTICLE XIV

INDEPENDENT CONTRACTOR

SUBGRANTEE is an independent subcontractor under this Agreement. Services provided by SUBGRANTEE shall be performed by employees of SUBGRANTEE and subject to supervision by SUBGRANTEE. Such employees shall not be deemed officers, employees, or agents of CITY. Personnel policies, tax responsibilities, social security and health insurance, employee benefits, purchasing policies, and other similar administrative procedures applicable to services rendered under this Agreement shall be those of SUBGRANTEE, which policies of SUBGRANTEE shall not conflict with CITY, H.U.D., of United States policies, rules or regulations relating to the use of CDBG funds provided for herein.

ARTICLE XV

ALL PRIOR AGREEMENTS SUPERSEDED

This document incorporates and includes all prior negotiations, correspondence, conversations, agreements, or understandings applicable to the matters contained herein and the parties agree that there are no commitments, agreements, or understandings concerning the subject matter of this Agreement that are not contained in this document. Accordingly, it is agreed that no deviation from the terms hereof shall be predicated upon any prior representations or agreements whether oral or written.

ARTICLE XVI

NOTICES

Whenever either party desires to give notice unto the other, such notice must be in writing, sent by certified United States mail, return receipt requested, addressed to the party for whom it is intended, at the place last specified, and the place for giving of notice shall remain such until it shall have been changed by written notice in compliance with the provisions of this paragraph. For the present, the parties designate the following as the respective places for giving of notice:

FOR CITY:

**Vincent L. Miller, Manager
Business and Neighborhood Enrichment
City of Lauderhill
Corporate Park at Inverrary
3800 Inverrary Boulevard
Suite 211
Lauderhill, Florida 33313**

FOR SUBGRANTEE:

**Kenneth Thurston, Chairperson
Windermere Condominium Association, Inc.
4360 West Oakland Park Boulevard
Lauderdale Lakes, Florida 33313**

ARTICLE XVII

AMENDMENTS; ASSIGNMENTS

- 17.1 It is understood that CITY, as Grantee, is responsible to H.U.D. for the administration of CDBG funds and may consider and act upon reprogramming recommendations as proposed by its SUBGRANTEES. In the event that CITY approves any modification, amendment, or alteration to the funding allocation, SUBGRANTEE shall be notified pursuant to Article XVII and such notification shall constitute an official amendment.
- 17.2 CITY may, in its discretion, amend this Agreement to conform with changes in federal, state, CITY, and/or H.U.D. guidelines, directives, and objectives. Such amendments shall be incorporated by written amendment as a part of this Agreement and shall be subject to approval of the Lauderhill City Commission.
- 17.3 The CITY shall be authorized to approve line item changes to the budget information set out in Exhibit "B" provided such changes do not result in an increase in the CDBG fund amount in Section 4.1 of this Agreement, and Exhibit "B" attached hereto.
- 17.4 No modification, amendment or alteration in the terms or conditions contained herein shall be effective unless contained in a written document executed with the same formality and of equal dignity as this Agreement.
- 17.5 SUBGRANTEE shall not transfer or assign the performance of services called for in this Agreement without the prior written consent of CITY.

ARTICLE XVIII

REPORTS, PLANS, AND OTHER AGREEMENTS

All reports, plans, surveys, information, documents, maps, and other data procedures developed, prepared, assembled, or completed by SUBGRANTEE for the purposes of this Agreement shall become the property of CITY without restriction, reservation, or limitation of their use and shall be made available by SUBGRANTEE at any time upon request by CITY. Upon completion of all work contemplated under this Agreement, copies of all of the above data shall be delivered to the CITY upon written request.

ARTICLE XIX

CONFLICT OF INTEREST

SUBGRANTEE covenants that no person who presently exercises any functions or responsibilities in connection with the Project(s) has any personal financial interest, direct or indirect, in the Project(s) during their tenure or for one (1) year thereafter, as provided for in 24 CFR 570.611(b), which would conflict in any manner or degree with the performance of this Agreement and that no person having any conflicting interest shall be employed or subcontracted. Any possible conflicting interest on the part of SUBGRANTEE or its employees shall be

disclosed in writing to the CITY. It shall not be deemed a conflict as long as all purchasing for consumables, capital equipment, and services are obtained in conformance with Article VI.

However, this paragraph shall be interpreted in such a manner so as not to reasonably impede the statutory requirement that maximum opportunity be provided for employment of and participation of lower income residents of the Project(s) target area(s).

ARTICLE XX

EXECUTION

This document shall be executed in two (2) counterparts, each of which shall be deemed to be an original.

ARTICLE XXI

CONSENT TO JURISDICTION

SUBGRANTEE irrevocably submits to the jurisdiction of any Florida state or federal court in any action or proceeding arising out of or relating to this Agreement, and hereby irrevocably agrees that all claims in respect to such action or proceeding may be heard and determined in such court. Each party further agrees that venue of any action to enforce this Agreement shall lie in Broward County, Florida.

ARTICLE XXII

GOVERNING LAW

The parties agree that this Agreement shall be construed in accordance with and governed by the laws of the State of Florida.

ARTICLE XXIII

SEVERABILITY

If this Agreement contains any unlawful provisions not an essential part of this Agreement and which shall not appear to have a controlling or material inducement to the making thereof, such provisions shall be deemed of no effect and shall, upon notice by either party, be deemed stricken from this Agreement without affecting the binding force of the remainder of the Agreement.

ARTICLE XXIV

LEGAL PROVISIONS DEEMED INCLUDED

Each and every provision of any law and clause required by law to be inserted in this Agreement shall be deemed to be inserted herein, and this Agreement shall be read and enforced as though it were included herein and if, through mistake or otherwise, any such provision is not inserted or is not correctly inserted, then upon application of either party this Agreement shall forthwith be amended to make such insertion.

IN WITNESS WHEREOF, the parties have made and executed this Agreement on the respective dates under each signature: CITY OF LAUDERHILL through the CITY MANAGER, authorized to execute same by resolution of the CITY COMMISSION, and the WINDERMERE CONDOMINIUM ASSOCIATION, INC. signing by and through its President, duly authorized to execute same.

WITNESSES:

Attest

Andrea M. Anderson
Andrea Anderson
City Clerk

CITY OF LAUDERHILL

By Charles Faranda
Charles Faranda, City Manager

26th day of May, 2009

Approved as to form by
Earl Hall, City of Lauderhill

Earl Hall
SUBGRANTEE

WITNESSES:

Cheyl Hill
Signature

Cheyl Hill
Print Name

Kentrea White
Signature

Kentrea White
Print Name

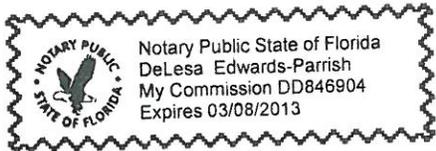
By Kenneth Raymond Houston
Executive Director or Designee

26th day of May, 2009

(CORPORATE SEAL)
STATE OF FLORIDA)

COUNTY OF BROWARD) SS.

The foregoing instrument was acknowledged before me this 26th day of May, 2009 by WINDERMERE CONDOMINIUM ASSOCIATION, INC., a Florida non-profit corporation, on behalf of the corporation. He or she is personally known to me or has produced Florida Driver License # 623-56-20-464-28 identification and who did take an oath.



DeLesa E. Parrish
Notary, Public, State of Florida
DeLesa E. Parrish
Print or Type Name

Commission No. DD846904

Commission expires: March 8, 2012

ATTACHMENT #1

WINDERMERE CONDOMINIUM ASSOCIATION, INC. CDBG PROPOSAL

**WINDERMERE CONDOMINIUM ASSOCIATION, INC.
CDBG PROJECT PROPOSAL**

CDBG funds will be allocated for the purpose of funding to the Windermere Condominium Association, Inc. for neighborhood improvements to revitalize deteriorated structures and enhance community appearance in the Central Lauderhill community.

Summary Explanation/ Background:

In partnership with the City and Central Lauderhill CRA, the Lauderhill Housing Authority (LHA) has sought to alleviate slum and blight in the Central Lauderhill area through the targeted acquisition and rehabilitation of deteriorated properties. To date, LHA has purchased 30+ units in Windermere Condominiums and 16 quadplex units in Sunshine Villas which is adjacent to the Condominiums. Currently, renovations are taking place in the interior of the units which include: remodeling outdated kitchens and bathrooms, installing new flooring, replacing damaged windows, conducting electrical work, and other repairs as needed. While the renovations have helped to provide safe and decent conditions on the interior, the exterior of the properties are still badly in need of repair.

The attached proposal details the need to make immediate emergency repairs throughout the Windermere Community. Common area items such as balcony railings and stairwells are broken or missing altogether. Lighting is poor in the community and many light poles and fixtures must be replaced in order to address safety issues and combat neighborhood crime. In addition, items such as sprinkler system replacement, paving and landscaping will be addressed. Because the majority of repairs are deemed to be of an emergency nature, this request would allow for expedited funding to the Association instead of risking the safety of our residents while funding is accumulated over time.

Windermere is one of several communities that has been deeply affected by the housing crisis and the current vacancy rate is greater than 30%. This trend has led to an increase in vandalism, squatting and overall crime. The goal of the Housing Authority is to rehabilitate the deteriorated units and convert them into attractive, affordable housing for our residents. Through the City's State Housing Initiatives Partnership (SHIP) program, qualified residents will be offered a down payment assistance grant to aid in the purchase of a Windermere residence. By committing to increase the homeownership rate LHA will be able to stabilize the community and decrease crime.

The advent of the **Safe Neighborhoods Improvement District** for Windermere and Tree Gardens Associations will greatly assist in the betterment of the community. Proposed improvements such as a guard gate and security cameras will help to keep transient people out of the neighborhood and reduce drug activity. Other improvements currently proposed are the extension of the greenway on 55th Ave down to Windermere and Tree Gardens. In order to accomplish this task the current parking on 55th Ave in front of Windermere will be relocated. In addition, streetscape lighting, landscaping and painting of the community's buildings will be done. Finally, the Safe Neighborhoods initiative will provide for expanded police protection in the area through the assignment of officers that will be solely dedicated to this zone.

Attachments: #1 – Windermere Condominium Association, Inc. CDBG Proposal
#2 – City of Lauderhill Police Department crime data

Cost Summary/ Fiscal Impact: The proposed improvements will cost the City approximately \$781,000. Funding will be provided by offering a combination of a low-interest loan and a grant. CDBG funds will be allocated for this purpose.

Grace Period: The City of Lauderhill grants a one year grace period under this agreement for repayment of the loan.

Loan Forgiveness: The Windermere Condominium Association, Inc. may apply for the benefit of Loan Forgiveness, if it elects, for forgiveness of the principal and interest remaining on the loan, after the completion of 120 on-time payments.

ATTACHMENT #2

**CITY OF LAUDERHILL POLICE
DEPARTMENT CRIME DATA**

2009

Windermere Crime Data



Michael G Gordon
Lauderhill Police Department
5/7/2009

REFERENCE DATA

COMPLAINT CODE DEFINITION

13 SUSPICIOUS CALL
13I SUSPICIOUS INCIDENT
13P SUSPICIOUS PERSON
14 INFORMATION
18 FELONY
19 MISDEMEANOR
22 DISTURBANCE
37 DISTURBANCE-JUVENILE
38 DOMESTIC DISTURBANCE
49A ALARM AUDIBLE
51 TRESPASSING
66 CIVIL MATTER
67OM OTHER MEDICAL
68 POLICE SERVICE CALL
76 ASSIST ANOTHER AGENCY

DISPOSITION CODES

A WRITTEN REPORT
B NO WRITTEN REPORT
C ALARM-CONTACT MADE OWNER
D ALARM-NO CONTACT MADE OWNER
E CIVIL ASSIST
F CRASH
G OFF DUTY CITIZEN ASSIST
H AID OTHER AGENCY
I CAPIAS/TRAFFIC ARREST
J FI CARD COMPLETED
S SHORT FORM DOMESTIC REPORT
T TRAFFIC RELATED CALL
U UNFOUNDED

911: **N AMERICAN EMERGENCY NUMBER:** in the United States and Canada, the telephone number used to call for police, fire, or ambulance emergency services.

Crime Data: January 2009 – April 2009

TOP 15 POLICE CALLS FOR SERVICE:

Complaint	Count
68	102
22	44
13P	41
13I	33
66	16
14	16
51	11
49A	11
76	10
911	10
38	9
18	8
19	7
67OM	7
13	7
37	7
Total	339

Crime Data: January 2009 – April 2009

DISPOSITIONS OF CALLS FOR SERVICE:

Disposition	Count
A	44
B	258
C	3
D	10
E	14
F	1
G	10
H	33
I	8
J	20
S	7
T	2
U	20
Grand Total	430

Crime Data: January 2009 – April 2009

REPEAT CALLS FOR SERVICE BY ADDRESS:

Address	Count
5440 NW 19TH ST	66
NW 55TH AV&NW 19TH	29
5333 NW 18TH ST	19
5200 NW 19TH ST	15
1833 NW 54TH TER	14
NW 19TH ST&NW 55TH	13
5416 NW 18TH ST	12
1818 NW 54TH TER	11
1800 NW 55TH AV	8
5401 NW 18TH CT	8
1864 NW 55TH AV	7
5400 NW 19TH ST	7
5232 NW 18TH ST	7
5217 NW 18TH ST	6
5300 NW 18TH ST	6
1800 NW 54TH TER	6
1848 NW 55TH AV	6
5500 NW 19TH ST	6
Grand Total	246

Crime Data: January 2009 – April 2009

ARRESTS:

Offense	Count
All Other Offenses	5
Aggravated Assault with other dangerous weapon	1
Non-Criminal Reports	1
Highway Robbery with Firearm	1
Kidnapping/Abduction	1
Drug Abuse-Possess Marijuana	1
Drug Abuse-Possess Opium, Cocaine (morphine, heroin, codeine)	1
Drug Abuse-Sale/Make Marijuana	1
Grand Total	12

EXHIBIT A

PROJECT DESCRIPTION

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EXHIBIT B

PROJECT BUDGET

WINDERMERE CONDOMINIUM ASSOCIATION, INC.

ITEM	TOTAL
<i>1, must</i> Installation of Fifteen (15) 30' light poles at \$5,000.00 each	\$ 75,000.00
<i>1, must</i> Railing repair Thirty (30) Buildings at \$2,500.00 each	\$ 75,000.00
<i>2, must</i> Repair/Replacement of Thirty (30) Meter/Storage doors at \$2,000.00 each	\$ 60,000.00
○ Parking Lot paving	\$ 52,000.00
○ Landscaping and Sprinkler repair Thirty (30) Buildings at \$4,000.00 each	\$ 120,000.00
<i>3, must</i> Replacing of Thirty (30) Bay Windows at \$1,800.00 each	\$ 54,000.00
○ Termite Fumigation of Thirty (30) Buildings at \$2,000.00 each	\$ 60,000.00
○ Replacement of termite damaged wood for Thirty (30) Buildings at \$2,000.00 each	\$ 60,000.00
○ Replacement of Decaying Galvanized waste-water for Fifteen (15) Buildings at \$15,000.00 each	\$ 225,000.00
Grand Total	\$ 781,000.00

EXHIBIT C

PROJECT SCHEDULE

The WINDERMERE CONDOMINIUM ASSOCIATION, INC. Program Schedule matches the 2008-2009 CDBG Fiscal period, from October 1, 2008 to September 30, 2009.

EXHIBIT D

WINDERMERE AMORTIZATION – 20 YEARS

Loan Amortization Schedule

Enter values	
Loan amount	\$ 781,000.00
Annual interest rate	2.00 %
Loan period in years	20
Number of payments per year	12
Start date of loan	3/1/2009
Optional extra payments	\$

Loan summary	
Scheduled payment	\$ 3,950.95
Scheduled number of payments	240
Actual number of payments	240
Total early payments	\$
Total interest	\$ 167,227.72

Lender name: City of Lauderhill

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	4/1/2009	\$ 781,000.00	\$ 3,950.95	\$ -	\$ 3,950.95	\$ 2,649.28	\$ 1,301.67	\$ 778,350.72	\$ 1,301.67
2	5/1/2009	778,350.72	3,950.95	-	3,950.95	2,653.70	1,297.25	775,697.02	2,598.92
3	6/1/2009	775,697.02	3,950.95	-	3,950.95	2,658.12	1,292.83	773,038.90	3,891.75
4	7/1/2009	773,038.90	3,950.95	-	3,950.95	2,662.55	1,288.40	770,376.35	5,180.14
5	8/1/2009	770,376.35	3,950.95	-	3,950.95	2,666.99	1,283.96	767,709.36	6,464.10
6	9/1/2009	767,709.36	3,950.95	-	3,950.95	2,671.43	1,279.52	765,037.93	7,743.62
7	10/1/2009	765,037.93	3,950.95	-	3,950.95	2,675.89	1,275.06	762,362.04	9,018.68
8	11/1/2009	762,362.04	3,950.95	-	3,950.95	2,680.35	1,270.60	759,681.70	10,289.29
9	12/1/2009	759,681.70	3,950.95	-	3,950.95	2,684.81	1,266.14	756,996.88	11,555.42
10	1/1/2010	756,996.88	3,950.95	-	3,950.95	2,689.29	1,261.66	754,307.60	12,817.08
11	2/1/2010	754,307.60	3,950.95	-	3,950.95	2,693.77	1,257.18	751,613.83	14,074.26
12	3/1/2010	751,613.83	3,950.95	-	3,950.95	2,698.26	1,252.69	748,915.57	15,326.95
13	4/1/2010	748,915.57	3,950.95	-	3,950.95	2,702.76	1,248.19	746,212.81	16,575.15
14	5/1/2010	746,212.81	3,950.95	-	3,950.95	2,707.26	1,243.69	743,505.55	17,818.83
15	6/1/2010	743,505.55	3,950.95	-	3,950.95	2,711.77	1,239.18	740,793.78	19,058.01
16	7/1/2010	740,793.78	3,950.95	-	3,950.95	2,716.29	1,234.66	738,077.49	20,292.67
17	8/1/2010	738,077.49	3,950.95	-	3,950.95	2,720.82	1,230.13	735,356.67	21,522.80
18	9/1/2010	735,356.67	3,950.95	-	3,950.95	2,725.35	1,225.59	732,631.31	22,748.39
19	10/1/2010	732,631.31	3,950.95	-	3,950.95	2,729.90	1,221.05	729,901.41	23,969.44
20	11/1/2010	729,901.41	3,950.95	-	3,950.95	2,734.45	1,216.50	727,166.97	25,185.94
21	12/1/2010	727,166.97	3,950.95	-	3,950.95	2,739.00	1,211.94	724,427.96	26,397.89
22	1/1/2011	724,427.96	3,950.95	-	3,950.95	2,743.57	1,207.38	721,684.40	27,605.27
23	2/1/2011	721,684.40	3,950.95	-	3,950.95	2,748.14	1,202.81	718,936.25	28,808.08
24	3/1/2011	718,936.25	3,950.95	-	3,950.95	2,752.72	1,198.23	716,183.53	30,006.30
25	4/1/2011	716,183.53	3,950.95	-	3,950.95	2,757.31	1,193.64	713,426.22	31,199.94
26	5/1/2011	713,426.22	3,950.95	-	3,950.95	2,761.91	1,189.04	710,664.32	32,388.99
27	6/1/2011	710,664.32	3,950.95	-	3,950.95	2,766.51	1,184.44	707,897.81	33,573.43
28	7/1/2011	707,897.81	3,950.95	-	3,950.95	2,771.12	1,179.83	705,126.69	34,753.26
29	8/1/2011	705,126.69	3,950.95	-	3,950.95	2,775.74	1,175.21	702,350.95	35,928.47
30	9/1/2011	702,350.95	3,950.95	-	3,950.95	2,780.36	1,170.58	699,570.59	37,099.05
31	10/1/2011	699,570.59	3,950.95	-	3,950.95	2,785.00	1,165.95	696,785.59	38,265.00
32	11/1/2011	696,785.59	3,950.95	-	3,950.95	2,789.64	1,161.31	693,995.95	39,426.31
33	12/1/2011	693,995.95	3,950.95	-	3,950.95	2,794.29	1,156.66	691,201.66	40,582.97
34	1/1/2012	691,201.66	3,950.95	-	3,950.95	2,798.95	1,152.00	688,402.72	41,734.98
35	2/1/2012	688,402.72	3,950.95	-	3,950.95	2,803.61	1,147.34	685,599.10	42,882.31
36	3/1/2012	685,599.10	3,950.95	-	3,950.95	2,808.28	1,142.67	682,790.82	44,024.98

LOAN AMORTIZATION SCHEDULE -- \$781,000.00 amortized at 2% - 20 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
37	4/1/2012	682,790.82	3,950.95	-	3,950.95	2,812.96	1,137.98	679,977.86	45,162.98
38	5/1/2012	679,977.86	3,950.95	-	3,950.95	2,817.65	1,133.30	677,160.20	46,296.28
39	6/1/2012	677,160.20	3,950.95	-	3,950.95	2,822.35	1,128.60	674,337.86	47,424.86
40	7/1/2012	674,337.86	3,950.95	-	3,950.95	2,827.05	1,123.90	671,510.80	48,548.76
41	8/1/2012	671,510.80	3,950.95	-	3,950.95	2,831.76	1,119.18	668,679.04	49,667.94
42	9/1/2012	668,679.04	3,950.95	-	3,950.95	2,836.48	1,114.47	665,842.56	50,792.41
43	10/1/2012	665,842.56	3,950.95	-	3,950.95	2,841.21	1,109.74	663,001.34	51,892.14
44	11/1/2012	663,001.34	3,950.95	-	3,950.95	2,845.95	1,105.00	660,155.40	52,997.15
45	12/1/2012	660,155.40	3,950.95	-	3,950.95	2,850.69	1,100.26	657,304.71	54,097.41
46	1/1/2013	657,304.71	3,950.95	-	3,950.95	2,855.44	1,095.51	654,449.27	55,192.91
47	2/1/2013	654,449.27	3,950.95	-	3,950.95	2,860.20	1,090.75	651,589.07	56,283.66
48	3/1/2013	651,589.07	3,950.95	-	3,950.95	2,864.97	1,085.98	648,724.10	57,369.64
49	4/1/2013	648,724.10	3,950.95	-	3,950.95	2,869.74	1,081.21	645,854.36	58,450.85
50	5/1/2013	645,854.36	3,950.95	-	3,950.95	2,874.52	1,076.42	642,979.83	59,527.27
51	6/1/2013	642,979.83	3,950.95	-	3,950.95	2,879.32	1,071.63	640,100.52	60,598.91
52	7/1/2013	640,100.52	3,950.95	-	3,950.95	2,884.11	1,066.83	637,216.40	61,665.74
53	8/1/2013	637,216.40	3,950.95	-	3,950.95	2,888.92	1,062.03	634,327.48	62,727.77
54	9/1/2013	634,327.48	3,950.95	-	3,950.95	2,893.74	1,057.21	631,433.74	63,784.98
55	10/1/2013	631,433.74	3,950.95	-	3,950.95	2,898.56	1,052.39	628,535.19	64,837.37
56	11/1/2013	628,535.19	3,950.95	-	3,950.95	2,903.39	1,047.56	625,631.79	65,884.93
57	12/1/2013	625,631.79	3,950.95	-	3,950.95	2,908.23	1,042.72	622,723.57	66,927.65
58	1/1/2014	622,723.57	3,950.95	-	3,950.95	2,913.08	1,037.87	619,810.49	67,965.52
59	2/1/2014	619,810.49	3,950.95	-	3,950.95	2,917.93	1,033.02	616,892.56	68,998.54
60	3/1/2014	616,892.56	3,950.95	-	3,950.95	2,922.79	1,028.15	613,969.76	70,026.69
61	4/1/2014	613,969.76	3,950.95	-	3,950.95	2,927.67	1,023.28	611,042.10	71,049.98
62	5/1/2014	611,042.10	3,950.95	-	3,950.95	2,932.55	1,018.40	608,109.55	72,068.38
63	6/1/2014	608,109.55	3,950.95	-	3,950.95	2,937.43	1,013.52	605,172.12	73,081.90
64	7/1/2014	605,172.12	3,950.95	-	3,950.95	2,942.33	1,008.62	602,229.79	74,090.52
65	8/1/2014	602,229.79	3,950.95	-	3,950.95	2,947.23	1,003.72	599,282.56	75,094.23
66	9/1/2014	599,282.56	3,950.95	-	3,950.95	2,952.14	998.80	596,330.41	76,093.04
67	10/1/2014	596,330.41	3,950.95	-	3,950.95	2,957.06	993.88	593,373.35	77,086.92
68	11/1/2014	593,373.35	3,950.95	-	3,950.95	2,961.99	988.96	590,411.36	78,075.88
69	12/1/2014	590,411.36	3,950.95	-	3,950.95	2,966.93	984.02	587,444.43	79,059.90
70	1/1/2015	587,444.43	3,950.95	-	3,950.95	2,971.87	979.07	584,472.55	80,038.97
71	2/1/2015	584,472.55	3,950.95	-	3,950.95	2,976.83	974.12	581,495.72	81,013.09
72	3/1/2015	581,495.72	3,950.95	-	3,950.95	2,981.79	969.16	578,513.93	81,982.25
73	4/1/2015	578,513.93	3,950.95	-	3,950.95	2,986.76	964.19	575,527.17	82,946.44
74	5/1/2015	575,527.17	3,950.95	-	3,950.95	2,991.74	959.21	572,535.44	83,905.65
75	6/1/2015	572,535.44	3,950.95	-	3,950.95	2,996.72	954.23	569,538.71	84,859.88
76	7/1/2015	569,538.71	3,950.95	-	3,950.95	3,001.72	949.23	566,537.00	85,809.11
77	8/1/2015	566,537.00	3,950.95	-	3,950.95	3,006.72	944.23	563,530.28	86,753.34
78	9/1/2015	563,530.28	3,950.95	-	3,950.95	3,011.73	939.22	560,518.54	87,692.55
79	10/1/2015	560,518.54	3,950.95	-	3,950.95	3,016.75	934.20	557,501.79	88,626.75
80	11/1/2015	557,501.79	3,950.95	-	3,950.95	3,021.78	929.17	554,480.01	89,555.92
81	12/1/2015	554,480.01	3,950.95	-	3,950.95	3,026.82	924.13	551,453.20	90,480.06
82	1/1/2016	551,453.20	3,950.95	-	3,950.95	3,031.86	919.09	548,421.34	91,399.14
83	2/1/2016	548,421.34	3,950.95	-	3,950.95	3,036.91	914.04	545,384.43	92,313.18
84	3/1/2016	545,384.43	3,950.95	-	3,950.95	3,041.97	908.97	542,342.45	93,222.15
85	4/1/2016	542,342.45	3,950.95	-	3,950.95	3,047.04	903.90	539,295.41	94,126.06
86	5/1/2016	539,295.41	3,950.95	-	3,950.95	3,052.12	898.83	536,243.28	95,024.88
87	6/1/2016	536,243.28	3,950.95	-	3,950.95	3,057.21	893.74	533,186.07	95,918.62

LOAN AMORTIZATION SCHEDULE – \$781,000.00 amortized at 2% - 20 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
88	7/1/2016	533,186.07	3,950.95	-	3,950.95	3,062.31	888.64	530,123.77	96,807.27
89	8/1/2016	530,123.77	3,950.95	-	3,950.95	3,067.41	883.54	527,056.36	97,690.81
90	9/1/2016	527,056.36	3,950.95	-	3,950.95	3,072.52	878.43	523,983.84	98,569.23
91	10/1/2016	523,983.84	3,950.95	-	3,950.95	3,077.64	873.31	520,906.19	99,442.54
92	11/1/2016	520,906.19	3,950.95	-	3,950.95	3,082.77	868.18	517,823.42	100,310.72
93	12/1/2016	517,823.42	3,950.95	-	3,950.95	3,087.91	863.04	514,735.51	101,173.75
94	1/1/2017	514,735.51	3,950.95	-	3,950.95	3,093.06	857.89	511,642.46	102,031.65
95	2/1/2017	511,642.46	3,950.95	-	3,950.95	3,098.21	852.74	508,544.24	102,884.38
96	3/1/2017	508,544.24	3,950.95	-	3,950.95	3,103.38	847.57	505,440.87	103,731.96
97	4/1/2017	505,440.87	3,950.95	-	3,950.95	3,108.54	842.40	502,332.32	104,574.36
98	5/1/2017	502,332.32	3,950.95	-	3,950.95	3,113.73	837.22	499,218.59	105,411.58
99	6/1/2017	499,218.59	3,950.95	-	3,950.95	3,118.92	832.03	496,099.68	106,243.61
100	7/1/2017	496,099.68	3,950.95	-	3,950.95	3,124.12	826.83	492,975.56	107,070.44
101	8/1/2017	492,975.56	3,950.95	-	3,950.95	3,129.32	821.63	489,846.24	107,892.07
102	9/1/2017	489,846.24	3,950.95	-	3,950.95	3,134.54	816.41	486,711.70	108,708.48
103	10/1/2017	486,711.70	3,950.95	-	3,950.95	3,139.76	811.19	483,571.94	109,519.67
104	11/1/2017	483,571.94	3,950.95	-	3,950.95	3,145.00	805.95	480,426.94	110,325.62
105	12/1/2017	480,426.94	3,950.95	-	3,950.95	3,150.24	800.71	477,276.70	111,126.33
106	1/1/2018	477,276.70	3,950.95	-	3,950.95	3,155.49	795.46	474,121.21	111,921.79
107	2/1/2018	474,121.21	3,950.95	-	3,950.95	3,160.75	790.20	470,960.47	112,711.99
108	3/1/2018	470,960.47	3,950.95	-	3,950.95	3,166.01	784.93	467,794.45	113,496.93
109	4/1/2018	467,794.45	3,950.95	-	3,950.95	3,171.29	779.66	464,623.16	114,276.59
110	5/1/2018	464,623.16	3,950.95	-	3,950.95	3,176.58	774.37	461,446.59	115,050.96
111	6/1/2018	461,446.59	3,950.95	-	3,950.95	3,181.87	769.08	458,264.71	115,820.04
112	7/1/2018	458,264.71	3,950.95	-	3,950.95	3,187.17	763.77	455,077.54	116,583.81
113	8/1/2018	455,077.54	3,950.95	-	3,950.95	3,192.49	758.46	451,885.05	117,342.27
114	9/1/2018	451,885.05	3,950.95	-	3,950.95	3,197.81	753.14	448,687.25	118,095.41
115	10/1/2018	448,687.25	3,950.95	-	3,950.95	3,203.14	747.81	445,484.11	118,843.23
116	11/1/2018	445,484.11	3,950.95	-	3,950.95	3,208.48	742.47	442,275.63	119,585.70
117	12/1/2018	442,275.63	3,950.95	-	3,950.95	3,213.82	737.13	439,061.81	120,322.83
118	1/1/2019	439,061.81	3,950.95	-	3,950.95	3,219.18	731.77	435,842.63	121,054.60
119	2/1/2019	435,842.63	3,950.95	-	3,950.95	3,224.54	726.40	432,618.09	121,781.00
120	3/1/2019	432,618.09	3,950.95	-	3,950.95	3,229.92	721.03	429,388.17	122,502.03
121	4/1/2019	429,388.17	3,950.95	-	3,950.95	3,235.30	715.65	426,152.87	123,217.68
122	5/1/2019	426,152.87	3,950.95	-	3,950.95	3,240.69	710.25	422,912.17	123,927.93
123	6/1/2019	422,912.17	3,950.95	-	3,950.95	3,246.10	704.85	419,666.08	124,632.79
124	7/1/2019	419,666.08	3,950.95	-	3,950.95	3,251.51	699.44	416,414.57	125,332.23
125	8/1/2019	416,414.57	3,950.95	-	3,950.95	3,256.92	694.02	413,157.65	126,026.25
126	9/1/2019	413,157.65	3,950.95	-	3,950.95	3,262.35	688.60	409,895.30	126,714.85
127	10/1/2019	409,895.30	3,950.95	-	3,950.95	3,267.79	683.16	406,627.51	127,398.01
128	11/1/2019	406,627.51	3,950.95	-	3,950.95	3,273.24	677.71	403,354.27	128,075.72
129	12/1/2019	403,354.27	3,950.95	-	3,950.95	3,278.69	672.26	400,075.58	128,747.98
130	1/1/2020	400,075.58	3,950.95	-	3,950.95	3,284.16	666.79	396,791.42	129,414.77
131	2/1/2020	396,791.42	3,950.95	-	3,950.95	3,289.63	661.32	393,501.79	130,076.09
132	3/1/2020	393,501.79	3,950.95	-	3,950.95	3,295.11	655.84	390,206.68	130,731.93
133	4/1/2020	390,206.68	3,950.95	-	3,950.95	3,300.60	650.34	386,906.07	131,382.27
134	5/1/2020	386,906.07	3,950.95	-	3,950.95	3,306.11	644.84	383,599.97	132,027.11
135	6/1/2020	383,599.97	3,950.95	-	3,950.95	3,311.62	639.33	380,288.35	132,666.45
136	7/1/2020	380,288.35	3,950.95	-	3,950.95	3,317.13	633.81	376,971.22	133,300.26
137	8/1/2020	376,971.22	3,950.95	-	3,950.95	3,322.66	628.29	373,648.55	133,928.55
138	9/1/2020	373,648.55	3,950.95	-	3,950.95	3,328.20	622.75	370,320.35	134,551.29

LOAN AMORTIZATION SCHEDULE - \$781,000.00 amortized at 2% - 20 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
139	10/1/2020	370,320.35	3,950.95	-	3,950.95	3,333.75	617.20	366,986.61	135,168.49
140	11/1/2020	366,986.61	3,950.95	-	3,950.95	3,339.30	611.64	363,647.30	136,780.14
141	12/1/2020	363,647.30	3,950.95	-	3,950.95	3,344.87	606.08	360,302.43	136,386.22
142	1/1/2021	360,302.43	3,950.95	-	3,950.95	3,350.44	600.50	356,951.99	136,986.72
143	2/1/2021	356,951.99	3,950.95	-	3,950.95	3,356.03	594.92	353,595.96	137,581.64
144	3/1/2021	353,595.96	3,950.95	-	3,950.95	3,361.62	589.33	350,234.33	138,170.97
145	4/1/2021	350,234.33	3,950.95	-	3,950.95	3,367.22	583.72	346,867.11	138,754.69
146	5/1/2021	346,867.11	3,950.95	-	3,950.95	3,372.84	578.11	343,494.27	139,332.80
147	6/1/2021	343,494.27	3,950.95	-	3,950.95	3,378.46	572.49	340,115.81	139,905.29
148	7/1/2021	340,115.81	3,950.95	-	3,950.95	3,384.09	566.86	336,731.73	140,472.15
149	8/1/2021	336,731.73	3,950.95	-	3,950.95	3,389.73	561.22	333,342.00	141,033.37
150	9/1/2021	333,342.00	3,950.95	-	3,950.95	3,395.38	555.57	329,946.62	141,588.94
151	10/1/2021	329,946.62	3,950.95	-	3,950.95	3,401.04	549.91	326,545.58	142,138.86
152	11/1/2021	326,545.58	3,950.95	-	3,950.95	3,406.71	544.24	323,138.87	142,683.10
153	12/1/2021	323,138.87	3,950.95	-	3,950.95	3,412.38	538.56	319,726.49	143,221.66
154	1/1/2022	319,726.49	3,950.95	-	3,950.95	3,418.07	532.88	316,308.42	143,754.54
155	2/1/2022	316,308.42	3,950.95	-	3,950.95	3,423.77	527.18	312,884.65	144,281.72
156	3/1/2022	312,884.65	3,950.95	-	3,950.95	3,429.47	521.47	309,455.18	144,803.20
157	4/1/2022	309,455.18	3,950.95	-	3,950.95	3,435.19	515.76	306,019.98	145,318.95
158	5/1/2022	306,019.98	3,950.95	-	3,950.95	3,440.92	510.03	302,579.07	145,828.99
159	6/1/2022	302,579.07	3,950.95	-	3,950.95	3,446.65	504.30	299,132.42	146,333.29
160	7/1/2022	299,132.42	3,950.95	-	3,950.95	3,452.39	498.55	295,680.02	146,831.84
161	8/1/2022	295,680.02	3,950.95	-	3,950.95	3,458.15	492.80	292,221.88	147,324.64
162	9/1/2022	292,221.88	3,950.95	-	3,950.95	3,463.91	487.04	288,757.96	147,811.68
163	10/1/2022	288,757.96	3,950.95	-	3,950.95	3,469.69	481.26	285,288.28	148,292.94
164	11/1/2022	285,288.28	3,950.95	-	3,950.95	3,475.47	475.48	281,812.81	148,768.42
165	12/1/2022	281,812.81	3,950.95	-	3,950.95	3,481.26	469.69	278,331.55	149,238.11
166	1/1/2023	278,331.55	3,950.95	-	3,950.95	3,487.06	463.89	274,844.49	149,701.99
167	2/1/2023	274,844.49	3,950.95	-	3,950.95	3,492.87	458.07	271,351.61	150,160.07
168	3/1/2023	271,351.61	3,950.95	-	3,950.95	3,498.70	452.25	267,852.91	150,612.32
169	4/1/2023	267,852.91	3,950.95	-	3,950.95	3,504.53	446.42	264,348.39	151,058.74
170	5/1/2023	264,348.39	3,950.95	-	3,950.95	3,510.37	440.58	260,838.02	151,499.32
171	6/1/2023	260,838.02	3,950.95	-	3,950.95	3,516.22	434.73	257,321.80	151,934.05
172	7/1/2023	257,321.80	3,950.95	-	3,950.95	3,522.08	428.87	253,799.72	152,362.92
173	8/1/2023	253,799.72	3,950.95	-	3,950.95	3,527.95	423.00	250,271.77	152,785.92
174	9/1/2023	250,271.77	3,950.95	-	3,950.95	3,533.83	417.12	246,737.94	153,203.04
175	10/1/2023	246,737.94	3,950.95	-	3,950.95	3,539.72	411.23	243,198.22	153,614.27
176	11/1/2023	243,198.22	3,950.95	-	3,950.95	3,545.62	405.33	239,652.60	154,019.60
177	12/1/2023	239,652.60	3,950.95	-	3,950.95	3,551.53	399.42	236,101.08	154,419.02
178	1/1/2024	236,101.08	3,950.95	-	3,950.95	3,557.45	393.50	232,543.63	154,812.52
179	2/1/2024	232,543.63	3,950.95	-	3,950.95	3,563.38	387.57	228,980.25	155,200.10
180	3/1/2024	228,980.25	3,950.95	-	3,950.95	3,569.32	381.63	225,410.94	155,581.73
181	4/1/2024	225,410.94	3,950.95	-	3,950.95	3,575.26	375.68	221,835.67	155,957.42
182	5/1/2024	221,835.67	3,950.95	-	3,950.95	3,581.22	369.73	218,254.45	156,327.14
183	6/1/2024	218,254.45	3,950.95	-	3,950.95	3,587.19	363.76	214,667.26	156,690.90
184	7/1/2024	214,667.26	3,950.95	-	3,950.95	3,593.17	357.78	211,074.09	157,048.68
185	8/1/2024	211,074.09	3,950.95	-	3,950.95	3,599.16	351.79	207,474.93	157,400.47
186	9/1/2024	207,474.93	3,950.95	-	3,950.95	3,605.16	345.79	203,869.77	157,746.26
187	10/1/2024	203,869.77	3,950.95	-	3,950.95	3,611.17	339.78	200,258.61	158,086.04
188	11/1/2024	200,258.61	3,950.95	-	3,950.95	3,617.18	333.76	196,641.42	158,419.81
189	12/1/2024	196,641.42	3,950.95	-	3,950.95	3,623.21	327.74	193,018.21	158,747.54

LOAN AMORTIZATION SCHEDULE -- \$781,000.00 amortized at 2% - 20 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
190	1/1/2025	193,018.21	3,950.95	-	3,950.95	3,629.25	321.70	189,388.96	159,069.24
191	2/1/2025	189,388.96	3,950.95	-	3,950.95	3,635.30	315.65	185,753.66	159,384.89
192	3/1/2025	185,753.66	3,950.95	-	3,950.95	3,641.36	309.59	182,112.30	159,694.48
193	4/1/2025	182,112.30	3,950.95	-	3,950.95	3,647.43	303.52	178,464.87	159,998.00
194	5/1/2025	178,464.87	3,950.95	-	3,950.95	3,653.51	297.44	174,811.36	160,295.44
195	6/1/2025	174,811.36	3,950.95	-	3,950.95	3,659.60	291.35	171,151.77	160,586.79
196	7/1/2025	171,151.77	3,950.95	-	3,950.95	3,665.70	285.25	167,486.07	160,872.04
197	8/1/2025	167,486.07	3,950.95	-	3,950.95	3,671.81	279.14	163,814.27	161,151.19
198	9/1/2025	163,814.27	3,950.95	-	3,950.95	3,677.93	273.02	160,136.34	161,424.21
199	10/1/2025	160,136.34	3,950.95	-	3,950.95	3,684.05	266.89	156,452.29	161,691.11
200	11/1/2025	156,452.29	3,950.95	-	3,950.95	3,690.20	260.75	152,762.09	161,951.86
201	12/1/2025	152,762.09	3,950.95	-	3,950.95	3,696.35	254.60	149,065.75	162,206.46
202	1/1/2026	149,065.75	3,950.95	-	3,950.95	3,702.51	248.44	145,363.24	162,454.91
203	2/1/2026	145,363.24	3,950.95	-	3,950.95	3,708.68	242.27	141,654.56	162,697.18
204	3/1/2026	141,654.56	3,950.95	-	3,950.95	3,714.86	236.09	137,939.70	162,933.27
205	4/1/2026	137,939.70	3,950.95	-	3,950.95	3,721.05	229.90	134,218.66	163,163.17
206	5/1/2026	134,218.66	3,950.95	-	3,950.95	3,727.25	223.70	130,491.40	163,386.87
207	6/1/2026	130,491.40	3,950.95	-	3,950.95	3,733.46	217.49	126,757.94	163,604.35
208	7/1/2026	126,757.94	3,950.95	-	3,950.95	3,745.92	211.26	123,018.26	163,815.62
209	8/1/2026	123,018.26	3,950.95	-	3,950.95	3,752.16	205.03	119,272.34	164,020.65
210	9/1/2026	119,272.34	3,950.95	-	3,950.95	3,758.42	198.79	115,520.18	164,219.43
211	10/1/2026	115,520.18	3,950.95	-	3,950.95	3,764.68	192.53	111,761.76	164,411.97
212	11/1/2026	111,761.76	3,950.95	-	3,950.95	3,770.95	186.27	107,997.08	164,598.24
213	12/1/2026	107,997.08	3,950.95	-	3,950.95	3,777.24	180.00	104,226.13	164,778.23
214	1/1/2027	104,226.13	3,950.95	-	3,950.95	3,777.24	173.71	100,448.89	164,951.94
215	2/1/2027	100,448.89	3,950.95	-	3,950.95	3,783.53	167.41	96,665.35	165,119.36
216	3/1/2027	96,665.35	3,950.95	-	3,950.95	3,789.84	161.11	92,875.51	165,280.47
217	4/1/2027	92,875.51	3,950.95	-	3,950.95	3,796.16	154.79	89,079.36	165,435.26
218	5/1/2027	89,079.36	3,950.95	-	3,950.95	3,802.48	148.47	85,276.87	165,583.72
219	6/1/2027	85,276.87	3,950.95	-	3,950.95	3,808.82	142.13	81,468.05	165,725.85
220	7/1/2027	81,468.05	3,950.95	-	3,950.95	3,815.17	135.78	77,652.89	165,861.63
221	8/1/2027	77,652.89	3,950.95	-	3,950.95	3,821.53	129.42	73,831.36	165,991.05
222	9/1/2027	73,831.36	3,950.95	-	3,950.95	3,827.90	123.05	70,003.46	166,114.11
223	10/1/2027	70,003.46	3,950.95	-	3,950.95	3,834.28	116.67	66,169.19	166,230.78
224	11/1/2027	66,169.19	3,950.95	-	3,950.95	3,840.67	110.28	62,328.52	166,341.06
225	12/1/2027	62,328.52	3,950.95	-	3,950.95	3,847.07	103.88	58,481.45	166,444.94
226	1/1/2028	58,481.45	3,950.95	-	3,950.95	3,853.48	97.47	54,627.97	166,542.41
227	2/1/2028	54,627.97	3,950.95	-	3,950.95	3,859.90	91.05	50,768.07	166,633.46
228	3/1/2028	50,768.07	3,950.95	-	3,950.95	3,866.34	84.61	46,901.73	166,718.07
229	4/1/2028	46,901.73	3,950.95	-	3,950.95	3,872.78	78.17	43,028.95	166,796.24
230	5/1/2028	43,028.95	3,950.95	-	3,950.95	3,879.23	71.71	39,149.72	166,867.95
231	6/1/2028	39,149.72	3,950.95	-	3,950.95	3,885.70	65.25	35,264.02	166,933.20
232	7/1/2028	35,264.02	3,950.95	-	3,950.95	3,892.18	58.77	31,371.84	166,991.98
233	8/1/2028	31,371.84	3,950.95	-	3,950.95	3,898.66	52.29	27,473.18	167,044.26
234	9/1/2028	27,473.18	3,950.95	-	3,950.95	3,905.16	45.79	23,568.02	167,090.05
235	10/1/2028	23,568.02	3,950.95	-	3,950.95	3,911.67	39.28	19,656.35	167,129.33
236	11/1/2028	19,656.35	3,950.95	-	3,950.95	3,918.19	32.76	15,738.17	167,162.09
237	12/1/2028	15,738.17	3,950.95	-	3,950.95	3,924.72	26.23	11,813.45	167,188.32
238	1/1/2029	11,813.45	3,950.95	-	3,950.95	3,931.26	19.69	7,882.19	167,208.01
239	2/1/2029	7,882.19	3,950.95	-	3,950.95	3,937.81	13.14	3,944.37	167,221.15
240	3/1/2029	3,944.37	3,950.95	-	3,944.37	3,937.80	6.57	0.00	167,227.72

EXHIBIT E

WINDERMERE AMORTIZATION – 15 YEARS

Loan Amortization Schedule

Enter values	
Loan amount	\$ 781,000.00
Annual interest rate	2.00 %
Loan period in years	15
Number of payments per year	12
Start date of loan	3/1/2009
Optional extra payments	\$

Lender name:

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
1	4/1/2009	\$ 781,000.00	\$ 5,025.80	\$ -	\$ 5,025.80	\$ 3,724.14	\$ 1,301.67	\$ 777,275.86	\$ 1,301.67
2	5/1/2009	777,275.86	5,025.80	-	5,025.80	3,730.34	1,295.46	773,545.52	2,597.13
3	6/1/2009	773,545.52	5,025.80	-	5,025.80	3,736.56	1,289.24	769,808.96	3,886.37
4	7/1/2009	769,808.96	5,025.80	-	5,025.80	3,742.79	1,283.01	766,066.17	5,169.38
5	8/1/2009	766,066.17	5,025.80	-	5,025.80	3,749.03	1,276.78	762,317.15	6,446.16
6	9/1/2009	762,317.15	5,025.80	-	5,025.80	3,755.27	1,270.53	758,561.87	7,716.69
7	10/1/2009	758,561.87	5,025.80	-	5,025.80	3,761.53	1,264.27	754,800.34	8,980.96
8	11/1/2009	754,800.34	5,025.80	-	5,025.80	3,767.80	1,258.00	751,032.54	10,238.96
9	12/1/2009	751,032.54	5,025.80	-	5,025.80	3,774.08	1,251.72	747,258.45	11,490.68
10	1/1/2010	747,258.45	5,025.80	-	5,025.80	3,780.37	1,245.43	743,478.08	12,736.11
11	2/1/2010	743,478.08	5,025.80	-	5,025.80	3,786.67	1,239.13	739,691.41	13,975.24
12	3/1/2010	739,691.41	5,025.80	-	5,025.80	3,792.98	1,232.82	735,898.43	15,208.06
13	4/1/2010	735,898.43	5,025.80	-	5,025.80	3,799.31	1,226.50	732,099.12	16,434.56
14	5/1/2010	732,099.12	5,025.80	-	5,025.80	3,805.64	1,220.17	728,293.48	17,654.72
15	6/1/2010	728,293.48	5,025.80	-	5,025.80	3,811.98	1,213.82	724,481.50	18,868.55
16	7/1/2010	724,481.50	5,025.80	-	5,025.80	3,818.33	1,207.47	720,663.17	20,076.01
17	8/1/2010	720,663.17	5,025.80	-	5,025.80	3,824.70	1,201.11	716,838.47	21,277.12
18	9/1/2010	716,838.47	5,025.80	-	5,025.80	3,831.07	1,194.73	713,007.40	22,471.85
19	10/1/2010	713,007.40	5,025.80	-	5,025.80	3,837.46	1,188.35	709,169.94	23,660.20
20	11/1/2010	709,169.94	5,025.80	-	5,025.80	3,843.85	1,181.95	705,326.09	24,842.15
21	12/1/2010	705,326.09	5,025.80	-	5,025.80	3,850.26	1,175.54	701,475.83	26,017.69
22	1/1/2011	701,475.83	5,025.80	-	5,025.80	3,856.68	1,169.13	697,619.15	27,186.82
23	2/1/2011	697,619.15	5,025.80	-	5,025.80	3,863.10	1,162.70	693,756.05	28,349.51
24	3/1/2011	693,756.05	5,025.80	-	5,025.80	3,869.54	1,156.26	689,886.50	29,505.77
25	4/1/2011	689,886.50	5,025.80	-	5,025.80	3,875.99	1,149.81	686,010.51	30,655.59
26	5/1/2011	686,010.51	5,025.80	-	5,025.80	3,882.45	1,143.35	682,128.06	31,798.94
27	6/1/2011	682,128.06	5,025.80	-	5,025.80	3,888.92	1,136.88	678,239.14	32,935.82
28	7/1/2011	678,239.14	5,025.80	-	5,025.80	3,895.40	1,130.40	674,343.73	34,066.22
29	8/1/2011	674,343.73	5,025.80	-	5,025.80	3,901.90	1,123.91	670,441.84	35,190.12
30	9/1/2011	670,441.84	5,025.80	-	5,025.80	3,908.40	1,117.40	666,533.44	36,307.52
31	10/1/2011	666,533.44	5,025.80	-	5,025.80	3,914.91	1,110.89	662,618.52	37,418.41
32	11/1/2011	662,618.52	5,025.80	-	5,025.80	3,921.44	1,104.36	658,697.08	38,522.78
33	12/1/2011	658,697.08	5,025.80	-	5,025.80	3,927.97	1,097.83	654,769.11	39,620.61
34	1/1/2012	654,769.11	5,025.80	-	5,025.80	3,934.52	1,091.28	650,834.59	40,711.89
35	2/1/2012	650,834.59	5,025.80	-	5,025.80	3,941.08	1,084.72	646,893.51	41,796.61
36	3/1/2012	646,893.51	5,025.80	-	5,025.80	3,947.65	1,078.16	642,945.86	42,874.77

LOAN AMORTIZATION SCHEDULE – \$781,000.00 amortized at 2% - 15 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
37	4/1/2012	642,945.86	5,025.80	-	5,025.80	3,954.23	1,071.58	638,991.64	43,946.34
38	5/1/2012	638,991.64	5,025.80	-	5,025.80	3,960.82	1,064.99	635,030.82	45,011.33
39	6/1/2012	635,030.82	5,025.80	-	5,025.80	3,967.42	1,058.38	631,063.40	46,069.72
40	7/1/2012	631,063.40	5,025.80	-	5,025.80	3,974.03	1,051.77	627,089.37	47,121.49
41	8/1/2012	627,089.37	5,025.80	-	5,025.80	3,980.65	1,045.15	623,108.72	48,166.64
42	9/1/2012	623,108.72	5,025.80	-	5,025.80	3,987.29	1,038.51	619,121.43	49,205.15
43	10/1/2012	619,121.43	5,025.80	-	5,025.80	3,993.93	1,031.87	615,127.49	50,237.02
44	11/1/2012	615,127.49	5,025.80	-	5,025.80	4,000.59	1,025.21	611,126.90	51,262.23
45	12/1/2012	611,126.90	5,025.80	-	5,025.80	4,007.26	1,018.54	607,119.64	52,280.78
46	1/1/2013	607,119.64	5,025.80	-	5,025.80	4,013.94	1,011.87	603,105.71	53,292.64
47	2/1/2013	603,105.71	5,025.80	-	5,025.80	4,020.63	1,005.18	599,085.08	54,297.82
48	3/1/2013	599,085.08	5,025.80	-	5,025.80	4,027.33	998.48	595,057.75	55,296.30
49	4/1/2013	595,057.75	5,025.80	-	5,025.80	4,034.04	991.76	591,023.71	56,288.06
50	5/1/2013	591,023.71	5,025.80	-	5,025.80	4,040.76	985.04	586,982.95	57,273.10
51	6/1/2013	586,982.95	5,025.80	-	5,025.80	4,047.50	978.30	582,935.45	58,251.40
52	7/1/2013	582,935.45	5,025.80	-	5,025.80	4,054.24	971.56	578,881.21	59,222.96
53	8/1/2013	578,881.21	5,025.80	-	5,025.80	4,061.00	964.80	574,820.21	60,187.76
54	9/1/2013	574,820.21	5,025.80	-	5,025.80	4,067.77	958.03	570,752.44	61,145.80
55	10/1/2013	570,752.44	5,025.80	-	5,025.80	4,074.55	951.25	566,677.89	62,097.05
56	11/1/2013	566,677.89	5,025.80	-	5,025.80	4,081.34	944.46	562,596.55	63,041.51
57	12/1/2013	562,596.55	5,025.80	-	5,025.80	4,088.14	937.66	558,508.41	63,979.18
58	1/1/2014	558,508.41	5,025.80	-	5,025.80	4,094.96	930.85	554,413.45	64,910.02
59	2/1/2014	554,413.45	5,025.80	-	5,025.80	4,101.78	924.02	550,311.67	65,834.05
60	3/1/2014	550,311.67	5,025.80	-	5,025.80	4,108.62	917.19	546,203.05	66,751.23
61	4/1/2014	546,203.05	5,025.80	-	5,025.80	4,115.46	910.34	542,087.59	67,661.57
62	5/1/2014	542,087.59	5,025.80	-	5,025.80	4,122.32	903.48	537,965.27	68,565.05
63	6/1/2014	537,965.27	5,025.80	-	5,025.80	4,129.19	896.61	533,836.07	69,461.66
64	7/1/2014	533,836.07	5,025.80	-	5,025.80	4,136.08	889.73	529,700.00	70,351.38
65	8/1/2014	529,700.00	5,025.80	-	5,025.80	4,142.97	882.83	525,557.03	71,234.22
66	9/1/2014	525,557.03	5,025.80	-	5,025.80	4,149.87	875.93	521,407.15	72,110.15
67	10/1/2014	521,407.15	5,025.80	-	5,025.80	4,156.79	869.01	517,250.36	72,979.16
68	11/1/2014	517,250.36	5,025.80	-	5,025.80	4,163.72	862.08	513,086.64	73,841.24
69	12/1/2014	513,086.64	5,025.80	-	5,025.80	4,170.66	855.14	508,915.98	74,696.39
70	1/1/2015	508,915.98	5,025.80	-	5,025.80	4,177.61	848.19	504,738.37	75,544.58
71	2/1/2015	504,738.37	5,025.80	-	5,025.80	4,184.57	841.23	500,553.80	76,385.81
72	3/1/2015	500,553.80	5,025.80	-	5,025.80	4,191.55	834.26	496,362.25	77,220.07
73	4/1/2015	496,362.25	5,025.80	-	5,025.80	4,198.53	827.27	492,163.72	78,047.34
74	5/1/2015	492,163.72	5,025.80	-	5,025.80	4,205.53	820.27	487,958.19	78,867.61
75	6/1/2015	487,958.19	5,025.80	-	5,025.80	4,212.54	813.26	483,745.65	79,680.87
76	7/1/2015	483,745.65	5,025.80	-	5,025.80	4,219.56	806.24	479,526.09	80,487.12
77	8/1/2015	479,526.09	5,025.80	-	5,025.80	4,226.59	799.21	475,299.50	81,286.33
78	9/1/2015	475,299.50	5,025.80	-	5,025.80	4,233.64	792.17	471,065.86	82,078.49
79	10/1/2015	471,065.86	5,025.80	-	5,025.80	4,240.69	785.11	466,825.17	82,863.60
80	11/1/2015	466,825.17	5,025.80	-	5,025.80	4,247.76	778.04	462,577.41	83,641.64
81	12/1/2015	462,577.41	5,025.80	-	5,025.80	4,254.84	770.96	458,322.57	84,412.61
82	1/1/2016	458,322.57	5,025.80	-	5,025.80	4,261.93	763.87	454,060.64	85,176.48
83	2/1/2016	454,060.64	5,025.80	-	5,025.80	4,269.04	756.77	449,791.60	85,933.25
84	3/1/2016	449,791.60	5,025.80	-	5,025.80	4,276.15	749.65	445,515.45	86,682.90
85	4/1/2016	445,515.45	5,025.80	-	5,025.80	4,283.28	742.53	441,232.17	87,425.42
86	5/1/2016	441,232.17	5,025.80	-	5,025.80	4,290.42	735.39	436,941.76	88,160.81
87	6/1/2016	436,941.76	5,025.80	-	5,025.80	4,297.57	728.24	432,644.19	88,889.05

LOAN AMORTIZATION SCHEDULE - \$781,000.00 amortized at 2% - 15 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
88	7/1/2016	432,644.19	5,025.80	-	5,025.80	4,304.73	721.07	428,339.46	89,610.12
89	8/1/2016	428,339.46	5,025.80	-	5,025.80	4,311.90	713.90	424,027.56	90,324.02
90	9/1/2016	424,027.56	5,025.80	-	5,025.80	4,319.09	706.71	419,708.47	91,030.73
91	10/1/2016	419,708.47	5,025.80	-	5,025.80	4,326.29	699.51	415,382.18	91,730.25
92	11/1/2016	415,382.18	5,025.80	-	5,025.80	4,333.50	692.30	411,048.68	92,422.55
93	12/1/2016	411,048.68	5,025.80	-	5,025.80	4,340.72	685.08	406,707.96	93,107.63
94	1/1/2017	406,707.96	5,025.80	-	5,025.80	4,347.96	677.85	402,360.00	93,785.48
95	2/1/2017	402,360.00	5,025.80	-	5,025.80	4,355.20	670.60	398,004.80	94,456.08
96	3/1/2017	398,004.80	5,025.80	-	5,025.80	4,362.46	663.34	393,642.34	95,119.42
97	4/1/2017	393,642.34	5,025.80	-	5,025.80	4,369.73	656.07	389,272.60	95,775.49
98	5/1/2017	389,272.60	5,025.80	-	5,025.80	4,377.02	648.79	384,895.59	96,424.28
99	6/1/2017	384,895.59	5,025.80	-	5,025.80	4,384.31	641.49	380,511.28	97,065.77
100	7/1/2017	380,511.28	5,025.80	-	5,025.80	4,391.62	634.19	376,119.66	97,699.96
101	8/1/2017	376,119.66	5,025.80	-	5,025.80	4,398.94	626.87	371,720.72	98,326.82
102	9/1/2017	371,720.72	5,025.80	-	5,025.80	4,406.27	619.53	367,314.45	98,946.36
103	10/1/2017	367,314.45	5,025.80	-	5,025.80	4,413.61	612.19	362,900.84	99,558.55
104	11/1/2017	362,900.84	5,025.80	-	5,025.80	4,420.97	604.83	358,479.87	100,163.38
105	12/1/2017	358,479.87	5,025.80	-	5,025.80	4,428.34	597.47	354,051.54	100,760.85
106	1/1/2018	354,051.54	5,025.80	-	5,025.80	4,435.72	590.09	349,615.82	101,350.93
107	2/1/2018	349,615.82	5,025.80	-	5,025.80	4,443.11	582.69	345,172.71	101,933.63
108	3/1/2018	345,172.71	5,025.80	-	5,025.80	4,450.52	575.29	340,722.20	102,508.91
109	4/1/2018	340,722.20	5,025.80	-	5,025.80	4,457.93	567.87	336,264.26	103,076.79
110	5/1/2018	336,264.26	5,025.80	-	5,025.80	4,465.36	560.44	331,798.90	103,637.23
111	6/1/2018	331,798.90	5,025.80	-	5,025.80	4,472.80	553.00	327,326.10	104,190.22
112	7/1/2018	327,326.10	5,025.80	-	5,025.80	4,480.26	545.54	322,845.84	104,735.77
113	8/1/2018	322,845.84	5,025.80	-	5,025.80	4,487.73	538.08	318,358.11	105,273.84
114	9/1/2018	318,358.11	5,025.80	-	5,025.80	4,495.21	530.60	313,862.90	105,804.44
115	10/1/2018	313,862.90	5,025.80	-	5,025.80	4,502.70	523.10	309,360.21	106,327.55
116	11/1/2018	309,360.21	5,025.80	-	5,025.80	4,510.20	515.60	304,850.00	106,843.15
117	12/1/2018	304,850.00	5,025.80	-	5,025.80	4,517.72	508.08	300,332.28	107,351.23
118	1/1/2019	300,332.28	5,025.80	-	5,025.80	4,525.25	500.55	295,807.03	107,851.78
119	2/1/2019	295,807.03	5,025.80	-	5,025.80	4,532.79	493.01	291,274.24	108,344.79
120	3/1/2019	291,274.24	5,025.80	-	5,025.80	4,540.35	485.46	286,733.90	108,830.25
121	4/1/2019	286,733.90	5,025.80	-	5,025.80	4,547.91	477.89	282,185.98	109,308.14
122	5/1/2019	282,185.98	5,025.80	-	5,025.80	4,555.49	470.31	277,630.49	109,778.45
123	6/1/2019	277,630.49	5,025.80	-	5,025.80	4,563.09	462.72	273,067.41	110,241.17
124	7/1/2019	273,067.41	5,025.80	-	5,025.80	4,570.69	455.11	268,496.72	110,696.28
125	8/1/2019	268,496.72	5,025.80	-	5,025.80	4,578.31	447.49	263,918.41	111,143.78
126	9/1/2019	263,918.41	5,025.80	-	5,025.80	4,585.94	439.86	259,332.47	111,583.64
127	10/1/2019	259,332.47	5,025.80	-	5,025.80	4,593.58	432.22	254,738.89	112,015.86
128	11/1/2019	254,738.89	5,025.80	-	5,025.80	4,601.24	424.56	250,137.65	112,440.43
129	12/1/2019	250,137.65	5,025.80	-	5,025.80	4,608.91	416.90	245,528.74	112,857.32
130	1/1/2020	245,528.74	5,025.80	-	5,025.80	4,616.59	409.21	240,912.15	113,266.54
131	2/1/2020	240,912.15	5,025.80	-	5,025.80	4,624.28	401.52	236,287.87	113,668.06
132	3/1/2020	236,287.87	5,025.80	-	5,025.80	4,631.99	393.81	231,655.88	114,061.87
133	4/1/2020	231,655.88	5,025.80	-	5,025.80	4,639.71	386.09	227,016.17	114,447.96
134	5/1/2020	227,016.17	5,025.80	-	5,025.80	4,647.44	378.36	222,368.73	114,826.32
135	6/1/2020	222,368.73	5,025.80	-	5,025.80	4,655.19	370.61	217,713.54	115,196.94
136	7/1/2020	217,713.54	5,025.80	-	5,025.80	4,662.95	362.86	213,050.59	115,559.79
137	8/1/2020	213,050.59	5,025.80	-	5,025.80	4,670.72	355.08	208,379.87	115,914.88
138	9/1/2020	208,379.87	5,025.80	-	5,025.80	4,678.50	347.30	203,701.37	116,262.18

LOAN AMORTIZATION SCHEDULE - \$781,000.00 amortized at 2% - 15 Years - Continued

Pmt No.	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
139	10/1/2020	203,701.37	5,025.80	-	5,025.80	4,686.30	339.50	199,015.07	116,601.68
140	11/1/2020	199,015.07	5,025.80	-	5,025.80	4,694.11	331.69	194,320.96	116,933.37
141	12/1/2020	194,320.96	5,025.80	-	5,025.80	4,701.93	323.87	189,619.02	117,257.24
142	1/1/2021	189,619.02	5,025.80	-	5,025.80	4,709.77	316.03	184,909.25	117,573.27
143	2/1/2021	184,909.25	5,025.80	-	5,025.80	4,717.62	308.18	180,191.63	117,881.45
144	3/1/2021	180,191.63	5,025.80	-	5,025.80	4,725.48	300.32	175,466.15	118,181.77
145	4/1/2021	175,466.15	5,025.80	-	5,025.80	4,733.36	292.44	170,732.79	118,474.22
146	5/1/2021	170,732.79	5,025.80	-	5,025.80	4,741.25	284.55	165,991.54	118,758.77
147	6/1/2021	165,991.54	5,025.80	-	5,025.80	4,749.15	276.65	161,242.39	119,035.42
148	7/1/2021	161,242.39	5,025.80	-	5,025.80	4,757.07	268.74	156,485.32	119,304.16
149	8/1/2021	156,485.32	5,025.80	-	5,025.80	4,764.99	260.81	151,720.33	119,564.97
150	9/1/2021	151,720.33	5,025.80	-	5,025.80	4,772.94	252.87	146,947.39	119,817.84
151	10/1/2021	146,947.39	5,025.80	-	5,025.80	4,780.89	244.91	142,166.50	120,062.75
152	11/1/2021	142,166.50	5,025.80	-	5,025.80	4,788.86	236.94	137,377.64	120,299.69
153	12/1/2021	137,377.64	5,025.80	-	5,025.80	4,796.84	228.96	132,580.80	120,528.66
154	1/1/2022	132,580.80	5,025.80	-	5,025.80	4,804.83	220.97	127,775.97	120,749.62
155	2/1/2022	127,775.97	5,025.80	-	5,025.80	4,812.84	212.96	122,963.13	120,962.58
156	3/1/2022	122,963.13	5,025.80	-	5,025.80	4,820.86	204.94	118,142.26	121,167.52
157	4/1/2022	118,142.26	5,025.80	-	5,025.80	4,828.90	196.90	113,313.36	121,364.43
158	5/1/2022	113,313.36	5,025.80	-	5,025.80	4,836.95	188.86	108,476.42	121,553.28
159	6/1/2022	108,476.42	5,025.80	-	5,025.80	4,845.01	180.79	103,631.41	121,734.08
160	7/1/2022	103,631.41	5,025.80	-	5,025.80	4,853.08	172.72	98,778.32	121,906.80
161	8/1/2022	98,778.32	5,025.80	-	5,025.80	4,861.17	164.63	93,917.15	122,071.43
162	9/1/2022	93,917.15	5,025.80	-	5,025.80	4,869.27	156.53	89,047.88	122,227.95
163	10/1/2022	89,047.88	5,025.80	-	5,025.80	4,877.39	148.41	84,170.49	122,376.37
164	11/1/2022	84,170.49	5,025.80	-	5,025.80	4,885.52	140.28	79,284.97	122,516.65
165	12/1/2022	79,284.97	5,025.80	-	5,025.80	4,893.66	132.14	74,391.31	122,648.79
166	1/1/2023	74,391.31	5,025.80	-	5,025.80	4,901.82	123.99	69,489.49	122,772.78
167	2/1/2023	69,489.49	5,025.80	-	5,025.80	4,909.99	115.82	64,579.50	122,888.59
168	3/1/2023	64,579.50	5,025.80	-	5,025.80	4,918.17	107.63	59,661.33	122,996.23
169	4/1/2023	59,661.33	5,025.80	-	5,025.80	4,926.37	99.44	54,734.96	123,095.66
170	5/1/2023	54,734.96	5,025.80	-	5,025.80	4,934.58	91.22	49,800.39	123,186.89
171	6/1/2023	49,800.39	5,025.80	-	5,025.80	4,942.80	83.00	44,857.58	123,269.89
172	7/1/2023	44,857.58	5,025.80	-	5,025.80	4,951.04	74.76	39,906.54	123,344.65
173	8/1/2023	39,906.54	5,025.80	-	5,025.80	4,959.29	66.51	34,947.25	123,411.16
174	9/1/2023	34,947.25	5,025.80	-	5,025.80	4,967.56	58.25	29,979.69	123,469.41
175	10/1/2023	29,979.69	5,025.80	-	5,025.80	4,975.84	49.97	25,003.86	123,519.37
176	11/1/2023	25,003.86	5,025.80	-	5,025.80	4,984.13	41.67	20,019.73	123,561.05
177	12/1/2023	20,019.73	5,025.80	-	5,025.80	4,992.44	33.37	15,027.29	123,594.41
178	1/1/2024	15,027.29	5,025.80	-	5,025.80	5,000.76	25.05	10,026.53	123,619.46
179	2/1/2024	10,026.53	5,025.80	-	5,025.80	5,009.09	16.71	5,017.44	123,636.17
180	3/1/2024	5,017.44	5,025.80	-	5,017.44	5,009.08	8.36	0.00	123,644.53

EXHIBIT F

MONTHLY NARRATIVE / REIMBURSEMENT REQUEST

Agency: _____

Project Title: _____

Agency CDBG Representative: _____

Agency Mailing Address: _____

City, State, Zip: _____

Telephone No.: _____ **Fax No:** _____

Alt. Telephone No.: _____

Sub-Recipient/Agency/Organization Contact: _____

Sub-Recipient/Agency/Organization/Instructor's Name: _____

Contact Telephone: _____

Class Title: _____

Day(s) of Class (es): (Circle Class Day(s): MON TUE WED THU FRI SAT SUN

Date(s) of Class(es): _____

(List date(s) of Class (es))

Date(s) Report Submitted: _____

Month(s) of Report Submitted for Reimbursement: _____

Program Goals/Accomplishments (Please describe): _____

[Insert additional page(s), if needed]

Program Challenges (Please explain):

[Insert additional page(s), if needed]

EXHIBIT F

MONTHLY NARRATIVE / REIMBURSEMENT REQUEST
- Continued -

Month(s) of Report Submitted for Reimbursement: _____

Agency CDBG Representative: _____

Telephone No.: _____ Fax No: _____

Alt. Telephone No.: _____

Sub-Recipient/Agency/Organization/Instructor's Name: _____

Contact Telephone: _____

Number of Participants:

Monthly Numbers - Cumulative Numbers

Number of City of Lauderhill Residents Served: _____ - _____

Races of the City of Lauderhill Residents Served:

African-American _____ - _____

American Indian _____ - _____

Haitian _____ - _____

Hispanic _____ - _____

Jamaican _____ - _____

Multi-Racial _____ - _____

White _____ - _____

Other (Specify) _____ - _____

Gender of the City of Lauderhill Residents Served:

Female _____ - _____

Male _____ - _____

Total Grant Awarded: \$ _____

Amount of Funds Received Year-To-Date: \$ _____

Amount of Reimbursement Requested: \$ _____

Remaining Funds Available for Reimbursement: \$ _____