

RESOLUTION NO. 2019- 277

A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, AUTHORIZING THE COUNTY ADMINISTRATOR, OR HIS DESIGNEE, TO IMPLEMENT A SUBRECIPIENT CONTRACT FOR ALPHA-OMEGA MIRACLE HOME INC., UNDER THE PROVISIONS OF THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM.

WHEREAS, the County has applied for and received funds from the United States Government through the Community Development Block Grant (CDBG) program under Title I of the Housing and Community Development Act of 1974, as amended; and

WHEREAS, as a condition of receiving CDBG funding, the United States Department of Housing and Urban Development (HUD) requires the County to adopt a Five-Year Consolidated Plan (the Consolidated Plan) that sets forth the County's community development goals; and

WHEREAS, the Consolidated Plan's primary community development goal is to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities, primarily for persons of low to moderate income; and

WHEREAS, the St. Johns County Board of County Commissioners (the Board) approved the 2018-2019 Action Plan certifying the County's compliance with CDBG regulations and specifying projects to be funded with CDBG funds; and

WHEREAS, the Subrecipient submitted an application for CDBG funding to the County for the purpose of acquiring a home at 2898 Collins Ave, St. Augustine, FL 32084, to be used for providing housing for low to moderate income households (the Project); and

WHEREAS, the County approved the Project as an amendment to the 2018-2019 Action Plan; and

WHEREAS, the County finds that the Project will further the goals of the Consolidated Plan,

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY:

Section 1. Incorporation of Recitals.

The above recitals are incorporated by reference into the body of this resolution and such recitals are adopted as findings of fact.

Section 2. Approval and Authority to Execute.

The Board of County Commissioners hereby approves the attached Subrecipient Agreement and authorizes the County Administrator, or his designee, to execute the agreement on behalf of the County. The Board's approval shall be contingent upon the approval of the Substantial Amendment to the 2018-2019 St. Johns County CDBG Annual Action Plan.

Section 3. Correction of Errors.

To the extent that there are typographical or administrative errors or omissions that do not change the tone, tenor, or context of this resolution, this resolution may be revised without subsequent approval of the Board of County Commissioners.

PASSED AND ADOPTED by the Board of County Commissioners of St. Johns County Florida this 20 day of August 2019.

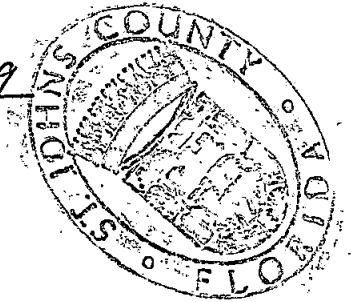
BOARD OF COUNTY COMMISSIONERS
OF ST. JOHNS COUNTY, FLORIDA

By: Paul M. Waldron
Paul M. Waldron, Chair

ATTEST: Hunter S. Conrad, Clerk

By: Pam Halterman
Deputy Clerk

RENDITION DATE 8/23/19



**COMMUNITY DEVELOPMENT BLOCK GRANT
SUBRECIPIENT AGREEMENT BETWEEN
ST. JOHNS COUNTY AND
ALPHA-OMEGA MIRACLE HOME**

THIS AGREEMENT is entered into this ____ day of _____ between St. Johns County, a political subdivision of the state of Florida (the County) and Alpha-Omega Miracle Home, Inc., a Florida not-for-profit corporation (the Subrecipient), whose principal place of business is located at 1797 Old Moultrie Road, Suite 107, St. Augustine, Florida 32084. The County and the Subrecipient may be referred to individually as “the Party” or collectively as “the Parties”.

WHEREAS, the County has applied for and received funds from the United States Government through the Community Development Block Grant (CDBG) program under Title I of the Housing and Community Development Act of 1974, as amended; and

WHEREAS, as a condition of receiving CDBG funding, the United States Department of Housing and Urban Development (HUD) requires the County to adopt a Five-Year Consolidated Plan (the Consolidated Plan) that sets forth the County’s community development goals; and

WHEREAS, the Consolidated Plan’s primary community development goal is to develop viable communities by providing decent housing, a suitable living environment, and expanding economic opportunities, primarily for persons of low to moderate income; and

WHEREAS, the St. Johns County Board of County Commissioners (the Board) approved the 2018-2019 Action Plan certifying the County’s compliance with CDBG regulations and specifying projects to be funded with CDBG funds; and

WHEREAS, the Subrecipient submitted an application for CDBG funding to the County for the purpose of acquiring a home to be used for providing housing to low to moderate income households (the Project); and

WHEREAS, the County approved the Project as an amendment to the 2018-2019 Action Plan; and

WHEREAS, the County finds that the Project will further the goals of the Consolidated Plan,

NOW THEREFORE, in consideration of the terms set forth below, the sufficiency and receipt of which are hereby acknowledged, the Parties agree as follows:

1. Scope of Service.

A. Activities. The Subrecipient shall perform the activities set forth in Exhibit A, the contents of which are incorporated into this Agreement. Specifically, the Subrecipient shall use CDBG funds to acquire the home/property described in Exhibit A. The Subrecipient shall rent the home to

low- to moderate-income individuals or households as defined in 24 CFR 570.3. During the term of this Agreement the rental prices of the home shall comply with the requirements of 24 CFR 92.252.

B. National Objectives. All activities funded with CDBG funds must meet one of the following CDBG program National Objectives:

- i. Benefit low- and moderate-income persons;
- ii. Aid in the prevention of slums or blight; or
- iii. Meet community development needs having a particular urgency, as defined in 24 CFR 570.208.

The Subrecipient certifies that the activities carried out under this Agreement will **benefit low- and moderate-income persons by providing affordable rental housing to low- or moderate-income individuals or households as defined in 24 CFR 570.3.**

C. Goals and Performance Measures. The Subrecipient shall provide the level of program services set forth in Exhibit A.

D. Performance Monitoring. The County will monitor the performance of the Subrecipient against goals and performance standards as set forth in Exhibit A. In the event of default, lack of compliance or failure to perform on the part of the Subrecipient, the County reserves the right to exercise corrective or remedial actions, including, but not limited to:

- i. Requesting additional information from the Subrecipient to determine reasons for or extent of noncompliance or lack of performance;
- ii. Issuing a written warning advising the Subrecipient of the deficiency and advising the Subrecipient that more serious sanctions may be taken if situation is not remedied;
- iii. Advising the Subrecipient to suspend, discontinue or not incur costs for the items in question;
- iv. Withholding payment; or
- v. Requiring the Subrecipient to reimburse the County for the amount of costs incurred for any items determined ineligible.

If action to correct such substandard performance is not taken by the Subrecipient within a reasonable period of time after being notified by the County, contract suspension or termination procedures will be initiated.

2. **Time of Performance.**

Unless otherwise provided herein or by a supplemental agreement or amendment, the provisions of this Agreement will remain in effect through **September 1, 2039**. The term of performance shall commence upon execution of this Agreement. Notwithstanding the foregoing, the term of this Agreement shall be extended to cover any additional time period during which the Subrecipient remains in control of CDBG funds or other CDBG assets, including program income.

3. Budget.

CDBG funds will be used to pay for the following:

Contract Sales Price for 2898 Collins Avenue	\$128,000.00
Settlement Charges for 2898 Collins Avenue, charged at closing	\$2,526.00
Rehabilitation of 2898 Collins	\$65,936.00
Total	\$196,462.00

The Settlement Charges are itemized in Exhibit E, Settlement Statement, which has been incorporated into this agreement.

Any indirect costs charged must be consistent with the provisions of paragraph 8.C(ii) of this Agreement. Should the County require a more detailed budget than the one set forth above, the Subrecipient shall provide supplementary budget information in a timely fashion in the form and content prescribed by the County. Any amendments to the budget must be approved in writing by both the County and the Subrecipient.

4. Payment.

It is expressly agreed and understood that the total amount to be paid by the County under this Agreement shall not exceed **\$196,462.00**. A payment up to \$130,526 shall be made on a lump sum basis once a closing date has been set for the Grantee's acquisition of the home/property. Once the closing date has been set, the Grantee shall submit to the County an appraisal of the property along with a written request for payment identifying the closing date for the property and providing contact information for Grantee's title company. The County shall submit payment to Grantee's title company on or before the closing date. The Grantee shall identify the County on the HUD-1 form as the provider of the funds. The remaining \$65,936.00, for the purpose of renovations detailed in Exhibit B, shall be made on a reimbursement basis. Renovations paid for with CDBG funds, as well as renovations paid for with other funding sources are subject to the procurement regulations stated in Section 8 D of this Agreement.

It is strictly understood that Grantee is not entitled to the above-referenced amount of compensation. Rather, Grantee's compensation is based on the Grantee performance of the activities set forth in Exhibit A. Grantee's compensation is dependent upon satisfactory completion and delivery of all work product and deliverables set forth in this Agreement.

The source of funding from the County for payment under this Agreement is the 2018-2019 CDBG funds provided to the County by HUD. The Subrecipient agrees that in the event that any

grant is reduced or withheld by HUD, the County may terminate this Agreement. In the event that HUD determines that the Subrecipient has not fulfilled its obligations in accordance with the requirements applicable to the grant and/or requests reimbursement from County of expenses paid under this Agreement, Subrecipient shall provide said reimbursement to County from non-Federal sources.

This Agreement is neither a general obligation of the County, nor is it backed by the full faith and credit of St. Johns County. Payment of each grant payment is conditioned on, and subject to, specific annual appropriations by the Board of County Commissioners of funds sufficient to pay the grant payment due that year. Nothing in this Agreement shall create any obligation on the part of the Board of County Commissioners to appropriate such funds during any given fiscal year.

5. Notices.

Notices required by this Agreement shall be in writing and delivered via mail, commercial courier, personal delivery, facsimile, or other electronic means. All notices and other written communications under this Agreement shall be addressed to the individuals in the capacities indicated below, unless otherwise modified by subsequent written notice:

County

Grantee

Name and Title

Name and Title

Address

Address

City/State/ZIP Code

City/State/ZIP Code

Telephone Number

Telephone Number

6. Special Conditions.

A. Public Records.

- i. The cost of reproduction, access to, disclosure, non-disclosure, or exemption of records, data, documents, and/or materials, associated with this Agreement shall be subject to the applicable provisions of the Florida Public Records Law (Chapter 119, Florida Statutes), and other applicable State and Federal provisions. Access to such public records, may not be blocked, thwarted, and/or hindered by placing the public records in the possession of a third party, or an unaffiliated party.
- ii. In accordance with Florida law, to the extent that the Subrecipient's performance under this Agreement constitutes an act on behalf of the County, the Subrecipient shall comply with all requirements of Florida's public records

law. Specifically, if the Subrecipient is expressly authorized, and acts on behalf of the County under this Agreement, the Subrecipient shall:

- a. Keep and maintain public records that ordinarily and necessarily would be required by the County in order to perform the Activities;
 - b. Upon request from the County's custodian of public records, provide the County with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost as provided in Chapter 119, Florida Statutes, or as otherwise provided by law;
 - c. Ensure that public records related to this Agreement that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by applicable law for the duration of this Agreement and following completion of this Agreement if the Subrecipient does not transfer the records to the County; and
 - d. Upon completion of this Agreement, transfer, at no cost, to the County all public records in possession of the Contractor or keep and maintain public records required by the County to perform the Activities.
- iii. If the Subrecipient transfers all public records to the County upon completion of this Agreement, the Subrecipient shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the Subrecipient keeps and maintains public records upon completion of this Agreement, the Subrecipient shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the County, upon request from the County's custodian of public records, in a format that is compatible with the County's information technology systems.
- iv. Failure by the Subrecipient to comply with the requirements of this section shall be grounds for immediate, unilateral termination of this Agreement by the County.

IF THE SUBRECIPIENT HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO ITS DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS

**AGREEMENT, CONTACT THE CUSTODIAN OF
PUBLIC RECORDS AT:**

**500 San Sebastian View
St. Augustine, FL 32084
(904) 209-0805
publicrecords@sjcfl.us**

B. Mortgage and Lien. The County will record a mortgage and lien on the property (set forth in Exhibits C and D) in the total amount of CDBG assistance provided. All real property acquired or improved in whole or in part with CDBG funds must be used for the CDBG-eligible purpose for which the acquisition was made for the eligibility period specified in the mortgage document and note. If the property is sold or changed to a use which does not qualify as meeting the requirements of the CDBG regulations at 24 CFR Part 570.505 for the time period specified in the mortgage lien and promissory note, the County's CDBG program must be reimbursed for the total amount of the CDBG funding. Such reimbursement shall include, but not be limited to, the closing proceeds of such sale.

7. General Conditions.

A. General Compliance. The Subrecipient agrees to comply with the requirements of Title 24 of the Code of Federal Regulations, Part 570 (the HUD regulations concerning CDBG) including Subpart K of these regulations, except that (1) the Subrecipient does not assume the recipient's environmental responsibilities described in 24 CFR 570.604 and (2) the Subrecipient does not assumed the recipient's responsibility for initiating the review process under the provisions of 24 CFR Part 52. The Subrecipient also agrees to comply with all other applicable Federal, state, and local laws, regulations, and policies governing the funds provided under this Agreement. The Subrecipient further agrees to utilize funds available under this Agreement to supplement rather than supplant funds otherwise available.

B. Independent Contractor. Nothing contained in this Agreement is intended to, or shall be construed in any manner, as creating or establishing the relationship of employer/employee between the parties. The Subrecipient shall at all times remain an independent contractor with respect to the services to be performed under this Agreement. As such, neither the Subrecipient, not any employees, agents, officials, servants, or subcontractors of the Subrecipient shall be eligible for any benefits afforded employees or officials of the County, including but not limited to unemployment compensation, FICA, retirement, life, or medical insurance, and worker's compensation insurance. The Subrecipient has no power or authority to bind the County in any manner in any promise, agreement, or representation, other than as specifically provided in this Agreement.

C. Indemnification. The Subrecipient shall indemnify, defend, and hold the County harmless from all claims, actions, suits, charges, judgments, and costs (including attorney's fees and

other costs associated with litigation, whether or not such costs are taxable as attorney's fees) associated with this Agreement. This provision relating to indemnification is separate and apart from, and is in no way limited by, any insurance provided by the Subrecipient, whether pursuant to this Agreement or otherwise.

D. Insurance. The Subrecipient shall provide insurance coverage in, at a minimum, the amounts set forth in Exhibit C, the contents of which are incorporated into this Agreement. The Subrecipient shall comply with the bonding and insurance requirements of 2 CFR Part 200, Subpart D.

E. County Recognition.

- i. The Subrecipient shall insure recognition of the role of the County in providing services through this Agreement. All activities, facilities, and items utilized pursuant to this Agreement shall be prominently labeled as to funding source. In addition, the Subrecipient shall include a reference to the support provided herein in all publications made possible with funds made available under this Agreement.
- ii. Pursuant to, and consistent with, St. Johns County Ordinance 1992-2, and County Administrative Policy 101.3, the Subrecipient may not manufacture, use, display, or otherwise use any facsimile or reproduction of the St. Johns County Seal/Logo without the express written approval of the Board of County Commissioners.

F. Amendments.

- i. The County or the Subrecipient may amend this Agreement at any time provided that such amendments make specific reference to this Agreement, are executed in writing, and are signed by a duly authorized representative of each organization. Such amendments shall not invalidate this Agreement, nor relieve or release the County or the Subrecipient from their obligations under this Agreement.
- ii. For the purposes of this Agreement, the County Administrator is authorized pursuant to St. Johns County Resolution No. 2017-263 to execute any amendment to this Agreement that falls within the authorizations granted by said resolution, or by any resolution granting similar authorizations for future CDBG grant program years (the Authorizing Resolutions). Any amendment to this Agreement that falls outside the authorizations granted to the County Administrator by the Authorizing Resolutions shall require the approval of the St. Johns County Board of County Commissioners.

G. Suspension or Termination. In accordance with 2 CFR 200.339, the County may suspend or terminate this Agreement if the Subrecipient materially fails to comply with any term of this Agreement, including, but not limited to:

- i. Failure to comply with any of the rules, regulations, or provisions referred to herein, or such statutes, regulations, executive orders, and HUD guidelines, policies, or directives as may become applicable at any time;
- ii. Failure, for any reason, of the Subrecipient to fulfill in a timely and proper manner its obligations under this Agreement;
- iii. Ineffective or improper use of funds provided under this Agreement; or
- iv. Submission by the Subrecipient to the County reports that are incorrect or incomplete in any material respect.

In accordance with 24 CFR 85.44, this Agreement may also be terminated for convenience by either Party, in whole or in part, by setting forth the reasons for such termination, the effective date, and, in the case of a partial termination, the portion to be terminated. However, if in the case of a partial termination, the County determines that the remaining portion of the award will not accomplish the purpose for which the award was made, the County may terminate the award in its entirety. Termination for convenience shall not apply to provisions in this Agreement relating to the repayment of funds, compliance with laws, regulations or ordinances, records retention, or the provision of service to low and moderate income persons or other specified beneficiaries.

H. Natural Disaster. In the event of a natural disaster, this Agreement may be suspended or terminated and funds transferred to recovery activities as determined by the County. Funds subject to this provision shall be those that are not contractually committed for construction, design or other such third party private vendors.

8. Administrative Requirements.

A. Financial Management.

- i. Accounting Standards. The Subrecipient agrees to comply with 2 CFR 200.300 - 309 and agrees to adhere to the accounting principles and procedures required therein, utilize adequate internal controls, and maintain necessary source documentation for all costs incurred.
- ii. Cost Principles. The Subrecipient shall administer its program in compliance with 2 CFR Part 230, "Cost Principles for Non-Profit Organizations," (OMB Circular A-122). These principles shall be applied for all costs incurred, whether charged on a direct or indirect basis.

B. Documentation and Record Keeping

- i. Records to be Maintained. The Subrecipient shall maintain all records required by 24 CFR 570.506 that are pertinent to the activities funded under this Agreement. Such records shall include, but not be limited to:
 - a. Records providing a full description of each activity undertaken;
 - b. Records demonstrating that each activity meets one of the National Objectives of the CDBG program;
 - c. Records required to determine the eligibility of activities;
 - d. Records required to document the acquisition, improvement, use, or disposition of real property acquired or improved with CDBG assistance;
 - e. Records documenting compliance with fair housing and equal opportunity components of the CDBG program;
 - f. Financial records as required by 24 CFR 570.502 and 2 CFR 200.300 – 309; and
 - g. Other records necessary to document compliance with Subpart K of 24 CFR Part 570.
- ii. Retention. The Subrecipient shall retain all financial records, supporting documents, statistical records, and all other records pertinent to this Agreement until five years after the Project has been closed out. Notwithstanding the foregoing, if there is litigation, claims, audits, negotiations, or other actions that involve any of the records cited and that have started before the expiration of the five-year period, then such records must be retained until completion of the actions and resolution of all issues, or the expiration of the five-year period, whichever occurs later.
- iii. Client Data. The Subrecipient shall maintain client data demonstrating client eligibility for services provided. Such data shall include, but not be limited to, client name, address, income level, or other basis for determining eligibility and description of service provided. Such information shall be made available to the County's monitors, or their designees, for review upon request.
- iv. Disclosure. Except to the extent directly connected with the administration of the County's or the Subrecipient's responsibilities with respect to services provided under this Agreement, the Subrecipient shall not use or disclose client information collected under this Agreement unless written consent is obtained from the client receiving the service, or, in the case of a minor, the written

consent of a responsible parent or guardian. The foregoing shall not prevent the Subrecipient from complying with the requirements of state or federal public records laws to the extent applicable to any particular record.

- v. Close-outs. The Subrecipient's obligations to the County shall not end until all close-out requirements are completed. Activities during this close-out period shall include, but are not limited to: making final payments, disposing of program assets (including the return of all unused materials, equipment, unspent cash advances, program income balances, and accounts receivable to the County), and determining the custodianship of records. Notwithstanding the foregoing, the terms of this Agreement shall remain in effect during any period that the Subrecipient has control over CDBG funds, including program income.
- vi. Audits and Inspections. All Subrecipient records with respect to any matters covered by this Agreement shall be made available to the County, HUD, and the Comptroller General of the United States or any of their authorized representatives at any time during normal business hours, as often as deemed necessary, to audit, examine, and make excerpts of transcripts of all relevant data. Any deficiencies noted in audit reports must be fully cleared by the Subrecipient within 30 days after receipt by the Subrecipient. Failure of the Subrecipient to comply with the above audit requirements will constitute a violation of this Agreement and may result in the withholding of future payments. The Subrecipient agrees to have an annual agency audit conducted in accordance with current County policy concerning subrecipient audits and applicable provisions of 2 CFR Part 200, Subpart F. The Subrecipient will submit this annual agency audit to the County by June 30 of each year.

C. Reporting and Payment Disclosures.

- i. Program Income. All rent received from the property at 2898 Collins Avenue is considered to be program income and is therefore subject to all HUD requirements related to program income. The County has elected to allow the Subrecipient to retain all program income under the conditions that program income is used by the Subrecipient for eligible activities, as determined by HUD, and aligned with the National Objective of benefitting low to moderate-income individuals. Eligible activities may include certain public services, rental subsidies, subsistence payments, the acquisition of property to be used for affordable housing, construction of affordable rental housing, and construction of public facilities. Prior to spending any program income the Subrecipient is required to obtain written consent from the County verifying that the intended use is an HUD-eligible use of program income. Expenditures of program income will be reported to the County on a monthly basis. Upon completion of this Agreement, the Subrecipient shall transfer to the County any grant funds on hand and any accounts receivable attributable to the use of

such funds. Further requirements for the calculation and use of program income are set forth below in Exhibit A-1, which is incorporated into this Agreement.

- ii. Indirect Costs. If indirect costs are charged, the Subrecipient shall develop an indirect cost allocation plan for determining the appropriate Subrecipient's share of administrative costs and shall submit such plan to the County for approval, in a form specified by the County.
- iii. Reports. The Subrecipient shall submit reports to the County in the form, content, and frequency as provided in Exhibit A.

D. Procurement.

- i. Compliance. The Subrecipient shall procure all materials, property, and services associated with this Agreement in compliance with the requirements of 24 CFR Part 570, Subpart K, and applicable Uniform Administrative Requirements as set forth in 2 CFR Part 200.
- ii. Travel. The Subrecipient shall obtain written approval from the County for any travel outside the metropolitan area with funds provided under this Agreement.

E. Use and Reversion of Assets. The use and disposition of real property and equipment under this Agreement shall comply with the requirements of 2 CFR Part 200, Subpart D, and 24 CFR 570.502 – 504, as applicable.

9. Relocations, Real Property Acquisition and One-for-One Housing Replacement.

The Subrecipient shall comply with:

- A.** The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (URA), and implementing regulations at 49 CFR Part 24 and 24 CFR 570.606(b);
- B.** The requirements of 24 CFR 570.606(c) governing the Residential Anti-Displacement and Relocation Assistance Plan under Section 104(d) of the Housing and Community Development Act; and
- C.** The requirements of 24 CFR 570.606(d) governing optional relocation policies.

The Subrecipient shall provide relocation assistance to displaced persons as defined by 24 CFR 570.606(b)(2) that are displaced as a direct result of acquisition, rehabilitation, demolition, or conversion for a CDBG-assisted project.

10. **Personnel and Participant Conditions.**

A. Civil Rights.

- i. Compliance. The Subrecipient agrees to comply with the requirements of Chapter 760, Florida Statutes, and with Title VI of the Civil Rights Act of 1964 as amended, Title VIII of the Civil Rights Act of 1968 as amended, Section 104(b) and Section 109 of Title I of the Housing and Community Development Act of 1974 as amended, Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990, the Age Discrimination Act of 1975, Executive Order 11063, and Executive Order 11246 as amended.
- ii. Nondiscrimination. The Subrecipient shall not exclude from participation in, deny benefits to, or otherwise discriminate against any person on the grounds of race, color, religion, sex, familial status, national origin, age, or disability in the provision of services to its clients.
- iii. Land Covenants. This Agreement is subject to the requirements of Title VI of the Civil Rights Act and 24 CFR 570.601 and 602. In regard to the sale, lease, or other transfer of land acquired, cleared, or improved with assistance provided under this Agreement, the Subrecipient shall cause or require a covenant running with the land to be inserted in the deed or lease for such transfer prohibiting discrimination, as herein defined, in the sale, lease, rental, use, or occupancy of such land, or in any improvements erected or to be erected thereon, provided that the County and the United States shall be beneficiaries of and entitled to enforce such covenants. The Subrecipient, in undertaking its obligation to carry out the program assisted hereunder, agrees to take such measures as are necessary to enforce such covenant and will not itself so discriminate.
- iv. Section 504. The Subrecipient agrees to comply with all federal regulations issued pursuant to compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), which prohibits discrimination against individuals with disabilities or handicaps in any federally assisted program.

B. Affirmative Action.

- i. Approved Plan. The Subrecipient agrees that it shall carry out an Affirmative Fair Housing Marketing Plan in order to help applicants offer equal housing opportunities regardless of race, color, national origin, sex, familial status, or disability. The requirements for the Affirmative Fair Housing Marketing Plan are more particularly set forth below in Exhibit A-2, which is incorporated into this Agreement.

- ii. Women- and Minority-Owned Businesses. The Subrecipient certifies that it will comply with 2 CFR 200.321 to take all necessary affirmative steps to assure that minority firms, women business enterprises, and labor surplus area firms are used when possible. The Subrecipient further certifies that it will submit to the County at the time of project completion a report of the MBE and WBE status of all subcontractors to be paid with CDBG funds with contracts of \$10,000 or greater, in a format that will be provided by the County.
- iii. Access to Records. The Subrecipient shall furnish and cause each of its own subrecipients or subcontractors to furnish all information and reports required hereunder and will permit access to its books, records, and accounts by the County, HUD or its agent, or other authorized federal officials for purpose of investigation to ascertain compliance with the rules, regulations, and provisions stated herein.
- iv. Equal Opportunity and Affirmative Action (EEO/AA) Statement. The Subrecipient shall, in all solicitations or advertisements for employees placed by or on its behalf, state that it is an Equal Opportunity or Affirmative Action employer.
- v. Subcontract Provisions. The Subrecipient shall include the provisions of Paragraphs 10.A and B in every subcontract or purchase order, specifically or by reference, so that such provisions will be binding upon each of its own subrecipients or subcontractors.

C. Employment Restrictions.

- i. Prohibited Activity. The Subrecipient is prohibited from using funds provided herein or personnel employed in the administration of the program for political activities, inherently religious activities, lobbying, political patronage, and nepotism activities.
- ii. Labor Standards. The Subrecipient agrees to comply with the requirements of the Secretary of Labor in accordance with the Davis-Bacon Act, as amended, the provisions of the Contract Work Hours and Safety Standards Act (40 U.S.C. 327 et seq.), and all other applicable federal, state, and local laws and regulations pertaining to labor standards insofar as those acts apply to the performance of this Agreement. The Subrecipient agrees to comply with the Copeland Anti-Kickback Act (18 U.S.C. 874 et seq.) and its implementing regulations of the U.S. Department of Labor at 29 CFR Part 5. The Subrecipient shall maintain documentation that demonstrates compliance with hour and wage requirements of this part. Such documentation shall be made available to the County for review upon request.

- iii. “Section 3” Clause. As a condition of receiving federal financial assistance, the Subrecipient certifies and agrees to ensure compliance with Section 3 of the Housing and Urban Development (HUD) Act of 1968, as amended, and as implemented by the regulations set forth in 24 CFR 135. Failure to fulfill these requirements shall subject the County, the Subrecipient, and any of the Subrecipient’s subrecipients and subcontractors, and their successors and assigns, to those sanctions specified in the Agreement through which federal assistance is provided. The Subrecipient certifies that no contractual or other disability exists that would prevent compliance with these requirements.

The Subrecipient further agrees to comply with these “Section 3” requirements and to include the following language in all subcontracts executed under this Agreement:

“The work to be performed under this Agreement is a project assisted under a program providing direct federal financial assistance from HUD and is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701). Section 3 requires that to the greatest extent feasible, opportunities for training and employment be given to low- and very low-income residents of the project area, and that contracts for work in connection with the project be awarded to business concerns that provide economic opportunities to low- and very low-income persons residing in the metropolitan area in which the project is located.”

The Subrecipient further agrees to ensure that opportunities for training and employment arising in connection with this a housing rehabilitation (including reduction and abatement of lead-based paint hazards), housing construction, or other public construction project are given to low- and very low-income persons residing within the metropolitan area in which the CDBG-funded project is located; where feasible, priority should be given to low- and very low-income persons within the service area of the project or the neighborhood in which the project is located, and to low- and very low-income participants in other HUD programs; and award contracts for work undertaken in connection with a housing rehabilitation (including reduction and abatement of lead-based paint hazards), housing construction, or other public construction projects to business concerns that provide economic opportunities for low- and very low-income residents within the service area or the neighborhood in which the project is located, and to low- and very low-income participants in other HUD programs.

The Subrecipient certifies and agrees that no contractual or legal incapacity exists that would prevent compliance with these requirements.

D. Conduct.

- i. Assignability. The Subrecipient shall not assign or transfer any interest in this Agreement without the prior written consent of the County; provided that claims for money due or to become due to the Subrecipient from the County under this Agreement may be assigned to a bank, trust company, or other financial institution without such approval. Notice of any such assignment or transfer shall be furnished promptly to the County.
- ii. Subcontracts.
 - a. Approvals. The Subrecipient shall not enter into any subcontracts with any agency without the prior written consent of the County, which consent shall not be unreasonably withheld.
 - b. Monitoring. The Subrecipient shall monitor all subcontracted services on a regular basis to ensure contract compliance. Results of monitoring efforts shall be summarized in written reports and supported with documented evidence of follow-up actions taken to correct areas of noncompliance.
 - c. Content. The Subrecipient shall ensure that the provisions of this Agreement are incorporated into any subcontract executed in the performance of this Agreement.
 - d. Selection Process. The Subrecipient shall undertake to ensure that all subcontracts entered into in the performance of this Agreement are awarded on a fair and open competition basis in accordance with applicable procurement requirements. Executed copies of all subcontracts shall be forwarded to the County along with documentation concerning the selection process.
- iii. Hatch Act. The Subrecipient shall comply with the requirements of the Hatch Act (5 U.S.C. 1501-1508) and shall ensure that no funds provided, nor personnel employed under this Agreement shall be in any way or to any extent engaged in the conduct of political activities in violation of Chapter 15 of Title V of the United States Code.
- iv. Conflict of Interest. The Subrecipient agrees to abide by the provisions of 2 CFR 200.318 and 24 CFR 570.611, including, but not limited to, the following:
 - a. The Subrecipient shall maintain a written code or standards of conduct that shall govern the performance of its officers, employees, and agents engaged in the award and administration of contracts supported by federal funds;
 - b. No employee, officer, or agent of the Subrecipient shall participate in the selection, award, or administration of a contract supported by federal funds if a real or apparent conflict of interest would be involved; and

- c. No covered person who exercises or has exercised any function or responsibility with respect to CDBG-assisted activities or who is in position to participate in a decision making process or gain inside information with regard to such activities, may obtain a financial interest or benefit from a CDBG-assisted activity, or have a financial interest in any contract, subcontract or agreement with respect to a CDBG-assisted activity or with respect to the proceeds of the CDBG-assisted activity, either for himself or herself or those with whom he or she has a family or business tie, during his or her tenure or for one year thereafter. For the purposes of this paragraph, a "covered person" includes any person who is an employee, agent, consultant, or officer of the Subrecipient.

- v. Contingency Fee. The Subrecipient warrants that it has not employed or retained any company or person, other than a bona fide employee working solely for the Subrecipient, to solicit or secure this Agreement, and that it has not paid or agreed to pay any person, company, corporation, individual, or firm any fee, commission, percentage, gift or any other consideration, contingent upon or resulting from the award or making of this Agreement. It is understood and agreed that the term "fee" shall also include a brokerage fee, however denoted. In the event of a breach or violation of this paragraph, the County shall have the right to terminate this Agreement without liability.

- vi. Certification of Anti-Lobbying. The Subrecipient certifies and discloses that, to the best of its knowledge and belief:
 - a. No federal appropriated funds have been paid or will be paid, by or on behalf of it, 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 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, an employee of a member of Congress, a County Commissioner, or any County employee in connection with this federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

- c. It will require that the language of paragraphs (a) through (d) of this certification be included in the award document 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; and
- d. This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S.C. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.
- vii. Copyright. If this Agreement results in any copyrightable material or inventions, the County and/or HUD reserves the right to royalty-free, non-exclusive, and irrevocable license to reproduce, publish, or otherwise use and to authorize others to use, the work or materials for governmental purposes.
- viii. Religious Activities. The Subrecipient acknowledges that CDBG funds may not be used for inherently religious activities, such as worship, religious instruction, or proselytization. The requirements of 24 CFR 5.109, as applied to the CDBG program pursuant to 24 CFR 570.200(j), are incorporated into this Agreement by reference.
- ix. Drug-Free Workplace. The Subrecipient certifies that it shall provide drug-free workplaces in accordance with the requirements of the Drug-Free Workplace Act of 1988 (42 U.S.C. 701) and 24 CFR Part 21.

11. Environmental Conditions.

A. Air and Water. The Subrecipient agrees to comply with the following requirements insofar as they apply to its performance under this Agreement:

- i. Clean Air Act (42 U.S.C. 7401, et seq., as amended), particularly Section 176(c) and (d) (42 U.S.C. 7506(c) and (d));
- ii. Determining Conformity of Federal Actions to State and Federal Implementation Plans (Environmental Protection Agency – 40 CFR Parts 6, 51, and 93); and
- iii. Federal Water Pollution Control Act, as amended (33 U.S.C. 1251, et seq., as amended), including the requirements set forth in Section 114 and Section 308

of the Federal Water Pollution Control Act, as amended, and all regulations and guidelines issued thereunder.

B. Flood Disaster Protection. For activities located in an area identified by the Federal Emergency Management Agency (FEMA) as having special flood hazards, the Subrecipient shall comply with the mandatory flood insurance purchase requirements of Section 102 of the Flood Disaster Protection Act of 1973, as amended by the National Flood Insurance Reform Act of 1994, 42 USC 4012a.

C. Lead-Based Paint. The Subrecipient shall comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4821-4846), the Residential Lead-Based Paint Hazard Reduction Act of 1992 (42 U.S.C. 4851-4856), and implementing regulations at 24 CFR part 35, subparts A, B, J, K, and R, which apply to activities under this agreement.

D. Historic Preservation. The Subrecipient shall comply with the Historic Preservation requirements set forth in the National Historic Preservation Act of 1966, as amended, codified in Title 54 of the United States Code, and the procedures set forth in 36 CFR part 800 insofar as they apply to the performance of this agreement. In general, this requires concurrence from the State Historic Preservation Officer for all rehabilitation and demolition of historic properties that are fifty years old or older or that are included on a Federal, state, or local historic property list.

12. Miscellaneous Provisions.

A. All words used herein in the singular form shall extend to and include the plural. All words used in the plural form shall extend to and include the singular. All gendered pronouns shall extend to and include all genders.

B. In the event 24 CFR 570.503 ("Agreements with Subrecipients") is amended or changed, the County shall provide written notice of the changes to the Subrecipient and shall amend this Agreement accordingly.

C. This Agreement constitutes the entire agreement and understanding between the parties as to the matters addressed herein. This Agreement supersedes all prior and contemporaneous agreements, understandings, representations, and warranties, whether oral or written, relating to such matters.

D. This Agreement shall be governed by the laws of the state of Florida. Venue for any legal or administrative action arising under this Agreement shall lie exclusively in St. Johns County or the Middle District of Florida, Jacksonville Division. Subrecipient hereby waives any privileges or rights it may have under statute or case law relating to venue, including any objection based on forum non conveniens.

13. Severability.

If any portion of this Agreement, or the application thereof to any person or circumstance, is determined by a court of competent jurisdiction to be void, invalid, or otherwise unenforceable for any reason, such portion or application shall be severable. The remaining portions of this Agreement, and all applications thereof, not having been declared void, invalid, or otherwise unenforceable, shall remain in effect.

14. Section Headings and Subheadings.

The section headings and subheadings contained in this Agreement are included for convenience and shall not limit or otherwise affect the terms of this Agreement.

15. Waiver.

No forbearance on the part of either Party shall constitute a waiver of any item requiring performance by the other Party. A waiver by one Party of the other Party's performance shall not constitute a waiver of any subsequent performance required by such other Party. No waiver shall be valid unless it is in writing and signed by authorized representatives of both Parties.

16. Counterparts.

This agreement may be executed in counterparts, each of which shall be deemed an original.

17. Authority to Execute.

Each person signing this Agreement in a representative capacity on behalf of a governmental or corporate entity represents that he or she is duly authorized by such entity to execute this Agreement on its behalf, as evidenced by the authorizing resolutions of each Party's Board attached hereto as Exhibit F.

18. Entire Agreement.

This Agreement constitutes the entire agreement and understanding between the Parties as to the matters addressed herein. This Agreement supersedes all prior and contemporaneous agreements, understandings, representations, and warranties, whether oral, electronic, or written, relating to such matters.

IN WITNESS WHEREOF, the undersigned, as authorized officials on behalf of the parties, have executed this Subrecipient Agreement as of the dates set forth below.

County

Grantee

Name and Title

Name and Title

Address

City/State/ZIP Code

Telephone Number

Address

City/State/ZIP Code

Telephone Number

EXHIBIT A: SCOPE OF WORK
Acquisition of 2898 Collins Avenue, St. Augustine FL 32084

Subrecipient: Alpha-Omega Miracle Home, Inc.

Activity: Acquisition and Rehabilitation of 2898 Collins Avenue; St. Augustine, FL 32084

Activity Scope: Alpha-Omega Miracle Home, Inc. will acquire and rehabilitate 2898 Collins Avenue, St. Augustine, FL 32084, to provide affordable housing to low- and moderate-income individuals and households.

Approved Grant Budget: CDBG funding, awarded to St. Johns County by HUD, will be by HUD, will be provided up to a maximum of **\$196,462.00**. This amount will cover the purchase price, closing costs, and renovations to the property named above.

Asbestos Clearance Certification: A firm licensed by the State of Florida Asbestos Licensing Unit prepared a Pre-renovation Asbestos Survey Report for the subject property. The report identified the presence of building materials that contain asbestos. The report also provides recommendations for remediating the asbestos-containing materials. **Prior to spending any CDBG funds on renovations of this property, all asbestos-containing materials noted in the inspection report must be properly remediated and verified by a licensed third-party Asbestos Clearance Certification.** The Subrecipient is responsible for all costs of asbestos remediation and obtaining inspections, as well as the Asbestos Clearance Certification. The Subrecipient will submit the Asbestos Clearance Certification to the County. Upon verification of the certification, the County will issue the Subrecipient a notice to proceed with renovations.

Rehabilitation: Funds, in the amount of \$65,936.00 are being provided to make the renovations that are detailed in this Agreement as Exhibit B. The Subrecipient is responsible for all costs for renovations beyond the amount of \$65,936.00 and beyond the scope of the renovations detailed in Exhibit B. The purpose of the renovations is to make the home a decent and safe environment for tenants. The Subrecipient must submit invoices to the County for all approved renovations that have been completed. The County will verify that the approved renovations have been completed and then will reimburse the Subrecipient for the approved amount, within 30 days from the date the invoice was received. All contractors who complete renovations on this home, whether those renovations are paid from CDBG funds or another source of funds are subject to the procurement regulations stated in Section 8 D of this Agreement.

Presumed Benefit: This objective is met if the Activity is designed to benefit homeless persons who are presumed statically to be principally composed of persons who have low and moderate income.

Income Certification:

- The Subrecipient shall be responsible for verifying that all clients served pursuant to this Agreement meet the definition of homeless persons or low-to-moderate income households.

Reporting Schedule:

- After Activity completion - Subrecipient will be responsible for monthly reporting of income and demographic data on clients served. The monthly reports shall comply with all applicable HUD reporting requirements and County reporting procedures.
- All program income will be utilized for eligible activities and to meet the National Objective of benefiting low to moderate-income individuals. Monthly reports will include the receipt and expenditures of program income, accompanied by related invoices and verification that the County has approved the use of program income for a specific eligible activity.
- Upon completion of the Activity, Subrecipient will install a plaque acknowledging the use of CDBG Funds as approved by the St. Johns County Board of County Commissioners.
- Subrecipient will make an Annual Certification indicating that the home continues to be used for the eligible purpose of providing affordable rental housing for formerly homeless persons.
- By June 30 of each year, the Subrecipient shall submit to the County, an annual agency audit report with an audit manager's letter. In the event that any deficiencies are cited, Subrecipient will submit to the County documentation that demonstrates Subrecipient cleared all deficiencies within 30 days of receipt.

Monitoring: The County's Housing and Community Services Division will monitor all stages of the Activity to ensure compliance with all applicable federal regulations and County guidelines.

- Within the first three months after completion of the Activity and occupancy of the building, the County will perform a level one monitoring of the Subrecipient to ensure that Subrecipient is maintaining all records in a satisfactory manner.
- After one year of providing services, the County will perform a level two monitoring of the Subrecipient to ensure compliance of client files, financial records, and demographic data reporting.
- The County may make site visits to the property at any time during the term of this Agreement to ensure compliance with applicable federal regulations and the requirements of this Agreement.
- By entering into this Agreement, the Subrecipient agrees to comply and cooperate fully with any monitoring procedures/processes deemed appropriate by the County. The Subrecipient agrees to comply and cooperate with any inspections, reviews, investigations, or audits deemed necessary by the County, HUD, and the Comptroller General of the United States, or any of their authorized representatives.

EXHIBIT A-1: PROGRAM INCOME

Subrecipient shall calculate and manage Program Income based on the definitions, methodology and terms and conditions listed below:

SJC Program Income Calculation Methodology for Single-Family Rental Housing

Subrecipient shall use the following methodology for calculating program income from a single-family rental housing project:

Calculate Project Costs and CDBG Investment

- a). Calculate Total Development Costs or "Project Uses" by adding the sum of Acquisition plus Hard and Soft Construction Costs.
- b). Calculate "Total Sources" by adding the sum of Private Mortgage and / or relate sources such as State of Florida housing subsidies, private grants plus amount of CDBG and/or Related HUD funds via SJC.
- c). SJC shall provide Subrecipient an amount of CDBG subsidy that helps Sources to equal Uses after all other funding sources have been obtained the project remains affordable to the to target income group.
- d). Subrecipient shall calculate the percentage of Total Development costs that is paid for with CDBG and/or related HUD subsidy funds via SJC.

Calculate Program Income

- a). Calculate Gross Net Operating Income (NOI) by subtracting from Effective Rental Income after Vacancy all reasonable Operating Expenses.
- b). Calculate Program Income by multiplying NOI by Percentage of CDBG and/or relate HUD Subsidies via SJC.

Calculate Balance of Program Income After Eligible Debt Service Payments

- a). Calculate Remaining Net Operating Income Available for Private Debt Services by subtracting the amount of Program Income from NOI.
- b). Calculate Balance of Debt Service Needed to Paid Out of Portion of Program Income (Unmet and Cost Reasonable Need) by subtracting NOI Available for Private Debt Service from Proposed Private Mortgage Debt Service payment. Debt service payments should not result in a less than 1.25 Debt Service Coverage Ratio.
- c). Calculate Balance of Program Income by subtracting Portion of Program Income Applied to Private Mortgage Debt Service Payments from Program Income.
- d). Subrecipient shall use the attached worksheet as template for calculating and reporting on Program Income for CDBG-assisted project."

SJC Program Income Use Rules for Single-Family Rental Housing

Subrecipient must use Remaining Program Income for either:

- a). Funding Capital Replacement Reserve;
- b). Making contributions to an Operating Reserve to have cash for unforeseen events such as long period of vacancy, slow or no pay tenants, disruption from storms, etc.;
- c). Making additional debt service payments to reduce debt balance and interest expense over time;
- d). Establishing working capital account for predevelopment costs for similar projects that meet CDBG National Objectives and eligible uses such as another LMI rental housing project or;
- e). Remitting Balance of Program Income to SJC.

Every year Subrecipient must show accounting reconciliation of Program Income earned and how it was deployed in compliance with CDBG regulations.”

HUD CDBG Program Income Rules

Subrecipients must follow HUD CDBG Program Income rules as set forth in 24 CFR 570.500, as may be amended from time to time.

EXHIBIT A-2: AFFIRMATIVE FAIR HOUSING MARKETING PLAN

Subrecipient must complete: HUD Form 935.2B, Affirmative Fair Housing Marketing (AFHM) – Single-Family Housing, <https://www.hud.gov/sites/documents/935-2B.PDF>.”

The purpose of the Affirmative Fair Housing Marketing (AFHM) Plan is to help applicants offer equal housing opportunities regardless of race, color, national origin, religion, sex, familial status, or disability. The AFHMP helps owners/agents (respondents) effectively market the availability of housing opportunities to individuals of both minority and non-minority groups that are least likely to apply for occupancy. The AFHM Plan is used to ensure that developers and/or subrecipients are taking necessary steps to eliminate discriminatory practices and to overcome the effects of past discrimination involving HUD-assisted housing.

Affirmative fair housing marketing and planning is a requirement for access to CDBG funding for all new construction, substantial rehabilitation, and existing project marketing and advertising activities. An AFHM program, as specified in this Plan, shall be in effect for each assisted rental housing project throughout the life of the CDBG and/or related housing subsidy affordability compliance period.

The responses are required to obtain or retain benefits under the Fair Housing Act, Section 808(e)(5) & (6) and 24 CFR Part 200, Subpart M. The form contains no questions of a confidential nature. The AFHMP, once approved by the County, must be made available for public inspection at the sales or rental offices of the respondent (24 CFR 200.625) and may not be revised without County approval.

In formulating the Affirmative Marketing Program, Subrecipient must do the following:

1. Targeting.

Identify the segments of the eligible population which are least likely to apply for housing without special outreach efforts.

Consider the current racial and ethnic composition of the residential area.

Also consider language barriers and income eligibility requirements.

2. Outreach.

Outline an outreach program which includes special measures designed to attract those groups identified as least likely to apply and other efforts designed to attract persons from the total eligible population.

Community Contacts. The housing provider must list at least one community organization that serves each group determined to be least likely to apply and who has agreed to help the provider in their marketing efforts. In the plan include the name of the contact person, contact information,

experience working with the target population as well as the number and language of materials to be provided to such agencies.

Media. The housing provider should specify the particular means of advertising to reach a target group and the reasoning behind the particular type of advertising. Advertisements should include the fair housing logo.

If the immediate housing market area is not demographically diverse enough to draw applicants considered "least likely to apply" then an expanded housing market area should be used.

3. Indicators.

State the indicators to be used to measure the success of the marketing program.

Recording information on how an individual heard about the housing and why they decided to apply will provide useful data for the evaluation process.

In addition, comparing the number of units now occupied by persons previously determined to be "least likely to apply" and the number of people least likely to apply on the waiting list prior to and after the marketing process is a good starting place for the evaluation.

4. Staff Training.

Demonstrate the capacity to provide training and information on fair housing laws and objectives to sales or rental staff.

EXHIBIT B: APPROVED RENOVATIONS

Rehabilitation: Funds, in the amount of \$65,936.00 are being provided to make the renovations necessary to create a decent and safe living environment. The Subrecipient is responsible for all costs for renovations beyond the amount of \$65,936.00 and beyond the scope of the renovations detailed in Exhibit B. The Subrecipient must submit invoices to the County for all approved renovations that have been completed. County staff will verify and document that the approved renovations have been completed and will then submit the reimbursement request for payment. The Subrecipient is an approved vendor of the County and the County will reimburse the Subrecipient for the approved amount, within 30 days from the date of the County's verification of renovation completion. All contractors who complete renovations on this home, whether those renovations are paid from CDBG funds or another source of funds are subject to the procurement regulations stated in Section 8 D of this Agreement.

Approved Renovations: reimbursement for the following renovations are provided under this Agreement.	Amount
Exterior Remodel: <ul style="list-style-type: none"> • Repair or replace door frames and window frames • Install L/M 12" wheel chair ramp(s) • Repair walkways and entrances • Energy Efficiency Assessment and weatherproofing, as needed 	\$7,400
Demolish existing outdoor trellis and deck/spa area; repair deck area.	\$3,500
Bathroom Remodel & ADA Compliance: <ul style="list-style-type: none"> • Widen door entrance to 3' 0" • Replace toilet, sink, tub/shower, and plumbing • Install new tile, towel racks, mirrors, and safety bars 	\$9,700
Kitchen Remodel: <ul style="list-style-type: none"> • Remove two walls separating kitchen from the living room and dining room • Replace counter tops, backsplash, sink, and plumbing • Paint cabinets and replace hardware • Install new appliances: Range/Refrigerator/Dishwasher 	\$17,036
Create a 3 rd bedroom with closets from the large family room/living space.	\$4,500
Patch drywall in all areas/sheet rock /new wall/replace trim/paint walls. Widen doorways.	\$8,900
New Flooring – carpets and tile throughout house	\$6,400
Re-wire electric throughout house. Replace light fixtures and fans throughout the house.	\$8,500
Total →	\$65,936

EXHIBIT C: INSURANCE REQUIREMENTS

BASIC INSURANCE REQUIREMENTS

During the term of this Agreement, the Subrecipient at its sole expense shall provide insurance of such a type and with such terms and limits as noted below. Providing and maintaining adequate insurance coverage is a material obligation of the Subrecipient.

The Subrecipient shall keep the Property insured for its full insurable value against loss by fire, flood if so required, and other losses normally covered by an extended coverage endorsement. All policies of insurance which insure against any loss or damage to the Property shall provide for loss payable to the County, without contribution by the County, pursuant to clauses satisfactory to the County.

The Subrecipient shall provide the County a certified copy of all insurance policies procured by the Subrecipient. When any required insurance reaches the attainment of a normal expiration date or renewal date, the Subrecipient shall provide the County with Certificates of Insurance evidencing a continuation of coverage. The Subrecipient's insurance coverage shall be primary insurance as respects to the County for all applicable policies. The limits of coverage under each policy maintained by the Subrecipient shall not be interpreted as limiting the Subrecipient's liability and obligations under this Agreement. All insurance policies shall be through insurers authorized or eligible to write policies in Florida and possess an A.M. Best rating of A- or better.

The Subrecipient shall procure and maintain for the duration of this Agreement, insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the Activity by the Subrecipient, its agents, representatives, employees or subcontractors.

The coverages, limits or endorsements required herein protect the primary interests of the County, and these coverages, limits or endorsements shall in no way be required to be relied upon when assessing the extent or determining appropriate types and limits of coverage to protect the Subrecipient against any loss exposures, whether as a result of this Agreement or otherwise. The requirements contained herein, as well as the County's review or acknowledgement, is not intended to and shall not in any manner limit or qualify the liabilities and obligations assumed by the Subrecipient under this Agreement.

COMMERCIAL GENERAL LIABILITY

Coverage must be afforded under a Commercial General Liability policy with limits not less than:

- \$500,000 each occurrence for Bodily Injury, Property Damage and Personal and Advertising Injury.
- \$500,000 each occurrence for Products and Completed Operations.

The policy must include coverage for Contractual Liability, Independent Contractors and shall contain no exclusions for explosion, collapse or underground. The Certificate Holder shall be identified as:

St. Johns County, a political subdivision of the State of Florida
500 San Sebastian View
St. Augustine, FL 32084

St. Johns County, a political subdivision of the State of Florida, including its officials, employees, and volunteers, is to be named as an Additional Insured with a CG 20 26 04 13 Additional Insured - Designated Person or Organization Endorsement or similar endorsement providing equal or broader Additional Insured Coverage in respects to liability arising out of any service performed by or on behalf of Subrecipient. The coverage shall contain no special limitation on the scope of protection afforded to the County, its officials, employees or volunteers.

The Subrecipient's insurance coverage shall be primary insurance as respects St. Johns County, a political subdivision of the State of Florida, its officials, employees, and volunteers. Any insurance or self-insurance maintained by the County, its officials, employees, or volunteers shall be excess of the Subrecipient's insurance and shall be non-contributory.

WORKER'S COMPENSATION

The Subrecipient shall provide worker's compensation insurance in such amounts as required by law for all of its employees involved in the performance of this Agreement.

EXHIBIT D
Mortgage Lien

Record and Return to:

St. Johns County Housing and Community Services Division
200 San Sebastian View, Suite 2300
St. Augustine, FL 32084

Rec. Fees: \$

DS: \$

This Document Prepared By:

St. Johns County Housing and Community Services Division
200 San Sebastian View, Suite 2300
St. Augustine, FL 32084

Property Appraiser's Parcel ID No.: 0843900000

Owner: Alpha-Omega Miracle Home, Inc.

MORTGAGE LIEN
FOR REAL PROPERTY ACQUIRED
WITH CDBG FUNDS

This mortgage is made by St. Johns County, a political subdivision of the state of Florida, 500 San Sebastian View, St. Augustine, FL 32084 (the Mortgagee) and Alpha-Omega Miracle Home, Inc., a Florida not-for-profit corporation, 1797 Old Moultrie Road, Suite 107, St. Augustine, FL 32084 (the Mortgagor).

WHEREAS, the Mortgagee is the administrator of the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG); and

WHEREAS, pursuant to law, HUD has made available to the Mortgagor, through the Mortgagee, funds to be used in the acquisition of certain real property described herein to be used as rental housing, for low-income and moderate-income CDBG eligible people and families; and

WHEREAS, the use of the property qualifies under the CDBG program as meeting one of the national objectives in 24 CFR Part 92 and is not a building for the general conduct of government; and

WHEREAS, upon purchase, the Mortgagor will use the home/property to rent to low- and moderate-income CDBG eligible people and families according to 24 CFR 92.252 and in accordance with the separate agreement between Mortgagor and Mortgagee executed on _____, entitled Community Development Block Grant Subrecipient Agreement between St. Johns County and Alpha Omega Miracle Home (the Subrecipient Agreement); and

WHEREAS, this Mortgage shall constitute a lien on the property to ensure performance as described herein, as set forth in the promissory note of even date between the parties (the Note) and as set forth in the Agreement entered into by the parties, until released as provided herein;

NOW, THEREFORE in consideration of the financial assistance granted herein and in order to secure the payment of both the principal, and interest, and any other sums payable on the Note or this Mortgage and the performance and observance of all the provisions hereof, of the Note, and of the Agreement, the Mortgagor hereby grants, sells, warrants, conveys, assigns, transfers, mortgages and sets over and confirms unto the Mortgagee all of the Mortgagor's estate, right, title and interest in, to and under all that certain real property situate in St. Johns County, Florida, more particularly described in Exhibit A, attached hereto and incorporated herein, together with all improvements now or hereafter located on said real property and all fixtures, appliances, apparatus, equipment, furnishings, heating and air conditioning equipment, machinery and articles of personal property and replacement thereof (other than those owned by lessees of said real property) now or hereafter affixed to, attached to, placed upon, or used in any way in connection with the complete and comfortable use, occupancy, or operation of the said real property, all licenses and permits used or required in connection with the use of said real property, all leases of said real property now or hereafter entered into and all right, title and interest of the Mortgagor thereunder, including without limitation, cash or securities deposited thereunder pursuant to said leases, and all rents, issues, proceeds, profits, revenues, royalties, rights, accounts, accounts receivable, and benefits arising from, relating to or accruing from said real property and together with all proceeds of the conversion, voluntary or involuntary of any of the foregoing into cash or liquidated claims, including without limitation, proceeds of insurance and condemnation awards (the foregoing said real property, tangible and intangible personal property hereinafter collectively referred to as the Mortgaged Property). The Mortgagor hereby grants to the Mortgagee a security interest in the foregoing described tangible and intangible personal property.

The Mortgagor covenants and agrees as follows:

1. The terms and conditions contained in the Agreement and the Note are incorporated herein and made a part hereof as fully as if set forth herein.

CDBG funds in the amount of **one hundred ninety-six thousand four hundred sixty two dollars and zero cents (\$196,462.00)** have been provided to or for the benefit of the Mortgagor to assist in the acquisition and rehabilitation of the Mortgaged Property.

3. The Mortgagor warrants that the Mortgagor has good and marketable title to an indefeasible fee estate in the real property comprising the Mortgaged Property subject to no lien, charge or encumbrance except as the Mortgagee has agreed to accept in writing, and the Mortgagor covenants that this Mortgage is and will remain a valid and enforceable mortgage on the Mortgaged Property subject only to the exceptions herein provided. The Mortgagor has full power and lawful authority to mortgage the Mortgaged Property in the manner and form herein done or intended hereafter to be done. The Mortgagor will preserve such title and will forever

warrant and defend the same to the Mortgagee and will forever warrant and defend the validity and priority of the lien hereof against the claims of all persons and parties whomsoever.

4. The Mortgagor will, at the cost of the Mortgagor, and without expense to the Mortgagee, do, execute, acknowledge and deliver all and every such further acts, deeds, conveyances, mortgages, assignments, notices of assignment, transfers and assurances as the Mortgagee shall from time to time require in order to preserve the priority of the lien of this Mortgage or to facilitate the performance of the terms hereof.
5. This Mortgage is forgivable at 5 percent per year for 20 years, prorated on a monthly basis, provided that:
 - a. The Mortgaged Property remains occupied by low to moderate income individuals, as provided in the Subrecipient Agreement; and
 - b. The Mortgagor honors all requirements of this agreement.

Upon termination or expiration of this Mortgage, the Mortgagee shall execute a release from this Mortgage and lien which shall be recorded in the public records of St. Johns County, Florida.

6. The Mortgagor further covenants and agrees to pay when due, without requiring any notice from the Mortgagee, all taxes, assessments of any type or nature and other charges levied or assessed against the Mortgaged Property or this Mortgage and produce receipts therefor upon demand. To immediately pay and discharge any claim, lien or encumbrance against the Mortgaged Property, which may be or become superior to this Mortgage, and to permit no default or delinquency on any other lien, encumbrance or charge against the Mortgaged Property.
7. The Mortgagor further covenants and agrees to promptly pay all taxes and assessments assessed or levied under and by virtue of any state, federal, or municipal law or regulation, hereafter passed against the Mortgagee upon this Mortgage or the debt hereby secured, or upon its interest under this Mortgage, provided however that the total amount so paid for any such taxes pursuant to this paragraph together with the interest payable on said indebtedness shall not exceed the highest lawful rate of interest in Florida and provided further that in the event of the passage of any such law or regulation imposing a tax or assessment against the Mortgagee upon this Mortgage or the debt secured hereby, that the entire indebtedness secured by the Mortgage shall thereupon become immediately due and payable at the option of the Mortgagee.
8. The Mortgagor further covenants and agrees to maintain the Mortgaged Property in good condition and repair, including but not limited to, the making of such repairs as the Mortgagee may from time to time determine to be necessary for the preservation of the Mortgaged Property and to not commit or permit any waste thereof, and the Mortgagee shall have the right to inspect the Mortgaged Property on reasonable notice to the Mortgagor.

9. The Mortgagor further covenants and agrees to comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting the Mortgaged Property, and not to cause or permit any violation thereof.
10. The Mortgagor further covenants and agrees that if the Mortgagor fails to pay any claim, lien or encumbrance that is superior to this Mortgage, or when due, any tax or assessment or insurance premium or to keep the Mortgaged Property in repair, or shall commit or permit waste, or if there be commenced any action or proceeding affecting the Mortgaged Property or the title thereto, or the interest of the Mortgagee therein, including but not limited to, eminent domain and bankruptcy or reorganization proceedings, then the Mortgagee, at its option, may pay said claim, lien encumbrance, tax, assessment or premium, with right of subrogation thereunder, may make such repairs and take such steps as it deems advisable to prevent or cure such waste, and may appear in any such action or proceeding and retain counsel therein, and take such action therein as the Mortgagee deems advisable, and for any of such purposes, the Mortgagee may advance such sums of money, including all costs, reasonable attorney's fees, and other items of expense as it deems necessary. The Mortgagee shall be the sole judge of the legality, validity and priority of any such claim, lien, encumbrance, tax, assessment, or premium and of the amount necessary to be paid in satisfaction thereof. The Mortgagee shall not be held accountable for any delay in making any such payment, which delay may result in any additional interest, costs, charges, expenses or otherwise.
11. The Mortgagor further covenants and agrees that the Mortgagor will pay to the Mortgagee, immediately and without demand, all sums of money advanced by the Mortgagee to protect the Mortgaged Property hereof pursuant to this Mortgage, including all costs, reasonable attorney's fees, and other items of expense, together with interest on each such advancement at the rate of interest provided herein and all such sums and interest thereon shall be secured hereby.
12. The Mortgagor further covenants and agrees all sums of money secured hereby shall be payable without any relief wherever from any valuation or appraisal laws.
13. If default occurs in payment of the principal or interest of the Note or any part thereof when due, or in payment, when due or any other sum secured hereby, or in performance of any the Mortgagor's obligations, covenants or agreements hereunder, in the Note or in the Agreement, all of the indebtedness secured hereby shall become and be immediately due and payable at the option of the Mortgagee, without notice or demand, which are hereby expressly waived, in which event, the Mortgagee may avail itself of all rights and remedies, at law or in equity, and this Mortgage may be foreclosed with all rights and remedies afforded by the laws of Florida, and the Mortgagor shall pay all costs, charges, and expenses thereof, including a reasonable attorney's fee, and all such other costs, expenses and attorney's fees for any retrial, rehearing or appeal. The indebtedness secured hereby shall bear interest at the rate provided herein from and after the date of any such default of the Mortgagor.

14. If default be made in payment, when due, of any indebtedness secured hereby, or in performance of any of the Mortgagor's obligations, covenants or agreements in this Mortgage, the Note or the Agreement:

- a) The Mortgagee is authorized at any time, without notice, in its sole discretion to enter upon and take possession of the Mortgaged Property or any part thereof, to perform any acts the Mortgagee deems necessary or proper to conserve the Mortgaged Property and to collect and receive all rents, issues, profits, revenues, royalties, rights, proceeds, accounts, accounts receivable, and benefits thereof, including those past due as well as those accruing thereafter; and
- b) The Mortgagee shall be entitled, as a matter of strict right, without notice and ex parte, and without regard to the value or occupancy of the Mortgaged Property, or the solvency of the Mortgagor, or the adequacy of the Mortgaged Property as security for the Note to have a receiver appointed to enter upon and take possession of the Mortgaged Property, collect the rents, issues, profits, revenues, royalties, rights, proceeds, accounts, accounts receivable, and benefits therefrom and apply the same as the court may direct, such receiver to have all the rights and powers permitted under the laws of Florida.

In either such case, the Mortgagee or the receiver may also take possession of, and for these purposes, use any and all personal property which is a part of the Mortgaged Property and used by the Mortgagor in the rental or leasing thereof or any part thereof. The expense (including receiver's fees, attorney's fees, costs, and agent's compensation) incurred pursuant to the powers herein contained shall be secured hereby. The Mortgagee shall (after payment of all costs and expenses incurred) apply such rents, issues, and profits received by it on the indebtedness secured hereby in such order and as the Mortgagee determines. The right to enter and take possession of the Mortgaged Property, to manage and operate the same, and to collect the rents, issues, profits, revenues, royalties, rights, proceeds, accounts, accounts receivable and benefits thereof, whether by a receiver or otherwise, shall be cumulative to any other right or remedy hereunder or afforded by law, and may be exercised concurrently therewith or independently thereof. The Mortgagee shall be liable to account only for such rents, issue and profits actually received by the Mortgagee.

15. If the indebtedness secured hereby is now or hereafter secured by chattel mortgages, security interests, financing statements, pledges, contracts of guaranty, assignments of leases, or other securities, or if the Mortgaged Property hereby encumbered consists of more than one (1) parcel of real property, the Mortgagee may, at its option, exhaust any one or more of said securities and security hereunder, or such parcels of security hereunder, either concurrently or independently, and in such order as it may determine.

16. This Mortgage shall secure not only existing indebtedness, but also such future advances, whether such advances are obligatory or to be made at the option of Mortgagee, or otherwise, as are made within six (6) years from the date hereof, to the same extent as if such future advances were made on the date of the execution of this Mortgage, but such secured indebtedness shall not exceed at

any time the maximum principal amount of two (2) times the amount of the Note, plus interest thereon, plus any disbursements made for the payment of taxes, levies, or insurance on the Mortgaged Property, plus interest on such disbursements. Any such future advances, whether obligatory or to be made at the option of the Mortgagee, or otherwise, may be made either prior to or after the due date of the Note or any other notes secured by this Mortgage. This Mortgage is given for the specific purpose of securing any and all indebtedness by Mortgagor to Mortgagee (but in no event shall the secured indebtedness exceed at any time the maximum principal amount set forth in this paragraph) in whatever manner this indebtedness may be evidenced or represented until this Mortgage is satisfied of record. All covenants and agreement contained in this Mortgage shall be applicable to all further advances made by the Mortgagee to the Mortgagor under this future advance clause.

17. No delay by the Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by law, shall operate as a waiver thereof or preclude the exercise thereof during the continuance of any default hereunder. No waiver by the Mortgagee of any default shall constitute a waiver of or consent to subsequent defaults. No failure of the Mortgagee to exercise any option herein given to accelerate maturity of the debt hereby secured, no forbearance by the Mortgagee before or after the exercise of such option, and no withdrawal or abandonment of foreclosure proceeding by the Mortgagee shall be taken or construed as a waiver of its right to exercise such option or to accelerate the maturity of the debt, hereby secured by reason of any past, present, or future default on the part of the Mortgagor; and, in like manner, the procurement of insurance or the payment of taxes or other liens or charges by the Mortgagee shall not be taken or construed as a waiver of its right to accelerate the maturity of the debt hereby secured.
18. Without affecting the liability of the Mortgagor or any other person (except any person expressly released in writing) for payment of any indebtedness secured hereby or for performance of any obligation contained herein, in the Note, or in the Subrecipient Agreement, and without affecting the rights of the Mortgagee with respect to any security not expressly released in writing, the Mortgagee may, at any time and from time to time, either before or after the maturity of the Note, and without notice or consent:
 - a. Release any person liable for payment of all or part of the indebtedness or for performance of any obligation;
 - b. Make any agreement extending the time or otherwise altering the terms of payment of all or any part of the indebtedness, or modifying or waiving any obligation, or subordinating, modifying or otherwise dealing with the lien or charge hereof;
 - c. Exercise or refrain from exercising or waive any right the Mortgagee may have;
 - d. Accept additional security of any kind; or

- e. Release or otherwise deal with any property, real or personal, securing the indebtedness, including all or any part of the Mortgaged Property.
19. Any agreement hereafter made by Mortgagor and Mortgagee pursuant to this Mortgage shall be superior to the rights of the holder of any intervening lien or encumbrance.
20. In the event of condemnation proceedings of the Mortgaged Property, the award or compensation payable thereunder is hereby assigned to and shall be paid to the Mortgagee. The Mortgagee shall be under no obligation to question the amount of any such award or compensation and may accept the same in the amount in which the same shall be paid. In any such condemnation proceedings, the Mortgagee may be represented by counsel selected by the Mortgagee. The proceeds of any award or compensation so received shall, at the option of the Mortgagee, either be applied to the prepayment of the Note and at the rate of interest payable on the award by the condemning authority, or at the option of the Mortgagee, such award shall be paid over to the Mortgagor for restoration of the Mortgaged Property.
21. At the option of Mortgagee, Mortgagor shall provide Mortgagee with periodic financial statements of the operations of and the financial condition of Mortgagor.
22. The loan represented by the Mortgage and the Note is personal to the Mortgagor. The Mortgagee extended the funds to the Mortgagor based upon the representations made in the Mortgagor's application and the Subrecipient Agreement between the parties as well as the Mortgagee's judgment of the ability of the Mortgagor to perform under this Mortgage, the Note, the Subrecipient Agreement, and the Mortgagee's judgment of the ability of the Mortgagor to repay all sums due under this Mortgage. Therefore, this Mortgage may not be assumed by any subsequent holder of an interest in the Mortgaged Property unless in compliance with HUD regulations and with written approval by the Mortgagee.
23. **COMPLIANCE WITH ENVIRONMENTAL LAWS:**
- a. Hazardous Waste: "Hazardous Waste" shall mean and include those elements or compounds which are contained in the list of hazardous substances adopted by the United States Environmental Protection Agency (EPA) and the list of toxic pollutants designated by Congress or the EPA or defined by any other federal, state or local statute, law, ordinance, code, rule, regulation, order or decree regulating, relating to or imposing liability or standards of conduct concerning any hazardous, toxic or dangerous waste, substance or material as now or at any time in effect.
- b. Representations and Warranties: The Mortgagor specifically represents and warrants that the use and operation of the Mortgaged Property complies with all applicable environmental laws, rules and regulations, including, without limitation, the Federal Resource Conservation and Recovery Act and the Comprehensive Environmental Response Compensation and Liability Act of 1980 and all amendments and supplements thereto, and the Mortgagor shall continue to comply therewith at all

times. Specifically, and without limiting the generality of the foregoing, there are not now and there shall not in the future be any Hazardous Waste located or stored in, upon or at the Mortgaged Property, and there are not now nor shall there be at any time any releases or discharges of Hazardous Waste from the Mortgaged Property.

c. Indemnification.

- (1) The Mortgagor shall indemnify the Mortgagee and hold the Mortgagee harmless from and against any and all losses, liabilities (including strict liability), damages, injuries, expenses (including attorneys' fees for attorneys of the Mortgagee's choice), costs of any settlement or judgment, and claims of any and every kind whatsoever paid, incurred or suffered by, or asserted against the Mortgagee by any person or entity or governmental agency for, with respect to, or as a direct or indirect result of, the presence on or under, or the escape, seepage, leakage, spillage, discharge, emission or release from the Mortgaged Property of any Hazardous Waste, regardless of whether within the Mortgagor's control. The indemnification agreement set forth in this paragraph includes without limitation, any losses, liabilities (including strict liability), damages, injuries, expense (including attorneys' fees for attorneys of the Mortgagee's choice), costs of any settlement or judgment or claims asserted or arising under the Comprehensive Environmental Response Compensation and Liability Act, any deferral state or local "Superfund" or "Superlien" laws, and any and all other statutes laws, ordinances, codes, rules, regulations, orders or decrees regulating, with respect to or imposing liability, including strict liability, substances or standards of conduct concerning any Hazardous Waste.
- (2) The indemnification and hold harmless agreement set forth in this subparagraph shall benefit the Mortgagee from the date hereof and shall continue notwithstanding payment, release or discharge of this Mortgage or the obligations secured hereby, and, without limiting the generality of the foregoing, such obligations shall continue for the benefit of the Mortgagee during and following any possession or ownership of the Mortgaged Property by the Mortgagee, whether arising by foreclosure or deed in lieu of foreclosure or otherwise, such indemnification and hold harmless agreement to continue forever.

d. Notice of Environmental Complaint. If the Mortgagor shall receive any knowledge of notice (actual or constructive) of:

- (1) The happening of any event involving the spill, release, leak, seepage, discharge, presence or cleanup of any Hazardous Waste on the Mortgaged Property on in connection with Mortgagor's operations thereon; or

- (2) Any complaint, order, citation or notice with regard to air emission, water discharges; or
- (3) Any other environmental, health or safety matter affecting Mortgagor,

(All the foregoing be referred to herein as an Environmental Complaint) from any person or entity, then the Mortgagor immediately shall notify the Mortgagee orally and in writing of the notice.

- e. Mortgagee's Reserved Rights. In the event of an Environmental Complaint, the Mortgagee shall have the right, but not the obligation (and without limitation of the Mortgagee's rights under this Mortgage) to enter onto the Mortgaged Property or to take such other actions as it shall deem necessary or advisable to clean up, remove, resolve or minimize the impact of, or otherwise deal with, any such Hazardous Waste or Environmental Complaint. All reasonable costs and expenses, including a reasonable attorney's fee, incurred by the Mortgagee in the exercise of any such rights shall be secured by the Mortgage; shall be payable by the Mortgagor upon demand; and shall accrue interest at the highest lawful rate from the date paid by the Mortgagee.
24. **Breach.** Any breach of any warranty, representation or agreement contained in this Mortgage, the Note, or the Subrecipient Agreement shall be an Event of Default and shall entitle Mortgagee to exercise any and all remedies provided in this Mortgage, or otherwise permitted by law.
 25. In the event any one or more of the provisions contained in this Mortgage, the Note, or the Subrecipient Agreement, shall for any reason be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall be severable and shall not affect any other provisions of this Mortgage, but this Mortgage shall be construed as if such invalid illegal or unenforceable provision had never been contained herein or therein. The total interest payable pursuant to the Note or this Mortgage shall not in any one year exceed the highest lawful rate of interest permitted in the State of Florida.
 26. The covenants and agreements herein contained shall bind and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders. All covenants, agreements and undertakings shall be joint and several. In the event additional numbered covenants or paragraphs are for convenience inserted in this Mortgage, such additional covenants shall be read and given the effect as though following this covenant in consecutive order.
 27. Mortgagor understands and agrees that this Mortgage shall be recorded in the public records of St. Johns County, Florida, and that this Mortgage shall be a legal and binding contract and a lien on the Mortgaged Property described herein, enforceable in the courts of the State of Florida. Venue for any cause of action arising under this Mortgage shall lie exclusively in St. Johns County, Florida.

IN WITNESS WHEREOF, the Mortgagor has executed this Mortgage on this _____ day of _____, 2019.

WITNESS:

Signed, sealed, and delivered
in our presence as witnesses:

Alpha-Omega Miracle Home, Inc., a Not-For-Profit Corporation

Witness Signature

By: _____

Printed Name: _____

Witness Name Printed

Its: _____

Witness Signature

Witness Name Printed

**STATE OF FLORIDA
COUNTY OF ST. JOHNS**

The foregoing mortgage was acknowledged before me this _____ day of _____, 2019, by Alpha-Omega Miracle Home, Inc., a not-for-profit organization who is personally known to me _____ or produced _____ as identification, and who did take an oath.

Seal

Signature - Notary Public (SEAL)

Print Name: _____

My Commission Expires: _____

EXHIBIT E
Promissory Note

\$196,462.00

DATED: _____, 2019

FOR VALUE RECEIVED, the undersigned (the Borrower) promises to pay to St. Johns County, a political subdivision of the State of Florida, CDBG Fund, St. Johns County, Florida, its successors or assigns (Lender), the principal sum of **one hundred ninety-six thousand four hundred sixty two dollars and zero cents (\$196,462.00)** or such other amount as may be advanced by Lender from **time to time hereunder**, and to pay interest on the outstanding principal balance at the rate of zero (0%) percent from the above date until fully paid. Payment shall be due upon sale, transfer, or refinance of the collateral securing this note to St. Johns County, or if home/property is used for purposes other than affordable rental housing for low-income to moderate-income CDBG eligible people.

This Note and all other obligations of the Borrower, including the agreement entered into between the parties entitled Community Development Block Grant Subrecipient Agreement between St. Johns County and Alpha Omega Miracle Home (the Subrecipient Agreement) are secured by a lien on collateral in the form of real property located in St. Johns County, Florida (the Security), pursuant to a Mortgage Lien For Real Property Acquired With CDBG Funds (the Mortgage) held by Lender. The terms and conditions contained in the Agreement and the Mortgage are incorporated herein and made a part hereof as fully as if set forth herein. This Note, the Subrecipient Agreement, and the Mortgage are collectively referred to as the "Loan Documents". Reference herein to the Loan Documents is made for a statement of the rights and remedies of Lender with respect to such collateral. Borrower shall not sell, lease or transfer all or any part of the Security or any interest therein, including transfer by judicial sale or any other voluntary or involuntary transfer, without Lender's prior written consent prior to discharge.

1. Payment.

- A) Maturity. The purpose of this Note is to provide Borrower CDBG grant funds for the acquisition of the property to be used as a rental unit for low- and moderate-income CDBG eligible individuals and families. The maturity date of this Note shall be **September 1, 2039**.
- B) The Note is forgivable at 5 percent per year for 20 years, prorated on a monthly basis, providing that the home/property remains occupied by low to moderate income individuals, as defined by HUD, and the participants honor all requirements of this agreement.
- C) Sums due under this Note shall be payable to the St. Johns County CDBG Grant, St. Johns County, Florida, 500 San Sebastian View, St. Augustine, FL 32084, or such other place as the Note holder may designate.

D) Prepayment. Borrower has the option and privilege of prepaying all or any part of the outstanding principal balance evidenced by this Note without premium, penalty or charge.

2. Event of Default.

An event of default shall occur if: (a) Borrower fails to make any payment due under this Note within fifteen (15) days of the due date; or (b) an event of default occurs under any of the Loan Documents between Borrower and Lender, (collectively "Event of Default").

3. Acceleration.

Upon the occurrence of any Event of Default, the outstanding principal hereof and all accrued interest thereon, at the option of Lender, shall become immediately due and payable without notice or demand.

4. Relationship of Borrower and Lender.

Nothing contained in this Note shall be deemed or construed to create the relationship of partner or joint venture as between Lender and Borrower, it being agreed and understood that the only relationship between the parties is that of lender and borrower. The terms hereunder are only intended to compensate Lender for its agreement to make the loan evidenced by this Note. Market conditions as of the date of this Note have been considered.

5. Costs/Attorney's Fees.

Borrower, and all other persons or entities who are or may become liable on the indebtedness evidenced by this Note, agree jointly and severally, to pay all costs of collection, including reasonable attorneys' fees and all costs of any action or proceeding (including but without limitation commencement of non-judicial foreclosure or private sale), in case the unpaid principal sum of this Note is not paid when due, or in case it becomes necessary to enforce any other obligation of Borrower hereunder or to protect the Security for the indebtedness evidenced hereby, or for the foreclosure by Lender of the Mortgage, or in the event Lender is made a party to any litigation because of the existence of the indebtedness evidenced by the Note, whether suit be brought or not, and whether through courts or original jurisdiction, as well as in courts of appellate jurisdiction, or through a bankruptcy court or other legal proceedings. Borrower acknowledges that all such costs are secured by the Mortgage. As used herein "attorneys' fees" shall be deemed to include fees incurred in appellate, bankruptcy and post-judgment proceedings and shall be deemed to include charges for paralegals, law clerks, and other staff members operating under the supervision of an attorney. Any payment or award of attorney's fees shall include as part thereof any and all sales and/or use taxes imposed thereon by any appropriate governmental authority.

6. Waiver.

Borrower, and all persons or entities who are, or may become, liable for all or any part of this indebtedness, jointly and severally:

- A. Waive Lender's diligence, presentment, protest and demand for payment, notice of protest of demand, of nonpayment, of dishonor and of maturity and all other notices, filing suit and diligence in collecting this Note, in enforcing any of the security rights, or in a proceeding against the Security;
- B. Agree that time is of the essence with respect to every provision of this Note and the Loan Documents;
- C. Agree to any substitution, exchange, addition or release of any of the Security or the addition or release of any party or person primarily or secondarily liable hereon;
- D. Consent to any and all renewals, extensions or modifications agreed to by Borrower and Lender of the terms hereof or the terms contained in any of the Loan Documents, including time for payment;
- E. Expressly waive to the full extent of the law, the right, if any, to plead any and all statutes of limitation as a defense to any demand on this Note or Mortgage or any other documents executed in connection with the loan evidenced by this Note;
- F. Agree that Lender shall not be required first to institute any suit or exhaust its remedies against Borrower or any other person or party to become liable hereunder, or against the Security in order to enforce payment of this Note; and
- G. Agree that, notwithstanding the occurrence of any of the foregoing (except the express written release by Lender of any such person), they shall be and remain jointly and severally, directly and primarily, liable for all sums due under this Note.

7. Rights and Remedies of Lender.

Borrower, and all persons or entities who are, or may become, liable for all or any part of this indebtedness, jointly and severally, agree that:

- A. Lender shall have the right, at any time and from time to time, at its sole option and in its sole discretion, to waive all or any part of any charge due Lender hereunder, but such waiver shall be effective only if made in writing and shall not extend to or constitute a waiver of the same or any other term or provision herein contained or contained in the Mortgage;
- B. The rights and remedies of Lender as provided in this Note and in the Mortgage, shall be cumulative and concurrent and may be pursued singly, successively or together against Borrower, the Security encumbered by the Mortgage, or any other persons or entities who are, or may become, liable for all or any part of this indebtedness, or any and other funds, property or security held by Lender for payment hereof, or otherwise, at the sole discretion of Lender; and
- C. Failure of Lender to exercise any such right or remedy shall in no event be construed as a waiver or release of such rights or remedies, or the right to exercise them at any

later time. The acceptance by Lender of payment hereunder that is less than any payment in full of all amounts due and payable at the time of such payment shall not constitute a waiver of the right to exercise any of the foregoing options at that time or at any subsequent time or nullify any prior exercise of any such option without the express written consent of Lender. A waiver or release with reference to one Event of Default shall not be construed as a continuing, as a bar to, or as a waiver or release of, any subsequent right, remedy or recourse as to any subsequent Event of Default.

8. Waiver of Jury Trial. Borrower hereby waives trial by jury in any action or proceeding to which Borrower and Lender may be parties, arising out of or in any way pertaining to the Loan. This waiver is knowingly, willingly, and voluntarily made by Borrower, and Borrower hereby represents that no representation of fact or opinion has been made by any individual to induce this waiver of trial by jury or to in any way, modify or nullify its effect.

9. Governing Law. This Note is executed and delivered in St. Johns County, Florida, and shall be construed and enforced according to the laws of the State of Florida.

IN WITNESS WHEREOF, this Note has been duly executed by the undersigned, as of the above date.

WITNESS:

Signed, sealed, and delivered
in our presence as witnesses:

Alpha-Omega Miracle Home, Inc., a Florida
Not-For-Profit Corporation

Witness Signature

By: _____

Printed Name: _____

Witness Name Printed

Its: _____

Witness Signature

Witness Name Printed

EXHIBIT F {to be updated when received from the Title Company}
Settlement Statement

ESTIMATED CLOSING STATEMENT

Seller: Douglas C. Stewart
 Buyer: Alpha Omega
 Closing Date: 6/15/2019
 Property: 2898 Collins Avenue

	Seller		Buyer
Purchase Price: \$	128,000.00	\$	128,000.00
Buyer Deposit: \$	-	\$	-
Seller Financing: \$	-	\$	-
Tax Proration:			
MSBU Proration		\$	-
Closing Costs: \$	-	\$	2,525.50
Total Due To/From Seller/Buyer \$	128,000.00	\$	130,525.50

CLOSING COSTS

	Seller		Buyer
Deed Documentary Stamp Tax: \$	-	\$	896.00
Mortgage Documentary Stamp Tax: \$	-	\$	-
Mortgage Intangible Tax: \$	-	\$	-
Deed Recording Fee: \$	-	\$	14.50
Mortgage Recording Fee: \$	-	\$	-
Owner's Policy Title Insurance: \$	-	\$	715.00
Mortgage Policy Title Insurance: \$	-	\$	-
Title Search Fee: \$	-	\$	150.00
Closing Attorney's Fee: \$	-	\$	750.00
Other: \$	-	\$	-
Total Closing Costs: \$	-	\$	2,525.50

DEPOSITS/DISBURSEMENTS

Due from Seller: \$	-
Due from Buyer: \$	130,525.50
Deposit held by Closing Agent or Real Estate Agent: \$	-
Total Deposits: \$	130,525.50
Due to Seller: \$	128,000.00
Due to Buyer: \$	-
Clerk of Circuit Court: \$	910.50
Title Insurance Fees to Land Title of America, Inc.: \$	865.00
Closing Attorney's fee to Rusty Law, LLC: \$	750.00
Other: \$	-
2017 Tax Bill Parcel: 084390-0000: \$	-
Total Disbursements: \$	130,525.50

I have read and authorize the above disbursements.

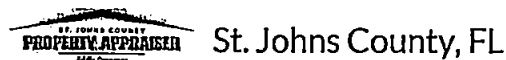
 Seller: Douglas C. Stewart

 Buyer: Alpha Omega

 Seller:

 Buyer:

EXHIBIT G
Authorizing Resolutions



Tax Bill

My Tax Bill

Estimate Taxes

Tax Estimator

2018 TRIM Notice

2018 TRIM Notice

2017 TRIM Notice

2017 TRIM Notice

Summary

Parcel ID 0843900000
 Location Address 2898 COLLINS AVE
 SAINT AUGUSTINE 32084-0000
 Neighborhood McCullough Addition (416)
 Tax Description* 3-135 MC CULLOUGH ADDN PONCE DE LEON HGTS LOTS 1 & 2 BLK B OR597/159
 *The Description above is not to be used on legal documents.
 Property Use Code Single Family (0100)
 Subdivision McCullough Addition Ponce De Leon Helgh
 Sec/Twp/Rng 2-7-29
 District South Ponte Vedra & US 1 North Area (District 450)
 Millage Rate 14.1871
 Acreage 0.270
 Homestead N

Owner Information

Owner Name Stewart Douglas C 100%
 Mailing Address 2898 COLLINS AVE
 SAINT AUGUSTINE, FL 32084-1934

Map



Valuation Information

Building Value	2019
Extra Features Value	\$84,234
Total Land Value	\$1,285
Agricultural (Assessed) Value	\$38,000
Agricultural (Market) Value	\$0
Just (Market) Value	\$0
Total Deferred	\$123,519
Assessed Value	\$13,482
Total Exemptions	\$110,037
Taxable Value	\$0
	\$110,037

Values listed are from our working tax roll and are subject to change.

Historical Assessment Information

Year	Building Value	Extra Feature Value	Total Land Value	Ag (Market) Value	Ag (Assessed) Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value
2018	\$85,530	\$1,285	\$35,435	\$0	\$0	\$122,250	\$100,034	\$22,216	\$100,034
2017	\$63,684	\$2,247	\$25,009	\$0	\$0	\$90,940	\$90,940	\$0	\$90,940
2016	\$64,620	\$2,247	\$25,009	\$0	\$0	\$91,876	\$91,876	\$0	\$91,876
2015	\$61,751	\$2,247	\$25,009	\$0	\$0	\$89,007	\$89,007	\$0	\$89,007
2014	\$58,937	\$2,247	\$25,009	\$0	\$0	\$86,193	\$86,193	\$0	\$86,193
2013	\$60,574	\$2,247	\$25,009	\$0	\$0	\$87,830	\$87,830	\$0	\$87,830
2012	\$61,393	\$2,247	\$25,009	\$0	\$0	\$88,649	\$88,649	\$0	\$88,649
2011	\$66,990	\$2,248	\$27,788	\$0	\$0	\$97,026	\$97,026	\$0	\$97,026
2010	\$77,573	\$2,514	\$30,875	\$0	\$0	\$110,962	\$110,962	\$0	\$110,962

Building Information

Building	1	Roof Structure	Gable Hip
Actual Area	2312	Roof Cover	Metal
Conditioned Area	1558	Interior Flooring	Carpet, Sheet Vinyl
Actual Year Built	1966	Interior Wall	Drywall
Use	Single Family Residence	Heating Type	Forced Air
Style	01	Heating Fuel	
Class	N	Air Conditioning	Window
Exterior Wall	Face Brick	Baths	1

Category	Type	Pct
Exterior Wall	Face Brick	100%
Roofing Structure	Gable Hip	100%
Roofing Cover	Metal	100%
Interior Walls	Drywall	100%
Interior Flooring	Carpet	80%
Interior Flooring	Sheet Vinyl	20%
Heating Type	Forced Air	100%
Air Conditioning	Window	100%
Frame	Wood Frame	100%
Plumbing	5 Fixtures	100%
Electrical	Average	100%
Foundation	Concrete Perimeter Footing	100%
Floor System	Wood Frame	100%

Description	Conditioned Area	Actual Area
BASE AREA	1558	1558
FINISHED DECK	0	520
FINISHED OPEN PORCH	0	234
Total SqFt	1558	2312

Extra Feature Information

Code Description	BLD	Length	Width	Height	Units
Residential Fence	0	0	0	0	300
Residential Fence	0	0	0	0	42
Storage Building	0	0	0	0	120
Spa / Hot Tub	0	0	0	0	1

Land Information

Use Description	Front	Depth	Total Land Units	Unit Type	Land Value
Single Family	100	110	100	EF	\$38,000

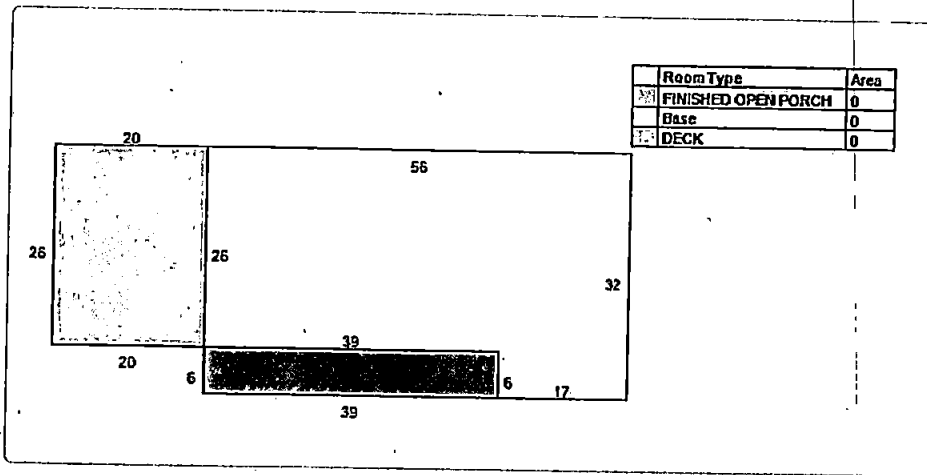
Sale Information

Recording Date	Sale Date	Sale Price	Instrument Type	Book	Page	Qualification	Vacant/Improved	Grantor	Grantee
	8/1/1983	\$40,000.00		597	159	Q	I		STEWART DOUGLAS C

Area Sales Report

Recent Sales in Area

Sketch Information



No data available for the following modules: Exemption Information.

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Version 2.2.35

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 19M31760

SUBJECT	Property Address: 2898 Collins Ave	City: Saint Augustine	State: FL	Zip Code: 32084	
	County: St. Johns	Legal Description: 3-135 MC CULLOUGH ADDN PONCE DE LEON HGTS LOTS 1 & 2 BLK B			
	OR597/159	Assessor's Parcel #: 084390-0000			
	Tax Year: 2018	R.E. Taxes: \$ 1,780.67	Special Assessments: \$ 0	Borrower (if applicable): N/A	
	Current Owner of Record: Douglas C Stewart		Occupant: <input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant

ASSIGNMENT	Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)	HOA: \$ 0	<input type="checkbox"/> per year	<input type="checkbox"/> per month
	Market Area Name: Ponce De Leon Heights	Map Reference: 27260	Census Tract: 0209.01	
	The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)			
	This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective			
	Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)			

Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)

Intended Use: The intended use of this appraisal is to estimate market value for grant-funding.

Intended User(s) (by name or type): The intended user is the client.

MARKET AREA DESCRIPTION	Client: Alpha Omega Miracle Home, Inc	Address: 1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084				
	Appraiser: Jennifer Hays	Address: P.O. Box 840228, Saint Augustine, FL 32080-0228				
	Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy: <input checked="" type="checkbox"/> Owner	One-Unit Housing PRICE (\$000): 30	AGE (yrs): Low 0	Present Land Use One-Unit: 80%	Change in Land Use <input checked="" type="checkbox"/> Not Likely
	Built up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input type="checkbox"/> Tenant	350	High 90	2-4 Unit: %	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
	Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input checked="" type="checkbox"/> Vacant (0-5%)	150	Pred 35	Multi-Unit: 5%	* To:

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject is bound by Woodlawn Road to the north, West King Street to the south, U.S 1 to the east and Woodlawn Road to the west.

The subject is located west of Downtown St. Augustine. The area is a mix of older ranch & cottage style homes and new construction. New development continues at a steady rate. Shopping, schools and access to employment centers is convenient via U.S 1 and State Road 16. The primary amenity is Historic Downtown St. Augustine. Sale prices have increased over the past year, however, not significantly enough to warrant appreciation adjustments for sales occurring within 1 year of the date of appraisal. An over supply does not exist. Typical marketing periods are 2-4 months for reasonably priced homes. Conventional, FHA, and VA mortgage financing is readily available. Estimated exposure time for the subject is 1-2 months.

SITE DESCRIPTION	Dimensions: 101.43' x 116.41' x 100.47' x 115.83'	Site Area: 11,715 sf
	Zoning Classification: OR	Description: Open Rural, allows single family residential
	Are CC&Rs applicable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown	Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning
	Highest & Best Use as Improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	Have the documents been reviewed? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Actual Use as of Effective Date: Single Family Residential	Use as appraised in this report: Single Family Residential

Summary of Highest & Best Use: The four tests of highest and best use are: (1) legally permissible (2) physically possible (3) financially feasible and (4) most profitable. Under current zoning, #1 dictates HBU is residential single family, an allowable use. Condition of subject does not financially warrant tear down, replacement with new structure at this time.

UTILITIES	Electricity: <input checked="" type="checkbox"/> Public FPL	Off-site Improvements: Street Asphalt Paved	Public: <input checked="" type="checkbox"/>	Private: <input type="checkbox"/>	Topography: Level Typical for Neighborhood
	Gas: <input type="checkbox"/> Public None	Curb/Gutter: None	<input type="checkbox"/>	<input type="checkbox"/>	Size: Rectangular
	Water: <input type="checkbox"/> Public Private Well	Sidewalk: None	<input type="checkbox"/>	<input type="checkbox"/>	Shape: Appears Adequate
	Sanitary Sewer: <input type="checkbox"/> Public Septic	Street Lights: Post	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage: Avg Residential
	Storm Sewer: <input type="checkbox"/> Public None	Alley: None	<input type="checkbox"/>	<input type="checkbox"/>	View: Avg Residential

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)

FEMA Spec'l Flood Hazard Area: Yes No FEMA Flood Zone: X FEMA Map #: 12109C0311J FEMA Map Date: 12/07/2018

Site Comments: Site dimensions and size are estimated from the County Appraiser's plat map. The site size estimate is sufficient to estimate a reliable opinion of value. Private well & septic systems are typical for the neighborhood, county approved, and do not adversely affect marketability. No determination was made concerning the subject septic system's adequacy or condition.

IMPROVEMENTS	General Description	Exterior Description	Foundation	Basement <input checked="" type="checkbox"/> None	Heating
	# of Units: 1 <input type="checkbox"/> Acc.Unit	Foundation: Concrete/Avg	Slab: Yes	Area Sq. Ft.: N/A	Type: Central
	# of Stories: 1	Exterior Walls: Brick, Frm/Avg	Crawl Space: No	% Finished: N/A	Fuel: Electric
	Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface: Metal/Avg-Gd	Basement: None	Ceiling: N/A	Cooling
	Design (Style): Ranch	Gutters & Dwnspts.: None	Sump Pump: <input type="checkbox"/>	Walls: N/A	Central: Yes
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type: Aluminum/Avg	Dampness: <input type="checkbox"/>	Floor: N/A	Other: _____
	Actual Age (Yrs.): 53	Storm/Screens: Screens/Avg	Settlement: None Noted	Outside Entry: N/A	
	Effective Age (Yrs.): 35-45		Infestation: Unknown		



RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 19M31760

DESCRIPTION OF IMPROVEMENTS (continued)	Interior Description	Appliances	Attic <input type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
	Floors: Terrazzo/Av; Crpt/Fair	Refrigerator <input checked="" type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # _____	Garage # of cars (2 Tot.)
	Walls: Drywall, Panel/Avg	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Woodstove(s) # _____	Attach. _____
	Trim/Finish: Wood/Avg	Disposal <input type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Deck _____	Detach. _____
	Bath Floor: Vinyl/Avg	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Porch _____	Blt.-In _____
	Bath Wainscot: Tile/Fair-Avg	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	Fence _____	Carport _____
	Doors: Wood/Avg	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool _____	Driveway 2
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface Concrete	

Finished area above grade contains: 6 Rooms 2 Bedrooms 1 Bath(s) 1,558 Square Feet of Gross Living Area Above Grade

Additional features: Covered porch

Describe the condition of the property (including physical, functional and external obsolescence): The improvements are in overall fair-average condition. The quality of construction is average. Most finishes appear original and are in need of updating. Updates include: Metal roof. No functional or external depreciation exists. Physical depreciation exists due to normal aging and deferred maintenance - paint, flooring, landscaping, general upkeep.

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2898 Collins Ave Saint Augustine, FL 32084	2860 N 6th St Saint Augustine, FL 32084		283 Monterey Ave Saint Augustine, FL 32084		2975 Del Rio Dr Saint Augustine, FL 32084	
Proximity to Subject		0.40 miles W		0.76 miles SE		0.23 miles NE	
Sale Price	\$	\$ 168,000		\$ 155,000		\$ 170,000	
Sale Price/GLA	\$/sq.ft.	\$ 117.89 /sq.ft.		\$ 156.57 /sq.ft.		\$ 111.48 /sq.ft.	
Data Source(s)	Inspection	MLS#179206;DOM 133		MLS#180600;DOM 45		MLS#184117;DOM 82	
Verification Source(s)	Public Records	ORB 4630-1179		ORB 4610-963		ORB 4667-689	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Sales or Financing Concessions		ArmLth FHA;0		ArmLth Cash;0		ArmLth VA;0	
Date of Sale/Time		s10/18;c07/18	0	s09/18;c09/18	0	s01/19;c08/18	0
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Suburban	Suburban		Suburban		Suburban	
Site	11,715 sf	12,500 sf	0	12,885 sf	0	10,800 sf	0
View	Avg Residential	Avg Residential		Avg Residential		Avg Residential	
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Average/Brick	Average/CB		Average/CB		Average/CB,Stuc	
Age	53	55	0	59	0	61	0
Condition	Fair-Average	Average-Good	-20,000	Average	-10,000	Good	-30,000
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 2 1	6 3 2	-6,000	4 2 1		6 3 1	0
Gross Living Area	1,558 sq.ft.	1,425 sq.ft.	+4,000	990 sq.ft.	+17,000	1,525 sq.ft.	
Basement & Finished Rooms Below Grade	0sf None	0sf None		0sf None		0sf None	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central	Central		Central		Central	
Energy Efficient Items	None	None		None		None	
Garage/Carport	None	1-Car Carport	-5,000	1-Car Carport	-5,000	None	
Porch/Patio/Deck	Cov Porch	CvEnt,Porch,Patio	-3,000	Porch,ScPor,2Sheds	-15,000	Cov Porch, FP	-2,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -30,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -13,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -32,000
Adjusted Sale Price of Comparables		Net 17.9 %	\$ 138,000	Net 8.4 %	\$ 142,000	Net 18.8 %	\$ 138,000
		Gross 22.6 %	\$ 138,000	Gross 30.3 %	\$ 142,000	Gross 18.8 %	\$ 138,000

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 19M31760

Summary of Sales Comparison Approach Sales 1-4 are similar quality ranch style homes as the subject. Sale 1 has superior bath count and has superior condition as compared to the subject - superior flooring, paint, appliances, updated bathrooms. Sale 2 has partial updates - A/C, electric, kitchen counter, (original bathroom), and as per MLS is in need of cosmetic TLC. Sale 3 has similar living area as the subject but has superior condition - renovated in 2016 - kitchen, bathroom, flooring, roof, A/C, fixtures, etc. There were no comparable sales with similar condition as the subject. Living area adjustments applied at \$30 per sf and rounded to the nearest \$1,000. Bedroom adjustments are not applied for Sales 1, 3 & 4 as the subject's family room could be used as a 3rd bedroom. Bathroom adjustments applied at \$6,000 per full bath. The sales used are the most recent and similar available and, as adjusted, provide a reliable indication of the subject's market value. The recommended net adjustment guidelines are exceeded for all sales due to the necessary condition adjustments.

Indicated Value by Sales Comparison Approach \$ 138,000

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Public Records		Analysis of sale/transfer history and/or any current agreement of sale/listing: There have been no prior sales of the subject within the past 3 years. As per Client, the subject is being purchased directly from the owner for a price of \$128,000. Based on analysis of the comparable sales, the subject's contract price is under market value. The sale contract was not provided to the appraiser.
1st Prior Subject Sale/Transfer		
Date:	No Prior Sales	
Price:	within the past 3 years	
Source(s): Public Records		
2nd Prior Subject Sale/Transfer		
Date:	N/A	
Price:	N/A	
Source(s): Public Records		

COST APPROACH TO VALUE (if developed) The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ----- = \$		
Source of cost data:	DWELLING	Sq.Ft. @ \$	----- = \$
Quality rating from cost service: Effective date of cost data:		Sq.Ft. @ \$	----- = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$	----- = \$
Cost approach is N/A due to the subject's age and the difficulty in estimating accrued depreciation.		Sq.Ft. @ \$	----- = \$
		Sq.Ft. @ \$	----- = \$
		Sq.Ft. @ \$	----- = \$
	Garage/Carport	Sq.Ft. @ \$	----- = \$
	Total Estimate of Cost-New ----- = \$		
	Less Physical	Functional	External
	Depreciation		----- = \$()
	Depreciated Cost of Improvements ----- = \$		
	"As-Is" Value of Site Improvements ----- = \$		
	----- = \$		
	----- = \$		
Estimated Remaining Economic Life (if required):	Years	INDICATED VALUE BY COST APPROACH ----- = \$	



RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 19M31760

INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach
	Summary of Income Approach (including support for market rent and GRM): <u>Not Developed. The income approach is not applicable in this predominantly owner occupied neighborhood.</u>

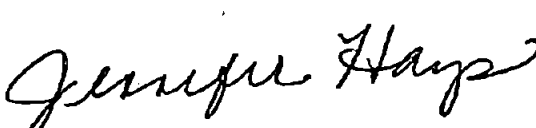
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.
	Legal Name of Project: _____
	Describe common elements and recreational facilities: _____

RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>138,000</u> Cost Approach (if developed) \$ _____ Income Approach (if developed) \$ _____
	Final Reconciliation <u>The sales comparison approach is the only applicable approach to value in this assignment as it best reflects the decisions of buyers and sellers in the subject's market area. The income approach is not applicable in this predominantly owner-occupied neighborhood. Cost approach is N/A due to the subject's age and the difficulty in estimating accrued depreciation.</u>

ATTACHMENTS	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: _____
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>138,000</u> , as of: <u>03/26/2019</u> , which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.
	A true and complete copy of this report contains <u>21</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

ATTACHMENTS	Attached Exhibits:
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input checked="" type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> Appraiser's License <input checked="" type="checkbox"/> Qualifications <input checked="" type="checkbox"/> Scope of Work

Client Contact: _____	Client Name: <u>Alpha Omega Miracle Home, Inc</u>
E-Mail: _____	Address: <u>1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084</u>

SIGNATURES	APPRaiser	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
		Supervisory or Co-Appraiser Name: _____
	Appraiser Name: <u>Jennifer Hays</u>	Company: _____
	Company: <u>Jennifer Hays Appraisal Services PA</u>	Phone: _____ Fax: _____
	Phone: <u>(904) 501-1236</u>	E-Mail: _____
	E-Mail: <u>jenhays23@gmail.com</u>	Date of Report (Signature): _____
	Date of Report (Signature): <u>04/03/2019</u>	License or Certification #: _____ State: _____
	License or Certification #: <u>Cert Res RD3883</u> State: <u>FL</u>	Designation: _____
	Designation: <u>State-Certified Residential Real Estate Appraiser RD3883</u>	Expiration Date of License or Certification: _____
	Expiration Date of License or Certification: <u>11/30/2020</u>	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None

ADDITIONAL COMPARABLE SALES

File No.: 19M31760

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	2898 Collins Ave Saint Augustine, FL 32084	27 Helen St Saint Augustine, FL 32084								
Proximity to Subject		1.77 miles SE								
Sale Price	\$	\$ 148,000			\$			\$		
Sale Price/GLA	\$ /sq.ft.	\$ 128.25 /sq.ft.			\$ /sq.ft.			\$ /sq.ft.		
Data Source(s)	Inspection	MLS#969010;DOM 23								
Verification Source(s)	Public Records	ORB 4676-740								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	
Sales or Financing Concessions		ArmLth Conv;0								
Date of Sale/Time		s01/19;c12/18	0							
Rights Appraised	Fee Simple	Fee Simple								
Location	Suburban	Suburban								
Site	11,715 sf	15,000 sf	0							
View	Avg Residential	Avg Residential								
Design (Style)	Ranch	Ranch								
Quality of Construction	Average/Brick	Average/CB,Brick								
Age	53	53								
Condition	Fair-Average	Average-Good	-20,000							
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
	6 2 1	7 3 1	0							
Gross Living Area	1,558 sq.ft.	1,154 sq.ft.	+12,000	sq.ft.		sq.ft.		sq.ft.		
Basement & Finished Rooms Below Grade	0sf None	0sf None								
Functional Utility	Average	Average								
Heating/Cooling	Central	Central								
Energy Efficient Items	None	None								
Garage/Carport	None	1-Car Carport	-5,000							
Porch/Patio/Deck	Cov Porch	Cov Entry	+3,000							
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -10,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net 6.8 %		Net %		Net %		Net %		
		Gross 27.0 %	\$ 138,000	Gross %	\$	Gross %	\$	Gross %	\$	
<p>Summary of Sales Comparison Approach Sale 4 is over 1 mile from the subject but is located within the subject's defined neighborhood and appeals to the same market segment as for the subject. Sale 4 is the same age as the subject but has superior condition - renovated kitchen, flooring, A/C (original bathroom). Other adjustments given are self-evident and represent the appraiser's attempt to isolate and compensate for significantly dissimilar features. As adjusted, Sale 4 provides a reliable indication of the subject's market value.</p>										



Assumptions & Limiting Conditions

File No.: 19M31760

Property Address: 2898 Collins Ave	City: Saint Augustine	State: FL	Zip Code: 32084
Client: Alpha Omega Miracle Home, Inc		Address: 1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084	
Appraiser: Jennifer Hays		Address: P.O. Box 840228, Saint Augustine, FL 32080-0228	

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.
- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics & Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.

Definitions & Scope of Work

File No.: 19M31760

Property Address: 2898 Collins Ave	City: Saint Augustine	State: FL	Zip Code: 32084
Client: Alpha Omega Miracle Home, Inc	Address: 1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084		
Appraiser: Jennifer Hays	Address: P.O. Box 840228, Saint Augustine, FL 32080-0228		

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by

the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

COMPARABLE SALES: were not photographed by the appraiser in the field for this report assignment. Appraiser certifies comparables used in this report were inspected from the fronting street in this or prior assignments, but not photographed for this particular assignment. MLS photos used display the condition and appearance of the comparable at time of exposure to the market (listing).

DIGITAL SIGNATURES: The signature(s) affixed to this report, and certification, were applied by the original appraiser(s) or supervisory appraiser and represent their acknowledgements of the facts, opinions and conclusions found in the report. Each appraiser(s) applied his or her signature electronically using a password encrypted method. Hence these signatures have more safeguards and carry the same validity as the individual's hand applied signature. If the report has a hand-applied signature, this comment does not apply.

Certifications

File No.: 19M31760

Property Address: 2898 Collins Ave	City: Saint Augustine	State: FL	Zip Code: 32084
Client: Alpha Omega Miracle Home, Inc	Address: 1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084		
Appraiser: Jennifer Hays	Address: P.O. Box 840228, Saint Augustine, FL 32080-0228		


APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

-I have not performed an appraisal service with regard to the subject property in the 3 years preceding this assignment.

Client Contact: _____	Client Name: <u>Alpha Omega Miracle Home, Inc</u>
E-Mail: _____	Address: <u>1797 Old Moultrie Rd., Suite 107, Saint Augustine, FL 32084</u>
APPRAISER	SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	
Appraiser Name: <u>Jennifer Hays</u>	Supervisory or Co-Appraiser Name: _____
Company: <u>Jennifer Hays Appraisal Services PA</u>	Company: _____
Phone: <u>(904) 501-1236</u> Fax: _____	Phone: _____ Fax: _____
E-Mail: <u>jenhays23@gmail.com</u>	E-Mail: _____
Date Report Signed: <u>04/03/2019</u>	Date Report Signed: _____
License or Certification #: <u>Cert Res RD3883</u> State: <u>FL</u>	License or Certification #: _____ State: _____
Designation: <u>State-Certified Residential Real Estate Appraiser RD3883</u>	Designation: _____
Expiration Date of License or Certification: <u>11/30/2020</u>	Expiration Date of License or Certification: _____
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None	Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None
Date of Inspection: <u>03/26/2019</u>	Date of Inspection: _____



Subject Photo Page

Client	Alpha Omega Miracle Home, Inc		
Property Address	2898 Collins Ave		
City	Saint Augustine	County	St. Johns
		State	FL
		Zip Code	32084
Lender	N/A		

Subject Front

2898 Collins Ave
Sales Price
Gross Living Area 1,558
Total Rooms 6
Total Bedrooms 2
Total Bathrooms 1
Location Suburban
View Avg Residential
Site 11,715 sf
Quality Average/Brick
Age 53



Subject Rear



Subject Street



Photograph Addendum

Client	Alpha Omega Miracle Home, Inc		
Property Address	2898 Collins Ave		
City	Saint Augustine	County	St. Johns
		State	FL
		Zip Code	32084
Lender	N/A		



Bedroom



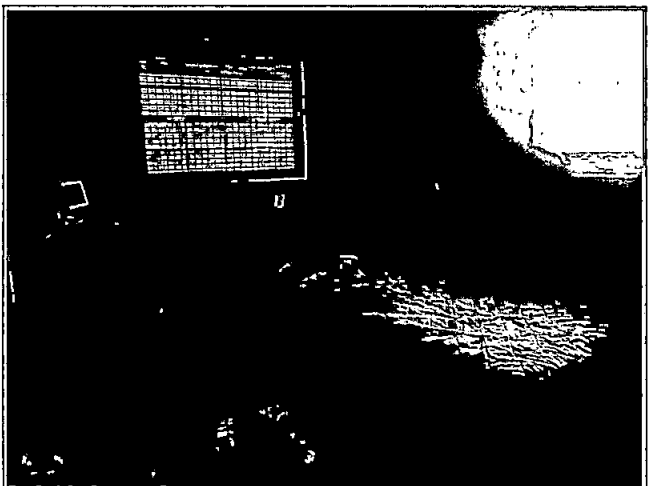
Living Room



Family Room



Bathroom



Bedroom



Kitchen

Photograph Addendum

Client	Alpha Omega Miracle Home, Inc						
Property Address	2898 Collins Ave						
City	Saint Augustine	County	St. Johns	State	FL	Zip Code	32084
Lender	N/A						



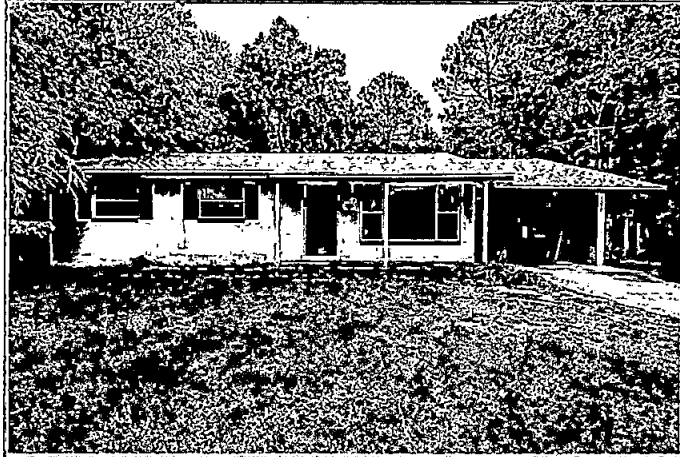
Dining Room



Well

Comparable Photo Page

Client	Alpha Omega Miracle Home, Inc		
Property Address	2898 Collins Ave		
City	Saint Augustine	County St. Johns	State FL Zip Code 32084
Lender	N/A		



Comparable 1

2860 N 6th St
 Prox. to Subject 0.40 miles W
 Sales Price 168,000
 Gross Living Area 1,425
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2
 Location Suburban
 View Avg Residential
 Site 12,500 sf
 Quality Average/CB
 Age 55



Comparable 2

283 Monterey Ave
 Prox. to Subject 0.76 miles SE
 Sales Price 155,000
 Gross Living Area 990
 Total Rooms 4
 Total Bedrooms 2
 Total Bathrooms 1
 Location Suburban
 View Avg Residential
 Site 12,885 sf
 Quality Average/CB
 Age 59



Comparable 3

2975 Del Rio Dr
 Prox. to Subject 0.23 miles NE
 Sales Price 170,000
 Gross Living Area 1,525
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 1
 Location Suburban
 View Avg Residential
 Site 10,800 sf
 Quality Average/CB, Stuc
 Age 61

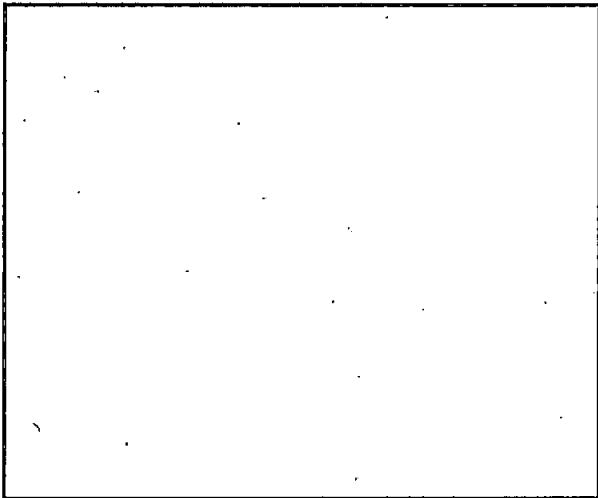
Comparable Photo Page

Client	Alpha Omega Miracle Home, Inc						
Property Address	2898 Collins Ave						
City	Saint Augustine	County	St. Johns	State	FL	Zip Code	32084
Lender	N/A						



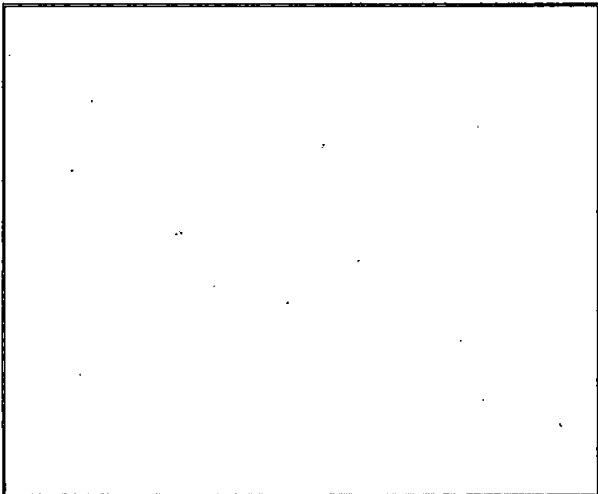
Comparable 4

27 Helen St
 Prox. to Subject 1.77 miles SE
 Sale Price 148,000
 Gross Living Area 1,154
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 1
 Location Suburban
 View Avg Residential
 Site 15,000 sf
 Quality Average/CB, Brick
 Age 53



Comparable 5

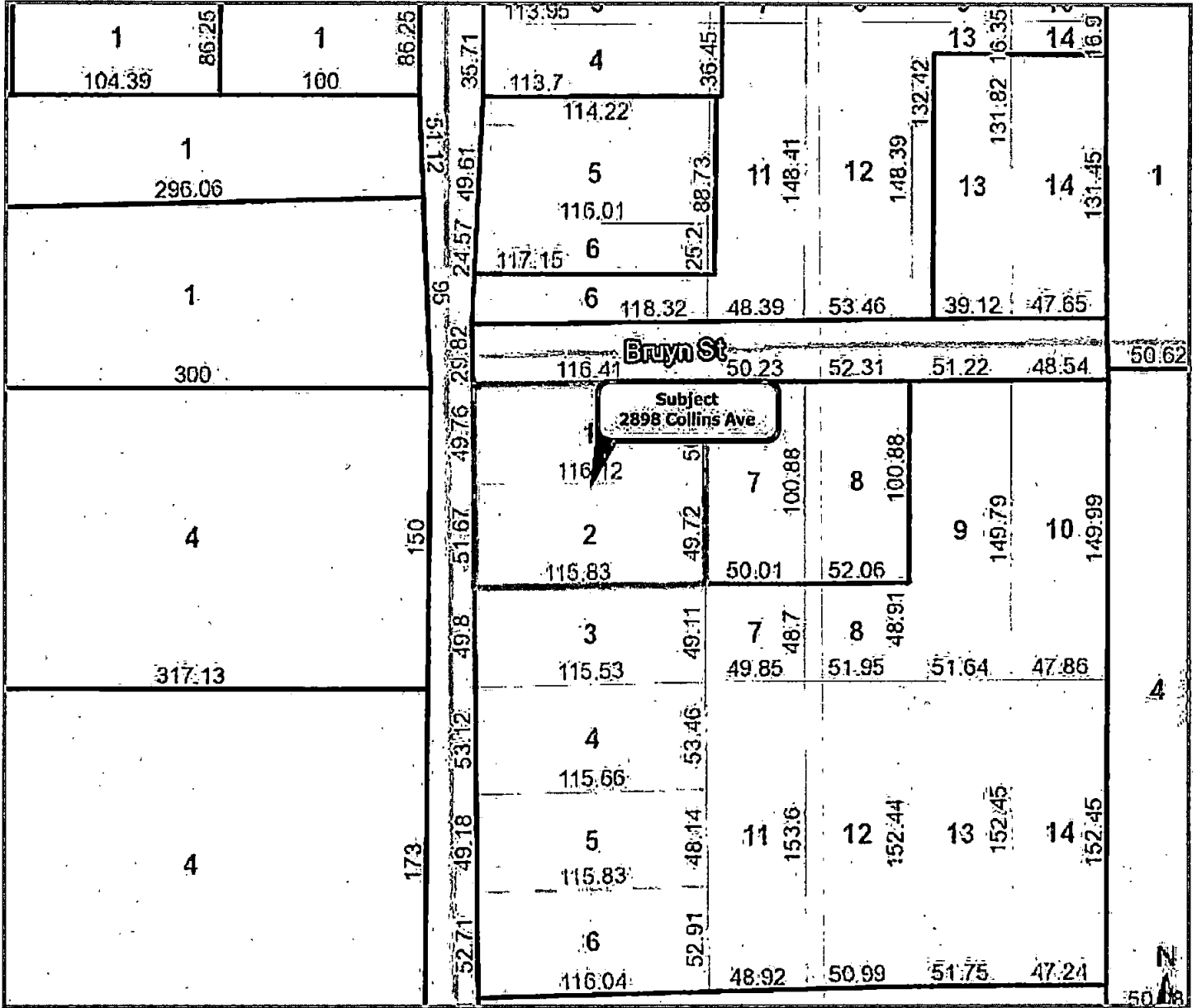
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age



Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Subject Plat Map



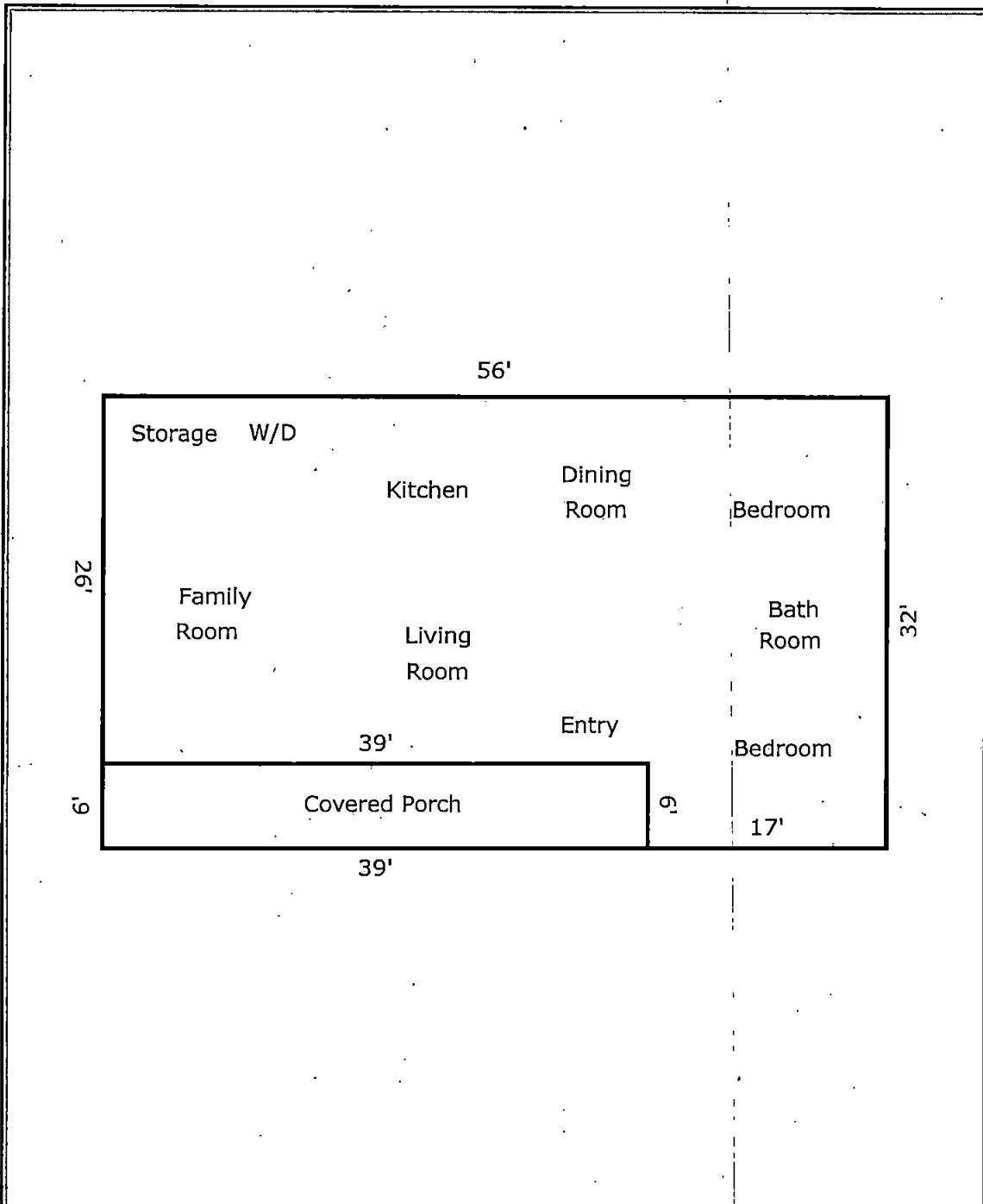
Flood Map

Client	Alpha Omega Miracle Home, Inc			
Property Address	2898 Collins Ave			
City	Saint Augustine	County	St. Johns	State FL Zip Code 32084
Lender	N/A			



Building Sketch

Client	Alpha Omega Miracle Home, Inc		
Property Address	2898 Collins Ave		
City	Saint Augustine	County	St. Johns
Lender	N/A	State	FL
		Zip Code	32084



TOTAL Sketch by a la mode, Inc.		Area Calculations Summary	
Living Area		Calculation Details	
First Floor	1558 Sq ft	26 x 39 =	1014
		17 x 32 =	544
Total Living Area (Rounded):	1558 Sq ft		
Non-living Area			
Covered Porch	234 Sq ft	6 x 39 =	234

Appraisers License



RICK SCOTT, GOVERNOR

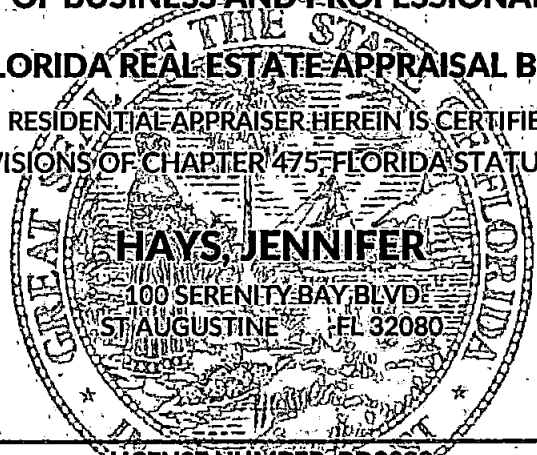
JONATHAN ZACHEM, SECRETARY



STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES



HAYS, JENNIFER

100 SERENITY BAY BLVD
ST AUGUSTINE FL 32080

LICENSE NUMBER: RD3883

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Qualifications - Page 1

Jennifer Hays

QUALIFICATIONS

Education

Real Estate Broker Licensure Course – 72 Hours – April 2007
Florida Real Estate Institute, Jacksonville, FL

Course AB II – Residential Course II – 45 Hours – October 2001
Steve Williamson's Real Estate Education Specialists, Orlando, FL

Course AB I – Licensed Residential Course I – 75 Hours – April 2000
Florida Real Estate Institute, Jacksonville, FL

Professional

- Jennifer Hays Appraisal Services PA, 2007-Present
- Appraisal Manager, Sunshine Realty & Appraisal Services, LLC 2010-2018
- Jennifer Rowe Appraisal Services, PA, 2007-2010
- Owner, Sunshine Realty & Appraisal Services, 2006-2007
- Licensed Real Estate Broker 2007-Present BK443531 (Florida)
- State-Certified Residential Real Estate Appraiser 2002-Present RD3883 (Florida)
- Licensed Real Estate Salesperson 1985-2007 SL443531 (Florida)

Experience

State Certified Residential Real Estate Appraiser

May 2018-Present, Jennifer Hays Appraisal Services PA, P.O. Box 840228, St. Augustine, FL 32080-0228

December 2002 –2018, Sunshine Realty & Appraisal Services, LLC 741 A1A Beach Boulevard, St. Augustine, FL 32080

Jennifer Rowe (Hays) Appraisal Services, PA (2007-2010), 721 A1A Beach Blvd., Ste 7, St. Augustine, FL 32080

Assistant Appraiser, Sunshine Realty & Appraisal Services, Inc.
April 2000 – December 2002, 741 A1A Beach Boulevard, St. Augustine, FL 32080

Active Realtor, 22 years, 1985-2002, Sunshine Realty, 741 A1A Beach Blvd. St. Augustine, FL
Multi-Million Dollar Producer

Qualifications - Page 2

Jennifer Hays

Professional Memberships

- St. Johns County Board of Realtors
- National Association of Realtors

Continuing Education

30 Hours Required – USPAP, Florida Law Updates & Specialty Courses October & November 2002, 2004, 2006, August 2008; Steve Williamson's Real Estate Education Specialists; Oct 2010
 Appraisal Institute Required USPAP, McKissock 30 Hours Required – completed Nov 2012
 Gold Coast School of Real Estate 30 Hours Required - completed Nov 2014
 McKissock 30 Hours Required – completed Nov 2016
 McKissock 30 Hours Required – completed Nov 2018

30 Hours Required – Broker Post-Licensing – Florida Essentials of Real Estate Investments Completed June 2008; 30 Hours Required – Broker Post-Licensing – Florida Real Estate Brokerage, A Management Guide – Completed March 2009; 14 hr cont Ed FREI 03/2011
 14 Hours Required Cont Ed Broker Lic – Florida Real Estate Institute – completed 03/2013
 14 Hours Required Cont Ed Broker Lic – Florida Real Estate Inst – completed 03/2015
 14 Hours Required Cont Ed Broker Lic – Bob Hogue School of RE – 03/2017

FHA & The Appraisal Process – Appraisal Institute – Completed August 2008

Valuation of Green Residential Properties – Appraisal Institute – Completed February 2009

The New Residential Market Conditions Form – Appraisal Institute – Completed March 2009

Appraisal Institute – Online Business Practices and Ethics – Completed April 2009

Appraisal Institute – Appraisal Challenges: Declining Markets & Sales Concessions – May 2009

Appraisal Institute - Fannie Mae 2009 Selling Guide Updates – September 2009

Appraisal Institute - Residential Development: Valuation Trends, Issues & Challenges – Oct. 2009

Appraisal Institute - Mortgage Fraud and Real Estate Valuation – Completed April 2010

Appraisal Institute – Business Practices and Ethics-Completed Oct 2011

McKissock – The New FHA Handbook 4000.1 – Completed Oct 2015

Qualifications - Page 3

Jennifer Hays

Service Experience

Single Family Residential, 2-4 Family, Condominiums
Vacant Land, Construction-Perm, Final Inspections
Date of Death Valuation
FHA, USDA
Reverse Mortgage Appraisals
Waterfront – Ocean Front, Intracoastal Waterway, Canal Front
Construction Draw Inspections
Pre-Listing Appraisals
Catastrophic Disaster Area Property Inspections
Casualty Loss Valuations

One-Unit Residential Appraisal Desk Review Report

File No. 58602

The purpose of this appraisal desk review report is to provide the lender/client with an opinion on the accuracy of the appraisal report under review.

Property Address	2898 Collins Ave	City	Saint Augustine	State	FL	Zip Code	32084
Borrower	N/A	Owner of Public Record	DOUGLAS STEWART	County	ST. JOHNS		
Legal Description	MCCULLOUGH ADDN PONCE DE LEON HEIGHTS L1&2 BLK B						
Assessor's Parcel #	084390-0000	Map Reference	27260	Census Tract	0209.01		
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	<input type="checkbox"/> Other (describe)	Project Type	<input type="checkbox"/> Condo	<input type="checkbox"/> PUD	<input type="checkbox"/> Cooperative
Loan #	N/A	Effective Date of Appraisal Under Review	03/26/2019	Manufactured Home	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
Lender/Client	ST. JOHNS COUNTY HOUSING DEPT	Address	500 SAN SEBASTIAN VIEW, ST. AUGUSTINE, FL 32084				
SECTION I - COMPLETE FOR ALL ASSIGNMENTS							
1. Is the information in the subject section complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, explain <u>THE INFORMATION IN THE SUBJECT SECTION APPEARS TO BE COMPLETE AND ACCURATE.</u>							
2. Is the information in the contract section complete and accurate? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Not Applicable If Yes, provide a brief summary. If No, explain _____							
3. Is the information in the neighborhood section complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, explain <u>THE INFORMATION IN THE NEIGHBORHOOD SECTION APPEARS COMPLETE AND ACCURATE</u>							
4. Is the information in the site section complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, explain <u>THE INFORMATION IN THE SITE SECTION APPEARS COMPLETE AND ACCURATE.</u>							
5. Is the data in the improvements section complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, explain <u>BASED ON THE PHOTOS PROVIDED IN THE APPRAISAL, THE INFORMATION APPEARS COMPLETE AND ACCURATE.</u>							
6. Do the comparable sales selected appear to be locationally, physically and functionally similar to the subject property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, provide a detailed explanation as to why they are not the best comparable sales. <u>THE SALES PROVIDED APPEAR TO BE THE BEST AVAILABLE.</u>							
7. Are the data and analysis (including the individual adjustments) presented in the sales comparison approach complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, explain <u>THE DATA AND ANALYSIS IS COMPLETE AND ACCURATE. THE ADJUSTMENTS ARE REASONABLE.</u>							
8. Are the data and analysis presented in the income and cost approaches complete and accurate? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Not developed If No, explain _____							
9. Is the sale or transfer history reported for the subject property and each of the comparable sales complete and accurate? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, provide a brief summary. If No, analyze and report the correct sale or transfer history and the data source(s). <u>THE SALES HISTORY OF THE SUBJECT AND COMPARABLES IS ACCURATE.</u>							
10. Is the opinion of market value in the appraisal report under review supported by the analysis, conclusions and reconciliation presented? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain.							

One-Unit Residential Appraisal Desk Review Report

File No. 58602

SCOPE OF WORK

This is an appraisal DESK review which does not include inspections of either the subject property or comparable sales, nor any field analysis. The scope of work for this appraisal DESK review is defined by the complexity of the appraisal report under review and the reporting requirements of this report form, including the following statement of assumptions and limiting conditions, and certifications. The review appraiser must, at a minimum: (1) read the entire appraisal report under review, (2) assume the property condition reported in the appraisal report is accurate unless there is evidence to the contrary, (3) perform data research and analysis to determine the appropriateness and accuracy of the data in the appraisal report, (4) research, verify, and analyze data from reliable public and/or private sources, (5) determine if the analysis and conclusions support the opinion of value, and (6) if the opinion of value is not supported and/or there appears to be significant deficiencies in the analysis and reporting, the assignment must be upgraded to an appraisal Field review.

INTENDED USE

The intended use of this appraisal desk review report is for the lender/client to evaluate the accuracy and adequacy of support of the appraisal report under review.

INTENDED USER

The intended user of this appraisal desk review report is the lender/client.

GUIDANCE FOR COMPLETING THE ONE-UNIT RESIDENTIAL APPRAISAL DESK REVIEW REPORT

The appraisal review function is important to maintaining the integrity of both the appraisal and loan underwriting processes. The following guidance is intended to aid the review appraiser with the development and reporting of an appraisal desk review:

1. The review appraiser must be the Individual who personally read the entire appraisal report and performed the data research and analysis, and prepared and signed this report.
2. The review appraiser must focus his or her comments on the appraisal report under review and not include personal opinions about the appraiser(s) who prepared the appraisal.
3. The lender/client has withheld the identity of the appraiser(s) who prepared the appraisal report under review, unless otherwise indicated in this report.
4. The review appraiser must assume that the condition of the property reported in the appraisal report is accurate, unless there is evidence to the contrary.
5. The review appraiser must determine whether the opinion or market value is supported by the analysis, conclusions and reconciliation presented in the appraisal report.
6. The review appraiser must form an opinion about the overall accuracy and quality of the data in the appraisal report under review. The objective is to determine whether material errors exist and what effect they have on the opinions and conclusions in the appraisal report under review. When the review appraiser agrees that the data is essentially correct (although minor errors may exist), he or she must summarize the overall findings. When the review appraiser determines that material errors exist in the data, he or she must identify them, comment on their overall effect on the opinions and conclusions in the appraisal report under review, and include the correct information.
7. The Questions on Page 1 are intended to identify both the positive and negative elements of the appraisal under review and to report deficiencies. The review appraiser must make it clear to the reader what effect the deficiencies have on the opinions and conclusions in the appraisal report. Simple "Yes" and "No" answers are unacceptable.
8. The review appraiser must identify any extraordinary assumptions that were necessary in order to answer questions on Page 1. Extraordinary assumptions include the use of information from the appraisal report under review that the review appraiser concludes is reliable (such as an assumption that the reported condition of the subject property is accurate).
9. A review of an appraisal on a unit in a condominium, cooperative, or PUD project requires the review appraiser to analyze the project information in the appraisal report under review and comment on its completeness and accuracy.
10. An appraisal review of a manufactured home requires the review appraiser to assume that the HUD data plate information is correct, unless information to the contrary is available. In such cases, the review appraiser must identify the source of the data.

One-Unit Residential Appraisal Desk Review Report

File No. 58602

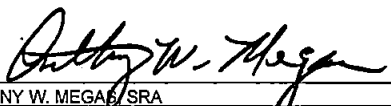
STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:

1. The review appraiser will not be responsible for matters of a legal nature that affect either the property that is the subject of the appraisal under review or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal review. The review appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The review appraiser will not give testimony or appear in court because he or she performed a review of the appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this appraisal desk review report, the review appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied. The review appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the review appraiser is not an expert in the field of environmental hazards, this appraisal desk review report must not be considered as an environmental assessment of the property.

REVIEW APPRAISER'S CERTIFICATION

The Review Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal desk review in accordance with the scope of work requirements stated in this appraisal desk review report.
2. I performed this appraisal desk review in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal desk review report was prepared.
3. I have the knowledge and experience to perform appraisals and review appraisals for this type of property in this market area.
4. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
5. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal desk review report from reliable sources that I believe to be true and correct.
6. I have not knowingly withheld any significant information from this appraisal desk review report and, to the best of my knowledge, all statements and information in this appraisal desk review report are true and correct.
7. I stated in this appraisal desk review report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal desk review report.
8. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value (if any) in this appraisal desk review report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
9. My employment and/or compensation for performing this appraisal desk review or any future or anticipated appraisals or appraisal desk reviews was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal desk review report. I further certify that no one provided significant professional assistance to me in the development of this appraisal desk review report. I have not authorized anyone to make a change to any item in this appraisal desk review report; therefore, any change made to this appraisal desk review report is unauthorized and I will take no responsibility for it.
11. I identified the lender/client in this appraisal desk review report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal desk review report.
12. The lender/client may disclose or distribute this appraisal desk review report to: the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the review appraiser's consent. Such consent must be obtained before this appraisal desk review report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
13. The mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal desk review report as part of any mortgage finance transaction that involves any one or more of these parties.
14. If this appraisal desk review report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal desk review report containing a copy or representation of my signature, the appraisal desk review report shall be as effective, enforceable and valid as if a paper version of this appraisal desk review report were delivered containing my original hand written signature.
15. Any intentional or negligent misrepresentation(s) contained in this appraisal desk review report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

REVIEW APPRAISER	LENDER/CLIENT
Signature  Name <u>ANTHONY W. MEGAS, SRA</u> Company Name <u>MEGAS APPRAISAL GROUP, INC.</u> Company Address <u>1000 RIVERSIDE AVENUE, JACKSONVILLE, FL 32204</u> Telephone Number <u>904-322-7877</u> Email Address <u>AMEGAS@MEGASAPPRAISAL.COM</u> Date of Signature and Report <u>07/30/2019</u> State Certification # <u>CERT RES RD2630</u> or State License # _____ State <u>FL</u> Expiration Date of Certification or License <u>11/30/2020</u>	Name _____ Company Name <u>ST. JOHNS COUNTY HOUSING DEPT</u> Company Address <u>500 SAN SEBASTIAN VIEW, ST. AUGUSTINE, FL 32084</u> _____ LENDER/CLIENT OF THE APPRAISAL UNDER REVIEW Name <u>ALPHA OMEGA MIRACLE HOMES, INC</u> Company Address <u>1797 OLD MOULTRIE RD, #107, ST. AUGUSTINE, FL 32084</u>