

**STATE OF FLORIDA
FLORIDA HOUSING FINANCE CORPORATION**

VOLUNTEERS OF AMERICA OF FLORIDA, INC.

Petitioner,

v.

FLORIDA HOUSING FINANCE CORPORATION

Respondent.

FHFC Case No. 2022-031BP

RFA No. 2022-102

App. No. 2022-263S

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FLORIDA HOUSING
FINANCE CORPORATION

**VOLUNTEERS OF AMERICA OF FLORIDA, INC.'S
FORMAL WRITTEN PROTEST AND
PETITION FOR FORMAL ADMINISTRATIVE PROCEEDINGS**

Volunteers of America of Florida, Inc. (“Volunteers of America” or “VOAF”) petitions to protest a procurement decision made by the Florida Housing Finance Corporation (“Florida Housing” or “FHFC”). Florida Housing issued Request for Applications 2022-102 (“RFA”) to solicit proposals for financing smaller developments for persons with special needs. Volunteers of America submitted an application in response to the RFA but was not selected for award. Volunteers of America now files this Formal Written Protest and Petition for Formal Administrative Proceedings in order to contest Florida Housing’s preliminary decision not to award financing to Volunteers of America and, to the extent sufficient funds are not available, the decision to award financing to other applicants other than Volunteers of America. Support for this Petition follows.

The Parties and the RFA

1. The agency affected by this protest is the Florida Housing Finance Corporation.

Florida Housing's address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329.

2. Florida Housing is a public corporation created by section 420.504, Florida Statutes to administer the governmental function of financing or refinancing affordable housing. Florida Housing's statutory authority and mandates are found in Part V, Chapter 420, Florida Statutes. *See* §§ 420.501- 420.55, Fla. Stat.

3. Florida Housing administers competitive solicitations to provide financing for new construction or rehabilitation of affordable housing through several programs, including the State Apartment Incentive Loan (SAIL) Program. *See* ch. 67-60, Fla. Admin. Code.

4. Florida Housing published Request for Applications No. 2022-102 (the "RFA") to solicit proposals for the development of smaller developments for persons with special needs using funding from the SAIL program.

5. Through the RFA, Florida Housing announced that it expected to offer an estimated \$9,325,000 of SAIL funding.

6. VOAF is a Florida Not For Profit Corporation in the business of, among other activities, providing affordable housing. VOAF is located at 405 Central Avenue, Suite 100, St. Petersburg, FL 33701. For purposes of this proceeding, VOAF's address, telephone number and email address are those of its undersigned counsel.

7. VOAF submitted a proposal in response to the RFA, Application No. 2022-263S ("VOAF's Application"), as did two other applicants.

8. VOAF's Application was fully responsive to the requirements of the RFA except that VOAF was deemed ineligible due to its erroneous appearance on the past-due-report, an eligibility requirement that FHFC has waived in the past.

9. VOAF's Application was not selected for funding.
10. An application filed by Pinellas Affordable Living, Inc. ("Pinellas Affordable Living") was selected for funding.
11. There is sufficient SAIL financing available to fund both VOAF's proposal and Pinellas Affordable Living's proposal.
12. As set forth below, VOAF's Application should be funded because there are sufficient funds to do so, and, alternatively, if there are not sufficient funds, VOAF's application should have been determined as eligible and funded before Pinellas Affordable Living according to the Funding Selection Process.

Notice and Authority for Petition

13. On December 2, 2021, Florida Housing issued the RFA.
14. On December 22, 2021, Florida Housing modified the RFA.
15. Applications in response to the RFA were due March 24, 2022.
16. Florida Housing received three applications in response to the RFA: 1) Application No. 2022-262S submitted by Pinellas Affordable Living; 2) Application No. 2022-263S submitted by VOAF; and 3) Application No. 2022-264S submitted by H.O.M.E.S. Inc. Scholars Village, LLC ("H.O.M.E.S.'s Application").
17. VOAF timely filed Application No. 2022-263S.
18. VOAF received notice of Florida Housing's preliminary RFA scoring and ranking through electronic posting on April 29, 2022 at 9:00 a.m. A copy of the Notice posted on Florida Housing's web site is attached as **Exhibit A**.
19. VOAF's Application was deemed ineligible because VOAF erroneously appeared

on FHFC's past due report. However, even if VOAF's appearance on the past due report were not erroneous, the financial arrearages eligibility item is a waivable minor irregularity that FHFC has waived in the past.

20. H.O.M.E.S.'s Application was deemed ineligible because in its Development Cost Pro Forma, H.O.M.E.S. did not meet the Construction Financing Threshold and Permanent Financing Threshold for sources equaling or exceeding uses, which is not a waivable minor irregularity.

21. No applicant other than the approved applicant was deemed eligible.

22. On May 4, 2022, VOAF timely filed its Notice of Intent to Protest, attached as **Exhibit B**.

23. No other applicant in the RFA, other than VOAF, filed a notice of protest.

24. This Protest and Petition is timely filed on May 16, 2022, pursuant to Sections 120.569, 120.57(1) and 120.57(3), Florida Statutes, and Chapters 28-110, 28-106, 67-48, and 67-60 Florida Administrative Code.

RFA 2022-102 Goals

25. The RFA sought proposals to create new housing to provide Permanent Supportive Housing for Persons with Special Needs as defined in Section 420.0004(13), Florida Statutes.

VOAF's Application

26. VOAF submitted its application to meet the need for affordable housing in Brevard County for persons with disabilities. VOAF has worked with the Brevard Homeless Coalition and the Housing Authority of Brevard County for several years in the planning and development of this much-needed project. Housing is very limited in general in Brevard

County and rents have increased by 30% since 2020, making availability more scarce. There is a limited amount of affordable housing in Brevard County with only 29 units currently designated as supportive housing for persons with disabilities. VOF's project has the full support of the City of Palm Bay, which has committed funds and is open to providing more funding moving forward.

**VOAF Submitted a Responsive Application And Should
Have Been Deemed an Eligible Applicant**

27. The RFA contained instructions regarding what must be provided in each responsive application. In order to be selected for funding, applications were required to meet Eligibility Requirements. See §5, A. 1.

28. One of the eligibility requirements is the Financial Arrearage Requirement and Insurance Deficiency Requirement. See §5, A.1. The RFA describes this requirement as follows:

Financial Arrearage Requirement and Insurance Deficiency Requirement
An Application will be deemed ineligible for funding if, as of close of business *two days** before the Committee meets to make a recommendation to the Board, either of the following occur: (1) there remains any financial obligations for which an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer is in arrears to the Corporation or any agent or assignee of the Corporation as reflected on the most recently published Past Due Report; or (2) an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer has an insurance deficiency for any Development awarded Corporation resources, which are in first lien position, issued during or after September 2016 that is governed by the Insurance Guide posted to the Corporation's Website under the link <https://www.floridahousing.org/data-docs-reports/insurance-guide> (also accessible by clicking here).

The Past Due Report contains the financial arrearages to the Corporation as well as the Insurance Deficiency Report. The most recently published Past Due Report is posted to the Corporation's Website under the link <https://www.floridahousing.org/data-docs-reports/past-duc-reports> (also accessible by clicking here), but not more recently than seven business days prior to the date the Committee meets to make a recommendation to the Board.

§5.A.1., p. 57 of 117.

29. Upon information and belief, VOAF's application was deemed ineligible because three VOAF developments appeared on the Past Due Report (attached as **Exhibit C**). VOAF, however, is not in arrears.

VOAF's Three Projects Appearing on the Past Due Report Are Not in Arrears

30. Florida Housing's determination of ineligibility is erroneous because the listed developments on the Past Due Report are no longer in arrears, as all outstanding obligations have been satisfied.

31. The three projects for which VOAF was deemed to be in arrears on the past due report were Lake City Cabins for Veterans, Pensacola Veterans Housing, and Ritz Reserve Phase II. *See* Ex. C. However, as provided in more detail below, the arrearages for Lake City Cabins and Pensacola Veterans were both cured on April 4, 2022. This arrearage would have been cured sooner but for changes in communication methods related to remote working during COVID-19. Similarly, regarding Ritz Reserve Phase II, the arrearage was caused by changes in communication methods and the loan servicer's failure to send invoices to VOAF's finance department, despite VOAF's written instruction to the loan servicer to include VOAF's finance department in all such communications. Additionally, the loan servicer's mislabeling of a SAIL loan invoice as an ELI loan invoice caused VOAF to believe that it was not in arrears for either its SAIL loan or its ELI loan for Ritz Reserve Phase II. These issues are explained in greater detail below.

32. All arrearages appearing on the past-due report have been cured.

Lake City Cabins and Pensacola Veteran Housing

33. Lake City Cabins and Pensacola Veteran Housing were deemed to be in arrears for a SAIL Loan tax and insurance payment of \$820.96. *See* **Ex. C**. Although this amount was

noted on the Past Due Report, it was timely paid on April 4, 2022, sixteen days before the review committee met, and should not affect the eligibility of VOAF in this RFA. This timely payment and explanation of the circumstances is confirmed by the emails attached as **Exhibit D**. *See* Ex. D (Relevant sections highlighted in yellow).

Ritz Reserve Phase II

34. Ritz Reserve Phase II was deemed to be in arrears for an “Annual Compliance Monitoring Fee in the amount of \$938.00” and an “Annual Loan Servicing Fee in the amount of \$2,719.82.” *See* Exhibit C. Unlike the other developments on the Past Due Report subject to an ELI loan, the Past Due Report does not note which loans (ELI or SAIL) are in arrears for Ritz Reserve Phase II. As discussed in more detail below, the arrearages were the result of the loan servicer’s failure to provide invoices at issue to the correct individuals at VOAF and to the loan servicer’s mislabeling of an invoice as “ELI” that should have been labeled “SAIL.” Additionally, in a February 2, 2022 email (attached as **Exhibit E**), VOAF instructed the loan servicer to include VOAF’s finance department in all emails related to new loans. The loan servicer was sending those emails only to four VOAF staff members outside of the finance department, who do not as a matter of course handle day-to-day accounting matters. The loan servicer acknowledged VOAF’s request. *See* Ex. E. The inclusion of the finance department in such emails was particularly important because some of the involved VOAF employees were working remotely due to COVID-19. Despite the instruction, the loan servicer did not include VOAF’s finance department in future emails related to these loans. *See* Ex. F (April 4, 2022 email confirming loan servicer continued to omit VOAF’s finance department from emails containing invoices). Because VOAF’s finance department was not included in future emails, and because the loan servicer sent an inaccurate invoice (mislabeling a SAIL loan as an ELI loan), VOAF understood that certain payments were made when they were not. Had it been copied on the emails, VOAF’s

finance department would have recognized and resolved the servicer's error.

35. VOAF has a history of making timely payments. VOAF is currently in the first year of payment after completion of construction on Ritz Reserve Phase II.

36. The loan servicer made errors from the beginning regarding which payments were for ELI loans and which were for SAIL. VOAF first received the invoices at issue on December 23, 2021, in an email providing, "Attached are the servicer fee invoices for the above referenced property," referring to Ritz Reserve Phase II. *See Ex. G* (transmission email), **Ex. G.1** (Invoice No. 504156) and **Ex. G.2** (Invoice No. 303435). These invoices both reflect they are associated with the ELI Loan. *See Exs. G.1 and G.2*, line items for "Client Program Type," which both reflect the notation "ELI Loan."

37. Five days later, on December 28, 2021, the loan servicer sent VOAF a second set of invoices in an email providing the same text as the December 23, 2021 email, "Attached are the servicer fee invoices for the above referenced property," also referring to Ritz Reserve Phase II. *See Ex. H* (transmission email), **Ex. H.1** (Invoice No. 504327) and **Ex. H.2** (Invoice No. 305516). Invoice No. 504327 reflects it is associated with the SAIL loan. *See Ex. H.1*, line item for "Client Program Type" which reflects the notation "sail." Invoice No. 305516 reflects it is associated with the ELI loan. *See Ex. H.2*, line item for "Client Program Type" which reflects the notation "ELI Loan." Both Invoices 504327 (identified as "SAIL") and Invoice No. 305516 (identified as "ELI Loan") were timely paid. *See Ex. H.3* (canceled checks for invoices 504327 and 305516). Because these invoices were satisfied, one labeled "SAIL" and the other labeled "ELI," VOAF understood it was not in arrears for either the SAIL loan or the ELI loan. *See Ex. H.3.*

38. On or about January 24, 2022, VOAF mailed checks to pay Invoice 504327 (Labeled as "SAIL")(Ex. H.1) and Invoice 305516 (labeled as "ELI Loan")(Ex. H.2). *See Ex.*

H.3. The check submitted for Invoice 504327 (Labeled as “SAIL”)(**Ex. H.1**) cleared on February 4, 2022, and the check submitted for and Invoice 305516 (labeled as “ELI Loan”)(**Ex. H.2**) cleared on February 10, 2022. *See Ex. H.3.*

39. On February 2, 2022, after VOF had mailed the checks to satisfy Invoice 504327 (Labeled as “SAIL”)(**Ex. H.1**) and Invoice 305516 (labeled as “ELI”)(**Ex. H.2**), but before those checks had cleared, the loan servicer in two separate emails (**Exs. E** and **E.1**) re-sent to VOF the December 27, 2021 invoices and the December 23 invoices at issue, but sent them to the incorrect persons at VOF. *See Ex. E.* In response to this email, VOF wrote back to the loan servicer, “For all invoices, please include our finance department and Suli Klingler.” **Ex. E.** VOF made this request because some of the relevant VOF employees were working remotely due to COVID-19. The loan servicer then wrote back to VOF confirming “I’ve added her to the list of people.” Despite this assurance, the loan servicer did not send future communications to Ms. Klingler or VOF’s finance department.

40. Additionally, in the loan servicer’s February 2, 2022 email re-sending Invoice 305516 (originally labeled “ELI Loan”), and unbeknownst to VOF at the time, the loan servicer removed the label “ELI Loan” from invoice 305516 and replaced it with the label “SAIL” without otherwise alerting VOF that a change to the invoice had been made, such as by labeling the invoice “revised” or by including some other equivalent language in the body of the transmittal email. *See Ex. E* (The corrected re-labeled Invoice is the last page of **Ex. E**).

41. On April 4, 2022, the loan servicer re-sent the December 23 invoices again to VOF but did not include Ms. Klingler or VOF’s finance department as requested. *See Ex. F.*

42. For the life of the loans through the committee meeting on April 20, 2022, VOF believed it was not in arrears for either the SAIL or the ELI loans, because both Invoices 504327 (identified as “SAIL”) and Invoice No. 305516 (identified as “ELI Loan”) were timely paid.

However, at the April 20, 2022 review committee meeting, VOAF discovered that the review committee had deemed it ineligible for appearing on the past due report. Although the past due report implies that both the ELI loan and SAIL loan were past due, after reviewing and analyzing the past due report findings, VOAF discovered that the two payments for the December 27, 2022 invoices, Invoice No. 504327 (identified as “SAIL”)(**Ex. H.1**) and Invoice No. 305516 (identified as “ELI Loan”)(**Ex. H.2**), were in fact only applicable to the SAIL loan, despite Invoice No. 305516 (**Ex. H.2**) being identified by the servicer as applying to the ELI loan. Upon further investigation on April 20, 2022, VOAF discovered that the loan servicer erroneously labeled Invoice No. 305516 (**Ex. H.2**) as “ELI” on the “Client Program Type” line item, when it should have been labeled “SAIL.” A comparison of the line items “ACS Loan #” reflects that both invoices (**Exs. H.1** and **H.2**) were identified as for loan # 1000104118, which is for the SAIL Loan. Although it was not possible on the face of the document to determine which of the “ACS Loan Number” or the “Client Program Type” line item was incorrect, after further investigation on April 20, 2022, VOAF concluded that the label “ELI” on Invoice No. 305516 (**Ex. H.2**) was incorrect, and the payment for that invoice applied only to the SAIL loan even though it was labeled as “ELI Loan.” It is now understood that the description “ELI Loan” on invoice #303516 (**Ex. H.2**) was a typo by the loan servicer.

43. The loan servicer’s labeling error resulted in VOAF’s having incorrect accounting information causing it to believe that neither the SAIL loan nor the ELI loan was in arrears. Furthermore, the loan servicer’s failure to send invoices to VOAF’s finance department and Ms. Klingler, as instructed and acknowledged, caused the persons at VOAF best situated to identify the errors not to become aware of the mislabeled invoices until after the past due report was generated.

44. Even the Past Due Report itself appears unclear as to which loans the arrearages

apply. For every other development on the past due report subject to an ELI loan, other than for Volunteers of America of Florida, Inc. (Ritz Reserve Phase II), the comments section identifies to which loan the arrearages apply with the notation “SAIL . . .” or “SAIL ELI . . .” See **Ex. C.**, line items for Cornerstone Group Development, L.L.C.; Creative Choice Homes; Orlando Leased Housing Associates I, Limited Partnership; Southport Financial Services, Inc; Sreit Leigh Meadows Apartments, L.L.C. However, in the comments section for Volunteers of American of Florida Inc., Ritz Reserve Phase II, there is no such notation (no “SAIL” nor “SAIL ELI”) identifying which loans are in arrears.

45. In short, the loan servicer mislabeled an invoice, which caused VOAF to believe that payments for both the SAIL loan and ELI loan were up-to-date. Additionally, throughout the process, the loan servicer failed to send invoices to VOAF’s finance department and Ms. Klingler, who would have discovered the mislabeled invoice sooner. Finally, the resulting confusion made its way into the Past Due Report itself, resulting in the Ritz Reserve Phase II development to be the only development on the report subject to an ELI loan for which it is not identified which loans (SAIL or ELI) are in arrears.

46. VOAF immediately cured by wire transfer its Ritz Reserve arrearage upon discovering the error during the April 20, 2022 meeting.

Conclusion Regarding Eligibility and Alleged Arrearages

47. Florida Housing’s eligibility determination for VOAF’s application is erroneous in that the listed developments on the Past Due Report are no longer in arrears, as all outstanding obligations have been satisfied. Additionally, to the extent that Florida Housing asserts that these applications were satisfied untimely, it was the actions or inactions of third parties that in fact caused any alleged untimely satisfaction

48. Even if Florida Housing considers the satisfaction untimely, any delay in payment

based on these facts should be deemed a minor irregularity because such alleged untimeliness was caused by the actions or inactions of a third party and not by VOAF.

49. In January of 2021, under similar alleged circumstances where non-applicant persons were alleged to have caused delay, Florida Housing waived the review committee's finding of ineligibility based on arrearages for five applicants. *See Sherwood Oaks Preservation, LP et al. v. Florida Housing Finance* (Final Order January 21, 2021). (Attached as **Ex. I**). In *Sherwood Oaks*, Florida Housing's review committee deemed five applicants ineligible because three developments associated with a principal of those five applicants were deemed in arrears according to the Past Due Report. In the consent order adopted in the Final Order, Florida Housing stipulated to the finding of fact that "[c]hanges to the parties respective internal procedures related to COVID-19 had an impact on the processing of Florida Housing arrearages." **Ex. I**, Consent Order at ¶19. Although Florida Housing did not adopt the petitioner's factual allegations from the petition in *Sherwood Oaks* in its Final Order, *Sherwood Oaks* alleged facts in its petition similar to VOAF's. Specifically, similar to VOAF's allegation that the loan servicer did not send invoices to the correct person at VOAF, the petitioner in *Sherwood Oaks* also alleged delay caused by a non-applicant person's sending a late notice to an incorrect person. *See Sherwood Oaks Petition* (attached as **Exhibit J**). Just as Florida Housing waived the ineligibility determination for the applicants in *Sherwood Oaks* because of changes to the parties' respective internal procedures related to COVID-19 and because of an alleged delay caused by a non-applicant party, Florida Housing should waive the ineligibility determination for VOAF because any alleged delay was caused by a non-applicant party during a period of COVID-19 remote working.

Funding Selection Process

50. The RFA provided the following funding selection process:

- a. Youth Aging Out of Foster Care Goal
 - (1) The first Application selected for funding will be the highest-ranking eligible Tier 1 Application that qualifies for the Youth Aging Out of Foster Care Goal.
 - (2) If there are no eligible Applications that meet the criteria in (1) above, then the first Application selected for funding will be the highest-ranking Tier 2 Application that qualifies for the Youth Aging Out of Foster Care Goal.
- b. The second Application selected for funding will be the highest ranking eligible Small or Medium County Tier 1 Application, subject to the County Award Tally and Funding Test. If there are no eligible Small or Medium County Tier 1 Applications, the second Application selected for funding will be the highest ranking eligible Small or Medium County Tier 2 Application, subject to the County Award Tally and Funding Test.
- c. The third Application selected for funding will be the highest ranking eligible Large County Tier 1 Application, subject to the County Award Tally and Funding Test. If there are no eligible Large County Tier 1 Applications, the third Application selected for funding will be the highest ranking eligible Large County Tier 2 Application, subject to the County Award Tally and Funding Test.
- d. The next Application(s) selected for funding will be the highest ranking unfunded Tier 1 Application(s) that (i) can meet the Funding Test and (ii) has a County Award Tally that is less than or equal to any other eligible unfunded Tier 1 Applications that also meet the Funding Test. If funding remains and none of the eligible unfunded Tier 1 Applications can meet the Funding Test, the highest ranking eligible Tier 2 Applications(s) that (i) can meet the Funding Test and (ii) has a County Award Tally that is less than or equal to any other eligible unfunded Tier 2 Applications that also meet the Funding Test will be selected for funding. If funding remains and none of the eligible unfunded Applications can meet the Funding Test, no further Applications will be considered for funding. Any remaining funding will be distributed as approved by the Board.

See RFA §5, B.6.

Review Committee Scoring and Selections

- 51. Appointed committee members from Florida Housing independently evaluated

and scored their assigned portions of the submitted applications based on mandatory and scored items. The Selection Process was carried out by the members of the Review Committee at a public meeting held April 20, 2022.

52. Pinellas Affordable Living's application was approved under criterion c. of the funding selection process as a "Large County Application, with a preference for Tier 1 Application." See Board decision (Ex. A).

Recalibration and Substantial Effect

53. Pursuant to the RFA's sorting order and funding selection process, if VOAF's Application were deemed eligible, then VOAF would be awarded funding pursuant to criteria b. of the funding selection process ("The second Application selected for funding will be the highest ranking eligible Small or Medium County Tier 1 Application"). Because VOAF's application would qualify under criteria b. and Pinellas Affordable Living's application qualified only under category c., VOAF's application would be funded before Pinellas Affordable Living's, causing only VOAF's application to be funded in the event there were insufficient funding to fund both projects. However, upon information and belief, there is sufficient funding to fund both projects, and, but for VOAF's erroneous appearance on the past-due report, VOAF would have been deemed eligible and its application and should have been funded along with Pinellas Affordable Living's.

54. Thus, VOAF's substantial interests are affected by the evaluation and scoring of the responses to the RFA. The results of the evaluation and scoring have affected VOAF's ability to obtain funding through the RFA. Consequently, VOAF has standing to participate in this proceeding.

Disputed Issues of Material Fact and Law

55. Disputed issues of material fact and law entitle VOAF to formal administrative proceedings pursuant to section 120.57(1), Florida Statutes. Disputed facts include, but are not limited to:

a. Whether Florida Housing's actions in determining that VOAF was ineligible was arbitrary and capricious;

b. Whether Florida Housing's actions in determining that VOAF was ineligible was contrary to competition;

c. Whether Florida Housing's actions in determining that VOAF was ineligible was clearly erroneous;

d. Whether Florida Housing's actions in determining that Pinellas Affordable Living was eligible was arbitrary and capricious;

e. Whether Florida Housing's actions in determining that Pinellas Affordable Living was eligible was contrary to competition;

f. Whether Florida Housing's actions in determining that Pinellas Affordable Living was eligible was clearly erroneous;

g. Such other disputed issues as are raised in this proceeding or identified during discovery.

Statutes and Rules Entitling Relief

56. VOAF is entitled to relief pursuant to sections 120.569, 120.57(1), and 120.57(3), Florida Statutes, and Florida Administrative Code Chapters 28-106, 28-110 and 67-60.

Ultimate Statement of Facts and Law

57. VOAF's application was eligible for funding because VOAF's alleged arrearages were timely cured or are waivable minor irregularities.

58. A correct application of the RFA's specifications, as provided above, would have resulted in funding of VOAF's Application.

59. VOAF reserves the right to amend this Petition if additional disputed issues of material fact arise during discovery.

Request for Relief

VOAF requests the following relief:

- a. That the Application funding process be halted until this protest is resolved by final agency action;
- b. That Florida Housing provide an opportunity to resolve this Protest by mutual agreement within seven days of the filing of this Petition, as provided in section 120.57(3)(d)J., Florida Statutes;
- c. If this protest cannot be resolved by agreement, that the matter be referred to the Division of Administrative Hearings for formal administrative proceedings involving disputed issues of material fact pursuant to section 120.57(1) and (3), Florida Statutes;
- d. That the assigned administrative law judge determine as a matter of fact and law that the application of VOAF was eligible for funding, and that VOAF's Application should be funded;
- e. That Florida Housing adopt the administrative law judge's recommendation to fund VOAF's Application by final order; and

f. Such other relief as is just and equitable.

Dated on this 16th day of May, 2022.

/s/ Marc Ito

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Tallahassee, FL 32303
(850) 284-9517

CERTIFICATE OF FILING

I HEREBY CERTIFY that on May 16, 2022, a copy of the foregoing has been E-Filed with Ana McGlamory, CP, FCP, FRP, Corporation Clerk, Florida Housing Finance Corporation, 2727 N. Bronough Street, Suite 5000, Tallahassee, Florida 32301 (CorporationClerk@floridahousing.org).

/s/ Marc Ito

Marc Ito

RFA 2022-102 – Board Approved Preliminary Awards



Total SAIL Funding	9,325,000
Total SAIL Allocated	3,964,500
Total SAIL Remaining	5,360,500

Application Number	Name of Development	County	County Size	Name of Authorized Principal Representative	Name of Developer	Demo	Units	Total Request Amount (SAIL plus ELI)	Eligible For Funding?	Tier level	Total Points	Qualifies for the Youth Aging Out of Foster Care Goal	Qualifying Financial Assistance Preference	Per Unit Construction Funding Preference	SAIL Request Per Unit (exclusive of ELI)	SAIL Request as % of TDC Preference	Florida Job Creation Preference	Lottery Number
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Youth Aging Out of Foster Care Goal, with a preference for a Tier 1 Application
none

Small or Medium County Application, with a preference for a Tier 1 Application
none

Large County Application, with a preference for a Tier 1 Application

2022-262S	Founders Point	Pinellas	L	Jack D. Humburg	Pinellas Affordable Living, Inc.; Boley Centers, Inc.	80 PSN	15	3,964,500.00	Y	1	134	N	Y	Y	\$250,000.00	N	Y	2
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Additional PSN Applications
none

On April 29, 2022, the Board of Directors of Florida Housing Finance Corporation approved the Review Committee’s motion and staff recommendation to select the above Applications for funding and invite the Applicants to enter credit underwriting.

Any unsuccessful Applicant may file a notice of protest and a formal written protest in accordance with Section 120.57(3), Fla. Stat., Rule Chapter 28-110, F.A.C., and Rule 67-60.009, F.A.C. Failure to file a protest within the time prescribed in Section 120.57(3), Fla. Stat., shall constitute a waiver of proceedings under Chapter 120, Fla. Stat.



RECEIVED

May 4, 2022

MAY 4 2022 8:00 AM

Sent via email
Ana McGlamory
Corporation Clerk
Florida Housing Finance Corporation
227 North Bronough Street, Suite 5000
Tallahassee, FL 32301

FLORIDA HOUSING
FINANCE CORPORATION

Ana.McGlamory@floridahousing.org
CorporationClerk@floridahousing.org

**Re: Notice of Intent to Protest
RFA 2022-102
Volunteers of America of Florida, Inc. /Application No. 2022-2635**

Dear Ms. McGlamory:

Please take notice that Volunteers of America of Florida, Inc. (Application No. 2022-2635) intends to protest Florida Housing Finance Corporation's *Board Approved Preliminary Awards/Notice of Intended Decision* (posted April 29, 2022 at 9:00 a.m.) relating to RFA 2022-102 SAIL Financing For Smaller Developments For Persons With Special Needs. Attached to this notice are the list of selected applicants (Ex. A) and the list of applications received (Ex. B).

Volunteers of America of Florida, Inc. will submit a formal written petition within ten (10) days of this Notice of Intent to Protest.

Kind Regards,

Marc Ito

411 WILSON AVE, TALLAHASSEE, FL 32303

RFA 2022-102 – Board Approved Preliminary Awards

Total SAIL Funding	9,325,000
Total SAIL Allocated	3,964,500
Total SAIL Remaining	5,360,500

Application Number	Name of Development	County	County Size	Name of Authorized Principal Representative	Name of Developer	Demo	Units	Total Request Amount (SAIL plus EI)	Eligible For Funding?	Tier level	Total Points	Qualifies for the Youth Aging Out of Foster Care Goal	Qualifying Financial Assistance Preference	Per Unit Construction Funding Preference	SAIL Request Per Unit (exclusive of EI)	SAIL Request as % of TDC Preference	Florida Job Creation Preference	Lottery Number
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Youth Aging Out of Foster Care Goal, with a preference for a Tier 1 Application
none

Small or Medium County Application, with a preference for a Tier 1 Application
none

Large County Application, with a preference for a Tier 1 Application

2022-2025	Founders Point	Pavalas	L	Jack D. Humburg	Pineilus Affordable Living, Inc.; Dooley Centers, Inc.	80 PSN	15	3,964,500.00	Y	1	134	N	Y	Y	\$250,000.00	N	Y	2
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Additional PSN Applications

none

On April 29, 2022, the Board of Directors of Florida Housing Finance Corporation approved the Review Committee's motion and staff recommendation to select the above Applications for funding and invite the Applicants to enter credit underwriting.

Any unsuccessful Applicant may file a notice of protest and a formal written protest in accordance with Section 120.57(3), Fla. Stat., Rule Chapter 28-110, F.A.C., and Rule 67-60.009, F.A.C. Failure to file a protest within the time prescribed in Section 120.57(3), Fla. Stat., shall constitute a waiver of proceedings under Chapter 120, Fla. Stat.



RFA 2022-102 - All Applications

Application Number	Name of Development	County	County Site	Name of Authorized Principal Representative	Name of Developer	Dev Category	Dev Type	Demo Units	SAL Request Amount	ELI Request Amount	Total Request Amount (SAL plus ELI)	Eligible For Funding?	Tier level	Total Points	Quotient for the Youth Aging Out of Foster Care Goal	Qualifying Financial Assistance Preference	Per Unit Construction Funding Preference	SAL Request Per Unit (exclusive of ELI)	SAL Request as % of TDC Preference	Florida Job Creation Preference	Lottery Number
Eligible Application																					
2022-2025	Founders Point	Pineas	L	Jack D. Hamburg	Pineas Affordable Living, Inc.; Piney Corners, Inc.	NC	G	80 PSN	15	\$ 3,750,000	\$ 214,500	3,964,500.00	Y	1	134	N	Y	\$250,000.00	N	Y	2
Ineligible Applications																					
2022-2025*	Sweet-Cust Commons	Broward	M	Jane W. Strigallow	Volunteers of America of Florida, Inc.	NC	G	80 PSN	50	\$ 5,000,000	\$ 484,500	5,484,500.00	N	1	134	N	Y	\$166,666.67	Y	Y	3
2022-2025**	H.O.V.E.S. Inc., Scholars Village, LLC	Broward	L	Linda Taylor	Nightline Remedies, Inc.; Housing Opportunities Mortgage Assistance & Services; Neighborhood Solutions, Inc.; D/B/A: HOMEES, Inc.	NC	G	80 PSN	30	\$ 3,000,000	\$ 557,800	3,557,800.00	N	1	100	N	Y	\$166,666.67	Y	Y	1

*Applicants ELI amount was changed during scoring.

**Applicants response to qualifying for youth aging out of foster care was changed during scoring.





**Florida Housing Finance Corporation
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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Alpha and Omega Freedom Ministries, Inc. Lorraine Gillespie	Hannah House	Alpha and Omega Freedom Ministries, Inc.	Alpha and Omega Freedom Ministries, Inc.	SAIL RFP 2008-01-07R	Hardee	\$1,577,186	Second	FHFC	SAIL - Past due for T&I payments and R&R payments.
Big Bend Community Based Care, Inc. Mike Watkins	Independence Village	Big Bend Community Based Care, Inc.	Independence Village LLC; Big Bend Community Based Care, Inc.; Coral Sky Development, LLC	SAIL RFP 2008-01-05R	Bay	\$1,691,745	First	SMG	SAIL - Borrower under Forebearance Agreement for escrow payments and financial reporting with FHFC due to damage from Hurricane Michael; working with Special Assets to pay-off the SAIL loan from and sale property to City of Panama City. Past due for annual servicing fees due to Seller on 3/15/20 in the amount of \$8,028.36; 4/17/20 FHFC Board Meeting - presented to Board for a short sale to the City of Panama City and subsequently approved. Big Bend and City of Panama City entered into contract to sale property on 1/21/21.8/24/21 - Junious Brown, FHFC counsel, set out demand letter on behalf of FHFC. Negotiations with City have recommenced. City requested time to work through their issues before signing any documents.
Bramnon Group, L.C. and Co. D. Reid Bramnon	Keys I & II	The Bramnon Group, L.C.	The Bramnon Group, L.C.; D. Reid Bramnon; Ivan I. Bramnon	SAIL 1993HRR-021 HC 1991L-066	Miami-Dade	\$1,481,200 N/A	Second N/A	FHDC	SAIL - Borrower has failed to remit RR deposits for August 2020 through February 2022. RR deposits are past due approximately \$18,940 through 2/28/2022. Last reminder notice sent 3/09/2022. Owes 2020 SAIL Interest i/a/o \$133,308 due 8/31/2021. Owes 1 annual servicing fee of \$3,703.00 plus a late fee of \$185.15 and 1 annual compliance fee of \$300.00 plus a late fee of \$15.00, both due 1/31/2022. Reminder notices sent 3/18/2022.
	The Keys III	The Bramnon Group, L.C.	The Bramnon Group, L.C.; D. Reid Bramnon; Ivan I. Bramnon	SAIL 1993HRR-022 HC 1996L-019	Miami-Dade	\$1,481,200 N/A	Second	FHDC	SAIL - Owes 2020 SAIL Interest i/a/o \$133,308 due 8/31/2021. Owes 1 annual servicing fee of \$3,703.00 plus a late fee of \$185.15 and 1 annual compliance fee of \$300.00 plus a late fee of \$15.00, both due 1/31/2022. Reminder notices sent 3/18/2022.
Brownsville Transit Village II, Ltd. Jeremy S. Bronfman	Brownsville Transit Village II	Brownsville Village II, Ltd	Brownsville Village II, Ltd.; BTV II GP LLC; Jeremy S. Bronfman; BTV II Investor LLC; Lincoln Avenue Capital LLC	TCEP 2009-056X	Miami-Dade	\$21,768,500.00	Third	FHDC	TCEP- Owes annual servicing fee of \$2,227.50 plus a late fee of \$111.58 due 1/31/2022. Reminder notice sent 3/18/2022.
CEDO Housing Development Corp. Al Gunn	Triple Oaks II a/k a Omega Villas	CEDO Housing Development Corporation	James Palmer; Inez Hoft; Robert Green; Willie Major Jackson; Jerome Showers; Marilyn Anderson	SAIL 2000-107S	Gadsden	\$2,490,000	Second	FHFC/SA	SAIL - Loan matured 12/31/17. Amount drawn is \$2,490,000.00. FHFC sent demand letter on 2/28/2022.

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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Cornerstone Group Development, L.L.C. Mara Mades	Indian Trace	Indian Trace Associates, Ltd.	Indian Trace Associates, Ltd.; Cornerstone Indian Trace, L.L.C.; Cornerstone Group Development, L.L.C.; Cornerstone Group Development Corporation; Jorge Lopez; Stuart I. Meyers; Leon J. Wolfe; Mara S. Mades	SAIL 2002-042S ELI 2011-05-13R IIC - 2002-531C	Palm Beach	\$2,000,000 2,475,000 N/A	Second	FHDC	SAIL, ELI - Old borrower owes 2021 compliance monitoring fee of \$844.00 plus a late fee of \$42.20. Late notice sent 3/21/ 2022.
Creative Choice Homes Dilip Barot Yash Pal Kakkar	Andros Isle aka Vista Palms	Creative Choice Homes	Creative Choice Homes XI, Ltd.; Creative Choice Homes XI, Inc.; Creative Choice Homes, Inc.; Vista Palms Investment Holding LLC; Dr. Paresh Desai	SAIL 2001-060S ELI 2010-16-26R SMI #27 HC 2001-533C	Lee	\$2,000,000 \$2,209,425 \$491,274 N/A	Credit Enhancement /Second	SMG SA	SAIL - Loan Matured on 12/18/18. FHFC sent demand letter on 2/28/22. Past due 2019 SAIL Interest in the amount of \$96,645.00 due 8/31/20 and corresponding late charge amount of \$4,832.35 for failure to remit payment. Borrower requesting a forbearance plan from FHFC which is currently under review. SMI - Loan Matured on 12/15/20. FHFC sent demand letter on 2/28/22. Borrower to clear all default issues prior to a Forbearance Agreement being approved/completed executed. 11/29/21 - received a partial interest payment in the amount of \$19,329.00 for the 2019 SAIL interest that was outstanding leaving \$77,316.00 outstanding along with the \$4,832.25 late charge.
	Douglass Square (My Isle)	Creative Choice IV Limited, LLC	DSQ Manager, LLC; NB Holdings Management, LLC; Naimisha Barot	SAIL 1989-84S	Monroe	\$1,290,000.00	First	FHDC/SA	SAIL - Loan Matured 02/28/2018. FHFC sent demand letter on 2/28/2022.
Cypress Senior Apts Becky Sue Mercer	Cypress Senior Apartments	Cypress Senior Village, LLC	Cypress Senior Village, LLC; Arcadia Housing Authority; Becky Sue Mercer;	PLP 2005-075	Desoto	\$350,000.00	N/A	FHFC/SA	PLP - Loan matured 12/31/21. FHFC sent demand letter on 2/28/2022. Amount drawn is \$325,117.63.
Delray Beach Leased Housing Associates II, LLC Paul Sween	Groves of Delray	Delray Beach Leased Housing Associates II, LLC	Groves of Delray II, Ltd.; Delray Beach Leased Housing Associates II, LLC; Auburn Management, Inc.; PNC Real Estate Tax Credit Capital Institutional Fund 46 Limited Partnership; Columbia Housing SLP Corporation; Delray Beach Leased Housing Associates I.P II, LLC	SAIL 93S-012 HC 94L-007 HC - 2011-510C	Palm Beach County	\$1,502,000 N/A N/A	Second	SMG	SAIL Loan - past due for 2021 annual servicing fees due to Seltzer on 3/15/22 in the amount of \$4,574.00.

**Florida Housing Finance Corporation
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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Dunbar Improvement Association, Inc. Andrea Anderson	Palm City Gardens	Dunbar Improvement Association, Inc.	Dunbar Improvement Association, Inc.	FHCL 2015-229F	Lee	\$750,000.00	Second	FHDC	FHCL - Owes 1 monthly tax & insurance payment of \$8,458.15 due 2/28 2022. Reminder notice sent 3/15/2022.
East Little Havana Community Development Corporation Anita T. Rodriguez-Tejera	Rio Towers	East Little Havana Community Development Corporation	Anita T. Rodriguez-Tejera, Wilfredo Gort, Florentino Almeida, Yunis Segura	HC 901-.031	Miami-Dade	NA	NA	FHDC	HC - Owes FHFC HC compliance monitoring fees i/a o \$12,000. Last contacted the owner on 12/1/21.
Florence Villa Community Development Corporation Nathaniel Birdsong	Ridgewood Apartments	Ridge Winter Haven Ltd.; Florence Villa Community Development	Florence Villa Community Development Corporation, Ridge Winter Haven Ltd., Nathaniel Birdsong	PLP 2007-149	Polk	\$76,359	Second	FIIFC/SA	PLP - Loan matured on 3/11/14. FIIFC sent demand letter sent 2/28/2022. Amount drawn is \$76,358.94.
Florida Housing Affordability, Inc Joseph J. Savino	Three Fountains	Florida Housing Affordability, Inc	Joseph J. Savino, Mark F. Sturm, Debra Savino, Kyle M. Savino, Andrea M. Savino	FDIC-AIDP	Osceola	NA	NA	FIIFC	FDIC - Owes FIIFC Administration Fees i/a o \$25,369.96, including \$12,634.16 for a prior year. Owner indicated they could not pay and FHFC notified servicer to cease monitoring on 8/20/15.
Gandolf Group, LLC PCS Funding, LLC Timothy J. Oliver	Palmetto Ridge Estates	Palmetto Ridge Estates	Palmetto Ridge Estates, LP Gandolf Development, LLC Palmetto Ridge Estates Development, LLC Timothy Oliver	RRLP 2005-321HR HC - 2007-507C	Brevard	\$7,400,000 N/A	Second	AmeriNat	Annual Financial Monitoring Fee in the amount of \$562.00. Due 1/27/22
Grace and Truth Community Development Bishop Eugene M. Johnson	Grace Manor	Grace and Truth Community Development	Bishop Eugene M. Bishop; Alonza Anderson; Reginald Ansley; Carolyn Laws; William Gaines; Bishop Fred Brown	PLP 2007-142	Duval	\$649,989	First	FIIFC/SA	PLP - Loan matured on 6/19/14. Amount drawn: \$649,989.40. 6/4/19 Lis Pendens filed.
H.A.N.D.S. of Central Florida Jill McReynolds	Lake Jennie II	Housing and Neighborhood Development Services of Central Florida, Inc.	Housing & Neighborhood Development Services of Central Florida, Inc.	HOME 96HR-005	Seminole	\$1,428,265	Second	AmeriNat	HOME - Loan Matured 5/27/2017. Rec'd copies of draft Allonge to Promissory Note extending Maturity Date to 4/1/2038. To date, transaction hasn't closed. Transaction being reviewed by FHFC outside counsel. No notice to date.
	Lancaster Villas	Housing & Neighborhood Development Services of Central Florida, Inc.	Housing & Neighborhood Development Services of Central Florida, Inc.	HOME 1996HR-015	Orange	\$964,419	Second	AmeriNat	HOME - 2013 HOME Late Fee \$500 for Failure to provide SR-1. Correspondences sent 7/11/14, 8/22/14, 09/10/14, 10/7/14, 11/7/14, 12/29/14 & 10/2/2015.

**Florida Housing Finance Corporation
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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Highlands County Housing Authority, Inc. Tod Schwingel	Willie Downs Villas	Highlands County Housing Authority, Inc.; GHID Construction Services, Inc.	Highlands County Housing Authority, Inc.; GHID Construction Services, Inc.; Highlands County Housing Authority, Brian M. Smith; Thomas H. Smith	HOMB 2016-321H	Highlands	\$4,531,000	Second	SMG	HOMB Loan - past due for 2021 annual servicing fees due to Seltzer on 3/15/22 in the amount of \$9,014.25.
Housing Independence, Inc. Debbie Schaibly	Independence Village I	Housing Independence, Inc.	Independence Village I Apartments	FDIC-AHDP	Hillsborough	NA	NA	FHFC	FDIC - Past due servicer fees 1/4/0 \$1,589.60. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 6/25/12.
Indiantown Non Profit Housing, Inc. David Powers	Joseph L. Lee Gardens	Indiantown Homes RRH, Ltd.	Indiantown Homes RRH, Ltd.; Indiantown Non Profit Housing, Inc.	HOMB 1999-IIR009	Martin	\$926,827.00	Second	FIIDC/SA	IIOME - Loan Matured 02/01/2020. FIIFC sent demand letter on 2/28 2022.
	New Hope Community II	Indiantown Non-Profit Housing, Inc.	Indiantown Non-Profit Housing, Inc.	HOMB 1995IIR-011	Martin	\$1,910,814	Second	AmeriNat	IIOME - Loan Matured January 26, 2019. FIIFC sent demand letter on 2/28/2022.
Jennings Development Corp. Anne M. Wallace	Eden Park at Ironwood	Jennings Development Corp.	Ironwood Associates, Ltd.; Ironwood partners, Inc.; Ironwood Associates, Inc.; MEC Bond Warehousing, LLC; Midland Special Limited Partner, Inc.; Anne M. Wallace; Edward L. Jennings, Jr.	SAIL 2000-0678 IIC 2004-519C	Alachua	\$1,025,000 N/A	Second	SMG	SAIL - Past Due in the amount of \$45,367 for SAIL interest payment which is the remaining amount owed from the total invoice that was sent in the amount of \$68,367.00 due 8/31/18. The developer paid a partial payment in the amount of \$23,000.00 in protest that the interest calculation was wrong. Developer is also past due in the amount of \$2,268.35 for the late payment invoice sent on 9/21/18 due upon receipt. The developer is still disputing the amount that was billed for SAIL interest is incorrect with FHFC at this time. Per email from FHFC on 1/7/19 there will be no reduction of SAIL interest.
Maint - Co Services, LLC Gail Curtis	Ivy Chase - Hudson	Ivy Chase Apartments, Ltd.	Gail W. Curtis	IIC 93L-086	Pasco	NA	NA	FIIFC	IIC - Owes FIIFC IIC compliance monitoring fees 1/4/0 \$4,200. Last contacted the owner on 11/27/2017. Monitoring ended 12/31/17. Final Judgement of Foreclosure was executed on 3/12/2018.
Mary Alice Brown LLC Willie Logan	Aswan Village	Mary Alice Brown LLC	Mary Alice Brown LLC	SAIL 2003-026S IIC - 2004-506C	Miami-Dade	\$2,000,000 N/A	Second	FHDC	SAIL - Owes annual servicing fee of \$5,000.00 plus a late fee of \$250.00, annual compliance fee of \$727.00 plus a late fee of \$36.35 and annual financial monitoring fee of \$1,605.00 plus a late fee of \$80.25 all due 1/31/2022. Reminder notice sent 3/18/2022.
MBCDC: The Allen, LLC Ahmed Martin	The Allen Apartments	MBCDC: The Allen, LLC	MBCDC: The Allen, LLC; Miami Beach Community Development Corporation	EHCL 2008-092E	Miami-Dade	\$750,000.00	Third	FHDC	EHCL - Owes annual servicing fee of \$1,875.00 plus a late fee of \$93.75 due 2/28/2022. Late notice sent 3/16/2022.
Miami Beach Community Development Corporation, Inc Christian Arango	Meridian Place (aka Sunsouth Place)	MBCDC Meridian Place LLC	MBCDC Meridian Place LLC; Ahmed Martin; Michael Hammon; Jason Witrock; Jeff Feldman	DEMO 01/08-006HL	Miami-Dade	\$1,000,000.00	Second	FHFC/SA	DEMO - Loan matured 4/4/20. Amount drawn is \$1,000,000.00 On 4/17/20 the Board approved a 1 year Extension. Documents modifications prepared and forwarded to Borrower as of 3/17/22. FHFC sent demand letter on 2/28/2022. Replacement reserves account is underfunded. Balance as of 9/30/21 should be \$140,223.01. Actual balance is \$134,977.60.

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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Millenia Housing Development, Ltd. Tom Mignogna/Kenneth Fisher/Frank Sinito	Azure Estate	Millenia Jacksonville FL TC, LP	Azure Estates FL TC, LP/Azure Estates TC Investment, LLC	MMRB 2019 J HC - 2016-578C	Palm Beach	\$40,030,000 N/A		SMG	Short-Term fee of \$52,039.00 & Future CM fees of \$103,177.47 due as of 3/1/2022, Mandatory Tender Date. Prior to closing Millenia Housing stated the fees would be paid the second week of March, as of 3/25/2022 fees have not been paid and we have not received a response from the developer as to when they will.
National Church Residences Steve Bodkin Sr.	The Landings of St. Andrew	Landings Port Richey Senior Housing Limited Partnership	Landings Port Richey Senior Housing Limited Partnership; National Church Residences; National Church Residences Corporation; National Church Residences Landings Port Richey FL, LLC	SAIL - 2015-245CS SAIL - 1994-034S HC - 1993-026C HC - 2015-245CS	Pasco	\$2,000,000 \$1,990,000 N/A N/A	NA	PIIDC	SAIL- Owes a late fee of \$294.95 for annual servicer fees due 1/31/2022. Reminder notice sent 3/18 2022.
New Affordable Housing Partners LIFT Orlando Community Development James S. Grauley	Pendana at West Lake	West Lake Phase I LP	West Lakes Phase I LP West Lakes Phase I Partners, LLC Lift Orlando GP, LLC Lift Orlando, Inc. New Columbia Residential, LLC James S. Grauley Noel F. Khalil	SAIL - 2015-232CS HC - 2015-232CS/2017-197CS	Orange	\$2,000,000 N/A	Second	AmeriNat	Annual Loan Servicing Fee in the amount of \$3,641.62. Due 2/3/22 Annual Compliance Monitoring Fee in the amount of \$899.00. Due 2/3 22
North Florida Educational Development Corp. Carolyn Ford	Lanier Oaks	North Florida Educational Development Corp.	North Florida Educational Development Corp.; Carolyn Ford; Fonjji Wiggins McGriff; Ora Green; Clarence Lewis; Sarah Figgers; Lizzie Thomas; Elvelia Merjivar	SAIL 1998-049S	Gadsden	\$1,430,000	First	PIIPC/SA	SAIL - Loan matured 12/15/15. Demand letter sent 9/30/2020. Borrower non-responsive. Failure to submit 2003-2020 Audited Financial Statements and SAIL Cash Flow Reporting Forms. Owes 2004-2021 Servicing fees and late charges totaling \$97,014.99. On 12/1/21 notice was sent to borrower regarding unpaid fees. 11/13 20 NGN filed the foreclosure Complaint with the Court. SA department has spoken with Borrower.
NRP Florida Development, LLC & Hernando County Housing Authority J. David Heller	Magnolia Gardens	NRP Florida Development, LLC & Hernando County Housing Authority	Magnolia Gardens I, Ltd; NRP Magnolia Gardens, LLC; NRP Investments Corp.; HCHA-Magnolia, LLC; J. David Heller; Alan H. Scott; T. Richard Bailey, Jr; Timothy M. Morgan	TCEP 10-024CX11-005CX HC - 2009-162C	Hernando	\$2,634,026 N/A	Third	SMG	TCEP - past due for the March Replacement Reserve escrow payment in the amount of \$1,629.90 and the Tax and Insurance Escrow payment in the amount of \$4,292.17 due 3/10/22. Payment was deemed lost in the mail and a new payment will be issued in replacement.
Oakwood Manor, LLC Vito Difronzo	Oakwood Manor (Bear Creek II - Bartow)	Oakwood Manor, LLC		FDIC-A11DP	Polk	NA	NA	PIIPC	FDIC - Owes PIIPC Administration Fees i/a/o \$10,240.86 due 3/15/22. Last contacted 2/2/2022.

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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Orlando Leased Housing Associates I, Limited Partnership Ryan Lunderby	Nassau Bay I	Orlando Leased Housing Associates I, Limited Partnership	Orlando Leased Housing Associates I, Limited Partnership	ELI - 2010-16-12R IIC - 96L-506 IIC - 2011-533C	Orange	\$3,825,000 N/A N/A	NA	FHDC	SAIL ELI - Owes a late fee of \$166.73 for annual compliance fee due 1/31/2022. Reminder notice sent 3/18/2022.
	Nassau Bay II	Orlando Leased Housing Associates I, Limited Partnership	Orlando Leased Housing Associates I, Limited Partnership	ELI - 2010-16-11R HC - 97L-518 HC - 2011-533C	Orange	\$3,600,000 N/A N/A	NA	FHDC	SAIL ELI - Owes a late fee of \$156.92 for annual compliance fee due 1/31/2022. Reminder notice sent 3/18/2022.
Pacifica Edisto Lake, LLC Angie Draycott	Lago del Sol (Edisto Lake)	Pacifica Edisto Lake, LLC	Pacifica Edisto Lake, LLC	SAIL - 94S-042 IIC - 94L-150 95L-006	Lee	\$2,681,641.91 N/A	NA	FHDC	SAIL - Owes annual compliance fee of \$300.00 plus late fee of \$15.00 due 1/31/2022. Reminder notice sent 3/18/2022.
Peachtree FL LLC Oron Zarum	Peachtree Commons (fka Twin Oak Villas)	JPC Charities	Aloft Management	HC 92L-091	Escambia	NA	NA	FHFC	HC - Owes FHFC HC compliance monitoring fees i/a o \$1,250. Last contacted the owner on 2/25/2022.
Pines Apartments of Palm Bay, LLC Jeffery W. Wells	Pines	Pines Apartments of Palm Bay, LLC	Jeffery W. Wells, Teeraporn W. Wells	FDIC-AIDP	Brevard	NA	NA	FHFC	FDIC - Past due servicer fees i/a/o \$16,982.28. Invoice sent 2/13/14. Reminder Notice sent 3/26/14. Past Due Notices sent 4/17/14, 5/5/14, and 7/23/14. Removed from MOU on 11/24/14 and we have ceased monitoring.
Real Estate Management, LLC Richard Willie	Belmont Gardens (VBL I)	Belmont Gardens, LLC	Real Estate Management, LLC	FDIC-AHDP	Escambia	NA	NA	FHFC	FDIC - Past due servicer fees i/a/o \$5,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 6/25/12.
	Lloyd House (VBL II)	Lloyd House, LLC	Real Estate Management, LLC	FDIC-AHDP	Escambia	NA	NA	FHFC	FDIC - Past due servicer fees i/a/o \$5,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 6/25/12.
	Villa Barcelona (VBL I)	Villa Barcelona, LLC	Real Estate Management, LLC	FDIC-AHDP	Escambia	NA	NA	FHFC	FDIC - Past due servicer fees i/a/o \$5,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 6/25/12.
Reliance Housing Services Ellis Diversified James F. Ellis	Eclipse West	Eclipse West Associates, LTD	Felipse West Associates, LTD Reliance-Eclipse West, LLC Brickell-Heights, LLC James F. Ellis	RRIP - 2006-362HR HC - 2007-015C	Broward	\$6,031,235 N/A	Second	AmeriNat	Annual Financial Monitoring Fee in the amount of \$1,735.00. Due 1/27/22
Royal American Development, Inc. Joseph F. Chapman, IV	Oakdale Apartments	Oakdale Redevelopment, Ltd.	Oakdale Redevelopment, Ltd.; Royal American Development, Inc.; Jeannette B. Chapman	TCAP-2009-048CTX TCBP-2009-048CTX HOME-2009-048CTX HC-2009-048CTX	Walton	\$1,316,391 \$5,511,392 \$115,900 N/A	Second	FHDC	TCAP - Owes 1 monthly tax & insurance payment of \$7,592.06 due 2/28/2022. Reminder notice sent 3/11/2022.

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Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Southport Financial Services, Inc. dba as Southport Development Services, Inc. Brianne Heffner	Parrish Oaks	Southport Financial Services	SP Oaks	MMRB - 2018-041BS SAIL - 2018-041BS ELI - 2018-041BS HC - 2016-575C	Manatee	\$14,000,000 \$6,999,000 \$600,000 N/A	NA	AmeriNat	Short-Term fee of \$25,200, Agency Fee of \$16,800.00 & Future CM fees of \$217,345.12 due 2/1/2022, date of redemption, have not been paid as of 3/25/2022. - On 3/28/2022 FHFC received notification from BNY that on 3/28/2022 the Trustee had received the funds to pay the Agency and Short-Term fees.
	Cedar Park	SP Park LLC	SP Park LLC; SP Park Manager LLC; SP and MS LLC; Southport Development, Inc. dba as Southport Development Services, Inc.; J. David Page	MMRB - 2016-388BS SAIL - 2016-388BS ELI - 2016-388BSEL HC - 2016-540C	Columbia	\$6,900,000 \$3,200,000 \$272,300 N/A	Second Third	FHDC	SAIL - Owes annual servicing fee of \$8,900.00 plus a late fee of \$400.00 and annual compliance fee of \$899.00 plus a late fee of \$44.95 both due 1/31/2022. Reminder notice sent 3/18/2022. SAIL ELI - Owes annual servicing fee of \$2,484.00 plus a late fee of \$124.20 and annual compliance fee of \$899.00 plus a late fee of \$44.95 both due 1/31/2022. Reminder notice sent 3/18/2022.
	Hampton Villa	SP HV Apartments LLC	SP HV Apartments LLC; SP HV Manager LLC; SP and MS LLC; Southport Development, Inc. dba Southport Development Services, Inc.; J. David Page	MMRB - 2016-186BS SAIL - 2016-186BS ELI - 2016-186BS IIC - 2016-501C	Duval	\$3,800,000 \$2,000,000 \$340,800 N/A	Second Third	FHDC	SAIL - Owes annual servicing fee of \$5,000.00 plus a late fee of \$250.00 and annual compliance fee of \$885.00 plus a late fee of \$44.25 both due 1/31/2022. Reminder notice sent 3/18/2022. SAIL ELI - Owes annual servicing fee of \$2,448.00 plus a late fee of \$122.40 and annual compliance fee of \$885.00 plus a late fee of \$44.25 both due 1/31/2022. Reminder notice sent 3/18/2022.
	Hickory Knoll	SP IIK Apartments LLC	SP IIK Apartments LLC; SP HK Manager LLC; SP and MS LLC; Southport Development, Inc. dba Southport Development Services, Inc.; J. David Page	MMRB - 2016-185BS SAIL - 2016-185BS ELI - 2016-185BS IIC - 2016-506C	Marion	\$7,000,000 \$3,150,000 \$304,800 N/A	Second Third	FHDC	SAIL - Owes annual servicing fee of \$7,875.00 plus a late fee of \$393.75 and annual compliance fee of \$885.00 plus a late fee of \$44.25 both due 1/31/2022. Reminder notice sent 3/18/2022.
Southport Financial Services, Inc. dba as Southport Development Services, Inc., cont. Brianne Heffner	Highland Palms	SP Highlands LP	SP Highlands LP; SP Highlands GP Inc.; J. David Page	SAIL - 2007-109CS SAIL - 2007-109CS HC - 2008-002C	Highlands	\$2,640,000 \$425,000 N/A	Second	FHDC	SAIL - Owes annual servicing fee of \$6,600.00 plus a late fee of \$330.00, annual compliance fee of \$794.00 plus a late fee of \$39.70 and annual financial monitoring fee of \$1,752.00 plus a late fee of \$87.60 all due 1/5/2022. Reminder notice sent 3/18/2022.
Spinal Cord Living Assistance Development, Inc. Pedro F. Rodriguez	Park Place	Spinal Cord Living Assistance Development, Inc.	Spinal Cord Living Assistance Development, Inc.	HOME 95HR-004	Miami Dade	HOME \$1,372,677	First	SMG	HOME - Past due for March monthly principal only payment due 3/11/22 in the amount of \$2,859.74. 8-18-20 - borrower working to have payment remitted (June 2020 payment was skipped so running one month behind thereafter)
Sreit Leigh Meadows Apartments, L.L.C. Matthew Gutin	Leigh Meadows	Sreit Leigh Meadows Apartments, L.L.C.	Sreit Leigh Meadows Apartments, L.L.C.	SAIL - 1997-019S ELI - 2010-16-09R HC - 96L-508	Duval	\$3,157,000 \$3,300,000 N/A	Third	FHDC	SAIL ELI - Owes annual compliance fee of \$819.00 plus late fee of \$40.95 due 1/31/2022. Reminder notice sent 3/18/2022.
St. Thomas Properties, LLC Daniel Gessner	Cinnamon Cove	St. Thomas Properties, LLC	Daniel Gessner	HC 921-058	Hillsborough	N/A	NA	FHFC	HC - Owes FHFC HC compliance monitoring fees i/w/o \$10,800. Last contacted the owner on 11/28/2017. Ceased monitoring effective 9/15/2018.

**Florida Housing Finance Corporation
Past Due Report
As of 03/25/2022**

Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer / Trustee	Comments
Volunteers of America of Florida, Inc. Janet Stringfellow	Ritz Reserve Phase II	Volunteers of America of Florida, Inc.	Volunteers of America of Florida, Inc. Janet Stringfellow	SAIL - 2018-311S EL1 - 2018-311S	Marion	\$3,649,554 \$177,400	First	AmeriNat	Annual Loan Servicing Fee in the amount of \$2,719.82. Due 2/3/22 Annual Compliance Monitoring Fee in the amount of \$938.00. Due 2/3/22
	Lake City Cabins for Veterans	Volunteers of America of Florida, Inc.	Volunteers of America of Florida, Inc.	SAIL 2008-01-03R	Columbia	\$1,600,000.00	First	FHDC	SAIL- Owes 1 monthly tax & insurance payment of \$820.96 due 2/28/2022. Reminder notice sent 3/11/2022.
	Pensacola Veteran Housing	Volunteers of America of Florida, Inc.	Volunteers of America of Florida, Inc.	SAIL 2008-01-02R	Escambia	\$850,000.00	Second	FHDC	SAIL- Owes 1 monthly tax & insurance payment of \$2,009.81 due 2/28/2022. Reminder notice sent 3/15/2022.

**Florida Housing Finance Corp.
Insurance Deficiency Report
as of 03/25/2022**

Developer/Contract	Property Name	Affiliate/Financial Beneficiary Principal	Funding Source	County	Original Loan Amount	Lien Position	Servicer	Insurance Type	Policy Expiration Date	Coverage Amount	Deductible	Deductible Required	Comments
BDG Royal Park Apartments Developer, LLC Louis E. Vogt	Royal Park Apartments	BDG Royal Park Apartments LP; BDG Royal Park Apartments GP, LLC; BDG Royal Park Apartments Developer, LLC; Banyan Development Group, LLC; Alexander Kiss; Scott Zimmerman; Jeffrey Kiss; Louis E. Vogt	MWRB 2021 Series O-1 & O-2 SAIL 2020-411BS FII 2020-411BSFI	Alachua	\$24,954,000 \$5,242,500	First Second Third	FHDC	Property	6/17/2023	\$25,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHDC as mortgagee and loss payee to policies. PML study to be forwarded (3/1/2021-22) Statement of values; terrorism coverage for renewal has been requested.
Catholic Charities Housing, Inc. Frank V. Murphy III	Pinellas Hope V Apartments	Catholic Charities Housing Inc.,	FII RFP 2014-102 / 2014-343P BASE RFP 2014-102 / 2014-343P	Pinellas	\$1,650,000.00 \$1,600,000.00	First	SMG	Property Liability	04/10/2022	\$9,270,000 \$1,000,000	\$15,000	\$15,000	Self Insured through Catholic Mutual Relief Society of America. This is not a rated insurance underwriter as well as they have responded to attempts to get accord 28 form and a rating advising they are not rated and not an insurance company. They are a non-profit that provides coverage to the Diocese. Currently being reviewed by EHEC.
Centro Campesino-Farmworker Center, Inc. John Martinez	Palm Villas	Centro Campesino-Farmworker Center, Inc.	HOME 94DRHR-005	Miami-Dade	\$1,210,657	First	FHDC	Property	3/16/2023	\$6,743,678	\$10,000	\$0	Property Accord 28 does not include the Mortgage and Loss Payee boxes checked under additional interest. Kinkhole Coverage on the evidence is not indicated.
Community Enterprise Investments, Inc. Palafox Landing Development, LLC James Rizzo	Palafox Landing Apartments	Palafox Landing, Ltd.; Carlisle Development Group, LLC; Matthew Greer	TCAP 2009-065CTX HOME/TCAP RFP 2009-04 TCAP RFP 2009-04 2009-065CTX SAIL 2008-01-01R	Escambia	\$2,764,100 \$115,900 \$3,455,940	First First Fifth	FHDC	Property Liability	5/25/2022	\$5,685,261 \$1,000,000	\$10,000	\$0	PML Named Storm study requested.
General Home Development Corporation of Pinellas, Inc. & PDC Affordable Housing James Wayne H.A.N.D.S. of Central Florida Jill McReynolds	Pinellas Hope II Apartments	Catholic Charities Housing, Inc.; Catholic Charities, Diocese of St. Petersburg, Inc.	HOME 94DRHR-005	Pinellas	\$3,000,000	First	FHDC	Property	4/10/2023	\$5,197,000	\$2,500	\$0	Requested latest Financials for the Trust and statement of values.
	Green Gables	Central Florida H.A.N.D.S.	HOME 97HR-005	Orange	\$1,179,728	Second	AmeriNat	Property/GL	6/1/2022	\$5,047,300	\$5,000	\$25,000	Failure to provide evidence of insurance coverage in accordance with loan documents and Fannie Mae Guidelines. 1. Terrorism - Property and GL. Policies exclude terrorism. 2. Liability Limits insufficient - Primary GL limits are \$1,000,000/\$2,000,000 with \$1,000,000 Umbrella Policy in lieu of the required \$2,000,000. Per Borrower on 3/5/2019 & 6/2/2020 they can not afford to bring insurance into compliance. Compliance notification provided 05/01/2015, 05/06/2015, 08/20/2015, 05/18/2016, 07/18/2016, 01/05/2017, 04/29/2017, 06/29/2017, & 05/31/2018, 7/18/2018, 8/2/2019, 6/1/2020 & 5/27/21
	Lake Jennie II	Housing and Neighborhood Development Services of Central Florida, Inc.	HOME 96IR-005	Seminole	\$1,428,265	Second	AmeriNat	Property/GL	6/1/2022	\$3,030,400	\$5,000	\$15,000	Failure to provide evidence of insurance coverage in accordance with loan documents and Fannie Mae Guidelines. 1. Terrorism - Property and GL. Policies exclude terrorism. 2. Liability Limits insufficient - Primary GL limits are \$1,000,000/\$2,000,000 with \$1,000,000 Umbrella Policy in lieu of the required \$2,000,000. Per Borrower on 3/5/2019 & 6/2/20 they can not afford to bring insurance into compliance. Compliance notification provided 05/01/2015 05/05/2015, 08/20/2015, 05/18/2016, 07/18/2016, 01/05/2017, 04/29/2017, 06/29/2017, & 05/31/2018, 7/18/2018, 8/2/2019, 6/1/2020 & 5/27/21
	Lancaster Villas	Housing and Neighborhood Development Services of Central Florida, Inc.	HOME 96IR-015	Orange	\$964,410	Second	AmeriNat	Property/GL	6/1/2022	\$8,720,800	\$5,000	\$25,000	Failure to provide evidence of insurance coverage in accordance with loan documents and Fannie Mae Guidelines. 1. Terrorism - Property and GL. Policies exclude terrorism. 2. Liability Limits insufficient - Primary GL limits are \$1,000,000/\$2,000,000 with \$1,000,000 Umbrella Policy in lieu of the required \$2,000,000. Per Borrower on 3/5/2019 & 6/2/20 they can not afford to bring insurance into compliance. Compliance notification provided 05/01/2015 05/05/2015, 08/20/2015, 05/18/2016, 07/18/2016, 01/05/2017, 04/29/2017, 06/29/2017, & 05/31/2018, 7/18/2018, 8/2/2019, 6/1/2020 & 5/27/21

**Florida Housing Finance Corp.
Insurance Deficiency Report
as of 03/25/2023**

Developer/Contract	Property Name	Affiliate/Financial Beneficiary Principal	Funding Source	County	Original Loan Amount	Lien Position	Servicer	Insurance Type	Policy Expiration Date	Coverage Amount	Deductible	Deductible Required	Comments
Henderson Global Investors Taek Nankooing	Cameron Cove (Sun Pointe Cove)	Sunpointe Cove, LLC; Casa Partners II, L.P.; Henderson Global Investors GP, L.L.C.	MMRB 1985 XX	Broward	\$4,500,000	First	FHDC	Property Liability	3/1/2023 3/1/2023	\$400,000,000 \$2,000,000	\$100,000	\$0	Liability certificate did not indicate FHFC on 30 day notice of cancellation. Property evidence did not provide 30 day notice of cancellation. Statement of values has been requested along with current FEMA flood determinations.
In the Pines, Inc. Gerald A. Gorzy	In the Pines South	In the Pines, Inc.	SAIF 2006-025S	Palm Beach	\$1,346,710	First	FHDC	Property	3/12/2023	\$3,689,000	\$5,000	\$0	Evidence does not indicate FHFC as mortgagee and loss payee. Limits not indicated for Ordinance or Law. Property policy from 2/21-2022 does not indicate FHFC on the policy.
JJR Apartments, L.L.C Joel Reyes	Teal Pointe	JJR Apartments, L.L.C; Joel Reyes, Xiomara Reyes	HOME 1993HD-014	Miami-Dade	\$1,000,000	First	FHDC	Property Liability Excess Flood	9/2/2022 9/8/2022 9/8/2020 Expired	\$4,515,147 \$1,000,000 \$1,000,000	\$5,000	\$0	Property-30 day notice of cancellation was not provided; smoke coverage was not indicated; need statement of values. Umbrella coverage was not secured and the liability limits were not increased. Property Policy received, FHFC needs to be indicated as mortgagee. Borrower advised that Excess Flood policy not renewed. Liability Policy does not indicate FHFC as an additional insured.
McCormack Baron Salazar, Inc. Hillary R. Zimmerman	St. Martin's Place	BHG St. Martin's Pl., Ltd.; St. Martin's Place MBS GP, Inc.; Kevin J. McCormack; Michael C. Daulty; Vincent R. Bennett; Hillary B. Zimmerman; Kim Haseman	HOME 2011-069CH HC 2013-021CH	Miami-Dade	\$4,700,000 N/A	First	FHDC	Property Liability	3/31/2022 3/31/2022	\$250,000,000 \$2,000,000	\$25,000	\$0	Need property and liability policies. FHFC is not indicated as mortgagee, payee or additional insured.
MCR Developers I, LLC	Casa Matias	MCB APTS I, L.L.C; C4 Matias, L.L.C; Carifair Supportive Housing, Inc.	HOME 2009-076CH TCFP 2010-030CHX	Miami-Dade	\$4,000,000 \$3,958,579	First Second	FHDC	Boiler & Machinery	1/30/2023 1/30/2023	\$19,489,345	\$1,000	\$0	Received B&M policy and FHFC was not listed as mortgagee and loss payee.
Mount Sinai Medical Center Construction Services Department Alex Mendez	Towensstein Building Workforce	Mount Sinai Medical Center of Florida, Inc.; Mount Sinai Medical Center Foundation, Inc.	CWHIP 2007-022W	Miami-Dade	\$3,365,500	Second	FHDC	Liability Property	2/1/2023 4/1/2022	\$5,000,000 \$250,000,000	0 \$100,000	\$0	Liability certificate indicated lower Self Insured Retention than expiring certificate of \$7,500,000. Requested Financials. Property coverage does not provide windstorm or named storm coverage on the property located in Miami. Borrower has been advised to purchase.
Pembroke Associates, Ltd. Salvador Lecease	Grand Reserve At Maitland Park	Pembroke Associates, Ltd.; Maitland Club, Inc.; Salvador Lecease	MMRB 1995L-501	Orange	\$20,675,000	First	FHDC	Property Liability	12/31/2022 12/31/2022	\$47,656,435 \$1,000,000	\$25,000	\$0	Received property policy without naming FHFC as a mortgagee and loss payee.
Preservation of Affordable Housing, LLC Rodger Brown	New Horizons Apartments	New Horizons Preservation Associates, L.L.P.; Preservation of Affordable Housing, Inc.; Preservation of Affordable Housing, LLC	MMRB 2009E/2010C	Miami-Dade	\$4,900,000	First	FHDC	Wind Property	1/1/2023 1/1/2023	\$10,254,752 \$200,000,000	\$100,000 \$10,000	\$0	Property renewal evidence received and the following is needed: FEMA Flood Determination, Named Storm limit and deductible, and PMI study.
Special Account - U, L.P. Taek Nankooing	Woodlands Apartments	Special Account - U, L.P.; Global Investors GP, LLC	MMRB 1985 SS	Orange	\$20,000,000	First	FHDC	Property Liability	3/1/2023 3/1/2023	\$400,000,000 \$2,000,000	\$100,000	\$0	Liability certificate did not indicate FHFC on 30 day notice of cancellation. Property evidence did not provide 30 day notice of cancellation. Statement of values has been requested along with current FEMA flood determinations.
Spinal Cord Living-Assistance Development, Inc. Pedro Rodriguez	Park Place	Spinal Cord Living Assistance Development, Inc. a Florida Non-Profit Corporation	HOME 1993HR-004	Dade	\$1,372,577	First Second	SMG	Hazard/Terrorism/Ordinance of Law Loss of Rents	3/6/2022	\$50,000	\$2,500	\$2,500	Failure to provide adequate coverage for Hazard/Terrorism/Ordinance of Law Coverage/Loss of Rents.
The Related Companies Colony Lakes Developer, LLC Jong J. Ha	Colony Lakes Apts. Ika Riverwalk III	Colony Lakes Preservation, L.P.; Colony Lakes Preservation GP, L.L.C.; Colony Lakes Preservation GP II, L.L.C.; The Related Companies, Inc.	MMRB 2009 C & 2010 A HOME 93HD-020	Miami-Dade	\$10,010,000 \$4,800,000	First Second	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHFC as mortgagee and loss payee to policies. PMI study to be forwarded.(3/1/2021-22) Statement of values; terrorism coverages have been requested for 3/1/2022-23.

**Florida Housing Finance Corp.
Insurance Deficiency Report
as of 03/25/2023**

Developer/Contract	Property Name	Affiliate/Financial Beneficiary Principal	Funding Source	County	Original Loan Amount	Lien Position	Servicer	Insurance Type	Policy Expiration Date	Coverage Amount	Deductible	Deductible Required	Comments
The Related Companies Cutler Vista Preservation, L.P. Ricardo Perez	Cutler Vista (Cutler Canal II)	Cutler Vista Preservation, L.P.; Cutler Vista Preservation, LLC; Cutler Vista Preservation GP II, L.L.C; RAP FI, L.L.C; The Related Companies, L.P.	MMRB 2006 A SAIL 1989-0908	Miami-Dade	\$7,120,000 \$2,500,000	First Second	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHFC as mortgagee and loss payee to policies. PML study to be forwarded.(3/1/2021-22) Statement of values; terrorism coverage have been requested for 3/1/2022-23.
The Related Companies Hainlin Mills Developer, L.L.C David Pearson	Hainlin Mills	Hainlin Mills Preservation, L.P.; Hainlin Mills Preservation GP, L.L.C; Hainlin Mills Preservation GP II, L.L.C; The Related Companies, L.P.	MMRB 2009 N SAIL 1993HR-015	Miami-Dade	\$9,250,000 \$1,504,000	First Second	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Statement of values; terrorism coverage have been requested for 3/1/2022-23.
The Related Companies Royal Coast Developer, L.L.C David Pearson	Royal Coast Apartments	Royal Coast Preservation, L.P.; Royal Coast Preservation GP, L.L.C; Royal Coast Preservation GP II, L.L.C; The Related Companies, L.P.	MMRB 2009 B	Miami-Dade	\$9,250,000	First	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHFC as mortgagee and loss payee to policies. PML study to be forwarded.(3/1/2021-22) Statement of values; terrorism coverage have been requested for 3/1/2022-23.
The Related Companies Walden Pond Developer, LLC Mark E. Carbone	Walden Pond Villas	Walden Pond Preservation, L.P.; Walden Pond Preservation GP, L.L.C; Walden Pond Preservation GP II, L.L.C; The Related Companies, L.P.	MMRB 2009 B	Miami-Dade	\$13,700,000	First	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHFC as mortgagee and loss payee to policies. PML study to be forwarded.(3/1/2021-22) Statement of values; terrorism coverage have been requested for 3/1/2022-23.
The Related Companies Winchester Gardens Developer, LLC David Pearson	Winchester Gardens	Winchester Gardens Preservation, L.P.; Winchester Gardens Preservation GP, L.L.C; Winchester Gardens Preservation GP II, L.L.C; The Related Companies, L.P.	MMRB 2009 M HOME 94DRIR-011	Miami-Dade	\$6,000,000 \$1,450,000	First Second	FHDC	Property	3/1/2023	\$1,500,000,000	\$25,000	\$0	Property and Terrorism Policies to endorse FHFC as mortgagee and loss payee to policies. PML study to be forwarded.(3/1/2021-22) Statement of values; terrorism coverage have been requested for 3/1/2022-23.
Workforce Housing Ventures, Inc. Brian M. Smith	Village Springs	Workforce Housing Ventures, Inc. GTD Construction Services, Inc. Brian M. Smith	HOME 2017-26011	Walton	\$4,686,300	Second	AmeriNat	Contractor's General Liability	1/23/2022	\$1,000,000	N/A	N/A	Failure to provide evidence of insurance coverage in accordance with loan documents and Fannie Mae Guidelines. 1. Contractor's General Liability Policy required minimum \$1M occurrence \$2M aggregate. Compliance certification provided 1/11/2022, 1/24/22, 2/8/22, 2/22/22, 3/11/22

**FHFC
Foreclosure Report
as of 03/25/2022**

Developer/Contact	Property Name	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Service/Trustee	Units	Set Asides	Foreclosure Completed / Loan Charged Off	(\$ Amount Charged Off
American Opportunity for Housing, Inc.	DoveTail Villas II	AOH-DoveTail Villas LLC	HC 93L-004	Orange	N/A	N/A	FHDC	160	160 @ 60%	10/15/2014	N/A
American Opportunity for Housing, Inc.	The Regents	AOH-Regent Limited Partnership	Bonds MR2006I HC 2006-509C	Duval	\$14,630,000 N/A	First	AmeriNat	304	85 @ 60	5/17/2011	N/A
Bay Equity Investments, Inc.	Magnolia Pointe-Cedar Grove	Ronnie H. Adams	HOME 96TIR-021 HC 961-054	Bay	\$625,000 N/A	Second	FHDC	100	20% @ 45% 20% @ 50% 60% @ 60%	10/6/2015	\$480,903
BECO Properties Inc. Robert Betterman	President's Walk	N/A	Bonds MR 1983 B	Palm Beach	\$2,550,000	First	FHDC	59	N/A	6/16/1905	N/A
Benchmark Maggie Shotwell	Walker Avenue	Walker Avenue Club, Ltd., Walker Avenue Partners, Ltd.	Bonds MR 2000 L1-2 HC 2000-533C	Indian River	\$8,945,000 N/A	First	FHDC	172	50 @ 60 100 @ 60	12/1/2009	N/A
Blackwater Housing Corporation Michael Kent	Park Place - Milton	Blackwater Housing Corporation	Michael Kent	FDIC- AHDP	Santa Rosa	NA	NA	50	20% @ 50% (10 units) 15% @ 805 (8 units)	2/7/2018	N/A
Bonita Springs Area Housing Development Corporation	Red Hibiscus	Bonita Springs Area Housing Development Corporation	PLP 03-052	Lee	\$112,010	Second	FHFC	N/A	100 @ 80	6/26/2012	N/A
C. J. Communities, Inc. Charles Erdman	Turtle Creek	Turtle Creek, Ltd., J.C. Housing, Inc.	Bonds MR 1996 C HC 97L-507	Collier	\$13,500,000 N/A	First	SMG	268	40 @ 60 100 @ 60	5/10/2010	N/A
Carlisle Group, Inc.	Oaks @ Omni	The Oaks at Omni, Ltd.	HC 2001-025C	Lee	N/A	N/A	SMG	300	15 @ 30 85 @ 60	8/7/2009	N/A

FHFC
Foreclosure Report
as of 03/25/2022

Developer/Contact	Property Name	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Service/Trustee	Units	Set Asides	Foreclosure Completed / Loan Charged Off	(\$ Amount Charged Off
Capital Development Group, LLC C. Break Kean	Magnolia Pointe	CHP Housing Development LLC; C. Break Kean; FWB Magnolia Pointe Ltd.	Series 2004J SAIL 2002-176BS	Okaloosa	N/A	N/A	N/A	N/A	N/A	8/9/2006	N/A
Carlisle Group, Inc. Lloyd Boggio	Carlisle Lakes II (Sherwood Lakes)	TCG Sherwood Lake, Ltd.	SAIL 2001-021S HC 2001-528C	Hillsborough	\$950,000 N/A	Second	FIIDC	149	23 @ 30 126 @ 60	8/10/2009	
CED Companies	Hampton Greens	Melbourne Hampton Greens Affordable Housing Partners, LP	TTC 1993L-032	Brevard	\$1,031,637	N/A	FIIDC	216	100 @ 60	2/8/2011	N/A
CED Companies	Highland Oaks	Highland Oaks Partners, Ltd.	HC 1990L-005	Orange	\$946,711	N/A	SMG	216	100 @ 60	3/9/2010	N/A
CED Companies Alan H. Ginsburg	Whispering Oaks (f/k/a Atlantic Oaks)	Atlantic Oaks Partners, Ltd. (Developer, Applicant, & Borrower)	HC 1990-079C	Duval	\$260,213	N/A	FHDC	128	20 @ 40 80 @ 60	11/24/2009	N/A
CITI Equity Group, Inc. Chris Record	Regency Green	Royal Regency of Jacksonville	HC 1987L-001	Duval	\$179,748	N/A	FHDC	304	100 @ 60	5/31/1996	N/A
Creative Choice	Carillon Place	Creative Choice Homes XII	1999-012C	Polk	N/A	N/A	FIIDC	120	15% @ 35% 05% @ 50% 80% @ 60%	11/17/2012	N/A
Davis & Sons Construction Stefan M. Davis & Norita V. Davis	Mystic Pointe	Mystic Pointe Apts., Ltd.	HC 1993L-074	Orange	\$1,870,701	N/A	FHDC	373	100 @ 60	8/25/2009	N/A
Davis & Sons Construction Stefan M. Davis & Norita V. Davis	Sheridan Place	Sheridan Place of Bradenton, Ltd.	Bonds MR 2001 O HC 2001-5630C	Manatee	\$6,865,000 N/A	First	SMG	145	116 @ 60 29 @ MR	1/2/2014	N/A
Davis Heritage Ltd.	Cobblestone	Cobblestone of Kissimmee, Ltd.	Bonds MR 2000 K1- K2 2000-531C	Osceola	\$17,800,000 N/A	First	SMG	421	50 @ 60 100 @ 60	11/13/2009	N/A

**FHFC
Foreclosure Report
as of 03/25/2022**

Developer/Contact	Property Name	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Service/Trustee	Units	Set Asides	Foreclosure Completed / Loan Charged Off	(\$) Amount Charged Off
Escambia County Community Land Trust, Inc. O.J. Rember	ECCIT Affordable Housing Development Phase I	Escambia County Community Land Trust, Inc.	PLP 05-091	Escambia	Original \$500,000 Disbursed \$237,983	Second	FHFC	N/A	No LURA	4/4/2011	\$237,983
First Coast Family and Housing Foundation	Nia Terrace	VCP-Housing Foundation, Inc.	SAIL 1996S-014	Duval	\$660,000	Second	AmeriNat	237	50 @ 60	6/6/2008	\$632,350
First Florida Equities, Inc.	Laurel Oaks	Lancelot Nottingham Apartments, Ltd.	IIC 1990L-032	Duval	N/A	N/A	FIIDC	120	10 @ 40 90 @ 60	11/23/2009	N/A
Flournoy Development Company Randall Jones	Hillmoor Village I & II	Hillmoor Townhomes, Ltd. & Hillmoor Townhomes Phase II, Ltd.	IIC 1990L-035 HC 1995L-054	Saint Lucie	N/A	N/A	FHDC	120/110	100 @ 60	11/29/2010	N/A
Flournoy Development Company Randall Jones	Tree Trail Apts	Tree Trail Apartments, LP	IIC 1991L-047	Alachua	N/A	N/A	SMG	108	100 @ 60	12/11/2012	N/A
Greater Miami Neighborhoods Russell Sibley, Jr.	Brandywine Court Apts	Brandywine Court, LLC	HOME 2004-054H IIC 89-095	Duval	\$2,000,000 N/A	First	FIIDC	52	20 @ 50 80 @ 60	6/8/2009	\$1,127,147
Greater Miami Neighborhoods Russell Sibley, Jr.	Island Place	Island Place Apartments, LLC.	SAIL 2001-034S	Miami-Dad	\$2,800,000	Second	SMG	199	15 @ 33 50 @ 60 5 @ 50 30 @ 80	7/12/2010	\$2,567,723
Gulf Landings Development Corp. Joe Borda	Landings at Boot Ranch West	Boot Ranch West, Ltd.	Bonds MR 1995 K SAIL 1996S-010S HC 951-504	Pinellas	\$11,700,000 \$2,450,000 N/A	First Second	SMG	232	20 @ 50 25 @ 50	10/19/2009	\$2,450,000
Hammon Park	Hammon Park	N/A	CWHIP 2004-037		\$1,575,256		AmeriNat		N/A	7/5/2013	\$174,625
Harrison Construction, Inc.	Homestead Plaza	Homestead Plaza Apartments, Ltd.	1993-033L	Miami-Dad	N/A	N/A	SMG	28	10 @ 40, 90 @ 60	4/21/2015	N/A
HERD Community Development Corp. Keith Bowers	Jackson Place	N/A	PLP 2005-097	Bay	\$366,681	N/A	SMG	N/A	N/A	8/20/2014	\$334,522
Heritage Affordable Development, Inc. Paul C. Steinfurth	Gifford Groves	Gifford Groves Ltd.	HC 1993L-093	Indian River	N/A	N/A	FHDC	61	100 @ 60	7/27/2011	N/A

**FHFC
Foreclosure Report
as of 03/25/2022**

Developer/Contact	Property Name	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount	Lien-Position	Servicer/ Trustee	Units	Set Asides	Foreclosure Completed / Loan Charged Off	(\$) Amount Charged Off
Heritage Affordable Development, Inc. Paul C. Steinfurth	Spring Glade	Spring Glade Affordable Housing, Ltd.	HC 1994I-147	Hillsborough	N/A	N/A	FHDC	78	10 @ 45 90 @ 60	10/19/2009	N/A
Heritage Partners Group, Inc. James Kincaid	Royal Palm Lakes	Heritage Partners Group II, Inc.; James Kincaid	SAII. 1995-030S IIC 1996L-010	Palm Beach	\$389,945 N/A	Second	FHDC/SA	42	20@40 & 80@60 Both	8/6/2019	\$389,945
Home America, Inc. Vincent Bekiempis	Regent	N/A	Bonds MR 1985 F	Hillsborough	\$2,755,000	First	FHDC	96	N/A	3/25/1991	N/A
Housing and Education Alliance Redevelopment Team II, LLC	El Capitan Crossings	Housing and Education Alliance Redevelopment Team II, LLC	PLP 05-078	Hillsborough	\$500,000	Second	FHFC	N/A	50 @ 80 50 @ 120	5/20/2009	\$480,234
Housing Assistance Corp. of Nassau County, Inc. Harold R. Perry	Nassau Senior Housing (Whispering Woods)	Housing Assistance Corp. of Nassau County, Inc.	PLP 05-063	Nassau	\$301,455	First	FHFC	N/A	60 @ 60	12/16/2010	\$200,185
JE Robert Companies Roger Beless	Westview Terrace	N/A	Bonds GN 1985 ONE	Miami-Dade		First	FHDC	421	N/A	2/22/1996	N/A
Jesse Jones and Associates Jesse W. Jones	Avalon Apartments	Avalon Apartments, Ltd.	IIC 1993L-016	Lee	N/A	N/A	FHDC	14	100 @ 60	9/23/2008	N/A
John D. Carver, Jr.	Hawthorne Villas	Hawthorne Villas, Ltd.	IIC 1990L-022	Alachua	N/A	N/A	Rural Developm ent	29	100 @ 60	1/3/2000	N/A
John D. Carver, Jr.	Inglis Villas	Inglis Villas, Ltd.	HC 1990I-020	Levy	N/A	N/A	Rural Developm ent	32	100 @ 60	10/4/2002	N/A
John D. Carver, Jr.	Pinewood Villas	Pinewood Villas, Ltd.	HC 1990I-021	Levy	N/A	N/A	Rural Developm ent	16	100 @ 60	1/9/2003	N/A
Kashi Church Foundation, Inc.	By The River	By the River, Inc.	HOME RFP 2006-02- 04SNP SHADP 2007- 002FHSB	Indian River	\$2,959,216 \$1,840,763.76	First Second	AmeriNat	41	9 @ 30 32 @ 60	10/24/2013 12/19/2013	HOME \$2,959,216 SHADP \$1,037,893
Leland Enterprises, Inc. Ken Dixon	Silver Pines	Affordable/Silver Pines, Ltd.	SAII 94S-007 HC 94L-162/95L-008	Orange	\$2,420,000 N/A	Second	SMG	240	20 @ 40 80 @ 60	10/28/2011	\$2,420,000
Madrid, Inc	Westport Commons	Westport Commons Apartments, LLC	HC 1990I-026	Hillsborough	N/A	N/A	FHDC	135	60 @ 60	11/23/2009	N/A

FHFC
Foreclosure Report
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Maint - Co Services, LLC Gail Curtis	Steeplechase I	Gail W. Curtis, Steve W. Scott	SAIL 1995S-020 HC 1996L-004	Marion	\$1,800,000 N/A	Second N/A	FIIDC	161	32 @ 40 128 @ 60	6/19/2014	\$1,800,000
Marc Plonskier	Harris Music Lofts	N/A	HC 1993L-021	Palm Beach	N/A	N/A	FHDC	38	20 @ 40 80 @ 60	9/8/2014	N/A
MAS Apartment Corp. Richard J. Whaley	Belle Creste	Belle Creste, LP	HC 1992L-087	Orange	N/A	N/A	SMG	260	20 @ 40 80 @ 60	4/16/2003	N/A
MMA Financial	Kimber's Cove aka Saddle Creek	Kimber's Cove, L.P.	HC 2007-506C	Duval	N/A	N/A	FHDC	288	100 @ 60	8/4/2010	N/A
National Housing Development Corporation Thomas Kinsey	Mangonia Residence	Mangonia Residence I, Ltd.	SAIL 1995-028S HC 1995L-032	Palm Beach	\$1,982,000 N/A	N/A	SMG	252	20 @ 40 80 @ 60	5/21/2001	\$1,931,799
Northern Development Corporation Carrill S. Munnings, Sr.	Doveland Villas	Northern Development Corporation, Edna McClendon; Laura Jackson; Lynn Chisholm; Anthony James Beal	SAIL 1990S-001	Palm Beach	\$1,118,000	First	FIIDC/SA	88	88 @ 50	12/31/2014	\$1,101,010
North Florida Education Development Corporation Carolyn Ford	South Springs	North Florida Education Development Corporation	PLP 98-026	Gadsden	\$410,573	N/A	FHFC	N/A	100 @ 80	12/29/2010	\$410,573
Ocala Leased Housing Corp., Inc. John M. Curtis	Silver Oaks Village	John M. Curtis/Ocala Leased Housing Corp., Inc.	HC 2003-531C	Marion	N/A	N/A		261	100 @ 60	11/28/2011	N/A
Paragon Group Fred Rath	Fifth Season Phase II	Fifth Season II Associates Ltd.	Bonds MR 1985 G	Pinellas	\$8,445,000	First	FIIDC	264	N/A	5/1/1993	N/A
Picierne	Silver Ridge	Silver Ridge, Ltd.	IIC 1994L-145	Orange	N/A	N/A	SMG	192	10 @ 45 90 @ 60	11/18/2011	N/A

**FHFC
Foreclosure Report
as of 03/25/2022**

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Pinellas Village, Inc.	Pinellas Village	Pinellas Village, Ltd.	HC 19901-057	Pinellas	N/A	N/A	SMG	72	20 @ 40 80 @ 60	5/29/2012	N/A
Reliance-Magnolia Point, LLC	Magnolia Point - Jacksonville (aka Royal Pointe)	Reliance-Magnolia Point, LLC	SAIL 90S-078 HC 90L-078	Duval	\$1,229,130 N/A	Second	FHDC	208	10 @ 55 65 @ 60	6/6/2008	\$468,729
Renaissance Housing V, LLC	River Run	River Run Apts, LLC	Bonds MR 2001 C	Clay	\$12,880,000	First	SMG	284	20 @ 50 55 @ 80	1/3/2005	N/A
Retirement Facility at Palm-Aire George Janke	Preserve at Palm Aire (Golden Pond)	N/A	Bonds MR 1989 S	Broward	\$28,000,000	First	FHDC	297	N/A	6/15/1905	N/A
Robert J. DeHarder	Sugar Cane Villas	N/A	HC 901 -069	Palm Beach	N/A	N/A	Rural Development	87	20 @ 40 80 @ 60		N/A
Sam Hardee	Citrus Meadows	Citrus Meadows Apts., Ltd.	Bonds GN 1989 Q SAIL 89S-501 HC 91-501C	Manatee	\$5,333,000 \$2,116,567 N/A	Second	FHDC	200	40 @ 60 100 @ 60	7/7/2011	\$2,116,567
Stanley Vandroff	Southwood	N/A	HC 1990L-090	Duval	N/A	N/A	SMG	85	20 @ 40 80 @ 60	9/4/2002	N/A
Steeplechase Apartments II, Ltd.	Steeplechase II	N/A	HC 19961-072	Marion	N/A	N/A	FHDC	80	15 @ 55 85 @ 60	08/09/16	N/A
The Arlington, LP, Tony King	Arlington	Arlington Brencor, LP	Bonds MR 2004 G HC 2004-502C	Duval	\$11,575,000 N/A	First	AmeriNau	288	100 @ 60	7/14/2011	N/A
Vestcor Development Corporation Steve Frick	Riley Chase	Vestcor Fund XVII, Ltd., Vestcor Partners XVII, Inc.	Bonds MR 1999 L1-L2 HC 2000-510C	Sarasota	\$13,460,000 N/A	First	AmeriNau	312	50 @ 60 100 @ 60	11/9/2009	N/A
We Help CDC	Abidjan Estates	We Help CDC; Dr. D.M. Walker	PLP 2000-027	Palm Beach	\$498,820	N/A	FHFC/SA	N/A	N/A	5/1/2015	\$374,115
White Oak Real Estate Development Paula J. Ryan	Summer Palms (aka Brandon Creek)	Brandon Creek Apartments, Ltd.	Bonds MR 2000 P HC 2000-534C	Hillsborough	\$15,800,000 N/A	First	FHDC	340	50 @ 60 100 @ 60	1/21/2009	N/A

FHFC
Foreclosure Report
as of 03/25/2022

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Whitemark, Inc. Larry White	Woodbridge-Orlando	N/A	Bonds MR 1985 JJ	Orange	\$6,000,000	First	FHDC	168	N/A	6/25/1991	N/A
Worthwhile Development Bryan Townsend	Heritage	Worthwhile Development III Ltd.	Bonds MR 2001 F1-F2 IIC 2001-518C	Collier	\$19,710,000 N/A	First	FHDC	320	50 @ 60 100 @ 60	2/22/2011	N/A
Worthwhile Development Bryan Townsend	Nelson Park	Worthwhile Development IV, Ltd., Worthwhile Development IV, Inc.	Bonds MR 2000 A1- A2 IIC 2001-522C	Lake	\$16,055,000 N/A	First	FHDC	358	50 @ 60 100 @ 60	2/15/2011	N/A
Worthwhile Development Bryan Townsend	Sarah's Place	Worthwhile Development II, Ltd., Worthwhile Development II, Inc.	Bonds MR 1997 I IIC 1999-502C	Lake	\$12,560,000 N/A	First	SMG	330	50 @ 60 100 @ 60	6/23/2010	N/A
Worthwhile Development Eric Bonney	Riverfront	Worthwhile Development, Ltd., Worthwhile Development, Inc.	Bonds MR 1997 A IIC 1997L-503	Orange	\$15,625,000 N/A	First	FHFC	356	50 @ 60	7/24/2009	N/A

**FHFC
Short Sale Report
as of 003/25/2022**

Developer/Contact	Property Name	Owner Entity	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount or HC allocation	Lien-Position	Servicer / Trustee	(\$) Amount Charged Off	Date Charged Off	Units	Set Asides
Empowerment Alliance of SW Florida CDC Dorothy Cook	Esperanza Place	Empowerment Alliance of SW Florida CDC	Empowerment Alliance of SW Florida CDC, Dorothy Cook, Edward Olesky, Fredrick Small, Jeff Barwick, Maria Adame, Michael Jordan, Erin Houck-Toll	PLP 2007-137	Collier	\$376,000	First	FHFC/SA	\$84,461	10/28/2015	N/A	N/A
Enterprise Community Investment, Inc. John Brandenburg/Ron Sagaldo	Richmond Pine	Richmond Pine Limited Partnership	Richmond Pine Limited Partnership	HOME 93HRR-003 HC 93L-100	Miami-Dade	\$2,800,000 N/A	First	SMG	\$1,400,000	1/21/2016	80	20 @ 40 80 @ 60
Florida Non-Profit Services, Inc. Carl Kuchner	Esperanza Place II	Florida Non-Profit Services, Inc.	Florida Non-Profit Services, Inc.; Carl Kuehner; Robert Wolfe; Frank Proto; Harriet Lancaster	PLP09-010P-07	Collier	\$300,000	First	FHFC/SA	\$228,173	4/17/2015	N/A	N/A
Gatehouse Group Marc S. Plonskier	Bayou Crossing	The Gatehouse Group, Inc.	GHG Riverview, Inc., Boston Capital Partners, Marc S. Plonskier, David J. Canepari	SAIL 94S-031	Hillsborough	\$2,600,000	Second	SMG	\$2,285,614	10/17/2011	290	290
Gatehouse Group Marc S. Plonskier	Club Goldenrod II a/k/a Oasis Club	The Gatehouse Group, Inc.	Florida Affordable Housing, Boston Capital Partners, Marc S. Plonskier, David J. Canepari	SAIL 1993-014S IIC 94L-023	Orange	\$1,950,000 N/A	Second	SMG	\$1,401,841	10/17/2011	220	100 @ 60

**FHFC
Short Sale Report
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Gatehouse Group Marc S. Plonskier	Springbrook Commons	The Gatehouse Group, Inc.	Marc S. Plonskier	SAIL 96-001S HC 94L-109	Palm Beach	\$1,880,900 N/A	Second	SMG	\$1,810,982	1/31/2012	144	144
Heritage Partners Jim Kincaid	Bella Grande	Bella Grande, Ltd.	Bella Grande, Ltd; James Kincaid	SAIL 1994-041 HC 93L-089	Hendry	\$578,355 N/A	Second	FHDC	\$141,116	12/31/2012	30	6 @ 45 24 @ 60
Heritage Partners Jim Kincaid	Edisto Lakes	Edisto Group, Ltd.	Edisto Group Inc, GP; Group Edisto, Inc.; Key Corp. Inv. LP, LP 1 and LP; James Kincaid; Neal Harding;	SAIL 1994S-042 IIC 1995L-006 HC 1994L-150	Lee	\$2,822,781 N/A	Second	FHDC	\$810,614	10/3/2011	376	20 @ 40 80 @ 60
Kyle's Run Apartments Kyle's Run	Kyle's Run	The Richman Group of Florida, Inc.	The Richman Group of Florida, Inc.	SAIL 95S-044 HC 96L-008	Indian River	\$1,550,000 N/A	Second	SMG	\$550,000	1/8/2013	200	40 @ 40 160 @ 60
Summerset Village, LLC Renee Sandell	Summerset Village	Transom Development, Inc. a/k/a Regency Development Associates, Inc. ----- Summerset Village LLC	Transom Development, Inc. a/k/a Regency Development Associates, Inc. ----- -----Summerset Village LLC	SAIL 2004-094S HC 2006-511C	St. Johns	\$1,500,000 N/A	Second	SMG	\$750,000	10/25/2013	132	132 @ 60
United Development Communities, Inc. Priscilla H. Barker	UDC-AHRP	United Development Communities, Inc.	N/A	Non-Conforming PLP 2003-048	Broward	\$48,720.00 \$176,412.96	First Second	FHFC	\$48,720 \$176,412	3/14/2012	N/A	N/A
Villas of Capri	Villas of Capri	Read Property Group LLC	N/A	HOME 96DHR-016 HC 96L-504	Collier	\$2,585,000 N/A	Second	AmeriNat	\$2,385,000	7/11/2011	235	235 @ 60
Ward Temple AME Church, Inc.	Ward Temple Villas	Ward Temple AME Church, Inc.	N/A	SAIL 1996-030S	Manatee	\$337,500	Second	AmeriNat	\$231,001	10/15/2001	10	5 @ 50

**FHFC
Short Sale Report
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White Oak Real Estate Dev. Corp. Kevin King	Crossings at Cape Coral	White Oak Real Estate Dev. Corp.	White Oak Real Estate Dev. Corp.	SAIL 99-060S IIC 2000-525C	Lee	\$1,577,726 N/A	Second	SMG	\$827,726	10/25/2013	168	84 @ 50 68 @ 60
Westside Ministries, Inc. Gerald P. Jones	Lundy-Cox Community	Westside Ministries, Inc.	Westside Ministries, Ltd., Willie Jackson, Jerome Sanders, Gerald Jones, Lonnie Stewart, Charles Spencer	PLP 2005-126	Duval	\$500,000	Second	FHFC/SA	\$69,549	10/2/2017	75	N/A

**FIIFC
Other Writeoff Report
as of 03/25/2022**

Developer/Contact	Property Name	Owner Entity	Affiliate / Financial Beneficiary / Principal	Funding Source(s)	County	Original Loan Amount or HC allocation	Lien-Position	Servicer / Trustee	(\$) Amount Charged Off	Date Charged Off	Units	Set Asides
Alachua Rural Housing, Inc.	N/A	N/A	N/A	PLP A-06-02-11-08	Alachua	\$209,868	N/A	FHFC	\$5,070	12/30/2002	N/A	N/A
Bruce L. Parker	Sunrise Bay Ika Country Lakes	Bruce L. Parker	Country Lakes Apts., Ltd.	SAIL 89-001S HC 901-016	Polk	\$1,350,000 N/A	Second	FHDC	\$802,138	12/31/2010	18	20 @ 50
Clay County Affordable Housing, Inc.	N/A	N/A	N/A	PLP A-51-04-20-08	Clay	\$204,000	N/A	FHFC	\$614	12/30/2002	N/A	N/A
Columbia Housing, Inc.	N/A	N/A	N/A	PLP A-15-03-22-08	Columbia	\$30,750	N/A	FHFC	\$23,063	12/30/2002	N/A	N/A
Consortium Development, Inc	Richardson Place	Consortium Development Group	The Consortium Development Group Inc., Fernanada M. Jones II, Robert Koch, Kenneth Coyne, Mark Guyer, Steve Chitwood	PIP 2000-041		\$97,177	N/A	FHFC	\$97,177	12/31/2010	N/A	N/A
Farmworkers Assn. Central Florida	N/A	N/A	N/A	PLP A-15-06-58-08		\$400,000	N/A	FHFC	\$151,502	12/30/2002	N/A	N/A
Good Homes of Manasota	Good Homes of Manasota	Good Homes of Manasota	N/A	Nonconforming	Sarasota	\$290,000	N/A	N/A	\$260,000	1/10/2013	6	N/A
Las Villas at Kennilworth	Las Villas at Kennilworth	N/A	N/A	CWHIP/RFP 2006-05	Highlands	\$847,143	Second	SMG	\$475,291	12/8/2011 - 9/1/2016	7	N/A
Lutheran Social Services of North Florida, Inc. James T. Freeman	Supportive Housing - Magnolia Acres	Lutheran Social Services of North Florida, Inc.	Emily Millett, William H. Taylor, Mary Hafner	PLP 2003-061	Leon	\$45,968	N/A	FHFC	\$45,968	12/31/2010	N/A	N/A
Mannausa Development Company Tom Mannausa	Bear Creek	Mannausa Development Company	Bear Creek of Naples, Ltd	SAIL 93S-045 HC 941-005	Collier	\$1,225,000 N/A	2nd	SMG	\$914,532	6/23/2011	120	120 @ 60

**FIIFC
Other Writeoff Report
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Opa-Locha Community Development Corporation Stephanie Williams-Baldwin	Westview Terrace	Opa-Locha Community Development Corporation	Opa-Locha Community Development Corporation, Fred Peneus, Mary Brown, Dave Pemberton, Nashid Sabir, Wilbert Holloway, Willie Logan	PLP 2000-026	Miami - Dade	\$282,038	N/A	FIIFC	\$282,038	12/31/2010	N/A	N/A
Osceola County	Osceola County	Osceola County	N/A	Nonconforming	Osceola	\$200,000	N/A	FIIFC	\$127,535	1/31/2008	N/A	N/A
Southlake Community Foundation, Inc. Robert Chapman and William Rutledge	Southlake	Southlake Community Foundation, Inc. Robert Chapman and William Rutledge	N/A	SAIL 1991-020S	Lake	\$2,858,783	Second	FIIDC	\$2,858,783	8/17/2001	434	217 @ 60
Springfield Preservation and Restoration, Inc. (SPAR) Paul Hazlett	S.P.A.R. Share II	Springfield Preservation and Restoration, Inc. (SPAR) Paul Hazlett	N/A	SAIL 1994-045S	Duval	\$83,300	Second	FHDC	\$34,774	7/29/2008	N/A	N/A
UDC-ARHP Broward	UDC-ARHP Broward	N/A	N/A	PLP 05-093	Broward	\$105,186	Second	FHFC	\$105,186	9/26/2008	N/A	N/A
Universal Truth CDC Rose Mincey	Universal Homes	Universal Truth CDC	Universal Truth CDC	PLP 00-016	Miami-Dade	\$209,173	Second	FHFC	\$14,191	9/23/2011	N/A	100 @ 80
Universal Truth CDC Rose Mincey	Universal Homes	Universal Truth CDC	Universal Truth CDC	PLP 00-016	Miami-Dade	\$209,173	Second	FHFC	\$8,604	9/30/2014	N/A	100 @ 80
Universal Truth CDC Rose Mincey	Universal Homes	Universal Truth CDC	Universal Truth CDC	PLP 00-016	Miami-Dade	\$209,173	Second	FHFC	\$28,782	3/1/2016	N/A	100 @ 80
Westshore Community Development Corp. Ronald T. Rotella	Westshore Landing	Westshore Community Development Corporation, a not-for-profit entity	Ronald T. Rotella, C. Norman S	PLP 2005-114	Hillsborough	\$500,000	Second	FIIFC	\$392,225	7/7/2005	N/A	N/A

**FIIFC
Other Writeoff Report
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Little Haiti Housing Assoc., Inc. Sam Diller	Villa Jardin III	Little Haiti Housing Assoc., Inc.	Maria Pascal, Nathaniel Belcher, Eustache Fleurant, Rodriguez Eustache, Sam Diller	PLP 2005-087	Miami-Dade	\$435,450	Second	FHFC/SA	\$218,526	3/1/2016	N/A	N/A
Leland Enterprises, Inc. Ken Dixon	Citrus Glen	Affordable/Citrus Glen Ltd.	Affordable/Citrus Glen Ltd.; Kenneth Dixon	AIL 1993S-013IIC 1994L-006	Orange	\$1,670,000 N/A	Second	FIIFC/SA	\$920,000	9/2/2020	176	176



From: [Mercy Pargas](#)
To: [Travis Brown](#); [Janet Stringfellow](#)
Subject: RE: Lake City Cabins for Veterans and Pensacola Veterans Escrow Accounts
Date: Friday, April 29, 2022 3:49:43 PM
Attachments: [first housing pen.xls](#)
[first housing lake.xls](#)

This is the trail of e-mails, and this last one was never sent as Travis had spoken to JoAnn, and we were waiting for her letter.

Good afternoon JoAnn: Thank you for your prompt reply. I understand that we did not pay the escrow payments for February until April 6. I have also attached a copy of our Accounts payable vendor listing for Pensacola and Lake city payments since January 2021. As shown, we have never been late, and the communication between Mary and Loretta confused Loretta not to make the February payments.

F

From: JoAnn Lundquist <jlundquist@firsthousingfl.com>
Sent: Wednesday, April 20, 2022 4:48 PM
To: Mercy Pargas <MPargas@voa-fla.org>; Loretta Bray <LBRAY@voa-fla.org>
Cc: Mary Crawford <mcrawford@firsthousingfl.com>; Stephanie Edwards <sedwards@firsthousingfl.com>; Tricia Gallagher <tgallagher@firsthousingfl.com>
Subject: FW: Lake City Cabins for Veterans and Pensacola Veterans Escrow Accounts

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Mercy,

The first two invoices attached here were emailed to VOA on January 25th and were due on February 28th. [REDACTED]

The invoices that were pending the escrow analysis and were discussed in Mary's February 23rd email below were in regard to the payments due March 31. Attached here are additional copies of the Reserve invoices that were attached to that email showing they were for the March 31 payments. They were paid timely. We sent the March escrow invoices on the 11th of March and our system shows they were paid on the 8th of this month. Copies of those invoices are also attached here for your reference.

Both escrow accounts are now current but unfortunately, they were past due for the February escrow payments at the time the PDR was done. The Reserve accounts were current and were not

reported as delinquent on the PDR.

Let me know if there is anything else I can assist with.

Thank you

Joann


Joann Lundquist
Assistant Vice President
FHA Closing Coordinator
Operational Accounting Manager
First Housing Development Corporation
107 S. Willow Avenue
Tampa, FL 33606

(813)283-1031 (Direct)
(813)289-5580 (Fax)
jlundquist@firsthousingfl.com



From: Stephanie Edwards <sedwards@firsthousingfl.com>
Sent: Wednesday, April 20, 2022 1:35 PM
To: Mary Crawford <mcrawford@firsthousingfl.com>; JoAnn Lundquist <jlundquist@firsthousingfl.com>
Subject: RE: Lake City Cabins for Veterans and Pensacola Veterans Escrow Accounts

If I may add,

The
2/28 escrow invoices were sent to them 1/25. It was only March that was slightly delayed.

From: Mary Crawford <mcrawford@firsthousingfl.com>

Sent: Wednesday, April 20, 2022 1:29 PM

To: JoAnn Lundquist <jlundquist@firsthousingfl.com>

Cc: Stephanie Edwards <sedwards@firsthousingfl.com>

Subject: FW: Lake City Cabins for Veterans and Pensacola Veterans Escrow Accounts

Please see below and attached and advise Mercy. VOA needs a letter from First Housing because they were denied a grant because they were on the past due. Stephanie emailed the new escrow analysis on 3/11 & 3/14, I have attached the emails she sent.

Thanks,

Mary

From: Mercy Pargas <MPargas@voa-fla.org>

Sent: Wednesday, April 20, 2022 12:22 PM

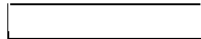
To: Mary Crawford <mcrawford@firsthousingfl.com>

Cc: Loretta Bray <LBRAY@voa-fla.org>; Janet Stringfellow <jstringfellow@voa-fla.org>; Travis Brown <tbrown@voa-fla.org>; Suliany Klingler <sklingler@voa-fla.org>

Subject: RE: Lake City Cabins for Veterans and Pensacola Veterans Escrow Accounts



IRONScales couldn't recognize this email as this is the first time you received an email from this sender MPargas@voa-fla.org



Mary, thank you for taking my call. We request that First Housing take us off the Florida Housing Finance Corp's past due report as of 3/25/2022. Per correspondence between Mary Crawford and Loretta Bray (see e-mail on 2/23/22 at 2:03 pm below), we should have never been on the list. Your agency did an escrow analysis on both properties, and the bills were delayed. These amounts were paid on April 6, 2022.

This adverse information is preventing us from a grant award.

We appreciate your help. Please call me if you have any additional information.

Mercy Pargas | Executive Vice President of Finance

Volunteers of America of Florida | mpargas@voa-fla.org

Support Center 405 Central Ave, Suite 100, Saint Petersburg, FL 33701

Office 727-369-8496 | **Cell** 305-742-4948

CFC#38737

www.voafloirida.org

www.facebook.com/VOAFL | www.twitter.com/VOAFLA

Helping America's most vulnerable



From: Loretta Bray <LBRAY@voa-fla.org>

Sent: Wednesday, April 20, 2022 11:25 AM

To: Mercy Pargas <MPargas@voa-fla.org>; Janet Stringfellow <jstringfellow@voa-fla.org>; Travis Brown <tbrown@voa-fla.org>; Sulianny Klingler <sklingler@voa-fla.org>

Subject: FW: Lake City Cabins for Veterans and Pensacola Veterans RR due 3-31-2022

Please read below

From: Mary Crawford <mcrawford@firsthousingfl.com>

Sent: Wednesday, February 23, 2022 2:03 PM

To: Loretta Bray <LBRAY@voa-fla.org>

Cc: Operational Accounting <opaccounting@firsthousingfl.com>

Subject: Lake City Cabins for Veterans and Pensacola Veterans RR due 3-31-2022

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Good afternoon,

Please find attached the RR invoices due 3-31-2022. The escrow invoices will be emailed next month

pending the escrow analysis.

Thanks,

Mary



Mary Crawford

D:

T:

F:

Toll Free: 800.967.9410

www.firsthousingfl.com



From: [Veronica Repanti](#)
To: [Travis Brown](#)
Subject: RE: ****PAST DUE**** : BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II SAIL
Date: Wednesday, February 2, 2022 9:16:20 AM

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

I've added her to the list of people

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | lcompliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261
Tampa FL 33607

This email is confidential and is restricted by AmeriNat's email policy, which can be found at <http://www.amerinatls.com/email-privacy>.

From: Travis Brown <tbrown@voa-fla.org>
Sent: Wednesday, February 2, 2022 9:05 AM
To: Veronica Repanti <VRepanti@amerinatls.com>; Janet Stringfellow <jstringfellow@voa-fla.org>
Cc: Shannon Seletos <sseletos@amerinatls.com>; Shawn Noles <snoles@voa-fla.org>; Marie Morey <mmorey@voa-fla.org>; Sulianny Klingler <sklingler@voa-fla.org>
Subject: RE: ****PAST DUE**** : BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II SAIL

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Veronica:

For all invoices please include our finance department and Suli Klingler.

Travis

Travis Brown

Housing and Community Development
Volunteers of America of Florida

405 Central Avenue, Suite 100
St. Petersburg, FL 33701
Office: 904.239.5774
Cell: 912.210.7513
Fax: 727-823-8286
tbrown@voa-fla.org

VOAlogoFL_side_B+R_C



From: Veronica Repanti <VRepanti@amerinatls.com>
Sent: Wednesday, February 2, 2022 8:57 AM
To: Janet Stringfellow <jstringfellow@voa-fla.org>; Travis Brown <tbrown@voa-fla.org>
Cc: Shannon Seletos <sseletos@amerinatls.com>; Shawn Noles <snoles@voa-fla.org>; Marie Morey <mmorey@voa-fla.org>
Subject: ****PAST DUE**** : BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II SAIL
Importance: High

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Please remit payment for all your invoices to avoid being placed on the FHFC Past Due Report

Attached are the servicer fee invoices for the above referenced property.

Bank Name: Bell Bank

Account Name: AmeriNational Community Services, LLC dba AmeriNat
Pass-through Account 217 S. Newton Ave. Albert Lea, MN 56007. **** Please include invoice number(s) being paid.**

Account #: [REDACTED] (checking)

Routing ABA #: [REDACTED]

Our Mailing address for Fee invoice payment is:

5300 W Cypress Street, Suite 261
Tampa FL 33607

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | compliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261
Tampa FL 33607

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<http://www.amerinatls.com/email-privacy>.



INVOICE

Invoice Date: December 27, 2021

Invoice #: 303516

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 303516

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: SAIL
Client Project No.: RFA 2018-101 / 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104118

Description:	Type	Amount
Annual Loan Servicing Fee \$3,649,554 x .0025/365 * 383 days For the Period of 12-14-2020 through 12-31-2021	FEE	\$ 9,573.00
TOTAL DUE		\$ 9,573.00

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



From: Veronica Repanti <VRepanti@amerinatls.com>
Sent: Wednesday, February 2, 2022 8:51 AM
To: Janet Stringfellow <jstringfellow@voa-fla.org>; Travis Brown <tbrown@voa-fla.org>
Cc: Esmie Gomez <egomez@amerinatls.com>; Shawn Noles <snoles@voa-fla.org>; Marie Morey <mmorey@voa-fla.org>
Subject: **PAST DUE** BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II ELI
Importance: High

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | compliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261
Tampa FL 33607

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From: Veronica Repanti

Sent: Thursday, December 23, 2021 3:02 PM

To: Janet Stringfellow <jstringfellow@voa-fla.org>; Travis Brown <tbrown@voa-fla.org>

Cc: Esmie Gomez <egomez@amerinatls.com>; snoles@voa-fla.org; Marie Morey <mmorey@voa-fla.org>

Subject: BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II ELI

Importance: High

Attached are the servicer fee invoices for the above referenced property.

Bank Name: Bell Bank

Account Name: AmeriNational Community Services, LLC dba AmeriNat
Pass-through Account 217 S. Newton Ave. Albert Lea, MN 56007. ** Please
include invoice number(s) being paid.

Account #: [REDACTED]

Routing ABA #: [REDACTED]

Our Mailing address for Fee invoice payment is:
5300 W Cypress Street, Suite 261
Tampa FL 33607

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | compliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261
Tampa FL 33607

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From: [Veronica Repanti](#)
To: [Janet Stringfellow](#); [Travis Brown](#)
Cc: [Shannon Seletos](#)
Subject: BYPASS PAST DUE Fee invoices Ritz Reserve II
Date: Monday, April 4, 2022 11:54:24 AM
Attachments: [2021 Ritz Reserve Phase II ELI CM FEE INV.pdf](#)
[2021 Ritz Reserve Phase II ELI LS FEE INV.pdf](#)
Importance: High

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

The attached invoices are over 90 days PAST DUE.
Ritz Reserve has a SAIL and an ELI loan in place.

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |



5300 West Cypress Street, Suite 261
Tampa FL 33607

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From: [Veronica Repanti](#)
To: [Janet Stringfellow](#); [Travis Brown](#)
Cc: [Esmie Gomez](#); [Shawn Noles](#); [Marie Morey](#)
Subject: BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II ELI
Date: Thursday, December 23, 2021 3:02:17 PM
Attachments: [2021 Ritz Reserve Phase II ELI CM FEE INV.pdf](#)
[2021 Ritz Reserve Phase II ELI LS FEE INV.pdf](#)
Importance: High

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Attached are the servicer fee invoices for the above referenced property.

Bank Name: Bell Bank

Account Name: AmeriNational Community Services, LLC dba AmeriNat
Pass-through Account 217 S. Newton Ave. Albert Lea, MN 56007. ** Please include invoice number(s) being paid.

Account #: [REDACTED] (checking)
Routing ABA #: [REDACTED]

Our Mailing address for Fee invoice payment is:
5300 W Cypress Street, Suite 261
Tampa FL 33607

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | jcompliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261

Tampa FL 33607

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INVOICE

Invoice Date: December 23, 2021

Invoice #: 504156

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 504156

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: ELI Loan
Client Project No.: RFA 2018-101 / 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104122

Description:	Type	Amount
Annual Compliance Monitoring Fee	FEE	\$ 938.00
Multi Program Compliance Fee		
For the period of 12-14-2021 through 12-31-2021		
Multi Program Fee is not prorated		
TOTAL DUE		\$ 938.00

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



INVOICE

Invoice Date: December 23, 2021

Invoice #: 303435

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 303435

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: ELI Loan
Client Project No.: RFA 2018-101 / 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104122

Description:	Type	Amount
Annual Loan Servicing Fee Minimum of \$216 per month (\$2,592)+ 18 days For the Period of 12-14-2020 through 12/31/2021	FEE	\$ 2,719.82
TOTAL DUE		\$ 2,719.82

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



From: [Veronica Repanti](#)
To: [Janet Stringfellow](#); [Travis Brown](#)
Cc: [Esmie Gomez](#); [Shawn Noles](#); [Marie Morey](#)
Subject: RE: BYPASS 2021 Annual Servicer fee invoices - Ritz Reserve II SAIL
Date: Tuesday, December 28, 2021 4:42:35 PM
Attachments: [12-31-2021 Ritz Reserve Phase II SAIL CM FEE INV.pdf](#)
[12-31-2021 Ritz Reserve Phase II SAIL LS FEE INV.pdf](#)
Importance: High

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Attached are the servicer fee invoices for the above referenced property.

Bank Name: Bell Bank

Account Name: AmeriNational Community Services, LLC dba AmeriNat
Pass-through Account 217 S. Newton Ave. Albert Lea, MN 56007. ** Please include invoice number(s) being paid.

Account #: [REDACTED] (checking)
Routing ABA #: [REDACTED]

Our Mailing address for Fee invoice payment is:
5300 W Cypress Street, Suite 261
Tampa FL 33607

Sincerely,

Ronnie

Veronica A Repanti | National Compliance Manager, HCCP

P: 813.282.4800 ext 1513 | D: 866.249-4545 | F: 562.745.7275 |
vrepanti@amerinatls.com | jcompliance@amerinatls.com | www.amerinatls.com



5300 West Cypress Street, Suite 261

Tampa FL 33607

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INVOICE

Invoice Date: December 27, 2021

Invoice #: 504237

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 504237

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: sail
Client Project No.: 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104118

Description:	Type	Amount
Annual Compliance Monitoring Fee 2020 Base Fee of \$267*12/365*18 DAYS For the Period 12-14-2020 though 12-31-2021	FEE	\$ 158.01
2021 Base Fee \$270*12 For 2021	FEE	\$ 3,240.00
TOTAL DUE		\$ 3,398.01

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



INVOICE

Invoice Date: December 27, 2021

Invoice #: 303516

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 303516

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: ELI Loan
Client Project No.: RFA 2018-101 / 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104118

Description:	Type	Amount
Annual Loan Servicing Fee \$3,649,554 x .0025/365 * 383 days For the Period of 12-14-2020 through 12-31-2021	FEE	\$ 9,573.00
TOTAL DUE		\$ 9,573.00

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.

New Image: Check Management



ITEM DETAILS

ACCOUNT NUMBER

[REDACTED]

ACCOUNT NAME

VOA Operating

SERIAL NUMBER

[REDACTED]

DESCRIPTION

AMOUNT

\$9,573.00

ISSUE DATE

01/24/2022

PAID DATE

02/10/2022

ADDL DATA

PAYEE NAME 1

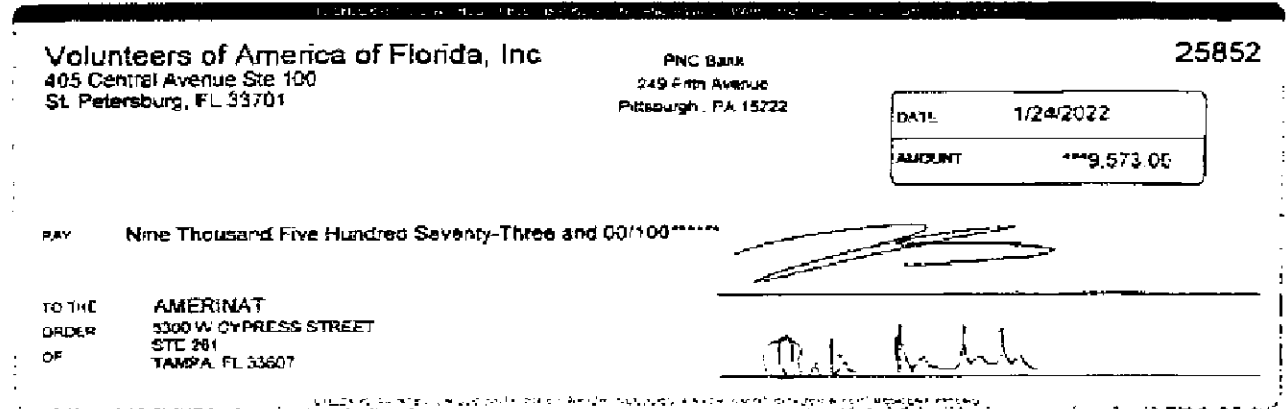
AMERINAT

PAYEE NAME 2

CPCS #

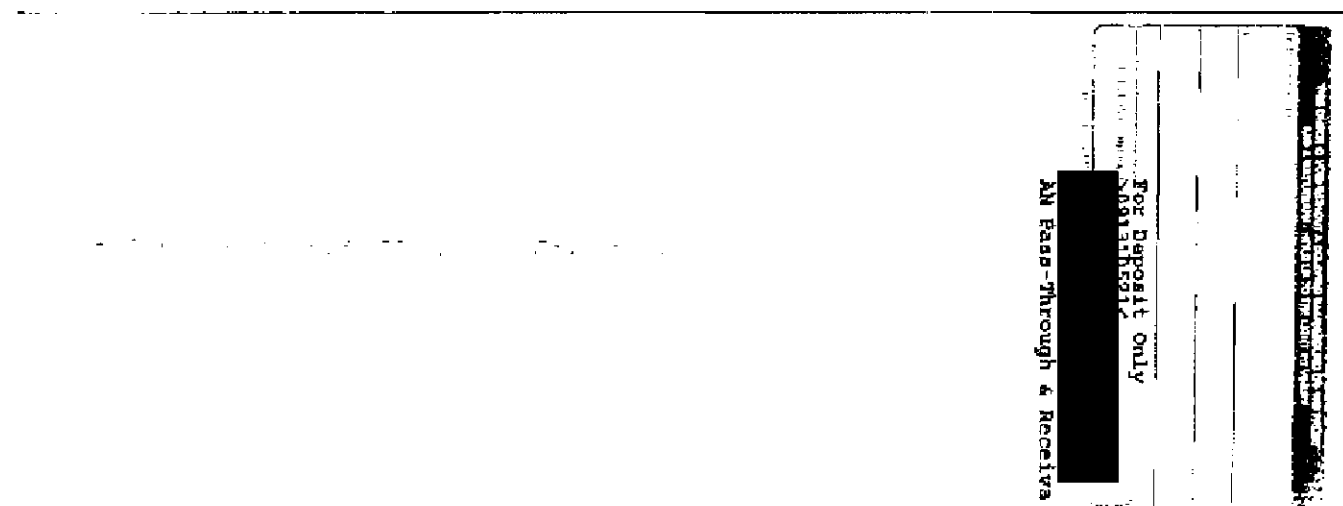
0075086882

IMAGE FRONT



[REDACTED]

IMAGE BACK



File Image: Check Management

ITEM DETAILS

ACCOUNT NUMBER

[REDACTED]

ACCOUNT NAME

VOA Operating

SERIAL NUMBER

[REDACTED]

DESCRIPTION

AMOUNT

\$3,398.01

ISSUE DATE

01/24/2022

PAID DATE

02/04/2022

ADDL DATA

PAYEE NAME 1

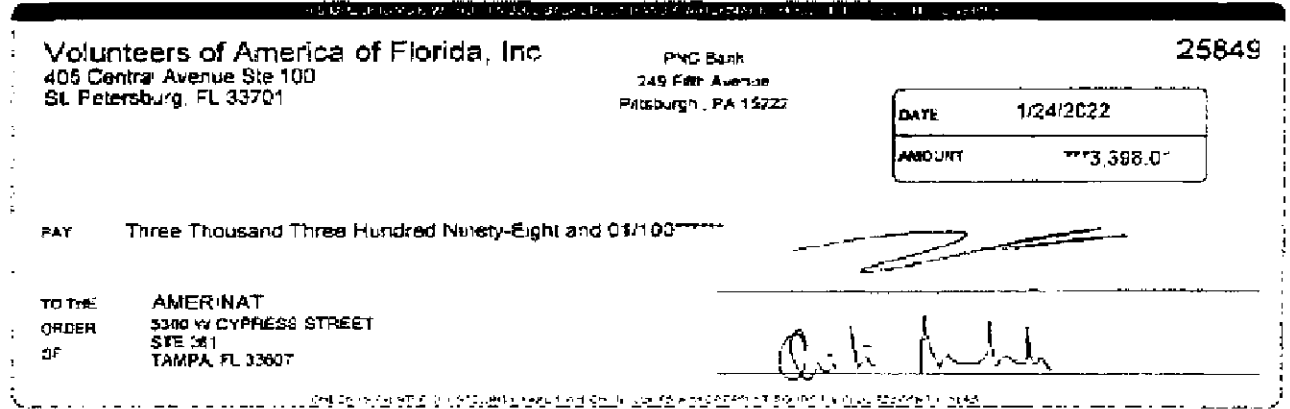
AMERINAT

PAYEE NAME 2

CPCS #

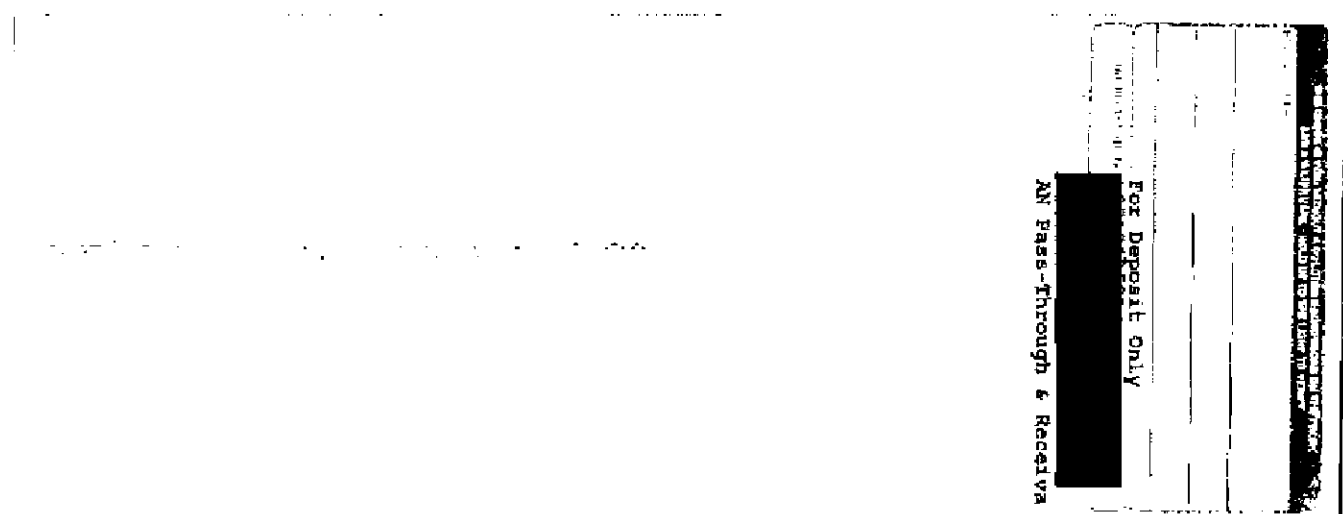
0076288308

IMAGE FRONT



[REDACTED]

IMAGE BACK





Pol 1/24
25852
Received by email
12/28/21

INVOICE

Invoice Date: December 27, 2021

Invoice #: 303516

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 303516

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: ELI Loan
Client Project No.: RFA 2018-101 / 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104118

Description:	Type	Amount
Annual Loan Servicing Fee \$3,649,554 x .0025/365 * 383 days For the Period of 12-14-2020 through 12-31-2021	FEE	\$ 9,573.00
TOTAL DUE		\$ 9,573.00

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



Pol 1/24
25849
Received by e-mail
12/23/21

INVOICE

Invoice Date: December 27, 2021

Invoice #: 504237

To:
Volunteers of America of Florida, Inc.
405 Central Avenue, Suite 100
St. Petersburg, FL 33701-3866
Attn: Janet M. Stringfellow, President

Please Remit Payment to:
AmeriNat
5300 W. Cypress Street, Suite 261
Tampa, Florida 33607
Attn: Accounts Receivable 504237

For:
Project Name: **Ritz Reserve Phase II**
Client: 830 FHFC
Client Program Type: sail
Client Project No.: 2018-311S
Client Contract No.: 081-2017
ACS Loan #: 1000104118

Description:	Type	Amount
Annual Compliance Monitoring Fee 2020 Base Fee of \$267*12/365*18 DAYS For the Period 12-14-2020 though 12-31-2021	FEE	\$ 158.01
2021 Base Fee \$270*12 For 2021	FEE	\$ 3,240.00
TOTAL DUE		\$ 3,398.01

Terms of Invoice
Billed in arrears. Payment is required within 30 calendar days of the date of this invoice. There may be a late charge assessed in accordance with the loan documents if funds are not received prior to the expiration of any applicable grace periods.

Instructions:
Wiring instructions available upon request.
For questions, contact Veronica Repanti at (813) 282-4800 x-1513 or Email: vrepanti@amerinatls.com
Please return a copy of this invoice with payment or reference invoice number on check.



**STATE OF FLORIDA
FLORIDA HOUSING FINANCE CORPORATION**

SHERWOOD OAKS PRESERVATION, LP,
CENTURY WOODS PRESERVATION, LP,
COLLEGE PRESERVATION, LP,
CRYSTALWOOD PRESERVATION, LP,
and BRIARWOOD PRESERVATION, LP.

Case No. 2020-074BP
RFA No. 2020-204

Petitioners,

vs.

FLORIDA HOUSING FINANCE

Respondent.

_____ /

FINAL ORDER

This cause came before the Board of Directors of the Florida Housing Finance Corporation (the "Board") for consideration and final agency action on January 22, 2021. On January 13, 2021, Sherwood Oaks Preservation, LP, ("Sherwood"), Century Woods Preservation, LP ("Century Woods"), College Preservation, LP ("College"), Crystalwood Preservation, LP ("Crystalwood"), Briarwood Preservation, LP ("Briarwood") and Florida Housing Finance Corporation ("Florida Housing") executed a Consent Agreement, attached as Exhibit "A."

Based on the Consent Agreement, Century Wood is an eligible application and is selected for funding. Contemporaneous with this Final Order, Sherwood, College, Crystalwood, and Briarwood, dismiss their respective petitions. The

FILED WITH THE CLERK OF THE FLORIDA
HOUSING FINANCE CORPORATION

Thomas Alamo / DATE: 1/22/2021

Consent Agreement is adopted and incorporated by reference as though fully set forth in this Order.

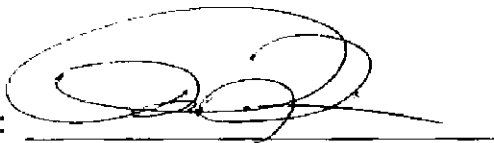
IT IS HEREBY ORDERED:

1. Century Wood is an eligible application and selected for funding, subject to credit underwriting; and
2. The Board's decision on December 4, 2020, with respect to the other applications in RFA 2020-204, remains unaffected.

DONE and ORDERED this 22nd day of January, 2021.



FLORIDA HOUSING FINANCE CORPORATION

By: 
Chair

Copies to:

Hugh R. Brown, General Counsel
Hugh.Brown@floridahousing.org

Marisa Button, Director of Multifamily Programs
Marisa.Button@floridahousing.org

Betty Zachem, Esq.
Betty.Zachem@floridahousing.org

Michael P. Donaldson, Esq.
mdonaldson@carltonfields.com

NOTICE OF RIGHT TO JUDICIAL REVIEW

A PARTY WHO IS ADVERSELY AFFECTED BY THIS FINAL ORDER IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, FLORIDA STATUTES. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING ONE COPY OF A NOTICE OF APPEAL WITH THE AGENCY CLERK OF THE FLORIDA HOUSING FINANCE CORPORATION, 227 NORTH BRONOUGH STREET, SUITE 5000, TALLAHASSEE, FLORIDA 32301-1329, AND A SECOND COPY, ACCOMPANIED BY THE FILING FEES PRESCRIBED BY LAW, WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, 2000 DRAYTON DRIVE, TALLAHASSEE, FLORIDA 32399-0950, OR IN THE DISTRICT COURT OF APPEAL IN THE APPELLATE DISTRICT WHERE THE PARTY RESIDES. THE NOTICE OF APPEAL MUST BE FILED WITHIN THIRTY (30) DAYS OF RENDITION OF THE ORDER TO BE REVIEWED.

**BEFORE THE STATE OF FLORIDA
FLORIDA HOUSING FINANCE CORPORATION**

SHERWOOD OAKS PRESERVATION, LP,
CENTURY WOODS PRESERVATION, LP,
COLLEGE PRESERVATION, LP,
CRYSTALWOOD PRESERVATION, LP,
and BRIARWOOD PRESERVATION, LP.

Case No. 2020-074BP
RFA No. 2020-204

Petitioner,

vs.

FLORIDA HOUSING FINANCE

Respondent.

CONSENT AGREEMENT

Petitioners, Sherwood Oaks Preservation, LP, (“Sherwood”), Century Woods Preservation, LP (“Century Woods”), College Preservation, LP (“College”), Crystalwood Preservation, LP (“Crystalwood”), and Briarwood Preservation, LP (“Briarwood”) and Respondent Florida Housing Finance Corporation (“Florida Housing”) by and through undersigned counsel, hereby present the following Consent Agreement in accordance with Section 120.57(4), Florida Statutes.

PRELIMINARY STATEMENT

1. On September 3, 2020, Florida Housing issued RFA 2020-204 Housing Credit Financing for the Preservation of Existing Affordable Multifamily Housing Developments (the “RFA”).

2. Sherwood submitted Application No. 2021-046C (the “Sherwood Application”) in response to the RFA. Sherwood requested an allocation of \$1,125,000 in competitive housing

credits for its proposed one hundred twenty-four (124) unit affordable housing development in Alachua County, Florida.

3. Century Woods submitted Application No. 2021-048C (the “Century Woods Application”) in response to the RFA. Century Woods requested an allocation of \$418,000 in competitive housing credits for its proposed thirty-six (36) unit affordable housing development in Escambia County, Florida.

4. College submitted Application No. 2021-049C (the “College Application”) in response to the RFA. College requested an allocation of \$1,425,000 in competitive housing credits for its proposed one hundred and eight (108) unit affordable housing development in Putnam County, Florida.

5. Crystalwood submitted Application No. 2021-050C (the “Crystalwood Application”) in response to the RFA. Crystalwood requested an allocation of \$853,000 in competitive housing credits for its proposed sixty-four (64) unit affordable housing development in Polk County, Florida.

6. Briarwood submitted Application No. 2021-053C (the “Briarwood Application”) in response to the RFA. Briarwood requested an allocation of \$738,350 in competitive housing credits for its proposed sixty-three (63) unit affordable housing development in Leon County, Florida.

7. Florida Housing received eighteen (18) applications in response to the RFA.

8. The designated Review Committee recommended that Florida Housing’s Board of Directors (the “Board”) find seven applications including Sherwood, Century Woods, College, Crystalwood, and Briarwood ineligible for funding.

9. The Review Committee recommended that the Board select six applications for funding.

10. At the December 13, 2019 Board meeting, the Board approved the preliminarily funding recommendations from the Review Committee.

11. Sherwood, Century Woods, College, Crystalwood, and Briarwood timely filed Notices of Intent to Protest followed by a consolidated Formal Written Protest and Petition for Administrative Hearing (the "Petition") challenging the ineligibility determination of their applications.

12. Florida Housing issued a Notice to All Bidders on the RFA, including those bidders who had been preliminarily selected for funding. The Notice informed all bidders that their substantial interests might be affected by the disposition of Petitioners' Petition and advised the bidders of their opportunity to intervene.

13. No party sought to intervene in this matter.

STIPULATED FINDINGS OF FACT

14. Florida Housing is a public corporation that is organized to provide and promote the public welfare by administering the governmental function of financing and refinancing housing and related facilities in the State of Florida.

15. Chapter 67-60, Florida Administrative Code, establishes the procedures by which Florida Housing administers the competitive solicitation funding process for the RRLP funding appropriated by the 2019 Florida Legislature.

16. The RFA was issued pursuant to and in accordance with Rule 67-60.003, Florida Administrative Code, and is adopted and incorporated herein by reference.

17. As an eligibility requirement in the RFA, applications must meet the financial arrearage requirement which is stated on page 63 of the RFA as follows:

An Application will be deemed ineligible for funding if, as of close of business the day before the Committee meets to make a recommendation to the Board, there remains any financial obligations for which an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer is in arrears to the Corporation or any agent or assignee of the Corporation as reflected on the most recently published Past Due Report posted to the Corporation's Website under the link Property Owners & Managers/Past Due Reports (also accessible by clicking here), but not more recently than five business days prior to the date the Committee meets to make a recommendation to the Board.

18. Based on the notes from the Review Committee meeting, Sherwood Oaks, Century Woods, College, Crystalwood, and Briarwood were deemed ineligible as there were outstanding arrearages on the October 28, 2020 Past Due Report.

19. Changes to the parties' respective internal procedures related to COVID-19 had an impact on the processing of Florida Housing arrearages.

20. In reviewing the Application, the Petition, the requirements of the RFA, and these stipulated facts, Florida Housing determined that Century Wood should be an eligible application.

STIPULATED CONCLUSIONS OF LAW

21. In light of the foregoing stipulated facts and in order to avoid the time, expense, and uncertainty of litigation, the parties agree that Century Wood is eligible for funding in RFA 2020-204.

22. The undersigned attorneys represent that they have the authority to execute this Consent Agreement on behalf of their respective clients.

23. Pursuant to Sections 120.569 and 120.57(3), Florida Statutes, and Chapter 67-60, Florida Administrative Code, the Florida Housing Board has jurisdiction over the parties to this proceeding.

24. Upon issuance of a Final Order adopting the terms of this Consent Agreement, Sherwood Oaks, College, Crystalwood, and Briarwood agree to timely dismiss its Petition with prejudice.

25. The Century Wood Application is eligible and is selected for funding.

26. The parties waive all rights to appeal this Consent Agreement and the Final Order to be issued in this case. Each party shall bear its own costs and attorney's fees.

27. This Consent Agreement is subject to approval of Florida Housing's Board. If the Board does not approve this Consent Agreement, no Final Order will be issued, and this Consent Agreement shall be null and void as if it were never executed.

STIPULATED DISPOSITION

28. Century Wood is eligible and is selected for funding.

29. The Board's decision on December 4, 2020, with respect to the other applications, remains unaffected.

Respectfully signed this 13th day of January, 2021.

/s/ Michael P. Donaldson _____
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/s/ Betty C. Zachem _____
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*Counsel for Florida Housing
Finance Corporation*



**BEFORE THE STATE OF FLORIDA
FLORIDA HOUSING FINANCE CORPORATION**

SHERWOOD OAKS PRESERVATION, LP,
CENTURY WOODS PRESERVATION, LP,
COLLEGE PRESERVATION, LP,
CRYSTALWOOD PRESERVATION, LP,
BRIARWOOD PRESERVATION, LP

Petitioners,
vs.

FHFC Case No.: 2020-074BP
RFA No. 2020-204
Application Nos.
2021-046C
2021-048C
2021-049C
2021-050C
2021-053C

FLORIDA HOUSING FINANCE
CORPORATION,

Respondent
_____ /

**FORMAL WRITTEN PROTEST AND
PETITION FOR ADMINISTRATIVE HEARING**

Petitioners, Sherwood Oaks Preservation, LP (“Sherwood”), Century Woods Preservation, LP (“Century”), College Preservation, LP (“College”), Crystalwood Preservation, LP (“Crystalwood”), Briarwood Preservation, LP (“Briarwood”), (collectively “Petitioners”), pursuant to sections 120.57(3), Florida Statutes (“F.S.”), and Rules 28-110 and 67-60, Florida Administrative Code (“FAC”) hereby file this Formal Written Protest and Petition for Administrative Hearing regarding the review, ranking, scoring and eligibility decisions of Respondent, FLORIDA HOUSING FINANCE CORPORATION (“Florida Housing”) in awarding funding pursuant to Request for Application 2020-204 Housing Credit Financing for the Preservation of Existing Affordable Multifamily Housing Developments (the “RFA”). In support of their challenge Petitioners provide as follows:

1. Petitioners are all Florida limited partnerships in the business of providing affordable housing. Petitioners, for purposes of this proceeding are all located at 1022 West 23d Street, Suite 300, Panama City, Florida 32405.

2. Petitioner, Sherwood submitted an Application in response to the RFA requesting \$1,125,000 in tax credits to preserve a 124 unit complex in Alachua County, Florida.

3. Petitioner, Century submitted an Application in response to the RFA requesting \$418,000 in tax credits to preserve a 36 unit complex in Escambia County, Florida.

4. Petitioner, College submitted an Application in response to the RFA requesting \$1,425,000 in tax credits to preserve a 108 unit complex in Putnam County, Florida.

5. Petitioner, Crystalwood submitted an Application in response to the RFA requesting \$853,000 in tax credits to preserve a 64 unit complex in Polk County, Florida.

6. Petitioner, Briarwood submitted an Application in response to the RFA requesting \$783,350 in tax credits to preserve a 63 unit complex in Leon County, Florida.

7. Florida Housing is the allocating agency for the State of Florida that was granted the authority to issue the RFA for the purpose of incentivizing construction, redevelopment, rehabilitation or preservation of much needed affordable housing. Florida Housing's address is 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301.

8. On September 3, 2020, Florida Housing issued the RFA which offered funding as follows:

SECTION ONE INTRODUCTION

Under this RFA, Florida Housing Finance Corporation (the Corporation) expects to offer an estimated \$8,275,500 of Housing Credits to qualified Applicants that commit to preserve existing affordable multifamily housing developments for the demographic categories of Families, the Elderly, and Persons with a Disability in accordance with the terms and conditions of this RFA inclusive of the Exhibits, applicable laws, rules and regulations.

and the Corporation's generally applicable construction and financial standards.

9. Through the issuance of the RFA, Florida Housing sought to solicit proposals from qualified applicants that would agree to preserve existing affordable housing consistent with the terms and conditions of the RFA, applicable laws, rules, and regulations.

10. On October 22, 2020, Petitioners submitted Applications in response to the RFA. Florida Housing received 18 Applications in response to the RFA.

11. On November 17, 2020, the designated Review Committee met and considered the Applications submitted in response to the RFA. The Review Committee was made up of Florida Housing staff. At the meeting the Review Committee members read into the record individual scores for each Application and determined if each Application satisfied all threshold requirements.

12. The Review Committee also made eligibility determinations concerning each submitted Application. Based on the threshold and eligibility determinations and scores, the Review Committee, following the selection criteria of the RFA, recommended allocating funding to selected Applicants. The Review Committee recommended that Petitioners' Applications be deemed ineligible. It is believed that had Petitioners' Applications been deemed eligible at least one Application, Petitioner Sherwood, would be in the funding range. It is further believed that the inclusion of all 5 of Petitioners' Applications as eligible could affect other aspects of the scoring and review process including the leveraging calculation.

13. On December 4, 2020, Florida Housing's Board of Directors considered and accepted the Review Committee's ranking, scoring and eligibility determination.

14. As the owner or developer of proposed preservation projects seeking funding through the RFA, Petitioners are substantially affected by Florida Housing's review, scoring,

ranking and eligibility determination of the responses to the RFA. The results of this proceeding affects Petitioners' ability to obtain the requested funding through the RFA and could affect the ranking of other applications. Consistent with the primary mission and goal of the RFA, Petitioners seeks to preserve much needed affordable housing. Without the funds provided by the RFA, Petitioners will be unable to preserve and provide this much needed housing. Accordingly, Petitioners' substantial interests are affected by the decisions made by Florida Housing.

15. As unsuccessful Applicants, Petitioners on December 9, 2020, timely filed their respective Notices of Intent to Protest. This combined Written Protest is being timely filed to challenge the eligibility determinations made by Florida Housing as it relates to Petitioners.

16. As disclosed in the notes of the Review Committee and as discussed orally during the Review Committee meeting, Petitioners were all deemed ineligible based solely on an alleged failure to comply with the Financial Arrearage Requirements of the RFA.

17. Specifically at Section Five, the RFA provides as follows:

An Application will be deemed ineligible for funding if, as of close of business the day before the Committee meets to make a recommendation to the Board, there remains any financial obligations for which an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer is in arrears to the Corporation or any agent or assignee of the Corporation as reflected on the most recently published Past Due Report posted to the Corporation's Website under the link Property Owners & Managers/Past Due Reports (also accessible by clicking here), but not more recently than five business days prior to the date the Committee meets to make a recommendation to the Board.

(Emphasis added)

18. At the November 17, 2020, Review Committee Meeting, Mr. Kenny Derrickson, Assistant Comptroller for Florida Housing, announced that pursuant to this RFA language Petitioners as of the date of the Review Committee Meeting had outstanding financial obligations

presumably attributable to a Principal, Affiliate, or Financial Beneficiary of the Petitioners. (See Attachment A at page 4 of 6)

19. The most recently published Florida Housing Finance Corporation Past Due Report posted to the website dated October 28, 2020 ("Past Due Report"), indicated that payments remained outstanding for several Developments associated with Royal American Development, Inc. and Joseph F. Chapman IV. Mr. Chapman is an identified Principal of each Petitioner in the instant case. Mr. Chapman is also the identified Authorized Principal Representative in each of the Developments listed on the Past Due Report. It is presumed this is the basis for the ineligibility determination as to all Petitioners. (See Attachment A at page 1, 6 of 6)

20. As specifically reflected in the Past Due Report, the financial arrears conclusion is based on the failure to pay, prior to the scheduled Review Committee Meeting held on November 17, 2020, the annual HOME payments for the following 3 identified projects:

1. Cottondale Village
2. Graceland Manor
3. Pana Villa

(See Attachment A at page 6 of 6)

21. Florida Housing's eligibility determination is erroneous in that the listed Developments on the Past Due Report are no longer in arrears as all outstanding obligations have been satisfied. Additionally, to the extent Florida Housing asserts that these obligations were satisfied untimely, it was Florida Housing's own actions or inactions that in fact resulted in any alleged untimely satisfaction.

22. Based on knowledge and belief the required payments for these Developments listed on the Past Due Report have in the past been made timely. Indeed Applications submitted where Royal American Development, Inc. was the Applicant or Developer or Mr. Chapman was an identified Principal have been deemed eligible and indeed funded. However, this year in

conjunction with the current RFA, it is alleged that payments were not made or not timely made before the scheduled Review Committee Meeting. All payments however have been made and to the extent any payments were allegedly untimely, Florida Housing's failure to properly send notice to a valid email address or to the proper contact person is the reason for this failure.

23. In prior years Florida Housing practice has been to forward invoices by mail when required payments are due and in cases where payments are not timely made "Late Notices" to the entities obligated to make the required payments as was the case here. As indicated on the Past Due Report, the identified Developer/Contact was Royal America Development, Inc. and/or Joseph F. Chapman IV. (See Late Notices at Attachment B)

24. A review of the communications between Florida Housing and Petitioners in existence and discovered to date concerning payments indicates that on October 27, 2020, Florida Housing forwarded via email Late Notices for 5 listed Developments. (See Attachment A page 6 of 6). Attachment D page 1-5)

25. Based on emails, the timeline for communications concerning the Late Notices is as follows:

- On October 27, 2020, Mr. Chapman received Late Notices for Little Oaks and apparently Oakdale via email.
- On October 29, 2020, a representative of Royal America informs Florida Housing that the contact person information included in the Late Notices should be changed and provided email addresses accordingly.
- On November 5, 2020, Florida Housing published the Past Due Report which listed all 5 Developments.
- On November 5, 2020, payments for Little Oaks and Oakdale were received by Florida Housing.
- On November 9, 2020, a representative of Royal American communicates with Florida Housing regarding the published Past Due Report and specifically explains that no invoices had been received for 3 of the listed Developments.
- On November 10, 2020, Florida Housing acknowledges payment for Little Oaks and Oakdale and emails the Late Notices for Cottondale; Graceland, and Pana Villa to Amy Seal at Royal American. In that email, Florida Housing indicates that these same Late Notices had already been sent to Royal American at Kerri.Aub@royal-america.com.

(See Attachment D)

26. Based on the Late Notices, communications and actual payments, 4 out of the 5 Late Notices identify Kimberly Murphy as the person the Late Notices were directed to. The Late Notice for Little Oaks was correctly forwarded Attn: Joseph P. Chapman, IV which is consistent with the identified contact person on the Past Due Report. The Little Oaks Late Notice was immediately responded to and payment made on October 29, 2020. The Late Notice was emailed to Mr. Chapman directly. (See Attachment B at page 1, 4, 6, 8, 10)

27. As reflected in the attached email however Kimberly Murphy retired from Royal American in 2017. In fact Mrs. Murphy notified numerous individuals including employees of Florida Housing that as of July 31, 2017, she was retired and no longer worked at Royal American. Nonetheless 4 out of 5 Florida Housing invoices and Late Notices still reflect Mrs. Murphy as the contact person more than 3 years after her retirement. (See Attachment C)

28. In addition to still identifying a contact person other than Mr. Chapman, Florida Housing used an incorrect email address when it prior to November 10, 2020, forwarded Late Notices to what it apparently presumed was Royal American Development, Inc.

29. As confirmed by Ms. Misty Smith, Senior Program Accountant, in an email, the Late Notices for Cottondale, Graceland and Pana Villa had been forwarded to Kerri.toth@royal-american.com. That email address however is not an active or live email address. Accordingly those particular Late Notices were not received by Mr. Chapman on October 27, 2020, as was the case with the Little Oaks Late Notice. As indicated previously The Little Oak Oaks Late Notice was timely responded to and satisfied prior to the Review Committee Meeting. It appears as though the Oakdale Late Notice was also forwarded to Mr. Chapman timely and not sent to the

inactive email address. The Oakdale Late Notice was also responded to and satisfied prior to the Review Committee Meeting. (See Attachment D at page 1, 4 of 5)

30. Had Florida Housing forwarded the Late Notices for Cottondale, Graceland, and Pana Villa to a valid email address or to Mr. Chapman like it did for Little Oaks and apparently Oakdale, then all respective payments would have been made timely as was the case with Little Oaks and Oakdale. Moreover on November 10, 2020, Petitioners made clear that they would pay the invoices as required, the same as had been done for Little Oaks and Oakdale. In fact all required payments were made prior to the November 17, 2020, Review Committee Meeting. (See Attachment C of 7, 9 and 11 of 11, D at page 1 of 5)

31. To find Petitioners Applications ineligible for failing to timely resolve arrearage obligations when Florida Housing's own actions caused any delay is arbitrary and capricious. At best any delay here based on the facts should be deemed a minor irregularity.

32. Petitioners reserve the right to amend this Petition as necessary.

33. Material Issues in Dispute

- a. Whether Florida Housing's review and actions taken concerning the Petitioners' Applications in response to the RFA was arbitrary or capricious, clearly erroneous or contrary to competition.
- b. Whether Petitioners' Applications have been appropriately reviewed, ranked, and scored.

WHEREFORE, Petitioners requests that a settlement meeting be scheduled and to the extent no settlement is reached a hearing scheduled and ultimately the entry of a Recommended and Final Order determining that Florida Housing's review and scoring of the Applications was contrary to the RFA specifications and to Florida Housing's governing statutes, rules and policies to such an extent as to be arbitrary, capricious, contrary to competition, and clearly erroneous and finding Petitioners' Applications eligible for funding.

Respectfully submitted,

CARLTON, FIELDS

/s/ Michael P. Donaldson

MICHAEL P. DONALDSON

Florida Bar No. 0802761

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Email: mdonaldson@carltonfields.com

Counsel for Petitioners

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that the foregoing Formal Written Protest and Petition for Administrative Hearing was filed by e-mail with Ana McGlamory, Corporation Clerk, at (CorporationClerk@floridahousing.org), and a copy via email to Hugh Brown, General Counsel, at (Hugh.brown@floridahousing.org), both with the Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301, this 21st day of December 2020.

/s/ Michael P. Donaldson

MICHAEL P. DONALDSON

RFA 2020-204
Scoring Meeting 11/17/2020 10:00 A.M.


**** Financial Arrearage Requirement**

We have reviewed the past due report for any financial obligations for which an Applicant or Developer or Principal, Affiliate or Financial Beneficiary of the Applicant or Developer is in arrears to the Corporation or any agent or assignee of the Corporation as reflected on the most recently published Past Due Report posted to the Corporation's Website, but not more recently than five business days prior to today's committee meeting. As of the close of business yesterday there were five applications that were still in arrears.

2021-046C	Sherwood Oaks
2021-048C	Century Woods
2021-049C	College Arms
2021-050C	Crystalwood
2021-053C	Briarwood II

The outstanding arrearages on the 10/28/2020 past due report are as follows:

Cottdendale Village – HOME interest of \$1,739.70 due on 10/1/2020 and late fee of \$86.99
Graceland Manor – HOME interest of \$1,739.70 due on 10/1/2020 and late fee of \$86.99
Pana Villa – HOME interest of \$1,739.70 due on 10/1/2020 and late fee of \$86.99

Meeting Attendee: Kenny Derrickson
Meeting Attendee Signature: 
Past Due Report Date: 10/28/2020

**Florida Housing Finance Corporation
Pay Due Report
As of 10/28/2020**

Developer/Contract	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Contract	Funding Source(s)	County	Original Loan Amount	Loan Position	Service / Trustee / FFELC	Comments
Alpha and Omega Franchise Ministries, Inc. Lorraine GILGIE	Harold House	Alpha and Omega Franchise Ministries, Inc.	Affiliate/Financial Beneficiary/Contract Ministries, Inc.	SAIL RFP 2016-01-07R	Holmes	\$1,551,178	Second	FFELC	SAIL - Past due for T&I statements and R&S payments.
Area Housing Commission Development (formerly Carlele Group)	Maria Court HI	Area Housing Commission Development	Maria Court HI, LLC, Maria Court II, LLC, Maria Court III, Development LLC, Columbia Planning SLP Corporation, Columbia Housing PACT, Integrational Fund "KXK" LP, Carlele Development Group LLC, Lloyd J. Rogge	SAVRE 2016 SA 12 B RRLP 2005-15/HR, Supplemental HC 2007-222C	Holmes	\$2,300,000 \$3,736,269.90 N/A	First	SMG&SA	RRLP - Past due 2016 RRLP interest in the amount of \$32,013.29 due 8/31/20 and corresponding late charge amount of \$3,400.64 for failure to remit payment. Past due 2019 RRLP interest in the amount of \$32,615.29 due 8/31/20 and corresponding late charge amount of \$3,490.64 for failure to remit payment. 10/14/20 - state email checking status of payment. Board of LAs reached out to Special Assets for a Performance Agreement.
Big Bend Community Based Care, Inc. Mike Wachte	Wakulla State Village	Big Bend Community Based Care, Inc.	Independence Village LLC, Big Bend Community Based Care Inc., Good Sky Development, LLC	SAIL RFP 2004-01-02R	Bay	\$169,743	First	SMG&SA	SAIL - Backover under Performance Agreement for some payments and forward reporting with FFELC due to change from BankOne Mutual working with Special Assets to pay off the SAIL loan from one and set priority in City of Panama City. Fuel Cost for annual 2019/2020 fees due to September 31 2020 in the amount of \$8,038.36; 44720 FFELC Board Meeting - presented to Board for a short bill to the City of Panama City and subsequently approved. Working on City of Panama City.
Braman Group, L.L.C. D. Reid Braman	Kays Hill II	The Braman Group, LLC	The Braman Group, L.L.C., D Reid Braman, Ivan F. Braman	SAIL 1993HRR-021 HC 1993L-065	Manatee	\$128,300 N/A	Second N/A	FFELC	SAIL - Braman was failed to remit RR deposits for June 2019 through September 2020. RR deposits are past due approximately \$17,500 through 9/30/2020. Braman has called to provide proof of T&I deposits for August through September 2020. T&I deposits are past due approximately \$12,400 through 9/30/2020. Also covers Phase III, 4 minutes and past due notices and monthly 9/10/20 last reminder sent 10/29/2020
	The Keys III	The Braman Group LLC	The Braman Group, L.L.C., D Reid Braman, Ivan F. Braman	SAIL 1993HRR-021 HC 1993L-015	Manatee	\$1,451,240 N/A	second	FFELC	SAIL - Braman was failed to provide proof of T&I deposits for August through September 2020. T&I deposits are past due approximately \$13,440 through 9/30/2020; also covers Phase I & II. Last reminder sent 10/6/2020
Carlele Development Group LLC Tammy Siewe	Subfor Landing	Carlele Development Group LLC	Carlele Development Group LLC, Patricia Leasing LTD, Merrilee Green, Jeffrey Rullis, JEB Pascoe Inc., G2G Skanska Leasing, LLC	HOME 2009 1836CTX TCDF 2009-0100 LX TCAP 2013-0666 CTX HC 9% 2009HNSCTX	Osceola	\$155,900 \$4,435,940 \$2,764,100 \$ 0.	Second	FFELC	ARRA - Over amount interest 10/1/20 due 10/1/20 plus late fee \$100 \$42.01
CRWD Housing Development Corp. Al Gans	Triple Oaks Phase Orange Villas	CRWD Housing Development Corporation	James Palmer, Inc., B.L.P., Barton Grant, Willie Major, Joseph, Arlene Stewart, Mary Ann Anderson	SAIL 2005-117B	Osceola	\$2,000,000	Second	FFELC/SA	SAIL - Loan matured 12/31/17. Amount \$2,000,000.00. Demand letter sent 9/29/2020.
Code Capital Partners Jared Robinson	Osceola Green Hill Solutions	Code Capital Partners	CCCpress, LLC; Code RE Partners, Inc.	SAIL 2014-02A RFP 2014-17C	Broward	SAIL \$1,713,000 N/A	Second	SMF	SAIL - Failure to submit monthly escrow payments in to a replacement escrow account for January. On October 2020.

Developer/Contract	Property Name	Owner Entity	Affiliate/Principal Beneficiary/Principal	Funding Source(s)	County	Original Loan Amount	Loan Position	Service / Trustee	Comments
CornerStone Development Management Services, Inc. Wara Malik	M. 72004	Cornerstone Group Development LLC	Cornerstone Development Management Services, Inc.; Cornerstone Group Development LLC; Meta Market Mortgage Assistant LTD; Registered Agent of Florida LLC; Corner LLC	HOME 2018-03001 FLAP 2018-01061/2018-05201 112 055 7200-0000 0000-0000 MMRB 2017-0000 SAUL 2017-0000	Miami-Dade	\$155,811 \$3,381,134 1,561,000 \$1,499,900 \$3,900,000	Second	PHFC	ARRA - One group serving, only \$1,750,000 due 10/01/20 plus late fee \$20,000
Patrick Choice Homes Daly Rand Yash Dal Kakkar	Archer Lake Vista Palms	Patrick Choice Homes	Patrick Choice Homes LLC, LSA, Patrick Choice Homes LLC, Alliant Tax Credit Fund XVII LP, Alliant Tax Credit Fund VIII LLC	SALT 2007-0000 ELC 2012-1625R SMI 227 SAC 2004-0300	Lee	\$2,000,000 \$2,299,525 \$211,271 N/A	Credit Enhancement/Second	SMGASA	SALT - Case Managed on 12/1/18. Past due 10/19 SALT, interest in the amount of \$20,645.00 due 07/02/19. Borrower requesting a forbearance plan from PHFC which is currently under review. Demand letter sent 09/03/20.
	Empire Square (Miyale)	Patrick Choice IV Group LLC	PSO Manager, LLC, NE Holdings Management, LLC, Namisha Shah	SALT 1385-045	Monroe	\$1291,000	First	PHFC/SA	SALT - Loan Managed 02/28/2018. Demand letter sent 03/02/20.
	Maria Del Rey	Patrick Choice Homes, Inc.	Patrick Choice Homes XXVII, LTD Patrick Choice Homes XXVIII, Inc.	SALT 2002-0000 HC 3002-0000	Osceola	\$1100,000 N/A	Second	Ascential	SALT - PAF - 2002-0000-0000 - 100 - PAF 1144-000,000. Due 04/30/20 20, 9 Cash Flow Issues, etc
Dominion LLC Paul R. Swann	Village at Daley	Village at Daley Ltd	Daley Beach Leased Housing Associates LLC, Dale Area Holdings II LLC Paul R. Swann, Mark S. MacLennan, Armand E. Buchanan, PNC Tax S&S, Capital Instrument Fund 41 LP	HOME 19-01701/19-0000 FLAP 19-03001/19-0000 HC 20-03001/19-0000	Polk	\$115,000 \$7,364,000 N/A	Second	PHFC	HOME (ARRA) - One of three and has fee in filing \$1,358.50 due 12/1/19, plus late fee \$60.00. Last notes sent 09/20
East Lake Harbor Community Development Corporation Anita T. Rodriguez-Tajero	R. V. Turner	East Lake Harbor Community Development Corporation	Anita T. Rodriguez-Tajero, Wilfredo Garcia, Preciosa Almeida, Yuris Segura	SALT 1951-0298 HC 1951-01	Miami-Dade	\$100,000 N/A	3rd N/A	PHFC	HC - One PHFC HO completed on missing fact date 11/25/20. LTR contacted for review on 11/20/20.
Florissant Villa Community Development Corporation Nathaniel Birdsong	Ridge and Apartments	Ridge Water Tower Ltd, Florissant Villa Community Development	Florissant Villa Community Development Corporation, Ridge Water Tower Ltd, Nathaniel Birdsong	PLP 2016-143	Polk	\$70,000	Second	PHFC/SA	PLP - Loan not paid on 11/1/19. Demand letter sent 09/10/20. Amount demand \$70,000.
Florida Housing Affordability, Inc. Joseph J. Savino	Three Promises	Florida Housing Affordability, Inc.	Joseph J. Savino, Maria E. Shook, Debra Savino, Scott M. Savino, Andrea M. Savino	PHFC-ARRA	Osceola	N/A	N/A	PHFC	PHFC - One PHFC Administration Fee due 02/25/20, missing \$10,634.18 for a prior year. Owner indicated they could not pay and PHFC notified services to cover membership on 07/21/19
Good and Truth Community Development Shirley Krogan M. Johnson	Good and Truth	Good and Truth Community Development	Shirley Krogan M. Johnson, Alana Anderson, Stephen E. Anley, Carolyn E. Anley, William Charles Bishop, Fred Bishop	PLP 2019-142	Duval	\$64,000	First	PHFC/SA	PLP - Loan secured on 01/14/19. Amount term \$64,000.00, 04/30 Lis. Payments filed

Developer/Contract	Property Name	Owner Entity	Affiliate/Parent/Entity/Type/Project	Project Number	County	Original Loan Amount	Loan-Payment	Service Interest	Comments
H.A.N.B.S. of Central Florida J.R. McReynolds	Lake Jennie II	Homecraft Neighborhood Development Services of Central Florida, Inc.	Homecraft Neighborhood Development Services of Central Florida, Inc.	HOMF 196118495	Señora	\$1,458,305	Secured	AmeriHome	HOMF - Loan insured 02/22/2017. Stopped report of draft Mortgage Modification Monthly Check # 413634. To date, modification draft check # 413634 being reviewed by PRPC outside context. No action to date. 08/29/2018.
H.A.N.B.S. of Central Florida, east J.R. McReynolds	Lancaster Mills	Housing & Neighborhood Development Services of Central Florida, Inc.	Housing & Neighborhood Development Services of Central Florida, Inc.	HUMP 196118495	Orange	\$614,419	Secured	AmeriNat	HOMF - 2018 HOME Loan For Failure to provide SR-1 Correspondence sent 7/17/14, 8/12/14, 9/16/14, 10/20/14, 11/20/14, 12/29/14 & 1/13/2015.
Homecraft Development, Inc. Debbie Schallert	Independence Village I	Homecraft Development Services of Central Florida, Inc.	Homecraft Development Services of Central Florida, Inc.	HOMC-196118495	Hillsborough	NA	NA	PLP	PLP - Fast due service fees up to \$1,589.60. The owners had refused to pay their fees and we have started monitoring to eliminate future fees. Last contact the owner on 6/25/12.
Indiantown Non Profit Housing, Inc. David Powers	Indiantown Village I	Indiantown Non Profit Housing, Inc.	Indiantown Non Profit Housing, Inc.	INDI 196118495	Martin	\$96,487	Secured	FEDCO	INDI - Loan insured 05/01/2010. Demand letter sent 05/02/2010.
Indiantown Non Profit Housing, Inc. David Powers	Indiantown Village II	Indiantown Non Profit Housing, Inc.	Indiantown Non Profit Housing, Inc.	INDI 196118495	Martin	\$1,110,898	Secured	AmeriHome	INDI - MATL REQ - January 26, 2019. / Loan Mature Notice made 07/09/2019 from Special Assist. Demand notice sent 07/02/2019.
Sanjour Development Corp. Anne M. Wallace	Eden Park II	Eden Park II LLC	Eden Park II LLC	SAT 196118495	Alachua	\$1,425,000 NA	Secured	SMG	SAT - 196118495 - the amount of \$47,907 for SAT, interest payment which is the remaining amount owed from the initial mortgage loan was sent in the amount of \$88,167.00 on 8/11/14. The developer paid a partial payment in the amount of \$27,104.00 in order that the interest calculation was wrong. Developer is to pay the balance amount of \$2,368.15 per the last payment invoice sent on 8/11/14 due upon receipt. The developer is still disputing the amount that was billed for SAT. Home state increased with FRPC conditions. Payment from FRPC on 1/27/19 sent will be up number of SAT. in court.
Maint - Co Services, LLC Gail Curtis	Bay Chase - Hudson	Bay Chase Apartments, Ltd.	Gail W. Curtis	BC 196118495	Franklin	NA	NA	FRPC	BC - Once FRPC SRC compliance monitoring fees thru 04/24/14. Last reported the amount of \$27,000. Monitoring ended 02/10/17. Final judgement of FRPC was issued on 02/12/2018.
Nassau County Habitat for Humanity Diana Sheen-Gil	De Godard	Marietta Center Habitat for Humanity	Marietta Center Habitat for Humanity, Roger Anhalt, Gail Plunk, Diana Sheen-Gil	BCP 201600005	Marion	\$402,000		FRPC/SA	PLP - Loan insured 9/18/20. Amount drawn is \$348,885.61. On 08/10/2018 the Board approved a 1 year Extension. Documents modifications are being prepared. Demand letter sent 05/02/2018.
North Beach Community Development Corporation, Inc Ahmed Marfa	Mendenhall Place (aka Sunbeam Place)	MBDC Mendenhall Place LLC	MBDC Mendenhall Place LLC; Ahmed Marfa; Michael Hammar; Jason Weisbeck; Jeff Feldman	DEMO 196118495	Miami-Dade	\$1,020,000	Secured	FRPC/SA	DEMO - Loan insured 4/25/15. Amount drawn is \$1,000,000. On 11/15/19 the Board approved a 1 year Extension. Documents modifications are being prepared. Demand letter sent 4/20/2020.

Developer/Contract	Property Name	Owner Entity	Affiliate Financial Beneficiary/Principal	Pending Support	County	Original Loan Amount	Loan Position	Support Type	Comments
Miami Beach Community Development Corporation, Inc. cont Ahmed Marik	The Alibi	MBCDC: The Alibi LLC	Miami Beach Community Development Corporation, Inc. Ahmed Marik Darius Garcia Camel Crews & Associates Tania Shoffner	ESCL-DMR-ACE	Miami-Dade	\$155,000	Third	ESDC	ESCL - Once \$10,584 plus a 3% late charge of \$329.56 for the annual ESCL starting from the 08/31/19 13. Once a late fee of \$89.72 for late payment of 2019 Servicing fee. Remainder notice sent 09/10/2020.
North Florida Educational Development Corp. Candya Ford	Lunar Oaks	North Florida Educational Development Corp.	North Florida Educational Development Corp. Candya Ford Tina Wiggin McGee Ora Green, Charles Lewis Sara Figgens, Lorin Thomas, Emily Morgan	BAIT-1998-495	Collier	\$1,000,000	First	ESFCOA	SABL - Loan insured 12/15/15. Demand letter sent 9/6/2020. Borrower and responsible. Future to submit 2019-2019 Audited Financial Statements and SAG. Cash Flow Reporting Forms. Once \$800 SAG. Late Filing Fee for 2019-2019. Once 2019-2020 Servicing fees from 5/28 7.100 plus late charges of \$5,610.10. On 9/30/20 notice has been to borrower regarding missed fees. Over time July, August, and Sept 2020 replacement notices sent 8/26/20.
Delwood Manor, LLC Vito Difuria	Delwood Manor (Bear Creek) Miami	Delwood Manor, LLC		FDIC-ADDP	PAE	NA	NA	ESFC	FDIC - Once FDIC Administration Fee was \$3,448.50 due 3/30/20. Late charges \$1,910.
Ocala Local Housing Corporation, Inc. Burrell Barnett	Magnolia Walk II	Magnolia Walk Apartments II, Ltd.	Magnolia Walk Apartments II, Ltd. Burrell Barnett Howard C. Ginn, Onyiah O. Dawson, Doris Leung, Eddie Brown, Rose Jenkins, Elbert Macklin, Auro Thomas	S-11 2014-1932 747-940-1515	Marion	\$1,250,000 NA	Second NA	EMCOA	S-11 - Loan insured 6/30/20. Demand letter sent 9/6/2020. Borrower has failed to provide proof of 123 and RR deposits in accordance with requirements. Based on the most recent data analysis from statements received through 9/30/20, US current arrear delinquency is \$12,309 and the current Reserve delinquency is \$11,443. Last servicing sent 8/10/2020.
Five Apartments of Palm Bay, LLC Jeffrey W. Wells	Five	Five Apartments of Palm Bay, LLC	Jeffrey W. Wells, Terence W. Wells	FDIC-ADDP	Brevard	NA	NA	ESFC	FDIC - Past due servicing fees due \$1,680.74. Invoice sent 7/6/21. Remainder Notice sent 9/25/21. Past Due Notices sent 4/7/21, 5/21/21, and 7/23/21. Remainder Notice MOC on 1/23/21 and we have ceased monitoring.
Polk County Housing Development, Inc. Benjamin Stevenson	College Meadow (a Palmetto Village)	Polk County Housing Authority	Polk County Housing Development, Inc. Benjamin Stevenson Colton Meadows LLLP, Bonnie Savant, Colton Meadows GP, LLC	HOA# 2014-682CX TCAP 2019-682CX TCAP 2019-682CX HC 3% 2019-682CX	Polk	\$150,000 \$1,182,778 \$1,271,421 \$100	Second	EMPC	ARRA - Received payment on 10/26/20. Once annual interest due \$1,739.70 due 10/1/20 plus late fee due \$65,596.95
Real Estate Management, LLC Richard Wible	Woodland Lakes (WAL) II	Real Estate Management, LLC	Real Estate Management, LLC	FDIC-ADDP	Franklin	NA	NA	EMPC	FDIC - Past due servicing fees due \$3,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 8/25/21.
	Woodlodge (WLD) II	Woodlodge, LLC	Real Estate Management, LLC	FDIC-ADDP	Franklin	NA	NA	EMPC	FDIC - Past due servicing fees due \$3,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 8/25/21.
	Willa Barakota (WBL) II	Willa Barakota, LLC	Real Estate Management, LLC	FDIC-ADDP	Franklin	NA	NA	EMPC	FDIC - Past due servicing fees due \$3,012.48. The owners have refused to pay their fees and we have ceased monitoring to eliminate future fees. Last contacted the owner on 8/25/21.
Refuge House, Inc. Margaret Ralston	Refuge House	Refuge House, Inc.	Refuge House, Inc. Margaret Ralston	DEMO 1044-CINDY	Levy	\$50,000	First	EMCOA	DEMO - Loan insured 5/27/11. Amount due is \$40,161.00. On 9/23/20 Board approved action on loan addressed 18 years. Loan terms modifications are being prepared.
Rehabcenter Property Developers LLC Stephanie Baker	Rehabcenter Property Developers LLC	Rehabcenter Property Developers LLC	Housing Authority City of Fort Myers Rehabcenter Property Developers LLC Stephanie Baker, Maria Davis, Rehabcenter Property LLC	HOA# 2018-263CX TCAP 2019-263CX TCAP 2019-263CX HC 3% 2019-263CX	Lee	\$155,129 \$1,746,121 \$975,715 \$100	Second	EMPC	ARRA - Once annual interest due \$,728.00 due 10/1/20 plus late fee due \$16,400

Developer/Contact	Property Name	Owner Entity	Affiliate/Financial Beneficiary/Principal	Expiring Section(s)	County	Original Loan Amount	Loan Profile	Section / Title	Comments
Richard Kemp Blaine Myers	Min Woods	Min Woods Limited Partnership	Ryan Myers-Richard Kemp Capital	HOMR 199-41840-3C RC 4907-402	Hardy	\$1,760,000		FHDC/SA	HOMR Loan entered on 1/14/2020. Demand letter sent 9/20/20. On 10/16/20 the Board approved a 1 year Extension. Document modifications are being prepared.
Royal American Development Inc. Joseph P. Chapman IV	Historic Village	Royal American Development Inc.	Royal American Development Inc. Joseph P. Chapman IV Corporate Manager Redevelopment LTD: Lantelle Pippin	HOMR 2005-430CTX TCAP 2005-430CTX TCAP 2005-430CTX HC 954-2819-530CTX	Jackson	\$155,900 \$2,622,000 \$2,344,100 \$788,600	Second	FHFC	ARRA - Over annual interest loan \$1,780,700 due 10/1/20 plus late fee \$86.99
Royal American Development Inc. um. Joseph P. Chapman IV	Greenland Manor	Royal American Development Inc.	Royal American Development Inc. Joseph P. Chapman IV Greenland Manor Redevelopment LTD: Lantelle Pippin	HOMR 2005-431CTX TCAP 2005-431CTX TCAP 2005-431CTX HC 954-2819-431CTX	Jackson	\$155,900 \$1,774,900 \$1,204,775 \$100	Second	FHFC	ARRA - Over annual interest loan \$1,735,700 due 10/1/20 plus late fee \$86.99
	Little Oaks	Royal American Development Inc.	Royal American Development Inc. Joseph P. Chapman IV Little Oaks Redevelopment LTD: Lantelle Pippin, Southern Capital Management Company	HOMR 2005-440CTX TCAP 2005-440CTX TCAP 2005-440CTX HC 954-2819-440CTX	Lane	\$145,900 \$1,170,111 \$1,051,216 \$100	Second	FHFC	ARRA - Received suspended on 11/20/20. Over annual interest loan \$1,170,111 due 10/1/20 plus late fee \$86.99
	Oakdale	Royal American Development Inc.	Royal American Development Inc. Joseph P. Chapman IV Oakdale Redevelopment LTD: Lantelle Pippin	HOMR 2005-443CTX TCAP 2005-443CTX TCAP 2005-443CTX HC 954-2819-443CTX	Wilcox	\$155,900 \$5,611,192 \$1,716,191 \$100	Second	FHFC	ARRA - Over annual interest loan \$1,719,700 due 10/1/20 plus late fee \$86.99
	Pine Mills	Royal American Development Inc.	Pine Mills Redevelopment Ltd Royal American Development Inc. Joseph P. Chapman IV Joseph P. Chapman IV Joseph P. Chapman IV Lantelle Pippin	TCAP 2005-441CTX TCAP 2005-441CTX HOMR 2005-441CTX RC 21094-1111X	Blair	\$1,700,577 \$7,903,200 \$185,000/0 N/A	Second	SAIG/SA FHFC	TCAP - Loan entered on 1/25/20. Demand letter sent 9/29/20. TCAP loan to be refinanced in existing payments. Closing scheduled for 10/20/20 ARRA - Over annual interest loan \$1,739,700 due 10/1/20 plus late fee \$86.99
Special Care Living Assistance Development, Inc. Peyton R. Rodriguez	2nd Floor	Special Care Living Assistance Development, Inc.	Special Care Living Assistance Development, Inc.	HOMR 1999R-314	Miami Dade	\$2,732,477	First	SMG	HOMR - Paid due for Annual monthly principal only payment due 9/1/20 in the amount of \$1,850.74. 8/18/20 - borrower working to bring payment current before month end
St. Thomas Properties, LLC Daniel Crosser	Chapman Cove	S. E. Crosser Properties, LLC	David Crosser	RC 02L-238	Billboard	NA	NA	FHFC	RC - Over 180 day compliance remaining (see task 4/11/20). Loan contacted the borrower 11/20/20. Closed existing activities 10/20/20.
West Augustine Historical CDC Gregory B. White, Sr.	West Augustine Housing and Economic Development	West Augustine Historical CDC	West Augustine Historical CDC Gregory B. White, Sr. Willie Crosser Sr. Terry Crawford Doreen Williams Ruby Greene, Susan Robinson, Kishanda Jones	HFC 0112017500	St. Johns	\$454,400		FHDC/SA	PLP - Loan entered on 1/25/20. Amount drawn \$199,750. On 10/20/20 the Board approved a 1 year Extension. Document modifications are being prepared.



227 North Bronough Street, Suite 5000 • Tallahassee, Florida 32301
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October 27, 2020

LATE NOTICE

Little Oaks Redevelopment, Ltd.
c/o Royal American Development, Inc.
Attn: Joseph F. Chapman, IV
1002 West 23rd Street, Suite 400
Panama City, FL 32405

RE: Little Oaks Apartments - RFP 2009-04 / 2009-049CTXH
HOME Annual Interest Billing

2020 INVOICE

HOME Loan Amount:	\$115,900.00
UPB @ 9/30/2020:	\$115,900.00
Note rate:	1.5 %
Interest period – (10/1/2019 – 9/30/2020):	\$1,739.70
Late fee:	\$86.99
Total payment due upon receipt:	<u>\$1,826.69</u>

*Payment received after 10/15/2020 will result in an additional 5% late charge in the amount of: \$ 86.99

Make check payable to:
Florida Housing Finance Corporation
Remit payment to:
Florida Housing Finance Corporation
Attn: Program Accounting
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

Ron DeSantis, Governor

Board of Directors: Ron Liebman, Chairman • Ray Dubuque, Vice Chairman
Ryan Benson • Dana Eagle • Sandra Enham • LaTasha Green-Cobb • Bill Gulliford

Harold "Trey" Price, Executive Director

From: Wanda Sampson
To: Jason Williams
Subject: FW: Annual HOME Interest Late Notice
Date: Tuesday, October 27, 2020 3:30:51 PM
Attachments: 2020 HOME Interest Late Notice.pdf
ATT00001.htm

Please process this bill immediately. It offsets to the 21703. Late fee would go to late fee code

Going forward, if you see that something has run out on the accrual and we haven't got a bill, let me know.

Thanks

Wanda Sampson|Accounting Manager (850)-914-3227

From: Joey Chapman <joey.chapman@royalamerican.com>
Sent: Tuesday, October 27, 2020 3:12 PM
To: Wanda Sampson <wanda.sampson@royalamerican.com>
Subject: Fwd: Annual HOME Interest Late Notice

Sent from my iPhone

Begin forwarded message:

From: Misty Smith <Misty.Smith@floridahousing.org>
Date: October 27, 2020 at 2:08:06 PM CDT
To: Joey Chapman <joey.chapman@royalamerican.com>
Subject: Annual HOME Interest Late Notice

Good afternoon

Please see the attached invoice for the annual HOME interest payment and late fee.

Thank you,

Misty Smith | Senior Program Accountant
227 N. Bronough Street, Suite 500G, Tallahassee, FL 32301 | p. 850.488.4197 | f.
850.488.9809 Misty.Smith@floridahousing.org | Visit our website at
www.floridahousing.org.

Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record.



Little Oaks Redevelopment, LTD.

1920086

Florida Housing Finance Corp
34110270

DATE	INVOICE NO.	DESCRIPTION	BALANCE
10-27-20	2009049CTX.1020	Little Oaks 2009-049CTXH	1826.69
CHECK DATE	10-29-20	CHECK NUMBER	7432
TOTAL >			1826.69

PLEASE DETACH AND RETAIN FOR YOUR RECORDS

FORM 1099-INT (2019) INSTRUCTIONS FOR PREPARERS

Little Oaks Redevelopment, LTD.

Revit Account
1002 W 23rd Street
Suite 400
Panama City, FL 32405
850-769-8981

Bank of South
101 W 23rd Street
Panama City, FL 32405

85-127
542

DATE	CHECK NO.	AMOUNT
October 29, 2020	7432	\$*****1,826.69

Pay: *****One thousand eight hundred twenty-six dollars and 69 cents

TIFF DRIVER

** VOID * VOID * VOID **

Two Signatures Required Above \$10,000

**** NOT NEGOTIABLE ****

Void After 120 Days

PAY TO THE ORDER OF
Florida Housing Finance Corp
Attn: Loan Servicing
227 N. Bronough St, Ste 5000
Tallahassee, FL 32301

Attachment B
Page 3 of 11



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October 27, 2020

LATE NOTICE

Kimberly Murphy
Royal American Development
1002 W. 23rd Street, Suite 400
Panama City, FL 32405

RE: Oakdale Apartments - RFP 2009-04 / 2009-048CTXH
HOME Annual Interest Billing

2020 INVOICE

HOME Loan Amount:	\$115,900.00
UPB @ 9/30/2020:	\$115,900.00
Note rate:	1.5 %
Interest period – (10/1/2019 – 9/30/2020):	\$1,739.70
Late fee:	\$86.99
Total payment due upon receipt:	<u>\$1,826.69</u>

*Payment received after 10/15/2020 will result in an additional 5% late charge in the amount of: \$ 86.99

Make check payable to:
Florida Housing Finance Corporation
Remit payment to:
Florida Housing Finance Corporation
Attn: Program Accounting
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

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Board of Directors: Ron Lieberman, Chairman • Roy Dubuque, Vice Chairman
Ryan Benson • Dave Eagle • Sandra Elhorn • Latasha Green-Cobb • Bill Gulliford

Harold "Trey" Price, Executive Director



182086

Florida Housing Finance Corp
88

Royal American

DATE	INVOICE NO	DESCRIPTION	BALANCE
10-29-20	2009048CTX.1020	Oakdale 2009-048CTXH	1826.69
CHECK DATE	31-02-20	CHECK NUMBER	312031
TOTAL >			1826.69

PLEASE DETACH AND RETAIN FOR YOUR RECORDS



Royal American
Central Disbursement Account
 1002 W 23rd Street
 Suite 400
 Panama City, FL 32405
 850-769-8981

Bonnie South
 101 W 23rd Street
 Panama City, FL 32405

85-127
 842

DATE	CHECK NO.	AMOUNT
November 2, 2020	312031	\$*****1,826.69

Pay: *****One thousand eight hundred twenty-six dollars and 69 cents

TIFF DRIVER

** VOID * VOID * VOID **

Two Signatures Required Above \$10,000

**** NOT NEGOTIABLE ****

Void After 120 Days

PAY TO THE ORDER OF
 Florida Housing Finance Corp
 Attn: Loan Servicing
 227 N. Bronough St, Ste 5000
 Tallahassee, FL 32301

Attachment B
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October 27, 2020

LATE NOTICE

Kimberly Murphy
Royal American Development
1002 W. 23rd Street, Suite 400
Panama City, FL 32405

RE: Cottondale Village Apartments - RFP 2009-04 / 2009-05OCTXH
HOME Annual Interest Billing

2020 INVOICE

HOME Loan Amount:	\$115,900.00
UPB @ 9/30/2020:	\$115,900.00
Note rate:	1.5 %
Interest period – (10/1/2019 – 9/30/2020):	\$1,739.70
Late fee:	\$86.99
Total payment due upon receipt:	<u>\$1,826.69</u>

*Payment received after 10/15/2020 will result in an additional 5% late charge in the amount of: \$ 86.99

Make check payable to:
Florida Housing Finance Corporation
Remit payment to:
Florida Housing Finance Corporation
Attn: Program Accounting
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Harold "Troy" Price, Executive Director

88

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Royal American

1920086 Florida Housing Finance Corp
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DATE	INVOICE NO	DESCRIPTION	BALANCE
10-27-20	182.201827	2009-04/2009-050CFXHCottondale	1826.69
CHECK DATE 11-16-20	CHECK NUMBER 313276	TOTAL >	1826.69

PLEASE DETACH AND RETAIN FOR YOUR RECORDS

VOID WHEN CHECK IS CASHED (ISSUED BY RA) (ISSUE HERE)



Royal American
Central Disbursement Account
1002 W 23rd Street
Suite 400
Panama City, FL 32405
850-769-8981

BankcorpSouth
101 W 23rd Street
Panama City, FL 32405

85-127
842

DATE CHECK NO AMOUNT
November 16, 2020 313276 \$*****1,826.69

Pay: *****One thousand eight hundred twenty-six dollars and 69 cents

TIFF DRIVER

** VOID * VOID * VOID **

Two Signatures Required Above \$10,000

**** NOT NEGOTIABLE ****

Void After 120 Days

PAY TO THE ORDER OF
Florida Housing Finance Corp
Attn: Loan Servicing
227 N. Bronough St, Ste 5000
Tallahassee, FL 32301

Attachment B
Page 7 of 11



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October 27, 2020

LATE NOTICE

Kimberly Murphy
Royal American Development
1002 W. 23rd Street, Suite 400
Panama City, FL 32405

RE: Graceland Manor Apartments - RFP 2009-04 / 2009-051CTXH
HOME Annual Interest Billing

2020 INVOICE

HOME Loan Amount:	\$115,900.00
UPB @ 9/30/2020:	\$115,900.00
Note rate:	1.5 %
Interest period – (10/1/2019 – 9/30/2020):	\$1,739.70
Late fee:	\$86.99
Total payment due upon receipt:	<u>\$1,826.69</u>

***Payment received after 10/15/2020 will result in an additional 5% late charge in the amount of: \$ 86.99**

Make check payable to:
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Remit payment to:
Florida Housing Finance Corporation
Attn: Program Accounting
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Tallahassee, FL 32301

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Harold "Trey" Price, Executive Director

26110270

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AP

1920086

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1920086 Florida Housing Finance Corp
26110270

Graceland Manor Redevelopment, LTD.

DATE	INVOICE NO	DESCRIPTION	BALANCE
10-27-20	261.201027	2009-04/2009-051CTXH Graceland	1826.69
CHECK DATE	11-16-20	CHECK NUMBER	4092
TOTAL >			1826.69

PLEASE DETACH AND RETAIN FOR YOUR RECORDS

FL 1920086 26110270 11/16/20 11:22 AM

Graceland Manor Redevelopment, LTD.

Rent Account
1002 W 23rd Street
Suite 400
Panama City, FL 32405
850-769-8981

Bankcorp South
101 W 23rd Street
Panama City, FL 32405

	DATE	CHECK NO.	AMOUNT
	November 16, 2020	4092	\$*****1,826.69

Pay: *****One thousand eight hundred twenty-six dollars and 69 cents

TIFF DRIVER

** VOID * VOID * VOID **

Two Signatures Required Above \$10,000

**** NOT NEGOTIABLE ****

Void After 120 Days

PAY TO THE ORDER OF
Florida Housing Finance Corp
Attn: Loan Servicing
227 N. Bronough St, Ste 5000
Tallahassee, FL 32301



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850.488.4197 • Fax: 850.488.9809 • www.floridahousing.org

October 27, 2020

LATE NOTICE

Pana Villa Redevelopment, Inc.
Kimberly Murphy
1002 W. 23rd Street, Suite 400
Panama City, FL 32405

RE: Pana Villa - RFP 2009-04/2009-041CTXH
HOME Annual Interest Billing

2020 INVOICE

HOME Loan Amount: \$115,900.00
UPB @ 9/30/2020: \$115,900.00
Note rate: 1.5 %

Interest period – (10/1/2019 – 9/30/2020): \$1,739.70
Late fee: \$86.99
Total payment due upon receipt: \$1,826.69

*Payment received after 10/15/2020 will result in an additional 5% late charge in the amount of: \$ 86.99

Make check payable to:
Florida Housing Finance Corporation
Remit payment to:
Florida Housing Finance Corporation
Attn: Program Accounting
227 N. Bronough Street, Suite 5000
Tallahassee, FL 32301

Ron DeSantis, Governor

Board of Directors: Ron Lieberman, Chairman • Ray Dubuque, Vice Chairman
Ryan Benson • Dane Eagle • Sandra Einhorn • LaTasha Green-Coob • Bill Gulliford

Harold "Frey" Price, Executive Director

42210270

10128

AP

1920086

0

1920086 Florida Housing Finance Corp
42210270

Pana Villa Redevelopment, LTD

DATE	INVOICE NO.	DESCRIPTION	BALANCE
10-27-20	422.201027	2009-04/2009-041CTXH PanaVilla	1826.69
CHECK DATE	11-16-20	CHECK NUMBER	10128
TOTAL >			1826.69

PLEASE DETACH AND RETAIN FOR YOUR RECORDS

FD-17 (REV. 02/09) 150-N-CF (REV. 10/08) FD-41 11-16-2020

Pana Villa Redevelopment, LTD

Rent Account
1002 W 23rd Street
Suite 400
Panama City, FL 32405
850-769-8981

BankcorpSouth
101 W 23rd Street
Panama City, FL 32405

85-127
642

DATE	CHECK NO.	AMOUNT
November 16, 2020	10128	\$*****1,826.69

Pay: *****One thousand eight hundred twenty-six dollars and 69 cents

TIFF DRIVER

** VOID * VOID * VOID **

Two Signatures Required Above \$10,000

**** NOT NEGOTIABLE ****

Valid After 120 Days

PAY TO THE ORDER OF
Florida Housing Finance Corp
Attn: Loan Servicing
227 N. Bronough St, Ste 5000
Tallahassee, FL 32301

Donaldson, Michael

From: Kim Murphy <kim.murphy@royalamerican.com>
Sent: Wednesday, August 2, 2017 5:19 PM
To: Nancy Muller
Subject: Re: Retirement

Yes can I call you tomorrow?

Sent from my iPhone

On Aug 2, 2017, at 4:02 PM, Nancy Muller <Nancy.Muller@floridahousing.org> wrote:

Nice email! Is there a good time for us to talk in the next day or so? Don't want to bother you too much, maybe just 15 min or so. . .

Thanks!

Nancy

From: Kim Murphy [<mailto:kim.murphy@royalamerican.com>]

Sent: Monday, July 31, 2017 4:01 PM

To: Alison Colvard <corplady21@aol.com>; Betsy Farmer <betsy@promiseinbrevard.com>; 'Jack Kosik' <jack@jackkosik.com>; Sean Jones - RJTCF <Sean.Jones@RaymondJames.com>; Elena Adames <eadames@ambarco.com>; 'bmcdonough@stearnsweaver.com' <bmcdonough@stearnsweaver.com>; Feinberg, Helen <helen.feinberg@rbccm.com>; John Fischer <John.Fischer@RaymondJames.com>; jdixon@tagassociatesinc.com; Marilyn Carl <marilyn.carl@regions.com>; Jim Spound <JSpound@r4cap.com>; Colvin.Cindy <Cindy.Colvin@SunTrust.com>; Jay Segel <JSegel@r4cap.com>; Marc Schnitzer <MSchnitzer@r4cap.com>; Dan Shurts <DShurts@r4cap.com>; Ken Reecy <Ken.Reecy@floridahousing.org>; Kevin Tatreau <Kevin.Tatreau@floridahousing.org>; Nancy Muller <Nancy.Muller@floridahousing.org>; Libby O'Neill <Libby.O'Neill@floridahousing.org>; Amy Garmon <Amy.Garmon@floridahousing.org>; Haylock-Moore, Tammy <tammy.haylock-moore@chase.com>; Oscar Sol <osol@greenmillsgroup.com>; Mitchell Rosenstein <mrosenstein@greenmillsgroup.com>; Nick Inamdar <nick.inamdar@magellandev.com>; Amay Inamdar <amay.inamdar@magellandev.com>; Paula Rhodes <prhodes@invictusdev.com>; Richard Cavaleri <rcavaleri@invictusdev.com>; Donaldson, Michael <mddonaldson@carltonfields.com>; Chris Thomas <chris.thomas@tidwellgroup.com>; Sean McNeil <smcneil@mcneilcarroll.com>; rcarroll <rcarroll@mcneilcarroll.com>

Subject: Retirement

Friends & Colleagues,

What a wild ride my career has been. I have enjoyed working with each and every one of you over these last 29 years. My official retirement is Friday, August 4th, but my last day in the office is today. My current plan is to take some much needed rest and relaxation, but if you need to contact me for anything here is my contact information:

Kim.murphy13@aol.com

Cell: 850-596-0590

Take care my friends and have a wonderful life!

Kim Murphy

Senior Vice President

Royal American Development, Inc.

Direct: 850-914-3226

Cell: 850-596-0590

From: Amy Seal
To: FHFCMultiFamilyLoans
Cc: Melanie Housholder; Kenny Derrickson; Wanda Sampson; Jim Boyd
Subject: RE: Past Due Invoices
Date: Tuesday, November 10, 2020 10:49:04 AM

Kenny, thank you for sending these we will get them paid immediately. The contact for all of these interest invoices should be as follows:

Wanda Sampson
Accounting Manager | Royal American Companies | (850) 914-3227 | Cell: (850) 630-6694

Amy Seal
Development Associate
Royal American Development
1022 23rd Street, 3rd Floor
Panama City, Florida 32405
O 850-914-3282
C 850-832-3115

From: FHFCMultiFamilyLoans <FHFCMultiFamilyLoans@floridahousing.org>
Sent: Tuesday, November 10, 2020 10:44 AM
To: Amy Seal <Amy.Seal@royalamerican.com>
Cc: Melanie Housholder <Melanie.Housholder@floridahousing.org>; Kenny Derrickson <Kenny.Derrickson@floridahousing.org>
Subject: RE: Past Due Invoices

Amy,

We show payment received for Little Oaks on 11/2/20 and for Oakdale on 11/5/20. Attached are the invoices for the other three loans. I show the following contact information for these. Can you confirm if this is correct? If not, please provide the current contact information.

Cottondale Village: kerri.toth@royal-american.com

Grace and Manor: kerri.toth@royal-american.com

Pana Villa: kerri.toth@royal-american.com

Thank you,

Misty Smith | Senior Program Accountant

227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 | p. 850.468.4197 | f. 850.488.9809
Misty.Smith@floridahousing.org | Visit our website at www.floridahousing.org.



Florida has a broad and inclusive public records law. This e-mail and any responses to it should be considered a matter of public record.

From: Amy Seai <Amy.Seai@royalamerican.com>
Sent: Monday, November 9, 2020 4:44 PM
To: Kenny Derrickson <Kenny.Derrickson@floridahousing.org>
Subject: Past Due invoices

Kenny, can you send me the invoices for the following interest payments that are due? I see we are on the past due report as not being paid but our accounting office has no record of receiving them. What they do show is we paid the following:

Little Oaks Paid 10/29/20 ck 7432
Oakdale Paid 11/2/20, ck 312031

The below are ones we have not received an invoice for:

Cottondale Village
Graceland Manor
Pana Villa.

Amy Seai
Development Associate
Royal American Development
1022 23rd Street, 3rd Floor
Panama City, Florida 32405
C 850-914-3282
C 850-832-3115

Disclaimer

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Amy Seal

From: Wanda Sampson <wanda.sampson@royalamerican.com>
Sent: Thursday, October 29, 2020 12:29 PM
To: Misty Smith; Jason Williams
Subject: RE: Annual HOME Interest Late Notice - Oakdale

wanda.sampson@royalamerican.com
jason.williams@royalamerican.com

Wanda Sampson|Accounting Manager (850)-914-3227

From: Misty Smith <Misty.Smith@floridahousing.org>
Sent: Thursday, October 29, 2020 12:09 PM
To: Wanda Sampson <wanda.sampson@royalamerican.com>; Jason Williams <jason.williams@royalamerican.com>
Subject: RE: Annual HOME Interest Late Notice

Wanda,

Please provide the email address to which you would like this invoice to be sent.

Thank you,
Misty

From: Wanda Sampson <wanda.sampson@royalamerican.com>
Sent: Thursday, October 29, 2020 12:48 PM
To: Misty Smith <Misty.Smith@floridahousing.org>; Jason Williams <jason.williams@royalamerican.com>
Subject: RE: Annual HOME Interest Late Notice

Hi Mary

If you could change it to Attn: Accounting, that would be great.

Wanda Sampson|Accounting Manager (850)-914-3227

From: Misty Smith <Misty.Smith@floridahousing.org>
Sent: Thursday, October 29, 2020 10:50 AM
To: Jason Williams <jason.williams@royalamerican.com>
Cc: Wanda Sampson <wanda.sampson@royalamerican.com>
Subject: RE: Annual HOME Interest Late Notice

Jason,

Please see attached. We currently have Kerri Toth as the contact for Oakdale. Should this be changed?

Thank you,



Misty Smith | Senior Program Accountant
227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 | p. 850.488.4197 | L 850.488.9909
Misty.Smith@floridahousing.org | Visit our website at www.floridahousing.org



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From: Jason Williams <jason.williams@royalamerican.com>
Sent: Tuesday, October 27, 2020 4:40 PM
To: Misty Smith <Misty.Smith@floridahousing.org>
Cc: Wanda Sampson <wanda.sampson@royalamerican.com>
Subject: RE: Annual HOME Interest Late Notice

Good afternoon,

Thank you for the invoice for Little Oaks, I also need one for Oakdale Apartments – RFP 2009-04 / 2009-048CTXH.

Thank you

JASON WILLIAMS
GENERAL LEDGER TECHNICIAN
ROYAL AMERICAN COMPANIES
1022 WEST 23RD STREET, 3RD FLOOR
PANAMA CITY, FL 32403
850.914.8420

From: Joey Chapman <joey.chapman@royalamerican.com>
Sent: Tuesday, October 27, 2020 3:12 PM
To: Wanda Sampson <wanda.sampson@royalamerican.com>
Subject: Fwd: Annual HOME Interest Late Notice

Sent from my iPhone

Begin forwarded message:

From: Misty Smith <Misty.Smith@floridahousing.org>
Date: October 27, 2020 at 2:08:06 PM CDT
To: Joey Chapman <joey.chapman@royalamerican.com>
Subject: Annual HOME Interest Late Notice

Good afternoon

Please see the attached invoice for the annual HOME interest payment and late fee.

Thank you,

Misty Smith | Senior Program Accountant

227 N. Bronough Street, Suite 5000, Tallahassee, FL 32301 | p. 850.488.4197 | f. 850.488.9809
Misty.Smith@floridahousing.org | Visit our website at www.floridahousing.org.

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