

Department of Housing & Community Development
Post Office Box 490—Station 22
Gainesville, FL 32627-0490
Ph. (352) 393-8565
wachteljs@gainesvillefl.gov

Request for 2025 Affordable Housing Development Grant

APPLICATION

Instructions

- If you have any questions, contact Neighborhood Planning Coordinator John Wachtel, at (352) 393-8565, or by email at wachteljs@gainesvillefl.gov.
- Applications must be submitted and received by 9:00 a.m. (local time), Monday, February 10, 2025. Late applications will not be accepted.
- Applications will be accepted only by email in the form of full color PDFs to wachteljs@gainesvillefl.gov. The City WILL NOT accept applications submitted late, by mail, or by FAX.
- 4. All signatures within an application packet must be in <u>blue ink</u>; and <u>all attachments must be</u> titled and labeled.
- Applications must include a PowerPoint Presentation, using the template provided on the City's Housing and Community Development Website.
- Applicants for this grant must complete and submit the Project Summary JotForm which
 can be accessed by clicking on the following link: https://form.jotform.com/243655068016154
- 7. Applicants for this grant may be required to present the project, either virtually or in-person.
- 8. Applicants are advised to review the Gainesville SHIP Local Housing Assistance Plan (LHAP) https://www.gainesvillefl.gov/files/assets/public/v/1/housing-amp-community-development/documents/city-of-gainesville-2023-2026-lhap-final.pdf before completing the application process. Strategies C and F of Section II are particularly applicable.
- Funding awards may be subject to approval by the City Commission and are based on funding availability.
- 10. The City reserves the right to reject any and all applications.

Organization/Business Information

- 1) Organization/Business Name: Visionaires LIC
- 2) Organization/Business Address (City, State, Zip): 14304 NW 16378 Place Alachua, FL 32615
- 3) Type of Organization/Business: For Profit Non-Profit Gov. Agency
- 4) Incorporation Date (Month and Year): 5/4/2021
- 5) Estimated Budget for Current Fiscal Year: \$ 300,000
- 6) Number of Staff Employed (full time equivalents): 4 1
- 7) Years of Affordable Housing Development Experience: 2
- 8) Organization/Business Contact Person and Title: Albert W. Sorrell
- 9) Telephone: (352) 278-6429 Email Address: newcreation fc @ Yahoo. Com

Development Project Information

- 1. Project Name: Vision
- 2. Project Location/Address: 2381 N.E. 144 street Gamesville, F1 32609
- 3. Project size in acres: 0.1
- 4. Total number of units: 1
- 5. Describe the project in detail (use number of units, not percentages). Attach additional sheets if necessary. What is the mix of affordable and market rate units? What is the mix of single-family and multiple-family units? What is the mix of rental and for-sale units? What are the building heights, in stories? Single family home, | Unitfor Sale)
- 6. How long is the Affordability Period and how will it be enforced? (NOTE: must be at least 10 years for ownership units, and at least 15 years for rental units) 10 years

 It will be enforced by wrong agreement.
- 7. Have you completed a First Step Meeting with the City's Department of Sustainable Development? Yes, comments attached Scheduled for (First Step Meeting must be completed before final approval of grant request)

Project Funding Information

Important Notes:

- · City funding for this grant is provided only as reimbursement.
- SHIP funding for this grant must be expended by certain dates. See Exhibit B of the City's LHAP.
- · Maximum funding is \$25,000 per affordable rental unit.
- · Maximum funding is \$50,000 per affordable single-family unit for first-time homebuyers.
- 1) Total Project Costs:
- 2) Total City Funding Requested:

How much, on a per unit basis, for rental units? How much, on a per unit basis, for single-family first-time homebuyer units? \$50,000

3) Total Project Funding Sources:

Funding Source	Amount
City funds for Affordable Rental Housing	
City funds for Affordable SF 1st Time Homebuyer Housing	\$ 50,000
TOTAL	\$ 50,000

(Please list all funding sources-must equal total project costs listed #1 above)

4) What happens to this project if the City does not fund it, or funds it at a level lower than requested? Project will be Completed with Organization funds.

DISCLOSURE OF POTENTIAL CONFLICTS OF INTEREST

Are there any officers or employees of the org their business or partnership associates, who	ganization or members of their immediate families, or will be involved with conducting this project and are:
a) Employees of, or related to employees of, th	ne City of Gainesville? Yes No
b) Members of, or related to Members of the	Gainesville City Commission? Yes No
c) Beneficiaries of the program for which fund of goods or services? Yes No	ds are requested, either as clients or as paid providers
existence of a potential conflict of interest does but the existence of an undisclosed conflict ma	please attach a full explanation to the Application. The s not necessarily make the project ineligible for funding, by result in the termination of any funding awarded. The d by an authorized organization representative.
City of Gainesville to undertake the necessary action	the above information is true and correct. I authorize is to verify the information supplied. Further, I give eive information from my agents, financial institutions or
other organizations.	
albert J. Sorrell	02/06/2025
Signature of Applicant	Date
Albert L. SovrellAresident	02/06/2025
Print Name of Applicant and Title	Date

U.S.C. TITLE 18 SEC. 1001 PROVIDES THAT: Whoever in any manner within the jurisdiction of any agency of the United States knowingly and willingly falsifies...or makes false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry shall be fined not more than \$10,000 or imprisoned not more than five (5) years.

ATTACHMENTS Mandatory Items for Application Review

	Item	Included in Application
A.	Detailed narrative of proposed project.	4
В.	Documentation to support property ownership or site control (i.e. Warranty Deed, Trust Deed or Letter of Intent to Acquire Property).	D.
C.	Alachua County Tax Collector's receipt for most recent taxes paid on proposed projects.	
D.	Map of the proposed development area.	U.
E.	Development costs plan.	
F.	Site Plan.	
G.	Preliminary drawings of elevations and floorplans.	
H.	Development timeline for the project.	
I.	Project rent limits and/or sale prices.	9
J.	A copy of the Applicant's most recent audit and/or certified financial statement.	Ø
K.	Copies of commitment and support letters from financial institutions and partnering organizations.	D D
L.	Summary of how the project will be marketed, how the project will find tenants/homebuyers, and how the project will reach out to the local community.	Ø
M.	A list of paid staff (full and/or part time) that will have responsibility for the proposed project including job titles, summary of housing development experience, and summary of project duties.	
N.	A list of all housing developments completed since 2014.	2
O.	If applicable, up to 5 references from Local Governments that provided the Applicant with funding for housing developments that have been completed.	

Project Narrative

This 1,600-square-foot, 3-bedroom home is thoughtfully designed to provide modern, quality, and affordable housing. The open-concept layout connects the kitchen, dining, and living areas, creating a central space for family gatherings and daily activities. The master suite features an en-suite bathroom and walk-in closet, while two additional bedrooms offer flexibility for various family needs. Prioritizing efficient space use and sustainable practices, this home exemplifies our mission to make affordable housing accessible, comfortable, and supportive of community living

This Instrument Prepared by and Return to: Robert R. Richardson UNIVERSITY CITY TITLE LLC 309 NE 1ST STREET GAINESVILLE, FL 32601 Our File No.: 24-1833 RECORDED IN OFFICIAL RECORDS PASTRIMENT # 2569412 2 POLIS JAN 15, 1024 4 12:39 PM Section 158 1594 109 1 S. JESS 198Y, ESS - Clerk Clark Of Court ALACHAR COUNTY Florids One States Court State 10 70

N. B. C. STORY IS NUMBER IN SER BAR

Property Appraisers Parcel Identification (Folio) Numbers: 98230 929 963 Florida Documentary Stamps in the amount of \$6.70 have been paid hereon.

SPACE ABOVE THIS LINE FOR RECORDING DATA

WARRANTY DEED

THIS WARRANTY DEED, made the 15th day of July, 2024 by NEW CREATION FELLOWSHIP CHURCH, INC., a Florida not for profit corporation, herein called the grantor, to VISIONAIRES LLC, a Florida limited liability company whose post office address is 14384 NW 163RD PLACE, ALACHUA, PL 32615, hereinsiter called the Grantoe.

(Wherever need herein the terms "granter" and "granter" include oil the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of (50) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee all that certain land situate in ALACHUA County, State of Florids, viz.:

PARCEL 3:

A PARCEL OF LAND SITUATED IN BLOCK S OF PLEASANT ACRES AS PER PLAT THEREOF RECORDED IN PLAT BOOK D, PAGE 57 OF THE PUBLIC RECORDS OF ALACHUA COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

FORE A POINT OF REFERENCE COMMENCE AT THE SOUTHWEST CORNER OF BLOCK S AND RUN SOUTH 89 DEG. 49 MIN. 21 SEC, EAST ALONG THE SOUTH LINE OF BLOCK S, 118.00 FEET; THENCE RUN NORTH 00 DEG. EAST, 80 FEET; THENCE RUN NORTH 89 DEG. 49 MIN. 21 SEC. WEST, 118.00 FEET TO THE WEST LINE OF BLOCK S, THENCE RUN SOUTH 00 DEG. EAST ALONG THE WEST LINE OF BLOCK S, 90.00 FEET TO THE POINT OF BEGINNING. SAID LANDS ALSO KNOWN AS LOT 3 OF MINOR SUBDIVISION, BOOK 2, PAGE 99 OF SAID PUBLIC RECORDS. Subject to casesnents, restrictions and reservations of record and to taxes for the year 2024 and thereafter.

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the granter hereby covenants with said grantee that the granter is lawfully seized of said land in fee simple; that the granter has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2023.

NEW CREATION FELLOWSHIP CHURCH, INC., a Florida not for profit corporation Libert J. Dorroll ALBERT L. SORELL, President
Florida not for profit corporation
Florida not for profit corporation
ALBERT L. SORELL, President
ALBERT L. SORELL, President
physical presence or online notarization this
CREATION FELLOWSHIP CHURCH, INC., a She is personally known to me or has produced
1700.
10 HOI)
Show K.V
Notary Signature
Printed Notary Name

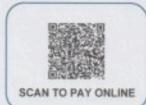


2024 PAID REAL ESTATE

NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

ACCOUNT NUMBER	PROPERTY ADDRESS	MILLAGE CODE
08230 020 003	2381 NE 14TH ST	3600

VISIONAIRES LLC 14304 NW 163RD PL ALACHUA, FL 32615 EXEMPTIONS: CONSTITUTIONAL CHARITABLE, RELIGIOUS, SCIENTIFIC



	AD	VALOREM TAXES			
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	AGE 21.9380	NON-AD \		AND DESCRIPTION OF	\$0.00

JOHN POWER, CFC

2024 PAID REAL ESTATE

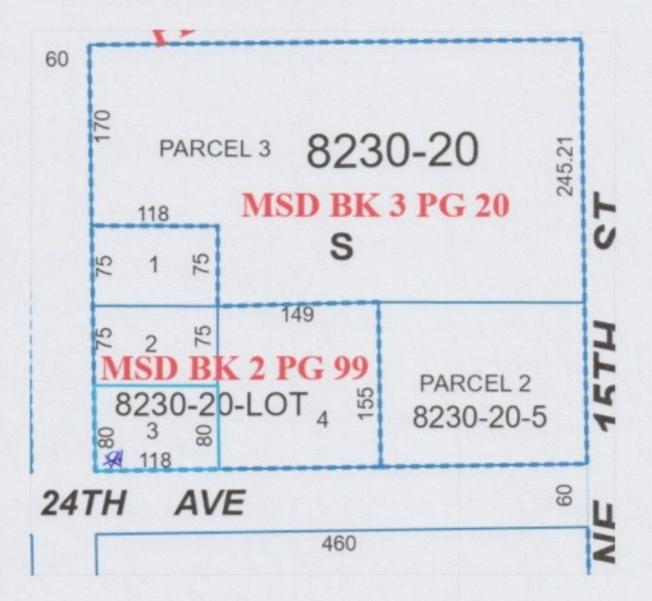
ALACHUA COUNTY TAX COLLECTOR NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS
PLEASE PAY IN U.S. FUNDS TO JOHN POWER, TAX COLLECTOR • P.O. BOX 44310 • JACKSONVILLE, FL 32231-4310

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VISIONAIRES LLC 14304 NW 163RD PL ALACHUA, FL 32615

PLEASE PAY \$0.0	

WANT TO RECEIVE YOUR BILL ELECTRONICALLY NEXT YEAR? VISIT www.AlachuaCollector.com AND SIGN UP FOR E-BILLS!



CAPITAL CITY BANK INSPECTION SHEET

Loan Number: 70000292956	Borrower:			1	/isionaire	s LLC		17.00
Lot Number:	2 Block:	s		Subdiv	laion:		Pleasant /	Acres
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1 or 2 Story:		Po	ol:		\$			
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VINDOWS & EXTERIOR DOORS		4%	\$8,716.00				-	
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HEATING & A/C HANDLER		1%						-
PLUMBING STACK		2%	\$4,358.00					
ROUGH ELECTRICAL OUTLET		2%						
XTERIOR SIDING/BRICK VENEER		3%	\$8,537.00					
EXTERIOR PRIMED & CAULKED		8%						
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ABINETS		4%						
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NTERIOR DOORS & TRIM		3%						
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NTERIOR PAINT		2%						
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LUMBING FIXTURES COMPLETE		1%	\$2,179.00 \$4,358.00	-				
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VSULATION/CEILINGS		1%	\$2,179.00					
VALKS/DRIVEWAY		2%	\$4,358.00					
ANDSCAPE		2%	\$4,358.00					-
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EATING & A/C COMPRESSOR		2%	\$4,358.00					
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TOR COMMONITY AND RESIDENTIAL LOANS	BUILDER AND BORROWER(S) ARE REQU	JIRED TO SIGN THIS FORM:
Olliert I. Spriell 7/15/24 By Abert L Sorrell Manager DATE	Gainey Builders LLC	
By: Albert L. Sorreit, Manager DATE	By: Elijiah Geiney, Manager	DATE

Site Plan

922 ill discs 990

GAINESVILLE, FL 32609

Gainey Builders, LLC A New Spec Residence For

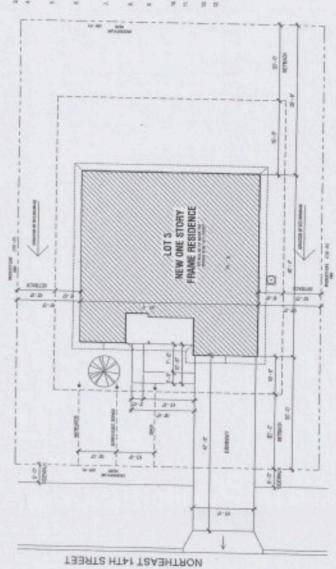
A New Spec Residence For Gainey Builders, VISIONAIRES, LLC

2381 NE 14TH STREET, GAINESVILLE, FL 32809

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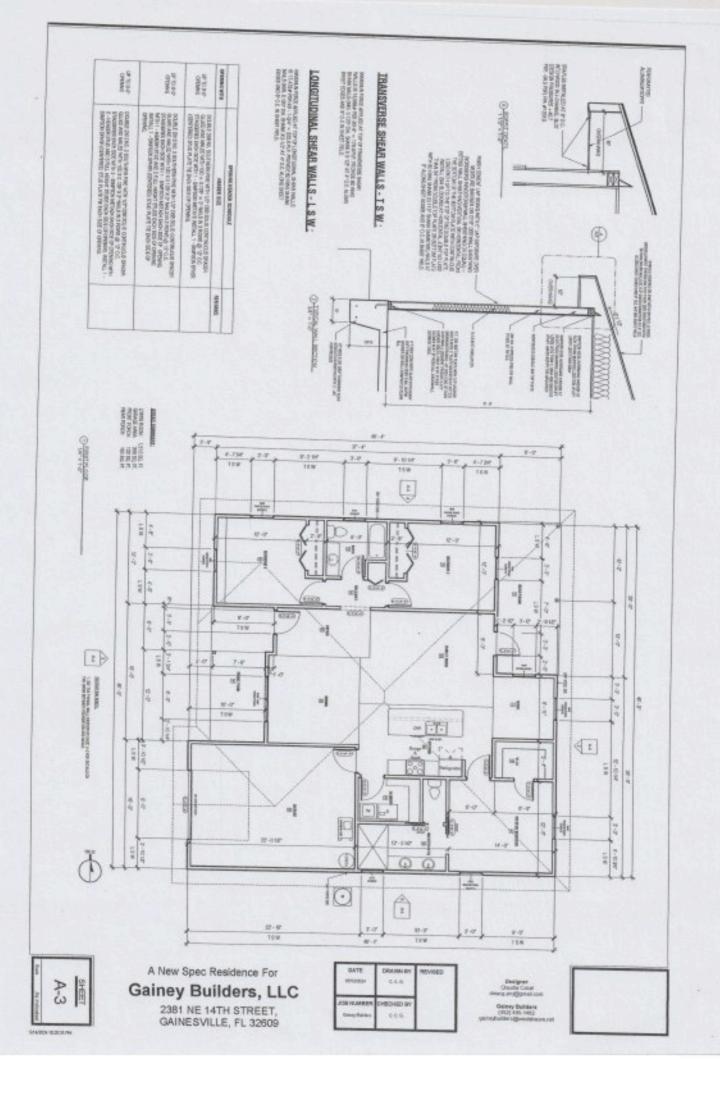
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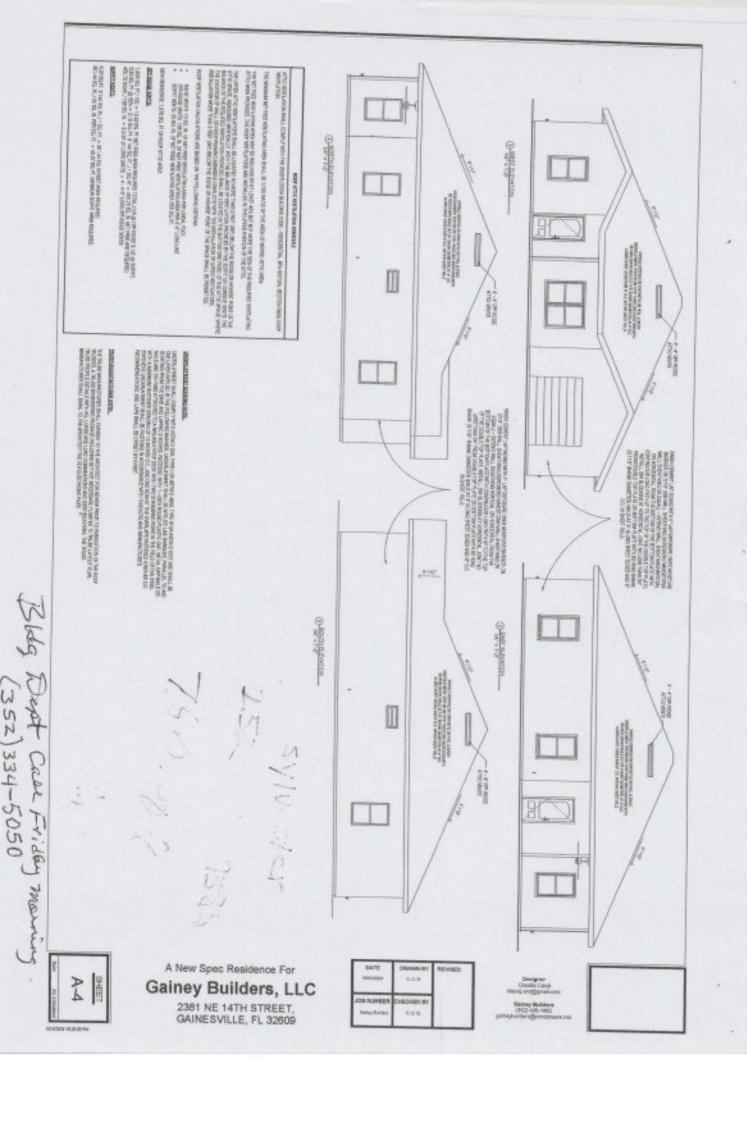
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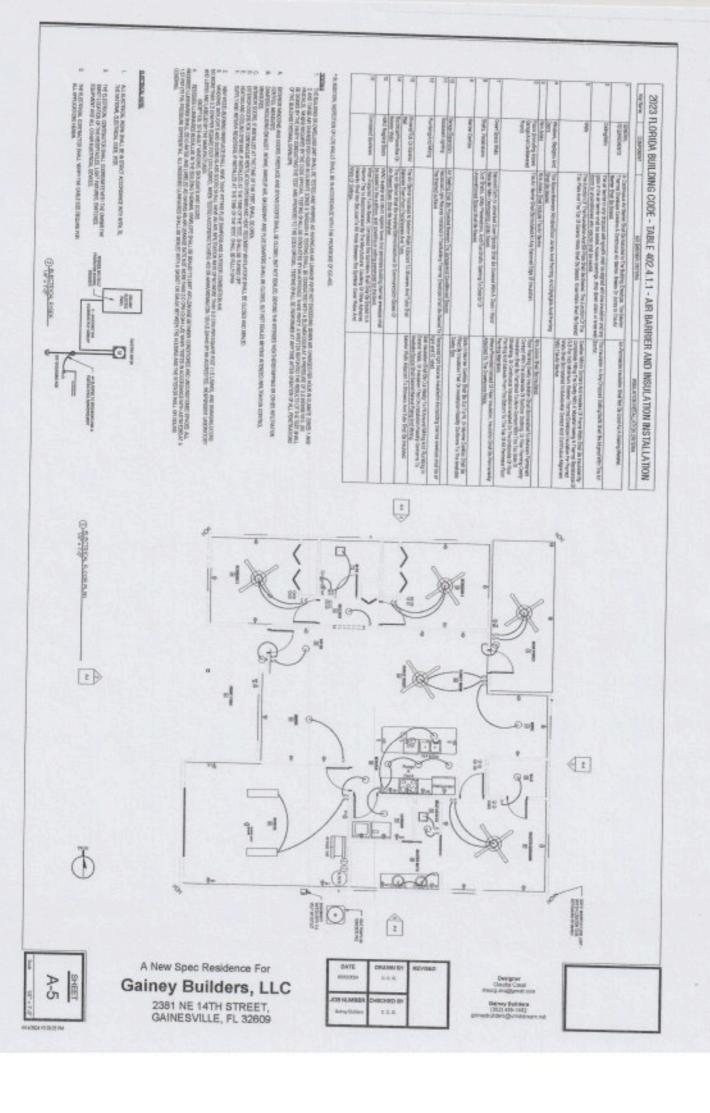
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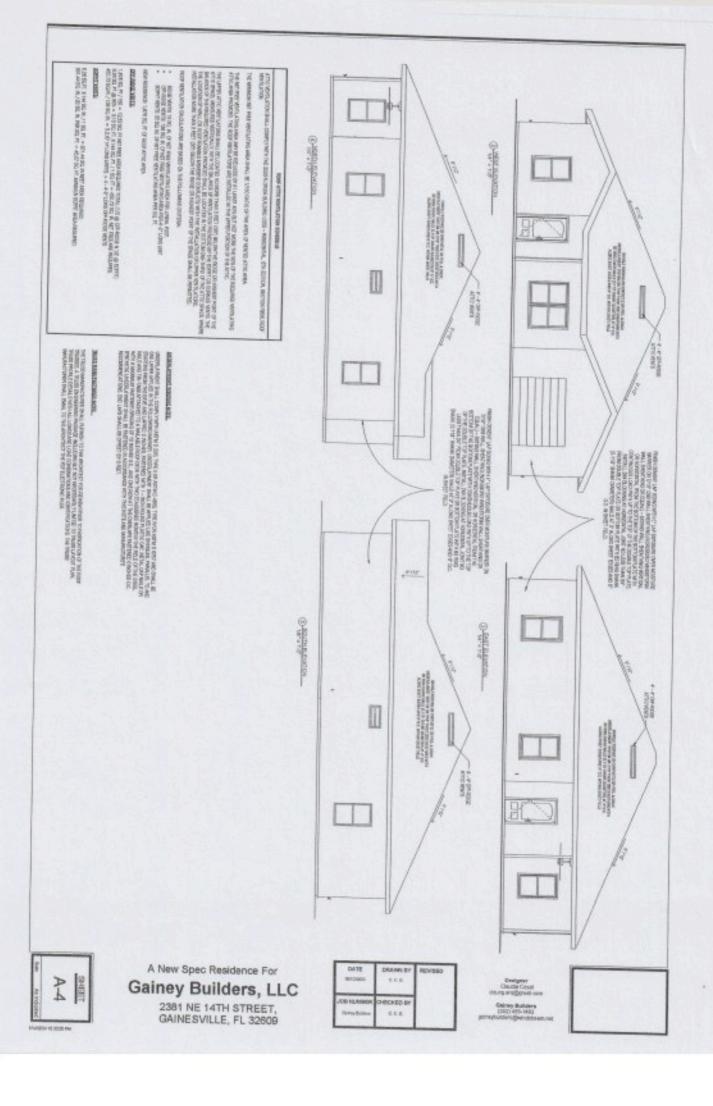
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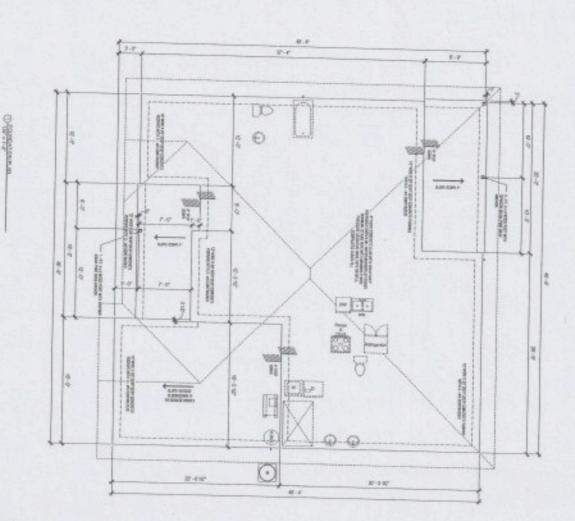








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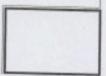


A New Spec Residence For

Gainey Builders, LLC

2381 NE 14TH STREET, GAINESVILLE, FL 32609

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23B1 NE 14TH STREET, GAINESVILLE, FL 32609

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A New Spec Residence For

Gainey Builders, LLC

2381 NE 14TH STREET, GAINESVILLE, FL 32809

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Development Timeline for project

Project start date Feb 5, 2025 estimated completion date Oct 5, 2025

Project sale prices

Estimated sales price \$307,000-\$310,000

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undersigned. Applicant(s) will promptly notify Creditor of any subsequent changes which would affect the accuracy of this Statement. Creditary questions about Creditor's experience with violation of federal law 18 U.S.C. sec 1014 and may result in a fine or imprisonment or both.

In addition, each individual signing below authorizes the Creditor to check their individual credit account and employment history and have a credit reporting agency prepare a credit report on them.

The undersigned decl	ares that he/she has	read and understands	the statements above.
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If an individual stat	temental liest	S. Sorrel	2
Signature		4010 ar	

fa	oint	state	ment	

Spouse Signature

Date: _

the State of Florida without regard to its conflicts of law provisions. This Note has been accepted by Lender in the State of Florida.

CHOICE OF VENUE. If there is a lawrout, Borrower agrees upon Lender's request to submit to the jurisdiction of the courts of Leon County,

DISHONORED ITEM FEE. Borrower will pay a fee to Lender of \$35.00 if Borrower makes a payment on Borrower's loan and the check or presult-orized charge with which Borrower pays is later dishonored.

RIGHT OF SETOPF. To the extent permitted by applicable law, Lander reserves a right of setoff in all Borrower's accounts with Londer (whether checking, savings, or some other account). This includes all accounts florrower holds jointly with someone ete and all accounts florrower holds jointly with someone ete and all accounts florrower may open in the future. However, this does not include any lifth or Keogh accounts, or any trust accounts for which setoff would be prohibited by Borrower authorizes Lender, to the extent parmitted by applicable law, to charge or setoff all sums owing on the indebtedness against any

COLLATERAL. Borrower acknowledges this Note is secured by a first real estate mortgage together with an assignment of rents, both dated and recorded on December 2, 2022 in Official Records Book 5055 at Page 1852, and Official Records Book 5055 at Page 1860, respectively, in the Public Records of Alachus County, Florida. All terms and conditions are hereby incorporated and made a part of this note.

LINE OF CREDIT. This Note evidences a revolving line of credit. The following person or persons are authorized to request advances and authorize payments under the line of credit until Lender receives from Borrower, at Lender's address shown above, written notice of revocation either: (A) advanced in accordance with the instructions of an authorized person or (B) credited to any of Borrower's accounts with Lender. The unpaid principal balance owing on this Note at any time may be evidenced by endorsements on this Note or by Lender's Internal records, SPECIAL PROVISION. 1) No new starts allowed

GLOC to be closed once sub-note #70000292956 is paid off.

DOCUMENTARY STAMP TAXES. This Note renews Loan # 70000255482 on which documentary stamp taxes were previously paid on the

GUIDANCE LINE NEW STARTS. BORROWER RATIFIES AND CONFIRMS AND AGREES TO BE BOUND BY ANY AND ALL NEW START AGREEMENTS ADVANCED BY LENDER TO OR FOR BORROWER UNDER THIS NOTE.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Borrower may notify Lender if Lender reports any inaccurate information about Borrower's account(s) to a consumer reporting agency. Borrower's written notice describing the specific inaccuracy(iss) should be sent to Lender at the following address: Capital City Bank Credit Administration Division Post Office Box 900

H06 CONDOMINIUM REQUIREMENTS. If any portion of the collateral for my loan includes a condominium unit(s), I understand that I am required fire to purchase HOS (Condominium) insurance coverage, specifically for insuring the interior of my condominium unit and its contents against fire and other hazards. This requirement is for coverage over and above any other insurance requirement (such as Flood) and is in addition to any throughout the life of the loan and is further subject to the conditions set forth below.

GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Borrower does not agree or GENERAL PROVISIONS. If any part of this Note cannot be enforced, this fact will not affect the rest of the Note. Borrower does not agree or intend to pay, and Lander does not agree or intend to contract for, charge, collect, take, reserve or receive (collectively referred to havein as demand, prepayment, or acceleration) cause Lender to charge or collect more for this loan, which would in any way or event (including charge or collect by federal law or the law of the State of Florida (as applicable). Any such excess interest or unauthorized fee permitted to anything stated to the contrary, be applied first to reduce the principal between of this loan, and when the principal has been paid in full, be other person who signs, guarantees or endorses this Note, to the extent silowed by law, waive presentment, charged from Borrower and any dishonar. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether frequired years and for any length of time) this idea or release any party or guaranter or colletars; or impair, fail to realize upon or perfect Lender's parties also agree that Lender may modify this idea or accessing by Lender without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several.

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE, INCLUDING THE VARIABLE INTEREST RATE PROVISIONS. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

BORROWER:

VISIONAIRES LLC

Alber

PROMISSORY NOTE

Principal Loan Date Maturity Loan No \$300,000.00 Call / Call 02-07-2025 Account 02-07-2026 70000255482 Officer Initials References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.

Any item above containing ******* has been omitted due to text length limitations.

Borrower: VISIONAIRES LLC

2477 NE 14th ST

GAINESVILLE, FL 32609-3180

Lender:

CAPITAL CITY BANK WEST NEWBERRY OFFICE P.O. BOX 900 TALLAHASSEE, FL 32302

Principal Amount: \$300,000.00

PROMISE TO PAY. VISIONAIRES LLC ("Borrower") promises to pay to CAPITAL CITY BANK ("Londer"), or order, in lawful money of the United States of America, the principal amount of Three Hundred Thousand & 00/100 Dollars (\$300,000.00) or so much as may be outstanding, together with interest on the unpaid outstanding principal balance of each advance. Interest shall be calculated from the date of each advance.

PAYMENT. Borrower will pay this loan in one payment of all outstanding principal plus all accrued unpaid interest on February 7, 2026. In addition, Borrower will pay regular monthly payments of all accrued unpaid interest due as of each payment date, beginning March 7, 2025, law, payments will be applied first to any unpaid collection costs; then to any late charges; then to any accrued unpaid interest; and then to principal. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

VARIABLE INTEREST RATE. The interest rate on this Note is subject to change from time to time based on changes in an independent index which is the J.P. Morgan Chase Prime Rate (the "Index"). The index is not necessarily the lowest rate changes in an independent index will let Borrower the current index rate upon Borrower's request. The interest rate change will not occur more often than each deity. Borrower's request. The interest rate change will not occur more often than each deity. Borrower's request. The interest rate change will not occur more often than each deity. Borrower's request in the index currently is 7.500% per annum. Interest on the unpeid principal balance of this Note will be calcutated as described in the "INTEREST CALCULATION METHOD" paragraph using a rate of 1.000 in an initial rate of 8.500% per annum based on a year of 360 days. If Lender determines, in its sole discretion, that the Index has become designating a substantially similar substitute index. Lender may also amend and adjust the Margin to accompany the substitute index. The then-prevailing market convention for selecting a substitute index and margin for the specific index that is unavailable or unreliable, either tamporarily, indefinition, or zero. In making these amendments, Lender may stake into consideration any amendment to the terms of this Note will become effective and bind Borrower 10 business days after Lender gives written notice to Borrower 5.000% per annum or more than (except for any higher default rate shown below) the lesser of 17.700% per annum or the maximum rate allowed by applicable law.

INTEREST CALCULATION METHOD. Interest on this Note is computed on a 365/360 basis; that is, by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by the actual number of days the principal balance is outstanding. All interest payable under this Note is computed using this method.

PREPAYMENT. Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower a Borrower's obligation to continue to make payments of accrued unpaid interest. Father, early similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or imitations or as full satisfaction of a disputed amount must be mailed or delivered to: Capital City Bank, Loan Servicing, Post

LATE CHARGE. If a payment is 10 days or more late, Borrower will be charged 5.600% of the regularly scheduled payment.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the interest rate on this Note shall be increased to 17.700% per annum based on a year of 360 days. However, in no event will the interest rate exceed the maximum interest rate limitations

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower feils to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement

Default in Favor of Third Parties. Borrower or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Borrower's property or Borrower's ability to repay this Note or perform Borrower's obligations under this Note or any of the related documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The dissolution of Borrower (regardless of whether election to continue is made), any member withdraws from Borrower, or any other termination of Borrower's existence as a going business or the death of any member, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfaiture Proceedings. Commencement of foreclasure or forfeiture proceedings, whether by judicial proceeding, self-help, Creditor or Positive Proceedings. Commencement of foredesure or forfetture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a gernishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guaranter. Any of the preceding events occurs with respect to any Guaranter of any of the indebtedness or any Guaranter dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

Gure Provisions. If any default, other than a default in payment, is curable and if Borrower has not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured if Borrower, after Lender sends written notice to Borrower demanding cure of such default. (1) cures the default within ten (10) days, or (2) if the cure requires more than ten (10) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonable practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal belance under this Note and all accrued unpaid interest mediately due, and then Borrower will pay that amount.

ATTORNEYS FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender the amount of these costs and expenses, which includes, subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including reasonable attorneys' fees and legal expenses for bankruptcy proceedings (including afforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law

GOVERNING LAW. This Note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of

List of Housing Developments since 2014

One Single family home located in Gainesville FL.

Market Project

 We will market the home online with ads and with realtor and with housing programs