

**Board of County Commissioners  
Agenda Request**

**Date of Meeting:** May 19, 2015

**Date Submitted:** May 5, 2015

**To:** Honorable Chairperson and Members of the Board

**From:** Robert M. Presnell, County Administrator  
Phyllis R Moore, SHIP Administrator

**Subject:** Approval of Signatures for Special Assessment Liens and Rehabilitation Contract- State Housing Initiative Partnership “SHIP” Program

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**Statement of Issue:**

This agenda item seeks approval and signatures for Special Assessment Liens and Rehabilitation Contracts that were agreed upon by the homeowner, contractor and Community Development Administration’s **SHIP** Housing Rehabilitation Program for the rehabilitation of their home.

**Background:**

In order to protect the interest of the County, the state requires that a lien and contract be placed on the homes that are going to be rehabilitated with **SHIP** funds. The special assessment lien was signed and needs to be recorded once the homeowners have been awarded the Deferred Payment Loan to rehabilitate their home. The loan is funded by the State Housing Initiative Partnership **SHIP** Program through the State of Florida and does not require repayment. Repayment of the loan, when required, is based upon the prorated principal balance for the term of the loan that has not expired. The Owners and the Gadsden County Community Development Administration’s Housing Rehabilitation Program have agreed that the owners shall remain in the house for a full five-year period at no annual rate of interest and once the five-year period is completed that the lien would be forgiven and satisfied. The homeowners are required to pay the fees to have the lien recorded at the Gadsden County Clerk of Court’s office and the Gadsden County Community Development Administration office will furnish them a copy of the recorded document and keep the original for our files.

**Analysis:**

As agreed upon by the Owner and the Gadsden County Community Development Administration's **SHIP** Rehabilitation Program the owner shall remain in the house for a full five- year period, after the lien has expired it will be forgiven and satisfied. The Rehab Contract is the agreement that has been made between the contractor and homeowner.

**Fiscal Impact:**

NONE

**Option 1:**

1. Approve and sign the homeowner's lien and contract that is being or have been served by the **SHIP** Housing Rehabilitation program.
2. Disapprove and not sign the homeowner's lien and contract that is being served or have been served by the **SHIP** Housing Rehabilitation program.
3. Board directions.

**County Administrator's Recommendation:**

Option 1

**Attachments:**

1. Lien and Contract -SEE ATTACHMENTS
  - A. Claudette Green
  - B. Evelyn McNealy
  - C. Mary Porter

The Contractor shall not discriminate on the basis of race, color, religion, sex or national origin. He/she further agrees that (except where he/she has obtained identical certification from proposed subcontractors for specific time periods) he/she will obtain identical certification from proposed sub-contractors prior to the award of subcontractors exceeding \$10,000 which are not exempt from the provisions of the Equal Opportunity Clause; that he/she will retain such certifications in his/her files; and that he/she will forward the following notice to such proposed subcontractors (except where proposed subcontractors have submitted identical certifications for specific time periods).

\*parking lots, drinking foundations, recreation or entertainment areas.

ADDITIONAL CONTRACT PROVISIONS

If this Contract includes additional provisions not included in the General Conditions of Federal Provisions, such additional execution by the Contractor and the owner. If no additional provisions are to be included in this Contract, this Contract shall so state so by having the work "NONE" written or typed on the following line.

"None"

IN WITNESS WHEREOF, the Contractor has executed this Contract as of the 5TH day of MAY, 20 15 and the Owner has executed this Contract as of the date above first written.

WITNESSES:

[Signature]  
Sonya D. Burns

[Signature]  
Contractor, MICHAEL FRANCIS

License Number

WITNESSES:

[Signature]  
Sonya D. Burns

[Signature]  
Owner, EVELYN MCNEALY

WITNESSES:

\_\_\_\_\_  
\_\_\_\_\_

Owner, \_\_\_\_\_

As approved by the Gadsden County's  
Housing Rehabilitation Program

BY: [Signature]  
Title: Ship Administrator

Attest:

GADSDEN BOARD OF COUNTY COMMISSIONERS  
BY:

\_\_\_\_\_  
CLERK OF THE CIRCUIT COURT

\_\_\_\_\_  
CHAIRMAN, BCC

NOTE: TO HOMEOWNER(S)' THIS IS TO REMIND YOU THAT REHABILITATION UNDER THE COUNTY ER/SHIP PROGRAM IS MINOR TO MODERATE REPAIRS ONLY.

**GADSDEN COUNTY**  
**HOUSING REHABILITATION PROGRAM**  
**CONTRACT FOR REHABILITATION WORK**

THIS CONTRACT, entered into this 5TH day of MAY 2015,  
by and between EVELYN MCNEALY of 229 BROWARD AVE CHATTAHOOCHEE, FL  
32324 hereinafter called the "Owner, "and MFRANZ CONSTRUCTION LLC  
(MICHAEL FRANCIS) 146 SELMAN ROAD QUINCY, FLORIDA 32351

hereinafter called the "Contractor, "and as approved by the County  
of Gadsden through its designee, The Gadsden County's Housing  
Rehabilitation Program, Hereinafter called "Agency."

**WITNESSETH:**

**WHEREAS,** the Owner proposes to finance in whole or in part the  
cost of the rehabilitation work provided for in this Contract from  
the proceeds of rehabilitation monies made or to be made to the  
Owner through the United States of America pursuant to Title I of  
the Housing and Community Development Act of 1974, and applicable  
regulations of the Agency (and from other funds available to the  
Owner to finance the cost of such rehabilitation work has been  
approved by the Agency, and the owner desires to engage the  
Contractor to perform such rehabilitation work in accordance with  
the provisions of this Contract and applicable requirements of the  
Agency,

**NOW, THEREFORE,** for the considerations stated herein, the  
Owner and the Contractor do hereby mutually agree as follows:

**GENERAL CONDITIONS**

Section 1. **Property to be Rehabilitated**

The property to be rehabilitated pursuant to this Contract  
is located at 229 BROWARD AVE CHATTAHOOCHEE, FLORIDA 32324  
County of Gadsden, State of Florida, and is more particularly  
described as follows:

**PARCEL IDENTIFICATION NUMBER: 2-04-3N-6W-0480-00008-0131**

Commence at the NW quarter of the NE quarter of Sec 4, Township 3  
N, Range 6 W, Gadsden County, Florida and run S 01 degrees 00  
minutes E 389.7 feet; thence S 86 degrees 25 minutes E 200.7 feet  
to E boundary of Lot 13 Block "8" of McDonalds Addition to the  
Town of River Junction (now Chattahoochee) Florida, as per plat  
book 1 Page 34 recorded in the public records of Gadsden County,  
Florida; thence run South 01 degrees 00 minutes East 100 feet  
along the Eastern boundary line of said Lot 13 to a point which  
is the POINT OF BEGINNING; thence run N 89 degrees 29 minutes W  
141.7 feet; thence run S 86 degrees 25 minutes E 80.3 feet to the  
POINT OF BEGINNING, being a part of said Lot 13. RECORDED IN  
OFFICIAL RECORDS GADSDEN COUNTY, FLORIDA.

**GADSDEN COUNTY**

**Contract for Rehabilitation Work**

**Page Two**

Section 2. Contract Documents

The Contract documents which comprise this contract for Rehabilitation Work consist of this Contract, as executed on behalf of the owner and the contractor, and the following additional documents, each of which has been attached to this Contract prior to its execution by the Owner and the Contractor and each of which is hereby incorporated in this Contract by reference: (a) the work write-up and Contractor's bid proposal, signed and dated on behalf of the Contractor as of the 5<sup>th</sup> of MAY, and accepted by the Owner as of the 5<sup>th</sup> of MAY, 20 15, and (b) the Standard Rehabilitation Specifications, including the plan Drawings (if any), for the rehabilitation work to be performed by the Contractor pursuant to this Contract. The Contractor shall perform the rehabilitation work provided for in this Contract in strict conformance with the Contract Documents that comprise this Contract. Change orders or other authorized documents pertaining to the work and issued after the execution of this Contract shall also become Contract Documents.

The Contractor shall maintain at the site one copy of all drawings, general specifications and work write-up, addenda, approved shop drawings, change orders, and other modifications in good order and marked to record all changes made during construction. These shall be available to the Owner and Agency upon request.

Section 3. Occupancy Provision

The premises are to be      occupied/  X  vacant for  45  days during the course of the rehabilitation work.

Section 4. Contract Price

Upon satisfactory completion of the rehabilitation work provided for in this Contract, the Contractor shall be paid the amount of FORTY-TWO THOUSAND TWO HUNDRED DOLLARS & 00/cts (\$42,200.00) hereinafter called the "Contract Price", which shall constitute full and complete compensation for the Contractor's performance of the rehabilitation work provided for in this Contract, except as otherwise provided in Section 21 of this Contract.

Section 5. Time of Performance

The contractor shall commence the rehabilitation work provided for in this Contract within ten (10) days from the date of the Owner's issuance of the Order to Proceed referred to in Section 8 of this Contract, unless a delay is approved in writing by the Agency Director or designee. The Contractor shall satisfactorily complete such work within  45  days after issuance of the said Order to Proceed. Said completion period may be extended upon written approval by the Agency Director or designee, in conjunctions with an approved Change Order, or as a result of acts of God or other extenuating circumstances beyond the Contractor's fault or control. However, time is the essence of this Contract, and extensions shall be limited to unforeseeable circumstances.

The Contractor shall be responsible for scheduling the rehabilitation work, and for coordinating the operations of all trades, subcontractors, and suppliers engaged by the Contractor in connection with the work, in such manner as to assure the expeditious completion of work.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

10. In the event it is determined by Gadsden County that the Owner-Occupant ceases to qualify for a Deferred Payment Loan of the Housing Rehabilitation Program at any time, this Agreement shall terminate immediately upon the Owner-Occupant being notified that Owner-Occupant does not qualify to receive the Deferred Payment Loan and shall constitute a default pursuant to paragraph 6.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals the day and year above first written.

[Signature]  
Witness  
[Signature]  
Witness

[Signature]  
Owner-Occupant, EVELYN MCNEALY

Witness

Owner-Occupant,

Witness

STATE OF FLORIDA  
County of Gadsden

Sworn to and subscribed before me, the undersigned authority, this 5TH of MAY 20 15, personally appeared EVELYN MCNEALY of 229 BROWARD AVE CHATTAHOOCHEE, FLORIDA 32324 who acknowledged before me that he/she freely and voluntary executed this agreement for the purpose therein expressed.



**ANITA D. DESILVA**  
MY COMMISSION # FF 055314  
EXPIRES: September 18, 2017  
Bonded Thru Budget Notary Services

[Signature]  
Signature of Notary Public-State of Florida  
Anita DeSilva  
Print, Type or Stamp Name of Notary Public

- Personally known to me, or
- Produced Identification: VALID FLORIDA IDENTIFICATION CARD

Type of identification

This instrument prepared by: Phyllis R Moore P. O. Box 1799, Quincy, FL 32353

Attest:

GADSDEN BOARD OF COUNTY COMMISSIONER  
By:

CLERK OF THE CIRCUIT COURT

CHAIRMAN, BOARD OF COUNTY COMMISSIONER

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

THIS AGREEMENT, MADE THIS 5th day of MAY, 20 15 by and between EVELYN MCNEALY whose address is 229 BROWARD AVENUE CHATTHAOCHEE, FLORIDA 32324 hereinafter referred to as "Owner-Occupant" and Gadsden County through its Housing Rehabilitation Program", hereinafter referred to as "Housing Rehabilitation Program", relates to the real property lying in Gadsden County, Florida described as follows:

**PARCEL IDENTIFICATION NUMBER: 2-04-3N-6W-0480-00008-0131**

Commence at the NW quarter of the NE quarter of Sec 4, Township 3 N, Range 6 W, Gadsden County, Florida and run S 01 degrees 00 minutes E 389.7 feet; thence S 86 degrees 25 minutes E 200.7 feet to E boundary of Lot 13 Block "8" of McDonalds Addition to the Town of River Junction (now Chattahoochee) Florida, as per plat book 1 Page 34 recorded in the public records of Gadsden County, Florida; thence run South 01 degrees 00 minutes East 100 feet along the Eastern boundary line of said Lot 13 to a point which is the POINT OF BEGINNING; thence run N 89 degrees 29 minutes W 141.7 feet; thence run S 86 degrees 25 minutes E 80.3 feet to the POINT OF BEGINNING, being a part of said Lot 13. RECORDED IN OFFICIAL RECORDS GADSDEN COUNTY, FLORIDA.

**WITNESSETH:**

WHEREAS, The Owner-Occupant proposes to finance the cost of the rehabilitation work on the above described property from the proceeds of a Deferred Payment Loan made, or to be made, available to Owner-Occupant by the Housing Rehabilitation Program. The Loan is funded from the State Housing Initiatives Partnership (SHIP) Program through the State of Florida; and

WHEREAS, the applicant for a Deferred Payment Loan must be the Owner-Occupant of the structure or must be the Purchaser-Occupant under a validly executed and binding land sales contract for the above described real property; and

WHEREAS, as long as at least one of the Owner-Occupants who was awarded the Deferred Payment Loan under the Housing rehabilitation Program remains the Owner-Occupant in the five (5) year period from the date hereof, the Deferred Payment Loan does not require repayment.

NOW, THEREFORE, In consideration of the covenants and conditions contained herein and other good and valuable consideration, it is agreed as follows:

1. The principal amount of the Deferred Payment Loan shall not exceed FORTY-TWO THOUSAND TWO HUNDRED DOLLARS AND 00/CTS (\$42,200.00) and shall be based upon the final approved, construction contract price (less other funds supplied by the Owner Occupant, if any.)
2. The term of the Deferred Payment Loan for rehabilitating the above described shall be five (5) years from the date hereof, at zero percent (0%) annual rate of interest.
3. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the five (5) year term of the Loan. (Twenty percent (20%) of the principal is forgiven each year.) Repayment of the Loan, when required, shall be based upon the prorated principal balance for the unexpired term of the Loan.
4. The amount of the Loan as herein provided shall be a special assessment against the property as described herein, and this Agreement, shall constitute a LIEN ON SAID PROPERTY. Said lien shall be satisfied after the Owner-Occupant has completed the full five (5) year term of this Agreement, or paid to Gadsden County the balance of the Deferred Payment Loan that may become due to the County as a result of the Owner-Occupant's default of the terms of the Agreement.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

5. The Owner-Occupant agrees to the following terms in the event of transfer of ownership, loss of residence at subject property, or death of the Owner-Occupant within five (5) years from the date hereof:

Loss of ownership by sale, transfer or death, or non-occupancy by the Owner-Occupant, shall constitute a default and will cause the Deferred Payment Loan to become due and payable in a lump sum. However, the County Commission may allow repayment on an annual basis in accordance with the provisions of Paragraph 6 as hereinafter set forth.

It is further provided that, upon the death of the Owner-Occupant, the five (5) year term of this Agreement may be continued and the requirements as herein established may be assumed by the Owner-Occupant's spouse and/or minor lineal descendants. "Minor" is defined as being under eighteen (18) years of age or being under twenty-two (22) years of age if a full-time student. In order to assume this Agreement. The spouse, must be residing in the home as described herein at the time of the Owner-Occupant's death, and the minor lineal descendants must move in the house, and make it their permanent residence, or already be residing in the house, upon the death of the Owner-Occupant and continue to reside there for the entire time this Agreement is in effect. In addition, the spouse and minor lineal descendants must acquire ownership of the property, and must continue Owner-Occupancy status for the remainder of the term of this Agreement. Otherwise, all requirements of this lien shall remain in full force and effect, including the provisions for a default at any time. For purposes of this provision, the term "minor lineal descendants" shall include any grandchildren of the Owner-Occupant; and such grandchildren shall be entitled to continue this Agreement as long as they meet the age and residency requirements herein, and comply with all other provisions herein.

6. Upon default, the special assessment levied hereby shall be payable in full to Gadsden County within thirty (30) days after such default occurs; provided, however, that the governing authority, the Gadsden Board of County Commissioners may, by resolution, provide for the payment of any lien in not more than ten (10) equal annual installments from the date of said resolution with interest thereon not exceeding six (6%) per annum, on the unpaid balance. Nevertheless, the Owner-Occupant of the property may pay the full amount of principal then remaining unpaid, plus accrued interest only, at any time. All unpaid sums, penalties and interest shall be and remain a lien on the above described real property in favor of Gadsden County and such lien shall have priority over all other liens and encumbrances whatsoever except any liens for state and local taxes due on the property, and any liens (including mortgages) recorded before the recording of this Agreement. This special assessment lien will not be subordinated to any other mortgage insured by HUD/FHA under Title II of the National Housing Act of 1934 or its successors, except the original. If default occurs prior to expiration of this lien all remaining funds of the DPL shall become due and payable, this includes refinancing.

If said lien shall be in default for a period of thirty (30) days, the Gadsden County may enforce the same by a suit in equity according to the provisions of the Florida Statutes or other applicable law, and the Owner shall be responsible for all cost incurred in such proceedings, including a reasonable attorney's fee.

7. Failure of the Housing Rehabilitation Program to exercise such default options shall not constitute a waiver of such options on any subsequent occasions.

8. The Owner-Occupant agrees to maintain a hazard insurance policy on the property for the full replacement value of the rehabilitated unit. Said property insurance shall be maintained during the entire five (5) year period which this lien is in effect, and shall list Gadsden County as a mortgagee in the loss-payment provisions thereof as its interest may appear.

9. If at time it is determined by Gadsden County that the Owner-Occupant qualified for and received Housing Rehabilitation funds under fraudulent pretenses or statements, or by any other means of misrepresentation, the full amount of the Deferred Payment Loan shall immediately become due and payable to Gadsden County by Owner-Occupant.

The Contractor shall not discriminate on the basis of race, color, religion, sex or national origin. He/she further agrees that (except where he/she has obtained identical certification from proposed subcontractors for specific time periods) he/she will obtain identical certification from proposed sub-contractors prior to the award of subcontractors exceeding \$10,000 which are not exempt from the provisions of the Equal Opportunity Clause; that he/she will retain such certifications in his/her files; and that he/she will forward the following notice to such proposed subcontractors (except where proposed subcontractors have submitted identical certifications for specific time periods).

\*parking lots, drinking foundations, recreation or entertainment areas.

ADDITIONAL CONTRACT PROVISIONS

If this Contract includes additional provisions not included in the General Conditions of Federal Provisions, such additional execution by the Contractor and the owner. If no additional provisions are to be included in this Contract, this Contract shall so state so by having the work "NONE" written or typed on the following line.

"None"

IN WITNESS WHEREOF, the Contractor has executed this Contract as of the 29TH day of APRIL, 20 15 and the Owner has executed this Contract as of the date above first written.

WITNESSES:

Anita Desilva  
Anita Desilva

Franklin K Brown  
Contractor, **FRANKLIN K BROWN**

License Number

WITNESSES:

Anita D. Desilva  
Anita D. Desilva

Claudette Green  
Owner, **CLAUDETTE GREEN**

WITNESSES:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Owner,

As approved by the Gadsden County's  
Housing Rehabilitation Program

By: Chyllis R. Moore

Title: Ship Administrator

Attest:

GADSDEN BOARD OF COUNTY COMMISSIONERS  
BY:

\_\_\_\_\_  
CLERK OF THE CIRCUIT COURT

\_\_\_\_\_  
CHAIRMAN, BCC

NOTE: TO HOMEOWNER(S) THIS IS TO REMIND YOU THAT REHABILITATION UNDER THE COUNTY ER/SHIP PROGRAM IS MINOR TO MODERATE REPAIRS ONLY.

**GADSDEN COUNTY**

**Contract for Rehabilitation Work**

**Page Two**

Section 2. Contract Documents

The Contract documents which comprise this contract for Rehabilitation Work consist of this Contract, as executed on behalf of the owner and the contractor, and the following additional documents, each of which has been attached to this Contract prior to its execution by the Owner and the Contractor and each of which is hereby incorporated in this Contract by reference: (a) the work write-up and Contractor's bid proposal, signed and dated on behalf of the Contractor as of the 29<sup>th</sup> of APRIL, and accepted by the Owner as of the 29<sup>th</sup> of APRIL, 20 15, and (b) the Standard Rehabilitation Specifications, including the plan Drawings (if any), for the rehabilitation work to be performed by the Contractor pursuant to this Contract. The Contractor shall perform the rehabilitation work provided for in this Contract in strict conformance with the Contract Documents that comprise this Contract. Change orders or other authorized documents pertaining to the work and issued after the execution of this Contract shall also become Contract Documents.

The Contractor shall maintain at the site one copy of all drawings, general specifications and work write-up, addenda, approved shop drawings, change orders, and other modifications in good order and marked to record all changes made during construction. These shall be available to the Owner and Agency upon request.

Section 3. Occupancy Provision

The premises are to be      occupied/  X  vacant for  45  days during the course of the rehabilitation work.

Section 4. Contract Price

Upon satisfactory completion of the rehabilitation work provided for in this Contract, the Contractor shall be paid the amount of THIRTY FOUR THOUSAND TWO HUNDRED DOLLARS & 00/cts (\$34,200.00) hereinafter called the "Contract Price", which shall constitute full and complete compensation for the Contractor's performance of the rehabilitation work provided for in this Contract, except as otherwise provided in Section 21 of this Contract.

Section 5. Time of Performance

The contractor shall commence the rehabilitation work provided for in this Contract within ten (10) days from the date of the Owner's issuance of the Order to Proceed referred to in Section 8 of this Contract, unless a delay is approved in writing by the Agency Director or designee. The Contractor shall satisfactorily complete such work within  45  days after issuance of the said Order to Proceed. Said completion period may be extended upon written approval by the Agency Director or designee, in conjunctions with an approved Change Order, or as a result of acts of God or other extenuating circumstances beyond the Contractor's fault or control. However, time is the essence of this Contract, and extensions shall be limited to unforeseeable circumstances.

The Contractor shall be responsible for scheduling the rehabilitation work, and for coordinating the operations of all trades, subcontractors, and suppliers engaged by the Contractor in connection with the work, in such manner as to assure the expeditious completion of work.

GADSDEN COUNTY  
HOUSING REHABILITATION PROGRAM  
CONTRACT FOR REHABILITATION WORK

THIS CONTRACT, entered into this 29TH day of APRIL 2015,  
by and between CLAUDETTE GREEN of 20 HINSON CIRCLE HAVANA, FL  
32333 hereinafter called the "Owner, "and KAMRYN CONSTRUCTION LLC  
(FRANKLIN K BROWN) 3558 MOSSY CREEK LANE TALLAHASSEE, FLORIDA 32302  
hereinafter called the "Contractor, "and as approved by the County  
of Gadsden through its designee, The Gadsden County's Housing  
Rehabilitation Program, Hereinafter called "Agency."

**WITNESSETH:**

**WHEREAS**, the Owner proposes to finance in whole or in part the  
cost of the rehabilitation work provided for in this Contract from  
the proceeds of rehabilitation monies made or to be made to the  
Owner through the United States of America pursuant to Title I of  
the Housing and Community Development Act of 1974, and applicable  
regulations of the Agency (and from other funds available to the  
Owner to finance the cost of such rehabilitation work has been  
approved by the Agency, and the owner desires to engage the  
Contractor to perform such rehabilitation work in accordance with  
the provisions of this Contract and applicable requirements of the  
Agency,

**NOW, THEREFORE**, for the considerations stated herein, the  
Owner and the Contractor do hereby mutually agree as follows:

**GENERAL CONDITIONS**

Section 1. Property to be Rehabilitated

The property to be rehabilitated pursuant to this Contract  
is located at 20 HINSON CIRCLE HAVANA, FLORIDA 32333  
County of Gadsden, State of Florida, and is more particularly  
described as follows:

**PARCEL IDENTIFICATION NUMBER: 2-14-3N-2W-0155-0000A-0010**

LOT 1, BLOCK A OF HINSON HEIGHTS ACCORDING TO MAP OR PLAT THEREOF  
FILED JANUARY 26, 1971, IN THE OFFICE OF THE CLERK OF THE CIRCUIT  
COURT OF GADSDEN COUNTY, FLORIDA.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

IN WITNESS WHEREOF, the parties hereto have set their hands and seals the day and year above first written.

Anita D. DeSilva  
Witness

Claudette Green  
Owner-Occupant, CLAUDETTE GREEN

Anita D. DeSilva  
Witness

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Owner-Occupant,

\_\_\_\_\_  
Witness

STATE OF FLORIDA  
County of Gadsden

Sworn to and subscribed before me, the undersigned authority, this 29TH of APRIL 20 15, personally appeared CLAUDETTE GREEN of 20 HINSON CIRCLE HAVANA, FLORIDA 32333 who acknowledged before me that he/she freely and voluntary executed this agreement for the purpose therein expressed.

Phyllis R Moore  
\_\_\_\_\_  
Notary Public-State of Florida  
#E060037 type or Stamp Name of Notary Public  
Bonded thru 7/1/16 Fidelity Insurance

[ ] Personally known to me  
[X] Produced Identification: VALID FLORIDA DRIVER LICENSE  
Type of identification

This instrument prepared by: Phyllis R Moore P. O. Box 1799, Quincy, FL 32353

Attest: GADSDEN BOARD OF COUNTY COMMISSIONER  
By:

\_\_\_\_\_  
CLERK OF THE CIRCUIT COURT

\_\_\_\_\_  
CHAIRMAN, BOARD OF COUNTY COMMISSIONER

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

THIS AGREEMENT, MADE THIS 29th day of APRIL, 2015 by and between CLAUDETTE GREEN whose address is 20 HINSON CIRCLE HAVANA, FLORIDA 32333 hereinafter referred to as "Owner-Occupant" and Gadsden County through its Housing Rehabilitation Program", hereinafter referred to as "Housing Rehabilitation Program", relates to the real property lying in Gadsden County, Florida described as follows:

PARCEL IDENTIFICATION NUMBER: 2-14-3N-2W-0155-0000A-0010

LOT 1, BLOCK A OF HINSON HEIGHTS ACCORDING TO MAP OR PLAT THEREOF FIELD JANUARY 26,1971, IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT OF GADSDEN COUNTY, FLORIDA.

WITNESSETH:

WHEREAS, The Owner-Occupant proposes to finance the cost of the rehabilitation work on the above described property from the proceeds of a Deferred Payment Loan made, or to be made, available to Owner-Occupant by the Housing Rehabilitation Program. The Loan is funded from the State Housing Initiatives Partnership (SHIP) Program through the State of Florida; and

WHEREAS, the applicant for a Deferred Payment Loan must be the Owner-Occupant of the structure or must be the Purchaser-Occupant under a validly executed and binding land sales contract for the above described real property; and

WHEREAS, as long as at least one of the Owner-Occupants who was awarded the Deferred Payment Loan under the Housing rehabilitation Program remains the Owner-Occupant in the five (5) year period from the date hereof, the Deferred Payment Loan does not require repayment.

NOW, THEREFORE, In consideration of the covenants and conditions contained herein and other good and valuable consideration, it is agreed as follows:

1. The principal amount of the Deferred Payment Loan shall not exceed THIRTY-FOUR THOUSAND TWO HUNDRED DOLLARS AND 00/CTS (\$34,200.00) and shall be based upon the final approved, construction contract price (less other funds supplied by the Owner Occupant, if any.)

2. The term of the Deferred Payment Loan for rehabilitating the above described shall be five (5) years from the date hereof, at zero percent (0%) annual rate of interest.

3. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the five (5) year term of the Loan. (Twenty percent (20%) of the principal is forgiven each year.) Repayment of the Loan, when required, shall be based upon the prorated principal balance for the unexpired term of the Loan.

4. The amount of the Loan as herein provided shall be a special assessment against the property as described herein, and this Agreement, shall constitute a LIEN ON SAID PROPERTY. Said lien shall be satisfied after the Owner-Occupant has completed the full five (5) year term of this Agreement, or paid to Gadsden County the balance of the Deferred Payment Loan that may become due to the County as a result of the Owner-Occupant's default of the terms of the Agreement.

5. The Owner-Occupant agrees to the following terms in the event of transfer of ownership, loss of residence at subject property, or death of the Owner-Occupant within five (5) years from the date hereof:

Loss of ownership by sale, transfer or death, or non-occupancy by the Owner-Occupant, shall constitute a default and will cause the Deferred Payment Loan to become due and payable in a lump sum. However, the County Commission may allow repayment on an annual basis in accordance with the provisions of Paragraph 6 as hereinafter set forth.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

It is further provided that, upon the death of the Owner-Occupant, the five (5) year term of this Agreement may be continued and the requirements as herein established may be assumed by the Owner-Occupant's spouse and/or minor lineal descendants. "Minor" is defined as being under eighteen (18) years of age or being under twenty-two (22) years of age if a full-time student. In order to assume this Agreement. The spouse, must be residing in the home as described herein at the time of the Owner-Occupant's death, and the minor lineal descendants must move in the house, and make it their permanent residence, or already be residing in the house, upon the death of the Owner-Occupant and continue to reside there for the entire time this Agreement is in effect. In addition, the spouse and minor lineal descendants must acquire ownership of the property, and must continue Owner-Occupancy status for the remainder of the term of this Agreement. Otherwise, all requirements of this lien shall remain in full force and effect, including the provisions for a default at any time. For purposes of this provision, the term "minor lineal descendants" shall include any grandchildren of the Owner-Occupant; and such grandchildren shall be entitled to continue this Agreement as long as they meet the age and residency requirements herein, and comply with all other provisions herein.

6. Upon default, the special assessment levied hereby shall be payable in full to Gadsden County within thirty (30) days after such default occurs; provided, however, that the governing authority, the Gadsden Board of County Commissioners may, by resolution, provide for the payment of any lien in not more than ten (10) equal annual installments from the date of said resolution with interest thereon not exceeding six (6%) per annum, on the unpaid balance. Nevertheless, the Owner-Occupant of the property may pay the full amount of principal then remaining unpaid, plus accrued interest only, at any time. All unpaid sums, penalties and interest shall be and remain a lien on the above described real property in favor of Gadsden County and such lien shall have priority over all other liens and encumbrances whatsoever except any liens for state and local taxes due on the property, and any liens (including mortgages) recorded before the recording of this Agreement. This special assessment lien will not be subordinated to any other mortgage insured by HUD/FHA under Title II of the National Housing Act of 1934 or its successors, except the original. If default occurs prior to expiration of this lien all remaining funds of the DPL shall become due and payable, this includes refinancing.

If said lien shall be in default for a period of thirty (30) days, the Gadsden County may enforce the same by a suit in equity according to the provisions of the Florida Statutes or other applicable law, and the Owner shall be responsible for all cost incurred in such proceedings, including a reasonable attorney's fee.

7. Failure of the Housing Rehabilitation Program to exercise such default options shall not constitute a waiver of such options on any subsequent occasions.

8. The Owner-Occupant agrees to maintain a hazard insurance policy on the property for the full replacement value of the rehabilitated unit. Said property insurance shall be maintained during the entire five (5) year period which this lien is in effect, and shall list Gadsden County as a mortgagee in the loss-payment provisions thereof as its interest may appear.

9. If at time it is determined by Gadsden County that the Owner-Occupant qualified for and received Housing Rehabilitation funds under fraudulent pretenses or statements, or by any other means of misrepresentation, the full amount of the Deferred Payment Loan shall immediately become due and payable to Gadsden County by Owner-Occupant.

10. In the event it is determined by Gadsden County that the Owner-Occupant ceases to qualify for a Deferred Payment Loan of the Housing Rehabilitation Program at any time, this Agreement shall terminate immediately upon the Owner-Occupant being notified that Owner-Occupant does not qualify to receive the Deferred Payment Loan and shall constitute a default pursuant to paragraph 6.

The Contractor shall not discriminate on the basis of race, color, religion, sex or national origin. He/she further agrees that (except where he/she has obtained identical certification from proposed subcontractors for specific time periods) he/she will obtain identical certification from proposed sub-contractors prior to the award of subcontractors exceeding \$10,000 which are not exempt from the provisions of the Equal Opportunity Clause; that he/she will retain such certifications in his/her files; and that he/she will forward the following notice to such proposed subcontractors (except where proposed subcontractors have submitted identical certifications for specific time periods).

\*parking lots, drinking foundations, recreation or entertainment areas.

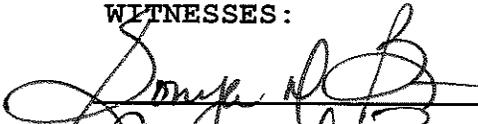
ADDITIONAL CONTRACT PROVISIONS

If this Contract includes additional provisions not included in the General Conditions of Federal Provisions, such additional execution by the Contractor and the owner. If no additional provisions are to be included in this Contract, this Contract shall so state so by having the work "NONE" written or typed on the following line.

"None"

IN WITNESS WHEREOF, the Contractor has executed this Contract as of the 5TH day of MAY, 20 15 and the Owner has executed this Contract as of the date above first written.

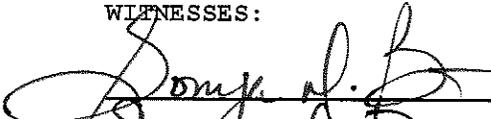
WITNESSES:

  
Sonya H. Burns

  
Contractor, RICHARD LOCKWOOD

License Number \_\_\_\_\_

WITNESSES:

  
Sonya H. Burns

  
Owner, MARY PORTER

WITNESSES:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Owner,

As approved by the Gadsden County's  
Housing Rehabilitation Program

By: \_\_\_\_\_

Title: \_\_\_\_\_

Attest:

GADSDEN BOARD OF COUNTY COMMISSIONERS  
BY:

\_\_\_\_\_  
CLERK OF THE CIRCUIT COURT

\_\_\_\_\_  
CHAIRMAN, BCC

NOTE: TO HOMEOWNER(S) THIS IS TO REMIND YOU THAT REHABILITATION UNDER THE COUNTY ER/SHIP PROGRAM IS MINOR TO MODERATE REPAIRS ONLY.

GADSDEN COUNTY  
HOUSING REHABILITATION PROGRAM  
CONTRACT FOR REHABILITATION WORK

THIS CONTRACT, entered into this 5TH day of MAY 2015,  
by and between MARY PORTER of 204 S STEWART STREET QUINCY, FL  
32351 hereinafter called the "Owner, "and LOCKWOOD CONSTRUCTION LLC  
(RICHARD LOCKWOOD) 204 S STEWART STREET QUINCY, FLORIDA 32351

hereinafter called the "Contractor, "and as approved by the County  
of Gadsden through its designee, The Gadsden County's Housing  
Rehabilitation Program, Hereinafter called "Agency."

**WITNESSETH:**

**WHEREAS**, the Owner proposes to finance in whole or in part the  
cost of the rehabilitation work provided for in this Contract from  
the proceeds of rehabilitation monies made or to be made to the  
Owner through the United States of America pursuant to Title I of  
the Housing and Community Development Act of 1974, and applicable  
regulations of the Agency (and from other funds available to the  
Owner to finance the cost of such rehabilitation work has been  
approved by the Agency, and the owner desires to engage the  
Contractor to perform such rehabilitation work in accordance with  
the provisions of this Contract and applicable requirements of the  
Agency,

**NOW, THEREFORE**, for the considerations stated herein, the  
Owner and the Contractor do hereby mutually agree as follows:

**GENERAL CONDITIONS**

Section 1. Property to be Rehabilitated

The property to be rehabilitated pursuant to this Contract  
is located at 204 S Stewart Street Quincy, Florida 32351  
County of Gadsden, State of Florida, and is more particularly  
described as follows:

**PARCEL IDENTIFICATION NUMBER: 3-12-2N-4W-0000-00144-2500**

Begin 385 feet South of the Southwest Corner of Stewart and  
Crawford Streets in the City of Quincy, Florida and run South 70  
feet, thence run West 150 feet, thence run North 70 feet, thence  
run East 150 feet to the point of beginning, being in Section 12,  
Township 2 North, Range 4 West. RECORDED IN OFFICIAL RECORDS  
GADSDEN COUNTY, FLORIDA.

**GADSDEN COUNTY**

**Contract for Rehabilitation Work**

**Page Two**

Section 2. Contract Documents

The Contract documents which comprise this contract for Rehabilitation Work consist of this Contract, as executed on behalf of the owner and the contractor, and the following additional documents, each of which has been attached to this Contract prior to its execution by the Owner and the Contractor and each of which is hereby incorporated in this Contract by reference: (a) the work write-up and Contractor's bid proposal, signed and dated on behalf of the Contractor as of the 5<sup>th</sup> of MAY, and accepted by the Owner as of the 5<sup>th</sup> of MAY, 20 15, and (b) the Standard Rehabilitation Specifications, including the plan Drawings (if any), for the rehabilitation work to be performed by the Contractor pursuant to this Contract. The Contractor shall perform the rehabilitation work provided for in this Contract in strict conformance with the Contract Documents that comprise this Contract. Change orders or other authorized documents pertaining to the work and issued after the execution of this Contract shall also become Contract Documents.

The Contractor shall maintain at the site one copy of all drawings, general specifications and work write-up, addenda, approved shop drawings, change orders, and other modifications in good order and marked to record all changes made during construction. These shall be available to the Owner and Agency upon request.

Section 3. Occupancy Provision

The premises are to be      occupied/  X  vacant for  45  days during the course of the rehabilitation work.

Section 4. Contract Price

Upon satisfactory completion of the rehabilitation work provided for in this Contract, the Contractor shall be paid the amount of SIX THOUSAND THIRTY DOLLARS & 00/cts (\$6,030.00) hereinafter called the "Contract Price", which shall constitute full and complete compensation for the Contractor's performance of the rehabilitation work provided for in this Contract, except as otherwise provided in Section 21 of this Contract.

Section 5. Time of Performance

The contractor shall commence the rehabilitation work provided for in this Contract within ten (10) days from the date of the Owner's issuance of the Order to Proceed referred to in Section 8 of this Contract, unless a delay is approved in writing by the Agency Director or designee. The Contractor shall satisfactorily complete such work within  45  days after issuance of the said Order to Proceed. Said completion period may be extended upon written approval by the Agency Director or designee, in conjunctions with an approved Change Order, or as a result of acts of God or other extenuating circumstances beyond the Contractor's fault or control. However, time is the essence of this Contract, and extensions shall be limited to unforeseeable circumstances.

The Contractor shall be responsible for scheduling the rehabilitation work, and for coordinating the operations of all trades, subcontractors, and suppliers engaged by the Contractor in connection with the work, in such manner as to assure the expeditious completion of work.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

IN WITNESS WHEREOF, the parties hereto have set their hands and seals the day and year above

first written.

[Signature]  
Witness

[Signature]  
Owner-Occupant, MARY PORTER

[Signature]  
Witness

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Owner-Occupant,

\_\_\_\_\_  
Witness

STATE OF FLORIDA  
County of Gadsden

Sworn to and subscribed before me, the undersigned authority, this 4TH of MAY 20 15,  
personally appeared MARY PORTER of 204 S. STEWART STREET QUINCY, FL 32351  
who acknowledged before me that he/she freely and voluntary executed this agreement for the purpose  
therein expressed.

\_\_\_\_\_  
Signature of Notary Public-State of Florida

\_\_\_\_\_  
Print, Type or Stamp Name of Notary Public

[ ] Personally known to me, or  
[X] Produced Identification: VALID FLORIDA DRIVER LICENSE  
Type of identification

This instrument prepared by: Anita D. DeSilva P. O. Box 1799, Quincy, FL 32353

Attest: GADSDEN BOARD OF COUNTY COMMISSIONER  
By:

\_\_\_\_\_  
CLERK OF THE CIRCUIT COURT

\_\_\_\_\_  
CHAIRMAN, BOARD OF COUNTY COMMISSIONER

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

THIS AGREEMENT, MADE THIS 4th day of MAY, 2015 by and between MARY PORTER whose address is 204 S. STEWART STREET QUINCY, FL 32351 hereinafter referred to as "Owner-Occupant" and Gadsden County through its Housing Rehabilitation Program", hereinafter referred to as "Housing Rehabilitation Program", relates to the real property lying in Gadsden County, Florida described as follows:

**PARCEL IDENTIFICATION NUMBER: 3-12-2N-4W-0000-00144-2500**

Begin 385 feet South of the Southwest Corner of Stewart and Crawford Streets in the City of Quincy, Florida and run South 70 feet, thence run West 150 feet, thence run North 70 feet, thence run East 150 feet to the point of beginning, being in Section 12, Township 2 North, Range 4 West.

WITNESSETH:

WHEREAS, The Owner-Occupant proposes to finance the cost of the rehabilitation work on the above described property from the proceeds of a Deferred Payment Loan made, or to be made, available to Owner-Occupant by the Housing Rehabilitation Program. The Loan is funded from the State Housing Initiatives Partnership (SHIP) Program through the State of Florida; and

WHEREAS, the applicant for a Deferred Payment Loan must be the Owner-Occupant of the structure or must be the Purchaser-Occupant under a validly executed and binding land sales contract for the above described real property; and

WHEREAS, as long as at least one of the Owner-Occupants who was awarded the Deferred Payment Loan under the Housing rehabilitation Program remains the Owner-Occupant in the five (5) year period from the date hereof, the Deferred Payment Loan does not require repayment.

NOW, THEREFORE, In consideration of the covenants and conditions contained herein and other good and valuable consideration, it is agreed as follows:

1. The principal amount of the Deferred Payment Loan shall not exceed SIX THOUSAND THIRTY DOLLARS AND 00/CTS (\$6,030.00) and shall be based upon the final approved, construction contract price (less other funds supplied by the Owner Occupant, if any.)
2. The term of the Deferred Payment Loan for rehabilitating the above described shall be five (5) years from the date hereof, at zero percent (0%) annual rate of interest.
3. The Deferred Payment Loan principal amount shall be forgiven in an equal amount each month during the Owner-Occupant's ownership and occupancy of the property for the five (5) year term of the Loan. (Twenty percent (20%) of the principal is forgiven each year.) Repayment of the Loan, when required, shall be based upon the prorated principal balance for the unexpired term of the Loan.
4. The amount of the Loan as herein provided shall be a special assessment against the property as described herein, and this Agreement, shall constitute a LIEN ON SAID PROPERTY. Said lien shall be satisfied after the Owner-Occupant has completed the full five (5) year term of this Agreement, or paid to Gadsden County the balance of the Deferred Payment Loan that may become due to the County as a result of the Owner-Occupant's default of the terms of the Agreement.
5. The Owner-Occupant agrees to the following terms in the event of transfer of ownership, loss of residence at subject property, or death of the Owner-Occupant within five (5) years from the date hereof:  
Loss of ownership by sale, transfer or death, or non-occupancy by the Owner-Occupant, shall constitute a default and will cause the Deferred Payment Loan to become due and payable in a lump sum. However, the County Commission may allow repayment on an annual basis in accordance with the provisions of Paragraph 6 as hereinafter set forth.

**GADSDEN COUNTY  
REHABILITATION AGREEMENT AND  
SPECIAL ASSESSMENT LIEN**

It is further provided that, upon the death of the Owner-Occupant, the five (5) year term of this Agreement may be continued and the requirements as herein established may be assumed by the Owner-Occupant's spouse and/or minor lineal descendants. "Minor" is defined as being under eighteen (18) years of age or being under twenty-two (22) years of age if a full-time student. In order to assume this Agreement. The spouse, must be residing in the home as described herein at the time of the Owner-Occupant's death, and the minor lineal descendants must move in the house, and make it their permanent residence, or already be residing in the house, upon the death of the Owner-Occupant and continue to reside there for the entire time this Agreement is in effect. In addition, the spouse and minor lineal descendants must acquire ownership of the property, and must continue Owner-Occupancy status for the remainder of the term of this Agreement. Otherwise, all requirements of this lien shall remain in full force and effect, including the provisions for a default at any time. For purposes of this provision, the term "minor lineal descendants" shall include any grandchildren of the Owner-Occupant; and such grandchildren shall be entitled to continue this Agreement as long as they meet the age and residency requirements herein, and comply with all other provisions herein.

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10. In the event it is determined by Gadsden County that the Owner-Occupant ceases to qualify for a Deferred Payment Loan of the Housing Rehabilitation Program at any time, this Agreement shall terminate immediately upon the Owner-Occupant being notified that Owner-Occupant does not qualify to receive the Deferred Payment Loan and shall constitute a default pursuant to paragraph 6.