



ALACHUA CRA

COMMUNITY REDEVELOPMENT AGENCY

Community Redevelopment Agency Meeting Agenda November 15, 2021

Chair **Gib Coerper**
Vice-Chair **Shirley Green Brown**
Member **Jennifer Blalock**
Member **Dayna Miller**
Member **Robert Wilford**

Executive Director **Mike DaRoza**
CRA Attorney **Marian Rush**

The City Commission will conduct a
Community Redevelopment Agency Meeting
At 5:00 PM
to address the item(s) below.

Meeting Date: November 15, 2021

Meeting Location: James A. Lewis Commission Chambers

Notice given pursuant to Section 286.0105, Florida Statutes. In order to appeal any decision made at this meeting, you will need a verbatim record of the proceedings. It will be your responsibility to ensure such a record is made.

COMMUNITY REDEVELOPMENT AGENCY MEETING

CALL TO ORDER

APPROVAL OF THE AGENDA

I. OLD BUSINESS

II. NEW BUSINESS

- A. Approval of the Minutes of the September 13, 2021 CRA Minutes
- B. Main Street Signage Update
- C. Plein Air Paintout on Main - Matching Arts Grant
- D. Holiday Nights
- E. Alachua Woman's Club Update

F. Resolution CRA 22-01

III. BOARD COMMENTS/DISCUSSION

IV. CITIZENS COMMENTS

ADJOURN



Board/Committee Agenda Item

MEETING DATE: 11/15/2021

SUBJECT: Approval of the Minutes of the September 13, 2021 CRA Minutes

PREPARED BY: Kenyata Curtis, Planning Assistant

RECOMMENDED ACTION:

Approve the Minutes of the September 13, 2021 CRA Minutes

Summary

Approval of the Minutes of the September 13, 2021 CRA Minutes

ATTACHMENTS:

Description

- ▢ Minutes CRA September 13, 2021



ALACHUA CRA

COMMUNITY REDEVELOPMENT AGENCY

Community Redevelopment Agency Meeting Minutes September 13, 2021

Chair Gib Coerper
Vice-Chair Shirley Green Brown
Member Jennifer Blalock
Member Dayna Miller
Member Robert Wilford

Executive Director Mike DaRoza
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COMMUNITY REDEVELOPMENT AGENCY MEETING

CALL TO ORDER

Chair Gib Coerper called the meeting to order. Member Jennifer Blalock and Member Robert Wilford were absent for roll call.

APPROVAL OF THE AGENDA

Member Dayna Miller moved to approve the agenda; seconded by Vice Chair Shirley Green Brown.

Passed by unanimous consent.

I. OLD BUSINESS

None.

II. NEW BUSINESS

- A. Approval of the Minutes of the July 26, 2021 CRA Meeting

Member Miller moved to approve the minutes; seconded by Vice Chair Brown.

Passed by unanimous consent.

- B. Resolution CRA21-06: Relating to the CRA Budget for the 2021 - 2022 Fiscal Year; and revising the estimate of receipts and balances to be brought forward.

Member Blalock arrived at 5:10 p.m.

City Attorney Marian Rush introduced Resolution CRA21-06 by title only.

Finance & Administrative Services Director Rob Bonetti presented the Staff Report.

Member Miller inquired about the personnel services budget.

Finance & Administrative Services Director Bonetti responded.

Chair Coerper shared his concerns for citizens driving on the patio of the Swick House.

Finance & Administrative Services Director Bonetti responded.

Member Miller moved to adopt Resolution CRA21-06; seconded by Vice Chair Brown.

Motion Passed 4-0 in a roll call vote.

- C. Resolution CRA21-07: To adopt the public meeting schedule for Fiscal Year 2021-2022

City Attorney Rush introduced Resolution CRA21-07 by title only.

CRA Coordinator Lindsay Rizzo presented the Staff Report.

Vice Chair Brown moved to adopt Resolution CRA21-07; seconded by Member Blalock.

Motion Passed 4-0 in a roll call vote.

- D. Resolution CRA 21-08: Relating to a Business Facade Grant Program Application submitted by Salvie Andreola of the Manor on Main Street, applicant, for Project improvements to a building located at 14603 Main Street.

City Attorney Rush introduced Resolution CRA21-08 by title only.

CRA Coordinator Rizzo presented the Staff Report.

Member Miller moved to find the Community Redevelopment Agency (CRA) Business Façade Grant Program Application submitted by Salvie Andreola of The Manor on Main Street for improvements to a building located at 14603 Main Street to be considered with the Business Façade Grant Policies and Procedures and Adopt Resolution CRA 21-08; seconded by Member Blalock.

Motion Passed 4-0 in a roll call vote.

Vice Chair Brown inquired about the number of recipients that participated in the façade grant program.

CRA Coordinator Rizzo responded.

III. BOARD COMMENTS/DISCUSSION

None.

IV. CITIZENS COMMENTS

None.

ADJOURN

Member Blalock moved to adjourn; seconded by Member Miller.

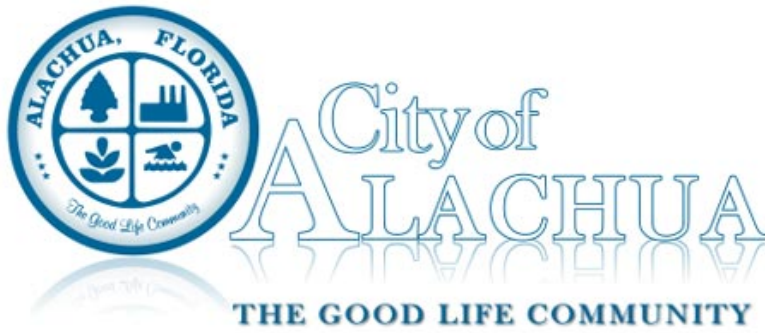
Passed by unanimous consent.

ATTEST:

COMMUNITY REDEVELOPMENT AGENCY
OF ALACHUA, FLORIDA

Adam Boukari, CRA Executive Director

Gib Coerper, CRA Chair



Board/Committee Agenda Item

MEETING DATE: 11/15/2021

SUBJECT: Main Street Signage Update

PREPARED BY: Lindsay Rizzo, Community Redevelopment Agency

RECOMMENDED ACTION:
Hear Update.

Summary

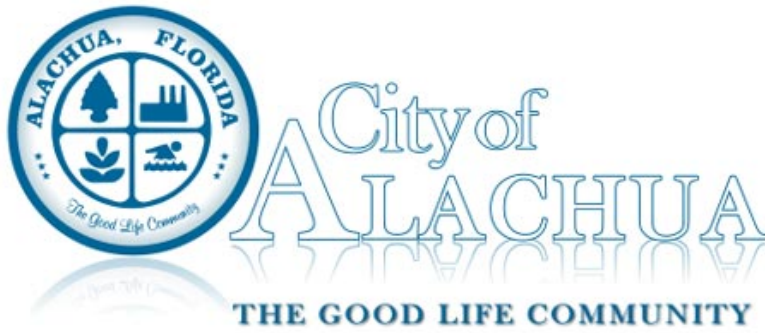
With coordinating efforts, the Community Redevelopment Agency has worked with Public Services to implement a task that will improve the regulator and warning traffic signage along Main Street.

Traffic signs are critical elements because they communicate the rules, warnings, and guidance information that drivers need to safely and efficiently navigate roads and streets.

Well maintained signs are important as they help drivers make good decisions. As needed, part of the City traffic sign maintenance is to:

- Clean signs
- Replace faded, discolored, damaged or vandalized signs
- Control vegetation
- Adjust sign supports

Timely detection and response to maintenance is important for an effective sign management program. City trains staff to look out for deficiencies; however, the City relies on citizen input to help identify needs. In response to citizen input, Public Services will be performing maintenance of the traffic signs along Main Street. Efforts will include the replacement of supports and traffic signs. This project will beautify the streetscape, enhance wayfinding, and increase safety.



Board/Committee Agenda Item

MEETING DATE: 11/15/2021

SUBJECT: Plein Air Paintout on Main - Matching Arts Grant

PREPARED BY: Lindsay Rizzo, Community Redevelopment Agency

RECOMMENDED ACTION:

Hear update.

Summary

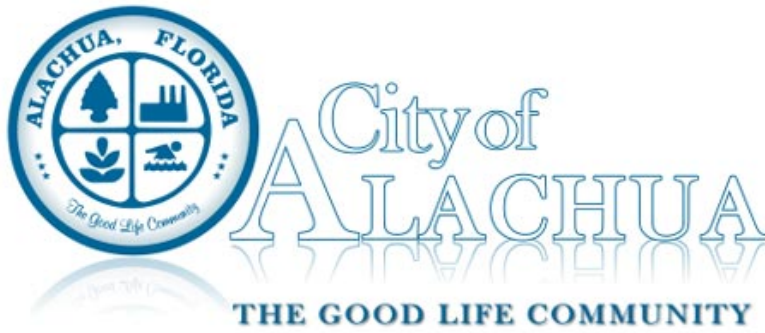
The City of Alachua Community Redevelopment Agency hosted an event on September 17, 2021 called the Plein Air Paintout on Main Street. This event was paid for with a 50% matching Grant from Visit Alachua and the Alachua County Board of Commissioners. The event was advertised through social media, printed flyers and yard signs. During the event, Main Street was closed from 4-9 p.m. from NW 150th Avenue to NW 145th Avenue. Various establishments provided outdoor music. Artists were invited to set up at select locations along Main Street where they were able to sit in the open air to paint. In addition, two artists were hired to teach live painting classes. The children's class was designed for any age or skill level. These students followed the teacher step by step to create a painting. The adult class was an introduction to still life oil painting where each student selected their own scene from a variety of fall themed arrangements. In addition, coloring tables with pencils and crayons were set up for children and adults to select an image to color or start from scratch to create a picture from a variety of floral arrangements.

The event was determined to be successful by participants as well as businesses along Main Street. Several artists set up in the street to paint while others strolled the street to enjoy watching the live painting. Following the event, artists were approached by property owners interested in purchasing the artwork. The children's class hosted 18 students and the adult's class hosted 6 students. The coloring tables were full for the duration of the event with 40-50 guests. Following the event, the City received requests from artists, students and attendees to host a similar event in the future.

Funds were expended for the following:

- professional artists
- art supplies- children's class with acrylic supplies, adult class with oil supplies, coloring supplies
- advertising materials- flyers created by an artist, yard signs
- directional signage- yard signs to direct attendees for painting and class locations
- visual elements for artists- various fall themed arrangements

Total expenditures equaled \$5,742.25



Board/Committee Agenda Item

MEETING DATE: 11/15/2021

SUBJECT: Holiday Nights

PREPARED BY: Lindsay Rizzo, Community Redevelopment Agency

RECOMMENDED ACTION:

Hear Update.

Summary

The Community Redevelopment Agency is developing a series of signature events to occur on Main Street. Holiday Nights is the first signature event which will take place during the entire month of December. During this time, the Main Street district will be programmed with various holiday related events hosted by the City, businesses and churches.

The following is a list of details staff has initiated to prepare for Holiday Nights.

Decorations installed on Main Street:

- o New tree: location in front of Theater Park
- o New Sleigh: location in front of the Chamber
- o Updated lamp post garlands with ornaments and colored fading lights
- o Theater Park will be decorated as previously
- o The red and white spheres will be along Main Street
- o Decorate old warehouse as Reindeer Barn- look into this for next year
- o All downtown properties are encouraged to decorate

Santa's Village – Kids Zone on Fridays in December 3, 10 and 17

- o Chamber Welcome Center installed with Santa's House from Mid-November to the end of December
 - o paid for with three sponsorships
 - Vystar- provided funds
 - Power Productions- provided funds and installed electricity on the exterior of Chamber
 - Fracture- provided funds and free Fracture to each family
 - o Install electricity on the exterior of Chamber- paid for with sponsorship
 - o Photos with Santa- each family to receive free Fracture- paid for with sponsorship
 - o Movie on the wall in the parking lot
 - o Warehouse decorated on exterior as Reindeer Barn
 - o Snow machine
 - o Horse and Carriage Pickup
 - o Mr. and Mrs. Clause in Chamber Welcome Center with Chief of Security Elves to manage the line
- o Staged snowball fight between elves using soft, reusable snowballs
- o Dates
 - o December 3rd- Mr. and Mrs. Claus will be located at the Chamber from approximately 2-5 pm and then will re-locate to the Christmas Tree lighting where they will remain for the evening.
 - o December 10th- Mr. and Mrs. Claus will be in the Chamber from 5-8pm
 - o December 17th- Mr. and Mrs. Claus will be in the Chamber from 5-8pm

Advertising

- o City of Alachua electric bills
- o Yard signs in front of major intersections and neighborhoods
- o News Channels to include video created by Studio 601 to create an awareness of businesses as well as Holiday Nights event activities
- o Billboards
- o Large vinyl on Chamber Building
- o Facebook
- o Small handouts for businesses to disperse
- o Window flyers
- o Regional hotel advertisements
- o Hospitality Council of Alachua County
- o Handouts for school backpacks
- o Church newsletters
- o Our Town Magazine – full page ad in the November/December issue

- o Alachua Today Newspaper

Directional Signage

- o Parking and informational signage to show event locations with QR code to Holiday Nights Landing Page for map and additional info

Photo Opportunities

- o Santa Sleigh
- o Electronic Christmas Tree
- o Alley Garden between Woman's Club and Custom Lighting
- o Manor on Main Street
- o Selfie Stand in optimal photo location with QR code for Snapchat filter for Alachua Holiday Nights

Beer and Wine Garden

- o Managed by a non-profit or a caterer
- o Alcoholic beverages may not leave the premises

Landing Page

- o A landing page specifically created for Holiday Nights will show a calendar of events highlighting any holiday related activity hosted by a business, church or the City in downtown Alachua.
- o A map of the Friday night activities

Branding

- o Create branding image for all marketing materials and landing page
- o Update walking guide map to include 241 and NW 142nd Terrace to highlight businesses and parking availability

Landscape

- o Install additional winter plants such as poinsettias at key locations as permitted by budget
- o Design sidewalk bulb out in front of Theater Park area: Remove dying tree to install Christmas Tree and install additional winter plants
- o Design sidewalk bulb out in front of Chamber for Santa's Sleigh with winter plants
- o Design right-of-way between street and sidewalk in front of Woman's Club to match right-of-way in front of Century Building
- o Oak Tree trimming on North Main and in Christmas Tree Lighting area performed by Public Services

Street Closures

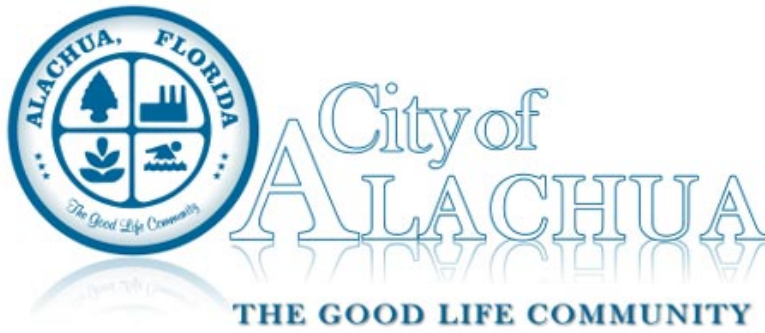
- o December 3rd – from NW 145th Avenue to South Side of parking area at Veterinary Clinic
- o December 10th – from NW 145th Avenue to NW 150th Avenue- allow traffic to cross Main
- o December 17th – from NW 145th Avenue to NW 150th Avenue- allow traffic to cross Main

Horse & Carriages

- o two carriages pick up in front of Harvest Thyme and Music Junction
- o both carriages will travel full extent of closed street regardless of pickup location
- o guests may exit the carriage at any point but can only reload at a designated pickup location
- *****The 8-10 person wagon is not available as the horses that pull the large wagon cannot be separated from the other horses on the street. They would need to stop and start at the same location and time at the other carriage therefore we could not have two locations.

Outdoor Music

- o Looking for 3 or 4 musical groups each containing 1-5 people for caroling or holiday related music
 - o Groups will be stationed along Main Street in outdoor settings such as Theater Park
-



Board/Committee Agenda Item

MEETING DATE: 11/15/2021

SUBJECT: Alachua Woman's Club Update

PREPARED BY: Lindsay Rizzo, Community Redevelopment Agency

RECOMMENDED ACTION:

Hear Update.

Summary

During Community Redevelopment Agency Advisory Board meeting on September 20, 2021 it was requested that staff look into possibilities to assist the Alachua Woman's Club in its efforts to remain an establishment on Main Street. For the last year, staff has been working with the Board of the Alachua Woman's Club to host various events at the club in order to attract visitors. The first event to take place was the Plein Air Paintout on Main Street. Staff is also working to begin planning for other signature events in coordination with the Woman's Club such as the Masquerade on Main and the Alachua Wedding Expo.

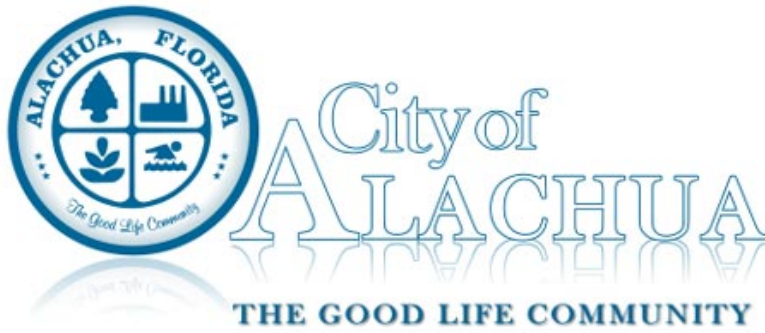
Since the September CRAAB meeting, staff has worked with the building manager to kick off a campaign to Save the Woman's Club. The kickoff event is December 4th at the First Inaugural Alachua Woman's Club Charity Ball of Saint Nicholas. Staff assisted with the creation of an Alachua Woman's Club Committee to assist with the creation of events at the Woman's Club. The committee recognized a need for building updates prior to this kickoff event and then prepared a scope of work to be performed. The committee prioritized items with the most visual impact. Staff then reached out to various businesses to request free labor and materials including:

- tree trimming
- tree removal
- new landscape at the front and side entrances as well as under the sign
- new chandeliers, fans, can lights and bathroom lighting
- an electrician to install all lighting and fans
- paint and polymers
- labor to repair plaster
- labor to paint
- labor to sand and refinish the floors

The Alachua Woman's Club Committee dedicated to the Save the Woman's Club Campaign. The committee members are assisting with activities such as:

- branding
- new website
- business plan
- photographs of the renovated space
- planning the kick off event of the Charity Ball of Saint Nicholas
- invitations to the Charity Ball of Saint Nicholas

- gift baskets with invitations to the Charity Ball of Saint Nicholas
 - obtaining event sponsors for the Charity Ball of Saint Nicholas
 - planning the of the free Children's Ball of Saint Nicholas on the following day
-



Board/Committee Agenda Item

MEETING DATE: 11/15/2021
SUBJECT: Resolution CRA 22-01

PREPARED BY: Lindsay Rizzo, Community Redevelopment Agency

RECOMMENDED ACTION:

Staff recommends that the Community Redevelopment Agency adopt Resolution CRA 22-01.

Summary

The City of Alachua Community Redevelopment Agency has applied for financial assistance from the Rural Business Services (RBS) of the United States Department of Agriculture (USDA) under its Rural Business Development Grant (RBDG) for the construction of a parking lot with underground water retention and utilities.

The project proposes the development of a new parking lot and utility improvements within the historic downtown core of Alachua, Florida. The parking lot will be comprised of 40 parking spaces (including two (2) handicap-accessible spaces). Pedestrian connections to access historic Main Street will be included with the project. The project will include the conversion of existing overhead electrical service to underground service, enhancing the business' current service, and creating areas for potential new restaurants and cafes to establish courtyard dining and seating behind existing buildings. The project will improve stormwater drainage by providing underground stormwater to accommodate stormwater runoff from proposed impervious areas and to improve existing stormwater conditions. In addition, other aesthetic improvements will be provided through enhanced landscaping and waste receptacle screening.

On February 22, 2021 the CRA adopted Resolution 21-01; authorizing the CRA Chair, or the Executive Director in his absence, to make application to the United States Department of Agriculture for a Rural Business Development Grant. On [April 7](#), 2021, the CRA submitted the final application, requesting \$150,000 in grant funding, to the RBS. On [July 15](#), 2021, the CRA signed the "Letter of Intent to Meet Conditions" and the "Request for Obligation of Funds" provided by the RBS.

ATTACHMENTS:

Description

- ▢ Resolution CRA 22-01
- ▢ Resolution CRA 22-01 Exhibit A
- ▢ USDA Form RD 1940-1 Request for Obligation of Funds

RESOLUTION CRA22-01

A RESOLUTION OF THE COMMUNITY REDEVELOPMENT AGENCY OF THE CITY OF ALACHUA, FLORIDA; AMENDING THE FISCAL YEAR 2021-2022 BUDGET FOR THE RECEIPT OF UNANTICIPATED REVENUE; INCREASING THE CRA FUND TO APPROPRIATE REVENUES AND EXPENSES RELATED TO THE RURAL BUSINESS SERVICES (RBS) PROGRAM OF THE UNITED STATES DEPARTMENT OF AGRICULTURE (USDA) GRANT; PROVIDING AN EFFECTIVE DATE.

WHEREAS, on April 7, 2021, an application was submitted to the RBS requesting a grant to supplement CRA funding of a new parking lot in downtown Alachua; and

WHEREAS, on July 22, 2021, the “Request for Obligation of Funds” was executed by the USDA.

NOW, THEREFORE, BE IT RESOLVED BY THE COMMUNITY REDEVELOPMENT AGENCY OF THE CITY OF ALACHUA, FLORIDA AS FOLLOWS:

Section 1. The Finance and Administrative Services Director is directed to amend the Fiscal Year 2021-2022 Budget by increasing the CRA Fund and appropriating the amount of one hundred fifty thousand dollars (\$150,000) as reflected in the budget amendment attached hereto as Exhibit A.

Section 2. That this resolution shall become effective upon adoption.

DULY ADOPTED in regular session, this 15th day of November, 2021.

**COMMUNITY REDEVELOPMENT
AGENCY OF ALACHUA, FLORIDA**

Gib Coerper, CRA Chair

ATTEST:

Mike DaRoza, CRA Executive Director

CITY OF ALACHUA
BUDGET AMENDMENT / BUDGET TRANSFER

#	FUND NAME	DEPARTMENT NAME	ACCOUNT NAME	ACCOUNT NUMBER	REVENUES (+/-)	EXPENSES (+/-)
1	CRA Fund	Special Expense	Federal Grants	310-000.0405-331.5000	150,000.00	0.00
2	CRA Fund	Special Expense	CIP - Downtown Parking Lot	310-559.0405-506.6305	0.00	150,000.00
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
AMENDMENT/TRANSFER TOTALS					150,000.00	150,000.00
					COMBINED TOTAL	300,000.00

NOTE: TO INCREASE REVENUE OR EXPENSE = POSITIVE NUMBER, TO DECREASE REVENUE OR EXPENSE = NEGATIVE NUMBER.

USE WHOLE DOLLARS ONLY.

Purpose: Appropriate USDA-RBS grant for downtown parking lot pursuant to Resolution CRA22-01.

APPROVED BY:

FINANCE AND ADMINISTRATIVE SERVICES DIRECTOR

DATE

APPROVED BY:

CITY MANAGER

DATE

REQUEST FOR OBLIGATION OF FUNDS

INSTRUCTIONS-TYPE IN CAPITALIZED ELITE TYPE IN SPACES MARKED () Complete Items 1 through 29 and applicable Items 30 through 34. See FMI.			
1. CASE NUMBER ST CO BORROWER ID 09-001-876879380		LOAN NUMBER 00	FISCAL YEAR 2021
2. BORROWER NAME City of Alachua Redevelopment Agency 15100 NW 142nd Terrace Alachua FL 32615		3. NUMBER NAME FIELDS 3 (1, 2, or 3 from Item 2)	
		4. STATE NAME Florida	
		5. COUNTY NAME Alachua	
GENERAL BORROWER/LOAN INFORMATION			
6. RACE/ETHNIC CLASSIFICATION 1 - WHITE 2 - BLACK 3 - ASIAN 4 - HISPANIC 5 - API	7. TYPE OF APPLICANT 1 - INDIVIDUAL 2 - PARTNERSHIP 3 - CORPORATION 4 - PUBLIC BODY 5 - ASSOC. OF FARMERS 6 - ORG. OF FARMERS 7 - NONPROFIT-SECULAR 8 - NONPROFIT-FAITH BASED 9 - INDIAN TRIBE 10 - PUBLIC COLLEGE/UNIVERSITY 11 - OTHER	8. COLLATERAL CODE 1 - REAL ESTATE SECURED 2 - REAL ESTATE AND CHATTEL 3 - NOTE ONLY OR CHATTEL ONLY 4 - MACHINERY ONLY 5 - LIVESTOCK ONLY 6 - CROPS ONLY 7 - SECURED BY BONDS 8 - RLF ACCT	9. EMPLOYEE RELATIONSHIP CODE 1 - EMPLOYEE 2 - MEMBER OF FAMILY 3 - CLOSE RELATIVE 4 - ASSOC
10. SEX CODE 1 - MALE 2 - FEMALE 3 - FAMILY UNIT 4 - ORGAN MALE OWNED 5 - ORGAN FEMALE OWNED 6 - PUBLIC BODY	11. MARITAL STATUS 1 - MARRIED 2 - SEPARATED 3 - UNMARRIED (INCLUDES WIDOWED/DIVORCED)	12. VETERAN CODE 1 - YES 2 - NO	13. CREDIT REPORT 1 - YES 2 - NO
14. DIRECT PAYMENT (See FMI)	15. TYPE OF PAYMENT 1 - MONTHLY 2 - ANNUALLY 3 - SEMI-ANNUALLY 4 - QUARTERLY	16. FEE INSPECTION 1 - YES 2 - NO	
17. COMMUNITY SIZE 1 - 10,000 OR LESS (FOR SFH AND HPG ONLY) 2 - OVER 10,000		18. USE OF FUNDS CODE (See FMI)	
COMPLETE FOR OBLIGATION OF FUNDS			
19. TYPE OF ASSISTANCE 694 (See FMI)	20. PURPOSE CODE	21. SOURCE OF FUNDS	22. TYPE OF ACTION 1 - OBLIGATION ONLY 2 - OBLIGATION/CHECK REQUEST 3 - CORRECTION OF OBLIGATION
23. TYPE OF SUBMISSION 1 - INITIAL 2 - SUBSEQUENT	24. AMOUNT OF LOAN	25. AMOUNT OF GRANT \$150,000.00	
26. AMOUNT OF IMMEDIATE ADVANCE	27. DATE OF APPROVAL MO DAY YR 7/22/2021	28. INTEREST RATE %	29. REPAYMENT TERMS
COMPLETE FOR COMMUNITY PROGRAM AND CERTAIN MULTIPLE-FAMILY HOUSING LOANS			
30. PROFIT TYPE 1 - FULL PROFIT 2 - LIMITED PROFIT 3 - NONPROFIT			
COMPLETE FOR EM LOANS ONLY		COMPLETE FOR CREDIT SALE-ASSUMPTION	
31. DISASTER DESIGNATION NUMBER (See FMI)		32. TYPE OF SALE 1 - CREDIT SALE ONLY 2 - ASSUMPTION ONLY 3 - CREDIT SALE WITH SUBSEQUENT LOAN 4 - ASSUMPTION WITH SUBSEQUENT LOAN	
FINANCE OFFICE USE ONLY		COMPLETE FOR FP LOANS ONLY	
33. OBLIGATION DATE MO DA YR		34. BEGINNING FARMER/RANCHER (See FMI)	

If the decision contained above in this form results in denial, reduction or cancellation of USDA assistance, you may appeal this decision and have a hearing or you may request a review in lieu of a hearing. Please use the form we have included for this purpose.

Position 2

ORIGINAL - Borrower's Case Folder COPY 1 - Finance Office COPY 2 - Applicant/Lender COPY 3 - State Office

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0570-0061 and 0570-0062. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

CERTIFICATION APPROVAL

For All Farmers Programs

EM, OL, FO, and SW Loans

This loan is approved subject to the availability of funds. If this loan does not close for any reason within 90 days from the date of approval on this document, the approval official will request updated eligibility information. The undersigned loan applicant agrees that the approval official will have 14 working days to review any updated information prior to submitting this document for obligation of funds. If there have been significant changes that may affect eligibility, a decision as to eligibility and feasibility will be made within 30 days from the time the applicant provides the necessary information.

If this is a loan approval for which a lien and/or title search is necessary, the undersigned applicant agrees that the 15-working-day loan closing requirement may be exceeded for the purposes of the applicant's legal representative completing title work and completing loan closing.

35. COMMENTS AND REQUIREMENTS OF CERTIFYING OFFICIAL

Subject to Letter of Conditions dated 06-16-2021 and amendment #1.

36. I HEREBY CERTIFY that I am unable to obtain sufficient credit elsewhere to finance my actual needs at reasonable rates and terms, taking into consideration prevailing private and cooperative rates and terms in or near my community for loans for similar purposes and periods of time. I agree to use the sum specified herein, subject to and in accordance with regulations applicable to the type of assistance indicated above, and request payment of such sum. I agree to report to USDA any material adverse changes, financial or otherwise, that occur prior to loan closing. I certify that no part of the sum specified herein has been received. I have reviewed the loan approval requirements and comments associated with this loan request and agree to comply with these provisions.

(For FP loans at eligible terms only) If this loan is approved, I elect the interest rate to be charged on my loan to be the lower of the interest rate in effect at the time of loan approval or loan closing. If I check "NO", the interest rate charged on my loan will be the rate specified in Item 28 of this form. ☐ YES ☐ NO

WARNING:

Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any 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 under this title or imprisoned not more than five years, or both."

Date 7/20, 20 21



(Signature of Applicant)

Date _____, 20 _____

(Signature of Co-Applicant)

37. I HEREBY CERTIFY that all of the committee and administrative determinations and certifications required by regulations prerequisite to providing assistance of the type indicated above have been made and that evidence thereof is in the docket, and that all requirements of pertinent regulations have been complied with. I hereby approve the above-described assistance in the amount set forth above, and by this document, subject to the availability of funds, the Government agrees to advance such amount to the applicant for the purpose of and subject to the availability prescribed by regulations applicable to this type of assistance.

(Signature of Approving Official)

Typed or Printed Name: Jason Brower, DBA

Date Approved: 7/22/2021

Title: FL/US Virgin Islands Acting State Director

38. TO THE APPLICANT: As of this date 7/22/2021, this is notice that your application for financial assistance from the USDA has been approved, as indicated above, subject to the availability of funds and other conditions required by the USDA. If you have any questions contact the appropriate USDA Servicing Office.