

FLORIDA HOUSING FINANCE CORPORATION
REQUEST FOR APPLICATION 2013-005
FINANCING TO BUILD OR REHABILITATE SMALLER
PERMANENT SUPPORTIVE HOUSING PROPERTIES FOR
PERSONS WITH DEVELOPMENTAL DISABILITIES

SUBMITTED BY:
ARC GATEWAY
3932 N. 10TH AVE.
PENSACOLA, FL 32503



Attachment

1

Attachment 1

People with developmental disabilities are living longer. According to Tamar Hellar, with the National Gateway to Self-Determination, a person with a developmental disability could be expected to live for 33 years in 1930. In 1996, the average age of death for the same population was 66. Now people with a mild to moderate intellectual disability are living into their 70s. There are an estimated 850,600 – or 25 percent of people with developmental disabilities – age 60 and older. This number is expected to almost double in the next twenty years. And like people without a disability, many will develop some type of dementia. In particular, people with Down syndrome are more at risk for dementia and experience it at an earlier age.

Arc Gateway's own demographics reflect the national profile. The average age of people living in an Arc Gateway Community Residential Home is 50. Twenty-two percent are over 60 with many experiencing physical challenges coping with their home environment. Compounding the problem are the dementia-related symptoms presented by sixteen percent of the residents.

Many of these aging adults have been living in our group homes for most of their adult years and have built meaningful and purposeful lives. A lifetime of relationships, social networks, work activities and community connections has developed around group home living.

Loss of function and mobility combined with the onset of dementia are barriers to continued community living. Arc Gateway currently owns and operates six group homes built before the ADA was a prominent consideration. For some of our residents, their home is becoming increasingly difficult for them to negotiate: the wheelchair will not fit through the bathroom door; steps are difficult to go up and down; some cannot use their own bathroom to bathe because they can no longer step over the bathtub.

The list is long and the struggles are daily, yet our aging residents wish to continue to live in our group homes. In our most recent client satisfaction survey taken in June 2013, 98 percent of our residents stated they were happy living in the group home and they "get to go places and do the things that they like to do." The opportunity to age in place – and not need to move from home to accommodate changing needs – is vital for these elderly residents as relocation to an institutional setting would devastate their way of life.

The Arc Gateway Peacock home will be a place where people with intellectual and developmental disabilities can comfortably and safely age in place in the community while continuing to enjoy their active, self-determined lifestyle. This fully accessible residence nestled in a quiet neighborhood close to shopping, restaurants and healthcare will incorporate many

features that will increase usability, functional independence and provide ample opportunities for social interaction for the six ladies who call it home.

The Peacock home will be a single story residence with no step-entries or thresholds and smooth yet slip-resistant flooring designed to allow a person with a wheelchair to independently enter, exit and move about the dwelling. Halls will be expanded to 48 inches wide with 36-inch doorways – key adaptations for residents with physical disabilities. Floor spacing in key areas such as the kitchen and bath will be increased for ease of wheelchair maneuverability. Light switches will be installed lower for easier access from a sitting position. Lighting will be increased and enhanced to provide more visibility for people with diminishing eyesight. A fire alarm with strobe light will be installed to increase safety of residents who are, or become, hearing impaired.

A large common area will encourage social gatherings for family, friends and neighbors. Six private bedrooms and three accessible bathrooms will give our residents the privacy they desire but with the safety measures they need. In their current home, three of the ladies have difficulty getting in their bathtubs. Janet, who wears leg braces and uses both a walker and a wheelchair, currently has to travel down the hall to use a roommate's bathroom to bathe.

The new home will feature ADA compliant bathrooms with non-skid flooring, comfort-level toilets, grab bars and handicap accessible sinks. For bathing, walk-in tubs or roll-in showers that can accommodate a shower bench or seat and hand-held showerheads will increase the ability of residents to be self-managing and maintain their autonomy.

Residents Beth, Nini and Jenny are living with the additional challenge of dementia. Strategic use of color will help residents negotiate their home environment and encourage them to more easily recognize bathrooms, bedrooms and social areas. In addition, color will also be used to blend in areas that residents don't need to access and discourage wandering. Door alarms will alert home managers of any openings while potentially hazardous items such as cleaning supplies and medications will be secured.

A cement pathway in the fenced backyard will offer people a safe place to walk in a natural setting when an independent neighborhood stroll is no longer an option.

It is Arc Gateway's intent that the Peacock home will provide the opportunity for our ladies with developmental disabilities to age in place with dignity as they maintain familiar routines and relationships, avoid institutionalization and experience the highest quality of life possible.

Attachment

2

Internal Revenue Service**Date:** March 20, 2007ARC GATEWAY INC
3932 N 10TH AVE
PENSACOLA FL 32503-2807**Department of the Treasury**
P. O. Box 2508
Cincinnati, OH 45201**Person to Contact:**
Ms. Benson #31-07273
Customer Service Representative
Toll Free Telephone Number:
877-829-5500
Federal Identification Number:
59-0940528

Dear Sir or Madam:

This is in response to your request of March 20, 2007, regarding your organization's tax-exempt status.

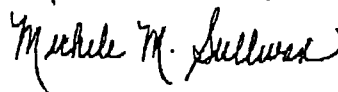
In December 1955 we issued a determination letter that recognized your organization as exempt from federal income tax. Our records indicate that your organization is currently exempt under section 501(c)(3) of the Internal Revenue Code.

Our records indicate that your organization is also classified as a public charity under sections 509(a)(1) and 170(b)(1)(A)(vi) of the Internal Revenue Code.

Our records indicate that contributions to your organization are deductible under section 170 of the Code, and that you are qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Internal Revenue Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely,

Michele M. Sullivan, Oper. Mgr.
Accounts Management Operations 1

Attachment

3

FILED
SECRETARY OF STATE
DIVISION OF CORPORATIONS
02 JAN 18 PM 3:45

ARTICLES OF AMENDMENT
TO
ARTICLES OF INCORPORATION
OF ASSOCIATION FOR RETARDED CITIZENS/ESCAMBIA, INC.
A Florida Non-Profit Corporation

1. ARTICLE I of the Articles of Incorporation of ASSOCIATION FOR RETARDED CITIZENS/ESCAMBIA, INC., is amended to read as follows:

ARTICLE I

The name of this corporation is ARC GATEWAY, INC.

2. The forgoing amendment was adopted by a unanimous vote of the membership of the organization at a special meeting called for that purpose held January 15, 2002, at which a quorum was present and voting throughout.

IN WITNESS WHEREOF the undersigned President and Secretary of the corporation have executed these Articles of Amendment.

Nelda Patterson
Witness:
Print Name: NELDA PATTERSON

James N. Evans (SEAL)
PRESIDENT

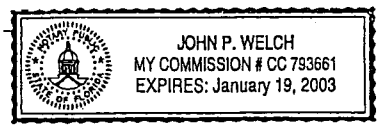
Carol Beede
Witness:
Print Name: Carol Beede

Linda J. Ambersley
SECRETARY

STATE OF FLORIDA
COUNTY OF ESCAMBIA

The foregoing was acknowledged before me on this 15th day of January, 2002, by JAMES N. EVANS and LINDA J. AMBERSLEY, as President and Secretary, respectively, of ASSOCIATION FOR RETARDED CITIZENS/ESCAMBIA, INC., who is personally known to me and who did take an oath.

- S E A L -



John P. Welch
NOTARY PUBLIC
Type or Print Name:
My Commission Expires:

F. E. S.
APR 20 11 15 AM '82
REG. CLERK
TALLAHASSEE, FLORIDA

ARTICLES OF AMENDMENT
to
ARTICLES OF INCORPORATION

Pursuant to the provision of Chapter 817, Florida Statutes, the undersigned corporation adopts the following Articles of Amendment to its Articles of Incorporation.

FIRST: The name of the corporation is: Escambia County Association for Retarded Citizens, Inc.

SECOND: The following amendment(s) of the Articles of Incorporation was (were) adopted by the corporation:

The reporting of this amendment change will change the name officially of Escambia County Association for Retarded Citizens, Inc.

to

Association for Retarded Citizens/Escambia, Inc.

THIRD: The amendment(s) was (were) adopted by the Board of Directors on the 28th day of September, 1982.

FOURTH: The above amendment(s) was (were) approved by a majority of the members of the corporation on the 28th day of September, 1982.

Dated April 11, 1982

Association for Retarded Citizens/Escambia, Inc.
Corporation Name
By George Fellen George Fellen, President
President or Vice President
By Jane Macy Jane Macy, Secretary
Secretary or Assistant Secretary

STATE OF FLORIDA

COUNTY OF Escambia

185

Before me, the undersigned authority, personally appeared

to me well known to be the person(s) who executed the foregoing Articles of Amendment to Articles of Incorporation and acknowledged before me, according to law, that they made and subscribed the same for the purposes therein mentioned and set forth

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 17 day of June, 1913.

Mary Elizabeth Lister
Notary Public

My Commission Expires: [unclear]

ARTICLES OF INCORPORATION

OF

ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CHILDREN, INC.
(A Corporation Not for Profit)

FILED
MAY 11 1969
TALLAHASSEE, FLORIDA

We, the undersigned, with other persons being desirous of forming a corporation for charitable and philanthropic purposes, under the provisions of Chapter 617 of the Florida Statutes, do agree to the following:

ARTICLE I. NAME

The name of this corporation is ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CHILDREN, INC.

ARTICLE II. PURPOSES

The general nature of the objects and purposes of this corporation shall be: To promote the general welfare of all mentally retarded wherever they may be; to foster the development of programs in their behalf; to encourage research related to mental retardation; to advise and aid parents in the solution of their problems and to coordinate their efforts and activities; to develop a better understanding of the problems of mental retardation by the public; to cooperate with all public, private and religious agencies and professional groups in the furtherance of these ends; to associate with and support financially the State and National Associations to promote the common cause; to serve locally as a clearinghouse for gathering and giving out information regarding the mentally retarded; to solicit memberships and to solicit and receive funds for the accomplishment of the above purposes; and to do any and all things authorized under Florida Statute 617.021, 1969.

ARTICLE III. QUALIFICATION

Section 1. Active membership shall be open to all parents.

relatives and guardians, including foster parents, of mentally retarded children, and other persons sympathetic to the purposes of the Association.

ARTICLE IV. TERM OF EXISTENCE

The corporation is to exist perpetually.

ARTICLE V. SUBSCRIBERS

The names and residences of the subscribers who shall constitute the first Board of Directors, and the names of the subscribers who shall act as officers until the first election or appointment under the Articles of Incorporation are as follows:

<u>NAME</u>	<u>RESIDENCE</u>
J. V. WYATT	3730 Bonner Road, Pensacola, Florida
LEONARD STAFFORD	108 Gettysburg Drive, Pensacola, Florida
JOTCH OGILVIE	Route 1, Box 611, Cantonment, Florida
LILLIAN DORN	Route 2, Box 24, Pensacola, Florida
ANNA O. HUTCHINSON	304 Shoreline Drive, Gulf Breeze, Florida

ARTICLE VI. OFFICERS

SECTION 1. The officers of the corporation shall be a President, First (1st) Vice-President, Second (2nd) Vice-President, a Secretary, a Treasurer, and such other officers as may be provided in the By-Laws.

SECTION 2. The names of the persons who are to serve as officers of the corporation until the first meeting of the General Assembly are:

OFFICER

NAME

PRESIDENT	J. V. WYATT
FIRST VICE PRESIDENT	LEONARD STAFFORD
SECOND VICE PRESIDENT	JOYCE OGILVIE
SECRETARY	LILLIAN DUKE
TREASURER	ANNA O. HUTCHINSON

SECTION 3. The officers shall be elected by the General Membership one month prior to the annual meeting, at which time they will be installed, or as provided in the By-Laws.

ARTICLE VII. BOARD OF DIRECTORS

SECTION 1. The business affairs of the corporation shall be managed by the Board of Directors. This corporation shall have not less than three (3) directors initially. The number of directors may be increased from time to time, by the By-Laws, but shall never be less than three.

SECTION 2. The Board of Directors shall be members of the Corporation.

SECTION 3. Members of the Board of Directors shall be elected and hold office in accordance with the By-Laws.

SECTION 4. The names and addresses of the persons who are to serve as directors for the ensuing year, or until the first annual meeting of the corporation are:

NAME

ADDRESSES

J. V. WYATT	3730 Bonner Road, Pensacola, Florida
LEONARD STAFFORD	108 Gettysburg Drive, Pensacola, Florida
JOYCE OGILVIE	Route 1, Box 611, Cantonment, Florida
LILLIAN DUKE	Route 2, Box 24, Pensacola, Florida
ANNA O. HUTCHINSON,	304 Shoreline Drive, Gulf Breeze, Florida

ARTICLE VIII. BY-LAWS

SECTION 1. The General Membership of the corporation may provide such by-laws for the conduct of its business and the carrying out of its purposes as they may deem necessary from time to time.

SECTION 2. Upon proper notice the by-laws may be amended, altered, or rescinded by a majority vote of those members of the General Membership present at any regular meeting or any special meeting called for that purpose, a quorum being present as provided in the By-Laws.

ARTICLE IX. AMENDMENTS

SECTION 1. These Articles of Incorporation may be amended at a special meeting of the membership called for that purpose, by a 2/3 vote of those present, a quorum being present as provided in the By-Laws.

SECTION 2. Amendments may also be made at a regular meeting of the membership upon notice given, as provided by the By-Laws, of intention to submit such amendments, a quorum being present as provided in the By-Laws.

ARTICLE X. DISTRIBUTION OF ASSETS UPON DISSOLUTION

No person, firm, or corporation shall ever receive any dividends or profits from the undertaking of this corporation and upon dissolution of this organization all of its assets remaining after payment of all costs and expenses of such dissolution shall be distributed to organizations serving the mentally retarded which have qualified for exemption under Section 501 (c) (3) of the Internal Revenue Code, or to the Federal Government, for a public purpose, and none of the assets will be distributed to any member, officer, or trustee of the corporation.

ARTICLE XI. LOCATION

The location of this corporation shall be 1000 East Fairfield Drive, in the City of Pensacola, in the County of Escambia, Florida.

IN WITNESS WHEREOF, we, the undersigned, subscribing Incorporators, have hereunto set our hands and seals this day of August, 1972, for the purpose of forming this corporation not for profit under the laws of the State of Florida.

James V. Wyatt (SEAL)
PRESIDENT
Leonard A. Stafford (SEAL)
FIRST VICE-PRESIDENT
Barbara J. Ogilvie (SEAL)
SECOND VICE-PRESIDENT
Mrs. Waldie G. Duke (SEAL)
SECRETARY
Anna O. Hutchinson (SEAL)
TREASURER

STATE OF FLORIDA
COUNTY OF ESCAMBIA

Before me, a Notary Public, duly authorized in the State of Florida, to take acknowledgments, personally appeared

JAMES V. WYATT, a/k/a J. V. WYATT, LEONARD A. STAFFORD,
BARBARA J. OGILVIE, a/k/a MRS. WALDIE G. DUKE, a/k/a
JOYCE OGILVIE LILLIAN D.

ANNA O. HUTCHINSON, to me known to be the persons described as subscribers in and who executed the foregoing Articles of Incorporation, and they acknowledged before me that they executed and subscribed to these Articles of Incorporation.

Witness my hand and official seal this 22nd day of August, 1972.

James E. Merritt
NOTARY PUBLIC, STATE OF FLORIDA
My Commission Expires: 10-31-73

FILED
MAY 11 1972
CLERK OF DISTRICT COURT
PENSACOLA, FLORIDA

CERTIFICATE DESIGNATING PLACE OF BUSINESS OR DOMICILE FOR THE SERVICE OF PROCESS WITHIN THIS STATE, NAMING AGENT UPON WHOM PROCESS MAY BE SERVED.

In pursuance of Chapter 48.091, Florida Statutes, the following is submitted, in compliance with said Act:

First--That ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CHILDREN desiring to organize under the laws of the State of Florida with its principal office, as indicated in the articles of incorporation at City of Pensacola County of Escambia, State of Florida has named PAUL L. CUMMINGS located at 720 South Palafox Street (Street address and number of building, Post Office Box address not acceptable) City of Pensacola, County of Escambia State of Florida, as its agent to accept service of process within this state.

ACKNOWLEDGEMENT: (MUST BE SIGNED BY DESIGNATED AGENT)
Having been named to accept service of process for the above stated corporation, at place designated in this certificate, I hereby accept to act in this capacity, and agree to comply with the provision of said Act relative to keeping open said office.

By Paul L. Cummings
PAUL L. CUMMINGS
(Resident Agent)

AMENDMENTS TO THE ARTICLES OF INCORPORATION OF
ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CHILDREN, INC.

WHEREAS, a regular meeting of the active members of the Escambia County Association for Retarded Children, Inc., was held March 26, 1974, after due notice which gave the time of said meeting and the amendments to the Articles of Incorporation which would be considered;

WHEREAS, the Secretary counted the active members present at said meeting; and the President announced that a quorum, as defined in the By-Laws of said corporation, was present;

WHEREAS, the proposal, notice and adoption of the amendments to the Articles of Incorporation were all done in accordance with the Articles of Incorporation, By-Laws and the laws of the State of Florida;

WHEREAS, upon motion duly made and seconded, the following resolution was unanimously adopted at said meeting:

"BE IT RESOLVED that the name of this corporation shall be changed to Escambia County Association for Retarded Citizens and that accordingly Article I of the Articles of Incorporation is amended to read as follows:

ARTICLE I NAME

The name of this corporation is ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CITIZENS, INC."

WHEREAS, upon motion duly made and seconded, the following resolution was unanimously adopted at said meeting:

"BE IT RESOLVED that Article II of the Articles of Incorporation be changed to reflect two sections and is amended to read as follows:

ARTICLE II PURPOSES

Section 1: The general nature of the objects and purposes of this corporation shall be: To promote the general welfare of all mentally retarded wherever they may be; to foster the development of programs in their behalf; to encourage research related to mental retardation; to advise and aid parents in the solution of their problems and to coordinate their efforts and activities; to develop a better understanding of the problems of mental retardation by the public; to cooperate with all public, private and religious agencies and professional groups in the furtherance of these ends; to associate with and support financially the State and National Associations to promote the common cause; to serve locally as a clearing-

FILED

100-5-20

house for gathering and giving out information regarding the mentally retarded; to solicit and receive funds for the accomplishment of the above purposes; and to do any and all things authorized under Florida Statutes 617.021, 1969.

Section 2: The Association is a non-profit, non-political, non-sectarian organization. No part of any net earnings shall inure to the benefit of any member or individual and no officer or director of the Association shall receive any compensation for his or her services as an officer or director."

WHEREAS, upon motion duly made and seconded, the following resolution was unanimously adopted at said meeting:

"BE IT RESOLVED that Article XII, titled Area of Activity be added to the Articles of Incorporation and shall read as follows:

ARTICLE XII AREA OF ACTIVITY

The area which the Association intends to serve lies within the boundaries of the State of Florida and includes the following: Escambia County and the city of Gulf Breeze in Santa Rosa County."

NOW, THEREFORE, BE IT RESOLVED that Articles I, II, and XII of the Articles of Incorporation of Escambia County Association for Retarded Children, Inc. are amended so as to read as follows:

ARTICLE I NAME

The name of this corporation is ESCAMBIA COUNTY ASSOCIATION FOR RETARDED CITIZENS, INC.

ARTICLES II PURPOSES

Section 1: The general nature of the objects and purposes of this corporation shall be: To promote the general welfare of all mentally retarded wherever they may be; to foster the development of programs in their behalf; to encourage research related to mental retardation; to advise and aid parents in the solution of their problems and to coordinate their efforts and activities; to develop a better understanding of the problems of mental retardation by the public; to cooperate with all public, private and religious agencies and professional groups in the furtherance of these ends; to associate with and support financially the State and National Associations to promote the common cause; to serve locally as a clearing-house for gathering and giving out information regarding the mentally retarded; to solicit and receive funds for the accomplishment of the above purposes; and to do any and all things authorized under Florida Statute 617.021, 1969.

Section 2: The Association is a non-profit, non-political, non-sectarian organization. No part of any net earnings shall inure to the

benefit of any member or individual and no officer or director of the Association shall receive any compensation for his or her services as an officer or director."

ARTICLE XII AREA OF ACTIVITY

The area which the Association intends to serve lies within the boundaries of the State of Florida and includes the following: Escambia County and the City of Gulf Breeze in Santa Rosa County."

ESCAMBIA COUNTY ASSOCIATION FOR
RETARDED CHILDREN, INC.

By: *Charles H. Overman, Jr.*
President

ATTEST:

Flo Minchew
Secretary

STATE OF FLORIDA

COUNTY OF ESCAMBIA

Before me, a notary public, personally appeared Charles H. Overman, Jr., and Flo Minchew, known to me, and known to me to be the individuals described by said names in and who executed the foregoing instrument, and known to me to be the President and Secretary of Escambia County Association for Retarded Children, Inc., a Florida corporation, not for profit, and they acknowledge and declare that they as President and Secretary, respectively, of this corporation and being duly authorized by it, signed its name and affixed its seal to and executed the said instrument for it for the uses and purposes as set forth therein.

GIVEN under my hand and official seal this 5th day of MARCH, 1975.

Michael J. [Signature]
Notary Public, State of Florida
at Largo

My Commission Expires: Feb. 17, 1978

benefit of any member or individual and no officer or director of the Association shall receive any compensation for his or her services as an officer or director."

ARTICLE XII AREA OF ACTIVITY

The area which the Association intends to serve lies within the boundaries of the State of Florida and includes the following: Escambia County and the City of Gulf Breeze in Santa Rosa County."

ESCAMBIA COUNTY ASSOCIATION FOR
RETARDED CHILDREN, INC.

By: *Charles H. Overman, Jr.*
President

ATTEST:

Flo Minchew
Secretary

STATE OF FLORIDA

COUNTY OF ESCAMBIA

Before me, a notary public, personally appeared Charles H. Overman, Jr., and Flo Minchew, known to me, and known to me to be the individuals described by said names in and who executed the foregoing instrument, and known to me to be the President and Secretary of Escambia County Association for Retarded Children, Inc., a Florida corporation, not for profit, and they acknowledge and declare that they as President and Secretary, respectively, of this corporation and being duly authorized by it, signed its name and affixed its seal to and executed the said instrument for it for the uses and purposes as set forth therein.

GIVEN under my hand and official seal this 21st day of

MARCH, 1975.

W. L. ...

Notary Public, State of Florida
at Larre

My Commission Expires Feb. 17, 1978

1-1975
1-20

Attachment

4

State of Florida

Department of State

I certify from the records of this office that ARC GATEWAY, INC. is a corporation organized under the laws of the State of Florida, filed on August 24, 1972.

The document number of this corporation is 724184.

I further certify that said corporation has paid all fees due this office through December 31, 2013, that its most recent annual report/uniform business report was filed on April 12, 2013, and its status is active.

I further certify that said corporation has not filed Articles of Dissolution.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this is
the Twelveth day of April, 2013*



Ken Peltner
Secretary of State

Authentication ID: CC4098229651

To authenticate this certificate, visit the following site, enter this ID, and then follow the instructions displayed.

<https://efile.sunbiz.org/certauthver.html>

Attachment

5

Attachment 5

Arc Gateway has 36 years of experience operating community residential homes in Pensacola, Florida. Licensed by the Agency for Persons with Disabilities, the group homes provide a safe, family-oriented living environment providing comprehensive residential services.

We have an exemplary quality assurance record. Our group homes received a compliance rating of 100 percent from the Florida Statewide Quality Assurance Program (FSQAP) for the Developmental Disabilities Home and Community Based Services Waivers (HCBS). The Department of Children and Families Contract Oversight Unit also monitored the general revenue contract for compliance with contractual requirements. No findings were identified. The homes routinely pass annual fire and licensing inspections and are granted a standard license to operate.

Arc Gateway currently owns and operates six community residential homes – three women’s and three men’s – and serves six people in each home with a variety of developmental disabilities including mental retardation, Down syndrome, cerebral palsy, autism, Fragile X and Williams syndromes.

A residential director with 18 years of experience oversees the homes. She ensures that the group homes are operated and maintained in accordance with federal, state and local compliance requirements and that people have a high quality and self-directed life experience in the group homes.

Each group home has a full-time manager that oversees day-to-day operations. Our group home managers average 13 years of experience. They are tasked with ensuring that the physical, mental and emotional needs of the residents are met. Services in the group home are individualized and all-inclusive with health and safety being a priority. The group home manager accompanies residents to medical and dental appointments, ensures that medications are correct and on-hand, and is available 24/7 for emergencies. Group home managers also help residents manage their affairs to ensure Medicaid, Medicare and Social Security benefits are maintained.

The homes are staffed with full- and part-time direct care professionals who have at least one year of experience and who have passed background and drug screenings. Group home staff also complete over 20 hours of training prior to assuming job duties. Training includes courses on developmental disabilities, health and safety, medication administration, HIPAA, blood-borne pathogens, and abuse. Certification in CPR and first aid is also required. Strict staffing ratios are maintained to ensure residents have the supervision and support they need to enjoy a safe, healthy and fulfilling life.

Each group home is equipped with a van that is used to transport residents to their work programs, medical appointments and community activities. Residents also make use of the van to take care of business such as banking and shopping for personal items.

Along with room and board, every resident receives Residential Habilitation services funded by the Agency for Persons with Disabilities. This service provides supervision and specific training activities that assist the resident to acquire, maintain or improve skills related to activities of daily living. The service focuses on personal hygiene skills such as bathing and oral hygiene; homemaking skills such as food preparation, vacuuming and laundry; and social and adaptive skills that enable the resident to reside in the community. This training is provided in accordance with a formal training plan, developed with direction from the resident.

Arc Gateway's mission is to provide the best possible life experiences for persons with intellectual and developmental disabilities. To this end, management implements policies and practices that support healthy and balanced lifestyles with emphasis on personal choice and self-determination. Routine group home operations provide opportunities for preferred physical, leisure and social activities. These are integrated into group home life along with a wellness approach to daily living.

Nutrition and weight management is a key to good health and aging well. It is a priority at our group homes. Residents are provided three meals a day derived from a menu developed by a registered dietician. Group home residents are served tasty, home-cooked meals that have appropriate nutritional and portion components for optimal health and weight management.

Opportunities for physical exercise are provided daily. People utilize treadmills, stationary bikes and exercise videos. Neighborhood walks are also popular.

All group home residents attend a work activity or day program on weekdays. Therefore they are encouraged to relax and enjoy their evenings at home. Preferred in home leisure activities include assembling puzzles, having telephone conversations with friends, and reading the local newspaper. Socializing with housemates and watching a favorite TV program is also prevalent. Movie and game nights are also very popular.

Bingo, karaoke and themed holiday dances are just a few of the recreational opportunities Arc Gateway provides so people can get together with friends and co-workers. These monthly events are a favorite way for people to socialize in a casual, fun-filled setting.

Having fun and being involved with our community is an integral element of the group home routine. Management makes certain people are aware of and attend community activities of their choice. People have the opportunity to frequent their favorite restaurant, attend church, and participate in Special Olympics. Seasonal community events are also enjoyed such as the

Seafood Festival, the Great Gulf Coast Arts Festival and the Pensacola Interstate Fair. Many also are members of the AKtion Club, a civic organization sponsored by the Kiwanis Club. They attend meetings twice a month.

Arc Gateway's management believes that people with developmental disabilities are people first, and in order to live a self-determined life must have a voice in all matters that concern them. Our policy on group home placement states that: "Because it is the belief that the people who live in the home should have control over their lives, they have the deciding voice regarding with whom they live." People applying for placement in the group homes are not accepted without consultation and approval from the current residents.

House rules are a collective agreement amongst all housemates. Grievance procedures and the rights of persons with developmental disabilities are reviewed with each person at least annually. In addition, a survey is taken every year to determine the residents' degree of satisfaction in the group home and identify areas where services and supports can be improved.

Behind the scenes, Arc Gateway management works hard to ensure that the group homes are in compliance with all federal, state and local requirements. Our maintenance and ground keeping department ensures that the group homes are well maintained in a safe and attractive manner.

Attachment

6

Attachment 6

Following are additional features and amenities planned for Arc Gateway Peacock home that will benefit the residents through enhanced accessibility, safety and energy specifications.

- 100 percent of the unit shall be fully accessible in accordance with the 2010 ADA Standards for Accessible Design. The home shall provide mobility features that comply with the residential dwelling units provision of the 2010 ADA Standards for Accessible Design.
- The unit will have an automatic fire alarm system with strobes. This will alert people who are both visually and hearing impaired of fire danger and the need to evacuate the premises.
- The unit will have a whole-home standby generator that will power the home in the event of a power loss. This will protect the aging and disabled residents from being exposed to extreme temperatures. They will be able to shelter in place during a weather event and avoid the trauma of seeking shelter in an alternate setting. On-site refrigerated food and medicine will be preserved. This will also ensure that power will be available contact emergency services.
- Hallways will be 48" wide to facilitate mobility in a wheelchair.
- Slip resistant flooring will be installed throughout to minimize fall risks.
- A walk-in bathtub will be installed in one of the accessible bathrooms. Residents will have a choice of using a roll-in shower or bathing in an accessible bathtub.
- Grab bars will be installed in toileting and bathing areas in all bathrooms.
- A tank-less water heater will ensure that the residents have enough hot water to bathe in comfort.
- A safe, fenced outdoor walking space will be provided to accommodate people who wander and who cannot safely walk in the neighborhood alone.

Attachment

7

Attachment 7

Founded in 1954, Arc Gateway currently serves more than 850 people with developmental disabilities.

Arc Gateway works to ensure adults with developmental disabilities enjoy productive lives and have the support that they need to reach their goals. Through programs that promote choice and independence, a wide array of services are offered. We offer work activities, job training, life skills development courses, basic education, and a 'retirement' program. There's a perfect fit for everyone.

POLLAK TRAINING CENTER helps adults with disabilities reach their full potential in the community and the classroom. The secure shredding program provides adaptive skills training for people with developmental disabilities and valuable support for local businesses. The people we serve also earn a paycheck.

Adult enrichment provides a safe, educational environment that encourages friendships, laughter and learning. In addition to visual art, participants receive instruction on self-care, can play in a rhythm band, and participate in exercise, yoga and dance. In partnership with Pensacola State College and Escambia County Schools, instructors offer courses like daily living skills, reading and math. Computer-assisted learning is also available through this program. Our art program offers an opportunity to learn ceramics and painting - and even sell artwork at local art shows and festivals.

In Horticulture, adults with developmental disabilities learn work skills and earn an income while caring for the plants in the nursery. The nursery has a wide variety of mature, seasonal bedding plants and landscaping plants for purchase.

POLLAK INDUSTRIES, our manufacturing division, provides training and employment opportunities for adults with disabilities. Participants may earn an income and develop marketable skills and habits. They can choose to do sub-contract work like light assembly, newspaper inserts or Mardi Gras bead sorting, or to help manufacture retail products including plant sleeves, survey stakes or concrete items such as parking bumpers, air conditioner pads, stepping stones, splash blocks and monuments.

COMMUNITY BASED EMPLOYMENT offers paid work opportunities through supervised enclaves within other organizations. At Armstrong World Industries, participants cut, label, package and shrink wrap ceiling tiles samples to be shipped nationwide. At the I-10 welcome center and weigh stations, crews perform grounds and janitorial maintenance work.

EMPLOYMENT SERVICES provides one-on-one job coaching and helps people with disabilities find jobs with local businesses. Employers are able to tap into a pool of reliable, qualified job

Arc Gateway

FHFC – Smaller Developments for Persons with Disabilities – RFA 2013-005

applicants, and people with disabilities gain independence by working in the community and earning their own income. Services are tailored to provide the employment supports necessary for people to gain and keep jobs in the community.

SENIOR ADULT PROGRAM provides supervision to individuals age 55+. Through a daily schedule of recreation, skill maintenance, and social interaction, individuals with mild to moderate cognitive impairment (developmental disabilities, stroke, early stage dementia) are guided through their day in the beautiful setting of Bayview Senior Center. This program emphasizes physical and mental well-being and allows participants to remain with their peers in a community setting as long as possible.

Additional amenities are available to people residing in an Arc Gateway residential community home. Every resident receives \$93.58 per month for personal items and recreation. Some people may have more income from their social security benefits or their job. Group home managers assist people to open and maintain checking accounts so they can deposit their money and make purchases in the community. Regular trips are made to the local shopping mall or supercenter, etc. where residents shop and make their own purchases. Some people choose to save their money so that they can make a major purchase. Residents have bought their own computers, cell phones, video game machines and bedroom furnishings.

Residents also use their personal allowance money to enjoy a meal out at a local restaurant, see a movie, or attend a local community event. Others choose to take spending money with them when they visit their family for a weekend.

Our residents have a full and active life through many of the programs and services at Arc Gateway as well as activities organized outside the agency. Special Olympics Escambia County offers a wide selection of sporting events and many of our residents are avid bowlers and bocce players. Several also attend local churches on a regular basis.

There are a variety of opportunities available for our residents to integrate within the community and we are pleased to help make that possible for them. We provide transportation through group home vans and we also have a fleet of transportation vehicles available – some lift-equipped for people with wheelchairs. We also assist residents in making arrangements for public transportation if they so wish.

It is Arc Gateway's mission for people with developmental disabilities to have choices, independence and the support that they need to realize their dreams. Our residential services program works toward that goal each and every day.

Attachment

8

Attachment 8

Access to healthcare and support services is a priority in Arc Gateway's community residential homes. Each group home has a full time group home manager who is responsible for overseeing the healthcare for all residents. As no medical services are conducted on site, our comprehensive residential services include scheduling and transporting residents to their medical appointments, obtaining orders from physicians, filling prescription medications and making follow-up appointments. Ancillary appointments such as early morning blood work, physical therapy sessions and preventive screenings are also accommodated. Group home staff also ensures treatment plans are followed.

While Pensacola offers a fairly wide selection of medical providers and facilities, Arc Gateway also transports residents to occasional but necessary out-of-town medical appointments. An aging resident who has Barrett's esophagus requires periodic specialized treatment at Shands Hospital in Gainesville Florida. His group home manager transports him to these appointments and ensures he receives the care he needs.

A medical history is kept on file at the group home for each resident. A record of every doctor appointment is logged along with diagnosis, treatment plan, and follow-up appointments.

All residents receive assistance with their medications. A medication administration record is kept on file for each resident to ensure the proper medication is administered at the proper time. Refills are ordered and picked up at the pharmacy by staff. Staff is trained to watch for medication side effects or any adverse reaction. Medications are carefully monitored by the group home manager and stored in a locked cabinet in the group home office.

Dental care is a particular challenge for aging adults with limited income because Medicaid insurance plans do not cover dental services for adults. Arc Gateway uses community partners such as the Pensacola State College Dental Program to obtain routine dental care. This relationship is a win-win for both parties – the residents who need frequent cleanings and the dental students who need experience providing services to people with disabilities.

Group home staff also help residents access other medical support services. Residents depend on us to get their leg braces fitted, wheelchairs adjusted, and hearing aids replaced.

Group home managers assist residents with their medical insurance, which are typically Medicaid and Medicare. For example, plans are evaluated to ensure the people's premiums and co-pays are manageable and that prescribed medications are on the plan's formulary. Group home managers also assist with residents' Medicaid re-certifications.

Attachment

9

Attachment 9

Arc Gateway's best practices that have been found to promote and facilitate residents' full inclusion in their community include:

AKtion Club

AKtion Club is a civic organization for adults with developmental disabilities sponsored by the Kiwanis Club. It has over 11,000 members world-wide and gives people with developmental disabilities the opportunity to develop leadership skills and to contribute in meaningful ways in our community.

Arc Gateway has been the sponsoring agency for the Pensacola AKtion Club for the last 23 years. We provide transportation and facilitate each meeting. The meeting is held twice a month at a local restaurant. Kiwanis Club members attend the meetings and arrange for a guest speaker. Club members learn about other organizations such as Habitat for Humanity, Salvation Army, Manna Food Bank and Ronald McDonald House.

Members are encouraged to be responsible citizens and to give back to their community. Their pet project is the Ronald McDonald House. They have collected over 1.5 million pop tabs in support of that charity. They also donate the dues that they pay at every meeting. Last year they donated \$238 to both the Salvation Army and the Waterfront Rescue Mission.

Each year club members elect a president, vice president, secretary and treasurer. By serving in these roles, members are able to learn and practice specific skills that will enhance their leadership abilities. The election is conducted by the Escambia County Supervisor of Elections. Official ballots and voting machine is used to cast and tally the votes.

Recreation

The benefits of fun and recreation are well documented. They are an important contribution to a person's quality of life. Increased social skills and networks along with improved community inclusion and living skills are just a few of the benefits.

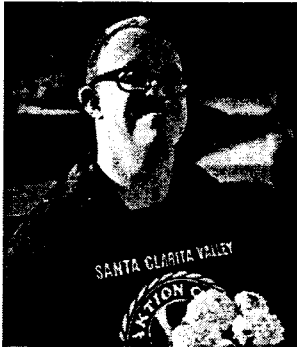
Arc Gateway has a recreation committee comprised of volunteers, clients and staff. They schedule a recreational event each month for the persons we serve. It is a fun way for people to get together with their friends and co-workers while experiencing what the community has to offer. Some of the events attended this past year include:

- Elks Club Valentine's Dance
- Elks Club St. Paddy's dance
- Senior Follies at Pensacola State College
- "Snoopy the Musical" at Pensacola Little Theater
- National Naval Aviation Museum and IMAX movie
- Bingo at AmVets 292

Arc Gateway

FHFC – Smaller Developments for Persons with Disabilities – RFA 2013-005

- "Fiddler on the Roof" at Pensacola Little Theater
- Kiwanis Sock Hop
- Bowling with the Blue Angels
- Open House at the Wildlife Sanctuary
- Elks Club Monster Mash
- Big Lagoon State Park

[Blog](#) | [Media](#) | [Shop](#)[START A CLUB](#) | [EVENTS](#) | [CONTEST & AWARDS](#) | [REPORTS](#) | [MEMBERSHIP UPDATE CENTER](#)[DISCOVER](#) | [SERVE](#) | [LEAD](#) | [RESOURCES](#) | [JOIN](#)[Discover](#) > [About Aktion Club](#)

ABOUT AKTION CLUB

MORE THAN 500 CLUBS SERVING THEIR COMMUNITIES

Aktion Club is the only service club for adults with disabilities, with more than 11,000 members worldwide.

Aktion Clubs draw members from various organizations that support individuals with disabilities, as well as other community programs. Aktion clubs can also be established at churches, libraries, YMCAs, lodges or similar facilities. A Kiwanis club, composed of like-minded, service-oriented people from the community, serves as the club's sponsor.

Aktion Club is supported at the district level and by the Kiwanis International Office in Indianapolis, Indiana, which provides programs, literature and opportunities to relate to individuals with disabilities from countries worldwide.

Motto:

Where development has no disability.

Vision:

To develop competent, capable, caring leaders through the vehicle of service.

Mission:

To provide adults living with disabilities an opportunity to develop initiative, leadership skills and to serve their communities.

Core Values:

Character Building: The ability to do the right thing, even when it might be the unpopular choice

Leadership: The ability to listen, communicate, serve and guide others

Inclusiveness: Accepting and welcoming differences in other people

Caring: The act of being concerned about or interested in other people or situations

© 2010 Kiwanis International
All Rights Reserved.
[Terms of Use](#) | [Privacy Policy](#)
[Site Map](#)
[Subscribe](#) / [Unsubscribe](#)

[DISCOVER: KIWANIS](#) | [CIRCLE K](#) | [KEY CLUB](#) | [KEY LEADER](#) | [BUILDERS CLUB](#) | [KIWANIS KIDS](#) | [KIWANIS FOUNDATION \(KIF\)](#)

Attachment

10

Russell A. Badders
C. Reid Barrineau
Mary Jane Bass
James S. Campbell
Jodi D. Cooke
J. Nixon Daniel III
John P. Daniel
Terrie L. Didier
W. Lee Elebash
Thomas F. Gonzalez
Steven R. Griffin
Marcus A. Huff
Gary B. Lechtman
Jack W. Lurton III
David L. McGee
Gregory R. Miller
William H. Mitchem
Ralph A. Peterson
Jeffrey A. Stone
David B. Taylor III
Russell F. Van Sickle
James M. Weber
Charles T. Wiggins
John F. Windham
John R. Zoesch III



BEGGS & LANE

ATTORNEYS and COUNSELLORS at LAW
SINCE 1883

A Registered Limited Liability Partnership

501 Commendencia Street
Pensacola, Florida 32502-5953
Telephone (850) 432-2451
beggslane.com

W. Spencer Mitchem
Of Counsel

E. Dixie Beggs
1908 - 2001

Bert H. Lane
1917 - 1981

October 29, 2013

ESCROW DEPOSIT VERIFICATION

Request:

Date: October 29, 2013
From: William H. Mitchem
Real Estate Agent: Mary Holzinger/Christopher Knight
Broker: Main Street Properties/Exit Realty N.F.I.

Broker/Agent requests from Beggs & Lane, RLLP (Escrow Agent) written verification that the escrow deposit of \$2,000.00 was received on October 29, 2013 and has been received and deposited into Escrow Agent's account for Purchaser(s): ARC Gateway, Inc. with respect to property located at: 4800 Peacock Drive, Pensacola, Florida 32504.

Verification:

From: Beggs & Lane, RLLP (within 10 days of request for deposit)

The escrow deposit for the purchaser mentioned above: (Check One):

- Has been deposited into Beggs & Lane's escrow account.
- Has not been deposited into Beggs & Lane's escrow account.

William H. Mitchem
B&L's Agent's Printed Name

[Signature]
B&L's Agent's Signature

10/29/13
Date



Vacant Land Contract

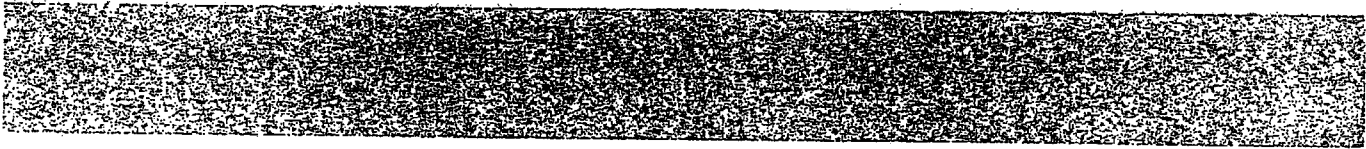
PARTIES AND DESCRIPTION OF PROPERTY

1. SALE AND PURCHASE: WARTANOOSH BIRAMIAN ("Seller")
and ARC GATEWAY, INC ("Buyer")
agree to sell and buy on the terms and conditions specified below the property ("Property") described as:
Address: 4800 PEACOCK DRIVE PENSACOLA FLORIDA 32504
Legal Description:
LT 4 BLK 6 SCENIC HILLS S/D PB 3 P 30 OR 5386 P 1952
TAX REFERENCE ID# 091S292000004006; COUNTY TAX# 011106000
including all improvements and the following additional property:

PRICE AND FINANCING

2. PURCHASE PRICE: \$ \$45,000 payable by Buyer in U.S. funds as follows:
(a) \$ \$2,000 Deposit received (checks are subject to clearance) on UPON ACCEPTANCE OF OFFER by
BEGGS AND LANE, BILL MITCHUM ("Escrow Agent")
Signature _____ Name of Company _____
(Address of Escrow Agent) 501 COMMENDENCIA ST PENSACOLA FL 32502
(Phone # of Escrow Agent) OFFICE- 850-432-2451; FAX- 850-469-3331
(b) \$ \$0 Additional deposit to be delivered to Escrow Agent by N/A N/A
or 0 days from Effective Date (10 days if left blank).
(c) TBD Total financing (see Paragraph 3 below) (express as a dollar amount or percentage)
(d) \$ \$0 Other: N/A
(e) \$ BALANCE Balance to close (not including Buyer's closing costs, prepaid items and prorations). All funds
paid at closing must be paid by locally-drawn cashier's check, official check or wired funds.
 (f) (complete only if purchase price will be determined based on a per unit cost instead of a fixed price) The unit
used to determine the purchase price is lot acre square foot other (specify: N/A)
prorating areas of less than a full unit. The purchase price will be \$ _____ per unit based on a calculation of total
area of the Property as certified to Buyer and Seller by a Florida-licensed surveyor in accordance with Paragraph 8(c) of this
Contract. The following rights of way and other areas will be excluded from the calculation: N/A

3. CASH/FINANCING: (Check as applicable) (a) Buyer will pay cash for the Property with no financing contingency.
 (b) This Contract is contingent on Buyer qualifying and obtaining the commitment(s) or approval(s) specified below (the
"Financing") within N/A days from Effective Date (if left blank then Closing Date or 30 days from Effective Date; whichever
occurs first) (the "Financing Period"). Buyer will apply for Financing within N/A days from Effective Date (5 days if left blank)
and will timely provide any and all credit, employment, financial and other information required by the lender. If Buyer, after
using diligence and good faith, cannot obtain the Financing within the Financing Period, either party may cancel this Contract
and Buyer's deposit(s) will be returned after Escrow Agent receives proper authorization from all interested parties.
 (1) New Financing: Buyer will secure a commitment for new third party financing for \$ BALANCE or
_____ % of the purchase price at the prevailing interest rate and loan costs based on Buyer's creditworthiness. Buyer will
keep Seller and Broker fully informed of the loan application status and progress and authorizes the lender or mortgage
broker to disclose all such information to Seller and Broker.
 (2) Seller Financing: Buyer will execute a first second purchase money note and mortgage to Seller in the
amount of \$ N/A bearing annual interest at _____ % and payable as follows:
N/A
The mortgage, note, and any security agreement will be in a form acceptable to Seller and will follow terms generally
accepted in the county where the Property is located; will provide for a late payment fee and acceleration at the mortgagee's
Buyer W. B. Biramian and Seller ARC Gateway, Inc acknowledge receipt of a copy of this page, which is Page 1 of 7 Pages.



option if Buyer defaults; will give Buyer the right to prepay without penalty all or part of the principal at any time(s) with interest only to date of payment; will be due on conveyance or sale; will provide for release of contiguous parcels, if applicable; and will require Buyer to keep liability insurance on the Property, with Seller as additional named insured. Buyer authorizes Seller to obtain credit, employment and other necessary information to determine creditworthiness for the financing. Seller will, within 10 days from Effective Date, give Buyer written notice of whether or not Seller will make the loan.

(3) Mortgage Assumption: Buyer will take title subject to and assume and pay existing first mortgage to _____

N/A

LNF _____ N/A In the approximate amount of \$ _____ N/A currently payable at \$ _____ N/A per month including principal, interest, taxes and insurance and having a fixed other (describe) _____ N/A

interest rate of _____ % which will will not escalate upon assumption. Any variance in the mortgage will be adjusted in the balance due at closing with no adjustment to purchase price. Buyer will purchase Seller's escrow account dollar for dollar. If the lender disapproves Buyer, or the interest rate upon transfer exceeds _____ % or the assumption/transfer fee exceeds \$ _____ N/A, either party may elect to pay the excess, failing which this agreement will terminate and Buyer's deposit(s) will be returned.

CLOSING

4. CLOSING DATE; OCCUPANCY: This Contract will be closed and the deed and possession delivered on OR BEFORE 5/30/14 OR BEFORE (Closing Date). Unless the Closing Date is specifically extended by the Buyer and Seller or by any other provision in this Contract, the Closing Date shall prevail over all other time periods including, but not limited to, financing and feasibility study periods. If on Closing Date insurance underwriting is suspended, Buyer may postpone closing up to 5 days after the insurance suspension is lifted. If this transaction does not close for any reason, Buyer will immediately return all Seller-provided title evidence, surveys, association documents and other items.

5. CLOSING PROCEDURE; COSTS: Closing will take place in the county where the Property is located and may be conducted by mail or electronic means. If title insurance insures Buyer for title defects arising between the title binder effective date and recording of Buyer's deed, closing agent will disburse at closing the net sale proceeds to Seller (in local cashier's checks if Seller requests in writing at least 5 days prior to closing) and brokerage fees to Broker as per Paragraph 17. In addition to other expenses provided in this Contract, Seller and Buyer will pay the costs indicated below.

- (a) Seller Costs: Buyer costs Buyer pays for survey
- Taxes on the deed
 - Recording fees for documents needed to cure title
 - Title evidence (if applicable under Paragraph 8)
 - Other: SURVEY
- (b) Buyer Costs:
- Taxes and recording fees on notes and mortgages
 - Recording fees on the deed and financing statements
 - Loan expenses
 - Lender's title policy at the simultaneous issue rate
 - Inspections
 - Survey and sketch
 - Insurance
 - Other: _____

(c) Title Evidence and Insurance: Check (1) or (2):

(1) The title evidence will be a Paragraph 8(a)(1) owner's title insurance commitment. Seller will select the title agent and will pay for the owner's title policy, search, examination and related charges or Buyer will select the title agent and pay for the owner's title policy, search, examination and related charges or Buyer will select the title agent and Seller will pay for the owner's title policy, search, examination and related charges.

(2) Seller will provide an abstract as specified in Paragraph 8(a)(2) as title evidence. Seller Buyer will pay for the owner's title policy and select the title agent. Seller will pay fees for title searches prior to closing, including tax search and lien search fees, and Buyer will pay fees for title searches after closing (if any), title examination fees and closing fees.

(d) Prorations: The following items will be made current and prorated as of the day before Closing Date: real estate taxes, interest, bonds, assessments, leases and other Property expenses and revenues. If taxes and assessments for the current year cannot be determined, the previous year's rates will be used with adjustment for any exemptions. **PROPERTY TAX DISCLOSURE SUMMARY: BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR FURTHER INFORMATION.**

(e) Special Assessment by Public Body: Regarding special assessments imposed by a public body, Seller will pay (i) the full amount of liens that are certified, confirmed and ratified before closing, and (ii) the amount of the last estimate of the assessment

Buyer WJ and Seller WJ acknowledge receipt of a copy of this page, which is Page 2 of 7 Pages.

ds
CB

October 29, 201:

111 If an improvement is substantially completed as of Effective Date but has not resulted in a lien before closing, and Buyer will
 112 pay all other amounts. If special assessments may be paid in installments Buyer Seller (if left blank, Buyer) shall pay
 113 installments due after closing. If Seller is checked, Seller will pay the assessment in full prior to or at the time of closing. Public
 114 body does not include a Homeowner Association or Condominium Association.

115 **(f) Tax Withholding:** If Seller is a "foreign person" as defined by FIRPTA, Section 1445 of the Internal Revenue Code requires
 116 Buyer to withhold 10% of the amount realized by the Seller on the transfer and remit the withheld amount to the Internal
 117 Revenue Service (IRS) unless an exemption applies. The primary exemptions are (1) Seller provides Buyer with an affidavit
 118 that Seller is not a "foreign person", (2) Seller provides Buyer with a Withholding Certificate providing for reduced or
 119 eliminated withholding, or (3) the gross sales price is \$300,000 or less, Buyer is an individual who purchases the Property to
 120 use as a residence, and Buyer or a member of Buyer's family has definite plans to reside at the Property for at least 50% of the
 121 number of days the Property is in use during each of the first two 12 month periods after transfer. The IRS requires Buyer and
 122 Seller to have a U.S. federal taxpayer identification number ("TIN"). Buyer and Seller agree to execute and deliver as directed
 123 any instrument, affidavit or statement reasonably necessary to comply with FIRPTA requirements including applying for a TIN
 124 within 3 days from Effective Date and delivering their respective TIN or Social Security numbers to the Closing Agent. If Seller
 125 applies for a withholding certificate but the application is still pending as of closing, Buyer will place the 10% tax in escrow at
 126 Seller's expense to be disbursed in accordance with the final determination of the IRS, provided Seller so requests and gives
 127 Buyer notice of the pending application in accordance with Section 1445. If Buyer does not pay sufficient cash at closing to
 128 meet the withholding requirement, Seller will deliver to Buyer at closing the additional cash necessary to satisfy the
 129 requirement. Buyer will timely disburse the funds to the IRS and provide Seller with copies of the tax forms and receipts.

130 **(g) 1031 Exchange:** If either Seller or Buyer wishes to enter into a like-kind exchange (either simultaneously with closing or
 131 after) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party will cooperate in all reasonable respects to
 132 effectuate the Exchange including executing documents; provided, however, that the cooperating party will incur no liability or
 133 cost related to the Exchange and that the closing shall not be contingent upon, extended or delayed by the Exchange.

134 PROPERTY CONDITION

135 **6. LAND USE:** Seller will deliver the Property to Buyer at the time agreed in its present "as is" condition, with conditions
 136 resulting from Buyer's inspections and casualty damage, if any, excepted. Seller will maintain the landscaping and grounds in
 137 a comparable condition and will not engage in or permit any activity that would materially alter the Property's condition without
 138 the Buyer's prior written consent.

139 **(a) Flood Zone:** Buyer is advised to verify by survey, with the lender and with appropriate government agencies which flood
 140 zones the Property is in, whether flood insurance is required and what restrictions apply to improving the Property and
 141 rebuilding in the event of casualty.

142 **(b) Government Regulation:** Buyer is advised that changes in government regulations and levels of service which affect
 143 Buyer's intended use of the Property will not be grounds for canceling this Contract if the Feasibility Study Period has expired
 144 or if Buyer has checked choice (c)(2) below.

145 **(c) Inspections: (check (1) or (2) below)**

146 **(1) Feasibility Study:** Buyer will, at Buyer's expense and within 95 days from Effective Date ("Feasibility Study
 147 Period"), determine whether the Property is suitable, in Buyer's sole and absolute discretion, for RESIDENTIAL
 148 COMMUNITY HOME use. During the Feasibility Study Period, Buyer may conduct a Phase I environmental
 149 assessment and any other tests, analyses, surveys and investigations ("Inspections") that Buyer deems necessary to
 150 determine to Buyer's satisfaction the Property's engineering, architectural and environmental properties; zoning and
 151 zoning restrictions; subdivision statutes; soil and grade; availability of access to public roads, water, and other utilities;
 152 consistency with local, state and regional growth management plans; availability of permits, government approvals, and
 153 licenses; and other inspections that Buyer deems appropriate to determine the Property's suitability for the Buyer's
 154 intended use. If the Property must be rezoned, Buyer will obtain the rezoning from the appropriate government agencies.
 155 Seller will sign all documents Buyer is required to file in connection with development or rezoning approvals.

156 Seller gives Buyer, its agents, contractors and assigns, the right to enter the Property at any time during the Feasibility
 157 Study Period for the purpose of conducting inspections; provided, however, that Buyer, its agents, contractors and
 158 assigns enter the Property and conduct inspections at their own risk. Buyer will indemnify and hold Seller harmless
 159 from losses, damages, costs, claims and expenses of any nature, including attorneys' fees, expenses and liability
 160 incurred in application for rezoning or related proceedings, and from liability to any person, arising from the conduct of
 161 any and all inspections or any work authorized by Buyer. Buyer will not engage in any activity that could result in a
 162 construction lien being filed against the Property without Seller's prior written consent. If this transaction does not
 163 close, Buyer will, at Buyer's expense, (1) repair all damages to the Property resulting from the inspections and return
 164 the Property to the condition it was in prior to conduct of the inspections, and (2) release to Seller all reports and other
 165 work generated as a result of the inspections.

166 Buyer will deliver written notice to Seller prior to the expiration of the Feasibility Study Period of Buyer's determination of
 167 whether or not the Property is acceptable. Buyer's failure to comply with this notice requirement will constitute acceptance
 168 of the Property as suitable for Buyer's intended use in its "as is" condition. If the Property is unacceptable to Buyer and
 169 written notice of this fact is timely delivered to Seller, this Contract will be deemed terminated as of the day after the
 170 Feasibility Study period ends and Buyer's deposit(s) will be returned after Escrow Agent receives proper authorization from
 171 all interested parties.

172 **(2) No Feasibility Study:** Buyer is satisfied that the Property is suitable for Buyer's purposes, including being
 173 satisfied that either public sewerage and water are available to the Property or the Property will be approved for the

174 Buyer () and Seller () acknowledge receipt of a copy of this page, which is Page 3 of 7 Pages.

175 installation of a well and/or private sewerage disposal system and that existing zoning and other pertinent regulations and
176 restrictions, such as subdivision or deed restrictions, concurrency, growth management and environmental conditions, are
177 acceptable to Buyer. This Contract is not contingent on Buyer conducting any further investigations.

178 (d) **Subdivided Lands:** If this Contract is for the purchase of subdivided lands, defined by Florida Law as "(a) Any contiguous
179 land which is divided or is proposed to be divided for the purpose of disposition into 50 or more lots, parcels, units, or interests;
180 or (b) Any land, whether contiguous or not, which is divided or proposed to be divided into 50 or more lots, parcels, units, or
181 interests which are offered as a part of a common promotional plan.", Buyer may cancel this Contract for any reason
182 whatsoever for a period of 7 business days from the date on which Buyer executes this Contract. If Buyer elects to cancel
183 within the period provided, all funds or other property paid by Buyer will be refunded without penalty or obligation within 20
184 days of the receipt of the notice of cancellation by the developer.

185 **7. RISK OF LOSS; EMINENT DOMAIN:** If any portion of the Property is materially damaged by casualty before closing, or Seller
186 negotiates with a governmental authority to transfer all or part of the Property in lieu of eminent domain proceedings, or if an
187 eminent domain proceeding is initiated, Seller will promptly inform Buyer. Either party may cancel this Contract by written
188 notice to the other within 10 days from Buyer's receipt of Seller's notification, failing which Buyer will close in accordance with
189 this Contract and receive all payments made by the government authority or insurance company, if any.

190 **TITLE**

191 **8. TITLE:** Seller will convey marketable title to the Property by statutory warranty deed or trustee, personal representative or
192 guardian deed as appropriate to Seller's status.

193 (a) **Title Evidence:** Title evidence will show legal access to the Property and marketable title of record in Seller in accordance
194 with current title standards adopted by the Florida Bar, subject only to the following title exceptions, none of which prevent
195 Buyer's intended use of the Property as RESIDENTIAL/COMMUNITY HOME; covenants, easements and restrictions of
196 record; matters of plat; existing zoning and government regulations; oil, gas and mineral rights of record if there is no right of
197 entry; current taxes; mortgages that Buyer will assume; and encumbrances that Seller will discharge at or before closing.
198 Seller will deliver to Buyer Seller's choice of one of the following types of title evidence, which must be generally accepted
199 in the county where the Property is located (specify in Paragraph 5(c) the selected type). Seller will use option (1) in Palm
200 Beach County and option (2) in Miami-Dade County.

201 (1) **A title insurance commitment** issued by a Florida-licensed title insurer in the amount of the purchase price and subject
202 only to title exceptions set forth in this Contract and delivered no later than 2 days before Closing Date.

203 (2) **An existing abstract of title** from a reputable and existing abstract firm (if firm is not existing, then abstract must be
204 certified as correct by an existing firm) purporting to be an accurate synopsis of the instruments affecting title to the
205 Property recorded in the public records of the county where the Property is located and certified to Effective Date. However
206 if such an abstract is not available to Seller, then a prior owner's title policy acceptable to the proposed insurer as a base
207 for reissuance of coverage. Seller will pay for copies of all policy exceptions and an update in a format acceptable to
208 Buyer's closing agent from the policy effective date and certified to Buyer or Buyer's closing agent, together with copies of
209 all documents recited in the prior policy and in the update. If a prior policy is not available to Seller then (1) above will be
210 the title evidence. Title evidence will be delivered no later than 10 days before Closing Date.

211 (b) **Title Examination:** Buyer will examine the title evidence and deliver written notice to Seller, within 5 days from receipt of
212 title evidence but no later than Closing Date, of any defects that make the title unmarketable. Seller will have 30 days from
213 receipt of Buyer's notice of defects ("Curative Period") to cure the defects at Seller's expense. If Seller cures the defects within
214 the Curative Period, Seller will deliver written notice to Buyer and the parties will close the transaction on Closing Date or
215 within 10 days from Buyer's receipt of Seller's notice if Closing Date has passed. If Seller is unable to cure the defects within
216 the Curative Period, Seller will deliver written notice to Buyer and Buyer will, within 10 days from receipt of Seller's notice,
217 either cancel this Contract or accept title with existing defects and close the transaction.

218 (c) **Survey:** Buyer may, prior to Closing Date and at Buyer's expense, have the Property surveyed and deliver written notice to
219 Seller, within 5 days from receipt of survey but no later than 5 days prior to closing, of any encroachments on the Property,
220 encroachments by the Property's improvements on other lands or deed restriction or zoning violations. Any such
221 encroachment or violation will be treated in the same manner as a title defect and Buyer's and Seller's obligations will be
222 determined in accordance with subparagraph (b) above.

223 (d) **Coastal Construction Control Line:** If any part of the Property lies seaward of the coastal construction control line as
224 defined in Section 161.053 of the Florida Statutes, Seller shall provide Buyer with an affidavit or survey as required by law
225 delineating the line's location on the Property, unless Buyer waives this requirement in writing. The Property being purchased
226 may be subject to coastal erosion and to federal, state, or local regulations that govern coastal property, including delineation
227 of the coastal construction control line, rigid coastal protection structures, beach nourishment, and the protection of marine
228 turtles. Additional information can be obtained from the Florida Department of Environmental Protection, including whether
229 there are significant erosion conditions associated with the shoreline of the Property being purchased.

230 Buyer waives the right to receive a CCCL affidavit or survey.

231 **MISCELLANEOUS**

232 **9. EFFECTIVE DATE; TIME; FORCE MAJEURE:**

233 (a) **Effective Date:** The "Effective Date" of this Contract is the date on which the last of the parties initials or signs and delivers
234 final offer or counteroffer. Time is of the essence for all provisions of this Contract.

235 (b) **Time:** All time periods expressed as days will be computed in business days (a "business day" is every calendar day
236 except Saturday, Sunday and national legal holidays). If any deadline falls on a Saturday, Sunday or national legal

237 Buyer (CS) and Seller (W) (PS) acknowledge receipt of a copy of this page, which is Page 4 of 7 Pages.

238 holiday, performance will be due the next business day. All time periods will end at 5:00 p.m. local time (meaning in the county
239 where the Property is located) of the appropriate day.
240 (c) **Force Majeure:** Buyer or Seller shall not be required to perform any obligation under this Contract or be liable to
241 each other for damages so long as the performance or non-performance of the obligation is delayed, caused or prevented
242 by an act of God or force majeure. An "act of God" or "force majeure" is defined as hurricanes, earthquakes, floods, fire,
243 unusual transportation delays, wars, insurrections and any other cause not reasonably within the control of the Buyer or
244 Seller and which by the exercise of due diligence the non-performing party is unable in whole or in part to prevent or
245 overcome. All time periods, including Closing Date, will be extended (not to exceed 30 days) for the period that the force
246 majeure or act of God is in place. In the event that such "act of God" or "force majeure" event continues beyond the 30
247 days in this sub-paragraph, either party may cancel the Contract by delivering written notice to the other and Buyer's
248 deposit shall be refunded.

249 **10. NOTICES:** All notices shall be in writing and will be delivered to the parties and Broker by mail, personal delivery or electronic
250 media. Buyer's failure to deliver timely written notice to Seller, when such notice is required by this Contract, regarding
251 any contingencies will render that contingency null and void and the Contract will be construed as if the contingency did
252 not exist. Any notice, document or item delivered to or received by an attorney or licensee (including a transaction
253 broker) representing a party will be as effective as if delivered to or by that party.

254 **11. COMPLETE AGREEMENT:** This Contract is the entire agreement between Buyer and Seller. Except for brokerage
255 agreements, no prior or present agreements will bind Buyer, Seller or Broker unless incorporated into this Contract.
256 Modifications of this Contract will not be binding unless in writing, signed or initialed and delivered by the party to be bound. This
257 Contract, signatures, initials, documents referenced in this Contract, counterparts and written modifications communicated
258 electronically or on paper will be acceptable for all purposes, including delivery, and will be binding. Handwritten or typewritten
259 terms inserted in or attached to this Contract prevail over preprinted terms. If any provision of this Contract is or becomes invalid
260 or unenforceable, all remaining provisions will continue to be fully effective. Buyer and Seller will use diligence and good faith in
261 performing all obligations under this Contract. This Contract will not be recorded in any public records.

262 **12. ASSIGNABILITY; PERSONS BOUND:** Buyer may not assign this Contract without Seller's written consent. The terms
263 "Buyer," "Seller," and "Broker" may be singular or plural. This Contract is binding on the heirs, administrators, executors, personal
264 representatives and assigns (if permitted) of Buyer, Seller and Broker.

265 **DEFAULT AND DISPUTE RESOLUTION**

266 **13. DEFAULT:** (a) **Seller Default:** If for any reason other than failure of Seller to make Seller's title marketable after diligent
267 effort, Seller fails, refuses or neglects to perform this Contract, Buyer may choose to receive a return of Buyer's deposit without
268 waiving the right to seek damages or to seek specific performance as per Paragraph 14. Seller will also be liable to Broker for the
269 full amount of the brokerage fee. (b) **Buyer Default:** If Buyer fails to perform this Contract within the time specified, including
270 timely payment of all deposits, Seller may choose to retain and collect all deposits paid and agreed to be paid as liquidated
271 damages or to seek specific performance as per Paragraph 14; and Broker will, upon demand, receive 50% of all deposits paid
272 and agreed to be paid (to be split equally among Brokers) up to the full amount of the brokerage fee.

273 **14. DISPUTE RESOLUTION:** This Contract will be construed under Florida law. All controversies, claims, and other matters in
274 question arising out of or relating to this transaction or this Contract or its breach will be settled as follows:

275 (a) **Disputes concerning entitlement to deposits made and agreed to be made:** Buyer and Seller will have 30 days from
276 the date conflicting demands are made to attempt to resolve the dispute through mediation. If that fails, Escrow Agent will
277 submit the dispute, if so required by Florida law, to Escrow Agent's choice of arbitration, a Florida court or the Florida Real
278 Estate Commission ("FREC"). Buyer and Seller will be bound by any resulting award, judgment or order. A broker's obligation
279 under Chapter 475, FS and the FREC rules to timely notify the FREC of an escrow dispute and timely resolve the escrow
280 dispute through mediation, arbitration, interpleader, or an escrow disbursement order, if the broker so chooses, applies only
281 to brokers and does not apply to title companies, attorneys or other escrow companies.

282 (b) **All other disputes:** Buyer and Seller will have 30 days from the date a dispute arises between them to attempt to resolve
283 the matter through mediation, failing which the parties will resolve the dispute through neutral binding arbitration in the
284 County where the Property is located. The arbitrator may not alter the Contract terms or award any remedy not provided for
285 in this Contract. The award will be based on the greater weight of the evidence and will state findings of fact and the
286 contractual authority on which it is based. If the parties agree to use discovery, it will be in accordance with the Florida Rules
287 of Civil Procedure and the arbitrator will resolve all discovery-related disputes. Any disputes with a real estate licensee named
288 in Paragraph 17 will be submitted to arbitration only if the licensee's broker consents in writing to become a party to the
289 proceeding. This clause will survive closing.

290 (c) **Mediation and Arbitration; Expenses:** "Mediation" is a process in which parties attempt to resolve a dispute by
291 submitting it to an impartial mediator who facilitates the resolution of the dispute but who is not empowered to impose a
292 settlement on the parties. Mediation will be in accordance with the rules of the American Arbitration Association ("AAA") or
293 other mediator agreed on by the parties. The parties will equally divide the mediation fee, if any. "Arbitration" is a process in
294 which the parties resolve a dispute by a hearing before a neutral person who decides the matter and whose decision is
295 binding on the parties. Arbitration will be in accordance with the rules of the AAA or other arbitrator agreed on by the parties.
296 Each party to any arbitration will pay its own fees, costs and expenses, including attorneys' fees, and will equally split the
297 arbitrators' fees and administrative fees of arbitration. In a civil action to enforce an arbitration award, the prevailing party to
298 the arbitration shall be entitled to recover from the non-prevailing party reasonable attorneys' fees, costs and expenses.

299 Buyer (CB) and Seller (WLB) acknowledge receipt of a copy of this page, which is Page 5 of 7 Pages.

359* _____
360* _____
361* _____
362* _____
363* _____
364* _____
365* _____
366* _____
367* _____
368* _____
369* _____
370* _____
371* _____
372* _____
373* _____
374* _____
375* _____

376 This is intended to be a legally binding contract. If not fully understood, seek the advice of an attorney prior to signing.

377 OFFER AND ACCEPTANCE

378 (Check if applicable: Buyer received a written real property disclosure statement from Seller before making this Offer.)
379 Buyer offers to purchase the Property on the above terms and conditions. Unless this Contract is signed by Seller and a
380 copy delivered to Buyer no later than 12:00 a.m. p.m. on October 28, 2013, this offer will be
381 revoked and Buyer's deposit refunded subject to clearance of funds.

382 COUNTER OFFER/ REJECTION

383 Seller counters Buyer's offer (to accept the counter offer, Buyer must sign or Initial the counter offered terms and deliver a
384 copy of the acceptance to Seller. Unless otherwise stated, the time for acceptance of any counteroffers shall be 2 days from
385 the date the counter is delivered. Seller rejects Buyer's offer.

386 Date: October 24, 2013 Buyer: Charles Brewer
387 Print name: CHARLES BREWER

388 Date: _____ Buyer: _____
389 Phone: _____ Print name: _____
390 Fax: _____ Address: _____
391 E-mail: _____

392 Date: 10/26/2013 Seller: Biramin Wartanoosh
393 Print name: WARTANOOSH BIRAMIAN

394 Date: _____ Seller: _____
395 Phone: _____ Print name: _____
396 Fax: _____ Address: _____
397 E-mail: _____

398 Effective Date: 10/28/13 (The date on which the last party signed or Initialed and delivered the final offer or counteroffer.)

399 Buyer (CB) and Seller (WB) acknowledge receipt of a copy of this page, which is Page 7 of 7 Pages.

The Florida Association of REALTORS and local Board/Association of REALTORS make no representation as to the legal validity or adequacy of any provision of this form in any specific transaction. This standardized form should not be used in complex transactions or with extensive riders or additions. This form is available for use by the entire real estate industry and is not intended to identify the user as a REALTOR. REALTOR is a registered collective membership mark that may be used only by real estate licensees who are members of the National Association of REALTORS and who subscribe to its Code of Ethics.

The copyright laws of the United States (17 U.S. Code) forbid the unauthorized reproduction of blank forms by any means including facsimile or computerized forms.

VAC-9 Rev. 4/07 © 2007 Florida Association of REALTORS® All Rights Reserved

Attachment

11

2013 FLORIDA HOUSING FINANCE CORPORATION
LOCAL GOVERNMENT VERIFICATION OF STATUS
OF PLAT APPROVAL FOR SINGLE-FAMILY RENTAL DEVELOPMENTS

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Arc Gateway Peacock Home

4800 Peacock Dr., Pensacola FL 32304

Development Location:

3/30 Block/Lot 6/4 Description Lt 4 Blk 6 Seaside Hills S/D Ph 3 P 30 Or 5386 P 1952

(At a minimum, provide the address number, street name and city and/or provide the street name, closest designated intersection and either the city (if located within a city or county (if located in the unincorporated area of the county))

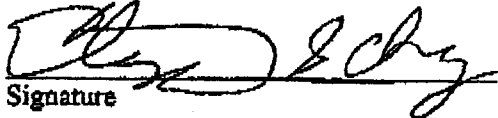
Mark the applicable statement:

- 1. The above-referenced Development is new construction or rehabilitation with new construction and the final plat was approved on or before the Application/submission deadline for the above referenced FHFC Request for Application by action of the appropriate City/County legally authorized body; e.g. council, commission, board, department, division, etc., responsible for such approval process.
- 2. The above-referenced Development is new construction or rehabilitation with new construction and the preliminary or conceptual plat was approved on or before the Application/submission deadline for the above referenced FHFC Request for Application by action of the appropriate City/County legally authorized body; e.g. council, commission, board, department, division, etc., responsible for such approval process.
- 3. The above-referenced Development is rehabilitation without any new construction and does not require additional plat approval.

CERTIFICATION

I certify that the City/County of Pensacola has vested in me the authority to verify status of plat approval as specified above and I further certify that the information above is true and correct.

(Name of City or County)


Signature

Elizabeth Schrey
Print or Type Name
Senior Planner
Print or Type Title

This certification must be signed by the applicable City's or County's Director of Planning and Zoning, chief appointed official (staff) responsible for determination of issues related to plat approval, City Manager, or County Manager/Administrator/Coordinator. Signatures from local elected officials are not acceptable, nor are other signatories. If this certification is applicable to this Development and it is inappropriately signed, the form will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - ELECTRICITY

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Arc Gateway Peacock Home

4800 Peacock Dr., Pensacola FL 32504

Development Location: 3/30 Block/Lot6/4 Description Lt 4 Blk 6 Scenic Hills S/D Pb 3 P 30 or 5386 P 1952

(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Electricity is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining electric service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make electricity available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to electric service which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.

Frank Alan Browne
Signature

Frank Alan Browne
Print or Type Name

Senior Engineer
Print or Type Title

Gulf Power Company
Name of Entity Providing Service

1 Energy Place, BIN 036
Address (street address, city, state)

Pensacola, FL 32500

850-505-5126
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - WATER

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Arc Gateway Peacock Home

4800 Peacock Dr., Pensacola FL 32504

Development Location: 3/30 Block/Lot 6/4 Description Lt 4 Blk 6 Scenic Hills S/D Pb 3 P 30 or 5386 P 1952

(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Potable water is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining potable water service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make potable water available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to potable water which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.

Wendell Kutzer
Signature

WENDELL KUTZER
Print or Type Name

ENGINEERING SERVICES SUPERVISOR
Print or Type Title

ECUA
Name of Entity Providing Service

9255 STURDEVANT ST.
Address (street address, city, state)

PENSACOLA, FL 32514

(850) 969-6657
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - SEWER CAPACITY,
PACKAGE TREATMENT, OR SEPTIC TANK

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Are Gateway Peacock Home

4800 Peacock Dr., Pensacola FL 32504

Development Location: 3/30 Block/Lot 6/4 Description Lt 4 Blk 6 Scenic Hill S/D Pl 3 P 30 Or 5386 P 1952

(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

1. Sewer Capacity, Package Treatment, or Septic Tank is available to the proposed Development.
2. There are no impediments to the proposed Development for obtaining the specified waste treatment service other than payment of hook-up or installation fees, line extensions to be paid for by the Applicant in connection with the construction of the Development, or other such routine administrative procedure.
3. To the best of our knowledge, no variance or local hearing is required to make this service available to the proposed Development.
4. To the best of our knowledge, there are no moratoriums pertaining to this service, which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.

Wendell Kutzer
Signature

WENDELL KUTZER
Print or Type Name

ENGINEERING SERVICES SUPERVISOR
Print or Type Title

ECUA
Name of Entity Providing Service

9255 STURDEVANT ST
Address (street address, city, state)

PENSACOLA, FL 32514

(850) 969-6657
Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
VERIFICATION OF AVAILABILITY OF INFRASTRUCTURE - ROADS

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Are Outwary Peacock Home

4800 Peacock Dr., Pensacola FL 32503

Development Location: 3/30 Block/Lot 6/4 Description L4 4 Blk 6 Scenic Hills S/D P6 3 P 30 Or 5386 P 1952

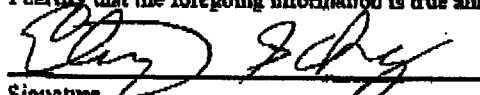
(At a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider certifies that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

- Existing paved roads provide access to the proposed Development or paved roads will be constructed as part of the proposed Development.
- There are no impediments to the proposed Development using the roads other than payment of impact fees or providing curb cuts, turn lanes, signalization, or securing required final approvals and permits for the proposed Development.
- The execution of this verification is not a granting of traffic concurrency approval for the proposed Development.
- To the best of our knowledge, there are no moratoriums pertaining to road usage which are applicable to the proposed Development.

CERTIFICATION

I certify that the foregoing information is true and correct.


 Signature
Elizabeth Schrey
 Print or Type Name
Senior Planner
 Print or Type Title

City of Pensacola
 Name of Entity Providing Service
227 W Main St
 Address (street address, city, state)
Pensacola, FL 32502
850-435-1673
 Telephone Number (including area code)

This certification may not be signed by the Applicant, by any related parties of the Applicant, or by any Principals or Financial Beneficiaries of the Applicant. In addition, signatures from local elected officials are not acceptable. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

2013 FLORIDA HOUSING FINANCE CORPORATION
LOCAL GOVERNMENT VERIFICATION THAT DEVELOPMENT IS CONSISTENT WITH ZONING
AND LAND USE REGULATIONS

FHFC Application Reference: RFA 2013-005

(Indicate the name of the application process under which the proposed Development is applying/has applied for funding from the Corporation such as the Request for Proposal/Application number and/or the name of the Request for Proposal/Application)

Name of Development: Arx Gateway Pensacok Home

4800 Pensacok Dr., Pensacola FL 32503

Development Location: 3/30 Block/Lot 6/4 Description Lt 4 Blk 6 Sec 16 Hills S/D Pk 3 P 90 Or 5386 P 1952

(As a minimum, provide the address number, street name and city, and/or provide the street name, closest designated intersection and either the city (if located within a city) or county (if located in the unincorporated area of the county).)

The undersigned service provider confirms that on or before the submission deadline for the above referenced FHFC Request for Proposal/Application:

- (1) The zoning designation for the above- referenced Development location is R-1AAA ; and
- (2) The proposed number of units and intended use are consistent with current land use regulations and the referenced zoning designation or, if the Development consists of rehabilitation, the intended use is allowed as a legally non-conforming use. To the best of my knowledge, there are no additional land use regulation hearings or approvals required to obtain the zoning classification or density described herein. Assuming compliance with the applicable land use regulations, there are no known conditions which would preclude construction or rehabilitation (as the case may be) of the referenced Development on the proposed site.

CERTIFICATION

I certify that the City/County of Pensacola has vested in me the authority to verify
(Name of City/County)

consistency with local land use regulations and the zoning designation specified above or, if the Development consists of rehabilitation, the intended use is allowed as a "legally non-conforming use" and I further certify that the foregoing information is true and correct. In addition, if the proposed Development site is in the Florida Keys Area as defined in Rule Chapter 67-48, F.A.C., I further certify that the Applicant has obtained the necessary Rate of Growth Ordinance (ROGO) allocations from the Local Government.

[Signature]
Signature

Elizabeth Schrey
Print or Type Name

Senior Planner
Print or Type Title

This certification must be signed by the applicable City's or County's Director of Planning and Zoning, chief appointed official (staff) responsible for determination of issues related to comprehensive planning and zoning, City Manager, or County Manager/Administrator/Coordinator. Signatures from local elected officials are not acceptable, nor are other signatures. If the certification is applicable to this Development and it is inappropriately signed, the certification will not be accepted.

Attachment

12

**RFA 2013-005 DEVELOPMENT COST PRO FORMA
FOR SMALLER DEVELOPMENTAL DISABILITY PROPERTIES**

- NOTES:
- (1) Developer overhead may not exceed 10% of Development cost.
The overhead will not be paid until after construction completion.
 - (2) Contingency Reserves allowed are amounts that cannot exceed 5% for Development Category of New Construction and 15% for Rehabilitation.
 - (3) The Corporation acknowledges that the costs listed on the Development Cost Pro Forma, Detail/Explanation Sheet, and Sources of Funding are subject to change during credit underwriting.
 - (4) After preliminary awards are made, the Corporation will finalize the amount of funding based on the needs determined by credit underwriting.

USE THE DETAIL/EXPLANATION SHEET FOR EXPLANATION OF * ITEMS.

DEVELOPMENT COSTS	AMOUNT
<i>Actual Construction Costs</i>	
Life Safety Features proposed	\$ <u>15,000</u>
Security Features proposed	\$ <u>3,975</u>
Energy Retrofit Features proposed	\$ _____
Upgrades to allow residents to age in place	\$ _____
Rehabilitation of a property built prior to 1993	\$ _____
New Construction costs	\$ <u>224,060</u>
*Other (explain in detail)	\$ _____
A. TOTAL ACTUAL CONSTRUCTION COSTS	\$ <u>243,035</u>
<i>General Development Costs</i>	
Accounting Fees	\$ _____
Appraisal (if applicable)	\$ _____
Architect & Engineering Fees	\$ <u>14,000</u>
Builder's Risk Insurance (or Owner's Property Coverage during construction)	\$ <u>2,350</u>
Building Permit, Impact Fee(s)*, Connection Fee(s)	\$ <u>4,500</u>
Transaction Screen Process (Environmental) Report	\$ _____
FHFC Compliance Monitoring Fee (pre-paid)	\$ <u>1,000</u>
FHFC Credit Underwriting Fees	\$ <u>2,500</u>
FHFC Construction Draw & Inspection Costs	\$ <u>2,520</u>
Insurance (Liability, during construction)	\$ _____

	AMOUNT	
Legal Fees	\$ _____	
Property Taxes (during construction)	\$ _____	
Survey	\$ _____	
Title Insurance & Recording Fees	\$ _____ 500	
*Other (explain in detail)	\$ _____	
B. TOTAL GENERAL DEVELOPMENT COST	\$ <u>27,370</u>	
C. ACQUISITION COST OF PROPERTY* (if appropriate)	\$ _____ 46,300	
<i>Financial Costs</i>		
Loan Origination and Commitment Fee(s)	\$ _____	
Construction Loan Interest	\$ _____	
Loan Closing Costs	\$ _____	
*Other (explain in detail)	\$ _____	
D. TOTAL FINANCIAL COST	\$ _____	
E. DEVELOPMENT COST (A+B+C+D)	\$ <u>316,705</u>	
F. DEVELOPER'S OVERHEAD ^{See Note (1)}	\$ _____ 31,671	(Maximum qualified is \$31,671)
G. CONTINGENCY RESERVES ^{See Note (2)}	\$ _____ 10,000	
H. TOTAL DEVELOPMENT COST (E+F+G)	\$ <u>358,376</u>	

Detail/Explanation Sheet

Totals must agree with Pro Forma. Provide description and amount for each item that has been completed on the Pro Forma.

DEVELOPMENT COSTS

Actual Construction Cost

(as listed at Item A)

Other:

General Development Costs

(as listed at Item B)

Impact Fees:

Other:

Financial Costs

(as listed at Item D)

Other:

NOTE: Consulting fees, if any, and any financial or other guarantees required for the financing must be paid out of the Developer overhead. Consulting fees include, but are not limited to, payments for Application consultants, construction management or supervision consultants, or local government consultants.

The Application Fee submitted with the Application shall be paid out of Applicant's own financial resources, will not be qualified to be part of the proposed Development's costs, and is ineligible for re-imbusement from any awarded funding. If the Application Fee is included, it will be removed in Credit Underwriting.

