

NMCRA RESIDENTIAL REHABILITATION PROGRAM

GRANT AGREEMENT

THIS GRANT AGREEMENT (the “Agreement”) is made and entered into as of September 25, 2024, by and among the **NORTH MIAMI COMMUNITY REDEVELOPMENT AGENCY**, a public body corporate and politic (the “NMCRA”), having an address at 735 N.E. 125th Street, Suite 100, North Miami, Florida 33161, **SHARON FERGUSON** (the “Grantee”), having an address at **1140 NW 130 STREET, NORTH MIAMI, FL 33168**; and **LOUMINEL GENERAL CONTRACTOR LLC** a Florida Limited Company (the “Contractor”) having an address at **9671 DUNHILL DRIVE, RAMAR, FL 33025**.

RECITALS

1. As part of its Residential Rehabilitation Program (the “Program”), the NMCRA shall provide (i) Single-Family Home Beautification grants up to Twenty Thousand and No/100 Dollars (\$20,000) for improvements to owner-occupied single-family homes; (ii) Rental Home Beautification grants up to Twenty Thousand and No/100 Dollars (\$20,000), with a 70/30 match requirement, for improvements to owner leased single-family homes; (iii) Multi-Unit Improvement grants up to Thirty Thousand and No/100 Dollars (\$30,000), with a 60/40 match requirement, for improvements to multi-unit leased properties; and (iv) Paint Up grants up to Five Thousand and No/100 Dollars (\$5,000) for Single-Family homes and up to Seven Thousand Five Hundred and No/100 Dollars (\$7,500) for Multi-Unit dwellings up to four (4) units, with a 60/40 match requirement from the property owner, utilizing the services of a qualified paint contractor from the NMCRA list of approved contractors.

2. The Grantee is the owner of the real property as more particularly described on Exhibit “A” attached hereto and by this reference made a part hereof (the “Property”) with the address of **1140 NW 130 STREET, NORTH MIAMI, FL 33168**, and Grantee has applied to the NMCRA for a Residential Rehabilitation Grant in the amount of **THIRTY THOUSAND AND NO/100 DOLLARS (\$30,000)**, for the purpose of making improvements at the Property that will show visible improvements or positively affect the quality of life of the Grantee’s tenants and the community (the “Project”).

3. Based on the application submitted by the Grantee, the NMCRA approved an award to the Grantee of a Residential Rehabilitation Grant in the amount of **THIRTY EIGHT THOUSAND ONE HUNDRED and 00/100 Dollars (\$38,000.00)** for the Project in accordance with the terms and conditions of this Agreement including, but not limited to, the Program Guidelines and the scope of work and budget for the project attached hereto as Exhibit “B” and by this reference made a part hereof (the “Scope of Work”).

4. NMCRA funds in the amount of **THIRTY THOUSAND** and No/100 Dollars (**\$30,000**) (the “Grant”) are being utilized for the purpose of beautifying the Property located within the NMCRA Community Redevelopment Area and Grantee funds in the amount **EIGHT THOUSAND and 00/100 Dollars (\$8,000.00)** are being utilized to make up for the total amount of the Project costs.

NOW, THEREFORE, in consideration of the Grant and the mutual covenants and conditions set forth herein, and other good and valuable consideration, the receipt and sufficiency of which is acknowledged, the parties hereto do hereby agree as follows:

Section 1. Recitals; Program Guidelines. The Recitals set forth above are true and correct and are incorporated in this Agreement by reference. The terms and provisions of the Program Guidelines are incorporated into this Agreement by reference and the Grantee agrees to abide by such terms and provisions. In the event of any conflict between the Program Guidelines and this Agreement, the terms and provisions of this Agreement will control with the understanding that any terms in the Program Guidelines that are not addressed in this Agreement shall nevertheless be applicable.

Section 2. Effective Term. The term of this Agreement shall commence on the date when it has been executed by both parties (the “Effective Date”) and the obligation of the NMCRA to fund the Grant shall terminate ninety (90) days thereafter, unless sooner terminated by either party as set forth herein (the “Funding Termination Date”). In addition to any other rights and remedies of the NMCRA set forth in this Agreement, any portion of the Grant for which a reimbursement request has not been submitted by Grantee to the NMCRA by the Funding Termination Date shall be forfeited and Grantee hereby waives any rights to such forfeited portion of the Grant. Notwithstanding the foregoing, this Agreement shall remain in full force and effect following the Funding Termination Date for such time periods as necessary to give the terms and provisions of this Agreement their full force and effect.

Section 3. Scope of Work. The Grantee agrees to use the Grant solely for the reimbursement of costs and expenses paid by the Grantee for the performance of the Scope of Work subject to and in accordance with this Agreement and the Program Guidelines. The Grantee further agrees that the Grant shall only be disbursed in accordance with the attached budget in the amounts for each line item as set forth therein. The Grantee shall be responsible for the design, engineering, permitting, and construction of the Project. Grantee shall cause the Contractor to commence the Project upon the Effective Date and thereafter prosecuted with due diligence and continuity and will achieve final completion on or before the Funding Termination Date. “Final Completion” shall be evidenced by a final certificate of occupancy or use, as applicable, issued by the City of North Miami (the “City”), free and clear of liens or claims for liens for materials supplied and for labor or services performed in connection therewith. The Grantee agrees that the Scope of Work performed under this Agreement shall be performed in accordance with all applicable laws including the City’s land use and zoning requirements and the Florida Building Code. The Grantee agrees and represents that the agreement entered into by it with the Contractor for the Project requires that the Contractor and any subcontractors, design professionals, engineers, and consultants possess the licenses required by applicable laws to cause to be performed the Scope of Work. Grantee shall provide the NMCRA with a copy of the fully executed agreement with the Contractor. Contractor represents and warrants that it is a Florida licensed contractor and possesses all necessary licenses to perform the Scope of Work for the Project.

Section 4. Amount Payable. Subject to available funds, the maximum amount payable under this Agreement shall not exceed the Grant amount awarded. The Grantee acknowledges and agrees that should Program funding be reduced or unavailable, the amount payable under this Agreement may be reduced by the NMCRA. Availability of Grant funds shall be determined by the NMCRA, in its sole discretion. The Grantee waives any and all claims against the NMCRA for any reduction or unavailability of funding. The Grantee will not look to, nor seek to hold liable, the NMCRA, its board members, employees, consultants, attorneys, and/or agents (collectively the “Related Parties”) for the performance or non-performance of this Agreement and agrees to hold the NMCRA and the Related Parties harmless and release the NMCRA and the Related Parties from any and all claims and liability under this Agreement, whether as a direct or indirect consequence of any funding reduction or unavailability.

Section 5. Disbursement Procedures. The NMCRA agrees, and Grantee authorized the NMCRA, to disburse the Grant directly to the Contractor upon Final Completion. Payment shall be made in accordance with the following procedures:

5.1 Disbursement Request. Disbursement requests are to be in writing and presented to the NMCRA by the Grantee only after Final Completion. The NMCRA shall have the right to inspect and verify payment for all labor and materials prior to release of the disbursement. By submitting a disbursement request to the NMCRA, the Grantee shall be deemed to acknowledge and agree, and represent to the NMCRA, that (a) the Scope of Work has achieved Final Completion and (b) the quality of the work is in accordance with the plans and specifications. As a condition to disbursement to the Contractor, the Contractor shall provide the NMCRA with all documents required by Chapter 713, Florida Statutes, including partial and final waivers of lien, as well as a release by the Contractor, all in a form and substance acceptable the NMCRA. Notwithstanding anything in this Agreement to the contrary, the NMCRA, in its sole discretion, shall withhold and retain a minimum of twenty percent (20%) of the Grant as the final reimbursement, which final reimbursement amount will be withheld until the Grantee provides the NMCRA with written documentation, in a form and substance acceptable to the NMCRA in all respects, certifying that the Project (i) is completed, (ii) all inspections have been passed and finalized, (iii) all permits have been closed and (iv) a Certificate of Occupancy has been issued. The foregoing is in addition to the expenditure report required by Section 5.2 below.

5.2 Expenditure Report Required. As part of the disbursement request, Grantee shall submit to the NMCRA, for its review and approval, a detailed expenditure report with all invoices and proof of payment as well as any other information and documentation reasonably requested by the NMCRA. No request for disbursement shall be processed without an expenditure report and the NMCRA reserves the right to withhold all or any portion of the Grant if required and/or requested documentation is not submitted or is in a form and substance not acceptable to the NMCRA. The payment of any disbursement request by the NMCRA shall not be construed that the work or any portion hereof complies with (a) the Scope of Work, the contract documents, and plans and specifications and/or (b) applicable law including the Florida Building Code, it being acknowledged and agreed by the Grantee that it is the Grantee’s sole responsibility to ensure the work complies with (a) and (b) above.

Section 6. Maintenance; Alterations.

6.1 Maintenance. Following Final Completion of the Project and for a period of five (5) years thereafter, the Grantee, at its sole cost and expense shall be responsible for and perform all exterior and interior repairs and maintenance, and replacements relative to the Scope of Work. Maintenance, repairs and replacements shall be in quality and class comparable to the original construction, to preserve the Project in good working order and condition, reasonable wear and tear excepted.

6.2 Alterations. Following completion of the Project and for a period of five (5) years thereafter, the Grantee shall not, perform or caused to be performed any alterations to the Project including, without limitation, exterior or interior alterations and nonstructural or structural alterations without the prior written consent of the NMCRA in each instance; provided, however, the Grantee may make minor or cosmetic alterations without the consent of the NMCRA.

Section 7. Relationship of the Parties. The parties agree that this Agreement recognizes the autonomy of and does not imply any affiliation between the contracting parties. It is expressly understood and intended that neither the Grantee nor the Contractor, their agents and employees, are not agents or employees of the NMCRA, but are only recipients of funding support, and are not an agent or instrumentality of the NMCRA or entitled to any employment benefits by the NMCRA.

Section 8. Assignment. This Agreement and participation in the Program are not transferable to new property owners or lessees. New property owners or lessees must re-apply to participate in the Program and are subject to the “Past Program Participation” restrictions set forth in the Program Guidelines. If the Grantee either (a) the Grantee sells, transfers, conveys, or otherwise alienates the Property, in whole or in part or (b) there is a change of forty-nine percent (49%) or more of the ownership or control of the Grantee (either through a single transaction or the aggregate of multiple transactions) during the term of this Agreement or during the five (5) year period following completion of the Project, all funding or Grant disbursements shall immediately terminate and the Grantee agrees to immediately pay to the NMCRA one hundred percent (100%) of the Grant received through the Program.

Section 9. Books and Records; Public Records, Reports, Reporting.

9.1 Books and Records. The Grantee shall maintain complete and accurate books, records and accounts of all costs and expenses incurred in connection with the Project. Upon the request of the NMNMCRA, all such books and records of the Grantee which relate to the Project shall be available for inspection and audit by the NMCRA or any of its authorized representatives at all reasonable times during normal business hours. The NMCRA shall be entitled to make such copies of the books and records as the NMCRA deems appropriate. The Grantee’s books and records shall be maintained or caused to be maintained in accordance with generally accepted accounting principles in a consistent manner, together with the pertinent documentation and data to provide reasonable audit trails for a period of six (6) years following Final Completion. The foregoing obligation shall expressly survive the expiration or earlier termination of this Agreement.

9.2 Public Records. The Grantee and Contractor understand that the NMCRA is subject to the Florida Public Records Law, Chapter 119, Florida Statutes, and all other applicable Florida Statutes. The Grantee agrees and understands that Florida has broad public records disclosure laws, and that any written communication with the Grantee or Contractor, to include emails, email addresses, a copy of this Agreement, and any deliverables under this Agreement, are subject to public disclosure upon request, unless otherwise exempt or confidential under Florida Statutes. If the materials provided by the Grantee or Contractor do not fall under a specific exemption, under Florida or federal law, materials provided by the Grantee to the NMCRA would have to be provided to anyone making a public records request. It will be the Grantee's or Contractor's duty to identify the information, which it deems is exempt under Florida law, and to identify the statute by number, which exempts that information.

9.2.1 Pursuant to Section 119.0701, Florida Statutes, a request to inspect or copy public records relating to this Agreement must be made directly to the NMCRA. The Grantee or Contractor shall direct individuals requesting public records to the public records custodian listed below. Should any person or entity make a public request of the NMCRA which requires or would require the NMCRA to allow inspection or provide copies of records which the Grantee or Contractor maintains are exempt from public records laws or are confidential, it shall be the Grantee's or Contractor's obligation to provide the NMCRA within seven (7) days of notification by the NMCRA to the Grantee of the request, of the specific exemption or confidentiality provision so the NMCRA will be able to comply with the requirements of section 119.07(1)(e) and (f), Florida Statutes.

9.2.2 Should the NMCRA face any kind of legal action to require or enforce inspection or production of any records provided by Grantee to the NMCRA which Grantee maintains are exempt or confidential from such inspection/production as a Public Record, Grantee shall hire and compensate attorney(s) who shall represent the interests of the NMCRA as well as the Grantee in defending such action. The Grantee shall also pay any costs to defend such action and shall pay any costs and attorney's fees which may be awarded pursuant to section 119.12, Florida Statutes.

IF THE GRANTEE OR CONTRACTOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE GRANTEE'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE NMCRA'S CUSTODIAN OF PUBLIC RECORDS CITY CLERK'S OFFICE, CITY OF NORTH MIAMI, 776 N.E. 125TH STREET, NORTH MIAMI, FLORIDA 33161, PHONE (305) 895-9817, VAJOSEPH@NORTHMIAMIFL.GOV

Section 10. Breach of Agreement; Remedies; Security Interest.

10.1 Breach. A breach by the Grantee and/or Contractor under this Agreement shall have occurred if: (a) the Project is not completed as set forth in this Agreement; (b) the Grant is ineffectively or improperly used under this Agreement; (c) all permits and/or governmental approvals for the Project as required by applicable law are not received; (d) a detailed expenditure report as required by this Agreement is not submitted or incorrect or incomplete proof of expenditures to support reimbursement requests is submitted; (e) the NMCRA is refused access to records or

allowed to monitor, evaluate, and review the Project; (f) a transfer or assignment occurs within five (5) years following completion of the Project as set forth in Section 8 above, (g) changes, alterations, or modifications are made to the completed Project without the prior written consent of the NMCRA, (h) the Grantee or Contractor discriminates in violation of any Federal, State, or local law; (i) the Grantee or Contractor attempts to meet its obligations under this Agreement through fraud, misrepresentation, or material misstatement; (j) final certificates of occupancy or completion, as applicable, for the Project are not obtained; (k) the Grantee or Contractor fails to perform or improperly performs any of its obligations set forth in this Agreement; (l) Grantee or Contractor defaults in its obligations under any other agreements entered into between the NMCRA and/or the City and Grantee or Contractor; and/or (m) an event of default occurs with respect to any loan to the Grantee. With respect to subsection (m), the Grantee agrees to provide the NMCRA with copies of any notices of default given by any lender and/or landlord.

10.2 Remedies. Immediately upon the breach of this Agreement by Grantee or Contractor as set forth in Section 10.1 above, in addition to all rights and remedies available at law or in equity and as may be set forth herein, the NMCRA may terminate this Agreement by giving written notice to the Grantee and Contractor of such termination and by specifying the termination date at least five (5) days before the effective date of termination. In the event of termination, the City may also (a) seek reimbursement of the Grant or any portion thereof paid under this Agreement; or (b) terminate or cancel any other agreements entered into between the NMCRA and the Grantee or Contractor. The Grantee and/or Contractor shall be responsible for all direct and indirect costs associated with such termination including, but not limited to, attorneys' fees and costs at both the trial and appellate levels and also incurred in enforcing this attorneys' fees provision.

10.3 No Waiver. No express or implied consent or waiver by the NMCRA to or of any breach or default in the performance or non-performance by the Grantee or Contractor of its obligations under this Agreement will be deemed or construed to be a consent or waiver to or of any other breach or default in the performance by the Grantee or Contractor of the same or any other obligations of such other Party hereunder. Failure by the NMCRA to complain of any act or failure to act or to declare a default, irrespective of how long such failure continues will not constitute a waiver by the NMCRA of its rights hereunder. The giving of consent by the NMCRA in any one instance will not limit or waive the necessity to obtain the NMCRA's consent in any future instance.

10.4 Security Interest. In order to secure Grantee's obligations to reimburse and/or repay the Grant as required by this Agreement, Grantee hereby pledges, grants, conveys, and assigns to the NMCRA a continuing lien and security interest upon the Collateral (as defined below). Grantee represents and warrants to the NMCRA that, upon the filing and recording of UCC financing statements with the Florida Secured Transactions Registry and Miami-Dade County, respectively, the lien granted pursuant to this Agreement will constitute a valid, perfected lien on the Collateral, enforceable as such against all creditors of Grantor and second in priority only to any institutional lenders identified in writing by Grantee to NMCRA at the time of execution of this Agreement. Upon satisfaction in full of Grantee's obligations hereunder including, but not limited to the maintenance requirements in Section 6 above, NMCRA's security interest under this Agreement shall terminate and NMCRA shall execute and deliver to the Grantee a UCC-3 termination statement or similar documents and agreements to terminate all of NMCRA's security

interest rights under this Agreement. For purposes of this Agreement, "Collateral" shall mean: All furnishings, fixtures, equipment, and other personal property of Grantee, or in which Grantee has any interest, whether now owned or hereafter acquired or created, wherever located, including (but not limited to), all Goods, Equipment, Inventory, Accounts, Deposit Accounts, Fixtures, General Intangibles, Goods, Documents, Documents of Title, Instruments, Contract Rights, Chattel Papers, and all books and records relating to any of the foregoing together with all additions, accessions, substitutions, changes, renewals, and replacements of all or any of the foregoing in part or in whole, and all Proceeds and Products of the foregoing, and all other personal property of Grantee now owned or hereinafter acquired and wherever located. All capitalized terms used and not otherwise defined herein shall have the meanings ascribed to them in the Florida Revised Uniform Commercial Code - Secured Transaction, Chapter 679, Florida Statutes (2019) or as incorporated therein by reference therein.

Section 11. Indemnification by Grantee. The Grantee and the Contractor hereby covenant and agree to indemnify and hold harmless the NMCRA and the Related Parties from and against all liability, losses, or damages, including attorneys' fees and costs, at both the trial and appellate levels, which the NMCRA and the Related Parties may suffer as a result of claims, demands, suits, causes of actions, or proceedings of any kind or nature arising out of, relating to, or resulting from the performance or non-performance of this Agreement by the Grantee or Contractor, their employees, agents, servants, partners, principals, or subcontractors. The Grantee and/or Contractor shall pay all claims and losses and shall investigate and defend (with legal counsel acceptable to NMCRA) all claims, suits, or actions of any kind or nature in the name of the NMCRA, where applicable, including appellate proceedings, and shall pay all costs, judgments, and attorney's fees and costs which may issue. The Grantee and Contractor expressly understand and agree that any insurance required by this Agreement or otherwise provided shall in no way limit the responsibility to indemnify, keep, and save harmless and defend the NMCRA and the Related Parties. Nothing contained in this Agreement shall be construed to affect the NMCRA's right of sovereign immunity as provided in Chapter 768, Florida Statutes. Additionally, the NMCRA does not waive sovereign immunity, and no claim or award against the NMCRA shall include attorney's fees, investigative costs, or pre-judgment interest.

Section 12. Notices. Whenever any party desires to give notice unto any other party, it must be given by written notice, sent by certified United States mail, with return receipt requested, or by nationally recognized overnight delivery service, addressed to the party for whom it is intended and the remaining party, at the places last specified, and the places for giving of notice shall remain such until they shall have been changed by written notice in compliance with the provisions of this section. Notice may also be sent by electronic means (facsimile or email) provided such is followed by a hard copy of such notice provided in the manner set forth above. Notice is deemed given when received. For the present, Grantee and the NMCRA designate the following as the respective places for giving such notice:

NMCRA: Anna-Bo Emmanuel, Esq., Executive Director
North Miami Community Redevelopment Agency
735 N.E. 125th Street, Suite 100
North Miami, Florida 33161
Telephone No. (305) 895-9839

Facsimile No. (305) 895-9822

Copy to: Steven W. Zelkowitz, Esq., NMCRA Attorney
Taylor English Duma LLP
2 S. Biscayne Boulevard, Suite 2050
Miami, Florida 33131
Telephone No. (786) 840-1437
Facsimile No. (770) 434-7376

Grantee: Sharon Ferguson
1140 NW 130th Street,
North Miami, Florida 33168
Telephone No. (786) 704-6792

Contractor: Louminel General Contractor, LLC
9671 Dunhill Drive
, Miami, FL 33025
Telephone No. (954) 328-4940

Section 13. Inspections. At any time during normal business hours, the NMCRA or any of its agents, shall have the right to enter the Property, to examine the same for purpose of ensuring Grantor's compliance with the terms and provisions of this Agreement.

Section 14. Limitation of Liability. The NMCRA desires to enter into this Agreement only if in so doing the NMCRA can place a limit on its liability for any cause of action for money damages arising out of this Agreement, so that its liability never exceeds the sum of \$100.00. Grantee expresses its willingness to enter into this Agreement with recovery from the NMCRA for any action or claim arising from this Agreement to be limited to the sum of \$100.00. Accordingly, and notwithstanding any other term or condition of this Agreement, Grantee and Contractor agree that NMCRA shall not be liable to Grantee or Contractor for damages or for any action or claim arising out of this Agreement in an amount in excess of the sum of \$100.00. Nothing contained in this paragraph or elsewhere in this Agreement is in any way intended to be a waiver of the limitation placed upon the NMCRA's liability as set forth in Chapter 768, Florida Statutes. Additionally, the NMCRA does not waive sovereign immunity, and no claim or award against the NMCRA shall include attorney's fees, investigative costs or pre-judgment interest.

Section 15. Miscellaneous.

15.1 Publicity. It is understood and agreed between the parties that the Grantee is receiving funds by the NMCRA. Further, by the acceptance of these funds, the Grantee agrees that activities funded by this Agreement shall recognize the NMCRA as a funding source. The Grantee shall ensure that any publicity, public relations, advertisements, and signs recognize the NMCRA for the support of all contracted activities. Grantee shall permit a sign to be placed upon the Property by the NMCRA relative to this Agreement during the construction of the Project.

15.2 Compliance with Laws. The Grantee and Contractor agree to comply with all applicable federal, state, county, and city laws, rules, and regulations.

15.3 Modifications. Any amendments, variations, modifications, extensions, or waivers of provisions of this Agreement including, but not limited to, amount payable and effective term shall only be valid if in writing, duly approved by the NMCRA Board and signed by the parties.

15.4 Binding Authority. Each person signing this Agreement on behalf of either party individually warrants that he or she has full legal power to execute this Agreement on behalf of the party for whom he or she is signing, and to bind and obligate such party with respect to all provisions contained in this Agreement.

15.5 Headings. Headings herein are for convenience of reference only and shall not be considered on any interpretation of this Agreement.

15.6 Exhibits. Each Exhibit referred to in this Agreement should be treated as part of this Agreement, and are incorporated herein by reference.

15.7 Extent of Agreement. This Agreement represents the entire and integrated agreement between the NMCRA and the Grantee and supersedes all prior negotiations, representations, or agreements, either written or oral.

15.8 Third Party Beneficiaries. None of the parties intend to directly or substantially benefit any third party by this Agreement. Therefore, the parties agree that there are no third party beneficiaries to this Agreement and that no third party shall be entitled to assert a claim against either of them based upon this Agreement.

15.9 Construction. All parties have substantially contributed to the drafting and negotiation of this Agreement and this Agreement shall not, solely as a matter of judicial construction, be construed more severely against one of the Parties than the other.

15.10 Governing Law. This Agreement shall be interpreted and construed in accordance with and governed by the laws of the State of Florida.

15.11 Invalidity. If any term or provision of this Agreement, or the application thereof to any person or circumstance is determined to be invalid or unenforceable, then to the extent that the invalidity or unenforceability thereof does not deprive a party of a material benefit afforded by this Agreement, the remainder of this Agreement or the application of such term or provision to persons or circumstances other than those as to which it is held invalid or unenforceable, will not be affected thereby, and each term and provision of this Agreement will be valid and will be enforced to the full extent permitted by law.

15.12 Survival. All terms and provisions of this Agreement shall survive the Funding Termination Date and the termination of this Agreement, as applicable, as necessary in order for the parties to enforce their rights hereunder.

15.13 Recording. Grantee agrees that the NMCRA may record a Memorandum of this Agreement in the Public Records of Miami-Dade County at Grantee's expense. The form of Memorandum shall be prescribed by the NMCRA and the Grantee shall execute such Memorandum simultaneously with this Agreement. The rights and interests created herein, are intended to and shall run with the land, and shall be binding upon, inuring to the benefit of, and enforceable against the parties hereto and their respective successors and assigns.

15.14 JURISDICTION; VENUE AND WAIVER OF JURY TRIAL. THE PARTIES IRREVOCABLY AND UNCONDITIONALLY (A) AGREES THAT ANY SUIT, ACTION OR OTHER LEGAL PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT SHALL BE BROUGHT IN THE FEDERAL OR STATE COURT SITUATED IN MIAMI-DADE COUNTY, FLORIDA; (B) CONSENTS TO THE JURISDICTION OF EACH SUCH COURT IN ANY SUCH SUIT, ACTION OR PROCEEDING; AND (C) WAIVES ANY OBJECTION WHICH IT MAY HAVE TO THE LAYING OF VENUE OF ANY SUCH SUIT, ACTION OR PROCEEDING IN ANY OF SUCH COURTS. EACH PARTY WAIVES ALL RIGHTS TO ANY TRIAL BY JURY IN ALL LITIGATION RELATING TO OR ARISING OUT OF THIS AGREEMENT.

15.15 Grantee's and Contractor's Required Insurance Coverages. Grantee and Contractor, at their expense, agree to keep in force during the term of this Agreement:

15.15.1 General liability insurance which insures against claims for bodily injury, personal injury, and property damage based upon, involving, or arising out of the use, occupancy, or maintenance of the Property as well as business interruption insurance.

15.15.2 All-risk property insurance (and builder's risk insurance during any periods of construction) for the Property and improvements made by Grantee upon the Property all for the full replacement cost thereof.

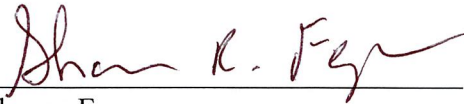
All policies required to be carried by Grantee hereunder shall be issued by and binding upon an insurance company licensed to do business in the State of Florida with a rating of at least "A - VIII" or better as set forth in the most current issue of Best's Insurance Reports, unless otherwise approved by the NMCRA. Grantee shall not do or permit anything to be done that would invalidate the insurance policies required herein. Certificates of insurance, acceptable to NMCRA, evidencing the existence and amount of each insurance policy required hereunder shall be delivered to NMCRA prior to disbursement of any Grant proceeds and thereafter no more than (10) days following each renewal date. Certificates of insurance for insurance required to be maintained as set forth above shall include an endorsement for each policy showing that the NMCRA is included as an additional insured. Further, the certificates must include an endorsement for each policy whereby the insurer agrees not to cancel, non-renew, or materially alter the policy without at least thirty (30) days' prior written notice to the NMCRA. The limits of insurance shall not limit the liability of Grantee or relieve Grantee of any obligation hereunder.

15.16 Prevailing Party's Attorney's Fees. If any party commences an action against the other party to interpret or enforce any of the terms of this Agreement or as the result of

a breach by the other party of any terms hereof, the non-prevailing party shall pay to the prevailing party all reasonable attorneys' fees, costs and expenses incurred in connection with the prosecution or defense of such action, including those incurred in any appellate proceedings, and whether or not the action is prosecuted to a final judgment.

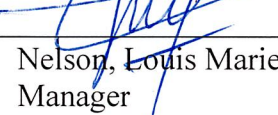
IN WITNESS WHEREOF, the parties have caused this Agreement to be executed by their respective and duly authorized officers the day and year first above written.

GRANTEE:


Sharon Ferguson

CONTRACTOR:

Louminel General Contractor, LLC
a Florida Limited Liability Company


By: 
Nelson, Louis Marie R
Manager

NMCRA:

NORTH MIAMI COMMUNITY
REDEVELOPMENT AGENCY,
a public body corporate and politic

By: 
Anna-Bo Emmanuel, Esq.
Executive Director, FRA-RA

Attest:

By: 
Vanessa Joseph, Esq.
NMCRA Secretary

Approved as to form and legal sufficiency:

By: 
Taylor Duma LLP
NMCRA Attorney

EXHIBIT “A”

Legal Description of the Property



PROPERTY APPRAISER OF MIAMI-DADE COUNTY

Summary Report

Generated On: 12/05/2025

PROPERTY INFORMATION

Folio	06-2126-015-0230
Property Address	1140 NW 130 ST NORTH MIAMI, FL 33168-0000
Owner	SHARON FERGUSON
Mailing Address	PO BOX 680426 NORTH MIAMI, FL 33168
Primary Zone	0400 SGL FAMILY - 901-1200 SQF
Primary Land Use	0101 RESIDENTIAL - SINGLE FAMILY : 1 UNIT
Beds / Baths / Half	3 / 2 / 0
Floors	1
Living Units	1
Actual Area	1,600 Sq.Ft
Living Area	1,520 Sq.Ft
Adjusted Area	1,560 Sq.Ft
Lot Size	6,510 Sq.Ft
Year Built	Multiple (See Building Info.)

ASSESSMENT INFORMATION

Year	2025	2024	2023
Land Value	\$195,300	\$175,735	\$143,435
Building Value	\$128,232	\$128,232	\$129,301
Extra Feature Value	\$0	\$0	\$0
Market Value	\$323,532	\$303,967	\$272,736
Assessed Value	\$95,722	\$93,025	\$90,316

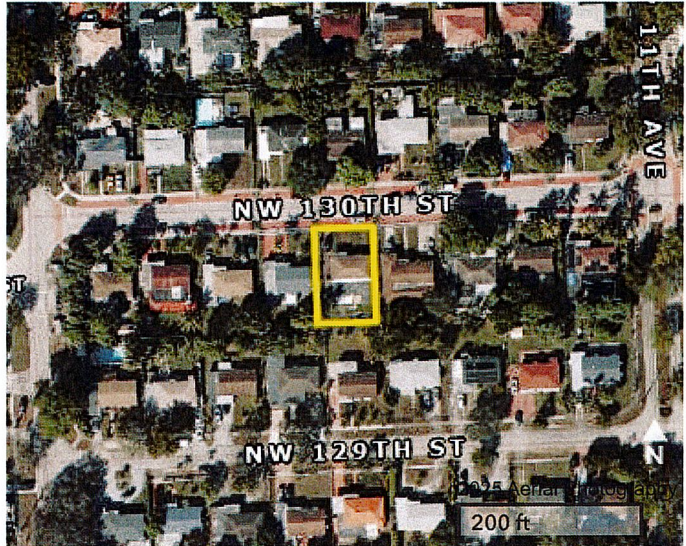
BENEFITS INFORMATION

Benefit	Type	2025	2024	2023
Save Our Homes Cap	Assessment Reduction	\$227,810	\$210,942	\$182,420
Homestead	Exemption	\$25,000	\$25,000	\$25,000
Second Homestead	Exemption	\$25,722	\$25,000	\$25,000

Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).

SHORT LEGAL DESCRIPTION

TAYLOR MANOR PB 56-48
LOT 5 BLK 2
LOT SIZE 62.000 X 105
COC 26512-3360 07 2008 5



TAXABLE VALUE INFORMATION

Year	2025	2024	2023
COUNTY			
Exemption Value	\$50,722	\$50,000	\$50,000
Taxable Value	\$45,000	\$43,025	\$40,316
SCHOOL BOARD			
Exemption Value	\$25,000	\$25,000	\$25,000
Taxable Value	\$70,722	\$68,025	\$65,316
CITY			
Exemption Value	\$50,722	\$50,000	\$50,000
Taxable Value	\$45,000	\$43,025	\$40,316
REGIONAL			
Exemption Value	\$50,722	\$50,000	\$50,000
Taxable Value	\$45,000	\$43,025	\$40,316

SALES INFORMATION

Previous Sale	Price	OR Book-Page	Qualification Description
07/01/2008	\$0	26512-3360	Sales which are disqualified as a result of examination of the deed
03/01/1972	\$26,000	00000-00000	Sales which are qualified

The information contained herein is for ad valorem tax assessment purposes only. The Property Appraiser of Miami-Dade County is continually editing and updating the tax roll. This website may not reflect the most current information on record. The Property Appraiser of Miami-Dade County and Miami-Dade County assumes no liability, see full disclaimer and User Agreement at <https://www.miamidadepa.gov/pa/disclaimer.page>

EXHIBIT “B”

Scope of Work

Sealed Bid Submission to: North Miami CRA Residential Rehabilitation Program

Contractor

Name: Louis Marie R. Nelson
Address: 9671 Dunhill Drive
City/State/Zip Miramar, FL, 33025
Telephone 954-328-4940
Email: Lnelson@lgcontractor.com

Homeowner/Project

Name: Sharon Ferguson
Address: 1140 NW 130 Street
City North Miami
State/Zip FL, 33168

Sealed Bid Due:

Date: 10/24/2025
Time: 2:00PM

Bid Opening:

Date: 10/14/2025
Time: 2:30PM

All Sealed Bids must be delivered to:
North Miami CRA's Office
735 NE 125th Street, Suite 100
North Miami, FL 33161,

Attention: Gaetan Cesar

Bid Procedures Cover Page

NORTH MIAMI CRA HOME REPAIR/IMPROVEMENT PROGRAM

**Mandatory Pre-Bid
File # SFerguson6792**

October 14, 2025

TO: Contractors from Qualified List attending Pre-Bid Conference

FROM: Marie-Frantz Jean-Pharuns 786-426-1854

SUBJECT: **MANDATORY** Pre-Bid Conference for
Home Repair/Improvement Program

PROJECT MEETING SITE: Sharon Ferguson
1140 NW 130 Street
North Miami, FL 33168

BID DUE DATE AND TIME: October 21st **24** BY **2:00 PM**

Please review the following:

- 1) Contractors who want to bid on this project must attend the Pre-Bid Conference.
 - 2) Contractors will be responsible for verifying all job conditions, measurements, code requirements and pricing prior to bid submission.
 - 3) Contractors must submit his/her bid on the form provided in a sealed envelope. The envelope is to display:
 - a. **Name of customer**
 - b. **Full address**
 - c. **Bid due date and time**
 - d. **The name of the City in which the customer(s) resides**
 - 4) Any additions, deletions or changes to the form will disqualify the bid.
 - 5) The bid document must be signed and dated by the qualifier or its assignee.
 - 6) The bid should be hand delivered to:

North Miami CRA's Office
735 NE 125th Street, Suite 100
North Miami, FL 33161
- Attention: Gaetan Cesar**
- 7) The bid closing date is the "due date" cited above The Contractor's bids must be turned in no later than 2:00 PM on the due date.
 - 8) Any bids received late will be disqualified.

If you have any questions, you may contact Marie-Frantz Jean-Pharuns

SPECIFICATIONS FOR WORK

WITH ADDENDA

NORTH MIAMI CRA HOME REPAIR/ IMPROVEMENT PROGRAM OCTOBER 14, 2025

PROPERTY OWNER: **Sharon Ferguson
1140 NW 130 Street
North Miami, FL 33168**

CONTACT NUMBER: 786-704-6792

FILE NUMBER: SFerguson6792

GENERAL CONDITIONS

All interior and exterior work shall be done in a clean, professional, workmanship type manner with all O.S.H.A. safety laws and rules observed.

Contractor shall not place any debris or equipment on adjacent properties. Contractor must clean all areas affected by work under this Contract. All left over debris must be removed and disposed of by legal means. Property must be left in broom clean condition daily. All related construction items removed or replaced shall become the property of contractor unless prior agreement with Homeowner has been reached in writing and approved by the North Miami CRA. The contractor shall not use the Homeowner's residential bulk pickup and the regular trash pickup system to remove construction debris.

The Contractor shall provide all necessary materials, equipment and shall perform the services with the standard of skill, care, and due diligence, which a competent and suitable qualified person performing such services would reasonably be expected to exercise in accordance with the Work Specifications. The work shall be performed in a "Workman Like Manner." Contractor to include cost of services of any licensed professional, if necessary, in procuring permits for the work.

All work to be performed in the Contract Agreement, including plans, and bid specifications shall comply with all current building codes, ordinances, and permitting requirements from the North Miami CRA. This includes the current Florida Building Code with the latest revisions. All applicable State and Federal Statutes must be followed (i.e., Davis Bacon, Child Labor Laws, etc.) Failure to comply with general conditions may result in suspension or removal from the program.

The Contractor certifies that the location of the proposed work has been examined, as necessary to fully understand the nature of the obligation. Contractor is responsible for verifying all existing dimensions and job site conditions prior to submitting his bid. The work should be completed in the time limit(s) specified and in accordance with the plans and Work Specifications.

The Contractor must obtain all required permits within fifteen (15) days of the issuance of the Notice to Proceed. Construction work must begin within thirty (30) days from the date of the Building Permit issuance and shall be carried out at a rate that ensures its full completion: no later than ninety (90)

days for work issued by the North Miami CRA from the date of the issuance of the Notice to Proceed. The Contractor is responsible for scheduling and coordinating all subcontractor work.

All permits, inspections, process fees, Notice of Commencement, Engineering , Notice of Termination or survey required to complete the following tasks shall be the responsibility of the Contractor.

The Contractor agrees to provide a one (1) year general warranty for all work performed under these specifications and a 5/10/15-year roof warranty. This will include all labor and materials. If certain items require different warranty periods, these items will be cited in the individual specifications.

To the fullest extent permitted by law, the Contractor shall indemnify, defend and hold harmless the Homeowner and the North Miami CRA and its agents and employees, from and against claims, damages, losses and expenses, including but not limited to attorney's fees, arising out of or resulting from performance of the work or providing of materials to the extent caused in whole or in part by negligent or wrongful acts or omissions of, or a breach of this agreement by, the contractor, a subcontractor, anyone directly or indirectly employed by them or anyone whose acts they are legally responsible.

No verbal agreements are to be made between the Contractor and Homeowner. It is understood that the work contained in these specifications shall be done. **There shall be no private agreements of any kind between the Homeowner and the Contractor.**

No changes will be permitted to the Contract Agreement unless of an emergency nature, code violations, a requirement by the Building Department, a request for modification, or other instances as deemed necessary to complete the project. If said changes occur, a Change Order shall be approved and executed by the Homeowner, the Contractor, and the North Miami CRA prior to the start of the change order work.

Whenever a material, item, article, appliance, or piece of equipment is identified in the Contract Agreement including plans and bid specifications by reference to manufacturers of vendor's names, trade names, model numbers, catalog numbers, or otherwise, the NMCRA, will have made its best efforts to name such reference. Any such reference is intended merely to establish a standard; and, unless it is followed by the words "**no substitution is permitted**" because of form, fit, function and quality, any material, item, article, appliance, or equipment from other manufacturer's and vendors which will perform or serve the requirements of general design will be considered equally acceptable provided the material, item, article, appliance, or equipment so proposed is, in the sole opinion of the NMCRA, equal in substance, approval granted by the NMCRA in the form of an executed change order prior to the installation of the material, item, article, appliance, or equipment.

When a specification refers to an "allowance", the Contractor is to permit the Homeowner to select the product to be installed, providing the pre-tax cost of the product does not exceed the allowance. The product selected must meet the standards specified in these specifications.

If there are conflicts between the Homeowner and the Contractor, the requirements cited in the Work Specifications shall prevail. Exception: Contractor and Homeowner must get written approval from the Homeowner or Condo Association and/or Property Manager for all work items.

The Contractor acknowledges that the agent of the North Miami CRA shall perform pre and post inspections of all work performed. Final and full payment for all work completed pursuant to the Work

Specifications (as amended/modified, if applicable) shall be made upon completion of all inspection(s) required by the program and the work has been deemed satisfactory.

Homeowner shall provide the Contractor access to the property; Monday thru Saturday, 8am thru 6pm.

Homeowner shall provide the water and electric services necessary to accomplish this work.

It is the Homeowner responsibility to remove and replace all personal property to facilitate the performance of the work. This includes, but is not limited to rugs, furniture, antennas, and alarm system.

Contractor shall repair/relocate/ re-attach any phone wires affected by this work, Homeowner responsible for all TV cables or satellite wiring. Contractor shall reattach any electrical wires removed while working.

Contractor shall be responsible for any damage done to Homeowner's home, furnishings, and personal property, because of the work performed by Contractor under these Bid Specifications.

GENERAL REQUIREMENTS

GENERAL PAINT SPECIFICATIONS

Unpainted materials require priming and two coats of paint. Tint the primer per color selection. Previous paint surface should receive two coats of paint. All stains should be spot-primed before painting. Unless otherwise mentioned in the specifications, all paint must be mid-grade or better, and minimum 15 years warranty paint, which are ZERO VOC products, for interior paint and ZERO OR LOW VOC 100% acrylic products, for exterior paint. Acceptable paint manufacturers (unless specified in the line item) are Benjamin Moore, Sherwin Williams, Glidden/ICI, Behr, PPG, Olympic, Valspar or approved equal. Housing Inspector shall verify brand and VOC level. The North Miami CRA is to select all colors and confirmed in writing. Upon completion, contractor must provide the North Miami CRA a list of all paint code numbers for later color matching.

CLEAN UP

Contractor agrees to keep the property clean and orderly during the course of the work and to remove all materials, debris, equipment and machinery at the completion of the workday. Clean interior and exterior work in a professional, workmanship type manner with all O.S.H.A. safety laws and rules observed.

- Remove all debris daily and broom clean the worksite at all times.
- Contractor shall not use residential bulk and regular trash pickup system to remove construction debris.

- All related construction items removed will become the property of the Contractor, unless a prior agreement is reached (in writing) with the North Miami CRA.

PERMITS AND MISCELLANEOUS FEES

All permits, inspections, process fees, impact fees, miscellaneous fees, Notice of Commencement, Notice of Termination, engineering or survey required to complete the following tasks shall be the responsibility of the Contractor.

- For the Home Inspector, the contractor must have on site the complete permit package for all trades (permit cards, applications, drawings, etc.).
- **Uniform Mitigation Verification Inspection Form** - Upon completion of the work specifications, the Contractor must completely fill-out the Uniform Mitigation Verification Inspection Form, include supplying 4 photographs to accompany this form to validate each attribute marked in questions 3 through 7 and performing research to determine permit history and year house built.
 - Submitted form MUST contain the Homeowner signature.
 - Submitted form MUST contain the Inspector's Wind Mitigation Certificate of Completion.

EXTERIOR

01) PRESSURE CLEAN & PAINT EXTERIOR SURFACE OF HOUSE \$ 6,000.00

Pressure clean masonry/stucco wall surfaces, pipes, doors, columns, slabs, any exposed concrete area, and walkway (including public sidewalk in front of property).

Remove dry, shrunken deteriorated caulk. Cut away old gasket and/or sealants as needed.

Remove existing caulk from all windows and doors. Clean all joint surfaces and prepare surfaces to receive new sealants. Install backer rods as necessary prior to caulking. Prime all joints as necessary. Apply and tool ZERO OR LOW VOC sealant to required configurations.

Prepare surface, prime and paint.

Do not spray paint. Do not spray paint and back roll.

Tint the primer to the color selection.

Paint all previous painted surfaces including eave drip, fascia, soffit, doors.

Use the right product for the surface painted.

Apply finish coat(s), test paint to determine proper number of coats for coverage. Protect adjacent areas while painting.

- **NOTE: contractor is responsible for protecting all flowers, shrubs, hedges, trees, and ornamentals on site while painting and pressure cleaning.**

- a) Homeowner will select a maximum of three house colors.
- b) Replace all loose and missing stucco siding. Repair the stucco siding with the same finish and thickness as the existing. Patch and seal cracks with elastomeric caulking material.
- c) Excessive bleeding in wood members must be spot primed before application of first coat.
- d) Apply the proper uniform mil-thickness of paint for moisture protection and warranty. Do not spray paint, roller and brush application only. All work must be free of runs, sags, defective brushing or rolling.
- e) Paint all metal area with rust resistant and oil based paint. Paint all previously painted concrete driveway and front porch
- f) Material allowance for paint must be mid-grade or better of the City approved brands, which are ZERO OR LOW VOC 100% acrylic products, e.g., **Benjamin Moore, Sherwin Williams, Glidden/ICI, PPG, Olympic or an approved equal. Housing Inspector to verify brand and VOC level.**
- g) Upon completion, contractor must provide the Homeowner a list of all paint code numbers per locations. **Leave 1 pint of paint (labeled and unopen) for each color with Homeowner for future use.**
- h) Upon completion of the project, the contractor must provide a manufacture warranty.
- i) Install approved address numbers, on the house, so they are plainly visible from the street or road fronting the property. The residential buildings numbers shall be at least four inches tall and one-half inch wide.

02) DRIVEWAY AND WALKWAY **\$ 5,000.00**

LOCATION (FRT) (NW) Approximate 10' by 26' DWY ; Walkway (4' by 25')

Provide labor, material and equipment to excavate and prepare ground to demolish existing concrete driveway in compliance with local building codes and haul away from property at once. Excavate the area to the required depth for driveway and walkway. Adjust slope and grade to direct stormwater

away from the structure. Install new concrete driveway and walkway over well compact clean fill at identified location of the property.

Broom-finish the new concrete driveway, walkway and tool the edges. Follow the FBC and the city local code for thickness.

Install a construction joint or control joint, the width of the sidewalk shall be no more than 5' apart.

Restoration - Grade and sod the edge of the new driveway and walkway to match the existing lawn.

Contractors must verify measurements/dimensions (width, length) etc. Driveways and walkway must be installed in strict compliance with Zoning and FBC. Contractor is to provide survey and should be included in the bidding price.

03) EXTERIOR SECURITY LIGHTS

\$ 2,000.00

Provide all necessary wiring, conduits, junction boxes, fittings, and connectors per National Electrical Code (NEC) standards. If existing exterior circuits are not available, install a dedicated circuit from the main electrical panel with proper breaker sizing. Run wiring through attic, crawl space, and/or soffit to each corner location. Install weatherproof boxes and fittings for all outdoor connections.

Ensure grounding and bonding of all metal fixtures and conduits per code. Install four (4) exterior-rated security light fixtures (LED, motion-sensor, or dusk-to-dawn type as specified by owner). Mount each fixture securely at designated corner elevations using corrosion-resistant hardware. Seal all wall penetrations with exterior-grade silicone to prevent moisture intrusion. Adjust fixture heads or sensors for desired coverage and sensitivity. Connect lights to a designated wall switch, timer, photocell, or motion sensor as per owner's preference. Test each fixture for correct operation (power, motion detection, and light coverage). Label breaker and switch controlling the exterior lights for identification. Installation shall be in compliance with NEC code and local code.

04) VERTICAL PVC FENCE

\$ 25,000.00

Remove existing chain-link fence and Haul away.

Provide labor, materials and equipment, to install 6' PVC fence spanning throughout the perimeter of the property starting from the side boundary of the property EAST AND WEST AND 4' PVC picket fence at the front perimeter according to the city of North Miami Zoning ordinance. Contractor must install a total of six (6) gates . two(2) -~~Outswing~~ rolling gates 6' gates, One (1) -4'gate pedestrian gate at North ~~Side-~~ elevation, One (1) -4' gate at the South, One 6'(gate) East, West elevations. Homeowner must sign off on design, prior to applying and obtaining permit. Fence shall be installed

in strict compliance with North Miami Zoning and latest Florida Building Code. Contractor is to provide required engineering, survey and should be included in the bidding price. This item requires a permit.

- a) **The Contractors must verify measurements/dimensions, height for the fence with the city prior to proceeding.**

TOTAL BASE BID: \$ 38,000.00

I/We agree that each item in this specification has been discussed in my/our presence and I/we understand the contents. It is agreed that if unforeseen conditions or additional building code violations are revealed during construction, a non-code related item will be deleted to accommodate the cost of correction. Homeowner further understands that all work items may not be completed based upon budgetary limitations. By our attested signature(s), I/we agree to abide by these conditions.

CONTRACTOR'S SIGNATURE FOR SUBMISSION OF BID

CONTRACTOR SIGNATURE:

CONTRACTOR PRINTED NAME: Louis Marie R. Nelson

DATE: 10/24/2025

COMPANY NAME: Louminel General Contractor LLC

TELEPHONE: 954-328-4940

FINAL ACCEPTANCE OF SCOPE OF WORK (CONTRACTOR AND HOMEOWNER)

HOMEOWNER #1 SIGNATURE:

HOMEOWNER #1 PRINTED NAME:

DATE:

HOMEOWNER #2 SIGNATURE:

HOMEOWNER #2 PRINTED NAME:

DATE: