APPROVED BY ORANGE
COUNTY BOARD OF COUNTY
COMMISSIONERS

BCC Mtg. Date: August 4, 2026

2026-B-07
RESOLUTION

WHEREAS, the **ORANGE COUNTY HOUSING FINANCE AUTHORITY** (the "Authority") was created pursuant to Ordinance 78-18, codified in the Code of Orange County at Section 2-151 *et seq*; and

WHEREAS, the Tax Equity and Fiscal Responsibility Act of 1982 ("TEFRA") has created a requirement that all industrial development bonds issued after December 31, 1982, for the purpose of financing multifamily housing developments require approval by the Authority, and each governmental unit having jurisdiction over the area in which the bond financed facility is located; and

WHEREAS, such approval is to be given after a public hearing for which reasonable notice has been given; and

WHEREAS, the Authority is contemplating the issuance of up to $7,845,000 in one or more series of Orange County Housing Finance Authority Multifamily Housing Revenue Bonds, Series [to be designated] (Carver Park East Apartments) (the "Bonds"), the proceeds of which would finance the acquisition, construction and equipping of a residential rental project to be owned by Cpe Apt, LP, for persons of low, middle and moderate income (the "Project").

PROJECT/LOCATION	NUMBER OF UNITS
Carver Park East Apartments SE of the intersection of Conley Street and Jernigan Avenue, Orlando, Florida, SE of the intersection of Conley Street and Suncoast Avenue, Orlando, Florida, SE of the intersection of Conley Street and S Lee Avenue, Orlando, Florida, and SE of the intersection of Conley Street and Parisian Avenue, Orlando, Florida	50

WHEREAS, a public hearing was held at 10:30 A.M. on Wednesday, July 1, 2026, with regard to financing this qualified housing development, at the place and time described in the Notice of Public Hearing attached hereto as Exhibit A, which Notice was published at least 7 days in advance of the hearing date in a newspaper of general circulation in Orange County; and

WHEREAS, the Authority has presented the issue in the aggregate principal amount set forth above for approval to the Board of County Commissioners of Orange County;

THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ORANGE COUNTY:

SECTION 1. Authority. This Resolution is adopted pursuant to the Constitution of the State of Florida, Chapters 125 and 166, Florida Statutes, and other applicable provisions of law.

SECTION 2. Findings. The Board hereby finds, determines and declares as follows:

The Board is the elected legislative body of Orange County, Florida and the issuer of the Bonds will be the Orange County Housing Finance Authority.

SECTION 3. Approval. For the purpose of Section 147(f) of the Internal Revenue Code of 1986, as amended (the "Code"), the Board hereby approves the issuance of the Bonds to finance the Project, acknowledging, however, that the Bonds will not be issued until the Authority gives its final approval to the issuance of the Bonds.

SECTION 4. Limited Approval. The approval given herein shall be solely for the purpose of satisfying the requirements of Section 147(f) of the Code and shall not be construed as (i) an endorsement of the creditworthiness of the Borrower or the financial viability of the Project, (ii) a recommendation to any prospective purchaser to purchase the Bonds, (iii) an evaluation of the likelihood of the repayment of the debt service on the Bonds, or (iv) approval of any rezoning application or approval or acquiescence to the alteration of existing zoning or land use or approval for any regulatory permit relating to the Project, or creating any vested right with respect to any land use regulations, and the Board shall not be construed by virtue of its adoption of this Resolution to have made any such endorsement, finding or recommendation or to have waived, or be estopped from asserting, any rights or responsibilities it may have in that regard. Further, the approval by the Board of the issuance of the Bonds by the Authority shall not be construed to obligate the County to incur any liability, pecuniary or otherwise, in connection with either the issuance of the Bonds or the acquisition and construction of the Project, and the Authority shall so provide in the financing documents setting forth the details of the Bonds.

[remainder of page intentionally left blank]

SECTION 5. Effective Date. This Resolution shall become effective immediately upon its passage.

PASSED AND ADOPTED this 4 day of August, 2026.

ORANGE COUNTY, FLORIDA
By: Board of County Commissioners

By: ______________________
for Jerry L. Demings
Orange County Mayor

Attest: Phil Diamond, CPA, Orange County Comptroller as Clerk of the Board of County Commissioners

By: ______________________
Deputy Clerk

EXHIBIT A

NOTICE OF PUBLIC HEARING
ORANGE COUNTY HOUSING FINANCE AUTHORITY
RESIDENTIAL RENTAL PROJECTS

Notice is hereby given that the Orange County Housing Finance Authority (the "Authority") will conduct a public hearing concerning the proposed issuance by the Authority of its not to exceed $7,845,000 Multifamily Housing Revenue Bonds, Series [to be designated] (Carver Park East Apartments) (the "Bonds"). The proceeds of the Bonds would be used to finance the acquisition, construction and equipping of the residential rental project listed below for persons of low, middle and moderate income:

PROJECT/LOCATION	NO. OF UNITS	OWNER
Carver Park East Apartments SE of the intersection of Conley Street and Jernigan Avenue, Orlando, Florida, SE of the intersection of Conley Street and Suncoast Avenue, Orlando, Florida, SE of the intersection of Conley Street and S Lee Avenue, Orlando, Florida, and SE of the intersection of Conley Street and Parisian Avenue, Orlando, Florida	50	CPE Apt, LP

The public hearing will be held at the following time and location:

TIME AND DATE	LOCATION
10:30 A.M. Wednesday, July 1, 2026	Orange County Administration Center 3rd Floor, Legal Conference Room A 201 South Rosalind Avenue Orlando, Florida 32801

Interested persons are invited to submit written comments or present oral comments at the hearing regarding the proposed issuance of the Bonds. Written comments should be received by the Authority on or before Friday, June 26, 2026. Oral comments will be limited to no more than 3 minutes per person. Written comments or notice of intent to present oral comments should be directed to:

Orange County Housing Finance Authority
2211 E. Hillcrest Street
Orlando, Florida 32803
Attention: Executive Director

Section 286.0105, Florida Statutes, states that if a person decides to appeal any decision made by a board, agency, or commission with respect to any matter considered at a meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

La Sección 286.0105 de los Estatutos de la Florida establece que si una persona decide apelar cualquier decisión tomada por una junta, agencia o comisión con respecto a cualquier asunto considerado en una reunión o audiencia, necesitará un registro de los procedimientos y que, para tal fin, es posible que deba asegurarse de que se haga un registro literal de los procedimientos. cuyo expediente incluye los testimonios y las pruebas en que se basará la apelación.

Seksyon 286.0105, Lwa Florida, deklare ke si yon moun deside fè apèl kont nenpòt desizyon ki te pran pa yon tablo, ajans, oswa komisyon ki gen rapò ak nenpòt pwoblèm konsidere nan yon reyinyon oswa yon odyans, li pral bezwen yon dosye sou pwosedi yo, e ke, pou rezon sa yo, li ka bezwen asire ke yon dosye vèbal nan pwosedi yo fèt, ki dosye gen ladan temwayaj ak prèv ki montre apèl la dwe baze.

Orange County does not discriminate on the basis of race, color, national origin, sex, age, religion, disability or family status. Those with questions or concerns about nondiscrimination, those requiring special assistance under the Americans with Disabilities Act (ADA), and those requiring language assistance (free of charge) should contact the Title VI/Nondiscrimination Coordinator at access@ocfl.net or by calling 3-1-1 (407-836-3111).

If you are hearing or speech impaired, you may reach the phone numbers above by dialing 711.

El Condado de Orange no discrimina por motivos de raza, color, origen nacional, sexo, edad, religión, discapacidad o situación familiar. Aquellos que tengan preguntas o inquietudes sobre la no discriminación, aquellos que requieran asistencia especial según la Ley de Estadounidenses con Discapacidades (ADA) y aquellos que requieran asistencia lingüística (gratuita) deben comunicarse con el Coordinador de No Discriminación/Título VI en access@ocfl.net o llamando 3-1-1 (407-836-3111).

Si tiene problemas de audición o del habla, puede comunicarse con los números de teléfono anteriores marcando 711.

Orange County pa fè diskriminasyon sou baz ras, koulè, orijin nasyonal, sèks, laj, relijyon, andikap oswa sitiyasyon fanmi. Moun ki gen kesyon oswa enkyetid konsènan non diskriminasyon, moun ki bezwen asistans espesyal dapre Lwa Ameriken andikape yo (ADA), ak moun ki bezwen asistans nan lang (gratis) ta dwe kontakte Kowòdonatè Tit VI/Nondiscrimination nan access@ocfl.net oswa lè yo rele 3-1-1 (407-836-3111).

Si w gen pwoblèm pou tande oswa pou w pale, ou ka kontakte nimewo telefòn ki anwo yo lè w konpoze 7

ATTACHMENT 'A'

Project Description and Location Map

3. Detailed and accurate description of the proposed housing development, starting with the amount of bonds requested, property address, acreage, present zoning status, type of construction, number of units, unit bedroom mix, current rental rates (if appropriate), expected stabilized rental rates (specify any charges for premiums), and any amenities to be provided (include any charges for amenities). Include a location map of the proposed site **(paying special attention to the accuracy of its boundaries)** and, if available, preliminary site plan drawings, elevation renderings, unit layout drawings, etc.

- Bond Amount Requested: $7,845,000
- Property Address: See detailed address below:

  Conley St, SE of the intersection of Conley St and Jernigan Ave, Orlando

  28.532459, -81.391777

  Conley St, SE of the intersection of Conley St and Suncoast Aly, Orlando

  28.532459, -81.391474

  Conley St, SE of the intersection of Conley St and S Lee Ave, Orlando

  28.532459, -81.391044

  Conley St, SE of the intersection of Conley St and Parisian Aly, Orlando

  28.532459, -81.390679

- Acreage: 2.78 Acres
- Present Zoning Status: PD/T/PH (Planned Development/Traditional City/Parramore Heritage)
- Construction Type: New construction – Masonry
- Number of Units: 50 units
- Units Bedroom Mix: 34 3BR townhomes; 16 2BR stacked units
- Current market rents (if applicable): N/A
- Expected Stabilized Rental Rates:
  - Avg. LIHTC Rent @ 80% AMI: $2,020 per unit/month
  - Avg. Total Rent (incl. Section 8 Project-Based Subsidy): $1,883 per unit/month
- Amenities Provided: Parking, High-Speed Internet, Laundry Hook-ups/ Facility, Microwave and Garbage Disposal for units

4. Description of the various levels of services and care to be provided and evidence of the need for such services within the area. This section must specifically address whether the project will compete with other existing or planned affordable housing in the immediate market. Include a recently prepared local market or feasibility study or recently completed "as-completed" real estate appraisal prepared by independent professionals relating to the development.

- Brief Narrative Description:
  1. After-School Program for Children – In partnership with local educators and community serviceproviders, after-school programs are programmed to be offered to children within the community. A variety of programs are programmed to be offered including tutoring, sports, community service, and field trips to be able to develop well rounded children.
     Demand for these programs is driven by working parents in low-income households who often have limited access to childcare. This program also provides support in academic gaps for students in underserved communities. Finally, given safety concerns in some neighborhoods, these supervised programs are considered to be essential services. National surveys (e.g. Afterschool Alliance) consistently show higher unmet demand for these types of programs, which is supported by waiting lists and overcapacity in existing programs.

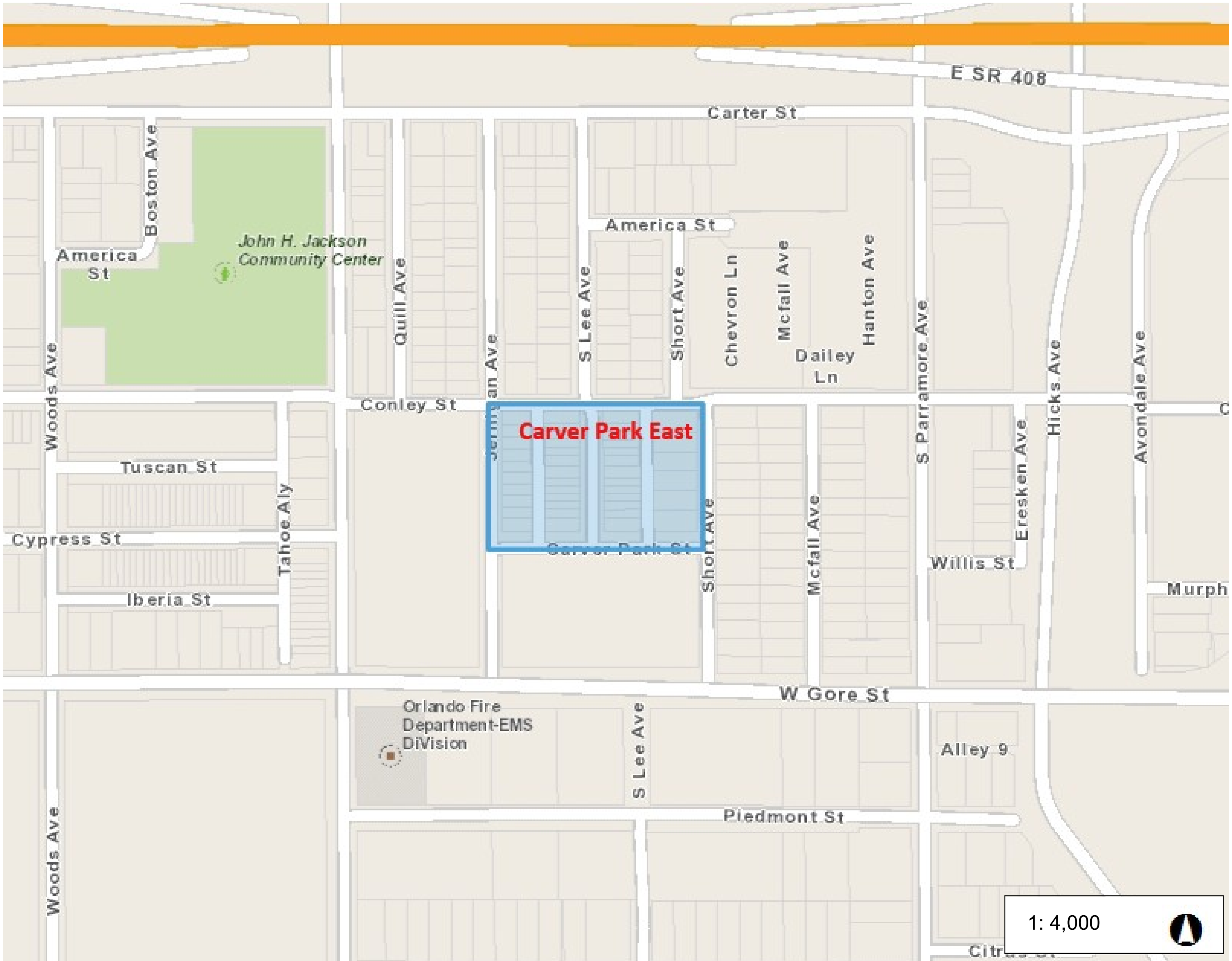
  2. Employment Assistance Program – In collaboration with local workforce and community organizations, an Employment Assistance Program is programmed to be offered to residents. This is programmed to deliver job training, mentorship and on-going career workshops and support to help residents overcome employment barriers and secure gainful employment.

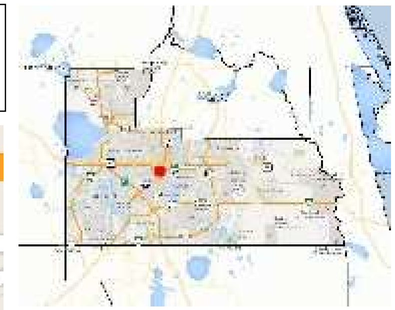
     Demand for this program stems from economic instability among low-income households, barriers to employment such as lack of transportation, skills, or childcare, desire for upward mobility among residents seeking to transition out of subsidized housing, and work requirements tied to certain housing assistance programs (e.g., Family Self-Sufficiency). Programs like HUD's Family Self-Sufficiency (FSS) has shown strong enrollment growth with many housing authorities reporting waitlists or under resourced employment support programs.

  3. Financial Management Program – In partnership with local advisors and community organizations Financial Management assistance is programmed to be offered and includes financial literacy training to help residents manage their income and plan for future retirement.

     Demand for this service is driven by residents who often live paycheck to paycheck and need tools to manage irregular or limited income, poor or no credit history limiting access to housing, jobs, and financing, and desire to escape cycles of debt or qualify for loans (cars, mortgages, education). Programs like Family Self-Sufficiency (FSS) show that residents who receive financial coaching accumulate more savings. Due to resident assessments who cite financial stress as a top challenge, there are more incentives pushing banks and credit unions to support financial education in underserved areas.

Carver Park East





Legend

Primary Streets (- 8,000)

- Floridas Turnpike
- Floridas Turnpike On Ramp N
- I-4
- State Road 408
- State Road 414
- State Road 417
- State Road 429
- State Road 429 Off Ramp N
- State Road 528

Major Streets (- 8,000)

Streets (- 4,000)

Railroads

Parcels

Water Bodies

Florida Counties

- <all other values>
- ORANGE
- Coastal Waters

0.1 0 0.06 0.1 Miles

NAD_1983_StatePlane_Florida_East_FIPS_0901_Feet
Orange County, FL BCC

This map is a user generated static output from an Internet mapping site and is for reference only. Data layers that appear on this map may or may not be accurate, current, or otherwise reliable.
THIS MAP IS NOT TO BE USED FOR NAVIGATION

Notes

Location:
South of Conley St, North of Carver Park St, between Jernigan Ave and Short Ave

ATTACHMENT ‘B’

Related Financials

Carver Park East Apartments
Proforma Analysis
May 19, 2026

SOURCES		
CONSTRUCTION	DESCRIPTION	PERMANENT
$ 7,845,000.00	Multi-Family Mortgage Revenue Bonds	$ 7,845,000.00
$ 5,155,000.00	Construction Loan	$ -
$ 3,096,505.00	LIHTC Equity	$ 10,321,682.00
$ 900,000.00	OHA Note	$ 900,000.00
$ 559,109.00	Deferred Reserves	$ -
$ 5,000,000.00	CRA Loan	$ 5,000,000.00
$ 3,217,602.00	Deferred Developer Fee	$ 1,706,534.00
$ 455,010.00	Bond Interest Income	$ 455,010.00
$ 26,228,226.00	**TOTAL SOURCES**	**$ 26,228,226.00**

USES		
CONSTRUCTION	DESCRIPTION	PERMANENT
$ 1,000,000.00	Acquisition Costs	$ 1,000,000.00
$ 15,429,764.00	Construction Costs	$ 15,429,764.00
$ 9,798,462.00	Soft Costs	$ 9,798,462.00
$ 26,228,226.00	**TOTAL USES**	**$ 26,228,226.00**

DEBT SERVICE CALCULATION	
1) MERCHANT FIRST MORTGAGE	
Principal	$ 7,845,000.00
Rate	6.050%
Term - Years	15
Amortization	40
Debt Service/Yearly	$ 521,256.55
Debt Service/Monthly	$ 43,438.05

2) ORLANDO HOUSING AUTHORITY LAND NOTE	
Principal	$ 900,000.00
Rate	2.00%
Term-Years	30
Amortization	
*Debt Service/Yearly	$ 39,920.73
Debt Service/Monthly	$ 3,326.73
* Paid from available cash flow	

3) COMMUNITY REDEVELOPMENT AGENCY LOAN	
Principal	$ 5,000,000.00
Rate	0%
Term	30-yr Forgivable

INCOME ANALYSIS				
*SET-ASIDES:	100% @ 80% OR LOWER OF AREA MEDIAN INCOME			
UNIT/TYPE: (BD/ BA)	NUMBER OF UNITS	NET RENT	MONTHLY INCOME	ANNUAL INCOME
2/2	8	$ 1,582.00	$ 12,656.00	$ 151,872.00
3/2	17	$ 2,025.00	$ 34,425.00	$ 413,100.00
2/2	8	$ 1,828.00	$ 14,624.00	$ 175,488.00
3/2	17	$ 2,111.00	$ 35,887.00	$ 430,644.00
TOTALS:	50	$ 7,546.00	$ 377,300.00	$ 1,171,104.00

GROSS INCOME	$ 1,171,104.00
OTHER INCOME	$ 54,225.00
TOTAL GROSS INCOME	**$ 1,225,329.00**
LESS 5% VACANCY + 0% COLLECTION LOSS	$ 61,266.45
EFFECTIVE GROSS INCOME	**$ 1,164,062.55**
TOTAL EXPENSES	**$ 590,648.00**
NET OPERATING INCOME	**$ 573,414.55**
ANNUAL DEBT SERVICE PAYMENTS	$ 521,256.55
DEBT SERVICE RATIO	**1.10**

MERCHANTS BANK
410 Monon Blvd.
Carmel, IN 46032
Phone: 317- 324- 4660
merchantsbankofindiana.com

April 16, 2026

CPE Apt, LP
Daniel Coakley
398 NE 5th Street, 13th Floor
Miami, FL 33132

Re: CPE Apt – Orlando, FL – Financing Proposal Letter of Intent

Dear Dan:

Merchants Bank of Indiana recognizes that CPE Apt is a Low-Income Housing Tax Credit development located in Orlando, Florida.

CPE Apt consists of 50 units, providing affordable rental housing to families, subject to various special use restrictions, including all units being set aside for those earning at or below 80% of the applicable area median income.

Merchants Bank of Indiana will provide construction loan financing for CPE Apt under the following terms and conditions:

APPLICANT/ BORROWER:	CPE Apt, LP
LOAN AMOUNT:	$13,000,000
INTEREST RATE:	SOFR + 250 bps
TERM:	2 Years
AMORTIZATION:	Interest Only
FINANCING FEE:	1%
COLLATERAL:	Assignment of LIHTC equity installments
	Assignment of General Partnership Interest in the Borrower
	Assignment of Construction Contracts
	Assignment of Management Contract
	Any additional collateral as determined by Merchants Bank of Indiana

EQUAL HOUSING LENDER

This proposal is subject to the borrower's ability to obtain and syndicate IRS Section 42 Low-Income Housing Tax Credits for the development, in an amount and under terms satisfactory to Merchants Bank of Indiana and the following conditions:

1. Final review and approval of the financial forecasts;
2. Final review and approval of plans and specifications;
3. Review and approval of appraisal and environmental reports;
4. Completion of construction and satisfactory inspection by an authorized architect as approved by Merchants Bank of Indiana;
5. Verification of funding of equity and any other funding sources;
6. Full due diligence and approval by Merchants Bank of Indiana.

Please understand this is a letter of intent to provide financing and is not a commitment.

Thank you for the opportunity to participate in this development.

Sincerely,

____

Vikram Nevrekar, Transaction Manager

410 Monon Blvd.
Carmel, IN 46032
Phone: 317-324-4660
merchantsbankofindiana.com

April 16, 2026

CPE Apt, LP
Daniel Coakley
398 NE 5th Street, 13th Floor
Miami, FL 33132

Re: CPE Apt – Orlando, FL – Financing Proposal Letter of Intent

Dear Dan:

Merchants Bank of Indiana recognizes that CPE Apt is a Low-Income Housing Tax Credit development located in Orlando, Florida.

CPE Apt consists of 50 units, providing affordable rental housing to families, subject to various special use restrictions, including all units being set aside for those earning at or below 80% of the applicable area median income.

Merchants Capital will provide permanent financing to CPE Apt under the following terms and conditions:

APPLICANT/BORROWER:	CPE Apt, LP
LOAN AMOUNT:	$7,845,000
INTEREST RATE:	Estimated at 6.05%, fixed
TERM:	15 Years
AMORTIZATION:	40 Years
FORWARD PERIOD:	24 Months
FINANCING FEE:	1%
RECOURSE:	Non-recourse
PREPAYMENT:	Standard Yield Maintenance
COLLATERAL:	First Real Estate Mortgage and Assignment of Rents on the underlying property; Any additional collateral as determined by Merchants Capital and Freddie Mac.

This proposal is subject to Merchants Bank of Indiana review of the following:

1. Final review and approval of the financial forecasts;

2. Final review and approval of plans and specifications;

3. Review and approval of appraisal and environmental reports;

4. Completion of construction and satisfactory inspection by an authorized architect as approved by Merchants Bank of Indiana;

5. Verification of funding of equity and any other funding sources;

6. Full due diligence and approval by Merchants Bank of Indiana.

Please understand this is a letter of intent to provide financing and is not a commitment.

Thank you for the opportunity to participate in this development.

Sincerely,

____

Vikram Nevrekar, Transaction Manager

BANK OF AMERICA

101 E. Kennedy Blvd
Mail Code: FL1-400-06-09
Tampa, FL 33602

Nicole Baldon
Tel 704.737.3023
nicole.baldon@bofa.com

April 16, 2026

VIA E-MAIL/PDF

CPE Apt, LP
Daniel Coakley
398 NE 5th Street, 13th Floor
Miami, FL 33132

RE: CPE Apt – Orlando, FL

Dear Dan:

Bank of America is pleased to make the following non-binding proposal for equity financing related to an affordable housing development as further described below. The parties will use this proposal to negotiate a limited partnership agreement ("Equity Agreement"). Bank of America reserves the right to update and adjust this Letter of Interest to reflect any changes in the following information and assumptions discovered during the due diligence and underwriting review.

A. **PROJECT:** The Project, located in Orlando, FL, will have 50 units available to families for rent. Within the project, 50 units will be occupied in compliance with Federal low-income housing tax credit ("LIHTC") requirements of Section 42 of the Internal Revenue Code of 1986.

B. **ANTICIPATED HOUSING CREDIT AMOUNT TO BE PROVIDED:** $1,172,918 in annual credits, per a valid reservation, allocation or determination.

C. **ANTICIPATED AMOUNT OF EQUITY TO BE PROVIDED:** $10,320,646
   a. **Anticipated Amount of LIHTC Allocation to be Purchased:** $11,728,007 ($1,172,918 x 10 x 99.99%).
   b. **Equity Amount per Housing Credit Dollar**: $0.88

D. **MATERIAL PARTICIPANTS:**
   a. **Project Owner/Applicant:** CPE Apt, LP
   b. **General Partner:** PMG Affordable Holdings, LLC; Housing Authority of the City of Orlando, Florida
   c. **Developer:** CPE Apt Developer, LLC
   d. **Limited Partner Investor:** PMG Affordable Holdings, LLC (Placeholder)

E. CAPITAL CONTRIBUTIONS: The Investor proposes to make Capital Contributions to the Project Owner on the following schedule, upon the achievement of prescribed benchmarks and satisfactory evidence or approval of certain conditions, to be more fully described in the Equity Agreement.

	At Close	Construction 50% Complete	90% Complete	Stabilization
% Payout	15.0%	7.5%	7.5%	70.0%
% Payout Cumulative	*15.0%*	*22.5%*	*30.0%*	*100.0%*
$ Payout	1,548,097	$774,048	$774,048	$7,224,452
$ Payout Cumulative	*$1,548,097*	*$2,322,145*	*$3,096,194*	*$10,320,646*

The Applicant is the beneficiary of the equity proceeds.

The amount of equity to be paid prior to construction completion: $3,096,194.

Thank you for your consideration and we look forward to the opportunity to work with you.

Sincerely,

Nicole Baldon
Senior Vice President
Bank of America

April 14, 2026

CPE Apt, LP
398 NE 5th Street, 13th Floor,
Miami, Florida 33132

RE: Carver Park East– CRA Letter of Intent

To Whom It May Concern,

This non-binding letter is submitted to outline the potential terms of a loan from the City of Orlando's Community Redevelopment Agency ("CRA") to CPE Apt, LP (the "Partnership") for purposes of financing and developing Carver Park East, a 50-unit mixed-income rental townhome and stacked-flat development in the Parramore area of the Downtown Orlando Community Redevelopment Area in Orlando, Florida (the "Proposed Development").

Subject to negotiation of contract terms, I am willing to present a proposal to the CRA for its assistance in providing funding towards the proposed development, with the following general terms for construction and permanent financing:

Borrower:	CPE Apt, LP
Loan Amount:	$5,000,000.00
Interest Rate:	0%
Term:	Thirty (30) Years, Forgivable at the end of Term, if operated as affordable multifamily continuously during the Term.
Expiration Date of this Proposal:	December 31, 2026
Availability of Funds:	These funds will be available to the Partnership at construction completion.

Sincerely,

David Barilla
Executive Director
Community Redevelopment Agency

ORLANDO HOUSING AUTHORITY

April 7, 2026

CPE Apt, LP
398 NE 5th Street, 13th Floor,
Miami, Florida 33132

RE: CPE Apt, LP – OHA Loan Commitment Letter

To Whom It May Concern,

This commitment letter is submitted to outline the terms of the loan from the Housing Authority of the City of Orlando, Florida, a public body corporate and politic established pursuant to Chapter 421 of the Florida Statutes ("OHA"), to CPE Apt, LP, a Florida limited partnership (the "Partnership"), for purposes of financing and developing certain property located in Orlando, Orange County, Florida, more particularly depicted on Exhibit A attached hereto and incorporated herein by reference (the "Proposed Development"). The loan evidences the Partnership's obligation to pay an upfront ground lease payment under its Option to Enter into a Ground Lease Agreement with OHA dated as of even date herewith.

The terms of OHA's loan to the Partnership for construction and permanent financing are as follows:

Borrower:	CPE Apt, LP
Loan Amount:	$900,000
Interest Rate:	2% Compounded Annually
Term:	Thirty (30) Years
Repayment:	Principal and interest payments shall be made in installments of varying amounts and shall be paid annually in amounts which shall be determined based on the available cash after repayment of all outstanding debt based on operations of the Proposed Development as rental housing.
Expiration Date of this Loan Commitment Letter:	December 31, 2026
Availability of Funds:	These funds will be available to the Partnership at financial closing and will be secured by a subordinate mortgage on the Proposed Development.

Please acknowledge below your acceptance of this loan and these terms.

Sincerely,

HOUSING AUTHORITY OF THE CITY OF ORLANDO, FLORIDA,
a public body corporate and politic organized under Chapter 421 of the Florida Statutes

By: Vivian Bryant
Name: Vivian Bryant, Esq.
Title: President/CEO

[SIGNATURE PAGE TO OHA LOAN COMMITMENT]

Acknowledged and Accepted:

CPE Apt, LP, a Florida limited partnership

By: PMG Affordable Holdings, LLC, a Florida limited liability company, its Managing General Partner

By: ______________________________

Dan Coakley, Authorized Signatory

ATTACHMENT ‘C’

Proforma

Project earns rent from two sources: (i) Secion 8 Project-Based Vouchers (PBV), and (ii) pure LIHTC rents for non-voucher units at 80% AMI.

	Increases	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
EFFECTIVE INCOMES											
Residential Rental Income	*2.0%*	1,112,549	1,134,800	1,157,496	1,180,646	1,204,259	1,228,344	1,252,911	1,277,969	1,303,528	1,329,599
Other Income	*2.0%*	54,225	55,310	56,416	57,544	58,695	59,869	61,066	62,287	63,533	64,804
Total Income		1,166,774	1,190,109	1,213,911	1,238,190	1,262,953	1,288,213	1,313,977	1,340,256	1,367,061	1,394,403
EXPENSES											
M&O Expenses	*3.0%*	516,960	532,468	548,442	564,896	581,843	599,298	617,277	635,795	654,869	674,515
Management Fee [1]	*3.0%*	35,003	36,053	37,135	38,249	39,396	40,578	41,796	43,050	44,341	45,671
Building Reserve [2]	*3.0%*	15,000	15,450	15,914	16,391	16,883	17,389	17,911	18,448	19,002	19,572
Total Expenses		566,963	583,972	601,491	619,536	638,122	657,265	676,983	697,293	718,212	739,758
NOI		599,811	606,138	612,421	618,654	624,832	630,947	636,994	642,964	648,850	654,645
Perm Bonds		521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256
SAIL			-	-	-	-	-	-	-	-	-
Debt Service		521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256
Debt Service Coverage		1.15x	1.16x	1.17x	1.19x	1.20x	1.21x	1.22x	1.23x	1.24x	1.26x
Income to Expenses		1.07x	1.08x	1.08x	1.09x	1.09x	1.09x	1.10x	1.10x	1.10x	1.11x
Net Cash Flow		78,555	84,881	91,165	97,398	103,576	109,691	115,737	121,708	127,594	133,389
Def Dev Fee Payback		78,555	84,881	91,165	97,398	103,576	109,691	115,737	121,708	127,594	133,389
15-Year Cashflow	1,813,772										

	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17	Year 18	Year 19	Year 20
EFFECTIVE INCOMES										
Residential Rental Income	1,356,191	1,383,315	1,410,981	1,439,201	1,467,985	1,497,344	1,527,291	1,557,837	1,588,994	1,620,774
Other Income	66,100	67,422	68,770	70,146	71,549	72,980	74,439	75,928	77,447	78,996
Total Income	1,422,291	1,450,737	1,479,751	1,509,346	1,539,533	1,570,324	1,601,730	1,633,765	1,666,440	1,699,769
EXPENSES										
M&O Expenses	694,750	715,593	737,061	759,173	781,948	805,406	829,568	854,455	880,089	906,492
Management Fee	47,041	48,453	49,906	51,403	52,946	54,534	56,170	57,855	59,591	61,378
Building Reserve	20,159	20,764	21,386	22,028	22,689	23,370	24,071	24,793	25,536	26,303
Total Expenses	761,951	784,809	808,353	832,604	857,582	883,310	909,809	937,103	965,216	994,173
NOI	660,340	665,927	671,398	676,742	681,951	687,014	691,922	696,662	701,224	705,596
Perm Bonds	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256
SAIL	-	-	-	-	-	-	-	-	-	-
Debt Service	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256	521,256
Debt Service Coverage	1.27x	1.28x	1.29x	1.30x	1.31x	1.32x	1.33x	1.34x	1.35x	1.35x
Income to Expenses	1.11x	1.11x	1.11x	1.11x	1.12x	1.12x	1.12x	1.12x	1.12x	1.12x
Net Cash Flow	139,084	144,671	150,142	155,486	160,695	165,758	170,665	175,406	179,968	184,340
Def Dev Fee Payback	139,084	144,671	150,142	155,486	160,695					

ATTACHMENT 'D'

Financial Advisor's Summary of Sales Method

CSG | ADVISORS

Atlanta • Los Angeles • New York • San Francisco

41 Perimeter Center East, Suite 615
Atlanta, Georgia 30346
Telephone: (678) 319-1911
Facsimile: (678) 319-1901
E-mail: djones@csgadvisors.com

MEMORANDUM

TO:	Frantz Dutes, Executive Director
FROM:	David Jones, CSG Advisors
SUBJECT:	Orange County Housing Finance Authority Multifamily Housing Revenue Bonds (Carver Park East)
DATE:	June 3, 2026

CSG Advisors serves as Financial Advisor to the Orange County Housing Finance Authority (the Authority) in connection with multifamily debt issues. In that capacity, we are asked to comment on proposed multifamily debt issues under certain circumstances prior to submitting the TEFRA approval request to Orange County.

Summary Description

The applicant for Carver Park East is CPE Apt, LP, a partnership between PMG Affordable Holdings, LLC ("PMG"), Bank of America Community Development Company ("BACDC"), the Orlando Housing Authority ("OHA"), and The Oughtness Group. The Managing General Partner is PMG Affordable Holdings, LLC, a subsidiary of PMG Worldwide, LLC. The primary contact person for Carver Park East is Daniel Coakley, Principal. PMG is a Miami-based investment, development, and asset management firm with an extensive portfolio of large-scale, market-rate and mixed-income multifamily properties. PMG's work in the state of Florida includes their current partnership with Tampa Housing Authority for the redevelopment of the 30-acre Robles Park Village property, which is expected to include more than 1,800 mixed-income units and related resource facilities. BACDC brings additional affordable and mixed-income housing development experience, with a portfolio of over 200 projects comprising over 35,000 affordable units. BACDC's Florida experience includes Encore, Robles Park Village, and Renaissance at West River, each in partnership with the Tampa Housing Authority, as well as Creative Village, a 68-acre mixed-income development in Orlando. Carver Park East is one of several Orlando Housing Authority assets that PMG and BACDC have been selected to redevelop.

Carver Park East is a proposed 50-unit multifamily affordable housing development situated on 2.78 acres of land across multiple parcels along Conley Street SE in Orlando, Florida. The site is bounded by Carver Park Street to the south, Conley Street to the north, Short Avenue to the east, and Jernigan Avenue to the west. The Applicant is requesting $7,845,000 in tax-exempt bonds to finance the construction of the project.

In accordance with the tax-exempt bond requirements, a minimum of 40% of the rental units will be set aside for rental to persons or families with household incomes of 60% or less of the Area Median Income. 50% of units will be reserved for households earning at or below 80% of AMI; the remaining 50% of units will be reserved for households earning at or below 30%, 40%, and 50% AMI levels, and will be supported by HUD Section 8 Project-Based Vouchers ("PBVs") administered through OHA.

The tax-exempt mortgage revenue bonds are expected to be issued in the not-to-exceed amount of $7,845,000. The bonds are expected to be privately placed and will support construction and permanent debt from Merchants Bank of Indiana. The bonds are not expected to be rated by any rating agency. RBC Capital Markets (or an underwriter approved by the Authority's bond issuance policy) will serve as bond underwriter / placement agent, and the bonds will conform to the authority's underwriting requirements regarding unrated bonds.

The proposed financing plan anticipates acquisition and construction costs, financing, construction interest and other development costs currently expected to total approximately $26,228,226.

The sources of funds for this development include the following:

- First mortgage tax-exempt bonds of $7,845,000 with Merchants Bank of Indiana;
- Taxable loan of $5,155,000 from Merchants Bank of Indiana during construction;
- Federal tax credit equity in the expected amount of $10,321,682;
- City of Orlando Community Redevelopment Agency loan of $5,000,000;
- Orlando Housing Authority Land Note of $900,000;
- $559,109 of deferred reserves;
- $455,010 of bond reinvestment income; and
- $3,217,602 of deferred developer fee.

Equity

The tax credits are anticipated to be purchased by Bank of America as the limited partner of CPE Apt, LP.

Credit Underwriting

Pursuant to the Authority's policy, the proposed financing will be subject to credit underwriting by a third-party firm qualified in affordable housing real estate underwriting and loan servicing. A credit underwriting report acceptable to the Orange County Housing Finance Authority will be required prior to authorizing the issuance of the bonds.

Investment of Proceeds

To the extent that proceeds will be available to be drawn down during construction, the Orange County Housing Finance Authority will require such proceeds be invested pursuant to its investment policy. If applicable, CSG Advisors will oversee competitive bidding of any investment agreements.

ATTACHMENT 'E'

OCHFA Board Meeting
June 3, 2026

ORANGE COUNTY
HOUSINGFINANCEAUTHORITY

DISCUSSION ITEM

MEMORANDUM

Orange County H... ...ce Authority
BOARD OF DI...TORS
6/3/26

TO:	OCHFA Board of Directors
FROM:	Frantz Dutes, Executive Director
DATE:	May 20, 2026
RE:	**CONSIDER APPROVAL AND EXECUTION OF A REIMBURSEMENT RESOLUTION FOR MULTI-FAMILY TAX EXEMPT BONDS IN AN AMOUNT NOT TO EXCEED $7.845MM FOR THE ACQUISITION, CONSTRUCTION AND EQUIPPING OF CARVER PARK EAST APARTMENTS** JUNE 3, 2026 REGULAR BOARD OF DIRECTORS MEETING

BACKGROUND:

On April 17, 2026, the Authority received an application from CPE Apt, LP. for the acquisition, construction and equipping of Carver Park East Apartments under the 2026 Open Cycle Allocation Process. The Open Cycle process allows developers to submit multi-family applications for the Authority's consideration throughout the year as long as Volume Cap Allocation remains available. Subsequent to Board approval of the Reimbursement Resolution, staff and the developer will engage professionals and proceed with the underwriting process. The developer entity will consist of the following principals: PMG Affordable, Bank of America Community Development Company, LLC, Orlando Housing Authority (OHA) and The Oughtness Group. The Underwriter is RBC Capital Markets, and the Trustee is Regions Bank.

CURRENT:

The proposed development is on an infill site nestled between the corners where Carver Park Street, Short Avenue, Conley Street and Jernigan Avenue meet adjacent to the existing Villas at Carver Park. The proposed development will consist of sixteen (16) 2br/2ba units with rents at $1,582 or $1,828 and thirty-four (34) 3br/2ba units with rents at $2,025 or $2,111. In accordance with the tax-exempt bond requirements, a minimum of forty percent (40%) of the rental units will be set aside for rental to persons or families with household incomes of 60% or less of the Area Median Income (AMI). Fifty percent (50%) of the units will be set aside for households at or below eighty percent (80%) of the AMI. The remaining fifty percent 50% will be set aside for households at or below thirty percent (30%), forty percent (40%) and fifty percent (50%) AMI levels. These units will be supported by HUD Section 8 Project Based Vouchers (PBV) administered through OHA.

The applicant is utilizing the Income Averaging Rule which allows some units to exceed the set aside for families at sixty percent (60%) of the AMI, however the overall average must be at sixty percent (60%) or lower.

The Multi-Family Mortgage Revenue Bonds (or tax-exempt loan) are proposed to be issued in an amount not-to-exceed of $7.845MM. The bonds are long- term and will be secured by a mortgage from Merchants Bank. The bonds will be privately placed.

The capital structure currently includes the following sources and uses during the construction and permanent phases:

SOURCES		
CONSTRUCTION	**DESCRIPTION**	**PERMANENT**
$ 7,845,000.00	Multi-Family Mortgage Revenue Bonds	$ 7,845,000.00
$ 5,155,000.00	Construction Loan	$ -
$ 3,096,505.00	LIHTC Equity	$ 10,321,682.00
$ 900,000.00	OHA Note	$ 900,000.00
$ 559,109.00	Deferred Reserves	$ -
$ 5,000,000.00	CRA Loan	$ 5,000,000.00
$ 3,217,602.00	Deferred Developer Fee	$ 1,706,534.00
$ 455,010.00	Bond Interest Income	$ 455,010.00
$ 26,228,226.00	**TOTAL SOURCES**	**$ 26,228,226.00**

USES		
CONSTRUCTION	**DESCRIPTION**	**PERMANENT**
$ 1,000,000.00	Acquisition Costs	$ 1,000,000.00
$ 15,429,764.00	Construction Costs	$ 15,429,764.00
$ 9,798,462.00	Soft Costs	$ 9,798,462.00
$ 26,228,226.00	**TOTAL USES**	**$ 26,228,226.00**

The per unit cost is $524,564 and the Debt Service Coverage Ratio (DSCR) is 1.10, which is consistent with the Authority's minimum DSCR of 1.10. In our opinion the higher per unit cost is attributable to the economies of scale for this development.

Enclosed for your review are copies of the Proforma Analysis, Debt Service Memorandum and Reimbursement (Inducement) Resolution #2026-06 .

ACTION REQUESTED:

Board approval and execution of Reimbursement Resolution #2026-06 for Multi-Family Tax Exempt Bonds, for the acquisition , construction and equipping of Carver Park East Apartments in an amount not to exceed $7.845MM; authorization for staff and Bond Counsel to proceed with filing with the Division of Bond Finance and commence credit underwriting.

ATTACHMENT 'F'

Proof of Publication
TEFRA Public Hearing

Published Daily in
Orange, Seminole, Lake, Osceola & Volusia Counties, Florida

Sold To:
Orange County Financing Authority - 105182
2211 Hillcrest St
Orlando, FL 32803-4905

Bill To:
Orange County Financing Authority - 105182
2211 Hillcrest St
Orlando, FL 32803-4905

State Of Florida
County Of Orange

Before the undersigned authority personally appeared Rose Williams, who on oath says that he or she is a duly authorized representative of the ORLANDO SENTINEL, a DAILY newspaper published in Orange/Seminole-Lake-Osceola-Volusia County, Florida; that the attached copy of advertisement, being a Legal Notice in:

The matter of NOTICE OF PUBLIC HEARING ORANGE COUNTY HOUSING FINANCE AUTHORITY RESIDENTIAL RENTAL PROJECTS Was published in said newspaper by print in the issues of, or by publication on the newspaper's website, if authorized on 20 Jun 2026.

Affiant further says that the newspaper complies with all legal requirements for publication in Chapter 50, Florida Statutes.

Rose Williams

Rose Williams

Signature of Affiant — Name of Affiant

Sworn to and subscribed before me on 20 Jun 2026,
by above Affiant, who is personally known to me (X) or who has produced identification ( ).

LeAnne Rollins

Signature of Notary Public

Notary Public State of Florida
Leanne Rollins
My Commission HH 500022
Expires 4/27/2028

Name of Notary, Typed, Printed, or Stamped

92087

CLASSIFIED

To place an ad:
- ORLANDOSENTINEL.COM/ADVERTISE
- CALL 407-420-5160 FROM 9 A.M. TO 6 P.M. MONDAY THROUGH FRIDAY

Orlando Sentinel

Classified Advertising Information

To place your classified ad, visit OrlandoSentinel.com/advertise or Call
407-420-5160

Telephone hours Monday–Friday 9 a.m.–6 p.m.

Deadlines

Sunday	**3 p.m.** Thursday
Thursday	**1 p.m.** Tuesday
Friday	**2 p.m.** Wednesday
Saturday	**3 p.m.** Thursday

Additional public notices can be found online at classifieds.orlandosentinel.com and floridapublicnotices.com

Legal Classified Deadlines

Sunday	**3 p.m.** Thursday
Monday	**1 p.m.** Friday
Tuesday	**1 p.m.** Monday
Wednesday	**1 p.m.** Tuesday
Thursday	**1 p.m.** Tuesday
Friday	**2 p.m.** Wednesday
Saturday	**3 p.m.** Thursday

Email your ad to us

Ads can also be emailed to us using the addresses listed below. Or, you can place your ad online at orlandosentinel.com/advertise

Obituaries & In-Memoriams:
notices@orlandosentinel.com

Legal:
classified_legal@orlandosentinel.com

Recruitment:
recruitment@orlandosentinel.com

LegalNotices

Additional Public Notices can be found online at classifieds.orlandosentinel.com and floridapublicnotices.com

Advertisement for Bids

ADVERTISEMENT FOR BID

Hodess is North America's leading expert in building and maintaining the world's most critical environments—including Cleanrooms, Dry Rooms, and Environmental Rooms—that power breakthroughs, accelerate progress, and
enable the innovations that advance society. As The Full Lifecycle Partner™, Hodess delivers specialized construction capabilities and advanced technical services that ensure your environment performs seamlessly, reliably, and predictably—from day one and every day after. Hodess is receiving bids for the Center for Neovation
Project 3 located at 200 NeoCity Way in Kissimmee, FL. For additional information please contact Hodess at: CFNinfo@hodess.com.

INVITATION TO BID

Friends of Children and Families is soliciting sealed bids from qualified contractors for the installation of hurricane-impact windows and emergency generators at our Winter Garden FL location and our Orlando, FL location.

Bid documents may be obtained from, and sealed bids will be publicly opened at, the following location:

Friends of Children and Families
11875 High Tech Avenue, Suite 200
Orlando, FL 32817

Contact: dberry@friendscf.org

Bid documents must be requested no later than July 1st, 2026.

Sealed bids must be received no later than July 8th, 2026 by 4 pm.

Late bids will not be accepted.

All bids received by the deadline will be publicly opened on July 8th, 2026, at 4:00 p.m.

Dissolution of Marriage

DIVORCE SUMMONS

Commonwealth of Massachusetts
Probate and Family Court

Docket No. MI25D3431DR

Yonita C Mahautiere, Plaintiff

v.

Mackenson Noigiste, Defendant

A Complaint for Divorce has been filed requesting that the Court grant a divorce for Irretrievable Breakdown.

The Defendant is required to serve an answer, if any, on or before July 8, 2026.

Middlesex Probate and Family Court
10-U Commerce Way
Woburn, MA 01801
Divorce summons

Other Legal Notices

SUMMONS

IN THE SUPERIOR COURT OF THE VIRGIN ISLANDS
DIVISION OF ST. THOMAS & ST. JOHN
CIVIL NO.: ST-2025-CV-00469
ACTION FOR DAMAGES
JURY TRIAL DEMANDED

CHERISE CREQUE QUAIN, as Personal Representatives of the Estate of
DALE A. CREQUE, Plaintiff,
V.
DURRAY A. PRIMUS and BROS TRANSPORTATION, LLC, Defendants.

TO: BROS TRANSPORTATION, LLC, DEFENDANT
Address: Mr. Nigel Registe Resident Agent
11-5-10 Frydendahl, Smith Bay
St. Thomas, VI 00802

Within the time limited by law (see note below) you are hereby required to appear before this Court and to a complaint filed against you in this action and in case of your failure to appear or answer, judgment by default will be taken against you as demanded in the Complaint for damages.

Witness my hand and Seal of this Court this 23rd day of December 2025.

Tamara Charles
Clerk of the Court

John P. Fischer
(Attorney for Plaintiff)
Address: P.O. Box 1197
15-B Norre Gade
St. Thomas, VI 00804
Tel: (340) 715-5297
E-mail: John@YourChampions.com

NOTE: The defendant, if served personally, is required to file his answer or other defense with the Clerk of this Court, and to serve a copy thereof upon the plaintiff's attorney within twenty (20) days after service of this summons, excluding the date of service. The defendant, if served by publication or by personal service outside of the jurisdiction, is required to file his answer or other defense with the Clerk of this Court, and to serve a copy thereof upon the attorney for the plaintiff within
thirty (30) days after the completion of the period of publication or personal service outside of the jurisdiction.

Fictitious Name

NOTICE UNDER FICTITIOUS NAME

TO WHOM IT MAY CONCERN:
Notice is hereby given that the under-signed pursuant to the "Fictitious Name Statute", Chapter 865.09, Florida Statutes, will register with the Division of Corporations, Department of State, State of Florida upon receipt of this notice, the fictitious name, to-wit:

The Oaks on the Lake

under which (I am) (we are) engaged in business at 145 Town Center Boulevard
Clermont, Florida 34714. That the (party) (parties) interested in said business enterprise is as follows:

The Bryanstone Partnership
145 Town Center Boulevard
Clermont, Florida 34714

Dated at Clermont, Lake County, Florida, 06/17/2026

Foreclosures

NOTICE OF FORECLOSURE SALE
PURSUANT TO CHAPTER 45, FLORIDA STATUTES

IN THE CIRCUIT COURT OF LAKE COUNTY, FLORIDA
Case No.: 352024CA1957AXXX01

Fairwinds Credit Union,
Plaintiff,
vs.
Rachel L. Lane, United States of America, Secretary of the US Department of Housing and Urban Development, John Doe #1, an unknown tenant in possession and John Doe #2, an unknown tenant in possession,
Defendants.

NOTICE IS GIVEN that pursuant to a Summary Final Judgment of Foreclosure dated May 27, 2026, in Case Number 352024CA1957AXXX01, of the Circuit Court in and for LAKE County, Florida, in which Fairwinds Credit Union is the Plaintiff, and Rachel L. Lane, United States of America, Secretary of the US Department of Housing and Urban Development, John Doe #1, an unknown tenant in possession and John Doe #2, an unknown tenant in possession are the Defendants, the Clerk of Court will sell to the highest and best bidder for cash at the Jury Assembly Room located on the first floor, east wing or the first-floor lobby of the North Wing of the Lake County Courthouse, 550 West Main St., Tavares, FL 32778 at 11:00 A.M. EST on August 4, 2026, the following-described property set forth in the Final Judgment of Foreclosure:
LOT 8, HARTWOOD RESERVE, PHASE 1, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 54, PAGES 88 THROUGH 98, INCLUSIVE, OF THE PUBLIC RECORDS OF LAKE COUNTY, FLORIDA & 1123260800-000-00800
Notice is also given pursuant to § 45.031(2)(f), Florida Statutes, that any person claiming an interest in the surplus from the sale, if any, other than the property owner as of the date of the Lis Pendens must file a claim within 60 days after the sale.

DATED: May 28, 2026

Gary J. Cooney

LAKE COUNTY CLERK OF COURT
Clerk of the Court
By: /s/ K. Linares
As Deputy Clerk
86740 6/13/2026 6/20/2026

Notice of Action

NOTICE OF ACTION

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT, IN AND FOR LAKE COUNTY, FLORIDA
CASE NO. 35-2026-CA-000454

FAIRWINDS CREDIT UNION,
Plaintiff,
vs.
MATTHEW MARTIRE AND UNKNOWN PARTY IN POSSESSION,
Defendant(s).

TO: Matthew Martire
1054 Park Central Circle
Groveland, FL 34736

YOU ARE NOTIFIED that an action to foreclose a mortgage on the following real property in Lake County, Florida:

LOT 27, PARK CENTRAL, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 48, PAGE(S) 65 AND 66, INCLUSIVE OF THE PUBLIC RECORDS OF LAKE COUNTY, FLORIDA.

has been filed against you and you are required to serve a copy of your written defenses, if any, to it on Stephen Orsillo, the Plaintiff's attorney, whose address is Post Office Box 3637, Tallahassee, Florida 32315-3637, within 30 days after the first publication date and file the original with the Clerk of this Court either before service on the Plaintiff's attorney or immediately thereafter; otherwise, a default will be entered against you for the relief demanded in the Complaint or Petition.

Dated this 12 day of June, 2026.

Gary J. Cooney, Clerk
As Clerk of the Court
91740 6/20/2026 6/27/2026

Notice of Public Meeting

NOTICE OF PUBLIC HEARING
ORANGE COUNTY HOUSING FINANCE AUTHORITY
RESIDENTIAL RENTAL PROJECTS

Notice is hereby given that the Orange County Housing Finance Authority (the "Authority") will conduct a public hearing concerning the proposed issuance by the Authority of its not to exceed $30,000,000 Multifamily Housing Revenue Bonds, Series [to be designated] (Osprey Sound Phase 2 Apartments) (the "Bonds"). The proceeds of the Bonds would be used to finance the acquisition, construction and equipping of the residential rental project listed below for persons of low, middle and moderate income:

PROJECT/LOCATION
Osprey Sound Phase 2 Apartments
5453 S Rio Grand Avenue
Orlando, Florida 32839

NO. OF UNITS
116

OWNER
Osprey 2 Owner LLC

The public hearing will be held at the following time and location:

TIME AND DATE
10:00 A.M.
Wednesday, July 1, 2026

LOCATION
Orange County Administration Center
3rd Floor, Legal Conference Room A
201 South Rosalind Avenue
Orlando, Florida 32801

Interested persons are invited to submit written comments or present oral comments at the hearing regarding the proposed issuance of the Bonds. Written comments should be received by the Authority on or before Friday, June 26, 2026. Oral comments will be limited to no more
than 3 minutes per person. Written comments or notice of intent to present oral comments should be directed to:

Orange County Housing Finance Authority
2211 E. Hillcrest Street
Orlando, Florida 32803
Attention: Executive Director

Section 286.0105, Florida Statutes, states that if a person decides to appeal any decision made by a board, agency, or commission with respect to any matter considered at a meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

La Sección 286.0105 de los Estatutos de la Florida establece que si una persona decide apelar cualquier decisión tomada por una junta, agencia o comisión con respecto a cualquier asunto considerado en una reunión o audiencia, necesitará un registro de los procedimientos y que, para tal fin, es posible que deba asegurarse de que se haga un registro literal de los procedimientos. cuyo expediente incluye los testimonios y las pruebas en que se basará la apelación.

Seksyon 286.0105, Lwa Florida, deklare ke si yon moun deside fè apèl kont nenpòt desizyon ki te pran pa yon tablo, ajans, oswa komisyon ki gen rapò ak nenpòt pwoblèm konsidere nan yon reyinyon oswa yon odyans, li pral bezwen yon dosye sou pwosedi yo, e ke, pou rezon sa yo, li ka bezwen asire ke yon dosye vèbal nan pwosedi yo fèt, ki dosye gen ladan temwayaj ak prèv ki montre apèl la dwe baze.

Orange County does not discriminate on the basis of race, color, national origin, sex, age, religion, disability or family status. Those with questions or concerns about nondiscrimination, those requiring special assistance under the Americans with Disabilities Act (ADA), and those requiring language assistance (free of charge) should contact the Title VI/Nondiscrimination Coordinator at access@ocfl.net or by calling 3-1-1 (407-836-3111).

If you are hearing or speech impaired, you may reach the phone numbers above by dialing 711.

El Condado de Orange no discrimina por motivos de raza, color, origen nacional, sexo, edad, religión, discapacidad o situación familiar. Aquellos que tengan preguntas o inquietudes sobre la no discriminación, aquellos que requieran asistencia especial según la Ley de Estadounidenses con Discapacidades (ADA) y aquellos que requieran asistencia lingüística (gratuita) deben comunicarse con el Coordinador de No Discriminación/Título VI en access@ocfl.net o llamando 3-1-1 (407-836-3111).

Si tiene problemas de audición o del habla, puede comunicarse con los números de teléfono anteriores marcando 711.

Orange County pa fè diskriminasyon sou baz ras, koulè, orijin nasyonal, sèks, laj, relijyon, andikap oswa sitiyasyon fanmi. Moun ki gen kesyon oswa enkyetid konsènan non diskriminasyon, moun ki bezwen asistans espesyal dapre Lwa Ameriken andikape yo (ADA), ak moun ki bezwen asistans nan lang (gratis) ta dwe kontakte Kowòdonatè Tit VI/Nondiscrimination nan access@ocfl.net oswa lè yo rele 3-1-1 (407-836-3111).

Si w gen pwoblèm pou tande oswa pou w pale, ou ka kontakte nimewo telefòn ki anwo yo lè w konpoze 7
92097 6/20/2026

Notice of Public Meeting

NOTICE OF PUBLIC HEARING
ORANGE COUNTY HOUSING FINANCE AUTHORITY
RESIDENTIAL RENTAL PROJECTS

Notice is hereby given that the Orange County Housing Finance Authority (the "Authority") will conduct a public hearing concerning the proposed issuance by the Authority of its not to exceed $7,845,000 Multifamily Housing Revenue Bonds, Series [to be designated] (Carver Park East Apartments) (the "Bonds"). The proceeds of the Bonds would be used to finance the acquisition, construction and equipping of the residential rental project listed below for persons of low, middle and moderate income:

PROJECT/LOCATION
Carver Park East Apartments
SE of the intersection of Conley Street and Jernigan Avenue, Orlando, Florida, SE of the intersection of Conley Street and Suncoast Avenue, Orlando, Florida, SE of the intersection of Conley Street and S Lee Avenue, Orlando, Florida, and SE of the intersection of Conley Street and Parisian Avenue, Orlando, Florida

NO. OF UNITS
50

OWNER
CPE Apt, LP

The public hearing will be held at the following time and location:

TIME AND DATE
10:30 A.M.
Wednesday, July 1, 2026

LOCATION
Orange County Administration Center
3rd Floor, Legal Conference Room A
201 South Rosalind Avenue Orlando, Florida 32801

Interested persons are invited to submit written comments or present oral comments at the hearing regarding the proposed issuance of the Bonds. Written comments should be received by the Authority on or before Friday, June 26, 2026. Oral comments will be limited to no more
than 3 minutes per person. Written comments or notice of intent to present oral comments should be directed to:

Orange County Housing Finance Authority
2211 E. Hillcrest Street
Orlando, Florida 32803
Attention: Executive Director

Section 286.0105, Florida Statutes, states that if a person decides to appeal any decision made by a board, agency, or commission with respect to any matter considered at a meeting or hearing, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based.

La Sección 286.0105 de los Estatutos de la Florida establece que si una persona decide apelar cualquier decisión tomada por una junta, agencia o comisión con respecto a cualquier asunto considerado en una reunión o audiencia, necesitará un registro de los procedimientos y que, para tal fin, es posible que deba asegurarse de que se haga un registro literal de los procedimientos. cuyo expediente incluye los testimonios y las pruebas en que se basará la apelación.

Seksyon 286.0105, Lwa Florida, deklare ke si yon moun deside fè apèl kont nenpòt desizyon ki te pran pa yon tablo, ajans, oswa komisyon ki gen rapò ak nenpòt pwoblèm konsidere nan yon reyinyon oswa yon odyans, li pral bezwen yon dosye sou pwosedi yo, e ke, pou rezon sa yo, li ka bezwen asire ke yon dosye vèbal nan pwosedi yo fèt, ki dosye gen ladan temwayaj ak prèv ki montre apèl la dwe baze.

Orange County does not discriminate on the basis of race, color, national origin, sex, age, religion, disability or family status. Those with questions or concerns about nondiscrimination, those requiring special assistance under the Americans with Disabilities Act (ADA), and those requiring language assistance (free of charge) should contact the Title VI/Nondiscrimination Coordinator at access@ocfl.net or by calling 3-1-1 (407-836-3111).

If you are hearing or speech impaired, you may reach the phone numbers above by dialing 711.

El Condado de Orange no discrimina por motivos de raza, color, origen nacional, sexo, edad, religión, discapacidad o situación familiar. Aquellos que tengan preguntas o inquietudes sobre la no discriminación, aquellos que requieran asistencia especial según la Ley de Estadounidenses con Discapacidades (ADA) y aquellos que requieran asistencia lingüística (gratuita) deben comunicarse con el Coordinador de No Discriminación/Título VI en access@ocfl.net o llamando 3-1-1 (407-836-3111).

Si tiene problemas de audición o del habla, puede comunicarse con los números de teléfono anteriores marcando 711.

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Si w gen pwoblèm pou tande oswa pou w pale, ou ka kontakte nimewo telefòn ki anwo yo lè w konpoze 7

92087 7/19/2026

Community BulletinBoard

Home Improvement

BATH & SHOWER UPDATES - Home Improvement BATH & SHOWER UPDATES in as little as ONE DAY! Affordable prices - No payments for 18 months! Lifetime warranty & professional installs. Senior & Military Discounts available. Call: 1-877-317-0311.

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Meeting Notice

ORANGE COUNTY FLORIDA

Board Name: Orange County Housing Finance Authority
Date: Wednesday, July 1, 2026
Location: Orange County Administration Center
Third Floor, Legal Conference Room A
Time: 10:30AM

Orange County Housing Finance Authority will conduct a Tax Equity and Fiscal Responsibility Act (TEFRA) public hearing concerning the proposed issuance of its not to exceed $7,845,000 of Multifamily Housing Revenue Bonds, to finance the acquisition, construction, and equipping of a residential rental project – Carver Park Apartments, a residential rental community for people of low, middle and moderate income in Orange County, Florida, District 6.

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Received 10-18-26
Posted 10-23-26
By

ATTACHMENT 'G'

TEFRA Public Hearing Minutes

TEFRA PUBLIC HEARING

TAX EQUITY AND FISCAL REPSONSIBILITY ACT "TEFRA"

OFFICIAL MEETING MINUTES

Project: Carver Park East Apartments **Date:** July 1, 2026 **Time:** 10:30 A.M.

Location: Orange County Administration Bldg. 3rd Floor- Legal Conference A, 201 S. Rosalind Ave, Orlando, FL 32801

OCHFA STAFF	OCHFA Professionals	BCC	Developer Representatives
PRESENT	PRESENT	PRESENT	PRESENT
Shawn Tan Director Programs Operations		Danielle Philippe Orange County Fiscal & Business Services Zachary Shelby Orange County Fiscal & Business Services	

MEETING OPENED: Shawn Tan, Director Program Operations, began moderating the meeting at 10:30 A.M.

PURPOSE OF MEETING:

The TEFRA Public Hearing began by providing its purpose of receiving comments regarding Orange County Housing Finance Authority's (OCHFA/ the Authority), Multi-Family Housing Revenue Tax Exempt Bond issuance, not-to-exceed $7,845,000 for the financing, acquisition, rehabilitation or construction of Carver Park East Apartments, a residential rental community for persons of low, middle and moderate income, located in Orlando, Orange County FL 32811 - District 6.

PUBLIC COMMENT(s):

No comments, oral or written, were presented during or before the hearing.

ADJOURNMENT

There being no comments, Shawn Tan, Meeting Moderator, adjourned the meeting at 11:00 A.M.