

### Interoffice Memorandum

Received on May 18, 2023 Deadline: May 23, 2023

Publish: May 28, 2023



Date:

May 10, 2023

TO:

Jennifer Lara-Kilmetz, Deputy Clerk, Comptroller Clerk's Office

THRU: Cheryl Gillespie, Agenda Development Supervisor

Agenda Development Office, BCC

FROM: Brett W. Blackadar, County Engineer, Public Works Department

THRU: William Worley, Assistant Project Manager

Development Engineering Division, Public Works Department

Telephone:

407-836-7925

E-mail address:

William.worley@ocfl.net

RE:

Request for Public Hearing PTV-23-04-016 - Carroll & Thomas

Etheredge.

Applicant:

Carroll & Thomas Etheredge

7200 N. Frontage Road, Apt. 1113

Orlando, Florida 32812

Location:

S23/T23/R32 Petition to vacate a portion of a 30 foot wide by approximately 795 foot long drainage easement that lies along the east property line of a vacant residential lot located in the Wedgefield Community. Public interest was created by the Plat of Rocket City Unit 8A, Plat Book Z, Page 106 of the public records of Orange County, Florida. The petitioner wishes to vacate in order to add the land to their property for future development. The parcel ID number is 23-23-32-9630-00-741. The parcel is unaddressed and it lies in District

Estimated time required for public hearing:

Five (5) minutes, not to exceed ten (10) minutes.

Hearing controversial:

No.

Advertising timeframes:

Publish the petition, the Clerk's estimated hearing date, time and place at least 14 days prior to the date set for the public hearing. Publish the notice of adoption within

30 days of the hearing date.

### Request for Public Hearing PTV # 23-04-016 - Carroll & Thomas Etheredge

Applicant/Abutters to

Yes - Mailing labels are attached.

Be notified:

Hearing by Fla. Statute

Pursuant to Section 336.10 of the Florida Statutes.

# or code:

Spanish contact person:

Para más información acerca de esta vista pública, favor de comunicarse con la División de Ingeniería de Desarrollos (Development Engineering Division) al

número 407-836-7921.

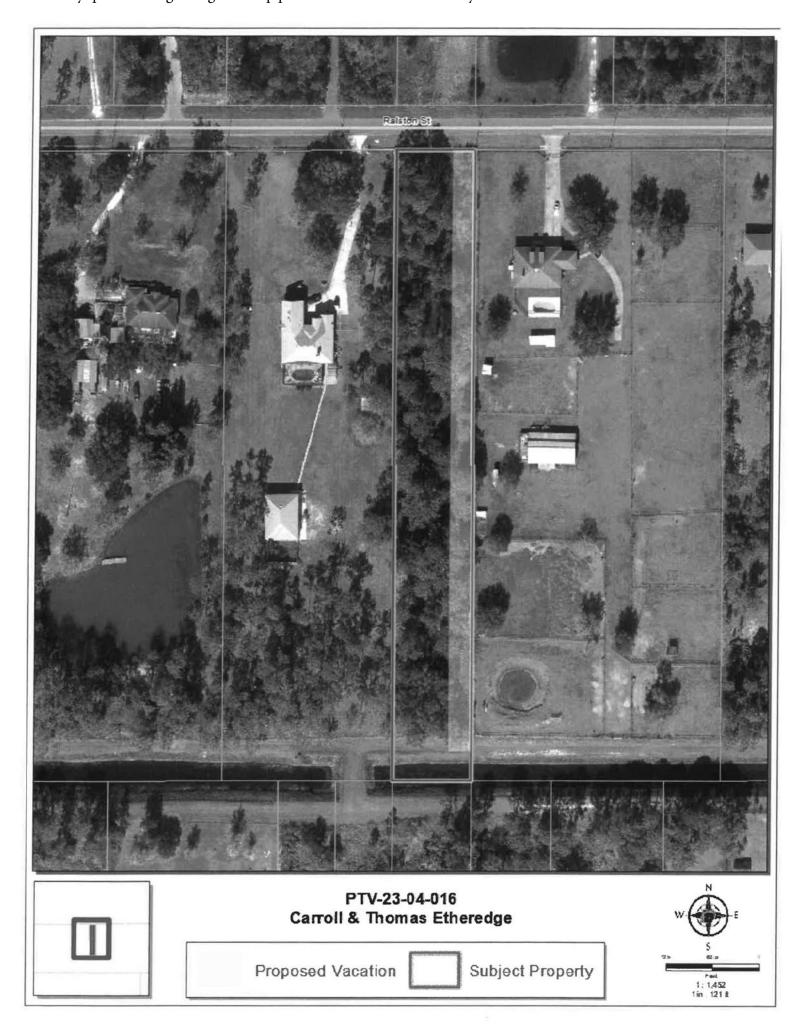
Materials being submitted as backup for public hearing request:

Complete originals and exhibits

- 2. Certified sketch and legal description
- 3. Receipt of payment of petition fees
- 4. Proof of property ownership
- 5. Mailing labels

### SPECIAL INSTRUCTIONS TO CLERK (IF ANY):

Please notify William Worley of the scheduled date and time. The Development Engineering Division will notify the customer.



Control Number <u>23-04-016</u> (For use by Orange County only)

# PETITION REQUESTING VACATION OF ORANGE COUNTY ROAD, RIGHT OF WAY OR EASEMENT

To: Board of County Commissioners Orange County, Florida

The undersigned hereby petitions the Board of County Commissioners to vacate an existing right-of-way or easement and to disclaim any right Orange County and the public have in that right-of-way or easement.

The undersigned does hereby certify:

### PUBLIC INTEREST IN RIGHT OF WAY OR EASEMENT:

The title or interest of Orange County and the public in the above described right-of-way or easement is acquired and is evidenced in the following manner: (state whether public interest acquired by deed, dedication or prescription).

Public interest was created by the Rocket City Unit 8A Plat; Plat Book Z, Page 106 of the public records of Orange County, Florida.

ATTACH SKETCH AND DESCRIPTION: Attached as Exhibit "A" is a sketch and legal description prepared by a registered land surveyor accurately showing and describing the above-described right-of-way or easement, and showing its location in relation to the surrounding property.

#### SEE ATTACHED EXHIBIT 'A'

<u>ABUTTING PROPERTY OWNER:</u> Attached as Exhibit "B" is a list which constitutes a complete and accurate schedule of all abutting property owners (other than the petitioner). This exhibit <u>may</u> also include any letters received from abutting property owners resulting from courtesy letters sent to them.

### SEE ATTACHED EXHIBIT 'B'

ACCESS TO OTHER PROPERTY: The undersigned certifies that if this petition is granted and the right-of-way or easement is terminated, no other property owner will be denied access to and from his or her property.

<u>POSTING OF NOTICE:</u> The undersigned agrees to place a notice of petition to vacate on the subject property in a conspicuous and easily visible location no later than ten (10) days prior to the public hearing on the petition. This notice will be available at the Orange County Public Works Division after a Public Hearing has been scheduled.

<u>PUBLIC UTILITIES:</u> Attached as Exhibit "C" are certificates of public utility companies serving the area of the above-described property, and each utility company has certified that the vacating will not interfere with the utility services being provided.

### SEE ATTACHED EXHIBIT 'C'

NO FEDERAL OR STATE HIGHWAY AFFECTED: The undersigned certifies that, to the best of his or her knowledge, the above-described right-of-way or easement is not a part of any existing or proposed state or federal highway. It was not acquired or dedicated for state or federal highway purposes, and such right of way or easement is under the control and jurisdiction of the Board of County Commissioners.

<u>GROUNDS FOR GRANTING PETITION:</u> The undersigned submits as grounds and reasons in support of this petition the following: (State in detail why the petition should be granted)

Respectfully submitted by:	
Petitioner's Signature (Include title if applicable)	Thomas REthedge Caroll M Print Name
Address: .7200 N Frontage Rd Apt 1113 : Orlando Florida 32812  Phone Number: (317) 809-7118	
STATE OF FLORIDA COUNTY OF ORANGE	
The foregoing instrument was acknowledged before notarization, this day of pin, 2023 where as identification.	ne by means of physical presence or online is personally known or who has produced
#HH 030938  #HH 030938  #HH 030938  #HH 030938	Signature of Notary Bauknight Print Name

# EXHIBIT "A" LEGAL DESCRIPTION AND SKETCH OF DESCRIPTION

### . SKETCH OF DESCRIPTION

#### LEGAL DESCRIPTION

30-foot Drainage Easement being a portion of Tract 74, CAPE ORLANDO ESTATES UNIT 8A F/K/A ROCKET CITY UNIT 8A, according to the plat thereof, as recorded in Plat Book Z, Pages 106 through 109 of the Public Records of Orange County, Florida, being more particularly described as follows:

Beginning at the Northeast corner of said Tract 74; thence run S00°07'35"E along the East line of said Tract 74, a distance of 795.30 feet; thence departing said East line run S89°54'09"W, a distance of 30.00 feet; thence run N00°07'35"W, a distance of 795.25 feet to a point on the South Right of Way line of Ralston Street; thence run N89'48'21"E along said South line, a distance of 30.00 feet to the POINT OF BEGINNING.

Containing 0.55 acres, more or less.

ABBREVIATIONS/LEGEND

SECTION SEC.

OFFICIAL RECORDS BOOK

PGS PAGES

TEMPORARY

RADIUS

CHORD BEARING CHORD DISTANCE CD

CENTRAL ANGLE

DESCRIPTIVE POINT

BEARINGS AS SHOWN HEREON ARE BASED ON THE FLORIDA STATE PLANE COORDINATE SYSTEM, EAST ZONE, (NAD 83, 2007 ADJUSTMENT). THIS SURVEYOR HAS NOT MADE A SEARCH OF THE PUBLIC RECORDS FOR EASEMENTS, RESTRICTIONS, RESERVATIONS AND/OR RIGHT OF WAYS. THIS SKETCH IS NOT INTENDED TO REPRESENT A BOUNDARY SURVEY. NO CORNERS WERE SET AS A PART OF THIS SKETCH.

REQUESTED BY: KENT CUSTOM HOMES OF FLORIDA, INC.

DATE OF SKETCH 4/27/2023	REVISIONS
SCALE 1" = 100"	REVISED 4/28/23
F.8. PAGE	
SECTION. 23 & 26	
TWP. 23 S., RNG. 32 E.	
JOB NO. 23-156	SHEET 1 OF 2



Tel. (407) 847-2179 Fax (407) 847-5140 L.B. #965

RICHARD D. BROWN, P.S.M #5700
NOTE: NOT VALID WITHOUT RAISED SURVEYOR'S SEAL

### SKETCH OF DESCRIPTION

RALSTON STREET 60' RIGHT OF WAY SOUTH RIGHT OF WAY LINE POINT OF BEGINNING NE CORNER OF TRACT 74 N89\*48'21"E 30.00 1"=100' -EAST LINE OF TRACT PARCEL 0.55± ACRES DRAINAGE EASEMENT NOO'07'35"W 795.25 35"E 795.30 REMAINDER OF TRACT 74 TRACT 87 200.005 ROCKET CITY UNIT 8A PLAT BOOK Z, PAGES 106-109 ROCKET CITY UNIT BA PLAT BOOK Z, PAGES 106-109 CSOUTH LINE SECTION 23-23-32 NORTH LINE SECTION 26-23-32 S89\*54'09"W 30.00' 40' DRAINAGE EASEMENT JRVEYING INC 900 Cross Prairie Parkway, Kissimmee, Florida 34744

Tel. (407) 847-2179 Fax (407) 847-6140

# EXHIBIT "B" ABUTTING PROPERTY OWNERS

### EXHIBIT 'B'

### ABUTTING PROPERTY OWNERS

As an abutting property owner, I hereby consent without objection, to the vacating of the Easement or Right of Way in the attached petition

		OLONIA MILETIA
NAME AND ADDRESS	DESCRIPTION OF PROPERTY	SIGNATURE(S)
Romie Handonea	Parcel # 23-23-32-9630-00870	
Catherine Beak	19630 Ralston St	Ch
9		
		-
		I

# EXHIBIT "C" RANGER DRAINAGE DISTRICT



April 18, 2023

Tom Etheredge Parcel 23-23-32-9630-00-741

Re: 30' Drainage Easement Vacation along the East side of the East 105' Tract 74, Cape Orlando Estate unit 8A Raiston Street.

Mr. Etheredge,

This is to inform you that your Vacate Request was approved by the Board of Supervisors at the April 5, 2023 meeting.

I have attached the Engineers pre-approval letter for your records, approving that your request go before the Board of Supervisors. For your Records.

You will need to complete the process to vacate the mentioned above through Orange County. Ranger Drainage District can only approve the Drainage Easement vacation.

Sincerely,

Robin Smith

Administrative Assistant Ranger Drainage District

STAFF COMMENTS	



# PUBLIC WORKS DEPARTMENT - DEVELOPMENT ENGINEERING DIVISION DIANA M. ALMODOVAR, P.E., *Manager*

4200 South John Young Parkway - Orlando, Florida 32839-9205 407-836-7974 - Fax 407-836-8003 e-mail: diana.almodovar@ocfl.net

May 8, 2023

Dear Thomas Etheredge

The following divisions have Approved the Petition to Vacate and have provided the following comments below.

### **EPD Review**

Please contact Nicole Salvatico at 407-836-1400 with any questions.

### Real Estate Management Review

Please contact Elizabeth (Beth) Jackson at 407-836-7099 with any questions.

### Roads & Drainage Review

Roads & Drainage has no objection for this vacation.

Please contact Rojesh Sankar at 407-836-7948 with any questions.

# Property Record - 23-23-32-9630-00-741

Orange County Property Appraiser • http://www.ocpafl.org

### Property Summary as of 04/21/2023

### **Property Name**

Ralston St

### Names

Etheredge Carroll Mae Etheredge Thomas Richard

### Municipality

ORG - Un-Incorporated

### **Property Use**

0001 - Vacant Residential

### **Mailing Address**

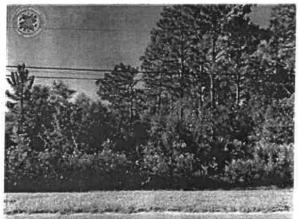
7200 N Frontage Rd Apt 1113 Orlando, FL 32812-9021

### **Physical Address**

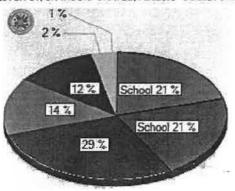
Ralston St Orlando, FL 32833

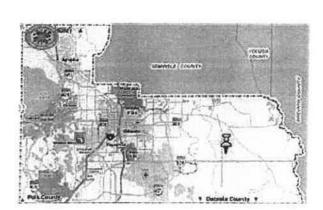


QR Code For Mobile Phone



RALSTON ST, UN-INCORPORATED, FL 32833 9/9/2021 8:47 AM





### **Property Features**

### **Property Description**

ROCKET CITY UNIT 8A Z/106 A/K/A CAPE ORLANDO ESTATES UNIT 8A 1855/292 THE E 105 FT OF TR 74

### **Total Land Area**

87,692 sqft (+/-)

2.01 acres (+/-)

**GIS Calculated** 

Land

Land Use Code

Zoning Land Units

Unit Price Land Value Class Unit Price Class Value

0001 - Vacant Residential A-2

1

2.01 ACRE(S) \$45,000.00 \$90,450

\$0.00

\$90,450

**Buildings** 

**Extra Features** 

Description

**Date Built** 

Units

**Unit Price** 

**XFOB Value** 

There are no extra features associated with this parcel

		Expenditure Report (Revised November 5, 2010) rch 1, 2011	Ini U Project Name (	pdated On	d on	
		ORANGE COUNTY SI	PECIFIC PROJE	CT EXPENDI	TURE REPORT	<u>1</u>
This f	orm sl	ng expenditure form shall be com hall remain cumulative and shall d by a principal's authorized age	be filed with the	department pro n executed Age This is t	ocessing your ap ent Authorization the initial Form:	plication. n Form.
For	Dowt I			This is a	Subsequent Fo	rm:
est s CC	Part I Please	complete all of the following:				
	Name 7 D	and Address of Principal (legal nam Onces & Etheredge /	ne of entity or own	her per Orange	ounty tax rolls):	
	Name	and Address of Principal's Authori	zed Agent, if appl	icable:		
		D N Frontage 21			Fl 3281	2
		e name and address of all lobbyis s who will assist with obtaining a				
	1.	Name and address of individual or Are they registered Lobbyist? Yes	r business entity:_ s or No_v_	MA		
	2.	Name and address of individual or Are they registered Lobbyist? Yes		NA		
	3.	Name and address of individual or Are they registered Lobbyist? Yes	business entity:	NA		
	4.	Name and address of individual or Are they registered Lobbyist? Yes		N/A		
	5.	Name and address of individual or Are they registered Lobbyist? Yes		NA		
	6.	Name and address of individual or Are they registered Lobbyist? Yes		H/A		
	7.	Name and address of individual or Are they registered Lobbyist? Yes		MA		
		Name and address of individual or Are they registered Lobbyist? Yes		NA	= =	=

	For Staff Use Only:
Specific Project Expenditure Report (Revised November 5, 2010)	Initially submitted on
For use as of March 1, 2011	Updated On
	Project Name (as filed)
	Case or Bid No.

### Part II Expenditures:

For this report, an "expenditure" means money or anything of value given by the principal and/or his/her lobbyist for the purpose of lobbying, as defined in section 2-351, Orange County Code. This may include public relations expenditures including, but not limited to, petitions, fliers, purchase of media time, cost of print and distribution of publications. However, the term "expenditure" does not include:

- Contributions or expenditures reported pursuant to chapter 106, Florida Statutes;
- Federal election law, campaign-related personal services provided without compensation by individuals volunteering their time;
- Any other contribution or expenditure made by or to a political party;
- Any other contribution or expenditure made by an organization that is exempt from taxation under 26 U.S.C. s. 527 or s. 501(c)(4), in accordance with s.112.3215, Florida Statutes; and/or
- Professional fees paid to registered lobbyists associated with the project or item.

The following is a complete list of all lobbying expenditures and activities (including those of lobbyists, contractors, consultants, etc.) incurred by the principal or his/her authorized agent and expended in connection with the above-referenced project or issue. You need not include de minimus costs (under \$50) for producing or reproducing graphics, aerial photographs, photocopies, surveys, studies or other documents related to this project.

Date of Expenditure	Name of Party Incurring Expenditure	Description of Activity	Amount Paid
-	THE	TOTAL EXPENDED THIS REPORT	\$

For Staff Use Only: Initially submitted on Specific Project Expenditure Report (Revised November 5, 2010) Updated On \_\_\_\_\_ For use as of March 1, 2011 Project Name (as filed) Case or Bid No. Part III ORIGINAL SIGNATURE AND NOTARIZATION REQUIRED I hereby certify that information provided in this specific project expenditure report is true and correct based on my knowledge and belief. I acknowledge and agree to comply with the requirement of section 2-354, of the Orange County code, to amend this specific project expenditure report for any additional expenditure(s) incurred relating to this project prior to the scheduled Board of County Commissioner meeting. I further acknowledge and agree that failure to comply with these requirements to file the specific expenditure report and all associated amendments may result in the delay of approval by the Board of County Commissioners for my project or item, any associated costs for which I shall be held responsible. In accordance with s. 837.06, Florida Statutes, I understand and acknowledge that whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duty shall be guilty of a misdemeanor in the second degree, punishable as provided in s. 775.082 or s. 775.083, Florida Statutes.

STATE OF FLORIDA COUNTY OFOSCIOLA:

I certify that the foregoing instrument was acknowledged before me this 20th day of 1011 . He/she is personally known to me or has produced identification and did/did not take an oaff (INA BAU) Witness my hand and of in the year 207 Signature of Notary Notary Public for the State of Fl My Commission Expires:

Signature of Principal or A Principal's Authorized Agent

PRINT NAME AND TITLE: Torvil MEthereoly Y
Thomas & Ethereols

Staff signature and date of recelo Staff reviews as to form and does not attest t

S:dcrosby\ ethics pkg - final forms and ords\2010 workgroup\specific project expenditure form 3-1-11

OC CE FORM 2D FOR DEVELOPMENT-RELATED ITEMS (November 5, 2010) For use after March 1, 2011

For Staff Use Only:	
Initially submitted on	
Updated on	
Project Name (as filed)	
Case Number	

# RELATIONSHIP DISCLOSURE FORM FOR USE WITH DEVELOPMENT RELATED ITEMS, EXCEPT THOSE WHERE THE COUNTY IS THE PRINCIPAL OR PRIMARY APPLICANT

This relationship disclosure form must be submitted to the Orange County department or division processing your application at the time of filing. In the event any information provided on this form should change, the Owner, Contract Purchaser, or Authorized Agent(s) must file an amended form on or before the date the item is considered by the appropriate board or body.

-	re the date the item is considered by the appropriate board or body.
The second second second	Part I
	Name: Thomas & Ethere & ge Curroll M Ethere
	Business Address (Street/P.O. Box, City and Zip Code): 7200 N Frontage is Apt 1113 Orlando Floridu 32812
	Business Phone (3/2) 809-7/18
	Facsimile ( )
	Name:
	Business Phone ( ) Facsimile ( )
(	INFORMATION ON AUTHORIZED AGENT, IF APPLICABLE: (Agent Authorization Form also required to be attached) Name: Kent Custom Towns, NC.
]	Business Address (Street/P.O. Box, City and Zip Code):
-	
I	Business Phone A019573508

OC CE FORM 2D FO For

For Staff Use Only:	
Initially submitted on	
Updated on	
Project Name (as filed)	
Case Number	

R DEVELOPMENT-RELATED ITEMS (November 5, 2010)	Updated on
r use after March 1, 2011	Project Name (as filed)
	Case Number
Part II  IS THE OWNER, CONTRACT PURCHAS RELATIVE OF THE MAYOR OR ANY M YES \( \sum_NO \)  IS THE MAYOR OR ANY MEMBER OF TOWNER, CONTRACT PURCHASER, ORYES \( \sum_NO \)  IS ANY PERSON WITH A DIRECT BENE OF THIS MATTER A BUSINESS ASSOCIATED THE BCC? (When responding consultants, attorneys, contractors/subcontrabeen retained by the Owner, Contract Purch	Case Number  ER, OR AUTHORIZED AGENT A  EMBER OF THE BCC?  THE BCC AN EMPLOYEE OF THE AUTHORIZED AGENT?  FICIAL INTEREST IN THE OUTCOME ATE OF THE MAYOR OR ANY ag to this question please consider all actors and any other persons who may have
obtaining approval of this item.) YESNO  If you responded "YES" to any of the above explain the relationship:	e questions, please state with whom and
	A
(Use additional sheets of	of paper if necessary)

OC CE FORM 2D FOR DEVELOPMENT-RELATED ITEMS (November 5, 2010) For use after March 1, 2011

For Staff Use Only:	
Initially submitted on	
Updated on	
Project Name (as filed)	
Case Number	

### Part III ORIGINAL SIGNATURE AND NOTARIZATION REQUIRED

I hereby certify that information provided in this relationship disclosure form is true and correct based on my knowledge and belief. If any of this information changes, I further acknowledge and agree to amend this relationship disclosure form prior to any meeting at which the above-referenced project is scheduled to be heard. In accordance with s. 837.06, Florida Statutes, I understand and acknowledge that whoever knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of his or her official duty shall be guilty of a misdemeanor in the second degree, punishable as provided in s. 775.082 or s. 775.083, Florida Statutes.

Thene R the	Date: 4/28/2013	
Signature of \( \rightarrow \text{Owner}, \( \rightarrow \text{Contract Purchaser} \)		
or △Authorized Agent		

Print Name and Title of Person completing this form: Thomas R Ethercely Casroll m Ether

STATE OF FLORIDA COUNTY OF RCLOIA:

-	
April 1 certify that the foregoing instrument was 20 23 by homas 2 and 2 as ide	acknowledged before me this 26 day of where the personally known to me or entification and did/did not take an oath.
nas producedas idi	chancemon and did did not take an oath.
Witness my hand and official seal in the day of Port Witness my hand and official sea	Signature of Notary Jublic Notary Public for the State of Florida My Commission Expires:

form oc ce 2d (relationship disclosure form - development) 3=1-11

Staff signatu

## **AGENT AUTHORIZATION FORM**

FOR PROJECTS LOCATED IN ORANGE COUNTY, FLORIDA			
I/WE, (PRINT PROPERTY OWNER NAME) Thomas PEthoreage Curiollin Ethore (S) of the REAL PROPERTY DESCRIBED AS FOLLOWS, 23-23-32-9630-00-74/, AS THE OWNER(S) OF THE HEREBY AUTHORIZE TO ACT AS MY/OUR AGENT (PRINT AGENT'S NAME), Kent Custom Howes, MC.			
REAL PROPERTY DESCRIBED AS FOLLOWS, 23-23-32-9630-00-741 , DO			
HEREBY AUTHORIZE TO ACT AS MY/OUR AGENT (PRINT AGENT'S NAME), Kent Custom Honces, Inc.,			
TO EXECUTE ANY PETITIONS OR OTHER DOCUMENTS NECESSARY TO AFFECT THE APPLICATION APPROVAL REQUESTED			
AND MORE SPECIFICALLY DESCRIBED AS FOLLOWS, Bethon to vacally, AND TO			
APPEAR ON MY/OUR BEHALF BEFORE ANY ADMINISTRATIVE OR LEGISLATIVE BODY IN THE COUNTY CONSIDERING THIS			
APPLICATION AND TO ACT IN ALL RESPECTS AS OUR AGENT IN MATTERS PERTAINING TO THE APPLICATION.			
Date: 04/26/2023  Signature of Property Owner  Date: A 20 2023  Date: A 20			
Date A 20 2023 Caucil in Corpleting Canolin Ether Coge Signature of Property Owner Print Name Property Owner			
STATE OF FLORIDA : COUNTY OF CECOO:			
I certify that on April 29 203 before me Ustwa Bouldt, an officer duly authorized by the State of Florida and in the county mentioned above, to take acknowledgements, personally appeared and the county mentioned above, to take acknowledgements, personally appeared in this instrument or to have produced, as evidence, and who has acknowledged before me that he or she executed the instrument and did did not take an oath.			
Witness my hand and official seal in the county and state stated above on the day of in the year with sand			
Legal Description(s) or Parcel regulation Number(s) are required:			
PARCEL ID #: 23-23-32-9630-00-74/			
LEGAL DESCRIPTION:			
Rocket City unit 8AZIOG ALK/A Cape Orlando estates			
Unit 8 A 1855/292 The E 105 FT OF TR 74			
,			

### INVOICE



## Orange County Public Works Department 4200 South John Young Parkway Orlando, FL 32839

Invoice To:

FL

Invoice No

5164601

Thomas Etheredge

Invoice Date :

Apr 28, 2023

Folder#

23 143728 000 00 PTV

Case Number:

PTV-23-04-016

Project Name:

Carroll & Thomas Etheredge

FEE DESCRIPTION		AMOUNT
PTV Application Fee	- 1002-072-2700-4180	1,003.00
	TOTAL:	1,003.00
	PAYMENT RECEIVED :	0.00
	BALANCE:	1,003.00

Wew

PW 1011



## O.C. PUBLIC WORKS DEPARTMENT

4200 S JOHN YOUNG PKWY ORLANDO, FL 32839 4078367708

https://www.orangecountyfl.net/

Cashier: Andrea

28-Apr-2023 2:26:02P

Invoice PW: 1011 1 PTV 2700-4180

\$1,003.00

Total

\$1,003.00

CHECK SALE

\$1,003 00

Clover ID: 7151DAQJ6TWTE Payment REYPXPVVGPME2

O.C. PUBLIC WORKS DEPARTMENT Privacy
Policy
https://clover.com/puivacy/m

https://clover.com/privacy/m /jrnxwedcqm0d1

Clover Privacy Policy https://clover.com/privacy