

**Interoffice Memorandum**

Received on February 16, 2023  
Publish: February 26, 2023  
Deadline: February 21, 2023

Date: February 15, 2023

TO: Katie Smith, 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](mailto:William.worley@ocfl.net)

RE: **Request for Public Hearing PTV-22-02-007 – Charity Renee Dhaniram.**

Applicant: Charity Renee Dhaniram  
229 Kassik Circle  
Orlando, Florida 32824

Location: S23/T23/R32 Petition to vacate a portion of a 30 foot wide by approximately 630 foot long drainage easement that lies along the west property line of a vacant residential lot located in the Wedgefield Community. Public interest was created by 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 her property for future development. The parcel ID number is 23-23-32-9630-00-830. The parcel address is 19704 Quinella Street, and it lies in District 5

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.

Applicant/Abutters to Be notified: Yes – Mailing labels are attached.

**Request for Public Hearing PTV # PTV-22-02-007 – Charity Renee Dhaniram, on behalf of.**

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:

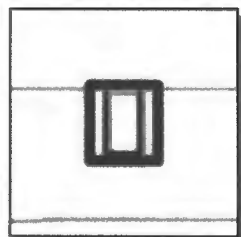
1. Complete originals and exhibits
2. Certified sketch and legal description
3. Receipt of payment of petition fees
4. Proof of property ownership
5. Mailing labels

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

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

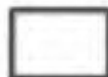
Quihella St

If you have questions regarding this map,  
please contact William Worley at 407-836-1925



**PTV-22-02-007**  
**Charity Dhaniram**

Proposed Vacation



Subject Property



Control Number \_\_\_\_\_  
(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 of Orange County and the public 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).

**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"**

**ABUTTING PROPERTY OWNER:** Attached as Exhibit "B" is a list which constitutes a complete and accurate schedule of all abutting property owners (other than the petitioner) and clearly indicating their support for this vacation petition. All abutting property owners must either sign this exhibit "B" or sign a separate written consent.

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.

POSTING OF NOTICE: 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.

PUBLIC UTILITIES: 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.

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. The undersigned agrees that if this successor shall re-convey to the County all property subject to this petition upon demand by the County, and the petitioner shall bear all costs incurred in such conveyance.

GROUND FOR GRANTING PETITION: 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:

Charity Renee Dhaniram      Charity Renee Dhaniram  
Petitioner's Signature      Print Name  
(Include title if applicable)

Address:

229 Kassik Cr  
Orlando FL 32824

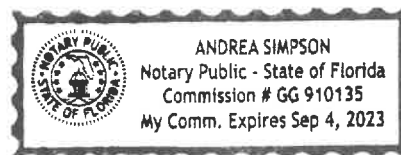
Phone Number: (407) 489-5720

STATE OF FLORIDA

COUNTY OF ORANGE

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this 20 day of May, 2022 who is personally known or who has produced FLDL as identification.

Andrea Simpson  
Signature of Notary  
Andrea Simpson  
Print Name



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.

For  
staff  
use  
only

**Part I**

**INFORMATION ON OWNER OF RECORD PER ORANGE COUNTY TAX ROLLS:**

Name: Charity Dhaniram

Business Address (Street/P.O. Box, City and Zip Code): 229 Kassik Cr  
Orlando FL 32824

Business Phone (407) 756-6218

Facsimile ( ) \_\_\_\_\_

**INFORMATION ON CONTRACT PURCHASER, IF APPLICABLE:**

Name: \_\_\_\_\_

Business Address (Street/P.O. Box, City and Zip Code): \_\_\_\_\_

Business Phone ( ) \_\_\_\_\_

Facsimile ( ) \_\_\_\_\_

**INFORMATION ON AUTHORIZED AGENT, IF APPLICABLE:**

**(Agent Authorization Form also required to be attached)**

Name: \_\_\_\_\_

Business Address (Street/P.O. Box, City and Zip Code): \_\_\_\_\_

Business Phone ( ) \_\_\_\_\_

Facsimile ( ) \_\_\_\_\_

*For Staff Use Only:*

Initially submitted on \_\_\_\_\_

Updated on \_\_\_\_\_

Project Name (as filed) \_\_\_\_\_

Case Number \_\_\_\_\_

**Part II**

**IS THE OWNER, CONTRACT PURCHASER, OR AUTHORIZED AGENT A  
RELATIVE OF THE MAYOR OR ANY MEMBER OF THE BCC?**

\_\_\_ YES ☒ NO

**IS THE MAYOR OR ANY MEMBER OF THE BCC AN EMPLOYEE OF THE  
OWNER, CONTRACT PURCHASER, OR AUTHORIZED AGENT?**

\_\_\_ YES ☒ NO

**IS ANY PERSON WITH A DIRECT BENEFICIAL INTEREST IN THE OUTCOME  
OF THIS MATTER A BUSINESS ASSOCIATE OF THE MAYOR OR ANY  
MEMBER OF THE BCC? (When responding to this question please consider all  
consultants, attorneys, contractors/subcontractors and any other persons who may have  
been retained by the Owner, Contract Purchaser, or Authorized Agent to assist with  
obtaining approval of this item.)**

\_\_\_ YES ☒ NO

If you responded "YES" to any of the above questions, please state with whom and  
explain the relationship:

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(Use additional sheets of paper if necessary)



*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.

Charity Dhaniram  
Signature of ☒ Owner, ☐ Contract Purchaser  
or ☐ Authorized Agent

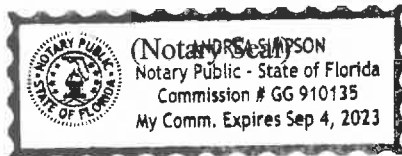
Date: 5-20-22

Print Name and Title of Person completing this form: Charity Dhaniram

STATE OF FLORIDA :  
COUNTY OF Orange :

I certify that the foregoing instrument was acknowledged before me this 20 day of May, 2022 by Charity Dhaniram. He/she is personally known to me or has produced FDL as identification and did/did not take an oath.

Witness my hand and official seal in the county and state stated above on the 20 day of May, in the year 2022.



[Signature]  
Signature of Notary Public  
Notary Public for the State of Florida  
My Commission Expires:  
9/4/2023

Staff signature and date of receipt of form

Staff reviews as to form and does not attest to the accuracy or veracity of the information provided herein.

Charity Dhaniram  
1667 Derby Glen Drive  
Orlando, Florida 32837

Re: 30.00 Drainage Easement Vacation along the West side of Tract 83, Cape Orlando Estates  
unit 8A Quinella Street.

Dear Mrs. Dhaniram,

Your Vacate request was approved by the Board on April 6, 2022.

Sincerely,

  
Robin Smith

*For Staff Use Only:*

Initially submitted on \_\_\_\_\_

Updated On \_\_\_\_\_

Project Name (as filed) \_\_\_\_\_

Case or Bid No. \_\_\_\_\_

**ORANGE COUNTY SPECIFIC PROJECT EXPENDITURE REPORT**

**This lobbying expenditure form shall be completed in full and filed with all application submittals. This form shall remain cumulative and shall be filed with the department processing your application. Forms signed by a principal's authorized agent shall include an executed Agent Authorization Form.**

**This is the initial Form: \_\_\_\_\_**

**This is a Subsequent Form: \_\_\_\_\_**

For  
staff  
use  
only

**Part I**

**Please complete all of the following:**

Name and Address of Principal (legal name of entity or owner per Orange County tax rolls): \_\_\_\_\_

*Charity Dhaviran*

Name and Address of Principal's Authorized Agent, if applicable: \_\_\_\_\_

**List the name and address of all lobbyists, consultants, contractors, subcontractors, individuals or business entities who will assist with obtaining approval for this project. (Additional forms may be used as necessary.)**

1. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
2. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
3. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
4. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
5. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
6. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
7. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓
8. Name and address of individual or business entity: \_\_\_\_\_  
Are they registered Lobbyist? Yes \_\_\_ or No ✓

*For Staff Use Only:*

Initially submitted on \_\_\_\_\_

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
		<b>TOTAL EXPENDED THIS REPORT</b>	\$ <u>0</u>

*For Staff Use Only:*

Initially submitted on \_\_\_\_\_

Updated On \_\_\_\_\_

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.

Date: 5-20-22

Signature of ☐ Principal or ☐ Principal's Authorized Agent

(check appropriate box)

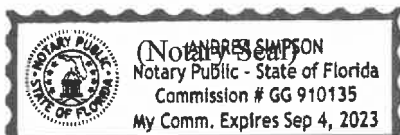
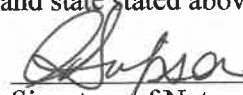
PRINT NAME AND TITLE: Charity Dhaniram

STATE OF FLORIDA :

COUNTY OF Orange :

I certify that the foregoing instrument was acknowledged before me this 20 day of May, 2022 by Charity Dhaniram. He/she is personally known to me or has produced FZDL as identification and did/did not take an oath.

Witness my hand and official seal in the county and state stated above on the 20 day of May, in the year 2022.

Signature of Notary Public

Notary Public for the State of Florida

My Commission Expires: 9/4/2023

Staff signature and date of receipt of form \_\_\_\_\_

Staff reviews as to form and does not attest to the accuracy or veracity of the information provided herein.

4/9/2022

**Petition to Vacate: Easement**


Dear Mr./Mrs. Raymon Jabar

I am in the process of requesting that Orange County vacate that portion of easement, as shown on the enclosed map. The site address is 23-23-32-9630-00830 at Tract 83 Rocket City unit 8A Cape Orlando Estate and lies within the subdivision found in Tract 83 Rocket City. Part of the vacate process is to provide letters notifying neighbors of the petition.

Please sign and return attached letter agreeing to the petition. If you have any questions, please contact Charity Dhaniram at 407-489-5720.

Sincerely,

Charity Dhaniram

  
4-9-22

**Signature:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**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

[illegible]



ORLANDO MOWU  
101 POST OFFICE BLVD W FL 3  
ORLANDO, FL 32862-8543  
(800)275-8777

04/09/22

02:33 PM

Product	Qty	Unit Price	Price
---------	-----	------------	-------

First-Class Mail® Letter	1		\$0.58
--------------------------	---	--	--------

Orlando, FL 32837  
Weight: 0 lb 0.80 oz  
Estimated Delivery Date  
Mon 04/11/2022

Certified Mail® \$3.75

Tracking #:

9590 9402 7015 1225 8579 80

Return Receipt \$3.05

Tracking #:

9590 9402 7015 1225 8579 80

Total \$7.38

Grand Total: \$7.38

Credit Card Remitted

Card Name: MasterCard  
Account #: XXXXXXXXXXXXX4808  
Approval #: 00931P  
Transaction #: 358  
AID: A0000000041010  
AL: Mastercard  
PIN: Not Required

Chip

Tell us about your experience.  
Go to: <https://postalexperience.com/Pos>  
or scan this code with your mobile device,



or call 1-800-410-7420.

UFN: 116933-0801  
Receipt #: 840-532-0064-5-8761394-2  
Clerk: 14

# U.S. Postal Service™ CERTIFIED MAIL® RECEIPT

Domestic Mail Only  
For delivery information, visit our website at [www.usps.com](http://www.usps.com)

Orlando, FL 32837

Certified Mail Fee \$3.75

Extra Services & Fees (check box, add fee)

☐ Return Receipt (hardcopy) \$

☐ Certified Mail Restricted Delivery \$

☐ Adult Signature Required \$

☐ Adult Signature Restricted Delivery \$

Postage \$0.58

Total Postage and Fees \$7.38

Sent To

Street and Apt. No., or PO Box No.

City, State, ZIP+4®



PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



## SKETCH OF DESCRIPTION

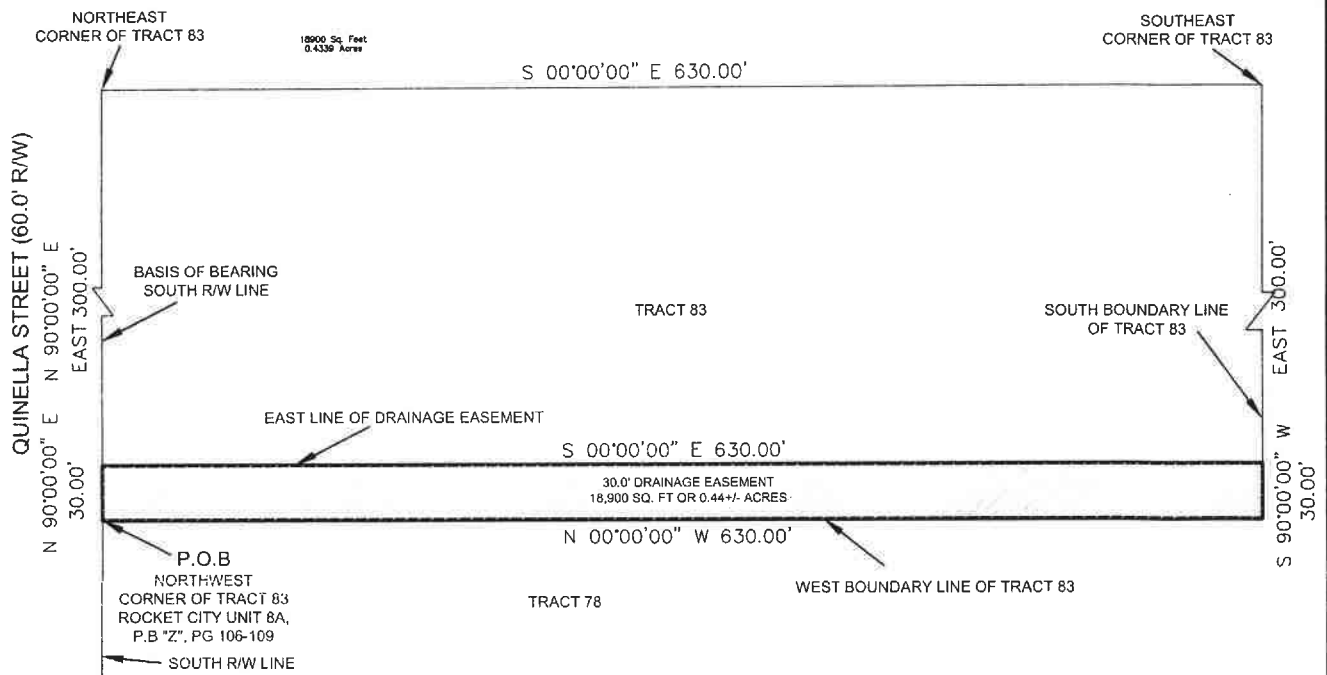
VACATION OF DRAINAGE EASEMENT  
"NOT A FIELD SURVEY"

### LEGAL DESCRIPTION

A PORTION OF TRACT 83, ROCKET CITY UNIT 8A, NOW KNOWN AS CAPE ORLANDO ESTATE UNIT 8A, RECORDED IN PLAT BOOK Z, PAGES 106 THROUGH 109 OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA LYING IN SECTION 23, TOWNSHIP 23 S, RANGE 32 E, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE NORTHWEST CORNER OF TRACT 83 OF ROCKET CITY UNIT 8A, AS RECORDED IN PLAT BOOK Z, PAGES 106 THROUGH 109, OF THE PUBLIC RECORDS OF ORANGE COUNTY, FLORIDA; THENCE RUN NORTH 90°00'00" EAST ALONG THE SOUTH RIGHT OF WAY LINE OF QUINELLA STREET FOR A DISTANCE OF 30.00 FEET TO A POINT ON THE EAST LINE OF A DRAINAGE EASEMENT; THENCE RUN SOUTH 00°00'00" EAST ALONG THE EAST LINE OF SAID DRAINAGE EASEMENT FOR A DISTANCE OF 630.00 FEET TH A POINT ON THE SOUTH BOUNDARY LINE OF SAID TRACT 83; THENCE RUN SOUTH 90°00'00" WEST ALONG THE SOUTH BOUNDARY LINE OF SAID TRACT 83 FOR A DISTANCE OF 30.00 FEET TO THE SOUTHWEST CORNER OF SAID TRACT 83; THENCE RUN NORTH 00°00'00" WEST ALONG THE WEST BOUNDARY LINE OF SAID TRACT 83 FOR A DISTANCE OF 630.00 FEET TO THE POINT OF BEGINNING. CONTAINING 18,900 SQUARE FEET OR 0.434 ACRES, MORE OR LESS.

SCALE 1" : 100'



#### LEGEND

P.O.B POINT OF BEGINNING  
P.O.C POINT OF COMMENCEMENT  
P.B PLAT BOOK  
PG PAGE

R/W RIGHT-OF-WAY  
BASIS OF BEARING:

Bearing shown hereon are based on the South Right of Way Line of Quinella St as being assumed as N 90°00'00" E.

SURVEY NO : VS 2492-2

DATE : 03/28/22

SURVEYORS NOTES :  
"NOT A FIELD SURVEY"

PAGE 1 OF 1

## V & S SURVEYING INC

2412 ORSOTA CIRCLE, OCOEE, FL 34761  
TEL : 407-342 1510  
FAX : 407-656 8365  
EMAIL : vssurveying@aol.com  
LB 7772

Signature and raised seal

Certified by :

HARRY H. SOBHRAJ  
License Number LS 5342  
Florida Professional  
Surveyor and Mapper  
Date : 03/28/22

"Not valid without the signature and raised embossed Seal of a Florida Registered Professional Surveyor and Mapper."

Property ID # 23-23-32-9630-00-830

Date: 5/16/2022

This application is submitted as part of the process for the release of the drainage easement by Orange County and to be owned and occupied by the owners of the subject property. The aforementioned property was purchase with two existing ponds, a large pond with extensive wetlands and with location on the Western side of the easement, and a smaller retention pond located partially on the 30 feet easement (see attached survey # VS 2492-2, and the Boundary Topographic survey). In accordance with the County's laws, neither of the ponds can be legally backfilled with fill dirt and as shown on the Topographic survey, the smaller retention pond located close to the south boundary will severely affect a true "right away" to the adjoining easement on lot 83. It is therefore the decision of the owners that the two ponds will remain "as is" with plans to convert the retention pond to a fish habitat.

As a matter of security and for protection of the fishes in the pond, it is intended to add as fence around the pond to keep away raccoons and other four-legged creatures. Not to mention a dog that may want to try drinking water from the pond, and a cat that may have interest to eat the smaller fishes. To add to its beauty, it is proposed to plant a few trees around the pond.

We are therefore applying to take possession of the easement and to make full use of its existence for crop rotation purposes.

Charity and Dhaniram----- (surname)



# INVOICE

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

Invoice To :  
DHANIRAM CHARITY PIPER  
  
1667 DERBY GLEN DR  
ORLANDO, FL 32837

Invoice No : 4993749  
Invoice Date : Aug 30, 2022  
Folder # : 22 110775 000 00 PTV

Case Number : PTV-22-02-007  
Project Name : 19704 Quinella St

## FEE DESCRIPTION

## AMOUNT

PTV Application Fee	- 1002-072-2700-4180	1,003.00
<b>TOTAL :</b>		1,003.00
<b>PAYMENT RECEIVED :</b>		1,003.00
<b>BALANCE :</b>		0.00

PW 769

CHARITY R. DHANIRAM

407-8589779

229 KASSIK CIR.  
ORLANDO, FL 32824-5807

6410

63-4/630 FL  
1079

Date 5-23-22

Pay Orange County BCC

to the order of

One thousand and three

\$ 1003.00

Dollars

Bank of America

ACH RT 063100277

Memo



MP

## O.C. PUBLIC WORKS DEPARTMENT

4200 S. JOHN YOUNG PKWY  
ORLANDO, FL 32839  
4078367708<https://www.orangecountyfl.net/>Cashier: Chutney  
30-Aug-2022 1:14:34PInvoice PW: 769 \$1,003.00  
1 PIV 2700-4180

Total \$1,003.00

CHECK SALE \$1,003.00

Order TVPTMCR69NXTW  
Payment DDYF4SY27SMB4O.C. PUBLIC WORKS DEPARTMENT Privacy  
Policy<https://clover.com/privacy/m/jrnxwedcqm0d1>Clover Privacy Policy  
<https://clover.com/privacy>