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April 2, 2019

Isabel Cosio Carballo
Executive Director
South Florida Regional Planning Council
One Oakwood Boulevard, Suite 250
Hollywood, Florida 33020

Subject: Expression of Appreciation and Satisfaction

Dear Mrs. Carballo,

I am writing this letter to express my sincere appreciation for the opportunity to partner with the South Florida Regional Planning Council (SFRPC) and the Urban League of Broward County to provide new, attractive and affordable homes to two (2) low/moderate income families in the unincorporated Broward Municipal Services District. As you may know, our organization is one of 10 nonprofit partners in the Broward County In-Fill Lot Development Pilot Program. This opportunity has afforded us an excellent opportunity to advance our more than 48-years of experience with renovation and maintenance of safe and affordable housing to low- and moderate-income families in Broward County to now include new construction homes. While the County provided land and limited pre-construction funding to us, we nonprofits were responsible for securing our own construction financing.

Initially, we were able to secure construction loans for all four (4) of our projects and we started our projects and progressed as fast as or faster than most other nonprofits. Unfortunately, we had to decide to move on from our initial lender just weeks before construction was to start. This not only left us scrambling for new loan but it also caused us to fall months behind most of the other nonprofits in the process.

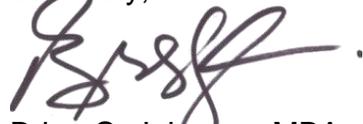
After a few months, we had been able to secure funding for two (2) but had no idea how we would be able to proceed with constructing the other two without an identified construction lender. A chance conversation with Bryan Cunningham at the Urban League of Broward County revealed that SFRPC may have some slots open to fund at least some of our projects. He reached out to Jeffrey Tart, Senior Loan Officer and advised him of both our opportunity and dilemma. Jeffrey immediately sprung into action to ensure that I received all required

application forms, and to assist me in completing the qualification package correctly the first time so we can increase the likelihood of an efficient and timely closing. Jeffrey also demonstrated excellent awareness of how these projects work – including how they can succeed and how they can possibly fail – and he used that technical knowledge to counsel me through loan terms that would support our success through the end of the projects.

Our organization is now considered one of the more efficient nonprofits in the program after making up for lost time. We are now less than 45 days from finishing those projects, and less than 60 days from the families moving into their new homes. The success story that we are writing will eventually end with two low/moderate income families realizing their dreams and the wealthy enhancing benefits of homeownership. There will be ribbon cuttings and pictures and smiles and maybe even some tears of joy. What I do know for sure is that none of those would be possible without the help of SFRPC (specifically Jeffrey Tart) and the Urban League of Broward County (particularly Bryan Cunningham).

Our Board, our staff and the communities we serve shall remain grateful for your lives changing partnership. THANK YOU!!!

Sincerely,

A handwritten signature in black ink, appearing to read 'B. Johnson', with a flourish at the end.

Brian C. Johnson, MBA
President/CEO

Email: BCJohnson@minoritybuilders.org
Cell: (954) 275-2581



Dear Mr. Tart,

I wanted to take a moment to say Thank you! The South Florida Regional Planning Council (SFRPC) was instrumental in the success of my business. I started my company in June of 2001, at that time I had a pretty good credit score, but my business required more capital than I anticipated because the growth of my business exceeded my expectations and projections. I received a \$375,000.00 business loan for startup from a commercial bank, but it was not enough. As with any start up I had my fair share of challenges from not having enough money to meet my payroll burden due to large amounts of accounts receivables to natural disasters. Accounts receivables can grow rather quickly in the home health industry especially when servicing medically complex children for private duty hourly nursing care. I applied for help with other commercial banks and was turned down for having a high debt to income ratio because I was financing and guaranteeing everything on my personal credit.

SFRPC supplemented my bank loan and gave me temporary cash in the form of a line of credit to meet my growth and payroll obligations. Things seemed to be going fine cash was tight, but I was making it. In 2005 hurricane Wilma hit and my office space was destroyed, my furniture and all the items in my office were damaged by water. I was without power in my office for 26 days and I need to find a place to operate quickly. Business was picking up at that time and I was strapped for cash and could not afford to buy a building let alone move to rent one. Cheryl Cook and Isabel Moreno stepped in and quickly helped me to gain approval to purchase a building. Shortly thereafter, I placed a contract on my very first building and SFRPC financed it quickly. This is when I met Sam Goren a great attorney who understood my circumstances. He was methodical and kept all of us safe while we quickly worked to close the deal.

At the end of 2005, I closed on my very first building at that time I was providing jobs for more than 175 professionals and had a payroll burden of approximately \$150,000.00 bi-weekly. I continued to grow and purchased additional condo space in the same plaza in 2008. Today I am expanding and have just over 600 professionals working annually with a payroll burden of \$350,000.00 bi-weekly. While my company has grown and exceeded my expectations, I can never forget the kindness and professionalism that the SFRPC has shown me over the past 18 years. It was so easy for people to say no and discourage me from growing my business and pursuing my dreams but the professionals at SFRPC were relentless in their passion and commitment to support small business. I can't say thank you enough.

Sincerely,

Dr. Barbara Sharief D.N.P., M.S.N., A.R.N.P.
President/CEO
South Florida Pediatric Homecare Inc.
Broward-HHA299991560
Dade-HHA299992024

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DADE: 5793 NW 151ST STREET UNIT# 5793B MIAMI LAKES, FL 33014 305-249-5218 PHONE 305-249-5219 FAX



March 13, 2019

Jeffrey R. Tart
Senior Loan Officer
Revolving Loan Fund Programs
South Florida Regional Planning Council
One Oakwood Boulevard, Suite 250
Hollywood, Florida 33020

Re: Thank you - Loan Request, Approval & Closing for J Stephens Construction

Jeff,

We are writing to convey our sincere thanks and appreciation to you and the South Florida Regional Planning Council for the quick turnaround of our loan request.

I believe that from our initial conversation in the beginning of the new year to closing took less than 60 days! Your knowledge of your lending program - our company and industry as well as the professionalism which you demonstrated from our initial meeting is impressive. The closing was truly the most noteworthy event we've ever experienced with someone from the financial services field in over 12 years! It will make such a difference in operational capacity for the foreseeable future.

If there's anything we can do to help you or the SFL Regional Planning Council, please let us know. Again, thanks for your help and positioning JStephens Construction for a good start to 2019!

Sincerely,

A handwritten signature in black ink, appearing to read 'J & I Stephens', written over the word 'Sincerely,'.

Jeffrey & Ivana Stephens
J Stephens Construction LLC
2010 Scott Street
Hollywood, FL 33020

A handwritten signature in black ink, appearing to read 'Eric Toth', written in a cursive style.

Eric Toth
J Stephens Construction LLC
2010 Scott Street
Hollywood, FL 33020

A large, stylized handwritten signature in black ink, appearing to read 'Jeffrey & Ivana Stephens', written below the typed name.

2010 Scott Street Hollywood Florida 33020 (954) 983-4165
CGC-1512250

www.JStephens-Construction.com