



**Oasis of Hope CDC**

"A Place Where Hope Becomes Reality"

50 N.E. 1<sup>st</sup> Street

Pompano Beach, FL 33060

954-586-1283 Office

954-586-1114 Fax

[www.oasiscdc.org](http://www.oasiscdc.org)

May 16, 2018

City of Pompano Beach  
**Community Redevelopment Agency**  
David Hasenauer  
CRA Project Manager  
100 W. Atlantic Blvd., Room 276  
Pompano Beach, FL 33060

**Re: In-Fill Lot Unsolicited Proposals**

Please accept this letter as an unsolicited request to develop vacant lots currently own by the Pompano Beach CRA in the Northwest redevelopment area of Pompano Beach. The proposed lots are in the Collier City area and are listed as single family residential R-S1 suggested properties. Our goal is to complete three single family new construction homes.

Oasis of Hope CDC is a non-profit organization located in the Pompano Beach area for the past six years. Oasis has been in existence since 2009 to assist low to moderate income families become homeowners. We are a HUD approved counseling agency and have a pipeline of buyers that are pre-qualified and ready to begin the process to become a homeowner. Please see the attached requested information for your review.

Thank you very much for your consideration in advance and we look forward to hearing from you soon. I can be reached at 954-586-1283 x105 or by email at [Jacqueline@oasiscdc.org](mailto:Jacqueline@oasiscdc.org).

Respectfully,

**Jaqueline Reed**  
President and CEO

**Enclosure**

#### **About Oasis of Hope Community Development Corporation:**

Oasis of Hope Community Development Corporation is a 501 (c) (3) not-for-profit organization that provides comprehensive housing education and counseling Services as well as affordable housing for low-to-moderate income households.

The organization is approved by the U.S. Department of Housing and Urban Development and an adopter of the National Industry Standards for Homeownership Education and Counseling. Our counselors are certified by the Neighborworks Center for Homeownership Education and Counseling in the areas of program management, homeownership counseling, pre-purchase homeownership education, foreclosure intervention and default counseling, and post purchase homeownership education. We are also certified by HOME-FREE USA and utilize the HUD curriculum of Homebuyer Education Learning Program (H.E.L.P.).

#### **Mission:**

Our mission is to provide basic community housing services to low and moderate income individuals and families; and to provide decent, safe and sanitary housing through housing rehabilitation, new construction development, and developing partnerships in the communities of South Florida.

#### **Vision:**

Our vision is to unlock the potential within the individual to pursue the dream of homeownership.

#### **Description of the project/program for which support is requested:**

Our housing program improves the quality of our communities by connecting residents to relevant housing resources which are provided as a direct service or through one of our many strategic partners. Our current service offerings include housing and financial capability education, homebuyer and foreclosure prevention counseling services, reverse mortgage counseling for seniors, and financial education for young adults. As a Community Housing Development Organization, Oasis CDC acquires, rehabilitates, and constructs affordable housing for purchase or rental targeted to low-to-moderate income households. Our most recent project seeks to serve youth aging out of foster care. Our services are offered at little or no cost to the public.

Our *Homebuyer Education Workshop* is provided to prospective homebuyers before the purchase contract is signed. Topics discussed in the workshop include *Assessing Homeownership Readiness, Budgeting and Credit, Financing a Home, Shopping for Home, and Maintaining a Home and Finances*. Following the workshop, participants are encouraged to attend a one-on-one counseling session with a certified housing counselor. Upon successful completion of the program, participants are issued a certificate of completion. Certificates are valid for one year following the date of completion and can be used to meet the education requirement for most housing subsidy programs.

The bi-monthly *Homebuyer's Club* is targeted to those who have a desire to own a home yet have long term obstacles to overcome prior to becoming purchase ready. Some of these obstacles include credit and money management issues. Program participants are encouraged to become involved in our financial coaching program. This program utilizes a client centered approach allowing each participant to set their own goals and establish a mechanism for completion of those goals. The coach simply keeps the client on track. During club meetings participants share their experiences with overcoming obstacles while group facilitators, often a strategic partner, offer tips, testimonials, and success strategies.

*Foreclosure Intervention and Loss Mitigation Counseling* services are offered to existing homeowners who are struggling to make mortgage payments as result of a life changing event or insolvency. Certified counselors work with clients to assess their current situation, develop loss mitigation options, communicate with loan servicers, and provide regular follow up with all involved parties. Our counselors have access to a multitude of foreclosure prevention options including the U. S. Treasury's Making Home Affordable, Florida's Hardest Hit Fund, and the Florida Specific Foreclosure Counseling Program. Clients are reviewed for all options at intake and as their circumstances change.

The *Aged Out Foster Safe* subsidized rental living facility is for youth ages 18 – 23. Participating youth must be aging out of the foster care system, be enrolled in school or working, be single, and must agree to the rules of the program and property to qualify. A background check and drug test will be required prior to approval to reside on the property. The young adults will attend a financial literacy program monthly and set up savings accounts to deposit \$25.00 a month. We will ask the bank that sets the accounts up to help us match their accounts at the end of the year with a deposit of up to \$300. The acquired property will generate a monthly revenue of:

Oasis of Hope CDC provides new construction and rehabilitation projects in partnership with general contractors that provide affordable housing properties. Oasis of Hope CDC provides potential homebuyers with referrals to grant assistance programs through municipalities and other government entities for down payment and closing cost assistance. We have dedicated staff to serve the low and moderate income residents of the South Florida regional areas. The organization has a goal of eradicating the poverty encountered by members of this community through its mission of sustainable homeownership.

#### **Program benefits the community we serve:**

##### **Foreclosure Mitigation Benefits:**

Realty Trac data indicates that in Broward County 1 in every 246 homes are in foreclosure. This number is up 4% from this time last year. The unemployment rate is 6.10%. Considering these economic factors homeowners are need of quality housing counseling services more than ever. Several programs are available to assist struggling homeowners however few low-to-moderate income families have access to the information or help. Our program conducts outreach to at-risk homeowners to increase awareness of these programs and to qualify families for the appropriate assistance. This improves the community in the area of homeownership retention.

##### **Homeownership Benefits:**

2012 Broward County HMDA data for conventional home-purchase loan applications indicates 29% of low income individuals applying for loans were denied on the basis of high debt-to income while 14% were denied on the basis of credit. These numbers tell us that there is work yet to be done. Our homebuyer counseling and education programs seek to address these obstacles to homeownership and others. Program participants become more capable of managing finances and navigating the complex world of financial services.

##### **Summary:**

To address the housing problems of our communities we must take a two pronged approach. The damaging effects of foreclosed properties must be mitigated while new homebuyers are prepared for affordable and sustainable homeownership. This improves the overall community dynamic to include, increased property values, improved neighborhood conditions, increased resident community involvement, and an increased tax base.

**Additional Sources of Support:**

Oasis of Hope Community Development Corporation anticipates a significant increase in service offerings, families served, and revenue beginning February of 2014. Jacqueline Reed, an experienced nonprofit executive directs the organization as President and CEO. As the organizations director she will implement additional services to include Hardest Hit Fund advising services, and Home Equity Conversion Mortgage Counseling Services. She has secured FL Housing State contracts which ensures Oasis with a continued portfolio of housing clients:

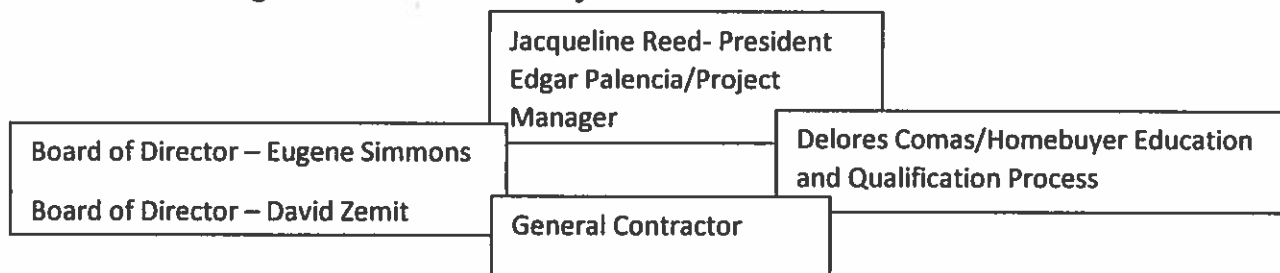
**A. Firm information:**

- a. **Oasis of Hope Community Development Corporation, Inc.**  
**351 South Cypress Road #301**  
**Pompano Beach, FL 33060**  
**954-586-1283 X 105 Office**  
**954-951-6239 Fax**  
**Jacqueline@oasiscdc.org email**  
**www.oasiscdc.org website**

**ownership/organization structure**

**Oasis of Hope is a Non-profit organization,**  
**Founded by Jacqueline Reed, Principal-in-charge**  
**Governed by a Board of Directors.**  
**Staff in charge of project – Jacqueline Reed**  
**Staff in charge of Home buyers – Delores Comas**

**Organizational Chart – Key Personnel**



- B. Key Personnel - Jacqueline Reed is the principal staff in charge of project. Ms. Reed has developed homes in Pompano Beach and the Fort Lauderdale area. Ms. Reed has over 20 years of experience.**  
**Edgar Palencia is a member of Oasis of Hope's staff and is the project manager of projects for Oasis.**  
**Eugene Simmons is a member of Oasis of Hope's Board of Directors and has experience overseeing the management of affordable housing projects.**  
**David Zemit is a member of Oasis of Hope's Board of Directors and has experience developing affordable housing projects.**  
**Delores Comas is staff that is certified to provide and make sure buyers are ready to become homeowners.**

**The General Contractor – Harper and Sons Construction Company has built homes in all of Broward County with over 30 years of experience.**

**c. Experience:**

**Oasis is in the process of complete its second house in the Pompano Beach area (Collier City), however, Ms. Reed has completed over 60 houses of similar projects.**

- 1. Broward County – Completed 25 houses in Roosevelt Gardens for Broward County -2005**
- 2. Broward County – Completed 15 houses in partnership with Lennar Homes – 2006**
- 3. City of Fort Lauderdale CRA- Completed 14 houses in Sweeting Estates for the City of Fort Lauderdale in partnership with Bank of America – 2007**
- 4. City of Fort Lauderdale CRA – Completed 4 houses in Sweeting Estates - 2008**
- 5. City of Lauderhill – Completed 16 houses in the City of Lauderhill in partnership with G/L Homes -2005**
- 6. Pompano Beach CRA - Two houses in Pompano Beach – 2017 and 2018.**

**Project Details**

- A. It is the intent of Oasis of Hope CDC to develop three new construction single family homes on vacant land that is owned by the City of Pompano Beach CRA which can be donated to Oasis of Hope Community Development Corporation. Upon completion of the homes, Oasis would sell these homes to buyers that have been pre-qualified by our certified housing counselor to qualify for a 1<sup>st</sup> mortgage for homeownership. These houses would then allow these properties to be added to the tax roll for Broward County. If the buyer are in need of downpayment assistance and qualifies, we are in contact with Pompano Beach Office of Housing and Urban Improvement to secure funding at closing for these homes. The targeted construction price is proposed at \$195,000 – 235,000, with AMI not exceeding 120%. The proposed model build is a 3 -bedroom 2-bath model with a 1 car garage and a+1 driveway extension, equipped with hurricane impact windows and doors, cement block construction, a 2/10 homeowners warranty, and much more. It is approximately 1,650 square feet of living space, which works out to be approximately \$95.00/square foot complete with a turnkey product at \$150,750 to complete. Enclosing for your review is the proposed Model Layout, Feature Sheet and Construction Cost breakdown. The lot reservation agreement will follow as our clients will need to know we are in agreement to have lots donated from the CRA which will make the houses very much affordable for the low and moderate income families we have chosen.**

**Financial Qualifications and Capability:**

**Financing for this project is provided by Valley National Bank. Please see attached Letter of Interest.**

**The following prospective homebuyer have authorized me (as their builder/developer) to make this formal request as to whether the vacant lots are available for development.**

**Client #1: Nicholas Smith**  
801 NW 5<sup>th</sup> Avenue  
Pompano Beach, FL 33060  
Family size 7  
Employment: City of Pompano Beach

**Client #2: Nathan Lesane, Jr.**  
3041 NE 7<sup>th</sup> Avenue  
Pompano Beach, FL 33064  
Family size 6  
Employment: City of Pompano Beach

**Client #3: Tracey Parson**  
777 Bayshore Dr.  
Fort Lauderdale, FL 33304  
Family size 7

**Client #4:**

**The above individuals have been prequalified and has participated in the HUD approved first time home buyer certificate class.**

**Lot Information:**

**Property ID:484233041900**  
**Address: NW 3rd Street**  
**Property ID: 484233041910**  
**Address: NW 3rd Street**  
**Property ID: 484233041990**  
**Address: NW 3rd Street**

**Please see a copy of the model attached**

**Community Benefit(s)**

**Oasis of Hope CDC is a not-for-profit organization that provides low income housing services to the communities we serve. In the Pompano Beach area, we provide community projects for youth to give back to the community. In the month of November of each year, our partners, Pompano Beach Elementary School to provide 25 to 35 Thanksgiving Baskets and Turkeys for families that live in Pompano Beach that ae in need and cannot afford to purchase their family holiday dinner.**

**Additional Considerations:**

**Because we have aged out foster care youth that live in the Pompano Beach area, Oasis will hire one youth to become an apprentice for the project management of this project.**

**Should you have questions, please contact me. Please let me know the next step to proceed.**





**MARTY KIAR**  
**BROWARD**  
 COUNTY  
 PROPERTY APPRAISER

<b>Site Address</b>	NW 3 STREET, POMPANO BEACH FL 33069	<b>ID #</b>	4842 33 04 1900
<b>Property Owner</b>	POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY	<b>Millage</b>	1512
<b>Mailing Address</b>	100 W ATLANTIC BLVD POMPANO BEACH FL 33060	<b>Use</b>	80
<b>Abbr Legal Description</b>	33-48-42 W 50 OF E 550 OF S1/2 OF N2/5 OF NW1/4 OF SW1/4 OF SE1/4 LESS S 25 FOR ST AKA: 442 CC		

The just values displayed below were set in compliance with **Sec. 193.011**, Fla. Stat., and include a reduction for costs of sale and other adjustments required by **Sec. 193.011(8)**.

Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$10,280		\$10,280	\$10,280	
2017	\$10,280		\$10,280	\$10,280	
2016	\$12,850		\$12,850	\$12,850	

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
<b>Just Value</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Portability</b>	0	0	0	0
<b>Assessed/SOH</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Homestead</b>	0	0	0	0
<b>Add. Homestead</b>	0	0	0	0
<b>Wid/Vet/Dis</b>	0	0	0	0
<b>Senior</b>	0	0	0	0
<b>Exempt Type 15</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Taxable</b>	0	0	0	0

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
8/27/2009	QC*-T	\$100	46500 / 1586	\$2.00	5,138	SF
3/10/2004	WD	\$14,000	37075 / 291			
10/1/1988	WD		17778 / 838			
7/1/1985	WD	\$4,000				
				Adj. Bldg. S.F.		

\* Denotes Multi-Parcel Sale (See Deed)

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
15			3B					
X			3B					
1								



**MARTY KIAR**  
**BROWARD**  
 COUNTY  
 PROPERTY APPRAISER

<b>Site Address</b>	NW 3 STREET, POMPANO BEACH FL 33069	<b>ID #</b>	4842 33 04 1910
<b>Property Owner</b>	POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY	<b>Millage</b>	1512
<b>Mailing Address</b>	100 W ATLANTIC BLVD POMPANO BEACH FL 33060	<b>Use</b>	80
<b>Abbr Legal Description</b>	33-48-42 W 50 OF E 500 OF S1/2 OF N2/5 OF NW1/4 OF SW1/4 OF SE1/4 LESS S 25 FOR ST AKA: 443 CC		

The just values displayed below were set in compliance with **Sec. 193.011**, Fla. Stat., and include a reduction for costs of sale and other adjustments required by **Sec. 193.011(8)**.

Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$10,280		\$10,280	\$10,280	
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2016	\$12,850		\$12,850	\$12,850	

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
<b>Just Value</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Portability</b>	0	0	0	0
<b>Assessed/SOH</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Homestead</b>	0	0	0	0
<b>Add. Homestead</b>	0	0	0	0
<b>Wid/Vet/Dis</b>	0	0	0	0
<b>Senior</b>	0	0	0	0
<b>Exempt Type 15</b>	\$10,280	\$10,280	\$10,280	\$10,280
<b>Taxable</b>	0	0	0	0

Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
4/23/2002	QC*	\$100	33261 / 270	\$2.00	5,140	SF
10/26/2001	WD	\$11,000	32324 / 1512			
6/1/1989	QCD	\$5,000	16508 / 130			
6/1/1987	QCD	\$6,600				
1/1/1961	WD	\$1,000				
				Adj. Bldg. S.F.		

\* Denotes Multi-Parcel Sale (See Deed)

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
15			3B					
X			3B					
1								



**MARTY KIAR**  
**BROWARD**  
COUNTY  
PROPERTY APPRAISER

<b>Site Address</b>	NW 3 STREET, POMPANO BEACH FL 33069	<b>ID #</b>	4842 33 04 1990
<b>Property Owner</b>	POMPANO BEACH COMMUNITY REDEVELOPMENT AGENCY	<b>Millage</b>	1512
<b>Mailing Address</b>	100 W ATLANTIC BLVD POMPANO BEACH FL 33060	<b>Use</b>	80
<b>Abbr Legal Description</b>	33-48-42 W 50 OF E 100 OF S1/2 OF N2/5 OF NW1/4 OF SW1/4 OF SE1/4 LESS S 25 FOR ST AKA 451 CC		

**The just values displayed below were set in compliance with [Sec. 193.011](#), Fla. Stat., and include a reduction for costs of sale and other adjustments required by [Sec. 193.011\(8\)](#).**

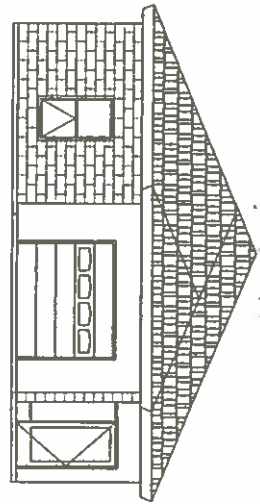
Property Assessment Values					
Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2018	\$10,310		\$10,310	\$10,310	
2017	\$10,310		\$10,310	\$10,310	
2016	\$12,890		\$12,890	\$12,890	

2018 Exemptions and Taxable Values by Taxing Authority				
	County	School Board	Municipal	Independent
Just Value	\$10,310	\$10,310	\$10,310	\$10,310
Portability	0	0	0	0
Assessed/SOH	\$10,310	\$10,310	\$10,310	\$10,310
Homestead	0	0	0	0
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type 15	\$10,310	\$10,310	\$10,310	\$10,310
Taxable	0	0	0	0

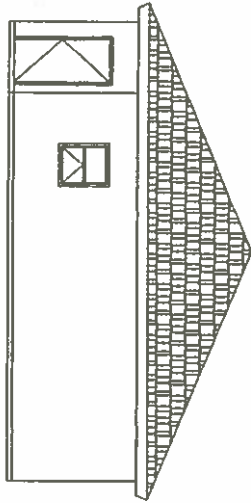
Sales History				Land Calculations		
Date	Type	Price	Book/Page or CIN	Price	Factor	Type
8/22/2001	TXD	\$1,100	32036 / 1971	\$2.00	5,157	SF
4/21/1997	TXD	\$1,600	26331 / 220			
5/1/1974	WD	\$2,000	5763 / 586			
5/1/1974	WD	\$2,000				
				Adj. Bldg. S.F.		

Special Assessments								
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
15			3B					
X			3B					
1								

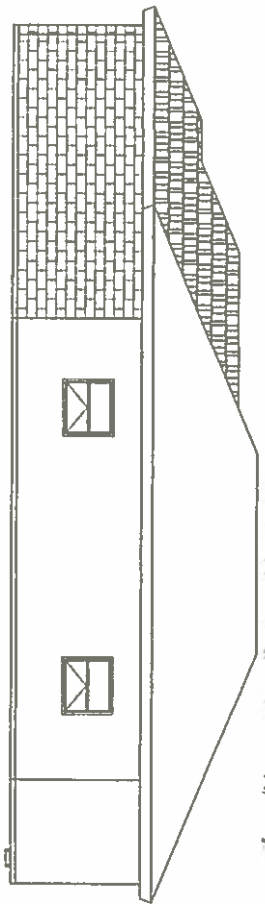





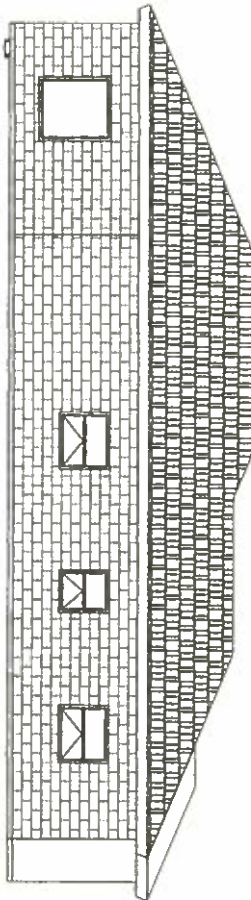
 NORTH ELEVATION  
SCALE: 1/4" = 1'-0"



 SOUTH ELEVATION  
SCALE: 1/4" = 1'-0"



 WEST ELEVATION  
SCALE: 1/4" = 1'-0"



 EAST ELEVATION  
SCALE: 1/4" = 1'-0"

 ORIGINAL



Proposed Residential Model:  
**THE KOBLA MODEL**  
1271 NE 40 STREET  
PORTLAND BEACH, FLORIDA 32086  
DEVELOPER  
OWNER OF KOBLA COMMUNITY  
DEVELOPMENT CORPORATION, INC.  
30 NE 101 STREET  
PORTLAND BEACH, FL 32086  
PHONE: (904) 365-1282

OWNER: KOBLA LLC  
LICENSE #200000000  
1271 NE 40 STREET  
PORTLAND BEACH, FL 32086  
PHONE: (904) 365-1282



**RODRIGUEZ & ANGUN**  
PROFESSIONAL DESIGN  
12735 SW 42 TERRACE  
MIAMI, FL 33175  
MECHANICAL, PLUMBING,  
ELECTRICAL & FIRE PROTECTION.  
A. RODRIGUEZ  
P.E. License #000000000



DATE: 10-20-15
DATE: 07-11-13
PROJECT NUMBER: 061212(06)
PROJECT: A-3

**Pompano Beach**  
**Infill Housing Site - 3 units**  
**Cost Breakdown**

<b>Project</b>	<b>Total</b>	<b>One Unit Cost</b>	<b>% of Total</b>			
<b>Development Costs</b>		<b>Cost</b>	<b>Total</b>			
<b>Number of Units</b>	<b>3</b>	<b>1</b>				
Land Cost	-	-	0.0%	100%		
Pre-development cost	-	-	0.0%			
Total Land Acquisition and Wall Inst	-	-				
Construction (incl. Site work, demolition)	-	-				
Total Hard Cost	420,000.00	140,000.00	73.9%			
Soft Costs:						
Financing Fees	20,000.00	6,666.67	3.5%			
Consultant's Fees	-	-	0.0%			
Appraisal	3,600.00	1,200.00	0.6%	100%		
Survey incl. Boundary, as built, condo	1,500.00	500.00	0.3%	100%		
Architect's Fees	5,000.00	1,666.67	0.9%			
Builder's Risk/Liability Insurance	4,600.00	1,533.33	0.8%			
Liability Insurance	2,400.00	800.00	0.4%			
Building Permits	30,000.00	10,000.00	5.3%			
Environmental Report/Soils Tests per test	3,600.00	1,200.00	0.6%	100%		
County Impact Fees	-	-	0.0%			
Title/Recording/Legal	3,500.00	1,166.67	0.6%	100%		
Legal Fees	2,000.00	666.67	0.4%			
Homebuyer Qualification	-	-	0.0%	100%		
Real Estate Taxes	2,500.00	833.33	0.4%			
Marketing/Advertising	-	-	0.0%	100%		
Lender's Inspection Fees	3,500.00	1,166.67	0.6%			
Utility Connection Fee	3,500.00	1,166.67	0.6%			
Total Soft Costs:	-	-				
Total Soft Costs:	85,700.00	28,566.67				
Hard Cost Contingency,	25,000.00	8,333.33				
Soft Cost Contingency,	8,000.00	2,666.67				
Total Contingency	33,000.00	11,000.00	5.8%			
Developer's Fee:	30,000.00	10,000.00	5.3%			
Total Development Cost	568,700.00	189,566.67	100.0%			

Sales Price /3 Bedroom 2 bath	205,000.00	615,000.00	-						
			-						
Total Sales Price of Units		615,000.00							
Total Development Cost			568,700.00						
Difference from sales and cost			46,300.00						
Other Sources of Finance									
Predevelopment Cost		-							
Buyers Assistance (PAP program)				545000					
Total Other Financing									
Bank Financing	538,700.00								
Total balance after Bank loan paid back	76,300.00								
Total profit after final sales									
Total realized profit after sale	46,300.00								
Contingency and Profit	63,000.00								
Total Profit	109,300.00								





May 10, 2018

Oasis of Hope CDC  
Attention: Jacqueline Reed  
351 South Cypress Road #301  
Pompano Beach, FL 33060

Re: Letter of Interest for Proposed Financing  
NW 3 STREET, POMPAÑO BEACH FL 33069 (ID #4842 33 04 1900, 4842 33 04 1910 and 4842 33 04 1990)

Dear Ms. Reed:

We are pleased to provide you with Valley National Bank's Letter of Interest for 3 infill single family new home construction in the Pompano Beach area. This Letter of Interest is not, however, a financing commitment. In order to consider your possible loan request, the bank needs to conduct a financial analysis of the corporation.

Consummation of this intent will be subject to receipt and satisfaction of customary financial due diligence review and all necessary transaction information. This letter represents only a preliminary indication of interest and does not constitute a contract, commitment, undertaking or other binding obligation in any respect.

Bank will complete a thorough review of policy and creditworthiness issues at the time of submission of a complete application package.

If you have any questions about this Letter of Interest, please contact the Business Development Officer at (954) 767-4909.

Sincerely,

*Karen Newell*

Karen Newell  
Business Development Officer  
Valley National Bank – FL Division  
301 E Las Olas Blvd. – Suite 250  
Ft. Lauderdale, FL 33301  
PH (954) 767-4909; Ext 1409  
FAX (954) 524-5815  
[knewell@valleynationalbank.com](mailto:knewell@valleynationalbank.com)























CAST-CONCRETE  
106  
HIGH STRENGTH  
WALLS  
DAVID  
APR 12





2921

