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*Community Development District*  
***Advanced Board Package***

***Board of Supervisors  
Meeting***

***Tuesday  
December 12, 2017  
5:00 p.m.***

***At the:***

***Palms of Terra Ceia Bay Clubhouse  
2802 Terra Ceia Bay  
Palmetto, Florida***

***Note: The Advanced Meeting Package is a working document and thus all materials are considered DRAFTS prior to presentation and Board acceptance, approval or adoption.***

Bradford J. Smith, Seat 1  
Barbara E. Gard, Seat 2  
Joseph R. Varady, Jr., Seat 3  
Charles Weidner, Seat 4  
Judi F. O'Connor, Seat 5



DPFG Management & Consulting LLC  
15310 Amberly Drive, Suite 175, Tampa, Florida 33647  
Phone: 813-374-9105

December 5, 2017

Board of Supervisors  
**Palms of Terra Ceia Bay**  
**Community Development District**

Dear Board Members:

The Regular Meeting of the Board of Supervisors of the Palms of Terra Ceia Bay Community Development District is scheduled for **Tuesday, December 12, 2017 at 5:00 p.m. at the Palms of Terra Ceia Bay Clubhouse located at 2802 Terra Ceia Bay, Palmetto, Florida.**

*The advanced copy of the agenda for the meeting is attached, along with associated documentation for your consideration.* Any additional support material will be forwarded to you under separate cover or distributed at the meeting.

The balance of the agenda is routine in nature and staff will present their reports at the meeting. If you have any questions, please contact me.

Sincerely,

Paul Cusmano  
District Manager

Cc: Attorney  
District Records

Bradford J. Smith, Seat 1  
Barbara E. Gard, Seat 2  
Joseph R. Varady, Jr., Seat 3  
Charles Weidner, Seat 4  
Judi F. O'Connor, Seat 5



## Board of Supervisors Public Meeting Notice

**December 12, 2017**

**Palms of Terra Ceia Bay  
Clubhouse  
2802 Terra Ceia Bay  
Palmetto, Florida  
5:00 p.m.**

### AGENDA :

1. Roll Call
2. Pledge of Allegiance
3. Meeting Properly Advertised
4. Guest – Lisa Frantoney – Suncoast Blood Bank
5. Audience Comments
6. Administrative Matters
  - A. Approval of the Minutes of November 14, 2017 Exhibit 1
  - B. Acceptance of the November 2017 Unaudited Financial Statements Exhibit 2
7. Business Matters
  - A. Manager's Report
    1. Introduction of Paul Cusmano, DPFG
    2. Review and List of Outstanding Items
    3. Secretary at Guard House RFI
    4. Lake Doctors November Report Exhibit 3
8. Other Business Matters
9. Public Comments
10. Adjournment

**EXHIBIT 1.**

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**MINUTES OF MEETING  
PALMS OF TERRA CEIA BAY  
COMMUNITY DEVELOPMENT DISTRICT**

The Regular Meeting of the Board of Supervisors of the Palms of Terra Ceia Bay Community Development District was held on Tuesday, November 14, 2017 at 5:00 p.m. at the Palms of Terra Ceia Bay Clubhouse, 2802 Terra Ceia Bay Blvd., Palmetto, Florida.

**FIRST ORDER OF BUSINESS – Roll Call**

Chairman Brad Smith called the meeting to order.

Present and constituting a quorum were:

Bradford Smith	Board Supervisor, Chairman
Joseph Varady, Jr.	Board Supervisor, Vice Chairman
Barbara Gard	Board Supervisor, Assistant Secretary
Judi O'Connor	Board Supervisor, Assistant Secretary
Charlie Weidner	Board Supervisor, Assistant Secretary

Also present was:

Bruce St. Denis	District Manager
Robin Davis	Executive Assistant

**SECOND ORDER OF BUSINESS- Pledge of Allegiance**

Mr. Smith led the Pledge of Allegiance.

**THIRD ORDER OF BUSINESS- Meeting Properly Advertised**

Mr. Smith made sure the Meeting was properly advertised. Mr. St. Denis assured him that it was.

**FOURTH ORDER OF BUSINESS-Audience Comments**

A resident requested to speak about the “Storm Water Repairs” from the previous meeting and asked why it is being delayed when said repairs are needed. Discussion ensued.

**FIFTH ORFER OF BUSINESS –Administrative Matters**

**A. Approval of the Minutes of October 10, 2017**

Mr. St. Denis presented the minutes of the October 10, 2017 meeting and asked for comments, questions or corrections.

Ms. Gard referred to page 3 under the motion, requested to be clearer on the specific proposal as the A Team “Storm Water Systems Repair Proposal”.

On a MOTION by Ms. O'Connor, SECONDED by Mr. Varady Jr., WITH ALL IN FAVOR, the Board approved the Minutes of October 10, 2017 meeting, as amended, for the Palms of Terra Ceia Bay Community Development District.

**B. Acceptance of the October 2017 Unaudited Financial Statements**

Mr. St. Denis presented the October 2017 Unaudited Financial Statements and asked for any questions or comments.

40 On a MOTION by Mr. Varady, Jr., SECONDED by Ms. O'Connor, WITH ALL IN FAVOR, the Board  
41 approved the October 2017 Unaudited Financial Statements for the Palms of Terra Ceia Bay Community  
42 Development District.

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44 **SIXTH ORDER OF BUSINESS – Business Matters**

45 **A. Manager's Report**

46 Mr. St. Denis suggested moving the Manager's Report as the First Matter of Business.

47 Mr. St. Denis presented the Manager's Report and asked for any comments or questions.

48 **B. Consideration of Resolution 2018-01 Vehicle Access Policy**

49 Mr. St. Denis presented the Consideration of Resolution 2018-01 Vehicle Access Policy.

50 **C. Review of Sign Proposals**

51 Mr. St. Denis reviewed the Sign Proposals.

52 Discussion ensued.

53 **D. Approval of Russ Kitching Contract (under separate cover)**

54 The Approval of Russ Kitching Contract was moved to the December Meeting.

55 **E. Mangrove Update**

56 The Mangrove Update was included in the Manager's Report.

57 **F. Gatehouse Cameras**

58 Ms. Davis gave an overview on the Gatehouse Cameras.

59 Discussion ensued.

60 The Board agreed to update the Gatehouse Cameras. The Board asked how to get the funds for  
61 better camera systems.

62 **G. Gatehouse Update**

63 Ms. Davis gave an update on the Gatehouse.

64 **H. Sign Numbering Resolutions (under separate cover)**

65 The Sign Numbering Resolutions was moved to the December Meeting.  
66

67 **SEVENTH ORDER OF BUSINESS – Other Business matters**

68 Mr. Smith discussed the issue of residents, renters or guests being checked at the gatehouse. A  
69 Resident requested a volunteer until the time being. Ms. Davis let the Board know that she cannot go  
70 past the 40 hours between Bruce and herself. Discussion ensued.

71 **EIGHTH ORDER OF BUSINESS – Public Comments**

72 A resident had a question about the cameras, the Board answered ensured the resident that they  
73 agreed to get advisement before any further actions.

74 Mr. Varady, Jr. discussed the request for a volunteer for the gate house, and mentioned the  
75 need for a volunteer to manage the volunteers.

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**NINTH ORDER OF BUSINESS –Adjournment**

On a MOTION by Ms. O'Connor, SECONDED by Mr. Varady, Jr., WITH ALL IN FAVOR, the Board adjourned the meeting for the Palms of Terra Ceia Bay Community Development District.

*\*Each person who decides to appeal any decision made by the Board with respect to any matter considered at the meeting is advised that person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.*

**Meeting minutes were approved at a meeting by vote of the Board of Supervisors at a publicly noticed meeting held on \_\_\_\_\_.**

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

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

\_\_\_\_\_  
**Printed Name**

\_\_\_\_\_  
**Printed Name**

**Title:**    **Secretary**       **Assistant Secretary**

**Title:**    **Chairman**       **Vice Chairman**

**EXHIBIT 2.**



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**PALMS OF TERRA CEIA BAY**  
**COMMUNITY DEVELOPMENT DISTRICT**  
**UNAUDITED FINANCIAL STATEMENTS**

**Preliminary**

**As of**

**November 30, 2017**

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**Palms Of Terra Ceia Bay CDD**  
**Balance Sheet**  
**November 30, 2017**

	<u>GENERAL FUND</u>	<u>CAP PROJECTS FUND</u>	<u>TOTAL</u>
<b><u>ASSETS:</u></b>			
POOLED CASH	\$ 69,663	\$ 65,110	\$ 134,773
CASH ON HAND	115	-	115
INVESTMENTS:			
MMK ACCOUNT	122,161	-	122,161
12 MO CD	-	100,100	100,100
12 MO CD II	-	100,000	100,000
ACCOUNTS RECEIVABLE	260	-	260
ASSESSMENTS RECEIVABLE -ON ROLL	270,209	55,680	325,889
DUE FROM OTHER FUNDS	-	-	-
DEPOSITS	35	-	35
PREPAID ITEMS	-	-	-
<b>TOTAL ASSETS</b>	<b>\$ 462,443</b>	<b>\$ 320,890</b>	<b>\$ 783,333</b>
<b><u>LIABILITIES:</u></b>			
ACCOUNTS PAYABLE	\$ 400	\$ -	\$ 400
ACCRUED EXPENSES	-	-	-
DUE TO OTHER FUNDS	-	-	-
DEFERRED REVENUE-ON ROLL	270,209	55,680	325,889
<b><u>FUND BALANCE:</u></b>			
NON SPENDABLE (Deposits & Prepaid)	35	-	35
SPENDABLE:			
ASSIGNED			
GENERAL FUND - Operating (FY18)	69,052	-	69,052
CAPITAL PROJECTS - Reserve Study (FY18)	-	48,375	48,375
CAPITAL PROJECTS - Alloc to Roads Improvement	-	148,805	148,805
CAPITAL PROJECTS - Alloc to Pier Improvement	-	15,367	15,367
CAPITAL PROJECTS - Alloc to Boardwalk Improvement	-	14,446	14,446
CAPITAL PROJECTS - Alloc to Gatehouse Improvement	-	9,069	9,069
CAPITAL PROJECTS - Alloc to Stormsystem Improvement	-	19,478	19,478
UNASSIGNED FY2018	122,747	9,670	132,417
<b>TOTAL LIABILITIES &amp; FUND BALANCE</b>	<b>\$ 462,443</b>	<b>\$ 320,890</b>	<b>\$ 783,333</b>

**Palms Of Terra Ceia Bay**  
**General Fund**  
**Statement of Revenue, Expenses and Changes in Fund Balance**  
**FY2018 For The Period Ending November 30, 2017**

	FY 2018 ADOPTED BUDGET	BUDGET YEAR-TO-DATE	ACTUAL YEAR-TO-DATE	VARIANCE FAVORABLE (UNFAVORABLE)
<b>REVENUE</b>				
ASSESSMENT - ON-ROLL (Ad Valorem)	\$ 270,209	\$ -	\$ 45,468	\$ 45,468
ASSESSMENT - PRIOR YEARS	-	\$ -	-	-
GATE DECALS	-	-	930	930.00
ASSESSMENT - NON-AD VALOREM ESTUARIES(NET)	6,000	-	-	-
INTEREST REVENUE	-	-	2	2
<b>TOTAL REVENUE</b>	<b>276,209</b>	<b>-</b>	<b>46,400</b>	<b>46,400</b>
<b>EXPENDITURES</b>				
<b>DISTRICT ADMINISTRATION</b>				
BOARD OF SUPERVISORS SALARIES	12,000	2,000	2,000	-
ADMINISTRATIVE ASSISTANT	10,080	1,680	1,920	(240)
PAYROLL TAXES - FICA & FUTA	1,689	282	300	(19)
PAYROLL FEES	1,690	282	296	(14)
<b>SUBTOTAL PERSONNEL</b>	<b>25,459</b>	<b>4,243</b>	<b>4,516</b>	<b>(273)</b>
<b>CONSULTING &amp; PROFESSIONAL FEES:</b>				
AUDIT SERVICES	3,200	533	-	533
LEGAL SERVICES	8,000	1,333	720	613
ENGINEERING SERVICES	2,000	333	-	333
DISTRICT MANAGEMENT	57,000	9,500	9,500	-
<b>SUBTOTAL CONSULTING &amp; PROFESSIONAL FEES</b>	<b>70,200</b>	<b>11,700</b>	<b>10,220</b>	<b>1,480</b>
<b>SUBTOTAL DISTRICT ADMINISTRATION</b>	<b>95,659</b>	<b>15,943</b>	<b>14,736</b>	<b>1,207</b>
<b>INSURANCE:</b>				
PUBLIC OFFICIALS LIABILITY	2,500	2,402	2,402	-
FLOOD	985	164	-	164
WORKERS COMPENSATION INS	2,425	2,000	2,000	-
INSURANCE - GENERAL LIABILITY	7,000	5,669	5,669	-
<b>SUBTOTAL INSURANCE</b>	<b>12,910</b>	<b>10,235</b>	<b>10,071</b>	<b>164</b>
<b>OFFICE:</b>				
OFFICE SUPPLIES AND POSTAGE	2,000	333	209	124
RECORDS STORAGE	280	47	33	14
PUBLICATIONS	2,000	333	-	333
COMPUTER SOFTWARE & TECH SUPPORT	600	100	51	49
OFFICE EQUIPMENT	500	83	-	83
MISCELLANEOUS SERVICES	150	25	20	5
<b>SUBTOTAL OFFICE</b>	<b>5,530</b>	<b>922</b>	<b>313</b>	<b>609</b>
<b>GENERAL ADMINISTRATIVE:</b>				
LEGAL ADVERTISING & MEETING NOTICES	4,000	667	77	590
STATE REGISTRATION	175	175	175	-
BANK SERVICES CHARGES	250	42	10	32
WEBSITE HOSTING & MANAGEMENT	980	163	160	3
<b>SUBTOTAL OFFICE &amp; GENERAL ADMINISTRATIVE</b>	<b>5,405</b>	<b>1,047</b>	<b>422</b>	<b>625</b>
<b>TOTAL ADMINISTRATIVE EXPENSES</b>	<b>119,504</b>	<b>28,147</b>	<b>25,542</b>	<b>2,605</b>
<b>UTILITIES &amp; GATEHOUSE EXPENSES</b>				
<b>UTILITIES:</b>				
ELECTRICITY	16,000	2,667	1,649	1,018
WATER & SEWER	700	117	124	(7)
TELEPHONE & INTERNET	2,100	350	468	(118)
<b>SUBTOTAL UTILITIES</b>	<b>18,800</b>	<b>3,133</b>	<b>2,241</b>	<b>892</b>

**Palms Of Terra Ceia Bay**  
**General Fund**  
**Statement of Revenue, Expenses and Changes in Fund Balance**  
**FY2018 For The Period Ending November 30, 2017**

	FY 2018 ADOPTED BUDGET	BUDGET YEAR-TO-DATE	ACTUAL YEAR-TO-DATE	VARIANCE FAVORABLE (UNFAVORABLE)
<b>GATEHOUSE/CONTROLLED ENTRY SYSTEMS:</b>				
GATE SERVICE CONTRACT	6,425	1,071	-	1,071
GATE MAINTENANCE AND PARTS	3,500	583	-	583
GATEHOUSE - MISC.	-	-	204	(204)
CLEANING & BUILDING MAINTENANCE	2,200	367	1,218	(851)
ACCESS DECALS	1,500	250	409	(159)
CAMERAS - REPAIRS AND MAINT.	-	-	484	(484)
<b>SUBTOTAL GATEHOUSE</b>	<b>13,625</b>	<b>2,271</b>	<b>2,315</b>	<b>(44)</b>
<b>TOTAL UTILITIES &amp; GATEHOUSE EXPENSES</b>	<b>32,425</b>	<b>5,404</b>	<b>4,556</b>	<b>848</b>
<b>GROUNDS &amp; FIELD MAINTENANCE EXPENSES</b>				
<b>LANDSCAPE MAINTENANCE:</b>				
LANDSCAPE CONTRACT	25,680	4,280	4,280	-
PEST CONTROL	300	50	-	50
PALM TREE TRIMMING (245 Palm Trees)	5,500	917	-	917
PLANTS & IMPROVEMENTS (350 Geranium & Horticulture)	6,240	1,040	1,250	(210)
MULCH	2,000	333	-	333
IRRIGATION REPAIR ( Outside Of Contract )	5,500	917	745	172
ESTUARIES MANGROVE TRIMMING	6,000	1,000	7,225	(6,225)
<b>SUBTOTAL LANDSCAPING</b>	<b>51,220</b>	<b>8,537</b>	<b>13,500</b>	<b>(4,963)</b>
<b>OTHER FIELD MAINTENANCE:</b>				
LIGHTING REPAIR & MAINTENANCE	6,000	1,000	-	1,000
PIER AND BOARDWALK MAINTENANCE (Contract is \$10,000)	4,000	667	-	667
STREET REPAIR & MAINTENANCE	4,000	667	-	667
FIELD MISCELLANEOUS & MAINT	2,000	333	-	333
<b>SUBTOTAL OTHER FIELD MAINTENANCE</b>	<b>16,000</b>	<b>2,667</b>	<b>-</b>	<b>2,667</b>
<b>ENVIRONMENTAL MAINTENANCE:</b>				
STORMWATER SYSTEM MAINTENANCE	3,500	583	-	583
CONSERVATION EASEMENT MAINTENANCE	12,900	2,150	3,000	(850)
MANGROVE TRIMMING	7,000	1,167	-	1,167
LAKE MAINTENANCE	6,360	1,060	1,060	-
LAKE AQUATIC PLANTINGS	1,500	250	-	250
TRIPLOID GRASS CARP STOCKING	1,200	200	-	200
<b>SUBTOTAL ENVIRONMENTAL MAINTENANCE</b>	<b>32,460</b>	<b>5,410</b>	<b>4,060</b>	<b>1,350</b>
<b>TOTAL GROUNDS &amp; FIELD MAINTENANCE EXPENSES</b>	<b>132,105</b>	<b>16,613</b>	<b>17,560</b>	<b>(947)</b>
<b>TOTAL OPERATIONS &amp; MAINTENANCE EXPENSES</b>	<b>251,609</b>	<b>50,164</b>	<b>47,658</b>	<b>2,506</b>
<b>GENERAL FUND IMPROVEMENTS PROJECT :</b>				
ROAD IMPROVEMENTS / REPAIRS	-	-	-	-
PIER RENOVATIONS / IMPROVEMENTS	-	-	-	-
STORMWATER SYSTEM REPAIRS / IMPROVEMENTS	-	-	-	-
PIER GATE	-	-	-	-
LED RETROFIT	-	-	-	-
CAPITAL IMPROVEMENTS - OTHER	24,600	4,100	-	4,100
<b>TOTAL GENERAL FUND IMPROVEMENTS PROJECT</b>	<b>24,600</b>	<b>4,100</b>	<b>-</b>	<b>4,100</b>
<b>TOTAL EXPENDITURES</b>	<b>276,209</b>	<b>54,264</b>	<b>47,658</b>	<b>6,606</b>
<b>EXCESS OF REVENUE OVER (UNDER) EXPENDITURES</b>	<b>-</b>	<b>(54,264)</b>	<b>(1,258)</b>	<b>53,006</b>
FUND BALANCE - BEGINNING	-	-	193,090	193,090
<b>FUND BALANCE - ENDING</b>	<b>\$ -</b>	<b>\$ (54,264)</b>	<b>\$ 191,832</b>	<b>\$ 246,096</b>

a) Assessments on-roll budget reported at gross, budget year-to-date adjusted to net and actual assessments collected reported at net pending reconciliation of discount and collection fees from County.

**PALMS OF TERRA CEIA BAY**  
**Capital Projects Fund**  
**Statement of Revenue, Expenses and Changes in Fund Balance**  
**FY2018 For The Period Ending November 31, 2017**

	FY 2018 ADOPTED BUDGET	BUDGET YEAR-TO-DATE	ACTUAL YEAR-TO-DATE	VARIANCE FAVORABLE (UNFAVORABLE)
<b>REVENUE</b>				
ASSESSMENT - ON-ROLL (Cap Imp)	\$ 55,680	-	\$ 9,519	\$ 9,519
ASSESSMENT DISCOUNTS	-	-	-	-
INTEREST REVENUE	-	-	-	-
<b>TOTAL REVENUE</b>	<u>55,680</u>	<u>-</u>	<u>9,519</u>	<u>9,519</u>
<b>EXPENDITURES</b>				
COUNTY ASSESSMENTS COLLECTIONS FEE	-	-	-	-
RESERVE STUDY	55,680	-	-	-
<b>TOTAL EXPENDITURES</b>	<u>55,680</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>EXCESS OF REVENUE OVER (UNDER) EXPENDITURES</b>	-	-	9,519	9,519
NET CHANGE IN FUND BALANCE	-	-	9,519	9,519
<b>FUND BALANCE - BEGINNING</b>	-	-	255,540	255,540
<b>FUND BALANCE - ENDING</b>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 265,059</u>	<u>\$ 265,059</u>

**Palms Of Terra Ceia Bay CDD**  
**Bank Reconciliation**  
**November 30, 2017**

Balance Per Bank Statement	\$	139,523.48
Less: Outstanding Checks		(4,900.10)
<b><i>Adjusted Bank Balance</i></b>	<b>\$</b>	<b><u>134,623.38</u></b>

Beginning Cash Balance Per Books	\$	202,915.50
Deposits		56,692.65
Cash Disbursements		(124,984.77)
<b><i>Balance Per Books</i></b>	<b>\$</b>	<b><u>134,623.38</u></b>

# PALMS OF TERRA CEIA BAY

## Check Register

FY2018

Date	Ref #	Vendor Name	Memo	Deposits	Disbursements	Balance
<b>Balance as of 9/30/2017</b>				<b>873.05</b>	<b>15,487.70</b>	<b>235,622.22</b>
10/01/2017		BB&T	Service Charge		5.00	235,622.22
10/01/2017	3862	DPFG MANAGEMENT & CONSULTING, LLC	CDD Mgmt - October		4,750.00	202,915.50
10/02/2017	3863	PREFERRED GOVERNMENTAL INSURANCE TRUS	W/C - 10/1/17-10/1/18		2,000.00	233,622.22
10/03/2017	3864	Barbara Gard	Flag		169.70	233,452.52
10/03/2017	3865	BRIGHT HOUSE NETWORKS	Internet/Telephone - Oct		163.08	233,289.44
10/09/2017	3866	CITY OF PALMETTO	8/31-9/28 - Water		67.45	233,221.99
10/09/2017	3867	OFFICE DEPOT BUSINESS CREDIT	Supplies		47.73	233,174.26
10/09/2017	3868	TEM SYSTEMS, INC	Gate Repairs		524.00	232,650.26
10/09/2017	3869	THE LAKE DOCTORS	Lake Maint - October		530.00	232,120.26
10/13/2017	3870	AMY HORWITZ	Decal Refund		20.00	232,100.26
10/13/2017	3871	ANTHONY CORINGRATO	Decal Refund		20.00	232,080.26
10/13/2017	3872	APRIL CHAMPION	Decal Refund		20.00	232,060.26
10/13/2017	3873	BARBARA DUVAL	Decal Refund		20.00	232,040.26
10/13/2017	3874	BILL & KATHLEEN FREY	Decal Refund		20.00	232,020.26
10/13/2017	3875	BOB NELSON	Decal Refund		20.00	232,000.26
10/13/2017	3876	BURRITT AND JUANITA LARSON	Decal Refund		20.00	231,980.26
10/13/2017	3877	CLIFTON & BARBARA SMALL	Decal Refund		20.00	231,960.26
10/13/2017	3878	DAVID & JERI ROWLAND	Decal Refund		40.00	231,920.26
10/13/2017	3879	DAVID & JOYCE SELTZER	Decal Refund		20.00	231,900.26
10/13/2017	3880	DAVID & MARY PICKUP	Decal Refund		20.00	231,880.26
10/13/2017	3881	DAWN SMITH	Decal Refund		40.00	231,840.26
10/13/2017	3882	DEBRA MINDER	Decal Refund		20.00	231,820.26
10/13/2017	3883	DON GADD	Decal Refund		20.00	231,800.26
10/13/2017	3884	DOTTIE OAKES	Decal Refund		20.00	231,780.26
10/13/2017	3885	DUANE MOORE	Decal Refund		20.00	231,760.26
10/13/2017	3886	DWAYNE & GENA NOYES	Decal Refund		40.00	231,720.26
10/13/2017	3887	FRANK COLORITO	Decal Refund		20.00	231,700.26
10/13/2017	3888	GINGER SCHMITZERLE	Decal Refund		20.00	231,680.26
10/13/2017	3889	GLEN & BARBARA BEACH	Decal Refund		20.00	231,660.26
10/13/2017	3890	HOWARD DODDS	Decal Refund		20.00	231,640.26
10/13/2017	3891	JACK & CAROLYN SIMPSON	Decal Refund		20.00	231,620.26
10/13/2017	3892	JAN JOLLY	Decal Refund		60.00	231,560.26
10/13/2017	3893	JAY & LETHA FADELY	Decal Refund		20.00	231,540.26
10/13/2017	3894	JEAN ANN MATHEW	Decal Refund		20.00	231,520.26
10/13/2017	3895	JIM BARBOUR	Decal Refund		40.00	231,480.26
10/13/2017	3896	JOANNE GLEASON	Decal Refund		60.00	231,420.26
10/13/2017	3897	JOE CUFFEL	Decal Refund		20.00	231,400.26
10/13/2017	3898	JOE VARADY	Decal Refund		20.00	231,380.26
10/13/2017	3899	JOHN & CAROLYN BROOKMEYER	Decal Refund		60.00	231,320.26
10/13/2017	3900	KATE SAGGESE	Decal Refund		20.00	231,300.26
10/13/2017	3901	KATHLEEN LEE	Decal Refund		20.00	231,280.26
10/13/2017	3902	LAMAR & CONNIE BARTON	Decal Refund		20.00	231,260.26
10/13/2017	3903	LARRY & BARBARA GOINGS	Decal Refund		20.00	231,240.26
10/13/2017	3904	LAURA DODSON	Decal Refund		60.00	231,180.26
10/13/2017	3905	MARK CATTRAN	Decal Refund		40.00	231,140.26
10/13/2017	3906	MARTA CASADEVALLS	Decal Refund		20.00	231,120.26
10/13/2017	3907	MICHELLE MARTIN	Decal Refund		20.00	231,100.26
10/13/2017	3908	MICKY SAWDY	Decal Refund		20.00	231,080.26
10/13/2017	3909	MIKE TROLLO	Decal Refund		20.00	231,060.26
10/13/2017	3910	NEWELL & MARY YAPLE	Decal Refund		20.00	231,040.26
10/13/2017	3911	PATRICIA HODGES	Decal Refund		20.00	231,020.26
10/13/2017	3912	RANDY MILLER	Decal Refund		40.00	230,980.26
10/13/2017	3913	RHETT YANCY	Decal Refund		20.00	230,960.26
10/13/2017	3914	RICK & JANET MEHRER	Decal Refund		40.00	230,920.26
10/13/2017	3915	ROBERT GILLI	Decal Refund		20.00	230,900.26
10/13/2017	3916	ROBERY & VIRGINIA POSSEHL	Decal Refund		20.00	230,880.26
10/13/2017	3917	RONALD & KATHERINE JARVIS	Decal Refund		40.00	230,840.26
10/13/2017	3918	RUSSELL & MELANIE LACANIC	Decal Refund		20.00	230,820.26
10/13/2017	3919	RUTH HUSEL	Decal Refund		20.00	230,800.26
10/13/2017	3920	SCOTT & MAGGIE HAMMOND	Decal Refund		20.00	230,780.26
10/13/2017	3921	SHELEY STUCHELL	Decal Refund		20.00	230,760.26
10/13/2017	3922	SHIRLEY GROOVER BRYANT	Decal Refund		20.00	230,740.26
10/13/2017	3923	SUSAN MARTY	Decal Refund		40.00	230,700.26
10/13/2017	3924	TOM ARMSTRONG	Decal Refund		20.00	230,680.26
10/13/2017	3925	TONY & KATHY VACCARO	Decal Refund		20.00	230,660.26
10/13/2017	3926	WALTER ZAHN	Decal Refund		20.00	230,640.26
10/13/2017	3927	WILLIAM WHISNANT	Decal Refund		20.00	230,620.26
10/13/2017	ACH10132017	Paychex	P/R Fees		65.50	230,554.76
10/13/2017	ACH10132017	Paychex	9/25-10/8 - P/R		73.44	230,481.32
10/13/2017	10146DD	Robyn Davis	9/25-10/8 - P/R		443.28	230,038.04

# PALMS OF TERRA CEIA BAY

## Check Register

FY2018

Date	Ref #	Vendor Name	Memo	Deposits	Disbursements	Balance
10/17/2017					8,070.54	221,967.50
10/20/2017	3928	BOYD INSURANCE & INVESTMENT SERVICES, INC	FY2018 Insurance			
10/20/2017	3929	BUSINESS OBSERVER	Legal Ad		76.50	221,891.00
10/20/2017	3930	Robyn Davis	Wireless Security Camera		199.99	221,691.01
10/20/2017	3931	VENTURESIN.COM, INC.	Web Site Hosting - October		80.00	221,611.01
10/25/2017	ACH102517	FLORIDA POWER AND LIGHT	Electricity		819.59	220,791.42
10/27/2017	ACH10272017	Paychex	P/R Fees		57.28	220,734.14
10/27/2017	10148DD	Barbara Gard	BOS Mtg - 10/10/17		184.70	220,549.44
10/27/2017	10150DD	Bradford Smith	BOS Mtg - 10/10/17		184.70	220,364.74
10/27/2017	10152	CHARLES WEIDNER	BOS Mtg - 10/10/17		184.70	220,180.04
10/27/2017	10151DD	JOE VARADY	BOS Mtg - 10/10/17		184.70	219,995.34
10/27/2017	10149DD	JUDITH O'CONNOR	BOS Mtg - 10/10/17		183.87	219,811.47
10/27/2017	ACH10272017	Paychex	10/9-10/22/17 - P/R		227.27	219,584.20
10/27/2017	10147DD	Robyn Davis	10/9-10/22/17 - P/R		443.28	219,140.92
10/30/2017	3932	BRIGHT HOUSE NETWORKS	10/27-11/26 - Internet/Phone		163.42	218,977.50
10/30/2017	3933	Cherokee, Inc	Repair Column at Front Gate/Paint/Boards c		2,475.00	216,502.50
10/30/2017	3934	DELUXE BUSINESS	Checks		209.64	216,292.86
10/30/2017	3935	Dye, Deitrich, Petruff & St. Paul, P.L.	Legal Svcs - September		3,719.25	212,573.61
10/30/2017	3936	FLORIDA DEPT OF ECONOMIC OPPORTUNIT	Annual Filing - FY 2018		175.00	212,398.61
10/30/2017	3937	Russell Kitching Lawn Services, Inc.	Check VOIDED		0.00	212,398.61
10/30/2017	3938	Russell Kitching Lawn Services, Inc.	Landscape Maint - Jul/Oct Storm Clean Up		5,875.00	206,523.61
10/31/2017		Manatee County	Deposit	1,141.89		207,665.50
<b>Balance as of 10/31/2017</b>				<b>1,141.89</b>	<b>33,853.61</b>	<b>202,915.50</b>
11/01/2017	3939	DPFG MANAGEMENT & CONSULTING, LLC	CDD Mgmt - November		4,750.00	198,165.50
11/01/2017		BB&T	Service Charge		5.00	198,160.50
11/02/2017		Manatee County	Tax Collection - Excess Fees FY 2017	1,012.70		199,173.20
11/06/2017			Deposit	437.62		199,610.82
11/10/2017	ACH11102017	Paychex	P/R Fees		55.50	199,555.32
11/10/2017	ACH11102017	Paychex	10/23-11/5/17 P/R		73.44	199,481.88
11/10/2017	10153DD	Robyn Davis	10/23-11/5/17 P/R		443.28	199,038.60
11/13/2017	3942	CITY OF PALMETTO	9/29-10/30 - Water		56.37	198,982.23
11/13/2017	3943	Intechgrate Systems	Tech Support		255.50	198,726.73
11/13/2017	3944	JOHN PEDONE	Decal Refund		20.00	198,706.73
11/13/2017	3945	LUMAR'S CLEANING	Gatehouse Cleaning - October		100.00	198,606.73
11/13/2017	3947	STANTEC CONSULTING SERVICES INC.	Environmental Svcs		3,000.00	195,606.73
11/13/2017	3948	THE LAKE DOCTORS	Lake & Pond Maint - November		530.00	195,076.73
11/13/2017	3949	VENTURESIN.COM, INC.	Web Site Hosting - November		80.00	194,996.73
11/14/2017	3950	ACCESS	11/1-11/30 - Storage		32.98	194,963.75
11/14/2017	3951	LUMAR'S CLEANING	Gatehouse Cleaning - November		100.00	194,863.75
11/14/2017	3952	TEM SYSTEMS, INC	Repair Exit Camera		283.70	194,580.05
11/14/2017	3953	LAW OFFICE OF ROBERT K. LINCOLN, P.A.	Legal Svcs - August		970.00	193,610.05
11/17/2017		Manatee County	Deposit	4,912.55		198,522.60
11/20/2017	3954	TEM SYSTEMS, INC	Bar Code Labels (50%)		408.75	198,113.85
11/22/2017	3955	STANTEC CONSULTING SERVICES INC.	Mangrove Trimming/Est Trimming		7,225.00	190,888.85
11/24/2017		Manatee County	Deposit	49,924.78		240,813.63
11/24/2017	ACGH1124201	Paychex	P/R Fee		117.28	240,696.35
11/24/2017	10155DD	Barbara Gard	BOS Mtg 11/21/17		184.70	240,511.65
11/24/2017	10157DD	Bradford Smith	BOS Mtg 11/21/17		184.70	240,326.95
11/24/2017	10159	CHARLES WEIDNER	BOS Mtg 11/21/17		184.70	240,142.25
11/24/2017	10258DD	JOE VARADY	BOS Mtg 11/21/17		184.70	239,957.55
11/24/2017	10156DD	JUDITH O'CONNOR	BOS Mtg 11/21/17		183.87	239,773.68
11/24/2017	ACH11242017	Paychex	11/5-11/19 - R. Davis & BOS Mtg		227.27	239,546.41
11/24/2017	10154DD	Robyn Davis	11/5-11/19 R. Davis P/R		443.28	239,103.13
11/28/2017	ACH11282017	FLORIDA POWER AND LIGHT	Electricity		829.35	238,273.78
11/29/2017	3956	ACCESS	8/1-8/31 - Storage		32.98	238,240.80
11/29/2017	3957	BRIGHT HOUSE NETWORKS	11/27-12/26 - Internet/Telephone		163.42	238,077.38
11/29/2017	3958	Dye, Deitrich, Petruff & St. Paul, P.L.	Legal Svcs - October		720.00	237,357.38
11/29/2017	3959	JACQUES PANET-RAYMOND	Decal Refund		20.00	237,337.38
11/29/2017	3960	JAYMAN ENTERPRISES, LLC	Gatehouse - Paint		675.00	236,662.38
11/29/2017	3961	Nick Tsantles	Paint Columns on Gate House		300.00	236,362.38
11/29/2017	3962	Russell Kitching Lawn Services, Inc.	Landscape Maint - November		1,940.00	234,422.38
11/29/2017	3963	BLINDS & DESIGNS OF FLORIDA	Blinds - Gatehouse		204.00	234,218.38
11/30/2017			Deposit	405.00		234,623.38
11/01/2017	3941	Palms of Terra Ceia Bay	12 MO CD 2		100,000.00	134,623.38
<b>Balance as of 11/30/2017</b>				<b>56,692.65</b>	<b>124,984.77</b>	<b>134,623.38</b>





861-05-01-00 20464 49 C 001 30 S 66 002  
 PALMS OF TERRA CEIA BAY COMM DEV DIST  
 OPERATING ACCT  
 2300 TERRA CEIA BAY BLVD  
 PALMETTO FL 34221-5900

# Your account statement

For 11/30/2017

## Contact us



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 (800) 226-5228

### Small Business Saturday

BB&T will once again support our clients by promoting Small Business Saturday on Nov. 25. Keep an eye out for our social media posts as we encourage our followers to #Shopsmall this holiday season. We appreciate you being a BB&T client and wish you the best as you close out what we hope is a successful 2017. We also look forward to continuing to support your business as you grow in the coming year.

BB&T, Member FDIC.

#### ■ BASIC PUBLIC FUND CHECKING 0005-1111-1111

#### Account summary

Your previous balance as of 10/31/2017	\$217,337.50
Checks	- 131,574.30
Other withdrawals, debits and service charges	- 2,932.37
Deposits, credits and interest	+ 56,692.65
Your new balance as of 11/30/2017	= \$139,523.48

#### Checks

DATE	CHECK #	AMOUNT(\$)
11/08	3872	20.00
11/13	3873	20.00
11/30	*3877	20.00
11/08	*3887	20.00
11/06	3888	20.00
11/02	3889	20.00
11/01	*3892	60.00
11/01	3893	20.00
11/06	*3895	40.00
11/07	3896	60.00
11/27	*3899	60.00
11/15	*3902	20.00
11/24	3903	20.00
11/21	3904	60.00
11/09	*3906	20.00
11/13	*3908	20.00
11/06	*3910	20.00

DATE	CHECK #	AMOUNT(\$)
11/06	*3912	40.00
11/14	*3916	20.00
11/06	3917	40.00
11/02	3918	20.00
11/21	*3920	20.00
11/07	3921	20.00
11/08	3922	20.00
11/06	3923	40.00
11/17	3924	20.00
11/15	*3930	199.99
11/03	*3932	163.42
11/03	3933	2,475.00
11/06	3934	209.64
11/07	3935	3,719.25
11/08	3936	175.00
11/07	*3938	5,875.00

DATE	CHECK #	AMOUNT(\$)
11/01	3939	4,750.00
11/01	*3941	100,000.00
11/17	3942	56.37
11/16	3943	255.50
11/17	3944	20.00
11/22	3945	100.00
11/17	*3947	3,000.00
11/16	3948	530.00
11/20	3949	80.00
11/20	3950	32.98
11/20	3951	100.00
11/20	3952	283.70
11/21	3953	970.00
11/27	3954	408.75
11/30	3955	7,225.00
11/01	*10152	184.70

\* indicates a skip in sequential check numbers above this item

Total checks = \$131,574.30

■ BASIC PUBLIC FUND CHECKING 0000 (continued)

**Other withdrawals, debits and service charges**

DATE	DESCRIPTION	AMOUNT(\$)
11/01	BUS ONLINE MANAGE USERS FEE 7261	5.00
11/09	ACH CORP DEBIT PAYROLL PAYCHEX INC. PALMS OF TERRA CEIA BA	443.28
11/10	ACH CORP DEBIT INVOICE PAYCHEX EIB PALMS OF TERRA CEIA BA	55.50
11/10	ACH CORP DEBIT TAXES PAYCHEX TPS PALMS OF TERRA CEIA BA	73.44
11/24	ACH CORP DEBIT TAXES PAYCHEX TPS PALMS OF TERRA CEIA BA	227.27
11/24	ACH CORP DEBIT PAYROLL PAYCHEX INC. PALMS OF TERRA CEIA BA	1,181.25
11/27	ACH CORP DEBIT INVOICE PAYCHEX EIB PALMS OF TERRA CEIA BA	117.28
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	13.04
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	18.96
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	20.16
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	54.97
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	58.92
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	92.61
11/28	ELEC PYMT FPL DIRECT DEBIT PPDA PALMS OF TERRA CEIA BA	570.69
Total other withdrawals, debits and service charges		= \$2,932.37

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
11/06	DEPOSIT	437.62
11/09	DEPOSIT	1,012.70
11/17	DEPOSIT	405.00
11/17	A/P EFT MAN CO TAX COLL 2678 PALMS OF TERRA CEIA	4,912.55
11/24	A/P EFT MAN CO TAX COLL 2678 PALMS OF TERRA CEIA	49,924.78
Total deposits, credits and interest		= \$56,692.65

**We heard your feedback, and we're reintroducing the combined balance qualifier!**

We appreciate the feedback we received about the recent account qualifier changes and are pleased to announce effective Oct. 1, 2017, we're adding the combined balance qualifier back to our list of ways you can avoid the \$12 monthly maintenance fee for BB&T Business Value 200 and Basic Public Fund Checking accounts.

And you only need to meet one of the qualifiers below to avoid the monthly maintenance fee.

- Maintain \$1,500 average monthly balance in Business Value 200 or Basic Public Fund checking
- Maintain \$6,000 combined average monthly balances in checking accounts (business/public fund/personal), money market savings accounts (business/public fund/personal) and/or outstanding balances on business/personal BB&T credit cards<sup>1</sup> (**reintroduced combined balance qualifier**)
- Use your BB&T business debit card and/or business credit card to make at least \$1,000 in eligible purchases each month<sup>2</sup>
- Make a qualifying transaction from a BB&T Merchant Services account<sup>3</sup>

Thanks again for sharing your opinions. We truly want to help you achieve your financial goals, and we sincerely value your feedback and your business.

If you have any questions, please contact your local financial center representative or call BB&T Phone24 at 800-BANK BBT (800-226-5228), 6 a.m. to midnight, seven days a week. Thank you for banking with BB&T.

Branch Banking and Trust, Member FDIC

<sup>1</sup> BB&T credit cards are subject to business type and credit approval.

<sup>2</sup> BB&T debit cards are automatically available for BB&T business checking accounts. BB&T business credit cards are subject to credit approval. The qualifying credit cards are BB&T Visa® Business and BB&T Visa® Signature Business. Eligible purchase amount threshold is calculated as follows: the business debit card purchase amount (returns will reduce the purchase amount) from the activity on your last deposit statement combined with the business credit card purchase amount (balance owed) from your last credit card statement. The following transactions performed on debit and/or credit cards do not apply: a) ATM b) refunds, returns or other adjustments c) cash advances or purchases of cash-like items, such as money orders, official checks, traveler's checks, access checks and foreign currency d) balance transfers and convenience checks e) fees of any kind such as cash advance fees, balance transfer fees, late payment fees, annual fees, over-limit fees, foreign transaction fees, insurance charges, returned check fees, enrollment fees, nonsufficient funds (NSF) fees and related service and unauthorized charges.

<sup>3</sup> A BB&T Merchant Services qualifying transaction is a payment card settlement (e.g., Visa®, MasterCard®, American Express® or Discover®) from a BB&T Merchant account deposited to a linked BB&T checking account at least once during the monthly statement cycle.



861-05-01-00 20464 0 C 001 30 S 66 002  
 PALMS OF TERRA CEIA BAY COMM DEV DIST  
 MONEY MARKET ACCT  
 2300 TERRA CEIA BAY BLVD  
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# Your account statement

For 11/30/2017

## Contact us



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 (800) 226-5228

### Small Business Saturday

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BB&T, Member FDIC.

#### ■ PUBLIC FUND MONEY RATE SAVINGS 00001 ~~XXXXXXXXXX~~

#### Account summary

Your previous balance as of 10/31/2017	\$122,160.29
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 1.00
Your new balance as of 11/30/2017	= \$122,161.29

#### Interest summary

Interest paid this statement period	\$1.00
2017 interest paid year-to-date	\$11.18
Interest rate	0.01%
Annual percentage yield (APY) earned	0.01%

#### Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
11/30	INTEREST PAYMENT	1.00
Total deposits, credits and interest		= \$1.00

**EXHIBIT 3.**



Corporate Offices  
3543 State Rd. 419  
Winter Springs, FL 32708  
(407) 327-1080  
1-800-666-LAKE  
FAX (407) 327-7930  
[www.lakedoctors.com](http://www.lakedoctors.com)

Palms of Terra Ceia

Novembers report

Lake 1



Treated for grasses and weeds. Water is clear.

Lake 2



Treated for grasses and weeds. Water is clear in color.

Lake 3



Treated for grasses and weeds. Water color is clear.

Lake 4



Treated for weeds algae and under water weeds. Water is clear.

Lake 5



Treated for grasses and weeds. Water is clear.

Lake 6



Treated for grasses and weeds. Water is clear.

Lake 7



Treated for grasses and algae. Water is clear.

Lake 8



Treated for grasses and under water weeds. Water is clear.



Lake 9



Treated for grasses and weeds. Water is clear.

Lake 10



Treated for grasses and weeds, also for little algae. Water is clear.



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Municipal District Services  
Development Impact Fee  
Redevelopment District  
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CDD Management Services  
Look Back Diagnostic Review  
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F: (949) 388-9272

**Sacramento, CA**

4380 Auburn Blvd.  
Sacramento, CA 95841  
P: (916) 480-0305  
F: (916) 480-0499

**Las Vegas, NV**

3277 E. Warm Springs Road,  
Suite 100  
Las Vegas, NV 89120  
P: (702) 478-9277  
F: (702) 629-5497

**Boise, ID**

950 West Bannock, 11th Floor  
Boise, ID 83702  
P: (208) 319-3576  
F: (208) 439-7339

**Phoenix, AZ**

3302 East Indian School Road  
Phoenix, AZ 85018  
P: (602) 381-3226  
F: (602) 381-1203

**Austin, TX**

8140 Exchange Drive  
Austin, TX 78754  
P: (512) 732-0295  
F: (512) 732-0297

**Orlando, FL**

1060 Maitland Center Commons,  
Suite 340  
Maitland, FL 32751  
P: (321) 263-0132  
F: (321) 263-0136

**Tampa, FL**

15310 Amberly Drive, Suite 175  
Tampa, FL 33647  
P: (813) 374-9104  
F: (813) 374-9106

**Research Triangle, NC**

1340 Environ Way, Suite 328  
Chapel Hill, NC 27517  
P: (919) 321-0232  
F: (919) 869-2508

**Charleston, SC**

4000 S. Faber Place Drive, Suite 300  
N. Charleston, SC 29405  
P: (843) 277-0021  
F: (919) 869-2508