Live Oak Lake
Community Development District

Agenda

October 15, 2026

AGENDA

Live Oak Lake

Community Development District

219 E. Livingston St., Orlando, FL 32801
Phone: 407-841-5524

October 8, 2026

Board of Supervisors
Live Oak Lake
Community Development District

Dear Board Members:

The regular meeting of the Board of Supervisors of Live Oak Lake Community Development District will be held **Thursday, October 15, 2026, at 2:00 PM at the Twin Lakes Clubhouse, 4921 Twin Lakes Blvd., St. Cloud, Fl 34772.**

Those members of the public wishing to attend the meeting can do so using the information below:

Zoom Video Link: https://us06web.zoom.us/j/87246314015
Zoom Call-In Information: 1-305-224-1968
Webinar ID: 872 4631 4015

Board of Supervisors Meeting

1. Roll Call
2. Public Comment Period
3. Consent Agenda
    A. Approval of Minutes of the August 20, 2026, Board of Supervisors Meeting
    B. Approval of Check Register
4. Organizational Matters
    A. Consideration of Resolution 2027-01 Appointing Christine Wells as Assistant Secretary
5. Items relating to the Series 2020 Project & Series 2020 Bonds:
    A. Memo from District Counsel
    B. Presentation of the Engineer's Report on Remaining Series 2020 Project Improvements
    C. District Engineer Certificate of Series 2020 Project Partial Completion Status
    D. Review and Consideration of Partial Assignment & Consent of Financing Documents and Direct Collection Agreement (Series 202 Bonds- Ph. 5 & 6) by NLV & Pulte, and Joined by the District
6. Ratification of $3,500 Urgent Midge Treatment Service with Aquatic Weed Management

7. Review of Proposals Received for Pond Maintenance and Midge Management Services
    A. Aquatic Weed Management
    B. The Lake Doctors
    C. Premier Lakes
    D. Solitude Lake Management
    E. Steadfast Alliance
    F. Sunshine Land Management
8. Discussion of Fence Installation Behind 5032 Gardenrow Drive
    A. Memo to Board regarding Form Encroachment Agreement
    B. Consideration of Encroachment Agreement (5032 Gardenrow Drive)
9. Presentation of Series 2016 Arbitrage Rebate Report
10. Consideration of Proposal for Series 2016 Arbitrage Rebate Services
11. Staff Reports
    A. Attorney
    B. Engineer
    C. Field Manager's Report
    D. District Manager's Report
        i. Presentation of Balance Sheet
12. Other Business
13. Supervisors Requests
14. Adjournment

SECTION III

SECTION A

MINUTES OF MEETING
LIVE OAK LAKE
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Live Oak Lake Community Development District was held on Thursday, **August 20, 2026,** at 2:01 p.m. at the Twin Lakes Clubhouse, 49231 Twin Lakes Blvd., St. Cloud, Florida.

Present and constituting a quorum:

Ned Bowman	Chairman
Linda Warner	Vice Chairman
Bob Holesko	Assistant Secretary
Andrea Stevens *by Zoom*	Assistant Secretary

Also present were:

Tricia Adams	District Manager, GMS
Christine Wells	District Manager, GMS
Sarah Sandy	District Counsel, Kutak Rock
Nicole Stalder	District Engineer
Ashley Hilyard	Field Services Manager, GMS

FIRST ORDER OF BUSINESS **Roll Call**

Ms. Wells called the meeting to order. Three Board members were present in person constituting a quorum. One Board members were present via Zoom.

SECOND ORDER OF BUSINESS **Public Comment Period**

Ms. Wells opened the meeting with a public comment period.

Resident (Stewart Cohen) asked who was responsible for treating the ponds for midges. It was explained that the CDD's management company had hired a pond treatment company. It was noted that the ponds had not been treated during the past two months. Mr. Cohen discussed the severity of the midge issue. He thanked Jared for responding to his concern immediately. He expressed concern that the midge problem had become significantly worse, stating that residents could not comfortably use their front doors or walk outside without encountering large numbers

of midges. He noted that when he moved into the community approximately three years ago, the midge season generally lasted from April through October, whereas the problem now occurs year-round. Mr. Cohen thanked the CDD for including funding in the current year's budget to address the issue but expressed concern that the current treatment efforts were ineffective and urged the CDD to find a solution. Ms. Wells noted that there will be an update regarding the midges in the field manager's report.

Resident (Ms. Sarita Johnson, 2777 Southland Street) raised a question regarding her trim notice.

THIRD ORDER OF BUSINESS Consent Agenda

A. Approval of Minutes of the July 16, 2026, Board of Supervisors Meeting

B. Approval of Check Register

Ms. Wells presented the consent agenda which included the July 16, 2026, meeting minutes and the check register totaling $84,379.68**.** There were no questions or comments.

On MOTION by Mr. Bowman, seconded by Mr. Holesko, with all in favor, the Consent Agenda, was approved.

FOURTH ORDER OF BUSINESS Consideration of Direct Collection Agreement with Narcoossee Land Ventures, LLC

Ms. Adams presented the proposed direct collection agreement for the Fiscal Year 2027 assessments associated with the remaining undeveloped lands in Phases 5 and 6. She explained that the agreement, prepared by District Counsel, is similar to agreements approved in prior years. District Counsel explained that direct collection allows the District to collect assessments directly from the landowner rather than through the uniform method on the property tax roll. Direct collection provides the District with a more efficient remedy in the event of nonpayment, particularly for undeveloped bulk land, as the District may foreclose on the property rather than relying on tax certificates. The Board discussed that the agreement currently identifies Narcoossee Land Ventures, LLC as the property owner and that the assessments for Fiscal Year 2027 total approximately $279,000. It was noted that Phases 5 and 6 are expected to ultimately be sold to Pulte, with an agreement between Narcoossee Land Ventures and Pulte addressing any outstanding CDD assessments. Staff also reported that the Fiscal Year 2026 assessments were approximately

$202,223 for Narcoossee Land Ventures and $76,824 for Pulte. Following discussion, the Board approved the direct collection agreement.

On MOTION by Mr. Bowman, seconded by Ms. Warner, with all in favor, the Direct Collection Agreement with Narcoossee Land Ventures, LLC, was approved.

FIFTH ORDER OF BUSINESS Staff Reports

A. Attorney

Ms. Sandy had nothing further to report. The Board discussed whether changes to the development plans and lot configurations could result in a future true-up payment related to the bond assessments. Counsel explained that true-up payments may be required if the final platting differs from the development plan used when the bonds were issued and the resulting assessments are insufficient to cover the planned debt service. She noted that the District's review indicated the existing platted phases had sufficient development to support the debt assessments, and no true-up payment was currently due. The Board also discussed potential changes to the lot configuration in Phase 4 and the proposed development of Phases 5 and 6. Counsel confirmed that Phase 4 has already been finally platted and that the District had not been informed of any plans to replat it. She further noted that Phases 5 and 6 have not yet been finally platted and that Pulte/Del Webb does not currently own the property, although it is under contract. Therefore, final unit counts and any potential impact on assessments for those phases are not yet known.

B. Engineer

i. Review of District Stormwater Report

Ms. Stalder noted that the annual stormwater inspection report was included in the agenda packet and that the maintenance items identified as higher priority had been provided to the Field Services Manager for proposals and corrective action. A Board member requested that staff contact the City of St. Cloud's City Engineer to determine whether the city's stormwater reporting requirements and Dewberry's reporting overlap with the District's reporting requirements and whether any cost savings could be achieved. The Board approved a motion directing staff to make that inquiry. The Board then approved the annual stormwater inspection report.

On MOTION by Mr. Bowman, seconded by Ms. Warner with all in favor, the District Stormwater Report, was approved.

ii. Consideration of Work Authorization 2026-3

Ms. Adams presented Work Authorization 2026-03 for general engineering services in the amount of $10,000 for Fiscal Year 2027. It was clarified that the authorization covers general engineering services, Board meeting attendance, and other activities directed by the Board and is separate from the annual stormwater inspection. The authorization is on a time-and-materials basis and would remain in effect through the following fiscal year. After discussion regarding adding a not-to-exceed limitation, the Board member withdrew the motion to postpone consideration and made a motion to approve the work authorization as proposed.

On MOTION by Mr. Bowman, seconded by Mr. Holesko, with all in favor, Work Authorization 2026-3, was approved.

Ms. Stalder stated that the City of St. Cloud typically inspects stormwater ponds; however, the stormwater ponds within Twin Lakes are private and gated. She agreed to verify with the city whether it conducts inspections and reporting for the Twin Lakes ponds. A Board member noted that city staff had previously advised the HOA that the ponds are inspected and reported to the state because the community is within St. Cloud and requested that District staff clarify the city's reporting requirements. A copy of the city's stormwater inspection report, if available, will be provided to staff to compare its findings with the District's report and determine whether deficiencies, including blocked outfalls, are being addressed.

C. Field Manager's Report

Ms. Hilyard reported that during the past month, the Pond 4 fountain was transferred to Pond 2, and the Pond 2 power control box was repurposed to replace the damaged box at Pond 5. All ponds received weekly algae, lakeweed, and shoreline weed treatments, and a property-wide shoreline trash collection was completed. Plant enhancements for the Reserve monument signs and boulevard planter pots were scheduled, with the planter pots completed and the remaining monument signs expected to be completed the following day. A detailed landscape maintenance review was also conducted with the landscaper, identifying smaller items requiring attention,

which were expected to be addressed within the next two days. Following the Engineer's report, a task list was provided to the landscape team addressing items such as clearing vegetation from stormwater inlets and installing sod and soil for structural support, while alternate vendors are being explored for necessary corrective structural measures. Ms. Hilyard further reported that alternate aerator options would be reviewed at the September meeting. Discussion also addressed irrigation and maintenance responsibilities for the magnolia trees along Nolte Road. Ms. Hilyard stated that the CDD maintains the irrigation in that area and that the landscape company would inspect the trees to determine whether treatment, irrigation adjustments, or nutrients were needed. It was clarified that certain property is owned by Osceola County, while the CDD has a maintenance obligation under an interlocal agreement, primarily for landscape improvements. Staff agreed to further review the agreement and property boundaries to clarify the respective ownership and maintenance responsibilities. Ms. Hilyard reported that the landscape in the planter pot had been installed and the irrigation converted from drip lines to sprinkler heads for better coverage. Palm trimming is scheduled for the second week of September, with annuals to be installed in front of the reserve monument signs. Two failed oak trees on Bes Road will also be replaced. Staff is addressing overgrown landscaping at the northeast corner of Nolte and Twin Lakes Boulevard, where there had been confusion regarding maintenance responsibility.

Ms. Hilyard also provided an update on midge treatments. The July treatment was not completed because the manufacturer experienced supply issues with the usual skeeter treatment. The vendor attempted to locate the product through alternate distributors and ultimately used Mosquito Barrier, a garlic-based treatment, as a substitute. The treatment was effective and was applied on Friday, August 14. The supply issue has since been resolved, and the vendor expects to resume the regular skeeter treatment on a monthly basis. The vendor was also instructed to ensure treatment is applied to both sides of the pond at Redblush moving forward.

Ms. Warner expressed significant concerns regarding the ongoing midge problem and proposed developing a comprehensive integrated lake management plan focused on addressing midge larvae and the organic sediment and nutrients contributing to breeding. Her proposal included submerged aeration, biological treatments, additional fisheries management, and other measures intended to reduce the midge population over the long term rather than relying solely on chemical spraying. She requested that staff obtain proposals from qualified firms and begin evaluating these options immediately.

The Board discussed implementing the proposal through an RFP and considered beginning with one pond as a proof of concept before expanding the program to additional ponds. The proposed scope could include sediment and larval baseline testing, submerged bottom-diffused aeration, biological nutrient reduction, targeted biolarvicides, and supplemental fisheries management. District staff and counsel discussed the $195,000 public-bid threshold and whether installation and ongoing maintenance should be addressed separately. Staff also explained that the District had previously experimented with different midge-control methods, including Clark's adulticide and larvicide treatment and the current garlic-oil treatment. The Board had also considered aerators, littoral plantings, and Gambusia. Staff cautioned that fisheries management must be carefully coordinated, noting that bass had consumed the Gambusia previously introduced. The Board agreed that additional action was necessary due to the severity of the midge problem, and the proposed motion was opened for public comment before a vote.

Resident (Mr. Wagnor) expressed concern regarding conflicting information about the pond fish population and whether bass were consuming other fish. He asked whether there was an appropriate authority that could provide definitive guidance before the District takes further action. He expressed frustration that the issue has continued without resolution. The Board also noted concerns regarding the lapse in pond treatment for 60 days.

Resident (Chris Ryan) questioned the effectiveness of the garlic spread treatment before the District commits to a multi-million-dollar solution. Staff explained that feedback has been mixed, with some areas experiencing relief while others continue to have dense midge populations. There is currently no quantitative data measuring the reduction in midges, and the reported results are primarily anecdotal and qualitative. The Board and residents discussed concerns regarding ponds without aerators and the potential cost of installing aeration systems throughout the community. Mr. Ryan noted that his pond had not been treated since March and that the lack of treatment for approximately 60 days had significantly impacted residents' quality of life. He questioned whether additional funds should be committed before the Board evaluates the effectiveness of the current treatment and considers a proposal for further action. Ms. Adams explained that the University of Florida research identifies larvicide and adulticide treatments as the gold-standard approach for midge control, targeting both midge larvae and adults. She noted that stormwater ponds naturally contain algae, sediment, and runoff contaminants that create favorable breeding conditions for midges. The District expanded its treatment program in October

using the recommended larvicide and adulticide treatments; however, residents continued to report significant midge activity. The District subsequently transitioned to a newer, less expensive treatment based on anecdotal reports of improved effectiveness. A supply issue prevented treatment in July, which exacerbated the midge problem and brought the issue back to a critical level. Mr. Ryan emphasized that residents need relief from the large swarms of midges affecting their properties.

Resident (Mr. Santana) expressed concerns regarding the current pond treatment method, noting that the product appears to be applied from the shoreline using canisters and may not adequately reach the center of the ponds, particularly when wind affects the application. It was stated that the vendor had been advised to apply the treatment from both sides of the ponds. It was noted that the previous spray treatment appeared to be more effective. A question was raised whether mosquito spraying services and related notifications from the County could be reinstated. Staff noted that mosquito control is a county service and that the transition involving St. Cloud may be affecting the service.

Resident (Michael Harmony) expressed concern about the potential cost of a large-scale midge mitigation project and the possibility of increased CDD fees. He stated that he and his wife moved into the community in March and do not live on a lake or pond and have not experienced significant midge issues at their property. Mr. Harmony requested that, if a multimillion-dollar project is pursued, consideration be given to assessing the costs only to residents who directly benefit from the improvements rather than the entire community. He compared the proposal to funding amenities that some residents do not use and stated that he does not believe he should be responsible for increased fees for an improvement that does not benefit his property. Mr. Harmony acknowledged the significant quality-of-life concerns expressed by residents experiencing severe midge problems and stated that the current mitigation efforts do not appear to be effective. He urged the Board to remain within applicable guidelines and, if increased fees are necessary, reconsider how the costs are allocated.

A resident reported that midge activity has become significantly worse this year compared with previous years. He stated that the midges enter his garage and vehicle and have made it difficult to leave his home. He also raised concerns about excessive vegetation around the pond shoreline. It was explained that some of the vegetation was planted to provide cover for fish and protection from bass; however, residents noted that the vegetation has become overgrown and may

need to be trimmed. The resident also recalled that pond spraying and pellet treatments had been conducted in the past and appeared to be effective.

Resident (John Lister) asked for clarification regarding the proposed RFP and potential midge treatment costs. He understood that the RFP would provide an overall budget estimate for addressing the issue across the District's 23 lakes, but that the Board would initially use the information to determine the cost of treating a specific area as a proof of concept rather than committing to the full amount. He asked whether the Board would be able to provide residents with an estimate of the potential assessment impact for both the initial treatment and any future expansion, noting that successful treatment in one area could lead residents in other affected areas to request similar treatment. The Board explained that once RFP responses and pricing are received, it could evaluate the total cost, determine an implementation timeframe, and potentially spread the work over two to four years based on the budget and anticipated impact to individual properties. Mr. Lister also expressed concern that all property owners may share in the cost, including those who are not directly affected by the midge problem. He further expressed concern that the community had gone approximately 60 days without treatment and stated that the Board should promptly address the issue if the current vendor is unable to fulfill its contract.

Resident (Sarita Johnson) expressed concern about ensuring a fair process and stated that the Board should consider multiple perspectives and information rather than relying on a single individual's statement when evaluating the issue.

A resident questioned whether the midge issue was a new problem, noting that they had lived in the community since November without experiencing significant issues until the previous treatment contract was canceled in March. The resident suggested returning to the prior treatment approach. The Board explained that a new contract was initiated to treat all ponds, and the initial results appeared to reduce the midge population. However, treatment had stopped for approximately 60 days, during which time the midge population increased significantly. The Board stated that its primary concern was determining the most effective and cost-efficient treatment approach for the community. It was further noted that the previous contractor had treated the ponds using methods in addition to garlic treatment, and while some ponds had been successfully controlled, Meadow Edge had historically remained problematic. A resident also shared that they had lived near Twin Lakes for approximately five years without experiencing similar midge issues

and suggested returning to the previous pond-spraying approach. The Board noted that several companies were being considered under the proposal.

Resident (Gary Steiner) stated that although he does not live directly on a pond, he intentionally chose a property across the street from a pond and has experienced significant midge problems during his three years in the community. He reported that the midge activity has been severe enough that he cannot comfortably open his front door or use his car without insects following him into the garage. He stated that the garlic treatment appeared to work well from the beginning of the year through approximately March or April, but that the treatment has been less effective during the past two months, possibly due to inconsistent application. He expressed concern that the midges return quickly after treatment and stated that additional action is needed. He questioned whether the garlic treatment may be losing its effectiveness or whether midge populations from other ponds could be contributing to the problem. He also asked whether residents around the four main ponds in Phase 1 are experiencing similar midge problems.

Resident (John Lister) stated that when they moved into the community in 2018, during the construction period, there were significant midge issues, including difficulty being outside or opening doors. The problem subsided within a couple of years as construction was completed, although some midges remain. The resident noted that future construction in other areas, including Phases 3 and 6, may temporarily disturb the ground and cause an increase in midge activity. However, they believed the impact would likely decrease over time and would not be as severe as the issues currently experienced around certain ponds. The resident also discussed the fountains and clarified that the existing fountains do not aerate the ponds; they simply circulate/move the water.

A discussion was held regarding the expected aging of the ponds and whether nutrient levels associated with midge activity would naturally decline as the ponds reach approximately seven to ten years of age. Staff advised that this information would need to be researched and supported by an expert. Ms. Adams noted that University of Florida experts may be available to provide a presentation to the Board regarding midge treatment options and research. The Board also discussed the effectiveness of the current chemical treatment and whether treatment should continue while the ponds mature rather than investing approximately $100,000 in aerators that may become unnecessary if midge activity declines naturally.

The Board discussed obtaining additional information through a phased RFP process, including chemical/larvicide treatments, alternative treatment options, fisheries and fish stocking, and aeration. The motion was modified to have Supervisor Warner work with staff to develop the RFP proposal and bring it back to the Board for consideration at the September meeting. The modification was approved.

**Supervisor Stevens left the meeting and future Board action will not include her participation.*

On MOTION by Ms. Warner, seconded by Mr. Holesko, with all in favor, Work with Staff and Supervisor Warner on an RFP for Midge Control Treatment Options – Bring Back to the Board for Consideration at the September Board of Supervisor Meeting, was approved.

The Board brought the discussion back to public comments.

Resident (Fred Wesenberg) asked who is responsible for the drainage easement located directly behind Yellow Brick Road. Staff asked Mr. Wesenberg to get with Ms. Hilyard immediately following the meeting so she can provide him with the property record information.

A resident suggested that, when the RFP for the pond treatment project is developed, the District consider selecting an additional pond with significant midge activity as a control pond. The resident proposed treating one pond while leaving the other untreated and comparing the results over approximately 60 days. The Board indicated that this could be considered as part of the recommendations brought back to the Board.

Resident (Cynthia Hudson) asked Ms. Hilyard whether the four planters located at each end of the bridge were included in the planned maintenance of the planters along the main boulevard. Staff indicated that there is a section of planters at the front entrance and agreed to coordinate with Ms. Hilyard after the meeting to inspect the bridge planters and determine the appropriate maintenance assignment.

A resident asked whether the CDD assessment is associated with a 30-year bond obligation and how the resulting debt service is allocated among property owners. Specifically, the resident asked whether each property owner pays the same amount or whether the assessment is based on factors such as lot size or the benefit received by the property. Ms. Adams explained that CDD assessments consist of two components: debt service and operations and maintenance (O&M). The

debt service assessment repays the bonds issued to fund community infrastructure and is generally associated with a 30-year bond term. The District has two bond issues, one issued in 2016 and another in 2020, with the applicable debt assessment ending when the respective bond is paid off. Property owners may also have the option to pay their debt assessment in a lump sum rather than through annual assessments. Ms. Adams further explained that the O&M assessment funds the ongoing maintenance of CDD infrastructure and property, including stormwater ponds, and is established through the District's annual budget. Both the debt service and O&M assessments are non-ad valorem assessments appearing on the property tax bill. Ms. Adams as well as Ms. Sandy clarified that the O&M and debt assessments are not necessarily equal for every property**;** the applicable debt assessment depends on the bond issue and the benefit received from the related improvements, and the assessments may vary based on lot size. The Board noted that, as an elected body, it must follow applicable state procurement requirements and cannot immediately hire a contractor outside the required process. The Board also discussed the possibility of authorizing a one-time treatment using Clark as an immediate measure. Staff advised that this would require an agreement and could take at least a couple of weeks, as Clark is not currently a contracted service provider. Staff further noted that Clark treatment was not considered effective in the past because it primarily kills adult midges that are currently flying and does not address the underlying causes of the problem.

D. District Manager's Report

i. Presentation of Balance Sheet

Ms. Wells reported that the agenda packet included unaudited financial statements through July 31, 2026, which were presented for informational purposes. Operation and maintenance fees were approximately 94.2% collected, and no Board action was required. A Board member requested that paper copies of the construction plans submitted by Dewberry, referenced on page 61, be provided to all Board members because the plans were difficult to view clearly on the screen. District staff agreed to provide paper copies.

SIXTH ORDER OF BUSINESS Other Business

The Board discussed several resident and maintenance-related matters. It was reported that the previously discussed duck with an inability to fly had been addressed, possibly by the HOA.

A stork, referred to as "Queenie," was also noted to have a broken wing and was observed walking around the community.

The Board discussed the scope of services provided by Solitude, including catch basin treatment and pond maintenance. District management confirmed that the catch basin treatment had already been completed and that the pond relocation work had been completed several weeks earlier and was included in the agenda materials. The Board also discussed lily pads in the pond. Solitude explained that its routine treatment focuses on nuisance vegetation and that lily pads are not considered nuisance vegetation and can assist with nutrient uptake in the water. It was clarified that removal of the lily pads could be addressed with Solitude if requested by the Board. The Board also discussed trash and debris in the ponds. District management explained that Solitude's scope of services is primarily focused on water treatment and that its staff may perform minor trash pickup along the pond banks when encountered during routine work. Larger amounts of debris or material requiring work in the water would need to be scheduled separately through the District's maintenance team. The Board discussed the need to clarify Solitude's specific scope of work and address ongoing debris in the ponds.

SEVENTH ORDER OF BUSINESS Supervisor's Requests

A. Discussion of Fence at 5032 Gardenrow Drive

B. Discussion of Fence at 2783 Misweet Avenue

The Board discussed concerns regarding fences and other improvements located on CDD property, including requests involving properties at 5032 Gardenrow Drive and 2783 Misweet Avenue. District staff explained that if improvements were installed on CDD tracts by the HOA and are being maintained by the HOA, the District should inventory those improvements and determine an appropriate agreement, such as an encroachment agreement, to clarify ownership, maintenance, insurance, and liability responsibilities. It was clarified that improvements located solely on HOA or private property are HOA matters, while requests to install or connect improvements on CDD property must be brought before the CDD Board for approval. The Board also discussed discrepancies between property lines and existing fence locations and the need to determine where fences are located in relation to CDD, HOA, and private property. Staff noted that the Property Appraiser's website is not a substitute for a survey and that a detailed inventory of all fences throughout the District would require additional field work. The Board requested that District staff review the CDD tracts to identify existing improvements that are not clearly owned

and maintained by the CDD and report the magnitude of the issue. District Counsel agreed to provide a form encroachment agreement and an application process for the Board's consideration at the next meeting, including provisions addressing maintenance and liability for areas between fences and private property. Staff will coordinate to determine whether the inventory and proposed agreement can be included with the agenda for the next meeting. The field manager will review property to identify any improvements on CDD tracts. The public comment period was opened at this time.

A resident requested that District Counsel, as part of her research, also review any applicable laws regarding adjoining property owners tying into an existing fence, including the rights and responsibilities of a property owner when another party connects to or uses their fence.

A resident raised concerns regarding the frequency and extent of mowing around the ponds, noting that some areas were becoming overgrown. The Board explained that the District is working with the HOA to determine property ownership and explore having the HOA's mowing contractor maintain the pond areas at the same time as other HOA-maintained areas. However, as a public entity, the District is subject to state bidding requirements, including obtaining multiple bids and following a closed-bid process. The Board indicated that they are working toward a solution that may also provide cost savings, but the process will take time due to these requirements.

Resident (Michael Harmony) questioned whether the HOA or the CDD was responsible for alligator removal. The Board explained that alligator removal is regulated by the State of Florida through the Statewide Nuisance Alligator Program. Whether an alligator is relocated or removed is determined by the state based on factors such as its size and whether it is considered a nuisance. The CDD does not make that determination, and residents should contact the state regarding alligator removal.

EIGHTH ORDER OF BUSINESS Adjournment

Ms. Adams requested a motion to adjourn the meeting.

On MOTION by Ms. Warner, seconded by Mr. Holesko, with all in favor, the meeting was adjourned.

_____	_____
Secretary / Assistant Secretary	Chairman / Vice Chairman

SECTION B

LIVE OAK LAKE

COMMUNITY DEVELOPMENT DISTRICT

Check Run Summary

October 15, 2026

GENERAL FUND

Date	Check Numbers	Amount
08/20/26	859-861	$8,502.62
09/09/26	862-867	$33,432.12
09/17/26	868-872	$21,535.97
AUTOPAY:		
08/28/26	8034-8036	$15,860.93
Total		**$79,331.64**

CHECK DATE	VEND#	INVOICE DATE	INVOICE	YRMO	DPT ACCT# SUB SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/20/26	00010	8/04/26	94083034	202607	310-51300-42000		*	130.86		
			DELIVERY THRU 07/28/26							
		8/11/26	94164740	202608	310-51300-42000		*	60.11		
			DELIVERY THRU 08/06/26							
						FEDEX			190.97	000859
8/20/26	00001	8/01/26	196	202608	320-53800-34000		*	1,447.08		
			FIELD MGMT 08/26							
		8/01/26	197	202608	310-51300-34000		*	3,647.92		
			MGMT FEE 08/26							
		8/01/26	197	202608	310-51300-35101		*	105.00		
			WEBSITE ADMIN 08/26							
		8/01/26	197	202608	310-51300-35101		*	162.25		
			INFO TECH 08/26							
		8/01/26	197	202608	310-51300-31300		*	450.67		
			DISSEMINATION AGENT SVCS							
		8/01/26	197	202608	310-51300-51000		*	.36		
			OFFICE SUPPLIES 08/26							
		8/01/26	197	202608	310-51300-42000		*	8.92		
			POSTAGE 08/26							
		8/01/26	197	202608	310-51300-42500		*	39.45		
			AMERICAN EXPRESS 08/26							
		8/01/26	197	202608	310-51300-44000		*	200.00		
			TWIN LAKE MEETING ROOM							
						GMS-CENTRAL FLORIDA, LLC			6,061.65	000860
8/20/26	00032	8/06/26	PSI29427	202608	320-53800-46810		*	2,250.00		
			SVCS 08/26							
						SOLITUDE LAKE MANAGEMENT			2,250.00	000861
9/09/26	00006	8/25/26	22500907	202607	310-51300-31100		*	335.00		
			SERVICE THRU 7/31/2026							
						DEWBERRY ENGINEERS INC.			335.00	000862
9/09/26	00010	8/25/26	94356980	202608	310-51300-42000		*	57.76		
			DELIVERIES THRU 8/25/2026							
						FEDEX			57.76	000863
9/09/26	00001	7/31/26	198	202607	320-53800-46800		*	1,980.00		
			POND CLEANUP							
						GMS-CENTRAL FLORIDA, LLC			1,980.00	000864
9/09/26	00033	8/24/26	3793916	202607	310-51300-31500		*	2,298.89		
			LEGAL FEES THRU 7/31/2026							
		8/24/26	3793919	202607	310-51300-31500		*	1,863.00		
			SERIES 20 PROJECT CONSTR.							
						KUTAK ROCK LLP			4,161.89	000865

*** CHECK DATES 08/20/2026 - 09/30/2026 *** LIVE OAK LAKES-GENERAL FUND
BANK B LOL-GENERAL FUND

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
9/09/26	00032	9/02/26	PSI30250	202609	320	53800-46800				*	3,017.22		
			SEPT 26 LAKE MAINTENANCE										
									SOLITUDE LAKE MANAGEMENT			3,017.22	000866
9/09/26	00049	8/31/26	222501	202607	320	53800-35000				*	1,745.58		
			JULY 26 IRR WET CHECKS										
		9/01/26	222813	202609	320	53800-46200				*	22,134.67		
			SEPT 2026 LANDSCAPE MAINT										
									UNITED LAND SERVICES			23,880.25	000867
9/17/26	00006	9/10/26	22502543	202608	310	51300-31100				*	670.00		
			SVCS 08/26										
									DEWBERRY ENGINEERS INC.			670.00	000868
9/17/26	00007	9/15/26	34094	202609	300	15500-10000				*	10,688.00		
			RENEW POLICY 10/26-10/27										
									EGIS INSURANCE ADVISORS, LLC			10,688.00	000869
9/17/26	00010	9/01/26	94454832	202608	310	51300-42000				*	32.96		
			DELIVERY THRU 08/24/26										
		9/08/26	94540932	202608	310	51300-42000				*	85.01		
			DELIVERY THRU 08/28/26										
									FEDEX			117.97	000870
9/17/26	00032	9/01/26	PSI29766	202609	320	53800-46800				*	1,474.00		
			MAINT 09/26										
									SOLITUDE LAKE MANAGEMENT			1,474.00	000871
9/17/26	00049	8/03/26	224393	202606	320	53800-35000				*	1,678.26		
			IRRIGATION REPAIR 06/26										
		9/05/26	224191	202609	320	53800-46210				*	798.88		
			STUMP GRIND 09/26										
		9/05/26	224192	202609	320	53800-46210				*	2,205.66		
			PLANT PROPOSAL 09/26										
		9/05/26	224193	202609	320	53800-46210				*	657.66		
			PLANT PROPOSAL 09/26										
		9/05/26	224195	202609	320	53800-46210				*	3,245.54		
			PLANT PROPOSAL 09/26										
									UNITED LAND SERVICES			8,586.00	000872
									TOTAL FOR BANK B		63,470.71		

*** CHECK DATES 08/20/2026 - 09/30/2026 *** LIVE OAK LAKES-GENERAL FUND
BANK Z LOL-GENERAL FUND ACH

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO... YRMO	DPT ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
8/28/26	00035	8/12/26	02232634	202608	320-53800-43000				*	28.26		
			SERVICE THRU 8/12/2026									
		8/12/26	02232634	202608	320-53800-43000				*	28.71		
			SERVICE THRU 8/12/2026									
		8/12/26	02232634	202608	320-53800-43001				*	3,902.02		
			SERVICE THRU 8/12/2026									
								ORLANDO UTILITIES COMMISSION			3,958.99	008034
8/28/26	00037	8/20/26	62619-08	202608	320-53800-43100				*	11,841.27		
			SERVICE THRU 8/12/2026									
								TOHO WATER AUTHORITY			11,841.27	008035
8/28/26	00037	8/20/26	62746-08	202608	320-53800-43100				*	60.67		
			SERVICE THRU 8/12/2026									
								TOHO WATER AUTHORITY			60.67	008036

TOTAL FOR BANK Z 15,860.93

TOTAL FOR REGISTER 79,331.64

LIVE OAK LAKE
COMMUNITY DEVELOPMENT DISTRICT
Special Assessment Receipts
Fiscal Year 2026

ASSESSMENTS - TAX COLLECTOR

							$730,255.29	$1,013,900.00	$484,300.00	$2,228,455.29
							FY 2026	FY 2026	FY 2026	TOTAL
							.36300.10000	.36300.10000	.36300.10000	
							32.77%	45.50%	21.73%	100.00%
DATE	*DESCRIPTION*	*GROSS AMOUNT*	*DISCOUNTS/PENALTIES*	*COMMISSIONS*	*INTEREST*	*NET RECEIPTS*	*O&M Portion*	*16 DSF Portion*	*20 DSF Portion*	*Total*
11/03/25	EXCESS FEES	$0.00	$0.00	($943.07)	$0.00	$943.07	.	.	$943.07	$943.07
11/14/25	INSTALLMENTS	$18,369.18	$928.88	$348.81	$0.00	$17,091.49	$5,600.81	$7,776.27	$3,714.42	$17,091.49
11/21/25	CURRENT DISTRIBUTION	$234,782.18	$9,391.10	$4,507.81	$0.00	$220,883.27	$72,382.51	$100,497.21	$48,003.55	$220,883.27
12/11/25	CURRENT DISTRIBUTION	$1,743,586.96	$69,744.01	$33,476.86	$0.00	$1,640,366.09	$537,540.97	$746,331.86	$356,493.26	$1,640,366.09
12/19/25	CURRENT DISTRIBUTION	$117,085.01	$4,501.88	$2,251.67	$0.00	$110,331.46	$36,155.15	$50,198.48	$23,977.83	$110,331.46
01/12/26	INSTALLMENTS	$9,295.00	$268.51	$180.51	$0.00	$8,845.98	$2,898.79	$4,024.73	$1,922.46	$8,845.98
01/12/26	CURRENT DISTRIBUTION	$22,829.57	$684.88	$442.91	$0.00	$21,701.78	$7,111.58	$9,873.85	$4,716.35	$21,701.78
01/30/26	INTEREST	$0.00	$0.00	$0.00	$1,473.84	$1,473.84	$482.97	$670.57	$320.30	$1,473.84
02/05/26	INSTALLMENTS	$702.43	$11.62	$13.82	$0.00	$676.99	$221.85	$308.02	$147.13	$676.99
02/05/26	CURRENT DISTRIBUTION	$18,453.93	$348.27	$362.12	$0.00	$17,743.54	$5,814.48	$8,072.94	$3,856.12	$17,743.54
03/10/26	CURRENT DISTRIBUTION	$10,322.23	$118.87	$204.06	$0.00	$9,999.30	$3,276.73	$4,549.47	$2,173.10	$9,999.30
03/10/26	INSTALLMENTS	$363.14	$0.00	$7.26	$0.00	$355.88	$116.62	$161.92	$77.34	$355.88
04/07/26	INSTALLMENTS	$9,656.20	$0.00	$193.13	$0.00	$9,463.07	$3,101.01	$4,305.50	$2,056.57	$9,463.07
04/07/26	CURRENT DISTRIBUTION	$11,050.60	$0.00	$221.01	$0.00	$10,829.59	$3,548.81	$4,927.23	$2,353.55	$10,829.59
04/24/26	INTEREST	$0.00	$0.00	$0.00	$47.69	$47.69	$15.63	$21.70	$10.36	$47.69
05/08/26	CURRENT DISTRIBUTION	$17,616.77	($466.05)	$361.65	$0.00	$17,721.17	$5,807.15	$8,062.76	$3,851.26	$17,721.17
05/08/26	INSTALLMENTS	$700.96	($10.43)	$14.23	$0.00	$697.16	$228.46	$317.19	$151.51	$697.16
06/05/26	DELINQUENT	$2,918.90	($87.57)	$60.13	$0.00	$2,946.34	$965.50	$1,340.52	$640.31	$2,946.34
06/13/26	DELINQUENT	$9,697.23	($290.93)	$199.77	$0.00	$9,788.39	$3,207.61	$4,453.51	$2,127.27	$9,788.39
07/29/26	INTEREST	$0.00	$0.00	$0.00	$30.60	$30.60	$10.03	$13.92	$6.65	$30.60
	TOTAL	*$2,227,430.29*	*$85,143.04*	*$41,902.68*	*$1,552.13*	*$2,101,936.70*	*$688,486.65*	*$955,907.64*	*$457,542.41*	*$2,101,936.70*

GROSS 99.95%

ASSESSMENTS-DIRECT

					$279,047.45	$534,695.50	$813,742.95
					FY 2026	FY2026	TOTAL
					.36300.10100	.36300.10100	
					34.29%	65.71%	
	DATE	*BILLED AMOUNT*	*AMOUNT RECEIVED*	*NET RECEIPTS*	*O&M*	*DSF Portion*	*Total*
CK#95036408 PULTE GROUP	10/15/25	$26,120.30	$26,120.30	$26,120.30	$26,120.30	$0.00	$26,120.30
CK#5512 NLV 2026-01	10/24/25	$68,755.84	$68,755.84	$68,755.84	$68,755.84	$0.00	$68,755.84
CK#95037898 PULTE GROUP	12/22/25	$25,352.05	$25,352.05	$25,352.05	$25,352.05	$0.00	$25,352.05
CK#5536 NLV 2026-01 (2)	12/17/25	$66,733.61	$66,733.61	$66,733.61	$66,733.61	$0.00	$66,733.61
CK#5551 NLV 2026-01 (3)	2/19/26	$66,733.61	$66,733.61	$66,733.61	$66,733.61	$0.00	$66,733.61
CK#95039198 PULTE GROUP	2/27/26	$25,352.05	$25,352.05	$25,352.05	$25,352.05	$0.00	$25,352.05
CK#5558 NLV 2026-01 (4)	3/18/26	$262,579.37	$262,579.37	$262,579.37	$0.00	$262,579.37	$262,579.37
CK#95042045 PULTE GROUP	7/22/26	$95,666.62	$95,666.62	$95,666.62	$0.00	$95,666.62	$95,666.62
CK#95042697 PULTE GROUP	8/27/26	$47,119.38	$47,119.38	$47,119.38	$0.00	$47,119.38	$47,119.38
CK#5591 NLV 2026 (5)	9/17/26	$129,330.14	$129,330.14	$129,330.14	$0.00	$129,330.14	$129,330.14
	TOTAL	*$813,742.97*	*$813,742.97*	*$813,742.97*	*$279,047.46*	*$534,695.51*	*$813,742.97*

ASSESSMENTS COMBINED

	GROSS AMOUNT ASSESSED	*TAX COLLECTOR RECEIVED*	*DIRECT RECEIVED*	*TOTAL COLLECTED*	*NET PERCENTAGE COLLECTED*
O & M	$1,027,114.28	$688,486.65	$279,047.46	$967,534.11	94.20%
DEBT SERVICE	$2,067,025.00	$1,413,450.05	$534,695.51	$1,948,145.56	94.25%
TOTAL	*$3,094,139.28*	*$2,101,936.70*	*$813,742.97*	*$2,915,679.67*	

SECTION IV

SECTION A

RESOLUTION 2027-01

A RESOLUTION OF THE BOARD OF SUPERVISORS OF LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT DESIGNATING AN ASSISTANT SECRETARY OF THE DISTRICT AND PROVIDING FOR AN EFFECTIVE DATE

WHEREAS, Live Oak Lake Community Development District (hereinafter the "District") is a local unit of special-purpose government created and existing pursuant to Chapter 190, *Florida Statutes*, being situated within Osceola County, Florida; and

WHEREAS, the Board of Supervisors of the District desires to appoint an Assistant Secretary.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT:

SECTION 1. Christine Wells is appointed Assistant Secretary.

SECTION 2. This Resolution shall become effective immediately upon its adoption.

PASSED AND ADOPTED this 15th day of October 2026.

ATTEST:

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

Secretary / Assistant Secretary

Chairperson, Board of Supervisors

SECTION V

SECTION A

MEMORANDUM TO THE BOARD

TO: Board of Supervisors ("**Board**")
Live Oak Lake Community Development District ("**District**" or "**CDD**")

FROM: Sarah Sandy, District Counsel

DATE: October 6, 2026

RE: Agenda Items for Board Consideration: (I) Partial Assignment & Consent of Financing Documents & Direct Collection Agreement (Series 2020 Bonds – Phases 5 & 6); and (II) Engineer's Report on the Remaining Series 2020 Project Improvements

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This memorandum provides background on two related items on the agenda for the Board's next meeting.

Both arise from the anticipated sale by Narcoossee Land Ventures, LLC ("**NLV**") of its remaining holdings in the District, primarily Twin Lakes Phases 5 and 6 ("**Conveyed Property**"), to Pulte Home Company, LLC ("**Pulte**"). The closing between NLV and Pulte is anticipated on October 19, 2026 ("**Closing Date**"), and mirrors a similar 2024 closing between NLV and Pulte.

I. PARTIAL ASSIGNMENT AND CONSENT OF FINANCING DOCUMENTS

A. The Proposed Partial Assignment

At the time of the issuance of the District's $16,275,000 Capital Improvement Revenue Bonds, Series 2020 ("**Series 2020 Bonds**"), the District and NLV entered into several agreements, plus NLV also executed a Declaration of Consent (collectively, the "**Financing Documents**"). NLV and the District also recently entered into a Direct Collection Agreement dated September 1, 2026 relating to the collection of the District's special assessments (debt and O&M) for Fiscal Year 2027 on Phases 5 and 6.

In anticipation of the closing between NLV and Pulte, I prepared a Partial Assignment & Consent of Financing Documents & Direct Collection Agreement (the "**Assignment**") between NLV and Pulte, joined by the District, which partially assigns NLV's rights and obligations under the Financing Documents and Direct Collection Agreement to Pulte. Note, it is a limited (or "partial") assignment because it only assigns to Pulte those rights and obligations of NLV which relate to the Conveyed Property.

The principal terms of the Assignment as to each document are summarized in **Exhibit A**, attached hereto. The draft Assignment is attached to this memo as **Exhibit B**.

B. Reasons for Board Consideration

The District's joinder and consent to the Assignment rest on two distinct rationales, depending on the document:

i. **Contractual or legal requirement.** For the CDA, True-Up Agreement, Declaration of Consent, Direct Collection Agreement, and Collateral Assignment, assignment is required by the document's terms or because the document is a covenant running with title to the Conveyed Property and is binding upon Pulte as NLV's successor in interest to the Conveyed Property.

ii. **Benefit to the District.** For the Acquisition Agreement and Completion Agreement, the District's consent is not compelled in the same manner as the above documents; however, consent does provide certain benefits to the District. The following considerations are presented for the Board's evaluation:

- ***Direct contractual privity with the developer.*** The Assignment of the Acquisition Agreement and Completion Agreement places the District in direct contractual privity with Pulte, the entity that will actually develop the remainder of the project, so that the party performing the work is the party contractually obligated to the District. Essentially, it realigns the parties' legal rights with the intended development plan for the remainder of the project.
- ***Documented scope of remaining improvements.*** The Assignment of the Completion Agreement ties the assumed obligations to the remaining improvements identified in the District Engineer's 2026 Report, allowing the District, Pulte, and NLV to specifically identify and document which Series 2020 Project improvements remain to be constructed.
- ***Consistency* with prior practice.** The transaction largely mirrors the 2024 closing between NLV and Pulte, and approval would treat the Conveyed Property consistently with the portions of the District previously conveyed to Pulte.
- ***Release of NLV's completion obligation.*** Assignment of the Completion Agreement shifts responsibility for completing the Remaining Improvements relating to the Conveyed Property from NLV to Pulte. This consideration is significant principally if the Board views Pulte as a less creditworthy or less reliable counterparty than NLV.

II. ENGINEER'S REPORT ON THE REMAINING SERIES 2020 PROJECT IMPROVEMENTS

A. Background and Purpose

Pursuant to the Completion Agreement, NLV is obligated to complete any portions of the Series 2020 Project improvements not completed with the Series 2020 Bond proceeds.

The Assignment would transfer that obligation to Pulte as to Phases 5 and 6, including any master improvements required for the completion of those phases. In order for all parties to have a clear accounting of the outstanding Series 2020 Project improvements, included in the Assignment will be an Engineer's Report on the Remaining Series 2020 Project Improvements prepared by the District's Engineer ("**2026 Report**"). The Assignment identifies the Remaining Improvements by reference to this 2026 Report.

B. Summary of the Working Draft

While an initial 2026 Report has been prepared by the District Engineer, as of the date of this memo, that working draft is currently in the processing of being updated and revised by the District Engineer. In the interim, I am listing here a high-level summary of the remaining Series 2020 Project improvements identified in the 2026 Report as outstanding:

- Twin Lakes Phases 5 and 6 Neighborhood Improvements
    - Water Distribution and Sanitary Sewer Collection Systems and Reuse Water Distribution
    - Master Stormwater Management System
    - Electrical Service System (Undergrounding)
    - Conservation Areas
- Nolte Road Phase 2 to the Wetland Line
    - Water, Sewer and Reuse distribution system
    - Master Stormwater Management System
    - Landscaping
    - Irrigation system
    - Hardscape and entry features
    - Electrical Service System (Undergrounding)
    - Conservation Areas

Its anticipated that the District Engineer will have a revised draft of the 2026 Report to the Board as part of the Board's October meeting agenda.

III. Requested Board Considerations

Related to the above, the following are the items for the Boards consideration:

1. **First:** Approve or provide feedback with respect to the 2026 Report
2. **Second:** Approve or provide feedback with respect to the Assignment

EXHIBIT A:

Principal Terms of the Financing Documents and Direct Collection Agreement under the Assignment

The principal terms of the Assignment as to each document are summarized as follows:

1. **True-Up Agreement** (October 30, 2020). Pulte assumes all true-up obligations as to the Conveyed Property arising after the Closing Date, including any True-Up Payments, and NLV is released from those obligations as to the Conveyed Property. In general, a True Up Payment is the Series 2020 Assessment principal allocated to planned units that are not developed. The True-Up Agreement is a covenant running with title to the Conveyed Property and is binding upon Pulte, as NLV's successor in interest to Conveyed Property.
2. **Continuing Disclosure Agreement ("CDA")** (October 30, 2020). Pulte assumes NLV's disclosure obligations as to the Conveyed Property under the CDA. NLV is obligated to make this assignment pursuant to the terms of the CDA.
3. **Acquisition Agreement** (March 25, 2016). Pulte assumes NLV's rights and obligations as they pertain to the Conveyed Property, including providing the terms by which the District will acquire any remaining capital improvements from Pulte, if any.
4. **Completion Agreement** (Amended and Restated, October 30, 2020). Pulte assumes NLV's completion obligations as to the Conveyed Property, including the Remaining Improvements under the Series 2020 Project relating to the Conveyed Property as identified in the District Engineer's 2026 Report discussed in Section II of this memo.
5. **Collateral Assignment** (October 30, 2020). The parties acknowledge that the Collateral Assignment and Assumption of Development and Contract Rights is a covenant running with title to the Conveyed Property and is binding upon Pulte as NLV's successor in interest.
6. **Declaration of Consent** (October 30, 2020). The parties acknowledge that the Declaration of Consent to Jurisdiction of the District and to Imposition of Debt Special Assessments is a covenant running with title to the Conveyed Property, and Pulte consents to the declarations, acknowledgments, and agreements contained in it.
7. **Direct Collection Agreement** (FY 2027 – Phases 5 & 6, September 1, 2026). Pulte assumes in full NLV's rights and obligations, including payment of operation and maintenance and debt assessments on the Conveyed Property, and NLV is released upon the effective date.

EXHIBIT B:

Draft Form of Assignment

PARTIAL ASSIGNMENT & CONSENT OF FINANCING DOCUMENTS & DIRECT COLLECTION AGREEMENT
(SERIES 2020 BONDS – PHASES 5 & 6)

THIS PARTIAL ASSIGNMENT & CONSENT OF FINANCING DOCUMENTS & DIRECT COLLECTION AGREEMENT (SERIES 2020 BONDS – PHASES 5 & 6) (herein, the "**Assignment**") is made on [October 19], 2026 ("**Effective Date**"), by and between:

NARCOOSSEE LAND VENTURES, LLC, a Florida limited liability company ("**Assignor**" or "**NLV**") whose mailing address is 283 Cranes Roost Blvd., Suite 250, Altamonte Springs, Florida 32701; and

PULTE HOME COMPANY, LLC, a Michigan limited liability company, whose address is 3350 Peachtree Road Northeast, Suite 1500, Atlanta, GA 30326 ("**Assignee**" or "**Pulte**");

and is joined by the **LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT,** a local unit of special-purpose government whose address is c/o Governmental Management Services – Central Florida, LLC, 219 E. Livingston St., Orlando, Florida ZIP ("**District**," and together with Assignor and Assignee, "**Parties**").

RECITALS

WHEREAS, the District previously issued its $16,275,000 Capital Improvement Revenue Bonds, Series 2020 ("**Bonds**") in order to finance certain infrastructure necessary for development within the District; and

WHEREAS, in connection with the issuance of the Bonds, the Assignor entered into the following Agreements (hereinafter defined) with the District and executed the following Declaration of Consent (hereinafter defined):

(i) *Agreement Between the District and Assignor Regarding the True-Up and Payment of Series 2020 Assessments* dated October 30, 2020 ("**True-Up Agreement**"); and

(ii) *Continuing Disclosure Agreement* dated October 30, 2020, by and between Assignor, District, and Governmental Management Services – Central Florida, LLC, a Florida limited liability company, as dissemination agent, and consented to and acknowledged by U.S. Bank Trust Company, National Association, as successor trustee, respectively ("**CDA**"); and

(iii) *Agreement by and between the District and the Assignor Regarding the Acquisition of Certain Work Product, Infrastructure and Real Property* dated March 25, 2016 ("**Acquisition Agreement**");

(iv) *Amended and Restated Agreement by and between the District and Assignor Regarding the Completion of Certain Improvements relating to the Master Project and Acknowledgement of Contribution Requirement* dated October 30, 2020 ("**Completion Agreement**");

(v) *Collateral Assignment and Assumption of Development and Contract Rights by Assignor in favor of the District* dated October 30, 2020 ("**Collateral Assignment**" and together with

the True-Up Agreement, CDA, Acquisition Agreement, and Completion Agreement, the "**Financing Agreements**"); and

(vi) *Declaration of Consent to Jurisdiction of the District and to Imposition of Debt Special Assessments (Series 2020 Assessments)* dated October 30, 2020, by Assignor, on behalf of itself and its successors in interest and assigns ("**Declaration of Consent**" and together with the Financing Agreements, the "**Financing Documents**").

WHEREAS, Assignor has conveyed to Assignee a portion of the 2020 Assessment Area (as defined in the True-Up Agreement) ("**Conveyed Property**"), as well as certain development rights associated with Conveyed Property, which Conveyed Property is located within the District and more particularly described in the attached **Exhibit A**; and

WHEREAS, pursuant to the terms of each of the Financing Documents and as further provided herein, Assignor wishes to partially assign to Assignee certain of Assignor's rights and obligations under the Financing Documents as it pertains to the Conveyed Property, and Assignee desires to assume the same.

Whereas, in connection with the direct collection of District special assessments on the Conveyed Property for Fiscal Year 2027, the Assignor entered into the Direct Collection Agreement FY 2027 – Phases 5 & 6) dated September 1, 2026, with the District ("**Direct Collection Agreement**" and together with the Financing Documents, the "**Assigned Documents**"), and pursuant to the terms of the Direct Collection Agreement and as further provided herein, Assignor wishes to assign in full the Assignor's rights and obligations under the Direct Collection Agreement to the Assignee, and Assignee desires to assume the same.

NOW, THEREFORE, based upon good and valuable consideration and the mutual covenants of the parties, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

SECTION 1. RECITALS. The recitals so stated are true and correct and by this reference are incorporated into and form a material part of this Assignment.

SECTION 2. DEFINED TERMS. The capitalized terms not otherwise defined herein shall have the meaning set forth in the respective Agreements.

SECTION 3. PARTIAL ASSIGNMENT OF FINANCING AGREEMENTS. Pursuant to the terms of each Financing Agreement, Assignor hereby assigns to Assignee and Assignee hereby assumes all of Assignor's rights and obligations under the Financing Agreements that pertain to the Conveyed Property. In addition to the prior sentence, Assignor, Assignee, and the District each acknowledge and agree the True-Up Agreement and the Collateral Assignment are covenants running with title to the Conveyed Property and are binding upon Assignee, as Assignor's successor in interest to Conveyed Property. Notwithstanding anything else provided herein, Assignor and Assignee acknowledge and agree Assignor shall retain the right, if any, to payment under the Acquisition Agreement from Bond proceeds, including any funds that become available for such purpose within the Bond trust estate, for District Improvements and/or Work Product that were acquired (i) by the District from NLV pursuant to the Acquisition Agreement and (ii) prior to the Effective Date herein.

SECTION 4. TRUE-UP AGREEMENTS. In addition to, and in furtherance of, Section 3 above, pursuant to Section 6.c. of the True-Up Agreement, Assignor hereby assigns, and Assignee hereby assumes, its obligations under the True-Up Agreement with respect to the Conveyed Property, including but not limited to the True-Up Payments (as defined therein), that arise after the Effective Date. Pursuant to the True-Up Agreement and the associated assessment methodology reports, as of the date of the True-Up Agreement (i.e., October 30, 2020), the Parties hereto acknowledge Assignor planned to develop and construct on the Conveyed Property not less than four hundred fourteen (414) residential dwelling units consisting of (222) 35' lots; (129) 50' lots; and (63) 70' lots (each being referred to as a "**Unit**" and collectively the "**Units**"). The Parties hereto acknowledge that, as of the Effective Date, this Assignment shall operate as a release of Assignor from its obligations under the True-Up Agreement as to the Conveyed Property.

SECTION 3. CDA DISCLOSURE OBLIGATIONS. In addition to, and in furtherance of, Section 3 above, Assignee agrees to assume from Assignor and comply with the disclosure obligations of Assignor under the CDA with respect to the Conveyed Property for so long as Assignee is an "Obligated Person" under the CDA, to the same extent as if Assignee were an original party to the CDA. Assignee agrees its acquisition of the Conveyed Property represents a Transfer (as defined in the CDA) in part. Upon such Transfer and the execution and delivery of this Assignment, Assignor shall be relieved of Assignor's obligations under the CDA with respect to the Conveyed Property; provided however, nothing herein shall be construed to relieve Assignor from its obligations under the CDA to the extent Assignor remains an Obligated Person thereunder.

SECTION 5. COMPLETION AGREEMENT. In addition to, and in furtherance of, Section 3 above, pursuant to Section 12 of the Completion Agreement, Assignor hereby assigns, and Assignee hereby assumes, its obligations under the Completion Agreement with respect to the Conveyed Property, including but not limited to the Remaining Improvements (as defined therein) relating to the Conveyed Property which are further described and identified in that certain [Engineer's Report on the Remaining Series 2020 Project Infrastructure Obligations dated September 15, 2026] as prepared by the District's Engineer.

SECTION 6. DECLARATION OF CONSENT. Assignor and Assignee each acknowledge and agree the Declaration of Consent is a covenant running with title to the Conveyed Property and is binding upon Assignee, as successor in interest to the Conveyed Property. Further, Assignee, as Assignor's successor in interest to Conveyed Property, hereby consents to the declarations, acknowledgements, and agreements contained in the Declaration of Consent.

SECTION 7. DIRECT COLLECTION AGREEMENT. Pursuant to Section 8 of the Direct Collection Agreement, Assignor hereby assigns, and Assignee hereby assumes, all of Assignor's rights and obligations under the Direct Collection Agreement, including but not limited to the payment of O&M Assessments and Debt Assessments (each as defined therein) relating to the Property (as defined therein). Assignee expressly assumes in writing all of Assignor's obligations under the Direct Collection Agreement. The Parties acknowledge that the filing of this Assignment with the District shall constitute notice of assignment and assumption as contemplated by Section 8 of the Direct Collection Agreement. In accordance with Section 8 of the Direction Collection Agreement, upon the

Effective Date of this Assignment, Assignor shall be released from any obligations or liability under the Direct Collection Agreement with respect to the Conveyed Property.

SECTION 7. SEVERABILITY. The invalidity or unenforceability of any one or more provisions of this Assignment shall not affect the validity or enforceability of the remaining portions of this Assignment or the Assigned Documents, or any part thereof.

SECTION 8. COUNTERPARTS. This Assignment may be signed in counterparts, which when taken together shall constitute one and the same instrument.

[REMAINDER OF PAGE INTETIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties execute this Assignment the day and year first written above.

ASSIGNOR:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

NARCOOSSEE LAND VENTURES, LLC

By: _____
Name: _____
Title: _____

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as _____ of Narcoossee Land Ventures, LLC, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

Exhibit A: Legal Description of the Conveyed Property

[SIGNATURE PAGE FOR ASSIGNMENT]

ASSIGNEE:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

PULTE HOME COMPANY, LLC

By: _____
Name: _____
Title: _____

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as _____ of Pulte Home Company, LLC, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

[SIGNATURE PAGE FOR ASSIGNMENT]

CONSENTED TO AND JOINED BY:
DISTRICT:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

By: _____
Name: _____
Title: Chair

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as Chair of the Live Oak Lake Community Development District, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

Exhibit A
Legal Description of the Conveyed Property
[Phases 5 & 6]

TRACTS FD-5 AND FD-6, AS SHOWN N THE PLAT KNOWN AS TWIN LAKES PHASES 3, 5, AND 6, RECORDED IN THE OFFICIAL ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 35, PAGES 175 THROUGH 178, INCLUSIVE, OF THE PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA.

SECTION B

Dewberry

Live Oak Lake Community Development District

ENGINEER'S REPORT ON THE REMAINING SERIES 2020 PROJECT IMPROVEMENTS

Board of Supervisors

OCTOBER 12, 2026

SUBMITTED BY:

Dewberry
800 N. Magnolia Avenue
Suite 1000
Orlando, Florida 32803
407.843.5120

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LIVE OAK LAKE CDD

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Live Oak Lake Community Development District

Remaining Series 2020 Project Improvements

1. INTRODUCTION

1.1 Description of the Live Oak Lake Community

Live Oak Lake (also referred to as the "Development" or "Community") is a 703.57 gross acre master planned, residential community located in the City of St. Cloud within Osceola County Florida as shown on Exhibit A. Live Oak Lake is divided into two (2) Villages: Lakeside Groves NW ("Lakeside") and Twin Lakes ("Twin Lakes").

The Live Oak Lake Community Development District (herein called the "District" or "CDD") encompasses the entire 703.57 gross acres of the Development, The District has constructed, acquired, operates, and/or maintains certain portions of the public infrastructure to support the Community. The District previously issued its Capital Improvement Revenue Bonds, Series 2020 ("Series 2020 Bonds") to finance a portion of the costs of the Series 2020 Project. The Series 2020 Project is more fully described in Master Engineer's Report dated March 25, 2016, as supplemented by the Second Supplemental Engineer's Report 2020 dated September 24, 2020, both prepared by Dewberry Engineers, Inc. (collectively, the "2020 Engineer's Report").

The purpose of this report is to detail the remaining Series 2020 Project infrastructure obligations to be completed ("Remaining Series 2020 Project").

In connection with the issuance of the Series 2020 Bonds, the District and Narcoossee Land Ventures, LLC ("Master Developer") entered into the Amended and Restated Agreement Regarding the Completion of Certain Improvement Relating to the Master Project and Acknowledgment of Contribution Requirement dated October 30, 2020 ("Completion Agreement") pursuant to which the Master Developer agreed to complete or cause to complete the portions of the Series 2020 Project not funded with the Series 2020 Bonds. As of the date of this report, there are no remaining Series 2020 Bond proceeds available to fund the Series 2020 Project. Therefore, pursuant to the Completion Agreement, the District anticipates the Remaining Series 2020 Project will be completed or cause to be completed by the Master Developer or its successor or assign.

TABLE 2 – ASSESSMENT AREA DEVELOPMENT PROGRAM			
PHASE	**LOT TYPE**	**UNITS**	**UNITS REMAINING TO BE PLATTED**
Twin Lakes Village 1 – Phase 1 - Platted	35-ft (70-ft Duplex)	26	0
	50-ft Lots	154	0
	70-ft Lots	42	0
Twin Lakes Village 2 – 2A & 2B - Platted	50-ft Lots	114	0
	70-ft Lots	76	0
Twin Lakes Village 2 - 2C - Platted	50-ft Lots	146	0
Twin Lakes Village 2 - 2D - Platted	50-ft Lots	70	0
Twin Lakes Village 3 – Platted	50-ft Lots	106	0
	70-ft Lots	34	0
Twin Lakes Village 4 – Platted	35-ft (70-ft Duplex)	154	0
Twin Lakes Village 5 – Unplatted	50-ft Lots	106	106
	70-ft Lots	15	15
Twin Lakes Village 6 – Unplatted	50-ft Lots	271	271
Twin Lakes Village 7 – Platted	50-ft Lots	222	0
Twin Lakes Village 8 – Platted	50-ft Lots	127	0
TOTAL Units Twin Lakes Village		**1663**	**392**
Lakeside Groves NW Village – 1 Phase 1 – Platted	35-ft Duplex	166	0
Lakeside Groves NW Village – 2 Phase 2 – Platted	35-ft Duplex	158	0
TOTAL Units Lakeside Groves Village		**324**	**0**
TOTAL – Live Oak Lake CDD		**1987**	**392**

2. REMAINING SERIES 2020 PROJECT INFRASTRUCTURE OBLIGATIONS TO BE CONSTRUCTED

2.1 Summary of the Remaining Series 2020 Project Improvements to be Constructed

- Twin Lakes Phases 5 and 6 neighborhoods
    - Water Distribution and Sanitary Sewer Collection Systems and Reuse Water Distribution
    - Master Stormwater Management System
    - Electrical Service System (Underground)
    - Conservation Areas

- Nolte Road Phase 2 to the wetland line
    - Water, Sewer and Reuse distribution system
    - Master Stormwater Management System
    - Landscaping
    - Irrigation system
    - Hardscape and entry features
    - Electrical Service System (Underground)
    - Conservation Areas

Table 3 shows the facilities, ownership, and maintenance entities for each.

TABLE 3: FACILITIES

Facilities/Systems	Ownership and Maintenance Entity
Sanitary Sewer Collection	Toho Water Authority
Water Distribution	Toho Water Authority
Reuse Water	Toho Water Authority
Stormwater Management System	Live Oak Lake CDD
Electrical Service System	Orlando Utilities Commission
Nolte Road	Osceola County
Landscaping/Irrigation/ Hardscape	Live Oak Lake CDD
Conservation Areas	SFWMD/CDD

2.2 Master Stormwater Management System

The Master Stormwater Management System provides treatment and attenuation for the stormwater runoff through the use of man-made retention and detention systems as collected in pipes, curbs and surfaces to convey this runoff. These systems discharge to the ponds, ditches or to natural lakes within or adjacent to the Development. City of St. Cloud and the South Florida Water Management District (SFWMD) regulate the criteria for the District's stormwater management facilities.

The remaining portions of the Master Stormwater Management System to be constructed are associated with Nolte Road Phase 2 to the wetland and Twin Lakes Phases 5 and 6, which will discharge through interconnected ponds and ditches to existing lakes. The overall drainage system for the Series 2020 Project is shown on the overall Master Stormwater Plan Exhibit B. These improvements are anticipated to be owned and maintained by the District.

Table 4 shows the total acreage of the ponds for development, the ponds in Lakeside Groves Phases 1 & 2 and Twin Lakes Phase 1-4, 7-8 have had stormwater improvements constructed. The remaining pond areas may fluctuate with final design and construction.

TABLE 4: STORMWATER MASTER SYSTEM

Ponds	Acreage (AC.)
Phase 1 – Twin Lakes Village	28.53
Phase 1 – Lakeside Groves NW	7.88
Phase 2 – Twin Lakes Village	28.11
Phase 2 – Lakeside Groves NW	4.16
Phase 3 – Twin Lakes Village	3.27
Phase 4 – Twin Lakes Village	9.98
Phase 5 – Twin Lakes Village	8.59
Phase 6 – Twin Lakes Village	17.27
Phase 7 – Twin Lakes Village	12.79
Phase 8 – Twin Lakes Village	8.27
TOTAL – Series 2020 Project	128.85

BOLD = To be constructed

2.3 Master Public Roadway Systems

The portion of public roadway systems remaining to be constructed are the Nolte Road Phase 2 to wetland improvements roadway networks. Once constructed these roads will be turned over to Osceola County for ownership, maintenance and operation. Nolte Road Phase 2 to the wetland line within the Series 2020 Project consisted of a two (2)-lane road with a minimum of 22-foot pavement sections with curbs. Construction of the roadway shall consist of an asphaltic concrete surface, sidewalks, signing and striping, lighting, and landscape and hardscape features. Nolte Road Phase 2 to the wetland line is to be built to wetland per current county and city requirements.

2.4 Water Distribution, Sanitary Sewer Collection, and Reuse Water Distribution Systems

The utility services are provided by Toho Water Authority ("Toho"), including reuse water, sanitary sewer service, and potable water distribution. The overall water distribution systems, sanitary sewer collection, and reuse water lines for the Series 2020 Project are shown on the Master Utility Plan, Exhibit C. The main lines in the Nolte Road Phase 2 extension to the wetland remain to be constructed. Main lines only are shown on Exhibit C for reference.

The sanitary sewer lift station located off Nolte Rd Phase 2 to the wetland and by Twin Lakes Phases 5 and 6 have not been constructed. It will be located within the District boundary and will serve Twin Lakes Phase 5 and 6 developments.

Design of the wastewater collection system, reuse water system, and the water distribution system for potable water and fire protection will be permitted and be constructed in accordance with the criteria and guidelines of the City of St. Cloud and the Florida Department of Environmental Protection (FDEP). The utilities for Nolte Road Phase 2 and Twin Lakes Phases 5 and 6 remain as outstanding obligations of the infrastructure improvements for the Series 2020 Project.

2.5 Landscaping, Irrigation and Entry Features

Landscaping, irrigation, entry features and walls at the entrances and along Nolte Road Phase 2 and at each entrance of Twin Lakes Phases 5 and 6 off Nolte Road are remaining obligations. The irrigation system will use reuse water as provided by Toho Water Authority. The remaining landscaping includes examples such as sod, annual flowers, shrubs, ground cover, and trees along Nolte Road Phase 2 and the entrances at Twin Lakes Phases 5 and 6 off Nolte Road. The landscape tracts adjacent to the Nolte Road Phase 2 to wetland extension will be dedicated to the CDD once constructed.

2.6 Electrical Service Systems (Underground)

Orlando Utilities Commission (OUC) provides the underground electrical service to the Community. The service includes the primary and secondary systems to serve the various land uses and street lighting.

The service also includes underground electrical service within the Nolte Road Phase 2, and Twin Lakes Phases 5 & 6, which remain to be constructed. Within each village, underground electric conduit is provided for street lighting as well as electrical service within the project areas right-of-way.

Remaining obligations to be constructed include Nolte Road Phase 2 to wetland and Twin Lakes Phases 5 and 6.

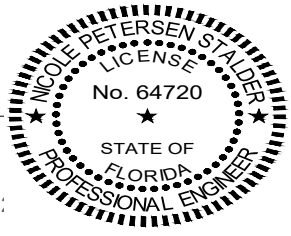
2.7 Conservation Areas

The adjacent wetland areas by Twin Lakes Phases 5 and 6 and Nolte Road Phase 2 will be dedicated with each phase of future construction and may require mitigation of wetland communities for any impacts to the existing wetlands within the District boundaries and as part of the approvals for the Stormwater Management System of each phase. The permitting and approvals may require any mitigation be secured and payment of the costs of the mitigation which will be done through Regional Mitigation Banks.

3. ENGINEER'S CERTIFICATION

I hereby certify that the foregoing is a true and correct copy of the Remaining Series 2020 Improvements for Live Oak Lake Community Development District.

Nicole Stalder, P.E.
Florida License No. 64720



This item has been digitally signed and sealed by Nicole Petersen Stalder PE on the date adjacent to the seal. Printed copies of this document are not considered signed and sealed and the signature must be verified on any electronic copies.

Twin Lakes

Osceola County, Florida
Conceptual Layout

Legend

- 70' Duplex
- 50' x 120' Lot
- 70' x 120' Lot

Overall Product Data

50' x 120' =	1,316 Units
70' x 120' Duplex (252) :	504 Units
70' x 120':	167 Units
Total:	1,987 Units

LKGR Phase 1B
70' Duplex (35 buildings) = 70 Units

Live Oak Lake

Phase 1
70' Duplex = 26 Units
50' x 120' = 154 Units
70' x 120' = 42 Units
Total = 222 Units

LKGR Phase 1C
70' Duplex (48 buildings) = 96 Units

LKGR Phase 2
70' Duplex (79 buildings) = 158 Units

Phase 3
50' x 120' = 106 Units
70' x 120' = 34 Units
Total = 140 Units

Phase 5
50' x 120' = 106 Units
70' x 120' = 15 Units
Total = 121 Units

Nolte Rd

Roundabout

Phase 2A
70' x 120' = 76 Units

Phase 2B
50' x 120' = 114 Units

Phase 2C
50' x 120' = 146 Units

Hickory Tree Rd

Sardine Lake

Resident/Guest Exit Only

Phase 6
50'x120' = 271 Units

Phase 4B
70' Duplex (36 buildings) = 72 Units

Phase 2D
50' x 120' = 70 Units

Phase 4A
70' Duplex (41 buildings) = 82 Units

Phase 7B
50' x 120' = 107 Units

Phase 8
50' x 120' = 127 Units

Phase 7A
50' x 120' = 115 Units

Alligator Lake Rd

Alligator Lake

N

0 500 1,000 Feet

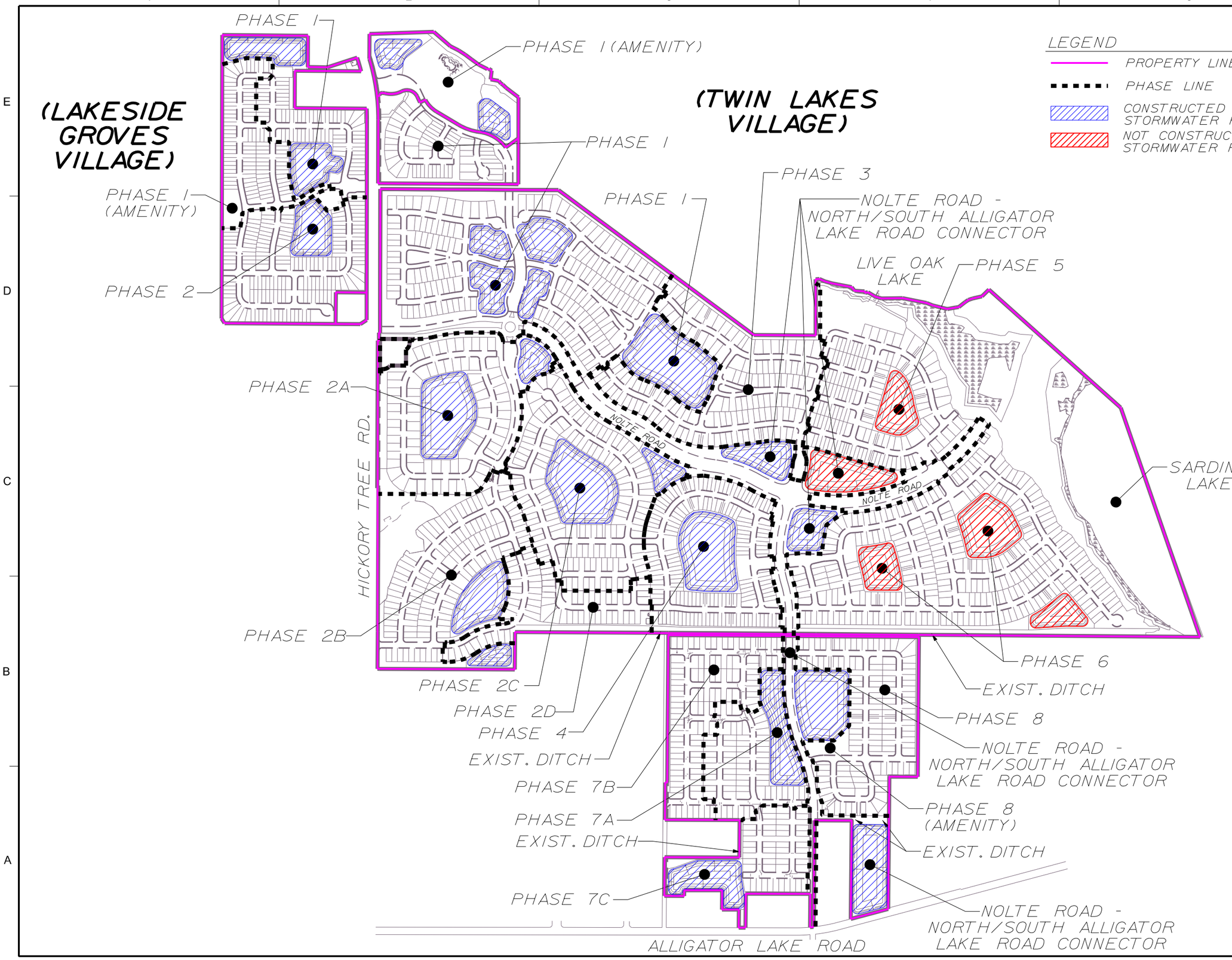
February 14, 2024

Data Source: Dewberry
Image Source: ESRI

Dewberry

Source: Esri, Vantor, Earthstar Geographics, and the GIS User Community

File: G:\MXD\Osceola\BullisRd\TwinLakes\overall_concept_11x17_portrait.mxd



Dewberry

Dewberry Engineers Inc.
520 SOUTH MAGNOLIA AVE
ORLANDO, FL 32801
PHONE: 407.843.5120
ENGINEERING BUSINESS -8794

LIVE OAK LAKES CDD

OSCEOLA COUNTY, FLORIDA

SEAL

9/10/2026

KEY PLAN

SCALE NORTH

0' 400' 800'

N

No.	DATE	BY	Description

REVISIONS

DRAWN BY DKO
APPROVED BY NPS
CHECKED BY DMV
DATE AUGUST 2020

TITLE

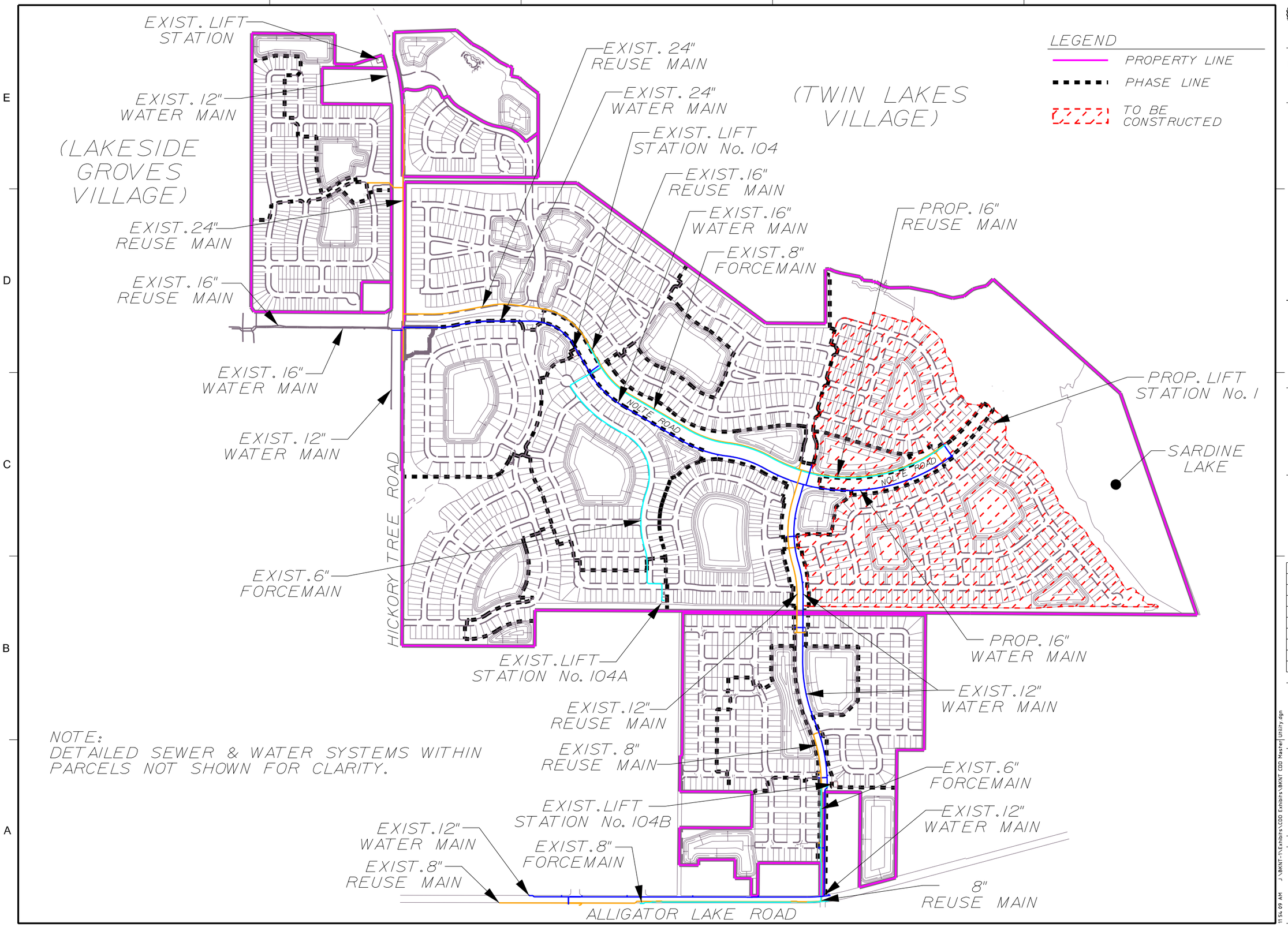
MASTER STORMWATER PONDS

PROJECT NO. BKNT-1\Exhibits\CDD Exhibits

1 OF 1

SHEET NO.

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NOTE:
DETAILED SEWER & WATER SYSTEMS WITHIN PARCELS NOT SHOWN FOR CLARITY.

Dewberry

Dewberry Engineers Inc.
520 SOUTH MAGNOLIA AVE
ORLANDO, FL 32801
PHONE: 407.843.5120
ENGINEERING BUSINESS -8794

LIVE OAK LAKES CDD

OSCEOLA COUNTY, FLORIDA

SEAL

9/10/2026

KEY PLAN

SCALE NORTH

0' 400' 800'

N

No.	DATE	BY	Description

REVISIONS

DRAWN BY DKO
APPROVED BY NPS
CHECKED BY DMV
DATE AUGUST 2020

TITLE

MASTER UTILITY SYSTEM

PROJECT NO. BKNT-1\Exhibits\CDD Exhibits

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SECTION C

CERTIFICATE OF DISTRICT ENGINEER
SERIES 2020 PROJECT PARTIAL COMPLETION STATUS

_____, 2026

Board of Supervisors
Live Oak Lake Community Development District

U.S. Bank Trust Company, National Association, as successor in trust to U.S. Bank National Association, as Trustee

This Certificate is furnished in accordance with Section 503(d) of the Master Indenture (herein defined), in connection with the Capital Improvement Revenue Bonds, Series 2020 (the "**Bonds**") issued pursuant to the Master Trust Indenture dated as of August 1, 2016 (the "**Master Indenture**") between the Live Oak Lake Community Development District (the "**District**") and U.S. Bank National Association, as trustee (the "**Trustee**") as supplemented by that certain Second Supplemental Trust Indenture dated as of October 1, 2020, between the District and the Trustee (the "**Second Supplemental**" and, together with the Master Indenture, the "**Indenture**"). The Bonds were issued to finance a portion of the costs of the Series 2020 Project. The Series 2020 Project is more fully described in *Master Engineer's Report* dated March 25, 2026, as supplemented by the *Second Supplemental Engineer's Report 2020* dated September 24, 2020, both prepared by Dewberry Engineers, Inc. (collectively, the "**Engineer's Report**").

This Certificate is intended to evidence the current status of completion of the Series 2020 Project undertaken by the District, as well as what portions of the Series 2020 Project remain to be completed.

The undersigned, acting on behalf of Dewberry Engineers, Inc., as District Engineer, hereby certifies as of the date hereof that, except for those portions of the Series 2020 Project that are identified in **Exhibit A** attached hereto (herein, the "**Remaining Series 2020 Project Improvements**"):

1. The Series 2020 Project has been completed in substantial compliance with the specifications therefore and all labor, services, materials, and supplies used in the Series 2020 Project have been paid for and acknowledgment of such payments has been obtained from all contractors and suppliers.

2. All other facilities necessary in connection with the Series 2020 Project have been constructed, acquired and installed in accordance with the specifications therefore and all costs and expenses incurred in connection therewith have been paid.

3. There are no remaining unpaid costs of the Series 2020 Project.

4. All components of the Series 2020 Project have been acquired or constructed and will be capable of performing the functions for which they were intended.

5. All plans, permits and specification necessary for the operation and maintenance of the improvements made pursuant to the Series 2020 Project are on file with the District Engineer, or will be within the normal due course of business, or have been transferred to the appropriate governmental entity having charge or such operation and maintenance, or will be within the normal due course of business.

[SIGNATURE PAGE FOR THE CERTIFICIATE OF DISTRICT ENGINEER – COMPLETION STATUS OF SERIES 2020 PROJECT]

DEWBERRY ENGINEERS, INC.
a Florida limited liability company

_____
By: Nicole Stalder, P.E., District Engineer

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of □ physical presence or □ online notarization, this ___ day of _____, 2026, by Nicole Stalder, P.E., on behalf of DEWBERRY ENGINEERS, INC., District Engineer of the Live Oak Lake Community Development District, who is personally known to me or who has produced _____as identification, and did [ ] or did not [ ] take the oath.

_____
Notary Public, State of Florida

Print Name: _____

Commission No.:_____

My Commission Expires: _____

EXHIBIT A:
Remaining Series 2020 Project Improvements

Engineer's Report on the Remaining Series 2020 Project Improvements dated [September 15, 2026]

SECTION D

PARTIAL ASSIGNMENT & CONSENT OF FINANCING DOCUMENTS & DIRECT COLLECTION AGREEMENT
(SERIES 2020 BONDS – PHASES 5 & 6)

THIS PARTIAL ASSIGNMENT & CONSENT OF FINANCING DOCUMENTS & DIRECT COLLECTION AGREEMENT (SERIES 2020 BONDS – PHASES 5 & 6) (herein, the "**Assignment**") is made on [October 19], 2026 ("**Effective Date**"), by and between:

NARCOOSSEE LAND VENTURES, LLC, a Florida limited liability company ("**Assignor**" or "**NLV**") whose mailing address is 283 Cranes Roost Blvd., Suite 250, Altamonte Springs, Florida 32701; and

PULTE HOME COMPANY, LLC, a Michigan limited liability company, whose address is 3350 Peachtree Road Northeast, Suite 1500, Atlanta, GA 30326 ("**Assignee**" or "**Pulte**");

and is joined by the **LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT,** a local unit of special-purpose government whose address is c/o Governmental Management Services – Central Florida, LLC, 219 E. Livingston St., Orlando, Florida ZIP ("**District**," and together with Assignor and Assignee, "**Parties**").

RECITALS

WHEREAS, the District previously issued its $16,275,000 Capital Improvement Revenue Bonds, Series 2020 ("**Bonds**") in order to finance certain infrastructure necessary for development within the District; and

WHEREAS, in connection with the issuance of the Bonds, the Assignor entered into the following Agreements (hereinafter defined) with the District and executed the following Declaration of Consent (hereinafter defined):

(i) *Agreement Between the District and Assignor Regarding the True-Up and Payment of Series 2020 Assessments* dated October 30, 2020 ("**True-Up Agreement**"); and

(ii) *Continuing Disclosure Agreement* dated October 30, 2020, by and between Assignor, District, and Governmental Management Services – Central Florida, LLC, a Florida limited liability company, as dissemination agent, and consented to and acknowledged by U.S. Bank Trust Company, National Association, as successor trustee, respectively ("**CDA**"); and

(iii) *Agreement by and between the District and the Assignor Regarding the Acquisition of Certain Work Product, Infrastructure and Real Property* dated March 25, 2016 ("**Acquisition Agreement**");

(iv) *Amended and Restated Agreement by and between the District and Assignor Regarding the Completion of Certain Improvements relating to the Master Project and Acknowledgement of Contribution Requirement* dated October 30, 2020 ("**Completion Agreement**");

(v) *Collateral Assignment and Assumption of Development and Contract Rights by Assignor in favor of the District* dated October 30, 2020 ("**Collateral Assignment**" and together with

the True-Up Agreement, CDA, Acquisition Agreement, and Completion Agreement, the "**Financing Agreements**"); and

(vi) *Declaration of Consent to Jurisdiction of the District and to Imposition of Debt Special Assessments (Series 2020 Assessments)* dated October 30, 2020, by Assignor, on behalf of itself and its successors in interest and assigns ("**Declaration of Consent**" and together with the Financing Agreements, the "**Financing Documents**").

WHEREAS, Assignor has conveyed to Assignee a portion of the 2020 Assessment Area (as defined in the True-Up Agreement) ("**Conveyed Property**"), as well as certain development rights associated with Conveyed Property, which Conveyed Property is located within the District and more particularly described in the attached **Exhibit A**; and

WHEREAS, pursuant to the terms of each of the Financing Documents and as further provided herein, Assignor wishes to partially assign to Assignee certain of Assignor's rights and obligations under the Financing Documents as it pertains to the Conveyed Property, and Assignee desires to assume the same.

Whereas, in connection with the direct collection of District special assessments on the Conveyed Property for Fiscal Year 2027, the Assignor entered into the Direct Collection Agreement FY 2027 – Phases 5 & 6) dated September 1, 2026, with the District ("**Direct Collection Agreement**" and together with the Financing Documents, the "**Assigned Documents**"), and pursuant to the terms of the Direct Collection Agreement and as further provided herein, Assignor wishes to assign in full the Assignor's rights and obligations under the Direct Collection Agreement to the Assignee, and Assignee desires to assume the same.

NOW, THEREFORE, based upon good and valuable consideration and the mutual covenants of the parties, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

SECTION 1. RECITALS. The recitals so stated are true and correct and by this reference are incorporated into and form a material part of this Assignment.

SECTION 2. DEFINED TERMS. The capitalized terms not otherwise defined herein shall have the meaning set forth in the respective Agreements.

SECTION 3. PARTIAL ASSIGNMENT OF FINANCING AGREEMENTS. Pursuant to the terms of each Financing Agreement, Assignor hereby assigns to Assignee and Assignee hereby assumes all of Assignor's rights and obligations under the Financing Agreements that pertain to the Conveyed Property. In addition to the prior sentence, Assignor, Assignee, and the District each acknowledge and agree the True-Up Agreement and the Collateral Assignment are covenants running with title to the Conveyed Property and are binding upon Assignee, as Assignor's successor in interest to Conveyed Property. Notwithstanding anything else provided herein, Assignor and Assignee acknowledge and agree Assignor shall retain the right, if any, to payment under the Acquisition Agreement from Bond proceeds, including any funds that become available for such purpose within the Bond trust estate, for District Improvements and/or Work Product that were acquired (i) by the District from NLV pursuant to the Acquisition Agreement and (ii) prior to the Effective Date herein.

SECTION 4. TRUE-UP AGREEMENTS. In addition to, and in furtherance of, Section 3 above, pursuant to Section 6.c. of the True-Up Agreement, Assignor hereby assigns, and Assignee hereby assumes, its obligations under the True-Up Agreement with respect to the Conveyed Property, including but not limited to the True-Up Payments (as defined therein), that arise after the Effective Date. Pursuant to the True-Up Agreement and the associated assessment methodology reports, as of the date of the True-Up Agreement (i.e., October 30, 2020), the Parties hereto acknowledge Assignor planned to develop and construct on the Conveyed Property not less than four hundred fourteen (414) residential dwelling units consisting of (222) 35' lots; (129) 50' lots; and (63) 70' lots (each being referred to as a "**Unit**" and collectively the "**Units**"). The Parties hereto acknowledge that, as of the Effective Date, this Assignment shall operate as a release of Assignor from its obligations under the True-Up Agreement as to the Conveyed Property.

SECTION 3. CDA DISCLOSURE OBLIGATIONS. In addition to, and in furtherance of, Section 3 above, Assignee agrees to assume from Assignor and comply with the disclosure obligations of Assignor under the CDA with respect to the Conveyed Property for so long as Assignee is an "Obligated Person" under the CDA, to the same extent as if Assignee were an original party to the CDA. Assignee agrees its acquisition of the Conveyed Property represents a Transfer (as defined in the CDA) in part. Upon such Transfer and the execution and delivery of this Assignment, Assignor shall be relieved of Assignor's obligations under the CDA with respect to the Conveyed Property; provided however, nothing herein shall be construed to relieve Assignor from its obligations under the CDA to the extent Assignor remains an Obligated Person thereunder.

SECTION 5. COMPLETION AGREEMENT. In addition to, and in furtherance of, Section 3 above, pursuant to Section 12 of the Completion Agreement, Assignor hereby assigns, and Assignee hereby assumes, its obligations under the Completion Agreement with respect to the Conveyed Property, including but not limited to the Remaining Improvements (as defined therein) relating to the Conveyed Property which are further described and identified in that certain [Engineer's Report on the Remaining Series 2020 Project Infrastructure Obligations dated September 15, 2026] as prepared by the District's Engineer.

SECTION 6. DECLARATION OF CONSENT. Assignor and Assignee each acknowledge and agree the Declaration of Consent is a covenant running with title to the Conveyed Property and is binding upon Assignee, as successor in interest to the Conveyed Property. Further, Assignee, as Assignor's successor in interest to Conveyed Property, hereby consents to the declarations, acknowledgements, and agreements contained in the Declaration of Consent.

SECTION 7. DIRECT COLLECTION AGREEMENT. Pursuant to Section 8 of the Direct Collection Agreement, Assignor hereby assigns, and Assignee hereby assumes, all of Assignor's rights and obligations under the Direct Collection Agreement, including but not limited to the payment of O&M Assessments and Debt Assessments (each as defined therein) relating to the Property (as defined therein). Assignee expressly assumes in writing all of Assignor's obligations under the Direct Collection Agreement. The Parties acknowledge that the filing of this Assignment with the District shall constitute notice of assignment and assumption as contemplated by Section 8 of the Direct Collection Agreement. In accordance with Section 8 of the Direction Collection Agreement, upon the

Effective Date of this Assignment, Assignor shall be released from any obligations or liability under the Direct Collection Agreement with respect to the Conveyed Property.

SECTION 7. SEVERABILITY. The invalidity or unenforceability of any one or more provisions of this Assignment shall not affect the validity or enforceability of the remaining portions of this Assignment or the Assigned Documents, or any part thereof.

SECTION 8. COUNTERPARTS. This Assignment may be signed in counterparts, which when taken together shall constitute one and the same instrument.

[REMAINDER OF PAGE INTETIONALLY LEFT BLANK]

IN WITNESS WHEREOF, the parties execute this Assignment the day and year first written above.

ASSIGNOR:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

NARCOOSSEE LAND VENTURES, LLC

By: _____
Name: _____
Title: _____

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as _____ of Narcoossee Land Ventures, LLC, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

Exhibit A: Legal Description of the Conveyed Property

[SIGNATURE PAGE FOR ASSIGNMENT]

ASSIGNEE:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

PULTE HOME COMPANY, LLC

By: _____
Name: _____
Title: _____

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as _____ of Pulte Home Company, LLC, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

[SIGNATURE PAGE FOR ASSIGNMENT]

CONSENTED TO AND JOINED BY:
DISTRICT:

WITNESSES

By: _____
Name: _____
Address: _____

By: _____
Name: _____
Address: _____
_____

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

By: _____
Name: _____
Title: Chair

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____, 2026, by _____, as Chair of the Live Oak Lake Community Development District, on its behalf. S/He [___] is personally known to me or [___] produced _____ as identification.

_____
Print Name:_____
Notary Public, State of Florida

Exhibit A
Legal Description of the Conveyed Property
[Phases 5 & 6]

TRACTS FD-5 AND FD-6, AS SHOWN N THE PLAT KNOWN AS TWIN LAKES PHASES 3, 5, AND 6, RECORDED IN THE OFFICIAL ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 35, PAGES 175 THROUGH 178, INCLUSIVE, OF THE PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA.

SECTION VI

ESTIMATE

Aquatic Weed Management, Inc.
PO Box 1259
Haines City, FL 33845

WATERWEED1@AOL.COM
+1 (863) 412-1919

Bill to
Live Oak Lake CDD
GMS Central Florida, LLC
219 E. Livingston St.
Orlando, FL 32801

Estimate details
Estimate no.: 1925
Estimate date: 09/23/2026

#	Date	Product or service	Description	Qty	Rate	Amount
1.		**Larvicide Scope**	One time pond larvicide treatment to control midges (blind mosquitoes) utilizing Aquabac WDG 3000 on 23 ponds totaling 70 acres. Priced as $/treatment.	1	$3,500.00	$3,500.00

Total **$3,500.00**

Note to customer

Thank you for your business!

Jarett Wright - GMS-CFL - Director of Field

Jarett Wright

Accepted date 09/25/2026 **Accepted by**

SECTION VII

LIVE OAK LAKE CDD | AQUATIC SERVICES PROPOSAL REVIEW

Board of Supervisors Meeting | October 15, 2026 | Reference: District RFP revised September 24, 2026

Executive overview

Six firms are compared: Solitude Lake Management, Aquatic Weed Management (AWM), The Lake Doctors, Steadfast Alliance, Sunshine Land Management, and Premier Lakes. Prices reflect submitted proposals; midge strategies, service frequencies, and exclusions differ. No bid is deemed fully responsive without resolving outstanding items.

Annual pricing comparison

Proposer	Routine ponds / year	Midge program / year	Fountains / year	Illustrative annual total
Solitude	$36,206.64	$76,000.00	$3,599.56	$115,806.64
Aquatic Weed Management	$51,300.00	$42,000.00	Not quoted	$93,300.00 (no fountains)
The Lake Doctors	$27,600.00	$200/acre/application; on demand	$4,800.00	$32,400.00 + midge
Steadfast Alliance	$34,800.00	$59,211.00 (9 events)	Declined	$94,011.00 (no fountains)
Sunshine Land Management	$100/pond line item	Not quoted	$30/fountain quarterly (wording)	Not comparable; $2,630 estimate
Premier Lakes	$36,000.00	$69,312.00	$3,500.00	$108,812.00

Pricing caveats: Solitude and Premier totals include all three quoted services. AWM and Steadfast exclude fountains; Lake Doctors excludes variable midge treatments. Sunshine submitted an estimate without a clear annual recurring total or midge program. Premier pond + midge subtotal is $105,312.

Scope responsiveness matrix

Firm	23-pond weed / algae service	Midge approach and responsiveness	Reporting / fountains / notable gaps
Solitude	4 scheduled visits/month; algae, shoreline and submerged weeds; additional algae visits free.	Annual gambusia stocking plus 12 BTI applications; emergencies within 2 business days.	Visit reports; quarterly fountain service. Clarify monitoring, sampling, after-hours process and repair terms.
AWM	Monthly emergent/submerged vegetation and algae; interim callbacks without extra charge.	Monthly BTI to all waters; extreme midge response within 48 hours.	Monthly reports; no fountain price. Clarify dose records and formal monitoring.
The Lake Doctors	At least 12 inspections/treatments yearly; free callbacks; shoreline and underwater vegetation.	Aquabac XT on demand at $200/acre; no midge monitoring offered.	Monthly reports; quarterly cleaning for 7 fountains. No fixed annual midge plan.

SCOPE RESPONSIVENESS | CONTINUED

Firm	23-pond weed / algae service	Midge approach and responsiveness	Reporting / fountains / notable gaps
Steadfast Alliance	2 events/month for 23 ponds; defined treatment boundaries for algae and vegetation.	SKEETER; 9 treatments March–November over approximately 72 acres.	References and qualifications supplied; fountains declined. Clarify emergency response and callbacks.
Sunshine Land Management	23 pond line items for littoral herbicide and trash cleanup; algae/submerged scope not explicit.	No midge management program submitted.	Recurring reporting, emergency response and comprehensive fountain scope not established.
Premier Lakes	3 visits/month for 23 ponds; shoreline, algae, submerged vegetation and minor debris; free callbacks for contracted work.	Monthly SKEETER (garlic oil and nematodes) across 72.53 acres; supplemental SKEETER/BTI charged extra.	Reports after inspections; quarterly electrical and cleaning service for 7 fountains. No guaranteed emergency response time; 4% annual escalation.

Board considerations and suggested clarifications

• **Lowest stated routine maintenance:** The Lake Doctors at $27,600 annually, but midge treatments are on demand and charged separately.

• **Lowest fixed pond + midge price:** AWM at $93,300; Steadfast $94,011; Premier $105,312; Solitude $112,206.64. These programs differ materially in products, frequency and included emergency service.

• **Premier Lakes:** Three routine visits per month and twelve monthly midge applications; $108,812 includes fountains. Clarify source-pond monitoring, emergency response, SKEETER label/limitations, additional application pricing and automatic 4% annual increases.

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

Request for Pond Maintenance and Midge Management Proposals

The Live Oak Lake Community Development District is seeking proposals for maintenance of approximately 23 stormwater ponds and a practical program to reduce nuisance midge activity. The District invites aquatic management firms to review the ponds and recommend a program suited to site conditions. The pond list and map will be provided with this request and will define the ponds included in the base price.

Routine pond maintenance

The base proposal should include inspection of each designated pond on a regular basis and the labor, equipment, materials, and treatments needed for routine aquatic weed and algae management. Treatments should be made as conditions warrant, including between scheduled inspections when necessary. The proposal should explain what work is included in the monthly fee and identify any exclusions. Inspect and advise the District on littoral areas, invasive plants, shoreline concerns, and conditions that may affect stormwater function. Planting, shoreline repairs, dredging, and other capital work should be priced separately and performed only with District approval.

Midge management

Describe how you would assess midge activity, identify likely source ponds, select treatments, and evaluate results. Recommend the service frequency and explain when you would adjust the program. Identify proposed products and active ingredients, application methods, expected limitations, and precautions for fish, littoral plants, water quality, and other organisms. Price the recommended program separately from routine pond maintenance unless it is expressly included in the base fee. Identify any initial sampling or ongoing monitoring that carries an additional charge.

The District is open to appropriate larval control, habitat and water quality measures, biological controls, and other methods supported by your site assessment. If you recommend adult midge treatment, fish stocking, sediment or nutrient treatment, water quality testing, or other supplemental measures, briefly explain their purpose and price each separately. No particular product or species is required.

Optional equipment services

If your firm maintains existing fountains, you may offer a separate price for inspection and preventive maintenance. Identify the equipment and frequency covered, repair labor rate, parts markup, emergency response rate, and any exclusions. Equipment replacement, major repairs, and new aeration systems require separate District authorization.

Service and reporting

State the soonest start date, routine service schedule, response time for significant algae blooms or midge complaints, and process for unexpected midge emergence. Provide a brief report after each service visit identifying ponds inspected, conditions observed, treatments and quantities applied, and needed follow-up. Service providers are expected to notify the District Field Manager promptly by phone or email of fish kills, significant equipment failures, public safety concerns, or conditions requiring an additional District expenditure. Explain your after-hours contact process.

All products must be labeled for the intended use and applied in accordance with their labels and applicable requirements by properly qualified personnel. Identify any water-use restrictions or material treatment limitations in the proposal.

Pricing

Please provide the following summary price information with the proposal and include a short explanation if pricing varies by pond, acreage, season, and/or service frequency. Confirm taxes, mobilization, and routine materials are included.

Service	Annual Price
Routine pond maintenance for all designated ponds	
Recommended midge management program	
Initial assessment or testing, if additional	
Fountain maintenance, if applicable	
Optional services (describe separately)	

For each optional service, give a unit price (for example, per pond, visit, application, or stocking event), proposed frequency, and estimated annual cost if recommended. State the proposed contract term, renewal terms, and any price adjustment during that term.

Proposal and contact information

Please email one PDF proposal to Brittany Brookes via electronic mail to BBrookes@gmscfl.com by **October 8, 2026 at 3 pm** To arrange a site visit, contact Field Manager Ashley Hilyard AHilyard@gmscfl.com by October 7, 2026. Direct questions to Field Manager Ashley Hilyard AHilyard@gmscfl.com .

A proposal should include a short description of the proposed services and midge strategy, schedule, itemized pricing, response times, assumptions and exclusions, and the name and contact information of the assigned manager. Include relevant Florida experience, applicable licenses, evidence of insurance, three references for comparable work, and the identity of any subcontractor proposed for specialized services. A sample service report should be included with the proposal for Board review.

Selection and agreement

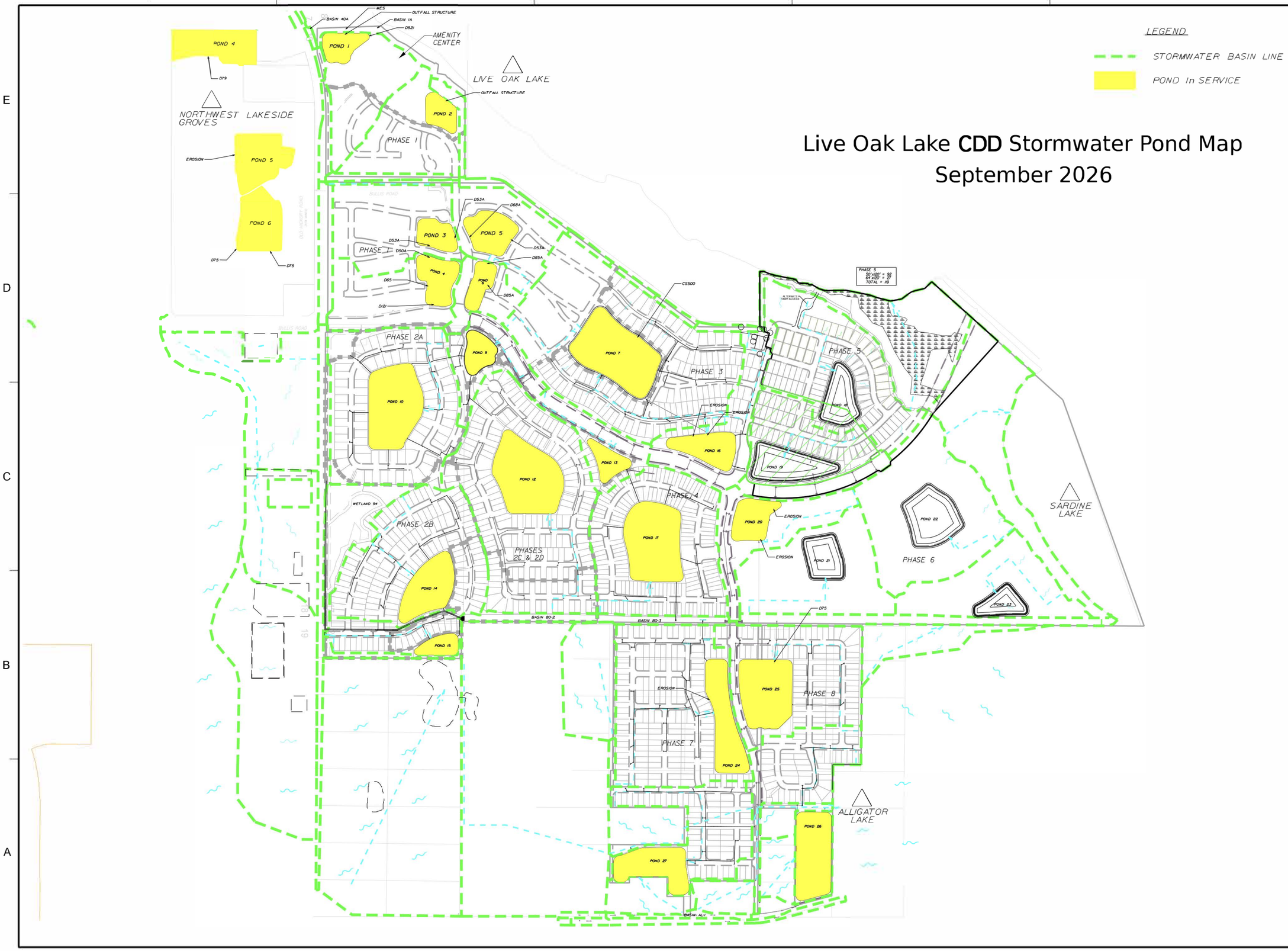
The District may request clarification or revised pricing, discuss the scope with firms, select optional services separately, or decline to select a proposal. Any selection is subject to approval by the Board of Supervisors and execution of a written agreement reviewed by District Counsel. The District will not authorize work through this request alone.

Live Oak Lake **CDD** Stormwater Pond Map
September 2026

LEGEND

STORMWATER BASIN LINE

POND In SERVICE



Dewberry

Dewberry Engineers Inc.
520 SOUTH MAGNOLIA AVE
ORLANDO, FL 32801
PHONE: 407.843.5120
ENGINEERING BUSINESS -8794

EXHIBIT #1

OSCEOLA COUNTY, FL

SEAL

7/16/2026

KEY PLAN

SCALE NORTH

0' 400 800

N

No.	DATE	BY	Description
REVISIONS			

DRAWN BY MDC

APPROVED BY NPS

CHECKED BY NPS

DATE DECEMBER 2020

TITLE

PROJECT NO. 50075546 (BKNT-1)

SHEET NO.

9:08:31 AM J:\Live Oak Lake CDD\...Reports\Stormwater\Annual CDD Stormwater Inspection 2026\2.2 Attachment\Live Oak Lake CDD Exhibit.dgn

SECTION A

Aquatic Weed Management, Inc.
PO Box 1259
Haines City, FL 33845
waterweed1@aol.com
(863) 412-1919 – Bill

10/7/2026

Aquatic Vegetation Management RFP 2026-2027

Live Oak Lake CDD,

2026 marks 26 years in the pond and wetland maintenance business for Aquatic Weed Management (AWM). We are a family-owned business located in Haines City, FL. Our current pond maintenance portfolio covers a five-county region, while our conservation area and mitigation division expands out to 10 or more counties. With our attention to detail and customer service, we have no doubt that we can meet, or likely exceed, your expectations at Live Oak Lake CDD.

Routine pond maintenance:
Our pond maintenance proposal includes treatment of all emerged and submerged Vegetation, as well as, the control of all algae species on a monthly basis. In the event of an algae bloom; we would send a tech out to assess the ponds and retreat at no additional cost to the community. Additionally, we are proactive in our approach and if we see a need for an intermediate monthly treatment our team will revisit the site to perform the necessary services. Pond dyes and phosphorous inactivators may be utilized to control algae growth should the maintenance team find it necessary.

Midge management:
The focus of our midge management program will be monthly applications of larvicide to all water bodies within the community. Reduced adult midge activity will be achieved by disrupting maturation through these monthly treatments and reducing suitable egg laying habitat that exists in excess emerged vegetation. Bacillus thuringiensis israelensis (Bti) will be the active ingredient most often used in our routine treatments due to its pest selectivity and safety for people, pets, wildlife and beneficial insects. Should there be an extreme increase in midge activity we would send a tech out within 48hrs to assess and retreat the ponds with a larvicide that has a different mode of action at no additional cost to the community. We do not see a need for fish stocking or any form of biological control at this time.

Service and Reporting:

Following each monthly treatment our team will provide the district manager with a simple pond report listing the targeted vegetation and a note of any conditions observed that where out of the ordinary. We place a high priority on being accessible and have provided your district manager with all necessary contact information to use at their discretion. We are willing to initiate services this month should you find our terms acceptable and choose to move forward.

Pricing:

Service	**Annual Price**
Routine pond maintenance	$51,300
Midge management	$42,000
Total annual budget:	**$93,300**

Licensing:

Our team holds certifications in aquatics, natural areas, and right of way through the Florida Department of Agriculture and Consumer Services.

We are proud to say that in 26 years we have not had any fines or penalties issued to our firm.

References:

Governmental Management Services – Central Florida
Clayton Smith
(407) 201-1514
csmith@gmscfl.com
We are proud to say that we maintain ponds in over 10 CDD's for GMS and have been doing so for nearly 20 years.

Garrison Property Services
Joe Garrison
(863) 557-0419
Joe@garrisonland.com
We are proud to say that we maintain ponds in over 20 HOA's for Garrison Property Management and have been for over 15 years.

Highland Community Management
Denise Abercrombie
(863) 412-6144
d.abercrombie@hcmanagement.org We have been working with Denise for over 22 years and currently maintain ponds in over 20 HOA's.

Board of County Commissioners, Osceola County
Andrew Kohler
(407) 742-8653
Andrew.kohler@osceola.org
Vegetation management ranging from forestry mulching to aquatic herbicide application. We have enjoyed a great relationship with Osceola County for 17 years with jobs ranging from $20,000 - $200,000.

We highly encourage you to contact anyone on our list of references below. We work for numerous managers employed by GMS, and we feel that every one of them would consider us a preferred vendor when it comes to pond maintenance.

Insurance:
Should the board accept our terms, we will gladly supply all necessary licenses and insurance certificates as requested.

We are grateful for the opportunity to provide services for your community. We are just a phone call away should you have any questions or should clarification be necessary.

Sincerely,



Bill Snively

Aquatic Weed Management, Inc.
PO Box 1259
Haines City, FL 33845
waterweed1@aol.com
(863) 412-1919 – Bill

Monthly Maintenance Report

Live Oak Lake CDD
Treatment Date: 10/7/26
Number of ponds: 3

POND 1

TARGETED VEGETATION	NOTES
✓ Shoreline weeds and grasses	
Floating vegetation	
Submersed vegetation	
Algae	

POND 2

TARGETED VEGETATION	NOTES
✓ Shoreline weeds and grasses	
Floating vegetation	
Submersed vegetation	
✓ Algae	

POND 3

TARGETED VEGETATION	NOTES
Shoreline weeds and grasses	
Floating vegetation	
Submersed vegetation	
✓ Algae	

Thank you for your business!

SAMPLE

SECTION B



The Lake Doctors, Inc.®
Aquatic Management Services

Live Oak Lake CDD

October 8, 2026

The Lake Doctors, Inc.
Aquatic Management Services

Corporate Office
4651 Salisbury Rd, Suite 155
Jacksonville, FL 32256
(904) 431-3914

Management of ponds for Live Oak Lake CDD

- **Routine Pond Maintenance**

  Included is a quote for a monthly water management service for the 23 Indicated ponds. The quote is attached at the end of this document.

  Our monthly water management service which includes,
  Underwater and Floating Vegetation Control Program
  Shoreline Grass and Brush Control Program
  Free Callback Service
  Monthly Written Service Reports
  Additional Treatments, if required

- **Midge Management**

We offer Midge management by request, we will apply a product Aquabac XT to the surface acreage of the pond(s) requested. This product will stunt larvae growth of midge and mosquitoes, so that they will not grow to maturity. We unfortunately do not offering midge or mosquito monitoring at this time.

Quotes are available upon request per pond at pricing of $200 per acre.

- **Optional Equipment Services**

We do recommend at least a quarterly cleaning service for all 7 current fountains.
I have included a quote for our quarterly fountain cleaning contract.
This agreement is attached at the end of this document

Our Quarterly Fountain Cleaning Service Includes
Cleaning exterior of pump intake screens
Cleaning of visible surfaces of fountain floats
Cleaning and adjustment of nozzles and jets as necessary
Cleaning of light lens
Check anchor lines
Adjust time clocks as necessary
Any repair quotes for indentified issues

The Lake Doctors, Inc.
Aquatic Management Services

Corporate Office
4651 Salisbury Rd, Suite 155
Jacksonville, FL 32256
(904) 431-3914

- **Service and Reporting**

  Our soonest start date depends on when we receive the agreement, we typically are able to begin within 14 days of the signed agreement. Provided we have a signed agreement by the 15th, we are typically able to treat within that month. We can work with shorter scheduling deadlines if coordinated with the field team.

  Any complaints for algae and vegetation concerns can be directed to our field management department. We will provide an additional service if needed to rectify any issues.

  Midge treatments can be quoted per pond upon request at any time.

  We will notify any concerns or issues if identified.

  All products used are approved by the EPA for aquatic use.

- **Pricing**

Service	Annual Price
Routine pond maintenance for all designated ponds	$27,600.00
Recommended midge management program	$200 per acre available upon request
Initial assessment or testing, if additional	N/A
Fountain maintenance, if applicable	$4,800.00 (for quarterly service)
Optional Services	N/A

- **Agreements and map of ponds attached below**

The Lake Doctors, Inc.
Aquatic Management Services

Winter Springs Office
3543 State Road 419
Winter Springs, FL 32708
407-327-7918
WinterSprings@lakedoctors.com

Water Management Agreement

Remit to: The Lake Doctors Inc.
PO Box 162134
Altamonte Springs, FL 32716

This Agreement, made this _____ day of _____ 20___ is between The Lake Doctors, Inc., a Florida corporation ("the Company") and the following "Customer"

PROPERTY NAME (*Community/Business/Individual*)_____

MANAGEMENT COMPANY_____

INVOICING ADDRESS _____

CITY _____ **STATE** _____ **ZIP** _____ **PHONE** ( ) _____

EMAIL ADDRESS _____

The parties hereto agree to follows:

A. The Company agrees to manage certain lakes and/or waterways for a period of twelve (12) months from the date of execution of this Agreement in accordance with the terms and conditions of this Agreement in the following location(s):
Twenty-Three (23) ponds associated with **Live Oak Lake CDD, St. Cloud FL.**

Includes a minimum of Twelve (12) inspections and/or treatments, as necessary, for control and prevention of noxious aquatic weeds and algae.

B. Customer agrees to pay the Company the following sum for specified aquatic management services:

1.	Underwater and Floating Vegetation Control Program	$ 2,300.00	**Monthly**
2.	Shoreline Grass and Brush Control Program	$	INCLUDED
3.	Free Callback Service	$	INCLUDED
4.	Monthly Written Service Reports	$	INCLUDED
5.	Additional Treatments, if required	$	INCLUDED
	Total of Services Accepted	$ 2,300.00	**Monthly**

$2,300.00 of the above sum-total shall be due and payable upon execution of this Agreement; the balance shall be payable in advance in monthly installments of **$2,300.00** plus any additional costs such as sales taxes, permitting fees, monitoring, reporting, water testing and related costs mandated by any governmental or regulatory body related to service under this Agreement.

C. The Company uses products which, in its sole discretion, are intended to provide effective and safe results.

D. The Company agrees to commence treatment within **thirty (30)** days, weather permitting, from the date of receipt of this executed Agreement plus initial deposit and/or required government permits.

E. The offer contained herein is withdrawn and this Agreement shall have no further force and effect unless executed and returned by Customer to the Company on or before **November 8, 2026.**

F. The Terms and Conditions appearing on the reverse side form an integral part of this Agreement, and Customer hereby acknowledges that it has read and is familiar with the contents thereof.

CUSTOMER PREFERENCES

INVOICE FREQUENCY: ___ MONTHLY ___ EVERY OTHER MONTH ___ QUARTERLY ___ SEMI-ANNUAL ___ ANNUAL

INVOICE TIMING: ___ BEGINNING OF THE MONTH ___ WITH SERVICE COMPLETION

EMAIL INVOICE: ___YES ___ NO | *If yes, provide invoice email:* _____

EMAIL WORK ORDER: ___YES ___ NO | *If yes, provide work order email:* _____

THIRD PARTY COMPLIANCE/REGISTRATION: ___ YES ___ NO

THIRD PARTY INVOICING PORTAL: ___ YES ___ NO**

***If a Third Party Compliance/Registration or an Invoice Portal is required; it is the Customer's responsibility to provide the information.*

REQUESTED START MONTH: _____ | PURCHASE ORDER #:_____

THE LAKE DOCTORS, INC.

Jonathan Bandy - Sales Manager
jonathan.bandy@lakedoctors.com - 407-761-8924

CUSTOMER:

Signed _____ Date _____
Name _____
Title_____

THE LAKE DOCTORS INC.
TERMS AND CONDITIONS

1) The Underwater and Floating Vegetation Control Program will be conducted in a manner consistent with good water management practice using the following methods and techniques when applicable.
   a) Periodic treatments to maintain control of noxious submersed, floating and emersed aquatic vegetation and algae. Customer understands that some beneficial vegetation may be required in a body of water to maintain a balanced aquatic ecological system.
   b) Determination of dissolved oxygen levels prior to treatment, as deemed necessary, to ensure that oxygen level is high enough to allow safe treatment. Additional routine water analysis and/or bacteriological analysis may be performed if required for success of the water management program.
   c) Where applicable, treatment of only one-half or less of the entire body of water at any one time to ensure safety to fish and other aquatic life. However, the Company shall not be liable for loss of any exotic or non-native fish or vegetation. Customer must also notify the Company in writing if any exotic fish exist in lake or pond prior to treatment.
   d) Customer understands and agrees that for the best effectiveness and environmental safety, materials used by the Company may be used at rates equal to or lower than maximum label recommendations.
   e) Triploid grass carp stocking, if included, will be performed at stocking rates determined the Florida Fish and Wildlife Conservation Commission permit guidelines.
   f) Customer agrees to provide adequate access. Failure to provide adequate access may require re-negotiation or termination of this Agreement.
   g) Control of some weeds may take 30-90 days depending upon species, materials used and environmental factors.
   h) When deemed necessary by the Company and approved by Customer, the planting and/or nurturing of certain varieties of plants, which for various reasons, help to maintain ecological balance.

2) Under the Shoreline Grass and Brush Control Program, the Company will treat border vegetation to the water's edge including, but not limited to torpedograss, cattails, and other emergent vegetation such as woody brush and broadleaf weeds. Many of species take several months or longer to fully decompose. Customer is responsible for any desired physical cutting and removal.

3) Customer agrees to inform the Company in writing if any lake or pond areas have been or are scheduled to be mitigated (planted with required or beneficial aquatic vegetation). the Company assumes no responsibility for damage to aquatic plants if Customer fails to provide such information in a timely manner. Emergent weed control may not be performed within mitigated areas, new or existing, unless specifically stated by separate contract or modification of this Agreement. Customer also agrees to notify the Company, in writing, of any conditions which may affect the scope of work and Customer agrees to pay any resultant higher direct costs incurred.

4) If services specify trash/debris removal, the Company will perform the following: removal of casual trash such as cups, plastic bags and other man-made materials up to a 5 gallon bucket but only during regularly scheduled service visits. Large or dangerous items such as biohazards and landscape debris will not be included.

5) Customer agrees to reimburse the Company for all processing fees for registering with third party companies for compliance monitoring services and/or invoicing portal fees. Fees will be reimbursed via an additional invoice per the Company's discretion.

6) If at any time during the term of this Agreement, Customer reasonably believes the Company is not performing in a satisfactory manner, or in accordance with the terms of this Agreement, Customer shall give the Company written notice stating with particularity the reasons for Customer's dissatisfaction. The Company shall investigate and attempt to address Customer's concerns. If, after 30 days from the giving of the original notice, Customer continues to reasonably believe the Company's performance is unsatisfactory, Customer may terminate this Agreement by giving written notice ("Second Notice") to the Company and paying all monies owing to the effective date of termination, which shall be the last day of the month in which the Second Notice is received by the Company. Customer may not terminate this Agreement before the end of the term except for cause in accordance with this paragraph.

7) If Customer discontinues or terminates service under this Agreement except for cause in accordance with paragraph 6, Company shall be entitled to collect as an early termination fee, and not as a penalty, an amount equal to, the lesser of, three (3) times the monthly service fee, or the number of months remaining in the term multiplied by the monthly service fee. The Company may declare the termination fee owed in a single payment due within ten (10) days of written demand.

8) Federal and State regulations require that various water time-use restrictions be observed during and following some treatments. The Company will notify Customer of such restrictions. It is Customer's responsibility to observe the restrictions throughout the required period. Customer understands and agrees that, notwithstanding any other provision of the Agreement, the Company does not assume any liability for failure by any party to be notified of, or to observe, such regulations or restrictions.

9) The Company shall maintain the following insurance coverage and limits: (a) Workman's Compensation with statutory limits; (b) Automobile Liability; (c) Comprehensive General Liability, including Pollution Liability, Property Damage, Completed Operations and Product Liability. A Certificate of Insurance will be provided upon request. A Certificate of Insurance naming Customer as "Additional Insured" may be provided at Customer's request. Customer agrees to pay for any additional costs of insurance requirements over and above the standard insurance provided by the Company.

10) The Company agrees to indemnify, defend and hold harmless Customer from and against any and all liability for any loss, injury or damage, including, without limitation, all costs, expenses, court costs and reasonable attorneys' fees, imposed on Customer by any person caused by or that results from the gross negligence or willful misconduct of the Company, its employees or agents. Customer hereby agrees to indemnify, defend and hold the Company harmless from and against any and all liability for any loss, injury or damage, including, without limitation, all costs, expenses, court costs and reasonable attorneys' fees, imposed on the Company by any person whomsoever that occurs on or about Customer's premises, except for any such loss, injury or damage that is caused by or results solely from the gross negligence or willful misconduct of the Company its employees or agents.

11) IN NO EVENT SHALL EITHER PARTY BE LIABLE FOR ANY INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES, INCLUDING BUT NOT LIMITED TO LOST PROFITS, SAVINGS OR REVENUE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. Customer agrees that the Company's liability under this Agreement shall be limited to six (6) times the monthly fee, which amount shall be Customer's maximum remedy regardless of the legal theory used to determine that the Company is liable for the injury or loss (including, without limitation, negligence breach of contract breach of warranty and product liability).

12) Neither party shall be responsible for damages, penalties or otherwise for any failure or delay in performance of any of its obligations hereunder caused by strikes, riots, war, acts of God, accidents, governmental orders and regulations, curtailment or failure to obtain sufficient material, or other force majeure condition (whether or not of the same class or kind as those set forth above) beyond its reasonable control and which, by the exercise of due diligence, it is unable to overcome. Should the Company be prohibited, restricted or otherwise prevented or impaired from rendering specified services by any condition, the Company shall notify Customer of said condition and of the excess direct costs arising therefrom. Customer shall have thirty (30) days after receipt of notice to notify the Company in writing of any inability to comply with excess direct costs as requested by the Company.

13) Customer warrants that it is authorized to execute this Agreement on behalf of the riparian owner If a legal entity, the person executing this Agreement on behalf of Customer represents that Customer is duly organized and existing, and is in good standing, under the laws of the jurisdiction of its organization and that execution, delivery, and performance of this Agreement has been duly authorized by all appropriate corporate action

14) The Company covenants to perform and complete the services hereunder in a timely, competent and workmanlike manner and in accordance with the specifications and requirements set forth in this Agreement. THE COMPANY HEREBY EXPRESSLY DISCLAIMS, AND CUSTOMER HEREBY WAIVES, RELEASES AND RENOUNCES, ALL OTHER WARRANTIES AND CLAIMS EXPRESS OR IMPLIED, ARISING BY LAW OR OTHERWISE, WITH RESPECT TO SERVICES OR PRODUCTS PROVIDED BY THE COMPANY.

15) Customer understands that, for convenience, the annual cost of service is spread over a twelve-month period and that individual monthly billings do not reflect the fluctuating seasonal costs of service. If the Company permits Customer to temporarily put its account activity on hold, an additional start-up charge may be required due to aquatic re-growth.

16) The Company agrees to hold Customer harmless from any loss, damage or claims arising out of the sole negligence of the Company. However, the Company shall in no event be liable to Customer or others for indirect, special or consequential damages resulting from any cause whatsoever.

17) Upon completion of the term of this Agreement, or any extension thereof, this Agreement shall be automatically extended for a period equal to its original term unless terminated by either party by written notice delivered prior to the end of the term. The Company may adjust the monthly investment amount after the original term to reflect any changes to cost of materials, inputs, and labor. The Company will submit written notification to Customer 30 days prior to effective date of adjustment. If Customer is unable to comply with the adjustment, the Company shall be notified immediately in order to seek a resolution. The Company may cancel this Agreement for any reason upon 30-day written notice to Customer.

18) Should Customer become delinquent, the Company may place the account on hold for non-payment and Customer will continue to be responsible for the continuing monthly amount even if the account is placed on hold. The Company may, at its sole discretion, choose to suspend services and charge the Customer 25% of the monthly equivalent invoice amount for three (3) consecutive months, herein referred to as the Credit Hold Period, or until Customer pays all invoices due, whichever comes earlier. Regular Service may be reinstated once the entire past due balance has been received in full. Should the Customer remain delinquent at the end of the Credit Hold Period, Company shall be entitled to bring action for collection of monies due and owing under this Agreement. Customer agrees to pay collection costs, including, but not limited to, reasonable attorneys fee (including those on appeal) and court costs, and all other expenses incurred by the Company resulting from such collection action. The Company reserves the right at any time to charge interest on unpaid amounts at the rate of eighteen percent (18%) per year. Customer hereby irrevocably submits to the exclusive personal jurisdiction of the state and federal courts of Duval County, Florida for the adjudication of all disputes or questions hereunder.

19) This Agreement constitutes the entire agreement of the parties hereto and shall be valid upon acceptance by the Company Corporate Office. No oral or written alterations or modifications of the terms contained herein shall be valid unless made in writing and accepted by an authorized representative of both the Company and Customer. This Agreement is assignable by Customer only with the prior written consent of the Company.

The Lake Doctors, Inc.
Aquatic Management Services

Winter Springs Office
3543 State Road 419
Winter Springs, FL 32708
407-327-7918
WinterSprings@lakedoctors.com

Fountain / Aeration Maintenance Agreement

Remit to: The Lake Doctors Inc.
PO Box 162134
Altamonte Springs, FL 32716

This Agreement, made this _____ day of _____, 20__ is between The Lake Doctors, Inc., a Florida Corporation, hereinafter called "THE LAKE DOCTORS" and the following "Customer"

PROPERTY NAME (*Community/Business/Individual*)_____

MANAGEMENT COMPANY_____

INVOICING ADDRESS _____

CITY _____ **STATE** _____ **ZIP** _____ **PHONE** ( ) _____

EMAIL ADDRESS _____**EMAIL INVOICE: YES OR NO**

The parties hereto agree to follows:

A. The Company agrees to manage certain fountains or aeration systems for a period of twelve (12) months from the date of execution of this Agreement in accordance with the terms and conditions of this Agreement in the following location(s):
Quarterly cleaning and adjustment of Seven (7) fountains associated with **Live Oak Lake CDD, St. Cloud FL.**

Includes a minimum of Four (4) inspections and/or cleanings, as necessary, for continued operation, aesthetics, and performance.

B. Customer agrees to pay the Company the following sum for specified fountain & aeration services:

1.	Cleaning exterior of pump intake screens	$1,200.00	**Quarterly**
2.	Cleaning of visible surfaces of fountain floats	$	INCLUDED
3.	Cleaning and adjustment of nozzles and jets as necessary	$	INCLUDED
4.	Cleaning of light lens(es)	$	INCLUDED
5.	Checking of anchor lines	$	INCLUDED
6.	Adjustment of time clocks as necessary	$	INCLUDED
7.	Written Service Reports	$	INCLUDED
8.	Additional Cleaning Upon Request	$1,200.00	**Per Service**
	Total of Services Accepted	$1,200.00	**Quarterly**

$1,200.00 of the above sum-total shall be due and payable upon execution of this Agreement; the balance shall be payable per quarterly invoices of **$1,200.00** plus any additional costs such as sales taxes, permitting fees, monitoring, reporting, water testing and related costs mandated by any governmental or regulatory body related to service under this Agreement.

C. The Company agrees to sell only products with a demonstrated reliability and quality.

D. The Company agrees to commence services within **thirty (30)** days, weather permitting, from the date of receipt of this executed Agreement plus initial deposit and/or required government permits.

E. The offer contained herein is withdrawn and this Agreement shall have no further force and effect unless executed and returned by Customer to the Company on or before **November 8, 2026.**

F. The Terms and Conditions appearing on the reverse side form an integral part of this Agreement, and Customer hereby acknowledges that it has read and is familiar with the contents thereof.

CUSTOMER PREFERENCES

INVOICE FREQUENCY: ___ MONTHLY ___ EVERY OTHER MONTH ___ QUARTERLY ___ SEMI-ANNUAL ___ ANNUAL

INVOICE TIMING: ___ BEGINNING OF THE MONTH ___ WITH SERVICE COMPLETION

EMAIL INVOICE: ___YES ___ NO | *If yes, provide invoice email:* _____

EMAIL WORK ORDER: ___YES ___ NO | *If yes, provide work order email:* _____

THIRD PARTY COMPLIANCE/REGISTRATION: ___ YES ___ NO

THIRD PARTY INVOICING PORTAL: ___ YES ___ NO**

***If a Third Party Compliance/Registration or an Invoice Portal is required; it is the Customer's responsibility to provide the information.*

REQUESTED START MONTH: _____ | PURCHASE ORDER #:_____

THE LAKE DOCTORS, INC.

Jonathan Bandy - Sales Manager
jonathan.bandy@lakedoctors.com - 407-761-8924

CUSTOMER:

Signed _____ Date _____
Name _____
Title_____

THE LAKE DOCTORS INC.
TERMS AND CONDITIONS

1. Equipment sold by THE LAKE DOCTORS is warranted to be free from defects in materials and workmanship per warranty of the respective equipment manufacturers. For details, see MANUFACTURER's warranty. MANUFACTURER warranties cover MANUFACTURER defects. As a courtesy, THE LAKE DOCTORS will cover the additional cost of shipping and labor for the first six (6) months following installation. CUSTOMER will be responsible for all labor and shipping costs after six (6) months from the date of installation.

   The liability is limited to the repair or replacement of such items deemed by MANUFACTURER to be defective and will not include items damaged by misuse, vandalism, theft, acts of God or other causes. CUSTOMER shall bear the cost of delivering such defective items to THE LAKE DOCTORS or MANUFACTURER for repair. Any repairs, alteration or modifications made by anyone other than an authorized representative of THE LAKE DOCTORS or MANUFACTURER will void the warranty. Warranty work will not be performed or paid for by THE LAKE DOCTORS or MANUFACTURER unless all past due balances are paid in full. No warranty is made or implied regarding the ability of the equipment to control algae, prevent fish kills, control odors or other performance criteria not directly related to proper mechanical function of the equipment.

2. Failure to follow the MANUFACTURER's required maintenance may void warranty.

3. Items not covered under our warranty will be treated and billed as regular service calls. Examples of non-warranty work include cleaning of light lenses, unclogging of nozzles and filters, valve adjustments, resetting tripped breakers, though this is a non-exhaustive list and other items may be treated and billed as regular service calls.

4. CUSTOMER shall be responsible for providing proper electrical power and performing electrical hookups. All electrical work shall meet all applicable governmental requirements. Said power shall be supplied to a designated site agreed upon by THE LAKE DOCTORS and CUSTOMER and generally within 30' or less of lake or pond's edge. In all cases, power supplied should be in accordance with Article 680 and other appropriate provisions of the National Electrical Code including the use of ground fault circuit interrupter-type breakers on each submersible equipment circuit above 15 volts between conductors. It shall be CUSTOMER'S responsibility to ensure that proposed equipment to be supplied by THE LAKE DOCTORS meets all other governmental standards, including but not limited to, local electrical codes, building codes, etc. Additionally, CUSTOMER shall be responsible for obtaining any necessary permits.

5. Due to possible electrical shock hazards resulting from improper functioning of defective equipment, THE LAKE DOCTORS strongly advises CUSTOMER and other responsible parties to prohibit swimming and wading in ponds or bodies of water in which electrical equipment has been installed. Posted notice is advised.

6. THE LAKE DOCTORS does not assume any liability whatsoever for damages, losses or conditions arising from improper use or maintenance of equipment installed by THE LAKE DOCTORS or MANUFACTURER. Furthermore, THE LAKE DOCTORS and MANUFACTURER assumes no liability whatsoever for damages, losses or conditions arising from equipment purchased from THE LAKE DOCTORS and improperly installed, used or maintained by CUSTOMER or others.

7. THE LAKE DOCTORS agrees to hold CUSTOMER harmless from any loss, damage or claims arising out of the sole negligence of THE LAKE DOCTORS. However, THE LAKE DOCTORS shall in no event be liable to CUSTOMER, or others, for indirect, special or consequential damages.

8. Neither party shall be responsible in damages, penalties or otherwise for any failure or delay in the performance of any of its obligations hereunder caused by strikes, riots, war, acts of God, accidents, governmental orders and regulations, curtailment or failure to obtain sufficient material, or other force majeure condition (whether or not of the same class or kind as those set forth above) beyond its reasonable control and which, by the exercise of due diligence, it is unable to overcome.

9. THE LAKE DOCTORS shall maintain the following insurance coverage and limits: (a) Workman's Compensation with statutory limits; (b) Automobile Liability; (c) Comprehensive General Liability, including Pollution Liability, Property Damage, Completed Operations and Product Liability. A Certificate of Insurance will be provided upon request. A Certificate of Insurance naming CUSTOMER as "Additional Insured" may be provided at CUSTOMER'S request. CUSTOMER agrees to pay for any additional costs of insurance requirements over and above that provided by THE LAKE DOCTORS.

10. This Agreement is not assignable by CUSTOMER except upon prior written consent by THE LAKE DOCTORS.

11. Termination of Agreement in writing by CUSTOMER after initiation of Agreement will be subject to a 20% restocking fee plus all shipping costs and subject to a charge equal to time and materials expended upon time of cancellation.

12. Should the CUSTOMER fail to meet site installation requirements (e.g. proper electrical power, access to pond, etc.) within one-hundred eighty (180) days from the execution of the Agreement, CUSTOMER agrees that THE LAKE DOCTORS shall be entitled to invoice and collect all monies due per the Agreement. In no case shall the payment of such invoice constitute a permanent storage agreement or installation completion.

13. Quotations are made and orders accepted on a firm price basis provided customer authorizes shipment and delivery within a period of forty-five (45) days after execution of Sales Agreement. Orders shipped after ninety (90) days are subject to prices in effect on date of shipment. All shipments F.O.B. shipping point.

14. Special or custom orders are not returnable for credit. A special or custom order is defined by THE LAKE DOCTORS as any order deviating from, or modified from, standard items, kits or systems. This shall include any component or system custom built to buyer's specifications.

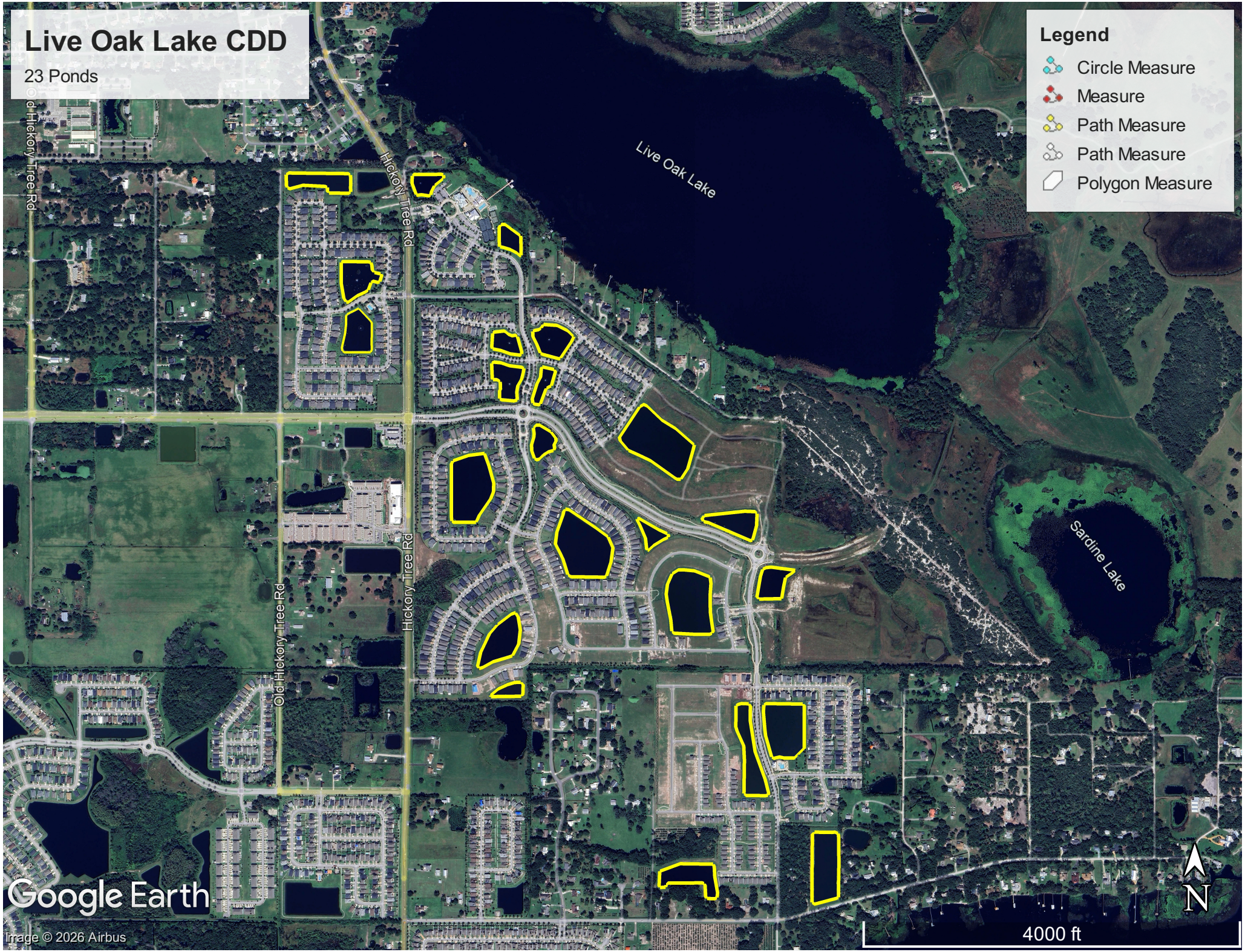
15. This Agreement constitutes the entire agreement of the parties hereto and shall be valid upon acceptance by THE LAKE DOCTORS Corporate Office. No oral or written alterations or modifications of the terms contained herein shall be valid unless made in writing and accepted by an authorized representative of both THE LAKE DOCTORS and CUSTOMER.

16. THE LAKE DOCTORS reserves the right to impose a monthly service charge on past due balances. CUSTOMER agrees to reimburse THE LAKE DOCTORS for all processing fees for registering with third party companies for compliance monitoring services. Should CUSTOMER become delinquent on any invoice related to this agreement beyond one-hundred twenty (120) days, THE LAKE DOCTORS shall be entitled to send any monies to a collections agency.

17. Should it become necessary for THE LAKE DOCTORS to bring action for collection of monies due and owing under this Agreement, CUSTOMER agrees to pay collection costs, including, but not limited to, reasonable attorneys' fees (including those on appeal) and court costs, and all other expenses incurred by THE LAKE DOCTORS resulting from such collection action.

18. If the scope of work changes after the execution of the Agreement, the Agreement can be cancelled or the customer will assume any additional cost to complete the modified agreement.

® THE LAKE DOCTORS, INC.


Live Oak Lake CDD
23 Ponds
Legend
Circle Measure
Measure
Path Measure
Path Measure
Polygon Measure
Live Oak Lake
Hickory Tree Rd
Old Hickory Tree Rd
Sardine Lake
Google Earth
Image © 2026 Airbus
N
4000 ft

SECTION C

October 9th, 2026

Live Oak Lake CDD
St. Cloud, FL
ATTN: GMS Management, Christine Wells

Dear Christine,

Thank you for considering our proposal to manage the lakes, fountains, & midges at Live Oak Lake CDD

Premier Lakes is a Florida-based company founded by some of the foremost experts in lake and wetland management, with over 75 years of combined experience. We take pride in caring for some of Florida's most respected golf courses, commercial properties, residential communities, and CDDs. Most of our business comes from referrals from satisfied customers who have experienced the Premier Lakes difference firsthand and appreciate our service and communication.

Our team is dedicated to using the right tool for every job. By partnering with the best herbicide, remediation, and equipment manufacturers, we can continuously improve our control methods. Our extensive experience and science-backed approach enable us to deliver the best results consistently.

When you choose Premier Lakes, you are partnering with a team of dedicated professionals who are passionate about achieving the best results for your lakes and wetlands. Our entire team at Premier Lakes will work tirelessly to earn your trust and provide you with an unmatched customer experience.

Sincerely,

Alex Kurth

Alex Kurth
President

Proposal Summary

Lake Maintenance: Provides 3x/month service for the 23 ponds within Live Oak CDD. Services include shoreline weeds, algae, submerged vegetation, and minor trash/debris. The frequency of service is determined based on prior experience of the appropriate amount of time to be allotted to the community. If necessary, Premier Lakes will provide additional visits for the contracted services at no additional charge.

Fountain Maintenance: Provides quarterly fountain maintenance which includes the inspection and testing of all electrical components, cleaning of the fountain and lights. Additional requests outside of the normal maintenance are subject to a service fee.

Midge Fly Maintenance: Provides 1x/month application of SKEETER (Garlic oil & Nematodes) larvicide to all 23 ponds within Live Oak CDD. SKEETER will be used to treat the entirety of the 72.53 acres on a monthly basis. If there are isolated flare-ups or problematic ponds, for an additional charge, additional BTI products or Skeeter can be applied.

Service and Reporting: We can begin service immediately with an executed agreement, however, we feel it would be best to begin on the 1st of the month, so we have proposed November 1st, 2026 as a start date. After each service, a detailed treatment report, including what services were provided to what locations, will be sent to the customer.

Additional Services: Premier Lakes offers a wide variety of services including but not limited to: erosion control, aquatic plantings, water quality testing & improvement, nutrient remediation, midge control, fish stocking, vegetation removal, fountain & aeration installations, sediment testing, etc.

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

Request for Pond Maintenance and Midge Management Proposals

The Live Oak Lake Community Development District is seeking proposals for maintenance of approximately 23 stormwater ponds and a practical program to reduce nuisance midge activity. The District invites aquatic management firms to review the ponds and recommend a program suited to site conditions. The pond list and map will be provided with this request and will define the ponds included in the base price.

Routine pond maintenance

The base proposal should include inspection of each designated pond on a regular basis and the labor, equipment, materials, and treatments needed for routine aquatic weed and algae management. Treatments should be made as conditions warrant, including between scheduled inspections when necessary. The proposal should explain what work is included in the monthly fee and identify any exclusions. Inspect and advise the District on littoral areas, invasive plants, shoreline concerns, and conditions that may affect stormwater function. Planting, shoreline repairs, dredging, and other capital work should be priced separately and performed only with District approval.

Midge management

Describe how you would assess midge activity, identify likely source ponds, select treatments, and evaluate results. Recommend the service frequency and explain when you would adjust the program. Identify proposed products and active ingredients, application methods, expected limitations, and precautions for fish, littoral plants, water quality, and other organisms. Price the recommended program separately from routine pond maintenance unless it is expressly included in the base fee. Identify any initial sampling or ongoing monitoring that carries an additional charge.

The District is open to appropriate larval control, habitat and water quality measures, biological controls, and other methods supported by your site assessment. If you recommend adult midge treatment, fish stocking, sediment or nutrient treatment, water quality testing, or other supplemental measures, briefly explain their purpose and price each separately. No particular product or species is required.

Optional equipment services

If your firm maintains existing fountains, you may offer a separate price for inspection and preventive maintenance. Identify the equipment and frequency covered, repair labor rate, parts markup, emergency response rate, and any exclusions. Equipment replacement, major repairs, and new aeration systems require separate District authorization.

Service and reporting

State the soonest start date, routine service schedule, response time for significant algae blooms or midge complaints, and process for unexpected midge emergence. Provide a brief report after each service visit identifying ponds inspected, conditions observed, treatments and quantities applied, and needed follow-up. Service providers are expected to notify the District Field Manager promptly by phone or email of fish kills, significant equipment failures, public safety concerns, or conditions requiring an additional District expenditure. Explain your after-hours contact process.

All products must be labeled for the intended use and applied in accordance with their labels and applicable requirements by properly qualified personnel. Identify any water-use restrictions or material treatment limitations in the proposal.

Pricing

Please provide the following summary price information with the proposal and include a short explanation if pricing varies by pond, acreage, season, and/or service frequency. Confirm taxes, mobilization, and routine materials are included.

Service	Annual Price
Routine pond maintenance for all designated ponds	$36,000.00
Recommended midge management program	$69,312.00
Initial assessment or testing, if additional	N/A
Fountain maintenance, if applicable	$3,500.00
Optional services (describe separately)	Priced upon request

For each optional service, give a unit price (for example, per pond, visit, application, or stocking event), proposed frequency, and estimated annual cost if recommended. State the proposed contract term, renewal terms, and any price adjustment during that term.

Proposal and contact information

Please email one PDF proposal to Brittany Brookes via electronic mail to BBrookes@gmscfl.com by **October 8, 2026 at 3 pm** To arrange a site visit, contact Field Manager Ashley Hilyard AHilyard@gmscfl.com by October 7, 2026. Direct questions to Field Manager Ashley Hilyard AHilyard@gmscfl.com .

A proposal should include a short description of the proposed services and midge strategy, schedule, itemized pricing, response times, assumptions and exclusions, and the name and contact information of the assigned manager. Include relevant Florida experience, applicable licenses, evidence of insurance, three references for comparable work, and the identity of any subcontractor proposed for specialized services. A sample service report should be included with the proposal for Board review.

Selection and agreement

The District may request clarification or revised pricing, discuss the scope with firms, select optional services separately, or decline to select a proposal. Any selection is subject to approval by the Board of Supervisors and execution of a written agreement reviewed by District Counsel. The District will not authorize work through this request alone.

PREMIER LAKES

Reference List

Community Name: Celebration CDD - 55 Ponds & Harbour Isles CDD - 21 Ponds
Primary Contact: Angel Montagna - District Manager
Email: Angel.Montagna@inframark.com

Community Name: The Starkey Ranch CDD (TSR CDD) - 91 Ponds
Primary Contact: Barry Mazzoni - District Manager
Phone: (813) 399-0865
Email: MazzoniB@whhassociates.com

Community Name: Cheval West CDD/TPC Tampa Bay - 35 Ponds
Primary Contact: Eric Dailey - District Manager
Email: edailey@halifax-solutions.com

Community Name: Epperson North CDD - 44 Ponds / Heritage Harbor CDD - 81 Ponds
Primary Contact: Heath Beckett - District Manager
Email: Hbeckett@vestapropertyservices.com

Community Name: Southern Hills Plantation CDD - 21 Ponds, Heritage Pines CDD - 13 Ponds, & Palm Bay CDD - 1 Pond
Primary Contact: Chuck Adams - District Manager
Email: Adamsc@whhassociates.com

Community Name: The Brooks CDD (Largest, 348K+ Annually) - 151 Ponds, Fiddler's Creek CDD 1 - 55 Ponds, River Ridge CDD - 14 Ponds, & Sarasota National CDD - 80 Ponds
Primary Contact: Cleo Adams - District Manager
Email: crismondc@whhassociates.com

Annual Management Program Agreement

Customer Name: Live Oak Lake CDD
Property Contact: Christine Wells
Agreement Effective Date: November 1st, 2026 - October 31st, 2027
Program Description: Annual Lake Maintenance
Premier Lakes Consultant: Chance Williams
Consultant Phone Number: 321-246-2350

This Agreement, dated **October 9th, 2026**, is made by and between Premier Lakes, Inc., hereinafter known as "Premier Lakes," and **Live Oak Lake CDD,** hereinafter known as "Customer."

Both Customer and Premier Lakes agree to the following terms and conditions:

1. **General Conditions:** Premier Lakes will provide the contract services enumerated below to the Customer under the terms and conditions of this Agreement, and the Customer agrees to pay Premier Lakes for those services as listed below under the terms and conditions of this Agreement.

2. **Service Area:** The "Service Area" is described as **23 lakes consisting of approximately 35,012 linear feet and 72.53 acres.**

3. **Contract Services:** Premier Lakes will perform **(36) thirty-six** inspections per year of the Service Area and provide the following service as necessary.

    a. **Aquatic Weed Control:** Growth of undesired aquatic vegetation will be treated upon identification by applying aquatic herbicides and adjuvants. Most of the time, these treatments will occur immediately upon inspection. However, timing may be adjusted to ensure the best results. All efforts will be made to ensure that unwanted vegetation is controlled before it becomes unsightly.

    b. **Algae Control:** Algae will be controlled by applying algaecides and adjuvants as needed.

    c. **Shoreline Weed Control:** Any growth of undesirable vegetation will be controlled and maintained utilizing aquatic herbicides, surfactants, and hand pulling where appropriate up to control elevation year-round. Species including Torpedo Grass, Cattails, Primrose Willow, and other species deemed unwanted by the customer will be controlled. The customer understands that

when spraying in beneficial littoral plants, minor damage to native vegetation may occur.

d. **Water Quality Analysis:** Dissolved oxygen, pH, and temperature will be included as needed. More detailed water quality testing will be an additional charge based on the agreed-upon parameters. Remediation will be priced separately.

e. **Trash Pickup:** Premier Lakes will provide minor trash and debris pickup when on-site. In some circumstances, for example, in a community where a significant amount of new home construction is ongoing, and the amount of trash and debris is excessive, trash pickup will be an additional service to be added.

f. **Management Reporting:** Service reports detailing the services rendered will be provided following each inspection.

g. **Aquatic Consultation:** Attendance to monthly board meetings when requested.

4. **Equipment Access:** Client will provide access to each pond for a utility vehicle (Kubota UTV) and a boat as needed. Reduced access may result in reduced service or additional charges.

5. **Callbacks:** Premier Lakes, Inc. will provide free callbacks for any contracted services, upon the Client's request, at any time during the term of this agreement. Callbacks apply only to services already covered under this agreement and do not include additional or new work outside the contracted scope. All callbacks will be scheduled and completed within Premier Lakes, Inc.'s normal service availability.

6. **Contract Term & Automatic Renewal:** This Agreement is for an annual management program. This Agreement will automatically renew annually at the end of the Agreement Effective Date for subsequent one (1) year terms, with a four (4%) increase in the Annual Agreement Price each year, rounded to the nearest dollar, under the same terms, specifications, and conditions set forth by this Agreement.

7. **Payment Terms:** No payment shall be due and payable upon executing this Agreement. The balance of the monthly service amount shall be billed in equal **Monthly** installments of **$3,000.00** commencing as of the first day of the month following the date of commencement of this Agreement. The customer agrees to pay Premier Lakes within thirty (30) days of the invoice. If the customer fails to pay any invoice within sixty (60) days of the invoice date, then a service charge of 1% per month (12% per annum) will be charged to the customer by Premier Lakes on balances not paid within sixty (60) days.

8. **Forms of Payment:** Premier Lakes accepts payment by check.

9. **Contract Void Ab Initio:** This contract will be void ab initio if Premier Lakes, in its sole discretion, determines that the condition of the Service Area has materially declined between the date of this Agreement and the commencement date of the Agreement. If Premier Lakes commences services under this Agreement, this paragraph will not apply.

10. **Force Majeure:** Premier Lakes shall not be liable for any delay in performing the Services, nor liable for any failure to provide the Services due to any cause beyond its reasonable control.

11. **Contact Updates:** It is the customer's sole responsibility to notify Premier Lakes of any change in contact information, including, but not limited to, billing address, email addresses, and phone numbers, within thirty (30) days of any such changes.

12. **Termination:** This Agreement may be terminated by either Party with thirty (30) days' written notice, service to continue to the end of the month when the 30th day falls. All notifications must be sent by Certified Mail to Premier Lakes at 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33543. Any party may notify the other Party of any change in name or address to which notices hereunder shall be sent by providing the same with thirty (30) days written notice to the other Party.

13. **Enforcement and Governing Law:** A default by either Party under this agreement shall entitle the other Party to all remedies available at law or in equity, which shall include, but not be limited to, the right to damages and injunctive relief under Florida law.

14. **Safety:** Premier Lakes agrees to use its best efforts and specialized equipment, products, and procedures to provide safe and effective results hereunder, and Premier Lakes will use all due care to protect the property of the Customer. Premier Lakes will not be liable for damage to plants due to disease, pestilence, flood, weather, or any other means unrelated to Premier Lakes' activities. In addition, some collateral damage to beneficial plants might be necessary to treat nuisance plants. Premier Lakes will use its best efforts and professional expertise to limit any damage to beneficial plants, but in no event will Premier Lakes be liable for collateral damage that is less than ten percent (10%) of the beneficial plant population.

15. **Additional Services:** Work requested by the Customer, such as trash clean-up, physical cutting and/or plant removal, and other additional services performed by Premier Lakes staff, will be billed separately under a separate agreement between the customer and Premier Lakes.

16. **Insurance:** Premier Lakes will maintain general liability and other insurances as necessary, given the scope and nature of the services. Premier Lakes will be responsible for those damages, claims, causes of action, injuries, or legal costs to the extent of its own direct negligence or misconduct. No party to this agreement will be liable to the other for incidental, consequential, or purely economic damages.

17. **E-Verify:** Premier Lakes utilizes the federal E-Verify program in contracts with public employers as required by Florida State Law and acknowledges all the provisions of Florida Statute 448.095 are incorporated herein by reference and hereby certifies it will comply with the same.

18. **Limited Offer:** This proposal expires sixty (60) days from the issuance date unless modified in writing by Premier Lakes.

Annual Agreement Amount: $36,000.00

Monthly Agreement Amount: $3,000.00

Invoicing Frequency: Monthly

Accepted and Approved:

Live Oak Lake CDD

Signature:

Printed Name:

Title:

Date:

Customer Address for Notice Purposes:

Premier Lakes, Inc.

Signature:

Name: Alex Kurth

Title: President

Date:

Please Remit All Payments & Contracts to: 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33544.

Annual Management Program Agreement

Customer Name: Live Oak Lake CDD
Property Contact: Christine Wells
Agreement Effective Date: November 1st, 2026 - October 31st, 2027
Program Description: Annual Midge Fly Maintenance
Premier Lakes Consultant: Chance Williams
Consultant Phone Number: 321-246-2350

This Agreement, dated **October 9th, 2026**, is made by and between Premier Lakes, Inc., hereinafter known as "Premier Lakes," and **Live Oak Lake CDD,** hereinafter known as "Customer."

Both Customer and Premier Lakes agree to the following terms and conditions:

1. **General Conditions:** Premier Lakes will provide the contract services enumerated below to the Customer under the terms and conditions of this Agreement, and the Customer agrees to pay Premier Lakes for those services as listed below under the terms and conditions of this Agreement.

2. **Service Area:** The "Service Area" is described as **23 lakes consisting of approximately 35,012 linear feet and 72.53 acres.**

3. **Contract Services:** Premier Lakes will perform **(12) twelve** inspections per year of the Service Area and provide the following service as necessary.

    a. **Midge Fly Control:** Premier Lakes will apply SKEETER larvicide to designated water bodies to control midge fly larvae and pupae, reducing the emergence of adult midges.

    b. **Management Reporting:** Service reports detailing the services rendered will be provided following each inspection.

    c. **Aquatic Consultation:** Attendance to monthly board meetings when requested.

4. **Equipment Access:** Client will provide access to each pond for a utility vehicle (Kubota UTV) and a boat as needed. Reduced access may result in reduced service or additional charges.

5. **Callbacks:** Premier Lakes, Inc. will provide free callbacks for any contracted services, upon the Client's request, at any time during the term of this agreement. Callbacks apply only to services already covered under this agreement and do not include additional or new work outside the contracted scope. All callbacks will be scheduled and completed within Premier Lakes, Inc.'s normal service availability.

6. **Contract Term & Automatic Renewal:** This Agreement is for an annual management program. This Agreement will automatically renew annually at the end of the Agreement Effective Date for subsequent one (1) year terms, with a four (4%) increase in the Annual Agreement Price each year, rounded to the nearest dollar, under the same terms, specifications, and conditions set forth by this Agreement.

7. **Payment Terms:** No payment shall be due and payable upon executing this Agreement. The balance of the monthly service amount shall be billed in equal **Monthly** installments of **$5,776.00** commencing as of the first day of the month following the date of commencement of this Agreement. The customer agrees to pay Premier Lakes within thirty (30) days of the invoice. If the customer fails to pay any invoice within sixty (60) days of the invoice date, then a service charge of 1% per month (12% per annum) will be charged to the customer by Premier Lakes on balances not paid within sixty (60) days.

8. **Forms of Payment:** Premier Lakes accepts payment by check.

9. **Contract Void Ab Initio:** This contract will be void ab initio if Premier Lakes, in its sole discretion, determines that the condition of the Service Area has materially declined between the date of this Agreement and the commencement date of the Agreement. If Premier Lakes commences services under this Agreement, this paragraph will not apply.

10. **Force Majeure:** Premier Lakes shall not be liable for any delay in performing the Services, nor liable for any failure to provide the Services due to any cause beyond its reasonable control.

11. **Contact Updates:** It is the customer's sole responsibility to notify Premier Lakes of any change in contact information, including, but not limited to, billing address, email addresses, and phone numbers, within thirty (30) days of any such changes.

12. **Termination:** This Agreement may be terminated by either Party with thirty (30) days' written notice, service to continue to the end of the month when the 30th day falls. All notifications must be sent by Certified Mail to Premier Lakes at 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33543. Any party may notify the other Party of any change in name or address to which notices hereunder shall be sent by providing the same with thirty (30) days written notice to the other Party.

13. **Enforcement and Governing Law:** A default by either Party under this agreement shall entitle the other Party to all remedies available at law or in equity, which shall include, but not be limited to, the right to damages and injunctive relief under Florida law.

14. **Safety:** Premier Lakes agrees to use its best efforts and specialized equipment, products, and procedures to provide safe and effective results hereunder, and Premier Lakes will use all due care to protect the property of the Customer. Premier Lakes will not be liable for damage to plants due to disease, pestilence, flood, weather, or any other means unrelated to Premier Lakes' activities. In addition, some collateral damage to beneficial plants might be necessary to treat nuisance plants. Premier Lakes will use its best efforts and professional expertise to limit any damage to beneficial plants, but in no event will Premier Lakes be liable for collateral damage that is less than ten percent (10%) of the beneficial plant population.

15. **Additional Services:** Work requested by the Customer, such as trash clean-up, physical cutting and/or plant removal, and other additional services performed by Premier Lakes staff, will be billed separately under a separate agreement between the customer and Premier Lakes.

16. **Insurance:** Premier Lakes will maintain general liability and other insurances as necessary, given the scope and nature of the services. Premier Lakes will be responsible for those damages, claims, causes of action, injuries, or legal costs to the extent of its own direct negligence or misconduct. No party to this agreement will be liable to the other for incidental, consequential, or purely economic damages.

17. **E-Verify:** Premier Lakes utilizes the federal E-Verify program in contracts with public employers as required by Florida State Law and acknowledges all the provisions of Florida Statute 448.095 are incorporated herein by reference and hereby certifies it will comply with the same.

18. **Limited Offer:** This proposal expires sixty (60) days from the issuance date unless modified in writing by Premier Lakes.

Annual Agreement Amount: $69,312.00

Monthly Agreement Amount: $5,776.00

Invoicing Frequency: Monthly

Accepted and Approved:

Live Oak Lake CDD

Signature:

Printed Name:

Title:

Date:

Customer Address for Notice Purposes:

Premier Lakes, Inc.

Signature:

Name: Alex Kurth

Title: President

Date:

Please Remit All Payments & Contracts to: 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33544.

Annual Management Program Agreement

Customer Name: Live Oak Lake CDD
Property Contact: Christine Wells
Agreement Effective Date: November 1st, 2026 - October 31st, 2027
Program Description: Annual Fountain Maintenance
Premier Lakes Consultant: Chance Williams
Consultant Phone Number: 321-246-2350

This Agreement, dated **October 9th, 2026** is made by and between Premier Lakes, Inc., hereinafter known as "Premier Lakes," and **Live Oak Lake CDD** hereinafter known as "Customer."

Both Customer and Premier Lakes agree to the following terms and conditions:

1. **General Conditions:** Premier Lakes will provide the contract services enumerated below to the Customer under the terms and conditions of this Agreement, and the Customer agrees to pay Premier Lakes for those services as listed below under the terms and conditions of this agreement.

2. **Service Equipment:** The "Service Equipment" is described as **7 floating fountains on lakes 2, 3, 5, 6, 7, 8, and 9.**

3. **Contract Services:** Premier Lakes will perform **(4) four** inspections per year of the Service Equipment and provide the following service as necessary.

    a. **Fountain Maintenance:** Perform amp test on fountain motor to verify appropriate amp load. Check incoming and outgoing voltage. Test motor GFCI, contactor (starter), and motor overload protection. Check fuses. Ensure all wires, breakers, and other electronic parts are securely attached. Check timer and set as needed—test lighting GFCI breaker in the control panel to ensure proper operation. Check the lighting timer and set it as required. Inspect the propeller or impeller (depending on the unit) and diffuser plate (if present) to ensure they are tightly attached and not bent/damaged. Clean fountain debris screen nozzle, shaft, and pump chamber to ensure proper water flow. Clean all lighting lens covers. Replace any seals on the light housing that are leaking. If the fountains or lights are not visibly operating properly or malfunctioning in any way as determined by the diagnostic checks specified above, Premier Lakes will further perform an ohm test to the cable to test for any shorts or resistance in the power cable between the control panel and the motor.

Replacement Parts: All replacement parts required for proper maintenance of the fountains and the additional labor to replace these parts as needed will be billed at an additional charge. All lights, seals, and other replacement parts and labor required for light replacement will be billed at an additional cost. All necessary repairs (parts) covered by warranty will be performed at no additional charge to the client. Any significant problems or malfunctions that are discovered during the maintenance service that is not able to be repaired during that service that is no longer under warranty, and that will require significant additional labor and/or parts will be written up and submitted to the client for approval before proceeding with the work. **Premier Lakes will invoice up to $500.00 for additional parts during any maintenance event.**

Troubleshoot Service Charge: Additional charges apply for troubleshooting visits. Premier Lakes will charge a $100.00 service fee plus labor ($130/hr) and materials for an extra visit outside the routine maintenance cycle. Any visit 14 days or more after a maintenance event will be considered a troubleshoot.

b. **Management Reporting:** Service reports detailing the services rendered will be provided following each inspection.

c. **Aquatic Consultation:** Attendance to monthly board meetings when requested.

4. **Contract Term & Automatic Renewal:** This Agreement is for an annual management program. This Agreement will automatically renew annually at the end of the Agreement Effective Date for subsequent one (1) year terms, with a four (4%) increase in the Annual Agreement Price each year, under the same terms, specifications, and conditions set forth by this Agreement.

5. **Payment Terms:** No payment shall be due and payable upon executing this Agreement. The balance of the monthly service amount shall be billed in equal **Quarterly** installments of **$875.00** per commencing as of the first day of the month following the date of commencement of this Agreement. The customer agrees to pay Premier Lakes within thirty (30) days of the invoice. If the customer fails to pay any invoice within sixty (60) days of the invoice date, then a service charge of 1% per month (12% per annum) will be charged to the customer by Premier Lakes on balances not paid within sixty (60) days.

6. **Forms of Payment:** Premier Lakes accepts payment by check.

7. **Contract Void Ab Initio:** This contract will be void ab initio if Premier Lakes, in its sole discretion, determines that the condition of the Service Area has materially declined between the date of this Agreement and the commencement date of the Agreement. If Premier Lakes commences services under this Agreement, this paragraph will not apply.

8. **Force Majeure:** Premier Lakes shall not be liable for any delay in performing the Services, nor liable for any failure to provide the Services due to any cause beyond its reasonable control.

9. **Contact Updates:** It is the customer's sole responsibility to notify Premier Lakes of any change in contact information, including, but not limited to, billing address, email addresses, and phone numbers, within thirty (30) days of any such changes.

10. **Termination:** This Agreement may be terminated by either Party with thirty (30) days' written notice, service to continue to the end of the month when the 30th day falls. All notifications must be sent by Certified Mail to Premier Lakes at 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33543. Any party may notify the other Party of any change in name or address to which notices hereunder shall be sent by providing the same with five (5) days' written notice to the other Party.

11. **Enforcement and Governing Law:** A default by either Party under this agreement shall entitle the other Party to all remedies available at law or in equity, which shall include, but not be limited to, the right to damages and injunctive relief under Florida law.

12. **Safety:** Premier Lakes agrees to use its best efforts and specialized equipment, products, and procedures to provide safe and effective results hereunder, and Premier Lakes will use all due care to protect the property of the Customer.

13. **Additional Services:** Work requested by the Customer, such as trash clean-up, physical cutting and/or plant removal, and other additional services performed by Premier Lakes staff, will be billed separately under a separate agreement between the customer and Premier Lakes.

14. **Insurance:** Premier Lakes will maintain general liability and other insurances as necessary, given the scope and nature of the services. Premier Lakes will be responsible for those damages, claims, causes of action, injuries, or legal costs to the extent of its own direct negligence or misconduct. No party to this agreement will be liable to the other for incidental, consequential, or purely economic damages.

15. **E-Verify:** Premier Lakes utilizes the federal E-Verify program in contracts with public employers as required by Florida State Law and acknowledges all the provisions of

Florida Statute 448.095 are incorporated herein by reference and hereby certifies it will comply with the same.

16. **Limited Offer:** This proposal expires sixty (60) days from the issuance date unless modified in writing by Premier Lakes.

Annual Agreement Amount: $3,500.00

Quarterly Agreement Amount: $875.00

Invoicing Frequency: Quarterly

Accepted and Approved:

Live Oak Lake CDD

Signature:

Printed Name:

Title:

Date:

Customer Address for Notice Purposes:

Premier Lakes, Inc.

Signature:

Name: Alex Kurth

Title: President

Date:

Please Remit All Payments & Contracts to: 1936 Bruce B Downs Blvd, Suite 308, Wesley Chapel, FL 33544.

SECTION D

From: **Alan Wilson** alan.wilson@solitudelake.com
Subject: Live Oak Lake CDD Aquatics / Midge Control / Fountain Maintenance RFP
Date: October 2, 2026 at 12:51 PM
To: Brittany Brookes BBrookes@gmscfl.com
Cc: Taber Anderson taber.anderson@solitudelake.com, Ashley Hilyard ahilyard@gmscfl.com, Jarett Wright jwright@gmscfl.com

Good afternoon Brittany,

Attached is our bid sheet for the Aquatics RFP.

Pond Maintenance
The pond maintenance pricing includes the same scope of work that you are already receiving from Solitude for the 23 ponds. This includes 4 scheduled service visits per month. Additional visits for algae blooms do not require an extra charge and are routinely scheduled within 2 business days. The service visits include treatments for algae, shoreline grasses and brush, and submersed aquatic weeds. After each service visit, we generate and send a report detailing which ponds were serviced and what services were completed. We will also provide recommendations for any ongoing or potential problems that we observe in or around the ponds.

Midge Management
The midge management pricing includes a dual approach to help reduce the midge fly populations in the target ponds. The pricing includes a yearly stocking of 1000 gambusia per surface acre and 12 midge fly BTI treatments. The treatments will be completed quarterly with 3 treatments occurring approximately 2 weeks apart. We also recommend aeration systems in the ponds with the highest concentration of midges. We can provide aeration recommendations upon request.

Fountain Maintenance
Our fountain maintenance agreement includes quarterly service visits. During that quarterly service we will inspect and test all of the fountain's electrical components and deep clean the fountain. Additional service requests usually require a $150 service fee which covers one hour of labor to inspect the fountain. Emergency fountain requests are scheduled and completed based on availability.

Service and Reporting
We can implement all requested services beginning November 1, 2026. Algae blooms and midge emergencies will be addressed within 2 business days. Additional midge fly treatments may require an additional charge. Our standard pricing is $75/acre for BTI larvicide treatments. The CDD will have a designated point of contact available at all times for questions and emergencies. All products that we use are FDA and EPA approved for use in aquatic environments.

Optional Services
Solitude Lake Management offers a variety of services to help meet the needs of our customers.These include: erosion solutions, native aquatic plantings, fish stocking, midge control, vegetation removal, dredging, water quality remediation, fountain and aeration installation, water testing, and sediment testing. I have attached a brochure that briefly describes our capabilities.

Thank you for the opportunity to continue partnering with the community. Please let me know if you have any additional questions.

--

Alan Wilson
District Manager CFL
D:561-531-9289
P:888-480-5253

SOLITUDE
LAKE MANAGEMENT

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

Request for Pond Maintenance and Midge Management Proposals

The Live Oak Lake Community Development District is seeking proposals for maintenance of approximately 23 stormwater ponds and a practical program to reduce nuisance midge activity. The District invites aquatic management firms to review the ponds and recommend a program suited to site conditions. The pond list and map will be provided with this request and will define the ponds included in the base price.

Routine pond maintenance

The base proposal should include inspection of each designated pond on a regular basis and the labor, equipment, materials, and treatments needed for routine aquatic weed and algae management. Treatments should be made as conditions warrant, including between scheduled inspections when necessary. The proposal should explain what work is included in the monthly fee and identify any exclusions. Inspect and advise the District on littoral areas, invasive plants, shoreline concerns, and conditions that may affect stormwater function. Planting, shoreline repairs, dredging, and other capital work should be priced separately and performed only with District approval.

Midge management

Describe how you would assess midge activity, identify likely source ponds, select treatments, and evaluate results. Recommend the service frequency and explain when you would adjust the program. Identify proposed products and active ingredients, application methods, expected limitations, and precautions for fish, littoral plants, water quality, and other organisms. Price the recommended program separately from routine pond maintenance unless it is expressly included in the base fee. Identify any initial sampling or ongoing monitoring that carries an additional charge.

The District is open to appropriate larval control, habitat and water quality measures, biological controls, and other methods supported by your site assessment. If you recommend adult midge treatment, fish stocking, sediment or nutrient treatment, water quality testing, or other supplemental measures, briefly explain their purpose and price each separately. No particular product or species is required.

Optional equipment services

If your firm maintains existing fountains, you may offer a separate price for inspection and preventive maintenance. Identify the equipment and frequency covered, repair labor rate, parts markup, emergency response rate, and any exclusions. Equipment replacement, major repairs, and new aeration systems require separate District authorization.

Service and reporting

State the soonest start date, routine service schedule, response time for significant algae blooms or midge complaints, and process for unexpected midge emergence. Provide a brief report after each service visit identifying ponds inspected, conditions observed, treatments and quantities applied, and needed follow-up. Service providers are expected to notify the District Field Manager promptly by phone or email of fish kills, significant equipment failures, public safety concerns, or conditions requiring an additional District expenditure. Explain your after-hours contact process.

All products must be labeled for the intended use and applied in accordance with their labels and applicable requirements by properly qualified personnel. Identify any water-use restrictions or material treatment limitations in the proposal.

Pricing

Please provide the following summary price information with the proposal and include a short explanation if pricing varies by pond, acreage, season, and/or service frequency. Confirm taxes, mobilization, and routine materials are included.

Service	Annual Price
Routine pond maintenance for all designated ponds	$36,206.64
Recommended midge management program	$76,000.00
Initial assessment or testing, if additional	NA
Fountain maintenance, if applicable	$3599.56
Optional services (describe separately)	See Description in Email

For each optional service, give a unit price (for example, per pond, visit, application, or stocking event), proposed frequency, and estimated annual cost if recommended. State the proposed contract term, renewal terms, and any price adjustment during that term.

Proposal and contact information

Please email one PDF proposal to Brittany Brookes via electronic mail to BBrookes@gmscfl.com by **October 8, 2026 at 3 pm** To arrange a site visit, contact Field Manager Ashley Hilyard AHilyard@gmscfl.com by October 7, 2026. Direct questions to Field Manager Ashley Hilyard AHilyard@gmscfl.com .

A proposal should include a short description of the proposed services and midge strategy, schedule, itemized pricing, response times, assumptions and exclusions, and the name and contact information of the assigned manager. Include relevant Florida experience, applicable licenses, evidence of insurance, three references for comparable work, and the identity of any subcontractor proposed for specialized services. A sample service report should be included with the proposal for Board review.

Selection and agreement

The District may request clarification or revised pricing, discuss the scope with firms, select optional services separately, or decline to select a proposal. Any selection is subject to approval by the Board of Supervisors and execution of a written agreement reviewed by District Counsel. The District will not authorize work through this request alone.

SŌLITUDE
LAKE MANAGEMENT

HELPING YOU CREATE CLEAN, BEAUTIFUL WATER

Our Capabilities



Who We Are

We know you care about your water. We do too and we want to make it a beautiful asset that you can enjoy for years to come.

Everyone wants a beautiful lake and achieving clean water is hard, which is why SOLitude uses science-backed solutions to take care of algae, weeds, and other water quality issues so you can avoid the frustrations and have more time to enjoy your water.

As a nationwide environmental firm specializing in sustainable lake and pond management programs, SOLitude employs some of the country's most experienced Environmental Scientists, Aquatic Biologists, and thought leaders.

We maintain strategic relationships with leading industry authorities, such as the North American Lake Management Society (NALMS), the Aquatic Plant Management Society (APMS), and state and regional lake and watershed associations, and are dedicated to staying at the forefront of the latest research and innovations in freshwater management.

888.480.5253 | solitudelakemanagement.com





Poor water quality can contribute to:

- Algae and weeds
- Reduced aesthetic beauty
- Shoreline deterioration
- Stormwater equipment damage
- Flooding risks
- Harm to pets and aquatic life
- Declined property values
- Hindered recreation
- Complaints and poor brand reputation

In recent decades, concerns over Harmful Algal Blooms (HABs) have also grown. According to the Centers for Disease Control (CDC) and Prevention, there may be a link between prolonged algal toxin exposure and the development of neurological diseases, such as Alzheimer's and Parkinson's.[1]

This underscores the importance of preserving our precious aquatic resources through proactive, science-backed management.

We Manage ALL Types of Freshwater Resources



STORMWATER FACILITIES



RECREATIONAL LAKES



DRINKING WATER RESERVOIRS



IRRIGATION PONDS



WETLANDS



TROPHY FISHERIES



INDUSTRIAL WASTEWATER

WHO WE PARTNER WITH

Lakes and ponds are essential for the safety and well-being of our communities, serving critical roles in stormwater management, flood prevention, recreation, drinking water, tourism, and beyond. We are proud to partner with diverse stakeholders to develop programs that maximize the health, beauty, and functionality of their waterbodies.



- Communities: HOAs & Apartments, Multi-Family, Lake Associations
- Private Landowners
- Golf Courses
- Municipalities: Parks & Recreation, Public Works, Power Utilities, Drinking Water Reservoirs, Irrigation Districts
- Commercial Properties: Hospitality, Healthcare, Colleges/Universities, Corporate Campuses, Retail

WHY CHOOSE SOLITUDE?



SCIENCE-BASED INNOVATION

SOLitude is at the forefront of exciting research and advances in technology and equipment to restore waterbodies faster and more cost-efficiently, with longer-lasting results.

ENVIRONMENTAL STEWARDSHIP

We value our aquatic resources and our planet, and are committed to promoting proactive management solutions and the most environmentally-responsible lake management programs.

CLIENT EDUCATION

We believe informed decision-makers make the best choices for their waterbodies, so we provide access to a wealth of educational resources to expand your knowledge.

CUSTOMIZED PROGRAMS

There is no one-size-fits-all maintenance approach. We customize programs to get ahead of water quality issues, so you can optimize your resources and enjoy the water.

THE SOLUTION

Through our community outreach program, The SOLution, we're dedicated to leading volunteering initiatives, such as pond clean-ups, tree plantings, and food drives.



OUR SERVICES

ANNUAL MANAGEMENT

Maintain healthy water year-round with a program tailored through advanced water quality testing, lake mapping, and other science-backed tools.

AQUATIC WEED & ALGAE CONTROL

Use environmentally-responsible solutions to keep weeds, algae, and toxic cyanobacteria at bay.

FOUNTAINS & AERATION

Promote well-circulated, oxygen-rich water with a touch of elegance.

NUTRIENT REMEDIATION

Incorporate natural products like alum, phosphorus filtration bags, and lanthanum clay to support balanced water.

EROSION REPAIR

Implement bioengineering technologies to rebuild and stabilize eroded shorelines.

SHORELINE MANAGEMENT

Cultivate native vegetation to contain soil, filter stormwater runoff, and enhance beauty.

FISHERIES MANAGEMENT

Apply comprehensive strategies to build the fishery of your dreams.

MECHANICAL HARVESTING & HYDRO-RAKING

Remove organic matter and nuisance weeds to restore depth, open water, and safety.

WETLAND MANAGEMENT

Protect delicate, diverse ecosystems from nuisance and invasive plants and animals.

INVASIVE SPECIES MANAGEMENT

Swiftly identify and remove non-native plants, fish, mollusks, and wildlife.

GRANTS, FUNDING, AND PERMITTING CONSULTATION

Receive expert guidance in securing grants and navigating complex permitting processes.





We believe clean, beautiful lakes promote good health, happiness, and meaningful experiences, but achieving these goals isn't easy. Discover how our depth of expertise can help you avoid the stress and headaches that come with an unhealthy, unsightly waterbody. By partnering with SOLitude, you can have confidence that your aquatic assets are under the care of knowledgeable, passionate experts who value your waterbody just as much as you do.



BLUE MIND

Clean water has beneficial effects on our overall well-being.

Time spent around lakes and ponds has a profoundly relaxing and refreshing impact on people's mental health and happiness.

Human beings will always be inextricably connected to water mentally, physically, and spiritually – a phenomenon called Blue Mind[2].





Since 1975, the experts at SOLitude Lake Management have pioneered sustainable freshwater management programs to cultivate healthy lakes, ponds, wetlands, and fisheries.

With local offices and teams throughout the United States, we partner with homeowners associations, golf courses, private landowners, businesses, and municipalities across the country.

Our experienced team of degreed scientists and industry experts are dedicated to providing best-in-class service using the most ecologically responsible methods that are tailored to each client. We take pride in prioritizing safety and environmental stewardship, and strive to consistently deliver measurable, long-lasting results

SŌLITUDE
LAKE MANAGEMENT

CONTACT US

888.480.5253 | solitudelakemanagement.com

[1] https://www.cdc.gov/habs/materials/factsheet-cyanobacterial-habs.html
[2] https://www.wallacejnichols.org/122/bluemind.html

SECTION E

From: **Kevin Riemensperger** kevinr@steadfastalliance.com
Subject: RE: RFP Pond and Midge Services at Live Oak Lake CDD
Date: October 7, 2026 at 8:04 AM
To: Tricia Adams tadams@gmscfl.com, Brittany Brookes bbrookes@gmscfl.com
Cc: Jarett Wright jwright@gmscfl.com, Ashley Hilyard ahilyard@gmscfl.com, Christine Wells cwells@gmscfl.com, Joseph Hamilton joehamilton@steadfastalliance.com, Matt Goldrick mgoldrick@steadfastalliance.com

KR

Good morning,

Thank you for the opportunity to participate in the RFP for aquatic maintenance and midge management services for Live Oak Lake CDD.

Please find attached, our submission. I've also addressed a few additional questions below, and I would be happy to discuss these items further with the Board during the meeting on the 15th.

Our routine aquatic services include regular inspection and monitoring of the designated ponds, documentation of services performed, and adjustments to the management program as conditions warrant. All treatments are performed using products labeled for their intended aquatic use and in accordance with applicable label requirements. Supplemental services, such as fish stocking, sediment or nutrient management, water-quality testing, or other corrective measures, would be recommended separately when site conditions indicate that they may provide a meaningful benefit. These services would typically be discussed with the Board and quoted separately for review and approval prior to proceeding.

We currently provide monthly midge management services for the District from March through November, and our proposal is based on continuing that existing program. Our current approach focuses treatment on the areas experiencing the highest levels of midge activity, based on observations and direction from property management. This allows us to concentrate treatment efforts where they are most beneficial while maintaining flexibility as conditions change throughout the season. For example, during the current season, we have previously received direction from the Board to adjust the areas receiving treatment and have been able to accommodate those changes within the existing maintenance agreement. We believe this flexibility is an important component of an effective midge management program and would look forward to continuing to work with the Board to adjust the program as activity and site conditions change.

We recommend continuing the existing monthly midge service schedule, with adjustments as needed based on observed activity and seasonal conditions. If an unexpected or significant midge emergence occurs between scheduled visits, we would evaluate the affected area and determine the appropriate response based on the circumstances.

We would also be happy to provide any additional information regarding our treatment products, application methods, reporting procedures, response times, or supplemental services as requested.

We appreciate the opportunity to continue serving Live Oak Lake CDD and look forward to discussing the proposal with the Board!

Best,

Kevin Riemensperger | Aquatics Division Manager
Steadfast Alliance
Cell: (352) 424-8103
Office: (844) 347-0702
30349 Commerce Drive | San Antonio, Fl | 33576
https://steadfastalliance.com/



STEADFAST ALLIANCE
30435 Commerce Dr, Suite 102
San Antonio, FL 33576
844-347-0702 | office@steadfastalliance.com

Steadfast Alliance Aquatics Reference Sheet

Contractor Qualifications

Steadfast Alliance provides a robust system of project scheduling, coordination, and communication hosted on our custom, industry-leading project management system and driven by a seasoned construction administration team. Our System is supported through scalable direct and indirect operational management that begins with relationship building and continues through lead generation, operational management, and project completion. Most importantly, Steadfast Alliance leverages the collective resources, knowledge, skills, and unparalleled industry experience of both our team and the Alliance itself.

Company Profile

Steadfast Alliance is a full-spectrum green industry solution for commercial landscaping and environmental services, founded in 2019 by John Faulkner and Tony Canorro. Headquartered in San Antonio, Florida, with additional locations in Palmetto, Lecanto, and Land O' Lakes, Steadfast provides comprehensive landscape and aquatic maintenance services to HOAs, CDDs, and community associations throughout Florida. Our team is committed to delivering reliable, high-quality service backed by strong client relationships and a proven track record across a growing portfolio of accounts.

Our one-stop services include:

- Lake and Pond Maintenance
- Aquatic Weed Control
- Triploid Grass Carp Stocking
- Wetland Mitigation
- Native Beneficial Plantings
- Selective Vegetation Removal
- Emergency Storm Cleanup
- Forestry Mulching
- Drainage Ditch Mowing

Awards & Recognition



Tampa Bay Business Journal – 2025-2026 Book of Lists

Steadfast was named the second-largest commercial landscaping firm in the Tampa Bay Business Journal's 2025-2026 Book of Lists.



Landscape Management 150 – Ranked #69 Nationally

Landscape Management recognizes Steadfast as #69 nationally, the 5th fastest growing landscape company in the U.S. and the fastest growing landscape company in Florida.

Personnel Qualifications / Professional Licenses

Joseph Hamilton - 10+ years in Aquatic Management & Environmental Compliance Experience, FDEP Licensed Stormwater Inspector, Florida Green Industries Best Management Practice Certified.

Kevin Riemensperger - 5+ years in Aquatic Management & Environmental Compliance Experience, FMNP Certified Florida Master Naturalist, FDEP Licensed Stormwater Inspector, Florida Green Industries Best Management Practice Certified.

SePRO Certified Stewards of Water

STEADFAST ALLIANCE
30435 Commerce Dr, Suite 102
San Antonio, FL 33576
844-347-0702 | office@steadfastalliance.com

Project Management

Joe Hamilton / Environmental Division Director

Joe earned a Bachelor of Science degree in Environmental Science from Saint Leo University and has more than 10 years of experience in the environmental field, including environmental laboratory testing. He is licensed by the Florida Department of Agriculture and Consumer Services as a Restricted Pesticide Applicator.

As Steadfast's Environmental Division Manager, Joe utilizes his Environmental Science background and experience in water testing and analysis to effectively manage clients' lakes and wetlands. His work contributes to the success of numerous lake and wetland restoration and nutrient reduction projects throughout North Hillsborough County, Pasco County, and surrounding areas.

Joe enjoys the new opportunities his role presents, takes pride in problem-solving, and values the collaboration involved in strategic lake management planning.

Kevin Riemensperger / Aquatic Division Manager

Kevin Riemensperger earned a Bachelor of Science degree in Biology from the University of South Florida and is a graduate member of the National Society of Leadership and Success. He is a certified Florida Master Naturalist through the University of Florida and a certified Stormwater Inspector.

As Steadfast's Aquatics Division Manager, Kevin oversees the company's aquatic maintenance operations, working to provide effective, environmentally responsible solutions for clients and the communities they serve. Since joining Steadfast Contractors Alliance, he has played an integral role in growing and developing the Aquatics Division and its client portfolio.

Kevin's goal is to continue expanding Steadfast's Aquatics Division while advancing innovative and biologically focused approaches to pond and aquatic management, and helping educate the communities he serves about the importance of healthy aquatic environments.

Relevant Experience

North AR-1 of Pasco CDD (Angeline CDD)

Work Performed: Routine Aquatic Maintenance, Shoreline Erosion Repair
Revenue for Account: $120,690.00
Contact Name: David Wenck – Senior District Manager
Email: david@hikai.com
Phone Number: (813) 680-1940

Estancia at Wiregrass CDD

Work Performed: Routine Aquatic Maintenance, Monthly Midge Fly Treatment, Aeration Install/Maintenance
Revenue for Account: $117,084.00
Contact Name: Clayton Smith - Field Service Manager
Email: csmith@gmscfl.com
Phone Number: (813) 344-4844

Bridgewater of Wesley Chapel CDD

Work Performed: Routine Aquatic Maintenance, Monthly Midge Fly Treatment, Fountain & Aeration Install/Maintenance, Native Fish Stocking
Revenue for Account: $91,178.00
Contact Name: Heath Beckett – District Manager
Email: hbeckett@vestapropertyservices.com
Phone Number: (321) 263-0132 x536

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Epperson Ranch CDD

Work Performed: Routine Aquatic Maintenance, Monthly Midge Fly Treatment, Aeration Install/Maintenance
Revenue for Account: $79,380.00
Contact Name: Heath Beckett – District Manager
Email: hbeckett@vestapropertyservices.com
Phone Number: (321) 263-0132 x536

Mirada CDD

Work Performed: Routine Aquatic Maintenance, Fountain Install/Maintenance
Revenue for Account: $62,000.00
Contact Name: Jason Greenwood – District Manager
Email: jgreenwood@gms-tampa.com
Phone Number: (813) 344-4844

Cory Lakes CDD

Work Performed: Routine Aquatic Maintenance, Fountain Install/Maintenance
Revenue for Account: $57,600.00
Contact Name: Brian Young – District Manager
Email: byoung@gms-tampa.com
Phone Number: (813) 344-4844

Avalon Groves CDD

Work Performed: Routine Aquatic Maintenance, Native Aquatic Plantings, Invasive Vegetation Removals
Revenue for Account: $52,980.00
Contact Name: Heath Beckett
Email: hbeckett@vestapropertyservices.com
Phone Number: (321) 263-0132 x536

Hidden Creek CDD

Work Performed: Routine Aquatic Maintenance, Fountain Install/Maintenance
Revenue for Account: $34,740.00
Contact Name: Amanda Ferguson – District Manager
Email: aferguson@gms-tampa.com
Phone Number: (813) 344-4844 x102

Solterra Resort CDD

Work Performed: Routine Aquatic Maintenance
Revenue for Account: $28,716.00
Contact Name: Brian Mendes
Email: bmendes@rizzetta.com
Phone Number: (407) 472-2471 x4404

2026

STEADFAST

ALLIANCE



Governmental Management Services

Proposal for Pond Maintenance:

Live Oak Lake CDD

4921 Twin Lakes Blvd, Saint Cloud, FL, 34772

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844-347-0702 | office@steadfastalliance.com

10/02/2026

Governmental Management Services

219 E Livingston St, Orlando, FL 32801

Attn: Tricia L. Adams

We greatly appreciate the opportunity to bid on this project for you.

Attached is the agreement for waterway services at Live Oak Lake CDD.

Program to consist of areas #1-23 as indicated on attached map.

Area to be serviced measures 34,717 LF & 72.06 AC.

Occurrence: 2 events/month

Annual Cost: $34,800.00

($2,900.00 per month)

Special services can also be provided outside of the routine monthly maintenance at the Board's request.

These will be proposed on separate estimates outside of the monthly maintenance service agreement.

We pride ourselves on providing the highest level of service in the industry and look forward to the opportunity of exceeding your expectations!

Respectfully yours,

Kevin Riemensperger

Steadfast Contractors Alliance, LLC.

Kevin Riemensperger, Aquatics Division Manager

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Maintenance Contract

Aquatic Maintenance Program

1. **Algaecide Application:** John Deere Gators, equipped with dual spray-tank systems and outfitted with extendable hose reel will be utilized to carry out topical & subsurface applications of algaecide approved for controlling filamentous, planktonic, & cyanobacterial algae growth in accordance with regulations defined by the Florida Department of Agriculture and Consumer Services. Technicians will utilize easements to access CDD owned property around the pond bank. Applications cover surface waters 7 feet from the shoreline and 2 feet below the surface; up to the high-water mark/edge. Treatment events will occur as listed per month, spaced evenly (pending weather) with additional services available on request.[1]
2. **Herbicide Application**: Utilization of EPA approved herbicides to target invasive/emergent nuisance grasses/brush (vegetation) as defined by Florida Exotic Pest Plant Council; including category 1 & 2 species. Carried out in accordance to regulations defined by Florida Department of Agriculture and Consumer Services. Applications will cover surface waters 5 feet from the shoreline and include vegetation above the water's surface. Along shoreline areas & littoral zones; up to the high-water mark/edge. Treatment events to occur with the same frequency of algaecide applications.[2]
3. **Submersed Vegetation Control:** Submersed Vegetation Control: Treatments with EPA approved herbicides for the removal of submersed vegetation & otherwise undesired aquatic weeds, as defined by Florida Exotic Pest Plant Council. Including, but not limited to both non-native & nuisance species such as Tapegrass, Dwarf Babytears, Chara, etc. Applications to cover entirety of ponds equal to or lesser than 1 surface acre. In ponds greater than 1 surface acre, applications to cover waters 10 feet from shoreline areas & littoral zones, with additional treatment to be provided as a separate proposal at an additional cost.
4. **Debris Collection:** Collection of "litter" items along the shoreline, within reach or up to 1 ft below the surface, during routine maintenance visitations. Individual items to be removed are limited to non-natural materials, such as plastics, Styrofoam, paper, aluminum. Oversized items such as household appliances or large construction debris items are not included in this service; but will instead be logged and brought to the attention of the CDD board. An estimate can be provided to remove these large items on a case-by-case basis. The collection of significant/sudden or profuse influx of debris items may be subject to a mobilization fee.
5. **Pond Dye Application:** Available on request in ponds one acre or less. If so desired, applications of pond dye can be done to enhance aesthetics. Offered in black and hues of blue.
6. **Outflow Inspections:** Water Outflow / Drainage System Inspection: At the commencement of the contract, Steadfast will require notification of known drainage issues. Throughout the contract, outflow structures will be periodically inspected to insure proper drainage/functionality.*,[3]

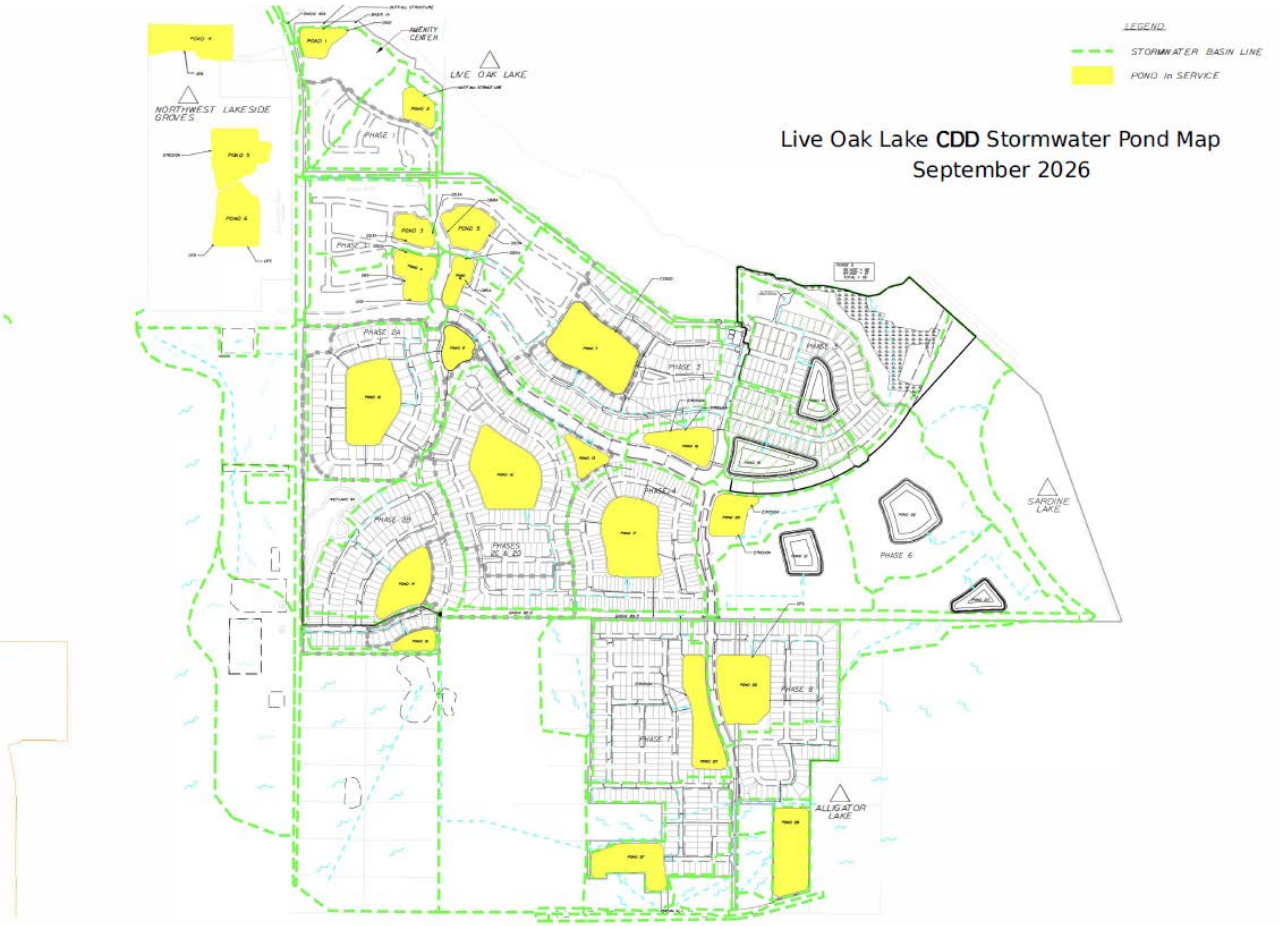
Enhancement Services: Not included as part of the routine maintenance scope. These services can be provided as a separate proposal at an additional cost if desired

1. **Physical & Mechanical Removals of Invasive/Exotic Vegetation.** – Utilization of crews with handheld cutting equipment to flush cut, remove and dispose of vegetation off-site. Alternative method of heavy machinery to mulch in-place vegetation within the conservation buffer zones. Buffer zones lie in between the wetland jurisdiction line and the sod of resident properties and common area.
2. **Planting of Native & Desirable, Low-lying Aquatic Vegetation** – Installation of Florida-native flora to improve aesthetics & assist in the control of aquatic algae. Bare root installation as well as container grown plants are available.
3. **Aquatic Fountain & Aeration Installation** – Installation of aquatic fountains to improve the aesthetics of ponds. Installation of bottom diffused aeration to circulate water and to increase its oxygen content to reduce algal growth, while also improving the health of a pond's fish, allowing for better insect control.
4. **Native Fish Stocking** – Stocking of Florida-native species such as Bluegill, Redear Sunfish/Shell Crackers, Gambusia will greatly impact the populations of mosquito and midge fly larvae in your waterway. Seasonal availability will affect pricing for stocking different varieties of fish.
5. **Triploid Grass Carp Stocking** – Introduction of sterile Grass Carp as a biological control of submersed aquatic plant/weed species.
6. **Excess Trash/Oversize Object Collection Visits** – Proposals to remove excess debris from heavy construction, bizarre & oversize items that may make their way into your lakes and ponds.
7. **Seasonal Midge Fly Treatments** – Applications of larvicide for the control of Midge Fly larvae. This is done twice a year to control and maintain Midge Fly populations. Most effective in summer (April-June) and fall (September-October).

**These services to be performed at Steadfast's discretion, and for the success of the aquatic maintenance program. [1] There may be light regrowth following a treatment event. This growth will be addressed during the following treatment event, or in extreme cases by service request. [2] Herbicide applications may be reduced during the rainy season/in anticipation of significant rain/wind events to avoid damaging submerged stabilizing grasses, and to prevent leaving a ring of dead grasses on the upper bank. [3] Identification of improper drainage or damaged outflow structures does not imply responsibility for repairs. Responsibility for repairs is not included in the scope of work.*

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Service Area



Agreement

The contract will run for one year starting _____. If upon expiration of this agreement, both parties have not signed a new contract, this contract shall automatically be renewed for a one-year term. Changes to contract prices shall be in writing and agreed upon by both parties.

The goal of this contract is that upon completion of each visit to the client, the aquatic appearance shall be maintained to the highest reasonable standard possible given the nature of the property and its individual condition.

Steadfast Contractors Alliance, LLC. / Steadfast Environmental, here after referred to contractor, agrees to furnish all supervision, labor, materials, supplies, and equipment to perform the work herein above. Proof of insurance and necessary licensees will be provided if requested by client. Contractor will also provide workman's compensation and proof thereof on employees if requested by client.

The contract does not attempt to address damage caused by vandalism, floods, hurricanes, poor drainage, or other incidents beyond the control of the contractor. The contractor will endeavor to address such contingencies upon client's request by separate agreement.

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Compensation

Contractor shall be paid monthly. On the first (1st) day of the month, the Contractor shall tender to the Customer and bill or invoices for those services rendered during the current month which shall be paid by the Customer by the first day of the following month.

Conditions:

This contract is for a period of (12) twelve months. This agreement shall remain in force for a period of 1 year. If, upon expiration of this agreement, a new agreement has not been executed by both parties, this agreement shall automatically be renewed for a period of 1 year from the date of expiration of the previous term at the annual fees stated with the addition of a 3.5% cost of living increase. Either party may cancel this contract, with or without cause, with a thirty (30) day written notice by certified mail.

No Finance Charge will be imposed if the total of such purchases is paid in full within 30 days of invoice date. If not paid in full within 30 days, then a FINANCE CHARGE will be imposed from the invoice date on the balance of purchases at a periodic rate of 1 1/2 % per month (18% Annual) until paid and Steadfast Contractors Alliance, LLC. / Steadfast Environmental, LLC, DBA Steadfast, shall have the right to elect to stop work under this Contract until all outstanding amounts, including Finance Charges, are paid in full. Payments will be applied to the previously billed Finance Charges, and thereafter, in order, to the previous invoices and finally to the New Invoices. In the event, any or all the amounts due under this Agreement are collected by or through an attorney, the Purchaser/Owner agrees to pay all reasonable attorneys' fees.

Utilities Usage: The Client shall allow the Contractor usage of utilities if needed.

Fuel Surcharge: For purposes of this agreement, the standard price for (1) gallon of regular unleaded fuel shall be specified as the Florida average price per the Florida Attorney General's office. In the event that the average price is escalated over that of $4.00 per gallon, a 3% fuel surcharge shall be added to each invoice. The 3% fuel surcharge will be suspended from all future invoices when the average gallon price drops below that of $4.00 per gallon, however, the charge may again be implemented in the future invoices should the average gallon price again escalates over the established $4.00 base price.

Change in Law: This Agreement is based on the laws and regulations existing at the date of execution. In the event that a governmental authority enacts laws or modifies regulations in a manner that increases the Contractor's costs associated with providing the services under this Agreement, the Contractor reserves the right to notify Client in writing of such material cost increase and to adjust pricing accordingly as of the effective date of such cost increase. Contractor must submit clear documentation supporting the cost increase and can only increase pricing to the extent of actual costs incurred.

This contract is withdrawn unless executed within ninety (90) days of the date of this document.

Thank you for the opportunity to submit this contract. We look forward to becoming part of your team.

By signing this Agreement in the space provided below, the undersigned Client signatory hereby represents and confirms that it has full power and authority to enter this Agreement on its own behalf and on behalf of the record owner of the service area, and that this Agreement is a legally binding obligation of the undersigned and the record owner of the service area.

In witness, whereof the parties to this agreement have signed and executed it this_____ day of _____2026.

Kevin Riemensperger
Steadfast Representative

Aquatics Division Manager
Title

_____
Signature of Owner or Agent

_____
Title

Aquatic Maintenance Contract

The Contractor's performance under this Agreement shall be excused without penalty to the extent the Contractor is unable to perform due to circumstances beyond its commercially reasonable control, including but not limited to:

- Accidents, acts of God, or extreme weather conditions
- Inability to secure labor and/or materials
- Fire, earthquake, or other natural disasters
- Rules, regulations, or restrictions imposed by any governmental authority
- National or regional emergencies, epidemics, pandemics, or other health-related outbreaks not caused by either party
- Other delays or failures resulting from causes beyond the Contractor's reasonable control

For the purposes of this Agreement, the parties specifically agree that water conservation regulations or guidelines are included within the aforementioned governmental restrictions. The Contractor shall not be held liable for any failure to perform as a direct or indirect result of compliance with, or good faith efforts to comply with, state or local water regulations or mandates.

This contract shall be deemed withdrawn unless executed within ninety (90) days of the date of this document.
We appreciate the opportunity to submit this agreement and look forward to the possibility of becoming part of your team, working together to achieve exceptional results.

By signing this agreement in the space provided below, the undersigned Client signatory represents and warrants that they have full authority to enter into this agreement on their own behalf and on behalf of the record owner of the service area. The Client further acknowledges that this agreement constitutes a legally binding obligation of the undersigned and the record owner of the service area.

In witness, whereof the parties to this agreement have signed and executed it this _____ day of _____ , _____.

_____ Steadfast_____

Client

_____ _____

Signature of Representative Signature of Owner or Agent

_____ _____

Title Title

Billing Information

Client Business Name:		**Client Contact Name:**	
Client Contract Number:		**Client Contact Email:**	
Billing Business Name:		**Billing Contact Name:**	
Billing Contact Phone:		**Billing Contact Address:**	

Any special billing requirements or notes:

STEADFAST ALLIANCE
30435 Commerce Drive
Suite 102
San Antonio FL 33576
United States
844-347-0702 |
office@steadfastalliance.com

Quote

#EST000047

10/07/2026

Bill To

Jarret Wright
Live Oak Lakes CDD
219 East Livingston Street
Orlando FL 32801
United States

Ship To

SE1803 Midge Fly Treatment
4921 Twin Lakes Blvd
St Cloud FL 34772
United States

TOTAL

$59,211.00

Expires: 11/06/2026

Expires	Sales Rep
11/06/2026	Melissa Rose

Steadfast proposes to furnish all labor, materials, equipment and supervision necessary to construct, as an independent contractor, the following described work:

Quantity	Item	Rate	Amount
9	**Midge Fly Treatment** Midge fly treatments on lakes 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23 at Live Oak Lake CDD. Technician will apply SKEETER to listed ponds nine times per year, once per month, per label rate. For the months March-November. 25-30 day efficacy. Estimated 72 AC. Est. Timeframe: 1 day per event. To be billed per event.	$6,579.0004176	$59,211.00

Subtotal	$59,211.00
Tax Total (%)	
Total	$59,211.00

I HEREBY CERTIFY that I am the Client/Owner of record of the property which is the subject of this proposal and hereby authorize the performance of the services as described herein and agree to pay the charges resulting thereby as identified above.

I warrant and represent that I am authorized to enter into this Agreement as Client/Owner.

Accepted this _____ day of _____ , 20 _____

Signature: _____ Printed Name and Title: _____

Representing (Name of Firm): _____

EST000047

Pricing

Please provide the following summary price information with the proposal and include a short explanation if pricing varies by pond, acreage, season, and/or service frequency. Confirm taxes, mobilization, and routine materials are included.

Service	Annual Price
Routine pond maintenance for all designated ponds	**$34,800.00 ($2,900.00/month)**
Recommended midge management program	**$59,211.00 ($6,579.00/month, March-November**
Initial assessment or testing, if additional	**-**
Fountain maintenance, if applicable	**Declined**
Optional services (describe separately)	**See Special Services**

For each optional service, give a unit price (for example, per pond, visit, application, or stocking event), proposed frequency, and estimated annual cost if recommended. State the proposed contract term, renewal terms, and any price adjustment during that term.

Proposal and contact information

Please email one PDF proposal to Brittany Brookes via electronic mail to BBrookes@gmscfl.com by **October 8, 2026 at 3 pm** To arrange a site visit, contact Field Manager Ashley Hilyard AHilyard@gmscfl.com by October 7, 2026. Direct questions to Field Manager Ashley Hilyard AHilyard@gmscfl.com .

A proposal should include a short description of the proposed services and midge strategy, schedule, itemized pricing, response times, assumptions and exclusions, and the name and contact information of the assigned manager. Include relevant Florida experience, applicable licenses, evidence of insurance, three references for comparable work, and the identity of any subcontractor proposed for specialized services. A sample service report should be included with the proposal for Board review.

Selection and agreement

The District may request clarification or revised pricing, discuss the scope with firms, select optional services separately, or decline to select a proposal. Any selection is subject to approval by the Board of Supervisors and execution of a written agreement reviewed by District Counsel. The District will not authorize work through this request alone.

SECTION F

SUNSHINE LAND MANAGEMENT CORP
4825 Wren Dr
Saint Cloud, FL 34772 US
+14074606926
info@slmenviro.com
www.SLMENVIRO.com

ADDRESS
Live Oak Lake CDD
219 E Livingston St
Orlando, FL 32801 USA

SHIP TO
Live Oak Lake CDD
219 E Livingston St
Orlando, FL 32801 USA

Estimate 2281

DATE 10/07/2026

DATE		DESCRIPTION	QTY	RATE	AMOUNT
	BMP methods	Best Management Practice (BMP) means a practice, or combination of practices, that is determined to be an effective and practicable means of preventing or reducing the amount of pollution generated by nonpoint sources to a level compatible with water/air quality goals....avoiding over spray and spray drift, erosion issues along the pond bank are sometimes caused by over spray damaging or killing the grass on the side slopes of the pond.	1	0.00	0.00
	Water Chemistry Analysis Test	PH, Alkalinity, Turbidity....	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 1	1	100.00	100.00

DATE		DESCRIPTION	QTY	RATE	AMOUNT
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 2	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 3	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 4	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 5	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 6	1	100.00	100.00

DATE		DESCRIPTION	QTY	RATE	AMOUNT
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 7	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 8	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone...All work/maintenance performed is done by a team of Trained and or Licensed Professionals, Licensed by the Florida Department of Agriculture in Pesticide Application..... Pond 9	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 10	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 11	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 12	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 13	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 14	1	100.00	100.00

DATE		DESCRIPTION	QTY	RATE	AMOUNT
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. Pond 15	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..Pond 16	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 17	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 18	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 19	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 20	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 21	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone.. pond 22	1	100.00	100.00
	Monthly Pond Maintenance	Littoral Zone Herbicide Treatment/Trash Clean-up (Targeting all emergent grass in the Littoral Zone..pond 23	1	100.00	100.00
	Monthly Fountain Maintenance	Filter clean out, Wiring inspection, Damage inspection, Minor repairs....Performed Quarterly...Price is per fountain	1	30.00	30.00
	Dump Fees	All Waste Materials/Debris/Trash Will Be Taken and Disposed of at a Proper Waste Management Location....	1	200.00	200.00

Payment is due upon project completion. Payments not received within 30 days from invoice date will incur additional monthly charges of 1.5% (18% annual APR).

Customer may request reasonable changes to

SUBTOTAL	2,630.00
TAX	0.00

the Services described. Any changes to the Services must be in writing and signed by Customer. Customer agrees that any changes to the Services may result in additional charges and modify the schedule.

Sunshine Land Management Corp is not responsible for any ruts or damage to existing grass, damage to sidewalks, irrigation, any underground utilities, or landscaping that may be in the work area. We will use best practices and judgement to avoid damage to all of the above items.

TOTAL	$2,630.00

Accepted By

Accepted Date

Sunshine Land Management

ENVIRONMENTAL SERVICES

Sent via Email

2026

Subject: **Pond Nutrient overload and recommendations Information**
Name:
Permit Number:
County:

Dear,

Sunshine Land Management Corp is contacting you to provide you with a summary of the nutrient overload issue sometimes impacting storm systems in regards to stormwater ponds.

Nutrient overload in Florida's stormwater ponds is common and is typically caused by excess nitrogen and phosphorus, leading to algal blooms (eutrophication), harm to aquatic life, and water quality degradation. Stormwater runoff from residential areas, fertilized lawns, pet waste, and leaky septic systems are major sources, driving the need for stricter regulations like the Clean Waterways Act to improve pond design and incorporate best management practices to reduce nutrient loads.

Nutrient overload (eutrophication) occurs when there's too much nitrogen and phosphorus in the water, usually from human activities, this excessive nutrient load stimulates a rapid overgrowth of algae, known as algal blooms. Prevention is a simple and effective method of lowering nutrient loads. If there are less nutrients to runoff into the stormwater area, then there is less potential for the pond to be overloaded. One way to lower nutrient loads is through proper lawn fertilization, as over fertilization is one of the major causes of high concentrations of nutrients reaching water sources. Another method of prevention is ensuring that when mowing activities along the shore of the pond are taking place, the clippings are not blown into the pond.

In addition to preventing high nutrient loads from approaching the stormwater area, the stormwater pond should have some sort of native vegetative plantings along the banks in the littoral zones. Aquatic plants assist with prevention of erosion, nutrient management, and provide habitat for predatory insects which can prevent additional invertebrate pests from becoming a problem. One common pest that loves impaired water bodies are midge species.

info@slmenviro.com
3698 Friars Cove Dr. Saint Cloud FL.
www.SLMENVIRO.com
407-460-6926

Treatment Methods for Current Algal Problems

The function of stormwater ponds is primarily for pollution abatement and to provide water quality treatment for the runoff in the community or development. The pollutants specifically named by the permitting agencies (i.e., SFWMD) are the nutrients phosphorous and nitrogen. Due to this design, stormwater ponds are particularly prone to nutrient overload or eutrophication. Furthermore, elevated nutrient levels will cause excessive plant growth, including algal blooms. The water quality treatment takes place in the water column from the control elevation down to a depth of approximately eight feet and primarily in the littoral zones. During water attenuation and biological processes, nutrients will decompose and settle on the pond bottom. However, when there are nutrient overload conditions, this process is inadequate to treat the elevated level of nutrients.

One method involves an aluminum sulfate treatment. Adding aluminum sulfate (alum) to the water, which binds with phosphorus and settles to the bottom, reducing the nutrient availability for algae growth. This will be followed up with a treatment with Green Clean Liquid 5.0. This chemical works by breaking down the cell walls of algae, destroying them from the inside out. This process releases oxygen into the water, and the product safely biodegrades. The product is effective against various forms of algae, including plank tonic, filamentous, and matforming types. However, because the nature of the storm water management system being a changing environment in the pond, this is not a long-term solution.

The second and recommened method is adding and or maintaining littoral plantings inside the pond to allow for nutrient uptake to reduce the amount of nutrient overload, which limits the amount of nutrients uptaken by algae. This is not only recommended by the agency which permitted the stormwater system but also proven to work. Some of the native beneficial species include but not limited to: pickerel weed, bull tongue, fragrant water lily, canna, spatterdock ETC. It is important to keep in mind the fertilizers and nutrients applied to yards and green spaces, have the same function in the bodies of water they end up in as they do on the lawns they are initially applied to, they improve plant growth, health, and yield.

We look forward to working with you. If you have any additional questions or concerns please don't hesitate to contact me at 407-460-6926 or via email at Info@slmenviro.com

Liam Higgins
Project Manager

Attachment:
c. additional info pamphlets

Southwest Florida Water Management District

Stormwater Systems *in Your Neighborhood*







Maintaining, landscaping and improving stormwater ponds

Stormwater Systems

Simply put, a stormwater system is a tool for managing the runoff from rainfall. When rainwater lands on rooftops, parking lots, streets, driveways and other surfaces that water cannot go through, the runoff (called stormwater runoff) flows into grates, swales or ditches located around your neighborhood. These send the water into your stormwater pond. A stormwater pond is specifically designed to help prevent flooding and remove pollutants from the water before it can drain into the groundwater — our main source of drinking water — or into streams, rivers, lakes, wetlands, estuaries or the gulf. Your stormwater pond might be located in your backyard, down the street or on nearby property.



Without a stormwater system, the stormwater runoff usually flows into the nearest water body without treatment. The runoff carries pollutants such as litter, motor oil, gasoline, fertilizers, pesticides, pet wastes, sediments and anything else that can float, dissolve or be swept away by moving water.









History of Stormwater Systems

Wetlands are Florida's original stormwater systems and once covered more than half the state.

Wetlands are extremely valuable resources because they:

- Control flooding. They do this by soaking up and retaining excess water like a giant sponge. They also slow down water flow, giving floodwaters more time to recede.
- Serve as habitat for a variety of plants and animals. Many endangered plant and animal species depend on wetlands for their survival.
- Improve water quality. Wetlands slow down the flow of water and absorb pollutants, storing them, breaking them down and in some cases even using them as nutrients.

Unfortunately, because people once misunderstood the true value of wetlands, more than one-half of our original wetlands have been drained for agriculture or filled for roads, housing developments and industrial complexes.

As development increased and more paved areas covered the land, stormwater runoff became the primary source of pollution to surface waters in Florida. In the early 1980s, the Florida Legislature passed laws requiring treatment of stormwater.

How Stormwater Systems Work

Stormwater systems come in a variety of shapes, sizes and forms, but basically there are two types, retention and detention.



Retention System

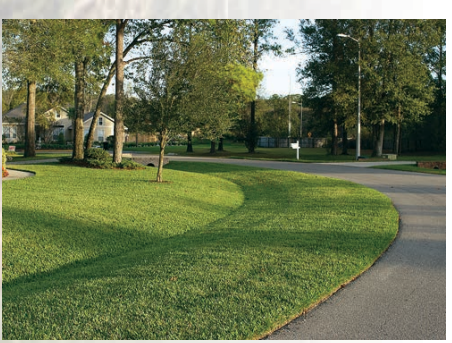
Retention System

A retention system is designed to allow water to seep through soil into the shallow groundwater aquifer. A system can be constructed or it can be a natural depression. Grass stabilizes basin slopes and filters sediments. Retention systems are constructed so that stormwater percolates into the ground without direct discharge to natural surface water bodies.









Swale

A swale is a linear retention system. It is either a constructed or natural area shaped to allow water to be quickly absorbed into the ground or to allow the water to flow to other water bodies. As in a shallow ditch, a swale promotes water absorption through soils. Swales hold water during and immediately after a storm, but they are generally dry.



Detention System

Detention System

Detention systems (ponds) are the most recognizable stormwater system. They are designed to allow material to settle and be absorbed. After a storm, water slowly drains from the pond through a pipe in the "outflow"

structure. Part of the pond, known as the permanent pool, is always below the level of the drain structure. Constructed detention systems (ponds) are required to have aquatic plants around the perimeter to help filter sediment in stormwater runoff. The owner of the pond should refer to the permit for exact specifications.

Because retention and detention systems were designed to imitate natural processes, individuals may have stormwater systems on or near their property without realizing it. What appears to be a natural indentation in the backyard may have been designed as a stormwater swale. What looks like a wild patch of shrubbery may be an important vegetative buffer around a pond.









Responsibility for Stormwater Systems

In Florida, the responsibility for permitting most stormwater systems rests with the water management districts. After developers complete construction of permitted systems in residential areas, the permit and the legal responsibility for maintaining these systems are typically passed on to a homeowners, condominium owners or property owners association.

It is then that the upkeep and maintenance of the system becomes the responsibility of the association, not the developers or the water management district. The association is responsible for labor and expenses for keeping the system functional. This responsibility applies to every homeowner and property owner in the neighborhood, even if they do not live adjacent to a detention or retention system, as everyone's stormwater flows into the system.

Copies of your association's operation and maintenance permit, plans and maintenance guidelines were provided at the time of the transfer to your association's representative. For more specific information about your pond, you may call the Southwest Florida Water Management District's stormwater permitting staff. Contact information can be found on page 19 of this booklet.

Preventing Water Pollution

You can help conserve and improve the quality of water that enters the stormwater ponds and promote a healthy environment within your community by following the advice provided below.







Stormwater System Maintenance

If properly maintained, stormwater ponds help prevent flooding and filter out pollutants before they reach streams, rivers, lakes, wetlands, groundwater, estuaries and, ultimately, the gulf. The following are a few basic maintenance guidelines that can help keep your stormwater system functioning properly:

- Clear or clean inflow/outflow structures.
- Remove nuisance and excess vegetation.
- Repair eroded slopes.
- Clean up trash and yard waste in your yard and gutters and around storm drains.

Florida-Friendly Landscaping™

- Apply Florida-Friendly Landscaping™ principles to your landscape, which can conserve water and reduce pollution of water resources. By knowing your plants' soils and water needs, you can dramatically reduce the amount of water used for irrigation, chemicals used for pest control and fertilizers used for growth. Information on Florida-Friendly Landscaping™ can be found on the District's website, *WaterMatters.org*, or on the University of Florida's website, *FloridaYards.org*.



- Plant trees around the perimeter of a stormwater pond to help shade the area, absorb nutrients and lower the water table.
- Plant a buffer zone (minimum of 10 feet) of low-maintenance plants between your lawn and shoreline to absorb nutrients and provide wildlife habitat.

Chemical Use on Landscape

- Use nontoxic chemical alternatives whenever possible and pull weeds by hand.
- Avoid overuse of fertilizers, especially near the water's edge. Rain and lawn watering can wash excess fertilizer into water bodies where excess nutrients cause algal blooms (green pond scum) and undesirable weed growth. The University of Florida's Institute of Food and Agricultural Sciences recommends using fertilizers with a high percentage of slow-release nitrogen. The higher percentage of slow-release, the less chance of leaching into Florida's water bodies. Proper fertilizer application can result in less mowing, less thatch buildup, less irrigation, fewer nutrients washing into ponds and water bodies, and fewer insect and disease problems.
- Use only herbicides labeled for aquatic use when maintaining stormwater ponds. Herbicides not labeled for aquatic use may harm fish and other aquatic life, and their application to aquatic sites is prohibited by state and federal law.
- Wait until grass is actively growing to apply fertilizer. Fertilizer applied when grass is not growing wastes your money and time and can contaminate your water.

- If fertilizer is spilled on the lawn or on the sidewalk or pavement, sweep it up as thoroughly as possible and put it back in the bag.

Additional Tips for Preventing Water Pollution

- Never dump oils and other chemicals from your home directly into stormwater drains, which are direct conduits to your stormwater pond or natural water body. Contact your local government's waste management department for a list of disposal facilities.
- Keep vehicles tuned up and in good operating condition. Check for drips and repair leaks immediately to keep nuisance oils off pavement.
- Buy low- or no-phosphate cleaners and detergents. Phosphates act as a fertilizer and increase algae and aquatic weeds in stormwater ponds. When these plants die, they rob the water of oxygen and fish may die.
- Wash your vehicles, bicycles and home equipment on the lawn, where soapy water can't quickly run toward the nearest storm drain, picking up other pollutants as it goes. Wash your car with nontoxic, low-phosphate soap and use water sparingly.
- Sweep walks and driveways instead of hosing them down.
- Clean up pet wastes from which nutrients and bacteria can enter the stormwater drains and contaminate the water system.
- Avoid cutting your lawn too short, which reduces its effectiveness in capturing runoff. Leaving it taller will help it to survive dry periods.









- Never deposit lawn clippings in water bodies and storm drains as this can increase oxygen demand in the water, which can significantly harm fish populations. Use lawn clippings for mulch or compost.
- Do not fill stormwater ponds, swales and retention systems because this can cause flooding and endanger water bodies. Stormwater systems are designed and constructed to an appropriate size. Any reduction in treatment volume will interfere with the pond's ability to hold stormwater runoff.
- Changing the elevation of large pieces of property can have drastic impacts on where stormwater flows. Consult the stipulations of your neighborhood's permit before any construction.

Aquascaping Your Stormwater Pond

Aquascaping is simply landscaping the shoreline of ponds with aquatic and wetland plants. Aquascaped ponds and lakes have fewer problems than those without aquascaping. Desirable vegetation will filter polluted runoff, trap sediments, control the growth of nuisance vegetation and help make the pond visually pleasing. Aquatic plants pump oxygen into the water and create habitats by providing cover and nurseries for fish and other organisms. More importantly, vegetated shorelines help improve water quality.

Choose desirable, low-maintenance plants to aquascape your stormwater pond. Not all plants are good for aquascaping, and the removal of prohibited or unwanted plants can be difficult. Associations are advised to contact a reputable pond management company for most vegetation management programs.

The next few pages contain a brief overview of some desirable, high-maintenance and prohibited aquatic plants.









Plants Desirable for Aquascaping

Aquascaping is landscaping in and around your pond. These plants are preferred for your "aquatic garden" as they grow slowly and require little maintenance.

American white waterlily... *Nymphaea odorata*

Arrowhead..... *Sagittaria latifolia*

Blue flag iris or Dixie iris... *Iris hexagona*

Bog buttons ..... *Lachnocaulon* spp.

Bur-marigold..... *Bidens laevis*

Duck potato..... *Sagittaria lancifolia*

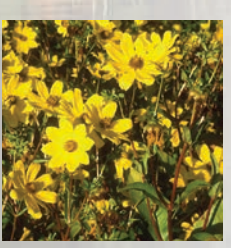
Giant bulrush ..... *Scirpus californicus*

Golden canna ..... *Canna flaccida*

Gulf Coast spikerush..... *Eleocharis cellulosa*

Lemon bacopa ..... *Bacopa caroliniana*

Lizard's tail..... *Saururus cernuus*



Bur-marigold
Bidens laevis
Photo: Vic Ramey
© 2002 Univ. Florida



Pickerelweed
Pontederia cordata
Photo: A. Murray
© 1999 Univ. Florida

Maidencane ..... *Panicum hemitomon*

Pickerelweed ..... *Pontederia cordata*

Pipewort ..... *Eriocaulon* spp.

Soft rush ..... *Juncus effusus*

Softstem bulrush ..... *Scirpus tabernaemontani*

Spikerush ..... *Eleocharis* sp.

St. John's wort ..... *Hypericum brachy phylum*

Swamp lily ..... *Crinum americanum*

Tapegrass or eelgrass ..... *Vallisneria americana*

Threadleaf arrowhead ..... *Sagittaria filiformis*



Golden canna
Canna flaccida
Photo: A. Murray
© 2000 Univ. Florida



Spikerush
Eleocharis sp.
Photo: Photographer not listed
© date not listed Univ. Florida

High-Maintenance Aquatic Plants

These plants may or may not be native, but they grow quickly and may become weedy. The list below is **not recommended**.

Bladderwort..... *Utricularia* spp.

Cattail ..... *Typha* sp.

Coontail..... *Ceratophyllum demersum*

Duckweed..... *Spirodela polyrhiza*

Mosquito fern..... *Azolla* sp.

Paragrass..... *Urochloa mutica*

Pennywort..... *Hydrocotyle* sp.

Sedge..... *Cyperus* sp.



Cattail
Typha sp.
Photo: Kerry Dressler
1996



Duckweed
Spirodela polyrhiza
Photo: Vic Ramey
© 2000 Univ. Florida

Smartweed ..... *Polygonum* spp.

Southern naiad ..... *Najas guadalupensis*

Spatterdock ..... *Nuphar advena*

Torpedograss ..... *Panicum repens*

Water fern ..... *Salvinia minima*

Wild taro ..... *Colocasia esculenta*









Spatterdock
Nuphar advena
Photo: Vic Ramey
© 2005 Univ. Florida



Wild taro
Colocasia esculenta
Photo: Vic Ramey
© 2005 Univ. Florida

Prohibited Aquatic Plants

Prohibited plants are aggressive weeds that are restricted by state or federal law. These invasive plants may not be possessed, transported, cultivated or imported without a special permit.

Alligatorweed ..... *Alternanthera philoxeroides*

Aquarium watermoss..... *Salvinia molesta*

Eurasian watermilfoil..... *Myriophyllum spicatum*

Hydrilla..... *Hydrilla verticillata*

Water spinach..... *Ipomoea aquatica*

Water hyacinth ..... *Eichhornia crassipes*

Water lettuce..... *Pistia stratiotes*

West Indian marsh grass.... *Hymenachne amplexicaulis*

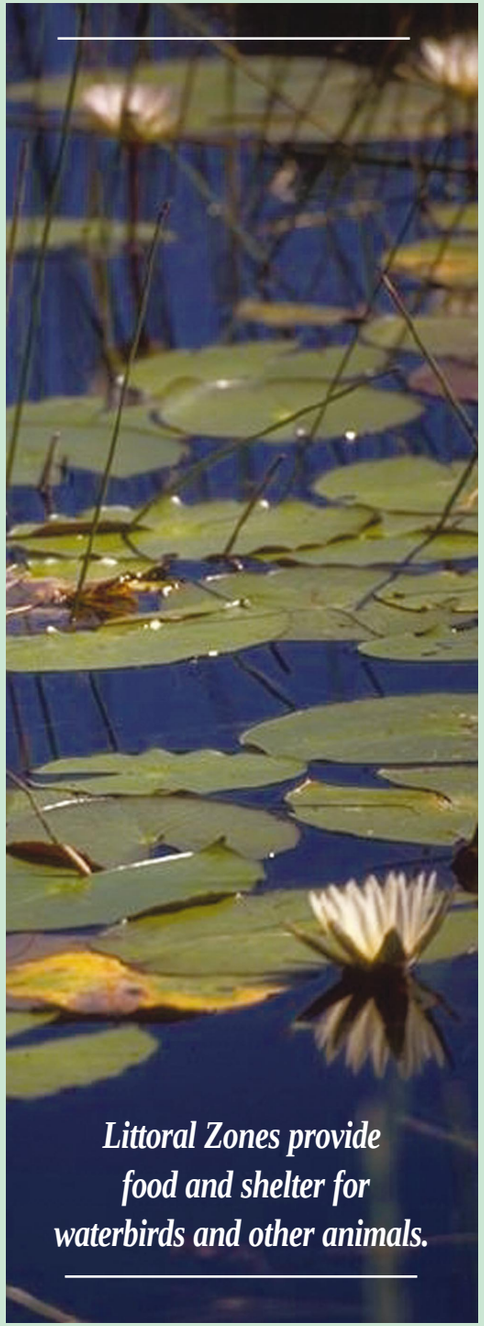
For additional information, visit the Florida Fish and Wildlife Conservation Commission at *MyFWC.com*.



Hydrilla
Hydrilla verticillata
Photo: Vic Ramey
© 1999 Univ. Florida



Water hyacinth
Eichhornia crassipes
Photo: A. Murray
© 2002 Univ. Florida



Littoral Zones

What are they and what do they do?

The shallow down-sloping shelf of a lake or pond is commonly referred to as the lake's "littoral zone". The zone is an area where the water meets the land. Plants here support wildlife such as wading birds, turtles and crabs.



Turtles spend hours basking in the sun.

Littoral Zones are crucial components of healthy ecosystems, hence are protected by law. A primary function of a planted littoral zone is to absorb pollutants from water that ultimately drain into our canals and rivers, particularly water generated from storms. Littoral zone vegetation also prevents shoreline erosion. Since 1985, Martin County has required that a percentage of each lake, pond, or stormwater retention pond be established as a littoral zone.

Well functioning littoral areas are aesthetically pleasing, add habitat for wildlife and increase property values.

MARTIN COUNTY

Board of County Commissioners
2401 S.E. Monterey Road
Stuart, Florida 34996-3397

Doug Smith, District 1
Dennis H. Armstrong, District 2
Lee Weberman, District 3
Elmira R. Gainey, District 4
Michael DiTerlizzi, District 5
Russ Blackburn, County Administrator

This brochure provides you with some interesting facts about the Littoral Zones of Martin County, Florida.

Environmental Division
A Growth Management Department Publication
www.martin.fl.us

Index No. gme02s.001

Martin County's

Littoral Zones



What are they and what do they do?

Examples of
Marsh and Littoral Shelf Plantings

Healthy lakes are good lakes

A balanced, healthy lake will easily support healthy plants and wildlife. A balanced lake will require little maintenance and few (if any) chemicals. Not only will the lake's required littoral zone be aesthetically pleasing but its improved water quality will help reduce foul odors and excessive mosquitoes.

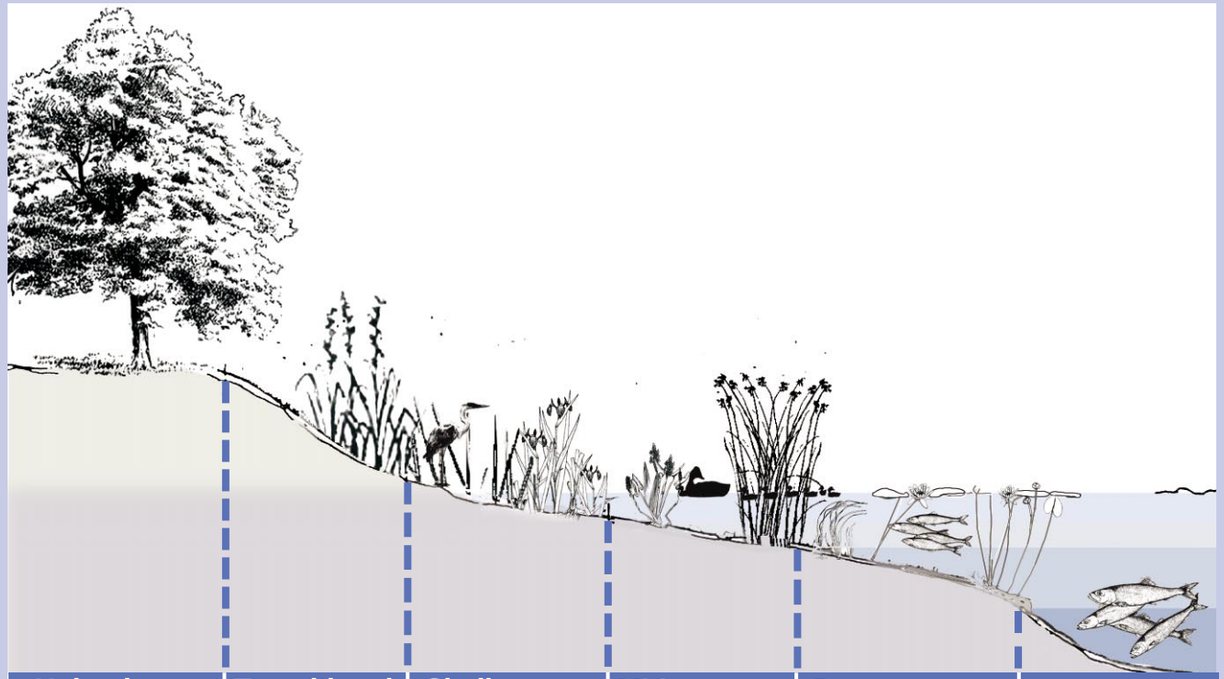
The information in this brochure will help guide the property owner in fulfilling the obligation to plant a successful littoral zone.



Butterfly feeding on Buttonbush flower

To create an aesthetically pleasing zone, the hearty plants listed in the diagram to the right are suggested. More detailed information is available at your local public library or from the following organizations, to name a few:

- IFAS, Center for Aquatic Plants, Circular 912 Aquascaping
- Association of Native Plant Nurseries
- Native Plant Society of Martin County



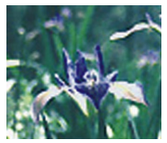
Upland	Transitional	Shallow	Mid	Deep
Above +1.5'	+1.5' to +0.5'	+0.5' to -0.5'	-0.5' to -3.0'	-3.0' to -5.0'
• Red Maple *Acer rubrum*	• Buttonbush *Cephalanthus occidentalis*	• Blue Flag Iris * *Iris virginica*	• Arrowhead *Sagittaria lancifolia*	• Soft-stem Bulrush *Scirpus validus*
• Bald Cypress *Taxodium distichum*	• Sand Cordgrass * *Spartina bakeri*	• Golden Canna ** *Canna flaccida*	• Pickerelweed *Pontederia cordata*	• Fragrant White Lily *Nymphaea odorata*
• Swamp Bay *Persea palustrus*	• St. John's Wort ** *Hypericum spp.*	• Soft Rush ** *Juncus effusus*	• Soft-stem Bulrush *Scirpus validus*	• Spatterdock *Nuphar luteum*
• Sweet Gum *Liquidambar styraciflua*	• Sawgrass * *Cladium jamaicense*	• Spikerush ** *Eleucharis cellulosa*		• Tapegrass *Vallisneria americana*



Red Maple



St. John's Wort



Blue Flag Iris



Pickerelweed



Fragrant Lily

* Can grow in permanent water
** Endures flooding



Gallinule



Limpkin



Dragonfly



Green Heron

For more information on invasive exotic plants including links to related web pages, visit:

www.fleppc.org

FLEPPC List Definitions:

Exotic—a species introduced to Florida, purposefully or accidentally, from a natural range outside of Florida. **Native**—a species whose natural range includes Florida. **Naturalized exotic**—an exotic that sustains itself outside cultivation (it is still exotic; it has not "become" native).
Invasive exotic— an exotic that has not only naturalized, but is expanding on its own in Florida native plant communities.

Zone: N = north, **C** = central, **S** = south, Referring to each species' general distribution in regions of Florida (not its potential range in the state). Please refer to the map below.



Citation example:

**FLEPPC. 2019 List of Invasive Plant Species.
Florida Exotic Pest Plant Council. Internet: www.fleppc.org**

The 2019 list was prepared by the FLEPPC Plant List Committee

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Florida Exotic Pest Plant Council's 2019 List of Invasive Plant Species

*The mission of the **Florida Exotic Pest Plant Council** is to reduce the impacts of invasive plants in Florida through the exchange of scientific, educational, and technical information.*

Note: The FLEPPC List of Invasive Plant Species is not a regulatory list. Only those plants listed as Federal Noxious Weeds, Florida Noxious Weeds, Florida Prohibited Aquatic Plants, or in local ordinances are regulated by law.

Purpose of the List

To provide a list of plants determined by the Florida Exotic Pest Plant Council to be invasive in natural areas of Florida and routinely update the list based upon information of newly identified occurrences and changes in distribution over time. Also, to focus attention on:

- The adverse effects exotic pest plants have on Florida's biodiversity and native plant communities,
- The habitat losses in natural areas from exotic pest plant infestations,
- The impacts on endangered species via habitat loss and alteration,
- The need for pest plant management,
- The socio-economic impacts of these plants (e.g., increased wildfires or flooding in certain areas),
- Changes in the severity of different pest plant infestations over time,
- Providing information to help managers set priorities for research and control programs.

www.fleppc.org

CATEGORY I

Invasive exotics that are altering native plant communities by displacing native species, changing community structures or ecological functions, or hybridizing with natives. This definition does not rely on the economic severity or geographic range of the problem, but on the documented ecological damage caused.

Scientific Name	Common Name	Zone
Abrus precatorius	rosary pea	C, S
Acacia auriculiformis	earleaf acacia	C, S
Albizia julibrissin	mimosa, silk tree	N, C
Albizia lebbeck	woman's tongue	C, S
Ardisia crenata	coral ardisia	N, C, S
Ardisia elliptica	shoebutton ardisia	C, S
Asparagus aethiopicus	asparagus fern	N, C, S
Bauhinia variegata	orchid tree	C, S
Bischofia javanica	bishopwood	C, S
Calophyllum antillanum	Santa Maria	S
Casuarina equisetifolia	Australian-pine	N, C, S
Casuarina glauca	suckering Australian-pine	C, S
Cenchrus purpureus (*Pennisetum purpureum*)	elephantgrass, Napier grass	N, C, S
Cinnamomum camphora	camphor-tree	N, C, S
Colocasia esculenta	wild taro	N, C, S
Colubrina asiatica	latherleaf	S
Cupaniopsis anacardioides	carrotwood	C, S
Deparia petersenii	Japanese false spleenwort	N, C
Dioscorea alata	winged yam	N, C, S
Dioscorea bulbifera	air potato	N, C, S
Dolichandra unguis-cati (*Macfadyena unguis-cati*)	cat's-claw vine	N, C, S
Eichhornia crassipes	water-hyacinth	N, C, S
Eugenia uniflora	Surinam cherry	C, S
Ficus microcarpa[1]	laurel fig	C, S
Hydrilla verticillata	hydrilla	N, C, S
Hygrophila polysperma	green hygro	N, C, S
Hymenachne amplexicaulis	West Indian marsh grass	N, C, S
Imperata cylindrica	cogongrass	N, C, S
Ipomoea aquatica	water-spinach	C
Jasminum dichotomum	Gold Coast jasmine	C, S
Jasminum fluminense	Brazilian Jasmine	C, S
Lantana strigocamara[2]	lantana, shrub verbena	N, C, S
Ligustrum lucidum	glossy privet	N, C
Ligustrum sinense	Chinese privet	N, C, S
Lonicera japonica	Japanese honeysuckle	N, C, S
Ludwigia peruviana	Peruvian primrosewillow	N, C, S
Lumnitzera racemosa	black mangrove	S
Luziola subintegra	Tropical American watergrass	S
Lygodium japonicum	Japanese climbing fern	N, C, S
Lygodium microphyllum	Old World climbing fern	N, C, S
Manilkara zapota	sapodilla	S
Melaleuca quinquenervia	melaleuca, paper bark	C, S
Melinis repens	Natalgrass	C, S
Microsorum grossum[4]	serpent fern, wart fern	S
Microstegium vimineum	Japanese stiltgrass	N
Mimosa pigra	catclaw mimosa	C, S
Nandina domestica	heavenly bamboo, nandina	N, C
Nephrolepis brownii	Asian sword fern	C, S
Nephrolepis cordifolia	sword fern	N, C, S
Neyraudia reynaudiana	Burma reed	S
Nymphoides cristata	crested floatingheart	C, S
Paederia cruddasiana	sewer vine	S
Paederia foetida	skunk vine	N, C, S
Panicum repens	torpedograss	N, C, S
Pistia stratiotes	water-lettuce	N, C, S
Psidium cattleianum	stawberry guava	C, S
Psidium guajava	guava	C, S
Pueraria montana var. *lobata*	kudzu	N, C, S
Rhodomyrtus tomentosa	downy rose-myrtle	C, S
Ruellia simplex	Mexican petunia	N, C, S
Salvinia minima	water spangles	N, C, S
Scaevola taccada	beach naupaka, half-flower	N, C, S
Schefflera actinophylla	schefflera, umbrella tree	C, S
Schinus terebinthifolia	Brazilian pepper	N, C, S
Scleria lacustris	Wright's nutrush	C, S
Scleria microcarpa[*]	tropical nutrush	C, S
Senna pendula var. *glabrata*	Christmas senna, climbing cassia	C, S
Solanum tampicense	wetland night shade	C, S
Solanum viarum	tropical soda apple	N, C, S
Sporobolus jacquemontii	West Indian dropseed	C, S
Syngonium podophyllum	arrowhead vine	N, C, S
Syzygium cumini	Java plum	C, S
Tectaria incisa	incised halberd fern	S
Thelypteris opulenta	jeweled maidenhair fern	S
Thespesia populnea	seaside mahoe	C, S
Tradescantia fluminensis	small-leaf spiderwort	N, C
Tradescantia spathacea	oyster plant	C, S
Triadica sebifera (*Sapium sebiferum*)	Chinese tallow-tree	N, C, S
Urena lobata	Caesar's weed	N, C, S
Urochloa mutica	paragrass	N, C, S
Vitex rotundifolia	beach vitex	N

[1] Does not include *Ficus microcarpa* var. *fuyuensis*, which is sold as "green island ficus".

[2] Historically this non-native has been referred to as *Lantana camara,* a species not known to occur in Florida.

[3] Does not include the native endemic *Spermacoce neoterminalis.*

[4] *Microsorum grossum* has been previously misidentified as *Microsorum scolopendria.*

[*] Added to the FLEPPC List of Invasive Species in 2019.

Plant names are those published in the Atlas of Florida Plants (http://www.florida.plantatlas.usf.edu). For historical species nomenclature see "Guide to Vascular Plants of Florida Third Edition." Wunderlin and Hansen, University of Florida Press. 2011.

CATEGORY II

Invasive exotics that have increased in abundance or frequency but have not yet altered Florida plant communities to the extent shown by Category 1 species. These species may become Category 1 if ecological damage is demonstrated.

Scientific Name	Common Name	Zone
Adenanthera pavonina	red sandalwood	S
Agave sisalana	sisal hemp	C, S
Alstonia macrophylla	devil tree	S
Alternanthera philoxeroides	alligatorweed	N, C, S
Antigonon leptopus	coral vine	N, C, S
Ardisia japonica	Japanese ardisia	N
Aristolochia elegans (*Aristolochia littoralis*)	calico flower	N, C, S
Asystasia gangetica	Ganges primrose	C, S
Begonia cucullata	wax begonia	N, C, S
Broussonetia papyrifera	paper mulberry	N, C, S
Bruguiera gymnorrhiza	large-leafed mangrove	S
Callisia fragrans	Inch plant	C, S
Casuarina cunninghamiana	river sheoak	C, S
Cecropia palmata	trumpet tree	S
Cenchrus polystachios (*Pennisetum polystachios*)	mission grass	S
Cenchrus setaceus (*Pennisetum setaceum*)	fountain grass	S
Cestrum diurnum	day jessamine	C, S
Chamaedorea seifrizii	bamboo palm	S
Clematis terniflora	Japanese clematis	N, C
Cocos nucifera	coconut palm	S
Crassocephalum crepidioides	redflower ragleaf	C, S
Cryptostegia madagascariensis	Madagascar rubbervine	C, S
Cyperus involucratus	umbrella plant	C, S
Cyperus prolifer	dwarf papyrus	C, S
Dactyloctenium aegyptium	Durban crow's-foot grass	C, S
Dalbergia sissoo	Indian rosewood, sissoo	C, S
Dalechampia scandens[*]	spurge-creeper	S
Distimake tuberosus (*Merremia tuberosa*)	Spanish arbor vine, wood-rose	C, S
Dracaena hyacinthoides (*Sansevieria hyacinthoides*)	bowstring hemp	C, S
Elaeagnus pungens	silverthorn, thorny olive	N, C
Elaeagnus umbellata	autumn olive, silverberry	N
Epipremnum pinnatum cv. *'Aureum'*	pothos	C, S
Eulophia graminea	Chinese crown orchid	C, S
Ficus altissima	council tree, false banyan	S
Flacourtia indica	governor's plum	S
Hemarthria altissima	limpograss	C, S
Heteropterys brachtiata	redwing	S
Hyparrhenia rufa	jaragua	N, C, S
Ipomoea carnea subsp *fistulosa*	shrub morning-glory	C, S
Kalanchoe x houghtonii	mother of millions	N, C, S
Kalanchoe pinnata	life plant	C, S
Koelreuteria elegans subsp. *formosana*	flamegold tree	C, S
Landoltia punctata	spotted duckweed	N, C, S
Leucaena leucocephala	leadtree	N, C, S
Limnophila sessiliflora	Asian marshweed	N,C, S
Livistona chinensis	Chinese fan palm	C, S
Macroptilium lathyroides	wild bushbean	N, C, S
Melaleuca viminalis (*Callistemon viminalis*)	bottlebrush	C, S
Melia azedarach	Chinaberry	N, C, S
Melinis minutiflora	molasses grass	C S
Mikania micrantha	mile-a-minute vine	S
Momordica charantia	balsam-apple	N, C, S
Murraya paniculata	orange-jessamine	S
Myriophyllum spicatum	Eurasian water-milfoil	N, C, S
Passiflora biflora	twin-flowered passion vine	S
Phoenix reclinata	Senegal date palm	C, S
Phyllostachys aurea	golden bamboo	N, C
Pittosporum pentandrum	Taiwanese cheesewood	S
Platycerium bifurcatum	staghorn fern	S
Praxelis clematidea	praxelis	C
Pteris vittata	Chinese brake, ladder brake	N, C, S
Ptychosperma elegans	solitary palm	S
Richardia grandiflora	largeflower Mexican clover	N, C, S
Ricinus communis	castorbean	N, C, S
Rotala rotundifolia	dwarf rotala, roundleaf toothcup	S
Ruellia blechum	green shrimp plant	N, C, S
Sesbania punicea	rattlebox	N, C, S
Sida planicaulis	mata-pasto	C, S
Solanum diphyllum	twinleaf nightshade	N, C, S
Solanum torvum	turkey berry	N, C, S
Spermacoce verticillata[3]	shrubby false buttonweed	C, S
Sphagneticola trilobata	wedelia	N, C, S
Stachytarpheta cayennensis	nettle-leaf porterweed	S
Syagrus romanzoffiana	queen palm	C, S
Syzygium jambos	Malabar plum, rose-apple	N, C, S
Taliparitti tiliaceum	mahoe, sea hibiscus	C, S
Terminalia catappa	tropical-almond	C, S
Terminalia muelleri	Australian–almond	C, S
Tribulus cistoides	puncture vine, burr-nut	N, C, S
Urochloa maxima (*Panicum maximum*)	Guineagrass	N, C, S
Vernicia fordii	tung-oil tree	N, C, S
Vitex trifolia	simple-leaf chastetree	C, S
Washingtonia robusta	Washington fan palm	C, S
Wisteria sinensis	Chinese wisteria	N, C
Xanthosoma sagittifolium	malanga, elephant ear	N, C, S

Sunshine Land Management

ENVIRONMENTAL SERVICES

Sent via Email

2025

Re: Fee Schedule and List of Services:

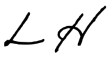
- File Review of Permit Documents - $200.00 Per Hour
- Conservation Easement Inspection - $250.00 Per Hour
- Field Inspection of Public Sidewalks - $250.00 Per Hour
- Field Inspection of Active Construction Site (NPDES Inspection) - $250.00 Per Hour
- Environmental Services Labor - $250.00-$350.00 Per Hour
- Water Chemistry Analysis Test (PH/Dissolved Oxygen/Turbidity) - Starting at $200.00 Per Hour
- Field Inspection of Storm Water Management System (i.e SWMS) (By Land) - $250.00 Per Hour
- Field Inspection of Storm Water Management System (i.e SWMS) (By Water) - $350.00 Per Hour
- Inspection of Storm Water Management System with Drone Video - $250.00 per hour (2 hour minimum)
- Inspection of Storm Water Management System with Pipe Crawler Video - $350.00 Per Hour
- Gopher Tortoise Burrow Inspection W/Report for 1-10 Acre Sites (Dependent on Vegetation) - $1,500.00
- Wetland Delineation W/Report for 1-10 Acre Sites (Dependent on Wetland Size/Locations) - $1,500.00
- Environmental Monitoring Report for Wetland Mitigation (Dependent on Size/Locations) - $2,700.00
- State Required (62-330.311) SWMS Inspections/Reporting (Dependent on Size/Locations) - $2,700.00
- Any inspections/reports which lead to additional work, the inspection fee is waived (at SLMs Discretion)
- $100-$500 discount for Google Review (at SLMs Discretion)
- $100-$500 Military Discount (at SLMs Discretion)
- Prices are negotiable within reason

info@slmenviro.com
3698 Friars Cove Dr. Saint Cloud FL.
www.SLMENVIRO.com
407-460-6926

- Concrete contractor – Ada compliance
- Environmental consulting and regulatory noncompliance case review
- Gopher tortoise relocation
- Npdes inspection
- Pipe video inspections/pipe cleaning
- Seawall/Retaining Wall and dock installation
- State required stormwater management system inspections and reporting
- Stormwater management system maintenance, repairs, and construction
- Water quality improvements, and turbidity treatments
- Water quality monitoring, analysis, and inspections
- Wetland delineation
- Pond maintenance – vegetation management and fountain maintenance
- Conservation area maintenance
- Fire Line Repairs/Installation
- CERTIFIED BUILDING CONTRACTOR, LICENSE NUMBER: CBC1266076
- UNDERGROUND UTILITIES and EXCAVATION CONTRACTOR: CUC1266186
- CLASS V CONTRACTOR LICENSE NUMBER: FPC25-000114
- Authorized Gopher Tortoise Agent Permit Number: GTA-25-00028
- QUALIFIED STORMWATER MANAGEMENT INSPECTOR
- Inspector Number: 50820, 29610
- COMMERCIAL PESTICIDE APPLICATOR LICENSE #CM27315

If we can be of any assistance or if you have any additional questions, please don't hesitate to contact me at 407-460-6926 or via email at info@slmenviro.com.

Sincerely,



Liam Higgins
Project Manager

c:

SECTION VIII

SECTION A

MEMORANDUM

TO: Board of Supervisors ("Board")
Live Oak Lake Community Development District ("District")

FROM: Sarah R. Sandy
Hunter A. Hurley

DATE: October 8, 2026

RE: Non-Exclusive, Revocable Encroachment Agreement

The purpose of this memorandum is to present the draft Encroachment Agreement included in the Agenda ("**Agreement**") for the Board's review.

Background

- The owner ("**Owner**") of the property located at 5032 Gardenrow Drive ("**Property**") is requesting to install a fence that would encroach onto Tract OSN-3 (Connector Road Plat), which is owned by the District ("**District Property**").
- The Owner's proposed fence would attach to an existing fence ("**Existing Fence**") located on the District Property (approximately 3-5' past the property line between the Property and District Property).
- Believe the Existing Fence was installed by Pulte after the District Property was conveyed to the District, with ownership and maintenance responsibilities granted to the HOA.
- Owner's request is to install a new fence around the backyard of the Property and extending out onto the District's Property up to (and attaching to) the Existing Fence.

District Options:

1. Deny the request.
2. Approve the request, subject to (i) the Owner also receiving HOA approval; & (ii) District and Owner entering into an Encroachment Agreement,[1] which allows the District to accommodate this encroachment while ensuring its core legal protections remain in place.

Overview of the Encroachment Agreement

The Encroachment Agreement ("**Agreement**") allows the District to grant the Owner limited permission to install and maintain a fence that encroaches onto the District Property, while preserving the District's legal rights and control over its land and infrastructure.

Under the Agreement, the District grants the Owner a nonexclusive right to install and maintain the fence within a defined encroachment area. Before installing the fence, the Owner must obtain the HOA's approval to attach the fence to the HOA Fence. In exchange for this permission, the Owner bears full responsibility for installing, operating, maintaining, and repairing the fence, including obtaining all necessary permits and approvals. The Owner must also ensure the District

[1] Note, Owner may also be requested to provide an updated survey for use with the Agreement.

retains free access to its facilities and improvements at all times and that the fence does not interfere with the District's rights or infrastructure, including landscaping and/or stormwater management systems. Importantly, the Agreement's obligations run with the land, meaning they are binding not only on the current Owner but also on future owners of the Property, ensuring the protections remain in place through any subsequent sale.

Protections for the District

The Agreement includes several key provisions designed to safeguard the District's interests.

First, the permission granted under the Agreement is revocable at any time, at the District's sole discretion. With ten days' written notice, the District may remove all or any portion of the Owner's fence at the Owner's sole expense, and the District has no obligation to reinstall it. The Owner exercises the privilege entirely at the Owner's own risk and agrees never to claim damages against the District for any injuries or damages arising from the encroachment, regardless of fault.

Second, the Agreement makes the Owner liable for any damage to District property or to the HOA Fence caused by the Owner's fence, and requires the Owner to protect the District from any legal claims or liabilities that may arise from the encroachment. If anyone sues the District or seeks damages because of the Owner's fence or the portion of the HOA Fence to which the Owner's fence attaches, the Owner must cover those costs, including any attorneys' fees. In effect, the Owner assumes responsibility, as between the Owner and the District, for the portion of the HOA Fence to which the Owner's fence attaches. The Owner must also ensure that no contractor liens are placed on District property as a result of the Owner's work and is responsible for paying all District costs related to preparing and recording the Agreement.

Third, the Agreement expressly preserves the District's sovereign immunity protections under Florida law and includes a prevailing party attorneys' fees provision in the event of any dispute.

We anticipate that if the Agreement is approved for use at this time, it will be used as the District's standard template for addressing fence encroachments and similar encroachment situations as they arise in the future.

Board Action Requested

The Board is asked to decide whether it is willing to approve the Owner's request and, if yes, provide direction on the terms of that approval.

SECTION B

This instrument was prepared by and
upon recording should be returned to:

Sarah R. Sandy
Kutak Rock LLP
107 West College Avenue
Tallahassee, Florida 32301

[*space above for recording purposes*]

NON-EXCLUSIVE, REVOCABLE ENCROACHMENT AGREEMENT

THIS NON-EXCLUSIVE, REVOCABLE ENCROACHMENT AGREEMENT ("Agreement") is executed as of _____, 2026, by and between the **LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT**, a local unit of special-purpose government established pursuant to Chapter 190, *Florida Statutes*, whose mailing address is 219 East Livingston Street, Orlando, Florida, 32801 (hereinafter, the "District") and **MARCI ANN HUGHES**, whose mailing address is 5032 Gardenrow Drive, Saint Cloud, Florida 34772 ("Owner" and together with the District, the "Parties").

WITNESSETH

WHEREAS, Owner currently owns Lot 1500, as depicted on the plat Twin Lakes Phase 4B, located at Plat Book 35, Page 184 through 187, inclusive, recorded in the Osceola County Official Records ("Property"); and

WHEREAS, the Property directly abuts a District-owned Open Space Tract described as OSN-3, as depicted on the plat Twin Lakes Connector Road ("Plat"), located at Plat Book 30, Page 186 through 193, inclusive, recorded in the Osceola County Official Records ("District Property"), and such District Property was dedicated to the District through the Plat; and

WHEREAS, Owner desires to install fencing ("Improvements") which attaches to the pre-existing fence owned and maintained by the Homeowners Association of Twin Lakes, Inc. ("Association") within District Property, including all components thereof and any replacements thereto ("Association Fence"), which Improvements will encroach into a portion of the District Property, all as more particularly depicted in **Exhibit A** ("Encroachment Area"); and

WHEREAS, Owner requested that the District consent to such installation and encroachment of the Improvements; and

WHEREAS, the District has agreed to consent to the installation, ownership, operation, maintenance, access, and/or use of the Improvements within the Encroachment Area, subject to the terms and conditions set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the mutual covenants and agreements provided herein, and for other valuable and good consideration, the receipt and sufficiency of which are hereby acknowledged by the parties, the District and Owner agree as follows:

1. RECITALS. The recitals stated above are true and correct and are incorporated herein by this reference and form a material part of this Agreement.

2. PERMISSION. The District grants to Owner, and Owner's heirs, successors, assigns and permittees, the non-exclusive, revocable right, privilege and permission to construct, operate and maintain Improvements as more particularly depicted in **Exhibit A** attached hereto, subject to the terms of this Agreement.

3. OWNER'S RESPONSIBILITIES. Owner shall have the following responsibilities as a condition of the District's consent to Owner's installation, operation and maintenance of the Improvements in the Encroachment Area. Specifically, Owner shall:

(a) be fully responsible for the ownership, installation, operation, maintenance, access, and use of the Improvements;

(b) obtain any and all applicable permits and approvals relating to Improvements including, but not limited to, any approvals by the Association, pursuant to the Association's Covenants as well as any other necessary legal interests and approvals prior to commencing installation. The District does not represent that the District has authority to provide all necessary approvals for the installation, operation, maintenance, access, and/or use of Improvements;

(c) ensure that the installation, operation and maintenance of the Improvements are conducted in compliance with all applicable laws and regulations, including but not limited to, building codes, set-back requirements, permits, zoning, and other applicable laws, rules, ordinances, regulations, and codes;

(d) ensure that the installation, operation and maintenance of the Improvements does not damage any property of the District, the Association Fence or any other property of the Association, or any third-party's property, and, in the event of any such damage, Owner shall immediately repair the damage or compensate the District or the District's designee (or, with respect to the Association Fence, the Association) for such repairs, at the District's option;

(e) ensure that Owner's exercise of privilege granted hereunder does not interfere with the District's rights, if any, under the Association's Covenants, Plat, easements, permits, or any other recorded instruments;

(f) ensure that the District has free access to and from the District's facilities and improvements, including allowing access through the Improvements, for the District to operate, maintain and repair the same, as needed;

(g) upon completion of the installation, continue to operate, maintain and repair the Improvements, in good and working condition; and

(h) keep the Encroachment Area free from any materialmen's or mechanic's liens and claims or notices with respect to such liens and claims, which arise by reason of Owner's exercise of rights under this Agreement, and Owner shall immediately discharge any such claim or lien; and

(i) pay for all District costs associated with preparation, execution, and recording of this Agreement.

4. REMOVAL AND/OR REPLACEMENT OF IMPROVEMENTS. The privilege and permission granted herein is given to Owner as an accommodation and is revocable at any time. Owner acknowledges the legal interest of the District in the Encroachment Area described above and agrees never to deny such interest or to interfere in any way with the District's use of the same. Owner shall exercise the privilege granted herein at Owner's own risk, and agrees that Owner shall never claim any damages against the District for any injuries or damages suffered on account of the exercise of such privilege, regardless of the fault or negligence of the District. Owner further acknowledges that, with 10 days written notice to Owner's mailing address provided herein, the District may remove all, or any portion or portions, of the Improvements, at Owner's sole expense, as determined to be needed by the District, in its sole discretion, all costs associated with the District's removal of the Improvements shall be the sole responsibility of Owner. Upon any removal of all or any portion of the Improvements, whether by Owner or the District, Owner shall, at Owner's sole expense, restore the Encroachment Area, the District Property, and the Association Fence to substantially the same condition as existed prior to the installation of the Improvements, to the reasonable satisfaction of the District, and, if Owner fails to do so within thirty (30) days after such removal, the District may perform such restoration and all costs thereof shall be the sole responsibility of Owner. Further, the District is not obligated to re-install the Improvements and is not responsible for any loss or damage to the Improvements, or its supporting structure as a result of such removal.

5. INDEMNIFICATION. Owner hereby agrees to defend, indemnify, and hold harmless the District and its officers, agents, employees, successors, assigns, members, affiliates, or representatives from any and all liability, claims, actions, suits, liens, demands, costs, interest, expenses, damages, penalties, fines, judgments against the District, or loss or damage, whether monetary or otherwise, arising out of, wholly or in part by, or in connection with this Agreement and the use of the Encroachment Area by Owner and Owner's contractors, agents, employees or invitees at any time which the Improvements remain within the Encroachment Area, or arising out of, wholly or in part by, or in connection with the Improvements or the portion of the Association Fence to which the Improvements are attached, or otherwise resulting from, arising out of, in any way connected with Owner's exercise of the privileges granted hereunder, including litigation, mediation, arbitration, appellate, or settlement proceedings with respect thereto.

Obligations under this section shall include the payment of all settlements, judgments, damages, liquidated damages, penalties, forfeitures, back pay awards, court costs, arbitration and/or mediation costs, litigation expenses, attorneys' fees, paralegal fees (incurred in court, out of court, on appeal, or in bankruptcy proceedings), any interest, expenses, damages, penalties, fines, or judgments against the District, all as actually incurred.

6. COVENANTS RUN WITH THE LAND. This Agreement and all rights and obligations contained herein, shall run with the land and shall be binding upon and inure to the benefit of the parties hereto and their respective heirs, successors and assigns, including, but not limited to, all subsequent owners of any portions of the property described herein and all persons claiming under them. Whenever the word "Owner" is used herein, it shall be deemed to mean the current owner or owners of the Property and their successors and assigns. Upon the sale of the Property, Owner shall advise the subsequent owners of the terms and conditions of this Agreement.

7. AMENDMENTS. Except as may be otherwise set forth herein, this Agreement may not be amended or modified in whole or in part except by an instrument in writing executed by the affected parties, and recorded in the Official Records of Osceola County, Florida.

8. SOVEREIGN IMMUNITY. Nothing in this Agreement shall be deemed as a waiver of immunity or limits of liability of the District beyond any statutory limited waiver of immunity or limits of liability which may have been adopted by the Florida Legislature in section 768.28, *Florida Statutes*, or other statute, and nothing in this Agreement shall inure to the benefit of any third-party for the purpose of allowing any claim which would otherwise be barred under the doctrine of sovereign immunity or by operation of law.

9. ENFORCEMENT. In the event of any litigation pertaining to this Agreement, the permission herein granted, the rights, duties, obligations or liabilities of the parties hereto, and the enforcement of any rights hereunder or the interpretation of any provision hereof, the substantially prevailing party in such litigation shall be entitled to recover its reasonable attorneys' fees, paralegal fees, court costs, and associated expenses from the other party, whether incurred before, during, or after trial, appellate proceedings, settlement, mediation, or negotiations.

10. APPLICABLE LAW; VENUE. This Agreement and the provisions contained herein shall be construed, interpreted and controlled according to the laws of the State of Florida. Each party consents that the venue for any litigation arising out of or related to this Agreement shall be in Osceola County, Florida.

11. COUNTERPARTS. This Agreement may be executed in any number of counterparts, each of which when executed and delivered shall be an original; however, all such counterparts together shall constitute but one and the same instrument.

[*Signatures on the following pages*]

IN WITNESS WHEREOF, THIS AGREEMENT has been executed by the parties on the date and year first written above:

Signed, sealed and delivered
in the presence of:

Witness:

_____
By: _____
Address: _____
_____

Witness:

_____
By: _____
Address: _____
_____

LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT

_____
Ned Bowman, Chair

STATE OF FLORIDA
COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization this _____ day of _____, 2026, by Ned Bowman, as Chairman of the Live Oak Lake Community Development District. [He/She] is personally known to me or has produced _____as identification.

[Seal of Notary Public]

_____
Name: _____
My Commission Expires:_____

[SIGNATURES CONTINUE ON NEXT PAGE]

Signed, sealed and delivered
in the presence of:

Witness:

_____ _____
By: _____ Marci Ann Hughes
Address: _____
_____

Witness:

_____
By: _____
Address: _____
_____

STATE OF FLORIDA
COUNTY OF _____

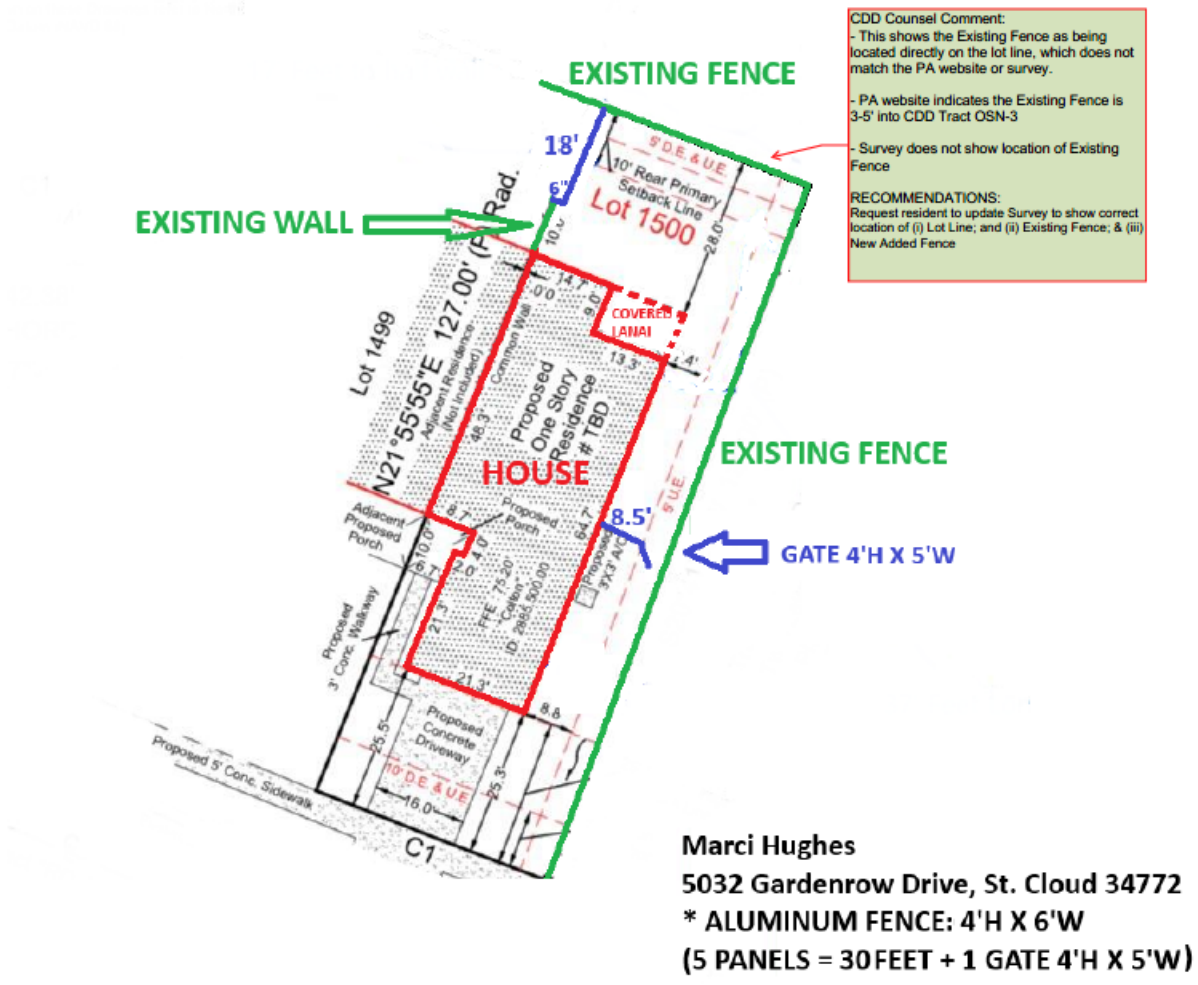
The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization this _____ day of _____ 2026, by Marci Ann Hughes. [He/She] [is/are] personally known to me or [has/have] produced _____ as identification.

[Seal of Notary Public]

_____
Name: _____
My Commission Expires:_____

Exhibit A

Encroachment Area



Marci Hughes
5032 Gardenrow Drive, St. Cloud 34772
*** ALUMINUM FENCE: 4'H X 6'W**
(5 PANELS = 30 FEET + 1 GATE 4'H X 5'W)

TWIN LAKES

HOMEOWNERS ASSOCIATION OF TWIN LAKES, INC.

ARCHITECTURAL REVIEW APPLICATION

This request form is to be completed by the homeowner and submitted with all required supporting documents to the Architectural Review Committee (ARC) for approval BEFORE any work commences.

Submit this application with supporting documentation to the HOA of Twin Lakes via email to amartineau@castlegroup.com or to the onsite office at 4921 Twin Lakes Blvd, St. Cloud, FL

THIS SECTION TO BE COMPLETED BY THE HOMEOWNER

DATE: July 11, 2026 **NAME**: Marci Hughes

ADDRESS: 5032 Gardenrow Drive

PHONE: 414-550-5425 **EMAIL**: marci.hughes@halo.com

DESCRIBE THE CHANGE/ADDITION:
(Example: Fence installation, repaint exterior, screen enclosure, pool, etc...)

Fence installation

REQUIRED EXHIBITS AND SUPPORTING DOCUMENTATION.

The supporting documentation listed below must accompany this architectural review application, as applicable for the proposed change. An application submitted without all required submissions must be considered incomplete and returned to the applicant.

Paint Colors - A sample and model number of the color(s) to be used must be provided, both for repainting and for structural additions.

Finish Materials - A description and/or sample of all finish materials to be used for the exterior surface of proposed improvements must be provided.

Site Plan/Property Survey - A site plan, drawn to scale, or using a copy of the property survey you received at closing, show the location and dimensions of the proposed improvement. Include the orientation and distance measurements with respect to the property lines, unit, and adjacent dwelling units. This must be provided for patio extensions, screen rooms, fences, major landscape changes, structural additions, etc. to the home.

Architectural Drawings and Landscape Plans - Detailed architectural drawings or plans must be provided for any structural additions to the home and major landscape improvements which would change the topography of the lot or landscape plan originally provided by the builder.

Photographs - The inclusion of photographs is appropriate for exterior lighting fixtures, decorative objects and similar cosmetic additions to the unit or lot.

Other Exhibits - Other exhibits may be required to adequately evaluate of the proposed change. Homeowners are advised to seek guidance prior to the submission of an application if there are any questions on the application process.

NOTES

The review of the subject application shall not be construed to represent that the HOA, its Committees, the managing agent, or its successors and assigns has undertaken any assessment, evaluation, or consideration of the structural integrity, adequacy, or capacity of the proposed improvement. Nor shall this review be construed to represent that the above has undertaken any review of the mechanical, electrical, plumbing, or other technical designs relative to the proposed improvement.

Unless otherwise noted in the review notice, the review of the subject application shall not be construed to represent that the HOA, its Committees, the managing agent, or its successors and assigns has undertaken any assessment, evaluation, or consideration of the lot drainage/grading functions, soil conditions, any possible adverse drainage or stormwater runoff conditions caused by the proposed improvement, or adverse effects on the subject improvement from sources either on or off the subject lot.

Where required, appropriate building permits shall be obtained from the appropriate municipal authority, and posted as required on the jobsite, prior to the commencement of any construction. Nothing contained herein shall be construed as a waiver of said requirement.

Owner understands and agrees that no work on this request will commence until written approval has been obtained from the Architectural Review Committee. The review process could take up to 30 days or longer if further information or documentation is required.

Owner further understands and agrees that any exterior alterations undertaken before written approval is obtained is not permitted and that the Owner may be required to restore the property to its former condition at Owner's own expense if such alterations are made and subsequently disapproved in whole or part. Further, owner understands that any legal expense associated therewith may be the responsibility of Owner, in accordance with the restrictive covenants and applicable Florida Statutes.

Owner agrees to give the Architectural Review Committee and/or Managing Agent, express permission to enter on the Owner's property at a reasonable time to inspect the proposed project, the project in progress and the complete Improvement.

Owner understands and agrees that the use of any portable sanitary stations, waste dumpsters, onsite storage equipment, or other tools necessary for the construction of the subject improvement shall not be maintained on any common property or the property of other lot owners without express written permission, shall be allowed to remain on the subject lot for only so long as the work continues, and shall be promptly removed upon completion.

Owner understands that any damage to common property or adjoining lots caused by the construction of the subject improvement must be promptly restored by the lot making this application. In limited circumstances, the Board of Directors may require a surety bond or other money deposit where damage to other property is known in advance to be required in the course of constructing the subject improvement.

Owner understands and agrees that the jobsite must be maintained in neat and orderly fashion at all times during construction. Waste which inadvertently blows into the common property or onto adjoining lots must be promptly removed. Construction activity which generates excessive noise, including, but not limited to, roofing, operation of heavy equipment, framing, drywall, masonry, or carpentry, may only occur from 7 am to 7 pm. Interior trades may operate at any reasonable hour provided such activity causes no noise or light spillage nuisances to adjoining lots.

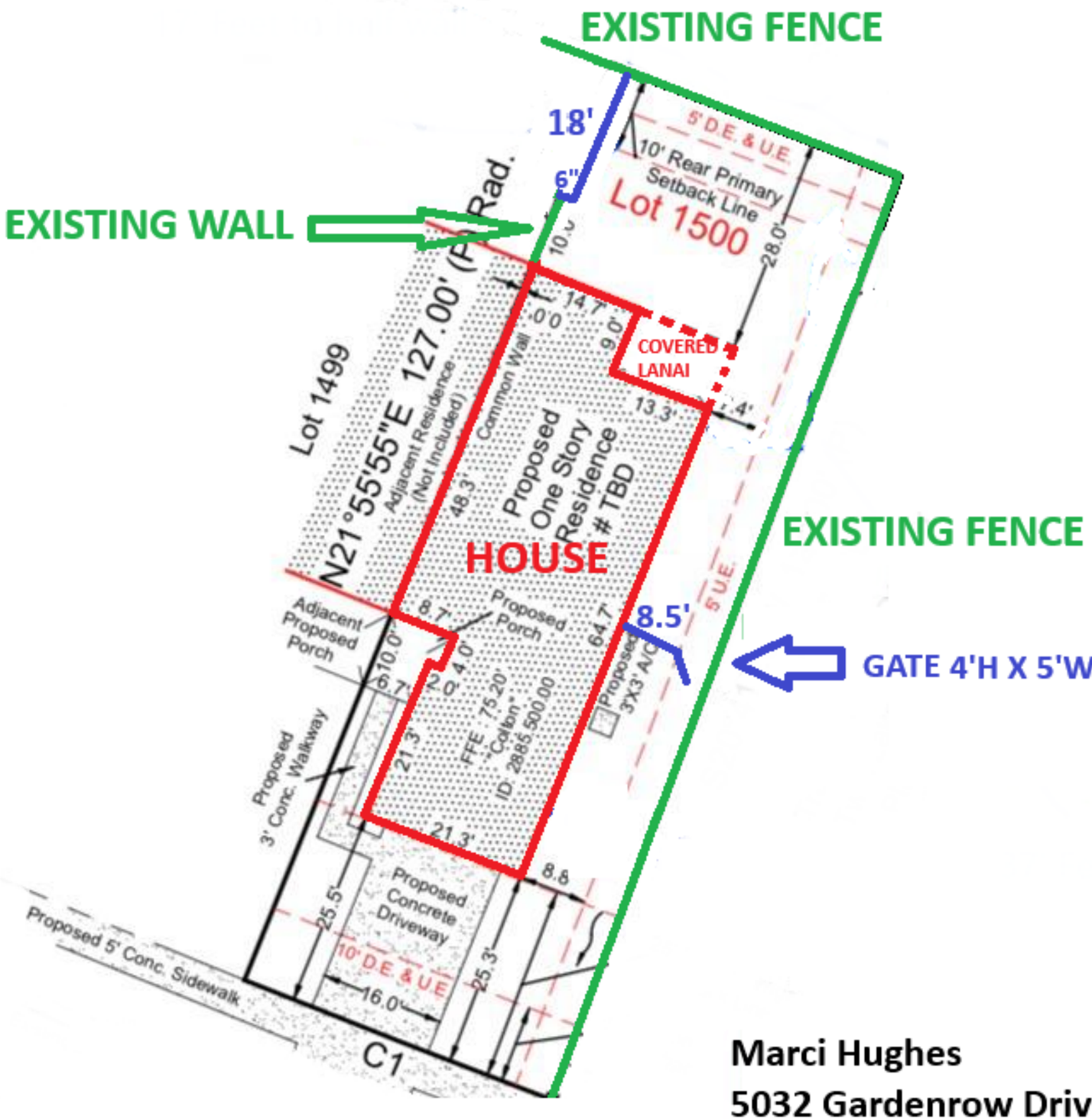
OWNER SIGNATURE: *Marci Hughes*

THIS SECTION TO BE COMPLETED BY THE ARCHITECTURAL REVIEW COMMITTEE

DATE REVIEWED: _____ STATUS: Approved ☐ Denied ☐

STIPULATIONS/COMMENTS: _____


L=34.63'
L=39.63'
034
5032
127.00'
127.00'
122.00'
L=42.38'
W DR



Marci Hughes
5032 Gardenrow Drive, St. Cloud 34772
*** ALUMINUM FENCE: 4'H X 6'W**
(5 PANELS = 30 FEET + 1 GATE 4'H X 5'W)

FINAL SURVEY

LEGAL DESCRIPTION:

LOT 1500, TWIN LAKES PHASE 4B, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 35, PAGE 184, OF THE PUBLIC RECORDS OF OSCEOLA COUNTY, FLORIDA.

FLOOD INFORMATION:

BY PERFORMING A SEARCH WITH THE LOCAL GOVERNING MUNICIPALITY OR WWW.FEMA.GOV, THE PROPERTY APPEARS TO BE LOCATED IN ZONE X. THIS PROPERTY WAS FOUND IN OSCEOLA COUNTY, COMMUNITY NUMBER 120189, DATED 6/18/2013.

CERTIFIED TO:

MARCI ANN HUGHES; PGP TITLE OF FLORIDA, INC. ; PREMIER LAND TITLE INSURANCE COMPANY; PULTE MORTGAGE, LLC.



5032 GARDENROW DRIVE, ST CLOUD, FLORIDA 34772

-Benchmark Information-

All Elevations shown on these Drawings refer to North American Vertical Datum (NAVD 88).

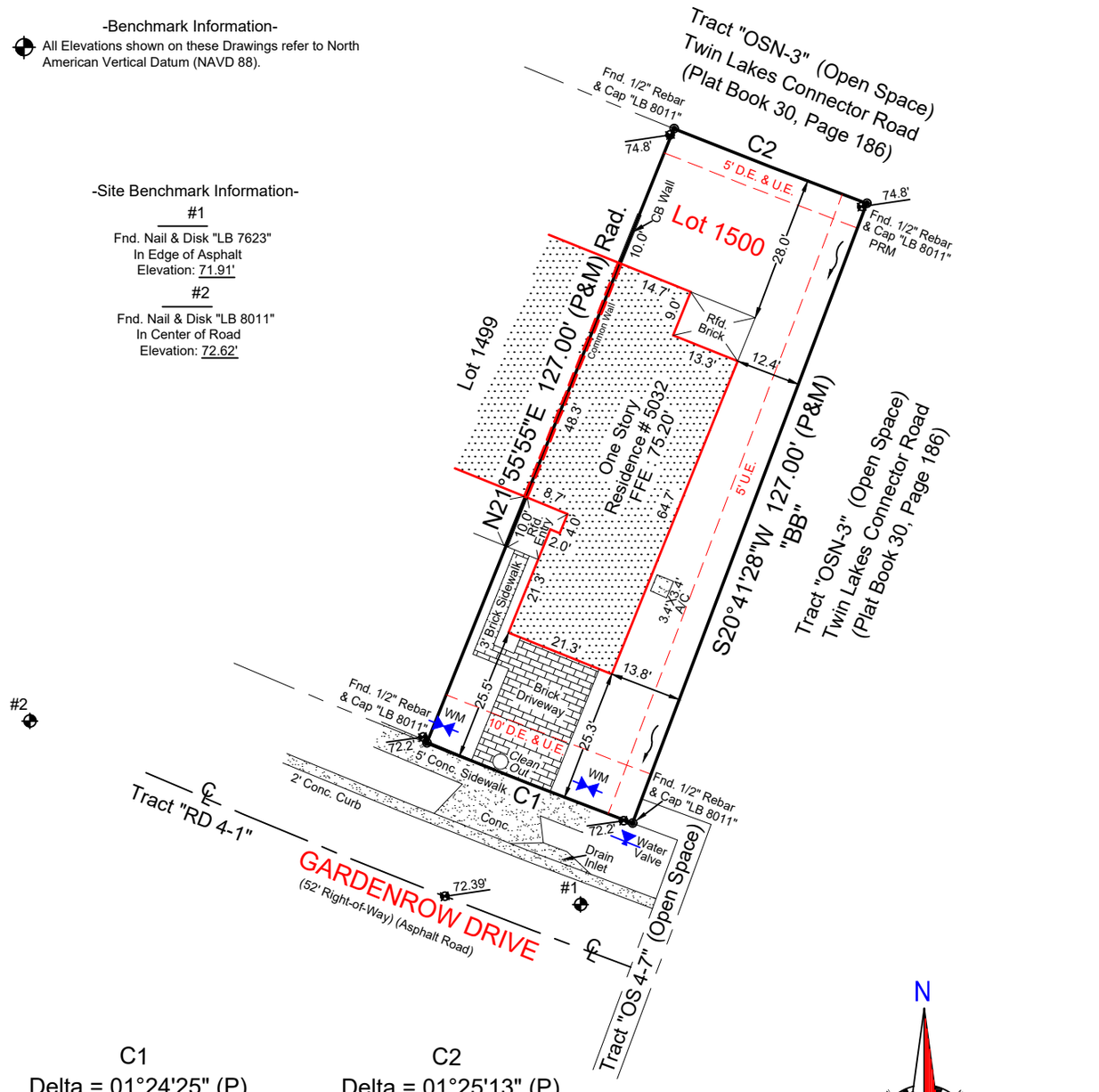
-Site Benchmark Information-

#1

Fnd. Nail & Disk "LB 7623"
In Edge of Asphalt
Elevation: 71.91'

#2

Fnd. Nail & Disk "LB 8011"
In Center of Road
Elevation: 72.62'



C1	C2
Delta = 01°24'25" (P)	Delta = 01°25'13" (P)
R = 1726.00' (P)	R = 1599.00' (P)
L = 42.38' (P)	L = 39.63' (P)
CHORD	CHORD
N68°46'17"W 42.38' (P&M)	S68°46'41"E 39.63' (P&M)

Graphic Scale

0' 15' 30' 60'

Scale: 1"=30'

Revision: Final Survey - 05/15/26 - JRR
Revision: Foundation Survey - 03/09/26 - TCK
Revision: Removed Patio - 06/25/25 - MFL

Field Date: 5/13/2026	Date Completed: 05/15/26
Drawn By: V.T.	File Number: IS-135854 FI

-Legend-

C	- Calculated	PC	- Point of Curvature
℄	- Centerline	Pg.	- Page
CB	- Concrete Block	PI	- Point of Intersection
CM	- Concrete Monument	P.O.B.	- Point of Beginning
Conc.	- Concrete	P.O.L.	- Point on Line
D	- Description	PP	- Power Pole
DE	- Drainage Easement	PRM	- Permanent Reference Monument
Esmt.	- Easement	PT	- Point of Tangency
F.E.M.A.	- Federal Emergency Management Agency	R	- Radius
FFE	- Finished Floor Elevation	Rad.	- Radial
Fnd.	- Found	R&C	- Rebar & Cap
IP	- Iron Pipe	Rec.	- Recovered
L	- Length (Arc)	Rfd.	- Roofed
M	- Measured	Set Rebar	- Set ½" Rebar & Cap "LB 7623"
N&D	- Nail & Disk	Typ.	- Typical
N.R.	- Non-Radial	UE	- Utility Easement
ORB	- Official Records Book	WM	- Water Meter
P	- Plat	Δ	- Delta (Central Angle)
P.B.	- Plat Book		
—□—	- Wood Fence	—○—	- Chain Link Fence

-NOTES-

>Survey is Based upon the Legal Description Supplied by Client.
>Abutting Properties Deeds have NOT been Researched for Gaps, Overlaps and/or Hiatus.
>Subject to any Easements and/or Restrictions of Record.
>Bearing basis shown hereon, is Assumed and Based upon the Line Denoted with a "BB".
>Building Ties are NOT to be used to reconstruct Property Lines.
>Fence Ownership is NOT determined.
>Roof Overhangs, Underground Utilities and/or Footers have NOT been located UNLESS otherwise noted.
>Septic Tanks and/or Drainfield locations are approximate and MUST be verified by appropriate Utility Location Companies.
>Use of This Survey for Purposes other than Intended, Without Written Verification, Will be at the User's Sole Risk and Without Liability to the Surveyor. Nothing Hereon shall be Construed to give ANY Rights or Benefits to Anyone Other than those Certified.

-POINTS OF INTEREST-

DRIVEWAY OVERLAPS EASEMENT.

I hereby Certify that this Boundary Survey of the above Described Property is True and Correct to the Best of my Knowledge and Belief as recently Surveyed under my Direction on the Date Shown. Based on Information furnished to Me as Noted and Conforms to the Standards of Practice for Land Surveying in the State of Florida in accordance with Chapter 5J-17.052 Florida Administrative Codes, Pursuant to Section 472.027 Florida Statutes.

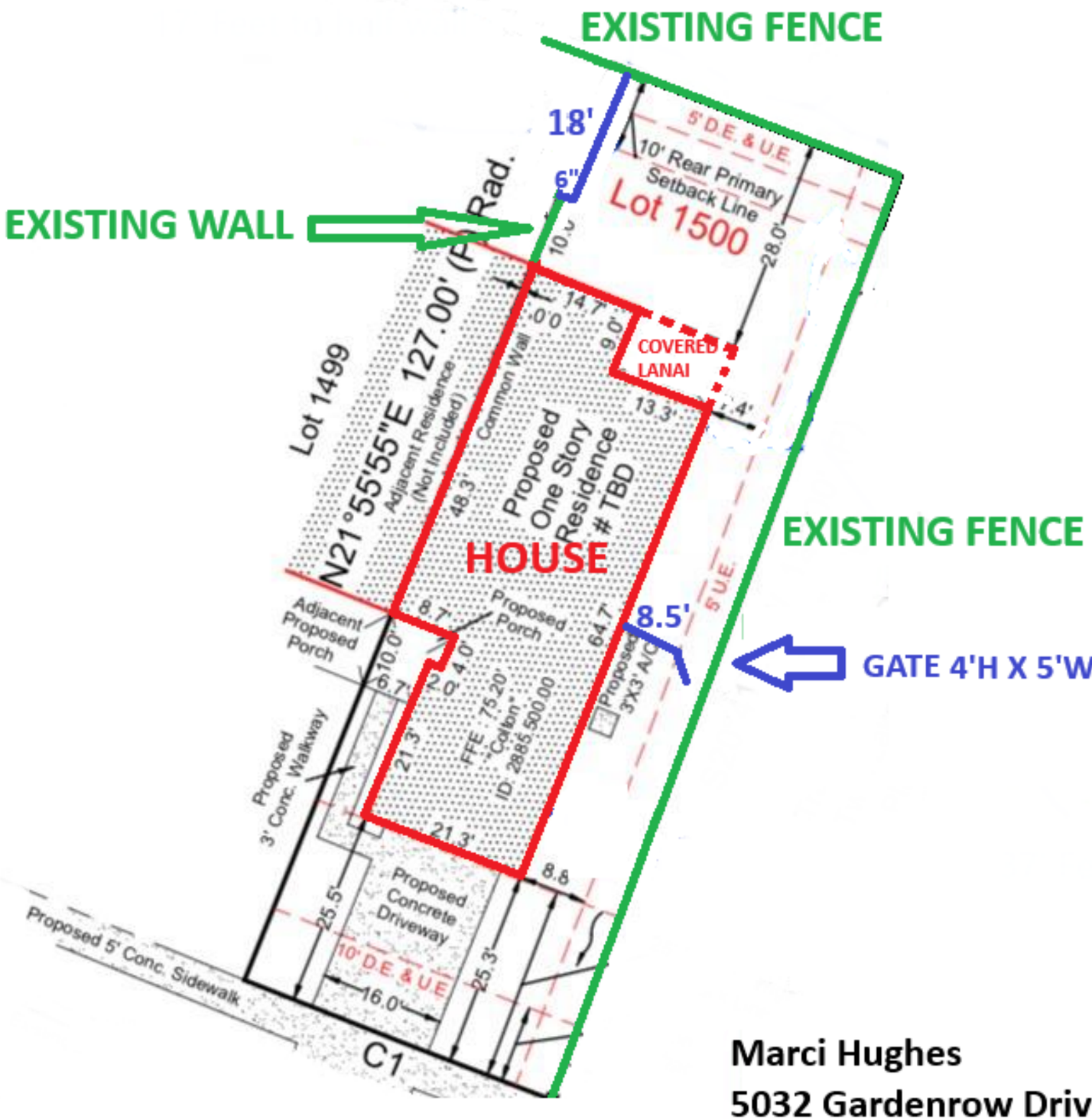
PATRICK IRELAND CERTIFICATE NO. 6637 STATE OF FLORIDA PROFESSIONAL LAND SURVEYOR & MAPPER

Patrick K. Ireland

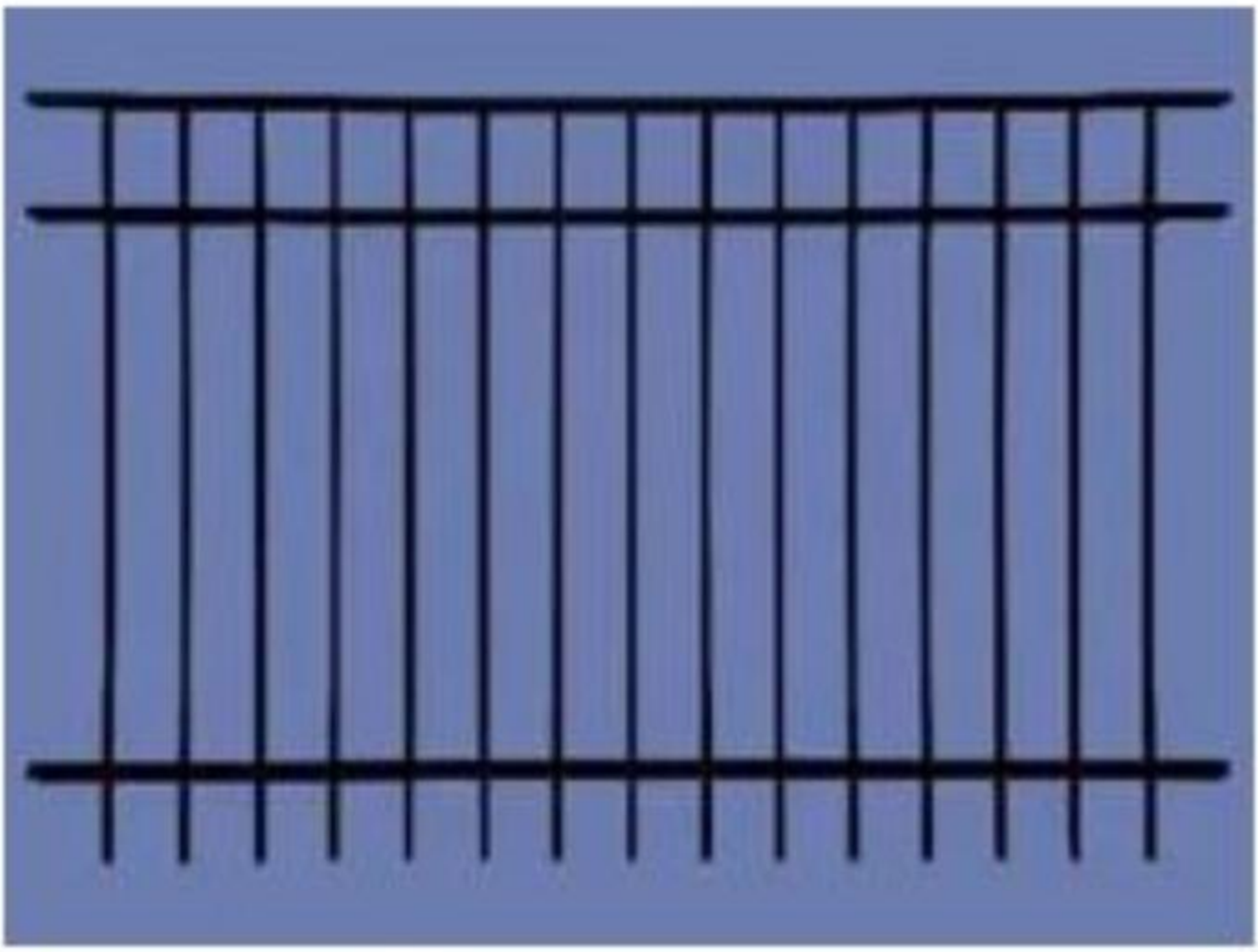
PATRICK IRELAND 6637 LB: 7623

This survey is intended ONLY for the use of said certified parties. This survey is NOT valid without signature and embossed with Surveyors Seal.

Ireland & Associates Surveying, Inc.
800 Currency Circle | Suite 1020
Lake Mary, Florida 32746
www.irelandsurveying.com
Office-407.678.3366 Fax-407.320.8165



Marci Hughes
5032 Gardenrow Drive, St. Cloud 34772
*** ALUMINUM FENCE: 4'H X 6'W**
(5 PANELS = 30 FEET + 1 GATE 4'H X 5'W)



Aluminum Sections

aluminum section 4h x 6w 3 rail flat top 5/8” – BLK

SILVER TREND INC

1710 Premier Row | Orlando, Florida 32809
(844) 363-9800 | rodrigo@silvertrend.us | www.silvertrend.us

RECIPIENT:

Marci Hughes
5032 Gardenrow Drive
St. Cloud, Florida 34772
Phone: 4145505425

Estimate #947

Sent on	Jul 15, 2026
Total	**$1,619.70**

Product/Service	Description	Qty.	Unit Price	Total
FENCE ALUMINUM PICKET, PANEL 4'H x 6W 3-RAIL FLAT TOP	Installation of a 4-foot-tall, flat-top aluminum fence, featuring a 3-rail, 5/8" flat top, heavy-duty posts bolted together and set in concrete, in black color.	30	$38.99	$1,169.70
ALUMINUM FENCE GATE PICKET 4'H x 5'W, 3-RAIL FLAT TOP	Installation of a 4-foot-tall, flat-top aluminum fence gate, featuring a 3-rail, 5/8" flat top, heavy-duty posts bolted together and set in concrete, in black color.	1	$450.00	$450.00
COUNTY PERMIT - OSCEOLA COUNTY	County Permit and Service Fees Osceola County requires building permits for: Pool Cage/Screen Enclosures, and Fences	1	$0.00	$0.00

Total **$1,619.70**

Attachments

View online https://l.jbbr.io/B9GztlD

- ACA85C26-7964-440F-A8D4-D0A493EA6039.jpg
- 3D64632A-8346-4221-A0F0-2112B4EF9991.jpg
- 64A3B8CE-7F49-4C65-B1B4-50C604D4697F.jpg
- BD7845DF-A62C-4443-8A7D-53759E7F4AAD.png

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The prices in this estimate are valid for 30 days from the date of issuance. Until the customer's approval, the prices are subject to change without prior notice.

• SERVICE PROVISION CONTRACT
By accepting this estimate, the client also agrees to the terms of the SILVER TREND INC. CONTRACT TERMS listed below: This contract is made and entered into on the date of acceptance by the Homeowner (from now on referred to as “Client”) and by SILVER TREND INC. (from now on referred to as "Contractor").

• SCOPE OF WORK.
The Contractor shall provide all labor, materials, engineering services, the county permit package application, and equipment necessary to design and install the above-described project at the Client's property located at the address in the estimate, hereinafter referred to as "Property". The project shall abide by all applicable 2023 Florida Building Codes and Regulations, the scope of work, and the specifications in the estimate.

• ADJUSTMENT OF VALUES IN CASE OF MEASUREMENT VARIATION.
Suppose a variation between the measurements indicated in the field survey and those presented in the engineering project is found. In that case, the measurements will be adjusted in the contract, potentially increasing or decreasing the total project value. The value adjustment will be based on measurements verified on-site and formalized through a contractual addendum duly approved by both parties.

• MATERIALS PRICE FLUCTUATION.
It is agreed between the parties that, in the event of an increase in the prices of materials necessary for the execution of the work exceeding 5% (five percent) of the initially agreed prices, the additional cost resulting from such increase will be automatically passed on to the total contract value, upon justification and verification of the increase by the contractor. The adjustment will be made through a contractual addendum, duly approved by both parties.

• PROPERTY LINES.
Unless otherwise specified, the Client will provide locations of all water, sprinkler, sewer, septic, gas, and electrical (utilities) contained within the private boundaries surveyed by flagging, including any metered devices.
The Contractor is not responsible for damages to landscaping/sod or new spray deck, concrete installations, or sprinkler lines cut and capped. The Client is responsible for rerouting sprinklers. If there is a community sprinkler line, the job will be stopped.
•The Client must provide a current survey that includes the elevation and natural flow of water runoff.
•Location & relocation of existing underground utilities, irrigation lines & cable are the responsibility of the customer.
•Adequate access to the area to facilitate construction.
•The Client must obtain approval from the HOA before construction.
•The Client must provide the property survey to the Contractor. Survey costs are the Client’s responsibility. If new site plans or property surveys are required for any reason, the Client agrees to pay the fees to obtain them. The Client will be billed separately for all new site plans and property surveys.

• ACCESS TO WORK.
The Client shall grant free access to work areas for the workers, vehicles, equipment, and trailers. The Client is responsible for securing entrances to the job site in a manner adequate to prevent persons or animals, other than the Client’s, Contractor’s, and authorized trades and suppliers, from gaining access to the project site. No trespassing shall be enforced and prosecuted upon request.
If the Client denies access to any worker or supplier of materials during scheduled working Hours, the Client will be assessed a $400 back charge (trip fee), and the project can suffer an unspecified time delay.
The Client is solely responsible for all documents, applications, or permissions required by the community, the Homeowners Association, or the property management corporation. Those applications, meeting attendance, and all required items are solely the responsibility of the Client. The Contractor will assist the Client with acquiring any sealed drawings or specifications needed to accomplish this portion of the project.
The Client is responsible for any reinspection fees due to inaccessibility, missing permit, or any out-of-pocket expenses incurred for this instance.

• SAFETY DISTANCE AND CLIENT RESPONSIBILITY CLAUSE
The Client acknowledges and agrees that all construction activities performed by the Contractor involve inherent risks, including but not limited to the use of tools, equipment, ladders, materials, and other hazardous conditions. The Client,

occupants, guests, pets, and any third parties shall always maintain a safe and reasonable distance from the construction area. Access to the work site is strictly prohibited unless expressly authorized by the Contractor.
The Contractor shall bear no responsibility or liability for any injury, accident, loss, or damage arising from the Homeowner or any other individual entering, approaching, or interfering with the construction area in violation of these safety requirements. The Client assumes full responsibility for ensuring compliance with this provision.

• WARRANTY OF MATERIALS AND WORKMANSHIP.
The Contractor does not guarantee any materials, equipment, assemblies, or units that the Contractor has purchased or will purchase as part of the work covered by this Contract. Manufacturer warranties are in effect and are facilitated through the Contractor until the point of final inspection. All these items are subject to manufacturers' or processors' guarantees or warranties. Improper use by the Client may void any warranty. Hiring any repairs without the Contractor or Subcontractor allowing a reasonable time to address the situation will result in the termination of any Contractor's warranty.
The Contractor excludes from this warranty any damage caused by high wind, lightning, hail, fallen debris of any kind, pinecones or needles, or other phenomena of the elements of nature or natural acts of God.
The warranty does not cover any damage caused by pets, rodents, birds, or any other animal, or accidental damage of any kind caused by humans.
SILVER TREND INC. RESERVES THE RIGHT TO INVOKE FORCE MAJEURE.

•SCREEN ENCLOSURES WARRANTY TERMS
The Contractor will warrant defects in workmanship for the installation of the screen enclosure, commencing upon the completion date for ONE YEAR. The warranty covers the workmanship.
For Insulated or Pan Roofs, the Contractor warrants all new work against leaks for ONE YEAR. Under no circumstances will the Contractor warrant water leaks on existing roofs or overhangs, as it is not unusual for existing leaks to appear only after the attachment of new aluminum roofs to existing overhangs, as these types of leaks are not noticeable beforehand.

•GUTTERS WARRANTY TERMS
The Contractor will warrant defects in workmanship for the installation of the gutters, commencing upon the completion date for ONE YEAR. The warranty covers the workmanship.

•VINYL AND ALUMINUM FENCES WARRANTY TERMS
The Contractor will warrant defects in workmanship for the installation of the Fences, commencing upon the completion date for ONE YEAR. The warranty covers the workmanship.

•RAILINGS WARRANTY TERMS
The Contractor will warrant defects in workmanship for the installation of the screen enclosure, commencing upon the completion date for ONE YEAR. The warranty covers the workmanship.

•WHEN INSTALLING ENCLOSURES ON AN EXISTING FLOOR WITHOUT FOOTER
The Client acknowledges that movement, settlement, heaving, shifting, washout, erosion, soil compaction, tree root activity, water intrusion, drainage issues, or other site conditions may cause the existing pavers, slab, or supporting surfaces to move over time. Such movement may result in misalignment, distortion, separation, damage, or failure of the screen enclosure, frame members, fasteners, doors, screens, or other related components.

The Contractor shall not be liable for any damage, repairs, costs, losses, or claims arising from or related to the movement, settlement, failure, or instability of the existing pavers, slab, foundation, footers, soils, or supporting structures, regardless of when such conditions occur after installation. Any repairs required as a result of such movement shall be considered additional work and shall be performed only upon approval of a separate proposal and at additional cost to the Owner.

• PROMISE TO PAY.
The Client agrees to pay the Contractor the total amount specified in this agreement according to its terms. The payment is due in full at the time of completion of work or upon passing the County's final inspection.
The Client agrees to pay a 10% down payment, non-refundable deposit of the total contract price ("Upfront Payment") to secure their place on the waitlist, to provide the engineering plans package, to cover the cost of obtaining the county permit, and to cover the initial administrative costs.
A finance charge of 1.5% per month shall be applied to all accounts not paid in full within 10 days of the due date.
All materials will remain the property of the Contractor until payment is received in full. The Right of Access and Removal is granted to the Contractor in the event of nonpayment per the terms of this contract.

The Client agrees to pay all interest and any costs incurred in the collection of this debt, including reasonable attorney fees. Suppose the Client refuses to allow the Contractor to begin work or complete work already begun or to accept material contracted for. In that case, the Client agrees to pay liquidated damages of a sum equal to 33.33% of the entire contract. The balance is due as specified in the payment schedule.
Payments are due within 24 hours of the emailed invoice unless noted in writing via text or email. If a payment claim is placed in the hands of a collection agency or attorney for collection, the Customer is responsible for all collection agencies' or attorneys' fees.
The Client is responsible for obtaining all financing that is or may be necessary to complete the scope of work in this contract. The Client represents that he/she has sufficient funds or has arranged funding by this contract, and more specifically, the draw schedule.
Personal checks, cashier's checks, certified bank checks, and bank transfers are acceptable.
Payments with credit cards or debit cards may incur an additional bank fee of 3.5%.

• SCREEN ENCLOSURES PAYMENT SCHEDULE - NEW BUILDING AND REBUILDING:
•10% On Signing.
•40% After the County Permit approval, to order materials.
•40% Upon completion of the installation.
•10% After the County's final inspection.

• VINYL AND ALUMINUM FENCES PAYMENT SCHEDULE:
•10% On Signing.
•90% Upon completion of the installation.

• LANAIS ENCLOSING, GUTTERS, AND RAILINGS INSTALLATION PAYMENT SCHEDULE:
•100% upon completion of the installation, except when a County Permit is required. When a County Permit is required, the Client will be charged the upfront County Permit Cost mentioned in the estimate, and it will not be refunded in case of job cancellation.

• REPAIR JOBS PAYMENT SCHEDULE:
•If the project is a Repair, the Client agrees to pay 50% upfront as a deposit and will be invoiced the remaining 50% after the job is completed. County permits are not required for repairs.

• TIME FOR PERFORMANCE.
Engineering Drawings and Specifications require a minimum of 10 business days.
The County Permit approval will depend on the county or municipality. The Contractor will not be held accountable for any delay caused by the County.
The Contractor shall be deemed to have commenced work when equipment/materials have been mobilized to the job site.
The estimated completion time for Screen Enclosures is up to 6 (six) weeks after permit approval, and the payment schedule is cleared.
The Contractor shall start and diligently pursue work through to completion, but shall not be responsible for delays caused by any of the following: failure of the issuance of all necessary building permits within a reasonable length of time; funding of loans; disbursement of funds into funding control or escrow; acts of neglect or omission by Client or Client's employees or agents; acts of God; stormy or inclement weather; strikes, lockouts, pandemics, criminal activity, theft, burglary, boycotts, or other labor union activities; divorce/partner issues, extra work ordered by Owner; acts of public enemy; riots or civil commotion; inability to secure material through regular recognized channels; imposition of Government priority or allocation of materials; Client's failure to make payments when due; delays caused by inspection or changes ordered by the inspectors of authorized governmental bodies; material delivery delays, supply shortages resulting in cost increases; holidays; or any other circumstances beyond Contractor's control.

• WORKING HOURS ARE AS FOLLOWS.
•On-site job: MONDAY – FRIDAY, 08:30-05:00 pm. (unless otherwise agreed).
•Office Hours: MONDAY – FRIDAY, 07:30-04:00 pm.
•Materials Supplier: MONDAY – FRIDAY, 07:00-03:30 pm.

• WORK ALLOWANCE, CONFLICT, AND ABNORMAL CONDITIONS
There shall be a reasonable allowance on all dimensions specified in the permitted drawings. There shall be a reasonable allowance on all dimensions specified in the work plans. All sizes are outside the approximate sizes. If there is any conflict

between sketches, renderings, views, pictures, plans, blueprints, etc., and the terms of this Contract, then this Contract shall be controlled.
The Contractor is not responsible for damages to the landscaping/sod, concrete installations, or sprinkler lines cut and capped. The Client is responsible for rerouting sprinklers. If there is a community sprinkler line, the job will be stopped.
The Contractor is not responsible for existing grading issues.
The Contractor is not responsible for any painting of the interior or exterior of the house.
The Contractor is not responsible for matching concrete paver colors and for the possible efflorescence of concrete pavers.
The contractor is not responsible for broken or cracked concrete, roof tile, interior tile, marble sills, or tile sills.
If minor items of corrective or repair work remain to be accomplished by the Contractor after the project is ready for occupancy, the Contractor shall perform the work expeditiously, and the Client shall not withhold any payment pending completion of that work.
The Contractor is not responsible for any existing illegal conditions or non-permitted prior work.
The Contractor is not responsible for any unusual or abnormal concrete footings, foundations, retaining walls, or piers required, or any unusual depth requirements, such as, but not limited to, conditions caused by poor soil, lack of compaction, hillside, or other slope conditions. All work necessary to correct abnormal conditions that are required by public bodies shall constitute an extra work item, and the cost shall be in addition to the Contract price specified herein.

• CHANGE ORDERS, AMENDMENTS, AND MODIFICATIONS.
Unless otherwise specified, the job does not include any changes or alterations that a municipality, contracted inspector, lending inspector, HOA, 3rd party auditor, public body, public utility, or inspector may require. The cost of any alterations mandated to meet any requirement shall be in addition to the contracted sum specified herein.
Any subsequent amendment, modification, or Contract that alters this Contract and which is signed or initialed by the Contractor and Client shall be deemed a part of this Contract and shall be controlling in case of conflict with any other provision in this Contract.

• PREPARATION, WORK, AND MATERIALS.
Unless agreed in writing between Contractor and Client and included in this Contract under "Specifications", this Contract does not include any preparation outside the work guidelines of the items specified in the Quote above.
The Contractor will not honor any oral agreements between any company representative and the Client unless they are in writing on the face of the agreement.

• CLIENT'S RIGHT TO CANCEL.
This is a home solicitation SERVICE. If the Client does not want the goods or services, the Client may cancel this agreement by providing written notice to the Contractor in person, by email, by telegram, or by mail. This notice must indicate that the Client does not want the goods or services and must be delivered or postmarked before midnight on the third business day after signing this agreement. If the Client cancels this agreement within the 3 days allowed by law, the Contractor Provider may not keep all or part of any cash down payment.
The Contractor retains the right to cancel this contract at any time.
The Contractor has the right to retain all costs incurred if the Client cancels the contract. (Process Fees, Engineering, Permit, or any material).

• EXTRA WORK AND CHANGES.
If the Client, Construction Lender, or any public body or inspector directs any modification or addition to the work covered by this Contract, the charge for that extra work, labor, and material shall be determined in advance, and the cost shall be added to the Contract price.
The Client shall make payments for all extra work as that work progresses concurrently with regularly scheduled payments.
The Contractor shall do no extra work without the prior written authorization of the Client. Any authorization for extra work shall be within the agreed terms and shall be approved and signed by both parties. Expeditiously, a text shall suffice to authorize such a change.

• REMOVAL OF MATERIAL AND DEBRIS.
Except for items designated by the Client in writing before the commencement of construction, the Contractor shall dispose of all material removed from structures during alteration. The Contractor shall remove all construction debris on termination of work and shall leave the premises in neat, broom-clean condition upon completion. No items or debris that are not project-related are permitted in an on-site dumpster or dump trailer. A $250 fee will be charged for any non-related item the Client places in the dumpster without approval. The job site shall always be clean and presentable, with safety paramount.

SILVER TREND INC

1710 Premier Row | Orlando, Florida 32809
(844) 363-9800 | rodrigo@silvertrend.us | www.silvertrend.us

• PROTECTION OF CLIENT'S PROPERTY.
The Client agrees to remove from the job site or to otherwise protect any personal property, including, but not limited to, building, windows, doors, carpets, rugs, drapes, furniture, shrubs, and plantings. The Contractor shall not be held responsible for damage to or loss of any items of personal property listed above. The Client shall maintain insurance for the value of all improvements and equipment. The Contractor shall bear no responsibility due to any criminal act; the Client shall provide a secure location for the equipment of value immediately upon delivery to the site.

• WORKERS' COMPENSATION INSURANCE.
The Contractor shall comply with the State's workers' compensation laws to protect the Contractor's employees during the progress of the work. The Contractor shall also ensure that subcontractors comply as well.
The Client shall obtain and pay for insurance against injury to the Client's employees, persons under the Client's direction, and people on the job site at the Client's invitation.

• NOTICE.
Any notice required or permitted under this Contract may be given by ordinary or electronic mail at the addresses specified in this Contract. Texting is deemed acceptable to the Client/Client's rep. All forms of communication will be acknowledged as "received". If either party changes its address, that party shall provide written notice of the change to the other party within 24 hours of that change. Notice shall be considered received one day after it is deposited in the mail with prepaid postage.

• WORK STOPPAGE.
The Contractor shall have the right to stop work and keep the job idle if payments are not made to the Contractor when due. If the work is stopped, for any reason, for 3 days, then the Contractor may, at the Contractor's option, with a 24-hour written notice, demand and receive payment for all work executed and materials ordered or supplied, and any other loss sustained, including Contractor's normal overhead plus a profit of 10 percent of the Contract price. Thereafter, the Contractor is relieved from any further liability.

• ENTIRE AGREEMENT.
This Contract constitutes the entire agreement between the parties and supersedes all prior and contemporaneous agreements or understandings, whether oral or written.
This Contract shall be construed by and governed by the laws of the State of Florida. This Contract shall be enforceable in the county of record for that project in the civil and circuit courts. This Contract may not be amended or modified except in writing signed by both parties.

IN WITNESS WHEREOF, the parties have executed this Contract as of the date and year first above written, and/or the date of the electronic approval.

Jul 16, 2026 Marci Hughes

Date Client Signature

Ron DeSantis, Governor

Melanie S. Griffin, Secretary

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

CONSTRUCTION INDUSTRY LICENSING BOARD

THE SPECIALTY STRUCTURE CONTRACTOR HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 489, FLORIDA STATUTES

DA SILVA, JOSE JULIO C

SILVER TREND INC
1710 PREMIER ROW
ORLANDO FL 32809

LICENSE NUMBER: SCC131149963

EXPIRATION DATE: AUGUST 31, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 06/19/2024

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 11/21/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Charlene Ohler
LRA Insurance P.O. Box 948173 Maitland FL 32794	PHONE (A/C, No, Ext): (407)838-3445 FAX (A/C, No): (407)838-3460 E-MAIL ADDRESS: cohler@lrainsurance.com

INSURED	INSURER(S) AFFORDING COVERAGE	NAIC #
Silver Trend, Inc 1710 Premier Row Orlando FL 32809-6202	INSURER A : United Specialty Insurance Company	12537
	INSURER B : Auto Owners Insurance Co.	18988
	INSURER C : American Builders Insurance Co	11240
	INSURER D : Ohio Casualty	24074
	INSURER E :	
	INSURER F :	

COVERAGES **CERTIFICATE NUMBER:** 25/26 Certificate B **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS		
A	X COMMERCIAL GENERAL LIABILITY [ ] CLAIMS-MADE [X] OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: [ ] POLICY [X] PRO-JECT [ ] LOC [ ] OTHER:			ATN25711951	11/21/2025	11/21/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG	$ $ $ $ $ $	1,000,000 50,000 5,000 1,000,000 2,000,000 2,000,000
B	AUTOMOBILE LIABILITY X ANY AUTO [ ] ALL OWNED AUTOS [ ] SCHEDULED AUTOS [ ] HIRED AUTOS [ ] NON-OWNED AUTOS			5361807300	11/21/2025	11/21/2026	COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) Florida PIP	$ $ $ $ $	1,000,000 10,000
A	[ ] UMBRELLA LIAB [X] OCCUR X EXCESS LIAB [ ] CLAIMS-MADE [ ] DED [ ] RETENTION $			BTN2573469	11/21/2025	11/21/2026	EACH OCCURRENCE AGGREGATE	$ $	2,000,000 2,000,000
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y/N: N (N/A) (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			WCV013886114	12/31/2025	12/31/2026	X PER STATUTE [ ] OTH-ER E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT	$ $ $	 1,000,000 1,000,000 1,000,000
D	Inland Marine			BMO2564742518	04/28/2025	04/28/2026	Rented/Leased Equipment		100,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER

For Informational Purposes Only

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

M Delaney/COHLER

Michelle S. Delaney

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SECTION IX

LLS Tax Solutions Inc.
1645 Sun City Center Plz,
#5027
Sun City Center, FL 33571
Telephone: 850-754-0311
Email: liscott@llstax.com

September 24, 2026

Ms. Tricia Adams
Live Oak Lake Community Development District
c/o Governmental Management Services-CF, LLC
219 East Livingston Street
Orlando, Florida 32801

$15,550,000
Live Oak Lake Community Development District
Capital Improvement Revenue Bonds, Series 2016
("Bonds")

Dear Ms. Adams:

Attached you will find our arbitrage rebate report for the above-referenced Bonds for the five-year period ended August 17, 2026 ("Computation Period"). This report indicates that there is no cumulative rebatable arbitrage liability as of August 17, 2026.

The Bonds were reviewed for compliance with IRS Yield Restriction rules as described in Treasury Regulations §1.148-2.

The next annual arbitrage rebate calculation date is August 17, 2027. We have provided an engagement letter for the next Computation Period for you to sign and return. If you have any questions or comments, please do not hesitate to contact me at (850) 754-0311 or by email at liscott@llstax.com.

Sincerely,

Linda L. Scott

Linda L. Scott, CPA

cc: Mr. Scott Schuhle, US Bank

Live Oak Lake Community Development District

$15,550,000 Live Oak Lake Community Development District Capital Improvement Revenue Bonds, Series 2016

For the period ended August 17, 2026

LLS Tax Solutions Inc.
1645 Sun City Center Plz,
#5027
Sun City Center, FL 33571
Telephone: 850-754-0311
Email: liscott@llstax.com

September 24, 2026

Live Oak Lake Community Development District
c/o Governmental Management Services-CF, LLC
219 East Livingston Street
Orlando, Florida 32801

Re: $15,550,000 Live Oak Lake Community Development District Capital Improvement Revenue Bonds, Series 2016 ("Bonds")

Live Oak Lake Community Development District ("Client") has requested that we prepare certain computations related to the above-described Bonds for the period ended August 17, 2026 ("Computation Period"). The scope of our engagement consisted of the preparation of computations to determine the Rebatable Arbitrage for the Bonds for the Computation Period as described in Section 148(f) of the Internal Revenue Code of 1986, as amended ("Code"), and this report is not to be used for any other purpose.
In order to prepare these computations, we were provided by the Client with and have relied upon certain closing documents for the Bonds and investment earnings information on the proceeds of the Bonds during the Computation Period. The attached schedule is based upon the aforementioned information provided to us. The assumptions and computational methods we used in the preparation of the schedule are described in the Summary of Notes, Assumptions, Definitions and Source Information. A brief description of the schedule is also attached.

The results of our computations indicate a negative Cumulative Rebatable Arbitrage of $(820,434.41) at August 17, 2026. As such, no amount must be on deposit in the Rebate Fund nor remitted to the United States Government.

As specified in the Form 8038G, the calculations have been performed based upon a Bond Yield of 4.6477%. Accordingly, we have not recomputed the Bond Yield.

The scope of our engagement was limited to the preparation of a mathematically accurate Rebatable Arbitrage for the Bonds for the Computation Period based on the information provided to us. The Rebatable Arbitrage has been determined as described in the Code, and regulations promulgated thereunder ("Regulations"). We have no obligation to update this report because of events occurring, or information coming to our attention, subsequent to the date of this report.

LLS Tax Solutions Inc.

SUMMARY OF NOTES, ASSUMPTIONS, DEFINITIONS, SOURCE INFORMATION, AND DESCRIPTION OF SCHEDULE

Live Oak Lake Community Development District
September 24, 2026
$15,550,000 Capital Improvement Revenue Bonds, Series 2016
For the period ended August 17, 2026

NOTES AND ASSUMPTIONS

1. The issue date of the Bonds is August 18, 2016.

2. The end of the first Bond Year for the Bonds is August 17, 2017.

3. Computations of yield are based upon a 30-day month, a 360-day year and semiannual compounding.

4. We have assumed that the only funds and accounts relating to the Bonds that are subject to rebate under Section 148(f) the Code are shown in the attached schedule

5. For investment cash flow purposes, all payments and receipts are assumed to be paid or received, respectively, as shown in the attached schedule. In determining the Rebatable Arbitrage for the Bonds, we have relied on information provided by you without independent verification, and we can therefore express no opinion as to the completeness or suitability of such information for such purposes. In addition, we have undertaken no responsibility to review the tax-exempt status of interest on the Bonds.

6. We have assumed that the purchase and sale prices of all investments as represented to us are at fair market value, exclusive of brokerage commissions, administrative expenses, or similar expenses, and representative of arms' length transactions that did not artificially reduce the Rebatable Arbitrage for the Bonds, and that no "prohibited payments" occurred and no "imputed receipts" are required with respect to the Bonds.

7. Ninety percent (90%) of the Rebatable Arbitrage as of the next "computation date" ("Next Computation Date") is due to the United States Treasury not later than 60 days thereafter ("Next Payment Date"). (An issuer may select any date as a computation date, as long as the first computation date is not later than five years after the issue date, and each subsequent computation date is no more than five years after the previous computation date.) No other payment of rebate is required prior to the Next Payment Date. The Rebatable Arbitrage as of the Next Computation Date will not be the Rebatable Arbitrage reflected herein but will be based on future computations that will include the period ending on the Next Computation Date. If all of the Bonds are retired prior to what would have been the Next Computation Date, one hundred percent (100%) of the unpaid Rebatable Arbitrage computed as of the date of retirement will be due to the United States Treasury not later than 60 days thereafter.

8. For purposes of determining what constitutes an "issue" under Section 148(f) of the Code, we have assumed that the Bonds constitute a single issue and are not required to be aggregated with any other bonds.

SUMMARY OF NOTES, ASSUMPTIONS, DEFINITIONS, SOURCE INFORMATION, AND DESCRIPTION OF SCHEDULE

Live Oak Lake Community Development District
September 24, 2026
$15,550,000 Capital Improvement Revenue Bonds, Series 2016
For the period ended August 17, 2026

NOTES AND ASSUMPTIONS (cont'd)

9. The accrual basis of accounting has been used to calculate earnings on investments. Earnings accrued but not received at the last day of the Computation Period are treated as though received on that day. For investments purchased at a premium or a discount (if any), amortization or accretion is included in the earnings accrued at the last day of the Computation Period. Such amortization or accretion is computed in such a manner as to result in a constant rate of return for such investment. This is equivalent to the "present value" method of valuation that is described in the Regulations.

10. No provision has been made in this report for any debt service fund. Under Section 148(f)(4)(A) of the Code, a "bona fide debt service fund" for public purpose bonds issued after November 10, 1988 is not subject to rebate if the average maturity of the issue of bonds is at least five years and the rates of interest on the bonds are fixed at the issue date. It appears and has been assumed that the debt service fund allocable to the Bonds qualifies as a bona fide debt service fund, and that this provision applies to the Bonds.

11. The Series 2016 Bonds were issued in an aggregate principal amount of $15,550,000 for the purpose of: (i) financing the cost of acquiring, constructing and equipping assessable improvements; (ii) paying certain costs associated with the issuance of the Series 2016 Bonds; (iii) making a deposit into the Series 2016 Reserve Account for the benefit of all of the Series 2016 Bonds; and (iv) paying a portion of the interest to become due on the Series 2016 Bonds.

12. The Bonds were reviewed for compliance with IRS Yield Restriction rules as described in Treasury Regulations §1.148-2.

SUMMARY OF NOTES, ASSUMPTIONS, DEFINITIONS, SOURCE INFORMATION, AND DESCRIPTION OF SCHEDULE

Live Oak Lake Community Development District
September 24, 2026
$15,550,000 Capital Improvement Revenue Bonds, Series 2016
For the period ended August 17, 2026

DEFINITIONS

1. *Bond Year*: Each one-year period that ends on the day selected by the Client. The first and last Bond Years may be shorter periods.

2. *Bond Yield*: The yield that, when used in computing the present value (at the issue date of the Bonds) of all scheduled payments of principal and interest to be paid over the life of the Bonds, produces an amount equal to the Issue Price.

3. *Allowable Earnings*: The amount that would have been earned if all nonpurpose investments were invested at a rate equal to the Bond Yield, which amount is determined under a future value method described in the Regulations.

4. *Computation Date Credit*: A credit allowed by the Regulations as a reduction to the Rebatable Arbitrage on certain prescribed dates.

5. *Rebatable Arbitrage*: The excess of actual earnings over Allowable Earnings and Computation Date Credits.

6. *Issue Price*: Generally, the initial offering price at which a substantial portion of the Bonds is sold to the public. For this purpose, 10% is a substantial portion.

SUMMARY OF NOTES, ASSUMPTIONS, DEFINITIONS, SOURCE INFORMATION, AND DESCRIPTION OF SCHEDULE

Live Oak Lake Community Development District
September 24, 2026
$15,550,000 Capital Improvement Revenue Bonds, Series 2016
For the period ended August 17, 2026

SOURCE INFORMATION

Bonds	Source
Closing Date	Certificate as to Arbitrage
Bond Yield	Form 8038G
Investments	**Source**
Principal and Interest Receipt Amounts and Dates	Trust Statements
Investment Dates and Purchase Prices	Trust Statements

SUMMARY OF NOTES, ASSUMPTIONS, DEFINITIONS, SOURCE INFORMATION, AND DESCRIPTION OF SCHEDULE

Live Oak Lake Community Development District
September 24, 2026
$15,550,000 Capital Improvement Revenue Bonds, Series 2016
For the period ended August 17, 2026

DESCRIPTION OF SCHEDULE

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

Schedule 1 sets forth the amount of interest receipts and gains/losses on sales of investments and the calculation of the Rebatable Arbitrage.

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
8 / 18 / 2021	BEGINNING BALANCE		0.00	252.84	318.10	65.26
12 / 1 / 2022	ACQUISITION/CONSTRUCTION FUND		0.64	0.00	0.00	0.00
1 / 3 / 2023	ACQUISITION/CONSTRUCTION FUND		0.79	0.00	0.00	0.00
2 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		0.84	0.00	0.00	0.00
3 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		0.81	0.00	0.00	0.00
4 / 3 / 2023	ACQUISITION/CONSTRUCTION FUND		0.92	0.00	0.00	0.00
5 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		0.93	0.00	0.00	0.00
6 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		1.02	0.00	0.00	0.00
7 / 3 / 2023	ACQUISITION/CONSTRUCTION FUND		1.00	0.00	0.00	0.00
8 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		1.05	0.00	0.00	0.00
9 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		1.09	0.00	0.00	0.00
10 / 2 / 2023	ACQUISITION/CONSTRUCTION FUND		1.06	0.00	0.00	0.00
11 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		1.11	0.00	0.00	0.00
12 / 1 / 2023	ACQUISITION/CONSTRUCTION FUND		1.08	0.00	0.00	0.00
1 / 2 / 2024	ACQUISITION/CONSTRUCTION FUND		1.12	0.00	0.00	0.00
2 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.12	0.00	0.00	0.00
3 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.05	0.00	0.00	0.00
4 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.12	0.00	0.00	0.00
5 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.09	0.00	0.00	0.00
6 / 3 / 2024	ACQUISITION/CONSTRUCTION FUND		1.13	0.00	0.00	0.00
7 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.09	0.00	0.00	0.00
8 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.13	0.00	0.00	0.00
9 / 3 / 2024	ACQUISITION/CONSTRUCTION FUND		1.13	0.00	0.00	0.00
10 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.06	0.00	0.00	0.00
11 / 1 / 2024	ACQUISITION/CONSTRUCTION FUND		1.04	0.00	0.00	0.00
12 / 2 / 2024	ACQUISITION/CONSTRUCTION FUND		0.98	0.00	0.00	0.00
1 / 2 / 2025	ACQUISITION/CONSTRUCTION FUND		0.98	0.00	0.00	0.00
2 / 3 / 2025	ACQUISITION/CONSTRUCTION FUND		0.95	0.00	0.00	0.00
3 / 3 / 2025	ACQUISITION/CONSTRUCTION FUND		0.86	0.00	0.00	0.00
3 / 10 / 2025	ACQUISITION/CONSTRUCTION FUND		0.00	476,287.50	508,774.08	32,486.58
4 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		1,133.06	0.00	0.00	0.00
4 / 2 / 2025	ACQUISITION/CONSTRUCTION FUND		0.00	(477,701.59)	(508,853.87)	(31,152.28)
5 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		51.64	0.00	0.00	0.00
6 / 2 / 2025	ACQUISITION/CONSTRUCTION FUND		0.17	0.00	0.00	0.00
7 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		0.17	0.00	0.00	0.00

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
8 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		0.17	0.00	0.00	0.00
9 / 2 / 2025	ACQUISITION/CONSTRUCTION FUND		0.17	0.00	0.00	0.00
10 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		0.16	0.00	0.00	0.00
11 / 3 / 2025	ACQUISITION/CONSTRUCTION FUND		0.16	0.00	0.00	0.00
12 / 1 / 2025	ACQUISITION/CONSTRUCTION FUND		0.15	0.00	0.00	0.00
1 / 2 / 2026	ACQUISITION/CONSTRUCTION FUND		0.15	0.00	0.00	0.00
2 / 2 / 2026	ACQUISITION/CONSTRUCTION FUND		0.15	0.00	0.00	0.00
3 / 2 / 2026	ACQUISITION/CONSTRUCTION FUND		0.13	0.00	0.00	0.00
4 / 1 / 2026	ACQUISITION/CONSTRUCTION FUND		0.15	0.00	0.00	0.00
5 / 1 / 2026	ACQUISITION/CONSTRUCTION FUND		0.14	0.00	0.00	0.00
5 / 8 / 2026	ACQUISITION/CONSTRUCTION FUND		0.03	0.00	0.00	0.00
5 / 8 / 2026	ACQUISITION/CONSTRUCTION FUND		0.00	(53.54)	(54.22)	(0.68)
		0.00	1,214.79	(1,214.79)	184.09	1,398.88
8 / 18 / 2021	BEGINNING BALANCE		0.00	956,287.50	1,203,100.14	246,812.64
9 / 1 / 2021	RESERVE FUND		4.11	0.00	0.00	0.00
9 / 2 / 2021	RESERVE FUND		0.00	(4.11)	(5.16)	(1.05)
10 / 1 / 2021	RESERVE FUND		3.98	0.00	0.00	0.00
10 / 4 / 2021	RESERVE FUND		0.00	(3.98)	(4.98)	(1.00)
11 / 1 / 2021	RESERVE FUND		4.12	0.00	0.00	0.00
11 / 2 / 2021	RESERVE FUND		0.00	(4.12)	(5.13)	(1.01)
12 / 1 / 2021	RESERVE FUND		3.98	0.00	0.00	0.00
12 / 2 / 2021	RESERVE FUND		0.00	(3.98)	(4.94)	(0.96)
1 / 3 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
1 / 4 / 2022	RESERVE FUND		0.00	(4.12)	(5.09)	(0.97)
2 / 1 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
2 / 2 / 2022	RESERVE FUND		0.00	(4.12)	(5.08)	(0.96)
3 / 1 / 2022	RESERVE FUND		3.72	0.00	0.00	0.00
3 / 2 / 2022	RESERVE FUND		0.00	(3.72)	(4.57)	(0.85)
4 / 1 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
4 / 4 / 2022	RESERVE FUND		0.00	(4.12)	(5.04)	(0.92)
5 / 2 / 2022	RESERVE FUND		3.98	0.00	0.00	0.00
5 / 3 / 2022	RESERVE FUND		0.00	(3.98)	(4.85)	(0.87)
6 / 1 / 2022	RESERVE FUND		4.11	0.00	0.00	0.00
6 / 2 / 2022	RESERVE FUND		0.00	(4.11)	(4.99)	(0.88)

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
7 / 1 / 2022	RESERVE FUND		3.98	0.00	0.00	0.00
7 / 5 / 2022	RESERVE FUND		0.00	(3.98)	(4.81)	(0.83)
8 / 1 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
8 / 2 / 2022	RESERVE FUND		0.00	(4.12)	(4.96)	(0.84)
9 / 1 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
9 / 2 / 2022	RESERVE FUND		0.00	(4.12)	(4.94)	(0.82)
10 / 3 / 2022	RESERVE FUND		3.98	0.00	0.00	0.00
10 / 4 / 2022	RESERVE FUND		0.00	(3.98)	(4.75)	(0.77)
11 / 1 / 2022	RESERVE FUND		4.12	0.00	0.00	0.00
11 / 2 / 2022	RESERVE FUND		0.00	(4.12)	(4.90)	(0.78)
11 / 4 / 2022	RESERVE FUND		0.40	0.00	0.00	0.00
11 / 7 / 2022	RESERVE FUND		0.00	(0.40)	(0.48)	(0.08)
12 / 1 / 2022	RESERVE FUND		2,408.03	0.00	0.00	0.00
12 / 2 / 2022	RESERVE FUND		0.00	(2,408.03)	(2,855.33)	(447.30)
1 / 3 / 2023	RESERVE FUND		2,982.38	0.00	0.00	0.00
1 / 4 / 2023	RESERVE FUND		0.00	(2,982.38)	(3,521.96)	(539.58)
2 / 1 / 2023	RESERVE FUND		3,175.50	0.00	0.00	0.00
2 / 2 / 2023	RESERVE FUND		0.00	(3,175.50)	(3,736.64)	(561.14)
3 / 1 / 2023	RESERVE FUND		3,043.68	0.00	0.00	0.00
3 / 2 / 2023	RESERVE FUND		0.00	(3,043.68)	(3,567.84)	(524.16)
4 / 3 / 2023	RESERVE FUND		3,440.54	0.00	0.00	0.00
4 / 4 / 2023	RESERVE FUND		0.00	(3,440.54)	(4,016.61)	(576.07)
5 / 1 / 2023	RESERVE FUND		3,474.33	0.00	0.00	0.00
5 / 2 / 2023	RESERVE FUND		0.00	(3,474.33)	(4,041.59)	(567.26)
5 / 3 / 2023	RESERVE FUND		0.00	(1,262.50)	(1,468.44)	(205.94)
6 / 1 / 2023	RESERVE FUND		3,775.01	0.00	0.00	0.00
6 / 2 / 2023	RESERVE FUND		0.00	(3,775.01)	(4,374.58)	(599.57)
7 / 3 / 2023	RESERVE FUND		3,694.59	0.00	0.00	0.00
7 / 5 / 2023	RESERVE FUND		0.00	(3,694.59)	(4,263.39)	(568.80)
8 / 1 / 2023	RESERVE FUND		3,860.15	0.00	0.00	0.00
8 / 2 / 2023	RESERVE FUND		0.00	(3,860.15)	(4,439.12)	(578.97)
9 / 1 / 2023	RESERVE FUND		4,007.99	0.00	0.00	0.00
9 / 5 / 2023	RESERVE FUND		0.00	(4,007.99)	(4,589.76)	(581.77)
10 / 2 / 2023	RESERVE FUND		3,881.25	0.00	0.00	0.00

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
10 / 3 / 2023	RESERVE FUND		0.00	(3,881.25)	(4,428.77)	(547.52)
11 / 1 / 2023	RESERVE FUND		4,018.50	0.00	0.00	0.00
11 / 2 / 2023	RESERVE FUND		0.00	(4,018.50)	(4,568.44)	(549.94)
12 / 1 / 2023	RESERVE FUND		3,897.97	0.00	0.00	0.00
12 / 4 / 2023	RESERVE FUND		0.00	(3,897.97)	(4,413.36)	(515.39)
12 / 21 / 2023	RESERVE FUND		0.95	0.00	0.00	0.00
12 / 21 / 2023	RESERVE FUND		0.04	0.00	0.00	0.00
12 / 22 / 2023	RESERVE FUND		0.00	(0.95)	(1.07)	(0.12)
1 / 2 / 2024	RESERVE FUND		4,026.63	0.00	0.00	0.00
1 / 3 / 2024	RESERVE FUND		0.00	(4,026.63)	(4,542.19)	(515.56)
2 / 1 / 2024	RESERVE FUND		4,007.25	0.00	0.00	0.00
2 / 2 / 2024	RESERVE FUND		0.00	(4,007.25)	(4,503.62)	(496.37)
3 / 1 / 2024	RESERVE FUND		3,733.08	0.00	0.00	0.00
3 / 4 / 2024	RESERVE FUND		0.00	(3,733.08)	(4,178.39)	(445.31)
3 / 22 / 2024	RESERVE FUND		0.00	(0.04)	(0.04)	0.00
4 / 1 / 2024	RESERVE FUND		3,982.19	0.00	0.00	0.00
4 / 2 / 2024	RESERVE FUND		0.00	(3,982.19)	(4,441.32)	(459.13)
5 / 1 / 2024	RESERVE FUND		3,845.39	0.00	0.00	0.00
5 / 2 / 2024	RESERVE FUND		0.00	(3,845.39)	(4,272.36)	(426.97)
5 / 3 / 2024	RESERVE FUND		0.00	(1,350.00)	(1,499.70)	(149.70)
6 / 3 / 2024	RESERVE FUND		3,970.22	0.00	0.00	0.00
6 / 4 / 2024	RESERVE FUND		0.00	(3,970.22)	(4,393.07)	(422.85)
7 / 1 / 2024	RESERVE FUND		3,840.66	0.00	0.00	0.00
7 / 2 / 2024	RESERVE FUND		0.00	(3,840.66)	(4,234.55)	(393.89)
8 / 1 / 2024	RESERVE FUND		3,963.14	0.00	0.00	0.00
8 / 2 / 2024	RESERVE FUND		0.00	(3,963.14)	(4,352.90)	(389.76)
9 / 3 / 2024	RESERVE FUND		3,946.92	0.00	0.00	0.00
9 / 4 / 2024	RESERVE FUND		0.00	(3,946.92)	(4,317.41)	(370.49)
10 / 1 / 2024	RESERVE FUND		3,690.29	0.00	0.00	0.00
10 / 2 / 2024	RESERVE FUND		0.00	(3,690.29)	(4,022.29)	(332.00)
11 / 1 / 2024	RESERVE FUND		3,599.97	0.00	0.00	0.00
11 / 4 / 2024	RESERVE FUND		0.00	(3,599.97)	(3,907.86)	(307.89)
12 / 2 / 2024	RESERVE FUND		3,361.52	0.00	0.00	0.00
12 / 3 / 2024	RESERVE FUND		0.00	(3,361.52)	(3,635.53)	(274.01)

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
1 / 2 / 2025	RESERVE FUND		3,365.65	0.00	0.00	0.00
1 / 3 / 2025	RESERVE FUND		0.00	(3,365.65)	(3,626.09)	(260.44)
2 / 3 / 2025	RESERVE FUND		3,242.52	0.00	0.00	0.00
2 / 4 / 2025	RESERVE FUND		0.00	(3,242.52)	(3,479.64)	(237.12)
3 / 3 / 2025	RESERVE FUND		2,913.36	0.00	0.00	0.00
3 / 4 / 2025	RESERVE FUND		0.00	(2,913.36)	(3,114.46)	(201.10)
3 / 10 / 2025	RESERVE FUND		0.00	(476,287.50)	(508,774.08)	(32,486.58)
3 / 10 / 2025	RESERVE FUND		0.00	(1,100.00)	(1,175.03)	(75.03)
4 / 1 / 2025	RESERVE FUND		2,063.23	0.00	0.00	0.00
4 / 2 / 2025	RESERVE FUND		0.00	(2,063.23)	(2,197.78)	(134.55)
5 / 1 / 2025	RESERVE FUND		1,541.65	0.00	0.00	0.00
5 / 2 / 2025	RESERVE FUND		0.00	(1,541.65)	(1,635.91)	(94.26)
6 / 2 / 2025	RESERVE FUND		1,585.52	0.00	0.00	0.00
6 / 3 / 2025	RESERVE FUND		0.00	(1,585.52)	(1,675.82)	(90.30)
7 / 1 / 2025	RESERVE FUND		1,530.11	0.00	0.00	0.00
7 / 2 / 2025	RESERVE FUND		0.00	(1,530.11)	(1,611.28)	(81.17)
8 / 1 / 2025	RESERVE FUND		1,581.25	0.00	0.00	0.00
8 / 4 / 2025	RESERVE FUND		0.00	(1,581.25)	(1,658.34)	(77.09)
9 / 2 / 2025	RESERVE FUND		1,577.06	0.00	0.00	0.00
9 / 3 / 2025	RESERVE FUND		0.00	(1,577.06)	(1,647.84)	(70.78)
10 / 1 / 2025	RESERVE FUND		1,489.89	0.00	0.00	0.00
10 / 2 / 2025	RESERVE FUND		0.00	(1,489.89)	(1,551.01)	(61.12)
11 / 3 / 2025	RESERVE FUND		1,497.34	0.00	0.00	0.00
11 / 4 / 2025	RESERVE FUND		0.00	(1,497.34)	(1,552.41)	(55.07)
12 / 1 / 2025	RESERVE FUND		1,401.54	0.00	0.00	0.00
12 / 2 / 2025	RESERVE FUND		0.00	(1,401.54)	(1,447.90)	(46.36)
1 / 2 / 2026	RESERVE FUND		1,380.49	0.00	0.00	0.00
1 / 5 / 2026	RESERVE FUND		0.00	(1,380.49)	(1,420.16)	(39.67)
2 / 2 / 2026	RESERVE FUND		1,341.44	0.00	0.00	0.00
2 / 3 / 2026	RESERVE FUND		0.00	(1,341.44)	(1,375.07)	(33.63)
3 / 2 / 2026	RESERVE FUND		1,205.26	0.00	0.00	0.00
3 / 3 / 2026	RESERVE FUND		0.00	(1,205.26)	(1,230.75)	(25.49)
4 / 1 / 2026	RESERVE FUND		1,328.59	0.00	0.00	0.00
4 / 2 / 2026	RESERVE FUND		0.00	(1,328.59)	(1,351.68)	(23.09)

$15,550,000 LIVE OAK LAKE COMMUNITY DEVELOPMENT DISTRICT
CAPITAL IMPROVEMENT REVENUE BONDS, SERIES 2016

SCHEDULE 1 - REBATABLE ARBITRAGE CALCULATION

8 / 18 / 2016	ISSUE DATE
8 / 18 / 2021	BEGINNING OF COMPUTATION PERIOD
8 / 17 / 2026	COMPUTATION DATE

DATE	FUND/ACCOUNT	INVESTMENT VALUE AT COMPUTATION DATE	EARNINGS ON INVESTMENTS	OTHER DEPOSITS (WITHDRAWALS)	FUTURE VALUE AT BOND YIELD 4.6477%	ALLOWABLE EARNINGS
5 / 1 / 2026	RESERVE FUND		1,281.67	0.00	0.00	0.00
5 / 4 / 2026	RESERVE FUND		0.00	(1,281.67)	(1,298.63)	(16.96)
5 / 5 / 2026	RESERVE FUND		0.00	(384.37)	(389.41)	(5.04)
6 / 1 / 2026	RESERVE FUND		1,310.13	0.00	0.00	0.00
6 / 2 / 2026	RESERVE FUND		0.00	(1,310.13)	(1,322.73)	(12.60)
7 / 1 / 2026	RESERVE FUND		1,276.23	0.00	0.00	0.00
7 / 2 / 2026	RESERVE FUND		0.00	(1,276.23)	(1,283.58)	(7.35)
8 / 3 / 2026	RESERVE FUND		1,321.74	0.00	0.00	0.00
8 / 4 / 2026	RESERVE FUND		0.00	(1,321.74)	(1,323.93)	(2.19)
8 / 17 / 2026	INTEREST ACCRUAL		1,330.91	0.00	0.00	0.00
		477,234.04	127,254.83	349,979.21	550,293.81	200,314.60
		477,234.04	128,469.62	348,764.42	550,477.90	201,713.48

ACTUAL EARNINGS	128,469.62
ALLOWABLE EARNINGS	201,713.48
REBATABLE ARBITRAGE	(73,243.86)
FUTURE VALUE OF 8/17/2021 CUMULATIVE REBATABLE ARBITRAGE	(736,082.77)
FUTURE VALUE OF 8/17/2022 COMPUTATION DATE CREDIT	(2,199.21)
FUTURE VALUE OF 8/17/2023 COMPUTATION DATE CREDIT	(2,249.66)
FUTURE VALUE OF 8/17/2024 COMPUTATION DATE CREDIT	(2,269.23)
FUTURE VALUE OF 8/17/2025 COMPUTATION DATE CREDIT	(2,219.68)
COMPUTATION DATE CREDIT	(2,170.00)
CUMULATIVE REBATABLE ARBITRAGE	(820,434.41)

SECTION X

LLS Tax Solutions Inc.
1645 Sun City Center Plz,
#5027
Sun City Center, FL 33571
Telephone: 850-754-0311
Email: liscott@llstax.com

September 24, 2026

Live Oak Lake Community Development District
c/o Governmental Management Services-CF LLC
219 E. Livingston Street
Orlando, Florida 32801

Thank you for choosing LLS Tax Solutions Inc. ("LLS Tax") to provide arbitrage services to Live Oak Lake Community Development District ("Client") for the following bond issue. This Engagement Letter describes the scope of the LLS Tax services, the respective responsibilities of LLS Tax and Client relating to this engagement and the fees LLS Tax expects to charge.

- $15,550,000 Live Oak Lake Community Development District Capital Improvement Revenue Bonds, Series 2016

SCOPE OF SERVICES

The procedures that we will perform are as follows:

- Assist in calculation of the bond yield, unless previously computed and provided to us.
- Assist in determination of the amount, if any, of required rebate to the federal government.
- Issuance of a report presenting the cumulative results since the issue date of the issue of bonds.
- Preparation of necessary reports and Internal Revenue Service ("IRS") forms to accompany any required payment to the federal government.

As a part of our engagement, we will read certain documents associated with each issue of bonds for which services are being rendered. We will determine gross proceeds of each issue of bonds based on the information provided in such bond documents. You will have sole responsibility for determining any other amounts not discussed in those documents that may constitute gross proceeds of each series of bonds for the purposes of the arbitrage requirements.

TAX POSITIONS AND REPORTABLE TRANSACTIONS

Because the tax law is not always clear, we will use our professional judgment in resolving questions affecting the arbitrage calculations. Unless you instruct us otherwise, we will take the reporting position most favorable to you whenever reasonable. Any of your bond issues may be selected for review by the IRS, which may not agree with our positions. Any proposed adjustments are subject to certain rights of appeal. Because of the lack of clarity in the law, we cannot provide assurances that the positions asserted by the IRS may not ultimately be sustained, which could result in the assessment

of potential penalties. You have the ultimate responsibility for your compliance with the arbitrage laws; therefore, you should review the calculations carefully.

The IRS and some states have promulgated "tax shelter" rules that require taxpayers to disclose their participation in "reportable transactions" by attaching a disclosure form to their federal and/or state income tax returns and, when necessary, by filing a copy with the Internal Revenue Service and/or the applicable state agency. These rules impose significant requirements to disclose transactions and such disclosures may encompass many transactions entered into in the normal course of business. Failure to make such disclosures will result in substantial penalties. In addition, an excise tax is imposed on exempt organizations (including state and local governments) that are a party to prohibited tax shelter transactions (which are defined using the reportable transaction rules). Client is responsible for ensuring that it has properly disclosed all "reportable transactions" and, where applicable, complied with the excise tax provision. The LLS Tax services that are the subject of this Engagement Letter do not include any undertaking by LLS Tax to identify any reportable transactions that have not been the subject of a prior consultation between LLS Tax and Client. Such services, if desired by Client, will be the subject of a separate engagement letter. LLS Tax may also be required to report to the IRS or certain state tax authorities certain tax services or transactions as well as Client's participation therein. The determination of whether, when and to what extent LLS Tax complies with its federal or state "tax shelter" reporting requirements will be made exclusively by LLS Tax. LLS Tax will not be liable for any penalties resulting from Client's failure to accurately and timely file any required disclosure or pay any related excise tax nor will LLS Tax be held responsible for any consequences of its own compliance with its reporting obligations. Please note that any disclosure required by or made pursuant to the tax shelter rules is separate and distinct from any other disclosure that Client might be required to or choose to make with its tax returns (e.g., disclosure on federal Form 8275 or similar state disclosure).

PROFESSIONAL FEES AND EXPENSES

Our professional fees for the services listed above for the annual bond year beginning August 18, 2026, through the period ending August 17, 2027, is $500, which includes reasonable out-of-pocket expenses. We will bill you upon completion of our services. Our invoices are payable upon receipt. Additionally, you may request additional consulting services from us upon occasion; we will bill you for these consulting services at a beforehand agreed upon rate.

Unanticipated factors that could increase our fees beyond the estimate given above include the following (without limitation). Should any of these factors arise we will alert you before additional fees are incurred.

- Investment data provided by you is not in good order or is unusually voluminous.

- Proceeds of bonds have been commingled with amounts not considered gross proceeds of the bonds (if that circumstance has not previously been communicated to us).

- A review or other inquiry by the IRS with respect to the issue of bonds.

ACCEPTANCE

You understand that the arbitrage services, report and IRS forms described above are solely to assist you in meeting your requirements for federal income tax compliance purposes. This Engagement Letter constitutes the entire agreement between Client and LLS Tax with respect to this engagement, supersedes all other oral and written representations, understandings or agreements relating to this engagement, and may not be amended except by the mutual written agreement of the Client and LLS Tax.

Please indicate your acceptance of this agreement by signing in the space provided below and returning a copy of this Engagement Letter to us. Thank you again for this opportunity to work with you.

Very truly yours,
LLS Tax Solutions Inc.

By: *Linda L. Scott*

Linda L. Scott, CPA

AGREED AND ACCEPTED:
Live Oak Lake Community Development District

By: _____

Print Name _____

Title _____

Date: _____

SECTION XI

SECTION C

October 15th, 2026

Live Oak Lake CDD

Field Management Report

Contracted Services

- All ponds were treated for midges as contracted, and a secondary larvicide treatment was also applied.
- All ponds have been treated for algae, lake weed, and shoreline weeds, and trash has been collected from the shoreline.
- Annuals were installed at the Reserve monument signs.



Site Items

- Continuing to address deficiencies in the landscape maintenance, to include inspection reports and on-site meetings with the vendor.
- Proposals have been provided for alternative pond and midge treatment options.







Live Oak Lake CDD | Ashley Hilyard – Field Manager | ahilyard@gmscfl.com

Site Report

18446494416

Reference Number: **20261008-18446494416**	Form Name: **Site Report**
Submitter Name: **Ashley Hilyard | ahilyardgms**	Date Sent on Device: **Oct 8, 2026 4:28:27 PM EDT**
Location: **4910 Catalpa Dr, St Cloud, FL 34772, USA Oct 8, 2026 4:28:23 PM EDT [View Map]**	

NEW PAGE

District Status Review

District	Live Oak Lake CDD
Site Inspected By	Ashley Hilyard - Field Manager

Issue Details

ISSUE DETAILS 1 OF 3

Issue Details

Date / Time	Oct 8, 2026 4:10:00 PM EDT
Assignment	Landscaper
GeoLocation	4927 Drawdy Ct, St Cloud, FL 34772, USA latitude: 28.226685686994553 altitude: 25.261105 longitude: -81.2402314972889 [viewMap]
Action Item Picture	





Action Item Description	Tract SW-3 Cut back overgrowth, fountain controls cannot be access
Request Vendor Proposal	No

ISSUE DETAILS 2 OF 3

Issue Details

Date / Time	Oct 8, 2026 4:10:00 PM EDT
Assignment	Landscaper
GeoLocation	5000 Sunfalls Ave, St Cloud, FL 34772, USA latitude: 28.225179794270794 altitude: 27.270962 longitude: -81.23983578764017 [viewMap]
Action Item Picture	





Action Item Description	Tract SW-6 Privacy hedges need to be significantly cut back, access to fountain controls need to be widened.
Request Vendor Proposal	No

ISSUE DETAILS 3 OF 3

Issue Details

Date / Time	Oct 8, 2026 4:10:00 PM EDT
Assignment	Landscaper
GeoLocation	4912 Catalpa Dr, St Cloud, FL 34772, USA latitude: 28.224296411849934 altitude: 25.203516 longitude: -81.24169893463909 [viewMap]
Action Item Picture	




Action Item Description	E Nolte - Magnolias Review all magnolias for health; determine if treatment/fertilization will improve health
Request Vendor Proposal	No

Site Report

18446486779

Reference Number: **20261008-18446486779**	Form Name: **Site Report**
Submitter Name: **Ashley Hilyard | ahilyardgms**	Date Sent on Device: **Oct 8, 2026 4:10:19 PM EDT**
Location: **4927 Drawdy Ct, St Cloud, FL 34772, USA Oct 8, 2026 4:07:12 PM EDT [View Map]**	

NEW PAGE

District Status Review

District	Live Oak Lake CDD
Site Inspected By	Ashley Hilyard - Field Manager

Issue Details

ISSUE DETAILS 1 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	5032 Gardenrow Dr, St Cloud, FL 34772, USA latitude: 28.21998047876584 altitude: longitude: -81.23225449430949 [viewMap]
Action Item Picture	








Action Item Description	Tract SWN-20 2nd Nolte roundabout - Reserve monuments + Annuals and monument plants have been installed. Palm trimming overdue
Request Vendor Proposal	No

ISSUE DETAILS 2 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	2729 Buckeye Ln, St Cloud, FL 34772, USA latitude: 28.21919755708976 altitude: 24.04735 longitude: -81.23244315886797 [viewMap]

Action Item Picture





Action Item Description	Tract OS-3 SW Vest Rd Remove failed plants
Request Vendor Proposal	No

ISSUE DETAILS 3 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	2781 Buckeye Ln, St Cloud, FL 34772, USA latitude: 28.21768599021452 altitude: 20.795439 longitude: -81.23225081011572 [viewMap]

Action Item Picture





Action Item Description	Tract OS-6 SW Vest Rd Remove failed plants Missing plant material at plant bed at bridge
Request Vendor Proposal	No

ISSUE DETAILS 4 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	2781 Buckeye Ln, St Cloud, FL 34772, USA latitude: 28.21767558377356 altitude: 21.685734

longitude: -81.23224076116423 [viewMap]

Action Item Picture




Action Item Description	Tract OS-7 Remove failed plants
Request Vendor Proposal	No

ISSUE DETAILS 5 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	5190 Minneola Ln, St Cloud, FL 34772, USA latitude: 28.21092463140852 altitude: 21.45586 longitude: -81.23157202143118 [viewMap]

Action Item Picture





Action Item Description	Tract OS-16 SW Vest Rd Replace failed tree Trees should be trimmed during detailing

Request Vendor Proposal	No

ISSUE DETAILS 6 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	2916 Tupelo Lp, St Cloud, FL 34772, USA latitude: 28.21293171910909 altitude: 23.029066 longitude: -81.23150633807924 [viewMap]
Action Item Picture	
Action Item Description	Tract OS-14 Vest Rd Failed tree still not replaced
Request Vendor Proposal	No

ISSUE DETAILS 7 OF 11

Issue Details

Date / Time	Oct 8, 2026 3:06:00 PM EDT
GeoLocation	2875 Biron Rd, St Cloud, FL 34772, USA latitude: 28.214774499673627 altitude: 22.692287 longitude: -81.23211010366792 [viewMap]
Action Item Picture	




Action Item Description SW7-24 Stormwater pond

Area of overgrowth still not cut back

Request Vendor Proposal No

ISSUE DETAILS 8 OF 11

Issue Details

Date / Time Oct 8, 2026 3:06:00 PM EDT

Assignment Landscaper

GeoLocation 5050 Gardenrow Dr, St Cloud, FL 34772, USA
latitude: 28.220501183558493 altitude: 24.385677
longitude: -81.23288073584551 [viewMap]

Action Item Picture





Action Item Description Nolte median

Oaks not being trimmed during regular detailing

Request Vendor Proposal No

ISSUE DETAILS 9 OF 11

Issue Details

Date / Time Oct 8, 2026 3:06:00 PM EDT

Assignment Landscaper

GeoLocation 5034 Gardenrow Dr, St Cloud, FL 34772, USA
latitude: 28.22040381917185 altitude: 23.363464
longitude: -81.23255288453812 [viewMap]

Action Item Picture



Action Item Description N Nolte Rd

Failing trees require treatment or quotes to remove/replace
Failed plant material has not been removed
Tall weeds in plant beds need to be hand pulled

Request Vendor Proposal No

ISSUE DETAILS 10 OF 11

Issue Details

Date / Time Oct 8, 2026 3:06:00 PM EDT

Assignment Landscaper

GeoLocation 5000 Sunfalls Ave, St Cloud, FL 34772, USA
latitude: 28.22444897613323 altitude: 25.882412
longitude: -81.23992949731763 [viewMap]

Action Item Picture




Action Item Description	W Nolte roundabout island Trimming against stone is incomplete
Request Vendor Proposal	No

ISSUE DETAILS 11 OF 11

Issue Details

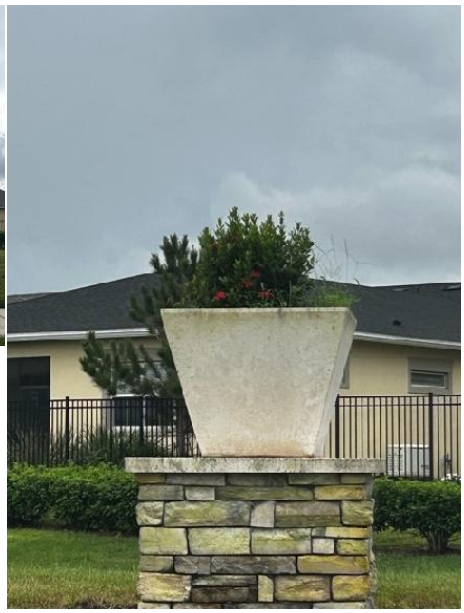
Date / Time	Oct 8, 2026 3:06:00 PM EDT
Assignment	Landscaper
GeoLocation	2681 Redblush Ter, St Cloud, FL 34772, USA latitude: 28.221457474891302 altitude: 26.456844 longitude: -81.23600685045238 [viewMap]

Action Item Picture









Action Item Description	S Nolte Rd Remove weeds from planter pots Treat/remove/replace failing trees Remove failed plant material
Request Vendor Proposal	No

SECTION D

SECTION 1

Live Oak Lake

Community Development District

Unaudited Financial Reporting

September 30, 2026

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2-3	General Fund
4	Impact Fee Fund
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6	Debt Service Fund Series 2020
7	Capital Projects Fund Series 2016
8	Capital Projects Fund Series 2020
9-10	Month to Month
11	Long Term Debt Report
12-15	Check Run Summary
16	Assessment Receipt Schedule

Live Oak Lake

Community Development District

Combined Balance Sheet

September 30, 2026

	General Fund	Impact Fee Fund	Debt Service Fund	Capital Projects Fund	Totals Governmental Funds
Assets:					
Cash:					
Operating Account	$ 347,366	$ 104,541	$ -	$ -	$ 451,907
Due from Impact Fee Fund	$ 44,999	$ -	$ -	$ -	$ 44,999
Due from General Fund	$ -	$ -	$ 10,189	$ -	$ 10,189
Prepaid Expenses	$ 10,688	$ -	$ -	$ -	$ 10,688
Deposits	$ 480	$ -	$ -	$ -	$ 480
Investments:					
Bank United	$ 19,389	$ -	$ -	$ -	$ 19,389
Series 2016					
Reserve	$ -	$ -	$ 475,903	$ -	$ 475,903
Revenue	$ -	$ -	$ 608,906	$ -	$ 608,906
Prepayment	$ -	$ -	$ 438	$ -	$ 438
Series 2020					
Reserve	$ -	$ -	$ 988,440	$ -	$ 988,440
Revenue	$ -	$ -	$ 550,866	$ -	$ 550,866
Prepayment	$ -	$ -	$ 474	$ -	$ 474
Construction	$ -	$ -	$ -	$ 89	$ 89
Total Assets	**$ 422,921**	**$ 104,541**	**$ 2,635,215**	**$ 89**	**$ 3,162,766**
Liabilities:					
Accounts Payable	$ 28,277	$ -	$ -	$ -	$ 28,277
Due to Debt Service	$ 10,189	$ -	$ -	$ -	$ 10,189
Due to General Fund	$ -	$ 44,999	$ -	$ -	$ 44,999
Total Liabilites	**$ 38,465.60**	**$ 44,999**	**$ -**	**$ -**	**$ 83,465**
Fund Balance:					
Nonspendable:					
Prepaid Items	$ 480	$ -	$ -	$ -	$ 480
Restricted for:					
Impact Fee	$ -	$ 59,542	$ -	$ -	$ 59,542
Debt Service - Series 2016	$ -	$ -	$ 1,095,429	$ -	$ 1,095,429
Debt Service - Series 2020	$ -	$ -	$ 1,539,786	$ -	$ 1,539,786
Capital Projects - Series 2020	$ -	$ -	$ -	$ 89	$ 89
Unassigned	$ 383,976	$ -	$ -	$ -	$ 383,976
Total Fund Balances	**$ 384,456**	**$ 59,542**	**$ 2,635,215**	**$ 89**	**$ 3,079,301**
Total Liabilities & Fund Balance	**$ 422,921**	**$ 104,541**	**$ 2,635,215**	**$ 89**	**$ 3,162,766**

Live Oak Lake

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Assessments - Tax Collector (Net)	$ 686,439	$ 686,439	$ 688,487	$ 2,047
Direct Assessment - Pulte	$ 76,824	$ 76,824	$ 76,824	$ -
Direct Assessment - NLV	$ 202,223	$ 202,223	$ 202,223	$ -
Interest Income	$ -	$ -	$ 620	$ 620
Total Revenues	**$ 965,487**	**$ 965,487**	**$ 968,154**	**$ 2,667**
Expenditures:				
General & Administrative:				
Supervisor Fees	$ 12,000	$ 12,000	$ 5,800	$ 6,200
FICA Expense	$ 918	$ 918	$ 444	$ 474
Engineering	$ 15,000	$ 15,000	$ 10,440	$ 4,560
Dissemination	$ 5,408	$ 5,408	$ 5,408	$ (1)
Dissemination-Amortization Schedules	$ -	$ -	$ 200	$ (200)
Assessment Roll	$ 5,408	$ 5,408	$ 5,408	$ (1)
Property Appraiser	$ 600	$ 600	$ 1,234	$ (634)
Arbitrage	$ 1,150	$ 1,150	$ 500	$ 650
Attorney	$ 25,000	$ 25,000	$ 14,028	$ 10,972
Annual Audit	$ 5,300	$ 5,300	$ 5,300	$ -
Trustee Fees	$ 8,869	$ 8,869	$ 8,485	$ 383
Management Fees	$ 43,775	$ 43,775	$ 43,775	$ (0)
Information Technology	$ 1,947	$ 1,947	$ 1,947	$ (0)
Postage	$ 1,450	$ 1,450	$ 2,520	$ (1,070)
Copies	$ 250	$ 250	$ 88	$ 162
Rentals and Leases	$ 3,600	$ 3,600	$ 1,903	$ 1,697
Insurance	$ 7,814	$ 7,814	$ 6,893	$ 921
Legal Advertising	$ 2,500	$ 2,500	$ 2,106	$ 394
Other Current Charges	$ 350	$ 350	$ -	$ 350
Office Supplies	$ 100	$ 100	$ 90	$ 10
Dues, Licenses & Subscriptions	$ 175	$ 175	$ 175	$ -
Website Hosting/Compliance	$ 1,260	$ 1,260	$ 3,010	$ (1,750)
Total General & Administrative	**$ 142,872**	**$ 142,872**	**$ 119,754**	**$ 23,119**

Live Oak Lake

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Operations & Maintenance				
Field Expenditures				
Field Management	$ 17,365	$ 17,365	$ 17,365	$ (0)
Property Insurance	$ 4,374	$ 4,374	$ 3,764	$ 610
Aquatic Control	$ 55,000	$ 55,000	$ 56,552	$ (1,552)
Mitigation Maintenance	$ -	$ -	$ 4,500	$ (4,500)
Midge Management	$ 105,000	$ 105,000	$ 81,087	$ 23,913
Contingency	$ 29,384	$ 29,384	$ 330	$ 29,054
Landscape Maintenance	$ 282,000	$ 282,000	$ 264,312	$ 17,688
Landscaping Replacements	$ 50,000	$ 50,000	$ 13,674	$ 36,326
Pond Fountain Maintenance	$ 15,000	$ 15,000	$ 5,849	$ 9,151
Irrigation Consultant Services	$ 6,000	$ 6,000	$ -	$ 6,000
Irrigation Repairs	$ 15,000	$ 15,000	$ 22,211	$ (7,211)
General Repairs and Maintenance	$ 15,000	$ 15,000	$ -	$ 15,000
Electricity-Street Lights	$ 50,892	$ 50,892	$ 46,796	$ 4,096
Electricity-Fountains	$ 57,600	$ 57,600	$ 686	$ 56,914
Water-Irrigation	$ 100,000	$ 100,000	$ 114,763	$ (14,763)
Capital Reserve	$ 20,000	$ 20,000	$ -	$ 20,000
Subtotal Field Expenditures	**$ 822,614**	**$ 822,614**	**$ 631,889**	**$ 190,726**
Total Operations & Maintenance	**$ 822,614**	**$ 822,614**	**$ 631,889**	**$ 190,726**
Total Expenditures	**$ 965,487**	**$ 965,487**	**$ 751,642**	**$ 213,844**
Excess (Deficiency) of Revenues over Expenditures	**$ -**		**$ 216,512**	
Net Change in Fund Balance	**$ -**		**$ 216,512**	
Fund Balance - Beginning	**$ -**		**$ 167,944**	
Fund Balance - Ending	**$ -**		**$ 384,456**	

Live Oak Lake

Community Development District

Impact Fee Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Impact Fees	$ -	$ -	$ -	$ -
Interest	$ -	$ -	$ -	$ -
Total Revenues	**$ -**	**$ -**	**$ -**	**$ -**
Expenditures:				
Stormwater	$ -	$ -	$ 2,198	$ (2,198)
Total Expenditures	**$ -**	**$ -**	**$ 2,198**	**$ (2,198)**
Excess (Deficiency) of Revenues over Expenditures	$ -		$ (2,198)	
Net Change in Fund Balance	**$ -**		**$ (2,198)**	
Fund Balance - Beginning	**$ -**		**$ 61,740**	
Fund Balance - Ending	**$ -**		**$ 59,542**	

Live Oak Lake

Community Development District

Debt Service Fund Series 2016

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Assessments - Tax Roll	$ 954,030	$ 954,030	$ 955,908	$ 1,878
Interest	$ 5,000	$ 5,000	$ 38,398	$ 33,398
Total Revenues	**$ 959,030**	**$ 959,030**	**$ 994,306**	**$ 35,276**
Expenditures:				
Interest - 11/1	$ 300,994	$ 300,994	$ 300,994	$ -
Special Call - 11/1	$ -	$ -	$ 15,000	$ (15,000)
Principal - 5/1	$ 355,000	$ 355,000	$ 355,000	$ -
Interest - 5/1	$ 300,994	$ 300,994	$ 300,653	$ 341
Total Expenditures	**$ 956,988**	**$ 956,988**	**$ 971,647**	**$ (14,659)**
Excess (Deficiency) of Revenues over Expenditures	$ 2,042		$ 22,659	
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ 54	$ 54
Total Other Financing Sources/(Uses)	**$ -**	**$ -**	**$ 54**	**$ 54**
Net Change in Fund Balance	**$ 2,042**		**$ 22,712**	
Fund Balance - Beginning	**$ 576,849**		**$ 1,072,716**	
Fund Balance - Ending	**$ 578,891**		**$ 1,095,429**	

Live Oak Lake

Community Development District

Debt Service Fund Series 2020

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Assessments - Tax Roll	$ 143,562	$ 143,562	$ 457,542	$ 313,981
Assessments - Direct	$ 846,376	$ 534,696	$ 534,696	$ -
Assessments - Ppmt	$ -	$ -	$ 14,361	$ 14,361
Interest	$ 5,000	$ 5,000	$ 44,183	$ 39,183
Total Revenues	**$ 994,938**	**$ 683,257**	**$ 1,050,782**	**$ 367,525**
Expenditures:				
Interest - 11/1	$ 335,050	$ 335,050	$ 335,050	$ -
Interest - 2/1	$ -	$ -	$ 173	$ (173)
Special Call - 2/1	$ -	$ -	$ 15,000	$ (15,000)
Principal - 5/1	$ 325,000	$ 325,000	$ 325,000	$ -
Interest - 5/1	$ 335,050	$ 335,050	$ 334,705	$ 345
Total Expenditures	**$ 995,100**	**$ 995,100**	**$ 1,009,928**	**$ (14,828)**
Excess (Deficiency) of Revenues over Expendit	$ (163)		$ 40,854	
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ 3	$ 3
Total Other Financing Sources/(Uses)	**$ -**	**$ -**	**$ 3**	**$ 3**
Net Change in Fund Balance	**$ (163)**		**$ 40,857**	
Fund Balance - Beginning	**$ 505,154**		**$ 1,498,929**	
Fund Balance - Ending	**$ 504,991**		**$ 1,539,786**	

Live Oak Lake

Community Development District

Capital Projects Fund Series 2016

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues				
Interest	$ -	$ -	$ 1	$ 1
Total Revenues	**$ -**	**$ -**	**$ 1**	**$ 1**
Expenditures:				
Capital Outlay	$ -	$ -	$ -	$ -
Total Expenditures	**$ -**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	**$ -**		**$ 1**	
Other Financing Sources/(Uses)				
Transfer In/(Out)	$ -	$ -	$ (54)	$ (54)
Total Other Financing Sources (Uses)	**$ -**	**$ -**	**$ (54)**	**$ (54)**
Net Change in Fund Balance	**$ -**		**$ (52)**	
Fund Balance - Beginning	**$ -**		**$ 52**	
Fund Balance - Ending	**$ -**		**$ -**	

Live Oak Lake

Community Development District

Capital Projects Fund Series 2020

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues				
Interest	$ -	$ -	$ 3	$ 3
Total Revenues	**$ -**	**$ -**	**$ 3**	**$ 3**
Expenditures:				
Capital Outlay	$ -	$ -	$ -	$ -
Total Expenditures	**$ -**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	**$ -**		**$ 3**	
Other Financing Sources/(Uses)				
Transfer In/(Out)	$ -	$ -	$ (3)	$ (3)
Total Other Financing Sources (Uses)	**$ -**	**$ -**	**$ (3)**	**$ (3)**
Net Change in Fund Balance	**$ -**		**$ (0)**	
Fund Balance - Beginning	**$ -**		**$ 89**	
Fund Balance - Ending	**$ -**		**$ 89**	

Live Oak Lake

Community Development District

Month to Month

FY 2026

	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Total
Revenues:													
Assessments - Tax Collector (Net)	$ -	$ 77,983	$ 573,696	$ 10,493	$ 6,036	$ 3,393	$ 6,665	$ 6,036	$ 4,173	$ 10	$ -	$ -	$ 688,487
Direct Assessment - Pulte	$ 26,120	$ -	$ -	$ 25,352	$ -	$ 25,352	$ -	$ -	$ -	$ -	$ -	$ -	$ 76,824
Direct Assessment - NLV	$ 68,756	$ -	$ -	$ 66,734	$ -	$ 66,734	$ -	$ -	$ -	$ -	$ -	$ -	$ 202,223
Interest Income	$ 59	$ 56	$ 55	$ 55	$ 49	$ 55	$ 53	$ 74	$ 53	$ 55	$ 55	$ -	$ 620
Total Revenues	**$ 94,936**	**$ 78,039**	**$ 573,752**	**$ 102,634**	**$ 6,086**	**$ 95,534**	**$ 6,719**	**$ 6,110**	**$ 4,226**	**$ 65**	**$ 55**	**$ -**	**$ 968,154**
Expenditures:													
General & Administrative:													
Supervisor Fees	$ -	$ 800	$ -	$ 800	$ 400	$ -	$ 800	$ 600	$ 800	$ 800	$ 800	$ -	$ 5,800
FICA Expense	$ -	$ 61	$ -	$ 61	$ 31	$ -	$ 61	$ 46	$ 61	$ 61	$ 61	$ -	$ 444
Engineering	$ 335	$ 335	$ -	$ -	$ 1,005	$ -	$ 838	$ 4,238	$ 1,385	$ 335	$ 1,970	$ -	$ 10,440
Dissemination	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 451	$ 5,408
Dissemination-Amortization Schedules	$ 100	$ -	$ -	$ 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 200
Assessment Roll	$ 5,408	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 5,408
Property Appraiser	$ -	$ -	$ -	$ -	$ 1,234	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,234
Arbitrage	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 500	$ 500
Attorney	$ 931	$ 2,095	$ 383	$ 865	$ 1,210	$ 516	$ 2,237	$ 805	$ 826	$ 4,162	$ -	$ -	$ 14,028
Annual Audit	$ -	$ -	$ -	$ -	$ -	$ -	$ 5,300	$ -	$ -	$ -	$ -	$ -	$ 5,300
Trustee Fees	$ 4,041	$ 4,445	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 8,485
Management Fees	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 3,648	$ 43,775
Information Technology	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 162	$ 1,947
Postage	$ 101	$ 91	$ 375	$ 255	$ 227	$ 209	$ 187	$ 144	$ 200	$ 269	$ 258	$ 204	$ 2,520
Copies	$ 2	$ -	$ -	$ -	$ 15	$ 3	$ 1	$ -	$ -	$ 13	$ 39	$ 15	$ 88
Rentals and Leases	$ -	$ -	$ 401	$ -	$ 450	$ -	$ -	$ 251	$ 200	$ 200	$ 200	$ 201	$ 1,903
Insurance	$ 6,893	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 6,893
Legal Advertising	$ -	$ 264	$ -	$ 189	$ -	$ -	$ -	$ -	$ 188	$ 356	$ 356	$ 753	$ 2,106
Other Current Charges	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Office Supplies	$ 0	$ 0	$ -	$ 0	$ -	$ 45	$ 0	$ 0	$ 0	$ 42	$ 0	$ 0	$ 90
Dues, Licenses & Subscriptions	$ 175	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 175
Website Hosting/Compliance	$ 105	$ 105	$ 105	$ 105	$ 105	$ 1,855	$ 105	$ 105	$ 105	$ 105	$ 105	$ 105	$ 3,010
Total Administrative	**$ 22,352**	**$ 12,457**	**$ 5,524**	**$ 6,637**	**$ 8,937**	**$ 6,889**	**$ 13,789**	**$ 10,449**	**$ 8,026**	**$ 10,605**	**$ 8,050**	**$ 6,039**	**$ 119,754**

Live Oak Lake

Community Development District

Month to Month

FY 2026

	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26	Apr-26	May-26	Jun-26	Jul-26	Aug-26	Sep-26	Total
Operations & Maintenance													
Field Expenditures													
Field Management	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 1,447	$ 17,365
Property Insurance	$ 3,764	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 3,764
Aquatic Control	$ 4,375	$ 4,491	$ 4,491	$ 5,284	$ 4,491	$ 4,491	$ 4,491	$ 4,491	$ 4,491	$ 4,491	$ 6,471	$ 4,491	$ 56,552
Mitigation Maintenance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 4,500	$ -	$ -	$ 4,500
Midge Management	$ 3,529	$ 4,580	$ 14,859	$ 7,075	$ 16,854	$ 6,579	$ 7,874	$ 6,579	$ 6,579	$ 6,579	$ -	$ -	$ 81,087
Contingency	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 330	$ -	$ -	$ -	$ -	$ 330
Landscape Maintenance	$ 21,700	$ 21,700	$ 21,700	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 22,135	$ 264,312
Landscaping Replacements	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 6,766	$ -	$ -	$ -	$ 6,908	$ 13,674
Pond Fountain Maintenance	$ -	$ 900	$ -	$ -	$ 900	$ -	$ -	$ 900	$ -	$ -	$ 3,150	$ -	$ 5,849
Irrigation Consultant Services	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Irrigation Repairs	$ 9,718	$ -	$ -	$ -	$ 4,002	$ 1,749	$ 1,518	$ 1,799	$ -	$ -	$ 1,746	$ 1,678	$ 22,211
General Repairs and Maintenance	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Electricity-Street Lights	$ 3,873	$ 3,902	$ 3,866	$ 3,924	$ 3,902	$ 3,888	$ 3,902	$ 3,916	$ 3,902	$ 3,916	$ 3,902	$ 3,902	$ 46,796
Electricity-Fountains	$ 58	$ 58	$ 57	$ 58	$ 57	$ 57	$ 57	$ 57	$ 57	$ 57	$ 57	$ 57	$ 686
Water-Irrigation	$ 9,012	$ 11,978	$ 11,376	$ 9,408	$ 13,579	$ 9,952	$ 2,942	$ 1,159	$ 5,994	$ 11,811	$ 11,902	$ 15,650	$ 114,763
Capital Reserve	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
													$ -
Total Field	**$ 57,477**	**$ 49,056**	**$ 57,796**	**$ 49,330**	**$ 67,366**	**$ 50,298**	**$ 44,367**	**$ 49,579**	**$ 44,605**	**$ 54,936**	**$ 50,809**	**$ 56,268**	**$ 631,889**
Total Expenditures	**$ 79,829**	**$ 61,513**	**$ 63,321**	**$ 55,967**	**$ 76,303**	**$ 57,187**	**$ 58,156**	**$ 60,029**	**$ 52,631**	**$ 65,541**	**$ 58,860**	**$ 62,307**	**$ 751,642**
Excess (Deficiency) of Revenues over Expenditures	**$ 15,107**	**$ 16,526**	**$ 510,431**	**$ 46,667**	**$ (70,217)**	**$ 38,347**	**$ (51,437)**	**$ (53,919)**	**$ (48,405)**	**$ (65,476)**	**$ (58,805)**	**$ (62,307)**	**$ 216,512**

LIVE OAK LAKE

COMMUNITY DEVELOPMENT DISTRICT

Long Term Debt Report

FY 2026

Series 2016, Capital Improvement Revenue Bonds		
Interest Rate:	4.50%	
Maturity Date:	5/1/36	$4,930,000.00
Interest Rate:	4.625%	
Maturity Date:	5/1/47	$8,220,000.00
Excess Revenues:	Remain In Revenue Fund	
Reserve Fund Definition:	Maximum Annual Debt Assessments	
Reserve Fund Requirement:	$955,025.00	
Reserve Fund Balance:	$475,903.13	
Bonds outstanding - 9/30/2025		$13,150,000.00
Less:	May 1, 2026 (Mandatory)	($355,000.00)
Less:	November 1, 2025 (Special Call)	($15,000.00)
Current Bonds Outstanding		**$12,780,000.00**

Series 2020, Capital Improvement Revenue Bonds		
Interest Rate:	3.800%	
Maturity Date:	5/1/30	$1,745,000.00
Interest Rate:	4.400%	
Maturity Date:	5/1/40	$4,810,000.00
Interest Rate:	4.600%	
Maturity Date:	5/1/51	$8,525,000.00
Excess Revenues:	Remain In Revenue Fund	
Reserve Fund Definition:	Maximum Annual Debt Assessments	
Reserve Fund Requirement:	$989,553.13	
Reserve Fund Balance:	$988,440.00	
Bonds outstanding - 9/30/2025		$15,080,000.00
Less:	February 1, 2026 (Special Call)	($15,000.00)
Less:	May 1, 2026 (Mandatory)	($325,000.00)
Current Bonds Outstanding		**$14,740,000.00**

Total Current Bonds Outstanding	**$27,520,000.00**