



**THE ZUCKERMAN
GROUP**

February 23, 2006

Kimberly A. Corbett
Director of Purchasing
Charlotte County Administration Complex
18500 Murdock Circle, Suite 344
Port Charlotte, FL 33948-1094

Re: RFP No. 2006000119, Murdock Village Redevelopment Initiative

Dear Ms. Corbett:

The Zuckerman Group would like to offer Charlotte County for the Murdock Village Redevelopment Initiative a total economic benefit in the amount of:

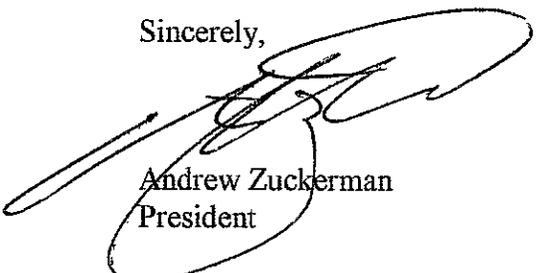
\$304,095,017

(Three hundred four million, ninety five thousand and seventeen dollars).

Enclosed, please find all applicable and required documentation necessary for bid submission. We are confident Charlotte County will find the scope of services within to be an adequate choice for this undertaking.

Thank you for your time and consideration.

Sincerely,



Andrew Zuckerman
President



**THE ZUCKERMAN
GROUP**

Murdock Village

I. Quality and integrity of the proposed development plan and program.

The Zuckerman Group fully understands the scope and vision necessary to move in a positive direction, with the needs of the Charlotte County community being first and foremost to the success of Murdock Village. With unparalleled distinction, it is the full intent to form this project into a neighborhood community to compliment, be admired and envied by any expanding locality. With the guidance and support of Charlotte County, we would like to ensure that Port Charlotte remains a great place to raise a family while enhancing the cultural status of the community.

Consistency with program and policy objectives

It is the full intent to mirror the development platform the county has initiated in molding Murdock Village into a fully operational core element of the Charlotte County family.

Mix and balance of uses

Variety of housing types and densities

Justification and rationale for mix of uses

Demonstrated understanding of concept

Creativity in design solutions

As referenced in this proposal, it is clearly evident that in encompassing every aspect of the virtues required for this project, The Zuckerman Group stands at the apex of imagination and the forefront for the mastery of professionalism to blend the facets of this superb and deserving opportunity to show not only Southwest Florida but the entire country that Port Charlotte has arrived. We wholeheartedly feel that this can be achieved by implementing a harmonious blend of uses to truly seize this moment to form equilibrium between the county vision, Murdock Village, and Port Charlotte. The variety of housing types and densities of such will be right in line with the conditions present in the proposed redevelopment plan initiated by Charlotte County.

Environmental Sensitivity

Our precious natural habitat and our distinct wildlife remains and should always remain our most valuable asset. After all, we are WHERE the world seeks to be for those reasons. The Zuckerman Group has every intention to preserve the natural beauty and to work as a TEAM with the intentions set forth by all governmental environmental regulations and more to ensure that the integrity of this asset is protected for generations to come.

Ability to satisfy public physical objectives...school sites, open space, parks, and other features or amenities

Community supporting physiognomy will only add to the overall success of this undertaking. It would only be with great enthusiasm and pride that The Zuckerman Group would be the gracious partner of the county to fulfill the needs of the community. The Zuckerman Group's vision, along with the steps put in motion already by Charlotte County, would prove evident that this anatomy would not only achieve the goals set forth but also add a distinction of culture to adulate the community at large.

Response to existing facilities, demolition requirements, major roads, and other relatively fixed conditions of the site

With respect to the existing conditions at Murdock Village, and from a developmental standpoint it would obviously be a most wise logistical and financial decision to utilize the existing infrastructure present. However, given the existing structures present it would be necessary to modify many aspects in order to create a more cohesive atmosphere to properly compliment the surrounding community. The proposed school site, county park, utility easements, etc. are all maintained as completely positive aspects to support the new Murdock Village. Other aspects, such as the roads, would have to be addressed in order to support new facilities such as The Town Center, to ensure proper traffic flow not just in Murdock Village but through Murdock Village as a part of the Port Charlotte and Charlotte County communities as a whole. All demolition procedures deemed necessary by The Zuckerman Group, in conjunction with the County, would be handled with utmost care to the preservation of not only the existing infrastructure to remain but more importantly to our community neighbors, the environment and the overall effort.

Response to County's acquisition plans and schedule

In accordance with the plans of Charlotte County, The Zuckerman Group is proposing to use the timetable and conceptual plans the county has set forth as the schedule to be implemented to ensure the success of Murdock Village. It is viewed as a monumental undertaking on the county's part not to be undermined and without due respect. The plans and schedule will be met on our part to the satisfaction of Charlotte County with definite approval.

Apparent level of effort as demonstrated in exhibits and overall detailing of ideas
Overall reasonableness of the plan

Discipline and resolution breed accomplishment. This undertaking will strive for the absolute achievement of excellence. This careful stratagem outlined herein begins the journey toward logical reason and innovative nature to provide for a certain future. We aim to parallel the county's proposed plan. With the guidance and assistance of Charlotte County, we will succeed.

II. The Town Center Requirements

The Zuckerman Group views The Town Center as a centerpiece to the supporting structure of attainment for Murdock Village. As the focal point for Murdock Village and the lure for attracting outside visitors, The Town Center must incorporate an even flow of neighborhood, regional, and destination uses. Further, we plan to move forth on a scale comparable to the contemplated conceptual design referenced in the county offering and utilizing the county timing plans.

III. Ability to offer long term assurances of completion

Financial or other forms of guaranteed performance to implement major aspects of the proposed plan
Commitment and amount of equity
Source of equity

For review is the attached credit reference letter pertaining to the financial feasibility of The Zuckerman Group signed by Bank Atlantic. In addition, The Zuckerman Group will provide all of the projects equity. At the appropriate time, The Zuckerman Group will provide Charlotte County with bank verifications of said monies.

IV. Representations or assurances that the project will proceed within some agreed upon format and schedule

An estimated time frame for the proposed development based on the conditions represented
Time frame for initiating and completing The Town Center

It is with a full intent that The Zuckerman Group looks forward to initiating the start of The Town Center immediately and coinciding its development with the residential component. Completion is expected to take approximately 3-4 years.

Time frame for initiating and completing residential components of plan

Again, it is the full intent of The Zuckerman Group to initiate the residential component immediately upon approvals and completion is expected within 5-7 years.

V. The developer's approach to assuring the county that the project will be developed as proposed

For reference, we have included a copy of The Zuckerman Group's executive résumé, corporate summary and brief biography on the historical integrity of The Zuckerman Group.

Supporting market analysis and similar studies

The Zuckerman Group has completed market analysis, which played an important part in formulating the proposed figures for the bid. It would be a pleasure to include this for the county's review if desired.

Likely to satisfy the County needs

Understanding of acquisition phasing and strategy

It is the full intent of The Zuckerman Group to proceed with Murdock Village first and foremost with the needs of the county in mind. We are fully confident this can be achieved by county involvement during the entire development process.

VI. Financial Capability

Proposed sources of equity in initial stages of undertaking

Balance of equity and debt

The Zuckerman Group will provide all equity requirements during the initial stages of the Murdock Village community.

Bank Atlantic will provide the debt component for the Murdock Village community, which is estimated to be 70-75% of the project's appraised value.

The Zuckerman Group will provide the equity component for Murdock Village, which is estimated to be 25-30% of the projects appraised value.

VII. Commitments and structure

Reliance upon representatives of the developer for their particular skill sets Viability of primary financial entities or partners

The Zuckerman Group understands the assurances the county is looking to ascertain from the developer for Murdock Village. With that said, The Zuckerman Group has included a corporate profile and a supporting reference letter from Bank Atlantic. We believe this demonstrates the feasibility and capability of The Zuckerman Group to be the successful bidder for Murdock Village

VIII. Financial Considerations

The Zuckerman Group would like to expand the initiative set forth by the Charlotte County in the creation of a CDD, which will provide for approximately 50% of the financial costs for the infrastructure of Murdock Village.

IX. Other

Increased densities through the use of TDR ordinance

The Zuckerman Group does not anticipate increasing densities through the use of the TDR ordinance.

Any intention to trigger the DRI process integration of the nearby Charlotte County Stadium and fairgrounds with the proposed redevelopment

The Zuckerman Group has no intention of incorporating the Charlotte County Stadium or fairgrounds into Murdock Village at this time. Any ideas Charlotte County may have in regards to this matter would be welcomed.

Provision of affordable housing

It is in the County's and our best interest to address the need for affordable housing in a project of this size and importance. 10% of the overall units built will be set aside to accommodate the county needs to address this subject. The units will be located within the multi-family component of the project.

Use of local consultants, contractors, realtors, suppliers, and vendors

Our goal is to incorporate the local workforce as much as necessary to stimulate community involvement and assist in the local job market from the start of Murdock Village. We have already begun to form our local support staff needed to develop a first class development that the people of Charlotte County will be proud to have in their back yard.

Incorporation of police, sheriff, fire and county service site(s)

We will work with the county to provide sites that are deemed necessary by the county for public services to serve the people of Murdock Village and Charlotte County.

Feasible alternatives for addressing existing businesses and homes (e.g. relocation, incorporation into the proposed redevelopment, swapping for new units, space of opportunities in redevelopment project, and in general any ideas for easing the impacts of condemnation on current landowners.)

The Zuckerman Group, as the master developer, would like to build a cohesive, pedestrian-friendly project. It is their intention to relocate the churches within Murdock Village. Further, we believe this relocation would actually provide for a more conducive site to serve their respective audiences. The Zuckerman Group would be interested in donating land to the churches on parcels along El Jobean. With respect to existing businesses along the El Jobean commercial corridor, we plan to work hand in hand with the present parties to perhaps find a suitable alternative site or to incorporate the existing entities into Murdock Village.

Energy Efficiency

The Zuckerman Group is proud to report that they have always exceeded the energy efficiency ratings set forth by the government in all of their building endeavors.

Reuse of existing building and infrastructure materials

It is our goal to recycle materials on the site if feasible but of course to lawfully dispose of any materials that cannot be recycled.

Incorporation of telecommunications, fiber optics, wireless and/or broadband services in the concepts presented

The Zuckerman Group intends on providing the highest level of technology available. We feel it would be extremely appropriate to ensure Murdock Village has all of the technological advantages of the 21st century.



**THE ZUCKERMAN
GROUP**

A Family Tradition of Excellence

Backed by over 80 years of experience, this fourth generation of family builders is one of the premier residential and commercial builders in the Southeast United States and is recognized for their credibility, uncompromising attention to detail and superior designs.

In 1945, Meyer Zuckerman founded a company to build quality hotels, office buildings, apartment buildings, condominiums and private residences for families in New York. Although there was much competition, his projects were widely acclaimed and singled out for their craftsmanship and attention to detail.

Those traits were impressed upon his children who became the second generation of the Zuckerman Group. The second generation built upon their father's success, and followed the tradition of bringing the third generation into the industry.

Currently spearheaded by Andrew, David and Steven Zuckerman, the brothers have been working together since 1976 and continue to build quality single-family homes, townhomes, coach homes, multifamily homes and office buildings, upholding the highest standard of excellence. In addition to their commercial success, the Zuckerman Group has satisfied thousands of homeowners, building more than 5,000 luxury homes throughout Broward, Palm Beach, Martin, Lee and Collier Counties and building in over 35 communities. This loyal following is a testament to the company's dedication and commitment to surpassing the highest of industry standards.



THE ZUCKERMAN GROUP

With over 40 years of building in the Southeast United States, the Zuckerman Group has created dozens of successful projects throughout the area. Each project, whether residential or commercial, is carefully planned, environmentally sensitive and in a location that offers the conveniences today's buyers need. Location is imperative; proximity to roadways, shopping, services, schools, medical facilities and thoroughfares are of utmost importance. The streetscape itself is drawn to take advantage of the natural terrain; designing roads to minimize traffic. Project designs are the result of weeks of input from award-winning architects, modified and refined until each achieve the want and desires of today's buyer.

The third generation of the Zuckerman Group gives buyers the most value for their money when they choose a Zuckerman Group project. This exceptional value is the result of hands on teamwork by the Zuckerman Group along with its architects, planners, designers, contractors, and financial institutions.

Building solid foundations for your future, the Zuckerman Group continues to establish itself as a customer-driven leader in personalized care and craftsmanship by delivering exceptional product at an outstanding value. These strengths along with the Zuckermans' legendary focus on detail combine to provide the Zuckerman Group with tremendous customer loyalty.

We know that the promises we make today will last, as the Zuckerman Group will be building for generations to come.

AWARDS & RECOGNITIONS

President Andrew Zuckerman personally received the Anti-Defamation League Distinguished Community Service Award.

The Zuckerman Group has been awarded multiple Prism Awards by the Gold Coast Building Association in addition to receiving numerous awards from the Treasure Coast Building Association. The Zuckerman Group was also a Finalist for the 2004 South Florida Business Journal "Business of the Year" Award as well as the South Florida Business Journal "Building our Community" Award.

The Zuckerman Group was rated on the South Florida Business Journal's "Largest Private Companies" list and rated #3 on the South Florida Business Journal's "Fastest Growing Private Companies" list.

NEWS ARTICLES

- **Florida Real Estate Journal** (January 17-21 2005) / *"Zuckerman launches Meadow Run project"*
- **New Business Today** (January 2005) / *"Grand Opening of new model home at The Medalist Country Club Estates & Spa"*
- **Naples Daily News** (1/9/05) / *"Realtors recap rewards of fewer listings, higher prices"*
- **New Business Today** (December 2004) / *"Zuckerman Homes announces Meadow Run"*
- **Florida Real Estate Journal** (November 16-20, 2004) / *"Zuckerman announces Livingston Village Closing"*
- **New Business Today** (November 2004) / *"Zuckerman Homes continues its success in Martin County"*
- **New Business Today** (October 2004) / *"The Medalist Country Club Estates & Spa Introduces The 'Egret'"*
- **The South Florida Business Journal** (October 15-21, 2004) / *Fastest-Growing Private Companies*
- **Sun-Sentinel** (October 24, 2004) / *"Home builder aids trailer owners"*
- **Naples Daily News** (October 10, 2004) / *Real Estate Briefs*
- **Naples Illustrated** (October 2004) / *In on Business –Zuckerman Homes opening three new communities*
- **The News-Press** (September 15, 2004) / *Community Briefs – "Homebuilder helping hurricane victims"*
- **The Herald** (August 15, 2004) / *Home & Design "House-Peekers"*
- **The News Press** (May 2, 2004) / *Real Estate "Zuckerman Homes has been named builder for West Bay Club"*
- **The South Florida Business Journal** (July 30-August 5, 2004) / *Largest Private Companies*

NEWS ARTICLES (cont)

- **The Herald** (July 4, 2004) / *Home & Design* – “Small adjustments can make a big difference”
- **Daily Business Review** (July 2, 2004) / *People on the move* – Ryan Zuckerman
- **Naples Daily News** (June 21, 2004) / *Appointments* – Ryan Zuckerman
- **The Wall Street Journal** (May 7, 2004) / *Private Properties* “Sharing of the Green”
- **The Palm Beach Post** (May 29, 2004) / “New Home Contracts Drop”
- **Palm Beach Illustrated** (February 2004) / *PB Eye on Business* -“Golf Village”
- **Naples Daily News** (May 23, 2004) / *Real Estate Briefs* – “Zuckerman Homes announces three new communities”
- **Aventura Magazine** (May/June 2004) / “Exclusive Enclaves from Palm Beach County to the Treasure Coast”
- **Sun-Sentinel** (May 10, 2004) / *Your Business – Real Estate Notes* – Ryan Zuckerman
- **The South Florida Business Journal** (April 30-May 6, 2004) / *Strategies – Construction* – Ryan Zuckerman
- **The South Florida Business Journal's 2004 Business of the Year Awards** / *Zuckerman Homes* “Building up South Florida for Over 80 Years”
- **The Wall Street Journal** (September 26, 2003) / “Zuckerman's Shark Bite”
- **The Palm Beach Post** (April 24, 2004) / *Business* “Medalist lots go for \$15 million”
- **Florida Real Estate Journal** (March 1-15, 2004) / “Zuckerman Group expands operations and geography”
- **Naples Illustrated** (February 2004) / *In on Business* – “The Zuckerman Group is building Mariposa”
- **Luxury Living** (Spring 2004) / “Medalist Country Club Estates and Spa at Hobe Sound”



**THE ZUCKERMAN
GROUP**

CONFIDENTIAL/MEMORANDUM

To: The Honorable Board of Charlotte County Commissioners From: Andrew Zuckerman, Zuckerman Group

Date: February 22, 2006 Pages:

Urgent For Review Please Comment Please Reply Please Recycle

Please find attached a narrative summary for the Zuckerman Groups financial proposal for the acquisition of the Murdock Village property.

To summarize:

- Charlotte County will receive \$55,000,000 over a six-year period in direct cash payments.
- Charlotte County will receive \$10,000 from all home sale proceeds, except from the 300 unit affordable housing component. The total benefit to the County is estimated to be \$27,200,000.
- Charlotte County will receive 3% of all the commercial parcel land sales. The total benefit to the County is estimated to be \$1,509,354.
- Charlotte County and the School Board will receive over \$50,000,000 in additional property taxes over the next twenty years.
- Charlotte County should be "made whole" over a nine-year period of time.

BID SUMMARY

Charlotte County Redevelopment Investment	(1)	
Long-Term Investment		\$ (55,000,000)
<u>Interest Expense on Long-Term Investment</u>		<u>(5,000,000)</u>
Total County Investment		<u>\$ (60,000,000)</u>
Zuckerman Group Redevelopment Investment	(2)	
Direct Cash Payment for Land at Closing		\$ 10,000,000
Direct Cash Payment for Land upon SDP		15,000,000
<u>Direct Cash Payment for Land Yrs. 3-6</u>		<u>30,000,000</u>
Sub-Total Direct Cash Payment for Land		\$ 55,000,000
Revenue Sharing - Home Sales Payment		\$ 27,200,000
<u>Revenue Sharing - Commercial Sales</u>		<u>1,509,354</u>
Sub-Total Revenue Sharing		\$ 28,709,354
Capital Improvements	(3)	\$ 89,545,600
<u>Builder Impact Fees & Permits</u>		<u>16,351,235</u>
Sub-Total		\$ 105,896,835
Total Zuckerman Group Cash Investment		<u>\$ 189,606,189</u>
Redevelopment Benefit		
Tax Increment Revenue		\$ 50,070,864
School Board Ad Valorem Tax Benefit		50,421,510
<u>Gas and Sales Tax Benefit</u>		<u>13,996,455</u>
Total Redevelopment Benefit		<u>\$ 114,488,828</u>
Total Zuckerman Group Investment and Redevelopment Benefit		\$ 304,095,017
Net Charlotte County General Fund	(4)	\$ 104,127,908
Net Charlotte County Community Redevelopment Benefit	(5)+(6)	\$ 244,095,017

(1) Information provided by Charlotte County

(2) Estimates assume participation from other community builders and are dependent upon market conditions and other factors.

(3) Includes roadways, utilities, drainage, other site improvements etc.

(4) Net County General Fund equals the Total County Investment, plus Total Zuckerman Group Investment and Redevelopment Benefit excluding capital improvements and School Board Ad Velorum tax benefit.

(5) Net County Community Redevelopment Benefit equals the Total County Investment, plus Total Zuckerman Group Investment and Community Redevelopment Benefit.

(6) The community will provide a significant benefit from tangible personal property taxes, creation of new jobs and the spending generated from the new households in the community.

CASH FLOW SUMMARY

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Total
Revenue										
SF Parcel Sales	0	0	840	840	840	0	0	0	0	2,520
MF Parcel Sales	0	0	200	0	0	0	0	0	0	200
Affordable MF Sales	0	0	300	0	0	0	0	0	0	300
Commercial Parcel Sq. Ft.	0	0	933,429	933,429	933,429	933,429	933,429	933,429	933,429	6,534,000
Sub-Total	\$ -	\$ -	\$ 65,587,400	\$ 57,587,400	\$ 57,587,400	\$ 7,187,400	\$ 7,187,400	\$ 7,187,400	\$ 7,187,400	\$ 209,511,800
CDD Funds	\$ -	\$ 44,772,800	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 44,772,800
Total	\$ -	\$ 44,772,800	\$ 65,587,400	\$ 57,587,400	\$ 57,587,400	\$ 7,187,400	\$ 7,187,400	\$ 7,187,400	\$ 7,187,400	\$ 254,284,600
Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Total
Infrastructure	1,200,000	44,772,800	0	0	0	0	0	0	0	45,972,800
Sub-Total	\$ 1,200,000	\$ 44,772,800	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 45,972,800
Land - Payment at Closing	\$ 10,000,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000,000
Land - Payment upon SDP	0	15,000,000	0	0	0	0	0	0	0	15,000,000
Land - Payment Yrs. 3-6	0	0	7,500,000	7,500,000	7,500,000	7,500,000	0	0	0	30,000,000
Land - Home Sales Pmt.	0	0	0	6,200,000	4,200,000	4,200,000	4,200,000	4,200,000	4,200,000	27,200,000
Land - Commercial Sales	0	0	215,622	215,622	215,622	215,622	215,622	215,622	215,622	1,509,354
Sub-Total	\$ 10,000,000	\$ 15,000,000	\$ 7,715,622	\$ 13,915,622	\$ 11,915,622	\$ 11,915,622	\$ 4,415,622	\$ 4,415,622	\$ 4,415,622	\$ 69,709,354
Total	\$ 11,200,000	\$ 59,772,800	\$ 7,715,622	\$ 13,915,622	\$ 11,915,622	\$ 11,915,622	\$ 4,415,622	\$ 4,415,622	\$ 4,415,622	\$ 129,682,154
Annual Cash Flow	\$ (11,200,000)	\$ (15,000,000)	\$ 57,871,778	\$ 43,671,778	\$ 45,671,778	\$ (4,728,222)	\$ 2,771,778	\$ 2,771,778	\$ 2,771,778	\$ 129,682,154
Cumulative Cash Flow	\$ (11,200,000)	\$ (26,200,000)	\$ 31,671,778	\$ 75,343,556	\$ 121,015,334	\$ 116,287,112	\$ 119,058,890	\$ 121,830,668	\$ 124,602,446	\$ 129,682,154
Assumptions										
The project will have 6 SF parcels, with 420 lots per parcel for a total of 2,520 SF lots.							6	420	2,520	\$ 60,000
The project will have 1MF parcel, with 200 units.							1	200	200	\$ 40,000
The project will have 1 Affordable Housing MF parcel with 300 units.							1	300	300	\$ 25,000
The project will have 150 acres of commercial property.							150	43,560	6,534,000	\$ 7.70
The Developer will form a CDD that will cover 50% of the projects infrastructure costs.							50%			
The Developer would pay Charlotte County \$10,000,000 upon closing on the property.								10,000,000		
The Developer would pay Charlotte County \$15,000,000 upon the issuance of a SDP.								15,000,000		
The Developer would pay Charlotte County \$7,500,000 in years 3 thru 6.								7,500,000		
The Developer would pay Charlotte County \$10,000 from each unit's base sales price.								10,000		
The Developer would pay Charlotte County 3% of the commercial parcels sales price.								3%		
The all inclusive infrastructure cost is estimated to be \$89,545,600.								89,545,600		

PROPOSAL SUBMITTAL SIGNATURE FORM

The undersigned attests to his/her authority to submit this proposal and to bind the firm herein named to perform as per contract, if the firm is selected by the Charlotte County, FL (County). The undersigned further certifies that he/she has read the Request for Proposal, Terms and Conditions, and any other documentation relating to this request, has complied in all respects with all conditions thereof including, but not limited to prohibited communications referenced in County Resolution 95-025 and this proposal is submitted with full knowledge and understanding of the requirements and time constraints noted herein.

The undersigned hereby further acknowledges that it accepts the terms of Request for Proposals #2006000119 in its entirety and by the submission of its proposal, hereby waives any claims or claims to irregularities that arise out of such RFP, the process employed by the County to solicit and develop proposals, the RFP evaluation process described in the RFP, and agrees to release and hold harmless the County, its employees, agents and consultants from any claim, loss or damage arising therefrom.

As Addenda are considered binding as if contained in the original specifications, it is critical that the Consultant acknowledge receipt of same. The submittal may be considered void if receipt of an addendum is not acknowledged.

Addendum No. ____ Dated _____, Addendum No. ____ Dated _____, Addendum No. ____ Dated _____

Type of Organization (please check one): INDIVIDUAL
PARTNERSHIP
CORPORATION
JOINT VENTURE
LLC

The Zuckerman Group
Firm Name

3111 University Drive, Suite 610
Home Office Address

Coral Springs, FL 33065
City, State, Zip

Address: Office Servicing Charlotte County, other than above

Andrew Zuckerman, President 954-340-1744 / 954-340-2262
Name/Title of your Charlotte County Rep Telephone Fax

[Signature] 2-23-06
Signature Date