Bannon Lakes

Community Development District

November 17, 2026

AGENDA

Bannon Lakes

Community Development District

475 West Town Place, Suite 114, St. Augustine, FL 32092
Phone: 904-940-5850 - Fax: 904-940-5899

November 10, 2026

Board of Supervisors
Bannon Lakes Community Development District

Dear Board Members:

The Bannon Lakes Community Development District Meeting is scheduled for **November 17, 2026 at 6:00 p.m.** at Bannon Lakes Amenity Center, 435 Bannon Lakes Boulevard, St. Augustine, Florida 32095.

I. Call Order

II. Audience Comments

III. Organizational Matters
A. Oath of Office for Newly Appointed Supervisors

B. Election of Officers, Resolution 2027-01

IV. Consideration of Minutes of the October 20, 2026 Meeting

V. Landscape and Pond Maintenance Updates with The Greenery
A. Client Communications Report

VI. Discussion of:
A. Fitness Expansion Project

B. Pond Ownership

VII. Ratification of:
A. Riverside Management Agreement for Fiscal Year 2027 Facilities Manage Management, Operations, and Staffing Services

B. Audit Engagement Letter for with Berger, Tooms, Elam, Gaines, and Frank for Fiscal Year 2026

C. First Amendment to Agreement with The Greenery for Landscape and Irrigation Maintenance

VIII. Consideration of Resolution 2027-02, Amending the Fiscal Year 2026 General Fund Budget

IX. Staff Reports
A. Attorney

B. Engineer

C. District Manager - Annual Ethics Training

D. General Manager - Report

X. Audience Comments

XI. Supervisor's Requests

XII. Financial Reports
A. Balance Sheet and Statement of Revenues & Expenditures for the Period Ending October 31, 2026

B. Assessment Receipt Schedule

C. Approval of Check Register

XIII. Ratification of Requisition No. 17 for Series 2022 Special Assessment Revenue Bonds

XIV. Next Scheduled Meeting: December 15, 2026 at 6:00 p.m. at Bannon Lakes Amenity Center

XV. Adjournment

THIRD ORDER OF BUSINESS

C.

RESOLUTION 2027-01

A RESOLUTION DESIGNATING OFFICERS OF THE BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT

WHEREAS, the Board of Supervisors of the Bannon Lakes Community Development District at a regular business meeting held on November 17, 2026 desires to elect the below recited persons to the offices specified.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT:

1. The following persons were elected to the offices shown, to wit:

_____	Chairman
_____	Vice-Chairman
Matthew Biagetti	Secretary
Matthew Biagetti	Treasurer
Darrin Mossing	Assistant Treasurer
Marilee Giles	Assistant Treasurer
Daniel Laughlin	Assistant Treasurer
James Oliver	Assistant Treasurer
Darrin Mossing	Assistant Secretary
Marilee Giles	Assistant Secretary
Daniel Laughlin	Assistant Secretary
James Oliver	Assistant Secretary
_____	Assistant Secretary
_____	Assistant Secretary
_____	Assistant Secretary

PASSED AND ADOPTED THIS 17TH DAY OF NOVEMBER, 2026.

_____
Chairman / Vice Chairman

_____
Secretary / Assistant Secretary

FOURTH ORDER OF BUSINESS

MINUTES OF MEETING
BANNON LAKES
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Bannon Lakes Community Development District was held on Tuesday, **October 20, 2026**, at 6:00 p.m. at the Bannon Lakes Amenity Center, 435 Bannon Lakes Boulevard, St. Augustine, Florida 32095.

Present and constituting a quorum were:

Michael Sheldon	Chairman
Kim Crenier	Vice Chairperson
Sandi Gehring	Assistant Secretary
Thomas Cooper *by phone*	Assistant Secretary
John Ter Louw	Assistant Secretary

Also present were:

Matt Biagetti	District Manager, GMS
Wes Haber *by phone*	District Counsel, Kutak Rock
Pong Lanh *by phone*	District Engineer
Emily Wright	Amenity Manager, RMS
Jeff Johnson	Operations Manager, RMS
Allen Flannery	The Greenery

FIRST ORDER OF BUSINESS **Roll Call**

Mr. Biagetti called the meeting to order at 6:00 p.m. Four Supervisors were in attendance in person constituting a quorum.

SECOND ORDER OF BUSINESS **Audience Comments**

Mr. Biagetti opened the floor for audience comments and reminded residents to state their names and addresses for the record and limit their comments to three minutes.

Resident, Sandra Lovett, reported a possible irrigation lateral line break near South Shore on the pond side of the wide sidewalk. She stated that water had been regularly accumulating on the sidewalk for several months and requested that the issue be investigated.

Resident, Mike Sullivan, addressed the ongoing discussion regarding trimming and removal of cypress trees located on CDD property near homes in the Bridge Bay area. He explained that approximately one year earlier, homeowners had approached the District regarding tree branches and roots affecting their properties. At that time, he understood that homeowners were responsible for the cost of trimming. He questioned whether homeowners who previously paid for trimming would receive any reimbursement if the District proceeded with spending approximately $10,000 to remove the trees. Staff advised that the matter would be addressed during the cypress tree discussion later in the meeting.

Resident, Mike Manzione, also expressed concerns regarding the proposed cypress tree removal. He referenced statements made during the October 2025 meeting indicating that the District had no legal obligation to address tree limbs or roots approaching private property. Mr. Biagetti confirmed that the District's position had not changed. Mr. Manzione questioned the proposed expenditure of more than $10,000 in taxpayer funds for a limited number of properties and expressed concern about establishing a precedent for future tree removals and replacements. He requested that the Board vote against the proposal and raised a question regarding whether Mr. Sheldon resided near the affected properties and should abstain from voting if a conflict existed. Staff indicated that his concerns would be addressed during the appropriate agenda item.

A resident of 50 Fallen Oak Trail expressed appreciation for the work being performed by the new landscaping contractor but raised concerns regarding mowing along the lake bank. The resident explained that the mower deck appeared to be set too low, causing the equipment to bounce on the sloped terrain, scalp the grass, and damage portions of the ground. The resident requested that the contractor adjust the mowing height when maintaining the lake bank.

Resident, Tamara Jaroszewski, expressed concerns regarding overgrown vegetation surrounding a pond near her home. She stated that she and her husband had been cutting weeds themselves because the vegetation had become increasingly overgrown, raising concerns about snakes and other wildlife. Staff indicated that the pond might not fall within the District's maintenance responsibilities. Ms. Jaroszewski clarified that her property was located near the preserve. She also questioned the placement of cypress trees close to residential homes and

expressed concerns regarding potential root damage to nearby structures. Mr. Biagetti explained that the trees being discussed under the agenda were located on CDD property and that the District did not have authority over trees located on private residential lots. He recommended that concerns regarding privately owned trees be addressed through the HOA. Ms. Jaroszewski further requested clarification regarding how residents could determine whether particular areas were maintained by the CDD or HOA. Staff offered to assist her in identifying the responsible entity.

Resident, Nancy Champion, expressed concerns regarding the lack of weed maintenance along the berm near Golf Parkway. She stated that weeds had remained overgrown for several months and that a neighboring resident had recently cut down a tree and cleared vegetation near her property. She noted that while mowing had occurred, the surrounding weeds and debris had not been properly addressed. Staff acknowledged the location and her concerns.

THIRD ORDER OF BUSINESS **Approval of Minutes of the September 15, 2026, Meeting**

Mr. Sheldon presented the minutes of the September 15, 2026, meeting which were included in the agenda package. The Board had no changes.

> On MOTION by Ms. Crenier, seconded by Mr. Ter Louw, with all in favor, the Minutes of the August 18, 2026, Meeting, were approved.

FOURTH ORDER OF BUSINESS **Landscape and Pond Maintenance Updates from The Greenery**

A. Client Communications Report

Mr. Flannery provided several updates in addition to the landscape maintenance reports included in the agenda package. He acknowledged the landscaping concerns raised during audience comments and stated that the team would review and address those areas. He explained that recent wet conditions had caused difficulties with mowing along the IGP berm, as equipment was beginning to sink into the saturated ground. Crews temporarily suspended mowing in those areas to prevent additional damage and anticipated resuming work as conditions improved.

Regarding the event lawn, Mr. Flannery reported that the contractor had evaluated the establishment of the grass roots and recommended leaving the protective barriers in place for an additional week. Although most areas were establishing well, some sections remained vulnerable

to damage and presented potential tripping hazards. He also reported that the approved bush hogging project was scheduled to begin Friday, October 23rd, and that the irrigation report was being finalized, with follow-up planned to address the identified issues.

Ms. Gehring asked whether the field closure had been communicated to residents. Mr. Johnson indicated that an email had previously been distributed advising residents that the field would remain closed through October 17th. Ms. Gehring also suggested establishing a more efficient process for residents to report landscaping concerns directly to District staff rather than waiting until the monthly Board meetings. She recommended sending a community communication requesting that residents provide their names, addresses, and specific locations of concern so the information could be compiled and forwarded to The Greenery. Mr. Johnson confirmed that landscaping concerns received by email were forwarded to the contractor. Mr. Sheldon added that he regularly received questions from residents and referred them to the appropriate staff for follow-up.

Ms. Gehring also requested an update regarding the playground fencing and the temporary orange safety barriers. Mr. Johnson explained that a landscaping mower had accidentally struck the fence, damaging several sections. He stated that repairs were being coordinated and anticipated completion within the next several weeks. Mr. Flannery added that he and Mr. Johnson had contacted the vendor and were awaiting confirmation of a repair date. Ms. Gehring requested that incidents of this nature be included in future reports to keep the Board informed of maintenance issues and their anticipated resolution.

B. Addendum to Landscape Maintenance Agreement Proposal

Mr. Biagetti presented an addendum to The Greenery's Landscape Maintenance Agreement for ongoing maintenance of the common area adjacent to the preserve. He explained that the Board had previously approved a one-time bush hogging of the area at a cost of approximately $3,780. At the Board's request, The Greenery provided an alternative proposal to incorporate biweekly mowing into the existing landscape maintenance agreement at an additional cost of $392 per month. He noted that the recurring service would provide more consistent maintenance at a cost comparable to performing the bush hogging once or twice annually.

Ms. Gehring questioned whether monthly maintenance was necessary, suggesting that quarterly service might be sufficient. Board discussion followed regarding the cost difference,

frequency of maintenance, and equipment required to maintain the area. It was noted that more frequent mowing would prevent excessive vegetation growth, allowing the contractor to utilize smaller equipment rather than heavier equipment needed for periodic bush hogging. The Board also discussed the benefit of maintaining the area for the safety of residents in the adjacent community. Mr. Biagetti advised that approval of the addendum would incorporate the additional service into the existing agreement with The Greenery.

> On MOTION by Mr. Ter Louw, seconded by Ms. Gehring, with all in favor, the Addendum to the Landscape Maintenance Agreement with The Greenery for biweekly mowing at an Additional Cost of $392 per Month, was approved.

C. Consideration of Agreements:

1. Pond Bank Restoration

The Board considered the agreement for the previously approved pond bank restoration project.

> On MOTION by Mr. Ter Louw, seconded by Ms. Crenier, with all in favor, the Agreement for the Pond Bank Restoration Project, was approved.

2. Cypress Tree Removal

Mr. Sheldon presented the agreement for cypress tree removal and asked whether the Board had any questions or concerns. There being no further discussion, a motion was made and seconded to approve the agreement.

Mr. Sheldon clarified that he abstained from voting on the cypress tree removal agreement because his residence backs up to the lake. He stated that he had consulted with staff and District Counsel and chose to abstain to avoid any perception of a conflict of interest.

> On MOTION by Mr. Ter Louw, seconded by Ms. Gehring, with all in favor and Mr. Sheldon Abstaining, the Agreement for Cypress Tree Removal, was approved 4-0.

FIFTH ORDER OF BUSINESS **Discussion of:**

A. Fitness Expansion Project

Mr. Biagetti provided an update on the fitness expansion project, reporting that staff had been working with the architect, Michael Lucas, and District Counsel to finalize the Request for Proposals (RFP) package. He explained that the Board had previously authorized the Chair to determine whether to proceed through a formal or informal procurement process. Based on discussions with the architect and anticipated construction costs, staff recommended proceeding with an informal RFP process, as proposals were expected to fall below the statutory threshold for formal competitive procurement.

Mr. Haber explained that governmental entities are generally required to follow a formal procurement process when construction costs exceed approximately $550,000. This process includes public advertising, a formal bid opening, and protest procedures that could potentially delay the project or result in litigation. He stated that the informal process would allow the District to solicit competitive proposals from multiple qualified contractors without those additional requirements. However, he emphasized that the District could not award a contract exceeding the applicable threshold without completing the formal procurement process. If proposals exceeded that amount, the District would need to initiate formal procurement.

Mr. Cooper asked whether there were any disadvantages to proceeding informally. Mr. Haber explained that the primary risk would be receiving proposals above the threshold, requiring the District to restart the process and potentially resulting in an additional 30-day delay. Ms. Gehring expressed concern that contractors might reduce the quality of materials or workmanship to remain below the threshold. Mr. Haber responded that the architect was confident the project could be completed within the anticipated budget and that contractors experienced in governmental construction projects would be familiar with the procurement requirements. Board discussion also noted that preliminary estimates were expected to fall approximately $50,000 to $100,000 below the formal procurement threshold.

Ms. Gehring stated that the potential time savings justified proceeding with the informal process, provided the District maintained appropriate oversight. Mr. Ter Louw asked whether staff could initiate formal procurement before the December Board meeting if the proposals received exceeded the threshold. Mr. Haber confirmed that staff could evaluate the submissions and recommend proceeding with formal procurement if necessary. He further explained that proposals

falling below the threshold could still be presented to the Board for consideration, even if other proposals exceeded it.

Mr. Sheldon confirmed that he had authorized staff to proceed with the informal process following consultation with the architect, District Counsel, and management to avoid unnecessary delays. Mr. Biagetti reported that the RFP package was expected to be distributed within the week, with proposals anticipated by December 1, 2026. This schedule would allow the Board to review the submissions and potentially move forward with the project at its December meeting.

B. Pond Ownership

Mr. Sheldon provided an update on the ongoing discussions regarding the potential transfer of pond ownership and maintenance responsibilities from the homeowners' associations to the District. He reported that he had recently met with representatives from several HOAs, including South Shore, Orchard Cove, the Grove, and Seacrest Harbor. He stated that the discussions were productive and that the associations were beginning to include the proposed transfers on their annual meeting agendas. He noted that draft documents had been exchanged, including proposed proxy voting language, and that progress was being made toward obtaining the necessary approvals.

Mr. Sheldon explained that he had prepared a general overview of the proposed transfer process for publication on the Bannon Lakes website, along with a series of frequently asked questions to assist HOA leadership and residents in understanding the requirements. He stated that discussions had included the conditions necessary for the District to accept responsibility for the ponds, including cleaning and maintenance requirements prior to transfer. He anticipated that additional progress would be made before the end of the year.

Mr. Cooper reported that the Grove HOA had recently voted to transfer pond ownership to the CDD and was awaiting confirmation from its attorney regarding the necessary approval requirements. He explained that the HOA Board had approved the transfer but wanted to confirm whether a Board vote was sufficient or whether approval from a specified percentage of homeowners was required. Mr. Haber clarified that the appropriate voting requirements would depend on the association's governing documents and the nature of the proposed transfer.

Ms. Gehring questioned whether funding had been included in the Fiscal Year 2027 budget for the additional pond maintenance responsibilities. Mr. Sheldon explained that the effective date

of any transfer would be negotiable and that the District could potentially coordinate with the HOAs to share maintenance costs during a transition period. He noted that some associations had already budgeted funds for pond maintenance, which could help offset initial expenses until the District assumed full responsibility.

Mr. Sheldon further stated that he had consulted with the water management district regarding the transfer requirements and emphasized the importance of ensuring that the ponds were brought into acceptable condition before the District assumed responsibility. He also noted that transferring ownership to the District could provide additional benefits associated with sovereign immunity.

The Board acknowledged the progress being made and agreed to continue working with the HOAs and legal counsel to address the remaining requirements. No formal action was taken.

C. Trees on Pond Banks

Mr. Sheldon provided an update regarding the removal of cypress trees along the pond banks. He explained that, following consultation with the District Engineer and a review of property boundaries, it was determined that 16 of the 17 trees were located on CDD property, while one was on private property. He noted that homeowners have the right to trim branches and roots extending onto their properties, which could potentially compromise the health and stability of the trees. Given the ongoing concerns regarding root damage and safety, the District determined that removing the affected trees, grinding the stumps, and removing the cypress knees would provide a long-term solution and allow for safer pedestrian access and landscape maintenance.

Mr. Sheldon explained that the removal would require County approval and compliance with tree replacement requirements. The District would be responsible for replacing the equivalent amount of tree material removed, although replacement trees would not need to be the same species or planted in the original locations. He noted that a combination of shade and flowering trees could be utilized throughout Sections 1A and 1B of the original development plan. He anticipated that removal would occur after the trees had lost their foliage to minimize damage, with replacement planting potentially taking place in the spring. He added that he had been communicating with affected homeowners regarding the proposed removal and replacement options. For the one tree located on private property, legal documentation would be necessary to authorize the District to access the property and remove the tree.

Mr. Sheldon further explained that the District had previously addressed similar concerns involving trees that posed potential hazards to residential properties. He referenced a recent situation involving a tree within the preserve for which County approval had been obtained to address the hazard. He clarified that trees taken down within preserve areas must remain in place as part of the natural environment. He emphasized that the District had taken similar actions in other areas of the community and that the current project was intended to address legitimate safety and maintenance concerns rather than provide preferential treatment to individual homeowners. Mr. Sheldon reiterated that he had worked to ensure the matter was handled fairly and transparently for the benefit of the community.

SIXTH ORDER OF BUSINESS **Consideration of Fiscal Year 2027 Riverside Management Agreement for Facilities Management, Operations, and Staffing Services**

Mr. Biagetti presented the Fiscal Year 2027 Riverside Management Services (RMS) agreement, noting that the Board had previously approved the FY2027 rates and that the agreement reflected those approved amounts included in the District's budget. He explained that the updated agreement had been circulated to the Board and included revisions related to insurance provisions.

Mr. Haber explained that the agreement contained no significant changes from the previous contract, with the exception of the indemnification provisions. He noted that the prior agreement required RMS to indemnify the District but did not impose the same obligation on the District. The revised agreement provides for mutual indemnification, allowing either party to seek protection from claims arising from the actions of the other. He clarified that the District's indemnification obligation would be limited to the extent covered by its insurance, while RMS' obligation would not have that same limitation. Mr. Haber stated that mutual indemnification provisions are standard in similar service agreements and considered the revision reasonable and consistent with industry practices.

Following discussion, a motion was made and seconded to approve the Fiscal Year 2027 management agreement as presented.

On MOTION by Mr. Ter Louw, seconded by Ms. Crenier, with all in favor, the Fiscal Year 2027 Riverside Management Agreement for Facilities Management, Operations, and Staffing Services, was approved.

SEVENTH ORDER OF BUSINESS **Ratification of Requisitions for Series 2022 Special Assessment Revenue Bonds**

- **A. No.14**
- **B. No.15**
- **C. No.16**

Mr. Biagetti presented Requisitions 14, 15, and 16 from the Series 2022 Special Assessment Bonds Acquisition and Construction Account, noting that all three were related to the fitness expansion project. He confirmed with District Counsel that the requisitions could be ratified under one motion.

Mr. Biagetti explained that Requisition 14, in the amount of $700, was payable to DCCM for engineering services associated with site plan development and project coordination. Requisition 15, in the amount of $2,142, was payable to Bannon Lakes CDD to reimburse the General Fund for previously paid plan review expenses. Requisition 16, in the amount of $280, was payable to Kutak Rock for legal services associated with the fitness expansion project.

On MOTION by Ms. Gehring, seconded by Ms. Crenier, with all in favor, Requisitions No. 14 in the Amount of $14,700, No. 15 in the Amount of $2,142, and No. 16 in the Amount of $280, were ratified.

EIGHTH ORDER OF BUSINESS **Staff Reports**

A. **Attorney**

Mr. Haber stated had no report and offered to answer any questions from the Board.

B. **Engineer**

Mr. Pong stated that he had no report. Mr. Sheldon requested that the engineering team review the Bannon Lakes stormwater system to determine whether the lake located along Duran Drive connects to the District's stormwater system or functions independently as a retention pond. He also requested confirmation as to whether stormwater runoff from Eight Winds flows into the main lake near the entrance to Bannon Lakes. Mr. Sheldon noted that these connections were not clearly identified on the available maps and that the findings could potentially impact future

District revenues. Mr. Biagetti confirmed that he would coordinate with Mr. Pong and the engineering team to obtain clarification and report back to the Board.

C. **District Manager- Fiscal Year 2026 Goals and Objectives Report**

Mr. Biagetti presented the Fiscal Year 2026 Goals and Objectives Annual Report, explaining that the District is statutorily required to establish annual goals and objectives and evaluate its performance at the conclusion of each fiscal year. He reported that the District had successfully achieved all established goals and objectives for FY2026, including conducting the required Board meetings and completing the annual independent financial audit. He noted that the Board had recently adopted its FY2027 goals and objectives and that the approved FY2026 Annual Report would be posted on the District's website in accordance with statutory requirements.

> On MOTION by Ms. Gehring, seconded by Mr. Ter Louw, with all in favor, the Fiscal Year 2027 Goals and Objectives Report, was approved.

D. **General Manager- Report**

Ms. Wright provided an update on upcoming community events. She reported that the Fall Craft Day held the previous Saturday was well attended, with children enjoying painting foam pumpkins. She noted that the remaining pumpkins would be used as decorations for the upcoming Halloween Kickoff event scheduled for Saturday. The event would take place from 5:30 p.m. to 6:30 p.m. and would include pizza and goodie bags for attendees.

Mr. Johnson provided an operations update, reporting that the leak along the expansion joint had been repaired and sealed without requiring the pool to be drained. He also reported ongoing feral hog activity in Bridge Bay and the preserve areas, noting that Quick Catch was actively working at two locations to capture the hogs.

Mr. Sheldon requested an update regarding the removal of a hazardous tree in the preserve. Mr. Johnson explained that the tree removal contractors were experiencing scheduling delays due to storm-related work in the Panhandle. He anticipated scheduling the removal once a contractor became available and confirmed that he would provide an update when a date was established. Mr. Sheldon acknowledged that the affected homeowner had been kept informed of the situation.

NINTH ORDER OF BUSINESS Audience Comments

Ms. Marsha Aiken asked whether crosswalks or additional traffic markings would be installed along Bannon Lakes Boulevard, particularly between the Grove and Orchard Cove. The Board explained that the County had not approved additional traffic control measures, including stop signs, due to concerns regarding potential accidents and liability. Ms. Gehring noted that the County may reconsider the request once development of the preserve area is completed. Mr. Cooper confirmed that the County had previously indicated the matter could be revisited, although no commitment had been made.

A resident expressed concerns regarding the Board's decision to remove the cypress trees, questioning the use of District funds for improvements benefiting specific homeowners. The resident suggested that alternative measures, including root barriers, could have been considered and emphasized the importance of protecting community tax dollars.

Another resident asked whether homeowners who had previously paid approximately $180 to trim cypress tree roots and branches would be reimbursed now that the District had approved removal of the trees. Mr. Biagetti explained that the District would generally not be responsible for reimbursing expenses incurred for work performed on private property and did not anticipate reimbursement of those costs.

A resident thanked Mr. Sheldon for addressing the concerns of homeowners affected by the cypress trees. She explained that the trees and their root systems had caused damage to foundations, pavers, irrigation systems, and landscaping, while exposed roots and cypress knees created tripping hazards and interfered with lawn maintenance. She expressed appreciation for the District's efforts to resolve the longstanding issue and improve safety for affected residents.

TENTH ORDER OF BUSINESS Supervisor’s Requests

Mr. Cooper advised the Board that the District had exceeded its budget for extra-duty patrols during the previous fiscal year. He explained that Sergeant Bobby had reduced the number of patrols for October to two vouchers totaling $819, representing approximately four four-hour shifts. He noted that the budget for the new fiscal year had been nearly doubled and that patrol frequency would be reevaluated. Mr. Cooper added that Sergeant Bobby continues to maintain a visible presence in the community whenever possible. Mr. Biagetti thanked Mr. Cooper for his efforts and his working relationship with the sergeant.

Mr. Sheldon thanked his fellow Supervisors for their dedication and contributions to the District. He reflected on the transition from a developer-controlled Board to a resident-controlled Board in 2024 and discussed the challenges associated with filling the Supervisor seats during that period. He recognized the efforts of the Supervisors who stepped forward to serve and expressed appreciation for the diverse professional backgrounds and experience represented on the Board. He stated that the Board had developed into a talented group that works well together and communicates effectively. Mr. Sheldon also thanked Mr. Biagetti and the District's consultants for their responsiveness, guidance, and assistance throughout his tenure. He expressed his appreciation for the opportunity to serve over the past four years and indicated that he hoped to see everyone again.

Ms. Crenier addressed concerns regarding the District's assessment increases and explained that a resident had contacted her questioning the amount of the increase. She stated that the District had issued the required notice in April 2025 regarding the proposed Fiscal Year 2026 assessment increase, which identified a maximum increase of approximately $287 per household. She explained that the Board subsequently reviewed the budget line by line and reduced the increase to approximately $170.12 annually, or $14.27 per month per household.

Ms. Crenier also discussed the lengthy process associated with resolving the clubhouse roof matter. She explained that the District's legal counsel had negotiated a favorable resolution without the expense and uncertainty of litigation. She noted that the funds recovered through the settlement were returned to the Capital Reserve Fund.

Ms. Crenier further explained that the Board had considered reducing assessments for Fiscal Year 2026 but ultimately elected to contribute approximately $118,190 to the Capital Reserve Fund instead. She stated that using those funds to reduce assessments would have resulted in a reduction of approximately $141.71 per household for one year. However, with the District entering its eleventh year and several significant infrastructure projects approaching, the Board determined that maintaining adequate reserves was the more financially responsible decision.

She referenced the anticipated pool resurfacing project, estimated at approximately $253,700, as an example of the District's upcoming capital expenditures. She explained that without sufficient reserves, the District could be required to impose a special assessment of approximately $281 per household or spread the expense over two years at approximately $140 annually. She emphasized that repeatedly increasing and decreasing assessments could negatively

affect homeowners and that the Board was attempting to maintain financial stability while preparing for future expenses.

Ms. Gehring added that District assessments had remained unchanged for several years before the more recent increases. She noted that assessments were consistent from 2021 through 2023, increased in 2024, remained unchanged in 2025, and increased again in 2026. She stated that the Fiscal Year 2027 assessments would remain at the same level as the previous year.

Ms. Gehring further explained that the Board had worked to control expenses despite rising costs throughout the community. She referenced the negotiation of a more favorable landscaping agreement and acknowledged the challenges associated with managing increasing operating expenses. She emphasized that the Board continues to review expenditures carefully and make every effort to limit assessment increases while maintaining the District's facilities and services.

ELEVENTH ORDER OF BUSINESS Financial Reports

A. Balance Sheet and Statement of Revenues & Expenditures for the Period Ending September 30, 2026

B. Assessment Receipt Schedule

C. Approval of Check Register

Mr. Biagetti presented the unaudited financial statements for the period ending September 30, 2026. He reported that the District ended the fiscal year with a positive variance of approximately $21,000, noting that revenues exceeded projections in certain areas while expenditures were over budget in some categories and under budget in others. He stated that a budget amendment would be presented to address the variances.

Mr. Biagetti reviewed the assessment receipt schedule, which reflected collections of 100.52%. He explained that the collection percentage would reset for the new fiscal year and that updated figures would be provided as tax payments were received beginning in late November and continuing through December and January.

Mr. Biagetti then presented the check register totaling $139,779.16. He stated that he had reviewed the invoices and identified no unusual expenditures requiring the Board's attention.

On MOTION by Ms. Crenier, seconded by Mr. Ter Louw, with all in favor, the Check Register Totaling $139,779.16, was approved.

TWELFTH ORDER OF BUSINESS **Next Scheduled Meeting: November 17, 2026, at 6:00 p.m. at Bannon Lakes Amenity Center**

Mr. Sheldon announced that the next scheduled meeting would be held on November 17, 2026, at 6:00 p.m. at the same location. He noted that the newly elected Supervisors would be sworn in at that meeting.

THIRTEENTH ORDER OF BUSINESS **Adjournment**

On MOTION by Ms. Crenier, seconded by Ms. Gehring, with all in favor, the meeting was adjourned.

_____ _____

Secretary / Assistant Secretary Chairperson / Vice Chairperson

FIFTH ORDER OF BUSINESS

A.

Dear Bannon Lakes CDD,

As part of our ongoing commitment to providing exceptional landscape maintenance services, I am pleased to provide our latest Client Communication Report. During my recent visit to your property, I was able to assess the following areas of recent accomplishment on your property.

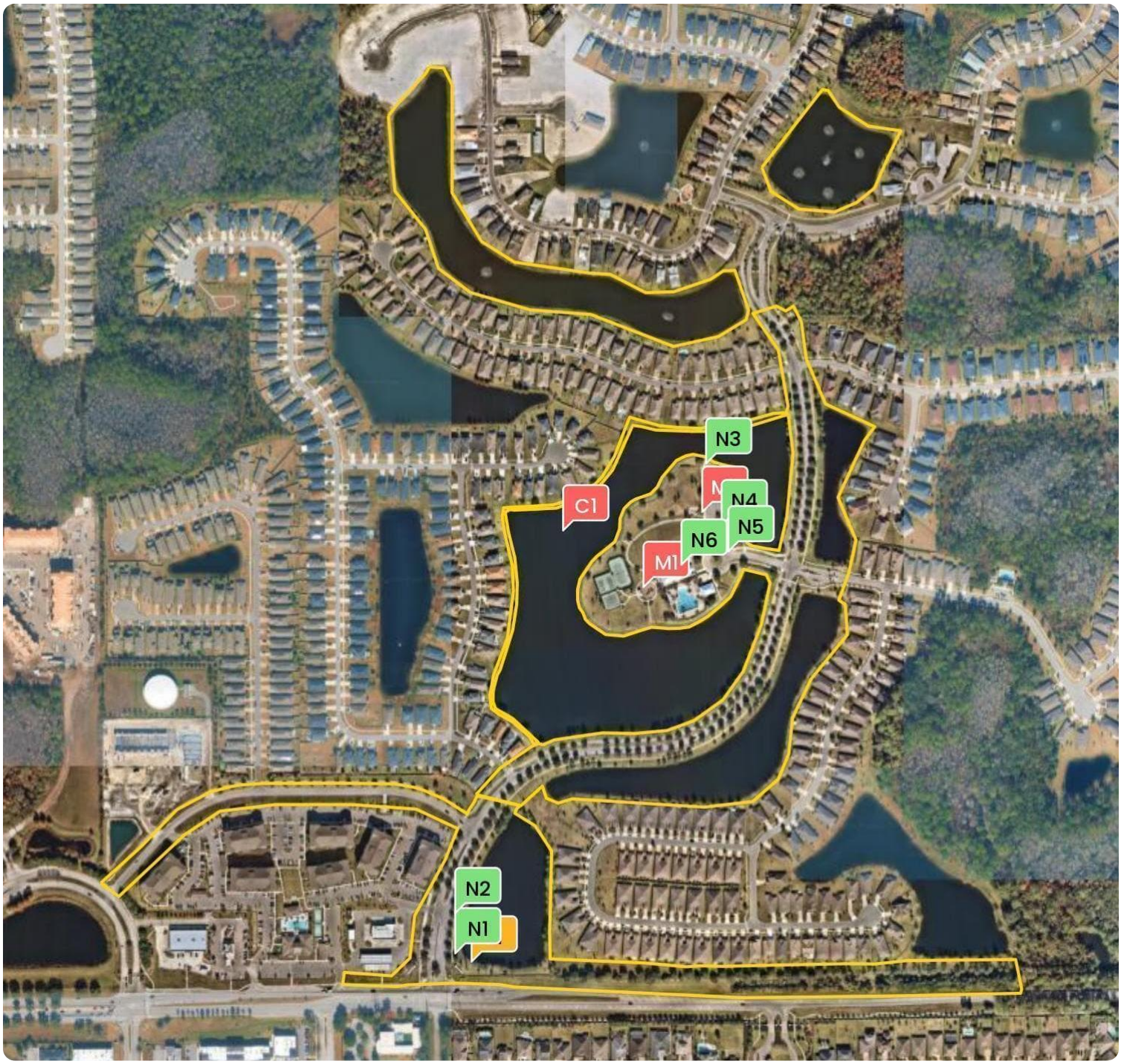
In this report, you will find a high-level overview of our recent accomplishments on your property, including the completion of specific projects and any notable highlights that showcase the beauty and health of your landscape. We also provide insights into ongoing tasks, giving you a clear picture of our continuous efforts to maintain and enhance your outdoor spaces.

Moreover, we have identified several opportunities that could further elevate the aesthetic and functional value of your property. These suggestions are carefully curated based on our expert assessment and your unique landscape needs, aiming to deliver the best possible outcomes for your environment.

As your trusted advisor, my goal is to ensure transparent and effective communication, offering you peace of mind that your landscape is in capable hands. Should you have any questions or wish to discuss any aspect of the report, please do not hesitate to reach out to me directly.

Thank you for your continued trust in our services. We look forward to working together to create and maintain a landscape that exceeds your expectations.

Warm regards,
William Allen Flannery, CRM



Client Communication Report

b

Reported On:
November 05, 2026

Report By:
William Allen Flannery

Property Size:
51.07 Acres

Property Name:
Bannon Lakes CDD

Client Communication Report

MAINTENANCE ITEMS

1. We are seeing a couple small box drains with overgrowth that needs attention. Our production team will be addressing this.
2. Another area that has overgrowth on box drains that our production team will be addressing as well

RECOMMENDATIONS FOR PROPERTY ENHANCEMENTS

1. Rosebushes at the entrance monument need to be updated. They are not thriving and the majority of died off. We will work on a proposal to update these areas for the boards consideration. I'm attaching photos of what the existing beds look like along with renderings with Jack Frost, ligustrum that we would recommend.

NOTES TO OWNER/CLIENT

1. The boulevard looks very nice with the definition that the new Mulch gives along with the bright attractive colors of the seasonal flowers
2. Our production team have actively been working on lifting tree, canopies, and removing low hanging moss this week
3. We have the dog waist trash bin that our team damaged replaced. Thank you for your patience while we worked through this issue.
4. Good news! We have the Repair of the playground fence scheduled for next Saturday
5. This is the best flower rotation that I can recall out of all of the properties that I work with. We are very excited about this!
6. The newly installed Mulch around the amenity clubhouse is looking very nice

1. MAINTENANCE ITEM



Created On November 05, 2026 by **William Allen Flannery**

We are seeing a couple small box drains with overgrowth that needs attention. Our production team will be addressing this.

Note Attachments



2. MAINTENANCE ITEM



Created On November 05, 2026 by **William Allen Flannery** Created On Site

Another area that has overgrowth on box drains that our production team will be addressing as well

Note Attachments



1. RECOMMENDATIONS FOR PROPERTY ENHANCEMENT



Created On November 05, 2026 by **William Allen Flannery** Created On Site

Rosebushes at the entrance monument need to be updated. They are not thriving and the majority of died off. We will work on a proposal to update these areas for the boards consideration. I'm attaching photos of what the existing beds look like along with renderings with Jack Frost, ligustrum that we would recommend.

Note Attachments






BANNON LAKES


BANNON LAKES

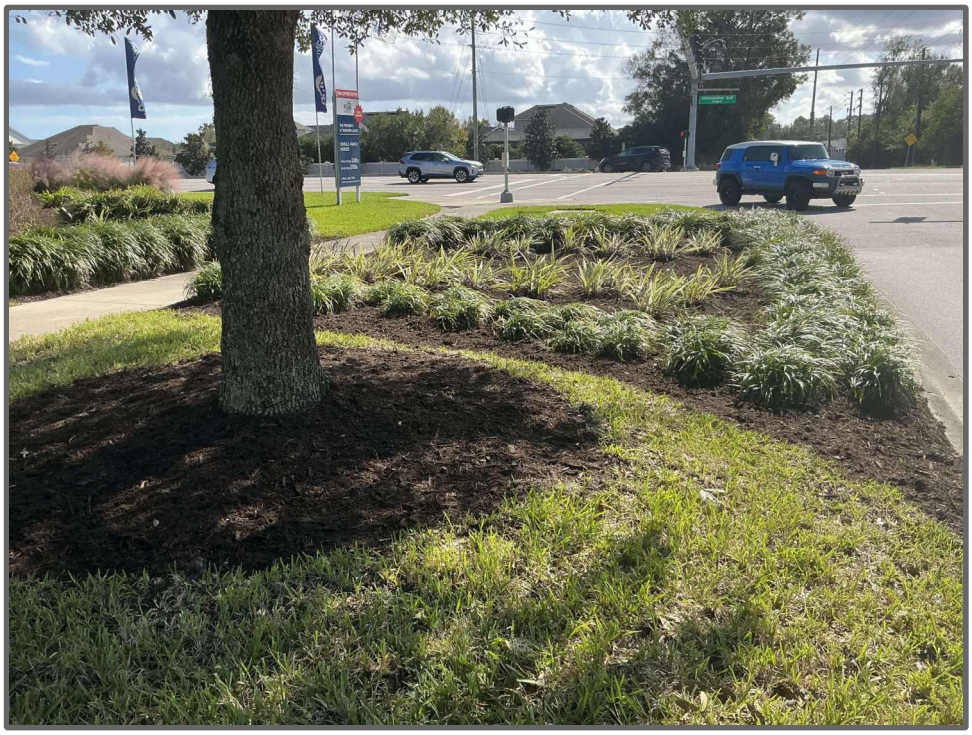
1. NOTES TO OWNER/CLIENT



Created On November 05, 2026 by **William Allen Flannery** Created On Site

The boulevard looks very nice with the definition that the new Mulch gives along with the bright attractive colors of the seasonal flowers

Note Attachments






BANNON LAKES

2. NOTES TO OWNER/CLIENT

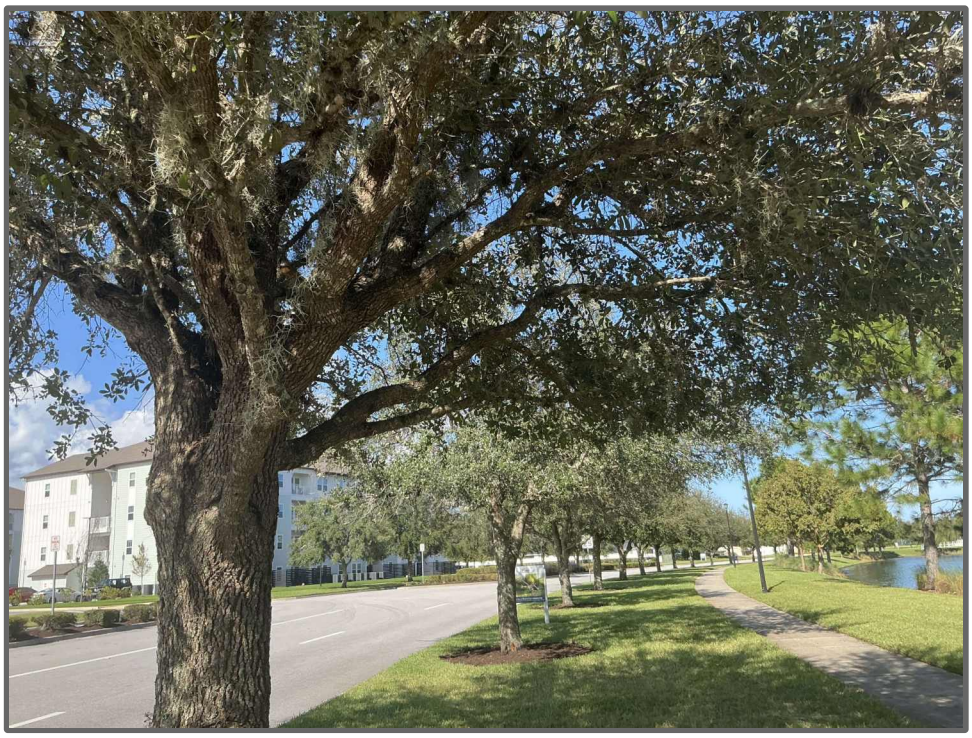


Created On November 05, 2026 by **William Allen Flannery** Created On Site

Our production team have actively been working on lifting tree, canopies, and removing low hanging moss this week

Note Attachments





3. NOTES TO OWNER/CLIENT



Created On November 05, 2026 by **William Allen Flannery** Created On Site

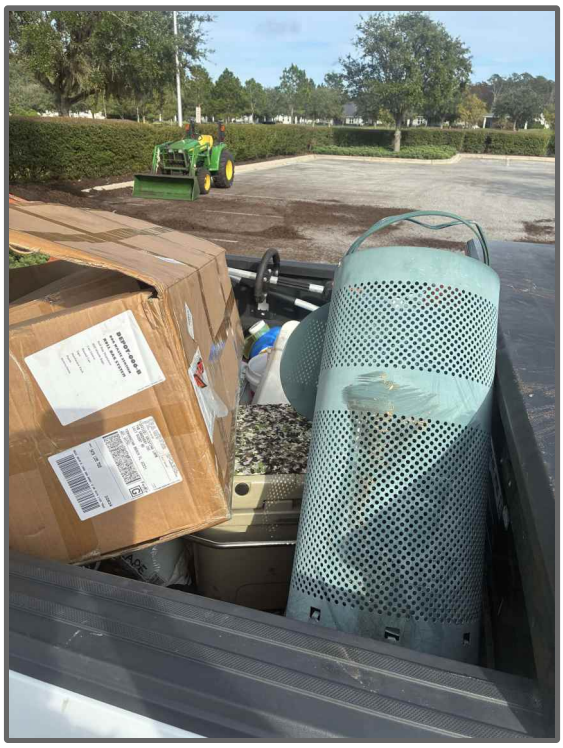
We have the dog waist trash bin that our team damaged replaced. Thank you for your patience while we worked through this issue.

Note Attachments









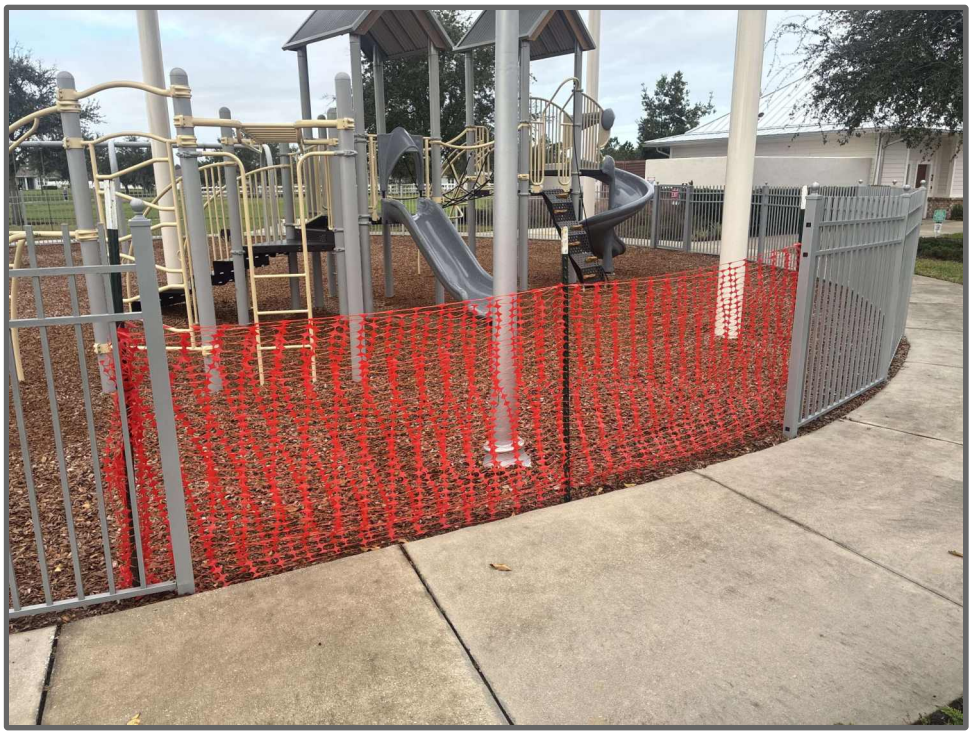
4. NOTES TO OWNER/CLIENT



Created On November 05, 2026 by **William Allen Flannery** Created On Site

Good news! We have the Repair of the playground fence scheduled for next Saturday

Note Attachments



5. NOTES TO OWNER/CLIENT



Created On November 05, 2026 by **William Allen Flannery** Created On Site

This is the best flower rotation that I can recall out of all of the properties that I work with. We are very excited about this!

Note Attachments







6. NOTES TO OWNER/CLIENT

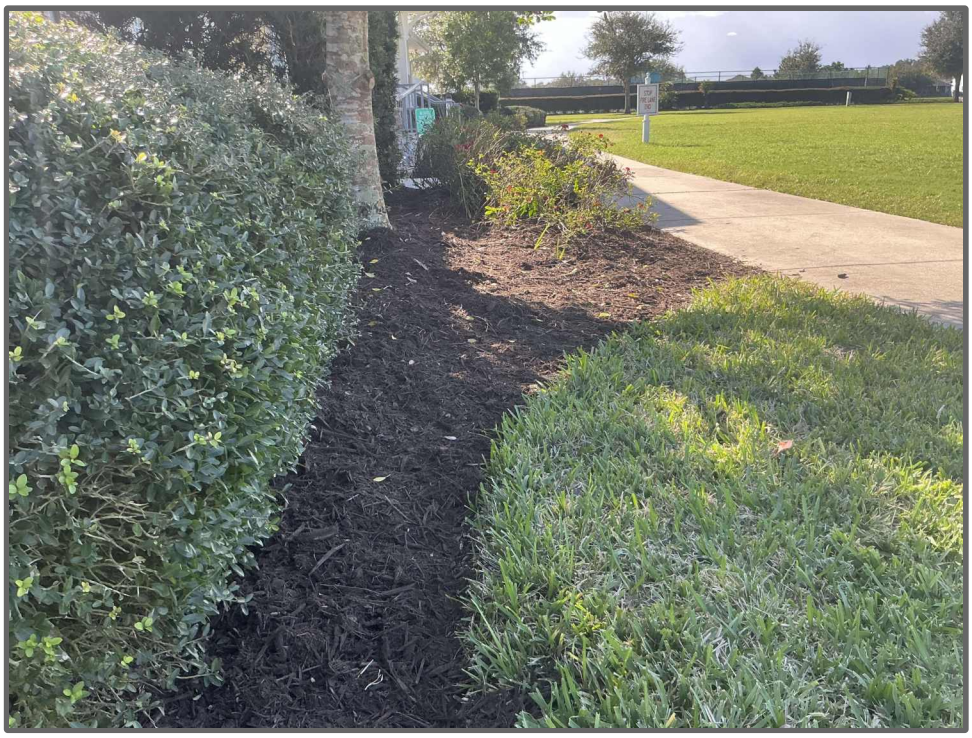


Created On November 05, 2026 by **William Allen Flannery** Created On Site

The newly installed Mulch around the amenity clubhouse is looking very nice

Note Attachments







Enhancing People's Lives Through Beautiful Landscapes

SEVENTH ORDER OF BUSINESS

A.

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

AGREEMENT BETWEEN RIVERSIDE MANAGEMENT SERVICES, INC. AND BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT FOR FACILITIES MANAGEMENT, OPERATIONS, AND STAFFING SERVICES [FISCAL YEAR 2026-2027]

This Agreement ("Agreement") is made and entered into this 30th day of September 2026 ("Execution Date"), and is effective as of the 1st day of October, 2026 ("Effective Date"), by and between:

Bannon Lakes Community Development District, a local unit of special-purpose government established pursuant to Chapter 190, *Florida Statutes,* whose mailing address is 475 West Town Place, Suite 114, St. Augustine, Florida 32092 ("District"); and

Riverside Management Services, Inc., a Florida corporation, with a mailing address of 50 Ellis Street, Suite 208, St. Augustine, Florida 32095 ("Contractor" or "RMS", and together with the District, "Parties").

RECITALS

WHEREAS, the District is a local unit of special-purpose government established pursuant to the Uniform Community Development District Act of 1980, as codified in Chapter 190, *Florida Statutes* ("Act"), by ordinance adopted by St. Johns County, Florida; and

WHEREAS, the District owns, operates, and maintains certain amenity facilities ("Facilities"); and

WHEREAS, the District desires to enter into an agreement with an independent contractor to provide facilities management and operation services, field operations management services, pool maintenance services, and facility attendant staffing services for the Facilities; and

WHEREAS, the Contractor submitted a proposal and represents that it is qualified to provide those services identified in **Exhibit A**, attached hereto and incorporated by reference herein ("Services"); and

WHEREAS, the District and Contractor warrant and agree that they have all right, power and authority to enter into and be bound by this Agreement.

NOW, THEREFORE, in consideration of the recitals, agreements, and mutual covenants contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, the Parties agree as follows:

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

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SECTION 2. DESCRIPTION OF WORK AND SERVICES.

A. The District desires that the Contractor provide facilities management and operation services, field operations management services, pool maintenance services, and facility attendant staffing services within presently accepted standards. Upon all Parties signing this Agreement, the Contractor shall provide the District with the Services identified in **Exhibit A**.

B. While providing the Services, the Contractor shall assign such staff as may be required, and such staff shall be responsible for coordinating, expediting, and controlling all aspects to assure completion of the Services.

C. The Contractor shall provide the Services as shown in **Section 3** of this Agreement. Contractor shall solely be responsible for the means, manner and methods by which its duties, obligations and responsibilities are met to the satisfaction of the District.

D. This Agreement grants to Contractor the right to enter the lands that are subject to this Agreement, for those purposes described in this Agreement, and Contractor hereby agrees to comply with all applicable laws, rules, and regulations.

SECTION 3. SCOPE OF SERVICES. The Contractor will provide the materials, tools, skills, and labor necessary to perform the Services attached as **Exhibit A**. To the extent any of the provisions of this Agreement are in conflict with the provisions of **Exhibit A**, this Agreement controls.

SECTION 4. MANNER OF CONTRACTOR'S PERFORMANCE. The Contractor agrees, as an independent contractor, to undertake work and/or perform the Services as specified in this Agreement or any addendum executed by the Parties or in any authorized written work order by the District issued in connection with this Agreement and accepted by the Contractor. All work shall be performed in a neat and professional manner reasonably acceptable to the District and shall be in accordance with industry standards. The performance of the Services by the Contractor under this Agreement and related to this Agreement shall conform to any written instructions issued by the District.

A. Should any work and/or services be required which are not specified in this Agreement or any addenda, but which are nevertheless necessary for the proper provision of services to the District, such work or services shall be fully performed by the Contractor as if described and delineated in this Agreement.

B. The Contractor agrees that the District shall not be liable for the payment of any work or services not included in **Section 3** unless the District, through an authorized representative of the District, authorizes the Contractor, in writing, to perform such work.

C. The District shall designate in writing a person to act as the District's representative with respect to the services to be performed under this Agreement. The District's representative shall have complete authority to transmit instructions, receive information, interpret and define the

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District's policies and decisions with respect to materials, equipment, elements, and systems pertinent to the Contractor's services.

(1) The District hereby designates the District Manager to act as its representative.

(2) Upon request by the District Manager, the Contractor agrees to meet with the District's representative to walk the property to discuss conditions, schedules, and items of concern regarding this Agreement.

D. The Contractor shall use all due care to protect the property of the District, its residents, and landowners from damage. The Contractor agrees to repair any damage resulting from Contractor's activities and work within twenty-four (24) hours.

SECTION 5. COMPENSATION; PAYMENT TERMS.

A. Fees and Expenses:

(1) The District shall pay the Contractor the following annual fees for the Services in accordance with Exhibit A:

- Facility Management Services: Eighty-Three Thousand Nine Hundred Eleven Dollars and No Cents ($83,911.00) per year.
- Field Operations Management Services: Thirty-One Thousand Five Hundred Dollars and No Cents ($31,500.00) per year.
- Pool Maintenance Services: Fifteen Thousand Six Hundred Eight Dollars and No Cents ($15,608.00) per year.

The total annual fee for the foregoing fixed Services is One Hundred Thirty-One Thousand Nineteen Dollars and No Cents ($131,019.00), which shall be invoiced and paid in equal monthly installments during the Fiscal Year.

(2) Facility Attendant Services shall be provided on an as-needed basis and shall not exceed Nine Thousand Two Hundred Sixty-One Dollars and No Cents ($9,261.00) annually, unless otherwise approved by the District. Such Services shall be invoiced monthly in arrears based upon actual Services performed in accordance with the rates set forth in **Exhibit B**.

(3) Facility Night Attendant Services shall be provided on an as-needed basis and shall not exceed Sixteen Thousand Two Hundred Dollars and No Cents ($16,200.00) annually, unless otherwise approved by the District. Such Services shall be invoiced monthly in arrears based upon actual Services performed in accordance with the rates set forth in **Exhibit B.**

(4) Facility Maintenance and Repair Services shall be compensated at the hourly rate set forth in **Exhibit B**, plus reimbursable expenses, and shall be invoiced

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monthly in arrears. General maintenance services shall be invoiced at Forty-Five Dollars and No Cents ($45.00) per hour, together with any approved reimbursable expenses. Pressure washing services shall be provided based upon a separate proposal.

(5) Out-of-pocket reimbursable expenses incurred by the Contractor in the performance of the Services shall be billed at the Contractor's standard rate or at cost, as indicated in **Exhibit B**, and itemized on the Contractor's monthly invoice to the District.

(6) Unless otherwise specified by this Agreement, the Contractor will invoice the District for the Services as soon as may be practicable in advance of each month. Notwithstanding the foregoing, services that are variable in nature may be invoiced in arrears based on actual services performed. The fees for those services which are not being requested at the time this Agreement is approved will be provided to the District at such time as those services are required and requested by vote of the Board of Supervisors. All invoices shall be due and payable by the District within forty-five (45) days from the date of receipt of a correctly submitted invoice or as otherwise provided by the Prompt Payment Act, Chapter 218.70, Florida Statutes. Invoices not paid within forty-five (45) days of presentation shall be charged interest on the balance due at the maximum legally permissible rate.

(7) Fees for the Services may be negotiated annually by the Parties. Any amendment to Service fees must comply with the amendment procedure in this Agreement.

(8) In the event the District authorizes a requested change in the scope of Services, Contractor shall submit, in writing to the District, a request for a fee amendment corresponding to the change in Services being requested, if it has not already done so. Any change in the scope of requested services and the corresponding fee amendment shall comply with the amendment procedure in this Agreement. Such amendment must be validly executed by the Parties before Contractor is authorized to begin providing services pursuant to the change in scope and the revised fees are adopted.

B. Payment Terms.

(1) Services. Services will be billed monthly pursuant to the schedule shown in **Exhibit B**.

(2) Additional Services. Additional Services, as such term is defined in **Exhibit B**, will either be billed monthly at the Contractor's proposed hourly rate or per occurrence, both as authorized by the District and negotiated by the Parties.

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

(3) Out-of-Pocket Expenses. Out-of-Pocket expenses not included under the Services of the Contractor will be billed monthly as incurred, subject to the $1,000 (One Thousand Dollars) limitation set forth on **Exhibit B**.

(4) The District may require, as a condition precedent to making any payment to the Contractor that all subcontractors, materialmen, suppliers or laborers be paid and require evidence, in the form of Lien Releases or partial Waivers of Lien, to be submitted to the District by those subcontractors, material men, suppliers or laborers, and further require that the Contractor provide an Affidavit relating to the payment of said indebtedness. Further, the District shall have the right to require, as a condition precedent to making any payment, evidence from the Contractor, in a form satisfactory to the District, that any indebtedness of the Contractor, as to services to the District, has been paid and that the Contractor has met all of the obligations with regard to the withholding and payment of taxes, Social Security payments, Workers' Compensation, Unemployment Compensation contributions, and similar payroll deductions from the wages of employees.

(5) Should the District desire additional work or services, or to add additional areas to be maintained, the Contractor agrees to negotiate in good faith to undertake such additional work or services. Upon successful negotiations, the Parties shall agree in writing to an addendum, addenda, or change order to this Agreement. The Contractor shall be compensated for such agreed additional work or services based upon a payment amount acceptable to the Parties and agreed to in writing.

(6) The Contractor shall maintain records conforming to usual accounting practices. Each monthly invoice will include such supporting information as the District may reasonably require the Contractor to provide. The Contractor may cease performing services under this Agreement if any payment due hereunder is not paid within forty-five (45) days of the invoice date.

SECTION 6. INSURANCE.

A. The Contractor, at its own expense, shall maintain throughout the term of this Agreement the insurance coverage described in this Section, with limits of liability not less than those shown on the Certificate of Insurance attached as **Exhibit D**:

(1) Workers' Compensation Insurance in accordance with the laws of the State of Florida.

(2) Commercial General Liability Insurance covering the Contractor's legal liability for bodily injuries, with limits of not less than $1,000,000 combined single limit bodily injury and property damage liability, and covering at least the following hazards: Independent Contractors Coverage for bodily injury and property damage in connection with any subcontractors' operation.

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

(3) Employer's Liability Coverage with limits of at least $1,000,000 (one million dollars) per accident or disease.

(4) Automobile Liability Insurance for bodily injuries in limits of not less than $1,000,000 combined single limit bodily injury and for property damage, providing coverage for any accident arising out of or resulting from the operation, maintenance, or use by the Contractor of any owned, non-owned, or hired automobiles, trailers, or other equipment required to be licensed.

B. Except with respect to Professional Liability and Workers' Compensation insurance policies, the District, its staff, consultants, and supervisors shall be named as additional insured, on a primary non-contributory basis, on each insurance policy described above. The Contractor shall furnish the District with the Certificate of Insurance evidencing compliance with this requirement. No certificate shall be acceptable to the District unless it provides that any change or termination within the policy periods of the insurance coverage, as certified, shall not be effective within thirty (30) days of prior written notice to the District. Insurance coverage shall be from a reputable insurance carrier, licensed to conduct business in the State of Florida.

C. If the Contractor fails to have secured and maintained the required insurance, the District has the right but not the obligation to secure such required insurance in which event the Contractor shall pay the cost for that required insurance and shall furnish, upon demand, all information that may be required in connection with the District's obtaining the required insurance.

SECTION 7. INDEMNIFICATION.

A. Contractor Indemnification. The Contractor 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 the Services to be performed by Contractor, its subcontractors, its employees and agents in connection with this Agreement, including litigation, mediation, arbitration, appellate, or settlement proceedings with respect thereto. Additionally, nothing in this Agreement requires Contractor to indemnify the District for the District's percentage of fault if the District is adjudged to be more than 50% at fault for any claims against the District and Contractor as jointly liable parties; however, Contractor shall indemnify the District for any and all percentage of fault attributable to Contractor for claims against the District, regardless whether the District is adjudged to be more or less than 50% at fault.

B. District Indemnification. To the extent allowable under applicable law (and only to the extent of the limitations of liability set forth in Section 768.28, Florida Statutes), except to the extent caused by the negligence, reckless, and/or willful misconduct of the Contractor, the District agrees to indemnify, defend, and hold harmless the Contractor and its officers, supervisors, staff, and employees from and against any and all liability, claims, actions, suits, demands, assessments or judgments asserted and any and all losses, liabilities, damages, costs, court costs,

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

and expenses, including attorney's fees, that Contractor may hereafter incur, become responsible for, or be caused to pay out arising out of or relating to the negligent or intentionally wrongful acts or omissions of the District. The indemnification provided for herein shall not be deemed exclusive of any other rights to which the Contractor may be entitled and shall continue after the Contractor has ceased to be engaged under this Agreement. In addition to any other conditions and/or limitations set forth herein, the District shall be obligated to indemnify Contractor only if such indemnification obligation is covered by the District's insurance.

C. 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, expert witness fees (incurred in court, out of court, on appeal, or in bankruptcy proceedings), any interest, expenses, damages, penalties, fines, or judgments against the District.

SECTION 8. LIMITATIONS ON GOVERNMENTAL LIABILITY. Nothing in this Agreement shall be deemed as a waiver of the District's sovereign immunity or the District's limits of liability as set forth 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 such limitations of liability or by operation of law.

SECTION 9. COMPLIANCE WITH GOVERNMENTAL REGULATION. The Contractor shall keep, observe, and perform all requirements of applicable local, State, and Federal laws, rules, regulations, or ordinances. If the Contractor fails to notify the District in writing within five (5) days of the receipt of any notice, order, required to comply notice, or a report of a violation or an alleged violation, made by any local, State, or Federal governmental body or agency or subdivision thereof with respect to the services being rendered under this Agreement or any action of the Contractor or any of its agents, servants, employees, or materialmen, or with respect to terms, wages, hours, conditions of employment, safety appliances, or any other requirements applicable to provision of services, or fails to comply with any requirement of such agency within five (5) days after receipt of any such notice, order, request to comply notice, or report of a violation or an alleged violation, the District may terminate this Agreement, such termination to be effective upon the giving of notice of termination.

SECTION 10. LIENS AND CLAIMS. The Contractor shall promptly and properly pay for all labor employed, materials purchased, and equipment hired by it to perform under this Agreement. The Contractor shall keep the District's property free from any materialmen's or mechanic's liens and claims or notices in respect to such liens and claims, which arise by reason of the Contractor's performance under this Agreement, and the Contractor shall immediately discharge any such claim or lien. In the event that the Contractor does not pay or satisfy such claim or lien within three (3) business days after the filing of notice thereof, the District, in addition to any and all other remedies available under this Agreement, may terminate this Agreement to be effective immediately upon the giving of notice of termination.

SECTION 11. DEFAULT AND PROTECTION AGAINST THIRD PARTY INTERFERENCE. A default by either party under this Agreement shall entitle the other to all remedies available at law or in

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equity, which may include, but not be limited to, the right of damages, injunctive relief, and/or specific performance. The District shall be solely responsible for enforcing its rights under this Agreement against any interfering third party. Nothing contained in this Agreement shall limit or impair the District's right to protect its rights from interference by a third party to this Agreement.

SECTION 12. CUSTOM AND USAGE. It is hereby agreed, any law, custom, or usage to the contrary notwithstanding, that the District shall have the right at all times to enforce the conditions and agreements contained in this Agreement in strict accordance with the terms of this Agreement, notwithstanding any conduct or custom on the part of the District in refraining from so doing; and further, that the failure of the District at any time or times to strictly enforce its rights under this Agreement shall not be construed as having created a custom in any way or manner contrary to the specific conditions and agreements of this Agreement, or as having in any way modified or waived the same.

SECTION 13. SUCCESSORS. This Agreement shall inure to the benefit of and be binding upon the heirs, executors, administrators, successors, and assigns of the Parties to this Agreement, except as expressly limited in this Agreement.

SECTION 14. TERMINATION. Either Party may terminate this Agreement, with or without cause, by providing sixty (60) days' written notice of termination to the other Party. Upon any termination of this Agreement, the Contractor shall be entitled to payment for all work and/or services rendered up until the effective termination of this Agreement, subject to whatever claims or off-sets the District may have against the Contractor.

SECTION 15. PERMITS AND LICENSES. All permits and licenses required by any governmental agency directly for the District shall be obtained and paid for by the District. All other permits or licenses necessary for the Contractor to perform under this Agreement shall be obtained and paid for by the Contractor.

SECTION 16. ASSIGNMENT. Neither the District nor the Contractor may assign this Agreement without the prior written approval of the other. Any purported assignment without such approval shall be void.

SECTION 17. INDEPENDENT CONTRACTOR STATUS. In all matters relating to this Agreement, the Contractor shall be acting as an independent contractor. Neither the Contractor nor employees of the Contractor, if there are any, are employees of the District under the meaning or application of any Federal or State Unemployment or Insurance Laws or Old Age Laws or otherwise. The Contractor agrees to assume all liabilities or obligations imposed by any one or more of such laws with respect to employees of the Contractor, if there are any, in the performance of this Agreement. The Contractor shall not have any authority to assume or create any obligation, express or implied, on behalf of the District and the Contractor shall have no authority to represent the District as an agent, employee, or in any other capacity, unless otherwise set forth in this Agreement.

SECTION 18. HEADINGS FOR CONVENIENCE ONLY. The descriptive headings in this Agreement are for convenience only and shall neither control nor affect the meaning or construction of any of

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

the provisions of this Agreement.

SECTION 19. ENFORCEMENT OF AGREEMENT. A default by either Party under this Agreement shall entitle the other Party to all remedies available at law or in equity. In the event that either the District or the Contractor is required to enforce this Agreement by court proceedings or otherwise, then the prevailing Party shall be entitled to recover all fees and costs incurred, including reasonable attorneys' fees and costs for trial, alternative dispute resolution, or appellate proceedings.

SECTION 20. AGREEMENT. This instrument shall constitute the final and complete expression of this Agreement between the Parties relating to the subject matter of this Agreement.

SECTION 21. AMENDMENTS. Amendments to and waivers of the provisions contained in this Agreement may be made only by an instrument in writing which is executed by both the Parties.

SECTION 22. AUTHORIZATION. The execution of this Agreement has been duly authorized by the appropriate body or official of the Parties, the Parties have complied with all the requirements of law, and the Parties have full power and authority to comply with the terms and provisions of this Agreement.

SECTION 23. NOTICES. All notices, requests, consents and other communications under this Agreement ("Notice" or "Notices") shall be in writing and shall be hand delivered, mailed by First Class Mail, postage prepaid, or sent by overnight delivery service, to the Parties, as follows:

A. If to District:
Bannon Lakes Community Development District
475 West Town Place, Suite 114
St. Augustine, Florida 32092
Attn: District Manager, Matt Biagetti
MBiagetti@gmsnf.com

With a copy to:
Governmental Management Services, LLC
475 West Town Place, Suite 114
St. Augustine, Florida 32092
Attn: Managing Partner, Jim Oliver
JOliver@gmsnf.com

With a copy to:
Kutak Rock LLP
107 West College Avenue
Tallahassee, Florida 32301
Attn: District Counsel, Wes Haber
Wesley.Haber@kutakrock.com

B. If to the Contractor:
Riverside Management Services, Inc.
50 Ellis Street, Suite 208
St. Augustine, Florida 32095

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

Attn: President, Darrin Mossing
DMossing@gmstnn.com

With a copy to: Riverside Management Services, Inc.
50 Ellis Street, Suite 208
St. Augustine, Florida 32095
Attn: Chief Operating Officer, Keith Nelson
KNelson@RMSNF.COM

And: Riverside Management Services, Inc.
50 Ellis Street, Suite 208
St. Augustine, Florida 32095
Attn: Vice President, Alison Mossing
AMossing@gmstnn.com

And: Riverside Management Services, Inc.
699 North Federal Highway, Suite 300
Fort Lauderdale, FL 33304
Attn: Kurt Zimmerman, Registered Agent
Kurt@zimmermanlaw.com

Except as otherwise provided in this Agreement, any Notice shall be deemed received only upon actual delivery at the address set forth above. Notices delivered after 5:00 p.m. (at the place of delivery) or on a non-business day, shall be deemed received on the next business day. If any time for giving Notice contained in this Agreement would otherwise expire on a non-business day, the Notice period shall be extended to the next succeeding business day. Saturdays, Sundays, and legal holidays recognized by the United States government shall not be regarded as business days. Counsel for the District and counsel for the Contractor may deliver Notices on behalf of the District and the Contractor. Any party or other person to whom Notices are to be sent or copied may notify the Parties and addressees of any change in name or address to which Notices shall be sent by providing the same on five (5) days written notice to the Parties and addressees set forth in this Agreement.

SECTION 24. THIRD PARTY BENEFICIARIES. This Agreement is solely for the benefit of the Parties hereto and no right or cause of action shall accrue upon or by reason, to or for the benefit of any third party not a formal party to this Agreement. Nothing in this Agreement expressed or implied is intended or shall be construed to confer upon any person or corporation other than the Parties hereto any right, remedy, or claim under or by reason of this Agreement or any of the provisions or conditions of this Agreement; and all of the provisions, representations, covenants, and conditions contained in this Agreement shall inure to the sole benefit of and shall be binding upon the Parties hereto and their respective representatives, successors, and assigns.

SECTION 25. CONTROLLING LAW AND VENUE. This Agreement and the provisions contained in this Agreement shall be construed, interpreted, and controlled according to the laws of the State of Florida. All actions and disputes shall be brought in the proper court and venue, which shall be St.

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

Johns County, Florida.

SECTION 26. COMPLIANCE WITH PUBLIC RECORDS LAWS. The Contractor understands and agrees that all documents of any kind provided to the District in connection with this Agreement may be public records, and, accordingly, Contractor agrees to comply with all applicable provisions of Florida law in handling such records, including but not limited to Section 119.0701, *Florida Statutes*. The Contractor acknowledges that the designated public records custodian for the District is District Manager, **Marilee Giles** ("Public Records Custodian"). Among other requirements and to the extent applicable by law, the Contractor shall 1) keep and maintain public records required by the District to perform the service; 2) upon request by the Public Records Custodian, provide the District with the requested public records or allow the records to be inspected or copied within a reasonable time period at a cost that does not exceed the cost provided in Chapter 119, *Florida Statutes*; 3) ensure that public records which are exempt or confidential, and exempt from public records disclosure requirements, are not disclosed except as authorized by law for the duration of the contract term and following the contract term if the Contractor does not transfer the records to the Public Records Custodian of the District; and 4) upon completion of the contract, transfer to the District, at no cost, all public records in Contractor's possession or, alternatively, keep, maintain and meet all applicable requirements for retaining public records pursuant to Florida laws. When such public records are transferred by the Contractor, the Contractor shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. All records stored electronically must be provided to the District in a format that is compatible with Microsoft Word or Adobe PDF formats.

IF THE CONTRACTOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE CONTRACTOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT (904) 940-5850, INFO@GMSNF.COM WITH A COPY TO MBIAGETTI@GMSNF.COM, 475 WEST TOWN PLACE, SUITE 114, ST. AUGUSTINE, FLORIDA 32092.

SECTION 27. E-VERIFY REQUIREMENTS. The Contractor shall comply with and perform all applicable provisions of Section 448.095, *Florida Statutes*. Accordingly, to the extent required by Florida Statute, Contractor shall register with and use the United States Department of Homeland Security's E-Verify system to verify the work authorization status of all newly hired employees. The District may terminate this Agreement immediately for cause if there is a good faith belief that the Contractor has knowingly violated Section 448.09(1), *Florida Statutes*. By entering into this Agreement, the Contractor represents that no public employer has terminated a contract with the Contractor under Section 448.095(2)(c), *Florida Statutes*, within the year immediately preceding the date of this Agreement.

SECTION 28. SEVERABILITY. The invalidity or unenforceability of any one or more provisions of this Agreement shall not affect the validity or enforceability of the remaining portions of this Agreement, or any part of this Agreement not held to be invalid or unenforceable.

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SECTION 29. ARM'S LENGTH TRANSACTION. This Agreement has been negotiated fully between the Parties as an arm's length transaction. The Parties participated fully in the preparation of this Agreement with the assistance of their respective counsel. In the case of a dispute concerning the interpretation of any provision of this Agreement, the Parties are each deemed to have drafted, chosen, and selected the language, and any doubtful language will not be interpreted or construed against any party.

SECTION 30. COUNTERPARTS. This instrument may be executed in any number of counterparts, each of which, when executed and delivered, shall constitute an original, and such counterparts together shall constitute one and the same instrument. Signature and acknowledgment pages, if any, may be detached from the counterparts and attached to a single copy of this document to physically form one document.

SECTION 31. COMPLIANCE WITH SECTION 20.055, *FLORIDA STATUTES*. The Contractor agrees to comply with Section 20.055(5), *Florida Statutes*, to cooperate with the inspector general in any investigation, audit, inspection, review, or hearing pursuant such section and to incorporate in all subcontracts the obligation to comply with Section 20.055(5), *Florida Statutes.*

SECTION 32. STATEMENT REGARDING CHAPTER 287 REQUIREMENTS. Contractor acknowledges that, in addition to all Laws and Regulations that apply to this Agreement, the following provisions of Florida law ("Public Integrity Laws") apply to this Agreement:

A. Section 287.133, *Florida Statutes*, titled *Public entity crime; denial or revocation of the right to transact business with public entities*;
B. Section 287.134, *Florida Statutes*, titled *Discrimination; denial or revocation of the right to transact business with public entities*;
C. Section 287.135, *Florida Statutes*, titled *Prohibition against contracting with scrutinized companies*;
D. Section 287.137, *Florida Statutes*, titled *Antitrust violations; denial or revocation of the right to transact business with public entities; denial of economic benefits*; and
E. Section 287.138, *Florida Statutes*, titled *Contracting with entities of foreign countries of concern prohibited*.

Contractor acknowledges that the Public Integrity Laws prohibit entities that meet certain criteria from bidding on or entering into or renewing a contract with governmental entities, including with the District ("Prohibited Criteria").

Contractor acknowledges that the District may terminate this Agreement if the Contractor is found to have met the Prohibited Criteria or violated the Public Integrity Laws.

Contractor certifies that in entering into this Agreement, neither it nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents who are active in the management of the entity, nor any affiliate of the entity, meets any of the Prohibited Criteria, and in the event such status changes, Contractor shall immediately notify the District. By entering into this

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Agreement, Contractor agrees that any renewal or extension of this Contract shall be deemed a recertification of such status.

SECTION 33. PROCUREMENT PROCEDURES BY CONTRACTOR. The Contractor's onsite representative for the District shall have the authority to make payment directly to vendors or make purchases for emergency or non-recurring services or goods necessary for budgeted items up to $2,500 (Two Thousand Five Hundred Dollars) per purchase. All of Contractor's expenditures shall be in accordance with the District's Rules of Procedure and Florida law. To the extent feasible, Contractor shall take all necessary steps to ensure that any purchases are made on a tax-exempt basis. The District shall not reimburse Contractor until provided with a full accounting, including copies of any receipts, for any monies Contractor spent. Any purchases pursuant to this section that would require spending in excess of the applicable line-item amounts set forth in the annual operations and maintenance budget adopted by the District's Board and as may be amended from time to time ("O&M Budget") shall require prior approval from the Board. Contractor shall be responsible for payment of any purchases that are not supported by appropriate receipts, or other proof of payment mutually agreed upon by the Parties, or that are not approved as part of the O&M Budget or by the Board ("Reimbursement Amount"). Contractor shall pay the District an additional fee in the amount of ten (10) percent of the Reimbursement Amount in the event Contractor fails to reimburse the District within fifteen (15) days of receipt of notice from the District of unsupported purchases.

SECTION 34. TERM. The term of this Agreement shall be from October 1, 2026, through September 30, 2027, unless terminated earlier by either party in accordance with the provisions of this Agreement. This Agreement shall automatically renew for additional one-year terms, unless terminated pursuant to its terms. The Contractor acknowledges that the prices of this Agreement are firm, and that the Contractor may change the prices only with the District's written consent, as evidenced by a vote of the District's Board of Supervisors. The District will consider price adjustments each twelve (12) month period to compensate for market conditions and the planned workload of the District to be performed during the next twelve (12) month period. Evidence of price or fee adjustments will be approved by the Board in its adopted or amended Fiscal Year Budget.

SECTION 35. ANTI-HUMAN TRAFFICKING REQUIREMENTS. Contractor certifies, by acceptance of this Agreement, that neither it nor its principals utilize coercion for labor or services as defined in Section 787.06, *Florida Statutes*. Contractor shall execute an affidavit, attached hereto as **Exhibit E** and incorporated herein, in compliance with Section 787.06(13), *Florida Statutes*.

[LEFT INTENTIONALLY BLANK, SIGNATURE PAGE FOLLOWS]

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IN WITNESS WHEREOF, the Parties hereto execute this Agreement the day and year first written above.

Attest:

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT

Signed by:
Matt Biagetti
EB6F00213668403...
Secretary / Assistant Secretary
Board Of Supervisors

By: Signed by: kim Crenier B875865F843E425...

Print: kim Crenier

Matt Biagetti
Print Name

Its: Vice Chairperson
Chairperson/Vice Chairperson,
Board of Supervisors

RIVERSIDE MANAGEMENT SERVICES, INC.

DocuSigned by:
Keith Nelson
26BC83A0E9FD4A6...
Witness

By: DocuSigned by: Darrin Mossing 3CA8CBD20A734F6...

Print: Darrin Mossing

Keith Nelson
Print Name of Witness

Its: President

Exhibit A: Scope of Services
Exhibit B: Fee Schedule
Exhibit C: Proposal
Exhibit D: Certificates Of Insurance
Exhibit E: Anti-Human Trafficking Affidavit

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

Exhibit A
Scope of Services

STANDARD ON-GOING SERVICES ("SERVICES"): These services will be provided on a recurring basis and are commonly referred to as the basic services necessary for the normal and routine functioning of the Amenity Center management.

Description of Services
Facility Management • Greet residents entering the Amenity Center and address questions/concerns in a professional manner • Must be familiar with and enforce Amenity Center rules and policies, including age verification for gym and pool usage • Issue access cards to eligible residents after providing address verification and photo ID • Manage the facility rental process by handling resident inquiries, maintaining the schedule, and collecting deposits and rental payments • Communicate updates to residents via email blast and bulletin boards • Conduct hourly rounds of the Amenity Center and pool deck to monitor usage, cleanliness, and report any issues to the Field Operations Manager or District Manager • Plan and execute special events • Check pool chemicals daily and add to pool maintenance log • Coordinate and meet vendors on site for services • Attend monthly Board of Supervisors meetings and prepare Operations Reports for the agenda • Various other tasks assigned by management
Facility Attendant • Provide on-site weekend coverage of the Amenity Center during weekends from Memorial Day Weekend through Labor Day Weekend from 11 a.m. to 5 p.m. Saturday and Sunday. • Provide on-site coverage of the Amenity Center during Facility Manager PTO and for Special Event support • Must be familiar with and enforce Amenity Center rules and policies, including age verification for gym and pool usage • Issue access cards to eligible residents after providing address verification and photo ID • Assist with the facility rental process by handling resident inquiries, maintaining schedule, and collecting deposits and rental payments

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Description of Services

• Conduct hourly rounds of the Amenity Center and pool deck to monitor usage, cleanliness, and report any issues to the Facility Manager
• Check pool chemicals daily and add to pool maintenance log
• Various other tasks assigned by management
• Schedule (Budgeted 309 Hours):
  o Saturdays and Sundays, Memorial Day Weekend through Labor Day Weekend: 11 a.m. to 5 p.m.
  o Facility Manager PTO coverage, as needed
  o Special Event support, as needed

Facility Night Attendant
 	
• Provide on-site evening coverage of the Amenity Center from 5 p.m. to 10 p.m., seven (7) days per week, from Memorial Day Weekend through Labor Day Weekend.
• Monitor resident use of amenity facilities and enforce amenity center policies
• Verify age requirements for gym and pool usage
• Clear the amenity center facility at closing
• Conduct professional interactions with residents and report issues to the Facility Manager or to law enforcement
• Notify Management of needed repairs and resident concerns
• Restock bathroom and gym paper products as needed
• Support management in all other duties
• Schedule (Budgeted 540 Hours):
  o Memorial Day Weekend through Labor Day Weekend (108 days)
  o Seven (7) days per week
  o 5 p.m. to 10 p.m.

Field Operations Management • Monitor all Landscaping, Irrigation, and Wetland Contracts for compliance issues and meet with vendors on-site to resolve failures or disputes raised or identified. • Provide in-house expertise to provide vendor and staff oversight as it pertains to the maintenance of the District's landscaping, aquatics, and facilities. • Develop and manage Requests for Proposals to include attendance at pre-bid meetings, bid openings, and evaluation and recommendations to the Board.

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Description of Services
• Once per month, the Operations Manager will conduct a walk-through with each major vendor. At a minimum, these vendors shall include the landscape maintenance vendor, aquatics vendor, and any other vendor as requested by the Board. • All tasks and directives to the District's vendors shall be tracked and updated through an action item database specifically tailored to the District's needs. • Schedule and meet with residents and the appropriate staff members and/or vendors to provide direction, assistance, and/or recommendations as appropriate in response to requests for information or assistance. • Provide warning letters, cease and desist notices, and other appropriate communication in response to violations of rules and policies relating to conservation lands and applicable Water Management District compliance issues and community rule violations. • Oversee the process of enforcement of parking rules and other directives as identified by the Board of Supervisors relating to the parks and other District lands. • Schedule tasks for ongoing maintenance or repair of District lands and facilities and verify completion or progress. Use a web-based task management program and keep it current. • Develop proposals and suggestions for improvements to the efficiency and/or quality of maintenance programs. • Provide recommendations for annual budget and maintenance programs. • Interface with vendors for repairs, billing, and payments and pre-approve certain invoices as needed. • Provide a monthly update to the District Manager for inclusion in his management report to the Board.
Pool Maintenance To maintain the general appearance and performance of the District-owned pool, to include: • Test and balance pool water chemistry (chlorine, pH, alkalinity, and related parameters) in accordance with FL Code Chapter 64E-9 and NSPF-recommended standards. • Vacuum, skim, and brush pool tile on a routine basis. • Clean filters and inspect pool equipment for proper operation. • Maintain required pool log sheets on-site documenting water testing and maintenance activity performed at each visit. • Notify the Facility Manager/Field Operations Manager of any repair or replacement needs. • Schedule: o April 15th to September 15th: Three (3) days per week o September 16th to April 14th: Two (2) days per week

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Description of Services
• Pool chemicals are not included in this proposal.
Facility Maintenance • Provide general maintenance and minor repair services for the Amenity Center, common areas, and other District-owned facilities • Coordinate small to medium-sized maintenance requests through the District Manager and/or Field Operations Manager, at the direction of the Board of Supervisors • To assist the Field Operations Manager on an as-needed basis • Pick up debris in and around all District-owned facilities, including walkways, fields, courts, entryways, roadways, pool deck, Amenity Center, and common areas • Replace trash can liners weekly throughout the District • Pressure wash the Amenity Facility as needed (based upon separate proposal) • Facility maintenance services are provided on an as-needed basis, as authorized by the District. Materials are billed at cost with no markup.

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Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

Exhibit B
Fee Schedule

STANDARD ON-GOING SERVICES ("SERVICES"): These services will be provided on a recurring basis and are commonly referred to as the basic services necessary for the normal and routine functioning of the Amenity Center management.

1. FACILITIES MANAGEMENT, OPERATIONS, AND STAFFING SERVICES:

Service Descriptions & Fee Schedule *	Fiscal Year '27 Fees
Facility Manager: ▪ The Facility Manager is an onsite full-time position. ▪ Annual Fee paid in equal monthly payments.	**$83,911**
Field Operations Manager: ▪ The Field Operations Manager is an onsite part-time position. ▪ Monthly On-Site Inspections and Vendor Coordination. ▪ Annual Fee paid in equal monthly payments.	**$31,500**
Pool Maintenance: ▪ Schedule: o April 15th to September 15th: Three (3) days per week o September 16th to April 14th: Two (2) days per week ▪ Pool chemicals are not included. ▪ Annual Fee paid in equal monthly payments.	**$15,608**
Facility Attendant (Budgeted 309 Hours): ▪ The facility attendant position is an onsite part-time position. ▪ Schedule as set forth in Exhibit A. ▪ Invoices will be completed monthly based upon actual hours of service.	**Not To Exceed $9,261**

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Service Descriptions & Fee Schedule *	Fiscal Year '27 Fees
Facility Night Attendant (Budgeted 540 Hours): ▪ The facility night attendant position is an onsite part-time position. ▪ Schedule as set forth in Exhibit A. ▪ Invoices will be completed monthly based upon actual hours of service.	**Not To Exceed $16,200**
Facility Maintenance and Repair Services: ▪ RMS has a comprehensive on-site and insured maintenance service for small to medium size projects which can be provided at the direction of the District Board Of Supervisors and/or the District Manager. o General maintenance services are invoiced at $45.00 / Hour o Pressure washing services are provided based upon a separate proposal	**Standard Hourly Rates Plus Reimbursable Expenses**
Out of Pocket Reimbursable Expenses: ▪ Reimbursable expenses to be itemized on invoicing each month. ▪ Any amount exceeding $1,000 will require written approval from the District Manager and/or Board of Supervisors.	**At Standard Rate or Cost**
Additional Services: ▪ All other requested items not specifically denoted in **Exhibit A** or **Exhibit B** will be subject to either a flat rate proposal or an hourly rate proposal to the District.	**To Be Negotiated**
*** Fiscal Year Calendar:** ▪ Fiscal Year 2027 represents dates between October 1st, 2026 to September 30th, 2027.	

2. ADDITIONAL SERVICES:

All other requested items not specifically denoted in **Exhibit A** or **Exhibit B** will be subject to either a flat rate proposal or an hourly rate proposal to the District.

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Exhibit C
Proposal

September 30th, 2026

Matt Biagetti, District Manager
Bannon Lakes Community Development District
475 West Town Place, Suite 114
World Golf Village
St. Augustine, Florida 32092

Re: FY2027 Facility Management, Field Operations Management, Pool Maintenance, Facility Attendant, Facility Night Attendant and Facility Maintenance Services

Dear Matt:

Please consider this proposal for Riverside Management Services, Inc. ("RMS") to continue providing the following services for the Bannon Lakes Community Development District starting 10/01/2026:

Services	FY2026 Budget	FY2026 Fees	FY2027 Proposed Fees
Facility Management	$81,467	$81,467	$83,911
Field Operations Management	$30,000	$30,000	$31,500
Pool Maintenance	$14,865	$14,865	$15,608
Facility Attendant (309 hrs/yr.)	$8,820	$8,820	$9,261
Facility Night Attendant (540 hrs/yr.)		$9,660	$16,200
Total	**$135,152**	**$144,812**	**$156,480**
Facility Maintenance (Hourly)		$45/Hour	$45/Hour

The proposed fees for Facility Management, Field Operations Management, and Pool Maintenance reflect a cost-of-living increase. The ownership and management at RMS would like to thank the Board of Supervisors in advance for your consideration of our request to continue to provide these services to your community. If you have any questions or comments, please feel free to call me.

Sincerely,

/s/ Alison Mossing

Alison Mossing
Vice President

50 Ellis Street, Suite 208 · St. Augustine, FL 32095 · (904) 288-7667

https://riversidemgtsvc.com

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Exhibit A
Scope of Services

Facility Management

- Greet residents entering the Amenity Center and address questions/concerns in a professional manner
- Must be familiar with and enforce Amenity Center rules and policies, including age verification for gym and pool usage
- Issue access cards to eligible residents after providing address verification and photo ID
- Manage the facility rental process by handling resident inquiries, maintaining the schedule, and collecting deposits and rental payments
- Communicate updates to residents via email blast and bulletin boards
- Conduct hourly rounds of the Amenity Center and pool deck to monitor usage, cleanliness, and report any issues to the Field Operations Manager or District Manager
- Plan and execute special events
- Check pool chemicals daily and add to pool maintenance log
- Coordinate and meet vendors on site for services
- Attend monthly Board of Supervisors meetings and prepare Operations Reports for the agenda
- Various other tasks assigned by management

Facility Attendant

- Provide on-site weekend coverage of the Amenity Center during weekends from Memorial Day Weekend through Labor Day Weekend from 11 a.m. to 5 p.m. Saturday and Sunday.
- Provide on-site coverage of the Amenity Center during Facility Manager PTO and for Special Event support
- Must be familiar with and enforce Amenity Center rules and policies, including age verification for gym and pool usage
- Issue access cards to eligible residents after providing address verification and photo ID
- Assist with the facility rental process by handling resident inquiries, maintaining schedule, and collecting deposits and rental payments
- Conduct hourly rounds of the Amenity Center and pool deck to monitor usage, cleanliness, and report any issues to the Facility Manager
- Check pool chemicals daily and add to pool maintenance log
- Various other tasks assigned by management

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

- Schedule (Budgeted 309 Hours):
  - Saturdays and Sundays, Memorial Day Weekend through Labor Day Weekend: 11 a.m. to 5 p.m.
  - Facility Manager PTO coverage, as needed
  - Special Event support, as needed

Facility Night Attendant

- Provide on-site evening coverage of the Amenity Center from 5 p.m. to 10 p.m., seven (7) days per week, from Memorial Day Weekend through Labor Day Weekend.
- Monitor resident use of amenity facilities and enforce amenity center policies
- Verify age requirements for gym and pool usage
- Clear the amenity center facility at closing
- Conduct professional interactions with residents and report issues to the Facility Manager or to law enforcement
- Notify Management of needed repairs and resident concerns
- Restock bathroom and gym paper products as needed
- Support management in all other duties
- Schedule (Budgeted 540 Hours):
  - Memorial Day Weekend through Labor Day Weekend (108 days)
  - Seven (7) days per week
  - 5 p.m. to 10 p.m.

Field Operations Management

- Monitor all Landscaping, Irrigation, and Wetland Contracts for compliance issues and meet with vendors on-site to resolve failures or disputes raised or identified.
- Provide in-house expertise to provide vendor and staff oversight as it pertains to the maintenance of the District's landscaping, aquatics, and facilities.
- Develop and manage Requests for Proposals to include attendance at pre-bid meetings, bid openings, and evaluation and recommendations to the Board.
- Once per month, the Operations Manager will conduct a walk-through with each major vendor. At a minimum, these vendors shall include the landscape maintenance vendor, aquatics vendor, and any other vendor as requested by the Board.
- All tasks and directives to the District's vendors shall be tracked and updated through an action item database specifically tailored to the District's needs.
- Schedule and meet with residents and the appropriate staff members and/or vendors to provide direction, assistance, and/or recommendations as appropriate in response to requests for information or assistance.

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

- Provide warning letters, cease and desist notices, and other appropriate communication in response to violations of rules and policies relating to conservation lands and applicable Water Management District compliance issues and community rule violations.
- Oversee the process of enforcement of parking rules and other directives as identified by the Board of Supervisors relating to the parks and other District lands.
- Schedule tasks for ongoing maintenance or repair of District lands and facilities and verify completion or progress. Use a web-based task management program and keep it current.
- Develop proposals and suggestions for improvements to the efficiency and/or quality of maintenance programs.
- Provide recommendations for annual budget and maintenance programs.
- Interface with vendors for repairs, billing, and payments and pre-approve certain invoices as needed.
- Provide a monthly update to the District Manager for inclusion in his management report to the Board.

Pool Maintenance

To maintain the general appearance and performance of the District-owned pool, to include:

- Test and balance pool water chemistry (chlorine, pH, alkalinity, and related parameters) in accordance with FL Code Chapter 64E-9 and NSPF-recommended standards.
- Vacuum, skim, and brush pool tile on a routine basis.
- Clean filters and inspect pool equipment for proper operation.
- Maintain required pool log sheets on-site documenting water testing and maintenance activity performed at each visit.
- Notify the Facility Manager/Field Operations Manager of any repair or replacement needs.
- Schedule:
    - April 15th to September 15th: Three (3) days per week
    - September 16th to April 14th: Two (2) days per week
- Pool chemicals are not included in this proposal.

Facility Maintenance

- Provide general maintenance and minor repair services for the Amenity Center, common areas, and other District-owned facilities
- Coordinate small to medium-sized maintenance requests through the District Manager and/or Field Operations Manager, at the direction of the Board of Supervisors
- To assist the Field Operations Manager on an as-needed basis
- Pick up debris in and around all District-owned facilities, including walkways, fields, courts, entryways, roadways, pool deck, Amenity Center, and common areas

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- Replace trash can liners weekly throughout the District
- Pressure wash the Amenity Facility as needed (based upon separate proposal)
- Facility maintenance services are provided on an as-needed basis, as authorized by the District. Materials are billed at cost with no markup.

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Exhibit D
Certificates of Insurance

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/06/2026

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 have ADDITIONAL INSURED provisions or 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 Zelen Risk Solutions, Inc. 7964 Devoe Street Jacksonville FL 32220	CONTACT NAME: Vicky Zelen PHONE (A/C, No, Ext): (904) 262-8080 FAX (A/C, No): (904) 262-1444 E-MAIL ADDRESS: vicky@zelenrisk.com
INSURED Riverside Management Services, Inc. 50 Ellis Street, Suite 208 Saint Augustine, FL 32095	INSURER(S) AFFORDING COVERAGE — NAIC # INSURER A : Northfield Insurance Company INSURER B : Bridgefield Casualty Insurance Company INSURER C : Hartford Fire Insurance Company INSURER D : INSURER E : INSURER F :

COVERAGES CERTIFICATE NUMBER: 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: X POLICY PRO-JECT LOC OTHER:			WS681618	10/24/2025	11/26/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG 	$ 2,000,000 $ 100,000 $ 5,000 $ 2,000,000 $ 3,000,000 $ 3,000,000 $
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY SCHEDULED AUTOS NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident) 	$ $ $ $ $
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DED RETENTION $						EACH OCCURRENCE AGGREGATE 	$ $ $
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) Y / N: Y If yes, describe under DESCRIPTION OF OPERATIONS below	N / A		196-23349	10/16/2025	10/16/2026	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
C	Crime			21TP0343213-25	11/04/2025	11/04/2026	Employee theft on Client's Premises	$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder, its officers, supervisors, agents, managers, engineers and staff are additional insureds with respect to the general liability when required by written contract. Coverage is primary and non-contributory. Waiver of subrogation applies in favor of the additional insureds when required by written contract.

CERTIFICATE HOLDER	CANCELLATION
Bannon Lakes CDD 475 West Town Place Suite 114 St Augustine, FL 32092	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 Vicky M. Zelen <ME>

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CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/06/2026

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PRODUCER

StateFarm

Edie Williams State Farm
330 A1A N Suite 324
Ponte Vedra, FL 32082

CONTACT NAME: Stephanie Marciani
PHONE (A/C, No, Ext): 904-425-4054 **FAX (A/C, No):** 904-425-4049
E-MAIL ADDRESS: Stephanie@EdieWilliams.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : State Farm Mutual Automobile Insurance Company	25178
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED

Riverside Management Services. Inc.
1001 Bradford Way
Kingston, TN 37763

COVERAGES **CERTIFICATE NUMBER:** **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	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	OTHER:							$
	AUTOMOBILE LIABILITY	Y	Y	0462896-SFP-59	04/08/2026	10/08/2026	COMBINED SINGLE LIMIT (Ea accident)	$
	ANY AUTO						BODILY INJURY (Per person)	$ 1,000,000
	☒ OWNED AUTOS ONLY ☒ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$ 1,000,000
	☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$ 1,000,000
								$
	UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$
	DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N	N / A					☐ PER STATUTE ☐ OTH-ER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ (Mandatory in NH)						E.L. EACH ACCIDENT	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$
							E.L. DISEASE - POLICY LIMIT	$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The BANNON LAKES DEVELOPMENT DISTRICT is Additional Insured with regard to Auto Liability.
The insurance is Primary and Non-Contributory with respects to claims arising out of the operation of the described vehicle.
Waiver of Subrogation under the Liability Coverage and Property Damage Coverage.
If Liability Coverage or Property Damage Liability Coverage is changed or terminated as to the interest of the Additional Insured, we will provide the Additional Insured 30 days notice of such change or termination unless another number of days notice is shown on the Declarations Page

CERTIFICATE HOLDER

BANNON LAKES DEVELOPMENT DISTRICT
475 West Town Place, Suite 114
St. Augustine, FL 32092

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

Stephanie Marciani

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ACORD 25 (2016/03) **The ACORD name and logo are registered marks of ACORD**

1001486 132849.12 03-16-2016

Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 10/06/2026

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 have ADDITIONAL INSURED provisions or 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

StateFarm

Edie Williams State Farm
330 A1A N Suite 324
Ponte Vedra, FL 32082

CONTACT NAME: Stephanie Marciani
PHONE (A/C, No, Ext): 904-425-4054 **FAX (A/C, No):** 904-425-4049
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	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$
	☐ DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N	N / A					☐ PER STATUTE ☐ OTH-ER	
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CERTIFICATE HOLDER

BANNON LAKES DEVELOPMENT DISTRICT
475 West Town Place, Suite 114
St. Augustine, FL 32092

CANCELLATION

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AUTHORIZED REPRESENTATIVE

Stephanie Marciani

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Docusign Envelope ID: 8041EA79-39DD-8E9E-8059-494E5F5B7D25

Exhibit E
Anti-Human Trafficking Affidavit

Anti-Human Trafficking Affidavit

I, Kelly Adams, as HR Director, on behalf of Riverside Management Services, Inc., a Florida corporation (the "Contractor"), under penalty of perjury hereby attest as follows:

1. I am over 21 years of age and an officer or representative of the Contractor.

2. The Contractor does not use coercion for labor or services as defined in Section 787.06(2)(a), *Florida Statutes*.

3. More particularly, the Contractor does not participate in any of the following actions:

   (a) Using or threatening to use physical force against any person;
   (b) Restraining, isolating or confining or threatening to restrain, isolate or confine any person without lawful authority and against her or his will;
   (c) Using lending or other credit methods to establish a debt by any person when labor or services are pledged as a security for the debt, if the value of the labor or services as reasonably assessed is not applied toward the liquidation of the debt or the length and nature of the labor or services are not respectively limited and defined;
   (d) Destroying, concealing, removing, confiscating, withholding, or possessing any actual or purported passport, visa, or other immigration document, or any other actual or purported government identification document, of any person;
   (e) Causing or threatening to cause financial harm to any person;
   (f) Enticing or luring any person by fraud or deceit; or
   (g) Providing a controlled substance as outlined in Schedule I or Schedule II of Section 893.03, *Florida Statutes*, to any person for the purpose of exploitation of that person.

Dated: March 10, 2026.

FURTHER AFFIANT SAYETH NAUGHT.

AMANDA JONES
STATE OF TENNESSEE NOTARY PUBLIC
ROANE COUNTY

RIVERSIDE MANAGEMENT SERVICES, INC.

By: Kelly Adams
Name: Kelly Adams
Title: HR Director

STATE OF TENNESSEE
COUNTY OF Roane

SWORN TO AND SUBSCRIBED before me ☑ physical presence or ☐ remote notarization by Amanda Jones, as HR admin, of Riverside Management Services, Inc., who is personally known to me or who produced _____ as identification this 10 day of March, 2026.

Amanda Jones
Notary Public

(Notary Seal)

B.

Berger, Toombs, Elam,
Gaines & Frank

Certified Public Accountants PL

600 Citrus Avenue
Suite 200
Fort Pierce, Florida 34950

772/461-6120 // 461-1155
FAX: 772/468-9278

October 6, 2026

Bannon Lakes Community Development District
Governmental Management Services
475 West Town Place, Suite 114
St. Augustine, FL 32092

The Objective and Scope of the Audit of the Financial Statements

You have requested that Berger, Toombs, Elam, Gaines & Frank CPAs PL ("we") audit the governmental activities and each major fund of Bannon Lakes Community Development District (the "District") as of and for the year ended September 30, 2026, which collectively comprise the District's basic financial statements. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter for the year ended September 30, 2026, and thereafter if mutually agreed upon by Bannon Lakes Community Development District and Berger, Toombs, Elam, Gaines & Frank.

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America ("GAAS") and *Government Auditing Standards* issued by the Comptroller General of the United States ("GAS") will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of controls.

The Responsibilities of the Auditor

We will conduct our audit in accordance with GAAS, GAS, and Chapter 10.550, Rules of the Auditor General. Those standards require that we comply with applicable ethical requirements. As part of an audit in accordance with GAAS and GAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

1. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, based on an understanding of the entity and its environment, the applicable financial reporting framework, and the entity's system of internal control, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion;

2. Consider the entity's system of internal control in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the District's internal control. However, we will communicate to you in writing concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit;

3. Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation; and

4. Conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the District's ability to continue as a going concern for a reasonable period of time.

Because of the inherent limitations of an audit, together with the inherent limitations of controls, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with GAAS and GAS. Because the determination of waste or abuse is subjective, GAS does not require auditors to perform specific procedures to detect waste or abuse in financial statement audits.

We will also communicate to the Board (a) any fraud involving senior management and fraud (whether caused by senior management or other employees) that causes a material misstatement of the financial statements that becomes known to us during the audit, and (b) any instances of noncompliance with laws and regulations that we become aware of during the audit (unless they are clearly inconsequential).

We will maintain our independence in accordance with the standards of the American Institute of Certified Public Accountants ("AICPA") and GAS.

The Responsibilities of Management and Identification of the Applicable Financial Reporting Framework

Management is responsible for:

1. Identifying and ensuring that the District complies with the laws and regulations applicable to its activities, and informing us about all known violations of such laws or regulations, other than those that are clearly inconsequential;

2. The design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the District involving management, employees who have significant roles in internal control, and others where fraud could have a material effect on the financial statements;

3. Informing us of its knowledge of any allegations of fraud or suspected fraud affecting the District received in communications from employees, former employees, analysts, regulators, short sellers, vendors, customers or others;

4. Establishing and maintaining a process for tracking the status of audit findings and recommendations; and

5. Identifying for us previous financial audits, attestation engagements, performance audits, or other studies related to the objectives of this engagement, including any corrective actions taken to address significant findings and recommendations resulting from those audits, engagements, or studies, and providing management's views on our current findings, conclusions, and recommendations, as well as planned corrective actions, for inclusion in our report.

Management is responsible for the required supplementary information ("RSI") which accounting principles generally accepted in the United States of America ("U.S. GAAP") require to be presented to supplement the basic financial statements.

As part of our engagement, we will apply certain limited procedures to the District's RSI, which will consist of Management's Discussion and Analysis and the budgetary comparison schedule, in accordance with GAAS. These limited procedures will consist of management inquiries regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We will not express an opinion or provide any assurance on the RSI because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Management is responsible for preparing and providing the information required by Section 218.39(3)(c), Florida Statutes, for inclusion in the management letter required by Chapter 10.550, Rules of the Auditor General. We will provide no assurance on this information.

The Board is responsible for informing us of its views about the risks of fraud, waste or abuse within the District, and its knowledge of any fraud, waste or abuse or suspected fraud, waste or abuse affecting the District.

Our audit will be conducted on the basis that management acknowledges and understands that it has responsibility:

1. For the preparation and fair presentation of the financial statements in accordance with U.S. GAAP;

2. To evaluate subsequent events through the date the financial statements are issued. Management also agrees that it will not conclude on subsequent events earlier than the date of the management representation letter referred to below;

3. For the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error;

4. For report distribution; and

5. To provide us with:

    a. Access to all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements including information relevant to disclosures;

    b. Information relevant to the preparation and fair presentation of the financial statements, when needed, to allow for the completion of the audit in accordance with the proposed timeline;

    c. Additional information that we may request from management for the purpose of the audit; and

    d. Unrestricted access to persons within the District from whom we determine it is necessary to obtain audit evidence.

As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit, including among other items:

1. That management has fulfilled its responsibilities as set out in the terms of this Engagement Letter; and

2. That it believes the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Reporting

We will issue a written report upon completion of our audit of the District's financial statements. Our report will be addressed to the Board of Supervisors of the District. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion or add an emphasis-of-matter paragraph or other-matter paragraph to our auditor's report.

If circumstances arise relating to the condition of the District's records, the availability of appropriate audit evidence or indications of a significant risk of material misstatement of the financial statements because of error, fraudulent financial reporting or misappropriation of assets which, in our professional judgement, prevent us from completing the audit or forming an opinion, we retain the unilateral right to take any course of action permitted by professional standards, including, but not limited to, declining to express an opinion or issue a report, or withdrawing from the engagement.

In addition to our report on the District's financial statements, we will also issue the following reports:

1. Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with GAS;

2. Auditor General Management Letter; and

3. Report on Compliance with Section 218.415, Florida Statutes

Communications with Those Charged with Governance

We are responsible for ensuring that those charged with governance are informed about certain matters related to the conduct of the audit, including (i) our responsibilities under GAAS and GAS, (ii) an overview of the planned scope and timing of the audit, (iii) significant findings from the audit, including our views about the qualitative aspects of the District's accounting practices, difficulties encountered in performing the audit, and any uncorrected or corrected misstatements, and (iv) other significant matters, including any disagreements with management.

Records and Assistance

During the course of our engagement, we may accumulate records containing data that should be reflected in the District's books and records. The District will determine that all such data, if necessary, will be so reflected. Accordingly, the District will not expect us to maintain copies of such records in our possession. The assistance to be supplied by District personnel, including the preparation of schedules and analyses of accounts, will be discussed and coordinated with a designated individual, serving on behalf of management. The timely and accurate completion of this work is an essential condition for our completion of the audit and issuance of our audit report.

Non-audit Services

In connection with our audit, you have requested us to perform the following non-audit services:

1. Assistance in drafting the District's financial statements in accordance with U.S. GAAP, based on information provided by the District. While we will assist in drafting the financial statements, management retains responsibility for the financial statements, including their fair presentation, the selection and application of accounting principles, the accuracy and completeness of the underlying financial information, and for reviewing, approving, and accepting the financial statements prior to their issuance. Management is also responsible for establishing and maintaining effective internal controls relevant to the financial reporting process.

GAS independence standards require that the auditor maintain independence so that opinions, findings, conclusions, judgments, and recommendations will be impartial and viewed as impartial by reasonable and informed third parties. Before we agree to provide a non-audit service to the District, we determine whether providing such a service would create a significant threat to our independence for GAS audit purposes, either by itself or in aggregate with other non-audit services provided. A critical component of our determination is consideration of management's ability to effectively oversee the non-audit services to be performed. The District has agreed to designate an individual, serving on behalf of management, who possesses suitable skill, knowledge, and experience, and who understands the non-audit services to be performed and described above sufficiently to oversee them. Accordingly, the management of the District agrees to the following:

1. The District will designate a qualified individual, serving in a management capacity, who possesses suitable skill, knowledge, and experience to oversee the services;

2. The designated individual will assume all management responsibilities for the subject matter and scope of the non-audit service described above;

3. The District will evaluate the adequacy and results of the services performed; and

4. The District accepts responsibility for the results and ultimate use of the services.

GAS further requires that we establish an understanding with the District's management or those charged with governance of the objectives of the non-audit services, the services to be performed, the District's acceptance of its responsibilities, the auditor's responsibilities, and any limitations of the non-audit services. We believe this Engagement Letter documents that understanding.

Fees and Costs

Our fees for the services described above are based upon the value of the services performed and the time required by the individuals assigned to the engagement, plus direct expenses. Billings are due upon submission. Our fee for the services described in this letter for the year ended September 30, 2026 will not exceed $4,015 unless the scope of the engagement is changed, the assistance which the District has agreed to furnish is not provided, or unexpected conditions are encountered, in which case we will discuss the situation with you before proceeding. Our fee and the timely completion of our work are based on anticipated cooperation from District personnel, timely responses to our inquiries, timely completion and delivery of client assistance requests, timely communication of all significant accounting and financial reporting matters, and the assumption that no unexpected circumstances will be encountered during the engagement. All other provisions of this letter will survive any fee adjustment.

Use and Ownership; Access to Audit Documentation

The Audit Documentation for this engagement is the property of Berger, Toombs, Elam, Gaines, & Frank. For the purposes of this Engagement Letter, the term "Audit Documentation" shall mean the confidential and proprietary records of Berger, Toombs, Elam, Gaines, & Frank's audit procedures performed, relevant audit evidence obtained, other audit-related workpapers, and conclusions reached. Audit Documentation shall not include custom-developed documents, data, reports, analyses, recommendations, and deliverables authored or prepared by Berger, Toombs, Elam, Gaines, & Frank for the District under this Engagement Letter, or any documents belonging to the District or furnished to Berger, Toombs, Elam, Gaines, & Frank by the District.

Review of Audit Documentation by a successor auditor or as part of due diligence is subject to applicable Berger, Toombs, Elam, Gaines, & Frank policies, and will be agreed to, accounted for and billed separately. Any such access to our Audit Documentation is subject to a successor auditor signing an Access and Release Letter substantially in Berger, Toombs, Elam, Gaines, & Frank's form. Berger, Toombs, Elam, Gaines, & Frank reserves the right to decline a successor auditor's request to review our Audit Documentation.

In the event we are required by government regulation, subpoena or other legal process to produce our documents or our personnel as witnesses with respect to our engagement for the District, the District will, so long as we are not a party to the proceeding in which the information is sought, reimburse us for our professional time and expenses, as well as the fees and expenses of our counsel, incurred in responding to such requests.

Other Relevant Information

In accordance with GAS, a copy of our most recent peer review report has been provided to you, for your information.

Limitation of Liability and Claim Resolution

To the fullest extent permitted by Florida law, our firm shall not be liable for any loss of profits, business interruption, or other consequential, incidental, or punitive damages. In all circumstances, the total liability for any claim arising from this engagement will not exceed the total amount of the fees paid by the District to Berger, Toombs, Elam, Gaines & Frank under this Engagement Letter. Notwithstanding the foregoing, nothing in this limitation of liability provision shall, or shall be interpreted or construed to, relieve the District of its payment obligations to Berger, Toombs, Elam, Gaines & Frank under this Engagement Letter.

Confidentiality

Berger, Toombs, Elam, Gaines & Frank is committed to the safe and confidential treatment of the District's proprietary information. Berger, Toombs, Elam, Gaines & Frank is required to maintain the confidential treatment of client information in accordance with relevant industry professional standards which govern the provision of services described herein. The District agrees that it will not provide Berger, Toombs, Elam, Gaines & Frank with any unencrypted electronic confidential or proprietary information, and the parties agree to utilize commercially reasonable measures to maintain the confidentiality of the District's information, including the use of secure collaboration sites to ensure the safe transfer of data between the parties. Notwithstanding the foregoing, the parties' obligations under this section are subject to applicable public records laws.

Retention of Records

We will return to you all original records you provide to us in connection with this engagement. Further, in addition to providing you with those deliverables set forth in this Engagement Letter, upon request, we will provide you with a copy of any records we prepare or accumulate in connection with such deliverables which are not otherwise reflected in your books and records without which your books and records would be incomplete. You have the sole responsibility for retaining and maintaining in your possession or custody all of your financial and non-financial records related to this engagement. We will not host, and will not accept responsibility to host, any of your records. We, however, may maintain a copy of any records of yours necessary for us to comply with applicable law and/or professional standards or to exercise our rights under this Engagement Letter. Any such records retained by us will be destroyed in accordance with our record retention policies and applicable public records laws and retention requirements.

File Inspections

In accordance with professional regulations, and by our firm's policy, our client files may periodically be reviewed by practice inspectors and by other engagement file reviewers to ensure that we are adhering to our professional and firm's standards. File reviewers are required to maintain the confidentiality of client information.

Termination

Either party hereto may terminate this Engagement Letter for any reason upon fifteen (15) days' prior written notice to the other party. In the event the District terminates this engagement, the District will pay us for all services rendered, expenses incurred, and noncancelable commitments made by us on the District's behalf through the effective date of termination.

Either party may terminate this Engagement Letter upon written notice if: (i) circumstances arise that in its judgment cause its continued performance to result in a violation of law, a regulatory requirement, applicable professional or ethical standards, or in the case of Berger, Toombs, Elam, Gaines, & Frank, our client acceptance or retention standards; or (ii) if the other party is placed on a Sanctioned List, or if any director or executive of, or other person closely associated with such other party or its affiliate, is placed on a Sanctioned List.

Neither Berger, Toombs, Elam, Gaines & Frank nor the District shall be responsible for any delay or failure in its performance resulting from acts beyond our reasonable control or unforeseen or unexpected circumstances, such as, but not limited to, acts of God, government or war, riots or strikes, disasters, fires, floods, epidemics, pandemics, or outbreaks of communicable disease, cyberattacks, and internet or other system or network outages. At the District's option, the District may terminate this Engagement Letter where our services are delayed more than 120 days; however, the District is not excused from paying us for all amounts owed for services rendered and deliverables provided prior to the termination of this Engagement Letter.

The parties agree that those provisions of this Engagement Letter which, by their context, are intended to survive, including, but not limited to, payment, limitations on liability, claim resolution, use and ownership, and confidentiality obligations, shall survive the termination of this Engagement Letter.

Miscellaneous

We may mention your name and provide a general description of the engagement in our client lists and marketing materials.

Each party hereto affirms it has not been placed on a Sanctioned List (as defined below) and will promptly notify the other party upon becoming aware that it has been placed on a Sanctioned List at any time throughout the duration of this Engagement Letter. The District shall not, and shall not permit third parties to, access or use any of the deliverables provided for hereunder, or Third-Party Products provided hereunder, in violation of any applicable sanctions laws or regulations, including, but not limited to, accessing or using the deliverables provided for hereunder or any Third-Party Products from any territory under embargo by the United States. The District shall not knowingly cause Berger, Toombs, Elam, Gaines & Frank to violate any sanctions applicable to Berger, Toombs, Elam, Gaines & Frank. As used herein "Sanctioned List" means any sanctioned person or entity lists promulgated by the Office of Foreign Assets Control of the U.S. Department of the Treasury and the U.S. State Department.

Any term of this Engagement Letter that would be prohibited by or impair our independence under applicable law or regulation shall not apply, to the extent necessary only to avoid such prohibition or impairment.

Governing Law

This Engagement Letter, including, without limitation, its validity, interpretation, construction, and enforceability, and any dispute, litigation, suit, action, claim, or other legal proceeding arising out of, from, or relating in any way to this Engagement Letter, any provisions herein, a report issued or the services provided hereunder, will be governed and construed in accordance with the laws of the State of Florida, without regard to its conflict of law principles, and applicable U.S. federal law.

Dispute Resolution

The District agrees that any dispute that may arise regarding the meaning, performance, or enforcement of this Engagement Letter will, prior to resorting to litigation, be submitted to mediation, and that it will engage in the mediation process in good faith once a written request to mediate has been given by either party. The results of any such mediation will be binding only upon the agreement of each party to be bound. The costs of any mediation proceeding will be shared equally by the participating parties. This provision does not waive or limit the dispute-resolution, liability, or other provisions set forth elsewhere in this Engagement Letter.

Entire Agreement

This Engagement Letter constitutes the entire agreement between Berger, Toombs, Elam, Gaines & Frank and the District, and supersedes all prior agreements, understandings, and proposals, whether oral or written, relating to the subject matter of this Engagement Letter including any separate nondisclosure agreement executed between the parties. If any term or provision of this Engagement Letter is determined to be invalid or unenforceable, such term or provision will be deemed stricken and all other terms and provisions will remain in full force and effect.

This Engagement Letter may be amended or modified only by a written instrument executed by both parties.

E-Verify Requirements

We shall register with and use the E-Verify system to verify the work authorization status of all new employees. We shall require each subcontractor performing work under this Engagement Letter to register with and use the E-Verify system. If we enter into a contract with a subcontractor, the subcontractor shall provide us with an affidavit stating that the subcontractor does not employ, contract with, or subcontract with an unauthorized alien, and we shall maintain a copy of the affidavit for the duration of this Engagement Letter. The parties shall comply with the termination requirements of Section 448.095(5)(c), Florida Statutes.

Public Records

We shall, pursuant to and in accordance with Section 119.0701, Florida Statutes, comply with the public records laws of the State of Florida, and specifically shall:

1. Keep and maintain public records required by the District to perform the services or work set forth in this Engagement Letter;

2. Upon request of the District's custodian of public records, provide the District with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in Chapter 119, Florida Statutes, or as otherwise provided by law;

3. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of the contract term and following completion of this Engagement Letter if we do not transfer the records to the District; and

4. Upon completion of this Engagement Letter, transfer, at no cost to the District, all public records in our possession, or keep and maintain public records required by the District to perform the service or work provided for in this Engagement Letter. If we transfer all public records to the District upon completion of this Engagement Letter, we shall destroy any duplicate public records that are exempt or confidential and exempt from public disclosure requirements. If we keep and maintain public records upon completion of this Engagement Letter, we shall meet all applicable requirements for retaining public records. All records stored electronically must be provided to the District, upon request from the District's custodian of public records, in a format compatible with the District's information technology systems.

We acknowledge that requests to inspect or copy public records relating to this Engagement Letter must be made directly to the District pursuant to Section 119.0701(3), Florida Statutes. If the District notifies us of a public records request for records not in the District's possession but in our possession, we shall provide the records to the District or allow the records to be inspected or copied within a reasonable time. If we fail to provide the public records to the District within a reasonable time, we may be subject to penalties under Section 119.10, Florida Statutes.

IF THE AUDITOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE AUDITOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS C/O GOVERNMENTAL MANAGEMENT SERVICES, 475 WEST TOWN PLACE, SUITE 114, ST. AUGUSTINE, FLORIDA 32092; TELEPHONE: (904) 940-5850; EMAIL: mbiagetti@gmsnf.com

Electronic Signatures and Counterparts

This Engagement Letter may be executed in one or more counterparts, each of which will be deemed to be an original, but all of which taken together will constitute one and the same instrument. Each party agrees that any electronic signature of a party to this Engagement Letter or any electronic signature to a document contemplated hereby (including any representation letter) is intended to authenticate such writing and shall be as valid and have the same force and effect as a manual signature.

Acknowledgement and Acceptance

Each party acknowledges that it has read and agrees to all of the terms contained herein. Each party and its signatory below represent that said signatory is a duly authorized representative of such party and has the requisite power and authority to bind such party to the undertakings and obligations contained herein.

Please sign and return this letter to indicate your acknowledgment of, and agreement with, the terms of this Engagement Letter.

Sincerely,

Berger Toombs Elam
Gaines + Frank

BERGER, TOOMBS, ELAM, GAINES & FRANK
CERTIFIED PUBLIC ACCOUNTANTS PL

Confirmed on behalf of the addressee:

Sign: _____

Title: Assistant Secretary

Date: 11.2.2026

6930 Gall Boulevard
Suite 200
Zephyrhills, FL 33542

813.788.2155
DGPerry.com

Report on the Firm's System of Quality Control

December 4, 2025

To the Partners of Berger, Toombs, Elam, Gaines & Frank, CPAs, PL
and the Peer Review Committee of the Florida Institute of Certified Public Accountants

We have reviewed the system of quality control for the accounting and auditing practice of Berger, Toombs, Elam, Gaines & Frank, CPAs, PL, in effect for the year ended May 31, 2025. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards). A summary of the nature, objectives, scope, limitations of, and the procedures performed in a system review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported on in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing and complying with a system of quality control to provide the firm with reasonable assurance of performing and reporting in conformity with the requirements of applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported on in conformity with the requirements of applicable professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of and compliance with the firm's system of quality control based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including a compliance audit under the Single Audit Act.

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Berger, Toombs, Elam, Gaines & Frank, CPAs, PL , in effect for the year ended May 31, 2025 has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of pass, pass with deficiency(ies), or fail. Berger, Toombs, Elam, Gaines & Frank, CPAs, PL has received a peer review rating of pass.

DG Perry

DG Perry
CPAs + Advisors

C.

Docusign Envelope ID: E9D0F530-04DE-83FE-8194-B6C3C4EB27C6

FIRST AMENDMENT TO AGREEMENT BETWEEN THE BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT AND THE GREENERY OF NORTH FLORIDA, INC. FOR LANDSCAPE AND IRRIGATION MAINTENANCE

THIS FIRST AMENDMENT ("First Amendment") is made and entered into this 28th day of October, 2026, by and between:

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT, a local unit of special-purpose government established pursuant to Chapter 190, *Florida Statutes*, being situated in St. Johns County, Florida, and whose mailing address is 475 West Town Place, Suite 114, St. Augustine, Florida 32092 (the "District"); and

THE GREENERY OF NORTH FLORIDA, INC., a Florida corporation, d/b/a The Greenery, Inc., with a mailing address of 1417 Avery Road, Fernandina Beach, Florida 32034 (the "Contractor" and together with the District, the "Parties").

RECITALS

WHEREAS, the District is a special-purpose unit of local government established pursuant to and governed by Chapter 190, *Florida Statutes*; and

WHEREAS, the Parties previously entered into that certain *Landscape and Irrigation Maintenance Services Agreement by and between the Bannon Lakes Community Development District and The Greenery of North Florida, Inc.*, dated August 3, 2026 (the "Agreement"); and

WHEREAS, Section 20 of the Agreement provides that the Parties may amend the Agreement when such amendment is in writing and authorized by both Parties; and

WHEREAS, the Parties now desire to amend the Agreement as further described in Section 2 of this First Amendment and desire to execute this First Amendment effectuating 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 District and Contractor agree as follows:

SECTION 1. INCORPORATION OF RECITALS. The recitals stated above are true and correct and are incorporated as a material part of this First Amendment.

SECTION 2. AMENDMENT OF AGREEMENT. The Parties wish to alter the scope of work to add Maintenance of the buffer at Beachnut Circle to the scope of services provided by the Contractor to the District, as described in the Proposal Pricing Sheet attached hereto as **Exhibit A**. To reflect the changes in the scope of services, the District agrees to pay Contractor:

A. For Additional Services, Three Hundred Ninety-Two Dollars and 00/100 Cents ($392.00) per month.

SECTION 3. AFFIRMATION OF THE AGREEMENT. The Agreement is hereby affirmed

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and continues to constitute a valid and binding agreement between the Parties. Except as described in Section 2 of this First Amendment, nothing herein shall modify the rights and obligations of the Parties under the Agreement. All of the remaining provisions, including, but not limited to, the engagement of services, indemnification, and sovereign immunity provisions, remain in full effect and fully enforceable. Notwithstanding the foregoing, this instrument, together with the Agreement, shall constitute the final and complete expression of agreement between the District and Contractor relating to the subject matter therein and herein.

SECTION 4. AUTHORIZATION. The execution of this First Amendment has been duly authorized by the appropriate body or official of the District and the Contractor, both the District and the Contractor have complied with all the requirements of law, and both the District and the Contractor have full power and authority to comply with the terms and provisions of this First Amendment.

IN WITNESS WHEREOF, the Parties execute this First Amendment the day and year first written above.

ATTEST:

Signed by:
Matt Bragetti
EB6F00213668403...
Secretary / Assistant Secretary

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT

Signed by:
Kim Cremier
B875865F843E425...
Chairperson, Board of Supervisors

WITNESS:

Signed by:
4D7E74C00A07400...
Print Name: lisa paxon

THE GREENERY OF NORTH FLORIDA, INC.

DocuSigned by:
Melissa Brock
BEE664A5C9DE4DA...
By: Melissa Brock
Its: Director of Business Development

Exhibit A: Proposal Pricing Sheet

Docusign Envelope ID: E9D0F530-04DE-83FE-8194-B6C3C4EB27C6

Exhibit A
Proposal Pricing Sheet

the greenery, inc.
– EMPLOYEE OWNED –
843-785-3848 | PO BOX 6569| Hilton Head, SC 29938

A D D E N D U M to Purchase of Services Agreement

THIS ADDENDUM #1 is made and entered into as of the 8th day of September, 2026 between and Bannon Lakes CDD and THE GREENERY, INC., ("Greenery").

WITNESSETH

WHEREAS, Bannon Lakes CDD contract and the Greenery executed a landscape maintenance agreement dated the 1st of August, 2026 for the landscape maintenance services.

WHEREAS, the parties desire to amend the Agreement in order to modify the cost of maintenance, scope of work and terms of monthly payment associated there with to the Agreement;

WHEREAS, the parties desire to amend the Agreement in order to modify the cost of maintenance, terms of monthly payment associated there with to the Agreement;

NOW, THEREFORE, for and in good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties do hereby agree as follows:

ADDENDUM # 1: **EFFECTIVE DATE: September 1, 2026**

1. **Modification to Scope of Work:**

a. Include maintenance of the buffer at Beachnut Circle - Mow buffer - 1X per month

Addition of Cost to Contract **$392/mo**



the greenery, inc. – EMPLOYEE OWNED –	Monthly$	Annual $
Original Contract Total	$ 14,628.45	$ 175,541.36
Addition of the Buffer - Mow 1X per month	$ 392.00	
	$ -	
New Contract Total	**$ 15,020.45**	

(Signature)

(Print Name, title)

(date)

Melissa Brock, Director of Business Development
Director of Business Development

(date)

EIGHTH ORDER OF BUSINESS

RESOLUTION 2027-02

WHEREAS, the Board of Supervisors, hereinafter referred to as the "Board", of the Bannon Lakes Community Development District, hereinafter referred to as "District", adopted General Fund Budget for fiscal year 2026, and

WHEREAS, the Board desires to reallocate funds budgeted to re-appropriate Revenues and Expenses approved during the Fiscal Year.

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF SUPERVISORS OF THE BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT TO THE FOLLOWING:

1. The General Fund Budget are hereby amended in accordance with Exhibit "A" attached.

2. This resolution shall become effective this 17th day of November, 2026 and be reflected in the monthly and fiscal Year End 9/30/26 Financial Statements and Audit Report of the District

Bannon Lakes

Community Development District

by: _____
Chairman

Attest:

by: _____
Secretary

BANNON LAKES CDD
RESOLUTION 2027-02

EXHIBIT A

Bannon Lakes

Community Development District

General Fund

FY26 Budget Amendment

For The Period Ending September 30, 2026

	Adopted Budget	Increase (Decrease)	Amended Budget	Actual Thru 09/30/26
Revenues:				
Special Assessments - Tax Roll	$ 1,087,348	$ 5,685	$ 1,093,033	$ 1,093,033
Commercial	2,436	-	2,436	2,436
Interest	15,000	(962)	14,038	14,038
Facility Revenue	2,500	3,097	5,597	5,597
Miscellaneous	-	206	206	206
Total Revenues	**$ 1,107,284**	**$ 8,026**	**$ 1,115,310**	**$ 1,115,310**
Expenditures:				
General & Administrative:				
Supervisor Fees	$ 12,000	$ -	$ 12,000	$ 12,000
PR-FICA	918	-	918	918
Engineering	10,000	1,396	11,396	11,396
Attorney	18,000	1,200	19,200	17,699
Annual Audit	4,015	-	4,015	4,015
Assessment Administration	8,348	1	8,348	8,348
Arbitrage Rebate	1,800	1,200	3,000	3,000
Dissemination Agent	10,029	0	10,029	10,029
Trustee Fees	18,700	(1,184)	17,516	17,516
Management Fees	57,974	0	57,974	57,974
Information Technology	2,123	(0)	2,123	2,123
Website Maintenance	1,415	(0)	1,415	1,415
Telephone	200	262	462	462
Postage & Delivery	750	751	1,501	1,501
Meeting Room Rental	1,000	(1,000)	-	-
Insurance General Liability/Public Officials	8,971	(1,086)	7,885	7,885
Printing & Binding	1,000	-	1,000	916
Legal Advertising	1,000	508	1,508	1,508
Other Current Charges	500	473	973	973
Office Supplies	250	(200)	50	8
Dues, Licenses & Subscriptions	175	-	175	175
Total General & Administrative	**$ 159,167**	**$ 2,321**	**$ 161,489**	**$ 159,861**

Bannon Lakes

Community Development District

General Fund

FY26 Budget Amendment

For The Period Ending September 30, 2026

	Adopted Budget	Increase (Decrease)	Amended Budget	Actual Thru 09/30/26
Operations & Maintenance				
Amenity Center Expenditures				
Insurance	$ 30,581	$ (2,635)	$ 27,946	$ 27,946
Utilities				
Phone/Internet/Cable	4,300	(480)	3,820	3,820
Electric	25,000	(1,894)	23,106	23,106
Water/Irrigation	15,000	(4,882)	10,118	10,118
Refuse	4,266	1,244	5,510	5,510
Security				
Security Monitoring	6,694	82	6,776	6,776
Off-Duty Security - RollKall	12,000	11,547	23,547	23,547
Access Cards	1,000	486	1,486	1,486
Management Contracts				
Facility Management	81,467	0	81,467	81,467
Facility Attendant	8,820	(1,831)	6,989	6,989
Night Attendant	-	9,735	9,735	9,735
Field Mgmt / Admin	30,000	-	30,000	30,000
Pool Maintenance	14,865	-	14,865	14,865
Pool Chemicals	12,679	1,989	14,668	14,668
Janitorial	10,188	(192)	9,996	9,996
Janitorial Supplies	1,840	(1,840)	-	-
Facility Maintenance	40,000	4,712	44,712	44,712
Repairs & Maintenance	55,000	-	55,000	54,763
Special Events	15,000	-	15,000	12,187
Holiday Decorations	5,000	-	5,000	3,925
Fitness Center Repairs/Supplies	7,000	(2,624)	4,376	4,376
Office Supplies	1,500	(248)	1,252	1,252
ASCAP/BMI Licenses	500	(500)	-	-
Pest Control	3,800	(70)	3,730	3,730
Nuisance Animal Control	4,788	4,194	8,982	8,982
Subtotal Amenity Center Expenditures	**$ 391,288**	**$ 16,791**	**$ 408,080**	**$ 403,955**
Grounds Maintenance				
Hydrology Quality/Mitigation	$ 28,000	$ (6,450)	$ 21,550	$ 21,550
Landscape Maintenance	188,916	(2,230)	186,686	186,686
Landscape Contingency	45,000	-	45,000	37,537
Tree Removals	15,000	(2,953)	12,047	12,047
Lake Maintenance	10,234	(394)	9,840	9,840
Grounds Maintenance	19,600	2,661	22,261	22,261
Pump Repairs	10,000	(10,000)	-	-
Streetlights	13,000	(462)	12,538	12,538
Streetlight Repairs	5,000	(5,000)	-	-
Irrigation Repairs	15,000	5,760	20,760	20,760
Miscellaneous	5,000	(2,230)	2,770	2,770
Reclaim Water	40,000	16,433	56,433	56,433
Storm Cleanup	4,000	(4,000)	-	-
Capital Reserve	158,079	-	158,079	158,079
Subtotal Grounds Maintenance	**$ 556,829**	**$ (8,864)**	**$ 547,965**	**$ 540,501**
Total Operations & Maintenance	**$ 948,117**	**$ 7,927**	**$ 956,044**	**$ 944,457**
Total Expenditures	**$ 1,107,284**	**$ 10,249**	**$ 1,117,533**	**$ 1,104,318**
Excess (Deficiency) of Revenues over Expenditures	$ -	$ (2,223)	$ (2,223)	$ 10,993
Net Change in Fund Balance	**$ -**	**$ (2,223)**	**$ (2,223)**	**$ 10,993**
Fund Balance - Beginning	$ -	$ 369,133	$ 369,133	$ 369,133
Fund Balance - Ending	$ -	$ 366,910	$ 366,910	$ 380,126

NINTH ORDER OF BUSINESS

D.



Amenity & Operations
Manager's Reports

Date of report: 11/17/2026 **Submitted by: Emily Wright**

Amenity Manager Updates

CLUBS/PROGRAMS ACTIVE AT BANNON LAKES

- Monday: Yoga 10:00-11:00 am
  Mahjong 1:00pm-5:00pm
- Tuesday: Book Club 7:00pm-10:00pm (2nd Tuesday Monthly)
- Wednesday: Chair Yoga 9:00-10:00am
  Women's Card Club 1:00pm-5:00pm
  Men's Card Club 5:30-9:00 pm
  Zumba 6:00pm-7:00pm
- Thursday: Games Club 1:00pm-5:00pm
  Friday: Yoga 10:00-11:00 am
  Bunco 7:00pm-10:00pm (2nd Friday Monthly)
- Saturday: Zumba 9:00am-10:00pm

Upcoming & Completed Events

- October 31st – Halloween Kick Off 5:30pm-7:00pm
- December 5th – Winter Wonderland 10:00am-1:00pm
- December 19th – Holiday Adult Bingo

Operations Manager Updates

Completed Projects

◊ Pressure washed Chairs and tables

◊ Mulch has been completed in the Amenity Center area, and they will be finishing up with the rest of the community this week.

◊ Pine Islands around the ponds have been cleaned out

◊ Viburnum replacements have been completed on the IGP berm

◊ Bush hogging of the back part of the Preserves subdivision has been completed

◊ Continued Treatment of all CDD Ponds (algae concerns)

◊ Onsite staff continues to work to deter Ducks and Geese from the Amenity Center

TWELFTH ORDER OF BUSINESS

A.

Bannon Lakes

Community Development District

Unaudited Financial Reporting

October 31, 2026

Table of Contents

1	Balance Sheet
2-3	General Fund
4-5	Month to Month
6	Debt Service Fund Series 2016
7	Debt Service Fund Series 2021
8	Debt Service Fund Series 2022
9	Capital Project Funds
10	Capital Reserve Fund
11	Long Term Debt Report
12	Assessment Receipt Schedule
13	Check Register Summary

Bannon Lakes
Community Development District
Combined Balance Sheet
October 31, 2026

	General Fund	Debt Service Fund	Capital Project Fund	Capital Reserve Fund	Totals Governmental Funds
Assets:					
Cash:					
Operating Account - Hancock	$ 63,781	$ -	$ -	$ 88,329	$ 152,110
Assessments Receivable	-	-	-	-	-
Due from Other	-	-	-	-	-
Due from General Fund	-	16	-	-	16
Due from Capital Fund	-	-	-	-	-
Due from Debt Service	-	-	-	-	-
Due from Capital Reserve	-				-
Due from Governmental Units	-	-	-	-	-
Investments:					
State Board of Administration (SBA)	219,603	-	-	163,005	382,608
Series 2016					
Reserve	-	369,500	-	-	369,500
Interest	-	248,000	-	-	248,000
Sinking	-	240,000	-	-	240,000
Revenue	-	35,852	-	-	35,852
Prepayment	-	-	-	-	-
Bond Redemption	-	185,000	-	-	185,000
Construction	-	-	-	-	-
Series 2021					-
Reserve	-	206,806	-	-	206,806
Interest	-	121,788	-	-	121,788
Prepayment	-	4	-	-	4
Revenue	-	10,031	-	-	10,031
Sinking	-	62	-	-	62
Bond Redemption	-	80,000	-	-	80,000
Construction	-	-	20,213	-	20,213
Series 2022				-	
Reserve	-	259,400	-	-	259,400
Revenue	-	164,989	-	-	164,989
Interest	-	13,696	-	-	13,696
Prepayment	-	10,000	-	-	10,000
Sinking	-	67	-	-	67
Bond Redemption	-	171	-	-	171
Construction	-	-	829,790	-	829,790
Prepaid Expenses	5,734	-	-	-	5,734
Deposits	50	-	-	-	50
Total Assets	**$ 289,168**	**$ 1,945,383**	**$ 850,003**	**$ 251,333**	**$ 3,335,887**
Liabilities:					
Accounts Payable	$ 4,285	$ -	$ -	$ -	$ 4,285
Accrued Expenses	-	-	-	-	-
Due to General Fund	-	-	-	-	-
Due to Debt Service - Series 2016	7	-	-	-	7
Due to Debt Service - Series 2021	4	-	-	-	4
Due to Debt Service - Series 2022	5	-	-	-	5
Total Liabilities	**$ 4,302**	**$ -**	**$ -**	**$ -**	**$ 4,302**
Fund Balance:					
Nonspendable:					
Prepaid Items	$ 5,734	$ -		$ -	$ 5,734
Deposits	50	-	-	-	50
Restricted for:					
Debt Service	-	1,945,383	-	-	1,945,383
Capital Project	-	-	850,003	-	850,003
Assigned for:					
Capital Reserve Fund	-	-	-	251,333	251,333
Unassigned	279,083	-	-	-	279,083
Total Fund Balances	**$ 284,867**	**$ 1,945,383**	**$ 850,003**	**$ 251,333**	**$ 3,331,585**
Total Liabilities & Fund Balance	$ 289,168	$ 1,945,383	$ 850,003	$ 251,333	$ 3,335,887

Bannon Lakes

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 1,087,348	$ -	$ -	$ -
Commercial	2,290	-	-	-
Interest	10,000	833	752	(81)
Facility Revenue	4,000	333	575	242
Miscellaneous	-	-	-	-
Total Revenues	**$ 1,103,638**	**$ 1,167**	**$ 1,327**	**$ 161**
Expenditures:				
General & Administrative:				
Supervisor Fees	$ 12,000	$ 1,000	$ 1,000	$ -
PR-FICA	918	77	77	-
Engineering	10,000	833	-	833
Attorney	18,000	1,500	-	1,500
Annual Audit	4,015	335	-	335
Assessment Administration	8,848	8,848	8,848	-
Arbitrage Rebate	1,650	-	-	-
Dissemination Agent	10,630	886	886	-
Trustee Fees	18,700	806	806	-
Management Fees	61,452	5,121	5,121	-
Information Technology	2,250	188	188	-
Website Maintenance	1,500	125	125	-
Telephone	500	42	22	20
Postage & Delivery	2,000	167	109	58
Meeting Room Rental	1,000	83	-	83
Insurance General Liability/Public Officials	9,262	9,262	8,476	786
Printing & Binding	1,000	83	65	18
Legal Advertising	1,000	83	69	15
Other Current Charges	500	42	86	(44)
Office Supplies	250	21	1	20
Dues, Licenses & Subscriptions	175	15	-	15
Total General & Administrative	**$ 165,651**	**$ 29,515**	**$ 25,877**	**$ 3,638**

Bannon Lakes

Community Development District

General Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Operations & Maintenance				
Amenity Center Expenditures				
Insurance	$ 26,040	$ 26,040	$ 25,528	$ 512
Utilities				
Phone/Internet/Cable	4,300	358	180	178
Electric	25,000	2,083	1,837	247
Water/Irrigation	15,000	1,250	618	632
Refuse	4,920	410	438	(28)
Security				
Security Monitoring	7,100	592	598	(6)
Off-Duty Security - RollKall	21,000	1,750	1,450	300
Access Cards	1,000	83	-	83
Management Contracts				
Facility Management	83,911	6,993	6,993	-
Facility Attendant	9,261	772	-	772
Night Attendant	13,374	1,115	-	1,115
Field Mgmt / Admin	31,500	2,625	2,625	-
Pool Maintenance	15,608	1,301	1,301	-
Pool Chemicals	12,679	1,057	1,787	(730)
Janitorial	10,188	849	847	2
Janitorial Supplies	1,840	153	-	153
Facility Maintenance	40,000	3,333	116	3,217
Repairs & Maintenance	55,000	4,583	1,098	3,485
Special Events	15,000	1,250	108	1,142
Holiday Decorations	5,000	417	-	417
Fitness Center Repairs/Supplies	7,000	583	840	(257)
Office Supplies	1,500	125	112	13
ASCAP/BMI Licenses	500	42	-	42
Pest Control	3,800	317	535	(218)
Nuisance Animal Control	9,500	792	249	543
Subtotal Amenity Center Expenditures	**$ 420,021**	**$ 58,872**	**$ 47,258**	**$ 11,614**
Grounds Maintenance				
Hydrology Quality/Mitigation	$ 28,000	$ 2,333	$ -	$ 2,333
Landscape Maintenance	175,542	14,629	14,628	1
Landscape Contingency	45,000	3,750	-	3,750
Tree Removals	15,000	1,250	-	1,250
Lake Maintenance	10,234	853	845	8
Grounds Maintenance	21,000	1,750	86	1,664
Pump Repairs	10,000	833	-	833
Streetlights	13,000	1,083	1,065	18
Streetlight Repairs	5,000	417	-	417
Irrigation Repairs	20,000	1,667	3,109	(1,442)
Miscellaneous	5,000	417	-	417
Reclaim Water	48,000	4,000	3,718	282
Storm Cleanup	4,000	333	-	333
Capital Reserve	118,190	-	-	-
Subtotal Grounds Maintenance	**$ 517,966**	**$ 33,315**	**$ 23,451**	**$ 9,863**
Total Operations & Maintenance	**$ 937,987**	**$ 92,186**	**$ 70,709**	**$ 21,477**
Total Expenditures	**$ 1,103,638**	**$ 121,702**	**$ 96,586**	**$ 25,116**
Excess (Deficiency) of Revenues over Expenditures	$ -		$ (95,259)	
Net Change in Fund Balance	**$ -**		**$ (95,259)**	**$ -**
Fund Balance - Beginning	$ -		$ 380,126	
Fund Balance - Ending	$ -		$ 284,867	

Bannon Lakes

Community Development District

Month to Month

	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Revenues:													
Special Assessments - Tax Roll	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Commercial	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest	752	-	-	-	-	-	-	-	-	-	-	-	752
Facility Revenue	575	-	-	-	-	-	-	-	-	-	-	-	575
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenues	**$ 1,327**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 1,327**
Expenditures:													
General & Administrative:													
Supervisor Fees	$ 1,000	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 1,000
PR-FICA	77	-	-	-	-	-	-	-	-	-	-	-	77
Engineering	-	-	-	-	-	-	-	-	-	-	-	-	-
Attorney	-	-	-	-	-	-	-	-	-	-	-	-	-
Annual Audit	-	-	-	-	-	-	-	-	-	-	-	-	-
Assessment Administration	8,848	-	-	-	-	-	-	-	-	-	-	-	8,848
Arbitrage Rebate	-	-	-	-	-	-	-	-	-	-	-	-	-
Dissemination Agent	886	-	-	-	-	-	-	-	-	-	-	-	886
Trustee Fees	806	-	-	-	-	-	-	-	-	-	-	-	806
Management Fees	5,121	-	-	-	-	-	-	-	-	-	-	-	5,121
Information Technology	188	-	-	-	-	-	-	-	-	-	-	-	188
Website Maintenance	125	-	-	-	-	-	-	-	-	-	-	-	125
Telephone	22	-	-	-	-	-	-	-	-	-	-	-	22
Postage & Delivery	109	-	-	-	-	-	-	-	-	-	-	-	109
Meeting Room Rental	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance General Liability/Public Officials	8,476	-	-	-	-	-	-	-	-	-	-	-	8,476
Printing & Binding	65	-	-	-	-	-	-	-	-	-	-	-	65
Legal Advertising	69	-	-	-	-	-	-	-	-	-	-	-	69
Other Current Charges	86	-	-	-	-	-	-	-	-	-	-	-	86
Office Supplies	1	-	-	-	-	-	-	-	-	-	-	-	1
Dues, Licenses & Subscriptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Total General & Administrative	**$ 25,877**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 25,877**
Operations & Maintenance													
Amenity Center Expenditures													
Insurance	$ 25,528	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 25,528
Utilities													
Phone/Internet/Cable	180	-	-	-	-	-	-	-	-	-	-	-	180
Electric	1,837	-	-	-	-	-	-	-	-	-	-	-	1,837
Water/Irrigation	618	-	-	-	-	-	-	-	-	-	-	-	618
Refuse	438	-	-	-	-	-	-	-	-	-	-	-	438
Security													
Security Monitoring	598	-	-	-	-	-	-	-	-	-	-	-	598
Off-Duty Security - RollKall	1,450	-	-	-	-	-	-	-	-	-	-	-	1,450
Access Cards	-	-	-	-	-	-	-	-	-	-	-	-	-
Management Contracts													
Facility Management	6,993	-	-	-	-	-	-	-	-	-	-	-	6,993
Facility Attendant	-	-	-	-	-	-	-	-	-	-	-	-	-
Night Attendant	-	-	-	-	-	-	-	-	-	-	-		-
Field Mgmt / Admin	2,625	-	-	-	-	-	-	-	-	-	-	-	2,625

Bannon Lakes

Community Development District

Month to Month

	Oct	Nov	Dec	Jan	Feb	March	April	May	June	July	Aug	Sept	Total
Pool Maintenance	1,301	-	-	-	-	-	-	-	-	-	-	-	1,301
Continued Amenity Center Expenditures													
Pool Chemicals	1,787	-	-	-	-	-	-	-	-	-	-	-	1,787
Janitorial	847	-	-	-	-	-	-	-	-	-	-	-	847
Janitorial Supplies	-	-	-	-	-	-	-	-	-	-	-	-	-
Facility Maintenance	116	-	-	-	-	-	-	-	-	-	-	-	116
Repairs & Maintenance	1,098	-	-	-	-	-	-	-	-	-	-	-	1,098
Special Events	108	-	-	-	-	-	-	-	-	-	-	-	108
Holiday Decorations	-	-	-	-	-	-	-	-	-	-	-	-	-
Fitness Center Repairs/Supplies	840	-	-	-	-	-	-	-	-	-	-	-	840
Office Supplies	112	-	-	-	-	-	-	-	-	-	-	-	112
ASCAP/BMI Licenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Pest Control	535	-	-	-	-	-	-	-	-	-	-	-	535
Nuisance Animal Control	249	-	-	-	-	-	-	-	-	-	-	-	249
Subtotal Amenity Center Expenditures	**$ 47,258**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 47,258**
Grounds Maintenance													
Hydrology Quality/Mitigation	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Landscape Maintenance	14,628	-	-	-	-	-	-	-	-	-	-	-	14,628
Landscape Contingency	-	-	-	-	-	-	-	-	-	-	-	-	-
Tree Removals	-	-	-	-	-	-	-	-	-	-	-	-	-
Lake Maintenance	845	-	-	-	-	-	-	-	-	-	-	-	845
Grounds Maintenance	86	-	-	-	-	-	-	-	-	-	-	-	86
Pump Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-
Streetlights	1,065	-	-	-	-	-	-	-	-	-	-	-	1,065
Streetlight Repairs	-	-	-	-	-	-	-	-	-	-	-	-	-
Irrigation Repairs	3,109	-	-	-	-	-	-	-	-	-	-	-	3,109
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Reclaim Water	3,718	-	-	-	-	-	-	-	-	-	-	-	3,718
Storm Cleanup	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital Reserve	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal Grounds Maintenance	**$ 23,451**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 23,451**
Total Operations & Maintenance	**$ 70,709**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 70,709**
Total Expenditures	**$ 96,586**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 96,586**
Excess (Deficiency) of Revenues over Expenditures	$ (95,259)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ (95,259)
Total Other Financing Sources/Uses	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	**$ (95,259)**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ (95,259)**

Bannon Lakes

Community Development District

Debt Service Fund Series 2016

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 738,830	$ -	$ -	$ -
Interest Income	20,000	1,667	3,000	1,334
Total Revenues	**$ 758,830**	**$ 1,667**	**$ 3,000**	**$ 1,334**
Expenditures:				
Interest - 11/01	$ 248,000	$ -	$ -	$ -
Principal - 11/01	240,000	-	-	-
Special Call - 11/01	180,000	-	-	-
Interest - 5/01	242,000	-	-	-
Special Call - 5/01	-	-	-	-
Total Expenditures	**$ 910,000**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ (151,170)	$ 1,667	$ 3,000	$ 1,334
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ (151,170)**	**$ 1,667**	**$ 3,000**	**$ 1,334**
Fund Balance - Beginning	$ 695,002		$ 1,075,359	
Fund Balance - Ending	$ 543,832		$ 1,078,359	

Bannon Lakes

Community Development District

Debt Service Fund Series 2021

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 416,052	$ -	$ -	$ -
Interest Income	15,000	1,250	1,165	(85)
Total Revenues	**$ 431,052**	**$ 1,250**	**$ 1,165**	**$ (85)**
Expenditures:				
Interest - 11/01	$ 121,788	$ -	$ -	$ -
Special Call - 11/01	70,000.00	-	-	-
Principal - 5/01	170,000	-	-	-
Interest - 5/01	121,788	-	-	-
Total Expenditures	**$ 483,575**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ (52,523)	$ 1,250	$ 1,165	$ (85)
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ (52,523)**	**$ 1,250**	**$ 1,165**	**$ (85)**
Fund Balance - Beginning	$ 208,788		$ 417,530	
Fund Balance - Ending	$ 156,265		$ 418,695	

Bannon Lakes

Community Development District

Debt Service Fund Series 2022

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues:				
Special Assessments - Tax Roll	$ 520,023	$ -	$ -	-
Interest Income	15,000	1,250	1,247	(3)
Total Revenues	**$ 535,023**	**$ 1,250**	**$ 1,247**	**$ (3)**
Expenditures:				
Interest - 11/01	$ 166,172	$ -	$ -	$ -
Special Call - 11/01	55,000	-	-	-
Principal - 5/01	185,000	-	-	-
Interest - 5/01	166,172	-	-	-
Total Expenditures	**$ 572,344**	**$ -**	**$ -**	**$ -**
Excess (Deficiency) of Revenues over Expenditures	$ (37,320)	$ 1,250	$ 1,247	$ (3)
Other Financing Sources/(Uses):				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources/(Uses)	$ -	$ -	$ -	$ -
Net Change in Fund Balance	**$ (37,320)**	**$ 1,250**	**$ 1,247**	**$ (3)**
Fund Balance - Beginning	$ 245,245		$ 447,082	
Fund Balance - Ending	$ 207,925		$ 448,329	

Bannon Lakes

Community Development District

Capital Projects Fund Series 2021 and Series 2022

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Series 2021	Series 2022
Revenues		
Interest Income	$ 56	$ 2,319
Total Revenues	**$ 56**	**$ 2,319**
Expenditures:		
Capital Outlay	$ -	$ 3,302
Total Expenditures	**$ -**	**$ 3,302**
Excess (Deficiency) of Revenues over Expenditures	**$ 56**	**$ (983)**
Other Financing Sources/(Uses)		
Transfer In/(Out)	$ -	$ -
Total Other Financing Sources (Uses)	**$ -**	**$ -**
Net Change in Fund Balance	**$ 56**	**$ (983)**
Fund Balance - Beginning	$ 20,156	$ 830,773
Fund Balance - Ending	$ 20,213	$ 829,790

Bannon Lakes

Community Development District

Capital Reserve Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending October 31, 2026

	Adopted Budget	Prorated Budget Thru 10/31/26	Actual Thru 10/31/26	Variance
Revenues				
Capital Reserve Transfer In	$ 118,190	$ -	$ -	$ -
Interest	2,500	208	558	350
Roof Warranty Proceeds	-	-	-	
Total Revenues	**$ 120,690**	**$ 208**	**$ 558**	**$ 350**
Expenditures:				
Capital Outlay	$ -	$ -	$ -	$ -
Repairs and Maintenance	25,000	2,083	-	2,083
Other Service Charges	900	75	50	25
Total Expenditures	**$ 25,900**	**$ 2,158**	**$ 50**	**$ 2,109**
Excess (Deficiency) of Revenues over Expenditures	**$ 94,790**		**$ 509**	
Other Financing Sources/(Uses)				
Transfer In/(Out)	$ -	$ -	$ -	$ -
Total Other Financing Sources (Uses)	**$ -**	**$ -**	**$ -**	**$ -**
Net Change in Fund Balance	**$ 94,790**		**$ 509**	
Fund Balance - Beginning	$ 250,618		$ 250,824	
Fund Balance - Ending	$ 345,408		$ 251,333	

Bannon Lakes

Community Development District

Long Term Debt Report

Series 2016 Special Assessment Bonds	
Interest Rate:	4.5% -5.0%
Maturity Date:	11/1/2048
Reserve Fund Definition	50% of Maximum Annual Debt Service
Reserve Fund Requirement	$369,500
Reserve Fund Balance	369,500
Bonds Outstanding - 1/31/16	$11,850,000
Less: May 1, 2016	$0
Less: May 1, 2019 (Prepayment)	($50,000)
Less: November 1, 2019	($190,000)
Less: November 1, 2019 (Prepayment)	($45,000)
Less: May 1, 2020 (Prepayment)	($140,000)
Less: November 1, 2020	($190,000)
Less: November 1, 2020 (Prepayment)	($135,000)
Less: May 1, 2021	($30,000)
Less: November 1, 2021	($195,000)
Less: November 1, 2021 (Prepayment)	($25,000)
Less: May 1, 2022 (Prepayment)	($25,000)
Less: November 1, 2022	($200,000)
Less: May 1, 2023 (Prepayment)	($5,000)
Less: November 1, 2023	($210,000)
Less: November 1, 2024	($220,000)
Less: May 1, 2025 (Prepayment)	($5,000)
Less: November 1, 2025	($230,000)
Less: November 1, 2025 (Prepayment)	($25,000)
Less: May 1, 2026 (Prepayment)	($10,000)
Current Bonds Outstanding	**$9,920,000**

Series 2021 Special Assessment Bonds	
Interest Rate:	2.5% -4.0%
Maturity Date:	5/1/2051
Reserve Fund Definition	50% of Maximum Annual Debt Service
Reserve Fund Requirement	$206,806
Reserve Fund Balance	206,806
Bonds Outstanding - 1/20/21	$7,415,000
Less: May 1, 2022	($150,000)
Less: May 1, 2023	($155,000)
Less: November 1, 2023 (Prepayment)	($5,000)
Less: May 1, 2024	($155,000)
Less: May 1, 2025	($160,000)
Less: May 1, 2025 (Prepayment)	($5,000)
Less: November 1, 2025 (Prepayment)	($5,000)
Less: May 1, 2026	($165,000)
Less: May 1, 2026 (Prepayment)	($10,000)
Current Bonds Outstanding	**$6,605,000**

Series 2022 Special Assessment Bonds	
Interest Rate:	2.875% -4.0%
Maturity Date:	11/1/2053
Reserve Fund Definition	50% of Maximum Annual Debt Service
Reserve Fund Requirement	$257,315
Reserve Fund Balance	259,400
Bonds Outstanding - 2/25/22	$9,135,000
Less: May 1, 2024	($170,000)
Less: May 1, 2024 (Prepayment)	($60,000)
Less: May 1, 2025	($175,000)
Less: May 1, 2025 (Prepayment)	($5,000)
Less: November 1, 2025 (Prepayment)	($5,000)
Less: May 1, 2026	($180,000)
Less: August 1, 2026 (Prepayment)	($60,000)
Current Bonds Outstanding	**$8,480,000**

Total Bonds Outstanding	**$25,005,000**

B.

Bannon Lakes Community Development District

FY27 Assessment Receipts

ASSESSED TO	# Units	SERIES 2016 DEBT SERVICE ASMNT	SERIES 2021 DEBT SERVICE ASMNT	SERIES 2022 DEBT SERVICE ASMNT	O&M ASMNT	TOTAL ASMTS
TAX ROLL ASSESSED	986	738,484.29	416,052.05	518,260.67	1,089,788.45	2,762,585.46

DUE / RECEIVED	BALANCE DUE	SERIES 2016 DEBT SERVICE RECEIVED	SERIES 2021 DEBT SERVICE RECEIVED	SERIES 2022 DEBT SERVICE RECEIVED	O&M RECEIVED	TOTAL RECEIVED
TAX ROLL RECEIPTS	2,743,462.99	5,111.75	2,879.89	3,587.37	7,543.46	19,122.47

TAX ROLL RECEIPTS

ST JOHNS COUNTY DISTRIBUTION	DATE	SERIES 2016 DEBT SERVICE RECEIVED	SERIES 2021 DEBT SERVICE RECEIVED	SERIES 2022 DEBT SERVICE RECEIVED	O&M RECEIVED	TOTAL RECEIVED
1	11/02/26	5,111.75	2,879.89	3,587.37	7,543.46	19,122.47
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
TOTAL TAX ROLL RECEIPTS		5,111.75	2,879.89	3,587.37	7,543.46	19,122.47

PERCENT COLLECTED TAX ROLL	0.69%	0.69%	0.69%	0.69%	0.69%

**Commercial Revenue included in tax roll.

C.

Bannon Lakes

Community Development District

Check Run Summary

Date	Check Numbers	Amount	Amount
General Fund			
10/7/26	2166-2175	$9,775.19	
10/9/26	2176-2178	$24,130.56	
10/19/26	2179-2183	$21,925.99	
10/26/26	2184-2187	$8,785.50	
	Total General Fund Checks		**$64,617.24**
Autopayments			
10/1/26	SJC RollKall	$204.75	
10/6/26	AT&T	75.60	
10/6/26	Republic Services	437.51	
10/9/26	SJC RollKall	409.50	
10/16/26	SJC RollKall	631.32	
10/19/26	SJCUD	4,335.82	
10/20/26	AT&T	104.50	
10/22/26	IRS FICA Payment	153.00	
10/27/26	FPL	2,901.91	
10/28/26	WF CC Payment - J. Johnson	2,409.92	
10/28/26	WF CC Payment - E. Wright	517.85	
10/30/26	SJC RollKall	409.50	
	Total Paid Electronically		**$12,591.18**
Total Paid Checks and Electronically			**$77,208.42**

*** CHECK DATES 10/01/2026 - 10/30/2026 *** BANNON LAKES - GENERAL FUND
BANK A BANNON LAKES-GENERAL

CHECK DATE	VEND#	INVOICE DATE	INVOICE	EXPENSED TO YRMO	DPT ACCT# SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	CHECK AMOUNT	CHECK #
10/07/26	00126	10/05/26	100377	202610	330-53800-46100			*	86.00		
			PET WASTE BAGS - 2 CASES								
							DOODYCALLS OF JACKSONVILLE FL			86.00	002166
10/07/26	00122	10/01/26	774483	202610	320-57200-34500			*	597.57		
			VIDEO MONITORING - NOV26								
							HIDDEN EYES LLC			597.57	002167
10/07/26	00140	9/29/26	821185	202609	330-53800-46400			*	1,412.93		
			SEP26 IRRIGATION REPAIRS								
							THE GREENERY INC			1,412.93	002168
10/07/26	00140	9/29/26	821186	202609	330-53800-46400			*	551.65		
			MAIN ENTRANCE MONUMENT TS								
							THE GREENERY INC			551.65	002169
10/07/26	00140	9/29/26	94910	202609	330-57200-46210			*	3,330.56		
			BRUSH HOG PROJECT								
							THE GREENERY INC			3,330.56	002170
10/07/26	00128	10/01/26	270268	202610	320-57200-45300			*	847.00		
			OCT26 JANITORIAL SERVICES								
							HIGH TECH COMMERCIAL CLEANING			847.00	002171
10/07/26	00017	10/01/26	413123B	202610	330-53800-46800			*	845.00		
			OCT26 LAKE MAINTETNANCE								
							THE LAKE DOCTORS INC			845.00	002172
10/07/26	00019	10/05/26	13129563	202610	320-57200-45210			*	1,734.80		
			OCT26 POOL CHEMICALS								
		10/05/26	13129563	202610	320-57200-45210			*	52.04		
			OCT26 FUEL SURCHARGE								
							POOLSURE			1,786.84	002173
10/07/26	00074	10/01/26	39169	202610	320-57200-54510			*	249.00		
			WILDLIFE MANAGEMENT-OCT26								
							QUICK CATCH INC			249.00	002174
10/07/26	00136	9/30/26	7907490	202609	310-51300-48000			*	68.64		
			NOTICE OF MEETING - 9/15								
							USA TODAY MEDIA CORP			68.64	002175
10/09/26	00003	10/01/26	150	202610	310-51300-34000			*	5,121.00		
			OCT MANAGEMENT FEES								
		10/01/26	150	202610	310-51300-53000			*	125.00		
			OCT WEBSITE ADMIN								

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
		10/01/26	150	202610	310	51300-35100				*	187.50		
			OCT INFORMATION TECH										
		10/01/26	150	202610	310	51300-31600				*	885.83		
			OCT DISSEMINATION SVCS										
		10/01/26	150	202610	310	51300-51000				*	.72		
			OFFICE SUPPLIES										
		10/01/26	150	202610	310	51300-42000				*	108.93		
			POSTAGE										
		10/01/26	150	202610	310	51300-42500				*	65.10		
			COPIES										
		10/01/26	150	202610	310	51300-41000				*	21.88		
			TELEPHONE										
									GOVERNMENTAL MANAGEMENT SERVICES			6,515.96	002176
10/09/26	00140	10/01/26	821381	202610	330	53800-46200				*	14,628.00		
			OCT LANDSCAPE MAINTENANCE										
									THE GREENERY INC			14,628.00	002177
10/09/26	00140	10/07/26	823630	202610	330	53800-46400				*	2,986.60		
			IRRIG CTRL REPLMT-FRT MON										
									THE GREENERY INC			2,986.60	002178
10/19/26	00003	10/08/26	151	202610	310	51300-31400				*	8,848.00		
			FY27 ASSESSMENT ADMIN										
									GOVERNMENTAL MANAGEMENT SERVICES			8,848.00	002179
10/19/26	00125	10/06/26	195831	202609	310	51300-31100				*	1,037.50		
			SEP ENGINEERING SERVICES										
									MATTHEWS DESIGN GROUP LLC			1,037.50	002180
10/19/26	00014	10/01/26	307	202610	320	57200-45200				*	1,300.67		
			OCT POOL MAINTENANCE SVCS										
		10/01/26	307	202610	320	57200-46001				*	2,625.00		
			OCT FIELD OPS MANAGEMENT										
		10/01/26	307	202610	320	57200-34000				*	6,992.58		
			OCT FACILITY MANAGEMENT										
									RIVERSIDE MANAGEMENT SERVICES INC			10,918.25	002181
10/19/26	00014	9/30/26	308	202609	320	57200-34100				*	736.68		
			SEP FACILITY ASSISTANT										
									RIVERSIDE MANAGEMENT SERVICES INC			736.68	002182
10/19/26	00014	9/30/26	309	202609	320	57200-49400				*	385.56		
			SEP SPECIAL EVT ASSISTANT										
									RIVERSIDE MANAGEMENT SERVICES INC			385.56	002183

*** CHECK DATES 10/01/2026 - 10/30/2026 *** BANNON LAKES - GENERAL FUND
BANK A BANNON LAKES-GENERAL

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
10/26/26	00030	10/22/26	1253329	202610	320	57200-54500				*	160.00		
			OCT26 PEST CONTROL										
		10/22/26	1253329	202610	320	57200-54500				*	100.00		
			OCT26 RODENT CONTROL										
									FREEDOM PEST CONTROL			260.00	002184
10/26/26	00030	10/22/26	1258211	202610	320	57200-54500				*	275.00		
			ONE TIME SVC-BUGS/T.COURT										
									FREEDOM PEST CONTROL			275.00	002185
10/26/26	00078	10/19/26	3830877	202607	310	51300-31500				*	1,890.50		
			JUL26 GENERAL COUNSEL										
		10/19/26	3830877.	202608	310	51300-31500				*	330.00		
			AUG26 GENERAL COUNSEL										
									KUTAK ROCK LLP			2,220.50	002186
10/26/26	00014	10/16/26	310	202609	320	57200-45100				*	3,333.00		
			FACILITY MAINTENANCE-SEP										
		10/16/26	310	202609	330	53800-46100				*	1,750.00		
			GROUNDS MAINTENANCE-SEP										
		10/16/26	310	202609	320	57200-60000				*	947.00		
			REPAIRS & MAINTENANCE-SEP										
									RIVERSIDE MANAGEMENT SERVICES INC			6,030.00	002187

TOTAL FOR BANK A 64,617.24

TOTAL FOR REGISTER 64,617.24

DoodyCalls of Jacksonville

3948 3rd Street S, #442
Jacksonville Beach, FL 32250
904-832-4549

Appoved 10/5/26
Jeff Johnson
Grounds Maintenance
1.330.53800.46100

INVOICE 100377 **10/5/2026**

BILL TO

Bannon Lakes CDD
435 Bannon Lakes Blvd
St Augustine, FL 32095

INSTRUCTIONS

Email: jjohnson@rmsnf.com
CC:

Qty	Date	Description	Unit Price	Total
2	10/2/2026	Roll Bags - case - 2000ct.	$43.00	$86.00
		Exempt		

SUBTOTAL		$86.00
SALES TAX	0.0%	$0.00
SHIPPING & HANDLING		
TOTAL DUE		$86.00

Thank you for your business!

RECEIVED
By Tara Lee at 10:04 am, Oct 05, 2026

Envera Systems

4724 Lena Rd.
Bradenton, FL 34211
(941) 556-7066

Approved 10/2/26
Jeff Johnson
Security
1.320.57200.34500

RECEIVED
By Tara Lee at 8:25 am, Oct 02, 2026

Invoice

Invoice Number	Date
774483	**10/01/2026**
Customer Number	Due Date
400558	**11/01/2026**

Customer Name	Customer Number	PO Number	Invoice Date	Due Date
Bannon Lakes CDD	400558		10/01/2026	11/01/2026

Quantity	Description	Months	Rate	Amount
3047 - CCTV - Bannon Lakes CDD - Bannon Lakes Blvd, Saint Augustine, FL				
1.00	Active Video Monitoring 11/01/2026 - 11/30/2026	1.00	$214.24	$214.24
1.00	Passive Standard Camera 11/01/2026 - 11/30/2026	1.00	$133.90	$133.90
1.00	Service & Maintenance 11/01/2026 - 11/30/2026	1.00	$249.43	$249.43
			Subtotal:	**$597.57**
	Tax			$0.00
	Payments/Credits Applied			$0.00
			Invoice Balance Due:	**$597.57**

Date	Invoice #	Description	Amount	Balance Due
10/1/2026	774483	Monitoring Services	$597.57	**$597.57**

Envera Systems

4724 Lena Rd.
Bradenton, FL 34211
(941) 556-7066

Invoice

Invoice Number	Date
774483	**10/01/2026**
Customer Number	Due Date
400558	**11/01/2026**

Net Due: $597.57
Amount Enclosed:_____

Bannon Lakes CDD
C/O Governmental Mgmt Serv
475 W Town Pl., Ste 114
Saint Augustine, FL 32092

REMIT TO:

Envera
PO Box 2086
Hicksville, NY 11802

Approved 9/29/26
Irrigation Repairs
1.330.53800.46400

CELEBRATING 50 YEARS
the greenery, inc.
1973 2023 — EMPLOYEE OWNED —

PO Box 6569
Hilton Head Island, SC 29938

Invoice 821185	
Date	**PO/Contract#**
09/29/26	
Account Manager	**Terms**
ALLEN FLANNERY	Net 30
Total Amount	$1,412.93

Bill To
Bannon Lakes CDD 475 West Town Place, Suite 114 St. Augustine, FL 32092

Property Address
Bannon Lakes CDD 435 Bannon Lakes Blvd Saint Augustine, FL 32095

Please detach and return with payment. *PAYMENTS DUE UPON RECEIPT* Thank You!

Description	**Amount**

#95183 - 8-26-26 Irrigation Inspection Proposal

Amenity Center controller - unable to locate zones 29-32. It is assumed they are drip zones in parking lot area, but was not able to get to run.

Main Entry Controller - alarms on zones 3, 5, 16, 18, 20, 27, 29, 42, 43, and 50. Will have to diagnose as most likely an electrical problem. Was unable to

locate zones 34, 37, 48 and 53-58. Will need to diagnose and locate

Amenity Center controller - unable to locate zones 29-32. It is assumed they are drip zones in parking lot area, but was not able to get to run.

Main Entry Controller - alarms on zones 3, 5, 16, 18, 20, 27, 29, 42, 43, and 50. Will have to diagnose as most likely an electrical problem. Was unable to

locate zones 34, 37, 48 and 53-58. Will need to diagnose and locate

Irrigation REPAIR - 09/28/2026 *$1,412.93*

Labor - 09/10/26
Labor - 09/24/26
Labor - 09/25/26
Solenoid 2" (Material)
Spray Head 6" Rainbird 1806 (material)
2-Wire (FT) (Material)

RECEIVED
By Tara Lee at 1:12 pm, Sep 29, 2026

Total **$1,412.93**

Visa, Discover, AMEX, and MasterCard are accepted. All credit card transactions will incur a 3% non-refundable convenience fee. Payments can also be made via ACH, or by mailing a check to:

P.O. Box 6569 Hilton Head Island, SC 29938.

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	90+ Days Past Due
$2,212.41	-$28,009.94	$0.00	$0.00	$0.00

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

Approved 9/29/26
Irrigation Repairs
1.330.53800.46400

the greenery, inc.
CELEBRATING 50 YEARS 1973 2023 – EMPLOYEE OWNED –
PO Box 6569
Hilton Head Island, SC 29938

Invoice 821186

Date	PO/Contract#
09/29/26	
Account Manager	**Terms**
ALLEN FLANNERY	Net 30
Total Amount	$551.65

Bill To
Bannon Lakes CDD 475 West Town Place, Suite 114 St. Augustine, FL 32092

Property Address
Bannon Lakes CDD 435 Bannon Lakes Blvd Saint Augustine, FL 32095

Please detach and return with payment. *PAYMENTS DUE UPON RECEIPT* Thank You!

Description	Amount

#96126 - Main Entrance Monument Troubleshooting
Irrigation System Diagnostic & Repair Investigation – Main Entrance Monument

Provide labor and materials necessary to perform advanced troubleshooting and diagnostic services on the irrigation system servicing the main entrance monument landscape beds. During installation of the seasonal flower rotation, the irrigation controller located behind the main entrance monument was found to be in fault mode on all zones and could not be reset through standard troubleshooting procedures.

Irrigation REPAIR - 09/28/2026 *$551.65*
Labor - 09/23/26

Total **$551.65**

RECEIVED
By Tara Lee at 10:07 am, Oct 01, 2026

Visa, Discover, AMEX, and MasterCard are accepted. All credit card transactions will incur a 3% non-refundable convenience fee. Payments can also be made via ACH, or by mailing a check to:

P.O. Box 6569 Hilton Head Island, SC 29938.

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	90+ Days Past Due
$2,212.41	-$28,009.94	$0.00	$0.00	$0.00

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

CELEBRATING 50 YEARS
the greenery, inc.®
1973 2023 — EMPLOYEE OWNED —

PO Box 6569
Hilton Head Island, SC 29938

Approved 9/29/26
Jeff Johnson
Landscape Contingency
1.330.57200.46210

Invoice 94910

Date	PO/Contract#
09/29/26	
Account Manager	**Terms**
ALLEN FLANNERY	Net 30
Total Amount	$3,330.56

Bill To
Bannon Lakes CDD 475 West Town Place, Suite 114 St. Augustine, FL 32092

Property Address
Bannon Lakes CDD 435 Bannon Lakes Blvd Saint Augustine, FL 32095

Please detach and return with payment. *PAYMENTS DUE UPON RECEIPT* Thank You!

Description	Qty/UOM	Rate	Amount
#94910 - Brush Hog Project			*$3,330.56*
		Total	**$3,330.56**

RECEIVED
By Tara Lee at 2:15 pm, Sep 29, 2026

Visa, Discover, AMEX, and MasterCard are accepted. All credit card transactions will incur a 3% non-refundable convenience fee. Payments can also be made via ACH, or by mailing a check to:

P.O. Box 6569 Hilton Head Island, SC 29938.

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	90+ Days Past Due
$.00	$.00	$0.00	$0.00	$0.00

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

HIGH TECH
COMMERCIAL CLEANING

Invoice

Date	Invoice #
10/1/2026	270268

Bill To

Bannon Lakes CDD
Attn: Jeff Johnson
435 Bannon Lakes Blvd
St Augustine, FL 32095

Please Remit Payment To:

NewVenture of Jacksonville, Inc.
DBA High Tech Commercial Cleaning
8130 Baymeadows Circle W., #306
Jacksonville, FL 32256-1837

Questions about billing?
904-224-0770, 904-507-5020 fax, accounting@htccleaning.com
Questions about service?
Jacksonville area 904-732-7270 ~ Daytona area 386-760-2677

TERMS: NET 10

Quantity	Description	Rate	Amount
	FEE FOR JANITORIAL SERVICE: Month of October 2026 Bannon Lakes CDD 435 Bannon Lakes Blvd St Augustine, FL 32259 FL DR-14 85-8017166046C-0 Expires 01/31/2027 Billing on behalf of High Tech Commercial Cleaning franchisee, Everett Weatherspoon Approved 9/21/26 Jeff Johsnon Janitorial Maintenance 1.320.57200.45300 ***RECEIVED*** ***By Tara Lee at 2:08 pm, Sep 21, 2026***	847.00	847.00

Thank you for your business.

Total $847.00

MAKE CHECK PAYABLE TO:

The Lake Doctors, Inc.
Aquatic Management Services

Post Office Box 162134
Altamonte Springs, FL 32716
(904) 262-5500

PLEASE FILL OUT BELOW IF PAYING BY CREDIT CARD

VISA MasterCard

CARD NUMBER	EXP. DATE
SIGNATURE	AMOUNT PAID

ADDRESSEE

☐ *Please check if address below is incorrect and indicate change on reverse side*

BANNON LAKES CDD
Diana Lambert
475 W Town Place
Suite 114
St Augustine, FL 32092

ACCOUNT NUMBER	DATE	BALANCE
723475	10/1/2026	$845.00

The Lake Doctors
Post Office Box 162134
Altamonte Springs, FL 32716

00000000116522001000000041312300000008450028

Please return this invoice with your payment and notify us of any changes to your contact information.

BANNON LAKES CDD **435 Bannon Lakes Blvd, St Augustine, Fl** **St Augustine, FL 32092**
Invoice Due Date 10/11/2026 **Invoice 413123B** **PO #**

Invoice Date	Description	Quantity	Amount	Tax	Total
10/1/2026	Water Management - Monthly		$845.00	$0.00	$845.00

Please remit payment for this month's invoice.

Approved 10/1/26
Jeff Johnson
Lake Maintenance
1.330.53800.46800

RECEIVED
By Tara Lee at 9:54 am, Oct 01, 2026

Please provide remittance information when submitting payments, otherwise payments will be applied to the oldest outstanding invoices.

Credits $0.00
Adjustment $0.00
AMOUNT DUE

Total Account Balance including this invoice: $845.00

This Invoice Total: $845.00

Click the "Pay Now" link to submit payment by ACH

Customer #: 723475
Portal Registration #: 0F4EFD82
Customer E-mail(s): jjohnson@rmsnf.com
Customer Portal Link: www.lakedoctors.com/contact-us/

Corporate Address
4651 Salisbury Rd, Suite 155
Jacksonville, FL 32256

Set Up Customer Portal to pay invoices online, set up recurring payments, view payment history, and edit contact information

poolsure
AN AQUASOL COMPANY

1707 Townhurst Dr.
Houston TX 77043
(800) 858-POOL (7665)
www.poolsure.com

Invoice

Date 10/5/2026
Invoice # 131295638124

Terms	Net 20
Due Date	10/25/2026
PO #	
Delivery Ticket #	Sales Order #1359535
Delivery Date	10/2/2026
Delivery Location	Bannon Lakes Pool
Customer #	**13BAN025**

Bill To

Riverside Management Services
Bannon Lakes CDD
9655 Florida Minning Blvd West
bldg 300 suite 305
Jacksonville FL 32257

Ship To

Bannon Lakes CDD
435 Bannon Lakes Blvd
St. Augustine FL 32095

THANK YOU FOR YOUR BUSINESS!

Item ID	Item	Quantity	Units	Rate	Amount
115-300	Bleach Minibulk Delivered	475	gal	$3.35	$1,591.25
160-050	Pool Acid bulk by Gallon	45	gal	$3.19	$143.55
Fuel Surcharge	Fuel/EFS	1	ea	$52.04	$52.04

Subtotal	$1,786.84
Tax	$0.00
Total	$1,786.84
Amount Paid/Credit Applied	$0.00
Balance Due	$1,786.84

Approved 10/6/26
Jeff Johnson
Pool Checmicals
1.320.57200.45210

Click Here to Pay Now

RECEIVED
By Tara Lee at 10:17 am, Oct 06, 2026

131295638124

INVOICE

QUICK CATCH INC
12627 San Jose Blvd Suite 205
Jacksonville, FL 32223

admin@quick-catch.com
+1 (904) 859-6585
www.quick-catch.com

Bill to
Bridge Bay at Bannon Lakes c/o Bannon Lakes CDD
2695 Dobbs Road St. Augustine, FL 32086

Ship to
Bridge Bay at Bannon Lakes c/o Bannon Lakes CDD
2695 Dobbs Road St. Augustine, FL 32086

Invoice details
Invoice no.: 39169
Terms: Net 14
Invoice date: 10/01/2026
Due date: 10/15/2026

P.O. Number: OSKX

Approved 10/1/26
Jeff Johnson
Nuisance Animal Control
1.320.57200.54510

#	Date	Product or service	Description	Qty	Rate	Amount
1.		**WILDLIFE MANAGEMENT**	-Continuous hog removal program to include use of traps, archery equipment, and discreet supressed rifle use (when needed) -Deer management program (only during deer season Sept 19th-Jan 24th) discreet removal of excess deer to maintain proper herd health using archery equipment -Misc. non target animal trapping when interfering with our bait/trap sites -Any animal trapped under the management plan. There is a per animal removal fee $95	1	$249.00	$249.00

Total **$249.00**

Ways to pay

VISA DISCOVER AMEX

Note to customer

Bridge Bay Sales Center
Terri Fawcett
23 Bridge Oak Lane
Saint Augustine, FL 32095

RECEIVED
By Tara Lee at 8:27 am, Oct 01, 2026

View and pay

USA TODAY CO.

LocaliQ

ACCOUNT NAME		ACCOUNT #	INV DATE
Bannon Lakes Cdd - Gms		764131	09/30/26
INVOICE #	**INVOICE PERIOD**	**CURRENT INVOICE TOTAL**	
0007907490	Sep 1- Sep 30, 2026	$68.64	
PREPAY (Memo Info)	**UNAPPLIED (included in amt due)**	**TOTAL CASH AMT DUE***	
$0.00	$0.00	**$68.64**	

BILLING ACCOUNT NAME AND ADDRESS

Bannon Lakes Cdd - Gms
475 W Town Place, Ste 114
Saint Augustine, FL 32092

PAYMENT DUE DATE: OCTOBER 31, 2026

Legal Entity: USA TODAY Media Corp.
Terms and Conditions: Past due accounts are subject to interest at the rate of 18% per annum or the maximum legal rate (whichever is less). Advertiser claims for a credit related to rates incorrectly invoiced or paid must be submitted in writing to Publisher within 30 days of the invoice date or the claim will be waived. Any credit towards future advertising must be used within 30 days of issuance or the credit will be forfeited.
All funds payable in US dollars.

BILLING INQUIRIES/ADDRESS CHANGES 1-877-736-7612 or smb@usatodayco.com

FEDERAL ID 47-2390983

Immediate Action Required: Enroll in E-Invoicing. USA TODAY Co. has discontinued mailed invoices as we move to paperless billing. If you received this by mail, enroll today to avoid invoice delivery interruption: https://gcil.my.site.com/financialservicesportal/s/e-invoicing.

Date	Description	Amount
9/1/26	Balance Forward	$150.88
9/16/26	PAYMENT - THANK YOU	-$150.88

Package Advertising:

Start-End Date	Order Number	Product	Description	PO Number	Package Cost
9/4/26	12567709	SAG St Augustine Record	Sept mtg	Sept mtg	$68.64

RECEIVED
By Tara Lee at 12:28 pm, Oct 05, 2026

As an incentive for customers, we provide a discount off the total invoice cost equal to the 3.99% service fee if you pay with Cash/Check/ACH. Pay by Cash/Check/ACH and Save!

Total Cash Amount Due	$68.64
Service Fee 3.99%	$2.74
*Cash/Check/ACH Discount	-$2.74
*Payment Amount by Cash/Check/ACH	$68.64
Payment Amount by Credit Card	$71.38

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

ACCOUNT NAME		ACCOUNT NUMBER		INVOICE NUMBER		AMOUNT PAID
Bannon Lakes Cdd - Gms		764131		0007907490		
CURRENT DUE	**30 DAYS PAST DUE**	**60 DAYS PAST DUE**	**90 DAYS PAST DUE**	**120+ DAYS PAST DUE**	**UNAPPLIED PAYMENTS**	**TOTAL CASH AMT DUE***
$68.64	$0.00	$0.00	$0.00	$0.00	$0.00	**$68.64**

REMITTANCE ADDRESS (Include Account# & Invoice# on check)

USA TODAY Media Corp.
PO Box 631244
Cincinnati, OH 45263-1244

TO PAY BY PHONE PLEASE CALL: 1-877-736-7612

TOTAL CREDIT CARD AMT DUE $71.38

To sign up for E-mailed invoices and online payments please go to https://gcil.my.site.com/financialservicesportal/s/

0000764131000000000000079074900000686467172

USA TODAY CO.

LocaliQ

PO Box 631244 Cincinnati, OH 45263-1244

AFFIDAVIT OF PUBLICATION

Katelyn Beach
Bannon Lakes Cdd - Gms
475 W Town Place, Ste 114

Saint Augustine FL 32092

STATE OF WISCONSIN, COUNTY OF BROWN

Before the undersigned authority personally appeared, who on oath says that he or she is the Legal Coordinator of the St Augustine Record, published in St Johns County, Florida; that the attached copy of advertisement, being a Public Notices, was published on the publicly accessible website of St Johns County, Florida, or in a newspaper by print in the issues of, on:

SAG St Augustine Record 09/04/2026
SAG staugustine.com 09/04/2026

Affiant further says that the website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.
Subscribed and sworn to before me, by the legal clerk, who is personally known to me, on 09/04/2026

Legal Clerk

Notary, State of WI, County of Brown

8.25.30

My commission expires

Publication Cost:	$68.64	
Tax Amount:	$0.00	
Payment Cost:	$68.64	
Order No:	12567709	# of Copies:
Customer No:	764131	1
PO #:	Sept mtg	

THIS IS NOT AN INVOICE!

Please do not use this form for payment remittance.

MARIAH VERHAGEN
Notary Public
State of Wisconsin

NOTICE OF MEETING
BANNON LAKES
COMMUNITY DEVELOPMENT
DISTRICT

The regular meeting of the Board of Supervisors of the Bannon Lakes Community Development District will be held on Tuesday September 15, 2026 at 6:00 p.m. at the Bannon Lakes Amenity Center 435 Bannon Lakes Blvd, St. Augustine, Florida 32092. The meeting is open to the public and will be conducted in accordance with the provisions of Florida Law for Community Development Districts. A copy of the agenda for this meeting may be obtained from the District Manager, at 475 West Town Place, Suite 114, St. Augustine, FL 32092 (and phone (904) 940-5850). This meeting may be continued to a date, time, and place to be specified on the record at the meeting. There may be occasions when one or more Supervisors will participate by telephone.
Any person requiring special accommodations at this meeting because of a disability or physical impairment should contact the District Office at (904) 940-5850 at least two calendar days prior to the meeting. If you are hearing or speech impaired, please contact the Florida Relay Service at 1-800-955-8770, for aid in contacting the District Office.
Each person who decides to appeal any action taken at these meetings is advised that person will need a record of the proceedings and that accordingly, the person may need to ensure that a verbatim record of the proceedings is made, including the testimony and evidence upon which such appeal is to be based.

Matthew Biagetti
District Manager

Governmental Management Services, LLC
475 West Town Place, Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 150
Invoice Date: 10/1/26
Due Date: 10/1/26
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL

Description	Hours/Qty	Rate	Amount
Management Fees - October 2026		5,121.00	5,121.00
Website Administration - October 2026		125.00	125.00
Information Technology - October 2026		187.50	187.50
Dissemination Agent Services - October 2026		885.83	885.83
Office Supplies		0.72	0.72
Postage		108.93	108.93
Copies		65.10	65.10
Telephone		21.88	21.88

Total	$6,515.96
Payments/Credits	$0.00
Balance Due	$6,515.96

RECEIVED
By Tara Lee at 12:58 pm, Oct 08, 2026

CELEBRATING 50 YEARS
the greenery, inc.
1973 2023 — EMPLOYEE OWNED —

PO Box 6569
Hilton Head Island, SC 29938

Invoice 821381	
Date	**PO/Contract#**
10/01/26	
Account Manager	**Terms**
ALLEN FLANNERY	Net 30
Total Amount	$14,628.00

Bill To
Bannon Lakes CDD 475 West Town Place, Suite 114 St. Augustine, FL 32092

Property Address
Bannon Lakes CDD 435 Bannon Lakes Blvd Saint Augustine, FL 32095

Please detach and return with payment. *PAYMENTS DUE UPON RECEIPT* Thank You!

Description	**Amount**
#91410 - Maintenance Contract Services - Bannon Lakes CDD October 2026	**$14,628.00**
Total	**$14,628.00**

Approved 10/1/26
Jeff Johnson
Landscape Maintenance
1..330.53800.46200

RECEIVED
By Tara Lee at 1:13 pm, Oct 01, 2026

Visa, Discover, AMEX, and MasterCard are accepted. All credit card transactions will incur a 3% non-refundable convenience fee. Payments can also be made via ACH, or by mailing a check to:

P.O. Box 6569 Hilton Head Island, SC 29938.

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	90+ Days Past Due
$16,840.41	-$28,009.94	$0.00	$0.00	$0.00

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

CELEBRATING 50 YEARS
the greenery, inc.
1973 2023 — EMPLOYEE OWNED —

PO Box 6569
Hilton Head Island, SC 29938

Approved 10/7/26
Jeff Johnson
Irrigation Repairs
1.330.53800.46400

RECEIVED
By Tara Lee at 12:44 pm, Oct 07, 2026

Invoice 823630	
Date	**PO/Contract#**
10/07/26	
Account Manager	**Terms**
ALLEN FLANNERY	Net 30
Total Amount	$2,986.60

Bill To
Bannon Lakes CDD 475 West Town Place, Suite 114 St. Augustine, FL 32092

Property Address
Bannon Lakes CDD 435 Bannon Lakes Blvd Saint Augustine, FL 32095

Please detach and return with payment. *PAYMENTS DUE UPON RECEIPT* Thank You!

Description	**Amount**

#96237 - Controller for Monumnet

Irrigation Controller Replacement – Front Entrance

The existing irrigation controller servicing the front entrance landscape has failed and is no longer operating properly. To restore reliable irrigation coverage and protect the health and appearance of the landscape, we recommend replacing the existing controller with a new commercial-grade irrigation controller. The new controller will be installed, programmed, and tested to ensure all irrigation zones operate correctly and efficiently. This enhancement will improve system reliability, support proper landscape watering, and help prevent plant stress caused by inadequate irrigation.

Scope of Work:

- Remove and dispose of the failed irrigation controller.
- Furnish and install a new commercial-grade irrigation controller.
- Reconnect and test all existing field wiring and irrigation zones.
- Program controller settings for proper irrigation scheduling.
- Perform system testing and verification to ensure complete functionality.

Landscape Enhancement Work - 10/01/2026 *$2,986.60*

Total **$2,986.60**

Visa, Discover, AMEX, and MasterCard are accepted. All credit card transactions will incur a 3% non-refundable convenience fee. Payments can also be made via ACH, or by mailing a check to:

P.O. Box 6569 Hilton Head Island, SC 29938.

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	90+ Days Past Due
$19,579.18	-$28,009.94	$0.00	$0.00	$0.00

Phone #	E-mail	Web Site
843-785-3848	accountsreceivable@thegreeneryinc.com	www.thegreeneryinc.com

Governmental Management Services, LLC
475 West Town Place, Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 151
Invoice Date: 10/8/26
Due Date: 10/8/26
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL

Description	Hours/Qty	Rate	Amount
Assessment Roll Certification - FY 2027		8,848.00	8,848.00

Total	$8,848.00
Payments/Credits	$0.00
Balance Due	$8,848.00

RECEIVED
By Tara Lee at 12:00 pm, Oct 18, 2026

Project Manager Carl Allen

Matthews | DCCM

Engineering - Architecture - Planning - Surveying

Bannon Lakes CDD Government Management Services
Bernadette Peregrino
475 West Town Place
St. Augustine, FL 32092

October 06, 2026
Invoice # 195831

Project 0000002619.0000 24264.00 - Bannon Lakes CDD

This invoice includes charges for tasks performed for your project, including:

- CDD meeting and agenda review
- Application assistance for tree removal with SJC
- Requisition for addition

Please call Carl Allen if you have any questions or concerns regarding your project.
For billing inquiries, please contact our Accounting Department.

Professional Services through September 30, 2026

Phase 0001 Engineering Services

	Hours	Rate	Amount	
Division Lead	2.50	275.00	687.50	
Project Coordinator 2	3.50	100.00	350.00	
Total Labor				**1,037.50**
			Total Due:	**1,037.50**

Billed to Date

	Current Due	Prior Billed	Billed to Date
Labor	1,037.50	18,301.25	19,338.75
Totals	**1,037.50**	**18,301.25**	**19,338.75**

RECEIVED
By Tara Lee at 1:32 pm, Oct 09, 2026

Invoices are due upon receipt.
Prompt payments are critical to keeping your project on schedule. Payments not received within 30 days of the invoice date are considered past due and all work and submittals will be placed on hold until payment is received along with finance charges of 18% annual accrued. We appreciate your business and cooperation with timely payments.

Riverside Management Services, Inc
475 West Town Place
Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 307
Invoice Date: 10/1/2026
Due Date: 10/1/2026
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL 32092

Description	Hours/Qty	Rate	Amount
1.320.57200.45200 - Pool Maintenance Services - October 2026		1,300.67	1,300.67
1.320.57200.46001 - Contract Administration - October 2026		2,625.00	2,625.00
1.320.57200.34000 - Facility Management - Bannon Lakes - October 2026		6,992.58	6,992.58

Alison Mossing
10-8-26

Total	$10,918.25
Payments/Credits	$0.00
Balance Due	$10,918.25

RECEIVED
By Tara Lee at 1:33 pm, Oct 09, 2026

Riverside Management Services, Inc
475 West Town Place
Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 308
Invoice Date: 9/30/2026
Due Date: 9/30/2026
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL 32092

Description	Hours/Qty	Rate	Amount
Facility Attendant through September 2026	26.31	28.00	736.68
1.320.57200.34100			
Alison Mossing 10-14-26			

RECEIVED
By Tara Lee at 12:05 pm, Oct 18, 2026

Total	$736.68
Payments/Credits	$0.00
Balance Due	$736.68

BANNON LAKES CDD

RIVERSIDE MANAGEMENT SERVICES, INC.
FACILITY ASSISTANT INVOICE DETAIL

Quantity	Description	Rate	Amount
26.31	Facility Assistant	$ 28.00	$ 736.68
	Covers September 2026		
	TOTAL DUE:		$ 736.68

Facility Assistant 1.320.57200.34100

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
RIVERSIDE MANAGEMENT SERVICES, INC.
FACILITY ASSISTANT BILLABLE HOURS
THROUGH SEPTEMBER 2026

Date	Hours	Employee	Description
9/5/26	5.12	S.S.	Completed daily checklist and returned calls and emails
9/6/26	6.1	S.S.	Completed daily checklist and returned calls and emails
9/7/26	5.5	D.L.	Completed daily checklist and returned calls and emails
9/9/26	1.32	L.A.	Completed daily checklist and returned calls and emails
9/18/26	8.27	L.A.	Completed daily checklist and returned calls and emails
TOTAL	26.31		

Riverside Management Services, Inc
475 West Town Place
Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 309
Invoice Date: 9/30/2026
Due Date: 9/30/2026
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL 32092

Description	Hours/Qty	Rate	Amount
Special Event Assistant through September 2026	13.77	28.00	385.56
1.320.57200.49400			
Alison Mossing 10-14-26			

Total	$385.56
Payments/Credits	$0.00
Balance Due	$385.56

RECEIVED
By Tara Lee at 12:05 pm, Oct 18, 2026

BANNON LAKES CDD

RIVERSIDE MANAGEMENT SERVICES, INC.
SPECIAL EVENT ASSISTANT INVOICE DETAIL

Quantity	Description	Rate	Amount
13.77	Special Event Assistant	$ 28.00	$385.56
	Covers August 2026		
	TOTAL DUE:		$385.56

Special Event Assistant 1.320.57200.49400

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
RIVERSIDE MANAGEMENT SERVICES, INC.
SPECIAL EVENT ASSISTANT BILLABLE HOURS
THROUGH AUGUST 2026

Date	Hours	Employee	Description
8/8/26	5	E.B.	Back to School Event - set up, assist and clean up
8/8/26	4.77	E.M.	Back to School Event - set up, assist and clean up
8/8/26	4	T.W.	Back to School Event - set up, assist and clean up
TOTAL	13.77		

Service Slip/Invoice

INVOICE:	1253329
DATE:	10/22/2026
ORDER:	1253329

FREEDOM
PEST CONTROL

3600 Peoria Rd. Ste 205 | Orange Park, FL 32065
904-272-2847 | Info@freedompestcontrolfl.com

Bill To: [106210]
Bannon Lakes CDD
Bannon Lakes Resident's Club
435 B Bannon Lakes Blvd
St. Augustine, FL 32092

Work Location: [106210] 904-907-1100
Bannon Lakes CDD
Bannon Lakes Resident's Club
435 B Bannon Lakes Blvd
St. Augustine, FL 32092

Work Date	Time	Target Pest	Technician		Time In
10/22/2026			2MARCUS	Marcus Lopez	10:33 AM

Purchase Order	Terms	Last Service	Map Code		Time Out
	DUE UPON RECEIPT	10/22/2026		Lic:JE276424	12:20 PM

Service	Description	Price
MONTHLY	Monthly Pest Control	$160.00
RODENT	Rodent Control	$100.00

SUBTOTAL	$260.00
TAX	$0.00
AMT. PAID	$0.00
TOTAL	$260.00
AMOUNT DUE	**$260.00**

Approved 10/22/26
Jeff Johnson
Pest Control
1.320.57200.54500

RECEIVED
By Tara Lee at 2:36 pm, Oct 22, 2026

Balances outstanding over 30 days from the date of service may be subject to a late fee of the lesser of 1.5% per month (18% per year) or the maximum allowed by law. Customer agrees to pay accrued expenses in the event of collection.

I hereby acknowledge the satisfactory completion of all services rendered, and agree to pay the cost of services as specified above

PLEASE PAY FROM THIS INVOICE

Service Slip/Invoice

INVOICE:	1258211
DATE:	10/22/2026
ORDER:	1258211

FREEDOM PEST CONTROL

3600 Peoria Rd. Ste 205 | Orange Park, FL 32065
904-272-2847 | info@freedompestcontrolfl.com

Bill To: [106210]
Bannon Lakes CDD
Bannon Lakes Resident's Club
435 B Bannon Lakes Blvd
St. Augustine, FL 32092

Work Location: [106210] 904-907-1100
Bannon Lakes CDD
Bannon Lakes Resident's Club
435 B Bannon Lakes Blvd
St. Augustine, FL 32092

Work Date	Time	Target Pest	Technician		Time In
10/22/2026			1ANGEL	Angel Garcia	08:35 AM

Purchase Order	Terms	Last Service	Map Code		Time Out
	NET 30	10/22/2026			09:49 AM

Service	Description	Price
OTS	One Time Service	$275.00

SUBTOTAL	$275.00
TAX	$0.00
AMT. PAID	$0.00
TOTAL	$275.00
AMOUNT DUE	**$275.00**

Approved 10/22/26
Jeff Johnson
Pest Control
1.320.57200.54500

RECEIVED
By Tara Lee at 2:53 pm, Oct 22, 2026

Balances outstanding over 30 days from the date of service may be subject to a late fee of the lesser of 1.5% per month (18% per year) or the maximum allowed by law. Customer agrees to pay accrued expenses in the event of collection.

I hereby acknowledge the satisfactory completion of all services rendered, and agree to pay the cost of services as specified above.

PLEASE PAY FROM THIS INVOICE

KUTAK ROCK LLP

TALLAHASSEE, FLORIDA
Telephone 404-222-4600
Facsimile 404-222-4654

Federal ID 47-0597598

Check Remit To:
Kutak Rock LLP
PO Box 30057
Omaha, NE 68103-1157

[redacted]

October 19, 2026

RECEIVED
By Tara Lee at 9:25 am, Oct 22, 2026

Mr. Jim Oliver
Bannon Lakes CDD
Governmental Management Services – St. Augustine
Suite 114
475 West Town Place
St. Augustine, FL 32092

Invoice No. 3830877
2723-1

Re: General Counsel

For Professional Legal Services Rendered

07/02/26	W. Haber	0.50	137.50	Review request for parcel conveyance; prepare maintenance easement; confer with Biagetti
07/08/26	A. Cox	0.60	75.00	Prepare annual assessment resolution FY 2027 and resolution adopting revised rules of procedure and disseminate same to Beach
07/17/26	W. Haber	0.20	55.00	Review and respond to inquiry regarding duty to vote
07/21/26	W. Haber	0.50	137.50	Prepare for Board meeting
07/21/26	H. Hurley	3.30	808.50	Prepare for and attend board meeting; confer with Haber regarding agenda items
07/29/26	K. Haber	1.20	342.00	Prepare project manual for amenity facility construction project
07/29/26	W. Haber	0.30	82.50	Review and revise agreement for landscape maintenance; confer with Biagetti regarding same

07/30/26	K. Haber	0.50	142.50	Prepare project manual for amenity facility construction project
07/31/26	W. Haber	0.40	110.00	Review proposed revisions to landscape maintenance agreement; confer with Biagetti and revise agreement
08/11/26	W. Haber	0.30	82.50	Review and respond to inquiry regarding County Right-of-Entry form
08/18/26	W. Haber	0.90	247.50	Prepare for and participate in Board meeting
TOTAL HOURS		8.70		

TOTAL FOR SERVICES RENDERED	$2,220.50
TOTAL CURRENT AMOUNT DUE	$2,220.50

Riverside Management Services, Inc
475 West Town Place
Suite 114
St. Augustine, FL 32092

Invoice

Invoice #: 310
Invoice Date: 10/16/2026
Due Date: 10/16/2026
Case:
P.O. Number:

Bill To:
Bannon Lakes CDD
475 West Town Place
Suite 114
St. Augustine, FL 32092

Description	Hours/Qty	Rate	Amount
Facility Maintenance September 1 - September 30, 2026	134	45.00	6,030.00

Approved 10/20/26
Jeff Johnson
Facility Maintenance 1.320.57200.45100 $3333.00
Grounds Maintenance 1.330.53800.46100 $1750.00
Repairs and Maintenace 1.320.57200.60000 $947.00

Alison Mossing
10-21-26

Total	$6,030.00
Payments/Credits	$0.00
Balance Due	$6,030.00

RECEIVED
By Tara Lee at 1:11 pm, Oct 21, 2026

RMS

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
MAINTENANCE BILLABLE HOURS
FOR THE MONTH OF SEPTEMBER 2026

Date	Hours	Employee	Description
9/1/26	8	T.W.	Fixed pool entrance lock, animal control patrol, straightened and organized pool deck and patio furniture, reset clubhouse and fitness center, blew leaves and debris off pool deck, patio, courts and walkways, raked playground and cart park, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/2/26	8	T.W.	Animal control and clean up, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/3/26	8	T.W.	Dug drainage ditches on Duran Dr, replenished washed out pond banks, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/4/26	8	T.W.	Straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, restocked pool and fitness center bathrooms, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/14/26	8	T.W.	Fixed tennis court windscreens, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/15/26	8	T.W.	Painted pool gate, pressure washed clubhouse entrance, patio deck and furniture, straightened and organized pool deck and patio furniture, reset clubhouse and fitness center, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, raked playground and cart park, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/16/26	8	T.W.	Removed broken park bench, removed broken television in patio area, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, restocked pool and fitness center bathrooms, removed debris from roadways and pond,

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
MAINTENANCE BILLABLE HOURS
FOR THE MONTH OF SEPTEMBER 2026

Date	Hours	Employee	Description
			checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/17/26	8	T.W.	Fixed broken toilet paper holder in women's pool bathroom, repaired dog park gate lock, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/18/26	8	T.W.	Cleared and cleaned main street drains, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/21/26	8	T.W.	Fixed damaged dog pot, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/22/26	8	T.W.	Adjusted outdoor lighting, filled concrete walkway cracks, paint rusty maintenance office hinges, painted exterior building light halos, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/23/26	8	T.W.	Replaced patio television, checked pool water levels and chemicals, straightened and organized pool deck and patio furniture, reset clubhouse and fitness center, blew leaves and debris off pool deck, patio, courts and walkways, raked playground and cart park, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles
9/24/26	8	T.W.	Straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, reset clubhouse and fitness center, restocked pool and fitness center bathrooms, raked cart park and playground, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, blew goose feces off walkways
9/25/26	8	T.W.	Cut dead tree down at pond bank number two, fixed office air conditioner, office air conditioner bug infestation remediated, straightened and organized pool deck and patio furniture, reset clubhouse and fitness center, raked cart park and playground, checked pool water levels and chemicals, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
MAINTENANCE BILLABLE HOURS
FOR THE MONTH OF SEPTEMBER 2026

Date	Hours	Employee	Description
			waste receptacles, blew leaves and debris off pool deck, patio, courts and walkways, golf cart maintenance
9/28/26	8	T.W.	Office air conditioner cleaned and replaced the filters, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/29/26	8	T.W.	Continued pressure washing pool deck furniture, straightened and organized pool deck and patio furniture, blew leaves and debris off pool deck, patio, courts and walkways, reset clubhouse and fitness center, raked cart park and playground, restocked pool and fitness center bathrooms, removed debris from roadways and pond, checked and changed trash receptacles, emptied and restocked dog waste receptacles, checked pool water levels and chemicals
9/30/26	6	T.W.	Straightened and organized pool deck and patio furniture, reset clubhouse and fitness center, raked cart park and playground, blew leaves and debris off pool deck, patio, courts and walkways, checked pool water levels and chemicals, restocked pool and fitness center bathrooms
TOTAL	134		
MILES	0		*Mileage is reimbursable per section 112.061 Florida Statutes Mileage Rate 2009-0.445

THIRTEENTH ORDER OF BUSINESS

REQUISITION NO. 17
(2022 Acquisition and Construction Account)

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT
(ST. JOHNS COUNTY, FLORIDA)
$9,135,000
Special Assessment Revenue Bonds, Series 2022

The undersigned, a Responsible Officer of Bannon Lakes Community Development District (the "District") hereby submits the following requisition for disbursement under and pursuant to the terms of the Master Trust Indenture from the District to The Bank of New York Mellon Trust Company, N.A., as trustee (the "Trustee"), dated as of January 1, 2016 (the "Indenture"; all capitalized terms used herein shall have the meaning ascribed to such term in the Indenture):

(A) Requisition Number: 1 7

(B) Name of Payee: Kutak Rock LLP
PO Box 30057
Omaha, NE 68103-1157

(C) Amount Payable: $880.00

(D) Purpose for which paid or incurred (refer also to specific contract if amount is due and payable pursuant to a contract involving progress payments, or, state Costs of Issuance, if applicable): Southern Recreation Inc -Benches, triangle shade structure, umbrella shade structure and engineered drawings.

(E) Fund or Account from which disbursement to be made: 2022 Acquisition and Construction Account

The undersigned hereby certifies that:

1. this requisition is for Costs of the 2022 Project payable from the 2022 Acquisition and Construction Account that have not previously been paid.

2. each disbursement set forth above is a proper charge against the 2022 Costs of Issuance Account.

The undersigned hereby further certifies that there has not been filed with or served upon the District notice of any lien, right to lien, or attachment upon, or claim affecting the right to receive payment of, any of the moneys payable to the Payee set forth above, which has not been released or will not be released simultaneously with the payment hereof.

The undersigned hereby further certifies that such requisition contains no item representing payment on account of any retained percentage which the District is at the date of such certificate entitled to retain.

Attached hereto are originals of the invoice(s) from the vendor of the property acquired or the services rendered with respect to which disbursement is hereby requested.

Dated: 09/15/2026

BANNON LAKES COMMUNITY DEVELOPMENT DISTRICT

By: _____ Assistant Secretary

Authorized Signer

CONSULTING ENGINEER'S APPROVAL FOR NON-COST OF ISSUANCE REQUESTS ONLY

If this requisition is for a disbursement from other than Costs of Issuance, the undersigned Consulting Engineer hereby certifies that this disbursement is for a Cost of the Project and is consistent with: (i) the applicable acquisition or construction contract; (ii) the plans and specifications for the portion of the Project with respect to which such disbursement is being made; and (iii) the report of the Consulting Engineer, as such report shall have been amended or modified on the date hereof.

DCCM

_____

Consulting Engineer

KUTAK ROCK LLP

TALLAHASSEE, FLORIDA
Telephone 404-222-4600
Facsimile 404-222-4654

Federal ID 47-0597598

October 19, 2026

Check Remit To:
Kutak Rock LLP
PO Box 30057
Omaha, NE 68103-1157

ACH/Wire Transfer Remit To:
ABA #104000016
First National Bank of Omaha
Kutak Rock LLP
A/C # 24690470
Reference: Invoice No. 3830878
Client Matter No. 2723-2
Notification Email: eftgroup@kutakrock.com

Mr. Jim Oliver
Bannon Lakes CDD
Governmental Management Services – St. Augustine
Suite 114
475 West Town Place
St. Augustine, FL 32092

Invoice No. 3830878
2723-2

Re: Project Construction

For Professional Legal Services Rendered

07/27/26	W. Haber	0.60	165.00	Confer with Lucas regarding plans; begin preparation of RFP package for amenity expansion
07/28/26	W. Haber	0.30	82.50	Review and revise RFP package for amenity expansion project
07/29/26	W. Haber	0.60	165.00	Review documents for RFP package for amenity facility
08/17/26	W. Haber	0.60	165.00	Review and revise RFP for amenity expansion; prepare resolution regarding same
08/18/26	W. Haber	0.40	110.00	Review documents for amenity expansion RFP
08/26/26	W. Haber	0.70	192.50	Review and revise RFP for amenity expansion; confer with Lucas and Biagetti regarding same
TOTAL HOURS		3.20		

TOTAL FOR SERVICES RENDERED	$880.00
TOTAL CURRENT AMOUNT DUE	$880.00