Central Lake Community
Development District

Agenda

November 6, 2026

AGENDA

Central Lake
Community Development District

219 E. Livingston Street, Orlando FL, 32801
Phone: 407-841-5524 – Fax: 407-839-1526

October 30, 2026

Board of Supervisors
Central Lake Community
Development District

Dear Board Members:

The special meeting of the Board of Supervisors of the Central Lake Community Development District will be held **Friday, November 6, 2026 at 8:00 a.m. at the Mission Inn Resort & Club, El Moro Room, 10400 County Road 48, Howey-in-the-Hills, Florida**. Following is the advance agenda for the meeting:

1. Roll Call
2. Public Comment Period
3. Approval of Minutes of the September 4, 2026 Meeting
4. Consideration of Proposal from Marolf Environmental for Installation of Tanks and Equipment at Frozen Grove WWTP
5. Consideration of Proposal from American Environmental Consulting for Frozen Grove WWTF Well Replacement
6. Consideration of Request to Transfer Wastewater Capacity from Reserve – Commercial to Mission Rise
7. Consideration of Agreement with PayGOV.US for Electronic Payment Processing Services
8. Ratification of Agreement with DiBartolomeo, McBee, Hartley & Barnes, P.A. to Provide Auditing Services for the Fiscal Year 2026
9. Staff Reports
    A. Attorney
    B. Engineer
    C. District Manager's Report
        i. Approval of Check Register
        ii. Balance Sheet and Income Statement
    D. On-Site Operations
10. Supervisors Requests
11. Other Business
12. Next Meeting Date
13. Adjournment

The balance of the agenda will be discussed at the meeting. In the meantime, if you should have any questions, please contact me.

Sincerely,

George S. Flint

George S. Flint
District Manager

Cc: Darrin Mossing, GMS

Enclosures

MINUTES

MINUTES OF MEETING
CENTRAL LAKE
COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Central Lake Community Development District was held Friday, September 4, 2026, at 8:00 a.m. at the Sales Center, 1080 San Luis, Howey-in-the-Hills, Florida.

Present and constituting a quorum were:

Bud Beucher	Chairman
Heather Miller	Vice Chairman
Michael Clary	Assistant Secretary
Daniel Parks	Assistant Secretary

Also present were:

George Flint	District Manager
Kevin Stone	District Counsel
John Arnold	Town of Howey-in-the-Hills

The following is a summary of the minutes and actions taken at the September 4, 2026 meeting.

FIRST ORDER OF BUSINESS **Roll Call**

Mr. Flint called the meeting to order and called the roll.

SECOND ORDER OF BUSINESS **Public Comment Period**

There being no comments, the next item followed.

THIRD ORDER OF BUSINESS **Approval of the Minutes of June 12, 2026 Meeting**

> On MOTION by Mr. Clary, seconded by Mr. Parks, with all in favor, the minutes of the June 12, 2026 meeting were approved as presented.

FOURTH ORDER OF BUSINESS **Review and Acceptance of Fiscal Year 2025 Audit Report**

Mr. Flint stated we did file the audit with the State but subsequent to filing the Chairman and staff noticed some of the details in the narrative as a result of the sale of the resort and some changes in ownership need to be revised. The Chairman has provided me with some comments on those changes. This is a clean audit; we met the statutory timeframe and the amendments to the audit are not from a number standpoint or financial standpoint substantive.

On MOTION by Mr. Beucher, seconded by Ms. Miller, with all in favor, the Fiscal Year 2025 Audit Report was accepted, subject to the narrative changes.

FIFTH ORDER OF BUSINESS Public Hearings

A. Rate Hearing

On MOTION by Mr. Beucher, seconded by Mr. Clary, with all in favor, the public hearing was opened.

i. Consideration of Resolution 2026-04 Adopting Amendments to the Water and Wastewater Rate Schedule

Mr. Flint stated at your last meeting you reviewed proposed changes to the CIAC fees for water and wastewater and directed staff to notice a rate hearing for today. We did that, we met the statutory noticing requirements, the proposed wastewater CIAC fee is proposed to increase to $6,250 and the proposed water CIAC is proposed to increase to $2,675. There is a letter in your agenda from the District Engineer with the recommendation supporting these changes. This is a public hearing, are there any members of the public who would like to provide comment on the rate hearing.

There being none, we will close the public comment and bring it back to the Board for review and discussion of Resolution 2026-04 and the proposed changes to your CIAC fees. I will note the rate schedule for the rate hearing only reflects changes to the CIAC fees, however your rules do allow an automatic CPI change annually for your user rates. On October 1 your user fees are going to be adjusted by CPI, but that is not required as part of our rate hearing. I did hand out a schedule that does reflect the CPI adjustment. The hard copy you have shows the change in the user rates that will be effective October 1. What is in the agenda just shows the CIAC because that is the nature of the rate hearing.

Mr. Stone stated just to be clear the letter that Mr. Flint referred to is the letter from Key Engineering that was also presented at your last meeting, just incorporating that by reference into

the hearing materials. I assume the handout that Mr. Flint gave us with both the CIAC and reflecting the automatic CPI adjustment is the one that would appear on the website after today's meeting.

Mr. Flint stated yes.

On MOTION by Mr. Parks, seconded by Mr. Clary, with all in favor, Resolution 2026-04 Adopting Amendments to the Water and Wastewater Rate Schedule, was approved.

On MOTION by Mr. Beucher, seconded by Ms. Miller, with all in favor, the public hearing was closed.

B. Budget Hearing

On MOTION by Mr. Clary, seconded by Mr. Parks, with all in favor, the public hearing was opened.

i. Consideration of Resolution 2026-05 Adopting the Fiscal Year 2027 Budget and Relating to the Annual Appropriations

Mr. Flint stated you previously approved a proposed budget and set today and the date, place and time for final consideration of the budget. You have Resolution 2026-05 in the agenda with Exhibit A, which is the proposed FY 2027 budget.

Are there any members of the public who would like to provide comment on the FY 27 budget? Hearing no public comment, we will close the public comment portion of the hearing and bring it back to the Board.

There was a revised budget than what was originally sent out, the primary change has to do with the current year engineering fees. In the water and sewer fund you will see that the total projected for the current year engineering fees of approximately $68,000. All of those should be classed to the RAM fund so the revised budget you have revises the current year estimate, it increases your current year water and sewer fund excess revenue and when you refer to your RAM, reservation and maintenance fund, now you will see a line item for engineering expenses reflecting that amount which reduces the excess revenue at the end of the current year.

If you will refer back to the water and sewer fund in the current year you will see a significant amount of CIAC collected, those are a result of the capacity agreements. For next year the $443,702 is the last Watermark payment under their capacity agreement.

The current year water revenue is below budget and we believe that is a result of the water management district's one day a week irrigation mandate and that has impacted us on our water revenue. The lease payment under operations has been increased by the CPI per the contract. We balanced the water and sewer fund with a capital reserve transfer of $355,040 along with the $443,000 that you budget on the current year would be reflected in a Capital Reserve Fund.

> On MOTION by Mr. Parks, seconded by Mr. Clary, with all in favor, Resolution 2026-05 Adopting the Fiscal Year 2027 Budget and Relating to the Annual Appropriations, was approved.

> On MOTION by Ms. Miller, seconded by Mr. Clary, with all in favor, the public hearing was closed.

SIXTH ORDER OF BUSINESS **Discussion of Block Rates Calculations and Implementing an Excessive Use Credit and Authorization to Set Rule Hearing to Amend the Policy Manual**

Mr. Flint stated the action that would be needed is to set a rule hearing. We have had various instances where there has been excessive water usage, and our current policy does not allow us to give an excessive usage credit. We have with the Chair's concurrent in very limited circumstances give a credit based on the individual circumstances, but we recommend is the Board having an excessive use credit policy. One policy we are familiar with and is used in several other utilities sets some criteria in place that would have to be met before an excessive usage credit would be given and specifies how that credit would be calculated.

> On MOTION by Mr. Parks, seconded by Mr. Clary, with all in favor, staff was authorized to notice a rule hearing for June 18, 2026 at 8:00 a.m. at the Mission Inn Resort.

SEVENTH ORDER OF BUSINESS **Ratification of Proposal from American Environmental Consulting for Frozen Grove WWTF Well Replacement**

> On MOTION by Mr. Clary, seconded by Mr. Parks, with all in favor, the Proposal from American Environmental Consulting for Frozen Grove WWTF Well Replacement, was ratified.

EIGHTH ORDER OF BUSINESS **Consideration of Agreement with American Surveying & Mapping, Inc. to Provide Elevation Location for Monitoring Well**

> On MOTION by Mr. Parks, seconded by Ms. Miller, with all in favor, the Agreement with American Surveying & Mapping, Inc to Provide Elevation Location for Monitoring Well was approved.

NINTH ORDER OF BUSINESS **District Goals & Objectives**

A. Adoption of Fiscal Year 2027 Goals and Objectives

> On MOTION by Ms. Miller, seconded by Mr. Clary, with all in favor, the Fiscal Year 2027 Goals and Objectives, were approved.

B. Presentation of Fiscal Year 2026 Goals and Objectives and Authorization to Chairman to Execute Final Form

> On MOTION by Mr. Parks, seconded by Ms. Miller, with all in favor, the Chairman was authorized to execute the 2026 Goals and Objectives at the end of the fiscal year.

TENTH ORDER OF BUSINESS **Discussion and Consideration of Agreement with Mission Carmel Condominium Association for Wastewater Services**

Mr. Flint stated this is a discussion and consideration of an agreement with Mission Camel Condominium Association for wastewater services. In 2008 we negotiated with the condo association, previously we had been billing each condo as a separate account and the fact that these were sewer only we had no ability to enforce collections if someone didn't pay. The solution was to request that the association take responsibility for the wastewater payment so we would bill one entity and not each individual condo. We drafted an agreement, it was transmitted December 2008 to the condo association, it gave them the option of paying the retail rate monthly which was $35 X 32 units or if they were willing to pay one time in advance at the beginning of the year they were given a $1 per unit credit. The rates have changed since then. They were doing one time a year then they wanted to go back to monthly and they have come back and want to do it one time a year again. I recommend that we send a revised agreement to them but we require them to choose one or the other and not have the ability to go back and forth each year. I don't care if it is one time a year or monthly but the ability of them to change every

year is a problem for us from an accounting standpoint. I will work with Kevin to update the agreement.

> On MOTION by Mr. Parks, seconded by Mr. Clary, with all in favor, a revision to the agreement with Mission Carmel Condominium Association for wastewater services was approved, subject to the Association's selection of billing one time a year or billing monthly and execution of the agreement to be made no later than October 15, 2026.

ELEVENTH ORDER OF BUSINESS Staff Reports

A. Attorney

There being no comments, the next item followed.

B. Engineer

There being no comments, the next item followed.

C. Manager

i. Approval of Check Register

Mr. Flint presented the check register from June 5, 2026 through August 28, 2026 in the amount of $83,199.59.

> On MOTION by Mr. Beucher, seconded by Ms. Miller, with all in favor, the check register was approved.

ii. Balance Sheet and Income Statement

A copy of the financials was included in the agenda package.

iii. Approval of Fiscal Year 2027 Meeting Dates

> On MOTION by Ms. Miller seconded by Mr. Parks with all in favor a notice indicating the Board will meet June 18, 2027 and all other meetings will be on an as needed basis.

iv. Discussion of Selection of Public Depository

Mr. Flint stated we want to be able to offer our customers the ability to have auto debit as most utilities have. We have the ability to have people make electronic payments, but they have to manually go in every month and do that. We are limited by our current bank in what we can

do with that, so we recommend the Board consider opening an operating account with Truist Bank.

Mr. Beucher asked are you suggesting we move all of our banking to Truist?

Mr. Flint stated preferably. Truist is the public depositor on 95% of our Districts.

> On MOTION by Mr. Beucher, seconded by Mr. Parks, with all in favor, staff was authorized to open an account with Truist Bank.

D. Onsite Operations

Mr. Flint stated EPA promulgated rules in 2021 dealing with lead in water systems and in October 2024 EPA through the Florida Department of Environmental Protection required all water utilities to submit an initial lead line survey. This applies to every water utility. There was a lot of confusion about how this was being implemented, where the information was to be submitted. We had prepared the initial lead line survey, and it was completed in January 2025. It wasn't by the October deadline, but it is an onerous requirement especially for small utilities. We sent it to FDEP in May of this year, FDEP entered it into their system, they provided us screenshots of their system showing they received it, however, two weeks ago we got an enforcement order from EPA saying it was never filed and requiring us to meet certain noticing requirements to our customers. The good news is that the lead line survey indicated there is no lead in our system, in fact our system was constructed after the lead ban. There will be some notices going out to the customers, there is mandatory language in those notices that we don't have the ability to change but there is some flexibility in other information we are going to put in there. Along with the mandatory language, there will be language indicting the lead line survey was completed and submitted and indicates there was no lead in the system. It is going to create some confusion for the customers. I would like to see if EPA staff would allow us to send it out the first week in October and send it out with that monthly bill. I think we can meet the requirements by putting a web link in the note section referring them to our website and post the notice on the website.

TWELFTH ORDER OF BUSINESS Supervisor's Requests

There being no comments, the next item followed.

THRITEENTH ORDER OF BUSINESS Other Business

There being no comments, the next item followed.

FOURTEENTH ORDER OF BUSINESS Next Meeting Date

Mr. Flint stated the next meeting date at this point would be June 18, 2027, however, if there is a need between now and then we will get with the Board and schedule a special meeting.

FIFTEENTH ORDER OF BUSINESS Adjournment

On MOTION by Mr. Parks seconded by Mr. Beucher with all in favor the meeting adjourned at 8:53 a.m.

Secretary/Assistant Secretary

Chairman/Vice Chairman

SECTION IV

4430 Erie Drive
New Port Richey, Florida 34652
Phone (727) 843-0681
Fax (727) 843-0650
License # CGC1511379

Central Lake CDD
Frozen Grove WWTP
219 East Livingston Street
Orlando, FL 32801

October 6, 2026

Attn: Bud Beucher

We are pleased to provide our quotation for Frozen Grove WWTP (CCT)

1. Three (3) 5,000 gallon Rib-Wall Tanks
2. Tank Joint Sealant
3. Aluminum Grating
4. Effluent weir box
5. 16" Butterfly Valves
6. 16" PVC Sch 40 piping and fittings
7. Crane to set tanks
8. Site work & excavation
9. Installation of above
10. Start Up

Price:	$ 122,848.57
Sales Tax:	$ 4,128.80
Total:	$ 126,977.37

Not Included:
Bonding, permits, or new electrical service

Thank you for considering Marolf Environmental

Payment Terms:
Net 30 upon completion

Price is firm for 30 days.

Purchaser's execution of this quotation constitutes an offer to purchase the above, subject to above terms. Jurisdiction remains in Pasco County, Florida

By: _____ **For:** _____

Date: _____ **By:** _____
MAROLF ENVIRONMENTAL, LLC

SECTION V

american environmental consulting

October 27, 2026

Via email to gflint@gmscfl.com

Mr. George Flint, District Manager
Central Lake Community Development District (CDD)
219 East Livingston Street
Orlando, Florida 32801

RE: Frozen Grove Wastewater Treatment Facility, Lake County, Florida
Well Replacement Proposal | AEC Project No. 26-044

Dear George:

Thank you so much for the opportunity to provide you with this proposal. American Environmental Consulting, Inc. (AEC) is a 100% woman-owned, small business that strives to provide our clients with quality, timeliness, and value, as well as the personal attention and expertise of our principal owner.

The following scope of work has been prepared based on our recent conversations.

Basis of Scope

- The Frozen Grove Wastewater Treatment Facility (WWTF) operates under Florida Department of Environmental Protection (FDEP) Domestic Wastewater Permit No. FLA010588.
- There are six (6) existing groundwater monitoring wells associated with the permit's Groundwater Monitoring Plan (GWMP).
- Compliance well MWC-4 GC needs to be replaced and the existing well needs to be properly abandoned.

Scope of Work

Task 1 **Well Abandonment and Replacement** - AEC will mobilize to the subject site with a State-licensed well contractor to complete the following scope of work:

- Existing compliance well MWC-4 GC will be properly abandoned whereby the aboveground PVC riser will be cut to land surface, the concrete pad will be removed, and the well will be filled with concrete. A well abandonment permit will be completed. The existing well MWC-4 GC is constructed of 2-inch diameter, Schedule 40 PVC with 5 feet (ft) of 0.010-inch slotted screen to a terminal depth of 10.3 ft below land surface (bls).
- A new well will be installed via hollow stem auger at the location identified on the attached map. The new well will be identified as MWC-4R GC and will be constructed similar to existing well MWC-4 GC. A well completion permit will be obtained for the new well.

- At the completion of the field, AEC will prepare a report that will include the well permits and as-built details for the new well.

FEE: Lump Sum of $5,500 _____Client Initials

Schedule and Deliverables

The Task 1 field work can be completed in one (1) day and will be scheduled upon the Client's authorization to proceed.

AEC will prepare the well completion report for the Client within one (1) week of completion of the field work. AEC will provide an electronic copy of the report.

Payment Terms

An invoice will be provided along with the final report. Payment is expected within 30 days.

Thank you for the opportunity to assist you with this project. Should you have any questions and/or need additional information, please do not hesitate to contact me at *kelly@aeciservices.com* or (407) 718-8802.

Sincerely,

Kelly Eger, R.E.M.
President

Authorization to Proceed:

_____ _____
Client's Signature Date

_____ _____
Client's Name Title

FDEP MONITORING WELL COMPLETION REPORT

FACILITY NAME / COUNTY: Frozen Grove WWTF – Lake County

FDEP PERMIT NUMBER: FLA010588 GMS# Site Number: --

FDEP WELL NUMBER: WAFR # 81594 WELL NAME: MWC-4 GC (CW-4)

AQUIFER MONITORED: Surficial WELL TYPE: Compliance well at Golf Course

DATE INSTALLED: 12/30/09 DRILLING METHOD: Jetted

INSTALLED BY: Henry Towns

HOLE DIAMETER: 4" TOTAL DEPTH: 10.3' BLS**

CASING TYPE: PVC CASING DIAMETER / LENGTH: 2"/8.3'

SCREEN TYPE: PVC SCREEN SLOT SIZE / LENGTH: 0.010"/5.0'

FILTER PACK TYPE / SIZE: Sand/20/30 INTERVAL: 10.3' to 4.3' BLS

SEALANT TYPE: Silica Sand 30/65 INTERVAL: 4.3' to 3.3' BLS

GROUT TYPE: Neat cement INTERVAL: 3.3' to 0.0' BLS

WELL MEASURING POINT: Top of casing ELEVATION (NGVD): 85.21

GROUND SURFACE ELEVATION (NGVD): 82.16

STATIC WATER LEVEL ELEVATION (NGVD): 78.89

WELL LATITUDE AND LONGITUDE: 28.72834 / 81.801243

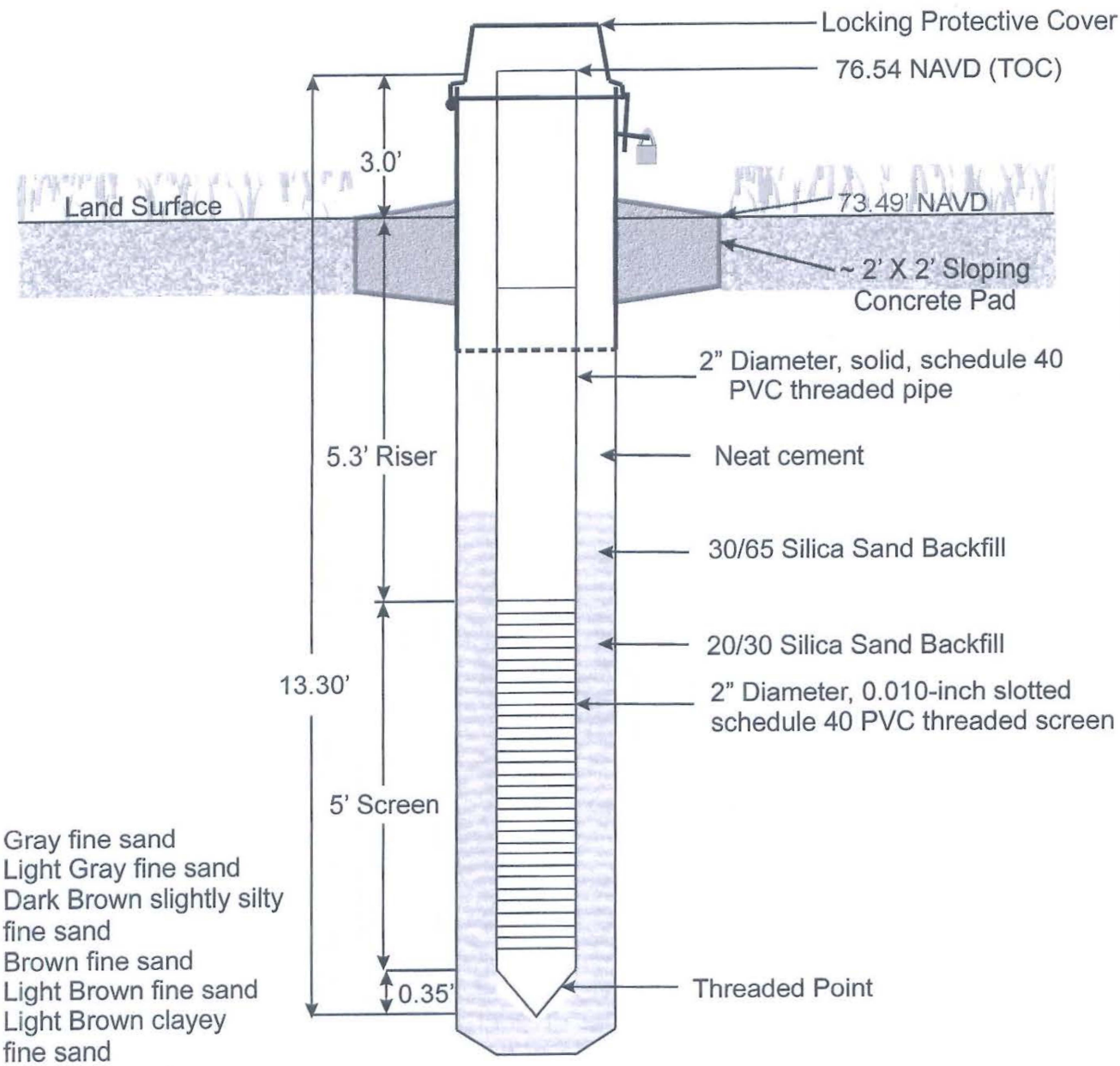
DESCRIBE WELL DEVELOPMENT (METHOD, APPROXIMATE VOLUME REMOVED, FINAL WATER CLARITY, PROBLEMS?):

Developed with Electric Sub. Pump, total of 10 gallons removed for 42 minutes, final turbidity 20 NTU and W/L at development 7.32

NAME / TITLE OF PERSON PREPARING REPORT: H. Towns

ATTACH AS-BUILT MONITORING WELL CONSTRUCTION DIAGRAM AND LITHOLOGIC LOG FOR THIS INDIVIDUAL WELL.

** BLS = Below Land Surface.



0.0 Gray fine sand
1.0 Light Gray fine sand
2.0 Dark Brown slightly silty fine sand
3.0 Brown fine sand
4.0 Light Brown fine sand
4.5 Light Brown clayey fine sand
5.0 Light Brown silty fine sand
Terminate @ 11.0'
Water Table @ 5.0'

Installation Date: Dec 30, 2009
Installed By: Henry Towns
Installation Method: Jetted

NOT TO SCALE

SMW GeoSciences, Inc.
Hydrogeological & Environmental Services
1411 Edgewater Drive
Suite 103
Orlando, Fl 32804

MWC-4GC, Groundwater Monitoring Plan
Monitoring Well Detail
Frozen Grove WWTF,
FLA010588
Mission Inn Golf Course

Figure #1

WELL COMPLETION REPORT (Please complete in black ink or type.)

PERMIT #: W-502-09 CUP/WUP#: ---------- DID#: ----------
Indicate the number of wells drilled/abandoned for this report: 1 (MWC-4GC)
Indicate the number of wells permitted but not drilled/abandoned that are being cancelled: 0

WATER WELL CONTRACTOR'S SIGNATURE _____ License # 7330

I certify that the information provided in this report is accurate and true.

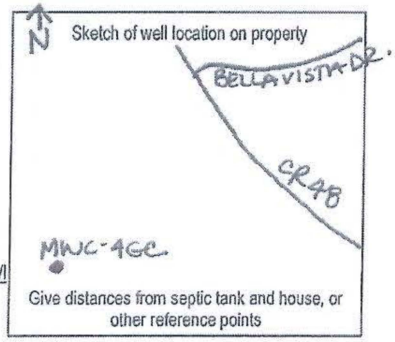
Grout	No. of Bags	From (ft.)	To (ft.)
Neat Cement:	.75	3.3	0.0
Bentonite:			
(Other)			

WELL LOCATION: County Lake County
SW 1/4 of SW 1/4 of Section 22, Township 20S, Range 25E
Latitude: 28.72, Longitude: 81.801243

DATE STAMP

Official Use Only

Sketch of well location on property



Give distances from septic tank and house, or other reference points

CHEMICAL ANALYSIS WHEN REQUIRED
Iron: ____ppm Sulfate: ____ppm
Chlorides: ____ ppm TDS _____ mg/l
Conductivity _____ umhos/cm
[ ] Lab Test [ ] Field Test Kit

Pump Type
[ ] Centrifugal [ ] Jet [ ] Submersible [ ] Turbine
Horsepower: _____ Capacity: _____ GPM: _____
Pump Depth: _____ft. Intake Depth: _____ft.

FORM LEG-R.005.00(10/05)

OWNER'S NAME: By-Products Co. / Mission Inn
COMPLETION DATE: 12/30/2009 Florida Unique I.D.: N/A
Parcel # (Pin): _____
WELL USE:
[ ] Public Supply [ ] Irrigation [ ] Domestic [x] Monitor
[ ] Injection [ ] Other
DRILL METHOD:
[ ] Rotary [ ] Cable Tool [ ] Combination
[x] Jet [ ] Auger [x] Other hand auger

Measured Static Water Level: _____ Measured Pumping Water Level: _____
After ____Hours at _____GPM. Measuring Pt. (Describe): _____
Which is _____ft. [ ] above [ ] below land surface
Casing: [ ] Black Steel [ ] Galvanized [x] PVC [ ] Other: _____

[ ] Open Hole [x] Screen	Depth (feet)		DRILL CUTTINGS LOG Examine cuttings every 20 ft. or at formation changes. Note cavities, depth to producing zones. Color | Grain Size | Type of Material
Casing Diameter and Depth (ft.)	From	To	
Diameter: 2" From: solid To: 0.0 to 5.3	0.0-1.0		Gray fine sand
	1.0-2.0		Light Gray fine sand
	2.0-3.0		Dark Brown slightly silty fine sand
Diameter: 2" From: screen To: 5.3 to 10.3	3.0-4.0		Brown fine sand
	4.0-4.5		Ligh Brown fine sand
	4.5-5.0		Light Brown clayey fine sand
Liner [ ] or Casing [ ] Diameter: _____ From: _____ To: _____	5.0-11.0		Light Brown silty fine sand

Driller's Name (print or type): Henry Towns


Frozen Grove WWTP
Proposed Location for new Monitoring Well MWC-4R GC
Legend
Avenida Las Colinas
Avenida San Pablo
Monitoring Well MWC-4 GC
Proposed New Monitoring Well MWC-4R GC
San Jose Blvd
Google Earth
Image © 2026 Airbus
N
500 ft

SECTION VI

This instrument was prepared by
and after recording return to:

Jonathan Huels, Esq.
Lowndes, Drosdick, Doster,
Kantor & Reed, P.A.
215 N. Eola Dr.
Orlando, Florida 32801

[SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY]

TRANSFER OF WASTEWATER CAPACITY

(Transfer of Wastewater Capacity Between Properties)

This TRANSFER OF WASTEWATER CAPACITY (this "**Transfer Agreement**") is made and entered into as of _____, 2026 (the "**Effective Date**"), by **ASF TAP FL I, LLC**, a Delaware limited liability company, whose address is 3565 Piedmont Road NE, Building One, #200, Atlanta, GA 30305 (hereinafter referred to as the "**Transferring Owner**").

RECITALS

WHEREAS, the Central Lake Community Development District, a local unit of special-purpose government established pursuant to Chapter 190, Florida Statutes, by Lake County Ordinance 2001-75, dated May 1, 2001 (the "**District**") operates a water and wastewater utility system (the "**Utility System**") serving properties in Lake County, Florida within a service area established through interlocal agreements;

WHEREAS, the District entered into that certain Agreement and Commitment for Utility Service dated June 21, 2005 (the "**Utility Service Agreement**") with Eagles Landing at Ocoee, LLC, a Florida limited liability company, a/k/a Eagles Landing, LLC and f/k/a Eagles Landing at Ocoee, Inc., a Florida corporation ("**Eagles Landing**") for the project known as "The Reserve at Howey-In-The-Hills" (the "**Project**"), pursuant to which the District committed to provide central wastewater collection, treatment, and disposal services for a total of 337,500 gallons per day of wastewater capacity (the "**Total Committed Capacity**");

WHEREAS, Eagles Landing conveyed a portion of the Project to Howey in the Hills, Ltd., a Florida limited partnership ("**Howey**"), pursuant to that certain Warranty Deed recorded November 10, 2005 in Official Records Book 3003, Page 1362, in the Public Records of Lake County, Florida and assigned to Howey 225,000 gallons per day of wastewater capacity for the "Residential Parcel" pursuant to Section 6 of that certain Development Agreement and Grant of Easements also recorded November 10, 2005 in Official Records Book 3003, Page 1377, in the Public Records of Lake County, Florida (the "**Original Development Agreement**");

WHEREAS, Eagles Landing subsequently conveyed a portion of the Project to First National Bank of Central Florida, a national bank ("**First National**") pursuant to that certain Special Warranty Deed recorded January 7, 2011 in Official Records Book 3990, Page 1072, in the Public Records of Lake County, Florida;

WHEREAS, First National Bank conveyed its portion of the Project to REO Funding Solutions IV, LLC, a Georgia limited liability company ("**REO**") pursuant to that certain Special Warranty Deed recorded October 2, 2013 in Official Records Book 4386, Page 1820, in the Public Records of Lake County, Florida;

WHEREAS, the Original Development Agreement was amended and restated in its entirety pursuant to that certain Amended and Restated Development Agreement and Grant of Easements by and between Eagles Landing, REO and Howey recorded February 25, 2022 in Official Records Book 5903, Page 1544, in the Public Records of Lake County, Florida (the "**A&R Development Agreement**"), which referenced the previous assignment of 225,000 gallons per day of wastewater capacity to Howey for the "Residential Parcel", leaving 112,500 gallons per day of wastewater capacity for the "Nonresidential Parcels" owned by Eagles Landing and REO;

WHEREAS, the District allocated 82,496 gallons per day of wastewater capacity to the portion of the Nonresidential Parcels owned by REO and 30,004 gallons per day of wastewater capacity to the portion of the Nonresidential Parcels owned by Eagles Landing, and all RAM fees have always been billed and paid on that basis;

WHEREAS, Transferring Owner acquired the portions of the Nonresidential Parcels owned by REO pursuant to that certain Special Warranty Deed recorded July 6, 2022 in Official Records Book 5986, Page 1631, in the Public Records of Lake County, Florida, which are legally described in **Exhibit A** attached hereto ("**Property A**"), which are under the Utility Service Agreement;

WHEREAS, the Transferring Owner, as the successor to REO, currently holds the right to wastewater treatment and disposal capacity in the District's Utility System in the amount of 82,496 gallons per day under the Utility Service Agreement with respect to Property A;

WHEREAS, the Transferring Owner also owns certain real property located in Lake County, Florida, more particularly described in **Exhibit B** attached hereto ("**Property B**"), which is outside the real property described in the original Utility Service Agreement, but within the area where the District provides wholesale wastewater treatment and disposal;

WHEREAS, the Transferring Owner desires to reallocate and transfer all 82,496 gallons per day (i.e., approximately 330 ERUs) of wastewater utility capacity from Property A to Property B (the "**Transferred Capacity**") for the Transferring Owner's development of Property B; and

WHEREAS, the District is willing to consent to the transfer of the Transferred Capacity from Property A to Property B, subject to the terms and conditions herein.

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

1. Transfer of Capacity. The Transferring Owner hereby reallocates and transfers the Transferred Capacity from Property A to Property B, as more particularly described in the Schedule of Capacity Allocation attached hereto as **Exhibit C**.

2. Extension of Utility Service Agreement to Property B.

(a) From and after the Effective Date, the Utility Service Agreement shall be deemed extended and applicable to Property B solely with respect to the Transferred Capacity. The Transferring Owner shall be bound by all terms and conditions of the Utility Service Agreement with respect to Property B and the Transferred Capacity to the same extent as if the Transferring Owner were the original party thereto and Property B were originally covered thereunder. Transferring Owner expressly assumes the obligations of the Developer (as defined in the Utility Service Agreement) with respect to Property A, Property B and the Transferred Capacity. Without limiting the generality of the foregoing, the Transferring Owner acknowledges that all provisions of the Utility Service Agreement regarding service standards, compliance with applicable laws, and District rules and regulations shall apply to Property B with respect to the Transferred Capacity. If there is a conflict between the Utility Service Agreement and this Transfer Agreement, this Transfer Agreement shall prevail.

(b) The parties acknowledge that Property B lies within the Future Development and the Howey Retail Service Territory, each as defined in the Amended and Restated Wholesale Wastewater Treatment Agreement between the Town of Howey-in-the-Hills (the **"Town"**) and the District dated February 1, 2025 (the **"Wholesale Agreement"**). Retail wastewater service to Property B, including collection and transmission, will be provided by the Town, and the District will provide treatment and disposal service to the Town on a wholesale basis. The Transferred Capacity is capacity previously reserved under the Utility Service Agreement and is not Excess Capacity under the Wholesale Agreement. Upon the Transferring Owner's payment of CIAC at the District's rates then in effect and satisfaction of the other requirements of Section 3.4 of the Wholesale Agreement, the District shall issue a Certificate of Wastewater Treatment Availability for Property B identifying the Transferred Capacity as the capacity so certified. Nothing herein obligates the Town to issue any Development Approval or to provide retail service to Property B. Capitalized terms used in this Section 2(b) and not defined herein have the meanings given in the Wholesale Agreement.

3. District Consent; Indemnification.

(a) By executing the consent to this Transfer Agreement set forth below, the District hereby consents to: (i) the transfer of the Transferred Capacity from Property A to Property B; and (ii) the extension of the Utility Service Agreement to Property B with respect to the Transferred Capacity.

(b) This consent is given by the District in reliance on the Transferring Owner's representations contained herein, the truth of the foregoing recitals, and the Transferring Owner's assumption of the obligations of the Developer in the Utility Service Agreement with respect to the Transferred Capacity.

(c) The District joins in this Transfer Agreement solely to grant the consent set forth herein and to enforce the obligations of the Transferring Owner hereunder. The

District's consent does not constitute an adoption by the District of any statement herein as a representation or warranty of the District.

(d) The Transferring Owner agrees to indemnify and defend and hold the District harmless for any claim against the District relating to the inaccuracy or breach of the recitals above or the representations of the Transferring Owner as of the Effective Date. This indemnity shall include, without limitation, reasonable attorneys' fees, including on appeal, and claims by any person, whether or not a party hereto, asserting rights to the Transferred Capacity. This indemnification shall survive the termination or expiration of this Transfer Agreement. Nothing herein shall waive the District's sovereign immunity, or the limits set forth at Section 768.28, Florida Statutes.

(e) The District's consent shall not be construed as a waiver or modification of any term or condition of the Utility Service Agreement, except as expressly stated herein. All other terms of the Utility Service Agreement shall remain in full force and effect.

4. No Monetary Consideration. Transferring Owner owns both Property A and Property B. Therefore, no monetary consideration is being exchanged in connection with this transfer. The transfer is made for the Transferring Owner's own development and planning purposes. Notwithstanding the foregoing, the Transferring Owner acknowledges that this Transfer Agreement constitutes a binding and irrevocable reallocation of the Transferred Capacity from Property A to Property B, enforceable by the District, Transferring Owner and their successors and assigns.

5. Representations and Warranties of Transferring Owner. The Transferring Owner hereby represents and warrants as follows:

(a) The Transferring Owner is the sole owner of both Property A and Property B.

(b) The Transferring Owner has full right, power, and authority to enter into this Transfer Agreement and to transfer the Transferred Capacity from Property A to Property B.

(c) The Transferred Capacity is free and clear of all liens, encumbrances, claims, and restrictions of any kind, and the Transferring Owner has not previously assigned, pledged, or otherwise encumbered the Transferred Capacity.

(d) This Transfer Agreement constitutes the valid and binding obligation of the Transferring Owner, enforceable against it in accordance with its terms.

6. Reservation and Maintenance Fees. The Transferring Owner shall continue to be responsible for payment of all reservation and maintenance fees ("**RAM Fees**") assessed by the District with respect to the Transferred Capacity allocated to Property B from and after the Effective Date until the earlier of: (i) the date the Transferring Owner (or its successor) physically connects Property B to the Utility System and commences wastewater service; or (ii) the date the Transferred Capacity is further reassigned with the District's consent. The current RAM Fee rate and any amendments thereto shall be determined by the District's rate schedule as adopted from time to time.

7. Connection and Infrastructure.

(a) Property B's physical connection to the District's Utility System shall be subject to all applicable requirements of the District, including without limitation payment of all applicable Contribution in Aid of Construction ("**CIAC**") fees at the rates in effect at the time of payment, permitting, inspection, and approval by the District and all other governmental agencies having jurisdiction. CIAC paid with respect to Property B shall be subject to the credit provisions of Section 4.5 of the Utility Service Agreement, with any refund payable to the Transferring Owner, and such refunds shall count against the aggregate limit on reimbursement of advanced costs under that Section.

(b) If Property B requires the construction of new wastewater collection lines, transmission mains, lift stations, or other infrastructure to connect to the District's Utility System, such construction shall be at the Transferring Owner's sole cost and expense, subject to District review and approval of plans and specifications. All such infrastructure, upon completion and acceptance, shall be dedicated to the District or the Town, as applicable, and become the property of the District or the Town, as applicable.

(c) Nothing in this Transfer Agreement shall be construed as an obligation of the District to extend its Utility System to Property B or to construct any infrastructure necessary to serve Property B.

8. Governing Law; Venue. This Transfer Agreement shall be governed by and construed in accordance with the laws of the State of Florida, without regard to principles of conflicts of law. Any action or proceeding arising out of or relating to this Transfer Agreement shall be brought in the courts of Lake County, Florida, or in the United States District Court for the Middle District of Florida, and each party hereby consents to the exclusive jurisdiction and venue of such courts.

9. Recording. While not necessary for the effectiveness of this Transfer Agreement, this Transfer Agreement may be recorded in the Official Records of Lake County, Florida by and at the expense of the Transferring Owner. This Transfer Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective successors and assigns, and shall run with the land described in Exhibits A and B.

10. Severability. If any provision of this Transfer Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect, and the invalid, illegal, or unenforceable provision shall be deemed modified to the minimum extent necessary to make it valid, legal, and enforceable.

11. Entire Agreement. This Transfer Agreement, together with the Exhibits attached hereto and the Utility Service Agreement (as extended hereby), constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior and contemporaneous agreements, understandings, negotiations, and discussions, whether oral or written, with respect thereto. No amendment, modification, or waiver of any provision of this Transfer Agreement shall be effective unless in writing and signed by all parties hereto.

12. Successors and Assigns. This Transfer Agreement shall be binding upon and shall inure to the benefit of the parties hereto and their respective heirs, personal representatives, successors, and assigns. Any further transfer, assignment, or reallocation of the Transferred Capacity (or any

portion thereof) by the Transferring Owner or its successors shall require the prior written consent of the District, which consent shall not be unreasonably withheld, conditioned, or delayed.

13. Notices. All notices, demands, or other communications required or permitted to be given hereunder shall be in writing and shall be deemed to have been properly given if (a) delivered personally, (b) sent by certified mail, return receipt requested, postage prepaid, or (c) sent by nationally recognized overnight courier service, addressed to the parties at the addresses set forth above, or to such other address as a party may designate by written notice to the other parties.

14. Counterparts. This Transfer Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

15. Public Records. The parties acknowledge that the District is subject to the requirements of Chapter 119, Florida Statutes, regarding public records. To the extent applicable, the parties shall comply with the provisions of Section 119.0701, Florida Statutes.

[SIGNATURE PAGES FOLLOW]

IN WITNESS WHEREOF, the Transferring Owner has executed this Transfer Agreement as of the date first written above.

TRANSFERRING OWNER:

ASF TAP FL I, LLC, a Delaware
limited liability company

By: _____
Name: _____
Title: _____

Date: _____

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [ ] online notarization this ___ day of _____, 2026, by _____, as _____ of **ASF TAP FL I, LLC**, a Delaware limited liability company, on behalf of the company, and who is personally known to me or who has produced _____ as identification.

_____
Notary Public, State of Florida

Print Name: _____

My Commission Expires: _____

Commission No.: _____

CONSENT OF DISTRICT:

The undersigned, CENTRAL LAKE COMMUNITY DEVELOPMENT DISTRICT, hereby consents to the foregoing Transfer of Wastewater Capacity, including: (i) the transfer of the Transferred Capacity from Property A to Property B; and (ii) the extension of the Utility Service Agreement to Property B with respect to the Transferred Capacity, all as described in this Transfer Agreement and subject to the terms and conditions herein.

CENTRAL LAKE COMMUNITY DEVELOPMENT DISTRICT

By: _____
Name: Bud Beucher
Title: Chairman

Date: _____

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [ ] online notarization this ___ day of _____, 2026, by Bud Beucher, as Chairman of **CENTRAL LAKE COMMUNITY DEVELOPMENT DISTRICT**, on behalf of the District, and who is personally known to me or who has produced _____ as identification.

_____
Notary Public, State of Florida

Print Name: _____

My Commission Expires: _____

Commission No.: _____

CONSENT OF EAGLES LANDING:

The undersigned, EAGLES LANDING AT OCOEE, LLC, a Florida limited liability company, as a party to the Utility Service Agreement and the owner of the remaining portions of the Nonresidential Parcels as defined in the A&R Development Agreement, hereby acknowledges and consents to the transfer of the Transferred Capacity from Property A to Property B as described in this Transfer Agreement, and confirms that such transfer does not diminish or impair any capacity rights held by it under the Utility Service Agreement.

EAGLES LANDING AT OCOEE, LLC,
a Florida limited liability company

By: _____
Name: _____
Title: _____

Date: _____

STATE OF FLORIDA

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of [ ] physical presence or [ ] online notarization this ___ day of _____, 2026, by _____, as _____ of **EAGLES LANDING AT OCOEE, LLC**, a Florida limited liability company, on behalf of the company, and who is personally known to me or who has produced _____ as identification.

_____
Notary Public, State of Florida

Print Name: _____

My Commission Expires: _____

Commission No.: _____

EXHIBIT A

Legal Description of Property A

(Transferring Property)

COMMENCE AT THE EAST 1/4 CORNER OF SECTION 35, TOWNSHIP 20 SOUTH, RANGE 25 EAST, LAKE COUNTY, FLORIDA; THENCE RUN N89°21'35"W, ALONG THE SOUTH LINE OF THE NORTHEAST 1/4 OF SAID SECTION 35, 1,487.79 FEET TO A POINT ON THE NORTHWESTERLY RIGHT-OF-WAY LINE OF STATE ROAD NO. 19; THENCE RUN S52°07'27"W, ALONG SAID NORTHWESTERLY RIGHT-OF-WAY LINE, 459.23 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY; THENCE RUN SOUTHWESTERLY, ALONG THE ARC OF SAID CURVE AND SAID NORTHWESTERLY RIGHT-OF-WAY LINE, HAVING A CENTRAL ANGLE OF 14°35'56", A RADIUS OF 2,341.83 FEET, AN ARC LENGTH OF 596.69 FEET, A CHORD BEARING OF S44°49'31"W AND A CHORD DISTANCE OF 595.08 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE, ALONG SAID NORTHWESTERLY RIGHT-OF-WAY LINE, BEING A CURVE CONCAVE SOUTHEASTERLY; THENCE RUN SOUTHWESTERLY, ALONG SAID CURVE, HAVING A CENTRAL ANGLE OF 22°58'29", A RADIUS OF 2,341.83 FEET, AN ARC LENGTH OF 939.04 FEET, A CHORD BEARING OF S26°02'16"W AND A CHORD DISTANCE OF 932.76 FEET; THENCE RUN N75°26'58"W 402.66 FEET; THENCE RUN S68°12'24"W 668.73 FEET; THENCE RUN N53°42'00"W 250.16 FEET; THENCE RUN N12°38'17"E 257.60 FEET; THENCE RUN N77°21'43"W 125.00 FEET; THENCE RUN N12°38'17"E 13.01 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE EASTERLY; THENCE RUN NORTHEASTERLY, ALONG THE ARC OF SAID CURVE, HAVING A CENTRAL ANGLE OF 39°28'41", A RADIUS OF 75.00 FEET, AN ARC LENGTH OF 51.68 FEET, A CHORD BEARING OF N32°22'37"E AND A CHORD DISTANCE OF 50.66 FEET TO THE POINT OF TANGENCY; THENCE RUN N52°06'58"E 476.63 FEET; THENCE RUN N54°47'17"E 150.16 FEET; THENCE RUN N52°06'58"E 205.75 FEET TO THE POINT OF CURVATURE OF A CURVE CONCAVE SOUTHERLY; THENCE RUN EASTERLY, ALONG THE ARC OF SAID CURVE, HAVING A CENTRAL ANGLE OF 62°53'19", A RADIUS OF 24.99 FEET, AN ARC LENGTH OF 27.43 FEET, A CHORD BEARING OF N83°33'05"E AND A CHORD DISTANCE OF 26.08 FEET TO THE POINT OF REVERSE CURVATURE OF A CURVE CONCAVE NORTHWESTERLY; THENCE RUN NORTHEASTERLY, ALONG THE ARC OF SAID CURVE, HAVING A CENTRAL ANGLE OF 125°45'33", A RADIUS OF 99.99 FEET, AN ARC LENGTH OF 219.47 FEET, A CHORD BEARING OF N52°06'58"E AND A CHORD DISTANCE OF 178.00 FEET TO THE POINT OF REVERSE CURVATURE OF A CURVE CONCAVE SOUTHEASTERLY; THENCE RUN NORTHEASTERLY, ALONG THE ARC OF SAID CURVE, HAVING A CENTRAL ANGLE OF 62°53'19", A RADIUS OF 24.99 FEET, AN ARC LENGTH OF 27.43 FEET, A CHORD BEARING OF N20°40'51"E AND A CHORD DISTANCE OF 26.08 FEET TO THE POINT OF TANGENCY; THENCE RUN N52°06'58"E 560.98 FEET TO A POINT ON THE NORTHWESTERLY EXTENSION OF THE SOUTHWESTERLY LINE OF TAYLOR MEMORIAL CEMETERY; THENCE RUN S37°58'58"E, ALONG SAID NORTHWESTERLY EXTENSION LINE, 613.80 FEET TO THE POINT OF BEGINNING.

Parcel Identification Number(s): 26-20-25-0100-000-00002 and 35-20-25-0003-000-00501

EXHIBIT B

Legal Description of Property B

(Receiving Property)

PARCEL 1:

The East half of the Northeast Quarter of Section 34, Township 20 South, Range 25 East, said land lying and being in Lake County, Florida.

PARCEL 2:

That part of the Southeast Quarter of the Southeast Quarter lying South of Clay Road (Number Two Road) in Section 27, Township 20 South, Range 25 East, said land lying and being situate in Lake County, Florida.

PARCEL 3:

The East half of the Southeast Quarter of Section 34, Township 20 South, Range 25 East, said land lying and being situate in Lake County, Florida.

PARCEL 4:

The North half of Government Lots 3 and 4, also known as the North half of the Northwest Quarter of Section 2, Township 21 South, Range 25 East, Lake County, Florida, said land lying and being situate in Lake County, Florida.

LESS: The East 262 feet of the following described property: North half of Government Lot 3, Section 2, Township 21 South, Range 25 East, Lake County, Florida, lying West of road right-of-way for Highway 19. Less the South 907 feet thereof.

AND

LESS: The South 740 feet of the East 262 feet of the following described property: North half of Government Lot 3, Section 2, Township 21 South, Range 25 East, Lake County, Florida, lying West of road right-of-way for Highway 19.

Parcel Identification Number(s): 02-21-25-0002-000-04800, 34-20-25-0001-000-00100, 27-20-25-0004-000-01200, and 34-20-25-0004-000-01003

EXHIBIT C

Schedule of Capacity Allocation

The following sets forth the allocation of wastewater utility capacity before and after the transfer contemplated by this Transfer Agreement:

Description	Property A	Property B
Capacity BEFORE Transfer	82,496 gpd	0 gpd
Capacity Transferred	(82,496 gpd)	82,496 gpd
Capacity AFTER Transfer	**0 gpd**	**82,496 gpd**

Total Committed Capacity under Utility Service Agreement: 337,500 gpd (unchanged)

Transferring Owner's total capacity (Property A + Property B): 82,496 gpd (unchanged; reallocation only)

Notes:

1. This transfer does not increase the Total Committed Capacity under the Utility Service Agreement.
2. The Transferred Capacity allocated to Property B shall be subject to all terms and conditions of the Utility Service Agreement as extended by this Transfer Agreement.
3. Connection of Property B to the Utility System shall be subject to payment of applicable CIAC fees, permitting, and District approval.
4. RAM Fees shall be assessed on the Transferred Capacity for Property B until physical connection and commencement of service.

SECTION VII

PayGOV.US, LLC
7915 S. Emerson Ave B199
Indianapolis, IN 46237

PAYMENT PROCESSING SERVICES AGREEMENT

THIS PAYMENT PROCESSING SERVICES AGREEMENT (this "**Agreement**") is made and entered into effective _____, 2026 (the "**Effective Date**"), by and between **PayGOV.US**, LLC, an Indiana limited liability company ("**PGV**"), with its principal address at 7915 S. Emerson Ave B199, Indianapolis, IN 46237, and the **Central Lake Community Development Distric**t, a local unit of special-purpose government established under Chapter 190, Florida Statutes (the "**District**"**)**, with its principal address at c/o **Governmental Management Services – Central Florida, LLC, 219 E. Livingston Street, Orlando, FL 32801**.

1. Services. PGV has designed and developed a payment processing system and internet processing services for governmental entities to enhance the collection of payments and other obligations on a 24/7 basis. PGV will provide the District with online payment acceptance, in-person and telephone payment acceptance (if requested by the District), and the related processing, settlement, and reporting services described in this Agreement (collectively, the "**Services**"), so that the District may accept payment by credit card, charge card, bank debit card, and electronic funds transfer, including by a method for accepting payment online, as required by section 215.322(5), *Florida Statutes*, as amended by chapter 2026-169, Laws of Florida, effective January 1, 2027. A person wanting to pay an obligation owed to the District may do so by logging on to the designated website link, or through any other payment channel the District elects to offer under this Agreement, at no cost to the District. PGV will also provide, upon the District's request, card-swipe or other point-of-sale equipment for onsite payments at no cost to the District. The equipment remains PGV's property, and PGV is responsible for installing, maintaining, updating, and replacing it. Upon expiration or termination of this Agreement, the District will make the equipment available for retrieval by PGV at PGV's expense, and the District is not responsible for ordinary wear and tear.

2. Convenience Fees. PGV will assess the person making the payment (and not the District) a convenience fee equal to 3% of the transaction amount for all POS, online, mobile, or over-the-phone (in office) credit card, charge card, and debit card transactions. A minimum flat convenience fee of $1.00 will apply to any such transaction under $33.00. E-Check (ACH) transactions will be charged a flat fee of $1.00 per transaction to the person making the payment, and not to the District. Before the payer submits any transaction, PGV must clearly disclose the amount of the convenience fee and that it is charged by PGV and not by the District, and must allow the payer to cancel the transaction without charge. The convenience fee is billed separately from the amount owed to the District and is paid directly to and retained by PGV as PGV's sole compensation for the Services. The convenience fee is not an assessment, rate, fee, rental, or other charge imposed by the District, is not revenue of the District, and will not be received or retained by the District or its district manager. PGV is solely responsible for ensuring that the convenience fee, as assessed and disclosed, complies with applicable law and all applicable card network rules. PGV may not increase the convenience fee or impose any new or additional fee, on the District or on payers, without a written amendment to this Agreement approved by the District's Board of Supervisors and signed by both parties.

3. Settlement and Reporting. The Services include timely and accurate transaction processing, next business day reconciliation, and transfer by ACH of the full amount of each payment, without deduction or offset for any convenience fee or other charge, from PGV to the District's designated depository account within [two (2)] business days after the transaction is authorized. All payments PGV receives for obligations owed to the District are the property of the District and are held by PGV in trust for the District. PGV must provide the District and its district manager with online access to transaction-level reporting and a monthly statement identifying, for each transaction, the date, payer, amount paid to the District, convenience fee charged, and any refund, return, or chargeback. PGV may not debit the District's account except to reverse an E-Check transaction that is returned or charged back through the ACH network, and then only after written notice to the District identifying the transaction. At the District's written direction, PGV will process refunds to payers of amounts paid to the District (for example, returned rental deposits), and the District will fund the refunded amount. PGV may not charge the District for processing a refund.

4. Card and Account Verification. Section 215.322(5)(a), *Florida Statutes*, requires the District to verify both the validity of any credit card, charge card, bank debit card, or electronic funds transfer used and the existence of appropriate credit with respect to the person using the card or transfer. PGV will perform that verification on the District's behalf before authorizing each transaction and will not authorize any transaction that fails verification.

5. No Cost to District; Independent Contractor; Confidentiality. PGV will provide the Services to the District during the term of this Agreement, beginning on the Effective Date. PGV agrees the District is not responsible for any compensation for the Services, and the District will not pay any setup, equipment, monthly, minimum, transaction, chargeback, or other fees, or any associated operational costs or local, state, or federal taxes, on behalf of PGV. Nothing in this Agreement requires the District to accept payments exclusively through PGV or to process any minimum volume. PGV accepts and agrees to perform all Services as an independent contractor and not as an employee, agent, or partner of the District, except for the limited authorizations in Section 14. PGV and the District each agree (i) to hold the other party's confidential information in strict confidence; and (ii) not to disclose such information to any third parties without the prior written consent of the disclosing party or as required by law or regulation. PGV acknowledges that the District is subject to Chapter 119, *Florida Statutes*, and that the District's obligations under this Section extend only to information that is confidential or exempt from public disclosure under applicable law. Cardholder, bank-account, and other personal information of payers that PGV receives in performing the Services is confidential information of the District.

6. Indemnification; Chargebacks and Returns. PGV will defend, indemnify, and hold harmless the District and its supervisors, officers, staff, district manager, agents, and employees from and against any credit card transaction disputes, chargebacks, claims, losses, damages, and other expenses, including attorneys' fees and litigation expenses (including at trial and on appeal), suffered or incurred due to PGV's negligence or willful misconduct, any security incident involving payer information in the possession or control of PGV or its processors or subcontractors, PGV's violation of law or card network rules, or PGV's failure to perform any of its obligations under this Agreement. The District agrees to reasonably assist PGV, to the extent permitted by law, with (i) any efforts necessary to facilitate collection of funds from any cardholder to include reinstatement of the obligation owed to the District; and (ii) providing cardholder information pertinent to any inquiry or dispute regarding payment made to the District through the Services. Returned or charged-back ACH (aka E-Check) transactions are excluded from PGV's indemnification of chargebacks under this Section, and the District will reconcile those

transactions, including returns and chargeback transactions, but this exclusion does not limit PGV's obligations for its negligence, willful misconduct, or failure to perform. This Section survives expiration or termination of this Agreement.

7. Standards of Performance; Compliance with Laws; Governing Law. PGV represents that it is qualified to perform the Services, and that all work will be accomplished in a professional and workmanlike manner. PGV agrees to observe and comply with all federal, state, and local laws, and all applicable card network and NACHA operating rules, in performing the Services, including section 215.322, *Florida Statutes*, the Payment Card Industry Data Security Standard ("**PCI DSS**"), and the accessibility requirements of Title II of the Americans with Disabilities Act applicable to the online payment website. This Agreement is governed by the laws of the State of Florida. Venue for any action arising under this Agreement lies exclusively in the state courts located in Lake County, Florida.

8. Data Security; Security Incidents. PGV must maintain PCI DSS compliance throughout the term of this Agreement and must provide the District, upon request, a copy of PGV's current PCI DSS attestation of compliance and that of each processor PGV uses. PGV must use reasonable administrative, technical, and physical safeguards, consistent with industry best practices, to protect cardholder, bank-account, and other personal information of payers, including encryption of that information in transit and at rest. PGV must promptly notify the District in writing if PGV or any of its processors ceases to be PCI DSS compliant. PGV may not access, use, disclose, sell, or share payer information for any purpose other than performing the Services or as required by law, and may not use it for marketing. PGV may retain payer information only as long as necessary to perform the Services, to comply with card network rules, or to comply with Section 2 of Exhibit A (Public Records), and then must securely destroy it. If PGV discovers or is notified of any actual or reasonably suspected breach of security (as defined in section 501.171(1), *Florida Statutes* and any successor statute) or other unauthorized access to payer information in the possession or control of PGV or its processors or subcontractors, PGV must (i) notify the District in writing within 48 hours after discovery or notice; (ii) take all action reasonably necessary to contain, investigate, and remediate it; (iii) cooperate with the District and any law enforcement or regulatory authority, including preserving relevant evidence; (iv) provide the District a written incident report describing the nature and scope of the incident, the information affected, and the remedial actions taken; and (v) to the extent the incident is attributable to the acts or omissions of PGV or its processors or subcontractors, bear the cost of any notices required by law, including under section 501.171, *Florida Statutes*, and provide credit monitoring services for not less than 12 months to affected individuals, at PGV's sole expense. This Section survives expiration or termination of this Agreement.

9. Insurance. PGV must maintain, at its own expense throughout the term of this Agreement, (i) commercial general liability insurance with limits of not less than $[1,000,000] per occurrence and $[2,000,000] in the aggregate; (ii) cyber liability (network security and privacy) insurance, including coverage for breach response costs, with limits of not less than $1,000,000 per claim; and (iii) crime insurance covering employee dishonesty and computer and funds transfer fraud with limits of not less than $1,000,000. PGV must name the District as an additional insured on the commercial general liability policy and must provide the District a certificate of insurance upon execution of this Agreement and upon request.

10. Assignment; Subcontractors. PGV may not assign this Agreement or subcontract the Services without the District's prior written consent, except that PGV may use iStream Financial

Services, Inc. ("**iStream**") as described in Section 14 and the card processors PGV identifies to the District in writing before the Effective Date. PGV remains responsible for the acts and omissions of its subcontractors and processors as if they were PGV's own.

11. District Required Provisions; Order of Precedence. **Exhibit A** (District Required Provisions) is incorporated into and made a part of this Agreement. If this Agreement conflicts with any application, enrollment form, or other document submitted under this Agreement, or with any terms of service, privacy policy, or other terms posted on PGV's website or presented in any click-through or similar form, Exhibit A controls first and this Agreement controls next. No click-through, online, or other terms not attached to this Agreement bind the District, even if accepted by the district manager or another District agent in the course of using the Services.

12. Miscellaneous. Notices under this Agreement must be in writing and delivered by hand, by nationally recognized overnight courier, or by certified mail to the party's address stated in the preamble (or another address given by written notice), with a copy of any notice to the District sent to the District's district manager and District counsel. This Agreement, including its exhibits, is the entire agreement of the parties on its subject matter and supersedes all prior agreements and understandings on that subject matter. This Agreement may be amended only by a writing signed by both parties. If any provision of this Agreement is held unenforceable, the remaining provisions remain in effect. In any action to enforce this Agreement, the prevailing party is entitled to recover its reasonable attorneys' fees and costs, including those incurred on appeal. The District's failure to enforce any provision of this Agreement is not a waiver of that provision. This Agreement has been negotiated by both parties and will not be construed against either party as the drafter. This Agreement may be signed in counterparts and by electronic signature, each of which is an original and all of which together are one instrument.

13. Term and Termination. The initial term of this Agreement begins on the Effective Date and ends on the next September 30 (the end of the District's fiscal year). This Agreement will automatically renew for successive one-year terms beginning each October 1 unless terminated as provided in this Section. The District may terminate this Agreement at any time, with or without cause, on 30 days' written notice to PGV, and immediately upon written notice if PGV breaches this Agreement. PGV may terminate this Agreement only on 90 days' written notice to the District. On expiration or termination, PGV must complete and settle all transactions initiated before the effective date of termination, remit to the District all funds due, reasonably cooperate in transitioning the Services to any successor provider, and comply with Section 2 of Exhibit A (Public Records). Sections 3, 5, 6, 8, and 12 and Exhibit A survive expiration or termination of this Agreement.

14. ACH (E-Check) Processing through iStream. PGV has engaged iStream as a third-party payment processor to facilitate the processing of the District's E-Check payments through the ACH network. Subject to this Section, the District authorizes PGV, as the originator and merchant of record, to submit and sign the application for ACH processing services on behalf of the District to iStream. The District also authorizes PGV to execute and deliver to iStream any required documents on behalf of the District for the purpose of boarding and performing required due diligence of the District under the regulatory framework governing iStream as a third-party payment processor, and to make related procedural changes on behalf of the District to the processing account at iStream as reasonably necessary during the processing relationship. PGV must provide the District's district manager a copy of each application and other document PGV signs on the District's behalf before submitting it, and written notice of any procedural change

within five business days after making it. PGV may not, without the District's prior written approval, (i) agree on the District's behalf to any fee, reserve, guaranty, indemnity, or other financial obligation of the District; (ii) change the District's designated depository account; or (iii) bind the District to any terms inconsistent with this Agreement. These authorizations are limited to the ACH processing services described in this Section and terminate automatically upon expiration or termination of this Agreement.

The District acknowledges and agrees that, as of the Effective Date, iStream is entitled to rely on the authorizations in this Section until the District provides written notice to PGV of their revocation or modification. As between the District and PGV, PGV is responsible for the acts and omissions of iStream as if they were PGV's own, and PGV's obligations under Sections 6 and 8 apply to iStream's acts and omissions. Nothing in this Section makes iStream a third-party beneficiary of this Agreement, waives the District's sovereign immunity, or causes the District to assume any risk or liability for the acts or omissions of PGV or iStream.

IN WITNESS WHEREOF, the parties have executed this Agreement to be effective as of the Effective Date.

DISTRICT:
CENTRAL LAKE COMMUNITY DEVELOPMENT DISTRICT

By: _____
Name: _____
Title: Chairperson / Vice Chairperson, Board of Supervisors
Date: _____

ATTEST:

_____
Secretary / Assistant Secretary

PGV:
PAYGOV.US, LLC, an Indiana limited liability company

By: _____
Name: _____
Title: _____
Date: _____

Exhibit A: District Required Provisions

EXHIBIT A
DISTRICT REQUIRED PROVISIONS

1. Sovereign Immunity; No Third-Party Beneficiaries. Nothing in this Agreement waives or limits the District's sovereign immunity or the limits of liability in section 768.28, *Florida Statutes*, or any other statute or law, and nothing in this Agreement is a consent by the District to be sued by third parties in any matter arising out of this Agreement. This Agreement is solely for the benefit of the District and PGV, and no right or cause of action accrues to or for the benefit of any third party.

2. Public Records. PGV understands and agrees that all documents of any kind provided to the District in connection with this Agreement may be public records, and, to the extent PGV is acting on behalf of the District as a contractor within the meaning of section 119.0701, *Florida Statutes*, PGV must comply with Florida's public records laws, including Chapter 119, *Florida Statutes*. Specifically, PGV must: (a) keep and maintain public records required by the District to perform the Services; (b) upon request from 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; (c) 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 term of this Agreement and following its completion if PGV does not transfer the records to the District; and (d) upon completion of this Agreement, transfer to the District, at no cost, all public records in PGV's possession or keep and maintain public records required by the District to perform the Services. If PGV transfers all public records to the District upon completion of this Agreement, PGV must destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If PGV keeps and maintains public records upon completion of this Agreement, PGV must 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 that is compatible with the information technology systems of the District. The District may unilaterally terminate this Agreement if PGV refuses to allow public access to public records as required by law.

IF PGV HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO PGV'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS AGREEMENT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT (407) 841-5524, RECORDREQUEST@GMSCFL.COM, AND 219 EAST LIVINGSTON STREET, ORLANDO, FLORIDA 32801.

3. Records and Audit. PGV must keep accurate records of all transactions processed for the District for the longer of five years after the transaction or the period required by the records retention schedules adopted by the Florida Department of State, and must make those records available to the District, its district manager, and its auditors upon reasonable request.

4. E-Verify. PGV must comply with section 448.095, *Florida Statutes*. PGV represents and warrants that it is registered with and uses the E-Verify system to verify the work authorization status of all new employees of PGV. PGV may not subcontract any portion of the Services unless the subcontractor registers with and uses the E-Verify system and provides PGV an affidavit

stating that the subcontractor does not employ, contract with, or subcontract with an unauthorized alien. PGV must maintain a copy of each affidavit for the duration of this Agreement and provide it to the District upon request. If the District has a good faith belief that PGV has knowingly violated section 448.09(1), *Florida Statutes*, the District will terminate this Agreement as required by section 448.095(5)(c), *Florida Statutes*, and PGV will be liable for any additional costs incurred by the District as a result of the termination. If the District has a good faith belief that a subcontractor knowingly violated section 448.095(5), *Florida Statutes*, but PGV otherwise complied, the District will promptly notify PGV, and PGV must immediately terminate its contract with the subcontractor. PGV represents that no public agency has terminated a contract with PGV under section 448.095(5)(c), *Florida Statutes*, within the year immediately preceding the Effective Date.

5. Scrutinized Companies. PGV certifies that it is not on the Scrutinized Companies or Other Entities that Boycott Israel List created under section 215.4725, *Florida Statutes*, and is not participating in a boycott of Israel. PGV further certifies that it is not on the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in Iran Terrorism Sectors List, or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List created under section 215.473, *Florida Statutes*, and is not engaged in business operations in Cuba or Syria. Under section 287.135*, Florida Statutes*, the District may terminate this Agreement at its option if PGV is found to have submitted a false certification, has been placed on any of those lists, is participating in a boycott of Israel, or has been engaged in business operations in Cuba or Syria.

6. Foreign Countries of Concern; Access to Personal Identifying Information. PGV acknowledges that this Agreement gives PGV access to individuals' personal identifying information. PGV represents that (a) it is not owned by the government of a foreign country of concern; (b) the government of a foreign country of concern does not have a controlling interest in PGV; and (c) PGV is not organized under the laws of, and does not have its principal place of business in, a foreign country of concern, as those terms are defined in section 287.138, *Florida Statutes*. Before the District executes this Agreement, and before each renewal or extension of this Agreement, PGV must provide the District the affidavit required by section 287.138(4), Florida Statutes, on the form prescribed by the Florida Department of Management Services (currently Form PUR 1355, adopted by Rule 60A-1.020, Florida Administrative Code), together with the affidavit attached as **Exhibit 1**.

7. Anti-Human Trafficking. PGV certifies that neither it nor its principals use coercion for labor or services as defined in section 787.06, *Florida Statutes*. Before the District executes this Agreement, and before each renewal or extension of this Agreement, PGV must provide the District the affidavit required by section 787.06(14), *Florida Statutes*, signed by an officer or representative of PGV under penalty of perjury, in the form attached as Exhibit 1.

8. Foreign Source Disclosure. To the extent section 286.101(3), *Florida Statutes*, applies to this Agreement, PGV must disclose to the District any current or prior interest of, any contract with, or any grant or gift received from a foreign country of concern as required by that section.

EXHIBIT 1
CONTRACTOR AFFIDAVIT

STATE OF _____

COUNTY OF _____

Before me, the undersigned authority, by means of [ ] physical presence or [ ] online notarization, personally appeared _____ ("Affiant"), who, being first duly sworn, deposes and says:

1. Affiant is the _____ [title] of PayGOV.US, LLC ("PGV"), is an officer or representative of PGV, and is authorized to make this affidavit on PGV's behalf. This affidavit is given in connection with the Payment Processing Services Agreement between PGV and the Central Lake Community Development District (the "District").

2. Anti-Human Trafficking. PGV does not use coercion for labor or services as defined in section 787.06, Florida Statutes.

3. Foreign Countries of Concern. PGV is not owned by the government of a foreign country of concern; the government of a foreign country of concern does not have a controlling interest in PGV; and PGV is not organized under the laws of, and does not have its principal place of business in, a foreign country of concern, as those terms are defined in section 287.138, Florida Statutes.

4. Scrutinized Companies. PGV is not on the Scrutinized Companies or Other Entities that Boycott Israel List, the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in Iran Terrorism Sectors List, or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List; is not participating in a boycott of Israel; and is not engaged in business operations in Cuba or Syria.

5. E-Verify. PGV is registered with and uses the E-Verify system to verify the work authorization status of all new employees, as required by section 448.095, Florida Statutes. PGV's E-Verify company identification number is _____.

Under penalties of perjury, I declare that I have read the foregoing affidavit and that the facts stated in it are true.

_____

Signature of Affiant

Printed Name: _____

Title: _____

Sworn to (or affirmed) and subscribed before me by means of [ ] physical presence or [ ] online notarization this ____ day of _____, 20__, by _____, who is [ ] personally known to me or [ ] has produced _____ as identification.

_____

Notary Public, State of _____

Print Name: _____

My Commission Expires: _____

SECTION VIII

DMHB DiBARTOLOMEO, McBEE, HARTLEY & BARNES, P.A.
CERTIFIED PUBLIC ACCOUNTANTS

September 10, 2026

Central Lake Community Development District
Board of Supervisors

We are pleased to confirm our understanding of the services we are to provide Central Lake Community Development District, ("the District") for the fiscal year ended September 30, 2026 and with an option for additional annual renewals. This letter serves to renew our agreement and establish the terms and fee for the 2026 audit.

Audit Scope and Objectives

We will audit the financial statements of the governmental activities, the aggregate discretely presented component units, each major fund (general fund, debt service fund, capital projects fund), and the aggregate remaining fund information, and the disclosures, which collectively comprise the basic financial statements of the District as of and for the year ended September 30, 2026. In addition, we will examine the District's compliance with the requirements of Section 218.415 Florida Statutes in accordance with Rule 10.556(10) of the Auditor General of the State of Florida. Accounting standards generally accepted in the United States of America (GAAP) provide for certain required supplementary information (RSI), such as management's discussion and analysis (MD&A), to supplement the District's basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement we will apply certain limited procedures to the District's RSI in accordance with auditing standards generally accepted in the United States of America (GAAS). These limited procedures will consist of inquiries of management 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 information because the limited procedures do not provide us with sufficient appropriate evidence to express an opinion or provide any assurance. The following RSI is required by GAAP and will be subjected to certain limited procedures, but will not be audited.

1. Management's Discussion and Analysis
2. Budgetary comparison schedule

The objectives of our audit are to obtain reasonable assurance as to whether the financial statements as a whole are free from material misstatement, whether due to fraud or error; issue an auditor's report that includes our opinion about whether your financial statements are fairly presented, in all material respects, in conformity with GAAP; and report on the fairness of the supplementary information referred to in the second paragraph when considered in relation to the financial statements as a whole. 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 GAAS will always detect a material misstatement when it exists. Misstatements, including omissions, 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 of a reasonable user made based on the financial statements.

Auditor's Responsibilities for the Audit of the Financial Statements

We will conduct our audit in accordance with GAAS and will include tests of your accounting records and other procedures we consider necessary to enable us to express such opinions. As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the government or to acts by management or employees acting on behalf of the government.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by us, even though the audit is properly planned and performed in accordance with GAAS. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

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

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, tests of the physical existence of inventories, and direct confirmation of receivables and certain assets and liabilities by correspondence with selected customers, creditors, and financial institutions. We will also request written representations from your attorneys as part of the engagement.

We may, from time to time and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

Our audit of the financial statements does not relieve you of your responsibilities.

Audit Procedures—Internal Control

We will obtain an understanding of the government and its environment, including internal control relevant to the audit, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinions. 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, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit, we will communicate to management and those charged with governance internal control related matters that are required to be communicated under AICPA professional standards.

Audit Procedures—Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of the District's compliance with the provisions of applicable laws, regulations, contracts, and agreements. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion.

Other Services

We will also prepare the financial statements of Central Lake Community Development District in conformity with accounting principles generally accepted in the United States of America based on information provided by you.

We will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities.

You agree to assume all management responsibilities for the financial statement preparation services and any other nonattest services we provide; oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

Responsibilities of Management for the Financial Statements

Our audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing, and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; and for the preparation and fair presentation of the financial statements in conformity with accounting principles generally accepted in the United States of America with the oversight of those charged with governance.

Management is responsible for making information available for the drafting of financial statements, all financial records, and related information available to us and for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers). You are also responsible for providing us with (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and other matters; (2) additional information that we may request for the purpose of the audit; and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that 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 of each opinion unit taken as a whole.

You are responsible for 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 government involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the government received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the government complies with applicable laws and regulations.

You are responsible for the preparation of the supplementary information in conformity with accounting principles generally accepted in the United States of America (GAAP). You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Your responsibilities include acknowledging to us in the representation letter that (1) you are responsible for presentation of the supplementary information in accordance with GAAP; (2) you believe the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) you have disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Engagement Administration, Fees, and Other

We understand that your employees will prepare all cash or other confirmations we request and will locate any documents selected by us for testing.

Subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to a cognizant or oversight agency or its designee, a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of DiBartolomeo, McBee, Hartley & Barnes, P.A. personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies. Notwithstanding the foregoing, the parties acknowledge that various documents reviewed or produced during the conduct of the audit may be public records under Florida law.

The audit documentation for this engagement will be retained for a minimum of five years after the report release date. If we are aware that a federal awarding agency or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

Jim Hartley is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it. Our fees for these services are not to exceed $3,500. The fee estimate is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the audit. If significant additional time is necessary or if additional Bonds are issued, we will discuss it with you and arrive at a new fee estimate before we incur the additional costs. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed our report. You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket expenditures through the date of termination.

Either party may unilaterally terminate this agreement, with or without cause, upon thirty (30) days written notice. Upon any termination of this Agreement, the District will pay all invoices for services rendered prior to the date of the notice of termination but subject to any offsets that the District may have. Pursuant to Section 218.391, Florida Statutes, all invoices for fees or other compensation must be submitted in sufficient detail to demonstrate compliance with the terms of this engagement.

We shall take all necessary steps to ensure that the audit is completed in a timely fashion so that the financial reports and audits may be approved by the District's Board of Supervisors within 180 days after the end of the fiscal year under review.

We agree and understand that Chapter 119, Florida Statutes, may be applicable to documents prepared in connection with the services provided hereunder and agree to cooperate with public record requests made there under. In connection with this Agreement, we agree to comply with all provisions of Florida's public records laws, including but not limited to Section 119.0701, Florida Statutes, the terms of which are incorporated herein. Among other requirements, we will:

a. Keep and maintain public records required by the District to perform the service.

b. Upon request from 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.

c. 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 the Agreement if the auditor does not transfer the records to the District.

d. Upon completion of this Agreement, transfer, at no cost, to the District all public records in possession of the auditor or keep and maintain public records required by the District to perform the service. If the auditor transfers all public records to the District upon completion of this Agreement, the auditor shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the auditor

keeps and maintains public records upon completion of the Agreement, the auditor 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 that is compatible with the information technology systems of the District.

e. If auditor has questions regarding the application of Chapter 119, Florida statutes, to its duty to provide public records relating to this agreement, contact the public records custodian at: c/o Governmental Management Services – Central Florida LLC, 219 East Livingston Street, Orlando, Florida 32801, or recordrequest@gmscfl.com, phone: (407) 841-5524.

Reporting

We will issue a written report upon completion of our audit of Central Lake Community Development 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 opinions, add a separate section, or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our opinions are other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or withdraw from this engagement.

We appreciate the opportunity to be of service to Central Lake Community Development District and believe this letter accurately summarizes the terms of our engagement, and, with any addendum, if applicable, is the complete and exclusive statement of the agreement between DiBartolomeo, McBee, Hartley & Barnes and the District with respect to the terms of the engagement between the parties. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the attached copy and return it to us.

DiBartolomeo, McBee, Hartley & Barnes

DiBartolomeo, McBee, Hartley & Barnes, P.A.

RESPONSE:

This letter correctly sets forth the understanding of Central Lake Community Development District.

Signature: _____

Title: District Manager

Date: 9/11/26

SECTION IX

SECTION C

SECTION 1

Central Lake

Community Development District

Summary of Invoices

August 28, 2026 - October 28, 2026

Fund	Date	Check No.'s	Amount
Water & Sewer Fund			
	9/18/26	2708-2712	$ 58,226.65
	9/29/26	2713-2714	14,234.56
	10/14/26	2715-2719	12,434.89
	10/19/26	2720	8,931.44
			$ 93,827.54
TOTAL			**$ 93,827.54**

*** CHECK DATES 08/28/2026 - 10/28/2026 *** CENTRAL LAKE WATER & SEWER
BANK A CENTRAL LAKE CDD

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT ACCT# SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
9/18/26	00093	9/14/26	33997	202609	300-15500-10000			*	4,642.50		
			FY27 GEN.LIAB/PUBLIC OFFC								
		9/14/26	33997	202609	300-13100-10300			*	4,642.50		
			FY27 GEN.LIAB/PUBLIC OFFC								
		9/14/26	33997	202609	300-15500-10000			*	21,206.00		
			FY27 PROPERTY INSURANCE								
		9/14/26	33997	202609	300-13100-10300			*	21,206.00		
			FY27 PROPERTY INSURANCE								
							EGIS INSURANCE & RISK ADVISORS			51,697.00	002708
9/18/26	00001	9/01/26	257	202609	301-51300-34000			*	3,750.00		
			MANAGEMENT FEES SEPT26								
		9/01/26	257	202609	301-51300-34200			*	108.17		
			WEBSITE ADMIN SEPT26								
		9/01/26	257	202609	301-51300-34100			*	162.25		
			INFORMATION TECH SEPT26								
		9/01/26	257	202609	301-51300-51000			*	5.64		
			OFFICE SUPPLIES SEPT26								
		9/01/26	257	202609	301-51300-42000			*	146.81		
			POSTAGE SEPT26								
		9/01/26	257	202609	301-51300-49000			*	496.00		
			SEPT MTG ROOM RENTAL FEE								
							GOVERNMENTAL MANAGEMENT SERVICES			4,668.87	002709
9/18/26	00155	9/01/26	26-076	202608	300-13100-10300			*	450.00		
			FG WWTP FDEP PERMIT SERVS								
							KEY ENGINEERING ASSOCIATES, INC.			450.00	002710
9/18/26	00101	9/02/26	10013564	202608	302-53600-12000			*	719.53		
			LABOR SERVICES AUG26								
							MISSION INN RESORT & CLUB			719.53	002711
9/18/26	00152	9/09/26	68896	202607	301-51300-31500			*	345.63		
			LH AGREE/TURNSTONE AGREE								
		9/09/26	68896	202607	300-13100-10300			*	345.62		
			LH AGREE/TURNSTONE AGREE								
							STONE & GERKEN P.A.			691.25	002712
9/29/26	00148	9/03/26	347486	202608	302-53600-46300			*	3,026.25		
			WATER PLANT INSPECT AUG26								
		9/03/26	347486	202608	300-13100-10300			*	1,008.75		
			WATER PLANT INSPECT AUG26								
		9/03/26	347486	202608	302-53600-46300			*	4,305.75		
			SEWER PLANT INSPECT AUG26								
		9/03/26	347486	202608	300-13100-10300			*	1,435.25		
			SEWER PLANT INSPECT AUG26								

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
		9/03/26	347486 INSTALL PUMP AT CLARIFIER	202608	302	53600-46000				*	3,600.00		
		9/03/26	347486 REPLC TRANSFORMER CONDOLS	202608	302	53600-46000				*	640.00		
									GENERAL UTILITIES			14,016.00	002713
9/29/26	00002	9/28/26	OSA14120 NOT. OF FY2027 MEETINGS	202609	301	51300-48000				*	218.56		
									ORLANDO SENTINEL			218.56	002714
10/14/26	00005	10/01/26	94864 FY27 SPECIAL DISTRICT FEE	202610	301	51300-54000				*	175.00		
									FLORIDA COMMERCE			175.00	002715
10/14/26	00001	10/01/26	258 MANAGEMENT FEES OCT26	202610	301	51300-34000				*	3,937.50		
		10/01/26	258 WEBSITE ADMIN OCT26	202610	301	51300-34200				*	113.58		
		10/01/26	258 INFORMATION TECH OCT26	202610	301	51300-34100				*	170.33		
		10/01/26	258 OFFICE SUPPLIES OCT26	202610	301	51300-51000				*	5.43		
		10/01/26	258 POSTAGE OCT26	202610	301	51300-42000				*	141.72		
		10/01/26	258 COPIES OCT26	202610	301	51300-47000				*	31.80		
									GOVERNMENTAL MANAGEMENT SERVICES			4,400.36	002716
10/14/26	00086	9/30/26	070809-2 MOWING 07/01/26-09/30/26	202609	302	53600-46100				*	483.00		
		9/30/26	070809-2 MOWING 07/01/26-09/30/26	202609	300	13100-10300				*	1,932.00		
									JESUS G SANCHEZ			2,415.00	002717
10/14/26	00155	10/01/26	26-086 OPERATOR STAFF/FDEPPERMIT	202609	300	13100-10300				*	4,725.00		
									KEY ENGINEERING ASSOCIATES, INC.			4,725.00	002718
10/14/26	00101	10/02/26	10013688 LABOR SERVICES SEPT26	202609	302	53600-12000				*	719.53		
									MISSION INN RESORT & CLUB			719.53	002719
10/19/26	00148	10/03/26	347671 WATER PLANT INSPECT SEP26	202609	302	53600-46300				*	1,398.75		
		10/03/26	347671 WATER PLANT INSPECT SEP26	202609	300	13100-10300				*	466.25		

*** CHECK DATES 08/28/2026 - 10/28/2026 *** CENTRAL LAKE WATER & SEWER
BANK A CENTRAL LAKE CDD

CHECK DATE	VEND#	.....INVOICE..... DATE	INVOICE	...EXPENSED TO... YRMO	DPT	ACCT#	SUB	SUBCLASS	VENDOR NAME	STATUS	AMOUNT	....CHECK..... AMOUNT	#
		10/03/26	347671	202609		302-53600-46300				*	4,481.25		
			SEWER PLANT INSPECT SEP26										
		10/03/26	347671	202609		300-13100-10300				*	1,493.75		
			SEWER PLANT INSPECT SEP26										
		10/03/26	347671	202609		302-53600-52000				*	1,052.46		
			CHLORINE-SODIUM SOLUTION										
		10/03/26	347671	202609		302-53600-52000				*	38.98		
			QTY.2 JERRY JUG, CHLORINE										
									GENERAL UTILITIES			8,931.44	002720

TOTAL FOR BANK A 93,827.54

TOTAL FOR REGISTER 93,827.54

SECTION 2

Central Lake

Community Development District

Unaudited Financial Reporting

September 30, 2026

Table of Contents

1	Balance Sheet
2-3	Water & Sewer Income Statement
4-5	Water & Sewer Month to Month
6	Wholesale Sewer Revenue
7-8	Town of Howey-in-the-Hills Billing Summary
9	Water & Sewer Capital Reserve Fund
10	RAM Revenue Income Statement
11	RAM Revenue Month to Month

Central Lake

Community Development District

Balance Sheet

September 30, 2026

	Water & Sewer Fund	Water & Sewer Capital Reserve Fund	Reservation & Maintenance Fund	Totals Governmental Funds
Assets:				
Cash - Wells Fargo Bank	$ 121,690	$ -	$ 136,475	$ 258,165
Cash - Truist Bank	93,000	5,000	2,000	100,000
Accounts Receivable	51,441	-	11,059	62,499
State Board of Administration	5,521,015	-	55,051	5,576,066
Due from Other	2,700	-	-	2,700
Due from RAM	8,617	-	-	8,617
Due from THIH - Lot Closings	12,829	-	-	12,829
Due from THIH - Boondocks	405	-	-	405
Due from THIH - School	503	-	-	503
Due from THIH - Bishop's Gate	-	-	-	-
Due from Water & Sewer	-	438,702	-	438,702
Plant & Equipment	217,180	-	295,291	512,471
Accumulated Depreciation	(43,436)	-	(174,030)	(217,466)
Right to Use Lease Asset	2,843,578	-	-	2,843,578
A/A Right to Use Lease Asset	(309,085)	-	-	(309,085)
Prepaid Expenses	25,849	-	25,849	51,697
Liabilities:				
Accounts Payable	$ 16,791	$ -	$ -	$ 16,791
Due to Water & Sewer	-	-	8,617	8,617
Due to Water & Sewer Capital Reserve	438,702	-	-	438,702
Due to RAM	-	-	-	-
Builder's Deposit	-	-	-	-
Deferred Revenue	7,238	-	-	7,238
Lease Payable	607,183	-	-	607,183
Lease Payable - Current	123,474	-	-	123,474
Fund Balances:				
Invested in Capital Assets	$ -	$ -	$ (326,845)	$ (326,845)
Unreserved	7,352,897	443,702	669,923	8,466,522
Total Liabilities & Fund Equity	$ 8,546,286	$ 443,702	$ 351,694	$ 9,341,682

Central Lake

Community Development District

Water & Sewer Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

	Adopted Budget	Prorated Budget Thru 09/30/26	Actual Thru 09/30/26	Variance
Revenues:				
Water Revenue	$ 276,395	$ 276,395	$ 239,323	$ (37,072)
Sewer Revenue	233,460	233,460	232,229	(1,231)
Wholesale Sewer Revenue - Talichet/Venezia	139,086	139,086	147,375	8,289
Wholesale Sewer Revenue - Boondocks	4,538	4,538	4,740	203
Wholesale Sewer Revenue - ESE School	4,500	4,500	4,242	(258)
Wholesale Sewer Revenue - BishopsGate	27,024	27,024	28,310	1,286
Mission Inn Irrigation	9,000	9,000	7,791	(1,209)
Las Colinas HOA Irrigation	32,500	32,500	57,572	25,072
Miscellaneous Income	1,500	1,500	5,165	3,665
CIAC-Meter Fees	-	-	-	-
CIAC-Utility Expansion	443,702	443,702	4,408,530	3,964,828
Interest	2,500	2,500	97,209	94,709
Total Revenues	**$ 1,174,205**	**$ 1,174,205**	**$ 5,232,486**	**$ 4,058,281**
Expenditures:				
Administrative:				
Engineering Fees	$ 3,500	$ 3,500	$ 2,308	$ 1,193
Attorney Fees	25,000	25,000	5,070	19,930
Annual Audit	3,350	3,350	3,350	-
Management Fees	45,000	45,000	45,000	-
Information Technology	1,947	1,947	1,947	-
Website Maintenance	1,298	1,298	1,298	(0)
Telephone	25	25	-	25
Postage	2,200	2,200	1,857	343
Printing & Binding	550	550	232	318
Insurance	4,834	4,834	4,319	515
Legal Advertising	2,500	2,500	3,306	(806)
Office Supplies	500	500	346	154
Other Current Charges	1,200	1,200	-	1,200
Bank/ACH Fees	3,500	3,500	3,150	350
Property Taxes	1,300	1,300	1,057	243
Dues, Licenses & Subscriptions	175	175	175	-
Total Administrative:	**$ 96,879**	**$ 96,879**	**$ 73,414**	**$ 23,464**

Central Lake

Community Development District

Water & Sewer Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

Operations & Maintenance				
Property Insurance	$ 26,498	$ 26,498	$ 24,338	$ 2,160
Electric	175,500	175,500	113,962	61,538
Backup Fuel	500	500	-	500
Chemicals	15,000	15,000	13,687	1,313
Dues, Licenses & Subscriptions	2,650	2,650	2,165	485
Labor	8,634	8,634	8,634	(0)
Mowing	2,250	2,250	2,248	2
Plant Lease	181,521	181,521	181,521	-
Repairs & Maintenance	45,000	45,000	110,871	(65,871)
Sludge Pumping	40,000	40,000	-	40,000
Utility Maintenance	105,170	105,170	70,946	34,225
Capital Outlay	30,901	30,901	27,350	3,551
Reserves				
Capital Reserve Transfer	$ 443,702	$ 443,702	$ 443,702	$ -
Excess Revenues (Expenditures)	$ 0		$ 4,159,648	
Fund Balance - Beginning	$ -		$ 3,193,249	
Fund Balance - Ending	$ 0		$ 7,352,897	

Central Lake

Community Development District

Water & Sewer Fund

Month to Month

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Total
Revenues:													
Water Revenue	$ 23,180	$ 22,584	$ 19,032	$ 10,928	$ 13,389	$ 21,295	$ 25,247	$ 24,639	$ 18,621	$ 18,826	$ 22,134	$ 19,447	$ 239,323
Sewer Revenue	19,355	19,355	19,355	19,355	19,355	19,401	19,355	19,355	19,355	19,325	19,355	19,311	232,229
Wholesale Sewer Revenue - Talichet/Venezia	11,647	11,647	11,647	11,647	12,478	12,478	12,478	12,478	12,478	12,769	12,799	12,829	147,375
Wholesale Sewer Revenue - Boondocks	378	378	378	378	392	405	405	405	405	405	405	405	4,740
Wholesale Sewer Revenue - ESE School	477	469	379	246	223	376	414	533	278	182	161	503	4,242
Wholesale Sewer Revenue - BishopsGate	6,756	-	-	21,554	-	-	-	-	-	-	-	-	28,310
Mission Inn Irrigation	906	1,031	535	325	294	652	549	646	623	627	704	900	7,791
Las Colinas HOA Irrigation	4,636	4,627	4,536	3,158	3,215	3,876	5,800	6,417	5,034	5,043	6,332	4,897	57,572
Miscellaneous Income	91	122	235	104	85	177	216	-	156	152	52	3,775	5,165
CIAC-Meter Fees	-	-	-	-	-	-	-	-	-	-	-	-	-
CIAC-Utility Expansion	-	-	-	-	50,925	-	581,280	514,500	5,250	2,133,075	1,123,500	-	4,408,530
Interest	11,982	10,985	10,878	4,917	3,176	3,517	3,654	5,277	5,150	5,607	14,303	17,764	97,209
Total Revenues	**$ 79,407**	**$ 71,196**	**$ 66,974**	**$ 72,611**	**$ 103,531**	**$ 62,179**	**$ 649,398**	**$ 584,250**	**$ 67,349**	**$ 2,196,012**	**$ 1,199,746**	**$ 79,833**	**$ 5,232,486**
Expenditures:													
Administrative:													
Engineering Fees	$ -	$ -	$ -	$ -	$ -	$ -	$ 2,308	$ -	$ -	$ -	$ -	$ -	$ 2,308
Attorney Fees	-	-	380	190	95	976	291	570	2,222	346	-	-	5,070
Annual Audit	-	-	-	-	-	-	-	-	3,350	-	-	-	3,350
Management Fees	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	45,000
Information Technology	162	162	162	162	162	162	162	162	162	162	162	162	1,947
Website Maintenance	108	108	108	108	108	108	108	108	108	108	108	108	1,298
Telephone	-	-	-	-	-	-	-	-	-	-	-	-	-
Postage	165	192	141	145	142	143	143	200	288	144	7	147	1,857
Printing & Binding	37	-	-	-	-	-	170	10	8	7	0	-	232
Insurance	4,319	-	-	-	-	-	-	-	-	-	-	-	4,319
Legal Advertising	580	-	-	-	-	-	-	-	240	-	2,268	219	3,306
Office Supplies	30	29	1	66	28	6	56	1	81	42	0	6	346
Other Current Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank/ACH Fees	385	271	217	344	175	300	330	-	270	127	4	726	3,150
Property Taxes	-	1,057	-	-	-	-	-	-	-	-	-	-	1,057
Dues, Licenses & Subscriptions	175	-	-	-	-	-	-	-	-	-	-	-	175
Total Administrative:	**$ 9,711**	**$ 5,571**	**$ 4,760**	**$ 4,765**	**$ 4,460**	**$ 5,445**	**$ 7,319**	**$ 4,801**	**$ 10,479**	**$ 4,686**	**$ 6,299**	**$ 5,117**	**$ 73,414**

Central Lake

Community Development District

Water & Sewer Fund

Month to Month

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Total
Operations & Maintenance													
Property Insurance	$ 24,338	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 24,338
Electric	14,081	11,609	8,917	9,524	10,808	8,697	10,113	7,748	9,107	9,397	6,797	7,164	113,962
Backup Fuel	-	-	-	-	-	-	-	-	-	-	-	-	-
Chemicals	1,788	1,396	492	731	485	927	1,485	1,653	1,479	2,160	-	1,091	13,687
Dues, Licenses & Subscriptions	-	-	-	-	-	-	-	-	-	2,000	165	-	2,165
Labor	720	720	720	720	720	720	720	720	720	720	720	720	8,634
Mowing	79	-	483	79	-	483	79	-	483	79	-	483	2,248
Plant Lease	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	15,127	181,521
Repairs & Maintenance	10,673	9,649	1,096	57,850	300	2,023	14,271	2,120	2,075	6,400	4,415	-	110,871
Sludge Pumping	-	-	-	-	-	-	-	-	-	-	-	-	-
Utility Maintenance	5,666	4,544	8,921	5,618	5,157	6,802	5,045	5,532	5,325	5,123	7,332	5,880	70,946
Capital Outlay	5,500	-	-	-	21,850	-	-	-	-	-	-	-	27,350
Total Operations & Maintenance:	**$ 77,972**	**$ 43,044**	**$ 35,756**	**$ 89,649**	**$ 54,446**	**$ 34,778**	**$ 46,838**	**$ 32,899**	**$ 34,315**	**$ 41,005**	**$ 34,555**	**$ 30,465**	**$ 555,722**
Reserves													
Capital Reserve Transfer	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 443,702	$ 443,702
Total Reserves	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**	**$ 443,702**	**$ 443,702**
Total Expenditures	**$ 87,683**	**$ 48,615**	**$ 40,516**	**$ 94,414**	**$ 58,906**	**$ 40,223**	**$ 54,157**	**$ 37,700**	**$ 44,795**	**$ 45,691**	**$ 40,854**	**$ 479,284**	**$ 1,072,838**
Excess Revenues (Expenditures)	$ (8,275)	$ 22,581	$ 26,459	$ (21,803)	$ 44,625	$ 21,955	$ 595,240	$ 546,550	$ 22,555	$ 2,150,321	$ 1,158,892	$ (399,451)	$ 4,159,648

Central Lake

Community Development District

Wholesale Sewer Revenue

Month to Month

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Total
Revenues:													
Wholesale Sewer Revenue - Talichet/Venezia	$ 11,647	$ 11,647	$ 11,647	$ 11,647	$ 12,478	$ 12,478	$ 12,478	$ 12,478	$ 12,478	$ 12,769	$ 12,799	$ 12,829	$ 147,375
Wholesale Sewer Revenue - Boondocks	378	378	378	378	392	405	405	405	405	405	405	405	4,740
Wholesale Sewer Revenue - ESE School	477	469	379	246	223	376	414	533	278	182	161	503	4,242
Wholesale Sewer Revenue - BishopsGate	6,756	-	-	21,554	-	-	-	-	-	-	-	-	28,310
Total Revenues	**$ 19,258**	**$ 12,493**	**$ 12,404**	**$ 33,825**	**$ 13,093**	**$ 13,260**	**$ 13,297**	**$ 13,417**	**$ 13,162**	**$ 13,357**	**$ 13,366**	**$ 13,737**	**$ 184,667**

Central Lake

Community Development District

Wholesale Sewer Revenue

	Type	Date	Check#	Beginning Balance	Billing Usage	Payment Received	Balance
Talichet/Venezia							
	Beginning Balance	10/01/25		$12,538.63			$12,538.63
	Payment - Sept.25	10/15/25	36843			(12,538.63)	0.00
	October Billing	10/20/25			11,646.56		11,646.56
	Payment - Oct.25	11/05/25	36873			(11,646.56)	0.00
	November Billing	11/19/25			11,646.56		11,646.56
	December Billing	12/16/25			11,646.56		23,293.12
	Payment - Nov.25	12/22/25	36928			(11,646.56)	11,646.56
	Payment - Dec.25	01/09/26	36977			(11,646.56)	0.00
	January Billing	01/15/26			11,646.56		11,646.56
	Payment - Jan.26	02/13/26	37040			(11,646.56)	0.00
	February Billing	02/22/26			12,478.16		12,478.16
	Payment - Feb.26	03/09/26	37089			(12,478.16)	0.00
	March Billing	03/17/26			12,478.16		12,478.16
	April Billing	04/20/26			12,478.16		24,956.32
	Payment - Mar.26	04/30/26	37167			(12,478.16)	12,478.16
	Payment - Apr.26	05/11/26	37225			(12,478.16)	0.00
	May Billing	05/15/26			12,478.16		12,478.16
	June Billing	06/15/26			12,478.16		24,956.32
	Payment - May26	06/18/26	37292			(12,478.16)	12,478.16
	Payment- Jun.26	07/10/26	37350			(12,478.16)	0.00
	July Billing	07/16/26			12,769.26		12,769.26
	Payment - Jul.26	08/14/26	37402			(12,769.26)	0.00
	August Billing	08/17/26			12,799.27		12,799.27
	Payment - Aug.26	09/11/26	37456			(12,799.27)	0.00
	September Billing	09/15/26			12,829.28		12,829.28
Total Talichet/ Venezia							

	Type	Date	Check#	Beginning Balance	Billing Usage	Payment Received	Balance
Boondocks	Beginning Balance	10/01/25		$378.13			$378.13
	Payment - Sept.25	10/15/25	36843			(378.14)	(0.01)
	October Billing	10/20/25			378.14		378.13
	Payment - Oct.25	11/05/25	36873			(378.14)	(0.01)
	November Billing	11/19/25			378.14		378.13
	December Billing	12/16/25			378.14		756.27
	Payment - Nov.25	12/22/25	36928			(378.14)	378.13
	Payment - Dec.25	01/09/26	36977			(378.14)	(0.01)
	January Billing	01/15/26			378.14		378.13
	Payment - Jan.26	02/13/26	37040			(378.14)	(0.01)
	February Billing	02/22/26			391.64		391.63
	Payment - Feb.26	03/09/26	37089			(391.64)	(0.01)
	March Billing	03/17/26			405.14		405.13
	April Billing	04/20/26			405.14		810.27
	Payment - Mar.26	04/30/26	37167			(405.14)	405.13
	Payment - Apr.26	05/11/26	37225			(405.14)	(0.01)
	May Billing	05/15/26			405.14		405.13
	June Billing	06/15/26			405.14		810.27
	Payment - May26	06/18/26	37292			(405.14)	405.13
	Payment- Jun.26	07/10/26	37350			(405.14)	(0.01)
	July Billing	07/16/26			405.14		405.13
	Payment - Jul.26	08/14/26	37402			(405.14)	(0.01)
	August Billing	08/17/26			405.14		405.13
	Payment - Aug.26	09/11/26	37456			(405.14)	(0.01)
	September Billing	09/15/26			405.14		405.13
Total Boondocks				**$378.13**	**$4,740.18**	**($4,713.18)**	**$405.13**

Central Lake

Community Development District

Wholesale Sewer Revenue

	Type	Date	Check#	Beginning Balance	Billing Usage	Payment Received	Balance
ESE School	Beginning Balance	10/01/25		$425.13			$425.13
	Payment - Sept.25	10/15/25	36843			(425.13)	0.00
	October Billing	10/20/25			476.89		476.89
	Payment - Oct.25	11/05/25	36873			(476.89)	0.00
	November Billing	11/19/25			468.58		468.58
	December Billing	12/16/25			378.94		847.52
	Payment - Nov.25	12/22/25	36928			(468.58)	378.94
	Payment - Dec.25	01/09/26	36977			(378.94)	0.00
	January Billing	01/15/26			245.61		245.61
	Payment - Jan.26	02/13/26	37040			(245.61)	0.00
	February Billing	02/22/26			223.28		223.28
	Payment - Feb.26	03/09/26	37089			(223.28)	0.00
	March Billing	03/17/26			376.38		376.38
	April Billing	04/20/26			414.02		790.40
	Payment - Mar.26	04/30/26	37167			(376.38)	414.02
	Payment - Apr.26	05/11/26	37225			(414.02)	0.00
	May Billing	05/15/26			533.32		533.32
	June Billing	06/15/26			278.43		811.75
	Payment - May26	06/18/26	37292			(533.32)	278.43
	Payment- Jun.26	07/10/26	37350			(278.43)	0.00
	July Billing	07/16/26			182.45		182.45
	Payment - Jul.26	08/14/26	37402			(182.45)	0.00
	August Billing	08/17/26			161.40		161.40
	Payment - Aug.26	09/11/26	37456			(161.40)	0.00
	September Billing	09/15/26			502.53		502.53
Total ESE School				**$425.13**	**$4,241.83**	**($4,164.43)**	**$502.53**

	Type	Date	Check#	Beginning Balance	Billing Usage	Payment Received	Balance
Bishop's Gate	Beginning Balance	10/01/25		($6,756.01)			($6,756.01)
	Oct.25 - Dec.25 Billing	10/01/25	36658		$6,756.01		$0.00
	Jan.26 - Sept.26 Billing	01/15/26			$21,554.44		$21,554.44
	Payment	02/20/26	37042			($23,155.20)	($1,600.76)
	Payment	02/20/26	37071			($5,637.65)	($7,238.41)
Total Bishop's Gate				**($6,756.01)**	**$28,310.45**	**($28,792.85)**	**($7,238.41)**
TOTAL				**$6,585.88**	**$184,667.31**	**($184,754.66)**	**$6,498.53**

Central Lake

Community Development District

Water & Sewer Capital Reserve Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

Revenues:				
Transfer In	$ 443,702	$ 443,702	$ 443,702	$ -
Interest	90,000	90,000	-	(90,000)
Expenditures:				
Capital Outlay	$ 100,000	$ 100,000	$ -	$ 100,000
Excess Revenues (Expenditures)	$ 433,702		$ 443,702	
Fund Balance - Beginning	$ 3,228,039		$ -	
Fund Balance - Ending	$ 3,661,741		$ 443,702	

Central Lake

Community Development District

Reservation & Maintenance Fund

Statement of Revenues, Expenditures, and Changes in Fund Balance

For The Period Ending September 30, 2026

Revenues:				
RAM Sewer Revenue	$ 260,712	$ 260,712	$ 267,526	$ 6,814
Miscellaneous Revenue	-	-	1,182	1,182
Interest	2,400	2,400	2,114	(286)
Expenditures:				
Administrative				
Engineering Fees	$ -	$ -	$ 66,366	$ (66,366)
Attorney Fees	25,000	25,000	6,624	18,376
Postage	150	150	15	135
Insurance	4,834	4,834	4,319	515
Other Current Charges	500	500	-	500
Property Taxes	1,300	1,300	1,057	243
Operations & Maintenance				
Property Insurance	$ 26,498	$ 26,498	$ 24,338	$ 2,160
Mowing	8,995	8,995	8,992	3
Operating Supplies	7,500	7,500	-	7,500
Permits	5,000	5,000	5,000	-
Refuse Service	900	900	717	183
Repairs & Maintenance	26,000	26,000	10,480	15,520
Utility Maintenance	32,763	32,763	23,649	9,115
Capital Outlay	123,673	123,673	21,578	102,095
Excess Revenues (Expenditures)	$		$ 97,688	
Fund Balance - Beginning	$ -		$ 572,234	
Fund Balance - Ending	$ -		$ 669,923	

Central Lake

Community Development District

Reservation & Maintenance Fund

Month to Month

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Total
Revenues:													
RAM Sewer Revenue	$ 21,708	$ 21,708	$ 21,708	$ 21,708	$ 22,467	$ 21,766	$ 21,766	$ 21,766	$ 21,869	$ 27,052	$ 22,004	$ 22,004	$ 267,526
Miscellaneous Revenue	119	86	199	302	-	113	195	65	60	11	0	32	1,182
Interest	193	181	180	176	158	175	170	175	171	178	179	177	2,114
Expenditures:													
Administrative													
Engineering Fees	$ 11,207	$ 225	$ 6,201	$ 2,025	$ 950	$ 25,127	$ 4,950	$ 4,188	$ 4,068	$ 2,250	$ 450	$ 4,725	$ 66,366
Attorney Fees	665	190	1,140	855	583	556	291	665	1,333	346	-	-	6,624
Postage	-	-	13	-	-	-	-	-	1	1	-	-	15
Insurance	4,319	-	-	-	-	-	-	-	-	-	-	-	4,319
Other Current Charges	-	-	-	-	-	-	-	-	-	-	-	-	-
Property Taxes	-	1,057	-	-	-	-	-	-	-	-	-	-	1,057
Operations & Maintenance													
Property Insurance	$ 24,338	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ 24,338
Mowing	316	-	1,932	316	-	1,932	316	-	1,932	316	-	1,932	8,992
Operating Supplies	-	-	-	-	-	-	-	-	-	-	-	-	-
Permits	-	-	-	-	-	-	-	5,000	-	-	-	-	5,000
Refuse Service	60	60	60	60	60	60	60	60	60	60	60	60	717
Repairs & Maintenance	-	-	-	-	-	-	-	4,980	-	5,500	-	-	10,480
Utility Maintenance	1,889	1,515	2,974	1,873	1,719	2,267	1,682	1,844	1,775	1,708	2,444	1,960	23,649
Capital Outlay	-	-	-	18,078	3,500	-	-	-	-	-	-	-	21,578
Excess Revenues (Expenditures)	$ (20,773)	$ 18,929	$ 9,768	$ (1,020)	$ 15,814	$ (7,889)	$ 14,833	$ 5,270	$ 12,931	$ 17,061	$ 19,229	$ 13,536	$ 97,688