

**2020-2021
Public Service Grant Opportunity
Application**



Application Open Date – January 11, 2021

Application Due – 3:00pm, February 5, 2021

Grant Amount Requested: \$ 5,000



Date and Time Stamp

(Do Not Write in This Box)

2020-2021 PUBLIC SERVICE GRANT APPLICATION

Organization Legal Name: St. Lucie Habitat for Humanity
Mailing Address: 702 South 6th Street, Fort Pierce, FL 34950
Physical Address: 702 South 6th Street, Fort Pierce, FL 34950
Contact Person: Melissa Winstead Title: Development Director
BEST CONTACT Phone Number: 772.464.1117, ext 103 Email Address: Melissa@StLucieHabitat.org
Website Address: www.StLucieHabitat.org

LEGAL STATUS OF ORGANIZATION:

() Incorporated, Not-for-Profit - Month and Year of incorporation/creation: 12/18/1995

INCLUDE COPY OF CURRENT 501(c)(3) DOCUMENTATION FROM INTERNAL REVENUE SERVICE.

=====
Person Authorized to Sign on Behalf of this Organization. Signature Must Be Notarized.

Robert D. Calhoun Today's Date: 2/1/2021
Signature

Print Name: Robert D. Calhoun Title: Executive Director

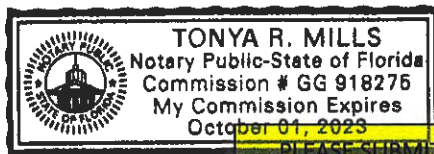
Telephone Number: 772.464.1117, ext 112 Email Address: BCalhoun@StLucieHabitat.org
=====

NOTARY STATE OF FLORIDA, COUNTY OF ST. LUCIE

BEFORE ME, an officer duly authorized by law to administer oaths and take acknowledgements, personally appeared ROBERT D. CALHOUN, who is personally known to me or produced _____, as identification, and acknowledged he/she executed the forgoing Agreement for the use and purposes mentioned in it and that the instrument is his/her act and deed.

IN WITNESS OF THE FORGOING, I have set my hand and official seal in the State and County aforesaid in this 01 day of FEBRUARY, 20 21.

NOTARY PUBLIC STATE OF FL
My Commission Expires: OCTOBER 01, 2023



PLEASE SUBMIT ONE COMPLETE SCANNED APPLICATION via email to: grantsadministration@cityoffortpierces.com



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PLEASE NOTE: INFORMATION MUST BE LEGIBLE.

1. Describe your organization and list your Mission Statement.
St. Lucie Habitat for Humanity (SLHFH) is an affiliate of Habitat for Humanity, and operates as a 501(c)3 nonprofit organization creating homeownership opportunities for low income people in St. Lucie County. Habitat for Humanity's mission is to bring people together to build homes, communities, and hope.

2. Describe your organization's history and prior experience, including a description of programs/projects similar to the one you are applying for in this application.

Since 1996, SLHFH has built or rehabbed 78 homes and repaired 130 homes in St. Lucie County. 50 new home construction/rehabs, and 74 home repairs were completed in Fort Pierce. We work in partnership with qualified individuals who are ready for homeownership, or are in need of critical repairs to their existing home. All Habitat homeowners complete a financial education program that helps them build a solid foundation for long-term personal success. Habitat keeps homes affordable through vehicles such as low to no-interest mortgages, recruiting volunteers, and seeking donations of building materials.

3. List all previous grants awarded by the City of Fort Pierce to **YOU or any organization(s) you were previously or are currently associated with.** If None, write N/A below:

<u>Program Year</u>	<u>Amount</u>	<u>Purpose</u>
2019-20	N/A	
2018-19	N/A	
2017-18	N/A	

Please Note: Organizations/Applicants who have received funding for three consecutive years **WILL NOT RECEIVE PRIORITY** in order to provide funding for newer activities.

4. If you have received funding from the City of Fort Pierce for Public Service projects in the past, please explain **HOW** the program/project described in this grant application is **NEW OR EXPANDED:**

N/A

5. What is your organization's annual budget? Describe how your organization is currently funded.

SLHFH's annual budget is \$2,273,000. Funding comes from Habitat homeowners mortgage payments that are recycled back into the Habitat program to help build the homes of future homeowners. Home sponsors, individual supporters, companies, faith partners, and the profits from our Habitat ReStores also help fund our work.

6. Do the City of Fort Pierce and/other local organizations in Fort Pierce provide services similar to your agency?

If you answered Yes, how do your services compliment their offerings? If yes, explain.

How are your services different? No. St. Lucie Habitat for Humanity serves as the lender, home builder, and provider of financial education for Habitat homeowners. Our programs are self-help programs that provide a hand up, not a hand out. Habitat for Humanity empowers families with the necessary tools they need to take control of their future. We work to eliminate the barriers to a better, healthier, more financially stable life.

St. Lucie Habitat Hialeah Drive Project

7. Project Name (please keep it short): _____



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Department of Housing and Urban Development (HUD) 2020 Income Limits								
Number of People Living in Household	1	2	3	4	5	6	7	8
Extremely Low Income	14,600	17,240	21,720	26,200	30,680	35,160	39,640	44,120
Very Low Income	24,350	27,800	31,300	34,750	37,550	40,350	43,100	45,900
Low Income	38,900	44,450	50,000	55,550	60,000	64,450	68,900	73,350

8. U.S. Dept. of Housing & Urban Development (HUD) National Objective Activities: (check one)
- Area benefit** activity (the activity benefits/is open to everyone in a particular low-income neighborhood or geography)
 - Limited Clientele** activity (particular individuals or households receive a benefit, and the majority of them qualify as low income)
 - Presumed Benefit** activity (the activity benefits a group of individuals presumed by HUD to qualify for a benefit: battered spouses, homeless, elderly, severely disabled adults, abused children, illiterate adults, persons with HIV/AIDS, or migrant farm workers)

9. Which National Objective(s) shown below does your project/program(s) meet?

- Benefit low to moderate-income persons.
- Help in the prevention of slums or blight; and/or
- Meet other community needs having a particular urgency because other financial resources are not available to meet such needs.

10. Beneficiaries from National Objective Activities (#8 Above)

- A. Who are the intended beneficiaries of this program/project? Describe how the project will ensure that the intended beneficiaries are being served and the target population will be reached, including how beneficiaries are identified, and any outreach performed: Intended beneficiaries of this program are Fort Pierce residents earning 80% or less of the area median income. Through our program application process, we are able to ensure that our target population is reached.
- B. If the project will provide an “Area Benefit”, please clearly define the geographic area to be served by the proposed activity. Include a map, if necessary. St. Lucie Habitat for Humanity serves the low income population of Fort Pierce, Port St. Lucie, and other residents of St. Lucie County.
- C. If the project will benefit “Limited Clientele”, list the approximate number and percentage of total persons assisted through this project/program who will be Low to Moderate Income (LMI) and how their income level will be determined. 100% of the people assisted through this program will be low income. Income levels are determined/verified through paystubs, tax returns and W-2s, bank statements, and verification of employment.



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D. If a project will provide a “Presumed Benefit”, please identify the group(s):

- Abused Children
- Lower Income Senior Citizen
- Elderly
- Homeless
- Lower Income Youth
- Other - Low income adults, and positive impact to the immediate neighborhood through our home investment.
- Illiterate Adults
- Migrant Farm Workers
- Persons with HIV/AIDS
- Severely Disabled Adults
- Severely Disabled Children/Youth

11. Describe the existing problems or needs to be addressed by this program/project.

A 2018 report by United Way found that 46% of St. Lucie County residents are cost of home burdened. Since there is not enough affordable housing for our growing workforce, renters are forced to pay more than 30% of their monthly income on housing-often upwards to 50%. Low income renters in Fort Pierce identify "saving for a down payment", and "qualifying for a traditional mortgage" as their greatest barriers to homeownership.

12. Describe your proposed project’s activities and how they will address the problems/needs you listed in #11 above. 1. Partner with the family that was selected from the pool of applicants 2. Work with the family on financial education, home care, and sweat equity hours earned. 3. Family maintains their qualifications for homeownership. 4. Home is built and sold to Habitat homeowner. Partnering with local families on building affordable housing frees up rental units for other families who need it and adds to local property taxes as more renters become homeowners. Typically, down payment and closing costs can be 3% to 25% of the price of a home, putting homeownership out of reach for many households. Habitat requires lower down payments and closing costs than standard lending practices and Habitat establishes flexible payment arrangements.

13. List the physical addresses where your proposed project activities (listed in #12 above) will take place. Use street addresses within the City limits of Fort Pierce.

Currently, St. Lucie Habitat for Humanity is building homes at these addresses: 5703 Hickory Drive, Fort Pierce, 103 Hialeah Drive, Fort Pierce, and 5715 Palm Drive, Fort Pierce. The home on Hialeah Drive is the project we are seeking City funding to help build.

14. List this project’s measurable goals and objectives, as well as the date(s) when each will be met. Two specific measurable goals of this project are: economic impact and financial stability & wealth building. Economic impact is seen throughout all stages of Habitat's home construction and repair programs as we hire local businesses and contractors to complete numerous aspects of each project. Financial stability and wealth building is a two stage objective that begins with education and hard work as our future homeowners work toward paying off debt, curbing expenses, and saving for their closing costs. These learned skills translate into long-term wealth building habits as our Habitat homeowners experience the long-term benefits of paying a monthly mortgage they can afford.

15. How will you track the results of these goals and objectives? (This information will be required with your monthly status reports.)

Habitat for Humanity tracks results based on our homeowners continued ability to pay their monthly mortgage. In addition, accurate record keeping of the costs of our home building and repair programs are used to track the results of the economic impact made by building and repairing affordable homes in Fort Pierce and the rest of St. Lucie County.

16. Briefly describe measurements of outcomes for each of the activities listed in #12. (Examples - number of unduplicated low/moderate income youth served, number of unduplicated senior citizens served, number of unduplicated Veterans served, number of unduplicated adults served, etc.)

The Habitat Homeownership program averages 40 to 50 applicants per cycle. The racial and ethnic make-up averages as follows: 55% Black/African American, 15% Hispanic/Latino, 25% White, and 5% Asian and Native American. Habitat family partners must be: willing to work sweat equity (help build their home or the homes of other Habitat program participants); able to pay an affordable mortgage (no more than 30% of their monthly income); and demonstrate need (overcrowded housing, rent too expensive, or sub-standard housing).



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17. Amount of Grant Funds requested in this application: 5,000.00
Amount of other funds secured for this program/project: 10,940.00
Amount of other funds earmarked for the program/project: 190,530.00
Total amount needed to complete this program/project: 206,470.00

18. Describe your contingency plan in the event this grant request is not fully funded, or not funded at all by the City of Fort Pierce:
In the event St. Lucie Habitat for Humanity is not fully funded, we will utilize funding that is currently in reserve for upcoming/our next home building.

19. If this is a multi-year project, how will you continue to implement this project if City grant funds are not available in future years?
St. Lucie Habitat for Humanity has been building and repairing homes in St. Lucie County for 25 years and it is our intention to continue partnering with families in need of affordable housing until there are no longer families in need of our service. If funds are not available from the City of Fort Pierce in future years, our capacity to support the housing needs of low income people will be lessened; however, we will continue to seek funding from other sources. Safe, decent, affordable housing is key to building strong communities and St. Lucie Habitat for Humanity welcomes support and partnership from the City of Fort Pierce.

20. Select every qualifier below that best describes your project.

- Improve or enhance education opportunities
- Improve or enhance job training opportunities
- Improve or enhance employment opportunities
- Promote cultural diversity
- Promote outdoor activities and a healthy lifestyle
- Spur interest and participation in neighborhood improvement activities
- Encourage citizen involvement and leverage resources to revitalize low and moderate-income neighborhoods
- Encourage partnerships between City Hall, residents and other community organizations that will result in projects and activities that benefit a community
- Instill and foster community pride
- Promote neighborhood beautification and revitalization
- Promote activities that protect the environment
- Discourage adverse activity such as crime, drug use, and vandalism
- Inspire and support the healthy development of youth



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21. Write an explanation below of **how** your project will perform **each** qualifier you selected above:

Improve or enhance education opportunities: Parents who pay an affordable mortgage have more money to invest in advanced degrees and children living in stable homes (not moving from place to place) perform better in school, have higher graduation rates, and are more likely to attend college or vocational education.

Improve or enhance job training opportunities: Workers who live without the fear of rent increases and relocation perform better on the job, making them more invested in advancing their careers.

Improve or enhance employment opportunities: People who are less transient due to their stable housing are more likely to be offered better wages and employment opportunities.

Promote outdoor activities and a healthy lifestyle: Children can run and play outside and develop childhood friendships when they live in safe neighborhoods.

Spur interest in neighborhood improvement activities: Habitat for Humanity revitalizes neighborhoods in every state in our country as well as in 70 countries around the world.

Encourage citizen involvement...leverage resources: Habitat's mission is to bring people together to build homes, communities, and hope, all while leveraging Habitat's mortgage portfolio to secure additional funding to invest in communities.

Encourage partnerships between City Hall, residents and other community...St. Lucie Habitat encourages City employees and residents to volunteer at the Habitat construction site - we can organize a Fort Pierce Build day!

Instill and foster community pride: New homes change a community's landscape and home repairs revitalize neighborhoods and bring pride of ownership to homeowners.

Discourage adverse activity...: When neighbors are proud of their community they take ownership and develop programs to keep out crime, drugs, and vandalism.

Healthy development of youth: Studies show that Habitat kids grow up with a greater sense of community and giving back and helping others, and their parents have more money for healthy food.

22. Date project to begin: Date: under construction

Date project to be completed: Date: close in September

23. Describe any participant fees that will be required as part of this project/program. Please see "New for Program Year 2020-2021" on Page 4 of the Grant Guidance.

The Habitat for Humanity Homeownership program requires applicants to cover the costs of their credit report. If accepted into the program, prospective homeowners must pay a \$750 processing fee. Additionally, homeowners are required to save for their closing costs and pay an affordable, monthly mortgage.

24. Applicants must demonstrate that the selection of participants is an objective process and Grant Recipient may not limit participation on the basis of race, gender, nationality, ethnicity, religion, creed, or disability. How will your project comply with this expectation?

St. Lucie Habitat is an equal opportunity housing lender serving all persons, regardless of race, color, religion, sex, handicap, familial status, or national origin.

25. If this project is sponsored by a church or religious group, participation may not be limited to members of the church. What efforts will you make to ensure that the community at-large is aware of this project and the opportunity for participation?

Habitat for Humanity is a global nonprofit Christian housing organization. All who desire to be a part of this work are welcome, regardless of religious preference or background. We have a policy of building with people in need regardless of race or religion, and through our advertising and promotional efforts, we welcome volunteers and supporters from all backgrounds.

26. List the locations throughout the community, as well as online, where your program is advertised:

We advertise our work on our social platforms: Facebook, Instagram, Twitter, and YouTube as well as on our website and through electronic newsletter communications sent by Habitat and All Things Treasure Coast, TCPalm, and Knowhere Briefing when appropriate.



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26. Provide a COMPLETE, detailed budget for **THIS** project in the budget chart below. List proposed City grant funds and other committed funds and ‘in-kind contributions’, donated professional services, fees and other resources that will be used to complete the project. List a detailed breakdown of individual items. Use specific descriptions, not broad categories. Remember, committed funds and/or in-kind services **must equal at least 25% of your grant request**.

Be sure to include verification documentation of all funds listed below as ‘Committed’ or ‘In-Kind’. Commitments listed in the budget below that lack documentation **will not be counted as commitments**.

NOTE: Volunteer Hours may be calculated at \$12/hour.

- Please provide at least one (1) quote for each item listed that you will purchase with this grant award in the above Budget under ‘Expense/Description’. Each quote should list vendor/company with contact information.

St. Lucie Habitat For Humanity, Inc.				
103 Hialeah Avenue Budget				
		Est. Cost	City Grant	Other Committed Funds and/or In-Kind
				SOURCE of Other Committed Funds and/or In-Kind
Service				
100.00 (Property Purchase)		9,500.00		9,500.00 Edward & Helen Didero 8/18/2017
101.00 (Design)		3,500.00		
102.00 (Surveying)		750.00		
103.00 (Impact Fees)		16,000.00		
104.00 (Permits)		650.00		
105.00 (Septic/well/tap fees)		9,000.00		
106.00 (Site Prep)		13,500.00		
107.00 (Foundation , Slab, Floors)		30,500.00		
108.00 (Exterior Walls)		1,500.00		
109.00 (Roof Frame)		12,550.00		
110.00 (Roofing Labor & Mat'l)		7,500.00		
112.00 (Exterior Windows & Doors)		4,800.00		
113.00 (Exterior Finish)		4,000.00		
114.00 (Shutters)		100.00		
115.00 (Utility Connection)		2,500.00		
116.00 (Plumbing)		8,000.00		
117.00 (Electrical)		7,000.00		
118.00 (Electrical Fixtures)		2,000.00		
119.00 (HVAC)		5,600.00		
121.00 (Insulation)		1,700.00		
122.00 (Drywall)		9,750.00		
123.00 (Interior Doors & Trim)		1,500.00		
124.00 (Cabinets & Tops)		6,000.00		
125.00 (Painting)		1,500.00		
126.00 (Interior Finishes)		900.00		
127.00 (Floor Covering)		10,500.00		
128.00 (Appliances)		3,500.00		
130.00 (Driveway & Walks)		9,000.00		
131.00 (Landscaping)		5,170.00	5,000.00	
133.00 (Dumpster)		2,000.00		
136.00 (Utility Usage)		800.00		
138.00 (Property Taxes)		100.00		
139.00 (Miscellaneous)		100.00		
140.00 (Labor)		15,000.00		1,440.00 SLC Sheriff's Office
TOTAL		206,470.00	5,000.00	10,940.00



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27. Organization Staff and Volunteers

Please complete the information listed below for **each person** in your organization who will work on **THIS** project and the percentage of time they will dedicate to the project, including **all** volunteers.

#1 Joseph Gianna, 772-464-1117, Joseph@StLucieHabitat.org, Construction Director, Resides in Vero Beach, Has 10+ years with Habitat, Project Manager,

#2 James Young, Construction Supervisor, Resides in Vero Beach, Has 5+ years with Habitat,

#3 Tonya Mills, 772-464-1117, Tonya@StLucieHabitat.org, Finance Manager, Resides in Fort Pierce, 15+ years in Financial Tracking & Reporting,

#4 Amanda Clothier, 772-464-1117, AClothier@StLucieHabitat.org, Volunteer & Construction Coordinator, Resides in Port St. Lucie, Volunteer Coordinator,

#5 Melissa Winstead,

772-464-1117, Melissa@StLucieHabitat.org, Development Director, Resides in Port St. Lucie, Has 10+ years in nonprofit management, Grant Writer.

28. Please attach **ALL** of the documents listed below to your application. Include a written explanation for EACH document not included:

Articles of Incorporation and By-Laws or Sunbiz.org copy

X Federal Tax-Exempt determination letter and Employee Identification Number

X List of Board of Directors with contact information

X Organizational Chart for your Organization

X Board of Director's authorization to apply for this grant

X Last three month's bank statements

X Annual budgets for 2020-2021

X Most recent audit report (if this is not available, provide written explanation)

X Matching funds and In-Kind Services commitment documentation (Budget, #26)

— Three (3) Letters of Support for this project

) Copy of advertisement for program

) Newspaper articles, and Thank-You letters, etc., as available, for your organization's work within the City of Fort Pierce.

END OF 2020-2021 PUBLIC SERVICE GRANT APPLICATION

PLANT HAVEN WHOLESALE NURSERY, INC.

10300 W. Midway Road • Fort Pierce, Florida 34945

Phone: (772) 466-0801

Fax: (772) 466-0449

St. Lucie Habitat for Humanity

Joseph

772-577-0008

2/4/2021

Item	Size	Quantity	Cost	Total
Cocoplum	#3	30	\$10.00	\$300.00
Live Oak	#25	2	\$200.00	\$400.00
Bahai Sod	(15,000 sq ft) Pallets	38	\$115.00	\$4,370.00
Mulch	Yds	2	\$50.00	\$100.00
			Sub	\$5,170.00
			Tax	\$361.90
			Total	\$5,531.90

Suzanne Woodward WoodwardS@stluciesheriff.com

Melissa

Thank you we are super excited
as well
Suz

On Jan 26, 2021, at 11:59 AM, Melissa Winstead <Melissa@stluciehabitat.org> wrote:

CAUTION: This email originated from OUTSIDE of St. Lucie County Sheriff's Office. DO NOT click any links or open attachments unless you recognize the sender AND know the content is safe.

Hi Suzanne,

I hope all is going well at the Sheriff's office. I just want to say that all of us at Habitat are thrilled to have your team coming out to the Habitat construction site to help with one of our homes!

Here are the details so far:

Sheriff's Build

Saturday, May 1, 2021 – 8:00am-12:00pm-ish!

103 Hialeah Avenue, Fort Pierce 34982

30 volunteers for landscaping/sod

The Habitat homeowner has not been assigned at this moment, but by May, we'll have them at the jobsite to work with your team.

Let me know if you have any questions – our volunteer coordinator, Amanda, is out on maternity leave, but she'll be back mid-February, and after that, she can send the volunteer forms and waivers needed.

Stay safe,
Melissa

<image002.jpg>

Melissa Winstead

Development & Marketing Director

St. Lucie Habitat for Humanity

702 South 6th Street, Fort Pierce, FL 34950

(772) 464-1117 ext. 103 | fax: (772) 464-4377

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[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Not For Profit Corporation
ST. LUCIE HABITAT FOR HUMANITY, INC.

Filing Information

Document Number	N95000006057
FEI/EIN Number	65-0631850
Date Filed	12/21/1995
State	FL
Status	ACTIVE

Principal Address

702 S 6TH STREET
FORT PIERCE, FL 34950

Changed: 04/30/2008

Mailing Address

702 S 6TH STREET
FORT PIERCE, FL 34950

Changed: 04/30/2008

Registered Agent Name & Address

CALHOUN, ROBERT D
702 S 6TH STREET
FORT PIERCE, FL 34950

Name Changed: 04/17/2014

Address Changed: 04/30/2008

Officer/Director Detail

Name & Address

Title Secretary

GARCIA KING, PATRICIA
10124 CROSBY PLACE
PORT ST LUCIE, FL 34986

Title VP

Davis, Douglas
 P.O Box 186
 Fort Pierce, FL 34954

Title President

Braxton, James
 2176 SW Algiers St
 Port St., FL 34953

Title Treasurer

Carling, Dave
 997 SE Damask Ave
 Port St Lucie, FL 34983

Title Executive Director

Calhoun, Robert V
 640 NE Muskrat Run
 Port St Lucie, FL 34983

Annual Reports

Report Year	Filed Date
2019	03/29/2019
2020	03/18/2020
2020	06/18/2020

Document Images

06/18/2020 - AMENDED ANNUAL REPORT	View image in PDF format
03/18/2020 - ANNUAL REPORT	View image in PDF format
03/29/2019 - ANNUAL REPORT	View image in PDF format
07/09/2018 - AMENDED ANNUAL REPORT	View image in PDF format
07/05/2018 - AMENDED ANNUAL REPORT	View image in PDF format
02/23/2018 - ANNUAL REPORT	View image in PDF format
02/09/2017 - ANNUAL REPORT	View image in PDF format
04/19/2016 - ANNUAL REPORT	View image in PDF format
09/30/2015 - AMENDED ANNUAL REPORT	View image in PDF format
04/28/2015 - ANNUAL REPORT	View image in PDF format
09/19/2014 - AMENDED ANNUAL REPORT	View image in PDF format
04/17/2014 - ANNUAL REPORT	View image in PDF format
04/28/2013 - ANNUAL REPORT	View image in PDF format
10/10/2012 - ANNUAL REPORT	View image in PDF format
04/27/2012 - ANNUAL REPORT	View image in PDF format
04/08/2011 - ANNUAL REPORT	View image in PDF format
04/27/2010 - ANNUAL REPORT	View image in PDF format
04/16/2009 - ANNUAL REPORT	View image in PDF format
04/30/2008 - ANNUAL REPORT	View image in PDF format

1/27/2021

Detail by Entity Name

03/30/2007 - ANNUAL REPORT	View image in PDF format
01/25/2006 - ANNUAL REPORT	View image in PDF format
01/05/2006 - ANNUAL REPORT	View image in PDF format
04/08/2005 - ANNUAL REPORT	View image in PDF format
05/03/2004 - ANNUAL REPORT	View image in PDF format
06/09/2003 - ANNUAL REPORT	View image in PDF format
02/26/2002 - ANNUAL REPORT	View image in PDF format
02/22/2001 - ANNUAL REPORT	View image in PDF format
04/24/2000 - ANNUAL REPORT	View image in PDF format
04/16/1999 - ANNUAL REPORT	View image in PDF format
02/03/1998 - ANNUAL REPORT	View image in PDF format
01/16/1997 - ANNUAL REPORT	View image in PDF format
05/01/1996 - ANNUAL REPORT	View image in PDF format

Florida Department of State, Division of Corporations



OGDEN UT 84201-0029

In reply refer to: 4077550277
Mar. 09, 2015 LTR 4167C 0
91-1914868 000000 00
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BODC: TE

HABITAT FOR HUMANITY INTERNATIONAL
INC
HABITAT FOR HUMANITY INTRNL PARENT
% EDWARD K QUIBELL - CFO/SR VP
121 HABITAT ST
AMERICUS GA 31709-3423



052913

Employer Identification Number: 91-1914868
Group Exemption Number: 8545
Person to Contact: Ms Benjamin
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your Jan. 20, 2015, request for information about your tax-exempt status.

Our records indicate that you were issued a determination letter in January 1987, and that you are currently exempt under section 501(c)(3) of the Internal Revenue Code.

Based on the information supplied, we recognized the subordinates named on the list you submitted as exempt from Federal income tax under section 501(c)(3) of the Code.

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106 and 2522 of the Code.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,

Tamera Ripperda
Director, Exempt Organizations



Tel: (772) 464-1117
Fax: (772) 464-4377

2020-2021 BOARD OF DIRECTORS

Jim Braxton (Enid)-President

Retired Air Force
2176 SW Algiers Street, PSL 34953
H: 772-777-8184
Email: jbraxton99@comcast.net
Term: 2017-2023

Doug Davis (Sue)- Vice President

R.K. Davis Construction
P.O. Box 186, FP 34954
772-461-8335
772-323-6293
ddavis@rkdavis.com
Term: 2016-2022

Sam Rutland (Mimi)

Retired Pastor
687 Hampton Woods Lane, SW VB 32962
C: 305-336-3668
Email: sam.rutland@yahoo.com
Term: 2014-2020

Dave Carling (Betty) – Treasurer

Retired Retail
997 SE Damask Avenue, PSL 34983
H: 772-878-7383
baitdc@aol.com
Term: 2016-2022

Non-Voting Member:

Robert D. Calhoun (Pauletta)-E.D. SLH
640 NE Muskrat Run
Port St. Lucie, FL 34983
(772) 618-0838

Patricia Garcia King

Realtor, Keller Williams
10124 Crosby Place, PSL 34986
C: 772-418-3851
patriciagarciaking@gmail.com
Term: 2018-2024

Jack Maxwell (Nancy) Secretary

Retired VP, IRSC
1501 S Indian River Dr, FP 34950
772-332-1318
jacksonmaxwell@gmail.com
Term: 2017-2023

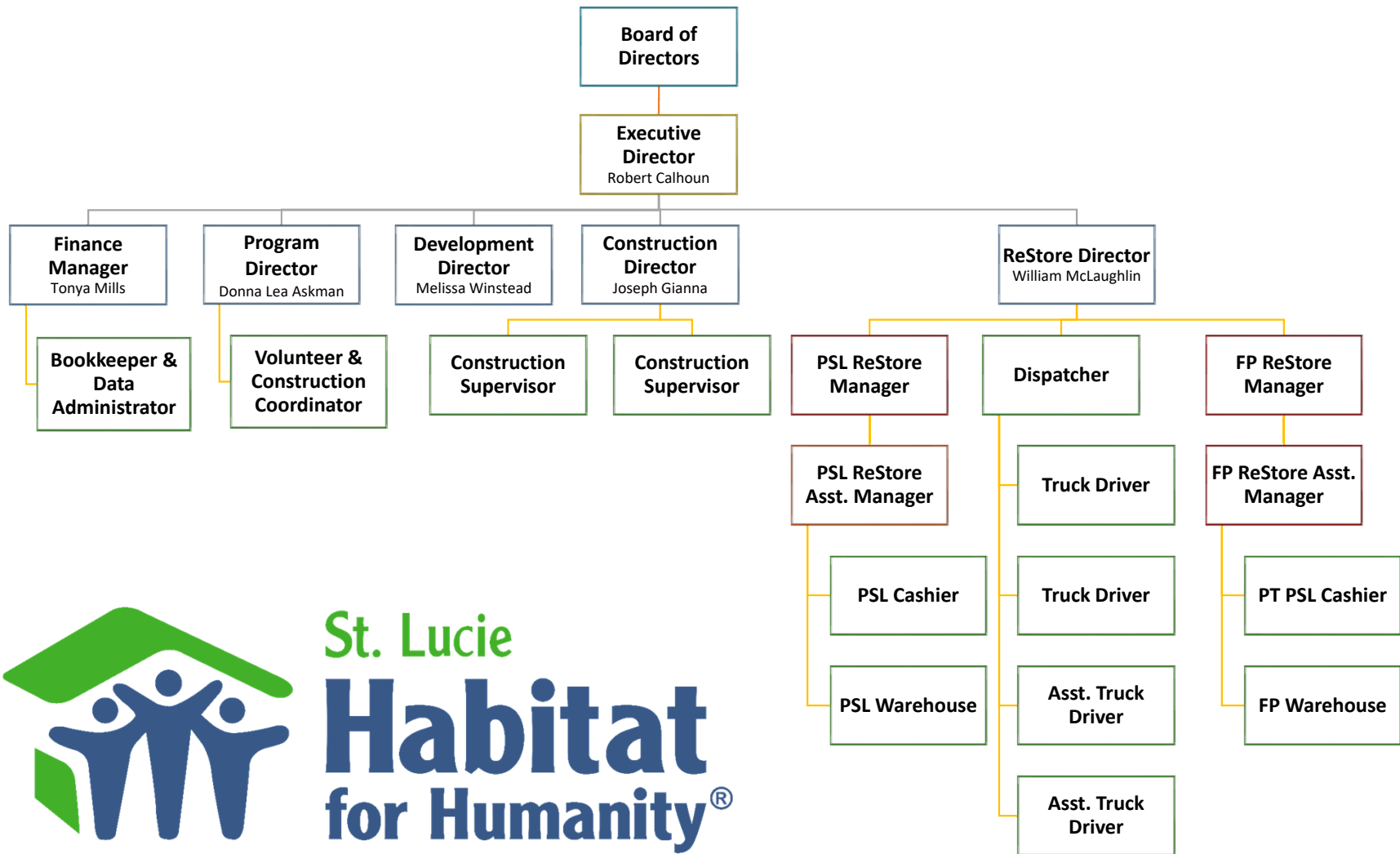
Angela Hayle

ACCH Insurance Agency
455 NW Prima Vista Blvd, PSL 34983
B: 772-985-5265 C: 772-905-8733
Email: acchinsagency@hotmail.com
Term: 2017-2023

Mike Owen

Engineering Design & Construction, Inc.
10250 SW Village Parkway Suite 201
Port St. Lucie, FL 34987
B: 772-462-2355 C: 772-349-4476
mikeowen@edc-inc.com
Term: 2020-2026

Organization Chart



St. Lucie
Habitat
 for Humanity®

Board of Directors
St. Lucie Habitat for Humanity, Inc
Meeting of January 20, 2021

MINUTES

Present: Board Members:

- Jim Braxton, Dave Carling, Doug Davis, Angela Hayle, Patricia King, Jack Maxwell, Mike Owen, Sam Rutland, Amber Woods.
- Staff: Bob Calhoun, Tonya Mills, Melissa Winstead.
- Family Services committee: Fred Patterson

The meeting was called to order at 5:00 p.m. by Jim Braxton, President.

- Welcome and opening prayer by Jim Braxton.
- The minutes of to SLHFH board meeting of 11/16/2020 were presented. After discussion, Doug Davis moved approval and was seconded by Patricia King. Motion approved.
- Family Services Committee: Fred Patterson brought forward a list of recommended families to purchase SLHFH homes. The recommended families came from 10 applicants for these homes. The applicants had been thoroughly reviewed for need and for homeowner readiness. Doug Davis moved to accept the top three ranked applicants to work through SLHFH procedures to become owners of the three homes currently in the permitting process. Motion was seconded by Sam Rutland. Motion approved.
- Financial Report: The November and December financial reports were separately presented by Dave Carling.
 - a. The November report provided an overview of SLHFH financial information up through November. Ending cash balance was \$367,813. Delinquent mortgages increased to 9, making a 15%

delinquency rate. Motion for approval was made by Jack Maxwell and seconded by Angela Hayle. Motion approved.

- b. The January report listed end of month cash balance of \$364,003 which in discussion was corrected to \$324,002. Delinquent mortgages decreased to 7, bringing down the delinquency rate to 11%. Patricia King moved approval which was seconded by Jack Maxwell. Motion approved.
 - c. Bob Calhoun presented the IRS 990 tax form for SLHFH covering from July, 2019, to June, 2020. After review and discussion by the board, Dave Carling moved approval and was seconded by Sam Rutland. Motion approved.
 - d. Bob Calhoun presented the medical leave policy allowing up to six weeks of leave for medical and some family exigency situations. After board discussion, Doug Davis made a motion for approval, which was seconded by Mike Owen. Motion approved.
 - e. Bob Calhoun presented for information purpose a midyear SLHFH budget status. Board approval was not required.
 - f. St. Lucie Habitat for Humanity Board of Directors authorizes the application to the city of Ft. Pierce's 2020-2021 Public Service Agency Grant for \$5,000 in funding. Moved by Jim Braxton, second by Doug Davis. Motion approved.
- Program Updates:
 - a. Bob reported that SLHFH is seeking additional building lots but is facing rising lot valuations. SLHFH has a proposal into the city of Port St. Lucie for 6 lots with construction funding.
 - b. Melissa Winstead reported that the Women Build project is being organized under a team approach with individuals and organizations recruiting team members.
 - Adjournment: Dave Carling moved for to adjourn the meeting. The motion was seconded by Mike Owen. Jim adjourned the meeting at 6:04 p.m.

Analysis Business Checking

PNC Bank



For the Period 10/01/2020 to 10/30/2020

Primary Account Number: 12-2510-3734

Page 1 of 7

Number of enclosures: 0

ST LUCIE HABITAT FOR HUMANITY
OPERATING ACCOUNT
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IMPORTANT ACCOUNT CHANGE FOR ALL BUSINESS ACCOUNTS WITH TREASURY MANAGEMENT SERVICES

Effective JANUARY 1, 2021, charges for certain Treasury Management services will change. The impact of these changes on your organization will depend on the mix of services you use at PNC and your transaction volume. If applicable, the fees for some of the services may be reduced or offset by the Earning Credit for your account.

Rather than listing all the detail for all services, we would be happy to review with you the changes that are applicable to your account and to discuss other services and options that may address the evolving needs of your company. If you are interested, please contact Treasury Management Client Care (TMCC) at 1-800-669-1518

REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS; DISPUTING REPORTED INFORMATION


We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

- > PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ, 85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.

Analysis Business Checking

 For 24-hour account information, sign-on to
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For the Period 10/01/2020 to 10/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Deposits - continued

Date posted	Amount	Transaction description	Reference number
10/13	366.38	Deposit	032651139
10/13	467.56	Deposit	032639184
10/13	415.89	Deposit	033073529
10/13	407.21	Deposit	033073531
10/13	143.35	Deposit	030535059
10/14	285.73	Deposit	031730972
10/14	343.29	Deposit	033362060
10/15	336.48	Deposit	032687518
10/15	35,260.27	Deposit	035530614
10/15	345.27	Deposit	032859820
10/16	441.10	Deposit	030935938
10/16	260.14	Deposit	036993440
10/19	333.77	Deposit	031647633
10/20	763.54	Deposit	034879969
10/20	326.15	Deposit	032971778
10/20	576.75	Deposit	032971780
10/20	196.00	Deposit	032971782
10/21	277.80	Deposit	035189821
10/21	358.63	Deposit	030863237
10/22	436.48	Deposit	033858201
10/23	321.17	Deposit	034020379
10/23	461.37	Deposit	032940204
10/23	312.86	Deposit	032940206
10/27	679.10	Deposit	033079160
10/27	1,851.70	Deposit	033079166
10/27	341.74	Deposit	031472075
10/27	282.53	Deposit	031472077
10/27	525.45	Deposit	031472079
10/28	533.15	Deposit	034955534
10/28	815.45	Deposit	032444601
10/29	419.03	Deposit	030800189
10/29	464.40	Deposit	035949214
10/29	450.00	Deposit	030800440
10/29	232.86	Deposit	030800443
10/29	403.72	Deposit	030800448
10/30	155.18	Deposit	033967525

ACH Additions

Date posted	Amount	Transaction description	Reference number
10/06	15.00	Corporate ACH Funds Disb Safesave 27500851936847	00020279904580479
10/07	1,010.00	Corporate ACH Funds Disb Safesave 27500853713343	00020280908645802
10/07	13,365.44	ACH Credit ACH Xfer Amerinational Co 1143_2	00020281909699954
10/08	66,112.59	Corporate ACH Payments Volunteer Florid 5104	00020281911559167
10/08	10.30	Corporate ACH Funds Disb Safesave 27500855197248	00020281911558397

ACH Additions continued on next page

Analysis Business Checking

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For the Period 10/01/2020 to 10/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

Analysis Business Checking Account Number: 12-2510-3734 - continued

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Other Additions - continued

Date posted	Amount	Transaction description	Reference number
10/14	959.77	PNC Merchant Deposit	277255654992 PGH
10/15	763.46	PNC Merchant Deposit	277206787990 PGH
10/15	787.39	PNC Merchant Deposit	277255654992 PGH
10/16	790.44	PNC Merchant Deposit	277206787990 PGH
10/16	836.60	PNC Merchant Deposit	277255654992 PGH
10/19	526.82	PNC Merchant Deposit	277206787990 PGH
10/19	1,404.12	PNC Merchant Deposit Effective 10-17-20	277255654992 PGH
10/19	725.02	PNC Merchant Deposit Effective 10-18-20	277206787990 PGH
10/19	1,575.81	PNC Merchant Deposit Effective 10-18-20	277255654992 PGH
10/20	1,021.67	PNC Merchant Deposit	277255654992 PGH
10/21	365.16	PNC Merchant Deposit	277206787990 PGH
10/21	1,995.13	PNC Merchant Deposit	277255654992 PGH
10/22	919.59	PNC Merchant Deposit	277206787990 PGH
10/22	1,189.65	PNC Merchant Deposit	277255654992 PGH
10/23	767.19	PNC Merchant Deposit	277206787990 PGH
10/23	116.34	PNC Merchant Deposit	277255654992 PGH
10/26	230.47	PNC Merchant Deposit	277206787990 PGH
10/26	1,314.51	PNC Merchant Deposit Effective 10-24-20	277255654992 PGH
10/26	767.83	PNC Merchant Deposit Effective 10-25-20	277206787990 PGH
10/26	1,134.80	PNC Merchant Deposit Effective 10-25-20	277255654992 PGH
10/27	736.53	PNC Merchant Deposit	277255654992 PGH
10/28	532.23	PNC Merchant Deposit	277206787990 PGH
10/28	860.03	PNC Merchant Deposit	277255654992 PGH
10/29	802.01	PNC Merchant Deposit	277206787990 PGH
10/29	1,445.81	PNC Merchant Deposit	277255654992 PGH
10/30	868.24	PNC Merchant Deposit	277206787990 PGH
10/30	1,167.95	PNC Merchant Deposit	277255654992 PGH

Checks and Other Deductions

Checks and Substitute Checks

* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
10/19	1971 *	194.80	076175965	10/08	1987	6,055.00	074019337	10/06	1998	200.00	071387838
10/22	1973 *	723.50	072345368	10/06	1988	3,593.68	071392707	10/07	1999	650.00	073433722
10/05	1977 *	5,000.00	077398796	10/07	1989	2,180.53	073594677	10/19	2000	251.66	077084500
10/13	1981 *	13,800.00	077673598	10/07	1992 *	2,847.99	072728711	10/29	2001	363.97	071490266
10/21	1983 *	7,775.00	071315280	10/06	1993	1,727.30	071394667	10/20	2002	1,438.57	077774286
10/08	1984	594.08	074567939	10/06	1994	79.00	031348790	10/20	2003	650.00	070890542
10/05	1985	6,200.00	070847467	10/06	1996 *	11,896.37	071389896	10/19	2004	3,800.00	090813050
10/06	1986	10,630.00	071349925	10/13	1997	5,010.00	077673600	10/22	2005	6,500.00	033075622

Checks and Substitute Checks continued on next page

Analysis Business Checking

For 24-hour account information, sign-on to
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For the Period 10/01/2020 to 10/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

ACH Deductions - continued

Date posted	Amount	Transaction description	Reference number
10/16	622.05	ACH Web-Single 7725959390 Waste Pro Fort P 1571846900	00020290902669188
10/16	370.32	ACH Web-Single 7725959390 Waste Pro Fort P 1571846802	00020290902669186
10/16	321.31	ACH Web-Single 7725959390 Waste Pro Fort P 1571846846	00020290902669187
10/16	225.94	ACH Web-Single Bill Pymnt Achma Visb 5299372	00020289910733735
10/16	150.00	Corporate ACH Childsupp FI Dept Of Reven 202010160001116	00020289910673482
10/16	95.53	ACH Web-Single 7725959390 Waste Pro Fort P 1571846720	00020290902669185
10/16	71.94	ACH Web-Recur Adtpapach Adt Security Ser 401261660	00020290902452144
10/16	29.29	ACH Web-Single Web Pymnt St. Lucie County 157600687	00020290902812827
10/16	26.27	ACH Web-Single Web Pymnt St. Lucie County 157600592	00020290902812826
10/19	6,002.44	Corporate ACH Usat taxpymt IRS 225069320942557	00020290904245125
10/19	4,338.79	Corporate ACH C01 Fla Dept Revenue 158379722	00020293907223967
10/19	436.56	Corporate ACH Lowes Epay Lowes Lar Synch 183090920	00020290903987142
10/19	232.90	ACH Web-Single Cable Svc Comcast 0252894	00020290903956215
10/19	115.36	ACH Web-Single Online Pmt Staples 130249647332619	00020293906506505
10/20	372.00	Corporate ACH ACH Collec E-Banking Els Hhsl0421	00020294910290450
10/29	19,701.55	Corporate ACH Quickbooks Intuit Payroll S 650631850	00020303904339968
10/30	5,744.46	Corporate ACH Usat taxpymt IRS 225070420004055	00020303905543964
10/30	150.00	Corporate ACH Childsupp FI Dept Of Reven 202010300002487	00020303905272752

Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
10/02	337.15	PNC Merchant Discount 277206787990	277206787990 PGH
10/02	62.25	PNC Merchant Fee 277206787990	277206787990 PGH
10/02	19.69	PNC Merchant Interchn 277206787990	277206787990 PGH
10/02	693.45	PNC Merchant Discount 277255654992	277255654992 PGH
10/02	137.13	PNC Merchant Fee 277255654992	277255654992 PGH
10/02	42.41	PNC Merchant Interchn 277255654992	277255654992 PGH

Other Deductions

Date posted	Amount	Transaction description	Reference number
10/01	1,138.65	Online Credit Card Pmt 10/01 XXXX4575	O4297033120094575275
10/30	5,071.78	Online Credit Card Pmt 10/30 XXXX4575	O6687033120094575304
10/30	89.88	Corporate Account Analysis Charge	0000000000000003750

12:31 AM

11/15/20

St. Lucie Habitat For Humanity, Inc.

Reconciliation Summary

10000 · PNC Operating Fund 3734 (New), Period Ending 10/30/2020

	<u>Oct 30, 20</u>
Beginning Balance	257,361.30
Cleared Transactions	
Checks and Payments - 92 items	-234,196.45
Deposits and Credits - 155 items	210,635.71
Total Cleared Transactions	<u>-23,560.74</u>
Cleared Balance	<u>233,800.56</u>
Uncleared Transactions	
Checks and Payments - 11 items	-33,443.62
Deposits and Credits - 1 item	283.23
Total Uncleared Transactions	<u>-33,160.39</u>
Register Balance as of 10/30/2020	<u>200,640.17</u>
New Transactions	
Checks and Payments - 51 items	-121,933.27
Deposits and Credits - 50 items	31,059.42
Total New Transactions	<u>-90,873.85</u>
Ending Balance	<u>109,766.32</u>

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 10/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						257,361.30
Cleared Transactions						
Checks and Payments - 92 items						
Bill Pmt -Check	09/11/2020	EFT	Waste Pro	X	-370.32	-370.32
Bill Pmt -Check	09/14/2020	1973	S&T Technology Sol...	X	-723.50	-1,093.82
Bill Pmt -Check	09/14/2020	1971	Imperial Imprinting	X	-194.80	-1,288.62
Bill Pmt -Check	09/15/2020	EFT	Lowes	X	-436.56	-1,725.18
Bill Pmt -Check	09/18/2020	1977	AAA Lath & Stucco L...	X	-5,000.00	-6,725.18
Bill Pmt -Check	09/30/2020	1981	Shoreline Roofing, L...	X	-13,800.00	-20,525.18
Bill Pmt -Check	09/30/2020	1986	Coastal Building Co...	X	-10,630.00	-31,155.18
Bill Pmt -Check	09/30/2020	1983	Ashton Septic Tanks...	X	-7,775.00	-38,930.18
Liability Check	09/30/2020	E-pay	EFTPS	X	-6,201.54	-45,131.72
Bill Pmt -Check	09/30/2020	1985	Ashton Septic Tanks...	X	-6,200.00	-51,331.72
Bill Pmt -Check	09/30/2020	1987	PDC Drywall Contra...	X	-6,055.00	-57,386.72
Bill Pmt -Check	09/30/2020	1988	A-1 Roof Trusses	X	-3,593.68	-60,980.40
Bill Pmt -Check	09/30/2020	1989	Lawson Industries	X	-2,180.53	-63,160.93
Bill Pmt -Check	09/30/2020	1984	American Portable T...	X	-594.08	-63,755.01
Liability Check	10/01/2020		QuickBooks Payroll ...	X	-21,646.39	-85,401.40
Bill Pmt -Check	10/01/2020	1996	PSL Town Center, L...	X	-11,896.37	-97,297.77
Bill Pmt -Check	10/01/2020	1997	Shoreline Roofing, L...	X	-5,010.00	-102,307.77
Bill Pmt -Check	10/01/2020	1992	Lee Jones & Associ...	X	-2,847.99	-105,155.76
Bill Pmt -Check	10/01/2020	1993	St Lucie Battery & Tire	X	-1,727.30	-106,883.06
Bill Pmt -Check	10/01/2020	EFT	PNC Bank	X	-1,138.65	-108,021.71
Bill Pmt -Check	10/01/2020	EFT	Racetrac	X	-954.33	-108,976.04
Bill Pmt -Check	10/01/2020	EFT	Florida Power & Light	X	-722.14	-109,698.18
Bill Pmt -Check	10/01/2020	1999	Treasure Coast Buil...	X	-650.00	-110,348.18
Bill Pmt -Check	10/01/2020	EFT	Comcast	X	-576.78	-110,924.96
Bill Pmt -Check	10/01/2020	EFT	Level 4 Telcom	X	-365.94	-111,290.90
Liability Check	10/01/2020	EFT	AFLAC	X	-354.04	-111,644.94
Bill Pmt -Check	10/01/2020	EFT	Florida Power & Light	X	-318.62	-111,963.56
Bill Pmt -Check	10/01/2020	EFT	Comcast	X	-232.90	-112,196.46
Bill Pmt -Check	10/01/2020	1998	TNT Services, LLC	X	-200.00	-112,396.46
Bill Pmt -Check	10/01/2020	EFT	Comcast	X	-195.98	-112,592.44
Bill Pmt -Check	10/01/2020	EFT	Home Depot	X	-170.65	-112,763.09
Bill Pmt -Check	10/01/2020	EFT	Staples	X	-115.36	-112,878.45
Bill Pmt -Check	10/01/2020	EFT	City of Port Saint Lu...	X	-85.67	-112,964.12
Bill Pmt -Check	10/01/2020	EFT	City of Port Saint Lu...	X	-85.67	-113,049.79
Bill Pmt -Check	10/01/2020	EFT	ADT Security	X	-79.56	-113,129.35
Bill Pmt -Check	10/01/2020	1994	Leed Insulation	X	-79.00	-113,208.35
Bill Pmt -Check	10/01/2020	EFT	ADT Security	X	-67.40	-113,275.75
Bill Pmt -Check	10/02/2020	2015	Provident Design & ...	X	-3,000.00	-116,275.75
Check	10/02/2020	EFT	PNC Merchant	X	-693.45	-116,969.20
Liability Check	10/02/2020	EFT	Sunrise Bank	X	-591.65	-117,560.85
Liability Check	10/02/2020	EFT	Florida State Disbur...	X	-420.42	-117,981.27
Check	10/02/2020	EFT	PNC Merchant	X	-337.15	-118,318.42
Liability Check	10/02/2020	EFT	Florida State Disbur...	X	-184.62	-118,503.04
Liability Check	10/02/2020	EFT	Florida State Disbur...	X	-150.00	-118,653.04
Check	10/02/2020	EFT	PNC Merchant	X	-137.13	-118,790.17
Check	10/02/2020	EFT	PNC Merchant	X	-62.25	-118,852.42
Check	10/02/2020	EFT	PNC Merchant	X	-42.41	-118,894.83
Check	10/02/2020	EFT	PNC Merchant	X	-19.69	-118,914.52
Check	10/05/2020	EFT	Safesave	X	-39.29	-118,953.81
Bill Pmt -Check	10/06/2020	2016	Provident Design & ...	X	-5,525.00	-124,478.81
Liability Check	10/09/2020	E-pay	Florida Department ...	X	-216.17	-124,694.98
Bill Pmt -Check	10/13/2020	EFT	United Health Care	X	-6,577.53	-131,272.51
Bill Pmt -Check	10/13/2020	EFT	Fort Pierce Utilities ...	X	-499.11	-131,771.62
Bill Pmt -Check	10/13/2020	EFT	Fort Pierce Utilities ...	X	-351.94	-132,123.56
Bill Pmt -Check	10/13/2020	EFT	Fort Pierce Utilities ...	X	-40.38	-132,163.94
Bill Pmt -Check	10/13/2020	EFT	Fort Pierce Utilities ...	X	-16.01	-132,179.95
Bill Pmt -Check	10/14/2020	EFT	Waste Pro	X	-685.74	-132,865.69
Bill Pmt -Check	10/14/2020	EFT	Waste Pro	X	-622.05	-133,487.74
Bill Pmt -Check	10/14/2020	EFT	Waste Pro	X	-321.31	-133,809.05
Bill Pmt -Check	10/14/2020	EFT	Verizon Wireless	X	-225.94	-134,034.99
Bill Pmt -Check	10/14/2020	EFT	Waste Pro	X	-95.53	-134,130.52
Bill Pmt -Check	10/14/2020	EFT	ADT Security	X	-71.94	-134,202.46
Liability Check	10/15/2020		QuickBooks Payroll ...	X	-20,644.52	-154,846.98
Bill Pmt -Check	10/15/2020	2005	Shoreline Roofing, L...	X	-6,500.00	-161,346.98
Liability Check	10/15/2020	E-pay	EFTPS	X	-6,002.44	-167,349.42
Bill Pmt -Check	10/15/2020	2004	Prezidential's Roofin...	X	-3,800.00	-171,149.42
Bill Pmt -Check	10/15/2020	2007	PNC Bank NA	X	-1,539.87	-172,689.29
Bill Pmt -Check	10/15/2020	2002	A-1 Roof Trusses	X	-1,438.57	-174,127.86
Bill Pmt -Check	10/15/2020	2006	Dirty Deeds Cleanin...	X	-900.00	-175,027.86

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 10/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Deposit	10/13/2020			X	988.68	115,507.49
Deposit	10/14/2020			X	200.00	115,707.49
Deposit	10/14/2020			X	285.73	115,993.22
Deposit	10/14/2020			X	336.66	116,329.88
Deposit	10/14/2020			X	343.29	116,673.17
Deposit	10/14/2020			X	959.77	117,632.94
Deposit	10/15/2020			X	24.01	117,656.95
Deposit	10/15/2020			X	336.48	117,993.43
Deposit	10/15/2020			X	345.27	118,338.70
Deposit	10/15/2020			X	763.46	119,102.16
Deposit	10/15/2020			X	787.39	119,889.55
Deposit	10/15/2020			X	35,260.27	155,149.82
Paycheck	10/16/2020	DD	McLaughlin, William ...	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Mills, Tonya R	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Bramble, Perry E	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Askman, Donna L	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Calhoun, Robert D	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Caroglanian, Jennife...	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Clothier, Amanda M	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Pease, Morgan J	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Shadlak, Kimberly A.	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Stagnitta, Justin R	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Wilkins, Alex	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Winstead, Melissa	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Gianna, Joseph W	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Cook, Joseph D	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Magno, Melissa	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Kienast, Andrew M	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Andrews, Donald L.	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Hendrickson, Jacky A.	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Angelico, Jeannie L.	X	0.00	155,149.82
Paycheck	10/16/2020	DD	Johnson, Jr., Tommi...	X	0.00	155,149.82
Deposit	10/16/2020			X	253.52	155,403.34
Deposit	10/16/2020			X	260.14	155,663.48
Deposit	10/16/2020			X	441.10	156,104.58
Deposit	10/16/2020			X	790.44	156,895.02
Deposit	10/16/2020			X	836.60	157,731.62
Deposit	10/17/2020			X	326.15	158,057.77
Deposit	10/17/2020			X	333.77	158,391.54
Deposit	10/17/2020			X	526.82	158,918.36
Deposit	10/17/2020			X	1,404.12	160,322.48
Deposit	10/18/2020			X	113.30	160,435.78
Deposit	10/18/2020			X	20,400.00	180,835.78
Deposit	10/19/2020			X	576.75	181,412.53
Deposit	10/19/2020			X	725.02	182,137.55
Deposit	10/19/2020			X	763.54	182,901.09
Deposit	10/19/2020			X	1,575.81	184,476.90
Deposit	10/20/2020			X	25.00	184,501.90
Deposit	10/20/2020			X	40.05	184,541.95
Deposit	10/20/2020			X	196.00	184,737.95
Deposit	10/20/2020			X	340.00	185,077.95
Deposit	10/20/2020			X	1,021.67	186,099.62
Deposit	10/21/2020			X	277.80	186,377.42
Deposit	10/21/2020			X	358.63	186,736.05
Deposit	10/21/2020			X	365.16	187,101.21
Deposit	10/21/2020			X	1,995.13	189,096.34
Deposit	10/22/2020			X	436.48	189,532.82
Deposit	10/22/2020			X	461.37	189,994.19
Deposit	10/22/2020			X	919.59	190,913.78
Deposit	10/22/2020			X	1,189.65	192,103.43
Deposit	10/23/2020			X	116.34	192,219.77
Deposit	10/23/2020			X	312.86	192,532.63
Deposit	10/23/2020			X	321.17	192,853.80
Deposit	10/23/2020			X	767.19	193,620.99
Deposit	10/24/2020			X	230.47	193,851.46
Deposit	10/24/2020			X	341.74	194,193.20
Deposit	10/24/2020			X	679.10	194,872.30
Deposit	10/24/2020			X	1,314.51	196,186.81
Deposit	10/26/2020			X	282.53	196,469.34
Deposit	10/26/2020			X	1,134.80	197,604.14
Bill Pmt -Check	10/27/2020	2021	American Portable T...	X	0.00	197,604.14
Bill Pmt -Check	10/27/2020	2023	Provident Design & ...	X	0.00	197,604.14

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 10/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Bill Pmt -Check	11/01/2020	2030	Provident Design & ...		-4,873.00	-25,555.00
Bill Pmt -Check	11/01/2020	2034	American Cover Des...		-4,224.94	-29,779.94
Bill Pmt -Check	11/03/2020	2036	Provident Design & ...		-5,000.00	-34,779.94
Bill Pmt -Check	11/03/2020	2037	Provident Design & ...		-5,000.00	-39,779.94
Bill Pmt -Check	11/03/2020	2035	GreenSheen		-3,712.00	-43,491.94
Check	11/03/2020	2039	St. Lucie Co. Clerk o...		-1,222.15	-44,714.09
Bill Pmt -Check	11/10/2020	2043	Provident Design & ...		-4,975.00	-49,689.09
Bill Pmt -Check	11/10/2020	2048	Provident Design & ...		-4,280.00	-53,969.09
Bill Pmt -Check	11/10/2020	2045	Provident Design & ...		-4,080.00	-58,049.09
Bill Pmt -Check	11/10/2020	2044	Provident Design & ...		-3,840.00	-61,889.09
Bill Pmt -Check	11/10/2020	2041	FTL Marketing, LLC		-1,150.00	-63,039.09
Bill Pmt -Check	11/10/2020	2040	Dirty Deeds Cleanin...		-1,000.00	-64,039.09
Bill Pmt -Check	11/10/2020	2042	Freedom Waste Ser...		-295.00	-64,334.09
Check	11/10/2020	2047	Petty Cash		-136.45	-64,470.54
Bill Pmt -Check	11/11/2020	2069	Provident Design & ...		-4,873.00	-69,343.54
Bill Pmt -Check	11/11/2020	2065	Provident Design & ...		-4,790.00	-74,133.54
Bill Pmt -Check	11/11/2020	2071	Provident Design & ...		-4,400.00	-78,533.54
Liability Check	11/11/2020	E-pay	EFTPS		-3,574.64	-82,108.18
Bill Pmt -Check	11/11/2020	2070	Provident Design & ...		-3,350.00	-85,458.18
Liability Check	11/11/2020	E-pay	EFTPS		-2,614.52	-88,072.70
Bill Pmt -Check	11/11/2020	2068	Fire Equipment Serv...		-308.50	-88,381.20
Bill Pmt -Check	11/11/2020	2067	TNT Services, LLC		-70.00	-88,451.20
Bill Pmt -Check	11/12/2020	2072	Provident Design & ...		-5,000.00	-93,451.20
Liability Check	11/13/2020		QuickBooks Payroll ...		-8,450.24	-101,901.44
Paycheck	11/13/2020	2055	Gianna, Joseph W		-1,755.21	-103,656.65
Paycheck	11/13/2020	2059	McLaughlin, William ...		-1,339.22	-104,995.87
Paycheck	11/13/2020	2050	Angelico, Jeannie L.		-1,082.33	-106,078.20
Paycheck	11/13/2020	2064	Young III, James A		-1,037.60	-107,115.80
Paycheck	11/13/2020	2057	Kienast, Andrew M		-973.93	-108,089.73
Paycheck	11/13/2020	2049	Andrews, Donald L.		-848.12	-108,937.85
Paycheck	11/13/2020	2052	Bramble, Perry E		-770.62	-109,708.47
Paycheck	11/13/2020	2054	Cook, Joseph D		-733.30	-110,441.77
Paycheck	11/13/2020	2060	Pease, Morgan J		-712.34	-111,154.11
Paycheck	11/13/2020	2053	Caroglanian, Jennife...		-700.50	-111,854.61
Paycheck	11/13/2020	2051	Bosely, John C		-669.47	-112,524.08
Paycheck	11/13/2020	2062	Stagnitta, Justin R		-665.05	-113,189.13
Paycheck	11/13/2020	2061	Shadlak, Kimberly A.		-561.49	-113,750.62
Paycheck	11/13/2020	2056	Hendrickson, Jacky A.		-558.46	-114,309.08
Liability Check	11/13/2020	EFT	AFLAC		-531.06	-114,840.14
Paycheck	11/13/2020	2063	Wilkins, Alex		-517.80	-115,357.94
Paycheck	11/13/2020	2058	Magno, Melissa		-396.18	-115,754.12
Liability Check	11/13/2020	EFT	Sunrise Bank		-372.00	-116,126.12
Liability Check	11/13/2020	EFT	Sunrise Bank		-372.00	-116,498.12
Bill Pmt -Check	11/13/2020	EFT	Staples		-292.59	-116,790.71
Liability Check	11/13/2020	EFT	Florida State Disbur...		-150.00	-116,940.71
Bill Pmt -Check	11/13/2020	EFT	PNC Bank		-0.99	-116,941.70
Sales Tax Payment	11/17/2020	EFT	Florida Department ...		-4,852.19	-121,793.89
Liability Check	11/19/2020	EFT	Florida State Disbur...		-139.38	-121,933.27

Total Checks and Payments

-121,933.27

-121,933.27

Deposits and Credits - 50 Items

Deposit	10/31/2020				433.66	433.66
Deposit	10/31/2020				539.71	973.37
Deposit	10/31/2020				1,196.80	2,170.17
Deposit	10/31/2020				1,339.68	3,509.85
Deposit	11/01/2020				15.00	3,524.85
Deposit	11/02/2020				521.49	4,046.34
Deposit	11/02/2020				2,836.14	6,882.48
Deposit	11/03/2020				363.22	7,245.70
Deposit	11/03/2020				405.31	7,651.01
Deposit	11/03/2020				981.67	8,632.68
Deposit	11/04/2020				153.13	8,785.81
Deposit	11/04/2020				165.43	8,951.24
Deposit	11/04/2020				748.11	9,699.35
Deposit	11/04/2020				883.49	10,582.84
Deposit	11/04/2020				1,145.90	11,728.74
Deposit	11/05/2020				251.67	11,980.41
Deposit	11/05/2020				434.84	12,415.25
Deposit	11/05/2020				737.94	13,153.19
Deposit	11/05/2020				1,674.73	14,827.92
Deposit	11/06/2020				226.00	15,053.92
Deposit	11/06/2020				347.10	15,401.02

Analysis Business Checking

PNC Bank



For the Period 10/31/2020 to 11/30/2020

Primary Account Number: 12-2510-3734

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Number of enclosures: 0

ST LUCIE HABITAT FOR HUMANITY
OPERATING ACCOUNT
702 S 6TH ST
FORT PIERCE FL 34950-8342

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For hearing impaired clients only

IMPORTANT ACCOUNT CHANGE FOR ALL BUSINESS ACCOUNTS WITH TREASURY MANAGEMENT SERVICES

Effective JANUARY 1, 2021, charges for certain Treasury Management services will change. The impact of these changes on your organization will depend on the mix of services you use at PNC and your transaction volume. If applicable, the fees for some of the services may be reduced or offset by the Earning Credit for your account.

Rather than listing all the detail for all services, we would be happy to review with you the changes that are applicable to your account and to discuss other services and options that may address the evolving needs of your company. If you are interested, please contact Treasury Management Client Care (TMCC) at 1-800-669-1518

IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK (R)


Updated PNC Purchase Payback Rewards Program (Program) Terms and Conditions (Terms and Conditions) are now available and can be viewed at pnc.com/purchasepayback-terms. By activating a Program offer, you agree to these Terms and Conditions. Please note that although we have made updates to the Terms and Conditions, we have not made any changes to the Program or how you can activate offers. **LEARN MORE** about PNC Purchase Payback at pnc.com/purchasepayback.

REPORTING NEGATIVE INFORMATION TO CREDIT BUREAUS; DISPUTING REPORTED INFORMATION

We may report information regarding your Account to credit bureaus. If the Account is jointly held, we may also report information to credit bureaus about any joint owner(s). Negative information, including closing of the Account with an overdrawn balance owed or other defaults on the Account, may be reflected in each joint owner's credit report. If you believe that the information that PNC Bank is furnishing to ChexSystems or Early Warning Services is inaccurate or incomplete, and you wish to dispute the reported information, you may dispute directly to PNC Bank and/or to ChexSystems or Early Warning Services, as applicable, however, the dispute must be in writing and sent by mail or fax as follows:

- > PNC Bank, P.O. Box 99685, Pittsburgh, PA 15233 (Please note this is a new P.O. Box number)
- > Chex Systems, Inc., 7805 Hudson Road, Suite 100, Woodbury, MN 55125, or faxing 602-659-2197.
- > Early Warning Services, LLC Attn: Consumer Services, 16552 North 90th Street Suite 100, Scottsdale, AZ,

Analysis Business Checking

 For 24-hour account information, sign-on to
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For the Period 10/31/2020 to 11/30/2020
St Lucie Habitat For Humanity
Primary Account Number: 12-2510-3734
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Analysis Business Checking Account Number: 12-2510-3734 - continued

85260 or faxing it to: 480-656-6850.

Your correspondence should include the following information:

- > Your name, address and Social Security number
- > Your account number
- > The information being reported that you believe is inaccurate or incomplete
- > Any supporting documents, such as account statements, letters, etc.
- > A copy of the ChexSystems or Early Warning Services report, if available

IMPORTANT ACCOUNT INFORMATION

On July 12, 2020 we updated the "Closing your Account" section in your Account Agreement for Business Accounts ("Agreement"). All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records. There is no additional action required by you at this time. This is only an informational message.

Closing Your Account

You or the Bank may close your Account at any time. We may ask that you provide your request to close your Account in writing. If we close the Account, we will mail you a check for the final balance. If you close the Account, you will still be responsible for any outstanding checks written, or service charges or overdrafts incurred, before, during or after the time you closed the Account. We are not required to close the Account at your request until all known authorized or outstanding items (including checks and ATM, point-of-sale, ACH and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions or other unresolved internal research requests/disputes concerning the Account) have been resolved. Any items presented for payment after an Account has been closed will be returned to the payee, and you will be liable for any associated charges. Any additional deposits or electronic credits (including Social Security, pension payments and automatic payroll deposits) will be returned to the originator.

IMPORTANT ACCOUNT INFORMATION

On December 13, 2020, we updated language in the "Amendment, Waiver" section in your Account Agreement for Business Accounts ("Agreement"). Below is the updated language. All other information in your Agreement continues to apply to your account. Please read this information and keep it with your records.

AMENDMENTS, WAIVERS

We reserve the right to amend this Agreement (including the right to add new provisions and to convert your Account from one product to another) and to change charges, fees and the manner in which we calculate and/or credit interest from time to time.

Analysis Business Checking Summary

Account number: 12-2510-3734

St Lucie Habitat For Humanity
Operating Account

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Analysis Business Checking

For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Balance Summary

Beginning balance	233,800.56	Deposits and other additions	176,564.68	Checks and other deductions	211,252.34	Ending balance	199,112.90
				Average ledger balance	231,702.51	Average collected balance	231,549.89

Deposits and Other Additions

Description	Items	Amount
Deposits	43	24,103.98
ACH Additions	12	106,039.77
Other Additions	42	46,420.93
Total	97	176,564.68

Checks and Other Deductions

Description	Items	Amount
Checks	54	150,315.14
ACH Deductions	44	59,077.51
Service Charges and Fees	8	1,743.75
Other Deductions	1	115.94
Total	107	211,252.34

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
10/31	233,800.56	11/10	219,900.15	11/20	243,812.06
11/02	239,814.05	11/12	272,130.22	11/23	251,640.30
11/03	228,796.29	11/13	256,831.35	11/24	228,663.55
11/04	211,346.30	11/16	250,873.27	11/25	208,918.58
11/05	215,047.24	11/17	247,983.24	11/27	201,330.20
11/06	218,813.38	11/18	250,604.44	11/30	199,112.90
11/09	224,965.73	11/19	240,159.10		


Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
11/02	433.66	Deposit	032665806
11/02	283.23	Deposit	032665808
11/02	539.71	Deposit	032385811
11/03	405.31	Deposit	035221345
11/04	521.49	Deposit	033021142
11/04	153.13	Deposit	031500622
11/04	363.22	Deposit	033021144
11/05	748.11	Deposit	032962026
11/05	434.84	Deposit	032962032
11/05	251.67	Deposit	032354380
11/06	545.93	Deposit	030959100
11/06	226.00	Deposit	035111344
11/09	552.62	Deposit	031626625
11/09	2,552.46	Deposit	031185652
11/10	340.84	Deposit	034293391
11/10	941.72	Deposit	032097579
11/10	506.48	Deposit	032097581
11/10	734.65	Deposit	032097583
11/12	158.33	Deposit	030842283
11/12	421.71	Deposit	030842295
11/12	320.00	Deposit	030678066
11/12	278.20	Deposit	030678068

Analysis Business Checking

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For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Deposits - continued

Date posted	Amount	Transaction description	Reference number
11/13	721.38	Deposit	032858969
11/13	176.41	Deposit	032686255
11/16	699.65	Deposit	034908010
11/17	647.46	Deposit	030154965
11/17	344.25	Deposit	030154971
11/17	646.48	Deposit	030443942
11/17	756.08	Deposit	030443944
11/18	737.78	Deposit	033637735
11/19	587.70	Deposit	034782648
11/19	502.70	Deposit	034482463
11/19	734.40	Deposit	034482466
11/20	417.11	Deposit	031149900
11/20	850.00	Deposit	031926845
11/20	262.81	Deposit	030828204
11/23	529.44	Deposit	032671402
11/23	505.90	Deposit	032226477
11/24	458.72	Deposit	034348678
11/24	408.35	Deposit	035796638
11/24	412.36	Deposit	034838903
11/25	1,130.68	Deposit	030826131
11/25	861.01	Deposit	030472673


ACH Additions

Date posted	Amount	Transaction description	Reference number
11/03	15.00	Corporate ACH Funds Disb Safesave 27500880216344	00020307903891599
11/06	13,273.86	ACH Credit ACH Xfer Amerinational Co 1143_2	00020311906631760
11/10	535.30	Corporate ACH Funds Disb Safesave 27500887579546	00020314911812320
11/10	10.25	Corporate ACH Amazonsmil Amzn6Y9JH1BP 6Pqjfon3lxtg9Z	00020315903460103
11/12	90,245.39	Corporate ACH Payments Volunteer Florid 5104	00020315906158406
11/12	776.85	ACH Credit ACH Xfer Amerinational Co 1143_2	00020317907459351
11/16	24.01	Corporate ACH Corp Pmt Network For Good 6990593	00020321004753228
11/17	225.00	Corporate ACH Funds Disb Safesave 27500893977445	00020321908943674
11/20	10.30	Corporate ACH Funds Disb Safesave 27500898163546	00020324909391023
11/23	558.81	ACH Credit XXXXXX1175 Amerinational Co 1143_2	00020328903564855
11/24	340.00	Corporate ACH Funds Disb Safesave 27500900813849	00020328906217504
11/24	25.00	Corporate ACH Funds Disb Safesave 27500900813948	00020328906217501

Other Additions

Date posted	Amount	Transaction description	Reference number
11/02	1,339.68	PNC Merchant Deposit Effective 10-31-20	277206787990 PGH

Analysis Business Checking

 For 24-hour account information, sign-on to
pnc.com/mybusiness/

For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Other Additions - continued

Date posted	Amount	Transaction description	Reference number
11/02	1,196.80	PNC Merchant Deposit Effective 10-31-20	277255654992 PGH
11/02	981.67	PNC Merchant Deposit Effective 11-01-20	277206787990 PGH
11/02	2,836.14	PNC Merchant Deposit Effective 11-01-20	277255654992 PGH
11/03	1,145.90	PNC Merchant Deposit	277255654992 PGH
11/04	165.43	PNC Merchant Deposit	277206787990 PGH
11/04	883.49	PNC Merchant Deposit	277255654992 PGH
11/05	737.94	PNC Merchant Deposit	277206787990 PGH
11/05	1,674.73	PNC Merchant Deposit	277255654992 PGH
11/06	884.37	PNC Merchant Deposit	277206787990 PGH
11/06	347.10	PNC Merchant Deposit	277255654992 PGH
11/09	461.27	PNC Merchant Deposit Effective 11-07-20	277206787990 PGH
11/09	836.79	PNC Merchant Deposit Effective 11-07-20	277255654992 PGH
11/09	710.60	PNC Merchant Deposit Effective 11-08-20	277206787990 PGH
11/09	1,038.61	PNC Merchant Deposit Effective 11-08-20	277255654992 PGH
11/10	1,024.27	PNC Merchant Deposit	277255654992 PGH
11/12	763.33	PNC Merchant Deposit Effective 11-11-20	277206787990 PGH
11/12	378.76	PNC Merchant Deposit Effective 11-11-20	277255654992 PGH
11/12	754.15	PNC Merchant Deposit	277206787990 PGH
11/12	1,414.96	PNC Merchant Deposit	277255654992 PGH
11/13	1,034.84	PNC Merchant Deposit	277206787990 PGH
11/13	523.97	PNC Merchant Deposit	277255654992 PGH
11/16	478.04	PNC Merchant Deposit Effective 11-14-20	277206787990 PGH
11/16	2,459.81	PNC Merchant Deposit Effective 11-14-20	277255654992 PGH
11/16	1,401.81	PNC Merchant Deposit Effective 11-15-20	277206787990 PGH
11/16	965.35	PNC Merchant Deposit Effective 11-15-20	277255654992 PGH
11/17	1,916.21	PNC Merchant Deposit	277255654992 PGH
11/18	1,698.71	PNC Merchant Deposit	277206787990 PGH
11/18	1,193.05	PNC Merchant Deposit	277255654992 PGH
11/19	503.48	PNC Merchant Deposit	277206787990 PGH
11/19	976.64	PNC Merchant Deposit	277255654992 PGH
11/20	884.97	PNC Merchant Deposit	277206787990 PGH
11/20	1,227.77	PNC Merchant Deposit	277255654992 PGH
11/23	519.27	PNC Merchant Deposit Effective 11-21-20	277206787990 PGH

Analysis Business Checking

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For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Other Additions - continued

Date posted	Amount	Transaction description	Reference number
11/23	2,238.46	PNC Merchant Deposit Effective 11-21-20	277255654992 PGH
11/23	1,050.82	PNC Merchant Deposit Effective 11-22-20	277206787990 PGH
11/23	2,425.54	PNC Merchant Deposit Effective 11-22-20	277255654992 PGH
11/24	1,400.82	PNC Merchant Deposit	277255654992 PGH
11/25	455.72	PNC Merchant Deposit	277206787990 PGH
11/25	1,060.82	PNC Merchant Deposit	277255654992 PGH
11/27	511.25	PNC Merchant Deposit Effective 11-26-20	277206787990 PGH
11/27	1,917.59	PNC Merchant Deposit Effective 11-26-20	277255654992 PGH

Checks and Other Deductions

Checks and Substitute Checks


* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
11/03	2019 *	11,896.37	076463757	11/12	2044	3,840.00	077493861	11/13	2063	517.80	071783979
11/06	2020	1,511.12	072247731	11/12	2045	4,080.00	077493863	11/12	2064	1,037.60	071012987
11/04	2022 *	1,885.00	077760503	11/12	2047 *	136.45	030842289	11/12	2065	4,790.00	070837258
11/04	2024 *	1,781.16	070381031	11/12	2048	4,280.00	077493862	11/17	2067 *	70.00	075055287
11/03	2025	315.60	077156577	11/16	2049	848.12	073345452	11/17	2068	308.50	075046926
11/04	2030 *	4,873.00	070381032	11/12	2050	1,082.33	070567316	11/12	2069	4,873.00	070837250
11/04	2031	4,992.00	070381033	11/16	2051	669.47	073345451	11/19	2070	3,350.00	070151772
11/04	2032	4,990.00	070381034	11/12	2052	770.62	070726357	11/19	2071	4,400.00	070151773
11/12	2033	10,700.00	077673125	11/13	2053	700.50	072230053	11/19	2072	5,000.00	070151774
11/10	2034	4,224.94	075769327	11/17	2054	733.30	075587746	11/30	2074 *	1,539.87	031212191
11/10	2035	3,712.00	077039422	11/16	2055	1,755.21	073349741	11/27	2077 *	3,250.00	076866657
11/06	2036	5,000.00	073033342	11/17	2056	558.46	075589384	11/25	2081 *	669.48	030921910
11/06	2037	5,000.00	073033343	11/13	2057	973.93	032858979	11/24	2082	5,000.00	074216453
11/10	2039 *	1,222.15	076050248	11/13	2058	396.18	071423779	11/24	2083	4,992.00	074216452
11/16	2040	1,000.00	073349200	11/12	2059	1,339.22	070727246	11/24	2084	4,790.00	074216451
11/16	2041	1,150.00	073350888	11/12	2060	712.34	070472074	11/24	2085	6,040.00	074216450
11/16	2042	295.00	073348703	11/30	2061	561.49	070820752	11/19	2086	860.88	070448924
11/12	2043	4,975.00	077493856	11/12	2062	665.05	070567598	11/24	2087	5,200.00	034445931

ACH Deductions

Date posted	Amount	Transaction description	Reference number
11/03	372.00	Corporate ACH ACH Collec E-Banking Els Hhsl0421	00020308905264390
11/04	649.65	Corporate ACH 8002208611 Safesave Billing	00020309910249871
11/04	365.94	ACH Web-Recur L4 Telcom Microtech System M62649383975	00020308908591306
11/13	8,450.24	Corporate ACH Quickbooks Intuit Payroll S 650631850	00020317912823034
11/13	3,574.64	Corporate ACH Usatapynt IRS 225071820801596	00020317910652774
11/13	2,614.52	Corporate ACH Usatapynt IRS 225071820785206	00020317910652775
11/13	150.00	Corporate ACH Childsupp FI Dept Of Reven 202011130000261	00020317910219484
11/13	115.65	ACH Web-Single Billpay Portstlucieutild Portstlucieutil	00020317912903649
11/13	98.16	ACH Web-Single Billpay Portstlucieutild Portstlucieutil	00020317912873170
11/13	90.67	ACH Web-Single Billpay Portstlucieutild Portstlucieutil	00020317912903638

Analysis Business Checking

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For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734


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Analysis Business Checking Account Number: 12-2510-3734 - continued

ACH Deductions - continued

Date posted	Amount	Transaction description	Reference number
11/13	73.18	ACH Web-Single Billpay	00020317912903646
		Portstlucieutild Portstlucieutil	
11/16	691.82	ACH Web-Single 7725959390	00020321906259446
		Waste Pro Fort P 1586885182	
11/16	680.74	ACH Web-Single 7725959390	00020321906259447
		Waste Pro Fort P 1586885242	
11/16	672.14	ACH Web-Single Online Pmt	00020321907105287
		Home Depot 110275539594905	
11/16	594.28	ACH Web-Single Elec Pymt	00020318904699075
		Fpl Direct Debit 3813706276 Webi	
11/16	504.56	ACH Web-Single 7725959390	00020321906259445
		Waste Pro Fort P 1586885102	
11/16	464.65	Corporate ACH Utilities Fort Pierce Util 4168807	00020321906982109
11/16	408.24	ACH Web-Single Cable Svc Comcast 8799276	00020321906984427
11/16	301.36	Corporate ACH Utilities Fort Pierce Util 4168835	00020321906982123
11/16	292.59	ACH Web-Single Online Pmt	00020321907105635
		Staples 110274661531050	
11/16	252.40	Corporate ACH Lowes Epay	00020321907011709
		Lowes Lar Syncb 208393443	
11/16	247.64	ACH Web-Single Elec Pymt	00020318904698904
		Fpl Direct Debit 5107375270 Webi	
11/16	232.90	ACH Web-Single Cable Svc Comcast 8799205	00020321906984417
11/16	225.98	ACH Web-Single Bill Pymnt Achma Visb 5110479	00020318904053485
11/16	195.99	ACH Web-Single Cable Svc Comcast 8799254	00020321906984422
11/16	100.00	ACH Web-Single Elec Pymt	00020318904698205
		Fpl Direct Debit 8243727271 Webi	
11/16	79.56	ACH Web-Recur Adtpapach	00020321906023949
		Adt Security Ser 401244615	
11/16	71.94	ACH Web-Recur Adtpapach	00020321906023954
		Adt Security Ser 401261660	
11/16	67.40	ACH Web-Recur Adtpapach	00020321906023952
		Adt Security Ser 401261629	
11/16	51.51	ACH Web-Single Elec Pymt	00020318904697953
		Fpl Direct Debit 8243727271 Webi	
11/16	39.21	Corporate ACH Utilities Fort Pierce Util 4168818	00020321906982113
11/16	29.03	Corporate ACH Utilities Fort Pierce Util 4168819	00020321906982114
11/16	26.27	ACH Web-Single Web Pymnt	00020321906336243
		St. Lucie County 169335867	
11/16	26.27	ACH Web-Single Web Pymnt	00020321906336244
		St. Lucie County 169335957	
11/16	12.47	Corporate ACH Utilities Fort Pierce Util 4168826	00020321906982119
11/17	4,852.19	Corporate ACH C01 Fla Dept Revenue 170350817	00020322901236940
11/17	531.06	Corporate ACH Insurance AFLAC SE285170871	00020321908931719
11/17	372.00	Corporate ACH ACH Collec E-Banking Els Hhsl0421	00020322900739849
11/18	1,008.34	Corporate ACH Fleet Debi Wex Inc 9100004144950	00020322902539940
11/19	139.38	ACH Web-Single Childsupp	00020323905653227
		Ncdhhscs 202011190000610	
11/25	22,583.72	Corporate ACH Quickbooks	00020330903112970
		Intuit Payroll S 650631850	

Analysis Business Checking

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For the Period 10/31/2020 to 11/30/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

ACH Deductions - continued

Date posted	Amount	Transaction description	Reference number
11/27	6,477.84	Corporate ACH Usatapytmt IRS 225073220551216	00020330904272552
11/27	150.00	Corporate ACH Childsupp	00020330903990551
		FI Dept Of Reven 202011270005095	
11/27	139.38	ACH Web-Recur Childsupp	00020330904149382
		Ncdhhs 202011270001413	

Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
11/02	416.98	PNC Merchant Discount 277206787990	277206787990 PGH
11/02	99.95	PNC Merchant Fincl Adj 277206787990	277206787990 PGH
11/02	79.71	PNC Merchant Fee 277206787990	277206787990 PGH
11/02	24.29	PNC Merchant Interchn 277206787990	277206787990 PGH
11/02	752.54	PNC Merchant Discount 277255654992	277255654992 PGH
11/02	175.06	PNC Merchant Fee 277255654992	277255654992 PGH
11/02	48.87	PNC Merchant Interchn 277255654992	277255654992 PGH
11/05	146.35	Check Printing Fee	00020309009270401

Other Deductions

Date posted	Amount	Transaction description	Reference number
11/30	115.94	Corporate Account Analysis Charge	0000000000000003720

St. Lucie Habitat For Humanity, Inc.
Reconciliation Summary
10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

	Nov 30, 20
Beginning Balance	238,872.34
Cleared Transactions	
Checks and Payments - 108 items	-216,324.12
Deposits and Credits - 146 items	176,564.68
Total Cleared Transactions	-39,759.44
Cleared Balance	199,112.90
Uncleared Transactions	
Checks and Payments - 19 items	-72,691.58
Deposits and Credits - 1 item	38.35
Total Uncleared Transactions	-72,653.23
Register Balance as of 11/30/2020	126,459.67
New Transactions	
Checks and Payments - 82 items	-155,857.09
Deposits and Credits - 22 items	15,596.70
Total New Transactions	-140,260.39
Ending Balance	-13,800.72

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						238,872.34
Cleared Transactions						
Checks and Payments - 108 items						
Bill Pmt -Check	10/27/2020	2019	PSL Town Center, L...	X	-11,896.37	-11,896.37
Bill Pmt -Check	10/27/2020	2022	Aqua Dimensions Pl...	X	-1,885.00	-13,781.37
Bill Pmt -Check	10/27/2020	2024	Provident Design & ...	X	-1,781.16	-15,562.53
Bill Pmt -Check	10/27/2020	2020	C.N.C. Cabinet Com...	X	-1,511.12	-17,073.65
Bill Pmt -Check	10/27/2020	2025	American Portable T...	X	-315.60	-17,389.25
Bill Pmt -Check	10/30/2020	EFT	PNC Bank	X	-5,071.78	-22,461.03
Bill Pmt -Check	11/01/2020	2033	Coastal Building Co...	X	-10,700.00	-33,161.03
Bill Pmt -Check	11/01/2020	2031	Provident Design & ...	X	-4,992.00	-38,153.03
Bill Pmt -Check	11/01/2020	2032	Provident Design & ...	X	-4,990.00	-43,143.03
Bill Pmt -Check	11/01/2020	2030	Provident Design & ...	X	-4,873.00	-48,016.03
Bill Pmt -Check	11/01/2020	2034	American Cover Des...	X	-4,224.94	-52,240.97
Check	11/02/2020	EFT	PNC Merchant	X	-752.54	-52,993.51
Check	11/02/2020	EFT	Safesave	X	-649.65	-53,643.16
Check	11/02/2020	EFT	PNC Merchant	X	-416.98	-54,060.14
Check	11/02/2020	EFT	PNC Merchant	X	-175.06	-54,235.20
Check	11/02/2020	EFT	PNC Merchant	X	-99.95	-54,335.15
Check	11/02/2020	EFT	PNC Merchant	X	-79.71	-54,414.86
Check	11/02/2020	EFT	PNC Merchant	X	-48.87	-54,463.73
Check	11/02/2020	EFT	PNC Merchant	X	-24.29	-54,488.02
Bill Pmt -Check	11/03/2020	2036	Provident Design & ...	X	-5,000.00	-59,488.02
Bill Pmt -Check	11/03/2020	2037	Provident Design & ...	X	-5,000.00	-64,488.02
Bill Pmt -Check	11/03/2020	2035	GreenSheen	X	-3,712.00	-68,200.02
Check	11/03/2020	2039	St. Lucie Co. Clerk o...	X	-1,222.15	-69,422.17
Bill Pmt -Check	11/04/2020	EFT	Level 4 Telcom	X	-365.94	-69,788.11
Check	11/05/2020	EFT	Harland Clarke	X	-146.35	-69,934.46
Bill Pmt -Check	11/10/2020	2043	Provident Design & ...	X	-4,975.00	-74,909.46
Bill Pmt -Check	11/10/2020	2048	Provident Design & ...	X	-4,280.00	-79,189.46
Bill Pmt -Check	11/10/2020	2045	Provident Design & ...	X	-4,080.00	-83,269.46
Bill Pmt -Check	11/10/2020	2044	Provident Design & ...	X	-3,840.00	-87,109.46
Bill Pmt -Check	11/10/2020	2041	FTL Marketing, LLC	X	-1,150.00	-88,259.46
Bill Pmt -Check	11/10/2020	2040	Dirty Deeds Cleanin...	X	-1,000.00	-89,259.46
Bill Pmt -Check	11/10/2020	2042	Freedom Waste Ser...	X	-295.00	-89,554.46
Check	11/10/2020	2047	Petty Cash	X	-136.45	-89,690.91
Bill Pmt -Check	11/11/2020	2069	Provident Design & ...	X	-4,873.00	-94,563.91
Bill Pmt -Check	11/11/2020	2065	Provident Design & ...	X	-4,790.00	-99,353.91
Bill Pmt -Check	11/11/2020	2071	Provident Design & ...	X	-4,400.00	-103,753.91
Liability Check	11/11/2020	E-pay	EFTPS	X	-3,574.64	-107,328.55
Bill Pmt -Check	11/11/2020	2070	Provident Design & ...	X	-3,350.00	-110,678.55
Liability Check	11/11/2020	E-pay	EFTPS	X	-2,614.52	-113,293.07
Bill Pmt -Check	11/11/2020	2068	Fire Equipment Serv...	X	-308.50	-113,601.57
Bill Pmt -Check	11/11/2020	2067	TNT Services, LLC	X	-70.00	-113,671.57
Bill Pmt -Check	11/12/2020	2072	Provident Design & ...	X	-5,000.00	-118,671.57
Bill Pmt -Check	11/12/2020	EFT	Waste Pro	X	-691.82	-119,363.39
Bill Pmt -Check	11/12/2020	EFT	Waste Pro	X	-680.74	-120,044.13
Bill Pmt -Check	11/12/2020	EFT	Florida Power & Light	X	-594.28	-120,638.41
Bill Pmt -Check	11/12/2020	EFT	Waste Pro	X	-504.56	-121,142.97
Bill Pmt -Check	11/12/2020	EFT	Fort Pierce Utilities ...	X	-464.65	-121,607.62
Bill Pmt -Check	11/12/2020	EFT	Comcast	X	-408.24	-122,015.86
Bill Pmt -Check	11/12/2020	EFT	Fort Pierce Utilities ...	X	-301.36	-122,317.22
Bill Pmt -Check	11/12/2020	EFT	Lowe's	X	-252.40	-122,569.62
Bill Pmt -Check	11/12/2020	EFT	Florida Power & Light	X	-247.64	-122,817.26
Bill Pmt -Check	11/12/2020	EFT	Comcast	X	-232.90	-123,050.16
Bill Pmt -Check	11/12/2020	EFT	Verizon Wireless	X	-225.98	-123,276.14
Bill Pmt -Check	11/12/2020	EFT	Comcast	X	-195.99	-123,472.13
Bill Pmt -Check	11/12/2020	EFT	City of Port Saint Lu...	X	-115.65	-123,587.78
Bill Pmt -Check	11/12/2020	EFT	Florida Power & Light	X	-100.00	-123,687.78
Bill Pmt -Check	11/12/2020	EFT	City of Port Saint Lu...	X	-98.16	-123,785.94
Bill Pmt -Check	11/12/2020	EFT	City of Port Saint Lu...	X	-90.67	-123,876.61
Bill Pmt -Check	11/12/2020	EFT	ADT Security	X	-79.56	-123,956.17
Bill Pmt -Check	11/12/2020	EFT	City of Port Saint Lu...	X	-73.18	-124,029.35
Bill Pmt -Check	11/12/2020	EFT	ADT Security	X	-71.94	-124,101.29
Bill Pmt -Check	11/12/2020	EFT	ADT Security	X	-67.40	-124,168.69
Bill Pmt -Check	11/12/2020	EFT	Florida Power & Light	X	-51.51	-124,220.20
Bill Pmt -Check	11/12/2020	EFT	Fort Pierce Utilities ...	X	-39.21	-124,259.41
Bill Pmt -Check	11/12/2020	EFT	Fort Pierce Utilities ...	X	-29.03	-124,288.44
Bill Pmt -Check	11/12/2020	EFT	St Lucie County Utili...	X	-26.27	-124,314.71
Bill Pmt -Check	11/12/2020	EFT	St Lucie County Utili...	X	-26.27	-124,340.98
Bill Pmt -Check	11/12/2020	EFT	Fort Pierce Utilities ...	X	-12.47	-124,353.45
Liability Check	11/13/2020		QuickBooks Payroll ...	X	-8,450.24	-132,803.69

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Paycheck	11/13/2020	2055	Gianna, Joseph W	X	-1,755.21	-134,558.90
Paycheck	11/13/2020	2059	McLaughlin, William ...	X	-1,339.22	-135,898.12
Paycheck	11/13/2020	2050	Angelico, Jeannie L.	X	-1,082.33	-136,980.45
Paycheck	11/13/2020	2064	Young III, James A	X	-1,037.60	-138,018.05
Paycheck	11/13/2020	2057	Kienast, Andrew M	X	-973.93	-138,991.98
Paycheck	11/13/2020	2049	Andrews, Donald L	X	-848.12	-139,840.10
Paycheck	11/13/2020	2052	Bramble, Perry E	X	-770.62	-140,610.72
Paycheck	11/13/2020	2054	Cook, Joseph D	X	-733.30	-141,344.02
Paycheck	11/13/2020	2060	Pease, Morgan J	X	-712.34	-142,056.36
Paycheck	11/13/2020	2053	Caroglanian, Jennife...	X	-700.50	-142,756.86
Paycheck	11/13/2020	2051	Bosely, John C	X	-669.47	-143,426.33
Paycheck	11/13/2020	2062	Stagnitta, Justin R	X	-665.05	-144,091.38
Paycheck	11/13/2020	2061	Shadlak, Kimberly A.	X	-561.49	-144,652.87
Paycheck	11/13/2020	2056	Hendrickson, Jacky A.	X	-558.46	-145,211.33
Liability Check	11/13/2020	EFT	AFLAC	X	-531.06	-145,742.39
Paycheck	11/13/2020	2063	Wilkins, Alex	X	-517.80	-146,260.19
Paycheck	11/13/2020	2058	Magno, Melissa	X	-396.18	-146,656.37
Liability Check	11/13/2020	EFT	Sunrise Bank	X	-372.00	-147,028.37
Bill Pmt -Check	11/13/2020	EFT	Staples	X	-292.59	-147,320.96
Liability Check	11/13/2020	EFT	Florida State Disbur...	X	-150.00	-147,470.96
Bill Pmt -Check	11/14/2020	EFT	Racetrac	X	-1,008.34	-148,479.30
Bill Pmt -Check	11/15/2020	EFT	Home Depot	X	-672.14	-149,151.44
Check	11/16/2020	2086	Calhoun, Robert D	X	-860.88	-150,012.32
Liability Check	11/16/2020	EFT	Sunrise Bank	X	-372.00	-150,384.32
Sales Tax Payment	11/17/2020	EFT	Florida Department ...	X	-4,852.19	-155,236.51
Bill Pmt -Check	11/19/2020	2077	Architectonic, Inc	X	-3,250.00	-158,486.51
Bill Pmt -Check	11/19/2020	2074	PNC Bank NA	X	-1,539.87	-160,026.38
Liability Check	11/19/2020	EFT	Florida State Disbur...	X	-139.38	-160,165.76
Bill Pmt -Check	11/20/2020	2085	Provident Design & ...	X	-6,040.00	-166,205.76
Bill Pmt -Check	11/20/2020	2087	Shoreline Roofing, L...	X	-5,200.00	-171,405.76
Bill Pmt -Check	11/20/2020	2082	Provident Design & ...	X	-5,000.00	-176,405.76
Bill Pmt -Check	11/20/2020	2083	Provident Design & ...	X	-4,992.00	-181,397.76
Bill Pmt -Check	11/20/2020	2084	Provident Design & ...	X	-4,790.00	-186,187.76
Liability Check	11/23/2020	E-pay	EFTPS	X	-6,477.84	-192,665.60
Liability Check	11/25/2020		QuickBooks Payroll ...	X	-22,583.72	-215,249.32
Paycheck	11/27/2020	2081	Bosely, John C	X	-669.46	-215,918.80
Liability Check	11/27/2020	EFT	Florida State Disbur...	X	-150.00	-216,068.80
Liability Check	11/30/2020	EFT	Florida State Disbur...	X	-139.38	-216,208.18
Check	11/30/2020			X	-115.94	-216,324.12
Total Checks and Payments					-216,324.12	-216,324.12
Deposits and Credits - 146 items						
Deposit	10/30/2020			X	283.23	283.23
Deposit	10/31/2020			X	433.66	716.89
Deposit	10/31/2020			X	539.71	1,256.60
Deposit	10/31/2020			X	1,196.80	2,453.40
Deposit	10/31/2020			X	1,339.68	3,793.08
Deposit	11/01/2020			X	15.00	3,808.08
Deposit	11/02/2020			X	521.49	4,329.57
Deposit	11/02/2020			X	2,836.14	7,165.71
Deposit	11/03/2020			X	363.22	7,528.93
Deposit	11/03/2020			X	405.31	7,934.24
Deposit	11/03/2020			X	981.67	8,915.91
Deposit	11/04/2020			X	153.13	9,069.04
Deposit	11/04/2020			X	165.43	9,234.47
Deposit	11/04/2020			X	748.11	9,982.58
Deposit	11/04/2020			X	883.49	10,866.07
Deposit	11/04/2020			X	1,145.90	12,011.97
Deposit	11/05/2020			X	251.67	12,263.64
Deposit	11/05/2020			X	434.84	12,698.48
Deposit	11/05/2020			X	737.94	13,436.42
Deposit	11/05/2020			X	1,674.73	15,111.15
Deposit	11/06/2020			X	226.00	15,337.15
Deposit	11/06/2020			X	347.10	15,684.25
Deposit	11/06/2020			X	545.93	16,230.18
Deposit	11/06/2020			X	884.37	17,114.55
Deposit	11/06/2020			X	13,273.86	30,388.41
Deposit	11/07/2020			X	461.27	30,849.68
Deposit	11/07/2020			X	506.48	31,356.16
Deposit	11/07/2020			X	552.62	31,908.78
Deposit	11/07/2020			X	836.79	32,745.57
Deposit	11/09/2020			X	734.65	33,480.22

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Deposit	11/09/2020			X	1,038.61	34,518.83
Deposit	11/09/2020			X	2,552.46	37,071.29
Bill Pmt -Check	11/10/2020	2046	Provident Design & ...	X	0.00	37,071.29
Deposit	11/10/2020			X	10.25	37,081.54
Deposit	11/10/2020			X	340.84	37,422.38
Deposit	11/10/2020			X	535.30	37,957.68
Deposit	11/10/2020			X	710.60	38,668.28
Deposit	11/10/2020			X	941.72	39,610.00
Deposit	11/10/2020			X	1,024.27	40,634.27
Bill Pmt -Check	11/11/2020	2066	Provident Design & ...	X	0.00	40,634.27
Deposit	11/11/2020			X	158.33	40,792.60
Deposit	11/11/2020			X	320.00	41,112.60
Deposit	11/11/2020			X	378.76	41,491.36
Deposit	11/11/2020			X	763.33	42,254.69
Deposit	11/12/2020			X	176.41	42,431.10
Deposit	11/12/2020			X	278.20	42,709.30
Deposit	11/12/2020			X	421.71	43,131.01
Deposit	11/12/2020			X	754.15	43,885.16
Deposit	11/12/2020			X	776.85	44,662.01
Deposit	11/12/2020			X	1,414.96	46,076.97
Deposit	11/12/2020			X	90,245.39	136,322.36
Deposit	11/13/2020			X	523.97	136,846.33
Deposit	11/13/2020			X	647.46	137,493.79
Deposit	11/13/2020			X	699.65	138,193.44
Deposit	11/13/2020			X	721.38	138,914.82
Deposit	11/13/2020			X	1,034.84	139,949.66
Deposit	11/14/2020			X	478.04	140,427.70
Deposit	11/14/2020			X	756.08	141,183.78
Paycheck	11/16/2020	DD	Winstead, Melissa	X	0.00	141,183.78
Paycheck	11/16/2020	DD	Clothier, Amanda M	X	0.00	141,183.78
Paycheck	11/16/2020	DD	Askman, Donna L	X	0.00	141,183.78
Paycheck	11/16/2020	DD	Calhoun, Robert D	X	0.00	141,183.78
Paycheck	11/16/2020	DD	Mills, Tonya R	X	0.00	141,183.78
Deposit	11/16/2020			X	24.01	141,207.79
Deposit	11/16/2020			X	965.35	142,173.14
Deposit	11/16/2020			X	1,401.81	143,574.95
Deposit	11/16/2020			X	2,459.81	146,034.76
Deposit	11/17/2020			X	225.00	146,259.76
Deposit	11/17/2020			X	344.25	146,604.01
Deposit	11/17/2020			X	646.48	147,250.49
Deposit	11/17/2020			X	1,916.21	149,166.70
Deposit	11/18/2020			X	737.78	149,904.48
Deposit	11/18/2020			X	1,193.05	151,097.53
Deposit	11/18/2020			X	1,698.71	152,796.24
Deposit	11/19/2020			X	502.70	153,298.94
Deposit	11/19/2020			X	503.48	153,802.42
Deposit	11/19/2020			X	587.70	154,390.12
Deposit	11/19/2020			X	734.40	155,124.52
Deposit	11/19/2020			X	976.64	156,101.16
Deposit	11/20/2020			X	10.30	156,111.46
Deposit	11/20/2020			X	262.81	156,374.27
Deposit	11/20/2020			X	417.11	156,791.38
Deposit	11/20/2020			X	850.00	157,641.38
Deposit	11/20/2020			X	884.97	158,526.35
Deposit	11/20/2020			X	1,227.77	159,754.12
Deposit	11/23/2020			X	505.90	160,260.02
Deposit	11/23/2020			X	519.27	160,779.29
Deposit	11/23/2020			X	529.44	161,308.73
Deposit	11/23/2020			X	558.81	161,867.54
Deposit	11/23/2020			X	1,050.82	162,918.36
Deposit	11/23/2020			X	2,238.46	165,156.82
Deposit	11/23/2020			X	2,425.54	167,582.36
Deposit	11/24/2020			X	365.00	167,947.36
Deposit	11/24/2020			X	408.35	168,355.71
Deposit	11/24/2020			X	412.36	168,768.07
Deposit	11/24/2020			X	458.72	169,226.79
Deposit	11/24/2020			X	1,400.82	170,627.61
Deposit	11/25/2020			X	455.72	171,083.33
Deposit	11/25/2020			X	861.01	171,944.34
Deposit	11/25/2020			X	1,060.82	173,005.16
Deposit	11/25/2020			X	1,130.68	174,135.84
Paycheck	11/27/2020	DD	Mills, Tonya R	X	0.00	174,135.84

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Paycheck	11/27/2020	DD	Young III, James A	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Winstead, Melissa	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Wilkins, Alex	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Vanhille, Lori L	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Stagnitta, Justin R	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Shadlak, Kimberly A.	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Pease, Morgan J	X	0.00	174,135.84
Paycheck	11/27/2020	DD	McLaughlin, William ...	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Magno, Melissa	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Kienast, Andrew M	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Hendrickson, Jacky A.	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Gianna, Joseph W	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Cook, Joseph D	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Clothier, Amanda M	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Caroglanian, Jennife...	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Calhoun, Robert D	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Bramble, Perry E	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Askman, Donna L	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Angelico, Jeannie L.	X	0.00	174,135.84
Paycheck	11/27/2020	DD	Andrews, Donald L.	X	0.00	174,135.84
Deposit	11/27/2020			X	511.25	174,647.09
Deposit	11/27/2020			X	1,917.59	176,564.68
Bill Pmt -Check	12/09/2020	2140	Provident Design & ...	X	0.00	176,564.68
Paycheck	12/11/2020	DD	McLaughlin, William ...	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Mills, Tonya R	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Pease, Morgan J	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Shadlak, Kimberly A.	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Stagnitta, Justin R	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Vanhille, Lori L	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Gianna, Joseph W	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Cook, Joseph D	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Clothier, Amanda M	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Caroglanian, Jennife...	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Calhoun, Robert D	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Bramble, Perry E	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Wilkins, Alex	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Winstead, Melissa	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Young III, James A	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Askman, Donna L	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Angelico, Jeannie L.	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Andrews, Donald L.	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Magno, Melissa	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Hendrickson, Jacky A.	X	0.00	176,564.68
Paycheck	12/11/2020	DD	Kienast, Andrew M	X	0.00	176,564.68
Total Deposits and Credits					176,564.68	176,564.68
Total Cleared Transactions					-39,759.44	-39,759.44
Cleared Balance					-39,759.44	199,112.90
Uncleared Transactions						
Checks and Payments - 19 items						
Paycheck	02/07/2020	1625	Pease, Morgan J		-756.21	-756.21
Bill Pmt -Check	03/12/2020	1688	Carnegie Mellon Uni...		-600.00	-1,356.21
Bill Pmt -Check	10/01/2020	1995	Northern Trust Co., ...		-4,717.80	-6,074.01
Bill Pmt -Check	10/22/2020	2012	Northern Trust Co., ...		-4,717.80	-10,791.81
Bill Pmt -Check	10/27/2020	2018	Northern Trust Co., ...		-4,717.80	-15,509.61
Bill Pmt -Check	11/02/2020	EFT	SeacoastBank		-809.71	-16,319.32
Bill Pmt -Check	11/19/2020	2075	PSL Town Center, L...		-11,896.37	-28,215.69
Bill Pmt -Check	11/19/2020	2076	A-1 Roof Trusses		-5,024.46	-33,240.15
Bill Pmt -Check	11/19/2020	2073	Northern Trust Co., ...		-4,717.80	-37,957.95
Bill Pmt -Check	11/19/2020	2080	Chris Craft - Tax Col...		-3,369.48	-41,327.43
Bill Pmt -Check	11/19/2020	2078	Chris Craft - Tax Col...		-523.15	-41,850.58
Bill Pmt -Check	11/19/2020	2079	Fire Equipment Serv...		-155.00	-42,005.58
Bill Pmt -Check	11/21/2020	2088	Total Roofing Syste...		-7,209.00	-49,214.58
Bill Pmt -Check	11/30/2020	2090	Provident Design & ...		-4,960.00	-54,174.58
Bill Pmt -Check	11/30/2020	2093	Provident Design & ...		-4,750.00	-58,924.58
Bill Pmt -Check	11/30/2020	2091	Provident Design & ...		-4,670.00	-63,594.58
Bill Pmt -Check	11/30/2020	2089	Shoreline Roofing, L...		-4,600.00	-68,194.58
Bill Pmt -Check	11/30/2020	2092	Provident Design & ...		-4,125.00	-72,319.58
Liability Check	11/30/2020	EFT	Sunrise Bank		-372.00	-72,691.58

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Total Checks and Payments					-72,691.58	-72,691.58
Deposits and Credits - 1 item						
Deposit	11/11/2020				38.35	38.35
Total Deposits and Credits					38.35	38.35
Total Uncleared Transactions					-72,653.23	-72,653.23
Register Balance as of 11/30/2020					-112,412.67	126,459.67
New Transactions						
Checks and Payments - 82 items						
Bill Pmt -Check	12/01/2020	EFT	SeacoastBank		-809.71	-809.71
Bill Pmt -Check	12/01/2020	EFT	Florida Power & Light		-513.90	-1,323.61
Bill Pmt -Check	12/01/2020	EFT	Level 4 Telcom		-365.94	-1,689.55
Bill Pmt -Check	12/01/2020	EFT	Comcast		-195.99	-1,885.54
Bill Pmt -Check	12/01/2020	EFT	ADT Security		-159.12	-2,044.66
Bill Pmt -Check	12/04/2020	EFT	ADT Security		-67.40	-2,112.06
Bill Pmt -Check	12/04/2020	EFT	St Lucie County Utili...		-26.27	-2,138.33
Bill Pmt -Check	12/04/2020	EFT	St Lucie County Utili...		-26.27	-2,164.60
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...		-476.66	-2,641.26
Bill Pmt -Check	12/07/2020	EFT	Comcast		-418.24	-3,059.50
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...		-275.20	-3,334.70
Bill Pmt -Check	12/07/2020	EFT	Comcast		-232.90	-3,567.60
Bill Pmt -Check	12/07/2020	EFT	Florida Power & Light		-210.47	-3,778.07
Bill Pmt -Check	12/07/2020	EFT	ADT Security		-71.94	-3,850.01
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...		-31.27	-3,881.28
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...		-12.48	-3,893.76
Bill Pmt -Check	12/08/2020	EFT	United Health Care		-5,173.85	-9,067.61
Check	12/08/2020	EFT	St. Lucie Habitat for ...		-2,002.66	-11,070.27
Check	12/08/2020	EFT	St. Lucie Habitat for ...		-1,312.66	-12,382.93
Check	12/08/2020	EFT	St. Lucie Habitat for ...		-1,216.53	-13,599.46
Transfer	12/08/2020				-202.85	-13,802.31
Bill Pmt -Check	12/09/2020	2129	Coastal Building Co...		-18,147.00	-31,949.31
Liability Check	12/09/2020	E-pay	EFTPS		-7,318.04	-39,267.35
Bill Pmt -Check	12/09/2020	2130	Decorative Concrete...		-7,000.00	-46,267.35
Bill Pmt -Check	12/09/2020	2132	IACS		-6,200.00	-52,467.35
Bill Pmt -Check	12/09/2020	2143	Provident Design & ...		-5,720.00	-58,187.35
Bill Pmt -Check	12/09/2020	2137	Shoreline Roofing, L...		-5,400.00	-63,587.35
Bill Pmt -Check	12/09/2020	2127	Aqua Dimensions Pl...		-5,177.00	-68,764.35
Bill Pmt -Check	12/09/2020	2138	Provident Design & ...		-5,000.00	-73,764.35
Bill Pmt -Check	12/09/2020	2141	Provident Design & ...		-5,000.00	-78,764.35
Bill Pmt -Check	12/09/2020	2136	Provident Design & ...		-4,990.00	-83,754.35
Bill Pmt -Check	12/09/2020	2133	Provident Design & ...		-4,960.00	-88,714.35
Bill Pmt -Check	12/09/2020	2134	Shoreline Roofing, L...		-4,800.00	-93,514.35
Bill Pmt -Check	12/09/2020	2142	Provident Design & ...		-4,400.00	-97,914.35
Bill Pmt -Check	12/09/2020	2139	Provident Design & ...		-4,080.00	-101,994.35
Bill Pmt -Check	12/09/2020	2135	East Coast Lumber		-2,734.48	-104,728.83
Bill Pmt -Check	12/09/2020	2120	ABC Printing		-2,259.57	-106,988.40
Check	12/09/2020	EFT	St. Lucie Habitat for ...		-1,802.66	-108,791.06
Bill Pmt -Check	12/09/2020	2128	B & S Sod		-1,800.00	-110,591.06
Paycheck	12/09/2020	2099	Calhoun, Robert D		-1,717.00	-112,308.06
Check	12/09/2020	EFT	St. Lucie Habitat for ...		-1,542.66	-113,850.72
Bill Pmt -Check	12/09/2020	2123	PNC Bank NA		-1,539.87	-115,390.59
Bill Pmt -Check	12/09/2020	2118	GreenSheen		-1,392.00	-116,782.59
Check	12/09/2020	EFT	St. Lucie Habitat for ...		-1,297.66	-118,080.25
Bill Pmt -Check	12/09/2020	2119	St Lucie Battery & Tire		-896.17	-118,976.42
Bill Pmt -Check	12/09/2020	2125	Wellworth Plumbing...		-530.00	-119,506.42
Bill Pmt -Check	12/09/2020	2124	S&T Technology Sol...		-522.50	-120,028.92
Bill Pmt -Check	12/09/2020	2122	Jeck, Harris, Raynor...		-462.60	-120,491.52
Bill Pmt -Check	12/09/2020	2121	Dirty Deeds Cleanin...		-450.00	-120,941.52
Bill Pmt -Check	12/09/2020	2131	Freedom Waste Ser...		-398.87	-121,340.39
Liability Check	12/09/2020	EFT	AFLAC		-354.04	-121,694.43
Bill Pmt -Check	12/09/2020	2126	American Portable T...		-297.04	-121,991.47
Paycheck	12/09/2020	2096	Askman, Donna L		-250.00	-122,241.47
Paycheck	12/09/2020	2114	Winstead, Melissa		-250.00	-122,491.47
Paycheck	12/09/2020	2107	McLaughlin, William ...		-250.00	-122,741.47
Paycheck	12/09/2020	2108	Mills, Tonya R		-250.00	-122,991.47
Paycheck	12/09/2020	2101	Clothier, Amanda M		-200.00	-123,191.47
Paycheck	12/09/2020	2103	Gianna, Joseph W		-200.00	-123,391.47
Paycheck	12/09/2020	2105	Kienast, Andrew M		-175.00	-123,566.47
Paycheck	12/09/2020	2095	Angelico, Jeannie L.		-175.00	-123,741.47

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 11/30/2020

Type	Date	Num	Name	Clr	Amount	Balance
Check	12/09/2020	2117	Petty Cash		-147.44	-123,888.91
Paycheck	12/09/2020	2111	Stagnitta, Justin R		-100.00	-123,988.91
Paycheck	12/09/2020	2097	Bosely, John C		-100.00	-124,088.91
Paycheck	12/09/2020	2094	Andrews, Donald L.		-100.00	-124,188.91
Paycheck	12/09/2020	2098	Bramble, Perry E		-100.00	-124,288.91
Paycheck	12/09/2020	2112	Vanhille, Lori L		-75.00	-124,363.91
Paycheck	12/09/2020	2115	Young III, James A		-75.00	-124,438.91
Paycheck	12/09/2020	2106	Magno, Melissa		-50.00	-124,488.91
Paycheck	12/09/2020	2102	Cook, Joseph D		-50.00	-124,538.91
Paycheck	12/09/2020	2113	Wilkins, Alex		-50.00	-124,588.91
Paycheck	12/09/2020	2110	Shadlak, Kimberly A.		-50.00	-124,638.91
Paycheck	12/09/2020	2109	Pease, Morgan J		-50.00	-124,688.91
Paycheck	12/09/2020	2100	Caroglanian, Jennife...		-50.00	-124,738.91
Paycheck	12/09/2020	2104	Hendrickson, Jacky A.		-50.00	-124,788.91
Liability Check	12/10/2020		QuickBooks Payroll ...		-21,683.43	-146,472.34
Bill Pmt -Check	12/10/2020	2152	Provident Design & ...		-3,350.00	-149,822.34
Bill Pmt -Check	12/10/2020	2144	Total Roofing Syste...		-2,791.00	-152,613.34
General Journal	12/10/2020	20201...	Critical Care:HFHFL...		-2,000.00	-154,613.34
Paycheck	12/11/2020	2116	Bosely, John C		-669.47	-155,282.81
Liability Check	12/11/2020	EFT	Florida State Disbur...		-150.00	-155,432.81
Liability Check	12/11/2020	EFT	Florida State Disbur...		-139.38	-155,572.19
Liability Check	12/14/2020	EFT	Sunrise Bank		-284.90	-155,857.09
Total Checks and Payments					-155,857.09	-155,857.09
Deposits and Credits - 22 items						
Deposit	12/01/2020				15.00	15.00
Deposit	12/01/2020				390.57	405.57
Deposit	12/01/2020				2,827.54	3,233.11
Deposit	12/02/2020				315.74	3,548.85
Deposit	12/02/2020				719.96	4,268.81
Deposit	12/02/2020				1,011.70	5,280.51
Deposit	12/02/2020				1,020.53	6,301.04
Deposit	12/02/2020				1,376.36	7,677.40
Deposit	12/03/2020				307.10	7,984.50
Deposit	12/03/2020				647.83	8,632.33
Deposit	12/03/2020				1,409.37	10,041.70
Deposit	12/04/2020				306.04	10,347.74
Deposit	12/04/2020				397.60	10,745.34
Deposit	12/04/2020				445.48	11,190.82
Deposit	12/04/2020				647.04	11,837.86
Deposit	12/04/2020				689.43	12,527.29
Deposit	12/04/2020				1,589.30	14,116.59
Deposit	12/05/2020				955.61	15,072.20
Deposit	12/06/2020				10.30	15,082.50
Deposit	12/07/2020				50.00	15,132.50
Deposit	12/07/2020				453.90	15,586.40
Deposit	12/08/2020				10.30	15,596.70
Total Deposits and Credits					15,596.70	15,596.70
Total New Transactions					-140,260.39	-140,260.39
Ending Balance					-252,673.06	-13,800.72

Analysis Business Checking

PNC Bank



For the Period 12/01/2020 to 12/31/2020

ST LUCIE HABITAT FOR HUMANITY
OPERATING ACCOUNT
702 S 6TH ST
FORT PIERCE FL 34950-8342

Primary Account Number: 12-2510-3734

Page 1 of 7

Number of enclosures: 0

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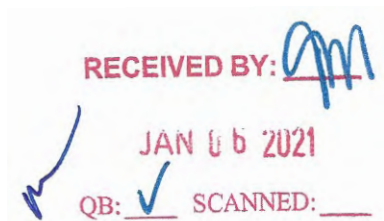
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IMPORTANT INFORMATION REGARDING PNC PURCHASE PAYBACK (R)

Updated PNC Purchase Payback Rewards Program (Program) Terms and Conditions (Terms and Conditions) are now available and can be viewed at pnc.com/purchasepayback-terms. By activating a Program offer, you agree to these Terms and Conditions. Please note that although we have made updates to the Terms and Conditions, we have not made any changes to the Program or how you can activate offers. **LEARN MORE** about PNC Purchase Payback at pnc.com/purchasepayback.

Analysis Business Checking Summary

Account number: 12-2510-3734

St Lucie Habitat For Humanity
Operating Account

Overdraft Protection has not been established for this account.

Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
199,112.90	234,558.95	299,986.86	133,684.99
		Average ledger balance	Average collected balance
		133,908.13	133,719.06

Deposits and Other Additions

Description	Items	Amount
Deposits	49	26,847.70
ACH Additions	17	162,786.50
Other Additions	44	44,924.75
Total	110	234,558.95

Checks and Other Deductions

Description	Items	Amount
Checks	72	207,772.71
ACH Deductions	50	85,501.80
Service Charges and Fees	6	1,253.64
Other Deductions	5	5,458.71
Total	133	299,986.86

Daily Balance

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
12/01	199,398.02	12/03	171,557.62	12/07	176,893.64
12/02	203,253.01	12/04	162,967.68	12/08	179,846.47

Analysis Business Checking

For 24-hour account information, sign-on to
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For the Period 12/01/2020 to 12/31/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Daily Balance - continued

Date	Ledger balance	Date	Ledger balance	Date	Ledger balance
12/09	175,223.58	12/17	89,052.72	12/24	134,139.86
12/10	140,445.96	12/18	51,254.47	12/28	131,592.33
12/11	93,737.53	12/21	206,662.26	12/29	126,832.06
12/14	99,304.99	12/22	191,891.03	12/30	129,880.65
12/15	90,849.43	12/23	140,154.23	12/31	133,684.99
12/16	86,697.58				


Activity Detail

Deposits and Other Additions

Deposits

Date posted	Amount	Transaction description	Reference number
12/01	390.57	Deposit	036539050
12/01	2,827.54	Deposit	035060008
12/02	1,376.36	Deposit	032492194
12/02	719.96	Deposit	037352837
12/02	664.34	Deposit	037352840
12/02	315.74	Deposit	037352842
12/03	307.10	Deposit	030843019
12/03	647.83	Deposit	030851966
12/04	397.60	Deposit	034789657
12/04	306.04	Deposit	033865360
12/04	647.04	Deposit	034119407
12/07	453.90	Deposit	032543439
12/08	546.98	Deposit	030962615
12/08	473.49	Deposit	030962617
12/08	446.31	Deposit	030511124
12/08	413.58	Deposit	030511126
12/09	439.08	Deposit	033920110
12/09	414.06	Deposit	033111435
12/10	640.81	Deposit	032754717
12/10	730.06	Deposit	032747819
12/11	395.12	Deposit	030994199
12/11	418.01	Deposit	030810832
12/14	616.55	Deposit	033382339
12/14	395.41	Deposit	033549624
12/15	436.61	Deposit	032770865
12/15	451.73	Deposit	032738662
12/15	312.50	Deposit	032738664
12/16	415.87	Deposit	031588743
12/16	1,274.00	Deposit	030448780
12/16	328.33	Deposit	030360662
12/17	398.19	Deposit	033149843
12/17	200.77	Deposit	033676461
12/18	595.86	Deposit	032489432
12/18	221.12	Deposit	032840986
12/21	270.38	Deposit	030525060
12/21	322.82	Deposit	030525062
12/21	807.17	Deposit	031144465

Analysis Business Checking

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For the Period 12/01/2020 to 12/31/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued


Deposits - continued

Date posted	Amount	Transaction description	Reference number
12/21	532.89	Deposit	031144471
12/22	461.40	Deposit	033984291
12/23	617.70	Deposit	035765214
12/23	500.15	Deposit	032833070
12/23	310.36	Deposit	032833072
12/29	330.81	Deposit	030700103
12/29	184.00	Deposit	034204632
12/29	593.44	Deposit	034204634
12/30	476.46	Deposit	037914287
12/30	816.68	Deposit	036761703
12/31	502.28	Deposit	031879382
12/31	502.70	Deposit	031855197

ACH Additions

Date posted	Amount	Transaction description	Reference number
12/04	15.00	Corporate ACH Funds Disb Safesave 27500911050340	00020338905671452
12/07	9,549.23	ACH Credit ACH Xfer Amerinational Co 1143_2	00020342910469225
12/08	10.30	Corporate ACH Funds Disb Safesave 27500914153448	00020342913315174
12/09	50.00	Corporate ACH Funds Disb Safesave 27500915810145	00020343907133691
12/10	10.30	Corporate ACH Funds Disb Safesave 27500917554444	00020344910134877
12/11	.16	Corporate ACH ACH Test General Fund	00020345903504950
12/15	10.30	Corporate ACH Funds Disb Safesave 27500921725642	00020349910819600
12/15	24.01	Corporate ACH Corp Pmt Network For Good 7044345	00020349007100522
12/16	150.00	Corporate ACH Funds Disb Safesave 27500923326944	00020350904902736
12/17	204.50	Corporate ACH Funds Disb Safesave 27500924740549	00020351908126751
12/21	151,597.60	ACH Credit 121720F City Of Port St	00020353905042104
12/21	500.00	Corporate ACH Funds Disb Safesave 27500927492346	00020353905127181
12/22	475.30	Corporate ACH Funds Disb Safesave 27500929024246	00020356909035529
12/22	25.00	Corporate ACH Funds Disb Safesave 27500929024345	00020356909035526
12/28	103.00	Corporate ACH Funds Disb Safesave 27500933133249	00020359909623657
12/29	51.50	Corporate ACH Funds Disb Safesave 27500934549047	00020363904203340
12/31	10.30	Corporate ACH Funds Disb Safesave 27500937438644	00020365903701693

Analysis Business Checking

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For the Period 12/01/2020 to 12/31/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Other Additions

Date posted	Amount	Transaction description	Reference number
12/01	783.88	PNC Merchant Deposit	277255654992 PGH
12/02	1,020.53	PNC Merchant Deposit	277206787990 PGH
12/02	1,011.70	PNC Merchant Deposit	277255654992 PGH
12/03	689.43	PNC Merchant Deposit	277206787990 PGH
12/03	1,409.37	PNC Merchant Deposit	277255654992 PGH
12/04	445.48	PNC Merchant Deposit	277206787990 PGH
12/04	1,589.30	PNC Merchant Deposit	277255654992 PGH
12/07	522.16	PNC Merchant Deposit	277206787990 PGH
12/07	955.61	Effective 12-05-20 PNC Merchant Deposit	277255654992 PGH
12/07	475.36	Effective 12-05-20 PNC Merchant Deposit	277206787990 PGH
12/07	2,756.37	Effective 12-06-20 PNC Merchant Deposit	277255654992 PGH
12/08	1,721.58	Effective 12-06-20 PNC Merchant Deposit	277255654992 PGH
12/09	1,177.54	PNC Merchant Deposit	277206787990 PGH
12/09	1,435.92	PNC Merchant Deposit	277255654992 PGH
12/10	1,153.82	PNC Merchant Deposit	277206787990 PGH
12/10	1,076.82	PNC Merchant Deposit	277255654992 PGH
12/11	569.35	PNC Merchant Deposit	277206787990 PGH
12/11	507.11	PNC Merchant Deposit	277255654992 PGH
12/14	648.30	PNC Merchant Deposit	277206787990 PGH
12/14	1,700.22	Effective 12-12-20 PNC Merchant Deposit	277255654992 PGH
12/14	617.24	Effective 12-12-20 PNC Merchant Deposit	277206787990 PGH
12/14	1,789.74	Effective 12-13-20 PNC Merchant Deposit	277255654992 PGH
12/15	846.97	Effective 12-13-20 PNC Merchant Deposit	277255654992 PGH
12/16	880.38	PNC Merchant Deposit	277206787990 PGH
12/16	341.18	PNC Merchant Deposit	277255654992 PGH
12/17	297.36	PNC Merchant Deposit	277206787990 PGH
12/17	1,653.19	PNC Merchant Deposit	277255654992 PGH
12/18	611.90	PNC Merchant Deposit	277206787990 PGH
12/18	2,210.39	PNC Merchant Deposit	277255654992 PGH
12/21	429.99	PNC Merchant Deposit	277206787990 PGH
12/21	952.87	Effective 12-19-20 PNC Merchant Deposit	277255654992 PGH
12/21	355.29	Effective 12-19-20 PNC Merchant Deposit	277206787990 PGH
12/21	1,080.78	Effective 12-20-20 PNC Merchant Deposit	277255654992 PGH
12/22	222.15	Effective 12-20-20 PNC Merchant Deposit	277206787990 PGH
12/22	856.56	PNC Merchant Deposit	277255654992 PGH

Analysis Business Checking

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For the Period 12/01/2020 to 12/31/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

Other Additions - continued

Date posted	Amount	Transaction description	Reference number
12/23	362.40	PNC Merchant Deposit 277206787990	277206787990 PGH
12/23	1,499.39	PNC Merchant Deposit 277255654992	277255654992 PGH
12/24	490.76	PNC Merchant Deposit 277206787990	277206787990 PGH
12/24	1,478.97	PNC Merchant Deposit 277255654992	277255654992 PGH
12/29	1,228.84	PNC Merchant Deposit 277255654992	277255654992 PGH
12/30	863.94	PNC Merchant Deposit 277206787990	277206787990 PGH
12/30	1,176.41	PNC Merchant Deposit 277255654992	277255654992 PGH
12/31	892.02	PNC Merchant Deposit 277206787990	277206787990 PGH
12/31	2,136.18	PNC Merchant Deposit 277255654992	277255654992 PGH

Checks and Other Deductions

Checks and Substitute Checks


* Gap in check sequence

Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number	Date posted	Check number	Amount	Reference number
12/18	1995 *	4,717.80	074178574	12/15	2103	200.00	070795868	12/10	2130 *	7,000.00	074873964
12/18	2012 *	4,717.80	074178573	12/21	2104	50.00	077013296	12/17	2131	398.87	073251931
12/18	2018 *	4,717.80	074178575	12/11	2105	175.00	075203424	12/11	2133 *	4,960.00	075806176
12/18	2073 *	4,717.80	074178576	12/11	2106	50.00	075612125	12/15	2134	4,800.00	070794798
12/03	2075 *	11,896.37	074697262	12/09	2107	250.00	073681052	12/16	2135	2,734.48	072173011
12/04	2076	5,024.46	075844146	12/16	2108	250.00	073040545	12/11	2136	4,990.00	075806171
12/01	2078 *	523.15	083482513	12/09	2109	50.00	090708885	12/22	2137	5,400.00	096756217
12/01	2079	155.00	072339659	12/11	2110	50.00	075206277	12/11	2138	5,000.00	075806170
12/03	2080	3,369.48	084811750	12/09	2111	100.00	073343972	12/11	2139	4,080.00	075806173
12/10	2088 *	7,209.00	074056171	12/09	2112	75.00	073348795	12/11	2141 *	5,000.00	075806175
12/04	2089	4,600.00	034140913	12/11	2113	50.00	075725337	12/11	2142	4,400.00	075806172
12/03	2090	4,960.00	075302109	12/11	2114	250.00	076117470	12/11	2143	5,720.00	075806174
12/03	2091	4,670.00	075302110	12/09	2115	75.00	073809940	12/24	2144	2,791.00	072464679
12/03	2092	4,125.00	075302111	12/11	2116	669.47	031616059	12/18	2145	4,750.00	074648238
12/03	2093	4,750.00	075302108	12/11	2117	147.44	030994205	12/18	2146	4,975.00	074648237
12/14	2094	100.00	077293360	12/21	2118	1,392.00	075371023	12/18	2147	4,670.00	074648236
12/11	2095	175.00	075611724	12/15	2119	896.17	070793396	12/18	2148	4,125.00	074648235
12/10	2096	250.00	032877101	12/15	2120	2,259.57	070796738	12/31	2149	150.00	071892653
12/09	2097	100.00	033276580	12/16	2122 *	462.60	072178589	12/23	2150	22,561.00	071499377
12/11	2098	100.00	075408476	12/29	2123	1,539.87	000207999	12/18	2152 *	3,350.00	074648239
12/10	2099	1,717.00	075063506	12/10	2125 *	530.00	074841465	12/23	2153	10,000.00	071867376
12/14	2100	50.00	077081274	12/15	2126	297.04	071365344	12/28	2156 *	669.47	074521248
12/22	2101	200.00	077882607	12/24	2127	5,177.00	072464565	12/29	2157	1,438.57	076214335
12/14	2102	50.00	070395723	12/15	2128	1,800.00	070795123	12/29	2158	4,117.50	075223299

ACH Deductions

Date posted	Amount	Transaction description	Reference number
12/01	372.00	Corporate ACH ACH Collec E-Banking Eis Hhsl0421	00020336904619720
12/03	513.90	ACH Web-Single Elec Pymt Fpl Direct Debit 3813706276 Webi	00020337912103506
12/03	195.99	ACH Web-Single Cable Svc Comcast 8334489	00020337911322379
12/03	79.56	ACH Web-Recur Adtpapach Adt Security Ser 401244615	00020338903752552
12/03	79.56	ACH Web-Single Adtpapach Adt Security Ser 401244615	00020338903752526
12/03	67.40	ACH Web-Recur Adtpapach Adt Security Ser 401261629	00020338903752533
12/03	41.86	Corporate ACH 8002208611 Safesave Billing	00020338904471067
12/04	365.94	ACH Web-Recur L4 Telcom Microtech System M62709689762	00020338905726488
12/07	734.13	Corporate ACH Fleet Debi Wex Inc 9100004144950	00020339909187423
12/07	26.27	ACH Web-Single Web Pymnt St. Lucie County 177807657	00020342910574695
12/07	26.27	ACH Web-Single Web Pymnt	00020342910574696

Analysis Business Checking

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For the Period 12/01/2020 to 12/31/2020

St Lucie Habitat For Humanity

Primary Account Number: 12-2510-3734

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Analysis Business Checking Account Number: 12-2510-3734 - continued

ACH Deductions - continued

Date posted	Amount	Transaction description	Reference number
12/08	304.63	ACH Web-Single Online Pmt Home Depot 150295068394495	00020343904776248
12/08	151.93	ACH Web-Single Online Pmt Staples 120295133664891	00020343904776311
12/09	2,002.66	Corporate ACH Transfer Suntbk Ck Webxfr 2802557139	00020344908377195
12/09	1,312.66	Corporate ACH Transfer Suntbk Ck Webxfr 2802567019	00020344908377194
12/09	1,216.53	Corporate ACH Transfer Suntbk Ck Webxfr 2802570457	00020344908377193
12/09	998.17	Corporate ACH Lowes Epay Lowes Lar Synch 229070571	00020343906163202
12/09	476.66	Corporate ACH Utilities Fort Pierce Util 0949708	00020343906194675
12/09	418.24	ACH Web-Single Cable Svc Comcast 0994724	00020343906195149
12/09	275.20	Corporate ACH Utilities Fort Pierce Util 0949599	00020343906194654
12/09	232.90	ACH Web-Single Cable Svc Comcast 0994744	00020343906195153
12/09	230.31	ACH Web-Single Bill Pymnt Achma Visb 6295347	00020343906194170
12/09	210.47	ACH Web-Single Elec Pymt Fpl Direct Debit 5107375270 Webi	00020343907154388
12/09	71.94	ACH Web-Recur Adtpapach Adt Security Ser 401261660	00020344908105551
12/09	31.27	Corporate ACH Utilities Fort Pierce Util 0949321	00020343906194600
12/09	12.48	Corporate ACH Utilities Fort Pierce Util 0949032	00020343906194555
12/10	21,683.43	Corporate ACH Quickbooks Intuit Payroll S 650631850	00020345902024072
12/11	7,318.04	Corporate ACH Usataxpymt IRS 225074620463698	00020345903193393
12/11	5,173.85	Corporate ACH Billing Unitedhealthcare 072274341493	00020345902874274
12/11	150.00	Corporate ACH Childsupp FI Dept Of Reven 202012110000439	00020345902877499
12/11	139.38	ACH Web-Recur Childsupp Ncdhhscs 202012110001107	00020345903004901
12/15	284.90	Corporate ACH ACH Collec E-Banking Els Hhsl0421	00020350902262150
12/16	3,706.85	Corporate ACH C01 Fla Dept Revenue 182747097	00020351906695167
12/16	354.04	Corporate ACH Insurance AFLAC SE285592207	00020350904894816
12/16	33.64	ACH Web-Single Elec Pymt Fpl Direct Debit 8243727271 Webi	00020350904846908
12/18	98.16	ACH Web-Single Billpay Portstlucieutild Portstlucieutil	00020353903806557
12/18	98.16	ACH Web-Single Billpay Portstlucieutild Portstlucieutil	00020353903806581
12/22	6,568.66	Corporate ACH Usataxpymt IRS 225075720461995	00020356908534186
12/22	1,802.66	Corporate ACH Transfer Suntbk Ck Webxfr 2843035135	00020357900643814
12/22	1,542.66	Corporate ACH Transfer Suntbk Ck Webxfr 2843031195	00020357900643813
12/22	1,297.66	Corporate ACH Transfer Suntbk Ck Webxfr 2843040137	00020357900643812

Analysis Business Checking

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For the Period 12/01/2020 to 12/31/2020
 St Lucie Habitat For Humanity
 Primary Account Number: 12-2510-3734
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Analysis Business Checking Account Number: 12-2510-3734 - continued

ACH Deductions - continued

Date posted	Amount	Transaction description	Reference number
12/23	22,465.80	Corporate ACH Quickbooks Intuit Payroll S 650631850	00020357905131356
12/24	16.10	Corporate ACH Utilities Fort Pierce Util 0676905	00020358906108323
12/28	1,283.44	ACH Web-Single 7725959390 Waste Pro Fort P 1606111588	00020363900678566
12/28	408.24	ACH Web-Single Cable Svc Comcast 9532943	00020359908874511
12/28	150.00	Corporate ACH Childsupp FI Dept Of Reven 202012280000530	00020359908827180
12/28	139.38	ACH Web-Recur Childsupp Ncdhhs 202012280001622	00020359909565913
12/29	26.65	ACH Web-Single Web Pymnt St. Lucie County 187788237	00020364905976487
12/29	26.27	ACH Web-Single Web Pymnt St. Lucie County 187788162	00020364905976486
12/30	284.90	Corporate ACH ACH Collec E-Banking Els Hhsl0421	00020364910010357

Service Charges and Fees

Date posted	Amount	Transaction description	Reference number
12/02	332.48	PNC Merchant Discount 277206787990	277206787990 PGH
12/02	62.65	PNC Merchant Fee 277206787990	277206787990 PGH
12/02	19.04	PNC Merchant Interchng 277206787990	277206787990 PGH
12/02	651.99	PNC Merchant Discount 277255654992	277255654992 PGH
12/02	147.35	PNC Merchant Fee 277255654992	277255654992 PGH
12/02	40.13	PNC Merchant Interchng 277255654992	277255654992 PGH

Other Deductions

Date posted	Amount	Transaction description	Reference number
12/01	2,666.72	Online Credit Card Pmt 12/01 XXXX4575	O4801033120094575336
12/04	2,000.00	Ret Dep Item 100631	1201035060C15CLOSED
12/08	202.85	Online Transfer To 0000001220236298	ST LUCIE HAB00049721
12/18	500.00	Withdrawal City of PSL Grant Bond → Telsa CR	032967829
12/31	89.14	Corporate Account Analysis Charge	000000000000003273

St. Lucie Habitat For Humanity, Inc.
Reconciliation Summary
 10000 · PNC Operating Fund 3734 (New), Period Ending 12/31/2020

	Dec 31, 20
Beginning Balance	199,164.53
Cleared Transactions	
Checks and Payments - 133 items	-300,038.49
Deposits and Credits - 156 Items	234,558.95
Total Cleared Transactions	-65,479.54
Cleared Balance	133,684.99
Uncleared Transactions	
Checks and Payments - 13 items	-50,294.13
Deposits and Credits - 1 Item	38.35
Total Uncleared Transactions	-50,255.78
Register Balance as of 12/31/2020	83,429.21
New Transactions	
Checks and Payments - 30 Items	-47,788.99
Deposits and Credits - 30 Items	21,919.30
Total New Transactions	-25,869.69
Ending Balance	57,559.52

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						199,164.53
Cleared Transactions						
Checks and Payments - 133 Items						
Bill Pmt -Check	04/10/2020	EFT	City of Port Saint Lu...	X	-51.63	-51.63
Bill Pmt -Check	10/01/2020	1995	Northern Trust Co., ...	X	-4,717.80	-4,769.43
Bill Pmt -Check	10/22/2020	2012	Northern Trust Co., ...	X	-4,717.80	-9,487.23
Bill Pmt -Check	10/27/2020	2018	Northern Trust Co., ...	X	-4,717.80	-14,205.03
Bill Pmt -Check	11/19/2020	2075	PSL Town Center, L...	X	-11,896.37	-26,101.40
Bill Pmt -Check	11/19/2020	2076	A-1 Roof Trusses	X	-5,024.46	-31,125.86
Bill Pmt -Check	11/19/2020	2073	Northern Trust Co., ...	X	-4,717.80	-35,843.66
Bill Pmt -Check	11/19/2020	2080	Chris Craft - Tax Col...	X	-3,369.48	-39,213.14
Bill Pmt -Check	11/19/2020	2078	Chris Craft - Tax Col...	X	-523.15	-39,736.29
Bill Pmt -Check	11/19/2020	2079	Fire Equipment Serv...	X	-155.00	-39,891.29
Bill Pmt -Check	11/21/2020	2088	Total Roofing Syste...	X	-7,209.00	-47,100.29
Bill Pmt -Check	11/30/2020	2090	Provident Design & ...	X	-4,960.00	-52,060.29
Bill Pmt -Check	11/30/2020	2093	Provident Design & ...	X	-4,750.00	-56,810.29
Bill Pmt -Check	11/30/2020	2091	Provident Design & ...	X	-4,670.00	-61,480.29
Bill Pmt -Check	11/30/2020	2089	Shoreline Roofing, L...	X	-4,600.00	-66,080.29
Bill Pmt -Check	11/30/2020	2092	Provident Design & ...	X	-4,125.00	-70,205.29
Liability Check	11/30/2020	EFT	Sunrise Bank	X	-372.00	-70,577.29
Bill Pmt -Check	12/01/2020	EFT	PNC Bank	X	-2,666.72	-73,244.01
Bill Pmt -Check	12/01/2020	EFT	Florida Power & Light	X	-513.90	-73,757.91
Bill Pmt -Check	12/01/2020	EFT	Level 4 Telcom	X	-365.94	-74,123.85
Bill Pmt -Check	12/01/2020	EFT	Comcast	X	-195.99	-74,319.84
Bill Pmt -Check	12/01/2020	EFT	ADT Security	X	-159.12	-74,478.96
Bill Pmt -Check	12/02/2020	EFT	Racetrac	X	-734.13	-75,213.09
Check	12/02/2020	EFT	PNC Merchant	X	-651.99	-75,865.08
Check	12/02/2020	EFT	PNC Merchant	X	-332.48	-76,197.56
Check	12/02/2020	EFT	PNC Merchant	X	-147.35	-76,344.91
Check	12/02/2020	EFT	PNC Merchant	X	-62.65	-76,407.56
Check	12/02/2020	EFT	PNC Merchant	X	-40.13	-76,447.69
Check	12/02/2020	EFT	PNC Merchant	X	-19.04	-76,466.73
Check	12/03/2020	EFT	Safesave	X	-41.86	-76,508.59
Bill Pmt -Check	12/04/2020	EFT	ADT Security	X	-67.40	-76,575.99
Bill Pmt -Check	12/04/2020	EFT	St Lucie County Utili...	X	-26.27	-76,602.26
Bill Pmt -Check	12/04/2020	EFT	St Lucie County Utili...	X	-26.27	-76,628.53
Bill Pmt -Check	12/07/2020	EFT	Lowes	X	-998.17	-77,626.70
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...	X	-476.66	-78,103.36
Bill Pmt -Check	12/07/2020	EFT	Comcast	X	-418.24	-78,521.60
Bill Pmt -Check	12/07/2020	EFT	Home Depot	X	-304.63	-78,826.23
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...	X	-275.20	-79,101.43
Bill Pmt -Check	12/07/2020	EFT	Comcast	X	-232.90	-79,334.33
Bill Pmt -Check	12/07/2020	EFT	Verizon Wireless	X	-230.31	-79,564.64
Bill Pmt -Check	12/07/2020	EFT	Florida Power & Light	X	-210.47	-79,775.11
Bill Pmt -Check	12/07/2020	EFT	Staples	X	-151.93	-79,927.04
Bill Pmt -Check	12/07/2020	EFT	ADT Security	X	-71.94	-79,998.98
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...	X	-31.27	-80,030.25
Bill Pmt -Check	12/07/2020	EFT	Fort Pierce Utilities ...	X	-12.48	-80,042.73
Bill Pmt -Check	12/08/2020	EFT	United Health Care	X	-5,173.85	-85,216.58
Check	12/08/2020	EFT	St. Lucie Habitat for ...	X	-2,002.66	-87,219.24
Check	12/08/2020	EFT	St. Lucie Habitat for ...	X	-1,312.66	-88,531.90
Check	12/08/2020	EFT	St. Lucie Habitat for ...	X	-1,216.53	-89,748.43
Transfer	12/08/2020			X	-202.85	-89,951.28
Liability Check	12/09/2020	E-pay	EFTPS	X	-7,318.04	-97,269.32
Bill Pmt -Check	12/09/2020	2130	Decorative Concrete...	X	-7,000.00	-104,269.32
Bill Pmt -Check	12/09/2020	2143	Provident Design & ...	X	-5,720.00	-109,989.32
Bill Pmt -Check	12/09/2020	2137	Shoreline Roofing, L...	X	-5,400.00	-115,389.32
Bill Pmt -Check	12/09/2020	2127	Aqua Dimensions Pl...	X	-5,177.00	-120,566.32
Bill Pmt -Check	12/09/2020	2141	Provident Design & ...	X	-5,000.00	-125,566.32
Bill Pmt -Check	12/09/2020	2138	Provident Design & ...	X	-5,000.00	-130,566.32
Bill Pmt -Check	12/09/2020	2136	Provident Design & ...	X	-4,990.00	-135,556.32
Bill Pmt -Check	12/09/2020	2133	Provident Design & ...	X	-4,960.00	-140,516.32
Bill Pmt -Check	12/09/2020	2134	Shoreline Roofing, L...	X	-4,800.00	-145,316.32
Bill Pmt -Check	12/09/2020	2142	Provident Design & ...	X	-4,400.00	-149,716.32
Bill Pmt -Check	12/09/2020	2139	Provident Design & ...	X	-4,080.00	-153,796.32
Bill Pmt -Check	12/09/2020	2135	East Coast Lumber	X	-2,734.48	-156,530.80
Bill Pmt -Check	12/09/2020	2120	ABC Printing	X	-2,259.57	-158,790.37
Bill Pmt -Check	12/09/2020	2128	B & S Sod	X	-1,800.00	-160,590.37
Paycheck	12/09/2020	2099	Calhoun, Robert D	X	-1,717.00	-162,307.37
Bill Pmt -Check	12/09/2020	2123	PNC Bank NA	X	-1,539.87	-163,847.24
Bill Pmt -Check	12/09/2020	2118	GreenSheen	X	-1,392.00	-165,239.24
Bill Pmt -Check	12/09/2020	2119	St Lucie Battery & Tire	X	-896.17	-166,135.41

St. Lucie Habitat For Humanity, Inc.

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance	
Bill Pmt -Check	12/09/2020	2125	Wellworth Plumbing,...	X	-530.00	-166,665.41	
Bill Pmt -Check	12/09/2020	2122	Jeck, Harris, Raynor...	X	-462.60	-167,128.01	
Bill Pmt -Check	12/09/2020	2131	Freedom Waste Ser...	X	-398.87	-167,526.88	
Liability Check	12/09/2020	EFT	AFLAC	X	-354.04	-167,880.92	
Bill Pmt -Check	12/09/2020	2126	American Portable T...	X	-297.04	-168,177.96	
Paycheck	12/09/2020	2107	McLaughlin, William ...	X	-250.00	-168,427.96	
Paycheck	12/09/2020	2108	Mills, Tonya R	X	-250.00	-168,677.96	
Paycheck	12/09/2020	2096	Askman, Donna L	X	-250.00	-168,927.96	
Paycheck	12/09/2020	2114	Winstead, Melissa	X	-250.00	-169,177.96	
Paycheck	12/09/2020	2103	Gianna, Joseph W	X	-200.00	-169,377.96	
Paycheck	12/09/2020	2101	Clothier, Amanda M	X	-200.00	-169,577.96	
Paycheck	12/09/2020	2105	Kienast, Andrew M	X	-175.00	-169,752.96	
Paycheck	12/09/2020	2095	Angelico, Jeannie L.	X	-175.00	-169,927.96	
Check	12/09/2020	2117	Petty Cash	X	-147.44	-170,075.40	
Paycheck	12/09/2020	2094	Andrews, Donald L.	X	-100.00	-170,175.40	
Paycheck	12/09/2020	2097	Bosely, John C	X	-100.00	-170,275.40	
Paycheck	12/09/2020	2098	Bramble, Perry E	X	-100.00	-170,375.40	
Paycheck	12/09/2020	2111	Stagnitta, Justin R	X	-100.00	-170,475.40	
Paycheck	12/09/2020	2115	Young III, James A	X	-75.00	-170,550.40	
Paycheck	12/09/2020	2112	Vanhille, Lori L	X	-75.00	-170,625.40	
Paycheck	12/09/2020	2109	Pease, Morgan J	X	-50.00	-170,675.40	
Paycheck	12/09/2020	2110	Shadlak, Kimberly A.	X	-50.00	-170,725.40	
Paycheck	12/09/2020	2113	Wilkins, Alex	X	-50.00	-170,775.40	
Paycheck	12/09/2020	2106	Magno, Melissa	X	-50.00	-170,825.40	
Paycheck	12/09/2020	2104	Hendrickson, Jacky A.	X	-50.00	-170,875.40	
Paycheck	12/09/2020	2102	Cook, Joseph D	X	-50.00	-170,925.40	
Paycheck	12/09/2020	2100	Carogianian, Jennife...	X	-50.00	-170,975.40	
Liability Check	12/10/2020		QuickBooks Payroll ...	X	-21,683.43	-192,658.83	
Bill Pmt -Check	12/10/2020	2152	Provident Design & ...	X	-3,350.00	-196,008.83	
Bill Pmt -Check	12/10/2020	2144	Total Roofing Syste...	X	-2,791.00	-198,799.83	
General Journal	12/10/2020	20201...	Critical Care:HFHFL...	X	-2,000.00	-200,799.83	
Paycheck	12/11/2020	2116	Bosely, John C	X	-669.47	-201,469.30	
Liability Check	12/11/2020	EFT	Florida State Disbur...	X	-150.00	-201,619.30	
Liability Check	12/11/2020	EFT	Florida State Disbur...	X	-139.38	-201,758.68	
Liability Check	12/14/2020	EFT	Sunrise Bank	X	-284.90	-202,043.58	
Bill Pmt -Check	12/14/2020	EFT	Florida Power & Light	X	-33.64	-202,077.22	
Sales Tax Payment	12/15/2020	EFT	Florida Department ...	X	-3,706.85	-205,784.07	
Bill Pmt -Check	12/16/2020	2150	Lockton Risk Services	X	-22,561.00	-228,345.07	
Bill Pmt -Check	12/16/2020	2146	Provident Design & ...	X	-4,975.00	-233,320.07	
Bill Pmt -Check	12/16/2020	2145	Provident Design & ...	X	-4,750.00	-238,070.07	
Bill Pmt -Check	12/16/2020	2147	Provident Design & ...	X	-4,670.00	-242,740.07	
Bill Pmt -Check	12/16/2020	2148	Provident Design & ...	X	-4,125.00	-246,865.07	
Bill Pmt -Check	12/16/2020	2149	Lakewood Park Pro...	X	-150.00	-247,015.07	
Bill Pmt -Check	12/17/2020	EFT	City of Port Saint Lu...	X	-98.16	-247,113.23	
Bill Pmt -Check	12/17/2020	EFT	City of Port Saint Lu...	X	-98.16	-247,211.39	
Bill Pmt -Check	12/18/2020	2153	Provident Design & ...	X	-10,000.00	-257,211.39	
Check	12/18/2020	EFT	City of Port St. Lucie	X	-500.00	-257,711.39	
Bill Pmt -Check	12/21/2020	2158	AApex Electric, Inc.	X	-4,117.50	-261,828.89	
Check	12/21/2020	EFT	St. Lucie Habitat for ...	X	-1,802.66	-263,631.55	
Check	12/21/2020	EFT	St. Lucie Habitat for ...	X	-1,542.66	-265,174.21	
Bill Pmt -Check	12/21/2020	2157	A-1 Roof Trusses	X	-1,438.57	-266,612.78	
Check	12/21/2020	EFT	St. Lucie Habitat for ...	X	-1,297.66	-267,910.44	
Liability Check	12/22/2020	E-pay	EFTPS	X	-6,568.66	-274,479.10	
Bill Pmt -Check	12/22/2020	EFT	Fort Pierce Utilities ...	X	-16.10	-274,495.20	
Liability Check	12/23/2020		QuickBooks Payroll ...	X	-22,465.80	-296,961.00	
Bill Pmt -Check	12/23/2020	EFT	Waste Pro	X	-1,283.44	-298,244.44	
Bill Pmt -Check	12/23/2020	EFT	Comcast	X	-408.24	-298,652.68	
Paycheck	12/24/2020	2156	Bosely, John C	X	-669.47	-299,322.15	
Liability Check	12/24/2020	EFT	Florida State Disbur...	X	-150.00	-299,472.15	
Liability Check	12/24/2020	EFT	Florida State Disbur...	X	-139.38	-299,611.53	
Bill Pmt -Check	12/28/2020	EFT	St Lucie County Utili...	X	-26.65	-299,638.18	
Bill Pmt -Check	12/28/2020	EFT	St Lucie County Utili...	X	-26.27	-299,664.45	
Liability Check	12/30/2020	EFT	Sunrise Bank	X	-284.90	-299,949.35	
Check	12/31/2020			X	-89.14	-300,038.49	
Total Checks and Payments						-300,038.49	-300,038.49
Deposits and Credits - 156 items							
Deposit	12/01/2020			X	15.00	15.00	
Deposit	12/01/2020			X	390.57	405.57	
Deposit	12/01/2020			X	783.88	1,189.45	
Deposit	12/01/2020			X	2,827.54	4,016.99	
Deposit	12/02/2020			X	315.74	4,332.73	

Reconciliation Detail

10000 · PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Deposit	12/02/2020			X	664.34	4,997.07
Deposit	12/02/2020			X	719.96	5,717.03
Deposit	12/02/2020			X	1,011.70	6,728.73
Deposit	12/02/2020			X	1,020.53	7,749.26
Deposit	12/02/2020			X	1,376.36	9,125.62
Deposit	12/03/2020			X	307.10	9,432.72
Deposit	12/03/2020			X	647.83	10,080.55
Deposit	12/03/2020			X	1,409.37	11,489.92
Deposit	12/04/2020			X	306.04	11,795.96
Deposit	12/04/2020			X	397.60	12,193.56
Deposit	12/04/2020			X	445.48	12,639.04
Deposit	12/04/2020			X	647.04	13,286.08
Deposit	12/04/2020			X	689.43	13,975.51
Deposit	12/04/2020			X	1,589.30	15,564.81
Deposit	12/05/2020			X	522.16	16,086.97
Deposit	12/05/2020			X	955.61	17,042.58
Deposit	12/06/2020			X	10.30	17,052.88
Deposit	12/07/2020			X	50.00	17,102.88
Deposit	12/07/2020			X	453.90	17,556.78
Deposit	12/07/2020			X	475.36	18,032.14
Deposit	12/07/2020			X	2,756.37	20,788.51
Deposit	12/07/2020			X	9,549.23	30,337.74
Deposit	12/08/2020			X	10.30	30,348.04
Deposit	12/08/2020			X	413.58	30,761.62
Deposit	12/08/2020			X	446.31	31,207.93
Deposit	12/08/2020			X	473.49	31,681.42
Deposit	12/08/2020			X	546.98	32,228.40
Deposit	12/08/2020			X	1,721.58	33,949.98
Deposit	12/09/2020			X	414.06	34,364.04
Deposit	12/09/2020			X	439.08	34,803.12
Deposit	12/09/2020			X	1,177.54	35,980.66
Deposit	12/09/2020			X	1,435.92	37,416.58
Deposit	12/10/2020			X	640.81	38,057.39
Deposit	12/10/2020			X	730.06	38,787.45
Deposit	12/10/2020			X	1,076.82	39,864.27
Deposit	12/10/2020			X	1,153.82	41,018.09
Deposit	12/11/2020			X	0.16	41,018.25
Deposit	12/11/2020			X	395.12	41,413.37
Deposit	12/11/2020			X	418.01	41,831.38
Deposit	12/11/2020			X	507.11	42,338.49
Deposit	12/11/2020			X	569.35	42,907.84
Deposit	12/12/2020			X	648.30	43,556.14
Deposit	12/12/2020			X	1,700.22	45,256.36
Deposit	12/14/2020			X	50.00	45,306.36
Deposit	12/14/2020			X	100.00	45,406.36
Deposit	12/14/2020			X	395.41	45,801.77
Deposit	12/14/2020			X	616.55	46,418.32
Deposit	12/14/2020			X	617.24	47,035.56
Deposit	12/14/2020			X	1,789.74	48,825.30
Deposit	12/15/2020			X	10.30	48,835.60
Deposit	12/15/2020			X	312.50	49,148.10
Deposit	12/15/2020			X	436.61	49,584.71
Deposit	12/15/2020			X	451.73	50,036.44
Deposit	12/15/2020			X	846.97	50,883.41
Deposit	12/16/2020			X	328.33	51,211.74
Deposit	12/16/2020			X	341.18	51,552.92
Deposit	12/16/2020			X	415.87	51,968.79
Deposit	12/16/2020			X	880.38	52,849.17
Deposit	12/16/2020			X	1,274.00	54,123.17
Deposit	12/17/2020			X	24.01	54,147.18
Deposit	12/17/2020			X	200.77	54,347.95
Deposit	12/17/2020			X	204.50	54,552.45
Deposit	12/17/2020			X	297.36	54,849.81
Deposit	12/17/2020			X	398.19	55,248.00
Deposit	12/17/2020			X	1,653.19	56,901.19
Deposit	12/18/2020			X	221.12	57,122.31
Deposit	12/18/2020			X	595.86	57,718.17
Deposit	12/18/2020			X	611.90	58,330.07
Deposit	12/18/2020			X	2,210.39	60,540.46
Deposit	12/19/2020			X	429.99	60,970.45
Deposit	12/19/2020			X	952.87	61,923.32
Deposit	12/21/2020			X	270.38	62,193.70

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Ctr	Amount	Balance
Deposit	12/21/2020			X	322.82	62,516.52
Deposit	12/21/2020			X	355.29	62,871.81
Deposit	12/21/2020			X	500.00	63,371.81
Deposit	12/21/2020			X	532.89	63,904.70
Deposit	12/21/2020			X	807.17	64,711.87
Deposit	12/21/2020			X	1,080.78	65,792.65
Deposit	12/21/2020			X	151,597.60	217,390.25
Deposit	12/22/2020			X	25.00	217,415.25
Deposit	12/22/2020			X	222.15	217,637.40
Deposit	12/22/2020			X	461.40	218,098.80
Deposit	12/22/2020			X	475.30	218,574.10
Deposit	12/22/2020			X	856.56	219,430.66
Deposit	12/23/2020			X	310.36	219,741.02
Deposit	12/23/2020			X	362.40	220,103.42
Deposit	12/23/2020			X	500.15	220,603.57
Deposit	12/23/2020			X	617.70	221,221.27
Deposit	12/23/2020			X	1,499.39	222,720.66
Paycheck	12/24/2020	DD	Vanhille, Lori L	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Wilkins, Alex	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Winstead, Melissa	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Andrews, Donald L.	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Angelico, Jeannie L.	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Askman, Donna L	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Bramble, Perry E	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Calhoun, Robert D	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Stagnitta, Justin R	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Caroglanian, Jennife...	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Shadlak, Kimberly A.	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Clothier, Amanda M	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Cook, Joseph D	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Young III, James A	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Gianna, Joseph W	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Pease, Morgan J	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Mills, Tonya R	X	0.00	222,720.66
Paycheck	12/24/2020	DD	McLaughlin, William ...	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Magno, Melissa	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Hendrickson, Jacky A.	X	0.00	222,720.66
Paycheck	12/24/2020	DD	Kienast, Andrew M	X	0.00	222,720.66
Deposit	12/24/2020			X	490.76	223,211.42
Deposit	12/24/2020			X	1,478.97	224,690.39
Deposit	12/28/2020			X	103.00	224,793.39
Deposit	12/29/2020			X	51.50	224,844.89
Deposit	12/29/2020			X	184.00	225,028.89
Deposit	12/29/2020			X	330.81	225,359.70
Deposit	12/29/2020			X	593.44	225,953.14
Deposit	12/29/2020			X	1,228.84	227,181.98
Deposit	12/30/2020			X	476.46	227,658.44
Deposit	12/30/2020			X	816.68	228,475.12
Deposit	12/30/2020			X	863.94	229,339.06
Deposit	12/30/2020			X	1,176.41	230,515.47
Deposit	12/31/2020			X	10.30	230,525.77
Deposit	12/31/2020			X	502.28	231,028.05
Deposit	12/31/2020			X	502.70	231,530.75
Deposit	12/31/2020			X	892.02	232,422.77
Deposit	12/31/2020			X	2,136.18	234,558.95
Liability Check	01/07/2021	E-pay	EFTPS	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Gianna, Joseph W	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Andrews, Donald L.	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Askman, Donna L	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Bosely, John C	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Hendrickson, Jacky A.	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Kienast, Andrew M	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Magno, Melissa	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Mills, Tonya R	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Pease, Morgan J	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Shadlak, Kimberly A.	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Angelico, Jeannie L.	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Clothier, Amanda M	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Stagnitta, Justin R	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Caroglanian, Jennife...	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Young III, James A	X	0.00	234,558.95
Paycheck	01/08/2021	DD	McLaughlin, William ...	X	0.00	234,558.95

St. Lucie Habitat For Humanity, Inc.

01/12/21

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Paycheck	01/08/2021	DD	Calhoun, Robert D	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Vanhille, Lori L	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Winstead, Melissa	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Wilkins, Alex	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Bramble, Perry E	X	0.00	234,558.95
Paycheck	01/08/2021	DD	Cook, Joseph D	X	0.00	234,558.95
Liability Check	01/08/2021	E-pay	EFTPS	X	0.00	234,558.95
Total Deposits and Credits					234,558.95	234,558.95
Total Cleared Transactions					-65,479.54	-65,479.54
Cleared Balance					-65,479.54	133,684.99
Uncleared Transactions						
Checks and Payments - 13 Items						
Paycheck	02/07/2020	1625	Pease, Morgan J		-756.21	-756.21
Bill Pmt -Check	03/12/2020	1688	Carnegie Mellon Uni...		-600.00	-1,356.21
Check	11/05/2020	EFT	PNC Bank		-146.35	-1,502.56
Bill Pmt -Check	12/01/2020	EFT	Florida Power & Light		-513.90	-2,016.46
Bill Pmt -Check	12/09/2020	2129	Coastal Building Co...		-18,147.00	-20,163.46
Bill Pmt -Check	12/09/2020	2132	IACS		-6,200.00	-26,363.46
Bill Pmt -Check	12/09/2020	2124	S&T Technology Sol...		-522.50	-26,885.96
Bill Pmt -Check	12/09/2020	2121	Dirty Deeds Cleanin...		-450.00	-27,335.96
Bill Pmt -Check	12/18/2020	2155	PSL Town Center, L...		-11,896.37	-39,232.33
Bill Pmt -Check	12/18/2020	2154	Northern Trust Co., ...		-4,717.80	-43,950.13
Bill Pmt -Check	12/21/2020	2160	Cattfish Construction		-4,359.00	-48,309.13
Bill Pmt -Check	12/21/2020	2159	Aqua Dimensions Pl...		-1,885.00	-50,194.13
Bill Pmt -Check	12/21/2020	2161	Freedom Waste Ser...		-100.00	-50,294.13
Total Checks and Payments					-50,294.13	-50,294.13
Deposits and Credits - 1 item						
Deposit	11/11/2020				38.35	38.35
Total Deposits and Credits					38.35	38.35
Total Uncleared Transactions					-50,255.78	-50,255.78
Register Balance as of 12/31/2020					-115,735.32	83,429.21
New Transactions						
Checks and Payments - 30 Items						
Bill Pmt -Check	01/02/2021	EFT	Fort Pierce Utilities ...		-440.62	-440.62
Bill Pmt -Check	01/02/2021	EFT	Level 4 Telcom		-365.94	-806.56
Bill Pmt -Check	01/02/2021	EFT	Fort Pierce Utilities ...		-30.78	-837.34
Bill Pmt -Check	01/02/2021	EFT	Fort Pierce Utilities ...		-11.76	-849.10
Bill Pmt -Check	01/05/2021	2164	Morris Well Drilling		-3,000.00	-3,849.10
Check	01/05/2021	2169	St. Lucie Title Servic...		-2,600.46	-6,449.56
Bill Pmt -Check	01/05/2021	2166	FTL Marketing, LLC		-1,230.00	-7,679.56
Bill Pmt -Check	01/05/2021	2170	TLC Experts		-916.80	-8,596.36
Check	01/05/2021	2168	St. Lucie Co. Clerk o...		-504.34	-9,100.70
Bill Pmt -Check	01/05/2021	2167	Jiffy Printing & Grap...		-295.00	-9,395.70
Bill Pmt -Check	01/05/2021	2162	American Portable T...		-222.78	-9,618.48
Bill Pmt -Check	01/05/2021	2165	Plant Haven wholes...		-149.80	-9,768.28
Bill Pmt -Check	01/05/2021	2163	Lead Insulation		-87.00	-9,855.28
Bill Pmt -Check	01/06/2021	EFT	United Health Care		-5,875.69	-15,730.97
Liability Check	01/07/2021		QuickBooks Payroll ...		-22,850.35	-38,581.32
Liability Check	01/08/2021	E-pay	EFTPS		-6,353.76	-44,935.08
Liability Check	01/08/2021	EFT	Sunrise Bank		-284.90	-45,219.98
Bill Pmt -Check	01/08/2021	EFT	Florida Power & Light		-281.78	-45,501.76
Bill Pmt -Check	01/08/2021	EFT	Verizon Wireless		-226.82	-45,728.58
Liability Check	01/08/2021	E-pay	Florida Department ...		-199.23	-45,927.81
Liability Check	01/08/2021	EFT	Florida State Disbur...		-150.00	-46,077.81
Liability Check	01/08/2021	EFT	Florida State Disbur...		-139.38	-46,217.19
Bill Pmt -Check	01/08/2021	EFT	City of Port Saint Lu...		-85.67	-46,302.86
Bill Pmt -Check	01/08/2021	EFT	Florida Power & Light		-78.76	-46,381.62
Bill Pmt -Check	01/08/2021	EFT	City of Port Saint Lu...		-73.18	-46,454.80
Bill Pmt -Check	01/08/2021	EFT	ADT Security		-71.94	-46,526.74
Bill Pmt -Check	01/08/2021	EFT	ADT Security		-67.40	-46,594.14
Bill Pmt -Check	01/11/2021	EFT	Waste Pro		-637.79	-47,231.93
Bill Pmt -Check	01/11/2021	EFT	Fort Pierce Utilities ...		-203.02	-47,434.95
Liability Check	01/15/2021	EFT	AFLAC		-354.04	-47,788.99

Reconciliation Detail

10000 - PNC Operating Fund 3734 (New), Period Ending 12/31/2020

Type	Date	Num	Name	Clr	Amount	Balance
Total Checks and Payments					-47,788.99	-47,788.99
Deposits and Credits - 30 Items						
Deposit	01/01/2021				15.00	15.00
Deposit	01/01/2021				571.62	586.62
Deposit	01/02/2021				447.26	1,033.88
Deposit	01/04/2021				100.00	1,133.88
Deposit	01/04/2021				133.77	1,267.65
Deposit	01/04/2021				422.14	1,689.79
Deposit	01/04/2021				959.42	2,649.21
Deposit	01/04/2021				2,014.92	4,664.13
Deposit	01/05/2021				451.36	5,115.49
Deposit	01/05/2021				573.56	5,689.05
Deposit	01/05/2021				906.75	6,595.80
Deposit	01/06/2021				10.30	6,606.10
Deposit	01/06/2021				329.40	6,935.50
Deposit	01/06/2021				455.00	7,390.50
Deposit	01/06/2021				708.36	8,098.86
Deposit	01/06/2021				729.30	8,828.16
Deposit	01/06/2021				743.86	9,572.02
Deposit	01/06/2021				983.31	10,555.33
Deposit	01/06/2021				2,565.00	13,120.33
Deposit	01/06/2021				3,000.00	16,120.33
Deposit	01/07/2021				25.00	16,145.33
Deposit	01/07/2021				519.42	16,664.75
Deposit	01/07/2021				1,010.90	17,675.65
Deposit	01/07/2021				1,107.24	18,782.89
Deposit	01/08/2021				103.00	18,885.89
Deposit	01/08/2021				243.02	19,128.91
Deposit	01/08/2021				326.59	19,455.50
Deposit	01/08/2021				541.47	19,996.97
Deposit	01/08/2021				701.55	20,698.52
Deposit	01/08/2021				1,220.78	21,919.30
Total Deposits and Credits					21,919.30	21,919.30
Total New Transactions					-25,869.69	-25,869.69
Ending Balance					-141,605.01	57,559.52

2020-2021 Approved Budget

FY 2020-21 BUDGET, 06.17.2020		Budget	Notes
SOURCES			
	Undesignated Funds	\$ 70,000	Home is the Key, Direct Mail, HFHI, Cars
	Project Sponsorships	\$ 625,000	1 CCTCP, 1 CHDO, designated donations, Vol FL
	Grants	\$ 100,000	Excluding new homeownership funding
	Market Mortgages	\$ 220,000	Co-financing USDA, & mortgage lenders
	Mortgage Payments	\$ 170,000	Revenue from mortgage portfolio
	Additional Revenue	\$ 80,000	Repair mortgages, Other designated funding
	ReStore	\$ 825,000	Gross Sales
	Non Reserve Cash	\$ 250,000	This preserves \$200,000 for budget reserve & \$50,000 for invest
	Total Sources	\$ 2,340,000	
USES			
Homeownership Programs			
	Home Construction	\$ 675,000	Direct construction cost; 3 new, 15 roof replacements, 6 repairs
	Acquisition	\$ 80,000	Purchase 4 lots
	Payroll	\$ 500,000	Non ReStore payroll expenses
	Operations	\$ 344,000	Operating cost for fund raising, admin, construction, general
	Program Total	\$ 1,599,000	
ReStores			
	Operations	\$ 301,000	ReStore operating cost
	Payroll	\$ 373,000	ReStore payroll expenses
	ReStore Total	\$ 674,000	
	Total Uses	\$ 2,273,000	

Sources \$2,315K

Undesignated Fundraisings: \$70K; \$40K Home is the Key, Direct mail \$20K, from appeals \$5K, donations HFHI & Cars \$5K

Project Sponsorships: \$600K; 3 new homes with 1 CCTCP \$100K, 1 CHDO funded \$100K, designated \$150K; Balance of Volunteer Florida funding \$275K

Grants: \$100K: undesignated grant funding

Market Rate Mortgages/Zero Equivalent financing: \$220K; utilizing 2 bank first mortgage financing at \$110K

Mortgage principle payments: \$170K principle payments on Habitat loans, repair payoffs \$20K

Additional Revenue \$80K: \$50K repair mortgages, \$30K designated funding

ReStore gross revenue: \$825K

Non Reserve Cash: \$250K carry over from Northern Trust transaction

Uses \$2,254K

Homeownership Programs

Construction direct cost: \$675K; 3 new homes @ \$165K each, 15 roof replacements @ \$10K each, 6 repair homes @ \$5K each

Acquisition of new properties: \$80K; 4 @ 20K each; we need to maintain a reasonable inventory of building lots

Payroll: Programs, Fundraising, & Administration: \$500K

Program Operations: \$344K; office, general insurance, marketing, etc.

ReStore Operations: \$301K

Restore Payroll: \$373K

St. Lucie Habitat for Humanity, Inc.

FINANCIAL STATEMENTS

June 30, 2020

**St. Lucie Habitat for Humanity, Inc.
FINANCIAL STATEMENTS**

For the Fiscal Year Ended June 30, 2020

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Berger, Toombs, Elam, Gaines & Frank

Certified Public Accountants PL

600 Citrus Avenue
Suite 200
Fort Pierce, Florida 34950

772/461-6120 // 461-1155
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Report of Independent Auditors

To the Board of Directors
St. Lucie Habitat for Humanity, Inc.
Fort Pierce, Florida

We have audited the accompanying statement of financial position of the St. Lucie Habitat for Humanity, Inc. as of June 30, 2020 and the related statements of activities, functional expenses and cash flows for the year then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Fort Pierce / Stuart



Berger, Toombs, Elam,
Gaines & Frank
Certified Public Accountants PL

To the Board of Directors
St. Lucie Habitat for Humanity, Inc.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of St. Lucie Habitat for Humanity, Inc. as of June 30, 2020, and the activities, cash flows and functional expenses for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

*Berger Toombs Elam
Gaines & Frank*

Berger, Toombs, Elam, Gaines & Frank
Certified Public Accountants, PL
Fort Pierce, Florida

November 18, 2020

St. Lucie Habitat for Humanity, Inc.
STATEMENT OF FINANCIAL POSITION
June 30, 2020

Assets	
Current Assets	
Cash and cash equivalents	\$ 463,042
Accounts receivable - current portion	2,259
Mortgages receivable - current portion	129,864
Cost of homes under construction	202,841
Prepaid expenses	7,798
Utility deposit	819
Total Current Assets	806,623
 Fixed Assets	
Fixed assets, less accumulated depreciation of (\$356,567)	442,755
 Other Assets	
Accounts receivable - non-current	467,844
Mortgage receivables, net of discount	1,665,076
Land held for development	286,428
Total Other Assets	2,419,348
Total Assets	\$ 3,668,726
 Liabilities and Net Assets	
Current Liabilities	
Accounts payable and accrued expenses	\$ 95,696
Accrued wages and payroll taxes payable	32,471
Sales tax payable	4,073
Payroll Protection Loan	155,800
Current portion of long term debt	88,877
Total Current Liabilities	376,917
 Noncurrent Liabilities	
Mortgages and notes payables	1,883,601
 Net Assets	
Without donor restrictions	1,408,208
Total Liabilities and Net Assets	\$ 3,668,726

See accompanying notes to financial statements.

St. Lucie Habitat for Humanity, Inc.
STATEMENT OF ACTIVITIES
For the Year Ended June 30, 2020

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Support and Revenues			
Support			
Donations	\$ 155,211	\$ -	\$ 155,211
In-kind donations	169,878	-	169,878
Grants Non Government	196,500	-	196,500
Sponsorships	276,500	-	276,500
Net assets released from restrictions	202,731	(202,731)	-
Total Support	<u>1,000,820</u>	<u>(202,731)</u>	<u>798,089</u>
Revenues			
ReStore sales	694,889	-	694,889
Interest and dividend income	3,584	-	3,584
Fundraising income net of expenses with a direct benefit to donors (\$33,887)	-	-	-
Loan amortization	131,310	-	131,310
Rental income	540	-	540
Home transfer of mortgages	1,077,000	-	1,077,000
Other income	41,246	-	41,246
Total Revenues	<u>1,948,569</u>	<u>-</u>	<u>1,948,569</u>
Total Support and Revenues	<u>2,949,389</u>	<u>(202,731)</u>	<u>2,746,658</u>
Expenses			
Program Services			
Family support and construction	1,954,942	-	1,954,942
ReStore	708,880	-	708,880
Total Program Services	<u>2,663,822</u>	<u>-</u>	<u>2,663,822</u>
Supporting Services			
General and administrative	255,408	-	255,408
Fundraising	133,063	-	133,063
Total Supporting Services	<u>388,471</u>	<u>-</u>	<u>388,471</u>
Total Expenses	<u>3,052,293</u>	<u>-</u>	<u>3,052,293</u>
Change in Net Assets	(102,904)	(202,731)	(305,635)
Net Assets - July 1, 2019	<u>1,511,112</u>	<u>202,731</u>	<u>1,713,843</u>
Net Assets - June 30, 2020	<u>\$ 1,408,208</u>	<u>\$ -</u>	<u>\$ 1,408,208</u>

See accompanying notes to financial statements.

St. Luice Habitat for Humanity, Inc.
STATEMENT OF CASH FLOWS
For the Year Ended June 30, 2020

Cash Flows From Operating Activities

<i>Change in Net Assets</i>	\$ (305,635)
<i>Adjustments to reconcile change in net assets to net cash (used) by operating activities:</i>	
Depreciation	30,066
Transfer to homeowners, net of discount	(360,662)
Mortgage loan discount amortization	(78,381)
Contractual forgiveness of mortgages	24,660
<i>(Increase) decrease in:</i>	
Accounts receivable	(187,062)
Cost of homes under construction	228,588
Prepaid expenses	(569)
Land held for development	(191,366)
<i>Increase (decrease) in:</i>	
Accounts payable	42,327
Accrued wages and payroll taxes payable	19,538
Sales tax payable	(2,342)
Net Cash Used in Operating Activities	(780,838)

Cash Flows From Investing Activities

Mortgage payments received	102,706
Purchases of capital assets	(11,097)
Net Cash Provided by Investing Activities	91,609

Cash Flows From Financing Activities

Principal payments on line of credit and notes payable	(141,669)
Proceeds from Payroll Protection Program	155,800
Proceeds from notes payable	973,986
Net Cash Provided by Financing Activities	988,117

Net Increase in Cash 298,888

Cash - July 1, 2019 164,154

Cash - June 30, 2020 \$ 463,042

Supplemental disclosure of cash flow information:

Interest paid \$ 12,444

Supplemental disclosure of noncash activities:

Issuance of non-interest bearing mortgage loans \$ 1,077,000
Discount on non-interest bearing mortgage loans \$ (644,064)

See accompanying notes to financial statements.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Organization

St. Lucie Habitat for Humanity, Inc. (“Habitat”) was incorporated on December 21, 1995 in the State of Florida for the purpose of building houses for those who could not otherwise own a home by raising the money and doing the actual home construction, with a substantial amount of donated material and services.

On July 17, 2009, St. Lucie Habitat for Humanity CHDO, Inc. was incorporated in the State of Florida as a not-for-profit corporation, whose only member is St. Lucie Habitat for Humanity, Inc., and reports its financial activities on its separate financial statements. The purpose of this corporation is to provide homeownership for low income households. It can acquire vacant homes and renovate, but most often builds new homes (primarily with funds received from HUD grants).

On October 21, 2016, Habitat filed Articles of Organization with the State of Florida to form its wholly owned subsidiary SLHFH Funding Company I, LLC (the “Company”). The Company’s purpose is to acquire and hold mortgage loans and related documents to comply with the terms of any note purchase agreement between the Company and any financial institution. As a sole member limited liability company, the entity is disregarded for purposes of the Internal Revenue Code.

Financial Statement Presentation

Habitat prepares its financial statements in accordance with generally accepted accounting principles promulgated in the United States of America (U.S. GAAP) for not-for-profit organizations. The significant accounting and reporting policies used by Habitat are described subsequently to enhance the usefulness and understandability of the financial statements.

Habitat prepares its financial statements using the accrual basis of accounting and accounting principles generally accepted in the United States of America.

All revenues and net gains are reported as increases in net assets without donor restrictions in the statement of activities unless the donor specified the use of the related resources for a particular purpose or in a future period. All expenses and net losses other than losses on endowment investments are reported as decreases in net assets without donor restrictions. Net gains on endowment investments increase net assets with donor restrictions, and net losses on endowment investments reduce that net asset class.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial Statement Presentation (Continued)

The financial statements include certain prior year summarized comparative information in total but not by net asset class. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with Habitat's financial statements for the previous year ended from which such information was derived.

The financial statements are presented in accordance with FASB ASC 958 *Financial Statements of Not-For-Profit Organizations*. Under ASC 958, Habitat is required to report information regarding its financial position and activities according to two classes of net assets (net assets with donor restrictions, and net assets without donor restrictions) based upon the existence or absence of donor-imposed restrictions.

Net Assets

The financial statements report net assets and changes in net assets in two classes that are based upon the existence or absence of restrictions on use that are placed by its donors, as follows:

Net Assets Without Donor Restrictions

Net assets without donor restrictions are resources available to support operations. The only limits on the use of these net assets are the broad limits resulting for the nature of the organization, the environment in which it operates, the purposes specified in its corporate documents and its application for tax-exempt status, and any limits resulting from contractual agreements with creditors and others that are entered into in the course of its operations.

Net Assets With Donor Restrictions

Net assets with donor restrictions are resources that are restricted by a donor for use for a particular purpose or in a particular future period. Some donor-imposed restrictions are temporary in nature, and the restriction will expire when the resources are used in accordance with the donor's instructions or when the stipulated time has passed. Other donor-imposed restrictions are perpetual in nature; the organization must continue to use the resources in accordance with the donor's instructions.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Net Assets (Continued)

Habitat's unspent contributions are included in this class if the donor limited their use, as are its donor-restricted endowment funds and its beneficial interest in a perpetual charitable trust held by a bank trustee.

When a donor's restriction is satisfied, either by using the resources in the manner specified by the donor or by the passage of time, the expiration of the restriction is reported in the financial statements by reclassifying the net assets from net assets with donor restrictions to net assets without donor restrictions. Net assets restricted for acquisition of buildings or equipment (or less commonly, the contribution of those assets directly) are reported as net assets with donor restrictions until the specified asset is placed in service by the organization, unless the donor provides more specific directions about the period of its use.

Cash Equivalents

Cash equivalents consist of short-term, highly liquid investments, which are readily convertible into cash within ninety (90) days of purchase.

Functional Allocation of Expenses

The costs of providing the various programs and other activities have been summarized on a functional basis in the statement of activities. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Advertising

Advertising costs are expensed as incurred and totaled \$26,654 for the year ended June 30, 2020.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Mortgages Receivable

Habitat holds non-interest bearing mortgages on homes that it has built and sold. In accordance with generally accepted accounting principles, the present value of the original mortgages are determined (using an appropriate discount factor) and a discount expense for mortgages issued is recognized as a program expense in the year the mortgages are created. The discount expense is then amortized over the life of the mortgage, using the straight-line method and recognized as interest income.

Second mortgages exist on some of the completed homes, with some held by Habitat and others held by the City of Port St. Lucie and City of Fort Pierce. No payments are received for a majority of the second mortgages. Instead, those second mortgages held by Habitat are forgiven at the rate of 10% of the balance per year. Starting in July 2015, these mortgages became due upon maturity of the first mortgage.

Third mortgages exist on some of the completed homes, all of which are held by Habitat. No payments are received for a majority of these mortgages. Instead, these third mortgages are forgiven at the rate of 5% of the original balance per year. Starting in July 2015, these mortgages became due upon maturity of the first mortgage.

Fixed Assets

Fixed assets are stated at cost, less accumulated depreciation. Donated property and equipment is recorded at fair value at the date of donation. If donors stipulate how long the assets must be used, the contribution is recorded as restricted. In the absence of such stipulations, contributions are recorded as unrestricted. When assets are retired or otherwise disposed of, the asset's cost and related accumulated depreciation are removed from the accounts and any resulting gain or loss is recognized in the period. Maintenance and repairs are charged to expense as incurred; significant renewals and betterments are capitalized. Depreciation is provided for fixed assets using the straight-line method based on estimated useful lives of 5-39 years.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Income Taxes

Habitat obtained their exempt status under the provisions of the Internal Revenue Code 501(c)(3). St. Lucie Habitat for Humanity, Inc. is exempt from federal income taxation under Section 501(c)(3) of the Internal Revenue Code (IRC), though it would be subject to tax on income unrelated to its exempt purposes (unless that income is otherwise excluded by the IRC). Contributions to Habitat are tax deductible to donors under Section 170 of the IRC. Habitat is not classified as a private foundation within the meaning of Section 509(a).

Habitat has adopted the provisions of FASB ASC 740-10, *Uncertainty in Income Taxes*. Under this section, an organization must recognize the tax benefit associated with tax taken for tax return purposes when it is more likely than not the position will be sustained. There was no impact to Habitat's financial statements as a result of the implementation of ASC 740-10. Habitat's income tax returns for fiscal years ending June 30, 2017, 2018, and 2019 remain open to examination by the Internal Revenue Service.

Fair Value Measurements

Habitat reports its fair value measures using a three-level hierarchy that prioritizes the inputs used to measure fair value. The three levels of inputs used to measure fair value are as follows:

- Level 1 – Quoted prices for identical assets or liabilities in active markets to which Habitat has access at the measurement date.
- Level 2 – Inputs other than quoted prices, included in level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3 – Unobservable inputs for the asset or liability. Unobservable inputs should be used to measure the fair value to the extent that observable inputs are not available.

When available, Habitat measures fair value using level 1 inputs because they generally provide the most reliable evidence of fair value.

A financial instrument's categorization within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Fair Value Measurements (Continued)

The following methods and assumptions were used by Habitat in estimating fair value disclosures for financial instruments:

Cash and cash equivalents, accounts receivable, costs of homes under construction, accounts payable, notes payable, and line of credit – The carrying amounts reported in the Statement of Financial Position approximate fair values because of the short maturities of those instruments.

Mortgage loan receivable – The fair value of mortgage loan receivable is estimated by discounting expected future cash flows using a 7-9% rate of return.

Land held for development – The fair value of land held for development is estimated by management based on the current tax appraised values and other information compiled from industry experts, historical real estate transactions and the St. Lucie County property records.

NOTE 2 – CASH AND CASH EQUIVALENTS

Cash and cash equivalents as reported on the Statement of Financial Position, includes the following:

Checking and Money Market	\$ 461,864
Petty Cash and Change Fund	1,178
Total Cash and Cash Equivalents	<u>\$ 463,042</u>

At June 30, 2020, Habitat had \$461,864 on deposit, all of which was insured by the Federal Deposit Insurance Corporation (FDIC).

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 3 – FIXED ASSETS

An analysis of property and equipment for the year is as follows:

	July 1, 2019	Additions	Deletions	June 30, 2020
Builders Barn	\$ 348,129	\$ -	\$ -	\$ 348,129
Buildings and improvements	265,253	-	-	265,253
Leasehold Improvements	22,223	-	-	22,223
Computer equipment	33,531	3,297	-	36,828
Furniture and fixtures	4,939	-	-	4,939
Tools	396	-	-	396
Vehicles	73,297	-	-	73,297
Warehouse and construction	40,457	7,800	-	48,257
Total Fixed Assets	788,225	11,097	-	799,322
Less: accumulated depreciation	(326,501)	(30,066)	-	(356,567)
Total Fixed Assets, Net	\$ 461,724	\$ (18,969)	\$ -	\$ 442,755

Depreciation expense for the year was \$30,066.

NOTE 4 – LOANS RECEIVABLE

The activity of loans receivable is as follows:

Beginning balance, July 1, 2019	\$ 1,483,263
Mortgages issued	1,077,000
Principal payments received	(182,156)
Discount on mortgages issued	(644,064)
Amortization of mortgage discounts	85,614
Contractual amortized forgiveness of mortgages	(24,717)
Ending Balance, June 30, 2020	1,794,940
Less: Current portion	129,864
Other assets - Mortgages receivable	<u>\$ 1,665,076</u>

The mortgage discount rate for the year ended June 30, 2020 was 7.38%

NOTE 5 – LINE OF CREDIT

St. Lucie Habitat for Humanity, Inc. obtained a revolving line of credit with a bank, on June 1, 2020, to be drawn upon as needed, in the amount of \$200,000, with monthly interest payments due at a 5% interest rate. As of June 30, 2020, \$0 was drawn from the line of credit and the unused portion of the line of credit was \$200,000. The line of credit matures on demand.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 6 – LOANS PAYABLE

Long-term debt at June 30, 2020 consisted of the following:

Loan payable to bank due in monthly variable principal only with a 0% interest rate interest rate, with a final payment due on March 2050. The bank deferred the first payment until July 2020 due to COVID-19	\$ 935,176
Loan payable to bank due in monthly variable principal only with a 0% interest rate interest rate, with a final payment due on September 2048.	596,983
Loan payable to bank due in monthly principal and interest payments at a 3.77% interest rate, with a final payment due on June 2022.	121,310
Loan payable to bank due in monthly principal and interest payments at a 3% interest rate, with a final payment due on November 2037.	<u>321,883</u>
Notes Payable	1,975,352
Note Discounts, Net	(71,423)
Note Premiums, Net	68,549
Notes Payable, net	<u><u>\$ 1,972,478</u></u>

Maturities of long-term debt are as follows:

Due year ending June 30,	Principal
2021	\$ 88,877
2022	190,578
2023	75,957
2024	75,957
2025	75,957
Thereafter	<u>1,468,026</u>
Total	<u><u>\$ 1,975,352</u></u>

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 7 – NOTE PAYABLE

Habitat secured a loan from a bank under the Paycheck Protection Program in the amount of \$155,800. The payment terms are as follows: neither principal nor interest is due during the deferred period which is six months from April 10, 2020. This note is eligible for forgiveness in accordance with the program requirements. Any portion of the loan that is not forgiven should convert to an amortizing term loan. The interest rate on the unforgiven loan balance is 1% per annum based upon 360 days per year. This accrued interest is due on November 15, 2020. Monthly principal payments also begin on November 15, 2020 and are payable in equal installments on the unforgiven loan balance for a period of eighteen months.

Habitat believes that the entire loan balance will be forgiven based upon meeting the requirements of the Paycheck Protection Program under the "Cares Act." This requirement for forgiveness states that if Habitat's modified payroll for the 24 week period beginning April 10, 2020 is equal or greater than \$155,800, the entire loan is forgiven and no repayment will be necessary.

NOTE 8 – COVID-19

On January 30, 2020, the World Health Organization declared the coronavirus outbreak a "Public Health Emergency of International Concern" and on March 10, 2020, declared it to be a pandemic. Actions taken around the world to help mitigate the spread of the coronavirus include restrictions on travel, quarantines in certain areas, and forced closures of certain types of public places and businesses. The coronavirus and actions taken to mitigate it are expected to continue to have an adverse impact on the economies and financial markets of many countries, including the geographical area in which Habitat operates. It is unknown how long these conditions will last and what the complete financial effect will be to Habitat.

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 9 – FUNCTIONAL EXPENSES

Expenses have been allocated between program expenses and supporting services as follows:

	Program Services		Total Program Services	Support Services		Total Support Services	Total Expenses
	Family Support and Construction	ReStore		General and Administrative	Fundraising		
Cost of homes	\$ 848,150	\$ -	\$ 848,150	\$ -	\$ -	\$ -	\$ 848,150
Salaries and wages	205,839	382,273	588,112	73,514	73,514	147,028	735,140
Discount amortization	687,028	-	687,028	-	-	-	687,028
Rent	-	140,769	140,769	-	-	-	140,769
Professional services	-	-	-	91,257	22,814	114,071	114,071
Insurance	21,478	42,096	63,574	21,478	859	22,337	85,911
Payroll taxes	16,336	30,338	46,674	5,834	5,834	11,668	58,342
Employee benefits	12,356	25,741	38,097	10,297	3,089	13,386	51,483
Utilities	2,427	40,769	43,196	2,912	2,427	5,339	48,535
Cost of mortgages	43,668	-	43,668	-	-	-	43,668
Office supplies	15,207	12,672	27,879	3,621	4,707	8,328	36,207
Interest	34,903	-	34,903	-	-	-	34,903
Travel	3,293	3,294	6,587	23,056	3,294	26,350	32,937
Depreciation and amortization	12,026	6,013	18,039	12,027	-	12,027	30,066
Other expenses	22,385	-	22,385	2,798	2,798	5,596	27,981
Advertising	-	12,794	12,794	3,998	9,862	13,860	26,654
Contractual mortgage forgiveness	24,717	-	24,717	-	-	-	24,717
Supplies	3,886	4,793	8,679	1,295	2,979	4,274	12,953
Repairs and maintenance	-	3,436	3,436	2,812	-	2,812	6,248
Taxes	-	2,592	2,592	-	-	-	2,592
Postage	423	522	945	141	324	465	1,410
Printing	476	544	1,020	68	272	340	1,360
Food and entertainment	334	224	558	280	280	560	1,118
Education and training	10	10	20	20	10	30	50
Total Expenses	\$ 1,954,942	\$ 708,880	\$ 2,663,822	\$ 255,408	\$ 133,063	\$ 388,471	\$ 3,052,293

St. Lucie Habitat for Humanity, Inc.
NOTES TO FINANCIAL STATEMENTS
June 30, 2020

NOTE 10 – LIQUIDITY AND AVAILABILITY

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of June 30, 2020 are:

Cash	\$ 463,042
Accounts Receivable	<u>2,259</u>
Total financial assets available for general expenditure	<u><u>\$ 465,301</u></u>

NOTE 11 – DATE OF MANAGEMENT'S REVIEW

In preparing the financial statements, Management has evaluated events and transactions for potential recognition or disclosure through November 18, 2020, the date that the financial statements were available to be issued.

NOTE 12 – RELEASE OF RESTRICTED ASSETS

Net assets were released from grantor restrictions by incurring expenses satisfying the restricted purposes of the grant contract. A summary of temporary restricted assets released from restriction is as follows:

	<u>2020</u>
Purpose restriction accomplished:	
Critical Care Mortgage	<u><u>\$ 202,731</u></u>

Prepared by and return to:

**Richard D. Percic, Esquire
Jeck, Harris, Raynor & Jones, P.A.
790 Juno Ocean Walk, Suite 600
Juno Beach, FL 33408-1121**

JOSEPH E. SMITH, CLERK OF THE CIRCUIT COURT
SAINT LUCIE COUNTY
FILE # 4345200 08/30/2017 08:22:10 AM
OR BOOK 4036 PAGE 915 - 916 Doc Type: DEED
RECORDING: \$18.50
Doc Tax: \$22.40

**Telephone: (516) 713-2094
File Number: 12756.06000**

St. Lucie Title Services, Inc.

[Space Above This Line For Recording Data]

**300 Virginia Ave Suite 47
Fort Pierce, FL 34982**

Special Warranty Deed

This Special Warranty Deed is made this 18th day of August, 2017, between EDWARD DIDERO and HELEN DIDERO, husband and wife, collectively, "**Grantors**", whose post office address is 192 Braman Road, Equinunk, PA 18417, and ST. LUCIE HABITAT FOR HUMANITY, INC., a Florida corporation not for profit, whose post office address is 702 South 6th Street, Fort Pierce, FL 34950, "**Grantee**":

(Whenever used herein the terms "Grantors" and "Grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, limited liability companies, trusts and trustees)

Witnesseth, that Grantors, for and in consideration of the sum TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable consideration to Grantors in hand paid by Grantee, the receipt whereof is hereby acknowledged, have granted, bargained, and sold to Grantee, and Grantee's successors and assigns forever, the following described land, situate, lying and being in St. Lucie County, Florida, to-wit (the "**Property**"):

Lot 7, Block 4, SOUTHERN VIEW ADDITION, according to the Plat thereof, recorded in Plat Book 9, Page 44, of the Public Records of Saint Lucie County, Florida.

Parcel ID Number: 2422-502-0047-000-4.

Title to the Property shall be specifically subject to the following restrictive covenant:

The Property shall never be sold to KIMBERLY R. SLEP, currently residing at 111 Hialeah Avenue, Fort Pierce, FL 34982. This restrictive covenant shall run with the land and with title to the Property in perpetuity and be binding upon Grantee and Grantee's successors and assigns.

This Special Warranty Deed is given by Grantors to Grantee as a charitable donation without consideration and the Property is unencumbered by a mortgage. Therefore, only nominal documentary stamp tax is due and payable.

Subject to: (a) comprehensive land use plans, zoning, and other land use restrictions, prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of entry; (d) unplatted public utility easements of record; and (e) taxes for the year of this conveyance and subsequent years.

Together with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

To Have and to Hold, the same in fee simple forever.

And Grantors hereby covenant with Grantee that: (a) Grantors are lawfully seized of the Property in fee simple; (b) Grantors have good right and lawful authority to sell and convey the Property; and (c) Grantors hereby fully warrant the title to the Property and will defend the Property against the lawful claims of all persons claiming by, through or under Grantors.

In Witness Whereof, Grantors have hereunto set Grantors' hands and seals the day and year first above written.

Signed, sealed and delivered in the presence of:

[Signature]
Signature of Witness #1

Scott R. Sanderson
Printed Name of Witness #1

[Signature]
Signature of Witness #2

Elizabeth Ellsworth
Printed Name of Witness #2

Edward Didero
EDWARD DIDERO

Address: 192 Braman Road
Equinunk, PA 18417

Helen Didero
HELEN DIDERO

Address: 192 Braman Road
Equinunk, PA 18417

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF LACKAWANNA

The foregoing Special Warranty Deed was acknowledged before me this 18th day of August, 2017, by EDWARD DIDERO and HELEN DIDERO, husband and wife, who are personally known to me or produced driver's licenses as identification.

[Notary Seal]

[Signature]
Notary Public - State of Pennsylvania

Printed Name: John Patrick Sanderson III

My Commission Expires: December 16, 2019

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
John Patrick Sanderson, III, Notary Public
Olyphant Boro, Lackawanna County
My commission expires December 16, 2019

Property Identification

Site Address: 103 HIALEAH AVE
Sec/Town/Range: 22/35S/40E
Parcel ID: 2422-502-0047-000-4
Jurisdiction: Fort Pierce

Use Type: 0000
Account #: 29878
Map ID: 24/22N
Zoning: SF Interme

Ownership

St Lucie Habitat for Humanity
702 S 6th ST
Fort Pierce, FL 34950

Legal Description

SOUTHERN VIEW ADDN BLK 4 LOT 7 (OR 4036-915)

Current Values

Just/Market Value: \$9,500
Assessed Value: \$6,292
Exemptions: \$0
Taxable Value: \$6,292



Property taxes are subject to change upon change of ownership.

- Past taxes are not a reliable projection of future taxes.
- The sale of a property will prompt the removal of all exemptions, assessment caps, and special classifications.

Taxes for this parcel: [SLC Tax Collector's Office](#)
Download TRIM for this parcel: [Download PDF](#)

Total Areas

Finished/Under Air (SF): 0
Gross Sketched Area (SF): 0
Land Size (acres): 0.24
Land Size (SF): 10,320

Building Design Wind Speed

Occupancy Category	I	II	III & IV
Speed	140	160	160

Sources/links:



We do more than building buildings,
we're building *solutions.*
Internet: www.rkdavis.com

February 4, 2021

City of Fort Pierce
Grants Administration Division
100 N U.S. Highway 1
Fort Pierce, FL 34950

Dear Communitywide Council volunteers,

It is my pleasure to write a letter in support of St. Lucie Habitat for Humanity for funding from the City of Fort Pierce through the Public Service Grant Opportunity.

Since 1995, St. Lucie Habitat has served St. Lucie County by building and repairing homes for low-income families. I personally support St. Lucie Habitat by volunteering on the Board of Directors and donating financially as a major contributor.

Fort Pierce has a shortage of safe, decent, affordable housing and St. Lucie Habitat is our local expert on housing solutions. With support from the City of Fort Pierce, St. Lucie Habitat can do more of what they do best – create affordable homeownership opportunities!

In conclusion, **I fully support the efforts of St. Lucie Habitat for Humanity as they seek external funding for their affordable homeownership and repair programs through the City of Fort Pierce.**

Sincerely,

A handwritten signature in black ink that reads "Douglas".

Douglas Davis, President
Richard K. Davis Construction Corporation



February 4, 2021

City of Fort Pierce
Grants Administration Division
100 N U.S. Highway 1
Fort Pierce, FL 34950

Dear Citizen Volunteers:

Re: Public Service Grant Opportunity – Letter of support

Please accept this letter of support for St. Lucie Habitat for Humanity in their application for Public Service Grant funding from the City of Fort Pierce.

As a nonprofit housing developer, St. Lucie Habitat for Humanity has built 78 homes and performed critical repairs on 130 homes in St. Lucie County. St. Lucie Habitat for Humanity is vital to our community with a focus on building affordable housing and partnering with families to build a house they can call a home. The need for the work Habitat does is great in our community, and I support their work wholeheartedly.

As the Saint Lucie County Property Appraiser, I understand the value of property and know how important a home is to a family. I have had the pleasure of participating in previous builds and have greatly enjoyed working with volunteers and the families. One of my favorite concepts that Habitat for Humanity incorporates is sweat equity, where the family is an integral part of the building process which adds to the owner's interest and is a result of their hard work. This partnership contributes to the fabric of neighborhoods and makes them an inviting place to call home which ultimately enhances St. Lucie County.

If you require more information, please call my office at 772.462.1040.

Respectfully,

A handwritten signature in blue ink that reads "Michelle". The signature is fluid and cursive, written over a light blue background.

Michelle Franklin
Property Appraiser



February 3, 2021

City of Fort Pierce
Grants Administration Division
100 N U.S. Highway 1
Fort Pierce, FL 34950

Dear Communitywide Council volunteers,

I am writing this letter to support St. Lucie Habitat for Humanity and their work in providing affordable housing solutions to our local workforce in St. Lucie County. Supporting affordable housing enables positive change in our community and gives low-income workers the opportunity to build wealth and invest in their family's health and education.

St. Lucie Habitat for Humanity has already done great work in Fort Pierce and investing in their ability to build and repair more homes makes good economic sense. St. Lucie Habitat builds seven to nine new homes each year, and in just the last two years, has replaced nearly 60 roofs on homes damaged by Hurricane Irma. The majority of these critical repairs were in Fort Pierce.

As a resident of Fort Pierce, I am proud to support my local Habitat for Humanity by volunteering my personal time and as a recurring donor through their Hope Builders Club. I am pleased to write this letter on their behalf and recommend them for funding from the City of Fort Pierce through the Public Service Grant Opportunity.

Thank you for your time and consideration of this letter of support.

Sincerely,

Dana Trabulsy, Owner
All Things Treasure Coast



February 3, 2021

City of Fort Pierce
Grants Administration Division
100 N U.S. Highway 1
Fort Pierce, FL 34950

Dear Citizen Volunteers:

Re: Public Service Grant Opportunity – Program advertisement

Please accept this letter as explanation as to why an advertisement for Habitat for Humanity's program is not included.

St. Lucie Habitat for Humanity does not use traditional advertising for our New Homeownership program. Several weeks before we open our application process, we make announcements on social media, and in our monthly e-news advising the public at large to check our website for program availability. The Habitat Homeownership program uses a self-help model. Successful program participants must be dedicated and empowered to want to help themselves, thus it is necessary that potential applicants take the initiative to learn of the program availability.

I am happy to provide additional information if it is required, and I can be reached at 772-464-1117. Thank you.

Sincerely,

Melissa Winstead
Development Director

Press release appeared in TCPalm

FOR IMMEDIATE RELEASE

Date:

May 17, 2019

Contact:

St. Lucie Habitat for Humanity

Melissa Winstead

(772) 464-1117, ext. 103

Melissa@stluciehabitat.org

St. Lucie Habitat for Humanity Repairs 25th Damaged Roof

St. Lucie County, FL (May 17, 2019) On May 13, 2019, St. Lucie Habitat for Humanity, the City of Fort Pierce, and homeowner, Ida Paul, celebrated the 25th critical repair with funding from American Red Cross and Habitat for Humanity.

For Ida Paul, who has lived in her historic Fort Pierce home for 29 years, repairing her hurricane damaged home seemed impossible. "When the Habitat Hurricane Repair & Recovery program became available, I jumped on it," reported Ida. The high deductible that came with Ida's homeowners insurance kept her from being able to afford the new roof she desperately needed. "Ping, ping, ping," said Ida, as she recalled scrambling to find buckets, pots, and pans to collect the rain dripping from her ceiling. Thanks to a grant from American Red Cross, and funding from Habitat, Ida no longer needs to worry when it rains outside.

St. Lucie County homeowners on fixed incomes and unable to afford the cost of repairs from Hurricane Irma damage, are turning to St. Lucie Habitat for Humanity for help. "I appreciate Habitat stepping in and helping me by financing my new roof," said Ida, at the celebration of her new roof.

"One of the things we need to do, is improve the housing stock in St. Lucie County and in Fort Pierce," said Fort Pierce Mayor, Linda Hudson, as she was speaking to Ida Paul. "When those hurricanes come, we're going to see how good that roof is - right? I'm proud for you and proud for Fort Pierce, so congratulations."

St. Lucie Habitat for Humanity has been working with the City of Fort Pierce, the City of Port St. Lucie, and St. Lucie County, to identify the unmet hurricane repair needs in St. Lucie County. Habitat's goal is to repair and stabilize at least 45 homes with the funding awarded from the American Red Cross.

If you, or someone you know, owns and occupies a Hurricane Irma damaged home in St. Lucie County, and would like more information about Habitat for Humanity's St. Lucie County Irma Recovery project, please call DonnaLea Askman at 772-464-1117, ext. 104, or email at Donnalea@StLucieHabitat.org.

About St. Lucie Habitat for Humanity:

To date, St. Lucie Habitat for Humanity has built 65 new homes and completed 55 repair projects. St. Lucie Habitat for Humanity, is a 501(C)(3) nonprofit organization, and since 1996, has worked to

eliminate poverty housing in St. Lucie County and empower struggling working families who want to achieve homeownership.

Habitat homebuyers help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering, or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through home ownership, we empower. Learn more at www.StLucieHabitat.org.

About the American Red Cross:

The American Red Cross shelters, feeds and provides emotional support to victims of disasters; supplies about 40 percent of the nation’s blood; teaches skills that save lives; provides international humanitarian aid; and supports military members and their families. The Red Cross is a not-for-profit organization that depends on volunteers and the generosity of the American public to perform its mission. For more information, please visit redcross.org or visit on Twitter at [@RedCross](https://twitter.com/RedCross).



From left to right: Commissioner Sean Mitchell, Jack Maxwell, Bob Calhoun, Ida Paul, Alpha Myers, Melissa Winstead, Commissioner Chris Dzdovsky, and Doug Davis
Photo by Amanda Clothier



From left to right: Jim Braxton, Mayor Linda Hudson, Jack Maxwell, Ida Paul, Bob Calhoun, Alpha Myers,
Doug Davis, and Melissa Winstead
Photo by Sarah Tucci