

**POMPANO BEACH  
COMMUNITY REDEVELOPMENT AGENCY**

7

Meeting Date: January 19, 2016

Agenda Item \_\_\_\_\_

REQUESTED CRA BOARD ACTION:

Resolution(s)    Consideration    Approval    Other

SHORT TITLE      CONSIDER ACCEPTING AN UNSOLICITED PROPOSAL FROM  
 OR MOTION:      CAPITAL GROUP DEVELOPMENTS TO CONSTRUCT FOUR (4) SINGLE  
                          FAMILY HOMES ON FOUR (4) VACANT LOTS OWNED BY THE POMPANO  
                          BEACH COMMUNITY REDEVELOPMENT AGENCY, LOCATED WITHIN  
                          ORTANIQUE ESTATES, POMPANO BEACH, FLORIDA AND AUTHORIZE  
                          NEGOTIATIONS ON A PROPERTY DISPOSITION AND DEVELOPMENT  
                          AGREEMENT.

Summary of Purpose and Why:

The Pompano Beach CRA received a development proposal from Mario Caprini, CEO of Capital Group Developments to construct four (4) single-family homes on four (4) vacant lots owned by the Pompano Beach CRA. The vacant lots are located within the Ortanique Estates Neighborhood and represent the remaining lots without an approved development agreement. The CRA Board approved two (2) Property Disposition and Development Agreements with Kenny Davis Construction, LLC for the other 9 vacant lots. Similar to previous development proposals received, Capital Group Development is requesting that the lots be donated and in exchange, a 3-bedroom, 2-bath home with 2-car garage would be constructed on each lot. All proposed homes will contain similar curb appeal as the existing homes built within Ortanique Estates, such as barrel tile roofs, concrete paver brick driveways and impact windows, and will consist of approximately 1,460 sq. ft. of air conditioned space. The full specifications are included within the development proposal attached as backup to this agenda item. CRA Staff recommends the acceptance of the proposal and authorization to start negotiating a Property Disposition and Development Agreement between the Pompano Beach CRA and Capital Group Developments.

QUESTIONS TO BE ANSWERED BY ORIGINATING DEPARTMENT:

- (1) Origin of request for this action:      Staff
- (2) Primary staff contact:      Nguyen Tran      Ext. 7769
- (3) Expiration of contract, if applicable:      N/A
- (4) Fiscal impact and source of funding:      N/A

<u>DEPARTMENTAL COORDINATION</u>	<u>DATE</u>	<u>DEPARTMENTAL RECOMMENDATION</u>	<u>AUTHORIZED SIGNATURE OR ATTACHED MEMO NUMBER</u>

- CRA Executive Director
- CRA Attorney
- Finance Director

  
Claudia M. McKenna  
  
S. Sibble

ACTION PREVIOUSLY TAKEN BY CRA BOARD:

<u>Resolution</u>	<u>Consideration</u>	<u>Other:</u>
<u>Results:</u>	<u>Results:</u>	<u>Results:</u>



P. O. Drawer 1300  
Pompano Beach, FL 33061

Phone: (954) 545-7769  
Fax: (954) 786-7836

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**MEMORANDUM**

**Date:** January 6, 2016

**To:** Pompano Beach CRA Board

**Through:** Christopher J. Brown, Co-Executive Director  
Kim Briesemeister, Co-Executive Director

**From:** Nguyen Tran, Northwest CRA Director

**Subject:** Development Proposal – Lot 100, Lot 116, Lot 131 and Lot 134, Pompano Springs Replat (aka Ortanique Estates)

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Background

The CRA received an unsolicited development proposal from Capital Group Developments (Capital Group) to construct four single-family homes on four vacant single family lots (Lot 100, Lot 116, Lot 131 and Lot 134) within Ortanique Estates. This proposal for the four lots represents the remaining lots to be completed within Ortanique Estates; all other vacant lots (9 total) are being developed by Kenny Davis Contracting, LLC.

The following is a summary of the lots included with this proposal:

Homebuyer	Property ID	Lot	Property Address	Property Assessment
Mr. Gustavo Tejada	4842 34 35 1000	Lot 100	2020 NW 6 Place	\$22,520
Ms. Astrith Sua	4842 34 35 1160	Lot 116	631 NW 19 Avenue	\$15,300
Mr. Patrick Bugay	4842 34 35 1310	Lot 131	650 NW 21 Avenue	\$15,300
Ms. Jacqueline Diaz	4842 34 35 1340	Lot 134	620 NW 21 Avenue	\$15,300

With respect to the development proposal, Mr. Mario Caprini, CEO of Capital Group Developments has four eligible homebuyers and construction financing has been preliminarily approved by Creative Business Financing in the amount of \$250,000 per lot. In addition, each homebuyer has been prequalified with Caliber Home Loans for a mortgage. Mr. Caprini is requesting that the CRA owned lots be donated and the Capital Group will construct a 3-bedroom, 2-bath model home with 2-car garage (1,460 sq. ft.) on each lot. All homes will contain similar curb appeal as the existing homes built within Ortanique Estates. Similar curb appeal features will include hurricane impact windows and doors, barrel tile roofs, two-car garages and concrete paver brick driveways. Instead of the traditional concrete block construction method, Mr. Caprini is proposing an Innova Eco Building Armor System, whereby; the exterior walls will



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be constructed using a Magnesium Oxide Structural Insulated Panel system. The Structural Insulated Panel received Miami-Dade County product approval (Notice Of Acceptance No. 14-1202.06) in May of 2015. Information regarding this building system and a copy of the Notice Of Acceptance (NOA) is attached as back up to this staff memorandum. In addition, Mr. Caprini indicated that the Structural Insulated Panel is extremely energy efficient and should dramatically lower the homeowner's energy consumption.

The item was considered by the Northwest CRA Advisory Committee on December 7, 2015 and was approved with a vote of 7-1 (Copeland absent). As with the previous CRA agreements for single family in-fill developments, a Property Disposition and Development Agreement, a Declaration of Restrictions and Covenants and a Re-conveyance Agreement will be executed as part of the process at a later date should this proposal be accepted.

Recommendation:

Staff recommends acceptance of this development proposal and authority to negotiate a Property Disposition and Development Agreement with Capital Group Developments.

# CRA

POMPANO BEACH

P. O. Drawer 1300  
Pompano Beach, FL 33061

Phone: (954) 545-7769  
Fax: (954) 786-7836





Received  
Pompano Beach CRA  
2015 SEP 21 PM 12:26

September 16, 2015

City of Pompano  
Community Redevelopment Agency  
Mr. Nguyen Tran Senior Project manager  
100 West Atlantic Boulevard Room 276  
Pompano Beach, Florida 33060

Re: Ortanique Estates Lots

Dear Mr. Tran:

Please accept this letter as our official unsolicited proposal to develop four vacant lots in Ortanique Estates owned by the Pompano CRA. The result of this effort will provide affordable single-family green homes of superior quality in Ortanique Estates in Pompano and will increase the tax rolls.

We have identified four homebuyers (see lot reservations attached). These clients have met all the developer's and financing approvals on lots 100, 116, 131, 134 (see financing letters attached)

We are prepared to move forward and request that the Pompano CRA begin the process of collaborating with us by donating the vacant lots to the proposed project (see site plan attached).

Following the land transfer, we would immediately start building this superior quality green home using Eco Building Armor System powered by Innova Eco Building system. [www.EcoBuildingArmor.com](http://www.EcoBuildingArmor.com) Some of the highlights of this Miami Dade approved green product are as follows; hurricane, water, fire, bug, sound and mold resistant with a 20 year limited warranty.

The architectural style proposed will enhance the curb appeal and complement the existing styles already found in the general area. Two differentiating features of our proposed model other than its superior construction quality and green characteristics is flexibility and security. Adapting the home for various target audiences including features like home office, in-law suite, expandability of the garage for a 4<sup>th</sup> or 5<sup>th</sup> bedroom depending on the plan version we will offer and finally our secure courtyard providing a security and controlled environment to protect its occupants and create a peaceful oasis. Enabling the home to keep up with the times during the various stages of life will ensure its desirability, functionality and therefore future value.

Our target price will be \$250,000 for a 3 bedroom, 2 bath, 2 car garage Eco Building Armor Home.

Affordability is essential; our customers will be able to afford such homes with a combined family income of approximately \$60,000 and have to come up with as little as 3.5% down payment with an FHA approval and a low monthly payment. The fact that this is an LEED certified home will also enable our buyers to

possibly qualify for a green loan and since they will save close to 70% of their energy costs this will provide them with more buying power.

You will also find attached our construction financing approval letter and our preliminary construction budget.

We believe this kind of private public partnership is vital to the redevelopment of the CRA districts

Thank you very much for your consideration and do not hesitate to contact me if you have any questions and we look forward working with you on this innovative project.

Sincerely,

*Mario Caprini*

Mario caprini

CEO

Mario Caprini

CEO



220 S Congress Park Drive, Suite 110

Delray Beach, FL 33445

Direct 954.806.2546

[MCaprini@CapitalRedefined.com](mailto:MCaprini@CapitalRedefined.com)

[www.CapitalRedefined.com](http://www.CapitalRedefined.com)

Size 1660

Standard Pricing	Eco Building Armor	EBA per / SF
<b>TOTAL:</b>	<b>\$184,964.50</b>	<b>\$111.42</b>
<b>SITWORK</b>	<b>\$5,966.32</b>	<b>\$3.59</b>
Site Clearing and Grading	\$0.00	\$0.00
Driveway, Walkway, Patio, Deck, Landscaping	\$4,534.42	\$2.73
Site Electrical, Gas, Water, Sewer Utility Extensions	\$1,431.90	\$0.86
<b>FOUNDATION</b>	<b>\$11,858.80</b>	<b>\$7.14</b>
Home Foundation Walls	\$3,012.13	\$1.81
Home Footings	\$2,167.00	\$1.31
Porch Foundation Walls	\$35.43	\$0.02
Porch Footings	\$88.91	\$0.05
Excavation (foundations)	\$538.82	\$0.32
Excavation (crawlpace)	\$0.00	\$0.00
Slab on Grade (home, garage, basement, crawlpace)	\$6,016.51	\$3.62
		\$7.14
<b>BASEMENT</b>	<b>\$0.00</b>	<b>\$0.00</b>
Basement Excavation, Poured Concrete Walls/Footings, Drainage, Rigid Insulation	\$0.00	\$0.00
<b>SHELL CONSTRUCTION</b>	<b>\$90,827.95</b>	<b>\$54.72</b>
Home Floor Framing	\$60,000.00	\$36.14
Porch Floor Structure	\$10,000.00	\$6.02
Home Roof Structure		\$0.00
Porch Roof Structure		\$0.00
Garage Roof Structure		\$0.00
Exterior Framing Stud Walls, Insulation, Sheathing; House Wrap		\$0.00
Exterior Wall Finish Material		\$0.00
Special Trim Complexity	\$0.00	\$0.00
Exterior Windows, Trim	\$10,751.85	\$6.48
Exterior Passage Doors, Doorwall, Overhead Garage Doors, Trim	\$2,545.05	\$1.53
Home Roofing Shingles	\$4,067.44	\$2.45
Porch Roofing Shingles	\$88.58	\$0.05
Roof Guttering	\$0.00	\$0.00
Special Roof Valley	\$0.00	\$0.00
Roofing Soffit and Fascia	\$3,375.03	\$2.03
Attic Insulation		\$0.00
<b>SPECIAL SPACES</b>	<b>\$8,394.42</b>	<b>\$5.06</b>
Kitchen Cabinetry, Countertops, Flooring	\$4,470.81	\$2.69
Master Bathroom Cabinetry, Mirror, Countertops, Flooring	\$2,794.84	\$1.68
Full Bathroom Cabinetry, Mirror, Countertops, Flooring	\$1,128.77	\$0.68
Half Bath Cabinetry, Mirror, Countertops, Flooring	\$0.00	\$0.00
<b>INTERIOR</b>	<b>\$17,886.02</b>	<b>\$10.77</b>
2x4 Interior Wall Framing		\$0.00
Stair Construction	\$0.00	\$0.00

Railing and Balusters	\$0.00	\$0.00
Interior Doors, Hardware, Trim and Finishing	\$6,858.36	\$4.13
Baseboard Molding and Finishing	\$1,651.87	\$1.00
Interior Drywall: Walls		\$0.00
Interior Wall Primer and Painted Finish	\$2,545.28	\$1.53
Interior Drywall: Ceiling		\$0.00
Porch Ceiling Surfaces		\$0.00
Interior Ceiling Primer and Painted Finish	\$1,290.94	\$0.78
Interior Floor Finishes	\$5,539.57	\$3.34
<b>PLUMBING</b>	<b>\$10,360.32</b>	<b>\$6.24</b>
Water Supply, Distribution, Waste, Water Heater	\$3,937.85	\$2.37
Bathroom Fixtures (Master Bath): Sink/Faucet, Toilet, Tub/Shower, Supply/Waste/Vent	\$2,965.68	\$1.79
Bathroom Fixtures (Full Bath): Sink, Faucet, Toilet, Tub/Shower, Supply, Waste, Vent	\$2,385.09	\$1.44
Bathroom Fixtures (Half Baths): Pedestal Sink, Faucet, Supply, Waste, Vent	\$0.00	\$0.00
Bathroom Fixtures (Half Baths): Toilet, Supply, Waste, Vent	\$0.00	\$0.00
Tub Enclosures	\$0.00	\$0.00
Kitchen Sink, Faucet, Garbage Disposal	\$592.29	\$0.36
Laundry Sink and Faucet	\$479.41	\$0.29
<b>HVAC</b>	<b>\$5,400.00</b>	<b>\$3.25</b>
Equipment Efficiency Premium (High AFUE and/or SEER)	\$0.00	\$0.00
Air Infiltration Premium (Very Tight Home Construction, Heat Exchanger)	\$0.00	\$0.00
Gas Forced Air Furnace, Air Conditioning, Metal Ductwork	\$8,585.89	\$5.17
Direct Vent Fireplace	\$0.00	\$0.00
<b>ELECTRICAL</b>	<b>\$5,265.67</b>	<b>\$3.17</b>
Electrical Service, Power Panel, Distribution	\$3,024.67	\$1.82
Fixed Lighting	\$2,241.00	\$1.35
Security System, Hard Wired Fire and Smoke Detection	\$0.00	\$0.00
<b>APPLIANCES</b>	<b>\$4,005.00</b>	<b>\$2.41</b>
Refrigerator/Freezer, Dishwasher, Stove, Exhaust Hood, Washer, Dryer	\$3,330.00	\$2.01
Closet Systems	\$675.00	\$0.41
Special Construction	\$0.00	\$0.00
<b>GENERAL CONTRACTING</b>	<b>\$25,000.00</b>	<b>\$15.06</b>
Contractor General Conditions, Site Supervision, Overhead and Profit	\$25,000.00	\$15.06
<b>TOTAL:</b>	<b>\$184,864.50</b>	<b>\$111.42</b>



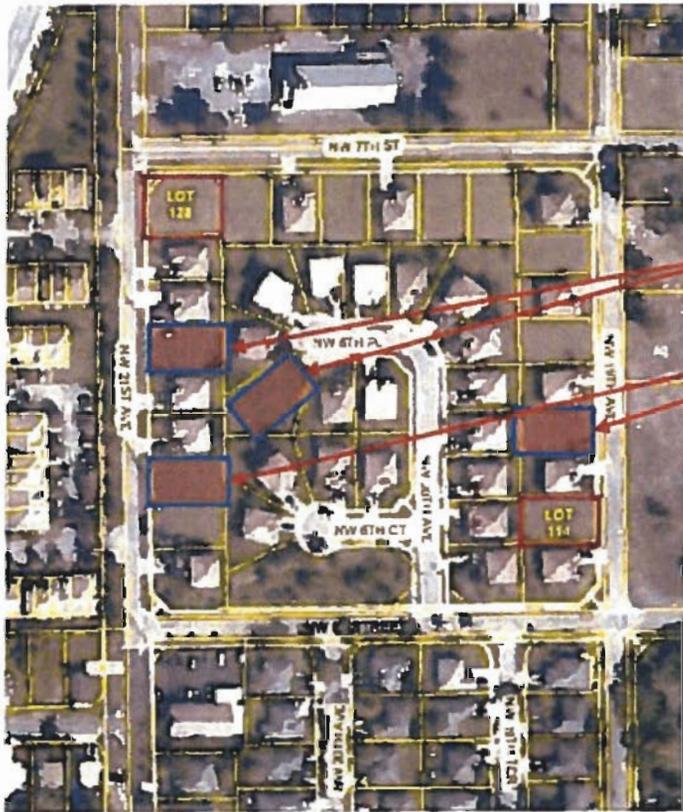
**Ortanique**

Size 1,660

**House 1**

Sales Price	\$250,000	
Construction cost	\$165,000	\$99.40
Builders fee	\$25,000	15.15%
Financing fees	\$3,750	125000
Financing costs	\$7,500	12% 6 Months
Commission	\$15,000	6%
Total	\$216,250	
<b>Gross Profit</b>	<b>\$33,750</b>	<b>13.50%</b>
Dev Fee	\$8,250	5.00%
<b>Profit</b>	<b>\$25,500</b>	<b>10.20%</b>

## Ortanique Estates



4 Targeted Lots





Other products  
being considered  
All with 2 car garages





**Creative Business Financing LLC**  
[www.CreativeBusinessFinancing.net](http://www.CreativeBusinessFinancing.net)  
11081 Applegate Circle  
Boynton Beach, FL 33437

**September 8, 2015**

**Mario Caprini, CEO**  
**Capital Group Developments, LLC**  
**220 Congress Park Drive Suite 110**  
**Delray Beach, FL 33445**

**RE: Pompano Ortanique Project (Lots 131 & 134)**  
**Pompano Beach, FL**

**Dear Mr. Caprini:**

**We are pleased to inform you that your loan request has been preliminary approved by Creative Business Financing, LLC, to the following terms and conditions.**

<b>Borrower:</b>	<b>Capital Group Developments, LLC</b>
<b>Loan Amount:</b>	<b>\$250,000 per lot</b>
<b>Interest Rate:</b>	<b>Prime + 1% (interest only)</b>
<b>Term:</b>	<b>12 months.</b>
<b>Origination Fee:</b>	<b>3.0% or \$7,500 payable at closing.</b>
<b>Prepayment:</b>	<b>The loan cannot be prepaid within the first three (3) months after closing. Thereafter, it can be prepaid without penalty.</b>
<b>Collateral:</b>	<b>A recorded first mortgage secured by the building lots known as: 620 NW 21st Ave., Pompano Beach FL 33060</b>

(lot #134), 650 NW 21st Ave., Pompano Beach FL 33060 (lot #131). The minimum appraised value post completion must be no less than \$250,000 per house.

**Guarantees:**

Personal guarantees of Mario Caprini.

**Conditions:**

- CBF's committee approval of the loan transaction.
- Satisfactory legal and title documentation approved by lender's Attorney.
- Satisfactory credit and financial statements of each of the principals.
- Satisfactory Appraisal and Engineering Reports.

**Costs:**

Borrower to be responsible for all of Lender's reasonable closing costs including but not limited to legal, title, etc.

Should the foregoing be acceptable, please sign and return a copy of this letter.

Very truly yours,

*Nelson Rodriguez*

Nelson Rodriguez  
Director  
CBF  
Creative Business Financing, LLC  
[Nelson@CreativeBusinessFinancing.net](mailto:Nelson@CreativeBusinessFinancing.net)

Accepted this \_\_16\_\_ day of September, 2015

Capital Group Developments, LLC

*Mario Caprini*

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Mario Caprini, Member

September 8, 2015

Gustavo Tejada



Dear Gustavo,

Congratulations! **Caliber Home Loans** has evaluated your credit, and is pleased to inform you that you have been pre-approved for a mortgage loan under the following terms and conditions:

Purchase/Offer Price: \$250,000

Base Loan Amount: \$200,000

LTV: 80%

Loan Type: Conventional 30 year fixed rate

Occupancy Type: Owner Occupied

This pre-qualification letter is based solely on the credit information that is currently available. To maintain accurate and current information, Caliber Funding may need to re-verify your information. Please note the additional provisions that may affect a borrower's qualification.

1. The lender must have your authorization to order a property appraisal that supports the sales price and future marketability of the subject property.
2. Subject property must meet the normal and customary requirements for determining value, condition and title.
3. Your creditworthiness and financial position do not materially change prior to funding.
4. The borrower must be willing and able to provide additional information or documentation to support qualifying requirements as the lender requests including a signed IRS form 4506T.
5. All Caliber Funding's pre-closing and pre-funding conditions are satisfied.
6. An escrow account is established for payment of property taxes and hazard insurance.

This letter does not constitute a loan commitment, only a preliminary evaluation of the borrower's ability to qualify based on the information available at this time. If the above conditions can be met, a commitment letter may be issued within 72 hours of application.

Charlie Harris  
Sales Manager  
Caliber Home Loans, Inc.  
Cell Phone: 954.234.7800  
NMLS # 520159  
charlie.harris@caliberhomeloans.com

**LOT RESERVATION AGREEMENT  
THIS IS A CONDITIONAL RESERVATION AGREEMENT  
AND IS NOT A BINDING CONTRACT**

Capital Group Developments LLC (“**Seller**”) acknowledges receipt from Gustavo Tejada (“**Purchaser**”)

of the sum of **Two thousand five hundred Dollars (\$2,500.00)** (the “**Deposit**”) for the reservation of **Lot # 100** with the address **2020 NW 6<sup>th</sup> Place Pompano Beach FL 33060**, at the **Ortanique Estates** subdivision located in Broward County , (the “**Subdivision**”).

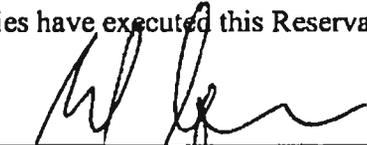
Seller is in the process of developing and obtaining local approvals for the Subdivision. Purchase acknowledges that Seller is not able at this time to accept binding agreements to purchase lots in the Subdivision, and that Seller has made no representation or warranty with respect to Seller’s ability to do so in the future.

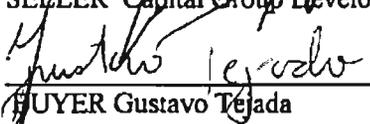
Purchaser desires to obtain a preference and reserve the first opportunity to purchase the Lot when and if Seller obtains a Public Report or Certificate of Exemption from the pursuant to the Ortanique Estates Subdivision and Series Partition Law or is otherwise permitted under applicable law to accept binding agreements to purchase lots in the Subdivision. Seller and Purchaser agree that the Deposit and a signed copy of this Reservation Agreement shall be placed in escrow with **Capital Group Developments LLC.** (“**Escrow Agent**”) in accordance with the Escrow Agreement attached hereto as Exhibit A.

At such time as Seller is permitted to accept binding agreements to purchase lots in the Subdivision under applicable law, Seller shall notify Purchaser in writing and give Purchaser the first preference and opportunity to purchase the Lot. The purchase price and other terms of purchase shall be set forth in an Earnest Money Agreement that shall accompany Seller’s notice to Purchaser. Purchaser shall have ten days following receipt of the Earnest Money Agreement within which to accept the offer set forth in such Agreement. In the event the Purchaser fails to do so, this Reservation Agreement shall terminate and Escrow Agent shall refund the Deposit to Purchaser in full.

The execution of this Reservation Agreement shall not create a binding contractual obligation to buy or sell the Lot on the part of either Seller or Purchaser. Until such time as a binding Earnest Money Agreement has been executed by both parties, either party, by written notice to Escrow Agent, may cancel this Reservation Agreement without incurring any liability whatsoever to the other party, in which event the Deposit shall promptly be returned to Purchaser in full.

The parties have executed this Reservation Agreement on this 5 day of September, 2015.

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

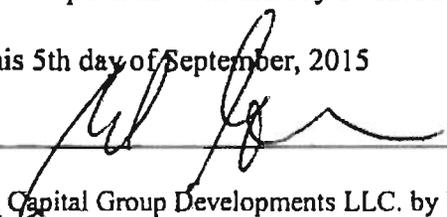
  
\_\_\_\_\_  
BUYER Gustavo Tejada

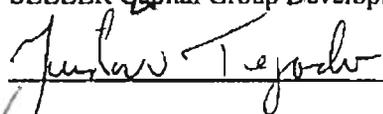
**EXHIBIT A  
ESCROW AGREEMENT**

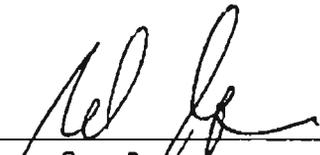
This Escrow Agreement is by and among Capital Group Development LLC. ("Escrow Agent/ Seller"), and Gustavo Tejada (the "Purchaser"), of Lot/Parcel 100 in, Ortanique Estates in Pompano Beach FL 33060 Escrow Agent/ Seller, and Purchaser hereby agree that all funds of Purchaser and a signed copy of the Reservation Agreement appearing on Page 1 shall be placed in the following Bank JP Morgan Chase and the hard copy of the agreement at 220 Congress Park Dr #106 Delray Beach FL 33445.

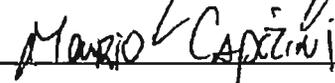
Escrow Agent agrees to accept such funds subject to the right of Purchaser to withdraw said funds from the escrow at any time without deduction and without consent of any other party to the Reservation Agreement unless and until the Purchase has executed an agreement to purchase Lot/Parcel # 484234351000, which agreement to purchase will thereby be substituted for the Reservation Agreement.

Dated this 5th day of September, 2015

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

  
\_\_\_\_\_  
BUYER Gustavo Tejada

ESCROW AGENT:   
\_\_\_\_\_

By:   
\_\_\_\_\_

September 9, 2015

Astrith Sua



Dear Astrith,

**Congratulations! Caliber Home Loans has evaluated your credit, and is pleased to inform you that you have been pre-approved for a mortgage loan under the following terms and conditions:**

Purchase/Offer Price: \$250,000  
Base Loan Amount: \$175,000  
LTV: 70%  
Loan Type: Conventional 30 year fixed rate  
Occupancy Type: Owner Occupied

This pre-qualification letter is based solely on the credit information that is currently available. To maintain accurate and current information, Caliber Funding may need to re-verify your information. Please note the additional provisions that may affect a borrower's qualification.

1. The lender must have your authorization to order a property appraisal that supports the sales price and future marketability of the subject property.
2. Subject property must meet the normal and customary requirements for determining value, condition and title.
3. Your creditworthiness and financial position do not materially change prior to funding.
4. The borrower must be willing and able to provide additional information or documentation to support qualifying requirements as the lender requests including a signed IRS form 4506T.
5. All Caliber Funding's pre-closing and pre-funding conditions are satisfied.
6. An escrow account is established for payment of property taxes and hazard insurance.

This letter does not constitute a loan commitment, only a preliminary evaluation of the borrower's ability to qualify based on the information available at this time. If the above conditions can be met, a commitment letter may be issued within 72 hours of application.

Charlie Harris  
Sales Manager  
Caliber Home Loans, Inc.  
Cell Phone: 954.234.7800  
NMLS # 520159  
charlie.harris@caliberhomeloans.com

**LOT RESERVATION AGREEMENT  
THIS IS A CONDITIONAL RESERVATION AGREEMENT  
AND IS NOT A BINDING CONTRACT**

Capital Group Developments LLC ("Seller") acknowledges receipt from Astrith Sua ("Purchaser")

of the sum of **Two thousand five hundred Dollars (\$2,500.00)** (the "**Deposit**") for the reservation of **Lot # 116** with the address **631 NW 19 Ave Pompano Beach FL 33060**, at the **Ortanique Estates** subdivision located in Broward County, (the "**Subdivision**").

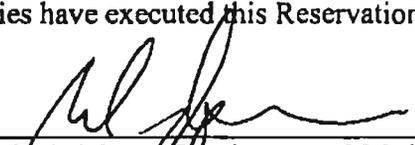
Seller is in the process of developing and obtaining local approvals for the Subdivision. Purchaser acknowledges that Seller is not able at this time to accept binding agreements to purchase lots in the Subdivision, and that Seller has made no representation or warranty with respect to Seller's ability to do so in the future.

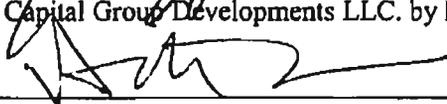
Purchaser desires to obtain a preference and reserve the first opportunity to purchase the Lot when and if Seller obtains a Public Report or Certificate of Exemption from the pursuant to the Ortanique Estates Subdivision and Series Partition Law or is otherwise permitted under applicable law to accept binding agreements to purchase lots in the Subdivision. Seller and Purchaser agree that the Deposit and a signed copy of this Reservation Agreement shall be placed in escrow with **Capital Group Developments LLC**. ("**Escrow Agent**") in accordance with the Escrow Agreement attached hereto as Exhibit A.

At such time as Seller is permitted to accept binding agreements to purchase lots in the Subdivision under applicable law, Seller shall notify Purchaser in writing and give Purchaser the first preference and opportunity to purchase the Lot. The purchase price and other terms of purchase shall be set forth in an Earnest Money Agreement that shall accompany Seller's notice to Purchaser. Purchaser shall have ten days following receipt of the Earnest Money Agreement within which to accept the offer set forth in such Agreement. In the event the Purchaser fails to do so, this Reservation Agreement shall terminate and Escrow Agent shall refund the Deposit to Purchaser in full.

The execution of this Reservation Agreement shall not create a binding contractual obligation to buy or sell the Lot on the part of either Seller or Purchaser. Until such time as a binding Earnest Money Agreement has been executed by both parties, either party, by written notice to Escrow Agent, may cancel this Reservation Agreement without incurring any liability whatsoever to the other party, in which event the Deposit shall promptly be returned to Purchaser in full.

The parties have executed this Reservation Agreement on this 5 day of September, 2015\_\_\_\_\_.

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

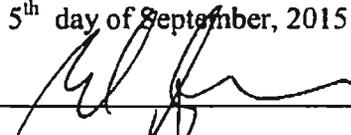
  
\_\_\_\_\_  
BUYER Astrith Sua

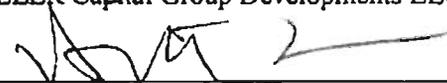
**EXHIBIT A  
ESCROW AGREEMENT**

This Escrow Agreement is by and among Capital Group Development LLC. ("Escrow Agent/ Seller"), and Astrith Sua (the "Purchaser"), of Lot/Parcel 116 in, Ortanique Estates in Pompano Beach FL 33060 Escrow Agent/ Seller, and Purchaser hereby agree that all funds of Purchaser and a signed copy of the Reservation Agreement appearing on Page 1 shall be placed in the following Bank JP Morgan Chase and the hard copy of the agreement at 220 Congress Park Dr #106 Delray Beach FL 33445.

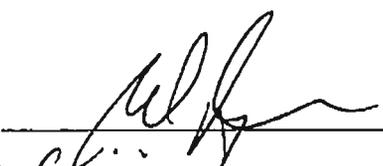
Escrow Agent agrees to accept such funds subject to the right of Purchaser to withdraw said funds from the escrow at any time without deduction and without consent of any other party to the Reservation Agreement unless and until the Purchase has executed an agreement to purchase Lot/Parcel # 484234351160, which agreement to purchase will thereby be substituted for the Reservation Agreement.

Dated this 5<sup>th</sup> day of September, 2015

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

  
\_\_\_\_\_

BUYER Astrith Sua

ESCROW AGENT:   
\_\_\_\_\_

By: MARIO CAPRINI

September 8, 2015

Patrick Bugay



Dear Patrick,

Congratulations! **Caliber Home Loans** has evaluated your credit, and is pleased to inform you that you have been pre-approved for a mortgage loan under the following terms and conditions:

Purchase/Offer Price: \$250,000

Base Loan Amount: \$187,500

LTV: 75%

Loan Type: Conventional 30 year fixed rate

Occupancy Type: Owner Occupied

This pre-qualification letter is based solely on the credit information that is currently available. To maintain accurate and current information, Caliber Funding may need to re-verify your information. Please note the additional provisions that may affect a borrower's qualification.

1. The lender must have your authorization to order a property appraisal that supports the sales price and future marketability of the subject property.
2. Subject property must meet the normal and customary requirements for determining value, condition and title.
3. Your creditworthiness and financial position do not materially change prior to funding.
4. The borrower must be willing and able to provide additional information or documentation to support qualifying requirements as the lender requests including a signed IRS form 4506T.
5. All Caliber Funding's pre-closing and pre-funding conditions are satisfied.
6. An escrow account is established for payment of property taxes and hazard insurance.

This letter does not constitute a loan commitment, only a preliminary evaluation of the borrower's ability to qualify based on the information available at this time. If the above conditions can be met, a commitment letter may be issued within 72 hours of application.

Charlie Harris  
Sales Manager  
Caliber Home Loans, Inc.  
Cell Phone: 954.234.7800  
NMLS # 520159  
charlie.harris@caliberhomeloans.com

**LOT RESERVATION AGREEMENT  
THIS IS A CONDITIONAL RESERVATION AGREEMENT  
AND IS NOT A BINDING CONTRACT**

Capital Group Developments LLC (“**Seller**”) acknowledges receipt from Patrick Bugay (“**Purchaser**”)

of the sum of **Two thousand five hundred Dollars (\$2,500.00)** (the “**Deposit**”) for the reservation of **Lot # 131** with the address **650 NW 21 Ave Pompano Beach FL 33060**, at the **Ortanique Estates** subdivision located in Broward County , (the “**Subdivision**”).

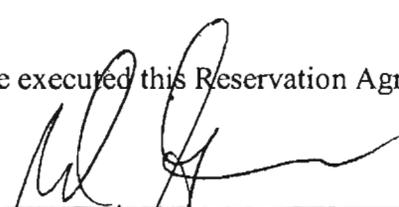
Seller is in the process of developing and obtaining local approvals for the Subdivision. Purchaser acknowledges that Seller is not able at this time to accept binding agreements to purchase lots in the Subdivision, and that Seller has made no representation or warranty with respect to Seller’s ability to do so in the future.

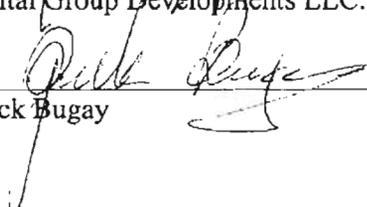
Purchaser desires to obtain a preference and reserve the first opportunity to purchase the Lot when and if Seller obtains a Public Report or Certificate of Exemption from the pursuant to the Ortanique Estates Subdivision and Series Partition Law or is otherwise permitted under applicable law to accept binding agreements to purchase lots in the Subdivision. Seller and Purchaser agree that the Deposit and a signed copy of this Reservation Agreement shall be placed in escrow with **Capital Group Developments LLC**. (“**Escrow Agent**”) in accordance with the Escrow Agreement attached hereto as Exhibit A.

At such time as Seller is permitted to accept binding agreements to purchase lots in the Subdivision under applicable law, Seller shall notify Purchaser in writing and give Purchaser the first preference and opportunity to purchase the Lot. The purchase price and other terms of purchase shall be set forth in an Earnest Money Agreement that shall accompany Seller’s notice to Purchaser. Purchaser shall have ten days following receipt of the Earnest Money Agreement within which to accept the offer set forth in such Agreement. In the event the Purchaser fails to do so, this Reservation Agreement shall terminate and Escrow Agent shall refund the Deposit to Purchaser in full.

The execution of this Reservation Agreement shall not create a binding contractual obligation to buy or sell the Lot on the part of either Seller or Purchaser. Until such time as a binding Earnest Money Agreement has been executed by both parties, either party, by written notice to Escrow Agent, may cancel this Reservation Agreement without incurring any liability whatsoever to the other party, in which event the Deposit shall promptly be returned to Purchaser in full.

The parties have executed this Reservation Agreement on this 5 day of September, 2015.

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

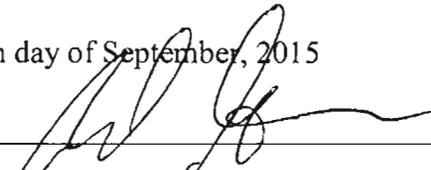
  
\_\_\_\_\_  
BUYER Patrick Bugay

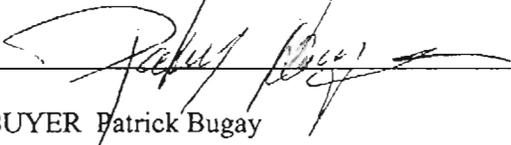
**EXHIBIT A  
ESCROW AGREEMENT**

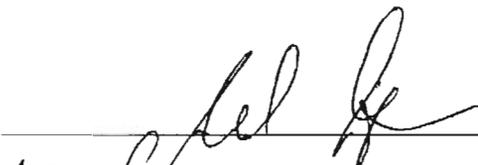
This Escrow Agreement is by and among Capital Group Development LLC. ("**Escrow Agent/ Seller**"), and Patrick Bugay (the "**Purchaser**"), of Lot/Parcel 118 in, Ortanique Estates in Pompano Beach FL 33060 Escrow Agent/ Seller, and Purchaser hereby agree that all funds of Purchaser and a signed copy of the Reservation Agreement appearing on Page 1 shall be placed in the following Bank JP Morgan Chase and the hard copy of the agreement at 220 Congress Park Dr #106 Delray Beach FL 33445.

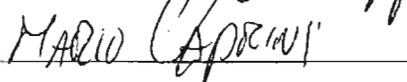
Escrow Agent agrees to accept such funds subject to the right of Purchaser to withdraw said funds from the escrow at any time without deduction and without consent of any other party to the Reservation Agreement unless and until the Purchase has executed an agreement to purchase Lot/Parcel # 484234351180, which agreement to purchase will thereby be substituted for the Reservation Agreement.

Dated this 5th day of September, 2015

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

  
\_\_\_\_\_  
BUYER Patrick Bugay

ESCROW AGENT:   
\_\_\_\_\_

By:   
\_\_\_\_\_

September 8, 2015

Jaqueline Diaz



Dear Jaqueline,

Congratulations! **Caliber Home Loans** has evaluated your credit, and is pleased to inform you that you have been pre-approved for a mortgage loan under the following terms and conditions:

Purchase/Offer Price: \$250,000  
Base Loan Amount: \$242,500  
LTV: 97%  
Loan Type: FHA 30 year fixed rate  
Occupancy Type: Owner Occupied

This pre-qualification letter is based solely on the credit information that is currently available. To maintain accurate and current information, Caliber Funding may need to re-verify your information. Please note the additional provisions that may affect a borrower's qualification.

1. The lender must have your authorization to order a property appraisal that supports the sales price and future marketability of the subject property.
2. Subject property must meet the normal and customary requirements for determining value, condition and title.
3. Your creditworthiness and financial position do not materially change prior to funding.
4. The borrower must be willing and able to provide additional information or documentation to support qualifying requirements as the lender requests including a signed IRS form 4506T.
5. All Caliber Funding's pre-closing and pre-funding conditions are satisfied.
6. An escrow account is established for payment of property taxes and hazard insurance.

This letter does not constitute a loan commitment, only a preliminary evaluation of the borrower's ability to qualify based on the information available at this time. If the above conditions can be met, a commitment letter may be issued within 72 hours of application.

Charlie Harris  
Sales Manager  
Caliber Home Loans, Inc.  
Cell Phone: 954.234.7800  
NMLS # 520159  
charlie.harris@caliberhomeloans.com

**LOT RESERVATION AGREEMENT  
THIS IS A CONDITIONAL RESERVATION AGREEMENT  
AND IS NOT A BINDING CONTRACT**

Capital Group Developments LLC (“**Seller**”) acknowledges receipt from Jaqueline Diaz (“**Purchaser**”)

of the sum of **Two thousand five hundred Dollars (\$2,500.00)** (the “**Deposit**”) for the reservation of **Lot # 134** with the address **620 NW 21 Ave Pompano Beach FL 33060**, at the **Ortanique Estates** subdivision located in Broward County , (the “**Subdivision**”).

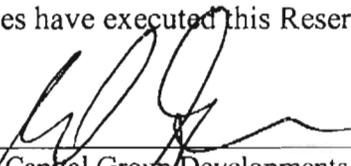
Seller is in the process of developing and obtaining local approvals for the Subdivision. Purchase acknowledges that Seller is not able at this time to accept binding agreements to purchase lots in the Subdivision, and that Seller has made no representation or warranty with respect to Seller’s ability to do so in the future.

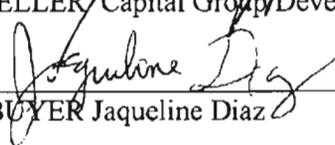
Purchaser desires to obtain a preference and reserve the first opportunity to purchase the Lot when and if Seller obtains a Public Report or Certificate of Exemption from the pursuant to the Ortanique Estates Subdivision and Series Partition Law or is otherwise permitted under applicable law to accept binding agreements to purchase lots in the Subdivision. Seller and Purchaser agree that the Deposit and a signed copy of this Reservation Agreement shall be placed in escrow with **Capital Group Developments LLC**. (“**Escrow Agent**”) in accordance with the Escrow Agreement attached hereto as Exhibit A.

At such time as Seller is permitted to accept binding agreements to purchase lots in the Subdivision under applicable law, Seller shall notify Purchaser in writing and give Purchaser the first preference and opportunity to purchase the Lot. The purchase price and other terms of purchase shall be set forth in an Earnest Money Agreement that shall accompany Seller’s notice to Purchaser. Purchaser shall have ten days following receipt of the Earnest Money Agreement within which to accept the offer set forth in such Agreement. In the event the Purchaser fails to do so, this Reservation Agreement shall terminate and Escrow Agent shall refund the Deposit to Purchaser in full.

The execution of this Reservation Agreement shall not create a binding contractual obligation to buy or sell the Lot on the part of either Seller or Purchaser. Until such time as a binding Earnest Money Agreement has been executed by both parties, either party, by written notice to Escrow Agent, may cancel this Reservation Agreement without incurring any liability whatsoever to the other party, in which event the Deposit shall promptly be returned to Purchaser in full.

The parties have executed this Reservation Agreement on this 5 day of September, 2015.

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

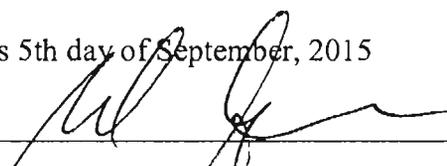
  
\_\_\_\_\_  
BUYER Jaqueline Diaz

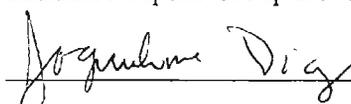
**EXHIBIT A  
ESCROW AGREEMENT**

This Escrow Agreement is by and among Capital Group Development LLC. ("**Escrow Agent/ Seller**"), and Jaqueline Diaz (the "**Purchaser**"), of Lot/Parcel 120 in, Ortanique Estates in Pompano Beach FL 33060 Escrow Agent/ Seller, and Purchaser hereby agree that all funds of Purchaser and a signed copy of the Reservation Agreement appearing on Page 1 shall be placed in the following Bank JP Morgan Chase and the hard copy of the agreement at 220 Congress Park Dr #106 Delray Beach FL 33445.

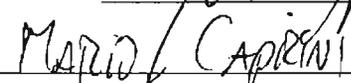
Escrow Agent agrees to accept such funds subject to the right of Purchaser to withdraw said funds from the escrow at any time without deduction and without consent of any other party to the Reservation Agreement unless and until the Purchase has executed an agreement to purchase Lot/Parcel # 484234351200, which agreement to purchase will thereby be substituted for the Reservation Agreement.

Dated this 5th day of September, 2015

  
\_\_\_\_\_  
SELLER Capital Group Developments LLC. by Mario Caprini

  
\_\_\_\_\_  
BUYER Jaqueline Diaz

ESCROW AGENT:   
\_\_\_\_\_

By:   
\_\_\_\_\_



Developments

Presents,  
In collaboration with

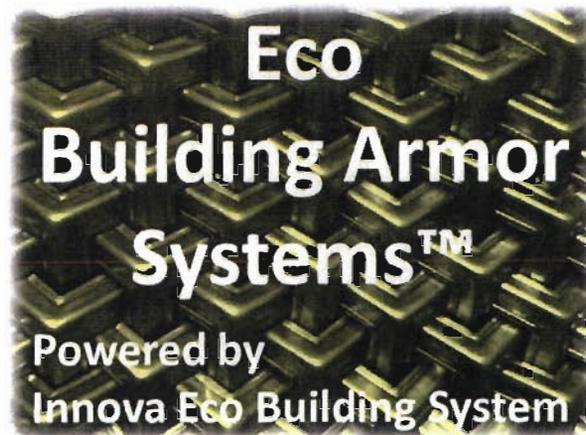


INNOVA ECO BUILDING SYSTEM

Changing the way we build



Changing the way we build 



**A Proven, State-of-the-Art,  
Cutting Edge, Best in Class,  
Magnesium Oxide (MGO)  
Structural Insulated Panel (SIP)  
approved by the toughest  
Building Codes in the USA  
and made in the USA.**



Eco Building Armor

[www.EcoBuildingArmor.com](http://www.EcoBuildingArmor.com)

Powered by



INNOVA ECO BUILDING SYSTEM

[www.innovaecobuildingsystem.com](http://www.innovaecobuildingsystem.com)

Live Clean, Build Green



Available for Residential and Commercial Applications



SIPs can be used for foundations



SIPs can be customized to your needs

INNOVA ECO BUILDING SYSTEM

www.innovaecobuildingsystem.com

Live Clean, Build Green

# EXPERIENCE THE DIFERENCE

## A Safe, Healthy, Eco Friendly Building System

A home or commercial building constructed with the Innova building envelope will costs much less to maintain. Our building materials are eco friendly "Green Building" building materials.

Your Innova building kit can qualify for Leed, Green Building and PATH certifications. In addition to all of these benefits, your Innova Building will continue to save you money long after your purchase as one of the most dramatic cost savings are realized in energy use.

Because of its extraordinary insulation ratings, innovative air-tight design and efficient engineering, a building constructed with the Innova building envelope will use 30 to 70 percent less electrical consumption over the useful life of the building.

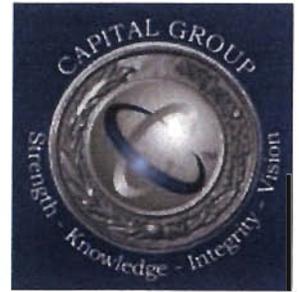
This is a substantial savings over 30, 40, 50 or more years of reduced electrical consumption and energy savings.





Developments

## Background



**Why did Capital Group select Innova Eco Building System to create Eco Building Armor Systems as its preferred manufacturer of SIPs (Structural Insulated Panels) for Builders, Developers, Property Owners and Consumers?**

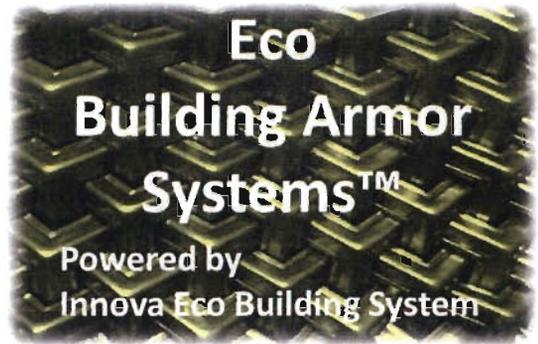
As an entrepreneur and award winning builder & developer, we are always looking to improve.

Following years of research, we identified a product we believe in that could do the following:

- Costs less compared humanitarian standards and similar quality products.
- Build stronger buildings.
- Provide a better quality building.
- Earthquake Resistant\*
- Hurricane Resistant\*
- Fire Resistant\*
- Sound Resistant\*
- Water Resistant\*
- Bug Resistant\* material.
- Mold Resistant\*.
- Build your new or renovations construction project faster.
- Significantly reduces operating costs of a property.
- Eco friendly, enabling customers to possibly qualify for grants and other benefits for using this green certified product line.

\* See specs and details at [www.InnovaEcoBuildingSystem.com](http://www.InnovaEcoBuildingSystem.com)





## Why do you need Eco Building Armor Panels?

- ✓ Best in class, next Generation of SIP (Structural Insulated Panels) using MGO (Magnesium Oxide Board)
- ✓ More economical than traditional methods of erecting buildings.
- ✓ Much Faster to complete buildings than the traditional approach.
- ✓ Significantly reduces operating costs of any building, which creates value on a cap rate basis.
- ✓ The end product is much more durable and higher quality than traditional products in the same price range.
- ✓ Ecological and Environmentally friendly product which will improve air quality of any building, therefore healthier for its occupants.

## Eco Building Armor Applications are ideal for Builders, Developers and Property Owners:



Residential, Economical & Luxury Series

Industrial & Office

Retail, free standing & strip centers

Institutional & Hotel

# Building Armor Systems

## Support Services

**What can Capital Group Developments and its Eco Building Armor Panels do for you?**

The combination of knowledge and a state of the art product line enable us to offer you more than a standard or precut panel system.

**We can provide full turnkey support and training for Builders & Developers and customized assistance and services for Property Owners, let us know which would better serve you?**





Individual  
& Community  
Empowerment



## Individual & Community Empowerment

### **through Education and Job Creation with Eco Building Armor Systems Installer & GC Certification**

The manufacturer, Innova Eco Building system, in collaboration with Eco Building Armor Systems provides on site training and 3 day training certification for installers.

Minimum requirements:

- Honest
- Reliable
- Willing to learn and make a difference
- Take pride in your work
- Substance abuse free

#### Opportunity



- Bring jobs to the community you build in.
- Low skill level requirement due to the simplicity of the installation process.
- Big demand for installers.
- GC contracts available for GC Certified, Eco Building Armor Panel Installation and General Contractor.

Did you know?



**Structural Insulated  
Panel Association**

SIPs can save 55% of construction framing costs.

Click on the link below for full details

<http://www.sips.org/press-releases/basf-study-shows-building-with-sips-reduces-framing-construction-labor-by-55-percent>



U.S. DEPARTMENT OF  
**ENERGY**

[http://energy.gov/sites/prod/files/2014/10/f18/DOE\\_ZEH\\_Amerisips\\_09-20-14\\_0.pdf](http://energy.gov/sites/prod/files/2014/10/f18/DOE_ZEH_Amerisips_09-20-14_0.pdf)

<http://www.greenbuildingsolutions.org/Main-Menu/Home/Modern-Materials-Archive/Energy-Efficiency/SIPS-and-Residential-Applications.html>

**DSIRE<sup>®</sup>**

Database of State Incentives for Renewables & Efficiency<sup>®</sup>

<http://www.dsireusa.org/>

Did you know?



<http://content.usatoday.com/communities/greenhouse/post/2010/02/green-homes-sell-for-more-and-faster-than-rest-of-the-market/1#.VW5hWbOh3IX>



<http://archives.huduser.org/fieldworks/0802/fworks3.html>



<http://www.usgbc.org/education/sessions/green-homes-summit-2014/meeting-2012-and-2015-iecc-sips-4821953>



[http://www.epa.gov/statelocalclimate/documents/pdf/12\\_8\\_what\\_is\\_green\\_GGGC.pdf](http://www.epa.gov/statelocalclimate/documents/pdf/12_8_what_is_green_GGGC.pdf)

# Eco Building Armor Systems

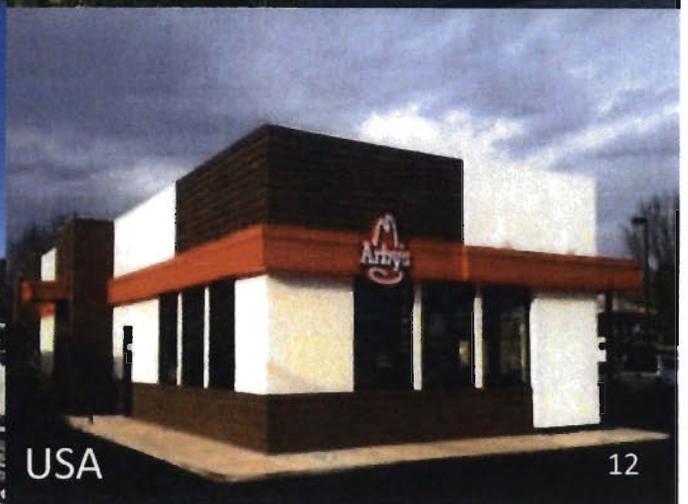
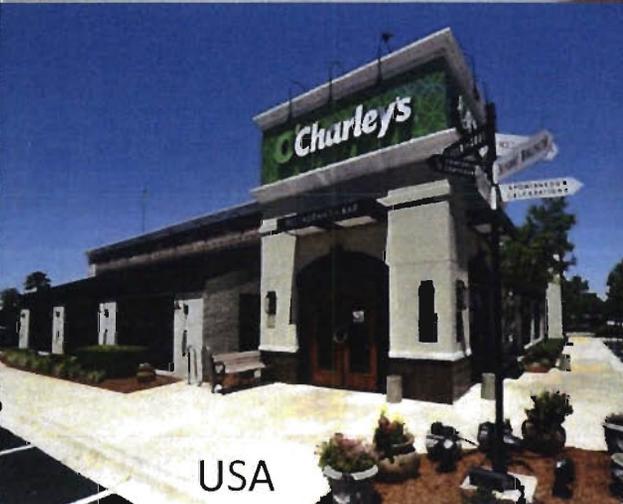
## Commercial Applications



### Retail

- Free Standing retail kits for corporations, franchisors and franchisees.
- Training and certification for your favorite builders & developers.
- Full turnkey installation including coordination of designer services with your design team and builder's packages.
- More economical, durable and much quicker to complete

Examples of SIPs use in Retail Buildings by the following companies in the USA and Canada:



# Commercial Applications

## Institutional Use

- Institutional kits for corporations or governmental entities:
- Exterior skin of high rise buildings or structural shell (up to 4 floors) or interior and exterior walls for hospitals, psychiatric facilities, jails, schools, universities.
- Full turnkey installation including coordination of designer services with your design team.
- Training and certification for your favorite builders and developers.

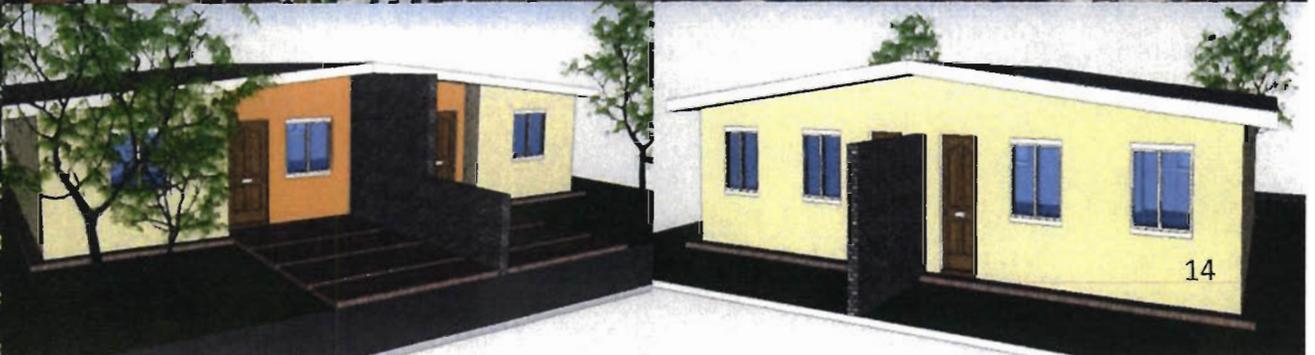


## Commercial Applications



## Institutional Use

- Institutional kits for corporations, governmental entities, non-profit and charitable organizations:
- Housing camps for mining companies or disaster relief or temporary housing for **USA or export**.
- Full turnkey installation including training and certification for your favorite local builders and or developers.



# Commercial Applications

## Office

- Free Standing office kits for corporations and corporate HQ's.
- Multi tenant or single tenant design.
- Training and certification for your favorite builders and developers.
- Full turnkey installation including coordination of designer services with your design team.



# Commercial Applications

## Apartment Buildings

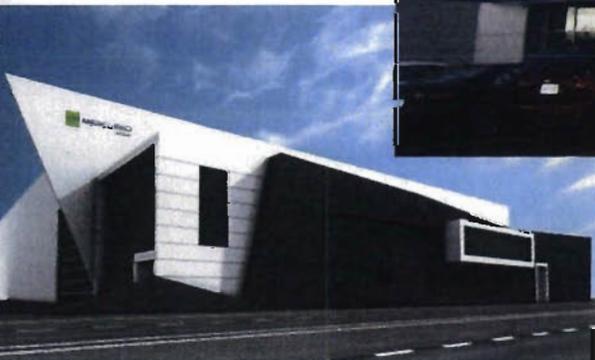
- Products are more durable, economical and faster to build.
- Substantial operating cost savings which translate in better cash flow and additional value for your property.
- Free Standing Apartment Building kits for corporations, non profits, charitable organizations.
- Training and certification for your favorite builders and developers.
- Full turnkey installation including coordination of designer services with your design team.



# Commercial Applications

## Industrial

- Industrial and flex kits for corporations
- Training and certification for your favorite builders developers.
- Full turnkey installation including coordination of designer services with your design team.
- Lower operating costs, stronger, more durable than traditional construction and much faster to complete.



# Eco Building Armor Systems

## Residential Applications

Sale and delivery of Panel Kits for the **Residential Affordable Luxury Series**

- We can provide a full turnkey installation including designer services and unbeatable prices.



Sale and delivery of Panel Kits for our **Residential Luxury Series**

Full turnkey installation including designer services



Wholesale and Retail Sale and delivery of Panel Kits for  
**Residential Accessories and Additions**

- In-law suite additions
- In-law suite additions with one, two or three car garage.



## Wholesale and Retail Sales of **Residential Accessories and Additions**

- Pool Bars
- Pool Houses
- Full turnkey installation including designer services



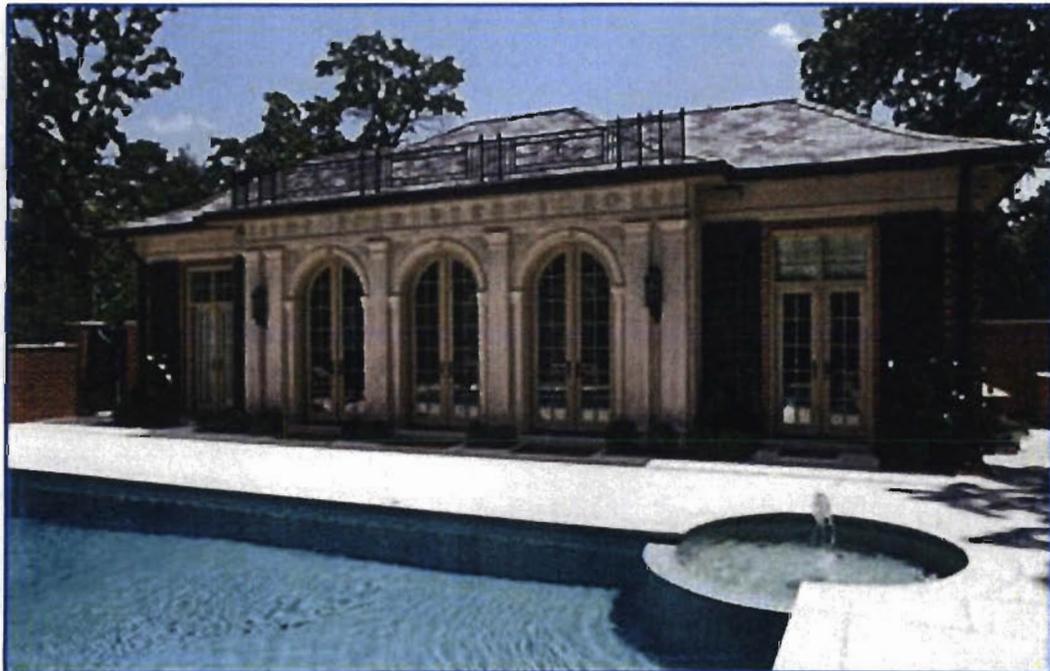
## Wholesale and Retail Sales of **Residential Accessories and Additions**

- Pool Bars
- Pool Houses
- Full turnkey installation including designer services



## Custom Residential Accessories and Additions

- Pool Houses
- Design adapted to your existing home
- Full turnkey installation including designer services



## Wholesale and Retail Sales of **Residential Accessories and Additions**

- Pool Bars
- Pool Houses
- Full turnkey installation including designer services

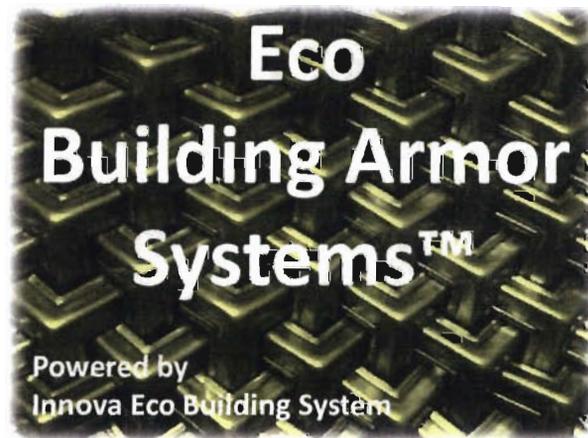


## Wholesale and Retail Sales of **Residential Accessories and Additions**

- Pool Bars
- Pool Houses
- Full turnkey installation including designer services



For more information on  
Opportunities



please contact  
**Mario Caprini**  
**954.806.2546**

[MCaprini@EcoBuildingArmor.com](mailto:MCaprini@EcoBuildingArmor.com)

Visit our web sites:

[www.EcoBuildingArmor.com](http://www.EcoBuildingArmor.com)



DEPARTMENT OF REGULATORY AND ECONOMIC RESOURCES (RER)  
BOARD AND CODE ADMINISTRATION DIVISION

MIAMI-DADE COUNTY  
PRODUCT CONTROL SECTION  
11805 SW 26 Street, Room 208  
Miami, Florida 33175-2474  
T (786) 315-2590 F (786) 315-2599

[www.miamidade.gov/economy](http://www.miamidade.gov/economy)

**NOTICE OF ACCEPTANCE (NOA)**

**Innova Eco Building System, LLC**  
3300 NW 110 Street  
Miami, FL 33167

**SCOPE:**

This NOA is being issued under the applicable rules and regulations governing the use of construction materials. The documentation submitted has been reviewed and accepted by Miami-Dade County REI - Product Control Section to be used in Miami Dade County and other areas where allowed by the Authority Having Jurisdiction (AHJ).

This NOA shall not be valid after the expiration date stated below. The Miami-Dade County Product Control Section (In Miami Dade County) and/or the AHJ (in areas other than Miami Dade County) reserve the right to have this product or material tested for quality assurance purposes. If this product or material fails to perform in the accepted manner, the manufacturer will incur the expense of such testing and the AHJ may immediately revoke, modify, or suspend the use of such product or material within their jurisdiction. RER reserves the right to revoke this acceptance, if it is determined by Miami-Dade County Product Control Section that this product or material fails to meet the requirements of the applicable building code.

This product is approved as described herein, and has been designed to comply with the High Velocity Hurricane Zone of the Florida Building Code.

**DESCRIPTION: Innova Panel HIP – 6” MgO High Impact Wall Panel**

**APPROVAL DOCUMENT:** Drawing No. 414-0116, titled “Innova Panel HIP – 6” MgO High Impact Wall Panel”, sheets 1 through 5 of 5, prepared by PTC, dated November 12, 2014, last revision #B dated April 30, 2015, signed and sealed by Robert James Amoroso, P.E., bearing the Miami-Dade County Product Control Approval stamp with the Notice of Acceptance number and the approval date by the Miami-Dade County Product Control Section.

**MISSILE IMPACT RATING: Large and Small Missile Impact Resistant**

**LABELING:** Each panel shall bear a permanent label with the manufacturer's name or logo, city, state and the following statement: "Miami-Dade County Product Control Approved", unless otherwise noted herein.

**RENEWAL** of this NOA shall be considered after a renewal application has been filed and there has been no change in the applicable building code negatively affecting the performance of this product.

**TERMINATION** of this NOA will occur after the expiration date or if there has been a revision or change in the materials, use, and/or manufacture of the product or process. Misuse of this NOA as an endorsement of any product, for sales, advertising or any other purposes shall automatically terminate this NOA. Failure to comply with any section of this NOA shall be cause for termination and removal of NOA.

**ADVERTISEMENT:** The NOA number preceded by the words Miami-Dade County, Florida, and followed by the expiration date may be displayed in advertising literature. If any portion of the NOA is displayed, then it shall be done in its entirety.

**INSPECTION:** A copy of this entire NOA shall be provided to the user by the manufacturer or its distributors and shall be available for inspection at the job site at the request of the Building Official.

This NOA consists of this page 1, evidence submitted page E-1 as well as approval document mentioned above. The submitted documentation was reviewed by **Helmy A. Makar, P.E., M.S.**



*Helmy A. Makar*  
05/21/2015

NOA No. 14-1202.06  
Expiration Date: 05/21/2020  
Approval Date: 05/21/2015  
Page 1

NOTICE OF ACCEPTANCE: EVIDENCE SUBMITTED

**A. DRAWINGS**

1. *Drawing No. 414-0116, titled "Innova Panel HIP – 6" MgO High Impact Wall Panel ", sheets 1 through 5 of 5, prepared by PTC, dated November 12, 2014, last revision #B dated April 30, 2015, signed and sealed by Robert James Amoruso, P.E.*

**B. TEST**

1. *Test report on Uniform Static Air Pressure test per TAS 202 on Wall Panels prepared by Fenestration Testing Laboratory, Inc., report No. 7848, dated October 14, 2014, signed and sealed by Idalmis Ortega, P.E. **No Air or Water Infiltration tests performed, this wall panel system is not approved for air nor water infiltration.***
2. *Test report on Large Missile Impact test and Cyclic Wind Pressure test per TAS 201 and TAS 203 on Wall Panels prepared by Fenestration Testing Laboratory, Inc., report No. 7848, dated October 14, 2014, signed and sealed by Idalmis Ortega, P.E.*
3. *Test report on Compression test only per ASTM E 72, on Wall Panels prepared by Fenestration Testing Laboratory, Inc., report No. 7870, dated November 06, 2014, signed and sealed by Idalmis Ortega, P.E.*

**C. CALCULATIONS**

1. *Panel allowable calculation and Fasteners verification prepared by Robert James Amoruso, P.E., 18 pages, dated November 10, 2014, signed and sealed by Robert James Amoruso, P.E.*

**D. QUALITY ASSURANCE**

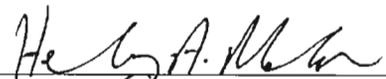
1. *By Miami-Dade County Department of Regulatory and Economic Resources.*

**E. MATERIAL CERTIFICATION**

1. *None.*

**F. OTHERS**

1. *Florida Building Code, 2014 Edition, compliance letter issued by PTC, dated November 18, 2014, signed and sealed by Robert James Amoruso, P.E.*



Helmy A. Makar, P.E., M.S.  
Product Control Unit Supervisor  
NOA No. 14-1202.06  
Expiration Date: 05/21/2020  
Approval Date: 05/21/2015

# INNOVA ECO BUILDING SYSTEM, LLC

## INNOVA PANEL HIP - 6" MgO HIGH IMPACT WALL PANEL

### INSTALLATION DETAILS

**GENERAL NOTES:**

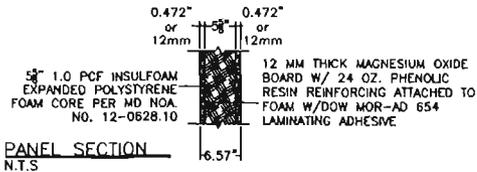
- THE PRODUCT SHOWN HEREIN HAS BEEN TESTED TO THE FOLLOWING PERFORMANCE TESTING STANDARDS IN ACCORDANCE WITH THE HIGH VELOCITY HURRICANE ZONE (HVHZ) OF THE LATEST EDITION OF THE FLORIDA BUILDING CODE.
  - TAS 201-94
  - TAS 202-94, STATIC LOADING ONLY
  - TAS 203-94
- THE PRODUCT DETAILS CONTAINED HEREIN ARE BASED UPON SIGNED AND SEALED FENESTRATION TESTING LABORATORY TEST REPORT NO. LAB 7870/PROJECT NO. 14-5330, LAB NO. 7848/PROJECT NO. 14-5330 AND ASSOCIATED LABORATORY DRAWINGS TO TAS 201-94, TAS 202-94 AND TAS 203-94.
- ADEQUACY OF THE EXISTING STRUCTURAL FRAMING SYSTEM AS A MAIN WIND FORCE RESISTING SYSTEM CAPABLE OF WITHSTANDING AND TRANSFERRING APPLIED PRODUCT TRANSVERSE LOADS TO THE STRUCTURE IS THE RESPONSIBILITY OF THE ARCHITECT OR ENGINEER OF RECORD.
- THE DETAILS DESCRIBED HEREIN ARE GENERIC AND MAY NOT REFLECT ACTUAL CONDITIONS FOR A SPECIFIC SITE. IF SITE CONDITIONS CAUSE INSTALLATION TO DEVIATE FROM THE REQUIREMENTS DETAILED HEREIN, SITE SPECIFIC DOCUMENTS SHALL BE PREPARED FOR USE WITH THIS DOCUMENT AS ALLOWED BY THE AUTHORITY HAVING JURISDICTION.
- SEE SIP PANEL SCHEDULE TABLE AND PANEL SECTION ON THIS SHEET FOR APPROVED PANEL COMPOSITION.
- SEE PERFORMANCE RATINGS TABLE ON THIS SHEET FOR DESIGN PRESSURE LIMITATIONS BASED ON THE FOLLOWING PARAMETERS.
  - DP LIMITATION BASED ON DEFLECTION AT L/180.
    - DEFLECTIONS NOT EXCEEDING L/180 ALLOWS FOR FLEXIBLE FINISHES TO BE USED IN ACCORDANCE WITH DEFLECTION LIMITATIONS OF THE CURRENT EDITION OF THE FLORIDA BUILDING CODE.
    - DP LIMITATION BASED ON ULTIMATE DESIGN LOADING ACHIEVED IN TESTING TO TAS 202 DIVIDED BY A SAFETY FACTOR OF 1.5.
    - DP LIMITATION BASED ON IMPACT/CYCLIC LOADING TESTING TO TAS 201/203.
    - COMPRESSION LOAD LIMITATION BASED ON AVERAGE OF THREE TEST SPECIMENS DIVIDED BY ALLOWABLE STRESS DESIGN SAFETY FACTOR.
- MAXIMUM PANEL SIZE
  - INDIVIDUAL AND OVERALL PANEL HEIGHT IS LIMITED TO 10' (120").
  - INDIVIDUAL PANEL WIDTH IS LIMITED TO 4' (48").
  - OVERALL PANEL WIDTH CAN BE CONNECTED USING SPLINE CONNECTION IN SECTION C-C SHOWN ON SHEET 3 OR PANEL-TO-PANEL CONNECTION SHOWN IN DETAIL C ON SHEET 4.
  - OPENINGS ARE LIMITED TO 3' X 6'-3 1/2" MAXIMUM.

**INSTALLATION NOTES:**

- THE PRODUCT SHOWN SHALL BE INSTALLED IN A MANNER CONSISTANT WITH ITS TESTING AS DESCRIBED IN GENERAL NOTE 7 AND AS FOLLOWS.
- SPLINE CONNECTIONS SHALL BE AS SHOWN IN SECTION C-C ON SHEET 2.
- SIP END PLATES, BOTH HORIZONTAL AND VERTICAL, SHALL BE AS SHOWN IN DETAIL A ON SHEET 3.
- SIP OPENING FACE PLATES, VERTICAL ONLY, SHALL BE AS SHOWN IN DETAIL B ON SHEET 3.
- PANEL-TO-PANEL HEADER CONNECTIONS SHALL BE AS SHOWN IN DETAIL C ON SHEET 4.
- SIP SUBSTRATE CONNECTIONS SHALL BE AS FOLLOWS (SEE NOTE 7 BELOW):
  - SILL
    - SEE DETAIL D ON SHEET 5 FOR INSTALLATION INTO CONCRETE SUBSTRATE.
    - SEE DETAIL E ON SHEET 5 FOR INSTALLATION INTO #2 SYP (OR WOOD WITH SG = 0.55 OR GREATER) SUBSTRATE.
  - HEAD
    - SEE DETAIL E ON SHEET 5 FOR INSTALLATION INTO #2 SYP (OR WOOD WITH SG = 0.55 OR GREATER) SUBSTRATE. INSTALLATION AT SILL SHOWN - REVERSE FOR HEAD INSTALLATION.
- OTHER METHODS WILL REQUIRE PREPARATION OF SITE SPECIFIC DOCUMENTS PREPARED BY THE ENGINEER OF RECORD, DELEGATED ENGINEER OF ARCHITECT AS ALLOWED BY THE AUTHORITY HAVING JURISDICTION.
- ANCHOR SCHEDULE
  - CONCRETE (2500 PSI MINIMUM STRENGTH)
    - 1/4" HILTI KWIK BOLT 3, 1-1/8" MINIMUM EMBEDMENT, 2 3/4" MINIMUM EDGE DISTANCE.
    - WOOD (SPECIFIC GRAVITY OF 0.55 OR GREATER)
      - 5/8" LAG SCREW, 3 3/8" MINIMUM EMBEDMENT (EXCLUDES SCREW TIP), 2 1/2" EDGE DISTANCE.

SIP PANEL SCHEDULE					
TOP (EXTERIOR) SKIN	BOTTOM (INTERIOR) SKIN	CORE	OVERALL PANEL THICKNESS	ADHESIVE	REINFORCEMENT
12 MM THICK MAGNESIUM OXIDE BOARD BY MGO CORP	12 MM THICK MAGNESIUM OXIDE BOARD BY MGO CORP	5 5/8" 1.0 PCF INSULFOAM EXPANDED POLYSTYRENE (EPS).	6 9/16"	DOW MOR-AD 654 LAMINATING ADHESIVE	24 OZ. PHENOLIC RESIN REINFORCEMENT ON ONE SIDE OF THE WALL BETWEEN THE FOAM AND THE MAGNESIUM OXIDE BOARD.

TABLE OF CONTENTS	
SHEET	SHEET DESCRIPTION
1	GENERAL NOTES, PERFORMANCE RATING & INSTALLATION NOTES
2	SIP ELEVATIONS AND SPLINE DETAILS
3	SIP END DETAILS
4	SIP END DETAILS
5	SUBSTRATE CONNECTION DETAILS



PERFORMANCE RATING	
BASED ON TAS 201, TAS 202, TAS 203	
TRANSVERSE LOADING DESIGN PRESSURE (PSF)	IMPACT RATING
+/-90	LARGE AND SMALL MISSILE IMPACT
THIS WALL PANEL SYSTEM IS NOT APPROVED FOR AIR INFILTRATION AND WATER PENETRATION. AIR INFILTRATION AND WATER PENETRATION TESTING TO TAS 202 WAS NOT PERFORMED.	
BASED ON ASTM E72-10, SECTION 9 COMPRESSION LOADING *	
CONCENTRATED LOADING (LBS)	DISTRIBUTED LOADING (LBS/FT)
28,563	7,141
TRANSVERSE DEFLECTION DID NOT EXCEED L/360. COMPRESSION LOAD BASED ON AVERAGE OF THREE TESTS DIVIDED BY ALLOWABLE STRESS DESIGN SAFETY FACTOR PER AISI.	
* THE ONLY LOADING PERFORMED PER ASTM E72-10 WAS THE COMPRESSION LOADING. THE TENSION OR RACKING LOADINGS WERE NOT PERFORMED. THEREFORE, NEITHER THE TENSION OR RACKING CAPACITIES ARE APPROVED.	

PROJECT NO. 414-0116

REVISED PER MID	REVIEW COMMENTS	DATE	BY
B		4/30/15	RJA
A		4/21/15	RJA
REV	DESCRIPTION	DATE	BY

INNOVA ECO BUILDING SYSTEM, LLC

3300 NW 110 STREET  
MIAMI, FL 33167

DRAWN BY:	DATE	DRAWING NO.	SHEET
RJA	11/21/14	IEBS0003	1 OF 5
SCALE:	NONE	REV:	B

PRICE: INNOVA PANEL HIP - 6" MgO HIGH IMPACT WALL PANEL  
 GENERAL NOTES, PERFORMANCE RATING & PANEL SCHEDULE  
 PREPARED BY:

THE PRODUCT: Innova Eco Building System, LLC  
 Phone: 311.666.1244  
 Fax: 311.372.0273  
 Email: info@innoveco.com  
 P&H: Code of Ethics No. 2455

Approved as complying with the Florida Building Code

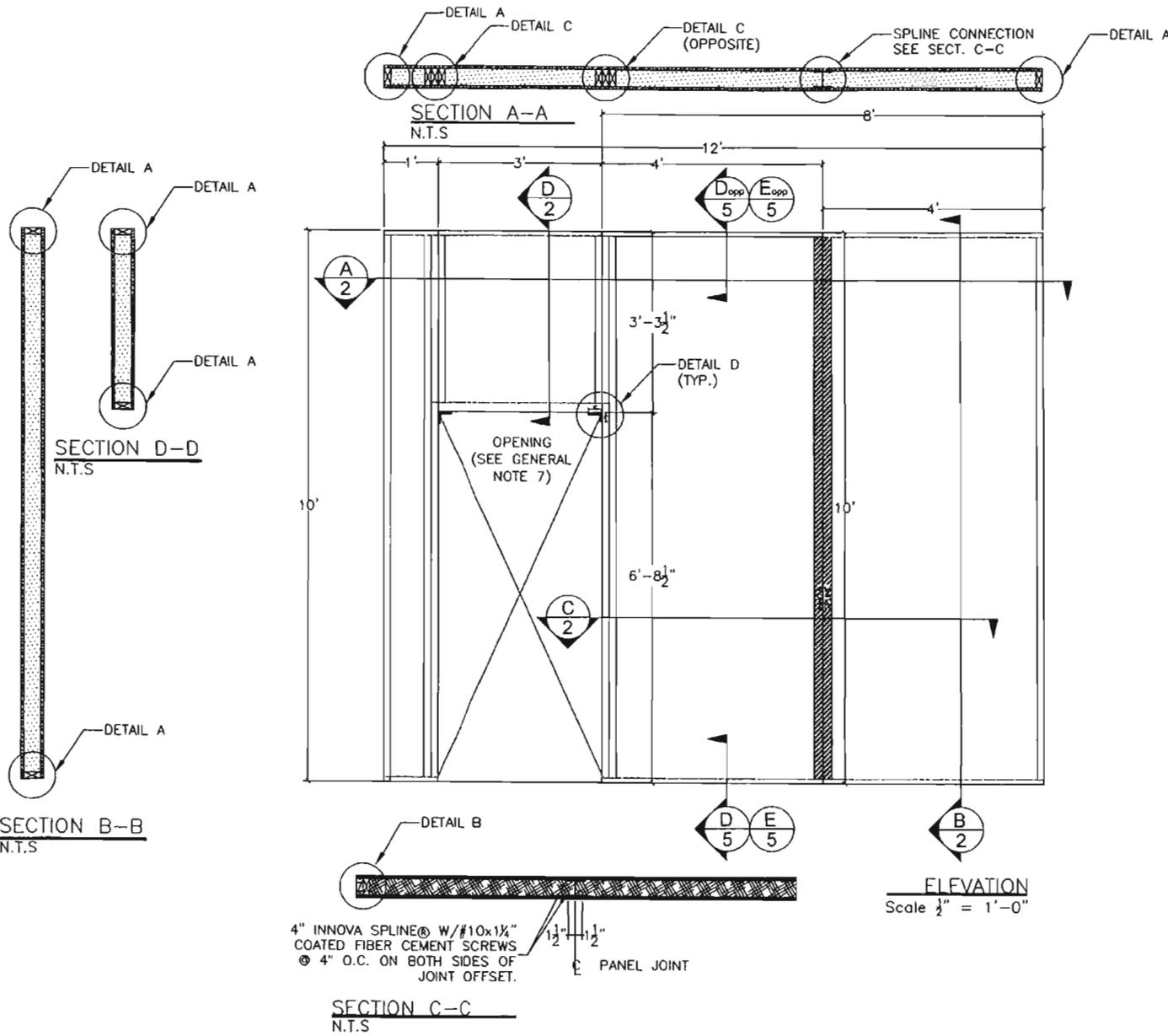
Date: 05/14/2015

NOAK 14-1202-06

Miami Dade Product Control

By: *Robert J. Amoroso*

Robert J. Amoroso, P.E.  
Florida P.E. No. 48752



PROJECT NO. 414-0116

INNOVA ECO BUILDING SYSTEM, LLC  
3300 NW 110 STREET  
MIAMI, FL 33167

REV	DESCRIPTION	DATE	BY
B	REVISED PER MD REVIEW COMMENTS	4/30/15	RJA
A	REVISED PER MD REVIEW COMMENTS	4/21/15	RJA

REV	DESCRIPTION	DATE	BY
B	2 OF 5		

DATE	BY
11/12/14	RJA

SCALE	SCALE
NONE	B

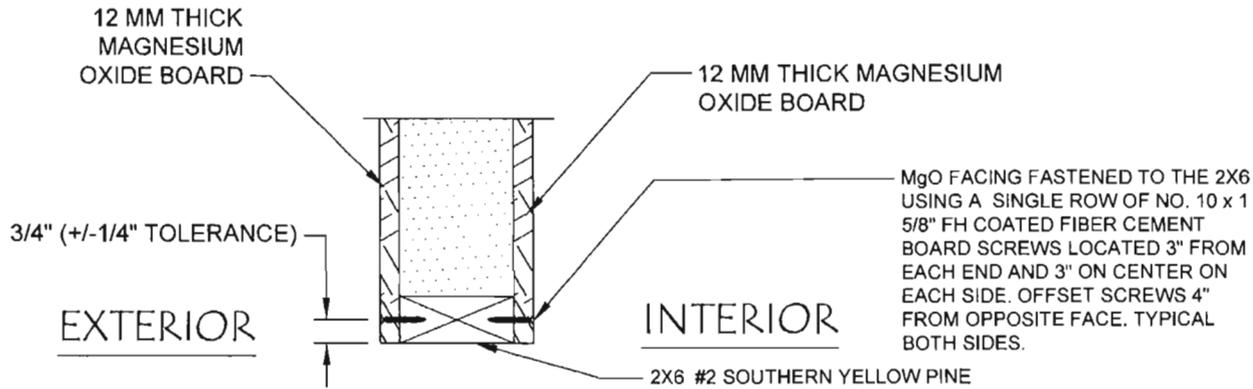
  

DRAWING	DRAWING
IBSS0003	IBSS0003

Approved as complying with the Florida Building Code  
Date 05/14/2015  
NOA# 14-1702.04  
Miami Dade Product Control  
By *Robert J. Amoruso*

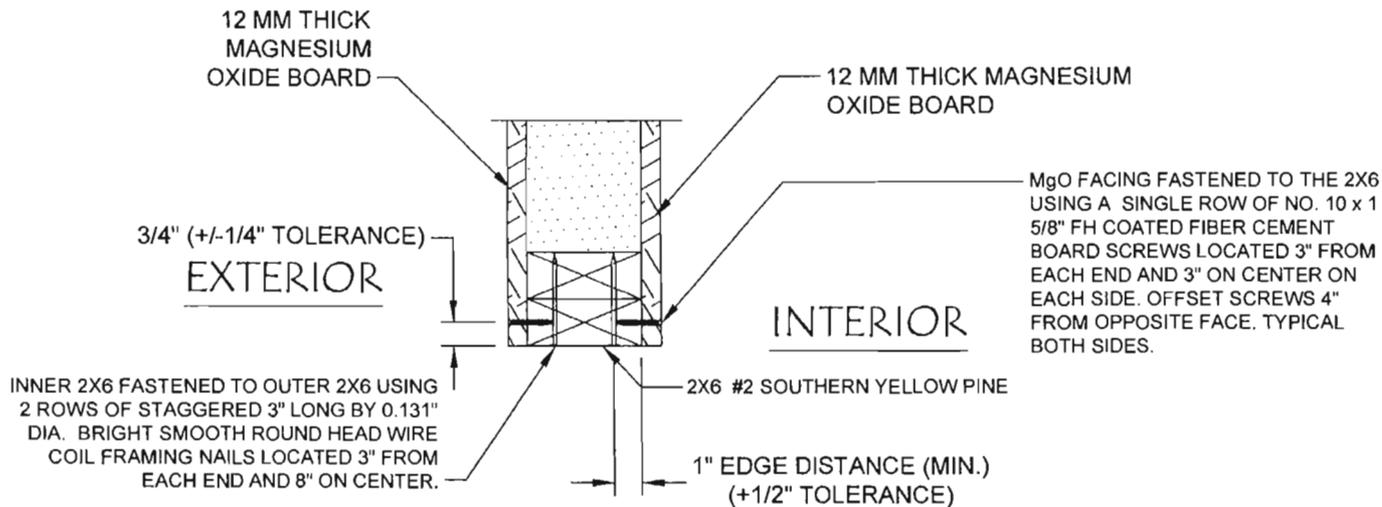
Robert J. Amoruso, P.E.  
Florida P.E. No. 49752





DETAIL A - MgO/MgO PANEL SIDE/END PLATE CONNECTIONS

N.T.S



DETAIL B - OPENING SECTION

N.T.S

PROJECT NO. 414-0116

INNOVA ECO BUILDING SYSTEM, LLC

3300 NW 110 STREET  
MIAMI, FL 33167

TITLE: INNOVA PANEL HIP - 6' MgO HIGH IMPACT WALL PANEL

PREPARED BY: SIP END DETAILS

DATE: 11/12/14

DRAWN BY: RJA

SCALE: NONE

REV: B

SHEET: 3 OF 5

REVISED PER MD REVIEW COMMENTS

4/30/15

RJA

REVISED PER MD REVIEW COMMENTS

4/21/15

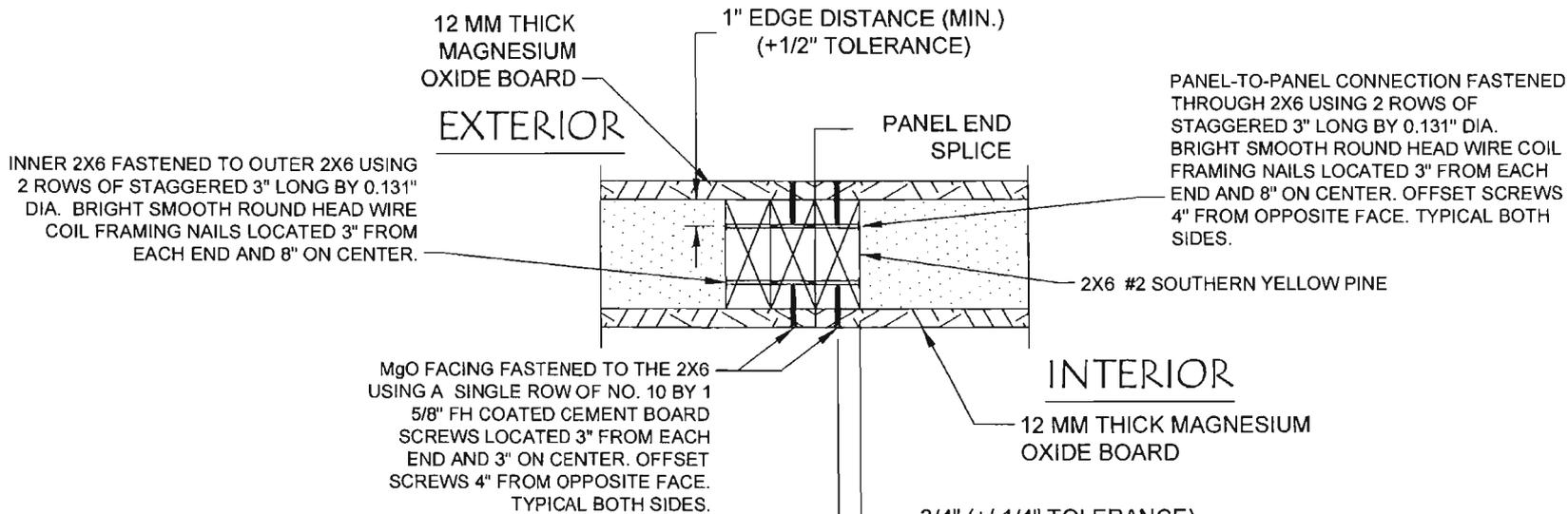
RJA

REV DESCRIPTION DATE

Approved as complying with the Florida Building Code  
Date 05/14/2015  
NOAH 12-1202-06  
Miami Dade Product Control  
By *Robert J. Amoroso*

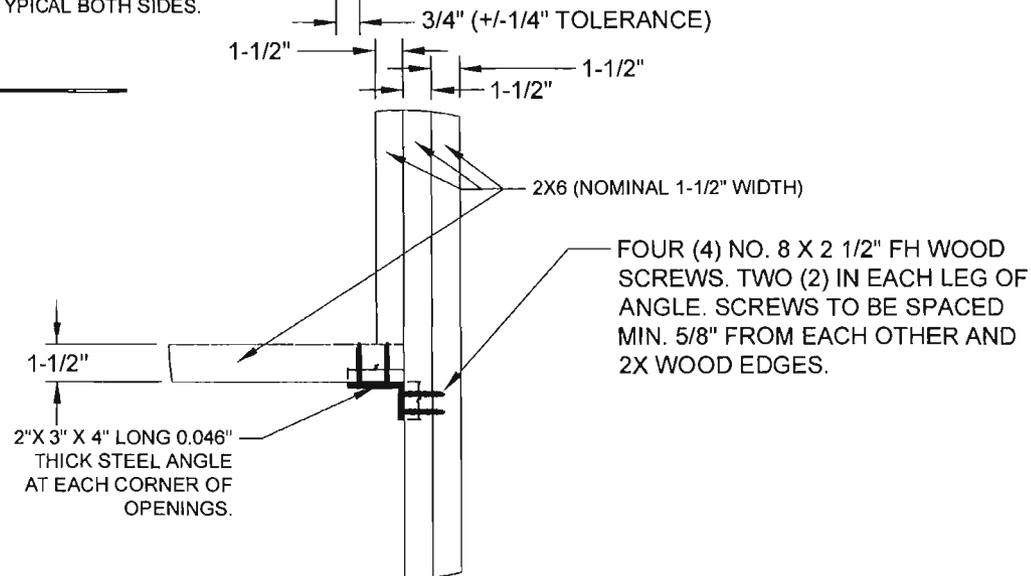
Robert J. Amoroso, P.E.  
Florida P.E. No. 49752





DETAIL C - MgO/MgO HEADER PANEL  
PANEL-TO-PANEL CONNECTIONS

N.T.S



DETAIL D - OPENING PANEL CONNECTION ANGLE

N.T.S

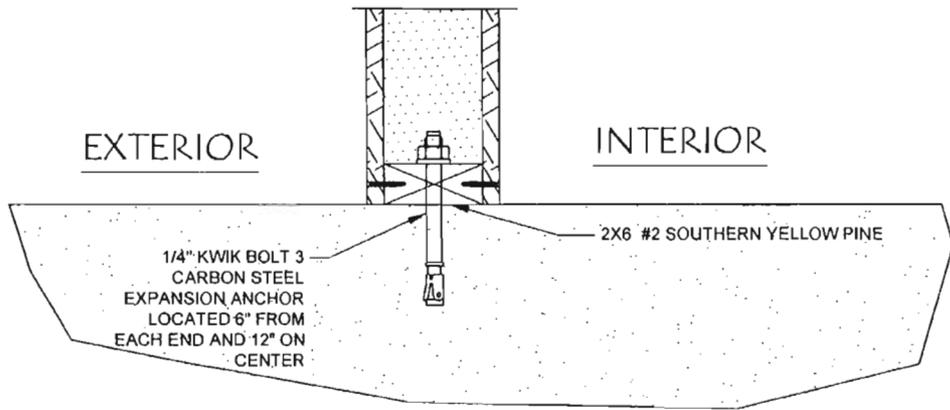
PROJECT NO. 414-0116			
REVISED PER NO.	DATE	BY	
B	4/30/15	RJA	
REVIEW COMMENTS			
REVISED PER NO.	DATE	BY	
A	4/21/15	RJA	
REVIEW COMMENTS			
REV		DESCRIPTION	DATE

INNOVA ECO BUILDING SYSTEM, LLC 3300 NW 110 STREET MIAMI, FL 33167			
TITLE	INNOVA PANEL HIP - 6" MgO HIGH IMPACT WALL PANEL	DATE	11/12/14
PREPARED BY	RJA	DRAWN BY	DAWNES20
SCALE	NONE	REVISIONS	IEBS0003
SHEET	4 OF 5		
			
<small>PFC PRODUCT DESIGN GROUP, LLC Miami, FL 33146-1704          Phone: 305.461.1799          Fax: 305.461.1799          Email: info@pfcgroup.com</small>			

Approved as complying with the  
Florida Building Code  
Date 05/14/2015  
NOA# 14-1702-06  
Miami Dade Product Control  
By *Hector A. Amoroso*

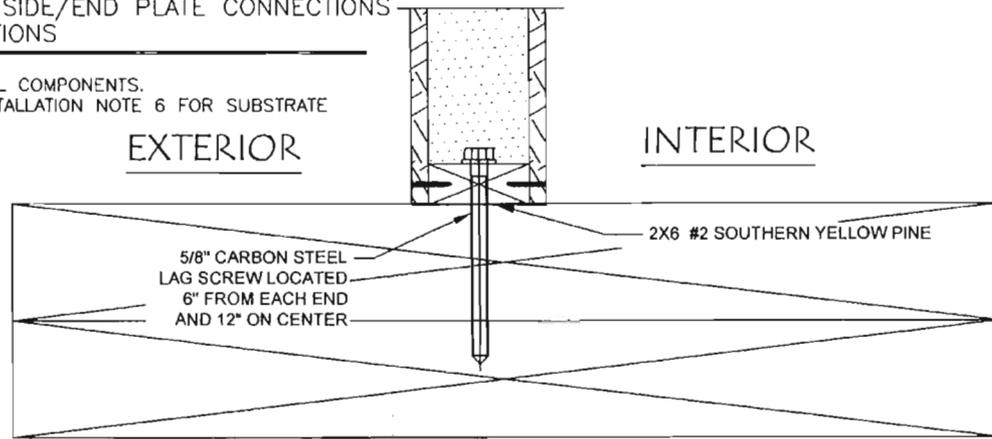
Robert J. Amoroso, P.E.  
Florida P.E. No. 49752





SECTION D - MgO/MgO PANEL SIDE/END PLATE CONNECTIONS  
CONCRETE SUBSTRATE INSTALLATIONS

N.T.S.  
SEE DETAIL A ON SHEET 3 FOR SIP PANEL COMPONENTS.  
SEE ANCHOR SCHEDULE ON SHEET 1, INSTALLATION NOTE 6 FOR SUBSTRATE FASTENING REQUIREMENTS.



DETAIL E - MgO/MgO PANEL SIDE/END PLATE CONNECTIONS  
WOOD SUBSTRATE INSTALLATIONS

N.T.S.  
SEE DETAIL A ON SHEET 3 FOR SIP PANEL COMPONENTS.  
SEE ANCHOR SCHEDULE ON SHEET 1, INSTALLATION NOTE 6 FOR SUBSTRATE FASTENING REQUIREMENTS.

PROJECT NO. 414-0116

REV	DESCRIPTION	DATE	BY
B	REVISED PER MD REVIEW COMMENTS	4/30/15	RJA
A	REVISED PER MD REVIEW COMMENTS	4/21/15	RJA

INNOVA ECO BUILDING SYSTEM, LLC  
3300 NW 110 STREET  
MIAMI, FL 33167

INNOVA PANEL HIP - 6" MgO HIGH IMPACT WALL PANEL  
SUBSTRATE CONNECTION DETAILS

DATE: 11/12/14  
DRAWING NO: IEBS0003  
SCALE: NONE  
SHEET: 5 OF 5

Approved as complying with the  
Florida Building Code  
Date 05/14/2015  
NOAH 14-21202-06  
Miami Dade Product Control  
By *Heidi A. Miller*

Robert J. Amoruso, P.E.  
Florida P.E. No. 49752