

EXHIBIT 10

James Morris

James Morris is a seasoned business entrepreneur and retail professional with a proven track record of asset building, leadership, customer engagement, and community involvement. With an extensive career spanning various managerial roles in renowned retail establishments to the ownership and management of six gas stations in South Florida, James has consistently demonstrated the ability to drive operational excellence, foster a culture of teamwork, and actively engage in community service initiatives.

James is the Owner/Operator of Sirrom Petro Holdings, Inc. which has four establishments in the fuel/convenience store industry in South Florida. He successfully owned and operated two others. As an owner/operator, he has distinguished himself from corporate stores by utilizing his retail management skills and his commitment to the highest customer standards. He has generated a strong asset base to ultimately leverage his real estate holdings in Fort Lauderdale where he is developing a mixed-use project near downtown.

James began his journey in the retail food industry in Chicago where he managed three retail supermarkets over a twenty-year period. In 2007, James was transferred to South Florida where he became a Store Director at Winn Dixie, where he honed his leadership skills and developed a passion for providing exceptional customer experiences. His commitment to excellence led to a role as a Store Director at a Walmart Supercenter, a position in which he oversaw the operations of a high-volume store, further enhancing his managerial expertise.

As a testament to their leadership capabilities. James assumed the role of General Manager at BJ's Wholesale Club, where he successfully managed a diverse team and played a pivotal role in optimizing store performance. His ability to motivate and inspire his team members, coupled with his adept problem-solving skills, contributed significantly to the store's success and growth.

One of James' defining characteristics is his unwavering commitment to community engagement. He has been an active participant in numerous philanthropic endeavors, notably with Habitat for Humanity, where he has dedicated his time and effort to help build homes for those in need. Additionally, James has demonstrated a deep concern for the welfare of underserved communities by working closely with children in such areas, providing mentorship, support, and educational opportunities.

James attended King College in Chicago, with a concentration in accounting and mathematics. In the Spring 2024, he will attend and complete an Executive Education program at Harvard University's Graduate School of Design in Real Estate Development and Finance.

DESIGN2FORM Architectural Firm

Design2Form (D2F) is an architectural, interior design, planning, and project management firm serving Florida and Georgia. Founded in 2002, by the **Owner and Principal Architect, Mr. Zamarr T. Brown, RA, LEED AP.**

Design2Form strives to put forth the greatest effort possible on every project to produce a sustainable, high-quality outcome. Mr. Brown, along with his firm's key associates are experienced in a wide variety of projects including **residential, commercial, educational, hospitality, healthcare, industrial, religious, and municipal facilities.**

Our team strives for professionalism. With over *95 years* of combined experience, we possess a wealth of knowledge to contribute to our projects. Our firm is highly experienced in **public and private sector projects from the development and redevelopment of small single-site projects to large-scale projects including master planning, new construction, renovations, remodels, and other A/E services.**

Working in underprivileged communities is important to us and we have had the opportunity to engage community leaders, agencies, business owners, residents, and local youth while working on various projects. Our team is honored to serve as their common voice and source of motivation and inspiration.

The **Design2Form** team of **LEED Accredited Professionals** makes every attempt to maintain environmental consciousness throughout all our work. Our Eco-friendly approach takes into consideration the life cycle, consumption of resources, waste management, and quality of life for all our projects. In the greatest effort to be green, we aim to increase energy, water efficiency, durability, and air quality and use environmentally preferable products.

D2F is a well-sought architectural firm and our commitment to excellence in the community has not gone unnoticed, we've received the **2013 Top Minority Business Award in the Outstanding Minority (Small) Business of the Year** category by the **Greater Miami Chamber of Commerce** and the **Legacy Magazine 2013 40 Under 40 Black Leaders of Today & Tomorrow.**

In 2021, Design2Form was recognized by the **City of West Palm Beach's Community Redevelopment Agency** for its innovative contributions to the West Palm Beach community.

ALONA NAYLOR

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VP FINANCIAL SALES MANAGER

Client Service Expert ■ MS Office “Power User” ■ Adept Written/Verbal Communicator

KEY SKILLS

Office Skills: ■ Managerial Inbound/Outbound Sales ■ Strategy ■ Strong Consumer Relations Background
■ Personnel Management ■ Team Coaching ■ Employee Engagement ■ Risk Management
■ Data-Entry ■ B2B Sales Proficient ■ Consumer/Commercial Lending ■ Cross-Selling Products
■ Organizational Development ■ Consulting ■ Strategic Recruiting ■ Leadership ■ Public Notary

Computer Skills: ■ Word ■ Excel ■ PowerPoint ■ Access ■ Outlook ■ Windows ■ Mainframe Software

PROFESSIONAL EXPERIENCE

■ First Citizens Bank (South Miami, FL) Vice President FSM, 01/2022 to Present

- Manages sales efforts, and associates in a branch location and oversees branch operations, with the support of an operations supervisor.
- Actively engage in outbound calling activities to generate new business opportunities and drives accountability for proactive customer outreach with the branch sales team.
- Leverage team, and my own expertise in commercial, retail consumer, private wealth, and small business financial needs.
- Establish banking relationships, extend credit, and identifies referrals for specialty partners.
- Achieve individual and/or team financial, production and relationship results relative to the specific metrics and goals assigned.
- Engage with customers, prospects and referral sources through proactive outreach.
- Represent the Bank in the community for the purpose of generating additional business and identifying potential CRA opportunities for the Bank.
- Manage performance and personnel functions for a team, ensuring operational soundness while executing on a plan to deliver results that create value for the customer and meet the financial expectations of the bank.
- Drive accountability to role expectations, responsibilities and authorities, providing one on one feedback and coaching that supports associate development and achievement of results.
- Regularly and proactively leverage the expertise of bank partners, other managers or team.
- Initiate conversation to uncover sales or referral opportunities.
- Comply with all regulations, bank policies, procedures and delegated authorities to manage risk related to credit, operational, reputational, regulatory and legal aspects of personal interactions, customer transactions and financial exposures.

■ Ocean Bank (West Kendall, FL) Vice President Branch Manager, 10/2019 to 12/2021

- Coach and develop branch staff by offering constructive feedback and taking interest in their long-term career growth.
- By executing on the Consultative Sales and Service process, all cluster personnel must pro-actively and assertively market non-credit services (i.e. Payment Solutions, Insurance, Merchant, Wealth, Investments, Payroll).
- Responsible for managing the new West Kendall Branch with a commercial book of business the size of \$21 million portfolio in the West Kendall market with a team of 7 banking associates.
- Originated, reviewed, processed, closed, and administered client loan proposals. Closed averaging 8 loans per month, approximating \$4.2million in total loan volume.
- Developed expert working knowledge of regulatory requirements including Bank Secrecy Act, Anti-Money Laundering, OFAC, USA Patriot Act, Privacy Act, and Community Reinvestment Act.
- Responsible for producing consumer and business loans, as well as prospecting small business households, outbound business calls within, and West Kendall are 80% in my role for business development.
- Increased branch revenue with deposit and investment balance growth of over 21% year to date.
- Significantly increased new business through the introduction of strategic marketing initiatives.
- Responsible for providing leadership and coaching to all members of the branch sales teams to ensure maximum performance and attainment of personal goals and improvement plans.

■ **BB&T (Palmetto Bay & Homestead, FL) VP Cluster Market Leader IV , 09/2018 to 09/2019**

- Responsible for managing a cluster that's comprised of two branches with a healthy book of business the size of \$72 million in Old Cutler, and Homestead with a team of 19 banking associates.
- Originated, reviewed, processed, closed, and administered client loan proposals. Closed averaging 17 loans per month, approximating \$2.9 million in total loan volume.
- Developed expert working knowledge of regulatory requirements including Bank Secrecy Act, Anti-Money Laundering, OFAC, USA Patriot Act, Privacy Act, and Community Reinvestment Act
- Responsible for producing consumer and business loans, as well as prospecting small business households, outbound business calls within Old Cutler, and Homestead are 80% in my role for business development.
- Coach and develop branch staff by offering constructive feedback and taking interest in their long-term career growth.
- Increased branch revenue with deposit and investment balance growth of over 37% year to date.
- Significantly increased new business through the introduction of strategic marketing initiatives.
- Responsible for providing leadership and coaching to all members of the branch sales teams to ensure maximum performance and attainment of personal goals and improvement plans.
- By executing on the Consultative Sales and Service process, all cluster personnel must pro-actively and assertively market non-credit services (i.e. Payment Solutions, Insurance, Merchant, Wealth, Investments, Payroll).
- Responsible for consumer and small business loan performance within the cluster pertaining to growth, profitability, and quality.

■ **REGIONS BANK (Pinecrest, FL) SR Financial Relationship Consultant, 10/2015 to 09/2018**

- Coached Teller and Platform associates to develop sales opportunities and refer customers to designated business partners to meet branch and individual customer service and sales goals.
- Provided personal financial counseling, assist with lending services, and build relationships with existing customers to sustain high satisfaction ratings and retention.
- Reviewed and approve overdrafts and checks for cashing, and answer questions on accounts, loans, and statements.
- Assisted during loan and account application process, and close consumer and real estate and mortgage loans in accordance with internal and federal policies and procedures.
- Expertly formulated commercial client prospecting through constant communication to new and existing clients, along with email and referral leads.
- Mentored and support colleagues for professional development.
- Assisted in developing extremely effective marketing materials that were used in the area.
- Responsible for writing a significant number of good small business loans over the span of several years.
- Developed a dedicated pipeline of small business clients that repeatedly did business with the bank.
- Assisted a variety of customers within retail, also commercial banking sector and generated over \$8 million in loans in 2018.
- Negotiated several forms of funding with small business clients and developed an extremely low rate of client loan defaults.

■ **WALMART (Miami, FL) ASSISTANT STORE MANAGER, 02/2010 to 10/2015**

- Oversee daily operations and supervised a team of 300+ sales, freight, customer service reps, and law enforcement officers who provided technical support to company's customers.
- Designed quality control programs, and implemented standards to coach employees toward high performance and success.
- Assumed full responsibility in effectively managing sales budget, compliance audits, initial markup, markdowns, payroll, expenses, and net profit.
- Exceed targeted results in customer retention, client expectations, support service as well as other project analysis goals, and annual sales approximating 74 million.
- Effectively directed merchandising, store retail operations, and human resources management.
- Train and supervise customer service professionals to ensure optimum satisfaction of clients.

Education:

B.A. Business Administration, Finance
Florida International University (Miami, FL)

2012-2016

BB&T University
Leadership Development Program (Winston-Salem, NC)

- Formal Credit Training Certified
- Capstone Retail Academy Certified

2018-2019