

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

■ Miami, FL 33143 ■ HOME: (786) 346-7357 ■ E-MAIL: Alona.Naylor@gmail.com ■ NMLS#1430103

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)

2018-2019

- Formal Credit Training Certified
- Capstone Retail Academy Certified

James Carras

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Professional Experience

Carras Community Investment, Inc., Principal, 1983 to present

- Provided community and economic development finance consulting services to over 300 clients nationwide including strategic planning, program development, grant writing, capitalization strategies, market analysis and research. Client sectors include financial institutions, local government agencies, for profit and non-profit development corporations and public private partnerships.
- Created and served as Founding President of the National Association of Affordable Housing Lenders, the Haymarket Bank Affordable Housing Corporation, the Broward Housing Partnership, the South Florida Community Land Trust, Inc. and the Himmarshee Village Association
- Designed, planned and led the capitalization effort for the \$1 billion Massachusetts Bankers Association Community Investment Plan including the creation of the Massachusetts Housing Investment Corporation, the Massachusetts Community and Banking Council, and the Massachusetts Minority Investment Corporation
- Prepared strategic and capitalization plans for over 25 community development financial institutions (CDFIs) including the Delaware Community Investment Corporation and the Florida Black Business Investment Board
- Researched and prepared “white” papers on housing and community investment for Fannie Mae, Freddie Mac, the National Community Reinvestment Coalition, the Florida Redevelopment Association and the Urban Land Institute
- Served six times as a Reader for the CDFI Fund for Financial and Technical Assistance Awards
- Conducted over 350 workshops, panel discussions, professional courses across the country on affordable housing, community development, small business development and economic development
- Prepared Community Investment needs assessments and plans for over 20 large financial institutions
- Prepared Housing Studies, Consolidated Plans, Policy Recommendations for over 25 cities and counties in Florida, Massachusetts, New Jersey, Georgia
- Prepared Community Redevelopment plans for Lauderhill, Opa-locka, Dania Beach, Hialeah, Eagle Lake
- Co-authored report for Miami Dade County: *Economic Development Implementation Plan*
- Authored, *Fair Housing and Equity Assessment* for South Florida Regional Sustainable Plan – *Seven/50* and the East Central Florida Regional Planning Council, Orlando.
- Provided Opportunity Zone advisory services to eight Florida communities

Massachusetts Urban Reinvestment Advisory Group, Inc., Executive Director 1980 to 1983

- Founded this public interest community reinvestment policy and research social enterprise;
- Conducted research on the lending patterns of major financial institutions in Massachusetts and uncovered patterns of geographic discrimination resulting in regulatory sanctions under the State’s community reinvestment regulations;
- Prepared and negotiated six community lending agreements with Massachusetts banks that resulted in strategic community investment plans
- Awarded John Hay Whitney Fellowship

City of Boston, Mayor’s Office, Community Development Advisor 1975 to 1980

- Planned and programmed Community Development Block Grant and capital improvement budget expenditures for the City’s largest neighborhood – Dorchester.
- Conducted research on CDBG allocation practices of large cities across the country resulting in HUD study “Dividing the Pie.”

Awards and Recognition

- Lifetime Achievement Award, Council for Development Finance Agencies (CDFA), 2019
- John Hay Whitney Foundation Fellowship
- City of Fort Lauderdale Mayor's Proclamation – James Carras recognition, 2020

Education

Harvard University, Advanced Leadership Initiative, Fellow, 2021, Project; *Equitable Development Finance*

Harvard University, Kennedy School of Government, Master's Public Administration, 1980

Tufts University, Graduate Studies, Department of Urban and Environmental Policy 1973-1975

Suffolk University, BA, Urban Sociology 1971

Lincoln Institute for Land Policy, Certification in Facilitation and Leadership, 2008

National Development Council, Economic Development Finance Professional, Certification, 2011

National Development Council, Rental Housing Finance, Certification, 2013

Research and Publications

- *Harvard University Joint Center for Housing*, A Practitioner's Guide to Opportunity Zones and Housing (in progress), April 2020
- *American Planners Association, Housing and Community Development Division*, The Community Reinvestment Act at 40: Setting the Stage for Public Private Partnerships, Winter 2017-2018
- *Housing Broward: An Inclusive Plan*, 2018
- *East Central Florida Planning Council*, Fair Housing and Equity Assessment for East Central Florida, June 2015
- *Seven50 (South Florida Regional Plan)*, Fair Housing and Equity Assessment for Southeast Florida, Spring 2014
- *Broward Housing Council*, Community Reinvestment Act Performance of Broward Banks in Meeting Community Credit Needs, April, 2014
- *American Planners Association*, New Markets Tax Credits: An Economic Tool,
- *New Markets Tax Credits*, Federal Reserve Bank of Boston
- *Guide to The Community Reinvestment Act and Community Support Regulation*, Federal Home Loan Bank of Boston
- *City Officials Guide to the Community Reinvestment Act*, National League of Cities
- *Community Reinvestment Handbook*, National Community Reinvestment Coalition
- *Affordable Housing Loan Consortia*, National Association for Affordable Housing Lenders.
- *Economic Development Opportunities in Three Midwestern Communities*, National Congress for Community Economic Development funded by the U.S. Economic Development Administration
- *Community Workforce Housing Innovation Pilot (CWHIP) Program: A Model for Replication*, ULI, Terwilliger Center for Housing

Professional Affiliations and Civic Activities

- Harvard University, John F. Kennedy School of Government, Alumni Board of Directors, Vice Chairperson (past)
- United Way of Broward County, Bank On Steering Committee, Income Committee (past)
- Broward Alliance for Neighborhood Development (past)

- Florida Redevelopment Association, Board of Directors, Chair of Housing Committee (past)
- Broward Housing Partnership, Board of Directors (past), President
- Paradise Bank, Advisory Committee (past)
- Haymarket Bank Board of Directors (past)
- Neighborhood Lending Partners, Advisory Committee
- Broward Housing Council, Charter Member (past)
- Harvard Schools Committee, Member
- Active in church as Chair of Master Plan Committee, Education Youth Culture Committee and Festival Committee

Teaching Experience

- Harvard University, John F. Kennedy School of Government and Graduate School of Design, Urban Policy Lecturer, 2014 to present
- Harvard University, Extension School, *Urban Development Policy*, 2016 to present
- Harvard University, Extension School, *Financing Community Economic Development*, Spring, 2020 to present
- Harvard University, Extension School, *Racial Equity and Economic Development* – January 2022
- Tufts University, Department of Urban and Environmental Policy and Planning, *Financing Community Real Estate Development*, Summer 2015
- University of South Florida, Florida Institute of Government, Community Real Estate Development Certificate Program, Tampa Bay and South Florida, 2013 – 2014
- Florida Atlantic University, Fort Lauderdale, Florida, School of Urban and Regional Planning, Visiting Assistant Professor (2006 – 2008), Adjunct Professor 2000- 2006
- Florida International University, Miami, Florida, Department of Public Administration, Adjunct Professor, 2005
- Harvard University, Institute of Politics, Study Group Leader, six study groups between 1980 and 1995
- Massachusetts Institute of Technology, Department of Urban Studies and Planning, Adjunct Instructor, *Financing Community Economic Development*, 1987-1989
- Tufts University, Experimental College (six courses) and graduate seminar (Urban and Environment Policy) 1975 - 1985

Courses

Harvard University, John F. Kennedy School of Government

- Fall 2014 - 2019: *Policy Making in an Urban Setting*
- Fall 2021: *Equitable Development and Housing Policy*

- Faculty Advisor, Opportunity Zone Student Interest Group, 2018 to 2019
- Policy Analysis Exercise Advisor, 2014 to 2019; 2021

Tufts University, Department of Urban and Environmental Policy and Planning

- Summer 2015, *Community Real Estate Development and Finance*

University of South Florida, Florida Institute of Government

- 2013, 2014, *Community Real Estate Development* – Tampa Bay
- 2014, *Community Real Estate Development* – South Florida

Massachusetts Institute of Technology, Department of Urban Studies and Planning,

- 1988 to 1990, “*Financing Community Economic Development*”

Harvard University, John F. Kennedy School of Government, Institute of Politics,

- Study Group, *Current Issues in Boston's Neighborhoods*, Spring, 1979.
- Study Group, *The Role of the Private Sector in Community Economic Development*, Fall, 1982
- Study Group, *Politics of the American Banking System*, Spring 1985
- Study Group, *The Politics of Community Reinvestment*, Fall, 1995.

Florida Atlantic University

- Spring 2001 URP 6545 *Community and Economic Development Tools*

Fall 2001 URP 6545 *Urban Revitalization Strategies*

- Spring 2002 URP 6545 *Urban Revitalization Strategies*

Spring 2003

- URP 6545 *Urban Revitalization Strategies*
- URP 4546 *Urban Development Planning Methods*

Spring 2004

- URP 4120 Planning Implementation Strategies
- URP4979 Planning Project

Fall 2005

- URP 4930 Seminar in Housing
- URP 6742 Seminar in Housing

Spring 2005

- URP 4120 Planning Implementation Strategies
- URP 4546 Urban Development Planning Methods
- URP6545 Urban Revitalization Strategies

Spring 2006

- URP 4546 Urban Development Planning Methods
- URP6545 Urban Revitalization Strategies
- URP 4120 Planning Implementation Strategies

Fall 2006

- URP 6540 Introduction to Economic Development and Tourism
- URP 6251 Planning Urban Services
- URP 4930 Seminar in Housing
- URP 6742 Seminar in Housing

Spring 2007

- URP 4546 Urban Development Planning Methods
- URP 6549 Public Sector and Economic Development Planning
- URP 4120 Planning Implementation Strategies
- URP 6545 Urban Revitalization Strategies

Summer 2007

- URP 6979 Planning Project
- URP 4920 Planning Design Studio

Fall 2007

- URP 4930 Seminar in Housing
- URP 6742 Seminar in Housing
- URP 6920 Planning Workshop
- URP 6540 Introduction to Economic Development and Tourism

Spring 2008

- URP4546 Urban Development Planning Methods
- URP4120 Planning Implementation Strategies
- URP6545 Urban Revitalization Strategies
- URP 6979 Planning Project

Summer 2008

- URP4120 Planning Implementation Strategies
- URP 4930 Seminar in Housing
- URP 6742 Seminar in Housing

Florida International University 2005

- PAD 5616 Public Private Partnerships

Tufts University 1975 to 1980

- Neighborhood Preservation and Development in Boston
- Community Reinvestment

Professional Training Workshops (select list)

2021 Florida American Planners Association Annual Conference – Racial Equity and Economic Development
2020 CREW National Convention – Affordable Housing
2019 Miami Dade Opportunity Zone Conference, Coproduced and directed
2019 City of Jacksonville, Opportunity Zone Conference, Coproduced and directed
2018 to present Council for Development Finance Agencies, Introduction to Housing Finance
2014 to 2018 University of Miami Affordable Housing Scholars Program
2014 Council for Development Finance Agencies, Development Finance
2012 Federal Reserve Bank of Atlanta, Minority Business Financing
2012 University of South Florida, Community Real Estate Development Program
2008 Florida International University, Community Real Estate Development Program
2008 – 2009 American Legal Institute, American Bar Association, Land Use Institute, Boston, San Diego
2007 to present National Association of Black Hotel Owners and Developers, Financing and Incentives for Hotel Development
2003 to 2009 Florida Institute of Government, The ABC's of CRAs
2010, Florida Institute of Government, Innovative Responses to the Foreclosure Crisis
1990 – 2000 Neighborhood Reinvestment Training Institute, various cities, Economic Development courses.
1990 – 2001 Federal Reserve Bank of Boston, Strategic Planning for Community Investment
1989 Federal Home Loan Bank Board, Community Reinvestment Act training
1995 Bank of America Community Development Loan Officers, Community Development Lending training
1995 California Association for Local Economic Development, Community Reinvestment for Economic Development
1988 National League of Cities, Charlotte, San Diego, Chicago “Cities and Banking: Building Partnerships for Local Development”
1990 to 1992 National Association of Affordable Housing Lenders, Chicago, San Francisco, Boston, Fort Lauderdale, Financing Affordable Housing
1993 to 2000 Basic Economic Development Course, Texas A&M, University of South Florida, University of Kentucky

Panels, Presentations, Workshops (select list)

United Nations Social Development Conference, ULI Terwilliger Center for Housing, ULI SE Florida, Tower Club Forum, Council of Development Finance Agencies, National League of Cities, International Economic Development Council, Federal Reserve Banks (Atlanta, Boston, Chicago, Dallas, New York, Philadelphia, San Francisco), Federal Home Loan Banks (Boston, Cincinnati, Pittsburgh, San Francisco), National Congress for Community Economic Development, Florida Main Street Conference, Florida Chapter American Planners Association, Florida Redevelopment Association, Florida Housing Coalition, Florida Planning and Zoning Association, Florida Economic Development Council, National Association of Counties, National Incubator Association, National Community Reinvestment Coalition, Urban Land Institute, University of Miami, Students for a New Urbanism.