



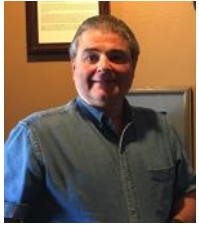
# POQUITO TIMES

*A Newsletter Published by the Poquito Bayou Community Association*

President: Dave Hensley 651-5300  
pbcapresident@gmail.com

November 2022 Issue, Published 11/14/2022-Volume XXVI Issue 10  
PO Box 1124 - Shalimar, FL. 32579-1124 (www.poquitobayou.com)

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bobbyz55x@gmail.com



## PRESIDENT'S CORNER

Greetings Fellow Poquito Bayou Residents! Last month, we had our PBCA General Membership meeting on Saturday October 15<sup>th</sup>. Unfortunately, we had only twenty-three attend our meeting!!! Last year, we had over forty people attend! We're not sure what happened: football game, other planned events, etc.. We plan to do a survey

soon to ask our neighborhood what's a good day/time for next year's general membership meeting. On October 29<sup>th</sup>, we had our Trunk N Treat event at Leo Norred Park. We had over sixteen vehicles participate handing out candy and treats to kids. We had over one hundred kids and their families participate! We have a busy November and December. On Saturday and Sunday November 5<sup>th</sup> & sixth we had our semi-annual garage sale. We had fourteen homes participate. Many thanks to Nance Wendel for planning this successful event.

**Annual Veterans Day Ceremony.** We held our 15<sup>th</sup> annual Veterans' Day Ceremony on Veterans' Day, Friday, November 11<sup>th</sup>, at Leo Norred Park. We invited former County Commissioner John Jannazo to be present. He was instrumental in helping former PBCA President Jane Fedosky in getting playground equipment for Leo Norred Park in 2008. We presented Mr. Jannazo with a plaque thanking him for his steadfast support of the Poquito Community. Jane's successor, Janet Guzalak had the plaque made thanking John. He left the area before she could present it to him. The plaque was recently found in her PBCA files by her son while packing up the house. I was able to contact Mr. Jannazo and he agreed to receive his plaque of appreciation. Ken Leone had glued over eighty new veterans' plaques on the posts at the veteran's memorial recently. Many thanks to Ken for his tireless efforts in making this ceremony a reality!! The new plaques stand out!! Instead of a guest speaker, we had a Quilt of Valor ceremony for a handful of selected veterans. It was an impressive ceremony. Some of the veterans who received a quilt, had tears in their eyes. We plan to do this again next year, so please ask your relatives in the Poquito area who honorably served if they want to be honored. If you're interested in the Quilt of Valor program, please contact Pam Martin at: [pcmartin1@outlook.com](mailto:pcmartin1@outlook.com). We still have a few slots left for veteran's plaques. If you're interested, please contact Jane Fedosky at [djinshalimar@gmail.com](mailto:djinshalimar@gmail.com).

**Friendsgiving.** This is scheduled for Saturday, November 19<sup>th</sup>, 4PM at Leo Norred Park.

**December events.** We're planning our annual Christmas Caravan on Saturday, December 10<sup>th</sup>, 2PM. There will be an article in this issue of the Poquito Times with more details. We're planning our annual Christmas Decorations contest for Sunday, December 18<sup>th</sup>. Here are the categories: best use of lights, best mailbox (last year's was impressive), best whimsical, best traditional, and best overall.

**Wish List of Improvements at Leo Norred Park.** We're compiling a wish list for Leo Norred Park. Please let us know what improvements you want.

**Annual PBCA Dues.** During our PBCA General Membership meeting, we voted to increase PBCA dues from \$10 to \$20/year, which was part of the new 2023 PBCA budget. The proposed bud-

get was in the October issue of the Poquito Times. When you join or renew your PBCA membership, please make your check out to \$20. **New Posts at the Poquito Boat Ramp Park.** The County Parks Department installed heavy duty wooden posts along the sidewalk heading down to the boat ramp park. Whenever a metal "No Parking on the Sidewalk" sign was knocked down, I would call or email the County Parks Department. They told me a few months ago that they were going to do something different.

**PBCA Board Openings.** We have a couple of openings on our PBCA Board: PBCA President, Hickory & Magnolia Street Director, Emergency Action/Neighborhood Watch and Poquito Boat Ramp Activity Committee. If you're interested in any of these positions, please let me know. Thanks.

**PBCA Membership.** We kicked off our PBCA membership drive in February. At present, we have over 138 PBCA members as of November 7<sup>th</sup>. Last month we had 134 members. There's a PBCA form in this month's issue of the Poquito Times if you wish to renew your membership or join.

**Community Emergency Response Team (CERT).** At present, our neighborhood CERT needs more volunteers, especially individuals with medical backgrounds. We're wrapping up our current hurricane season. We need to start preparing for next year's hurricane season next spring. Please contact Cara Teeter at [poquitobay-oucert@gmail.com](mailto:poquitobay-oucert@gmail.com). Thanks

**D.R. Horton Subdivision.** The development order has been delayed until December 1<sup>st</sup>. We still need to be vigilant. We plan to present an updated slide presentation at Bob Hope Enlisted Village Ballroom or Gates Center, soon. We're still working on details. If you want to help Lorraine out, please contact her at: [lor-rainelynnwhetstone@gmail.com](mailto:lor-rainelynnwhetstone@gmail.com).

**Low Water Pressure Survey.** If you're experiencing low water pressure, please advise Shirley Godbold. She's taking a survey to provide the Okaloosa County Water Department with the survey results. This will help us in getting an additional water tower in our area. We need everyone's inputs if you're experiencing water pressure issues. You can contact her at: [mizzgee65@cox.net](mailto:mizzgee65@cox.net). We need to wrap this up by the end of the year.

**Revising Poquito Bayou Covenants.** The original Poquito Bayou covenants expired back in the 1960's. There's been some interest in revising them. Michael Aid is researching this issue. If you wish to help Michael, please contact him at [michael.aid@outlook.com](mailto:michael.aid@outlook.com).

**COVID update.** Please review the Weekly Disease Surveillance Report. This includes COVID, Monkey Pox and other illnesses numbers. You can find it at: [https://okaloosa.floridahealth.gov/programs-and-services/infectious-disease-services/\\_documents/COVIDWDSR/\\_documents/Week42WDSR1.pdf](https://okaloosa.floridahealth.gov/programs-and-services/infectious-disease-services/_documents/COVIDWDSR/_documents/Week42WDSR1.pdf)

This is my last President's Corner article. I've served as PBCA President since May 2019. When our previous PBCA President, Gary Colsch passed away, I was reluctant in taking over as PBCA President. I quickly realized by not serving, the future of PBCA was at stake. So, I agreed to take over as PBCA President. I think I've made an impact on our neighborhood. I was hoping that I would have a successor, but that's not the case. One thing I always tried to do was recruit new, younger individuals to join our board. I kept PBCA membership forms in my truck to pass out whenever I met someone new to the neighborhood! I hope new, young, talented

**(President's corner cont'd)**

talented individuals continue to join our board in the future. Just like in any profession, there's a constant flow of new members. Some stay a brief period, whereas others stay longer. PBCA is like this: we need a constant flow on new board members. This way we can help prepare future leaders to be prepared in serving key leadership roles years later. Relying on the same group of individuals to take turns serving in key leadership roles results in a vacuum of future leaders. **That's what happened this time: No one wanted to take over as President!!! We need to take steps in preparing future leaders today so they can lead tomorrow. This requires new, younger PBCA Board members to serve our community.** If you want to see a better neighborhood, you need to step up to the plate! I did my part. My wife Jane served as PBCA President. So, who's stepping up?

That's a wrap. Have a great month, Thanksgiving & Christmas. Dave



**Okaloosa County Sheriff's Office Phone App**

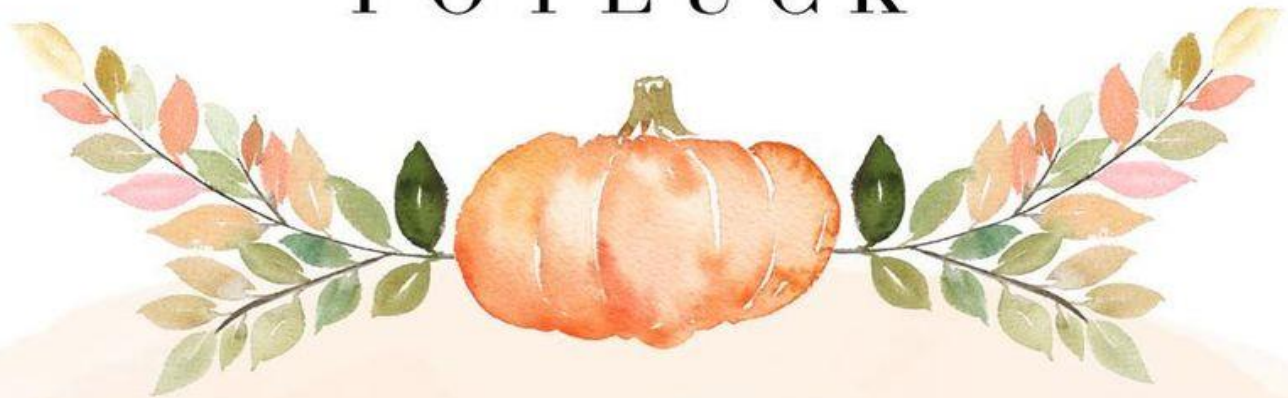


The playground equipment in Leo Norred Park is designed for pre-teens only. Parents, please insure your teen age children refrain from using same. Thank you.



The Okaloosa County Sheriff's Office has a phone app you can download onto your cell phone. The Okaloosa County Sheriff's Office mobile application is an interactive app developed to boost communication with area residents and visitors. The Okaloosa County Sheriff App allows residents to connect and interact with us by reporting crimes, submitting tips, and using multiple valuable features, as well as providing the community the latest public safety news and information. The app is another public outreach effort developed by the Okaloosa County Sheriff's Office to improve communication with county residents and visitors. This app is not intended to be used to report emergency situations. More details can be found at: <https://apps.apple.com/us/app/okaloosa-county-sheriff/>

Please join us for a  
*Friendsgiving*  
P O T L U C K



1 1 . 1 9 . 2 2

Leo Norred Park

4-6 PM

Turkey Provided by PBCA

SUGGESTED COVERED DISH ITEMS TO SHARE WITH NEIGHBORS

Bread  
Soda/drinks  
Casseroles  
Potatoes  
Dressing  
Desserts  
Appetizers



## PROUD POQUITO BAYOU RECIPIENTS OF A QUILT OF VALOR



## What is a Quilt of Valor?

A Quilt of Valor® (QOV) is a quality, handmade quilt that is machine or hand quilted. It is awarded to a Service Member or Veteran who has been touched by war. The Quilt says unequivocally, “Thank you for your service and sacrifice in serving our nation.”

To use the term Quilt of Valor, Quilts of Valor or QOV, the quilt must be a specific size, must have a label with required information, it must be awarded (it is not a gift) and it must be recorded.



**POQUITO BAYOU COMMUNITY ASSOCIATION**  
**Minutes of the November 7th, 2022 meeting**  
**Mary Ann and Ken Leone Residence, 30 Poquito Road**

**Meeting called to order at 18:02**

Present: Dave Hensley, Michael Aid, Bob Davis, Felicia Murphy, Tricia Flaherty, David Boyd, Nance Wendell, Mary Ann Leone, and Pam Martin.

Minutes of the October meeting had been distributed; motion to approve was made by Nance and seconded by Pam, minutes were approved. Treasurer's report for October was presented by Tricia, motion to accept by Pam, seconded by Felicia, report was accepted. The 2023 proposed budget was previously sent out by email, and approved at the General Membership meeting.

Membership: Pam reported 138 members.

Emergency Action/Watch/CERT: Dave noted that there is a storm in the Atlantic, but does not appear to be headed this way. No other items to report.

Events: Kiki was not present, but sent information to Dave to present, to include the success of Trunk or Treat on 29 October, with over 100 kids participating. Friendsgiving will be held 19 November, at Leo Norred park, after Christmas decorating starting at 1500. PBCOA will provide the turkey, and there are leftover plates, but the rest of the food will be brought by participants. The Christmas parade event will be held 10 December at 1400, and acquiring a Santa is in work. Kiki is looking for someone to help her with event planning as she cannot do it all herself going forward.

Leo Norred Park: Ken continues to work on the sign and correct the paint problem. One dead tree has been removed. Measurements for playground chips is underway. A proposal for a walking path around the park was briefly discussed.

Veterans Day Event: Dave reported that the plaques are mostly in place. The event will occur at 1600 on 11 November at Leo Norred Park, and a Quilt of Valor ceremony will be held in lieu of a speaker.

Poquito Boat Ramp Park: Dave reported posts are up to protect sidewalk. Tricia suggested contacting the county about potentially removing the last three which could interfere with traffic at the corner.

Street & Traffic Safety: Bob is still in contact with Ashley (Okaloosa County) about repairing signs that are not fully upright or no longer needed.

Covenants: Michael discussed that there were Covenants for the neighborhood, but they expired in 2017, and were not enforced. For example, no outbuildings were allowed. There were several sets of covenants for various developments in the broader Poquito area. Covenants do not appear to be a viable solution to the problem of abandoned houses or yards/plants not maintained.

General Membership Meeting: Dave was disappointed in the turnout (23). A survey may be held to see if another time (e.g. Thursday evening) might work better. Dave also mentioned the PBCA timeline and other tasks that should make it easier for the next president, once one is found.

New Business: A discussion was held about the increase of the annual dues from \$10 to \$20 annually, which the board had previously approved and published in the Poquito Times. Pam pointed out that It was not formally announced during the General membership meeting. It was subsequently determined that it was done legally and will still go into effect for 2023. With respect to the path connecting Magnolia and Holly, Pam said that the County agreed to clean it up last year, but had not occurred and was becoming less safe for kids. A project wish list was briefly discussed, and this included a possible walking path in the park. The Yard of the Month (YOM) judging window is currently April-October, and Pam proposed changing it to April-August due to difficulties in gardening in the last Fall. Everyone present agreed that would be best, but yet there was debate, and the motion was tabled until December. Nance plans to work on acquiring a second sign for YOM, so there can be multiple winners. The Christmas Decorations contest judging will be held 18 December, with judging by Nance and Pam, who will forward the list of winners to Dave and Tricia immediately afterward.

Announcements: Newsletter articles for next newsletter due to Bob Davis by November 12th. Next PBCA board meeting is scheduled for Sunday Dec 4<sup>th</sup> at 1 Bay St at 1730.

Meeting adjourned at 19:14 pm.  
David Boyd  
Recording Secretary

## PERCENT PBCA MEMBERSHIP BY STREET

11/10/2022

Bay Street	1	1	100%
Birch Ave.	38	10	26%
Hickory Ave	27	7	26%
Holly Ave.	24	9	38%
Japonica Ln.	28	7	25%
Magnolia Ave.	43	13	30%
Maple Ave.	41	9	22%
Poplar Ave.	46	13	28%
Poquito Road 1 through 51	43	22	51%
Poquito Road 52 through 94	36	14	39%
Poquito Road 95 through 149	32	15	47%
Sunset Lane			
Walnut Ave	35	13	37%

### POQUITO BAYOU COMMUNITY ASSOCIATION, INC. MEMBERSHIP REGISTRATION YEAR

Please complete this form and submit along with your \$20 dues to your Street Director or drop it off at the PBCA mailbox located at 17 Magnolia Ave (Pam Martin's house). Checks will be accepted, made payable to PBCA. Or mail to P.O. Box 1124, Shalimar, FL 32579

**PLEASE NOTE DUES FOR 2023 HAVE BEEN INCREASED TO \$20 PER MONTH**

(PLEASE **PRINT** CLEARLY) FOR YEAR **2022** \_\_\_\_\_ OR **2023** \_\_\_\_\_

Date Paid: \_\_\_\_\_ Dues: \_\_\_\_\_ Donation (specify area): \_\_\_\_\_ Check #: \_\_\_\_\_ Cash \$ \_\_\_\_\_

Name: \_\_\_\_\_, \_\_\_\_\_ Spouse's Name: \_\_\_\_\_  
(Last) (First)

Address: \_\_\_\_\_ Telephone No.: \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

Minor Children: Boys ( ) Ages: \_\_\_\_\_ Girls ( ) Ages: \_\_\_\_\_ **Please enter current E-Mail Address**  
(If it changes, notify pcmartin1@outlook.com)

Concerns: 1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ 4. \_\_\_\_\_

Would you be willing to help with: Events for Kids \_\_\_\_\_, Baking \_\_\_\_\_, Adult Social Events \_\_\_\_\_, Leo Norred Park & Clean-Up Days \_\_\_\_\_, Garage Sales Event \_\_\_\_\_,

Interest in Action Committees? Street Maintenance & Traffic Safety \_\_\_\_\_, Environmental Matters \_\_\_\_\_, Emergency Action & Neighborhood Watch \_\_\_\_\_, Eglin Interface \_\_\_\_\_. Are you interested in serving on PBCA Board of Directors? \_\_\_\_\_ Community Emergency Response Team (CERT) Training \_\_\_\_\_. Street Director \_\_\_\_\_

Other interests, ideas; things you'd like addressed? What are they? \_\_\_\_\_

(USE BACK OF FORM IF NECESSARY)

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**POQUITO BAYOU COMMUNITY ASSOCIATION**

**FINANCIAL REPORT**

**October 2022**

**Balance Forward from September 30, 2022** **\$5,410.44**

	<u>October 2022</u>	<u>Year to Date 2022</u>
<b>Income</b>		
Membership Dues	\$260.00	\$1,485.00
Donations	\$0.00	\$616.00
Veteran's Memorial	\$50.00	\$700.00 *
Halloween Event	\$0.00	\$0.00
Easter Event Income	\$0.00	\$318.00
Annual Meeting Bake Sale/Raffle	\$65.00	\$65.00
Annual Meeting Donations	\$156.00	\$156.00
Crawfish & Shrimp Boil	\$0.00	\$1,230.00
New Sign Fundraiser	\$0.00	\$9,950.00
Advertising	\$160.00	\$330.00
Garage Sale	\$10.00	\$140.00
<b>Total Income</b>	<b>\$701.00</b>	<b>\$14,990.00</b>
<b>Expenses</b>		
Gulf Power	\$82.93	\$647.66
Postage/P.O. Box	\$0.00	\$91.00
Veteran's Memorial	\$68.44	\$125.24
Garage Sale	\$0.00	\$80.63
Candidates Night	\$65.44	\$190.44
Supplies	\$0.00	\$0.00
Childrens Christmas Party	\$0.00	\$0.00
Annual State Registration	\$0.00	\$61.25
Website Expense	\$0.00	\$168.00
Crawfish & Shrimp Boil	\$0.00	\$1,304.75
Easter Event	\$0.00	\$121.87
New Sign	\$0.00	\$13,533.91
Mardi Gras Event	\$0.00	\$85.03
Halloween Event	\$0.00	\$0.00
Project/Repairs	\$0.00	\$479.49
Leo Norred Mowing	\$160.00	\$990.00
<b>Total Expenses</b>	<b>\$376.81</b>	<b>\$17,879.27</b>

**Reconciled Balance October 31, 2022** **\$5,734.63**

\* Veteran's Memorial Collected to Date \$2,810.00

# POQUITO BAYOU COMMUNITY ASSOCIATION DIRECTORY OF OFFICERS, DIRECTORS and ACTION CHAIRPERSONS

POSITION	NAME	ADDRESS	PHONE #	EMAIL ADDRESS
<b>DIRECTORY OF OFFICERS</b>				
President	Dave Hensley (Jane)	1 Bay Street	(850) 582-3780	<a href="mailto:pbcanresident@gmail.com">pbcanresident@gmail.com</a>
Vice President	Vacant			
2nd VP	Vacant			
Recording Sec	David Boyd	3A Poquito Rd.	(904) 236-4712	<a href="mailto:S2d2Boyd@yahoo.com">S2d2Boyd@yahoo.com</a>
Corresponding Sec	Pat Hollarn	139 Poquito Road	(850) 651-1543	<a href="mailto:integrityunlimited@cox.net">integrityunlimited@cox.net</a>
Treasurer	Tricia Bryant Flaherty (Bud)	68 Poquito Road	(850) 585-8334	<a href="mailto:tblm81@aol.com">tblm81@aol.com</a>
Events Director	Kiki Higginbotham(Ray)			<a href="mailto:eventdirector.pbca@gmail.com">eventdirector.pbca@gmail.com</a>
<b>STREET DIRECTORS</b>				
Birch	Felicia Murphy (Matt)	16 Birch Ave	(850) 698-3686	<a href="mailto:feliciamurphy0319@gmail.com">feliciamurphy0319@gmail.com</a>
Hickory	Vacant			
Holly	David & Terry Behrendt	37 Holly Ave.	(562) 342-3373	<a href="mailto:Dkbehrendt77@msn.com">Dkbehrendt77@msn.com</a>
Japonica	Dan Findley	42 Poquito Road	(850) 830-0303	<a href="mailto:Dfsalon1@cox.net">Dfsalon1@cox.net</a>
Magnolia Ave	Vacant			
Maple	Cindy Henry (Richard)	9 Maple	(850) 803-3841	<a href="mailto:dianne4016@aol.com">dianne4016@aol.com</a>
Poplar	Jill Dickey	34 Poplar	(850) 598-6935	<a href="mailto:oggynhuck@cox.net">oggynhuck@cox.net</a>
1-51 Poquito	Mary Ann Leone (Ken)	30 Poquito Road	(850) 543-7054	<a href="mailto:kcleone@cox.net">kcleone@cox.net</a>
52-94 Poquito	Tricia Bryant Flaherty (Bud)	68 Poquito Road	(850) 585-8334	<a href="mailto:tblm81@aol.com">tblm81@aol.com</a>
95-149 Poquito	Ralph Johnson	147 Poquito Road	(850) 651-7906	<a href="mailto:dirajo147@yahoo.com">dirajo147@yahoo.com</a>
Walnut	Nance Wendel (Rick)	16 Walnut	(850) 461-8537	<a href="mailto:nance.wendel@era-american.com">nance.wendel@era-american.com</a>
Junior Director	Raj Charania	37 Maple	(850) 598 1023	<a href="mailto:melanie.charania@gmail.com">melanie.charania@gmail.com</a>
Junior Director	Jaxon Marler	21 Poplar	(850) 855-7989	<a href="mailto:elliebean_81@yahoo.com">elliebean_81@yahoo.com</a>
<b>ACTION COMMITTEE CHAIR PERSONS</b>				
PT Editor/Candidates Night	Bob Davis (Sally)	34 Poquito Road	(850) 651-3034	<a href="mailto:bobbyz55x@gmail.com">bobbyz55x@gmail.com</a>
CERT	Cara Teeter	12 Hillcrest	(804) 413-1778	<a href="mailto:poquitobayoucert@gmail.com">poquitobayoucert@gmail.com</a>
BHEV Liaison	Chris Kirsch		850-259-2456	<a href="mailto:christopher.kirsch@afey.us">christopher.kirsch@afey.us</a>
Email	Davi Todd (Richard)	35 Maple Ave	(325) 864-9245	<a href="mailto:ditodd86@gmail.com">ditodd86@gmail.com</a>
Emergency Action	Vacant			
Flag	Don Kreis (Vicky)	27 Magnolia	(850) 651-6513	<a href="mailto:donkreis@cox.net">donkreis@cox.net</a>
Garage Sale	Nance Wendel (Rick)	16 Walnut	(850) 461-8537	<a href="mailto:nanceadw@cox.net">nanceadw@cox.net</a>
Leo Norred Park	Matt Murphy (Felicia)	16 Birch Ave	(850) 525-3717	<a href="mailto:murphysoutdoorservices@gmail.com">murphysoutdoorservices@gmail.com</a>
PBCA Membership	Pam Martin	17 Magnolia Ave	(850) 376-8283	<a href="mailto:Pcmartin1@outlook.com">Pcmartin1@outlook.com</a>
PBCA Sign	Tricia Bryant Flaherty (Bud)	68 Poquito Road	(850) 585-8334	<a href="mailto:tblm81@aol.com">tblm81@aol.com</a>
Poquito Boat Ramp	Vacant			
PT Advertising	Jane Fedosky-Hensley	1 Bay Street	(850) 651-5300	<a href="mailto:djinshalimar@gmail.com">djinshalimar@gmail.com</a>
Street Maintenance	Bob Davis (Sally)	34 Poquito Road	(850) 651-3034	<a href="mailto:bobbyz55x@gmail.com">bobbyz55x@gmail.com</a>
	Galen Miller (Charlotte)	39 Holly Ave	571-271-1456	<a href="mailto:gcmiller1951@gmail.com">gcmiller1951@gmail.com</a>
USO Cookie Coord	Sally Davis (Bob)	34 Poquito Road	(850) 651-3034	<a href="mailto:rucifoy@cox.net">rucifoy@cox.net</a>
Vet Mon Plaques	Jane Fedosky-Hensley	1 Bay Street	(850) 651-5300	<a href="mailto:djinshalimar@gmail.com">djinshalimar@gmail.com</a>
Vet Mon Gardening	Felicia Murphy (Matt)	16 Birch Ave	(850) 698-3686	<a href="mailto:feliciamurphy0319@gmail.com">feliciamurphy0319@gmail.com</a>
Poquito Website	Crystal Mayes	25 Hickory Ave	618-530-4541	
Welcome	Cindy Henry (Richard)	9 Maple	(850) 803-3841	<a href="mailto:dianne4016@aol.com">dianne4016@aol.com</a>
XMAS Décor Com	Tricia & Nance			
Yard of the Month	Deb Frank (John)	14 Birch Ave	(501) 581-3143	<a href="mailto:johnfrank12@windstream.net">johnfrank12@windstream.net</a>
	Nora Torres	124 Poquito Road	(850) 240-0826	<a href="mailto:nora.torres@cox.net">nora.torres@cox.net</a>

Updated on: 9/1/2022

 **RISEN & RYAN, P.A.**  
ATTORNEYS AT LAW  
436 Green Acres Road, Fort Walton Beach, Florida 32547 850 864 1951 [kenya@risenandryan.com](mailto:kenya@risenandryan.com)

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*Let us support you!*

A respite ministry for people and caregivers living with dementia right in your own backyard (almost)! Respite days at the church are Tuesdays & Thursdays from 10-2, \$40 includes lunch.

Call Leigh Rice @ 850-865-4123 for more information on attending or volunteering.

 **ERIN BUCK**  
LOAN PARTNER | NMLS: 2030301

 **MORTGAGE APEX**  
NMLS: 2026740

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