



CENTRAL PROGRESSIVE BANK

29092 Krentel Road • Lacombe, LA 70445

Phone: (985) 882-2269

Fax: (985) 882-6701

02/09/2011

To Whom It may Concern:

Please be advised that Charles Kevin Dammon has a bank account here at Central Progressive Bank. Incoming wire instructions are as follows:

Central Progressive Bank
29092 Krentel Road
Lacombe, LA 70445
ABA # 065401505
Phone (985) 882-2269

Further credit:

Charles Kevin Dammon
124 Eden Isles
Slidell LA 70458
Acct # 916011763

Applicant ID # 06HH027856

CENTRAL PROGRESSIVE BANK
4001 PONTCHARTRAIN DR.
SLIDELL, LA 70458
(985) 771-4400

Sincerely,

Craig Gilbreath



Member FDIC



TEAM TITLE LLC
A Full Service Title Agency

4436 Veterans Memorial Blvd
Suite 18
Metairie, LA 70006
504-885-4540

April 08, 2011

E-GRANT NUMBER: 06HH06HH027856

CHARLES DAMMON
124 Eden Isles
Slidell, LA 70458

Dear CHARLES DAMMON :

We have been authorized to disburse funds to you under the **Road Home Program**. In order to do so, we have enclosed with this letter certain documents that need to be signed and returned to Team Title in the enclosed return envelope.

Please find enclosed the following checked documents:

1. Final Award Acknowledgment Form
2. After Your Closing Document
3. Individual Mitigation Measures Agreement

U. & Name Declaration

PLEASE COMPLETE AND RETURN ALL DOCUMENTS.

Please note that the "After Your Closing" form provides us with instructions on how you wish to have your funds disbursed. If you would like your funds wired into your bank account, please enclose a letter from your bank that provides your name as the depositor in the bank, the bank's routing number, and your account number. Otherwise, we will send your funds **via UPS**. Please make sure you provide us with a current physical address. We **CANNOT** deliver to a Post Office Box.

Also, please note that in the event that there are multiple applicants, one (1) check will be issued in **ALL** of the applicants' names.

Once all documents are completed, please return the documentation back to Team Title in the provided envelope. Any documents not completely filled out or not returned will result in a delay in receiving your funds.

Sincerely,

Reah
Team Title, L.L.C.
504-885-4540

EA.113

I have your wiring instructions.



FINAL AWARD ACKNOWLEDGEMENT FORM

Road Home ID #: 06HH027856

As an applicant/co-applicant of *The Road Home* program, I have previously been awarded an initial closing on my *Road Home* grant award. This form acknowledges that I am now receiving my final disbursement approved by the *Road Home* program for my grant award;

- If I have participated in the resolution and/or appeals process, I accept the determination for my grant amounts listed below.
- I have no further appeal rights with either the *Road Home* program or the State of Louisiana after today's closing.
- I understand that if any *Road Home* grant award is determined to be an overpayment, I will be required to refund the overpayment to the State of Louisiana Office of Community Development.
- I understand I may only participate in one IMM program through the State of Louisiana. I have elected to participate in Road Home IMM program and OFFICIALLY WITHDRAW FROM HMGP IMM program.

Previous Closed Amounts

Date: 10/21/2007

Amount: \$ 58,564.34

Type of Award: Compensation Elevation ACG IMM

Returned Amounts

Amount: \$ 0.00

Type of Award: Compensation Elevation ACG IMM

The Adjustment Disbursement includes:

\$	<u>\$ 0.00</u>	Compensation
\$	<u>\$ 0.00</u>	Elevation
\$	<u>\$ 0.00</u>	Additional Compensation Grant
\$	<u>\$ 7,500.00</u>	Individual Mitigation Measures
\$	\$ 7,500.00	Final Disbursement Amount Total

I have received a final determination from the Resolution or Appeals process.

CHARLES DAMMON
Applicant Name


Applicant Signature

4-13-11
Date

Co-Applicant Name

Co-Applicant Signature

Date

Brandon Nowakowski
Witness' Printed Name


Witness' Signature

4-13-11
Date

Cynthia Henley
Witness' Printed Name


Witness' Signature

4/13/11
Date



YOUR ROAD HOME GRANT FUNDS

Your Road Home grant funds should be disbursed to you within fourteen (14) business days of your closing. You may choose to have the grant funds deposited into your bank account or have a check sent to you via UPS.

- Please **WIRE** my grant funds to my bank account. Note: you must provide a voided check or wiring instructions from your bank to choose this option.
- Please send a **CHECK** for my grant funds to me via UPS.

E-Grant Number: 06HH

Recipient's Name: CHARLES D AMMON

Street Address: 124 EDEN ISLES

Apartment Number: _____

City: SLIDELL

State: LA Zip Code: 70458

Phone Number(s): 905-640-7891

Please note that if you choose to have your grant funds wired to your account that we will make every effort to comply with your request. In the unlikely event that the wire attempt fails for any reason, we will deliver your grant funds in a check via UPS. Please be sure to provide an address above to be certain your grant funds reach you as quickly as possible.

Applicant Signature(s): Charles D Ammon

**ATTACHMENT 1
STATE OF LOUISIANA DIVISION OF ADMINISTRATION
OFFICE OF COMMUNITY DEVELOPMENT (OCD)
ROAD HOME INDIVIDUAL MITIGATION MEASURES AGREEMENT**

HOMEOWNER INFORMATION

1. HOMEOWNER:	2. CO-HOMEOWNER:
a. Name: CHARLES DAMMON	a. Name:
b. Damaged Property Address (the "Property"): 124 EDEN ISLES SLIDELL, LA 70458	Damaged Property Address (the "Property"): 124 EDEN ISLES SLIDELL, LA 70458
b. Mailing Address (if different from Physical Address):	c. Mailing Address (if different from Physical Address):
d. Phone Number: 985-640-7891	d. Phone Number:
e. Email Address: chuckdammon@yahoo.com	e. Email Address:
f. Social Security Number: 437-31-0264	f. Social Security Number:
g. Governmental Issued Identification Number: 000306460 LOUISIANA DRIVERS LICENSE	g. Governmental Issued Identification Number:

3. PURPOSE AND SOURCE OF FUNDS: Funding for this Grant comes from the Community Development Block Grant (CDBG) program administered through the U.S. Department of Housing and Urban Development. CDBG funds have been allocated to the State of Louisiana's office on Community Development and are being provided to eligible residents of the State through the *Road Home* program. The purpose of this grant is to mitigate losses from future damages resulting from hurricanes and similar natural disasters. The individual(s) eligible to receive these funds is the owner of the property damaged or destroyed by either Hurricane Katrina on August 29, 2005, and/or Hurricane Rita on September 24, 2005.

4. INDIVIDUAL MITIGATION MEASURES AGREEMENT CONDITIONS: By entering into this agreement, I agree that:

- a. **Mitigation Measures Compliance:** Within three years of the date of this Agreement, and as consideration of my receipt of the Individual Mitigation Measures (IMM) Award, I will use my best efforts in accomplishing such activities that stand to mitigate losses from future damages resulting from hurricanes and similar natural disasters. Those activities include, but are not limited to: installing window protection, installing hurricane straps/clips, bolting walls to foundation, strengthening doors, anchoring propane tank/heating fuel tank, and elevating the electrical panel, HVAC unit, washer/dryer, furnace and/or water heater.
- b. **Covenant as to Compliance with Building Codes/Manufactured Housing:** (i) **Repair.** If the existing structure located on the Property was not destroyed by Hurricane Katrina and/or Rita and has been fully or partially repaired as of the Effective Date of the Road Home Covenant, the completed work shall have conformed to the minimal building codes in effect at the time of repair in effect in the applicable governmental authority having jurisdiction over the Property. Any work commenced on or after the Effective Date of the Road Home Covenant shall have conformed to the minimum standards set by the 2003 International Residential Building Code, as modified, amended or replaced from time to time and in effect at the time of the work.

(ii) **Rebuilding.** If a structure on the Property was destroyed by Hurricane Katrina and/or Rita or if thereafter a tearing down or destruction of a structure located on the Property occurred, any rebuilding of a new structure shall have conformed to the minimum standards set by the 2003 International Residential Building Code, as modified, amended or replaced from time to time and in effect at the time of the repair.

(iii) **Manufactured Housing.** If housing thereafter placed on the Property is manufactured housing, such housing shall have complied with the Federal Manufactured Housing Code required by HUD at the time of placement of the housing on the Property.

- c. Ownership/Transfer of Property:** I certify that as of the date of this Individual Mitigation Measures Agreement I am an owner of the Property. If my ownership interest in the Property has been transferred prior to the execution of this Agreement, and I do not own the Property at the time of execution of this Agreement, the entire amount of my Individual Mitigation Measures award must be repaid by me to the State of Louisiana.
- d. Final Disbursement of Road Home Funds/Waiver of Second Disbursements:** I acknowledge that this is my FINAL disbursement of Road Home funds.
- e. Non-appealability of Individual Mitigation Measures Award:** I understand that the amount of the Individual Mitigation Measures grant as determined by OCD through its agent is a final non-appealable determination of my Individual Mitigation Measures award. I also acknowledge that all resolutions and appeals regarding my Road Home Compensation have been concluded.
- f. Effect on Road Home Compensation Grant Obligations:** This Individual Mitigation Measures Agreement does not waive, amend or alter any of my obligations under the Road Home program pursuant to the documents executed by me in connection with either my application for or receipt of the Road Home Compensation Grant.
- g. Obligation to Return Overpayments:** I acknowledge that if the Individual Mitigation Measures grant that I receive today under this Agreement is determined by OCD or its agent to be an overpayment, I must refund the overpayment to the State of Louisiana Office of Community Development. Under penalty of perjury and penalty of violation of Federal and State laws applicable to my Road Home Individual Mitigation Measures grant, I swear that the information submitted to the Road Home Program is true and correct. I understand and agree that the Louisiana Office of Community Development (OCD) and its agents can continue to verify the information submitted by me and on my behalf. I have a continuing obligation to provide information requested by OCD and its agents to verify the information. If OCD or its agents determine that the information used to calculate my award was incorrect, I can be required to return all or a portion of the award.

5. DISBURSEMENT OF FUNDS: The proceeds of the Individual Mitigation Measure grant will be disbursed in one lump sum directly to the Homeowner(s) by check or wire transfer.

6. PROHIBITION AGAINST DUPLICATION OF BENEFITS: I acknowledge that I have a continuing obligation to return to OCD any additional private insurance and/or flood insurance proceeds I receive for hurricane damages to the property if such proceeds were not accounted for in the calculation of the initial grant award. Pursuant to federal statute and HUD requirement for the CDBG program, a Road Home grant award may not duplicate any benefits received by the homeowner from private and/or flood insurance as a result of damages incurred during Hurricanes Katrina and Rita. I acknowledge that if I have received or hereafter receive funds, from other state or federal sources, from insurance companies, or from any other source, and such funds are for the purpose of assisting the accomplishment of the same activities for which the Individual Mitigation Measures award is addressing, then I can be required to repay the Individual Mitigation Measures award provided through this Agreement.

7. SEVERABILITY/CONSTRUCTION: This Agreement shall be governed and construed in accordance with the laws of the State of Louisiana. Any provision of this Agreement found to be prohibited by law or unenforceable will be ineffective to the extent of such prohibition or unenforceability without invalidating any other part hereof, or any of the other Agreement contained herein. This Agreement, to the extent possible, will be construed or reformed so as to give validity to all of its provisions. Time is of the Essence. The Agreement is not intended to create, nor shall it be in any way interpreted or construed to create, any third party beneficiary rights in any person not a party hereto except for the United States of America, as set forth herein.

8. ENFORCEMENT OF AGREEMENT: This Agreement shall be enforceable, at law or in equity, by the State of Louisiana or the United States of America. I agree that OCD shall be entitled to recover reasonable attorney's fees and other costs, in the event OCD institutes legal action against me for enforcement of this Agreement. If there is more than one Homeowner on this Agreement, the Homeowners shall be solidarily liable for all obligations of this Agreement.

9. LIABILITY: Homeowner(s) agree not to hold the State of Louisiana, United States or any other branch or agency of the state or federal government liable for their acts relating to this award. If Homeowner(s) attempt to take legal action against the State of Louisiana, the United States or any other branch or agency of the state or federal government, such entity will have the right to recover from Homeowner(s) the attorneys' fees and other expenses incurred in connection with such action in the event of adverse judgment against Homeowner(s).

10. FRAUD ACKNOWLEDGEMENT: Homeowner(s) asserts, certifies and reaffirms that all information on the application documents, documents submitted to OCD to verify compliance with Road Home covenants, and statements provided in this Individual Mitigation Measures Agreement are true to the best of my (our) knowledge and Homeowner(s) acknowledges that such have been relied on by OCD to provide

disaster and mitigation assistance. Homeowner(s) certifies that all damages claimed in connection with Homeowner(s) application for proceeds were a direct result of the declared disaster, and that Homeowner(s) have disclosed to OCD all insurance proceeds and other funds received from governmental agencies as compensation for damages as a result of the declared disaster in the application process. Homeowner(s) acknowledge that Homeowner(s) may be prosecuted by Federal, State and/or local authorities in the event that Homeowner(s) make or file false, misleading and/or incomplete statements and/or documents. Homeowner(s) agree to repay the award in the event Homeowner(s) make or file false, misleading and/or incomplete statements and/or documents. Homeowner(s) acknowledges notice of the danger of fraud and scams perpetrated by unscrupulous individuals, contractors and businesses and that the State has provided an Office of Fraud to address such issues.

SIGNATURES

HOMEOWNER:

CO-HOMEOWNER



CHARLES DAMMON

Are you agent with Power of Attorney? Yes

No

Are you agent with Power of Attorney? Yes

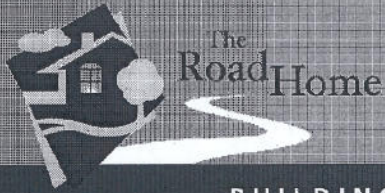
No

I prefer my Road Home Individual Mitigation Measures award to be sent to:

First Name	Last Name

Street	

State	ZIP



BUILDING A SAFER, STRONGER, SMARTER LOUISIANA

DECLARATION

PARISH OF ST. TAMMANY

STATE OF LOUISIANA

The undersigned agrees and acknowledges that the information provided is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information may result in Civil Liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made in the application, and/or criminal penalties including, but not limited to, fine, imprisonment or both under the provision of Title 18 United States Code Section 1001.

I, the undersigned, do hereby certify, swear or affirm, and declare under penalty of perjury, that I am one and the same as:

CHARLES KEVIN DAMMON

CHARLES K. DAMMON

CHARLES DAMMON

A handwritten signature in blue ink that reads 'Charles Kevin Dammon'. The signature is written in a cursive style and is positioned above a horizontal line.

CHARLES KEVIN DAMMON, Declarant

APPLICATION ID 06HH027856

PO Box 4549 Baton Rouge, LA 70821 • www.road2LA.org