

MINUTES OF MEETING SILVER PALMS WEST COMMUNITY DEVELOPMENT DISTRICT

The regular meeting of the Board of Supervisors of the Silver Palms West Community Development District was held on Wednesday, October 16, 2025 at 4:00 p.m. at the Corsica Club 24455 S.W. 119th Avenue, Miami, Florida.

Present and constituting a quorum were:

Yani Lopez Castillo
Maillie Jo Lopez
Teanna Peralta

Chairperson
Vice Chairperson
Assistant Secretary

Also present were:

Ben Quesada
Ginger Wald
Wendy Lopez

District Manager
District Counsel
HOA Property Manager (Corsica)

FIRST ORDER OF BUSINESS

Roll Call

Mr. Quesada called the meeting to order and called the roll.

SECOND ORDER OF BUSINESS

Approval of Minutes of the August 13, 2025 Meeting

Mr. Quesada: With that, we'll jump into item No. 2 on the agenda, which is approval of the minutes from the August 13, 2025 meeting. Are there any comments from counsel on the minutes?

Ms. Wald: None.

Mr. Quesada: Hearing none, any comments from the Board on the minutes? Hearing none, I would ask for a motion from the Board to accept the minutes from the August 13th meeting.

On MOTION by Mr. Castillo seconded by Ms. Peralta with all in favor, the Minutes of the August 13, 2025 Meeting were approved.
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THIRD ORDER OF BUSINESS

Staff Reports

Mr. Quesada: Jumping into staff reports, Ginger.

A. Attorney

Ms. Wald: Don't forget to do your ethics training, it's due by December 31st of this year, it's the 4 hours, I know we provided it before, the email, so if you haven't done it already, I'm doing my CLEs right now for the end of the year as well. So, it's self-reporting, nobody is going to look over your shoulder, nobody is going to check your homework, there's no test at the end but, it is your obligation to complete that.

Mr. Castillo: Is there a way to confirm if we already did it?

Ms. Wald: Only you would know that.

Mr. Castillo: Ok, I feel like I may have already done it.

Ms. Wald: And I think 2 of the 3, you actually receive an email confirmation.

Mr. Castillo: Right.

Ms. Wald: So, you might want to go back and see if you received that email confirmation.

Mr. Castillo: Ok.

Ms. Wald: But again, if you believe that you did it, you probably did, but you can check on that.

Mr. Castillo: Ok.

Ms. Wald: We'll confirm but, if I don't see you before the end of the December, I want you to know that deadline.

Mr. Castillo: And then there is no, you said no confirmation in the sense that we don't have to provide anything back.

Ms. Wald: So, what is going to happen next year when you complete your Form 1, remember that form that's due every July 1st every year, you'll see in that little section, you'll need to check that box that says you did complete your ethics training.

Mr. Castillo: Ok, perfect.

Ms. Wald: The only other thing is, it was requested by the chairman, was to provide an answer, so legal questions regarding voting conflicts, conflicts of interest, we've provided those responses, there's nothing in front of us today dealing with those issues in and of itself but, I just wanted to provide to the Board that information was provided. There was nothing

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in there per se that had to be addressed today, and we do also have it just in an attachment form, and that could be provided to you as well if the other Board members would like to have it that could be disclosed but, because it was a direct email we don't have the violation of any type of Sunshine Law but, I do have that information and Ben will have it as District manager to provide that attachment directly to the other two Board members. That's it, that's all I have.

Mr. Quesada: Thank you.

B. Engineer

C. Field – Monthly Report

Mr. Quesada: Putting on my field manager hat for a minute, just a couple of things to touch base on, I did follow up, and I know Ginger is just trying to get the substantial form joint participation with FLOCK Security squared away. I followed up with Kyle, as you know I'm missing some specifics, and how to use the agreement as an exhibit, it's going to help her out as far as getting that done and it's already been agreed in substantial form, and we will circulate for execution once we have the documentation finalized. I did note in the report I was actually here, I saw a gentleman get like a dish.

Mr. Castillo: Yes.

Mr. Quesada: So, I saw him doing it his work, he was actually working on the CDD monument there off of 117th, and so I made sure to document that as well but, it's looking great so far.

Mr. Castillo: Yes, and we are about 80% completed, so I happened to email and copied him, if there's a specific ask, he's the sales person, so I expect that communication with him from this point ongoing will be challenging, he did his part but, there are other contacts that we can probably direct those questions to, or we may already have the answer.

Mr. Quesada: And where I left was there were some folios that were incorrectly assigned with the original paperwork that was presented to this Board, and we already have the theoretics on what it would look like moving into this fiscal year which money should be trickling in a few months.

Mr. Castillo: Correct the folios and then if not, we have the camera numbers.

Mr. Quesada: Correct.

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Mr. Castillo: And I can get you the email, will be you be able to highlight specifically which folios? I guess what I'm trying to say is, and I mean I can probably get that information for you may be faster than to wait for FLOCK to come up with it.

Mr. Quesada: Ok, and how do you prefer it Ginger?

Ms. Wald: Just to make it clear, so the joint participation agreement, and I already talked about this before, but I have prepared a draft, and I've been working with Ben on it, when I need numbers, yes, he was checking on some of the exhibits that will be attached so it's very clear what the CDD is paying for which is only CDD matters but, it's also the amount of money. So, that was the number that I needed you to verify as well.

Mr. Quesada: It was \$100,000 year one, and \$80,000 year two.

Mr. Castillo: Correct.

Ms. Wald: But there was a question as to, were those correct numbers as to those cameras in the system, that's what you were going to verify.

Mr. Castillo: With the accounts and the folios.

Ms. Wald: That's what you need to verify, so that's what you need to double check. So, then once that's done then I just plug in the numbers as to cost, I just plug the cost in because that is going to be the agreement on the CDD side, and the CDD is going to be paying the HOA.

Mr. Castillo: Right.

Ms. Wald: Because the contract is with the HOA, the joint participation agreement the HOA contract is with the contractor and the vendor that's providing the security system because that's what this Board decided a few months ago, it was the cleaner way to do it, I've already prepared it, I just need to get those few things to fill in the blanks, then it will be complete, it will be executed and we're ready to go.

Mr. Castillo: Perfect, so then Ben, let's, I guess you and I can connect on those specifics, and we expect to send that information to FLOCK, and I can work in tandem to see if we can get it faster.

Mr. Quesada: Ok.

Mr. Castillo: And then I'll give you the contact information for the person, so there's three stages, there's the sales, then there's implementation, and then there's the ongoing project manager and at one of those two segments, I think someone will be able to help us.

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Mr. Quesada: Ok, so I'll put pending on contact information. Thank you. On a similar note, I had a productive meeting with the HOA staff as far as holiday lighting, and obviously I see some of the trees got wrapped already, some electrical work, we'll discuss that after the meeting because I had some questions for you but, we can chat offline about that. Everything else is looking great, and I don't know if you want to bring this up under Supervisor's requests or now but, there was a comment brought up to me about school, and the new Pinecrest Charter School and some people parking on CDD roads, the little off roads that where the dead end is that's facing the school. So, it's very familiar territory for us, there's multiple options that if the Board would like to consider down the road, and I'll first I'll ask for an update, how are things progressing?

Mr. Castillo: Yes, so from the HOA standpoint we've engaged security to the expense that we can. We are having them stationed there, drop off in the mornings, drop offs in the afternoons, that seems to have been at least deterring the problem. There's one individual that we actually had to tell them they were trespassing, actually from Palm Glades who got very aggressive with not just the security team but, the owner of the lot where she was parked, so that became a huge escalation, and that's been addressed. The good news is with FLOCK, we have a recorded those license plates coming in and out at the drop off and pick up time, so the police were out, we gave them all of that, and every time law enforcement they check the FLOCK system for that same reason, so we're not dealing with that individual any longer. That said, I think it is probably something for us to explore what long term looks like, we have security stationed there, we would love to bring those two hours back to the community, if they're two hours there, they're not patrolling the community, so we need to get creative in some sense.

Ms. Lopez: We were talking about maybe fencing it.

Mr. Castillo: We were talking about fencing it at some point, like a physical fence, or any other suggestions that you may have, I don't know if you have other Districts that are facing a similar issue.

Ms. Lopez: Or maybe just a heavy hedge.

Mr. Quesada: I thought I had it in here, there's a dead end intersection.

Ms. Lopez: It's at 247th and then 120th Avenue.

Mr. Quesada: So 247th Terrace, yes I see it right here.

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(At this point several people were talking at one time, and no one conversation could be heard)

Mr. Quesada: I could suggest it there but, I know there's a lot of, so that's why I wanted to bring it up as a discussion with the whole Board is, there's multiple ways to address it, you guys have I know the FLOCK system. We have roving security but, like you said, it's taking away from other areas, so there's a discussion that we had previously as far as CDD partnering with the community, it's a community-wide benefit, or some Districts use off duty police which is also an option.

Mr. Castillo: We considered off duty police but, I guess what would be the easiest thing at this stage, and we don't have to actually have to do this today but, not too often but really just a deterrent, it's not a large amount of people, we don't have a lot of cars flooding the street but, when they do get here, this particular spot becomes an issue, they block this and then they block these lots, this is CDD road, and what they're doing is they're coming to this dead end to then cross over. So, really what we were thinking is, if we have a deterrence here, via a hedge or a fence, that may solve the issue.

Mr. Quesada: Is the Board opposed to having, you could call it a living wall, that's what it would require.

Mr. Castillo: What is that, like a hedge?

Mr. Quesada: It's a hedge, and it's going to accomplish what you're looking for with creating a barrier and privacy.

Ms. Peralta: Yes, let's do that.

Mr. Castillo: Yes, let's just do that.

Mr. Quesada: Ok.

Ms. Wald: I'm looking at the landscaping, what's your authority money-wise?

Mr. Quesada: And like I said, we're starting a new fiscal year now but, as far as assessments go for landscaping we should be able to do it.

Ms. Wald: So, you're within that amount?

Mr. Quesada: Yes.

Ms. Lopez: And just FYI, it's not just this here because what they'll do is they'll block this way because you can basically come all the way up this way.

Mr. Quesada: Ok.

Ms. Wald: We can always put the hedge on the property that we own.

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Mr. Castillo: And we own this, and the CDD has this.

Ms. Lopez: And there are two corners, there's a corner right here, there's a fence I think right along here, and then there's another one around here, so there is a way of connecting one corner to the other corner.

Mr. Castillo: And so the CDD owns this swale, so theoretically you could also start blocking it off here, and then block it here, and then the HOA can just fill in the gaps wherever CDD does not own.

Ms. Lopez: Exactly.

Mr. Quesada: Correct, it would be minimal thing, and what we'll do is do our proposal like that.

Mr. Castillo: Ok.

Mr. Quesada: Ok, perfect, and just to throw this out there because you guys are still getting comfortable getting to a full calendar year of being a residential Board, there is in the future if you guys ever wanted to, and I'm just throwing it out there, discretionary thresholds that you could allow management, and Ginger could prepare something, and so if something was to come up between meetings, something like this where we just having an issue or whatever, so anything like that would come back to the Board for ratification, and also we publish all our financials at every meeting but, it would just give me a little bit of leeway where I wouldn't have to come back to the Board with proposals, if you're having a time sensitive issue. God forbid a sidewalk starts to crumble and we're having a safety issues, obviously, we can take the risk, so we don't have any liabilities but, it would just be cleaner and more beneficial at some point if there was a number you guys had in mind that you guys want to discuss, it would give me a little bit more leverage to handle things that need to be addressed for maintenance items.

Mr. Castillo: Yes, I agree with that.

Mr. Quesada: Ok.

Ms. Wald: So, what amount would you like to do, we could put a resolution on for the next meeting, and it's not going to go above the budget. Let's say the budget is \$50,000, so it can never go above that amount but, depending on what you have and what's involved, amount could be like for a mixed-use community, like \$20,000 but, for the smaller ones that have nothing, it's like \$5,000, so it's like anywhere between.

Mr. Castillo: Ok, so I say \$10,000 is good.

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Ms. Peralta: Yes.

Mr. Castillo: So, \$10,000 is ok with us.

Mr. Quesada: Do we need a motion?

Ms. Wald: Yes.

Mr. Quesada: So, I would ask for a motion from the Board.

Ms. Wald: And you could do the motion to approve an amount not to exceed \$10,000 for the discretion of the District manager for budgetary items, so you can proceed forward, and then I'll do a formal resolution that can be approved by the Board at a later date so he has it now if you need it.

Mr. Castillo: Ok.

On MOTION by Mr. Castillo seconded by Ms. Peralta with all in favor, authorizing an amount not to exceed discretionary amount of \$10,000 for the District manager for budgetary items was accepted.

Mr. Quesada: And we'll get this living wall addressed, thank you. That's all I have under field unless anybody has any comments on that subject.

Mr. Castillo: Well, there is, and I don't know if now is a good time, or at the Supervisor's requests, but it is field related, 240th, so moving on to this street towards the north of the community, this is District's also, and this road has already been paved and connected, and we wanted to see the feasibility of us opening this area, considering that this is District's just the east entry and exit into the community from another access point.

Ms. Lopez: So, this road right here, 120th, it's right now getting paved as we speak with a sidewalk.

Ms. Wald: Who owns it?

Ms. Lopez: This is county.

Mr. Castillo: This is us.

Ms. Wald: Ok, who is us, in between the county, so whatever that roadway is.

Mr. Castillo: This right here is us, this swale is HOA and then this is CDD.

Ms. Wald: Ok, so what are you looking to do?

Mr. Castillo: Just open it up, so once this road, once 120th is fully paved, and this is a dead end, could we open this up?

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Ms. Wald: So, it's HOA property, so the HOA would have to go to the county because you're telling me that this is a county road.

Mr. Castillo: Yes, this is county.

Ms. Wald: And ask the county if they can agree to the county and the HOA would have to pay for it obviously.

Mr. Castillo: Right.

Ms. Wald: But agree with the county taking that over as part of the right-of-way and then the county would maintain it, or if the county would agree to the HOA providing it to the CDD, it would be an extension of our roadway connecting up to there, so you'd have to get county permission.

Mr. Castillo: Ok.

Ms. Wald: So, connecting up to the county's road.

Mr. Castillo: Right.

Mr. Quesada: And I'm going to get an email going with our engineer, also just to have since it's going to affect the CDD roadway, I can find out and see what steps would need to be taken.

Mr. Castillo: Perfect, remember that's going to open it up.

Mr. Quesada: Right.

Ms. Lopez: There's not a lot of traffic thank God in that area, it's a small residential, but I know to get back into the neighborhood because 119th doesn't allow people to come off there, so that would be another way for them to come in.

Mr. Quesada: So, I'll get something circulating with Ginger and the engineer and we'll follow up with the steps and keep you guys updated where we left off.

Mr. Castillo: Perfect, nothing else on field from me.

Mr. Quesada: Thank you.

D. Manager – Final Approval of the FY 2024 Report Performance Measures and Standards

Mr. Quesada: So, jumping into item D which is under manager, on page 20 is the memo, and it's just a report. So, we've already talked to you all on the performance measures and standards and Ginger told us they're almost ready to eliminate it from the legislature but they decided to continue it another year. So, this is our report basically it's summarizing the year in review, making sure that you met your criteria and your goals set

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forth in there. So, again, community communication and engagement, I mean I think I've never gone through a budget increase, as smoothly as the way we did here, so I think we checked all those boxes, and I'm just using that as an example. District infrastructure and facility inspections we're continuing to add field services and looking to make improvements throughout the District, and financial transparency and accountability. And again, we've performed well in all our audits, and our financials reports are all in good standing. So, I just wanted to present that to you, if you guys have any questions I can take those, and again, this is something we can change at any time but, it's just basically me checking boxes and making sure we met our goals for the year.

Mr. Castillo: So we had this just over a year or less than a year?

Mr. Quesada: Yes.

Ms. Wald: So, what has to happen, the way they wrote the Statute is you had to adopt it by October 1st of last year, and so, that was done, and now what you're doing here because the fiscal year is over is you're saying whether you met those goals, and you have to do a report, and so when you look, after the memorandum you look at what you did, that's the report, and the report basically is just a check off list. That report, once you make a motion to accept it, that report then has to be put onto the District's website, so that's the requirement under the Statute. So, what Ben is giving to you is his memorandum saying this and the exhibit A is the actual report and if you motion to approve it, then the District manager, Ben, will go in and put it on the website.

Mr. Castillo: Ok, and they're going to limit it to one?

Ms. Wald: Well, we had a bill that was pending to remove it for a few reasons but, we'll just say it really didn't make sense for CDDs but, because there's only so much that you have and the reporting then has to be done, everything is done through your audit anyway, you're not dealing with fire departments, you're not dealing with these large municipal or county requirements, and they've been doing these things for years. So, it never became a formal bill, so it didn't move forward as a law, so that's basically what that is. So, as Ben just went over, all the boxes have been checked, you met your goals and it would be a motion to approve the report and then the authorization to place it on the website.

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On MOTION by Mr. Castillo seconded by Ms. Peralta with all in favor, accepting the final approval of the FY 2024 Report Performance Measures and Standards and authorizing to publish it on the District's webpage was accepted.

Ms. Wald: And we already adopted the one for this year, right?

Mr. Quesada: Yes, that was at the July 9th meeting.

FOURTH ORDER OF BUSINESS

Financial Reports

A. Acceptance of Check Register

B. Acceptance of Unaudited Financials

Mr. Quesada: So, next we have the financial reports which starts on page 24, are there any questions about your financials? Not hearing any, I would ask when you're ready for a motion to accept your financials reports.

On MOTION by Mr. Castillo seconded by Ms. Peralta with all in favor, the check register and the unaudited financials were accepted.

FIFTH ORDER OF BUSINESS

Supervisors Requests and Audience Comments

Mr. Quesada: Any Supervisor's requests?

Mr. Castillo: Yes, so just going off of the memorandum that Ginger drafted for us, I do want us to get at the following meeting an agenda item to consider a resolution that would grant the District manager to approve routine, budgeted, and for recurring payments and then have this reported to the Board for informational purposes only rather than approval. So, get an agenda item for discussion so that we can review it together as a group, and then I guess come with the resolution should the Board approve it so that we can get it in motion.

Mr. Quesada: Ok.

Mr. Castillo: No other requests from me at this time with regards to the District. I know we have the electrical work to do, I know that we're pending an invoice for the deposit which we have not sent to the District yet if I'm not mistaken, correct?

Ms. Lopez: Yes, we do have that.

Mr. Castillo: Ok, and so that's not an issue, come next year, with that same process, obviously, instead of the deposit it would be the full payment.

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Mr. Quesada: So, I'm happy to share what the CDD does in most cases, and I would recommend and advise you guys to do if you're comfortable with it, is you can pay 50% up front upon installation, and they've agreed to this with us in multiple instances where you're not going to pay them a penny until you see that all the trees are wrapped and everything gets connected. Again, it would be a public record, or we can share one of our agreements, we even put a liquidated damages provision in some of our agreements where if by let's say November 15th if it's not 100% lit, every day that goes by is like a penalty, like a \$200 penalty, whatever amount is given, just giving you guys examples of things that you can put in there so you feel comfortable making that first 50%, and then upon removal, same thing, to make sure everything went according to plan because now you may have some kind of credit that you can go after them or liquidated damages if they didn't meet some of those deadlines and then pay whatever the balance is at that time, the remaining 50% or less whatever that winds up being.

Mr. Castillo: Ok, I think that works, let's do that and then just for clarification, do we own these, or are we renting these every year?

Mr. Quesada: I believe in some cases, well I have to look at that.

Ms. Wald: They could be yours but I don't know, the HOA was the entity on the contract.

Mr. Quesada: Correct.

Mr. Castillo: So it's rentals.

Ms. Wald: The only District that I had that owned their own, they owned it for 5 years and they realized this is costing us more money, just for storing, and they spent a lot of money. So, it does make more sense to just rent.

Mr. Castillo: Right, and I think we're ok with that.

Ms. Wald: So, let them store it, you can change it anytime you want with your agreement, and you can change things up, and that's really the best way to do these, and I'm sure Ben would agree as well, it's just makes more sense.

Mr. Castillo: Ok.

Mr. Quesada: I started with a District that spends quite a bit of money on holiday lighting but, I can tell you that when I first started 10 years ago they were leasing to own, and then it just turns off by the time it comes to the end of the lease term, and that equipment is not any good by then, but what I can tell you and this is more recently another District that

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I am involved with, purchased an indoor tree and as long as you have the storage room for it here, you could save a nice chunk of change because indoors it would last a lot longer.

Mr. Castillo: Ok, so I have nothing else on my end. Am I missing anything?

Ms. Peralta: No, nothing.

Mr. Quesada: Thank you, very brief but, I think we got a lot accomplished.

SIXTH ORDER OF BUSINESS

Adjournment

Mr. Quesada: If there are no other comments, I would ask for a motion to adjourn.

On MOTION by Mr. Castillo seconded by Ms. Peralta with all in favor, the meeting was adjourned.

DocuSigned by:

Ben Quesada

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Secretary / Assistant Secretary

Signed by:

Yani Lopez Castillo

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Chairman / Vice Chairman

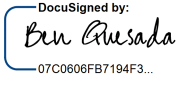
Certificate Of Completion

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Source Envelope:	
Document Pages: 31	Signatures: 8
Certificate Pages: 2	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Ellen Acosta
Time Zone: (UTC-08:00) Pacific Time (US & Canada)	1001 Bradford Way
	Kingston, TN 37763
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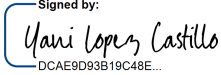
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Signer Events

Signer Events	Signature	Timestamp
Ben Quesada BQuesada@gmssf.com Security Level: Email, Account Authentication (None)	DocuSigned by:  07C0606FB7194F3... Signature Adoption: Pre-selected Style Using IP Address: 134.56.166.162	Sent: 1/20/2026 10:56:15 AM Viewed: 1/20/2026 11:32:18 AM Signed: 1/20/2026 11:32:33 AM

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Yani Lopez Castillo Yani.lopezcastillo@gmail.com Chairman Security Level: Email, Account Authentication (None)	Signed by:  DCAE9D93B19C48E... Signature Adoption: Pre-selected Style Using IP Address: 2600:1700:3b0:b370:5cd8:e12d:6acf:4bfe Signed using mobile	Sent: 1/20/2026 10:56:14 AM Viewed: 1/20/2026 12:33:38 PM Signed: 1/20/2026 12:33:49 PM
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Electronic Record and Signature Disclosure:

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In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp
Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	1/20/2026 10:56:15 AM
Certified Delivered	Security Checked	1/20/2026 12:33:38 PM

Envelope Summary Events	Status	Timestamps
Signing Complete	Security Checked	1/20/2026 12:33:49 PM
Completed	Security Checked	1/20/2026 12:33:49 PM
Payment Events	Status	Timestamps