WAIVER OF CONFLICT OF INTEREST

VALLEY NATIONAL BANK ("**VALLEY**") and **HUNTINGTON LAKES SECTION FOUR ASSOCIATION, INC.** ("**ASSOCIATION**") hereby acknowledge and agree to the following Waiver of Conflict of Interest ("**Waiver**") based on Becker & Poliakoff, P.A.'s ("**BECKER**") representation of both parties:

VALLEY and ASSOCIATION recognize that BECKER may have a conflict of interest in representing the ASSOCIATION and assisting them in obtaining a loan ("**LOAN**") from VALLEY as BECKER also represents VALLEY in separate transactions through BECKER's Real Estate Practice Group. After discussion and review VALLEY and ASSOCIATION do not object to BECKER's simultaneous representation as VALLEY will be represented by separate non-BECKER legal counsel for this LOAN and use LOAN documents which are drafted by non-BECKER legal counsel. BECKER's role will be limited to reviewing and analyzing the non-BECKER loan documents and negotiating revisions to same, guiding the Board of the ASSOCIATION in its understanding of the LOAN and how to approve same, and preparing an opinion of counsel for the LOAN closing to VALLEY.

With the consent of VALLEY and ASSOCIATION to BECKER's representation with respect to the LOAN, BECKER believes it can fulfill its professional responsibilities to both clients since it is not representing VALLEY with regard to this particular LOAN.

The parties have reviewed and understand the scope of work and the goal of having both VALLEY and ASSOCIATION enter into a mutually agreeable LOAN and believe that BECKER's representation of VALLEY in separate matters, and ASSOCIATION as borrower for this LOAN, will not adversely affect each parties' interest with respect to the LOAN.

The attorneys in the Real Estate Practice Group will not disclose or provide any information that BECKER may gain through its representation of VALLEY in connection with its representation of ASSOCIATION. Likewise, BECKER will not disclose or make use of any information that BECKER may gain from its representation of ASSOCIATION in connection with its representation of VALLEY in separate matters. In the event a dispute develops between VALLEY and ASSOCIATION at any time regarding the LOAN or any loan related matters between them, BECKER will not represent either party in any resulting or related litigation.

Accordingly, VALLEY hereby waives any and all conflicts of interest BECKER has or may have regarding representation of ASSOCIATION with respect to the LOAN. VALLEY has consulted or had the opportunity to consult with independent counsel of its choice, understands the nature and extent of the conflict and agrees to waive it to permit representation by BECKER to represent the ASSOCIATION with respect to the LOAN.

Accordingly, ASSOCIATION hereby waives any and all conflicts of interest BECKER has or may have regarding representation of VALLEY with respect to other non-LOAN related matters. ASSOCIATION has consulted or had the opportunity to consult with independent counsel of its choice, understands the nature and extent of the conflict and agrees to waive it to permit representation by BECKER notwithstanding its representation on other matters with VALLEY.

IN WITNESS WHEREOF, the parties hereto have caused this Waiver to be executed by their respective authorized offices/agents on the dates stated below.

VALLEY NATIONAL BANK,
a bank organized under the laws of the United States

By: April Thompson
Name: April Thompson
Its: Vice President
Date: 04/21/2025

HUNTINGTON LAKES SECTION FOUR ASSOCIATION, INC.,
a Florida corporation not for profit

By: David Kaplan
Name: DAVID KAPLAN
Its: PRESIDENT
Date: 4/21/2025