City of Tallahassee Utilities
850-891-4968
Talgov.com/YOU

Revised: July 20, 2020
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Ten-Step Loan Procedure

1. **Homeowners**: Call Customer Operations at 850-891-4968 to start. We can schedule an energy audit if needed, prescreen for loan eligibility and begin your loan file. Information to have ready:
   a. Name on utility account and your account number
   b. Phone number and email address

2. **We will send you a preliminary Loan Terms-and-Policies document** to be signed and returned.

3. **Get contractor proposals for loan program installations.** Installing contractors must show their Florida License # on proposals. You are not required to get competing bids or take the lowest bid. Getting several bids is advised but not a loan program requirement.

4. **Send copies of your current Deed and contractor proposal(s):**
   a. Send a copy of your current recorded Warranty Deed or Quit Claim Deed (with Attachment A if applicable). We cannot use a Deed printed from the Leon County website that has an “Unofficial” watermark.
   b. Send your installing contractor’s proposal(s) or any vendor price proposals. Heating and air contractors should include the “Certificate of AHRI Certified Performance” document with their HVAC equipment proposal.
   » Our email address: YourOwnUtilities@talgov.com
   » Our mailing address (**this is not the physical location of our office**):
      Customer Operations Loan Officer
      300 S. Adams St. #B37
      Tallahassee, FL 32301-1731
   » Our fax number: 850-891-0901 (Attention: Loan Officer)
   c. We may ask for a Marriage License or a Divorce Decree to document a name change; or a Death
Certificate for deceased persons named on your current Deed.

d. You can call Leon County Clerk of Courts at 850-577-4050 to get a copy of your Deed faxed to you for a small fee.
e. Let your chosen contractor know that you’re applying for the City’s energy-efficiency loan.

Don’t have work started until after you sign the Loan Promissory Note and the loan is formally approved.

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5. **Our loan officer prepares the loan application for you over the phone!** We’ll email or mail the Loan Terms and Policies and Bankruptcy & Foreclosure Disclosure Statements for you to sign. Send back the signed documents.

6. **Next, our loan officer prepares your Loan Promissory Note** and contacts you when it’s ready for notarized signing.

7. **Signing the Note:** To sign and notarize the final loan documents, including the Loan Promissory Note, please visit the Frenchtown Renaissance Center at 435 N. Macomb St. Don’t forget to bring a government issued photo identification card to the signing (ex. Driver’s License). Note - Applicants who would rather have their documents notarized elsewhere can do so.

8. **Loan Approval:** After you sign the Promissory Note, we’ll fax, email or mail Loan Approval confirmations to you and your contractor. **Work can begin.**

9. **The City or County inspect the completed work.**

   a. Heating, air conditioning, heat pump (hybrid) water heaters, solar systems, windows, roofing and most natural gas appliance installations are inspected by City or County Building Inspection in accordance with the Florida Building Code. Note that the Florida Building Code does not address comfort, neatness, cleanup or quality of workmanship.

   b. For verifications or inspections of insulation, solar screen/film, clothes washers, refrigerators, freezers and pool pumps, please call Customer Operations at 850-891-4968 or email Your Own Utilities@talgov.com.
10. **Check release procedure:**
   a. The City will request the loan check after a passed inspection.
   b. The City’s loan check will be made payable to your contractor and mailed to your contractor within 30 days after a passed inspection and the City being invoiced by your installing contractor.
   c. As noted in #9a above, passing a Building Code inspection does not ensure quality of workmanship. Nevertheless, the City will release payment after a passed inspection. It is a contractor’s responsibility to satisfy his or her customer and provide quality work.
Some loan measures may also qualify for City rebates. Visit Talgov.com/YOU to view and download all rebate applications. Solar PV and solar water-heating systems can qualify for up to 26% Federal tax credits until December 31, 2020. (The Federal tax credit drops to 22% in 2021; and continues at 10% thereafter but only for commercial properties. Currently there is no approved Federal tax credit for residential installations after 2021.) For more information, visit EnergyStar.gov.

Straight Cool AC
Long lasting, cooling-only central air conditioning looks identical to a heat pump but has no internal reversing valve. Thus, it doesn’t heat; it only cools. Straight Cool AC systems are typically paired with conventional gas furnaces for heating.

Loan Program Minimum Requirements
• Split & Mini-Split Systems - SEER 15 and EER 12.5
• Package Systems - SEER 15 and EER 12

Available City of Tallahassee Rebates
• $100 Rebate - Same minimum requirements as above for loan program.
• $350 Rebate - Minimum requirements for split and mini-split systems are SEER 17 and EER 13. Minimum requirements for package systems are SEER 16 and EER 12.

Heat Pump
A “reversing” air conditioner that provides all-electric heating and cooling. Conventional air-source heat pumps are usually equipped with backup electric heat-strips (electric resistance heat strips) for supplemental or emergency heating.

Loan Program Minimum Requirements
• Split & Mini-Split Systems - SEER 15, EER 12.5 and HSPF 8.5
• Package Systems - SEER 15, EER 12 and HSPF 8.2
Available City of Tallahassee Rebates

- $100 Rebate - Same minimum requirements as above for loan program.
- $350 Rebate - Minimum requirements for split and mini-split systems are SEER 17, EER 12.5 and HSPF 9. Minimum requirements for package systems are SEER 16, EER 12 and HSPF 8.2.

**Water-Source Heat Pump, Closed Loop**

Also known as a “geo-source,” “geothermal” or “ground-source” heat pump, it takes heat from the earth, is quiet, has high efficiency and offers a low operating cost. This technology dries the air particularly well – a welcome feature in Tallahassee’s famously damp climate. Installation costs are higher than those for conventional air-source heat pumps.

**Loan Program Minimum Requirements**

- EER 17.1, COP 3.6

**Available City of Tallahassee Rebate**

- $750 Rebate - You automatically qualify for this rebate when going through the loan program.

**Natural Gas Furnace**

This heats fast, and the air is hot. Cats love the warmth.

**Loan Program Minimum Requirements**

- AFUE 80%

**Available City of Tallahassee Rebates**

- $700 Rebate - Replacing non-gas heating
- $350 Rebate - Gas-to-gas furnace replacement

**Natural Gas Water Heater**

Powerful and long-lasting, conventional natural gas water heaters operate for significantly less cost than conventional electric (about 40% less if tank-style and 60% less if tankless).

**Loan Program Minimum Requirements**

- EF .58 if tank-style; EF .82 if tankless
Available City of Tallahassee Rebates
• $675 Rebate - Replacing electric/propane
• $300 Rebate - Replacing natural gas

Combination Appliance
Also known as “hydroheat” or “Apollo System” (a 1980’s brand name), combination appliances use a larger capacity natural gas water heater to heat the entire house, as well as the water. It’s efficient, effective and warm.

Loan Program Minimum Requirements
• .76 recovery efficiency

Available City of Tallahassee Rebate
• $1,375 Rebate - For new complete, system (water heater, hydronic loop, valves, controls)

Natural Gas Range
This provides fast heat with accurate control.

Loan Program Minimum Requirements
• Electronic ignition

Available City of Tallahassee Rebates
• $200 Rebate - Replacing electric/propane
• $150 Rebate - Replacing natural gas

Natural Gas Dryer
Dry clothes faster with less wrinkling.

Loan Program Minimum Requirements
• Installation permit/inspection for replacing electric/propane
• Permit/sticker for replacing natural gas

Available City of Tallahassee Rebates
• $200 Rebate - Replacing electric/propane
• $150 Rebate - Replacing natural gas
Ceiling Insulation
Install up to an R-49 level of ceiling insulation.

Loan Program Minimum Requirements
• An energy audit is required before application.

Available City of Tallahassee Grants
• 80% Grant - For blown fiberglass or loose cellulose installed by a participating local contractor, the City’s grant program pays 80% of installed cost up to $400. An energy audit is required prior to obtaining the grant and/or loan.

Ductwork
Test, seal, insulate, repair or replace your ductwork.

Loan Program Minimum Requirements
• Duct modifications must be accomplished by a licensed HVAC contractor. Duct sealing is done using a long-lasting paste called mastic or the Aeroseal (or “True seal”) process developed by Lawrence Berkeley National Lab/U.S. Dept. of Energy.

Floor Insulation
Improve the thermal barrier under your floor.

Loan Program Minimum Requirements
• Minimum R-11 fiberglass batts
• An energy audit is recommended.

Wall Insulation
Improve the thermal barrier within your external walls.

Loan Program Minimum Requirements
• Minimum R-11 wall insulation
• An energy audit is recommended.

Solar Screens/Solar Films
These reduce summer heat transfer through windows and sliding glass doors.

Loan Program Minimum Requirements
• Minimum shading coefficient 50%
• An energy audit is recommended.
Refrigerator, Freezer, Dishwasher
Loans and rebates are for full-sized appliances.

Loan Program Minimum Requirements
• Must be ENERGY STAR certified

Available City of Tallahassee Rebates
• $75 Rebate - Refrigerator
• $40 Rebate - Freezer
• $40 Rebate - Dishwasher

Windows, Sliding Glass Doors, French Doors
Replace single pane or low R-value double pane.

Loan Program Minimum Requirements
• Windows must be ENERGY STAR certified (at Southern ENERGY STAR standards)
• An energy audit is required

Solar Water Heating (household or pool)
Heat water using the sun’s free energy. Up to a 10-year loan term is offered for solar domestic water heating.

Loan Program Minimum Requirements
• Freeze-protected even during electric grid power outage
• FSEC certified indirect or drain-back systems or qualifying solar-electric PV designs
• An energy audit is required

Available City of Tallahassee Rebate
• $450 Rebate - for solar domestic water heating (not pool heating)

Natural Gas Fire Logs
Choose vented or unvented fire logs.

Loan Program Minimum Requirements
• American Gas Association approved

Available City of Tallahassee Rebate
• $50 Rebate - Installation permit/inspection required
Natural Gas Pool or Spa Heater
Use natural gas to effectively heat your pool or spa.

Loan Program Minimum Requirements
• American Gas Association approved
• Installation permit/inspection required

Available City of Tallahassee Rebates
• $450 Rebate - For first-time installation or replacing electric or propane heater
• $250 Rebate - For replacing natural gas heater

Natural Gas Vented Space Heater
Newer models can be surprisingly effective – even luxurious.

Loan Program Minimum Requirements
• American Gas Association approved
• Minimum AFUE 63%

Available City of Tallahassee Rebate
• Call Customer Operations at 850-891-4968. Some models qualify for “gas furnace” rebates in proportion to size.

Natural Gas Grill
This applies to outdoor grills, which are great for summer cooking.

Loan Program Minimum Requirements
• American Gas Association approved
• First-time installations with newly extended gas piping require permit and inspection

Available City of Tallahassee Rebates
• $100 Rebate - For first-time installation or replacing electric or propane grill
• $75 Rebate - For replacing natural gas grill

Natural Gas Outdoor Lighting
Gas lamps give pleasant, amber illumination. In addition to great ambiance, they don’t attract insects!

Loan Program Minimum Requirements
• American Gas Association approved

Available City of Tallahassee Rebate
• $50 Rebate - Each light
Standby Electric Generator
Provide emergency household power using a fueled electric generator.

Loan Program Minimum Requirements
• Permanent installation, not portable
• Transfer switch (manual or automatic)
• Permitted and inspected

Solar Photovoltaic (PV) System
Use the sun’s free energy to generate electricity. Net metering gives you kWh credits for electricity you export back onto the City’s grid. Loan limit is $20,000; term is up to 10 years.

Loan Program Minimum Requirements
• Energy audit required
• FSEC listed/certified panels
• Net-metering
• Other design requirements apply

Clothes Washer
ENERGY STAR certified models use less water and less electricity.

Loan Program Minimum Requirements
• Must be ENERGY STAR certified

Available City of Tallahassee Rebate
• $100 Rebate - For new washer meeting ENERGY STAR standard

Heat Pump Water Heater
Enjoy high-efficiency electric water heating using heat pump technology. These are also known as “hybrid” water heaters. Note that loans/rebates are unavailable if replacing natural gas water heating.

Loan Program Minimum Requirements
• Must be ENERGY STAR certified

Available City of Tallahassee Rebate
• $300 Rebate - You automatically qualify for this rebate when going through the loan program.
Reflective Roofing
Reflective metal or shingle “cool roofs” reduce summer air conditioning costs and may result in slightly increased winter heating costs. This is not recommended for shaded homes.

Loan Program Minimum Requirements
• Must be ENERGY STAR certified metal or shingle roofing. Loans are for replacements, not repairs.
• Energy audit required before loan application

Variable-Speed Pool Pump
Get higher-efficiency pool pumping.

Loan Program Minimum Requirements
• Must be ENERGY STAR certified
• Must be variable speed, not 2-speed

Available City of Tallahassee Rebate
• $200 Rebate - Must be ENERGY STAR certified and variable speed, not 2-speed

Water Irrigation System
Smart systems save water and electricity.

Loan Program Minimum Requirements
• Smart controls (which respond to real-time weather) are recommended. Please call Customer Operations at 850-891-4968 if you’d like more information.

Natural Gas Vehicle Fueling Appliance
Installing a home fueling station for a Compressed Natural Gas (CNG) vehicle? At the City of Tallahassee’s current residential natural gas rate, including taxes, CNG fueling is comparable in cost to buying gasoline for about $1.71/gallon (including tax and the electric cost of natural gas compression.) This is a new loan measure. Call Customer Operations at 850-891-4968 if you’d like more information!

Loan Program Minimum Requirements
• American Gas Association (AGA) certified equipment required
• Installation by qualified contractor
• Electric and gas permits and inspections required
**Electric Vehicle Home Charging Station**

Install a charging station in your home for an electric vehicle. Please call Customer Operations at 850-891-4968 if you’d like more information.

**Loan Program Minimum Requirements**

240-volt Level 2 Electric Vehicle Supply Equipment (EVSE)
Summary of Loan Terms and Policies

1. Loans are not available for any measures in the previous section that are installed before the Promissory Note is signed.

2. Current terms: No down payment. 5-year term. 5% interest. 1% processing fee. No penalty for early payoff. 10-year term for solar measures. 10-year term for Historic Homes measures. Recording fees (varies).

3. Minimum loan amount is $500; maximum amount is $10,000, including documentary stamps, recording fees and 1% processing fee. (For either solar PV or ENERGY STAR roofing, the maximum loan amount is $20,000 but with a restriction. No other loan measures can be bundled with one of these.)

4. A City energy audit is required prior to certain loan measures: Windows, solar, ceiling insulation, and roofing.

5. The customer chooses his or her installing contractor. The City does not recommend, endorse or certify contractors, nor does it warrant or otherwise guarantee their work. Installing contractors must pull applicable permits and pass required inspections by the Authority Having Jurisdiction (e.g. City of Tallahassee Building Inspection or Leon County Building Inspection).

6. Loan payments are billed on the monthly utility bill.

7. The minimum monthly loan payment is $25 per month.

8. The loan is recorded and secured with a property lien.

9. Applicant must provide a copy of the recorded Warranty Deed or Quit Claim Deed (not a Contract for Deed, not an Agreement for Deed) showing real property ownership.
10. **All owners named on the Deed** must be on (or added to) the utility account, and all owners must sign both the loan application and the Loan Promissory Note.

11. **All past due amounts** on all of the applicants’ account(s) must be paid before loan approval.

12. **No income eligibility requirements.** 6-month account history required. Loan applications will be approved or disapproved on the basis of established program criteria, availability of funds, and City of Tallahassee utility payment Credit Ratings of the applicants.

13. **Loans are not approved** for applicants with Federal Tax Liens on property or bankruptcy declaration, bankruptcy discharge, or foreclosure proceedings within the past 2 years.

14. **Loan payments are billed to the property owner’s home address.**

15. **Loans are not approved** for installations at properties outside Leon County or for applicants with a City of Tallahassee utility billing address outside the City’s electric service territory (or outside the natural gas service territory if only that utility is provided).

16. **Loan is due upon sale of the property** or account name change.

17. **Loans are not transferable.** Likewise, liens are not transferable.

18. **Loans are approved for specific dollar amounts** for recommended energy conservation measures meeting City program standards.

19. **Customers with an outstanding City loan** may apply for a subsequent loan. The subsequent loan has to be for the same property and total loan amount (outstanding plus new) cannot exceed the $10,000 limit. Roof and solar loans are excluded. They must be paid off before the City can process a new loan.

20. **No loan for heat pump if replacing a natural gas furnace.**
21. No loan for straight cool AC matched with new oil furnace or new propane gas furnace, where natural gas is available.

22. Solar water heating must be FSEC-certified indirect or drain-back system, or qualifying solar-electric PV, and be freeze-protected during a grid power outage: No solar loan if existing natural gas water heater is to be replaced by electric storage/backup water heater.

23. Completion of a special contractor bid/information sheet may be required for certain measures including windows, roofing, and solar.

24. The City will be held harmless from any liability in connection with its approval or disapproval of any loan application or the manufacture, supply or installation of any energy-efficiency measure.

25. If the customer defaults on loan repayments and the City is required to take any action to enforce the terms of the note, the customer shall pay all costs incurred by the City for such enforcement, including reasonable attorney’s fees, including the costs and attorney’s fees incurred as a result of any appellate proceedings.

26. The City reserves the right to revise these policies and to approve or disapprove loans in the best interest of the City.

27. The City’s loan checks are made out to installing contractors and mailed to contractors upon completion of work, a passed City inspection, and City invoiced by the contractor.

Note: Specialized loan terms and measures exist for Tallahassee’s designated Historic Properties. Please call Customer Operations at 850-891-4968 if you would like more information.

Rebates are subject to change.
Last revised 7/15/20
Frequently Asked Questions

1. **What rebates are available?**
   - Visit Talgov.com/YOU for electric, gas and solar appliance rebate updates and applications.

2. **Is a City home energy audit required?**
   - Audit required for solar, windows, reflective roofing & ceiling insulation measures.
   - For some other measures, an audit may be required.

3. **Am I required to get more than one contractor bid?**
   - No, but getting competing bids is recommended.

4. **Am I approved for the loan? When will I be approved?**
   - You are not approved for the loan until after you sign the Loan Promissory Note. You sign the Note (and have it notarized) at the Frenchtown Renaissance Center, 435 N. Macomb St.
   - After review/approval of signed Note, the City’s loan officer will let your contractor know work can begin.
   - The City cannot loan for equipment installed before you sign the Promissory Note and before our loan officer approves the loan.

5. **Does the City recommend contractors?**
   - No. The City of Tallahassee does not recommend, endorse or certify installing contractors, nor does it warrant or otherwise guarantee their work.
   - Installing contractors must pull applicable permits and pass required inspections.

6. **Will the City’s loan check be mailed to me or mailed to my contractor?**
   - Loan checks are mailed to your contractor.

7. **How do I find out if I’m eligible to apply for a loan?**
   - Call Customer Operations at 850-891-4968 and ask to speak to a loan officer.
8. **After I send back the signed loan terms and policies and disclosure statement, how long does it take to get loan approval?**
   • Three to five days is typical. Customer Operations calls you to sign a Loan Promissory Note at the Renaissance Building (435 N. Macomb St.). Your loan is approved after you sign the loan Note and it passes review by the City’s loan officer. Our loan officer then notifies you and your contractor that work can proceed.

9. **How does a 5% annual interest loan compare to an 8.5% rate (bank home improvement loan) or 18% (credit card)?**
   • If you borrow $4,000 over a 5 year (60 month) term:

<table>
<thead>
<tr>
<th>Interest Rate</th>
<th>Monthly Payment</th>
<th>Total of Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>$75.48</td>
<td>$4,529.10</td>
</tr>
<tr>
<td>8.5%</td>
<td>$82.07</td>
<td>$4,924.15</td>
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<tr>
<td>18%</td>
<td>$101.57</td>
<td>$6,094.42</td>
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</tbody>
</table>
10. **How much will my monthly payment be?**

- At 5% interest, 5 year term (or 10 year term for photovoltaic systems):

<table>
<thead>
<tr>
<th>Amount Borrowed</th>
<th>Monthly Payment</th>
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<tbody>
<tr>
<td>$500 to $1,325/5 years</td>
<td>$25 (minimum)</td>
</tr>
<tr>
<td>$2,000/5 years</td>
<td>$37.74</td>
</tr>
<tr>
<td>$3,000/5 years</td>
<td>$56.61</td>
</tr>
<tr>
<td>$4,000/5 years</td>
<td>$75.48</td>
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<tr>
<td>$5,000/5 years</td>
<td>$94.36</td>
</tr>
<tr>
<td>$5,000/10 years (solar WH)</td>
<td>$53.03</td>
</tr>
<tr>
<td>$7,000/5 years</td>
<td>$132.23</td>
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<tr>
<td>$10,000/5 years</td>
<td>$188.71</td>
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<tr>
<td>$20,000/10 years (solar PV)</td>
<td>$212.13</td>
</tr>
<tr>
<td>$20,000/5 years (cool roof)</td>
<td>$377.42</td>
</tr>
</tbody>
</table>
The following list is assembled for your convenience only. You can use any contractor or installer on or off this list. We recommend getting at least three quotes on any project. The City of Tallahassee does not recommend, endorse or guarantee contractors.
### Contractors and Installers List

<table>
<thead>
<tr>
<th>Contractor/Installer</th>
<th>HVAC / Heat Pumps</th>
<th>Natural Gas Water Heaters</th>
<th>Natural Gas Piping &amp; Fitting</th>
<th>Appliance</th>
<th>ENERGY STAR Windows</th>
<th>ENER</th>
<th>Solar Products</th>
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<tr>
<td>Capital City Fireplace &amp; Grill Sales</td>
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<td>Capital Plumbing Contractors</td>
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<tr>
<td>Carlton and Sons Heating &amp; Air</td>
<td>980-2457</td>
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<tr>
<td>Central Heating Consultants, Inc.</td>
<td>877-4136</td>
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<tr>
<td>CES Heating and Air</td>
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<td>Climate Control Heating &amp; AC</td>
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<tr>
<td>Construct Group SE</td>
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<td>Cureton Plumbing, Inc.</td>
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<td>Curtis Sales &amp; Service Center</td>
<td>574-1300</td>
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<tr>
<td>D. G. Miller &amp; Sons Plumbing &amp; Heating</td>
<td>386-4238</td>
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<td>Dave’s Roofing</td>
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<td>David Key Heating &amp; Cooling</td>
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<tr>
<td>Donald A. Guy Heating &amp; Cooling</td>
<td>562-6309</td>
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<tr>
<td>Donny’s Heating &amp; Air Conditioning, Inc.</td>
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Hours of Operation:
Daily from 6 a.m. to 11 p.m.
(Emergency Service Available 24/7)

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Tallahassee, FL 32301

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Mon. – Fri. 8 a.m. to 5:30 p.m.

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