



**Internal Audit Committee
of
Brevard County, Florida**

Internal Audit Review of

Central Cashier

**Prepared By:
Internal Auditors of Brevard County
April 25, 2002**

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April 25, 2002

The Audit Committee of
Brevard County, Florida
Viera, Florida 32940-6699

Pursuant to the approved 2001/2002 internal audit plan, we hereby submit our internal audit report covering the Central Cashier function. We will be presenting this report to the Audit Committee at the next scheduled meeting on May 30, 2002.

Our report is organized in the following sections:

Background	This provides an overview of the Central Cashier function.
Objectives and Approach	The internal audit objectives and focus are expanded upon in this section as well as a review of the various phases of our approach.
Issues and Recommended Action	This section gives a description of the issues, the impact and recommended action. Management's response has been incorporated into this section as well.

Our testing of the Central Cashier function included testing impact fee calculations, individual receipts, and daily deposits. For the samples selected, fees were collected correctly and all cash deposited. However, we did note improvements that can be made to strengthen internal controls, and our recommendations are included in this report.

The follow-up process for the issues identified in this report will consist of the following:

- ❑ County Management will follow-up with responsible personnel and report to the audit committee on a quarterly basis using the approved format.
- ❑ The Internal Auditors will conduct a formal follow-up review within 6 months of the issued report and report back to the audit committee at the regularly scheduled meeting.

We would like to thank the Permitting and Enforcement – Land Development Department and all those involved in assisting the Internal Auditors regarding this report on the Central Cashier function. We found the Central Cashier staff to be receptive to the recommendations and, as noted in our report, they have already begun making the recommended improvements.

Respectfully Submitted,

INTERNAL AUDITORS

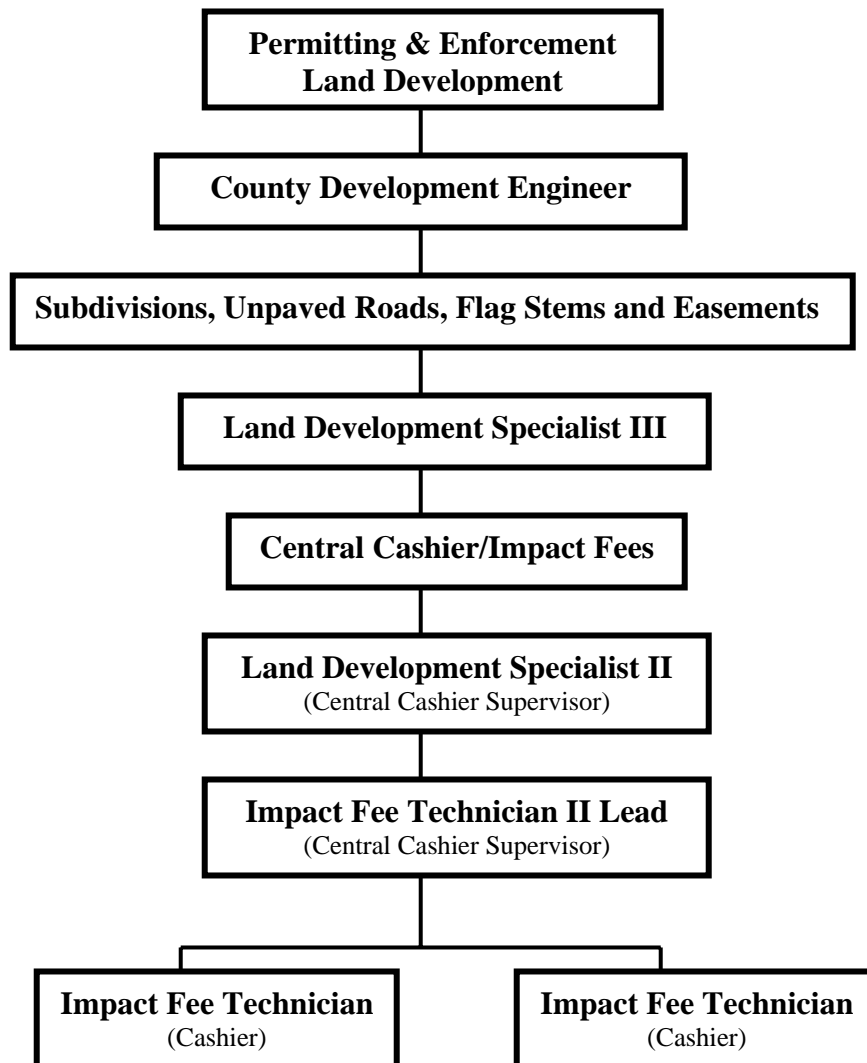
Background

Background

Organization

The Central Cashier function acts as a centralized repository for the collection of various permitting, impact, variance, sewer connection, land development, and contractor licensing fees imposed by different County departments. In addition to collecting these various fees, this function is also responsible for assessing residential and commercial impact fees, other than solid waste disposal impact fees, and collecting impact fees imposed by certain cities within the County.

The Central Cashier function reports to the Land Development Division within the Permitting and Enforcement Department as follows:



Background - continued

Responsibilities

Approximately 78% of the fees collected by the Central Cashier function originate in other County departments. An internally generated software program (Saturn) is utilized by the various departments to assess fees. The Central Cashier's primary responsibility related to these fees is to collect the fee, record the receipt in the system, and deposit the funds in the bank in a timely manner.

The Central Cashier function is also responsible for:

- Assessing residential and commercial impact fees.
- Executing exemptions to the imposition of impact fees.
- Entering the Solid Waste Disposal Department's impact fee assessments into the Saturn system.
- Entering customer information into the Saturn system for the assignment and collection of City impact fees.
- Overriding system generated impact fee assessment amounts if different fee schedules are applicable.

The Central Cashier's responsibilities for these transactions extend to verifying the correctness of the imposed impact fee recorded in the Saturn system, collecting the fee and recording and depositing the funds received.

Overview of Cashiering and Reconciliation Process

Various County departments assess fees utilizing the Saturn computer system. The accuracy of these fees, other than impact fees, rests with the imposing department.

Customers are directed to the Central Cashier for the processing of the payment of these fees. When the cashier enters the customer's permit/control number into the Saturn system, the fee type and amount is automatically generated. The cashier collects the fee and marks it as being received. The initials of the person receiving the payment are entered and the customer is given a computer-generated receipt. On average, less than 1% of the daily receipts involve cash. The majority (93%) is paid by check. Payment by credit card is also accepted.

At the end of the day, the cash drawer is counted, tapes are run of cash, checks, and credit card receipts, and the credit card transactions settlement report is run. These totals are compared to the computerized daily deposit report generated by the Saturn system. Differences, if any, are investigated. Once reconciled, the daily deposit is updated in the Saturn system (creating a receipt batch file) and the cash and checks are locked in the safe overnight. The deposit is picked up by an armored car service the next business day for delivery to the bank. The bank faxes a confirmation of the deposit received back to the cashier. A copy of this receipt is attached to a copy of the daily deposit report and sent to the Finance Department.

Each individual receipt transaction has a general ledger code assigned to it automatically by the system and, each night, the Saturn system receipt batch file is imported into the SAP system. The Central Cashier function is not responsible for ensuring that receipt transactions are posted to the appropriate general ledger accounts.

Overview of Impact Fee Assessment Process

The Building Department enters a census code into the Saturn computer system for each permit. The census code automatically assigns an exemption code to certain permit types to which an impact fee does not apply. Permits without automatic impact fee exemptions are reviewed by a Central Cashier employee and impact fees are assessed.

The assessment process is performed daily. Residential impact fees are assessed by the cashier position and commercial impact fees are assessed by a supervisor. Residential impact fee determinations usually entail a cursory review of the information documented in the computer file. Commercial determinations are more involved and include a comparison of current site plans with information documented at the time of the initial site plan application and approval.

Background - continued

Summary of Impact Fee Assessment Process (continued)

The assessment procedure involves entering a code into the Saturn system indicating:

- Impact fees assessed
- Exempt
- On hold

If impact fees are assessed, the system automatically calculates the impact fees based upon the current fee schedule. The employee making the assessment reviews the system generated fees and verifies that the fees reflect the fee schedule applicable to the property and project. The current fee schedule would not be applicable if a residential customer had a binding contract signed when a previous fee schedule was in effect. The applicable fee schedule for a commercial property would be the schedule in effect at the time the site plan was applied for or accepted by Land Development. If the precalculated amount is not the appropriate fee, the employee making the assessment has the ability to override this amount.

The solid waste disposal fee is not calculated by the system and must be entered manually. For residential customers, the cashier enters a predetermined fee based upon the type of structure. Commercial solid waste disposal fees are calculated by the Solid Waste Disposal Department and manually entered by a Central Cashier supervisory employee.

The Central Cashier function also collects impact fees for thirteen cities. These transactions originate when a customer arrives at the cashier window and submits a completed Form A that documents certain information about the property and the project. The cashier enters the information into the Saturn system and a control number is generated. The computer system automatically calculates the impact fee based upon the current fee schedule for the city. If the customer provides documentation that a different fee schedule is applicable, the cashier has the ability to override the system-generated amount.

Staffing

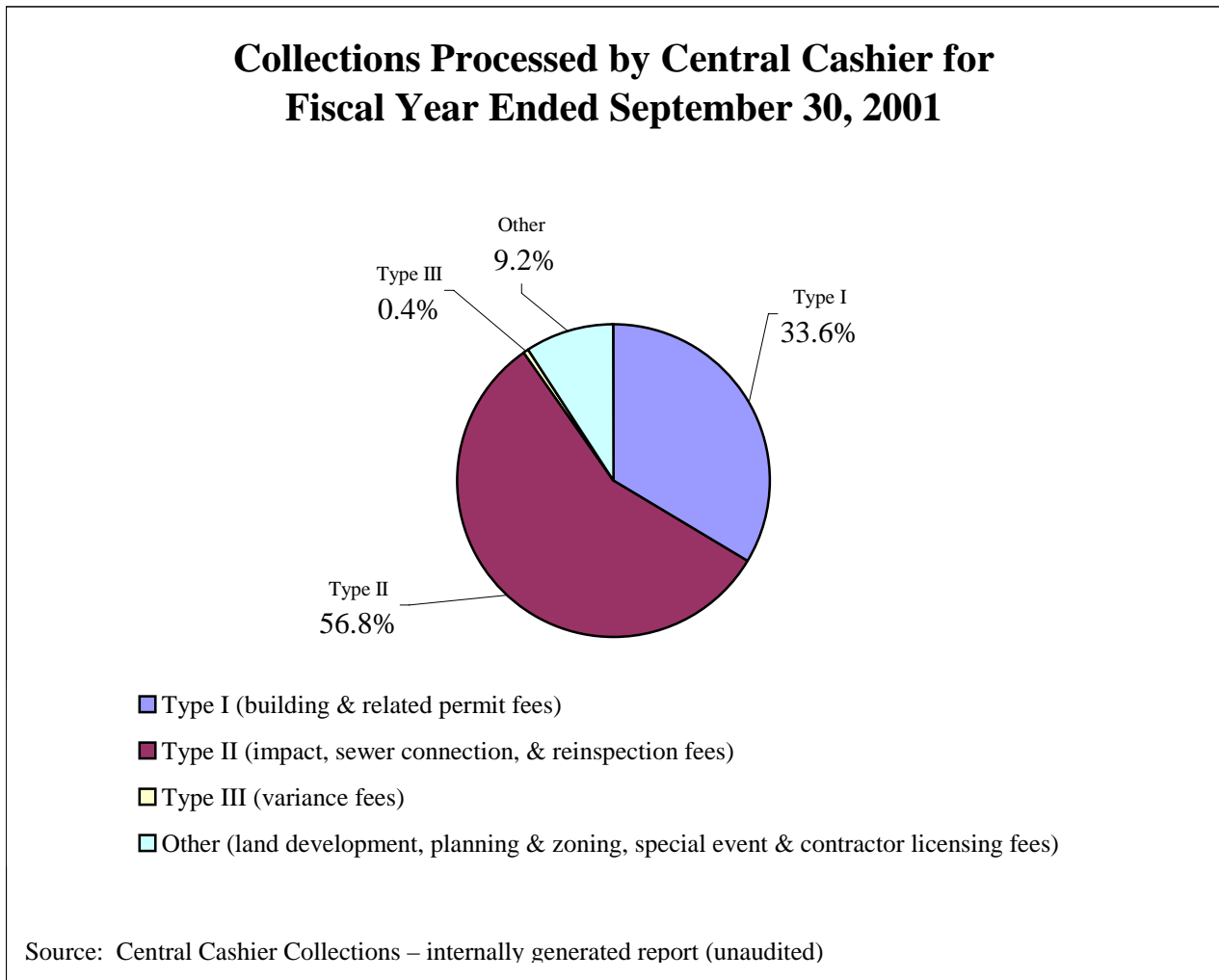
Key personnel involved in the Central Cashier function are as follows:

Name	Title	Department/Function
Bruce Moia, P.E.	County Development Engineer	Permitting & Enforcement/Land Development
Gwen Heller	Land Developer Specialist III	Subdivisions, Unpaved Roads, Flag Stems and Easements, Central Cashier/Impact Fees/Change in Use
Marsha Strickland	Land Development Specialist II	Central Cashier/Impact Fees/Change in Use
Marina Nebel	Impact Fee Technician II Lead	Central Cashier/Impact Fees
Naomi Adkins	Impact Fee Technician	Central Cashier/Impact Fees
Kim Douglass	Impact Fee Technician	Central Cashier/Impact Fees

Background - continued

Collections

For the fiscal year ended September 30, 2001, the Central Cashier function processed in excess of \$11 million (unaudited). The breakdown of the fees collected is as follows:



In June 2001, the County reinstated its commercial impact fees. Since September 30, 2001, the impact fee schedule has changed three times. For the six-month period ending March 31, 2002, an average of \$1.4 million per month has been collected through the Central Cashier function; this represents an increase of 46% over the previous year. The percentages by fee type have remained relatively constant.

Objectives and Approach

Objectives and Approach

Objectives

The internal audit objectives in the Central Cashier function include the following:

<input type="checkbox"/> Determine if the central cashier receipting and reconciliation processes include adequate control procedures to assure cash receipts are safeguarded from loss and misappropriation.
<input type="checkbox"/> Determine that policies and procedures are in place to assure impact fees are calculated, assessed, and collected in accordance with County policies and regulations.
<input type="checkbox"/> Determine if cashiering and impact fee assessment procedures are operating effectively and that the fees calculated by central cashiering are correct.
<input type="checkbox"/> Determine if physical controls over cash are adequate.
<input type="checkbox"/> Determine if computer controls exist and are operating as intended to limit and control access to the data being processed by the department and whether "exception" reports are generated to assist in monitoring the integrity of the data.

Approach

Our audit approach consisted of four phases:

Understanding and Documentation of Process

During phase one, we held an entrance conference with Gwen Heller, Land Development Specialist III, and Marina Nebel, Impact Fee Technician II Lead, to discuss the scope and objectives of the audit work, obtain preliminary data, and establish working arrangements. We then conducted interviews with Marsha Strickland, Land Development Specialist II, Marina, the two Impact Fee Technicians (cashiers), and Terroll Smith, Systems Analyst and documented their role in the process.

Population and Sample Determination

Transactions were selected from multiple populations in order to obtain a reasonable representative sample of:

- The various fee types collected by the cashier.
- Impact fee assessments.

Populations included, but were not limited to:

- Issued permit/control numbers
- Issued certificates of occupancy
- Receipt records
- Assessment control logs

Our samples encompassed transactions during the period from October 1, 2000 through April 15, 2002.

Objectives and Approach - continued

Detailed Testing

The purpose of this phase was development of applicable tests based on our understanding of the process. Our procedures included observation and inquiry, walk-throughs, and testing of individual transactions. Our testing included, but was not limited to:

- Reviewing individual receipt transactions
- Daily reconciliations
- Physical safeguards over assets
- System and procedural controls
- Verification of impact fee assessments in accordance with applicable fee schedules
- Compliance with documented procedures
- Efficiency and effectiveness of policies and procedures
- Timeliness of deposits.

Reporting

At the conclusion of our audit, we summarized our findings related to the Central Cashier function. We conducted an exit conference with the Department Head, department employees and the County Manager. We have incorporated management's response into our report.

Issues and Recommended Actions

Issue # 1	Segregation of Duties
	<p>Our review of the cashiering function indicated that a proper segregation of incompatible duties was not maintained. The two cashiers and both supervisors are responsible for assessing impact fees, entering the solid waste disposal fees, adjusting system calculated impact fees, entering receipt transactions into the Saturn system which updates the accounting records, and collecting fees.</p> <p>Impact</p> <p>A fundamental concept of internal control is that no one department or person should handle all aspects of a transaction and that no one individual should perform more than one of the functions of authorizing transactions, recording transactions, and maintaining custody over the assets. Without the proper segregation of these duties, it is possible for errors, misappropriation of assets, or other types of fraud to occur and not be detected within a timely period by employees in the normal course of performing their assigned duties.</p> <p>Recommended Action</p> <p>We recommend that the assessment process be separated from the cashiering function whenever possible and that employees processing cash receipts be restricted from changing impact fee financial data in the Saturn system without the assistance of a second employee. See Issue # 3 for additional recommendations related to computer controls that will also assist in strengthening controls in this area.</p>
Management Response and Action Plan	
Response	Effective May 1, 2002 the assessment process was separated from the cashiering function (See attached memorandum and job request).
Time frame	May 1, 2002
Person Responsible	Marsha Strickland, Land Development Specialist II

Issue # 2	Streamline Procedures
	<p>Our observation of the cashiering function identified the performance of procedures that were outside the scope of the position and could be streamlined:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Receipts are printed on a printer that is located in the back of the cashiers' room, which requires the cashier to walk across the room for each receipting transaction. <input type="checkbox"/> The cashiers "balance out" multiple times during the day. <input type="checkbox"/> Every morning, the Central Cashier supervisor counts the previous days cash deposit, verifies that the deposit reconciles to the daily deposit report, inspects the checks and verifies that all information has been written on the check and that no discrepancies exist between the recorded amounts on the check and the deposit report. <p>Impact</p> <p>The time spent "balancing out" throughout the day, and walking across the room to obtain the receipt results in inefficient use of employees' time.</p> <p>The multiple balancing throughout the day and the morning process of reviewing the previous day's receipts and deposit are redundant control procedures.</p> <p>Recommended Action</p> <ul style="list-style-type: none"> <input type="checkbox"/> We recommend situating the receipt printer closer to the cashiers so they do not have to constantly stand up to retrieve receipts. <input type="checkbox"/> Balancing occurs only at the end of the day or where custody of the drawer is changed. <input type="checkbox"/> After the close of day reconciliation is performed, the deposit should be sealed in a bank bag and locked in the safe overnight until picked up the next morning by the armored car service. The morning procedure of reviewing, counting, and reconciling the previous day's deposit could then be eliminated.
Management Response and Action Plan	
Response	<p>Three separate findings are addressed as follows:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The printer is located 3 steps from the cashier's desk. Their job is sedentary work 8 hours a day and they requested the printer to be placed in its location to allow them to move a little more. Also, the current size and layout of the room does not allow the printer to be placed in another location. This will be looked at further when the office is relocated due to the Building A expansion. <input type="checkbox"/> The cashiers will limit their trial balances to twice a day, as time allows. If there is an error, the trial balances limit the time frame for finding and correcting the error. <input type="checkbox"/> Effective May 1, 2002, the deposit is now sealed at the end of the day and locked in the safe. (See attached memorandum)
Time frame	Item I by July 30, 2002, Item II and III by May 1, 2002
Person Responsible	Marsha Strickland, Land Development Specialist II

Issue # 3

Computer Controls

We noted several control weaknesses related to the Saturn software system and computer controls in general:

- No computer audit trail is created nor exception report generated when an employee overrides an impact fee assessment.
- No computer audit trail is created nor exception report generated when an employee voids a payment after it is received in the system.
- The system does not automatically assign the ID of the individual logged into the system as the person accepting payment.
- The cashier does not log off the system when leaving for lunch or breaks and other employees process transactions under the cashier's log-in.
- A supervisor logged in using a cashier's ID as part of the daily opening routine.
- Per documented opening procedures, user log on information is kept on a card in a bank bag in the drawer between the two workstations.
- The Saturn software was created in-house and is maintained by an individual within the Permitting & Enforcement Department.
- Although there are two cashiering workstations, the system does not separately identify the transactions processed on each workstation.

Impact

Additional system controls reduce the likelihood of errors and/or fraud occurring and not being detected in a timely period by employees in the normal course of their assigned duties. In addition, there is no method for establishing responsibility to any one individual since system and operating controls are not in place to determine who was responsible for the action.

Recommended Action

We recommend that the Saturn system be modified to produce an audit trail of all voided transactions and overrides to system generated impact fees and that exception reports of these transactions be generated and reviewed by an individual not involved in the cashiering or impact fee assessment process. The system should also automatically assign the logged in individual as the originator of a transaction. As discussed more fully in Issue # 8, the system should generate separate accounting records for each cashier station.

We also recommend that the integrity of each employee's activities be maintained by requiring (1) all employees performing cashiering functions to log-in and out of the cashier application when leaving or covering for lunch or breaks, and (2) computer passwords to be safeguarded and not distributed to or used by other employees. Management should strictly enforce adherence to these policies.

Issue # 3	Computer Controls (continued)
Management Response and Action Plan	
<p>Response</p>	<p>The department computer programmer attended the exit interview and is currently working on additional controls. Eight separate findings are addressed as follows:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Beginning in May, a report will be generated to review overrides on impact fee assessments. <input type="checkbox"/> Beginning in May, a report will be generated to review "voids" on a payment received in the system. (see attached job request) <input type="checkbox"/> Effective May 1, 2002, the individual logged into the system will be the same person accepting payment. (This was accomplished by addressing the next 3 points.) (see attached memorandum) <input type="checkbox"/> Effective May 1, 2002, all cashiers log off the system when leaving for lunch or when other employees process transactions. <input type="checkbox"/> By May 10, 2002, all cashiers and supervisors will have their own log-in ID. <input type="checkbox"/> Effective May 1, 2002, all log-in IDs are kept privately by the individual user. <input type="checkbox"/> This statement is accurate and no recommended action is noted. <input type="checkbox"/> Although the system does not separately identify the transaction processed on each workstation, the initials of the person accepting the payment is noted on each receipt.
<p>Time frame</p>	<p>All will be completed by June 1, 2002</p>
<p>Person Responsible</p>	<p>Terroll Smith, Systems Analyst</p>

Issue # 4	Physical Controls/Safety
	<p>We noted the following weaknesses in the physical controls over cash receipts:</p> <ul style="list-style-type: none"> <input type="checkbox"/> The door to the cashiers' room is located in a public hallway. <input type="checkbox"/> The door is not equipped with a deadbolt. <input type="checkbox"/> The safe door is in open view to the public. <input type="checkbox"/> Neither the safe nor the room is equipped with an alarm <input type="checkbox"/> The room is not equipped with a panic button or other signaling device. <input type="checkbox"/> The room is not equipped with a security camera. <input type="checkbox"/> The safe is not kept locked during the day. <input type="checkbox"/> The window is not equipped with bulletproof glass. <p>Impact</p> <p>A lack of physical controls increases the likelihood of a misappropriation of assets and presents an opportunity for theft. In addition, the lack of physical controls threatens employee safety.</p> <p>Recommended Action</p> <p>We recommend the County consider moving the access door to an interior room, away from the general public, and that a deadbolt be installed. We also recommend that a panic button be installed near the cashiering workstation along with a security camera and bulletproof glass. The safe should be kept locked during the day or the cash drawer should be reinforced and fireproofed. Since the daily deposit is kept overnight, the installation of an alarm on the safe should also be considered.</p>
Management Response and Action Plan	
Response	A memorandum has been drafted to the Facilities Director requesting that all recommendations be incorporated into the new location for the Central Cashiers' Office when the move occurs. A copy of the draft was hand delivered on May 6, 2002. (A copy is attached)
Time frame	By July 31, 2002
Person Responsible	Sam Stanton, Facilities Director

Issue # 5	Check Verification Process
	<p>We observed the daily opening procedure performed by the Central Cashier supervisor. As indicated in Issue #2, the Central Cashier supervisor reviews the checks collected from the previous day as part of opening procedures. We observed the supervisor altering the handwritten amount of a check to coincide with the numerical amount written on the check and the recorded receipt. We were told that it was standard procedure to make such changes if the amount could be easily changed to correct the discrepancy. If not, she stated that the total day's deposit would be held until arrangements were made for the customer to come back to correct the condition.</p> <p>Impact</p> <p>Alteration of a customer's written financial instrument is not an acceptable business practice even for small amounts and to correct inconsistencies. In cases of inconsistencies, the handwritten amount on a check overrides the numerical amount. Making such changes could lead to potential legal issues.</p> <p>Deposits should be made daily, without exception. Holding onto an entire daily deposit increases the likelihood for loss or misappropriation. In addition, the County is missing out on the use of these funds and a day's interest.</p> <p>Recommended Action</p> <p>We recommend employees not alter the numerical or handwritten amount of customers' checks. If checks are accepted for an incorrect amount, the County should record an overage or shortage. Identifying incorrect and inconsistent amounts is the responsibility of the cashier at the time of check acceptance; if this is not occurring, it should be addressed as an employee performance issue.</p> <p>We also recommend that the daily deposit be made even if the amount does not reconcile to the daily deposit report.</p>
Management Response and Action Plan	
Response	<p>Effective May 1, 2002, cashiers will be very cautious to ensure and verify each check is accurate. Employees will not alter the numerical or handwritten amount of checks and if checks are accepted for an incorrect amount, a record will reflect an overage or shortage. Deposits will always be sent to the bank on a daily basis. (See attached memorandum)</p>
Time frame	<p>May 1, 2002</p>
Person Responsible	<p>Marsha Strickland, Land Development Specialist II</p>

Issue # 6	Block Permit Documentation
	<p>An adequate audit trail does not exist in the Saturn computer system when the building department issues ten building permits at one time (“block permits”).</p> <p>Impact</p> <p>Permits are shown as “Paid” on the Saturn computer screen. However, a check number or date of payment for a particular permit in the block of permits cannot be verified.</p> <p>Recommended Action</p> <p>We recommend noting on the initial permit that it is a block permit. In addition, the other nine permits should have a note indicating that they are part of a block permit payment and should refer to the original permit and check number.</p>
Management Response and Action Plan	
Response	When this issue arose during the audit, staff worked with the Building Code staff to be sure that all permits would indicate the check number and date of payment. This has been accomplished and copies are attached.
Time frame	Issue resolved.
Person Responsible	Marsha Strickland, Land Development Specialist II

Issue # 7	Accountability
	<p>We noted that the cashiers are not provided separate cash drawers nor separate accountings of the transactions that they process. In addition, the two supervisors and another Land Development employee have access to the cash drawer, the safe, and the cashiering system. These other employees perform opening procedures involving the cash and logging into the system, cover for the cashiers when they are at lunch or on a break, and participate in daily closing procedures.</p> <p>Impact</p> <p>Accountability for cash and the transaction records are not established. If cash were misappropriated or other errors or irregularities encountered, there would be no method of establishing responsibility.</p> <p>Recommended Action</p> <p>We recommend that each employee handling receipts be assigned responsibility for a separate cash drawer. Furthermore, each cashier should have a separate daily deposit report for reconciliation purposes. Once reconciled, the deposit should be sealed in a bank bag by the cashier and not handled until picked up by the armored car service. The unnecessary handling of cash receipts and checks before deposit can result in lost or misappropriated assets and delayed deposits. Coverage of the cashiering function by other employees should be limited and procedures such as logging in and out by each employee and balancing the cash draw when changes in cashier occur should be implemented.</p>
	Management Response and Action Plan
Response	<p>Coverage of the cashiering function is already limited and procedures such as logging in and out of each employee have been addressed.</p> <p>The recommendation that each employee be assigned responsibility for a separate cash drawer cannot be accommodated at this time, however we will look into the possibilities during our office move in June and July. Typically, the larger home and pool builders, driveway and aluminum screen builders, etc. pay for 20-40 permits at one time using one check. This necessitates both cashiers working with the builder for approximately 15 minutes to complete the transaction. Each receipt has the initials of the cashier who generated the receipt, one check is issued for the entire amount, one calculator tape is run and verified by both cashiers and the check is placed in cash drawer for deposit. While separate cash drawers may be a widely accepted "fix", it may not work in this unique situation, however, we will investigate further to see if two cash drawers and daily deposits would be feasible. It should be further noted that cash transactions consist of less than 2% of all transactions. Actual cash value in the drawer is nominal.</p>
Time frame	By July 31, 2002
Person Responsible	Marsha Strickland, Land Development Specialist II

Issue # 8	Other Deposits
	<p>We noted that the Central Cashier is also responsible for handling bank deposits for other departments. These bank deposits are dropped off at the cashier window for inclusion in the bank deposit bag picked up by the armored car service. The departments do not seal these deposits before turning them over to the cashier and the signature log does not include the signature of the person who delivered the deposit to the cashier, the individual who received the deposit and the amount received.</p> <p>Impact</p> <p>Responsibility for cash receipts should be fixed, by appropriate transfer documentation, to an individual from collection to deposit. Without this accountability, the County cannot assess responsibility if these deposits are reported as missing.</p> <p>Recommended Action</p> <p>We recommend that these deposits be sealed in bank bags by the collecting department before being given to the cashier and that a signature log be maintained to document that the custody of these assets has been transferred to the cashiering function.</p>
Management Response and Action Plan	
Response	Effective May 1, 2002, all deposits received from other offices/departments are sealed prior to being given to the cashiers. In addition, the signature log has been revised to document the transfer of custody of these assets. (Please see attached memorandum)
Time frame	May 1, 2002
Person Responsible	Kim Douglass and Naomi Adkins, Impact Fee Technicians

<i>Issue # 9</i>	<i>Timeliness of Deposits</i>
	<p>We noted that the daily deposit is not picked up by the armored car service until the next morning. We also noted that the deposit confirmation from the bank indicated that the bank was not recording the receipt until the day after the deposit was picked up by the armored car service.</p> <p><i>Impact</i></p> <p>There is a two-day lapse between the receipt of the funds and the deposit in the bank. The County is missing out on the use of these funds and any related interest earnings during that time.</p> <p><i>Recommended Action</i></p> <p>We recommend that the County review its agreements with the bank and the armored car service to determine which entity is causing the additional day's delay in the processing of the deposit. If the armored car service is delivering the deposit late in the day or holding it overnight before delivery, different arrangements should be negotiated to ensure that the delivery is made to the bank prior to the bank's cut off time. Arrangements can also be negotiated with the bank to accept a later cutoff time.</p>
<i>Management Response and Action Plan</i>	
Response	The annual date for renewal of the Brinks contract is July 1, 2002. At that time, the contract will be amended for SAME DAY DELIVERY thus ending the two-day delivery process. Staff has notified the Purchasing Department to add this language into the annual contract. (See attached)
Time frame	July 1, 2002
Person Responsible	Marsha Strickland, Land Development Specialist II

Attachments