

# Office of Inspector General City of Jacksonville, Florida



Investigation  
Neighborhoods Department  
Emergency Repair Program  
2025-0000066

9/25/2025

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Matthew J. Lascell  
Inspector General

## Executive Summary

On June 26, 2025, Rosemary Ricks contacted the Office of Inspector General (OIG) and alleged that her signature had been forged on several documents associated with a contract for an air conditioning unit installed in her home in April 2025. Rick stated she applied for a replacement air conditioner through the City of Jacksonville's (COJ) Neighborhoods Department. She provided copies of her original application through the department's Emergency Repair Program (ERP), the bid proposal, a change order filed by the contractor, and documents associated with the lien agreement. The OIG reviewed the documents and interviewed all parties involved in the project but was unable to determine whether the signatures in question were fraudulent.

## Background

Ms. Ricks advised that she applied for a new air conditioning unit to be installed in her home through the EPR in March 2025. Jacqueline Jones, the Housing Specialist at Housing and Community Development, processed Ricks' application. The application was approved and sent to COJ Housing Rehabilitation Specialist Daniel "Keith" Mullaly, who would oversee the project.

Mr. Mullaly responded to Ricks' home, took photos of the current AC unit, and produced a work order for a replacement unit (without ductwork). Mullaly explained that the ductwork assessments are usually left to the contractor to determine. AAA AC Associates, LLC, was awarded the contract after submitting a bid of \$4,565.00. A contract for the work was signed by Mullaly, Ricks, and the owner of AAA AC Associates LLC on April 1, 2025. This contract included several documents detailing a lien agreement that would be subsequently placed against the property for a period of five years from the date of signature. COJ Housing Services Manager David O'Donnell notarized the documents.

On April 14, 2025, AAA A/C Associates LLC was awarded the contract to supply and install the AC unit in Ricks' home. The company's owner, John Spinda Jr., submitted a change order to include the replacement of all ductworks and drain lines. The additional work increased the total project cost to \$13,440.00. After receiving notice of the change in the project's total cost, Ricks stated that she reviewed all the paperwork provided to her and found several areas where she believed someone had forged her signature. She contacted the Office of Inspector General, the COJ Ombudsman, and the Florida Attorney General's Office to voice her concerns.

The OIG interviewed Ms. Ricks, who testified under oath that some areas where her name was signed were forged. The OIG reviewed the documents Ms. Ricks provided and noticed the signatures in question were significantly different (see below).

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Ricks' signature on the original Bid Proposal (not contested):

**SELECTION OF CONTRACTOR AND BID PROPOSAL**

I/we the owner(s) of the above listed property have read and understand the rehabilitation work to be accomplished in accordance with the work write-up and Specifications attached to the below listed Contractor's Bid Proposal.

Contractor Selected: AAA A/C Associates L.L.C.

Total Bid Price \$ 4,565.00

X Rosemary Ricks 4-1-25  
 Rosemary Ricks Date (Witness) Date

Ricks' signature agreeing to the change order process (not contested):

Additionally, Owner and Contractor acknowledge that no work and/or upgrades of any kind, will be completed outside of the contracted Scope of Work and/or approved change order. If additional work/upgrades are agreed upon between the homeowner and contractor those activities can only take place AFTER the contracted work and final pay request have been approved by the City and the project has been closed.

Rosemary Ricks  
 Signature Of Property Owner

4-1-25  
 Date

Signature Of Property Owner

Date

John F. Spade Jr.  
 Signature Of Contractor & Title

4-8-25  
 Date

Ricks' signature as depicted on the mortgage lien agreement (allegedly forged):

**SECTION SIX**  
 (Future Advances)

This Mortgage is given to secure not only the existing indebtedness, but also such future advances, whether such advances are obligatory or are to be made at the option of the Mortgagee, or otherwise, as are made within five (5) years from the date hereof, to the same extent as if such future advances are made on the date of the execution of this Mortgage. The total amount of indebtedness that may be so secured may decrease or increase from time to time, but the total unpaid balance so secured at one time shall not exceed twice the face amount of the Note.

EXECUTED on the date first above written

Witnesses:  
John F. Spade Jr.  
 Print Name: John F. Spade Jr.  
 43 Miranda Pl., St. Johns, FL 32209

Mortgagor:  
 X Rosemary Ricks  
 Print Name: Rosemary Ricks  
 126 Address st Jacksonville, FL 32208

Keith Mullaly  
 Print Name: Keith Mullaly  
 214 N. Hogan St., Jacksonville, FL 32202

Print Name: \_\_\_\_\_

STATE OF FLORIDA

COUNTY OF DUVAL

The foregoing instrument was acknowledged before me, by means of [X] physical presence or [ ] online notarization, this 1st day of April, 2025, by Rosemary Ricks, who is/are personally known to me or who has/have provided a FL-DL as identification.

Notary Public State of Florida  
 David O'Donnell  
 My Commission No. 268820  
 Exp. 5/26/2026

Notary Public, State of Florida  
 Print Name: David O'Donnell  
 Commission No. 268820  
 My Commission Expires: 5/26/2026

Ricks' signature on the Promissory Note section of the mortgage lien agreement (allegedly forged):

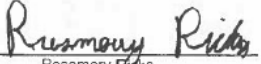
PROMISSORY NOTE

FOR VALUE RECEIVED on this 1st day of April, 2025, the undersigned Rosemary Ricks, an unmarried woman, (the "Borrower"), having a residence at 126 Andress st Jacksonville, FL 32208 Duval County, Florida, which is the subject of a mortgage of even date herewith ("Mortgage"), promises to pay to the order of the **CITY OF JACKSONVILLE**, a consolidated political subdivision and municipal corporation existing under the laws of the State of Florida, c/o Housing and Community Development Division, whose address is 214 North Hogan Street, 10th Floor, Jacksonville, FL 32202 (the "Lender"), the principal sum of Fourteen Thousand and 00/100 Dollars (\$14,000.00), at no interest subject to forgiveness and payment on default as provided in the Mortgage.

If default is made as set forth in the Mortgage, then the entire amount of unforgiven principal shall become immediately due and payable at the option of the holder of this Note, without notice.

This Note shall be governed by and construed in accordance with the laws of the State of Florida; venue for any action arising under this Note shall lie exclusively in the courts for Duval County, Florida.

IN WITNESS WHEREOF, I/we have caused this Note to be executed.

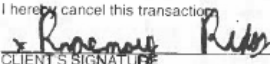
  
 Rosemary Ricks (Seal)  
 126 Andress st Jacksonville, FL 32208

Ricks' signature as depicted on the contract's Rescission Notice (allegedly forged):

CITY OF JACKSONVILLE  
Housing & Community Development Division  
214 N. Hogan Street, 10th Floor  
Jacksonville, Florida 32202

by mail or telegram not later than midnight of April 8, 2025. You may also use any other form of written notice identifying this transaction if it is delivered to the above address not later than that time. This notice may be used for that purpose by dating and signing below.


I hereby cancel this transaction.

  
 CLIENT'S SIGNATURE

4-1-25  
 DATE

SEE REVERSE SIDE FOR IMPORTANT INFORMATION  
ABOUT YOUR RIGHT OF RESCISSION

Receipt is herewith acknowledged of the foregoing NOTICE of the undersigned CLIENT(S) having received two (2) copies thereof, this the 1st day of April 2025.

  
 DMullaly@coj.net

CLIENT'S SIGNATURE      CLIENT'S

Mr. Mullaly testified under oath that he was present when he, the contractor (John Spinda Jr. from AC Associates LLC), and Ricks signed all the contract documents at her home. He explained that these documents are typically signed at the office but were signed at her home in this instance because she lacked transportation. Mullaly added that he returned to his office in the Ed Ball building and had the documents notarized by city notary David O'Donnell.

John Spinda Jr. testified under oath that all paperwork, including the initial bid proposal, the lien paperwork, and other related documents, was signed at City Hall. He, Rosemary Ricks, Daniel "Keith" Mullaly, and city notary David O'Donnell were all present when the documents were signed and notarized. He explicitly stated he has never signed any contracts or documents at a homeowner's residence.

Mr. O'Donnell testified under oath that all pre-construction conference documents are signed at the same time, at the pre-construction conference meeting, before any work begins. These documents are presented as a packet, requiring multiple signatures (estimated at around 12 different items, including bid awards, estimates, lien documents, etc.). The pre-construction conference is usually held in the Ed Ball building. However, if a person is incapable of traveling (e.g., wheelchair-bound), signatures can be obtained at their home. He did not specifically remember Ms. Ricks' case, but the documents could have been signed in her home if she needed such accommodations.

Mr. O'Donnell further stated that he always checks people's IDs before notarizing to verify identity. He doesn't recall ever notarizing a document without the signer being present. Because he notarizes so many documents, he does not keep a log of them.

Ms. Ricks also filed a forgery complaint with the Office of the Governor. See Attachment A for more information.

### **Allegations, Governing Directives, and Findings**

On June 26, 2025, Rosemary Ricks contacted the OIG alleging someone forged her signature on several different pages of a contract for a new air conditioning unit she received through the City's Neighborhood Department's Emergency Repair Program.

The OIG interviewed all parties involved with processing Ms. Ricks' contract and the installation of the air conditioning unit. The statements made under oath were inconsistent, and it could not be determined if the signatures were fraudulent.

### **Recommended Corrective Actions**

It is recommended that Neighborhoods Department review the conflicting statements made by COJ employees and take actions deemed appropriate.

It is also recommended that COJ employees tasked with notarizing official documents keep a log detailing dates, times, locations, and forms of identification provided at the time notary services are rendered to confirm the authenticity of signatures.

### **Management's Response**

The Housing & Community Development Division is in receipt of the draft report for the Investigation into the fraudulent signatures alleged by Ms. Rosemary Ricks, a grant recipient of the Emergency Repair Program. Prior to this investigation, the Housing & Community Development Division was aware of Ms. Ricks' concerns and made efforts to assure her that no signatures were forged prior to her taking her complaint to OIG and other offices. The Housing & Community Development Division came to the same conclusion as other parties—that there was no conclusive evidence suggesting the signatures were fraudulently obtained.

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The Housing & Community Development Division held a staff meeting on September 18, 2025, and stressed the importance of following policies and procedures for obtaining signatures on official documents, as well as ensuring parties understand what they are signing and receiving timely copies of their documents.

The division has created a Notary Log for any employees that notarize legal documents in an official capacity for the City of Jacksonville. Employees acting as Notaries will be required to log their notary activity in the binder, which details Date, Time, Notary Name/Commission #, Client Printed Name, ID Type, Document Title/Description, and Client Signature. The division has implemented this process to maintain transparency and have readily accessible information in the event an inquiry is made as to the validity or circumstances surrounding a signed document.

### **Inspector General Standards**

This report/review has been conducted in accordance with the ASSOCIATION OF INSPECTORS GENERAL Principles and Quality Standards for Investigations.

*“Enhancing Public Trust in Government Through Independent and Responsible Oversight”*

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RON DESANTIS  
GOVERNOR

STATE OF FLORIDA

# Office of the Governor

THE CAPITOL  
TALLAHASSEE, FLORIDA 32399-0001

[www.flgov.com](http://www.flgov.com)  
850-717-9418

**Attachment A**

September 8, 2025

Ms. Rosemary Ricks  
126 Andress St  
Jacksonville, Florida 32208

RE: Conclusion of Investigation of Notary Public David O'Donnell

Dear Ms. Rosemary Ricks:

Thank you for contacting the Notary Section of the Executive Office of the Governor to file a complaint of notary misconduct against Florida Notary Public David O'Donnell. This office takes allegations of notary misconduct seriously, and relies upon vigilant citizens, like you, to ensure Florida notaries public adhere to the responsibilities and prohibitions of their office. However, the jurisdiction of this office is limited to the laws governing notary conduct, as defined in Chapter 117, Florida Statutes, and we are unable to file criminal charges or make a document null and void.

To date, Mr. David O'Donnell has not responded to or cooperated with the investigation by this office. This refusal to cooperate constitutes a neglect of duty for which his notary commission may be suspended, pursuant to Section 117.01(4)(c), Florida Statutes. As a result, this office has formally requested Mr. O'Donnell's **immediate resignation** of his commission as a Florida notary public.

If you have suffered monetary damages as a result of this transaction, you may be able to file a claim against the notary's surety bond. To obtain the name and address of the bonding company or a copy of the bond, you may contact the Department of State's Notary Commissions and Certifications Section at (850) 245-6975. Additionally, you may want to consult with an attorney to determine any legal options available to you.

Thank you for filing a complaint of reported notary misconduct. If you have any questions, please do not hesitate to contact us at [FL\\_GOV.Notary@eog.myflorida.com](mailto:FL_GOV.Notary@eog.myflorida.com).

Sincerely,

A handwritten signature in cursive script that reads "Diedre Leaks".

Diedre Leaks  
Notary Coordinator