



# PROPERTY APPRAISER OF MIAMI-DADE COUNTY

## Summary Report

Generated On: 04/27/2026

PROPERTY INFORMATION	
<b>Folio</b>	03-4117-008-3890
<b>Property Address</b>	514 PALERMO AVE CORAL GABLES, FL 33134-0000
<b>Owner</b>	VILLA LOURDES PROPERTY LLC
<b>Mailing Address</b>	2250 SW 3 AVE #303 MIAMI, FL 33129
<b>Primary Zone</b>	0100 SINGLE FAMILY - GENERAL
<b>Primary Land Use</b>	0803 MULTIFAMILY 2-9 UNITS : MULTIFAMILY 3 OR MORE UNITS
<b>Beds / Baths /Half</b>	4 / 4 / 0
<b>Floors</b>	2
<b>Living Units</b>	4
<b>Actual Area</b>	3,855 Sq.Ft
<b>Living Area</b>	3,855 Sq.Ft
<b>Adjusted Area</b>	3,382 Sq.Ft
<b>Lot Size</b>	5,000 Sq.Ft
<b>Year Built</b>	1925

ASSESSMENT INFORMATION			
Year	2025	2024	2023
<b>Land Value</b>	\$550,000	\$509,922	\$374,880
<b>Building Value</b>	\$275,000	\$344,063	\$365,450
<b>Extra Feature Value</b>	\$0	\$0	\$0
<b>Market Value</b>	\$825,000	\$853,985	\$740,330
<b>Assessed Value</b>	\$708,107	\$643,734	\$585,213

BENEFITS INFORMATION				
Benefit	Type	2025	2024	2023
<b>Non-Homestead Cap</b>	Assessment Reduction	\$116,893	\$210,251	\$155,117

Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).

SHORT LEGAL DESCRIPTION
CORAL GABLES BILTMORE SEC
PB 20-28
LOT 10 BLK 24
LOT SIZE 50.000 X 100
OR 16319-2187 0494 1



TAXABLE VALUE INFORMATION			
Year	2025	2024	2023
<b>COUNTY</b>			
<b>Exemption Value</b>	\$0	\$0	\$0
<b>Taxable Value</b>	\$708,107	\$643,734	\$585,213
<b>SCHOOL BOARD</b>			
<b>Exemption Value</b>	\$0	\$0	\$0
<b>Taxable Value</b>	\$825,000	\$853,985	\$740,330
<b>CITY</b>			
<b>Exemption Value</b>	\$0	\$0	\$0
<b>Taxable Value</b>	\$708,107	\$643,734	\$585,213
<b>REGIONAL</b>			
<b>Exemption Value</b>	\$0	\$0	\$0
<b>Taxable Value</b>	\$708,107	\$643,734	\$585,213

SALES INFORMATION			
Previous Sale	Price	OR Book-Page	Qualification Description
11/10/2020	\$835,000	32210-3658	Qual by exam of deed
06/03/2020	\$100	31974-4335	Corrective, tax or QCD; min consideration
12/08/2014	\$100	29425-4928	Corrective, tax or QCD; min consideration
04/01/1994	\$305,000	16319-2187	Sales which are qualified

The information contained herein is for ad valorem tax assessment purposes only. The Property Appraiser of Miami-Dade County is continually editing and updating the tax roll. This website may not reflect the most current information on record. The Property Appraiser of Miami-Dade County and Miami-Dade County assumes no liability, see full disclaimer and User Agreement at <https://www.miamidadepa.gov/pa/disclaimer.page>

City's Exhibit #1

List of service addresses for 514 Palermo Ave

<b><u>OWNER (PROPERTY APPRAISER AND DEED ADDRESS)</u></b> VILLA LOURDES PROPERTY LLC 2250 SW 3 AVE #303 MIAMI, FL 33129-2065	<b><u>OWNER (SUNBIZ ALL ADDRESSES)</u></b> VILLA LOURDES PROPERTY LLC C/O MARLENE VALDES REGISTERED AGENT 8455 SW 98 ST MIAMI, FL 33156-2462
<b><u>MORTGAGEE (MORTGAGE ADDRESS AND ALL SUNBIZ ADDRESSES)</u></b> ARVIDA CAPITAL PARTNERS LLC 1825 PONCE DE LEON BLVD STE 102 CORAL GABLES, FL 33134-4418	

0341170083890

- Summary
- Details
- Addresses (1)
- Additional Info
- Linked Records**
- Holds
- Parcel Contacts

Code Cases (2)		Inspections (3)		Permits (1)				
Permit Number	Permit Type	Permit Work C...	Permit Status	Application Da... ↓	Expiration Date	Final Date	Description	Main Address
<a href="#">RECT-25-04-0500</a>	Building Recertificatio n	Recertification	Denied	04/11/2025			BUILDING RECERTIFIC ATION (YEAR BUILT 19 25)	514 PALERMO AVE

City's Exhibit #3



## The City of Coral Gables

Development Services Department  
CITY HALL 405 BILTMORE WAY  
CORAL GABLES, FLORIDA 33134

May 10, 2016

Thomas G. Perkins  
Bonnie G. Perkins  
11220 S.W. 57<sup>th</sup> Court  
Miami, Florida 33156-5013

### LETTER OF BUILDING RECERTIFICATION IN ACCORDANCE WITH SECTION 8-11(f) OF THE CODE OF MIAMI-DADE COUNTY

**ADDRESS: 514 Palermo Avenue**  
**PROPERTY FOLIO #: 03-4117-008-3890**

Dear Property Owner/Manager:


This Office is in receipt of your structural and electrical report stating that the above structure has been examined and found to be structurally and electrically safe for its continued occupancy.

Based on acceptance of this report, we herewith grant this LETTER OF RECERTIFICATION for the above subject premises in accordance with Section 8-11(f) of the Code of Miami-Dade County.

The expiration date of this approval, as stated in said Code, is 10 years from **2015**. This recertification letter does not exclude the building from subsequent inspections as deemed necessary by the Building Official, as specified in the Florida Building Code.

As a routine matter, and in order to avoid possible misunderstanding, nothing in this letter should be construed directly, or indirectly as a guarantee of the safety of any portion of this structure. However, based on the term stated in Section 8-11(f) of said Code, continued occupancy of the building will be permitted in accordance with the minimum procedural guidelines for the recertification structural/electrical report on file with this office.

Yours truly,

  
Manuel Z. Lopez, P.E.  
Building Official

**City's Exhibit #4**



CITY OF CORAL GABLES  
Development Services Department

CITY HALL 405 BILTMORE WAY  
CORAL GABLES, FL 33134

2/1/2023

**VIA CERTIFIED MAIL**

7021 1970 0000 4015 8432

VILLA LOURDES PROPERTY LLC  
2250 SW 3 AVE, #303  
MIAMI, FL 33129

**RE:** 514 PALERMO AVE  
**FOLIO #** 341170083890  
Process Number TBD

**\*\*\*COURTESY 2-YEAR NOTICE\*\*\***

Notice of Required Inspection for Recertification of 30 Years or Older Building

Dear Property Owner:

Per the Miami-Dade County Property Appraiser's office the above referenced property address is thirty (30) years old, or older, having been built in 1925. In accordance with the Miami-Dade County Code, Chapter 8, Section 8-11(f), a qualified individual must inspect said building and a **completed** Recertification Report ("Report") must be submitted by you to this Department **in 2025**. A completed Report includes 1) Cover letters stating the structure meets (or does not meet) the electrical and structural requirements for recertification, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form 5) Parking Lot Guardrails Requirements Form, and 6) (For threshold buildings only) Self-qualification letters from the inspecting engineers with accompanying DBPR proof of specialization. Submittal of the Report does not constitute recertification; it must be **approved** and the Letter of Recertification must be issued by this Department.

Threshold buildings (i.e. buildings greater than 3 stories or greater than 50 ft tall, or with an Assembly Occupancy>5000 s.f. & Occupant load > 500 people) shall be recertified by Structural and Electrical Professional Engineers only. Self-qualification letters will be required with proof of DBPR structural and electrical specialization.

Any buildings that are not threshold buildings may be recertified by any Florida Registered Architect or Professional Engineer and self-qualification letters will not be required.

If no deficiencies are identified, the structure will only be recertified once the reports and forms have been submitted and approved.

If deficiencies are identified, they shall be reported to the Building Official within 10 days, or within 24 hours if there is an immediate danger identified. A completed report shall be submitted to this Department. In addition, a structural and/or electrical affidavit from the inspector will be required, with additional affidavits every 180 days, as needed so that the building can continue to be occupied while repairs are carried out. The Building Official is able to grant an extension of one hundred fifty (150) calendar days from the due date or the date the deficiencies were identified (whichever is sooner) to allow time to obtain the necessary permits and perform the repairs. The structure

will only be recertified once a *revised* report and all required information is submitted and approved, and all required permits are closed.

Proprietary or modified recertification forms from the inspectors will not be accepted. Only current municipal recertification forms will be accepted. The Architect or Engineer shall obtain the required Forms from the following link:

<https://www.miamidade.gov/global/economy/building/recertification.page>.

If this is your first time using the online system, please register at the following link:

<https://coralgablesfl-energovpub.tylerhost.net/Apps/selfservice/CoralGablesFLProd#/register>

You can access your online process using the process number provided above at the following link:

<https://coralgablesfl-energovpub.tylerhost.net/Apps/SelfService#/myWork?tab=MyPermits>

**The Recertification Report fee of \$500.00 *and* additional document and filing fees shall be paid online at the following link:**

<https://coralgablesfl-energovpub.tylerhost.net/Apps/SelfService#/payinvoice>

Failure to submit the required Report within the allowed time will result in **declaring the structure unsafe** and referring the matter to the City's Construction Regulation Board ("Board") without further notice and a \$600.00 administrative fee will be imposed at that time. The Board may impose additional fines of \$250.00 for each day the violation continues, may enter an order of demolition, and may assess all costs of the proceedings along with the cost of demolition and any other required action.

Please contact Douglas Ramirez at [dramirez@coralgables.com](mailto:dramirez@coralgables.com) regarding any questions concerning building recertification.

Thank you for your prompt attention to this matter.



Manuel Z. Lopez, P.E.  
Building Official



CITY OF CORAL GABLES  
Development Services Department

CITY HALL 405 BILTMORE WAY  
CORAL GABLES, FL 33134

1/31/2024

VILLA LOURDES PROPERTY LLC  
2250 SW 3 AVE #303  
MIAMI, FL 33129

**VIA CERTIFIED MAIL**

7022 2410 0002 9151 8268

**RE:** 514 PALERMO AVE  
**FOLIO #** 03-4117-008-3890  
Process Number TBD

**\*\*\*COURTESY 1-YEAR NOTICE\*\*\***

Notice of Required Inspection for Recertification of 30 Years or Older Building

Dear Property Owner:

Per the Miami-Dade County Property Appraiser's office the above referenced property address is thirty (30) years old, or older, having been built in 1925. In accordance with the Miami-Dade County Code, Chapter 8, Section 8-11(f), a qualified individual must inspect said building and a **completed** Recertification Report ("Report") must be submitted by you to this Department **in 2025**. A completed Report includes 1) Cover letters stating the structure meets (or does not meet) the electrical and structural requirements for recertification, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form 5) Parking Lot Guardrails Requirements Form, and 6) (For threshold buildings only) Self-qualification letters from the inspecting engineers with accompanying DBPR proof of specialization. Submittal of the Report does not constitute recertification; it must be **approved** and the Letter of Recertification must be issued by this Department.

Threshold buildings (i.e. buildings greater than 3 stories or greater than 50 ft tall, or with an Assembly Occupancy > 5000 s.f. & Occupant load > 500 people) shall be recertified by Structural and Electrical Professional Engineers only. Self-qualification letters will be required with proof of DBPR structural and electrical specialization.

Any buildings that are not threshold buildings may be recertified by any Florida Registered Architect or Professional Engineer and self-qualification letters will not be required.

If no deficiencies are identified, the structure will only be recertified once the reports and forms have been submitted and approved.

If deficiencies are identified, they shall be reported to the Building Official within 10 days, or within 24 hours if there is an immediate danger identified. A completed report shall be submitted to this Department. In addition, a structural and/or electrical affidavit from the inspector will be required, with additional affidavits every 180 days, as needed so that the building can continue to be occupied while repairs are carried out. The Building Official is able to grant an extension of one hundred fifty (150) calendar days from the due date or the date the deficiencies were identified (whichever is sooner) to allow time to obtain the necessary permits and perform the repairs. The structure will only

be recertified once a *revised* report and all required information is submitted and approved, and all required permits are closed.

Proprietary or modified recertification forms from the inspectors will not be accepted. Only current municipal recertification forms will be accepted. The Architect or Engineer shall obtain the required Forms from the following link:

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Failure to submit the required Report within the allowed time will result in **declaring the structure unsafe** and referring the matter to the City's Construction Regulation Board ("Board") without further notice and a \$600.00 administrative fee will be imposed at that time. The Board may impose additional fines of \$250.00 for each day the violation continues, may enter an order of demolition, and may assess all costs of the proceedings along with the cost of demolition and any other required action.

Please contact Douglas Ramirez at [dramirez@coralgables.com](mailto:dramirez@coralgables.com) regarding any questions concerning building recertification.

Thank you for your prompt attention to this matter.



Manuel Z. Lopez, P.E.  
Building Official



## CITY OF CORAL GABLES

DEVELOPMENT SERVICES DEPARTMENT  
427 BILTMORE WAY  
CORAL GABLES, FL 33134

1/31/2025

VILLA LOURDES PROPERTY LLC  
2250 SW 3 AVE #303  
MIAMI, FL 33129

**VIA CERTIFIED MAIL**

**9589 0710 5270 1801 7207 36**

**RE: 514 PALERMO AVE**  
**FOLIO # 341170083890**

Notice of Required Inspection For Recertification of Building  
Process Number: **TBD**

Dear Property Owner:

Per the Miami-Dade County Property Appraiser's office the above referenced property address is thirty (30) years old, or older, having been built in 1925. In accordance with the Miami-Dade County Code, Chapter 8, Section 8-11(f), a qualified individual must inspect said building and a **completed** Recertification Report ("Report") must be submitted by you to this Department within **ninety (90) calendar days** from the **date of this letter**. A completed Report includes 1) Cover letters stating the structure meets (or does not meet) the electrical and structural requirements for recertification, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form 5) Parking Lot Guardrails Requirements Form, and 6) (For threshold buildings only) Self-qualification letters from the inspecting engineers with accompanying DBPR proof of specialization. Submittal of the Report does not constitute recertification; it must be **approved** and the Letter of Recertification must be issued by this Department.

Threshold buildings (i.e. buildings greater than 3 stories or greater than 50 ft tall, or with an Assembly Occupancy > 5000 s.f. & Occupant load > 500 people) shall be recertified by Structural and Electrical Professional Engineers only. Self-qualification letters will be required with proof of DBPR structural and electrical specialization.

Any buildings that are not threshold buildings may be recertified by any Florida Registered Architect or Professional Engineer and self-qualification letters will not be required.

If no deficiencies are identified, the structure will only be recertified once the reports and forms have been submitted and approved.

If deficiencies are identified, they shall be reported to the Building Official within 10 days, or within 24 hours if there is an immediate danger identified. A completed report shall be submitted to this Department. In addition, a structural and/or electrical affidavit from the inspector will be required, with additional affidavits every 180 days, as needed so that the building can continue to be occupied while repairs are carried out. The Building Official is able to grant an extension of one hundred fifty (150) calendar days from the due date or the date the deficiencies were identified (whichever is sooner) to allow time to obtain the necessary permits and perform the repairs. The structure will only be recertified once a *revised* report and all required information is submitted and approved, and all required permits are closed.

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**The Recertification Report fee of \$500.00 *and* additional document and filing fees shall be paid online at the following link:**

<https://coralgablesfl-energovpub.tylerhost.net/Apps/SelfService#/payinvoice>

Failure to submit the required Report within the allowed time will result in **declaring the structure unsafe** and referring the matter to the City's Construction Regulation Board ("Board") without further notice and a \$600.00 administrative fee will be imposed at that time. The Board may impose additional fines of \$250.00 for each day the violation continues, may enter an order of demolition, and may assess all costs of the proceedings along with the cost of demolition and any other required action.

Please contact Douglas Ramirez at [dramirez@coralgables.com](mailto:dramirez@coralgables.com) regarding any questions concerning building recertification.  
Thank you for your prompt attention to this matter.



Manuel Z. Lopez, P.E.  
Building Official



CITY OF CORAL GABLES

DEVELOPMENT SERVICES DEPARTMENT  
427 BILTMORE WAY  
CORAL GABLES, FL 33134

5/1/2025

**VIA CERTIFIED MAIL**

VILLA LOURDES PROPERTY LLC  
2250 SW 3 AVE #303  
MIAMI, FL. 33129

7020 1290 0001 5682 8689

**RE: 514 PALERMO AVE**  
**FOLIO # 341170083890**

Notice of Required Inspection For Recertification of Building – **OVERDUE NOTICE**  
Process Number **RECT-xx-xxxx**

Dear Property Owner:

In a certified letter dated 1/31/2025, this Department notified you the property referenced above requires Building Recertification pursuant to Miami-Dade County Code, Chapter 8, Section 8-11(f). The letter informed you it was necessary to submit to this Department a completed Report prepared by a qualified individual within ninety (90) calendar days certifying the structure meets the requirements for recertification.

Please be advised the submittal of the Report is overdue and the **structure has been deemed unsafe** due to non-compliance. This may result in the revocation of the Certificate of Occupancy, as well as being subject to other penalties as provided in the Code. A completed Report includes 1) Cover letters stating the structure meets (or does not meet) the electrical and structural requirements for recertification, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form 5) Parking Lot Guardrails Requirements Form, and 6) (For threshold buildings only) Self-qualification letters from the inspecting engineers with accompanying DBPR proof of specialization. Submittal of the Report does not constitute recertification; it must be **approved** and the Letter of Recertification must be issued by this Department.

See original notice for additional information.

**Failure to submit the completed Report within thirty (30) calendar days from the date of this letter will result in forwarding the matter to the City's Construction Regulation Board for further review and determination. A \$600.00 administrative fee will be imposed at that time. The Board may impose additional fines of \$250.00 for each day the violation continues, may enter an order of demolition, and may assess all costs of the proceedings along with the cost of demolition and any other required action.**

If this is your first time using the online system, please register at the following link:

<https://coralgablesfl-energovpub.tylerhost.net/Apps/selfservice/CoralGablesFLProd#/register>

You can access your online process using the process number provided above at the following link:

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**The Recertification Report fee of \$500.00 and additional document and filing fees shall be paid online at the following link:**

<https://coralgablesfl-energovpub.tylerhost.net/Apps/SelfService#/payinvoice>

Please govern yourself accordingly.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Manuel Z. Lopez', with a stylized flourish at the end.

Manuel Z. Lopez, P.E.  
Building Official

**BEFORE THE CONSTRUCTION REGULATION BOARD**  
**FOR THE CITY OF CORAL GABLES**

CITY OF CORAL GABLES,  
Petitioner,

Case No. 26-1508  
RECT-25-04-0500

vs.

Certified Mail Return Receipt & Via USPS Regular Mail  
9589 0710 5270 1749 3954 23

Villa Lourdes Property LLC  
2250 SW 3 Ave, #303  
Miami, FL 33129-2065  
Respondent.

**NOTICE OF UNSAFE STRUCTURE VIOLATION FOR FAILURE TO RECERTIFY  
AND NOTICE OF HEARING**

Date: April 28, 2026

Re: 514 Palermo Ave, Coral Gables, FL 33134, Coral Gables Biltmore Sec PB 20-28 Lot 10 Blk 24, and 03-4117-008-3890 ("Property").

The City of Coral Gables ("City") Building Official has inspected the records relating to the Structure in accordance with Article III, Chapter 105 of the City Code, pertaining to unsafe structures, and Section 8-11 of the Miami-Dade County Code, as applicable in the City, pertaining to existing buildings. **The Structure is hereby declared unsafe** by the Building Official and is presumed unsafe pursuant to Section 105-89 10 (m) of the City Code for failure to timely comply with the maintenance and recertification requirements of the Florida Building Code or Section 8-11 of the Miami-Dade County Code.

**Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Fairchild Tropical Board Room, 427 Biltmore Way, 1<sup>st</sup> Floor, Coral Gables, Florida 33134, on May 11, 2026, at 2:00 p.m.**

You may appeal the decision of the Building Official to the Board by appearing at the hearing. You have the right to be represented by an attorney and may present and question witnesses and evidence; however, formal rules of evidence shall not apply. Failure to appear at the hearing will result in the matter being heard in your absence. Please be advised that if someone other than an attorney will be attending the hearing on your behalf, he or she must provide a power of attorney from you at the time of the hearing. Requests for continuance must be made in writing to, Analyn Hernandez, at City of Coral Gables, Development Services Department, 427 Biltmore Way, Coral Gables, FL 33134, ahernandez2@coralgables.com, tel: (305) 460-5250. The Development Services Department's hours are Monday through Friday, 7:30 a.m. to 2:30 p.m.

If the Required Action is not completed before the above hearing date, the Building Official may order that the structure be vacated, boarded, secured, and posted (including but not limited to, requesting the electric utility to terminate service to the Structure) to prevent further occupancy until the Required Action is completed. The Building Official may also order demolition of the Structure and the City may recover the costs incurred against the Property and the Owner of record.

**City's Exhibit #6**

If the Property owner or other interested party does not take all Required Action or prevail at the hearing, the Construction Regulation Board may impose fines not to exceed \$250 for each day the violation continues past the date set for compliance and may also enter an order of demolition and assess all costs of the proceedings, in an amount not less than \$600, and the costs of demolition and other required action, for which the City shall have a lien against the Property owner and the Property.

Please govern yourself accordingly.

*Analyñ Hernandez*

Analyñ Hernandez  
Secretary to the Board

#### ADA NOTICES

Any person who acts as a lobbyist pursuant to the City of Coral Gables Ordinance No. 2006-11, must register with the City Clerk, prior to engaging in lobbying activities before the city staff, boards, committees and/or the City Commission. A copy of the Ordinance is available in the Office of the City Clerk, City Hall.

**Pursuant to Section 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Board, with respect to any matter considered at such hearing or meeting, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made; which record includes the testimony and evidence upon which the appeal is to be based. Although a court reporter usually attends the hearing at the City's cost, the City is not required to provide a transcript of the hearing, which the Respondent may request at the Respondent's cost.**

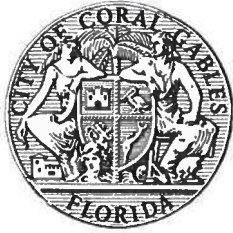
Any person who needs assistance in another language in order to speak during the public hearing or public comment portion of the meeting should contact the City's ADA Coordinator, Clifford R. Friedman, Director of Human Resources & Risk Management (E-mail: [cfriedman@coralgables.com](mailto:cfriedman@coralgables.com) Telephone: 305-722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.

Any person with a disability requiring communication assistance (such as a sign language interpreter or other auxiliary aide or service) in order to attend or participate in the meeting should contact the City's ADA Coordinator, Clifford R. Friedman, Director of Human Resources & Risk Management (E-mail: [cfriedman@coralgables.com](mailto:cfriedman@coralgables.com), Telephone: 305- 722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.

cc:

Villa Lourdes Property LLC, Registered Agent, 8455 SW 98 St, Miami, FL 33156-2462  
9589 0710 5270 1749 3954 30

Arvida Capital Partners LLC, 1825 Ponce De Leon Blvd, Ste. 102, Coral Gables, FL 33134-4418  
9589 0710 5270 1749 3954 47



CITY OF CORAL GABLES  
DEVELOPMENT SERVICES DEPARTMENT  
Affidavit of Posting

Title of Document Posted: Notice of Unsafe Structure Violation for Failure to Recertify and Notice of Hearing

I, ROSE MARTINEZ, DO HEREBY SWEAR/AFFIRM THAT  
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE  
ADDRESS OF 514 PALERMO AVE, ON APRIL 30, 2026 AT  
0907 AM.

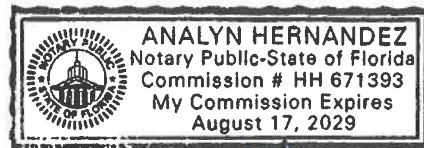
ROSE MARTINEZ  
Employee's Printed Name

[Signature]  
Employee's Signature

STATE OF FLORIDA )  
ss.  
COUNTY OF MIAMI-DADE )

Sworn to (or affirmed) and subscribed before me by means of  physical presence or  online  
notarization, this 1 day of May, in the year 2026, by  
Rose Martinez who is personally known to me.

My Commission Expires: Aug. 17, 2029



[Signature]  
Notary Public

City's Exhibit #7

Apr 30, 2026 at 9:07:05 AM  
515 Palermo Ave  
Coral Gables FL 33134  
United States

514 PALERMO AVE.

BEFORE THE CONSTRUCTION REGULATION BOARD  
FOR THE CITY OF CORAL GABLES

CITY OF CORAL GABLES,  
Petitioner,

Case No. 26-1508  
RCT: 25-04-050

vs.

Certified Mail Return Receipt & Via USPS Regular Mail  
6589 0710 5270 1749 3954 23

Villa Lourdes Property LLC  
2250 SW 3 Ave, #103  
Miami, FL 33129-2065  
Respondent.

NOTICE OF UNSAFE STRUCTURE VIOLATION FOR FAILURE TO RECERTIFY  
AND NOTICE OF HEARING

Date: April 28, 2026

Re: 514 Palermo Ave, Coral Gables, FL 33134, Coral Gables Bldgmore Sec PB 20-28 Lot 10 BK 24, and  
03-4117-008-3890 ("Property")

The City of Coral Gables ("City") Building Official has inspected the records relating to the Structure in accordance with Article III, Chapter 89 of the City Code, pertaining to unsafe structures, and Section 8-11 of the Miami-Dade County Code, as applicable in the City, pertaining to existing buildings. The Structure is hereby declared unsafe by the Building Official and is presumed unsafe pursuant to Section 105-99 (f) of the City Code for failure to timely comply with the maintenance and recertification requirements of the Florida Building Code or Section 8-11 of the Miami-Dade County Code.

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Fairchild Tropical Board Room, 427 Biltmore Way, 1<sup>st</sup> Floor, Coral Gables, Florida 33134, on **May 11, 2026, at 2:00 p.m.**

You may appeal the decision of the Building Official to the Board by appearing at the hearing. You have the right to be represented by an attorney and may present and question witnesses and evidence; however, formal rules of evidence shall not apply. Failure to appear at the hearing will result in the matter being heard in your absence. Please be advised that if someone other than an attorney will be attending the hearing on your behalf, he or she must provide a power of attorney from you at the time of the hearing. Requests for continuance must be made in writing to: Anahy Hernandez, at City of Coral Gables, Development Services Department, 427 Biltmore Way, Coral Gables, FL 33134, ahernandez@coralgables.com, tel: (305) 466-3250. The Development Services Department's hours are Monday through Friday, 7:30 a.m. to 2:30 p.m.

If the Required Action is not completed before the above hearing date, the Building Official may order that the structure be vacated, boarded, secured, and posted (including but not limited to, requesting the electric utility to terminate service to the Structure) to prevent further occupancy until the Required Action is completed. The Building Official may also order demolition of the Structure and the City may recover the costs incurred against the Property and the Owner of record.

# 26-1508

OFFICE REPORTS

City's Exhibit #8

Apr 30, 2026 at 9:07:11 AM  
515 Palermo Ave  
Coral Gables FL 33134  
United States



Prepared by:

**Manuel L. Crespo, Esq.**  
Attorney at Law  
Greenspoon Marder LLP  
600 Brickell Ave., Suite 3600  
Miami, FL 33131  
305-789-2770  
File Number: 65550.0003  
Will Call No.:

Return to:

**AM LAW**  
7385 SW 87<sup>th</sup> Ave., Suite 100  
Miami, FL 33156  
Attn: Maria Ramirez  
305-441-9530

[Space Above This Line For Recording Data]

## Trustee's Deed

**This Trustee's Deed** made this 10<sup>th</sup> day of **November, 2020** between **Bonnie G. Perkins, an unremarried widow, Individually, and as Trustee of the Marital Trust established under the Thomas G. Perkins Revocable Trust dated August 8, 2001** whose post office address is **6245 SW 117 Terrace, Pinecrest, FL 33156**, grantor, and **Villa Lourdes Property, LLC, a Florida limited liability company** whose post office address is **2250 SW 3rd Ave, No. 303, Miami, FL 33129**, grantee:

(Whenever used herein the terms grantor and grantee include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

**Witnesseth**, that said grantor, for and in consideration of the sum **TEN AND NO/100 DOLLARS (\$10.00)** and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantees heirs and assigns forever, the following described land, situate, lying and being in **Miami-Dade County, Florida**, to-wit:

**Lot 10, Block 24, of CORAL GABLES BILTMORE SECTION, according to the Plat thereof, as recorded in Plat Book 20, Page 28, of the Public Records of Miami-Dade County, Florida.**

**Subject to taxes for 2021 and subsequent years; covenants, conditions, restrictions, easements, reservations and limitations of record, if any.**

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**To Have and to Hold**, the same in fee simple forever.

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons claiming by, through or under grantors.

**In Witness Whereof**, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Ellie Loveall

Witness Name: Ellie Loveall

Jae Atkinson

Witness Name: Jae Atkinson

Bonnie G. Perkins

Bonnie G. Perkins, individually and as Trustee

State of Florida  
County of Hillsborough

The foregoing instrument was acknowledged before me by means of [ ] physical presence or  online notarization, this 10th day of November, 2020 by Bonnie G. Perkins, individually and as Trustee(s) of the Marital Trust established under the Thomas G. Perkins Revocable Trust dated August 8, 2001, who [ ] is personally known or [X] has produced a driver's license as identification.

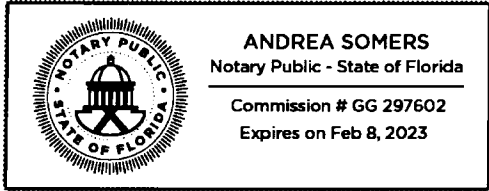
[Notary Seal]

Andrea Somers

Notary Public

Printed Name: Andrea Somers

My Commission Expires: 02/08/2023



Notarized online using audio-video communication



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Florida Limited Liability Company  
VILLA LOURDES PROPERTY, LLC

### Filing Information

**Document Number** L03000001715  
**FEI/EIN Number** 02-0665341  
**Date Filed** 01/15/2003  
**State** FL  
**Status** ACTIVE

### Principal Address

8455 SW 98 STREET  
MIAMI, FL 33156

Changed: 04/05/2023

### Mailing Address

8455 SW 98 STREET  
MIAMI, FL 33156

Changed: 04/05/2023

### Registered Agent Name & Address

VALDES, MARLENE  
8455 SW 98 STREET  
MIAMI, FL 33156

Address Changed: 03/10/2021

### Authorized Person(s) Detail

#### **Name & Address**

Title MGRM

BILLINGS, ALFREDO, Jr.  
8455 SW 98 STREET  
MIAMI, FL 33156

**Annual Reports**

Report Year	Filed Date
2024	03/21/2024
2025	01/29/2025
2026	04/09/2026

**Document Images**

<a href="#">04/09/2026 -- ANNUAL REPORT</a>	View image in PDF format
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<a href="#">04/02/2005 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">04/16/2004 -- ANNUAL REPORT</a>	View image in PDF format
<a href="#">01/15/2003 -- Florida Limited Liabilites</a>	View image in PDF format

**Prepared by / Return to:**

AM Law, LLC  
Brandy C. Abreu, Esq.  
10743 SW 104<sup>th</sup> Street  
Miami, FL 33176

Parcel ID# 03-4117-008-3890

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SPACE ABOVE THIS LINE FOR RECORDER'S USE ONLY

**THIS IS A PURCHASE MONEY BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$350,000.00 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.**

**PURCHASE MONEY MORTGAGE, SECURITY AGREEMENT  
AND ASSIGNMENT OF RENTS  
(COMMERCIAL REAL PROPERTY)**

This **MORTGAGE** and **SECURITY AGREEMENT** dated November 5, 2025 (together with any amendments or modifications hereto in effect from time to time, the "**Mortgage**"), is made by **Villa Lourdes Property, LLC**, a Florida Limited Liability Company having an address 8455 SW 98th ST, Miami, FL 33156 ("**Mortgagor**"), in favor of **Arvida Capital Partners, LLC, ISAOA/ATIMA**, having an address at 1825 Ponce De Leon Blvd, Suite 102, Coral Gables, FL 33134 ("**Lender**" or "**Mortgagee**").

**RECITALS:**

**WHEREAS**, Mortgagor is indebted to Mortgagee in the principal sum of **THREE HUNDRED FIFTY AND 00/100 US DOLLARS (\$350,000.00)** (the "**Loan**"), together with interest thereon, as evidenced by that certain Promissory Note of even date herewith made by Mortgagor, as Borrower, to Mortgagee, as Lender (the "**Note**");

**WHEREAS**, Mortgagor is the owner of fee simple title to that certain tract of land located in Miami-Dade County, Florida, as more particularly described on **Exhibit A**, attached hereto and made a part hereof (the "**Real Property**");

**WHEREAS**, Mortgagor acknowledges that the Loan proceeds of **\$350,000.00** represent the payoff of existing purchase money mortgages and other encumbrances owed by Mortgagor, and secured by the subject property and that this is a purchase money mortgage; and

**WHEREAS**, to induce Mortgagee to make the Loan and to secure payment of the Note and the other obligations described below, Mortgagor has agreed to execute and deliver this Mortgage.

**GRANTING CLAUSES:**

**NOW, THEREFORE,** to secure to Mortgagee (i) the repayment of all sums due under this Mortgage, the Note (and all extensions, renewals, replacements and amendments thereof) and the other Loan Documents (as such term is defined in the Note, the "**Loan Documents**"); (ii) the performance of all terms, conditions and covenants set forth in the Loan Documents; and (iii) all other obligations or indebtedness of Mortgagor to Mortgagee of whatever kind or character and whenever borrowed or incurred, including without limitation, principal, interest, fees, late charges and expenses, including attorneys' fees due under the note, this mortgage, or the Loan Documents (collectively defined as, the "**Liabilities**"), Mortgagor has mortgaged, granted and conveyed and by these presents **DOES HEREBY MORTGAGE, GRANT AND CONVEY TO MORTGAGEE, ITS SUCCESSORS AND ASSIGNS,** all of Mortgagor's right, title and interest now owned or hereafter acquired in and to the following personal and Real Property (collectively, the "**Mortgaged Property**"):

(A) The Real Property;

(B) Any and all buildings and improvements now or hereafter erected on, under or over the Real Property (the "**Improvements**");

(C) Any and all fixtures, machinery, equipment and other articles of real, personal or mixed property, belonging to Mortgagor, at any time now or hereafter installed in, attached to or situated in or upon the Real Property, or the buildings and improvements now or hereafter erected thereon, or used or intended to be used in connection with the Real Property, or in the operation of the buildings and improvements, plant, business or dwelling situate thereon, whether or not such real, personal or mixed property is or shall be affixed thereto, and all replacements, substitutions and proceeds of the foregoing (all of the foregoing herein called the "**Service Equipment**"), including without limitation: (i) all appliances, furniture and furnishings; all articles of interior decoration, floor, wall and window coverings; all office, restaurant, bar, kitchen and laundry fixtures, utensils, appliances and equipment; all supplies, tools and accessories; all storm and screen windows, shutters, doors, decorations, awnings, shades, blinds, signs, trees, shrubbery and other plantings; (ii) all building service fixtures, machinery and equipment of any kind whatsoever; all lighting, heating, ventilating, air conditioning, refrigerating, sprinkling, plumbing, security, irrigating, cleaning, incinerating, waste disposal, communications, alarm, fire prevention and extinguishing systems, fixtures, apparatus, machinery and equipment; all elevators, escalators, lifts, cranes, hoists and platforms; all pipes, conduits, pumps, boilers, tanks, motors, engines, furnaces and compressors; all dynamos, transformers and generators; (iii) all building materials, building machinery and building equipment delivered on site to the Real Property during the course of, or in connection with any construction or repair or renovation of the buildings and improvements; (iv) all parts, fittings, accessories, accessions, substitutions and replacements therefor and thereof; and (v) all files, books, ledgers, reports and records relating to any of the foregoing;

(D) Any and all leases, subleases, tenancies, licenses, occupancy agreements or agreements to lease all or any portion of the Real Property, Improvements, Service Equipment or all or any other portion of the Property and all extensions, renewals, amendments, modifications and replacements thereof, and any options, rights of first refusal or guarantees relating thereto (collectively, the "**Leases**"); all rents, income, receipts, revenues, security deposits, escrow accounts, reserves, issues, profits, awards and payments of any kind payable under the Leases or otherwise arising from the Real Property, Improvements, Service Equipment or all or any other portion of the Mortgaged Property including, without limitation, minimum rents, additional rents, percentage rents, parking, maintenance and deficiency rents (collectively, the "**Rents**"); all of the following personal property (collectively referred to as the "**Contracts**"): all accounts, general intangibles and contract rights (including any right to payment thereunder, whether or not earned by performance) of any nature relating to the Real Estate, Improvements, Service Equipment or all or any other portion of the Property or the use, occupancy, maintenance, construction, repair or operation thereof; all management agreements, franchise agreements, utility agreements and deposits, building service contracts, maintenance contracts, construction contracts and architect's agreements; all maps, plans, surveys and specifications; all warranties and guaranties; all permits, licenses and approvals; and all insurance policies, books of account and other documents, of whatever kind or character, relating to the use, construction upon, occupancy, leasing, sale or operation of the Real Estate, Improvements, Service Equipment or all or any other portion of the Property;

(E) Any and all estates, rights, tenements, hereditaments, privileges, easements, reversions, remainders and appurtenances of any kind benefiting or appurtenant to the Real Property, Improvements or all or any other portion of the Property; all means of access to and from the Real Property, Improvements or all or any other portion of the Real Property, whether public or private; all streets, alleys, passages, ways, water courses, water and mineral rights relating to the Real Property, Improvements or all or any other portion of the Real Property; and all other claims or demands of Mortgagor, either at law or in equity, in possession or expectancy of, in, or to the Real Property, Improvements or all or any other portion of the Real Property (all of the foregoing described in this subsection E herein called the "**Appurtenances**");

(F) Any and all "proceeds" of any of the above-described Real Property, Improvements, Service Equipment, Leases, Rents, Contracts and Appurtenances, which term "proceeds" shall have the meaning given to it in the Uniform Commercial Code, as amended, (the "**Code**") of the State in which the Property is located (collectively, the "**Proceeds**") and shall additionally include whatever is received upon the use, lease, sale, exchange, transfer, collection or other utilization or any disposition or conversion of any of the Real Property, Improvements, Service Equipment, Leases, Rents, Contracts and Appurtenances, voluntary or involuntary, whether cash or non-cash, including proceeds of insurance and condemnation awards, rental or lease payments, accounts, chattel paper, instruments, documents, contract rights, general intangibles, equipment and inventory; and

**TO HAVE AND TO HOLD** the above granted and conveyed Mortgaged Property unto and to the proper use and benefit of Mortgagee and its successors and assigns, forever.

**PROVIDED ALWAYS**, and these presents are upon the express condition, that if (i) all the Liabilities, including without limitation, all termination payments and any other amounts due under or in connection with any swap agreements secured hereunder, are paid in full, (ii) each and every representation, warranty, agreement and covenant of this Mortgage and the other Loan Documents are complied with and abided by, and (iii) any swap agreements secured hereunder have matured or been terminated, then this Mortgage and the estate hereby created shall cease and be null and void and canceled of record.

The terms of the Loan Documents are hereby made a part of this Mortgage to the same extent and with the same effect as if fully set forth herein. All capitalized terms not otherwise defined herein shall have the meaning ascribed to them in the Note.

**AND** Mortgagor covenants and agrees with and represents to Mortgagee as follows:

**1. FUTURE ADVANCES; PROTECTION OF MORTGAGED PROPERTY.** This Mortgage shall secure any and all present or future advances made by Mortgagee to or for the benefit of Mortgagor or the Mortgaged Property (whether such advances are obligatory or are made at the option of Mortgagee or otherwise), including, without limitation: (i) principal, interest, late charges, fees and other amounts due under Note, Mortgage, or other loan documents; (ii) all advances by Mortgagee to Mortgagor or any other person to pay costs of erection, construction, alteration, repair, restoration, maintenance and completion of any improvements on the Property or to the Mortgaged Property; (iii) all advances made or costs incurred by Mortgagee for the payment of real estate taxes, assessments or other governmental charges, maintenance charges, insurance premiums, appraisal charges, environmental inspection, audit, testing or compliance costs, and costs incurred by Mortgagee for the enforcement and protection of the Mortgaged Property or the lien of this Mortgage; and (iv) all legal fees, costs and other expenses incurred by Mortgagee by reason of any default or otherwise in connection with the note, this Mortgage, or other loan documents

Mortgagor agrees that if, at any time during the term of this Mortgage or following the commencement of a foreclosure action hereunder (whether before or after the entry of a judgment of foreclosure), Mortgagor fails to perform or observe any covenant or obligation under this Mortgage including, without limitation, payment of any of the foregoing, Mortgagee may (but shall not be obligated to) take such steps as are reasonably necessary to remedy any such nonperformance or nonobservance and provide payment thereof. All amounts advanced by Mortgagee shall be added to the outstanding principal balance due under the note, and secured by this Mortgage and the other loan documents (and, if advanced after the entry of a judgment of foreclosure, by such judgment of foreclosure), and shall be due and payable on demand, together with

interest at the Default Rate set forth in the note, such interest to be calculated from the date of such advance to the date of repayment thereof.

## 2. REPRESENTATIONS, WARRANTIES AND COVENANTS.

2.1. Payment and Performance. Mortgagor shall (a) pay to Mortgagee all sums required to be paid by Mortgagor under the note and loan documents, in accordance with their stated terms and conditions; (b) perform and comply with all terms, conditions and covenants set forth in each of the Loan Documents by which Mortgagor is bound; and (c) perform and comply with all of Mortgagor's obligations and duties as landlord under any Leases.

2.2. Seisin and Warranty. Mortgagor hereby warrants that (a) Mortgagor is seized of an indefeasible estate in fee simple in, and warrants the title to, the Real Property and Mortgaged Property; (b) Mortgagor has the right, full power and lawful authority to mortgage, grant, convey and assign the same to Mortgagee in the manner and form set forth herein; and (c) this Mortgage is a valid and enforceable first lien on the Property. Mortgagor hereby covenants that Mortgagor shall (a) preserve such title and the validity and priority of the lien of this Mortgage and shall forever warrant and defend the same to Mortgagee against all lawful claims whatsoever; and (b) execute, acknowledge and deliver all such further documents or assurances as may at any time hereafter be reasonably required by Mortgagee to protect fully the lien of this Mortgage.

### 2.3. Insurance.

(a) Mortgagor shall obtain and maintain at all times throughout the term of this Mortgage the following insurance: (i) comprehensive commercial general liability insurance covering all operations of Mortgagor; (ii) "All-Risk" fire and extended coverage hazard insurance covering the Property in an aggregate amount equal to the greater amount of (x) 100% of the agreed upon full insurable replacement value of the Property, (y) the outstanding amount of the Loan or (z) the appraised value of the property; (iii) during the course of any construction, reconstruction, remodeling or repair of any Improvements, builders' all-risk extended coverage insurance in amounts based upon the completed replacement value of the Improvements or the outstanding amount of the Loan, whichever is less (excluding roads, foundations, parking areas, paths, walkways and like improvements) and endorsed to provide that occupancy by any person shall not void such coverage; (iv) if the Property is required to be insured pursuant to the National Flood Insurance Reform Act of 1994, and the regulations promulgated thereunder, flood insurance in an amount at least equal to the lesser of the agreed upon full insurable replacement value of the Property (less any value attributable to the Real Estate) the maximum limit of coverage available, or the outstanding amount of the Loan; (v) windstorm coverage; and (vi) such other insurance as Mortgagee may reasonably require.

(b) Each insurance policy required under this Section shall: (i) be written by an insurance company authorized or licensed to do business in the state within which

the Property is located having an Alfred M. Best Company, Inc. rating of "A-" or higher and a financial size category of not less than IX; (ii) be for terms of at least one year, with premium prepaid; (iii) be subject to the reasonable approval of Mortgagee as to insurance companies, amounts, content, forms of policies and expiration dates; and (iv) name Mortgagee, its successors and assigns: (1) as an additional insured under all liability insurance policies, and (2) as the first mortgagee, under a standard non-contributory mortgagee clause, on all property insurance policies and all loss of rents or loss of business income insurance policies. The address for Mortgagee, as of the date hereof, shall be as set forth in the preamble of this Mortgage.

(c) Mortgagor further agrees that each insurance policy: (i) shall provide at least thirty (30) days' prior written notice to Mortgagee prior to any policy reduction or cancellation for any reason; (ii) shall contain an endorsement or agreement by the insurer that any loss shall be payable to Mortgagee in accordance with the terms of such policy notwithstanding any act or negligence of Mortgagor which might otherwise result in forfeiture of such insurance; (iii) shall waive all rights of setoff, counterclaim, deduction or subrogation against Mortgagor; and (iv) shall exclude Mortgagee from the operation of any coinsurance clause.

(d) Intentionally deleted.

(e) At least thirty (30) days prior to the expiration of any insurance policy, Mortgagor shall furnish evidence satisfactory to Mortgagee that such policy has been renewed or replaced or is no longer required.

(f) Notwithstanding the foregoing, in the event that Mortgagor fails to maintain insurance in accordance with this Section 2.3., and Mortgagee elects to obtain insurance to protect its interests hereunder, Mortgagee may obtain insurance in any amount and of any type Mortgagee deems appropriate to protect Mortgagee's interest only and Mortgagee shall have no duty or obligation to Mortgagor to maintain insurance in any greater amount or of any other type for the benefit of Mortgagor. All insurance premiums incurred or paid by Mortgagee shall be at Mortgagor's sole cost and expense in accordance with Section 1 hereof. Mortgagee's election to obtain insurance shall not be deemed to waive any Event of Default (as hereinafter defined) hereunder.

(g) As of the date of this Mortgage, Mortgagee has approved Mortgagor's current insurance policy.

**2.4. Taxes and Other Charges.** Mortgagor shall promptly pay and discharge all taxes, assessments, water and sewer rents, and other governmental charges imposed upon the Property prior to delinquency, but in no event after interest or penalties commence to accrue thereon or become a lien upon the Property. Notwithstanding the foregoing, Mortgagor shall have the right to contest, at its own expense, by appropriate legal proceedings conducted in good faith and with due diligence, the amount or validity of such taxes, assessments, water and sewer rents, or other governmental charges, **provided that:** (a) Mortgagor has established on its books or by deposit of cash with



Mortgagee, at the option of Mortgagee, a reserve for the payment thereof in such amount as Mortgagee may require; and (b) such contest operates to prevent collection, stay any proceedings which may be instituted to enforce payment of such item, and prevent a sale of the Real Property to pay such item. Mortgagor shall promptly provide to Mortgagee, upon request, copies of receipted tax bills, canceled checks or other evidence satisfactory to Mortgagee evidencing that such taxes, assessments, water and sewer rents, and other governmental charges have been timely paid.

2.5. **Escrows.** During the term of the Loan, the Mortgagor shall provide Mortgagee with evidence of payment of all real estate taxes and insurance premiums with respect to the Property. If required by Mortgagee at any time after the occurrence of an Event of Default (or the threat of a default for failing to pay any tax amounts or insurance premiums, it being the intention of Mortgagee to protect the collateral for the Loan, and Mortgagee further being entitled to act proactively to avoid a lapse in coverage or for tax penalties to accrue), Mortgagor shall pay to Mortgagee at the time of each installment of interest or of interest and principal, as the case may be, due under the Note, and commencing with the first payment due after the date of such request, a sum equal to (a) the amount of the next installment of taxes and assessments levied or assessed against the Property, and/or (b) the premiums which will next become due on the insurance policies required by this Mortgage, all in amounts as estimated by Mortgagee, less all sums already paid therefor or deposited with Mortgagee for the payment thereof, divided by the number of payments to become due before two (2) months prior to the date when such taxes and assessments and/or premiums, as applicable, will become due, such sums to be held by Mortgagee to pay the same when due. If such escrow funds are not sufficient to pay such taxes and assessments and/or insurance premiums, as applicable, as the same become due, Mortgagor shall pay to Mortgagee, upon request, such additional amounts as Mortgagee shall estimate to be sufficient to make up any deficiency. No amount paid to Mortgagee hereunder shall be deemed to be trust funds but may be commingled with general funds of Mortgagee and no interest shall be payable thereon. Upon the occurrence of an Event of Default, Mortgagee shall have the right, at its sole discretion, to apply any amounts so held against the Liabilities.

2.6. **Transfer of Title.** Without the prior written consent of Mortgagee in each instance, Mortgagor shall not cause or permit any transfer of the Real Property or any part thereof, whether voluntarily, involuntarily or by operation of law, nor shall Mortgagor enter into any agreement or transaction to transfer, or accomplish in form or substance a transfer, of the Property. A "transfer" of the Property includes: (a) the direct or indirect sale, transfer or conveyance of the Property or any portion thereof or interest therein; (b) the execution of an installment sale contract or similar instrument affecting all or any portion of the Property; (c) if Mortgagor, or any general partner or member of Mortgagor, is a corporation, partnership, limited liability company or other business entity, the transfer (whether in one transaction or a series of transactions and whether a direct or indirect transfer) of more than ten percent (10%) in the aggregate any stock, partnership, limited liability company or other ownership interests in such corporation, partnership, limited liability company or entity; (d) intentionally deleted; and (e) an agreement by Mortgagor leasing all or a substantial part of the Property for other than actual occupancy by a space

tenant thereunder or a sale, assignment or other transfer of or the grant of a security interest in and to any Leases. Additionally, any change in the present management (directly or indirectly) or the present ownership (directly or indirectly) of the Mortgagor or change in ownership structure of Mortgagor (directly or indirectly) shall constitute a default under the Note and this Mortgage.

2.7. **No Encumbrances.** Mortgagor shall not create or permit to exist any mortgage, pledge, lien, security interest (including, without limitation, a purchase money security interest or a Property-Assessed Clean Energy loan ("**PACE Loan**")), encumbrance, attachment, levy, distraint or other judicial process on or against the Property or any part thereof (including, without limitation, fixtures and other personalty), whether superior or inferior to the lien of this Mortgage, without the prior written consent of Mortgagee. For the avoidance of doubt, Mortgagor shall not obtain any PACE Loan against the Property without the prior written consent of Mortgagee, and any PACE Loan incurred without the Mortgagee's consent shall cause a default hereunder. Neither Mortgagor nor its constituents shall obtain any mezzanine or other secondary financing. Any loans between members of Mortgagor and Mortgagee shall be subordinate in all respects to the repayment of the Loan.

2.8 **No Modifications.** Mortgagor shall obtain Mortgagee's written consent prior to making any structural modifications to the existing improvements on the Property, which consent shall be in Mortgagee's sole discretion, and shall not be unreasonably withheld.

2.9. **Removal of Fixtures.** Mortgagor shall not (except in the ordinary course of business) remove or permit to be removed from the Real Property any fixtures presently or in the future owned by Mortgagor as the term "fixtures" is defined by the law of the state where the Real Property is located; to wit, Florida (unless such fixtures have been replaced with similar fixtures of equal or greater utility and value).

2.10. **Maintenance and Repair; Alterations.**

(a) Mortgagor shall (i) abstain from and not permit the commission of waste in or about the Mortgaged Property; (ii) keep the Mortgaged Property, at Mortgagor's own cost and expense, in good and substantial repair, working order and condition; (iii) make or cause to be made, as and when necessary, all repairs and replacements, whether or not insurance proceeds are available therefor; and (iv) not remove, demolish, materially alter, discontinue the use of, permit to become deserted, or otherwise dispose of all or any part of the Property, except in the normal course of business. All alterations, replacements, renewals or additions made pursuant hereto shall automatically become a part of the Property and shall be covered by the lien of this Mortgage.

(b) Mortgagee, and any persons authorized by Mortgagee, shall have the right, but not the obligation, with twenty-four hour prior notice to Mortgagor, to enter upon the Real Property at any reasonable time to inspect and photograph its condition and state of repair. In the event any such inspection reveals, in the sole discretion of



Mortgagee, the necessity for any repair, alteration, replacement, clean-up or maintenance, Mortgagor shall, at the discretion of Mortgagee, either: (i) cause such work to be effected promptly; or (ii) promptly establish an interest bearing reserve fund with Mortgagee in an amount reasonably determined by Mortgagee for the purpose of effecting such work. A failure by Mortgagor to promptly effect any material repair, alteration, replacement, clean-up, or maintenance that affects the operations of the Property will be an Event of Default hereunder.

2.11. **Compliance with Applicable Laws.** Mortgagor agrees to observe, conform and comply, and to cause its tenants to observe, conform and comply with all federal, state, county, municipal and other governmental or quasi-governmental laws, rules, regulations, ordinances, codes, requirements, covenants, conditions, orders, licenses, permits, approvals and restrictions, including without limitation, Environmental Laws (as defined below) and the Americans with Disabilities Act of 1990, as amended (collectively, the "**Legal Requirements**"), now or hereafter affecting all or any part of the Property, its occupancy or the business or operations now or hereafter conducted thereon and the personalty contained therein, within such time as required by such Legal Requirements. Mortgagor represents and warrants that, to the best of Mortgagor's knowledge, the Property currently is in compliance with all Legal Requirements applicable to the Property.

2.12. **Damage, Destruction and Condemnation.**

(a) If all or any part of the Property shall be damaged or destroyed, or if title to or the temporary use of the whole or any part of the Property shall be taken or condemned by a competent authority for any public or quasi-public use or purpose, there shall be no abatement or reduction in the amounts payable by Mortgagor under the Loan Documents and Mortgagor shall continue to be obligated to make such payments.

(b) If all or any part of the Property is partially or totally damaged or destroyed, Mortgagor shall give prompt notice thereof to Mortgagee, and Mortgagee may, after notice thereof to Mortgagor, make proof of loss if not made promptly by Mortgagor.

(c) Promptly upon obtaining knowledge of the institution of any proceeding for the condemnation of all or any part of the Property, Mortgagor shall give notice to Mortgagee. Mortgagor shall, at its sole cost and expense, diligently prosecute any such proceeding and shall consult with Mortgagee, its attorneys and experts, and shall cooperate with it in the defense of any such proceeding. Mortgagee may participate in any such proceeding and Mortgagor shall from time to time deliver to Mortgagee all instruments requested by it to permit such participation. Mortgagor shall not, without Mortgagee's prior written consent, enter into any agreement (i) for the taking or conveyance in lieu thereof of all or any part of the Property, or (ii) to compromise, settle or adjust any such proceeding. All awards and proceeds of condemnation are hereby assigned to Mortgagee, and Mortgagor, upon request by Mortgagee, agrees to make, execute and deliver any additional assignments or documents necessary from time to time to enable Mortgagee to collect the same. Such awards and proceeds shall be paid or applied by Mortgagee, in its sole discretion, to: (i) reduction of the Liabilities; (ii)

restoration, replacement or repair of the Property in accordance with Mortgagee's standard construction loan disbursement conditions and requirements; or (iii) Mortgagor.

(d) Nothing herein shall relieve Mortgagor of its duty to repair, restore, rebuild or replace the Property following damage or destruction or partial condemnation if no or inadequate insurance proceeds or condemnation awards are available to defray the cost of repair, restoration, rebuilding or replacement.

2.13. **Required Notices.** Mortgagor shall notify Mortgagee in writing within three (3) business days of: (a) receipt of any notice from any governmental or quasi-governmental authority relating to the structure, use or occupancy of the Property or alleging a violation of any Legal Requirement; (b) a substantial change in the occupancy or use of all or any part of the Property; (c) receipt of any notice from the holder of any lien or security interest in all or any part of the Property; (d) commencement of any litigation affecting or potentially affecting the financial ability of Mortgagor or the value of the Property; (e) a pending or threatened condemnation of all or any part of the Property; (f) a fire or other casualty causing damage to all or any part of the Property; (g) receipt of any notice with regard to any Release of Hazardous Substances (as such terms are defined below) or any other environmental matter affecting the Property or Mortgagor's interest therein; (h) receipt of any request for information, demand letter or notification of potential liability from any entity relating to potential responsibility for investigation or clean-up of Hazardous Substances on the Property or at any other site owned or operated by Mortgagor; (i) receipt of any notice from any tenant at the Property alleging a default, failure to perform or any right to terminate its lease or to set-off rents; or (j) receipt of any notice of the imposition of, or of threatened or actual execution on, any lien on or security interest in all or any part of the Property.

3. **SECURITY AGREEMENT.** This Mortgage constitutes a security agreement under the Code and shall be deemed to constitute a fixture financing statement. Mortgagor hereby grants to Mortgagee a security interest in all of Mortgagor's right, title and interest in the personal and other property (other than real property) included in the Real Property, and all replacements of, substitutions for, and additions to, such property, and the proceeds thereof. Mortgagor shall, at Mortgagor's own expense, execute, deliver, file and refile any financing or continuation statements or other security agreements reasonably required by Mortgagee from time to time to perfect, confirm or maintain the lien of this Mortgage with respect to such property. Without limiting the foregoing, Mortgagor hereby irrevocably appoints Mortgagee attorney-in-fact for Mortgagor to execute, deliver and file such instruments for or on behalf of Mortgagor at Mortgagor's expense if Mortgagor fails to do so within ten (10) business days after written request by Mortgagee, which appointment, being for security, is coupled with an interest and shall be irrevocable.

#### 4. **ASSIGNMENT OF LEASES.**

4.1. Mortgagor hereby absolutely, presently and unconditionally conveys, transfers and assigns to Mortgagee all of Mortgagor's right, title and interest, now existing or hereafter arising, in and to the Leases and Rents. Notwithstanding that this assignment

is effective immediately, so long as no Event of Default exists, Mortgagor shall have the privilege under a revocable license granted hereby to operate and manage the Property and to collect, as they become due, but not prior to accrual, the Rents. Mortgagor shall receive and hold such Rents in trust as a fund to be applied, and Mortgagor hereby covenants and agrees that such Rents shall be so applied, first to the operation, maintenance and repair of the Property and the payment of interest, principal and other sums becoming due under the Liabilities, before retaining and/or disbursing any part of the Rents for any other purpose. The license herein granted to Mortgagor shall automatically, without notice or any other action by Mortgagee, terminate upon the occurrence of an Event of Default, and all Rents subsequently collected or received by Mortgagor shall be held in trust by Mortgagor for the sole and exclusive benefit of Mortgagee. Nothing contained in this Section 4.1, and no collection by Mortgagee of Rents, shall be construed as imposing on Mortgagee any of the obligations of the lessor under the Leases.

4.2. Mortgagor shall timely perform all of its obligations under the Leases. Mortgagor represents and warrants that: (a) Mortgagor has title to and full right to assign presently, absolutely and unconditionally the Leases and Rents; (b) no other assignment of any interest in any of the Leases or Rents has been made by Mortgagor; (c) there are no leases or agreements to lease all or any portion of the Property now in effect except the Leases, true and complete copies of which have been furnished to Mortgagee, and no written or oral modifications have been made thereto; (d) there is no existing default by Mortgagor or by any tenant under any of the Leases, nor has any event occurred which due to the passage of time, the giving or failure to give notice, or both, would constitute a default under any of the Leases and no tenant has any defenses, set-offs or counterclaims against Mortgagor; (e) the Leases are in full force and effect; and (f) Mortgagor has not accepted Rent under any Lease more than one (1) month in advance of its accrual (except for customary security deposits held in accordance with applicable law), and payment thereof has not otherwise been forgiven, discounted or compromised except as disclosed in writing to Mortgagee.

4.3. Mortgagor shall provide Mortgagee copies of each written lease upon execution of the same.

5. **DECLARATION OF NO OFFSET.** Mortgagor represents to Mortgagee that Mortgagor has no knowledge of any offsets, counterclaims or defenses to the Liabilities either at law or in equity. Mortgagor shall, within three (3) days upon written request delivered in person or within seven (7) days upon request by mail, furnish to Mortgagee or Mortgagee's designee a written statement in form satisfactory to Mortgagee stating the amount due under the Liabilities and whether there are offsets or defenses against the same, and if so, the nature and extent thereof.

## 6. **ENVIRONMENTAL MATTERS.**

6.1. **Definitions.** As used herein, "Environmental Laws" shall mean all existing or future federal, state and local statutes, ordinances, regulations, rules, executive orders, standards and requirements, including the requirements imposed by common law, concerning or relating to industrial hygiene and the protection of health and

the environment including but not limited to: (a) those relating to the generation, manufacture, storage, transportation, disposal, release, emission or discharge of Hazardous Substances (as hereinafter defined); (b) those in connection with the construction, fuel supply, power generation and transmission, waste disposal or any other operations or processes relating to the Property; and (c) those relating to the atmosphere, soil, surface and ground water, wetlands, stream sediments and vegetation on, under, in or about the Property. Any terms mentioned herein which are defined in any Environmental Law shall have the meanings ascribed to such terms in said laws; provided, however, that if any of such laws are amended so as to broaden any term defined therein, such broader meaning shall apply subsequent to the effective date of such amendment.

6.2. **Representations, Warranties and Covenants.** Mortgagor represents, warrants, covenants and agrees as follows:

(a) Mortgagor represents that to the best of Mortgagor's knowledge after reasonable inquiry, neither Mortgagor nor the Property or any occupant thereof is in violation of or subject to any existing, pending or threatened investigation or inquiry by any governmental authority pertaining to any Environmental Law. Mortgagor shall not cause or permit the Property to be in violation of, or do anything which would subject the Property to any remedial obligations under, any Environmental Law, and shall promptly notify Mortgagee in writing of any existing, pending or threatened investigation or inquiry by any governmental authority in connection with any Environmental Law. In addition, Mortgagor shall provide Mortgagee with copies of any and all material written communications with any governmental authority in connection with any Environmental Law, concurrently with Mortgagor's giving or receiving of same.

(b) The use which Mortgagor or any other occupant of the Property makes or intends to make of the Property will not result in release, spill, discharge, leak, disposal or emission (individually a "**Release**" and collectively, "**Releases**") of any hazardous material, hazardous substance or hazardous waste, including gasoline, petroleum products, explosives, toxic substances, solid wastes and radioactive materials (collectively, "**Hazardous Substances**") at, upon, under or within the Property. During the term of this Mortgage, Mortgagor shall take all steps necessary to determine whether there has been a Release of any Hazardous Substances on or to the Property and if Mortgagor finds a Release has occurred, Mortgagor shall remove or remediate the same promptly upon discovery at its sole cost and expense.

(e) Mortgagor will and will cause its tenants to operate the Property in compliance with all Environmental Laws and, other than Permitted Substances, will not place or permit to be placed any Hazardous Substances on the Property.

(f) No lien has been attached to or threatened to be imposed upon the Property, and there is no basis for the imposition of any such lien based on any governmental action under Environmental Laws. Neither Mortgagor nor any other person is or will be involved in operations at the Property which could lead to the imposition of

environmental liability on Mortgagor, or on any subsequent or former owner of the Property, or the creation of an environmental lien on the Property. In the event that any such lien is filed, Mortgagor shall, within sixty (60) days from the date that the Mortgagor is given notice of such lien (or within such shorter period of time as is appropriate in the event that steps have commenced to have the Property sold), either: (i) pay the claim and remove the lien from the Property; or (ii) furnish a cash deposit, bond or other security reasonably satisfactory in form and substance to Mortgagee in an amount sufficient to discharge the claim out of which the lien arises; or (iii) contest such lien in good faith by appropriate proceedings, provided that such proceedings operate to prevent the enforcement or foreclosure of such lien and Mortgagor furnishes such security as may be reasonably required by Mortgagee.

6.3. **Right to Inspect and Cure.** After an Event of Default, Mortgagee shall have the right to conduct or have conducted by its agents or contractors such environmental inspections, audits and tests as Mortgagee shall deem necessary or advisable in its sole and absolute discretion from time to time at the sole cost and expense of Mortgagor, without prior notice to Mortgagor. The cost of such inspections, audits and tests shall be added to the Liabilities and shall be secured by this Mortgage. Mortgagor shall, and shall cause each tenant of the Property to, cooperate with such inspection efforts; such cooperation shall include, without limitation, supplying all information requested concerning the operations conducted and Hazardous Substances located at the Property. In the event that Mortgagor fails to comply with any Environmental Law, Mortgagee may, in addition to any of its other remedies under this Mortgage, cause the Property to be in compliance with such laws and the cost of such compliance shall be added to the sums secured by this Mortgage in accordance with the provisions of Section 1 hereof.

6.4 **Environmental Indemnification.**(a) Mortgagor agrees, jointly and severally, to unconditionally and absolutely indemnify and hold Mortgagee, its officers, directors, employees, agents and attorneys harmless from and against any loss, cost, liability, damage, claim or expense, including reasonable attorneys' fees, suffered or incurred by Mortgagee in connection with the Property at any time, whether before, during or after enforcement of Mortgagee's rights and remedies upon default under the Loan Documents, under or on account of, or as a result of (i) any violation of applicable Environmental Laws, (ii) any presence, release, or threat of release of Hazardous Substances at, upon, under or within the Property, (iii) the presence of asbestos or asbestos-containing materials, PCB's, radon gas, urea formaldehyde foam insulation or lead (whether in paint, water, soil, or plaster) at the Property, (iv) any breach of the representations and warranties made in this Section 6, or (v) the failure of Mortgagor to duly perform the obligations or actions set forth in this Section 6 with respect to: (A) the imposition by any governmental authority of any lien upon the Property, (B) clean-up costs, (C) liability for personal injury or property damage or damage to the environment, (D) any diminution in the value of the Property and (E) fines, penalties and punitive damages.

(b) Mortgagor further agrees that Mortgagee shall not assume any liability or obligation for loss, damage, fines, penalties, claims or duty to clean up or dispose of wastes or materials on or relating to the Property as a result of any conveyance of title to the Property to the Mortgagee or otherwise or as a result of any inspections or any other actions made or taken by Mortgagee on the Property unless caused by the negligent or intentional acts of Mortgagee or anyone acting by or through Mortgagee, and (ii) Mortgagor agrees to remain fully liable and shall indemnify and hold harmless Mortgagee from any costs, expenses, clean-up costs, waste disposal costs, litigation costs, fines and penalties, including without limitation any costs, expenses, penalties and fines within the meaning of any applicable Environmental Laws.

(c) Mortgagor shall assume the burden and expense of defending Mortgagee, with counsel selected by Mortgagor and reasonably satisfactory to Mortgagee, against all legal and administrative proceedings arising out of the occurrences to which this Section 6 applies. Mortgagee shall have the right, but not the obligation, to participate in the defense of any such proceedings; provided, however, that the costs thereof shall be borne by Mortgagee if Mortgagee engages separate counsel unless Mortgagee reasonably believes counsel selected by Mortgagor is not conducting an adequate defense and new counsel selected by Mortgagors and reasonably approved by Mortgagee is not provided within ten (10) days following written notice from Mortgagee, in which event the cost of Mortgagee's separate counsel shall be borne by Mortgagor. Mortgagor may compromise or settle any such proceedings without the consent of Mortgagee only if the claimant agrees as part of the compromise or settlement that Mortgagee shall have no responsibility or liability for the payment or discharge of any amount agreed upon or obligation to take any other action.

(d) Mortgagor shall pay when due any judgments against Mortgagee which have been indemnified under this Section 6 and which are rendered by a final order or decree of a court of competent jurisdiction from which no further appeal may be taken or has been taken within the applicable appeal period. In the event that such payment is not made, Mortgagee, in its sole discretion, may pay any such judgments on five (5) Business Days prior written notice to Mortgagor, in whole or in part, and look to Mortgagor for reimbursement pursuant to this Section 6, or may proceed to file suit against Mortgagor to compel such payment.

**7. EVENTS OF DEFAULT.** Each of the following shall constitute a default (each, an "Event of Default") hereunder:

7.1. Non-payment when due of any sum required to be paid to Mortgagee under any of the Loan Documents, including without limitation, principal and interest, after expiration of any cure period in the note;

7.2 A breach of any covenant contained in Sections 2.3., 2.4., 2.6. or 2.7. hereof;

7.3. A breach by Mortgagor of any material term, covenant, condition, obligation or agreement under this Mortgage, and the continuance of such breach after expiration of any cure period in the note;

7.4. An Event of Default under the Note or any of the other Loan Documents;

7.5. Any representation or warranty made by Mortgagor or any guarantor in any Loan Document or to induce Mortgagee to enter into the transactions contemplated hereunder shall prove to be false, incorrect or misleading in any material respect as of the date when made;

7.6. The filing by or against Mortgagor or any guarantor of a petition seeking relief, or the granting of relief, under the Federal Bankruptcy Code or any similar federal or state statute; any assignment for the benefit of creditors made by Mortgagor or any guarantor, unless with respect to any involuntary proceeding, it is dismissed within thirty (30) days after the filing thereof; the appointment of a custodian, receiver, liquidator or trustee for Mortgagor or any guarantor or for any of the property of Mortgagor or any such guarantor, or any action by Mortgagor or any guarantor to effect any of the foregoing; or if Mortgagor or any guarantor becomes insolvent (however defined) or is not paying its debts generally as they become due;

7.7. The death, dissolution, liquidation, merger, consolidation or reorganization of Mortgagor or any guarantor, or the institution of any proceeding to effect any of the foregoing, unless in the case of the death of a guarantor, a substitute guarantor, acceptable to Mortgagee in its sole discretion, assumes all of that guarantor's obligations and liabilities for the guaranteed obligations within sixty (60) days after the death of that guarantor;

7.8. The filing, entry or issuance of any judgment, execution, garnishment, attachment, distraint or lien against Mortgagor or any guarantor or their property, unless such judgment, execution, garnishment, attachment, distraint or lien is discharged by Mortgagor within sixty (60) days after its filing, entry or issuance;

7.9. A default under any other obligation secured by the Property or any part thereof.

**8. REMEDIES.** If an Event of Default shall have occurred, Mortgagee may take any of the following actions:

8.1. **Acceleration.** Mortgagee may declare the entire amount of the Liabilities immediately due and payable, without presentment, demand, notice of any kind, protest or notice of protest, all of which are expressly waived, notwithstanding anything to the contrary contained in any of the Loan Documents. Mortgagee may charge and collect interest from the date of default on the unpaid balance of the Liabilities, at the Default Rate set forth in the Note.

8.2. **Possession.** Mortgagee may enter upon and take possession of the Property, with or without legal action, lease the Property, collect therefrom all rentals and, after deducting all costs of collection and administration expense, apply the net rentals to any one or more of the following items in such manner and in such order of priority as Mortgagee, in Mortgagee's sole discretion, may elect: the payment of any sums due under any prior lien, taxes, water and sewer rents, charges and claims, insurance premiums and all other carrying charges, to the maintenance, repair or restoration of the Property, or on account of the Liabilities. Mortgagee is given full authority to do any act which Mortgagor could do in connection with the management and operation of the Property. This covenant is effective either with or without any action brought to foreclose this Mortgage and without applying for a receiver of such rents. In addition to the foregoing, upon the occurrence of an Event of Default, Mortgagor shall pay monthly in advance to Mortgagee or to any receiver appointed to collect said rents the fair and reasonable rental value for Mortgagor's use and occupation of the Property, and upon default in any such payment Mortgagor shall vacate and surrender the possession of the Property to Mortgagee or to such receiver. If Mortgagor does not vacate and surrender the Property then Mortgagor may be evicted by summary proceedings.

8.3. **Foreclosure.** Mortgagee may institute any one or more actions of mortgage foreclosure against all or any part of the Property, or take such other action at law, equity or by contract for the enforcement of this Mortgage and realization on the security herein or elsewhere provided for, as the law may allow, and may proceed therein to final judgment and execution for the entire unpaid balance of the Liabilities. The unpaid balance of any judgment shall bear interest at the greater of (a) the statutory rate provided for judgments, or (b) the Default Rate. Without limiting the foregoing, Mortgagee may foreclose this Mortgage and exercise its rights as a secured party for all or any portion of the Liabilities which are then due and payable, subject to the continuing lien of this Mortgage for the balance not then due and payable. In case of any sale of the Property by judicial proceedings, the Property may be sold in one parcel or in such parcels, manner or order as Mortgagee in its sole discretion may elect. Mortgagor, for itself and anyone claiming by, through or under it, hereby agrees that Mortgagee shall in no manner, in law or in equity, be limited, except as herein provided, in the exercise of its rights in the Property or in any other security hereunder or otherwise appertaining to the Liabilities or any other obligation secured by this Mortgage, whether by any statute, rule or precedent which may otherwise require said security to be marshalled in any manner and Mortgagor, for itself and others as aforesaid, hereby expressly waives and releases any right to or benefit thereof. The failure to make any tenant a defendant to a foreclosure proceeding shall not be asserted by Mortgagor as a defense in any proceeding instituted by Mortgagee to collect the Liabilities or any deficiency remaining unpaid after the foreclosure sale of the Property.

8.4. **Appointment of Receiver.** Mortgagee may petition a court of competent jurisdiction to appoint a receiver of the Property. Such appointment may be made either before or after sale, without notice, without regard to the solvency or insolvency of Mortgagor at the time of application for such receiver, without regard to the then value of the Property or whether the Property shall be then occupied as a homestead or not, and

without regard to whether Mortgagor has committed waste or allowed deterioration of the Property, and Mortgagee or any agent of Mortgagee may be appointed as such receiver. Mortgagor hereby agrees that Mortgagee has a special interest in the Property and absent the appointment of such receiver the Property shall suffer waste and deterioration and Mortgagor further agrees that it shall not contest the appointment of a receiver and hereby so stipulates to such appointment pursuant to this paragraph. Such receiver shall have the power to perform all of the acts permitted Mortgagee pursuant to Section 8.2 above and such other powers which may be necessary or customary in such cases for the protection, possession, control, management and operation of the Property during such period.

8.5. **Rights as a Secured Party.** Mortgagee shall have, in addition to other rights and remedies available at law or in equity, the rights and remedies of a secured party under the Code. Mortgagee may elect to foreclose such of the Property as then comprise fixtures pursuant either to the law applicable to foreclosure of an interest in real estate or to that applicable to personal property under the Code. To the extent permitted by law, Mortgagor waives the right to any stay of execution and the benefit of all exemption laws now or hereafter in effect.

8.6. **Excess Monies.** Mortgagee may apply on account of the Liabilities any unexpended monies still retained by Mortgagee that were paid by Mortgagor to Mortgagee: (a) for the payment of, or as security for the payment of taxes, assessments or other governmental charges, insurance premiums, or any other charges; or (b) to secure the performance of some act by Mortgagor.

8.7. **Other Remedies.** Mortgagee shall have the right, from time to time, to bring an appropriate action to recover any sums required to be paid by Mortgagor under the terms of this Mortgage, as they become due, without regard to whether or not any other Liabilities shall be due, and without prejudice to the right of Mortgagee thereafter to bring an action of mortgage foreclosure, or any other action, for any default by Mortgagor existing at the time the earlier action was commenced. In addition, Mortgagee shall have the right to set-off all or any part of any amount due by Mortgagor to Mortgagee under any of the Liabilities, against any indebtedness, liabilities or obligations owing by Mortgagee in any capacity to Mortgagor, including any obligation to disburse to Mortgagor any funds or other property on deposit with or otherwise in the possession, control or custody of Mortgagee.

## 9. **MISCELLANEOUS.**

9.1. **Notices.** All notices and communications under this Mortgage shall be in writing and shall be given by either (a) hand-delivery, (b) first class mail (postage prepaid), or (c) reliable overnight commercial courier (charges prepaid), to the addresses listed in this Mortgage. Notice shall be deemed to have been given and received: (a) if by hand delivery, upon delivery; (b) if by mail, three (3) calendar days after the date first deposited in the United States mail; and (c) if by overnight courier, on the date scheduled for delivery. A party may change its address by giving written notice to the other party as

specified herein. Notice given by e-mail shall be for convenience purposes only and shall not be an effective form of notice under this Section.

9.2. **Post-Closing Deliveries.** Mortgagor acknowledges that it is responsible to ensure that Mortgagee receives all Post-Closing Deliveries (as defined below) in a timely manner following closing, and in no event later than forty-five (45) days following the date hereof (the "**Deadline**"). As used herein, the term "**Post-Closing Deliveries**" means (i) an original of this Mortgage, each assignment of leases and any other loan document to be recorded in the Public Records of the County in which the collateral securing the Loan is located, each of which shall have been duly and properly recorded with all exhibits and schedules attached, (ii) the original loan title insurance policy (or endorsement, as applicable) in the form required to be issued pursuant to the marked-up title commitment received by the Mortgagee at Closing, and (iii) any other item required to be provided to Mortgagee on a post-closing basis; provided, however, that the Deadline for any item pursuant to this clause (iii) shall be the date such item is required to be delivered pursuant to the Loan Documents, and in absence of any express deadline, forty-five (45) days after the date hereof. Notwithstanding the foregoing, if Mortgagee's legal counsel for the Loan is also acting as title and closing agent in connection with this Loan, the term Post-Closing Deliveries shall not include the items described in clauses (i) and (ii). If any of the Post-Closing Deliveries are not timely delivered, Mortgagor shall promptly pay to Mortgagee, as an administrative charge, the sum of \$300.00 for each full month during which such item remains undelivered. Mortgagor acknowledges that Mortgagee will incur additional expenses as a result of any such late deliveries, which expenses would be impracticable to quantify, and that Mortgagor's payments under this Paragraph are a reasonable estimate of such expenses.

9.3. **Remedies Cumulative.** The rights and remedies of Mortgagee as provided in this Mortgage or in any other Loan Document shall be cumulative and concurrent, may be pursued separately, successively or together, may be exercised as often as occasion therefor shall arise, and shall be in addition to any other rights or remedies conferred upon Mortgagee at law or in equity. The failure, at any one or more times, of Mortgagee to assert the right to declare the Liabilities due, grant any extension of time for payment of the Liabilities, take other or additional security for the payment thereof, release any security, change any of the terms of the Loan Documents, or waive or fail to exercise any right or remedy under any Loan Document shall not in any way affect this Mortgage or the rights of Mortgagee.

9.4. **No Implied Waiver.** Mortgagee shall not be deemed to have modified or waived any of its rights or remedies hereunder unless such modification or waiver is in writing and signed by Mortgagee, and then only to the extent specifically set forth therein. A waiver in one event shall not be construed as continuing or as a waiver of or bar to such right or remedy on a subsequent event.

9.5. **Partial Invalidity.** The invalidity or unenforceability of any one or more provisions of this Mortgage shall not render any other provision invalid or unenforceable. In lieu of any invalid or unenforceable provision, there shall be added automatically a valid

and enforceable provision as similar in terms to such invalid or unenforceable provision as may be possible.

9.6. **Binding Effect.** The covenants, conditions, waivers, releases and agreements contained in this Mortgage shall bind, and the benefits thereof shall inure to, the parties hereto and their respective heirs, executors, administrators, successors and assigns and are intended and shall be held to be real covenants running with the land; provided, however, that this Mortgage cannot be assigned by Mortgagor without the prior written consent of Mortgagee, and any such assignment or attempted assignment by Mortgagor shall be void and of no effect with respect to Mortgagee.

9.7. **Modifications.** This Mortgage may not be supplemented, extended, modified or terminated except by an agreement in writing signed by the party against whom enforcement of any waiver, change, modification or discharge is sought.

9.8. **Commercial Loan.** Mortgagor represents and warrants that the loans or other financial accommodations included as Liabilities secured by this Mortgage were obtained solely for the purpose of carrying on or acquiring a business or commercial investment and not for residential, consumer or household purposes.

9.9. **Governing Law.** This Mortgage shall be governed by and construed in accordance with the substantive laws of the State of Florida without reference to conflict of laws principles.

9.10. **Joint and Several Liability.** If Mortgagor consists of more than one person or entity, the word "Mortgagor" shall mean each of them and their liability shall be joint and several.

9.11. **Non-Merger.** In the event Mortgagee shall acquire title to the Property by conveyance from Mortgagor or as a result of foreclosure, this Mortgage shall not merge in the fee estate of the Property but shall remain and continue as an existing and enforceable lien for the Liabilities secured hereby until the same shall be released of record by Mortgagee in writing.

9.12. **Jurisdiction.** With respect to any legal or equitable suit, action, claim or proceeding arising hereunder or under the other Loan Documents, Mortgagor: (i) irrevocably submits to the nonexclusive jurisdiction of the United States District Court for the Southern District of Florida, Miami Division, or the Circuit Court of the State of Florida located in Miami-Dade County, Florida; (ii) agrees that all such suits, actions, claims or proceedings may be heard and determined in such courts and (iii) irrevocably waives any (A) objection which it may have at any time to the laying of venue of any suit, action, claim or proceeding arising out of or relating to this note or any other loan document brought in any such state or federal court and (B) any claim that any such suit, action, claim or proceeding brought in any such state or federal court has been brought in an inconvenient forum.

9.13 **Sanctioned Persons.** Mortgagor and all Persons holding any legal or beneficial interest whatsoever in Mortgagor are not included in, owned by, controlled by, acting for or on behalf of, providing assistance, support, sponsorship, or services of any kind to or otherwise associated with, any of the Persons with whom commercial banks are restricted from doing business under regulations of the Office of Foreign Asset Control ("OFAC") of the Department of the Treasury of the United States of America (including, those Persons named on OFAC's "Specially Designated Nationals and Blocked Persons List") or under any statute, executive order (including, Executive Order 13224 - Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten to Commit, or Support Terrorism), or other governmental action and is not and shall not engage in any dealings or transactions or otherwise be associated with such Persons (each, a "Sanctioned Person"). In addition, Mortgagor hereby agrees to provide to the Mortgagee with any additional information that the Mortgagee deems necessary from time to time in order to ensure compliance with all applicable Laws concerning money laundering and similar activities.

9.14 **Assignment and Sale of Note and Mortgage.** Mortgagee shall have the absolute and unrestricted right at any time or from time to time, and without notice to or consent by Mortgagor, any Guarantor, or any other Person, to sell or assign all or any portion of the Note, this Mortgage, and other Loan Documents to one or more Persons. Mortgagor shall execute, acknowledge, and deliver any and all instruments reasonably requested by Mortgagee to satisfy any purchaser or assignee that the outstanding principal balance and accrued interest and other amounts that may be due under this Mortgage or other Loan Documents are due and owing without defense, offset, or counterclaim of any kind or nature. Such assignee(s) or participant(s) shall have the rights and benefits with respect to the Note, this Mortgage, and other Loan Documents as such assignee(s) or participant(s) would have if they were the Mortgagee originally named in the Note.

9.15 **Partial Release.** The mortgagor reserves the right to release all or any part of the land from the operation of this mortgage, in case the land is subdivided, upon payment to mortgagee of a sum of money to be agreed upon for each lot, the sum to be determined according to the size and location of the lot as soon as the land is subdivided.


9.16 **Waiver of Jury Trial; Judicial Procedural Matters.** MORTGAGOR AND MORTGAGEE HEREBY WAIVE ITS/HIS/HER RESPECTIVE RIGHTS TO A JURY TRIAL OF ANY CLAIM, CAUSE OF ACTION, DEFENSE, COUNTERCLAIM, AND THIRD-PARTY ACTION BASED UPON OR ARISING OUT OF, UNDER, OR IN CONNECTION WITH THIS LOAN AND THIS MORTGAGE OR WITH THE TRANSACTIONS AND OTHER DOCUMENTS CONTEMPLATED HEREBY AND/OR EXECUTED BETWEEN AND AMONGST THE PARTIES. THIS WAIVER APPLIES IN THE EVENT ANY THIRD PARTIES INSTITUTE, JOIN, OR DEFEND ANY LITIGATION. THE SCOPE OF THIS WAIVER IS INTENDED TO BE ALL ENCOMPASSING OF ANY AND ALL DISPUTES THAT MAY BE FILED IN ANY COURT AND THAT RELATE IN ANY WAY TO THIS AGREEMENT AND/OR TO THE PARTIES' INTERACTIONS, INCLUDING, WITHOUT LIMITATION, CONTRACT


CLAIMS, TORT CLAIMS, CLAIMS BASED UPON STATEMENTS (WHETHER ORAL OR WRITTEN), BREACH OF DUTY CLAIMS, AND ALL OTHER COMMON LAW, STATUTORY, AND OTHER CLAIMS AND/OR DEFENSES, COUNTERCLAIMS, AND THIRD PARTY ACTIONS. THE PARTIES FURTHER REPRESENT AND WARRANT THAT THEY HAVE HAD THE OPPORTUNITY TO REVIEW THIS WAIVER WITH THEIR RESPECTIVE LEGAL COUNSEL, AND THAT THEY KNOWINGLY, INTELLIGENTLY, AND VOLUNTARILY WAIVE THEIR JURY TRIAL RIGHTS. THIS PROVISION IS A MATERIAL INDUCEMENT FOR MORTGAGOR'S EXECUTION OF THIS MORTGAGE AND MORTGAGEE'S EXTENSION OF CREDIT TO MORTGAGOR. THE PARTIES EXPRESSLY AGREE THAT NO PARTY OR ENTITY HAS REPRESENTED THAT THIS JURY TRIAL WAIVER WILL NOT BE ENFORCED.

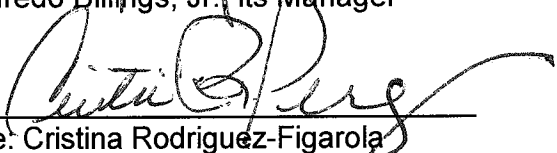
IN WITNESS WHEREOF, Mortgagor, intending to be legally bound, has duly executed and delivered this Mortgage, Security Agreement and Assignment of Rents as of the day and year first above written.

Villa Lourdes Property, LLC  
A Florida Limited Liability Company

Signed in the presence of:

  
By: Alfredo Billings, Jr., its Manager

  
Name: Brandy C. Abreu  
Address: 10743 SW 104<sup>th</sup> ST  
Miami, FL 33176


  
Name: Cristina Rodriguez-Figarola  
Address: 10743 SW 104<sup>th</sup> ST  
Miami, FL 33176

STATE OF FLORIDA  
COUNTY OF MIAMI-DADE

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 5<sup>th</sup> day of NOV., 2025, by Alfredo Billings, Jr., as Manager of Villa Lourdes Property, LLC, a Florida Limited Liability Company, who is personally known to me or has produced FL DL as identification.



  
Notary Public - State of Florida



**EXHIBIT A**  
**LEGAL DESCRIPTION OF MORTGAGED PROPERTY**

Lot 10, Block 24, Coral Gables Biltmore Section, according to the plat thereof as recorded in Plat Book 20, Page 28, Public Records of Miami-Dade County, Florida.

A handwritten signature is enclosed within a rectangular box. The signature is written in black ink and appears to be a stylized name or set of initials.



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Florida Limited Liability Company  
ARVIDA CAPITAL PARTNERS, LLC

### Filing Information

**Document Number** L23000225936  
**FEI/EIN Number** 93-1434141  
**Date Filed** 05/08/2023  
**State** FL  
**Status** ACTIVE

### Principal Address

1825 PONCE DE LEON BLVD STE 102  
CORAL GABLES, FL 33134

### Mailing Address

1825 PONCE DE LEON BLVD STE 102  
CORAL GABLES, FL 33134

### Registered Agent Name & Address

ARVIDA CAPITAL PARTNERS LLC  
1825 PONCE DE LEON BLVD STE 102  
CORAL GABLES, FL 33134

Name Changed: 04/30/2025

Address Changed: 04/30/2025

### Authorized Person(s) Detail

#### **Name & Address**

Title MGR

ARVIDA MANAGEMENT COMPANY, LLC  
1825 PONCE DE LEON BLVD STE 102  
CORAL GABLES, FL 33134

### Annual Reports

<b>Report Year</b>	<b>Filed Date</b>
2024	04/18/2024
2025	04/30/2025
2026	04/22/2026

**Document Images**

<a href="#">04/22/2026 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/30/2025 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">04/18/2024 -- ANNUAL REPORT</a>	<a href="#">View image in PDF format</a>
<a href="#">05/08/2023 -- Florida Limited Liability</a>	<a href="#">View image in PDF format</a>



# JAC Building & Engineering

1031 Coral Drive  
Boynton Beach, FL 33426  
(561) 563-6152  
[cynthia@jac-building.com](mailto:cynthia@jac-building.com)

April 6, 2025

City of Coral Gables Building Department  
405 Biltmore Way  
Coral Gables, FL 33134

RE: Memo of Items to Address for Recertification of:  
514 Palermo Avenue  
Coral Gables, FL 33134  
Miami Dade Folio #03-4117-008-3890

Date of inspection for the purposes of this report: March 29, 2025.

Based on my evaluation as attached hereto of the aforementioned property, the building does not require Structural repair / correction / alteration. JAC Building & Engineering hereby certifies the building is structurally and electrically safe for its use and present occupancy as provided for re-certification. At the time of our inspection, no signs of moisture or deterioration other than normal wear and tear was observed.

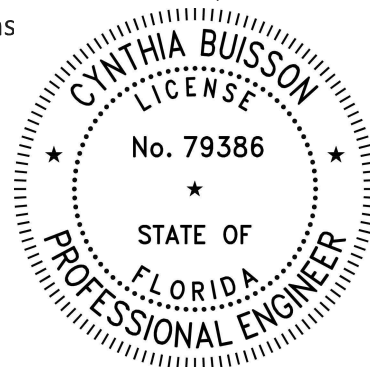
As routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee for any portion of the structure. To the best of my knowledge and ability, this report represents an accurate appraisal of the present condition of the building based upon the careful evaluation of the observed conditions, to the extent reasonably possible as it applies to recertification inspections

Respectfully Submitted,

**Cynthia D  
Buisson**

Digitally signed by Cynthia D Buisson  
DN: c=US, o=Unaffiliated,  
dnQualifier=A01410D00000195DE681  
13D00084A06, cn=Cynthia D Buisson  
Date: 2025.04.07 18:46:45 -04'00'

Cynthia Buisson, P.E. #79386



FL Registered Professional Engineer, JAC Building & Engineering

This report is prepared and is to be submitted to the Building Official as may be required for Re-Certification as referenced above, this report is not a Buyers Report. Due Diligence, Insurance Inspection, Litigation Document or for any other purpose other than to evaluate the current condition at the time of inspection of the existing property, any other use is strictly prohibited and voids all content. This report not transferable to any party. Copying, faxing and /or any alteration of this report is strictly prohibited and voids all content.

**Supporting Data for Electrical Recertification Inspection**

Property:  
514 Palermo Avenue, Coral Gables  
Folio Number: 03-4117-008-3890

Section 1. c. - Legal Description:  
Lot 10, Block 24, of CORAL GABLES BILTMORE SECTION, according to the Plat thereof, as recorded in Plat Book 20, Page 28, of the Public Records of Miami-Dade County, Florida.  
Lot Size 50 x 100  
OR 16319-2187 0494 1

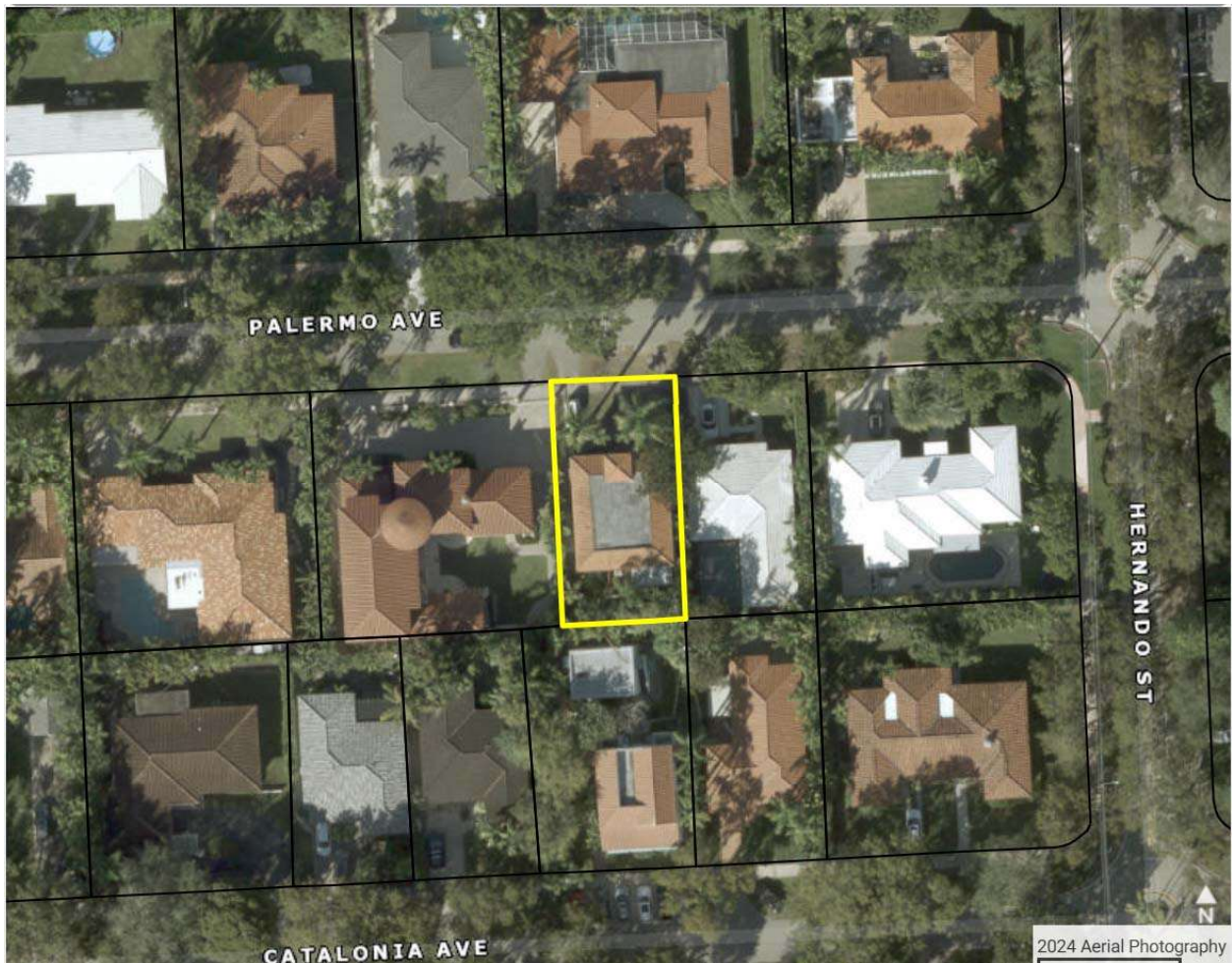


Figure 1 - Aerial of property identifying the building being certified.



Figure 2 - Electrical Service (Photo 3)



Figure 3 - Clearance around equipment (Photo 4)



Figure 4 - Clearance around electrical cabinet (Photo 5)

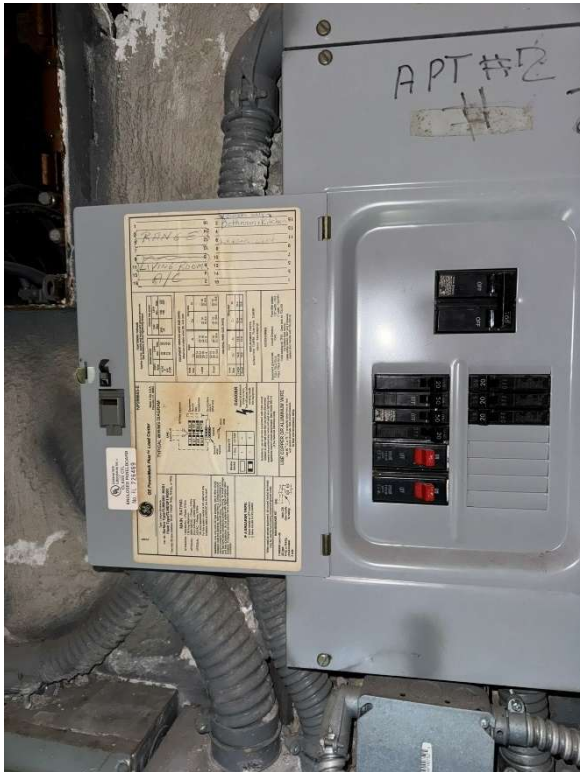


Figure 5 - Electrical panel (Photo 7 & 8)



Figure 6 - Grounding of Service (Photo 9)

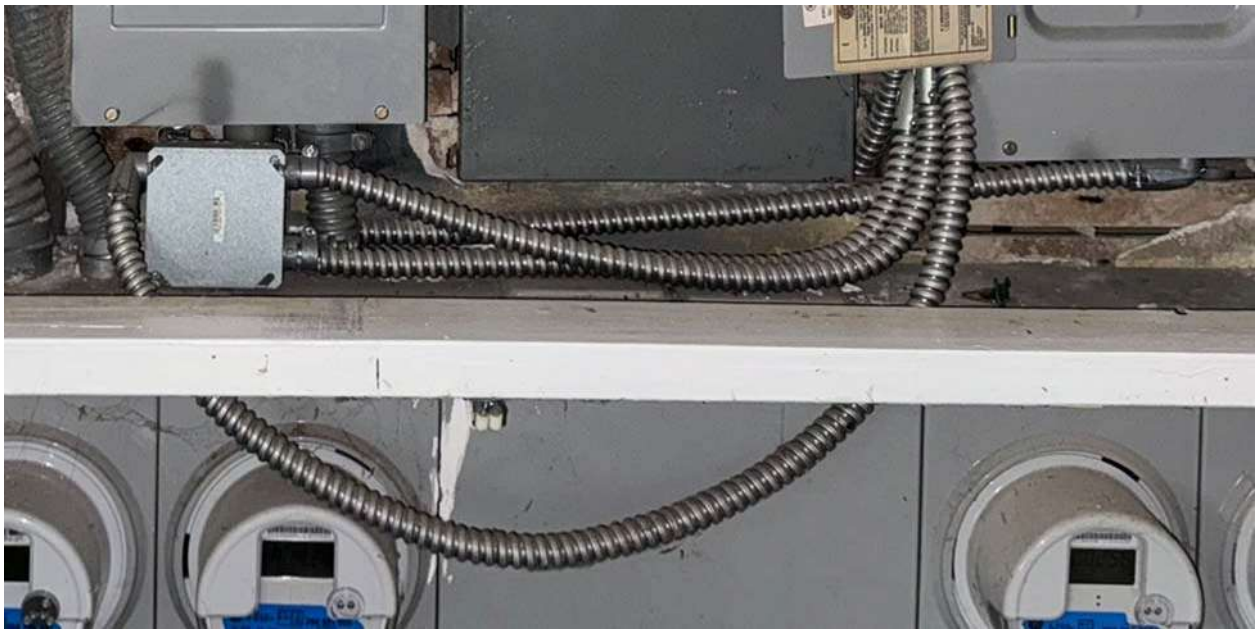


Figure 7 - Service conduit (Photo 11)



Figure 8 - General Conduit (Photo 12)



Figure 9 - Existing Emergency lighting (Photo 18)



Figure 10 - Existing fire alarm system ( Photo 20)



Figure 11 - Existing smoke detectors (Photo 21)



Figure 12 - Existing illuminated exit signs (Photo 22)



Figure 13 - Wiring to mechanical equipment (Photo 27)



# JAC Building & Engineering

1031 Coral Drive  
Boynton Beach, FL 33426  
(561) 563-6152  
[cynthia@jac-building.com](mailto:cynthia@jac-building.com)

April 6, 2025

City of Coral Gables Building Department  
405 Biltmore Way  
Coral Gables, FL 33134

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514 Palermo Avenue  
Coral Gables, FL 33134  
Miami Dade Folio #03-4117-008-3890

Date of inspection for the purposes of this report: March 29, 2025.

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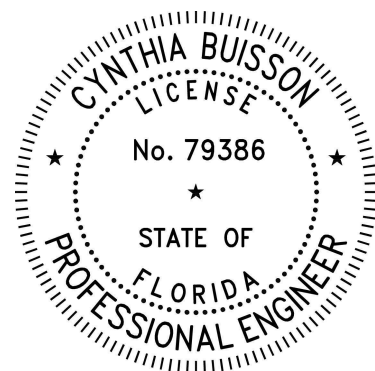
As routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee for any portion of the structure. To the best of my knowledge and ability, this report represents an accurate appraisal of the present condition of the building based upon the careful evaluation of the observed conditions, to the extent reasonably possible as it applies to recertification inspections.

Respectfully Submitted,

**Cynthia D  
Buisson**

Digitally signed by Cynthia D Buisson  
DN: c=US, o=Unaffiliated,  
dnQualifier=A01410D00000195DE68  
113D00084A06, cn=Cynthia D  
Buisson  
Date: 2025.04.07 18:40:37 -04'00'

Cynthia Buisson, P.E. #79386



FL Registered Professional Engineer, JAC Building & Engineering

This report is prepared and is to be submitted to the Building Official as may be required for Re-Certification as referenced above, this report is not a Buyers Report. Due Diligence, Insurance Inspection, Litigation Document or for any other purpose other than to evaluate the current condition at the time of inspection of the existing property, any other use is strictly prohibited and voids all content. This report not transferable to any party. Copying, faxing and /or any alteration of this report is strictly prohibited and voids all content.

**Supporting Data for Building Recertification Inspection**

Property:  
514 Palermo Avenue, Coral Gables  
Folio Number: 03-4117-008-3890

Section 1. c. - Legal Description:  
Lot 10, Block 24, of CORAL GABLES BILTMORE SECTION, according to the Plat thereof, as recorded in Plat Book 20, Page 28, of the Public Records of Miami-Dade County, Florida.  
Lot Size 50 x 100  
OR 16319-2187 0494 1

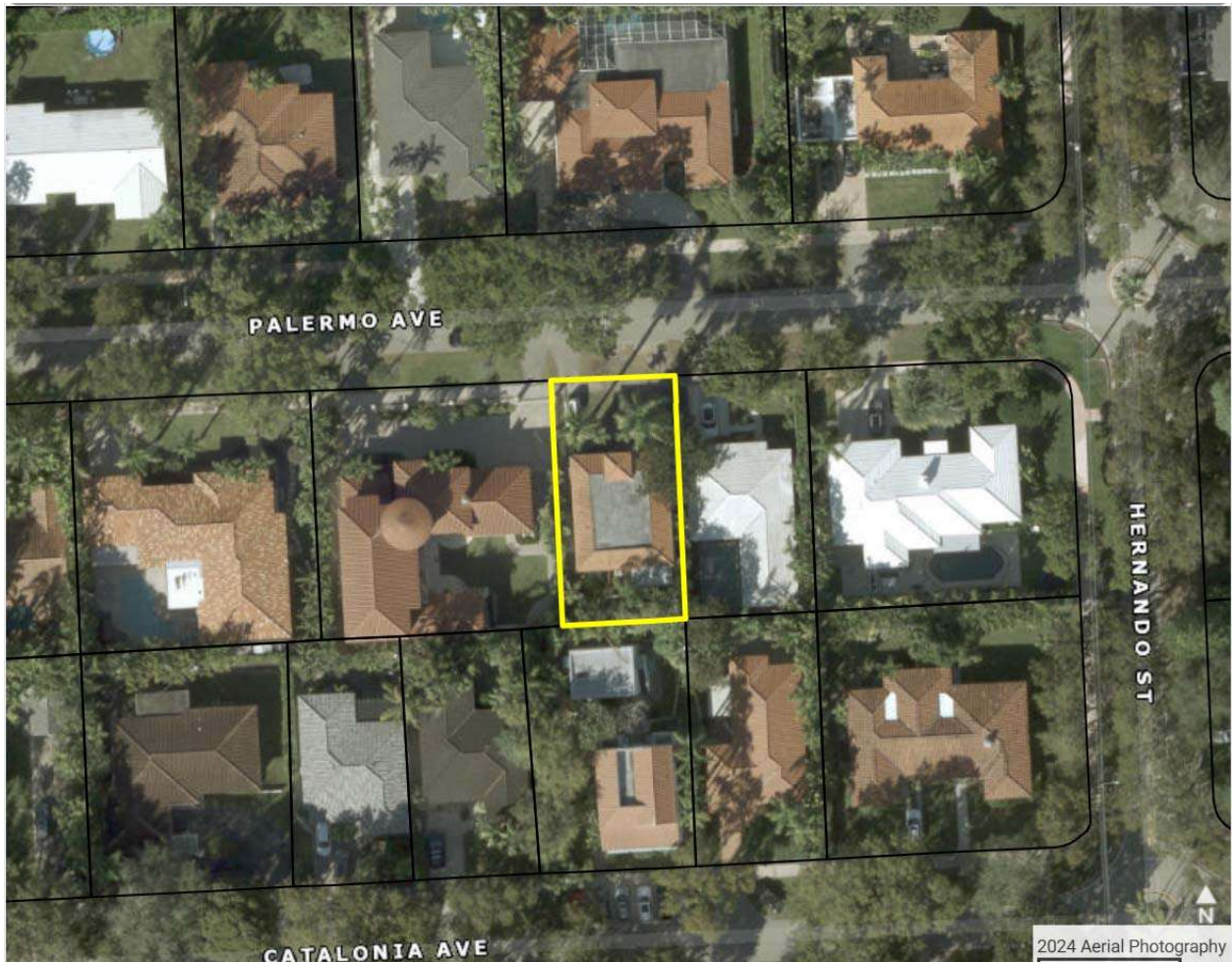


Figure 1 - Aerial of property identifying the building being certified. (Report Section 1.p.)

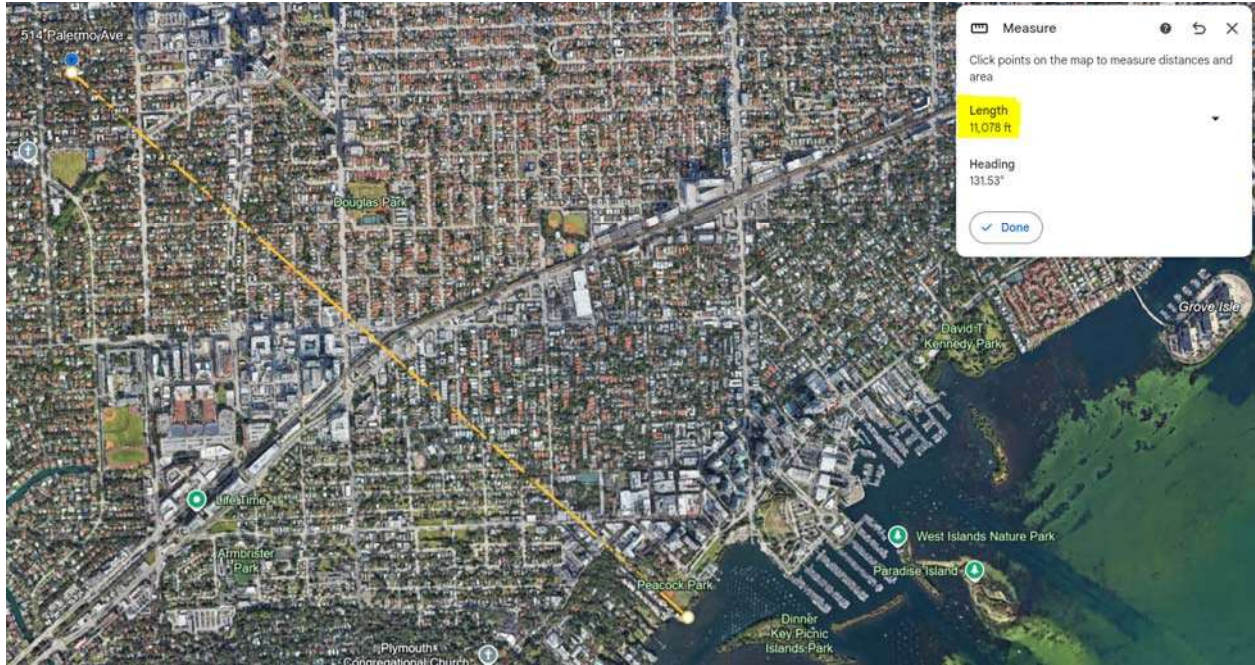


Figure 2 - Approximate distance to coast. Google Earth Measure Tool +11,00 Feet. (Report Section 1.q.)



Figure 3 - Foundation (Report Section 4.d.)



**Figure 4 - Present Condition of Overall Structure (Section 5.a.)**



**Figure 5 - Surface Conditions (Section 5.b & c.)**



**Figure 6 - Previous patching or repairs (Section 5.f.)**



**Figure 7 - Masonry Bearing Wall (Section 6)**



Figure 8 - Interior masonry finishes (Section 6.h.)



Figure 9 - Roof (Section 7.a.1.)



Figure 10 - Roof Drainage System (Section 7.a.3.)



Figure 11 - Roof framing (Section 7.a.7)



Figure 12 - Floor System (Section 7.b.1.)



Figure 13 - Balcony (Section 7.b.2)

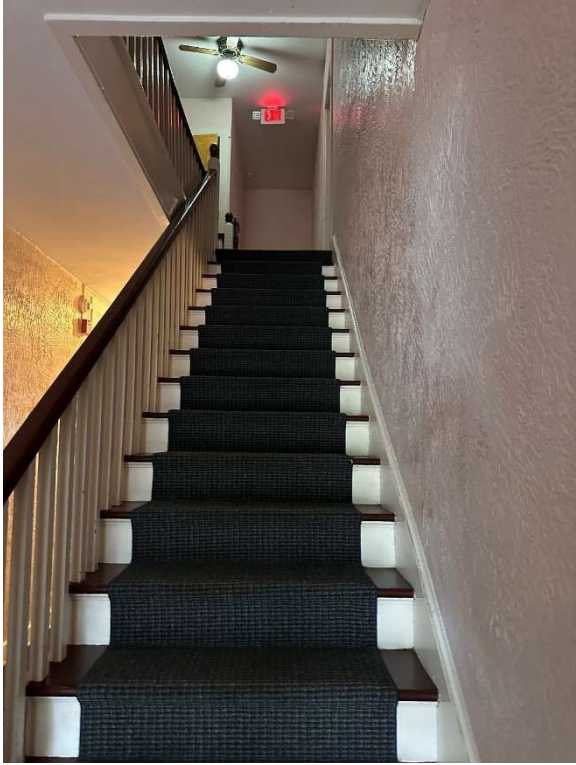


Figure 14 - Stairs (Section 7.b.3.)



Figure 15 - Balcony handrail (Section 7.b.5.)



Figure 16 - Concrete Framing (CBS Block) (Section 9.a.)



Figure 17 - Windows (Section 10)



Figure 18 - Exterior door - front door (Photo 10C)



Figure 19 - Wood framing floor (Section 11a)



Figure 20 - Wood framing in attic (Section 11b)



Figure 21 - Sealed storage door under stairs (Section 11g)



**CERTIFICATION OF COMPLIANCE WITH PARKING LOT GUARDRAILS STANDARDS IN CHAPTER 8C-6 OF THE CODE OF MIAMI-DADE COUNTY**

Case No. \_\_\_\_\_

Folio No. 03-4117-008-3890

Property Address: 514 Palermo Ave, Coral Gables, FL

Bldg. No. 1 of 1, Sq. Footage: 3,855

Building Description: Two-story, 4-unit apartment building.

I am a Florida registered professional  engineer /  architect with an active license.

On March 29, 2025, I inspected the parking lots servicing the above referenced building for compliance with Section 8C-6 and determined the following (check only one):

- The parking lot(s) is not adjacent to or abutting a canal, lake, or other body of water.
- The parking lot(s) is adjacent to or abutting a canal, lake or other body of water and parked vehicles are protected by a guardrail that complies with Section 8C-6 of the Miami- Dade County Code.
- The parking lot(s) is adjacent to or abutting a canal, lake or other body of water and parked vehicles **are not** protected by a guardrail that complies with Section 8C-6 of Miami-Dade County Code. I have advised the property owner that he/she must obtain a permit for the installation of the guardrail and obtain all required inspection approvals to avoid enforcement action.

Cynthia D Buisson

Digitally signed by Cynthia D Buisson  
DN: cn=US, o=Unaffiliated,  
c=us, email=cdbuisson@141020000195DE68113D00084A05, cn=Cynthia D  
Buisson  
Date: 2025.04.07 18:48:29 -0400

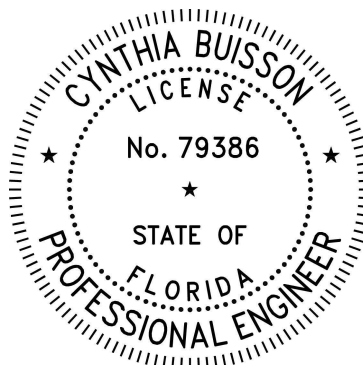
Signature and Seal of Architect or Engineer

Cynthia Buisson

Print Name

4/5/25

Date





CERTIFICATION OF COMPLIANCE WITH PARKING LOT ILLUMINATION STANDARDS IN CHAPTER 8C-3 OF THE CODE OF MIAMI-DADE COUNTY

Case No.
Folio No. 03-4117-008-3890
Property Address: 514 Palermo Ave, Coral Gables, FL
Bldg. No. 1 of 1, Sq. Footage: 3,855
Building Description: Two-story, 4-unit apartment building.

- 1. I am a Florida registered professional [checked] engineer / [ ] architect with an active license.
2. On March 29, 2025, at 1 [ ] AM / [checked] PM, I measured the level of illumination in the parking lot(s) serving the above-referenced building.
3. Maximum N/A foot candle
Minimum N/A foot candle
Maximum to Minimum Ratio N/A foot candle
4. The level of illumination provided in the parking lot [checked] meets / [ ] does not meet the minimum standards for the occupancy classification of the building as established in Section 8C-3 of the Miami-Dade County Code.

\*\*This property does not have a dedicated parking lot, vehicles are parked in the adjacent right-of-way.

Cynthia D Buisson [Digital signature block]

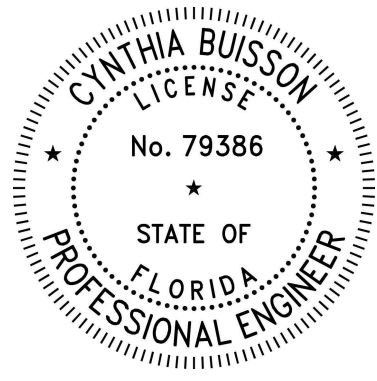
Signature and Seal of Architect or Engineer

Cynthia Buisson

Print Name

4/5/25

Date





**BUILDING RECERTIFICATION INSPECTION REPORT FORM - ELECTRICAL**

- Initial Inspection Report       Amended Inspection Report after completion of repairs

**Licensed Engineer(s) or Architect(s) Responsible for Recertification Inspection**

Inspection Firm Name (if applicable): JAC Buisson Building & Engineering Inc.

Address: 1031 Coral Drive, Boynton Beach, FL 33426

Telephone Number: 561-563-6152      Email: [cynthia@jacbuilding.com](mailto:cynthia@jacbuilding.com)

Assuming Responsibility for:  All     Portion    If portion, please list:

Inspection Commencement Date: 3/29/25

Inspection Completion Date: 3/29/25

NOTE: Add pages as required to list all additional design professionals assuming responsibility for the Recertification Inspections or portions thereof. Each Design Professional must sign and seal their portion of the work in accordance with Florida Statutes.

Please check the condition that applies:

- Dangerous Condition Observed. Notify Building Official within 10 days
- Immediate Dangerous Condition Observed. Notify Building and Fire Officials within 24 hours
- Maintenance needed but does not rise to the level of Dangerous
- Passed the Inspection

Licensed Design Professional:  Engineer       Architect

Name: Cynthia Buisson

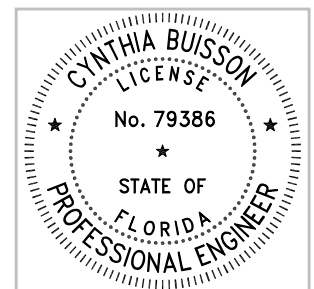
License Number: FL P.E. 79386

I am qualified to practice in the discipline in which I am hereby signing:

Signature: Cynthia D Buisson

Digitally signed by Cynthia D Buisson  
 DN: c=US, o=Unaffiliated,  
 cn=Cynthia D Buisson  
 Date: 2025.04.07 18:47:49 -0400'

Date: 4/7/25



Seal

This report has been based upon the minimum inspection requirements of Miami-Dade County Code Sec. 8-11(f). To the best of my knowledge and ability, this report represents an accurate appraisal of the present conditions of the electrical system, based on careful evaluation of conditions, to the extent reasonably possible.

# MINIMUM INSPECTION PROCEDURAL GUIDELINES FOR BUILDING ELECTRICAL RECERTIFICATION

**CASE REFERENCE NUMBER:**

Unknwon

**JURISDICTION NAME:**

Coral Gables

**\*Use separate sheets for additional responses by referencing the report section number.**

<b>1. DESCRIPTION OF BUILDING</b>	
a. Name on Title: Villa Lourdes Property, LLC	
b. Building Street Address: 514 Palermo Ave, Coral Gables, FL 33134	Bldg. #:
c. Legal Description: See Attached	Attached: <input checked="" type="checkbox"/>
d. Owner's Name: Villa Lourdes Property, LLC	
e. Owner's Mailing Address: 2250 SW 3rd Avenue, No. 303, Miami, FL 33129	
f. Owner's email: abjo@att.net	
g. Owner's Contact Phone Number: (305) 281-3824	
h. Corresponding Property Folio Number: 03-4117-008-3890	
i. Name of Condominium or Cooperative Association (if applicable):	
N/A	
j. Building Code Occupancy Classification: 0803 MULTIFAMILY 2-9 UNITS	
k. Present Use: Apartments	
l. General description, type of construction, size, number of stories, and special features:	
Two-story, 3,855 square feet, CBS building on spread footer foundation with a clay tile mansard roof with low-pitched "flat" roof.	
m. Number of Stories: 2	n. Is this a Threshold Building <sup>1</sup> as per 553.71(12) F.S. (Yes/No): No
o. Additional Comments:	
None.	

**2. INSPECTIONS**

a. Date of Notice of Required Inspection: 1/31/2025

b. Date(s) of actual inspection: 3/29/2025

c. Name and qualifications of licensee submitting report:

Cynthia Buisson, Professional Engineer, Florida Registration: 79386

d. Are Any Electrical Repairs Required? (YES/NO): No

1. If required, describe, and indicate acceptance:

N/A

e. Can the building continue to be occupied while recertification and repairs are ongoing? (YES/NO): Yes

1. Explanation/Conditions:

Electrical is in good condition based on visual inspections.

**3. ELECTRICAL SERVICE** PROVIDE PHOTO 3

a. Size: Voltage ( ) Amperage ( 200 ) Type: Fuses ( X ) Breakers ( )

b. Phase: Three-Phase (  ) Single Phase (  )

c. Condition: Good (  ) Fair (  ) Needs Repair (  )

Comments:

Main disconnect located at rear of building.

**4. METERING EQUIPMENT** PROVIDE PHOTO 4

1. Clearances: Good (  ) Fair (  ) Needs Correction (  )

Comments:

The electrical cabinet containing the metering equipment was observed to have adequate clearance at the time of inspection.

<b>5. ELECTRIC ROOMS</b>	Not Applicable: <input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 5</b>
1. Clearances:	Good ( <input checked="" type="radio"/> )      Fair ( <input type="radio"/> )      Needs Correction ( <input type="radio"/> )	
Comments:		
The electrical cabinet was observed to have adequate clearance at the time of inspection.		

<b>6. GUTTERS</b>	Not Applicable: <input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 6</b>
1. Location:	Good ( <input type="radio"/> )      Needs Repair ( <input type="radio"/> )	
2. Taps and Fill:	Good ( <input type="radio"/> )      Needs Repair ( <input type="radio"/> )	
Comments:		

<b>7. ELECTRICAL PANELS</b>	<b>PROVIDE PHOTO 7</b>
1. Panel # ( 1 )	Location: <b>Electrical cabinet at rear of building.</b>
	Good ( <input checked="" type="radio"/> )      Needs Repair ( <input type="radio"/> )
2. Panel # ( 2 )	Location: <b>Electrical cabinet at rear of building.</b>
	Good ( <input checked="" type="radio"/> )      Needs Repair ( <input type="radio"/> )
3. Panel # ( 3 )	Location: <b>Electrical cabinet at rear of building.</b>
	Good ( <input checked="" type="radio"/> )      Needs Repair ( <input type="radio"/> )
4. Panel # ( 4 )	Location: <b>Electrical cabinet at rear of building.</b>
	Good ( <input type="radio"/> )      Needs Repair ( <input type="radio"/> )
5. Panel # (   )	Location:
	Good ( <input type="radio"/> )      Needs Repair ( <input type="radio"/> )
Use separate sheets for additional panels.	



**11. SERVICE CONDUIT/RACEWAYS****PROVIDE PHOTO 11**Good (  )Needs Repair (  )

Comments:

Service conduit appeared to be in good condition at the time of inspection.

**12. GENERAL CONDUIT/RACEWAYS****PROVIDE PHOTO 12**Good (  )Needs Repair (  )

Comments:

General conduit appeared to be in good condition at the time of inspection.

**13. WIRE AND CABLES****PROVIDE PHOTO 13**Good (  )Needs Repair (  )

Comments:

Wires and cables appeared to be in good condition at the time of inspection.

**14. BUSWAYS**Not Applicable: **PROVIDE PHOTO 14**Good (  )Needs Repair (  )

Comments:

N/A - No busways were observed at the time of inspection.

**15.THERMOGRAPHY INSPECTION RESULTS**Not Applicable: **PROVIDE PHOTO 15**

Design Professional to summarize results below. Attach thermography report by certified thermographer.

Are there any anomalies reported in the thermography report? (Yes/No):

Comments: N/A - This facility is 200AMP service.

**16.OTHER CONDUCTORS****PROVIDE PHOTO 16**Good (  ) Needs Repair (  )

Comments:

No concerns identified at the time of the visual inspection.

**17.TYPES OF WIRING METHODS****PROVIDE PHOTO 17**

- |                               |   |  |  |
|-------------------------------|---|--|--|
| 1. Conduit Raceways Metallic: | Good ( <input checked="" type="radio"/> ) | Needs Repair ( <input type="radio"/> ) | N/A ( <input type="radio"/> )            |
| 2. Conduit PVC:               | Good ( <input checked="" type="radio"/> ) | Needs Repair ( <input type="radio"/> ) | N/A ( <input type="radio"/> )            |
| 3. NM Cable:                  | Good ( <input checked="" type="radio"/> ) | Needs Repair ( <input type="radio"/> ) | N/A ( <input type="radio"/> )            |
| 4. Other Conductors/Cables:   | Good ( <input type="radio"/> )            | Needs Repair ( <input type="radio"/> ) | N/A ( <input checked="" type="radio"/> ) |

a. Other Conductors/Cables (Specify):

Comments:

No concerns identified at the time of the visual inspection.

**18.EXISTING EMERGENCY LIGHTING (BUILDING INTERIOR)****PROVIDE PHOTO 18**Good (  ) Needs Repair (  ) N/A (  )

Comments:

Existing emergency lighting was observed to be in good working condition at the time of inspection.

**19. EXISTING BUILDING EGRESS ILLUMINATION (BUILDING EXTERIOR)****PROVIDE PHOTO 19**Good (  )Needs Repair (  )N/A (  )

Comments:

N/A - Exterior egress illumination is provided by street lighting in the right-of-way.

**20. EXISTING FIRE ALARM SYSTEM****PROVIDE PHOTO 20**Good (  )Needs Repair (  )N/A (  )

Comments:

Existing fire alarm system was observed to be in good working condition at the time of inspection.

**21. EXISTING SMOKE DETECTORS (Part of a fire alarm system only)**Not Applicable: **PROVIDE PHOTO 21**Good (  )Needs Repair (  )N/A (  )

Comments:

Existing smoke detectors were observed to be in good working condition at the time of inspection.

**22. EXISTING EXIT SIGNS (ILLUMINATED)****PROVIDE PHOTO 22**Good (  )Needs Repair (  )N/A (  )

Comments:

Existing exit illuminated signs were observed to be in good working condition at the time of inspection.

**23. EMERGENCY GENERATOR****PROVIDE PHOTO 23**Good (  )Needs Repair (  )N/A (  )

Comments:

N/A - This property does not have an emergency generator.

**24. WIRING IN OPEN OR UNDERCOVER PARKING GARAGE AREAS****PROVIDE PHOTO 24**Good (  )Requires Additional Illumination(  )N/A (  )

Comments:

N/A - This property does not have a parking garage.

**25. OPEN OR UNDERCOVER PARKING GARAGE AND EGRESS ILLUMINATION****PROVIDE PHOTO 25**Good (  )Requires Additional Illumination(  )N/A (  )

Comments:

N/A - This property does not have a parking garage.

**26. SWIMMING POOL WIRING****PROVIDE PHOTO 26**Good (  )Needs Repair (  )N/A (  )

Comments:

N/A - This property does not have a swimming pool.

<b>27. WIRING TO MECHANICAL EQUIPMENT</b>		<b>PROVIDE PHOTO 27</b>
Good ( <input checked="" type="radio"/> )	Needs Repair ( <input type="radio"/> )	N/A ( <input type="radio"/> )
Comments:		
Existing wiring to mechanical equipment was observed to be in good condition at the time of inspection.		

<b>28. UNDERGROUND OR LOWER-LEVEL PARKING GARAGES</b>	N/A: <input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 28</b>
CHECKLIST ITEMS TO CONFIRM OR CONSIDER FOR UNDERGROUND PARKING GARAGE:		
Number of Levels Below Grade Plane:		
A. Are the sump pumps operational? Select: (Yes/Need Repair/N/A)		
Explanation:		
B. If the elevator(s) travel below grade plane:		
1. Are they programmed to return to a level at or above BFE plus freeboard: Select: (Yes, No, Needs Repair, Will Retrofit):		
Explanation:		
2. Are they equipped with sensors that prevent the cab from descending into a flooded hoistway? Select: (Yes, No, Needs Repair, Will Retrofit):		
Explanation:		
C. Are the branch electrical circuits feeding devices below grade plane protected by a Ground Fault Circuit Interrupter (GFCI) breaker? Select: (Yes, No, Needs Repair, Will Retrofit):		
Explanation:		

<b>29. GENERAL ADDITIONAL COMMENTS</b>
Electrical panels / elements have wear due to age and use; however they are in good operable condition at this time. Continued maintenance is recommended to ensure proper continued operations. Unexposed electrical elements were not inspected; only those elements that were visible at the time of inspection were inspected.

**Reset Form**



**BUILDING RECERTIFICATION INSPECTION REPORT FORM - STRUCTURAL**

- Initial Inspection Report       Amended Inspection Report after completion of repairs

**Licensed Engineer(s) or Architect(s) Responsible for Recertification Inspection**

Inspection Firm Name (if applicable): JAC Buisson Building & Engineering Inc.

Address: 1031 Coral Drive, Boynton Beach, FL 33426

Telephone Number: 561-563-6152      Email: cynthia@jacbuilding.com

Assuming Responsibility for:  All  Portion      If portion, please list:

Inspection Commencement Date: 3/29/25

Inspection Completion Date: 3/29/25

NOTE: Add pages as required to list all additional design professionals assuming responsibility for the Recertification Inspections or portions thereof. Each Design Professional must sign and seal their portion of the work in accordance with Florida Statutes.

Please check the condition that applies:

- Substantial Structural Deterioration Observed
- Dangerous Condition Observed. Notify Building Official within 10 days
- Immediate Dangerous Condition Observed. Notify Building and Fire Officials within 24 hours
- Maintenance needed but does not rise to the level of Substantial Deterioration or Dangerous
- Passed the Inspection
- Check box if unpermitted work has been identified as per Sec. 1804.1 FBC, EB

Licensed Design Professional:  Engineer       Architect

Name: Cynthia Buisson

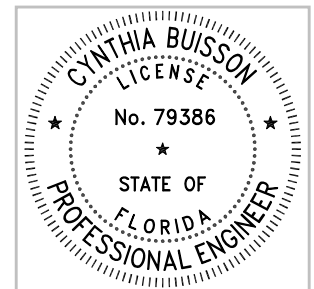
License Number: FL P.E. 79386

I am qualified to practice in the discipline in which I am hereby signing:

Cynthia D  
 Signature: Buisson

Digitally signed by Cynthia D Buisson  
 DN: c=US, o=Unaffiliated,  
 dnQualifier=A01410D00000195DE68113  
 D00084A06, cn=Cynthia D Buisson  
 Date: 2025.04.07 18:43:02 -0400

Date: 4/7/25



Seal

This report has been based upon the minimum inspection requirements of Miami-Dade County Code Sec. 8-11(f) and satisfies the requirements listed in Chapter 18 of the Florida Building Code, Existing Building, inclusive of the Phase 1 and Phase 2 inspections. To the best of my knowledge and ability, this report represents an accurate appraisal of the present conditions of the structure, based on careful evaluation of conditions, to the extent reasonably possible.

## MINIMUM INSPECTION PROCEDURAL GUIDELINES FOR BUILDING STRUCTURAL RECERTIFICATION

**CASE REFERENCE NUMBER:**

Unknown

**JURISDICTION NAME:**

Coral Gables

**\*Use separate sheets for additional responses by referencing the report section number.**

<b>1. DESCRIPTION OF BUILDING</b>	
a. Name on Title: Villa Lourdes Property, LLC	
b. Building Street Address: 514 Palermo Ave, Coral Gables, FL 33134	Bldg. #:
c. Legal Description: See Attached	Attached: <input checked="" type="checkbox"/>
d. Owner's Name: Villa Lourdes Property, LLC	
e. Owner's Mailing Address: 2250 SW 3rd Avenue, No. 303, Miami, FL 33129	
f. Owner's email: abjo@att.net	
g. Owner's Contact Phone Number: (305) 281-3824	
h. Corresponding Property Folio Number: 03-4117-008-3890	
i. Name of Condominium or Cooperative Association (if applicable):	
N/A	
j. Building Code Occupancy Classification: 0803 MULTIFAMILY 2-9 UNITS	
k. Present Use: Apartments	
l. General description, type of construction, size, number of stories, and special features:	
Two-story, 3,855 square feet, CBS building on spread footer foundation with a clay tile mansard roof with low-pitched "flat" roof.	
m. Number of Stories: 2	n. Is this a Threshold Building <sup>1</sup> as per 553.71(12) F.S. (Yes/No): No
o. Additions to original structure:	
No visible additions noted to the original structure at this time. This determination is based on what is visible and accessible at the time of inspection and a review of the available plans from the City of Coral Gables.	
p. Provide an aerial of the property identifying the building being certified on a separate sheet. Attached: <input checked="" type="checkbox"/>	
q. Approximate distance to coast and method used to determine distance: +11,000 feet, Google Earth Measure tool	
r. Total Actual Building Area of all floors: 3,855	S.F. s. Building Footprint Area: 1927.5

**2. INSPECTIONS**

a. Date of Notice of Required Inspection: 1/31/2025

b. Date(s) of actual inspection: 3/29/2025

c. Name, license number, and qualifications of licensee submitting report:

Cynthia Buisson, Professional Engineer, Florida Registration: 79386

1. Discipline of practice: Engineer

d. Description of laboratory or other formal testing, if required, rather than manual or visual procedures: N/A:

e. Are Any Structural Repairs Required? (YES/NO): No

1. If required, describe, and indicate acceptance:

N/A

f. Can the building continue to be occupied while recertification and repairs are ongoing? (YES/NO): Yes

1. Explanation/Conditions:

Building is generally in good condition based on visual inspection.

g. Is it recommended that the building be vacated? (YES/NO): No

h. Has the property record been researched for violations or unsafe cases? (YES/NO): Yes

1. Explanation/Comments:

No active violations or unsafe cases found in files reviewed.

### 3. SUPPORTING DATA (Reference all photos indicated in report with corresponding section number)

- a. 12 Number of Additional sheets of written data
- b. 19 Number of Photographs provided (plus each building elevation)
- c. 2 Number Drawings or sketches provided (aerial, site, footprint, etc.)
- d. 0 Number of Test reports attached

### 4. FOUNDATION

a. Describe the building foundation based on visual observation, type of construction or existing plans:

The ground floor is comprised of spread footing foundation around perimeter of building.

b. Is wood in contact or near soil? (Yes/No): No

c. Signs of differential settlement? (Yes/No): No

d. Describe any cracks or separation in the walls, columns, or beams that signal differential settlement:

PROVIDE PHOTO 4d

No cracks, separation in the walls, columns or beams that signal differential settlement were observed during the visual inspection.

e. Is water drained away from the foundation? (Yes/No/Needs Repair): Yes

f. Is there additional sub-soil investigation required? (Yes/No): No

1. Describe:

N/A

### 5. PRESENT CONDITION OF OVERALL STRUCTURE

a. General alignment: (Note: good, fair, poor, significant, explain if significant)

PROVIDE PHOTO 5a

- |                      |  |
|----------------------|--|
| 1. Bulging: Good     | No significant bulging was observed in the structure.      |
| 2. Settlement: Good  | No significant settlement was observed in the structure.   |
| 3. Deflections: Good | No significant deflections were observed in the structure. |
| 4. Expansion: Good   | No significant expansion was observed in the structure.    |
| 5. Contraction: Good | No significant contraction was observed in the structure.  |

b. Portion showing distress: (Note, beams, columns, structural walls, floor, roofs, other)	PROVIDE PHOTO 5b
No portion of the building was found to have distress based on the visual inspection.	
c. Surface conditions: Describe general conditions of finishes, cracking, spalling, peeling, signs of moisture penetration and stains.	PROVIDE PHOTO 5c
No structural cracking or spalling, peeling, or other signs of moisture penetration and stains were observed during the visual inspection.	
d. Cracks: Note location in significant members. Identify crack size as <b>HAIRLINE</b> if barely discernible; <b>FINE</b> if less than 1 mm in width; <b>MEDIUM</b> if between 1- and 2-mm width; <b>WIDE</b> if over 2 mm.	PROVIDE PHOTO 5d
Medium (1 - 2 mm) No structural cracks in the structural members were observed during the visual inspection.	
e. General extent of deterioration: Cracking or spalling of concrete or masonry, oxidation of metals; rot or borer attack in wood.	PROVIDE PHOTO 5e
No cracking or spalling of concrete or masonry, oxidation of metals; rot or borer attach in wood was observed during the visual inspection.	
f. Previous patching or repairs (Provide description and identify location):	PROVIDE PHOTO 5f
Building shows signs of previous patching and repairs as is expected for a 99 year old structure and was documented in the 2015 building recertification. Building shows current and appropriate maintenance.	
g. Nature of present loading: (Indicate residential, commercial, storage, other.)	
Residential	Building is in use as an apartment building and units were observed to contain household furniture and appliances.
h. Are there any other significant observations? (Yes/No): No	
1. Describe:	
N/A	

<b>6. MASONRY BEARING WALL:</b> (Indicate good, fair, poor, significant on appropriate lines)		This Section is N/A: <input type="checkbox"/>	<b>PROVIDE PHOTO 6</b>
a. Concrete masonry units: <b>Good</b>	No structural concerns in the concrete masonry units observed during the visual inspection.		
b. Clay tile or terra cota units: <b>N/A</b>			
c. Reinforced concrete tie columns: <b>N/A</b>			
d. Reinforced concrete tie beams: <b>N/A</b>			
e. Lintel: <b>Good</b>	No structural concerns in the lintels were observed during the visual inspection.		
f. Other type bond beams: <b>N/A</b>	<b>PROVIDE PHOTO 6f</b>		
g. Exterior masonry finishes (choose those that apply):			
1. Stucco: <b>Good</b>			
2. Veneer: <b>Good</b>			
3. Paint only: <b>Good</b>			
4. Other (describe): <b>N/A</b>			
h. Interior masonry finishes (choose those that apply):			<b>PROVIDE PHOTO 6h</b>
1. Vapor barrier: <b>N/A</b>			
2. Furring and plaster: <b>Good</b>			
3. Paneling: <b>Good</b>			
4. Paint only: <b>Good</b>			
5. Other (describe): <b>N/A</b>			
i. Cracks:			<b>PROVIDE PHOTO 6i</b>
1. Location (note beams, columns, other): <b>None.</b>			
2. Description:			
<b>No structural cracks were observed to the masonry walls.</b>			
j. Spalling <b>None Observed</b>			<b>PROVIDE PHOTO 6j</b>
1. Location (note beams, columns, other):			
2. Description:			
<b>No spalling was observed on the masonry walls.</b>			

k. Rebar corrosion (indicate worst case by selecting one from lines 1-4):	<b>PROVIDE PHOTO 6k</b>
1. None visible: <input checked="" type="radio"/>	
2. Minor (patching will suffice): <input type="radio"/>	
3. Significant (but patching will suffice): <input type="radio"/>	
4. Significant (structural repairs required) <input type="radio"/>	
l. Samples chipped out for examination in spalled areas (Yes/No): <b>No</b>	
1. Yes – describe color, texture, aggregate, general quality:	

<b>7. FLOOR AND ROOF SYSTEM</b>	
a. Roof (Must access and provide)	
1. Describe (roof shape, type roof covering, type roof deck, roof structural framing, condition):	<b>PROVIDE PHOTO 7a1</b>
Roof Pitch: <b>Flat (&lt;2:12)</b>	Roof Cladding Type: <b>Other</b>
	<b>Clay tile mansard roof &amp; 3-ply ro</b>
Roof Deck Material: <b>Wood</b>	
Roof Structural Framing Type: <b>Wood</b>	
Roof Structural Framing Condition: <b>Good</b>	
2. Note water tanks, cooling towers, air conditioning equipment, signs, other heavy equipment and condition of supports:	<b>PROVIDE PHOTO 7a2</b>
<b>No equipment was located on the roof at the time of inspection.</b>	
3. Describe roof drainage system, main and overflow, and indicate condition:	<b>PROVIDE PHOTO 7a3</b>
<b>Mansard roof with low-slope "flat" roof pitched to the southeast corner. Curb scupper roof drains were located around the perimeter of the roof and a main drain at the southeast corner of the low-slope roof.</b>	
4. Describe parapet construction and current conditions:	<b>PROVIDE PHOTO 7a4</b>
<b>N/A - No parapet construction observed in the building.</b>	
5. Describe mansard construction and current conditions: <b>Good</b>	<b>PROVIDE PHOTO 7a5</b>
<b>Clay tile mansard</b>	

6. Describe roofing membrane/covering and current conditions: <b>Good</b>	<b>PROVIDE PHOTO 7a6</b>
There were no observed concerns with the roofing membrane at the time of inspection.	
7. Describe any roof framing member with obvious overloading, overstress, deterioration or excessive deflection:	<b>PROVIDE PHOTO 7a7</b>
Roof framing members were not observed to have overloading, overstress, deterioration or excessive deflection at the time of inspection.	
8. Note any expansion joints and condition:	<b>PROVIDE PHOTO 7a8</b>
There are no expansion joints on the roofing system.	
b. Floor system(s):	
1. Describe the floor system at each level, framing, material, typical spans and indicate condition: <b>Good</b>	<b>PROVIDE PHOTO 7b1</b>
The first floor has crawl space foundation with wood trusses. The wood floor trusses appeared to be in good condition at the time of inspection.	
2. Balconies: Indicate location, framing system, materials and condition:	<b>PROVIDE PHOTO 7b2</b>
Construction: <b>Wood</b>	<b>Rear of building, wood framing</b>
Condition: <b>Good</b>	
Location: <b>Good</b>	
3. Stairs and escalators: indicate location, framing system, material, and condition: N/A: <input type="checkbox"/>	<b>PROVIDE PHOTO 7b3</b>
Wood framed stairs were observed to be in good condition at the time of visual inspection.	
4. Ramps: indicate location, framing type, material, and condition: N/A: <input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 7b4</b>
No ramp(s) were observed in the building.	
5. Guardrails and handrails: describe type, material, and condition: N/A: <input type="checkbox"/>	<b>PROVIDE PHOTO 7b5</b>
Interior second floor railing on second floor landing is wood construction and appeared to be in good condition at the time of inspection. The balcony railing is wood construction and appear to be in good condition where recently replaced (fresh wood) and fair condition where older section existed.	
c. Inspection – note exposed areas available for inspection, and where it was found necessary to open ceilings, etc. for inspection of typical framing members.	
All areas were open and available for inspection.	

<b>8. STEEL FRAMING SYSTEM</b>	This Section is Not Applicable: <input checked="" type="checkbox"/>
a. Description of system at each level:	<b>PROVIDE PHOTO 8a</b>
b. Exposed steel members: describe condition of paint and degree of corrosion:	<b>PROVIDE PHOTO 8b</b>
c. Steel connections: describe type and condition:	<b>PROVIDE PHOTO 8c</b>
d. Concrete or other fireproofing: note any cracking or spalling of encased member and note where any covering was removed for inspection:	<b>PROVIDE PHOTO 8d</b>
e. Identify any steel framing member with obvious overloading, overstress, deterioration, or excessive deflection (provide location):	<b>PROVIDE PHOTO 8e</b>
f. Elevator sheave beams and connections, and machine floor beams: note condition: N/A: <input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 8f</b>

<b>9. CONCRETE FRAMING SYSTEM</b>	This Section is Not Applicable: <input type="checkbox"/>
a. Full description of concrete structural framing system:	<b>PROVIDE PHOTO 9a</b>
CBS block structure.	
b. Cracking	<b>PROVIDE PHOTO 9b</b>
1. Not Significant: <input checked="" type="radio"/> 2. Significant but patching will suffice: <input type="radio"/>	
3. Significant: Structural repairs required: <input type="radio"/>	
4. Location and description of members affected and type cracking:	
N/A	

c. General condition		
CBS structure appeared to be in good condition.		
d. Rebar corrosion – check appropriate line		
1. None visible:	<input checked="" type="checkbox"/>	
2. Location and description of members affected and type cracking:	N/A <input checked="" type="checkbox"/>	PROVIDE PHOTO 9d2
N/A		
3. Significant but patching will suffice:	N/A <input checked="" type="checkbox"/>	PROVIDE PHOTO 9d3
N/A		
4. Significant: structural repairs required (describe):	N/A <input checked="" type="checkbox"/>	PROVIDE PHOTO 9d4
N/A		
e. Samples chipped out in spall areas:		
1. No:	<input checked="" type="checkbox"/>	
2. Yes, describe color, texture, aggregate, general quality:		PROVIDE PHOTO 9e
N/A		
f. Identify any concrete framing member (e.g. slabs and transfer elements) with obvious overloading, overstress, deterioration (e.g. efflorescence at underside of slab or at base of column or wall), or excessive deflection:		PROVIDE PHOTO 9f
None observed at time of inspection		

## 10. WINDOWS, STOREFRONTS, CURTAINWALLS AND EXTERIOR DOORS

a. Windows/Storefronts/Curtainwalls/Skylights	PROVIDE PHOTO 10
1. Type (Wood, steel, aluminum, vinyl, jalousie, single hung, double hung, casement, awning, pivoted, fixed, other):	
Windows are a combination of aluminum awning style and jalousie windows.	
2. Anchorage: type and condition of fasteners and latches: Good	
Door anchorage is comprised of screws. All screws and latches observed were in good condition.	

3. Sealant: type and condition of perimeter sealant and at mullions: <b>Good</b>	
Caulking was observed in good condition.	
4. Interiors seals: type and condition at operable vents: <b>Good</b>	
Interior seals were observed in good condition.	
5. General condition: <b>Good</b>	
Good conditions.	
6. Describe any repairs needed:	
N/A - None required at this time.	
b. Structural Glazing on the exterior envelope of Threshold Buildings (Yes/No): <b>No</b>	
1. Previous Inspection Date: <b>N/A - No structural glazing observed.</b>	
2. Description of Curtain Wall Structural Glazing and adhesive sealant:	
N/A - No curtain wall observed.	
3. Describe Condition of System:	
N/A	
c. Exterior Doors (All types included)	PROVIDE PHOTO 10c
1. Type (Swing Wood, Swing Steel, Storefront, Sliding Door, Overhead other, please describe):	
Front exterior doors consists of decorative metal grate door and frame, actual entry door is observed as a wood door with glass panes and rear exterior door was a metal prehung door.	
2. Anchorage: type and condition of fasteners and latches: <b>Good</b>	
Door anchorage is screws and latches and appeared to be in good condition.	
3. Sealant: type and condition of sealant: <b>Good</b>	
Caulking around doors and frames were observed to be in good condition.	

4. General condition: <b>Good</b>
All doors (including visible anchorage, latches and seals) were observed in good conditions.
5. Describe any repairs needed: <b>Repairs Not Required</b>
N/A - None required, doors were observed in good condition.

<b>11. WOOD FRAMING</b>	This Section is Not Applicable: <input type="checkbox"/>
a. Type: fully describe if mill construction, light construction, major spans, trusses:	PROVIDE PHOTO 11a
Floors, interior walls and roof members are wood framed.	
b. Indicate the condition of the following:	PROVIDE PHOTO 11b
1. Walls: <b>Good</b>	
Wood framed walls appeared to be in good condition at the time of inspection.	
2. Floors: <b>Good</b>	
Wood framed floors appeared to be in good condition at the time of inspection.	
3. Roof member, roof trusses: <b>Good</b>	
Wood framed roof trusses appeared to be in good condition at the time of inspection.	
c. Note metal connectors (i.e., angles, plates, bolts, split pintles, other, and note condition):	PROVIDE PHOTO 11c
<b>Good</b> Metal connectors appeared to be in good condition at the time of inspection.	
d. Joints: note if well fitted and still closed:	PROVIDE PHOTO 11d
Visible joints appeared well fitted and closed.	

e. Drainage: note accumulations of moisture	PROVIDE PHOTO 11e
No accumulated moisture was observed at the time of inspection.	
f. Ventilation: note any concealed spaces not ventilated:	PROVIDE PHOTO 11f
Ventilation appeared adequate at the time of inspection.	
g. Note any concealed spaces opened for inspection:	PROVIDE PHOTO 11g
Storage under stair is closed and sealed with caulk.	
h. Identify any wood framing member with obvious overloading, overstress, deterioration, or excessing deflection. (Is Structural Repairs Required?):	PROVIDE PHOTO 11h
No wood framing members were observed with obvious overloading, overstress, deterioration, or <del>excessing deflection at the time of inspection.</del>	

<b>12. BUILDING FAÇADE INSPECTION (Threshold Buildings<sup>1</sup>)</b>	This Section is N/A:	<input checked="" type="checkbox"/>	PROVIDE PHOTO 12
	a. Identify and describe the exterior walls and appurtenances on all sides of the building. (Cladding type, corbels, precast appliques, etc.)		
b. Identify the attachment type of each appurtenance type (mechanically attached or adhered):			
c. Indicate the condition of each appurtenance (distress, settlement, splitting, bulging, cracking, loosening of metal anchors and supports, water entry, movement of lintel or shelf angles, or other defects):			

<b>13. SPECIAL OR UNUSUAL FEATURES IN THE BUILDING</b>	This Section is N/A	<input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 13</b>
a. Identify and describe any special or unusual feature (i.e. cable suspended structures, tensile fabric roof, large sculptures, chimneys, porte-cochere, retaining walls, seawalls, signs, canopy, awnings, attached terraces, etc.)			
b. Indicate condition of the special feature, its supports, connections, and if repairs are required:			

<b>14. UNDERGROUND OR LOWER-LEVEL PARKING GARAGES</b>	This Section is N/A:	<input checked="" type="checkbox"/>	<b>PROVIDE PHOTO 14</b>
<b>CHECKLIST ITEMS TO CONFIRM OR CONSIDER FOR UNDERGROUND PARKING GARAGE: 14A.</b>			
CURRENT Base Flood Elevation: _____ ft. (Select Datum)			
<b>Note: All elevation datums provided must be in the same datum as the Flood Insurance Rate Map (FIRM).</b>			
1. What is the wet season <sup>2</sup> ground water elevation (water table): _____ ft. (Select Datum)			
2. What is the elevation of lowest parking garage finished floor: _____ ft. (Select Datum)			
3. What is the elevation of the parking garage entrance: _____ ft. (Select Datum)			
4. Is the wet season ground water elevation (water table) higher than the lowest floor elevation? Select (Yes or No)			
Explanation:			
5. Is the garage entrance elevation lower than the base flood elevation?                      Select: (Yes or No)			
Explanation:			
6. List use of structure above the underground portion of the parking garage. (e.g. parking, terrace, occupiable space):			
Describe:			
7. Does underground parking structure show any evidence of bulging, settlement, cracking or deflection? Describe:			
Describe:			

8. Describe general surface conditions (cracking, spalling, peeling, or staining)
Explanation:
<b>14B.</b>
1. Do the parking garage slabs (overhead and floor slabs) and/or walls show evidence of leakage (efflorescence at the underside of slab or at base of column)? (Yes or No):
Explanation:
2. Is there any evidence of previous patching or repairs? (Yes or No):
Explanation:

<sup>1</sup> **THRESHOLD BUILDING:** In accordance with *Florida Statute*, any building which is greater than 3 stories or 50 feet in height, or which has an assembly occupancy classification that exceeds 5,000 square feet in area and an occupant content of greater than 500 persons.

<sup>2</sup> **WET SEASON:** Compare the current Base Flood Elevation (BFE) on the latest FEMA Flood Insurance Rate Map (FIRM) with the October water table elevation shown in the Miami-Dade County Average Ground Water October maps available with the Miami-Dade Department of Environmental Resource Management (DERM)

**15. DETERIORATION**

N/A:

**PROVIDE PHOTO 15**

a. Based on the scope of inspection, describe any structural deterioration and describe the extent of such deterioration.

No structural deterioration was observed at the time of inspection.

If **Substantial Structural Deterioration** has been observed:

N/A:

**PROVIDE PHOTO**

16. Identify the damage and describe the extent of the substantial structural deterioration along with the need for maintenance, repair and/or replacement recommendations.

17. Identify and describe areas requiring added inspection as well as results of any testing.

18. Describe manner and type of inspections performed.

19. Provide graded urgency of each recommended repair.

20. State whether unsafe or dangerous conditions exist, as these terms are defined in the Florida Building Code, where observed.

**Reset Form**