



OFFICE OF THE PROPERTY APPRAISER

Summary Report

Generated On : 11/10/2015

Property Information	
Folio:	03-4108-009-2790
Property Address:	111 SALAMANCA AVE Coral Gables, FL 33134-4088
Owner	C MICHAEL SAENZ
Mailing Address	111 SALAMANCA AVE #3 CORAL GABLES, FL 33134
Primary Zone	5001 HOTELS & MOTELS - GENERAL Med Density
Primary Land Use	0803 MULTIFAMILY 2-9 UNITS : MULTIFAMILY 3 OR MORE UNITS
Beds / Baths / Half	4 / 4 / 0
Floors	2
Living Units	4
Actual Area	Sq.Ft
Living Area	Sq.Ft
Adjusted Area	4,299 Sq.Ft
Lot Size	14,300 Sq.Ft
Year Built	1925



Assessment Information			
Year	2015	2014	2013
Land Value	\$929,500	\$715,000	\$715,000
Building Value	\$213,817	\$206,062	\$30,934
XF Value	\$1,733	\$1,733	\$1,733
Market Value	\$1,145,050	\$922,795	\$747,667
Assessed Value	\$904,676	\$822,433	\$747,667

Benefits Information				
Benefit	Type	2015	2014	2013
Non-Homestead Cap	Assessment Reduction	\$240,374	\$100,362	

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

Short Legal Description
CORAL GABLES DOUGLAS SEC PB 25-69 LOTS 10-11 & E 30FT LOT 12 BLK 29 LOT SIZE 130.000 X 110 OR 13230-4177 0387 1

Taxable Value Information			
	2015	2014	2013
County			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$904,676	\$822,433	\$747,667
School Board			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,145,050	\$922,795	\$747,667
City			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$904,676	\$822,433	\$747,667
Regional			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$904,676	\$822,433	\$747,667

Sales Information			
Previous Sale	Price	OR Book-Page	Qualification Description
03/01/1987	\$180,000	13230-4177	Sales which are qualified

The Office of the Property Appraiser is continually editing and updating the tax roll. This website may not reflect the most current information on record. The Property Appraiser and Miami-Dade County assumes no liability, see full disclaimer and User Agreement at <http://www.miamidade.gov/info/disclaimer.asp>

Version:

CITY'S

EXHIBIT

111 Salamanca Ave





The City of Coral Gables

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

4/20/2015

VIA CERTIFIED MAIL

C MICHAEL SAENZ
111 SALAMANCA AVE #3
CORAL GABLES, FL 33134

RE: 111 SALAMANCA AVE, Coral Gables, Florida
Folio # 03-4108-009-2790
Recertification of Building 40 Years or older

Gentlemen:

This Department has been advised the above referenced property address is forty (40) years old, or older, having been built in 1925.

In accordance with the Miami-Dade County Code, Chapter 8, Section 8-11(f), a Florida Registered Architect or Professional Engineer must inspect said building and a report must be furnished to this Department within ninety (90) days from the date of this letter indicating the building meets the requirements of building recertification under the Code. In the event the repairs or modifications are found to be necessary resulting from the recertification inspection, the owner shall have a total of one hundred fifty (150) days from the date of this letter in which to complete the indicted repairs or modifications.

The architect or engineer chosen to perform the inspection may obtain the required Form, "*Minimum Inspection Procedural Guidelines for Building Recertification*," from the link below: <http://www.miamidade.gov/building/form-checklist.asp>. In addition to the Form a cover letter must state the property meets the requirement for building recertification; no additional documents or photographs are necessary.

The certification report, along with the filing fee in the amount of \$380.63; plus, \$2.45 per page Document Preservation Fee must be paid with a check or credit card payable to the "City of Coral Gables," and sent/delivered to:

BUILDING RECERTIFICATION SECTION
Development Services Department
405 Biltmore Way, 3rd Floor
Coral Gables, Florida 33134

Any questions may be directed to (305) 460-5250. Thank you for your prompt consideration.

Sincerely,

Manuel Z. Lopez

Manuel Z. Lopez, P.E.
Building Official

CITY'S

EXHIBIT

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CITY OF CORAL GABLES.

Case # 15-4525

Petitioner,

vs.

C. MICHAEL SAENZ,

Respondent.

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

Date: November 24, 2015

To:

<p><u>Owner</u> C. Michael Saenz 111 Salamanca Avenue, Suite 3 Coral Gables, FL 33134-4088</p> <p>Return receipt number: 91 7108 2133 3932 6217 1827</p>	<p><u>First Mortgagee</u> Coconut Grove Bank 2701 South Bayshore Drive Miami, FL 33133-5309</p> <p>Return receipt number: 91 7108 2133 3932 6217 1810</p>
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Second Mortgage

Carlos A. Saenz, Jr.
3611 NW South River Drive
Miami, FL 33142-6222

Return receipt number:

91 7108 2133 3932 6217 1803

Re: The two-story multifamily building ("Structure") built in 1925 (90-year recertification required) and located at **111 Salamanca Avenue**, Coral Gables, FL 33134-4088, legally described as: Lots 10 and 11 and East 30 feet of Block 12. of REVISED PLAT CORAL GABLES DOUGLAS SECTION, according to the Plat thereof, as recorded in Plat Book 25, at Page 69, of the Public Records of Miami-Dade County, Florida; and having folio number 03-4108-009-2790 ("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 105-186(j)(13) 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 as follows:

On April 20, 2015, the City sent the Property Owner a 90-day Notice of Required Inspection for the Property's requesting an inspection report conforming to the minimum inspection procedural guidelines as issued by the Miami-Dade County Board of Rules and Appeals, pursuant to Section 8-11(f) of the Miami-Dade County Code ("Report").

To date, the Owner has not a) submitted the Report; b) completed the required repairs and c) submitted a letter from the architect or engineer who prepared the Report stating that the Structure now meets the minimum requirements ("Compliance Report")(collectively referred to as "Required Action").

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Commission Chambers, City Hall, 405 Biltmore Way, Coral Gables, Florida 33134, on December 14, 2015, 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

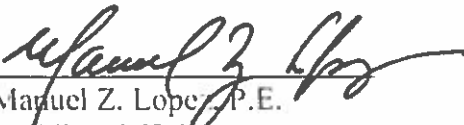
from you at the time of the hearing. Requests for continuance must be made in writing to Belkys Garcia, Secretary to the Board, at City of Coral Gables, Development Services Department, 405 Biltmore Way, 3rd Floor, Coral Gables, FL 33134. bgarcia@coralgables.com. tel: (305) 460-5229.

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 recover the costs incurred against the Property and the Owner of record.

If the Property Owner or other interested party does not take all Required Action or appeal the decision of the Building Official, the Construction Regulation Board may enter an order of demolition and assess all costs of the proceedings and demolition and other Required Action for which the City shall have a lien against the Property and the Property Owner.

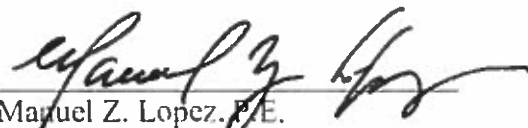
Please contact Virginia Goizueta, Building Services Coordinator, tel.: (305) 460-5250, email: vgoizueta@coralgables.com, or Manuel Z. Lopez, P.E., Building Official, tel.: (305) 460-5242, email: mlopez@coralgables.com. The Development Services Department's hours are Monday through Friday, 7:30 a.m. to 3:30 p.m.

Please govern yourself accordingly.


Manuel Z. Lopez, P.E.
Building Official

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on November 24, 2015, a true and correct copy of the foregoing notice was served via certified mail, return receipt requested, by first class mail, via e-mail at any e-mail address indicated above, and by hand-delivery or posting at the Property.


Manuel Z. Lopez, P.E.
Building Official

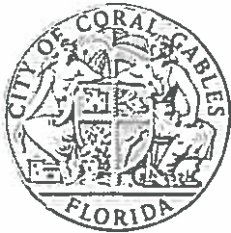
NOTICES

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.

ADA Assistance: The City complies with the provisions of the American with Disabilities Act. Individuals with disabilities requiring special accommodations or assistance should contact Ernesto Pino, Assistant Public Works Director, at (305) 460-5004, with requests for auxiliary aids or services at least one business day before the hearing in order to request such assistance.



CITY OF CORAL GABLES
DEVELOPMENT SERVICES DEPARTMENT
Affidavit of Posting

Complaint/Case #: 15-4525

Title of Document Posted: Construction Regulation Board Case

I, Claudio Ramos, DO HEREBY SWEAR/AFFIRM THAT
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE
ADDRESS OF 111 Salamanca Ave., ON 11-24-15.
AT 11:20 am.

Claudio Ramos
Employee's Printed Name

[Signature]
Employee's Signature

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

Sworn to (or affirmed) and subscribed before me this 24th day of November, in
the year 20 15, by Claudio Ramos who is personally known to
me.

My Commission Expires:



Belkys Garcia
Notary Public



111 Salamanca Avenue



3000

1987 APR -1 PM 3:16

87R123813

This instrument is prepared by:

8100

OFF REC: 13230764177

SULLIVAN, ADMIRE & SULLIVAN
Professional Association
2811 Ponce de Leon Blvd., Suite 200
CORAL GABLES, FLORIDA 33134

Warranty Deed

(STATUTORY FORM—SECTION 689.02 F.S.)

This Indenture, A to this 26 day of March 1987, Between

Robert N. Ginsburg, a single man

of the County of Dade State of Florida, grantor, and

C. Michael Saenz

whose post office address is 1112 ...

of the County of Dade State of Florida, grantee.

Witnesseth, That said grantor, for and in consideration of the sum of
TEN & 00/100

Dollars, 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 grantee's heirs and assigns forever, the following described land, situate, lying and being in Dade County, Florida, to-wit:

Lots 10 and 11 and the East 30 feet of Lot 12, Block 29, DOUGLAS SECTION OF CORAL GABLES, according to the Plat thereof, as recorded in Plat Book 25, at Page 69, of the Public Records of Dade County, Florida.

SUBJECT TO zoning restrictions imposed by governmental authority, restrictions and matters appearing on the plat of otherwise common to the subdivision, public utility easements of record and taxes for the year 1987 and subsequent years.

9000
J. Sloan 4/1/87

8100
J. Sloan 4/1/87

and said grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whatsoever.

*"Grantor" and "grantee" are used for singular or plural, as context requires.

In Witness Whereof, Grantor has hereunto set grantor's hand and seal the day and year first above written.
Signed, sealed delivered in our presence:

Carolyn M. Ackerson
[Signature]

Robert N. Ginsburg (Seal)
Robert N. Ginsburg (Seal)

FLORIDA
STATE OF DADE
COUNTY OF

I HEREBY CERTIFY that on this day before me, an officer duly qualified to take acknowledgments, personally appeared Robert N. Ginsburg, a single man

to me known to be the person described in and who executed the foregoing instrument and acknowledged before me that he executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this 26 day of March, 1987

My commission expires:

Carolyn M. Ackerson
Notary Public

CITY'S

EXHIBIT

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This document was prepared by COCONUT GROVE BANK
 YOKO GUTIERREZ, 2701 S. BAYSHORE DRIVE, MIAMI, FLORIDA 33133
 State of Florida's Documentary Stamp Tax required by law in
 the amount of \$ 1,400.00 has been paid to the
 Clerk of the Circuit Court (or the County Comptroller, if
 applicable) for the County of MIAMI-DADE,
 State of Florida.

CFN 2004R1167902
 OR Bk 22948 Page 2654 - 2657; (4pgs)
 RECORDED 12/29/2004 08:23:26
 HTG DDC TAX 1,400.00
 INTANG TAX 800.00
 HARVEY RUVIN, CLERK OF COURT
 MIAMI-DADE COUNTY, FLORIDA

_____ State of Florida _____ Space Above This Line For Recording Data _____

MORTGAGE
 (With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is 12-17-2004 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:
 C. MICHAEL SAENZ AND MARTHA SAENZ, HUSBAND AND WIFE
 111 SALAMANCA AVENUE
 CORAL GABLES, FL 33134

If checked, refer to the attached Addendum incorporated herein, for additional Mortgagors, their signatures and acknowledgments.

LENDER:
 COCONUT GROVE BANK
 ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF FLORIDA
 2701 SOUTH BAYSHORE DRIVE
 MIAMI, FL 33133

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:
 LOTS 10 AND 11 AND THE EAST 30 FEET OF LOT 12, BLOCK 29, DOUGLAS SECTION OF CORAL GABLES, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 25, AT PAGE 69, OF THE PUBLIC RECORDS OF DADE COUNTY, NOW KNOWN AS MIAMI-DADE COUNTY, FLORIDA.

The property is located in MIAMI-DADE (County) at 111 SALAMANCA AVENUE (Address) CORAL GABLES (City), Florida 33134 (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
 A. The initial indebtedness secured by this Security Instrument is the debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and include the final maturity of such debt(s).)
 LOAN #0100207655 DATED DECEMBER 17, 2004 IN THE NAME OF C. MICHAEL SAENZ, FOR THE AMOUNT OF \$400,00.00 DUE ON DECEMBER 17, 2024.
 B. All future advances made within 20 years of the date of this Security Instrument from Lender to Mortgagor or other future obligations of Mortgagor to Lender pursuant to section 4 of the Security Instrument under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other

- 12. **ESCROW FOR TAXES AND INSURANCE.** Unless otherwise provided in a separate agreement, Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.
- 13. **JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.
- 14. **SEVERABILITY; INTERPRETATION.** This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 15. **NOTICE.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address on page 1 of this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.
- 16. **WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all appraisal and homestead exemption rights relating to the Property.
- 17. **LINE OF CREDIT.** The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
- 18. **APPLICABLE LAW.** This Security Instrument is governed by the laws as agreed to in the Secured Debt, except to the extent required by the laws of the jurisdiction where the Property is located, and applicable federal laws and regulations.
- 19. **RIDERS.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
 [Check all applicable boxes]
 Assignment of Leases and Rents Other
- 20. Payment of this note or mortgage is subject to the terms of a home improvement installment contract of even date between maker and payee or mortgagor and mortgagee.
- 21. **ADDITIONAL TERMS.**

SIGNATURES: By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.




 (Signature) MICHAEL SAENZ (Date) 12-17-04 (Signature) MARTHA SAENZ (Date)

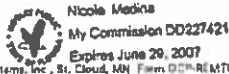



 (Witness) Constance Troilo (Witness) Nicole Medina

ACKNOWLEDGMENT:

STATE OF FLORIDA COUNTY OF Miami-Dade ss
 This instrument was acknowledged before me this 17 day of December, 2004
 by MICHAEL SAENZ, MARTHA SAENZ HUSBAND AND WIFE
 who is personally known to me or who has produced _____ as identification
 My commission expires _____
 (Seal)


 (Notary Public)



Federal Deposit
Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Coconut Grove Bank (FDIC #: 8018)

Status: Active • Insured Since January 1, 1934
Coconut Grove Bank is an active bank

Overview

Location

History

Identifications

Financials

Coconut Grove
Bankshares, Inc.
Bank Holding Company

Coconut Grove Bank has 5 domestic locations in 1 states, 0 locations in territories, and 0 foreign locations

Coconut Grove Bank
Banking Institution

Established: July 12, 1926

FDIC Certificate #: 8018

Insured: January 1, 1934

5 Locations
Branches (Offices)

Bank Charter Class: Member of the Federal Reserve System

Headquarters: 2701 South Bayshore Drive
Miami, FL 33133
Miami-Dade County

Regulated By: Federal Reserve Board

Consumer Assistance: <http://www.FederalReserveConsumerHelp.gov>

Corporate Website: <http://www.coconutgrovebank.com>

Contact the FDIC about [Coconut Grove Bank](#)

PREPARED BY & RETURN TO:
Hackney Law, P.A.
1061 E. Indiantown Road, Ste. 400
Jupiter, FL 33477



CFN 2011R0391237
OR Bk 27722 Pgs 4125 - 41337 (9pgs)
RECORDED 06/15/2011 13:59:11
MTG DOC TAX 1,050.00
INTANG TAX 600.00
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

MORTGAGE

THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$300,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

THIS MORTGAGE (herein "Instrument"), is made May 18th, 2011 between the Mortgagor/Grantor, C. MICHAEL SAENZ (herein "Borrower"), and the Mortgagee, CARLOS A. SAENZ, JR., whose address is 3611 NW South River Drive, Miami, Florida, 33124 (herein Lender").

Whereas, Borrower is indebted to Lender in the principal sum of Three Hundred Thousand (\$300,000.00) Dollars, which indebtedness is evidenced by Borrower's note of even date (herein "Note"), providing for monthly installments of interest, with the full debt, if not paid earlier, due and payable on June 1, 2014.

TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Instrument; and (c) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage grant, convey and assign to Lender the following described property located in Miami-Dade County, Florida:

Lot 10 & 11, and E.30' feet of Lot 12, Block 29, CORAL GABLES DOUGLAS SECTION, according to the Plat thereof on file in the Office of the Clerk of the Court in and for Miami-Dade County, Florida, recorded in Plat Book 25, Page 69.

Which has the address of a/k/a/ 111 Salamanca Avenue, Coral Gables, Florida 33134.

TOGETHER with all buildings, improvements, hereditaments, appurtenances and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits thereof herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property that the property is unencumbered and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender covenant and agree as follows:

1. PAYMENT OF PRINCIPAL AND INTEREST. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, any prepayment and late charges provided in the Note and all other sums secured by this Instrument. In the event the agreed payment is less than the interest due then the excess unpaid interest shall be added to the principal.

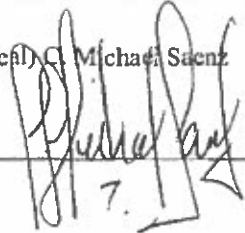
2. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender from Borrower under the Note or this Instrument shall be applied by Lender in

This mortgage and the note hereby secured shall be construed and enforced according to the laws of the State of Florida.

The principal sum secured hereby, along with any interest to be paid in accordance with the terms of the note secured hereby, shall immediately become due and payable without notice, if a transfer of the title to the premises by sale or otherwise is made without the Mortgagee's written consent, while this mortgage remains a lien thereon, at the option of the Mortgagee, his successors, legal representatives, or assigns.

Executed at Miami-Dade County, Florida on the May 18th, 2011.

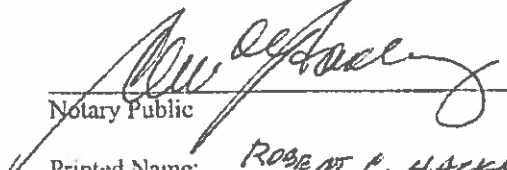
THIS IS A BALLOON MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$300,000.00, TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

(Seal) C. Michael Saenz


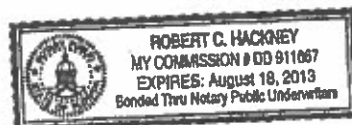
STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was acknowledged before me this 18th day of May, 2011, by C. MICHAEL SAENZ, who [] are personally known or [X] have produced Florida driver's licenses as identification.

(Notary Seal)



Notary Public
Printed Name: ROBERT C. HACKNEY
My Commission Expires: _____



Garcia, Belkys

From: Garcia, Belkys
Sent: Wednesday, November 25, 2015 1:28 PM
To: 'alp@alp-law.com'
Cc: Lopez, Manuel; Figueroa, Yaneris; Goizueta, Virginia
Subject: RE: 111 Salamanca Ave

The above Subject address has not been removed from the December 14th Agenda. Once that meeting is held the Case can be deferred to the January 11th meeting. This will be processed via Legistar.

Thank you,

Belkys Garcia

City of Coral Gables
Development Services Department
405 Biltmore Way, 3rd Floor
Coral Gables, Florida 33134
Office: (305) 460-5229

From: alp@alp-law.com [mailto:alp@alp-law.com]
Sent: Wednesday, November 25, 2015 12:22 PM
To: Goizueta, Virginia; Garcia, Belkys
Cc: Lopez, Manuel; Figueroa, Yaneris
Subject: Re: 111 Salamanca Ave

Dear Virginia and Belkys:

Please see below and confirm that the case will now be re-set for the 1-11-15 agenda, although it will also remain on the 12-14-15 agenda and will be announced as having been continued administratively.

Thanks!

Very truly yours,

Alexander L. Palenzuela
Law Offices of Alexander L. Palenzuela, P.A.
1200 Brickell Avenue, Suite 1440
Miami, FL 33131-3205
main (305) 375-9510, ext. 303
direct +1 (305) 417-9007
fax (305) 375-9511
alp@alp-law.com
www.alp-law.com

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From: "Mic137@aol.com" <Mic137@aol.com>
Date: Wednesday, November 25, 2015 at 8:58 AM
To: Alexander Palenzuela <alp@alp-law.com>
Cc: Virginia Goizueta <vgoizueta@coralgables.com>, Belkys Garcia <bgarcia@coralgables.com>, Manuel Lopez <mlopez@coralgables.com>
Subject: Re: 111 Salamanca Ave

40/10 Year Structural and Electrical Recertification

111 Salamanca Avenue

Coral Gables, FL 33134

CASE #15-4525

Dear Mr. Palenzuela,

Thank you for taking time yesterday explaining what has happened and what needs to be done in regards to the Report required for the above mentioned property.

First I would like to reiterate that The Posting of the "Notice of Unsafe Structure Violation" on my home on November 24, 2015 was the first of any type of notice regarding the Recertification that I ever received. I never received, Regular or Certified mail, E/Mail, or telephone calls regarding the Recertification, nor the delinquency of Recertification Report.

After speaking with you I contacted two companies, Florida International Engineering & Testing Lab and spoke with a Ms. Safi. Also Miami Engineering & Inspections, Mr Ricardo Neira. Both told me that I needed to understand that this is Thanksgiving week and they would be back in touch, with a time frame and cost for said inspection report as soon as possible.

Also I had mentioned that I had travel plans in the upcoming days, not realizing that my departure was this coming Monday, the 30th of Nov. With all of this I feel it will be almost impossible to get things in order before the December 14 date so I do ask that if possible you reschedule me for the Monday, January 11, 2016 date that you mentioned.

I assure you I will be in town and do everything possible to have all reports and the property in condition for Recertification on or before the January 11, 2016 date.

I am attaching a copy of my flight itinerary confirming I truly will be out of town for the first scheduled meeting on December 14, 2015.

Thank you for your time and hope you have a nice Thanksgiving Holiday.

Kindest Regards,

C. Michael Saenz

cc: Virginia Goizueta

Manuel Z. Lopez

In a message dated 11/24/2015 3:15:27 P.M. Eastern Standard Time, alp@alp-law.com writes:

Dear C. Michael Saenz:

Please find attached the fees for the rectification report. Please reply with your request for continuance to the 1-11-16 hearing at 2:00 p.m., so that I can submit it to the City for approval.

Thank you.

Very truly yours,

Alexander L. Palenzuela
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Permits and Inspections: Search Results

Logon Help Contact

New Permit Search

Permit Search Results

Permit#:	App. Date	Street Address	Type	Description	Status	Issue Date	Final Date	Fees Due
CE-11-06-5565	06/01/2011	111 SALAMANCA AVE	CODE ENF WARNING PROCESS	WT8121 SEC 54-153 CITY CODE (DAY) COUCH ON R/W 2 DAYS PRIOR TO SCHEDULED P/U. MUST REMOVE	final	06/01/2011	06/01/2011	0.00
ZN-14-02-2493	02/18/2014	111 SALAMANCA AVE	PAINT / RESURFACE FL / CLEAN	PRESSURE CLEAN/WASH AND REPAINT AWNINGS WHITE AS EXISTING \$100	final	02/18/2014	06/30/2014	0.00

The City's online services are protected with an SSL encryption certificate. For technical assistance, please call 305-569-2448 (8am-5pm, M-F).

CITY'S

EXHIBIT

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City of Coral Gables
Fire Department
Fire Prevention Division
2815 Salzedo Street, Coral Gables, FL 33134
Fax (305) 460-5598

The items noted below are in violation of the Florida Fire Prevention Code and/or the Florida Administrative Code. Nothing in this report supersedes any previously written, still existing violations for this occupancy/building. You are directed to comply with corrective measures as indicated.

Occupant Name:	111 Salamanca Ave. Apartments - 3 units	Inspection Date:	1/28/2015
Address:	111 Salamanca Avenue	InspectionType:	Reinspection
City:	Coral Gables	Inspected By:	Leonard Veight 305-460-5577 lveight@coralgables.com
Suite:		Occ. Sq. Ft.:	0

FL NFPA 01 13
Floor 1

Doors

4.4.3.1.2 No keys, tools, special knowledge or effort from egress side.

OK Violation cleared on 1/28/2015

Failure to correct violations within 15 days of re-inspection is subject to penalties up to and including the issuance of Civil Citations in the amount of \$200 per violation / per day.

Failure to provide immediate corrective measures when required, may result in administrative action including but not limited to: mandatory fire watch, building evacuation, or stoppage of all work.

Per City Ordinance 30-4, a Fire Inspection Fee will be billed for this inspection. All fees are subject to change without prior notice.

Thank you for your assistance. If you have any additional questions or to schedule an inspection, please contact the inspector listed at the top of this report.

Company Representative:	Signature on file No Signature 1/28/2015 Signature on file
Inspector:	Leonard Veight 1/28/2015

CITY'S

EXHIBIT

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