



OFFICE OF THE PROPERTY APPRAISER

Summary Report

Generated On : 12/19/2021

Property Information	
Folio:	03-4117-005-3920
Property Address:	141 SEVILLA AVE Coral Gables, FL 33134-6006
Owner	THE A GROUP REAL EST HOLDINGS INC
Mailing Address	141 SEVILLA AVE CORAL GABLES, FL 33134 USA
PA Primary Zone	6400 COMMERCIAL - CENTRAL
Primary Land Use	1713 OFFICE BUILDING - ONE STORY : OFFICE BUILDING
Beds / Baths / Half	0 / 0 / 0
Floors	1
Living Units	0
Actual Area	Sq.Ft
Living Area	Sq.Ft
Adjusted Area	2,522 Sq.Ft
Lot Size	4,180 Sq.Ft
Year Built	1951



Assessment Information			
Year	2021	2020	2019
Land Value	\$1,776,500	\$1,295,800	\$1,358,500
Building Value	\$252,200	\$252,200	\$252,200
XF Value	\$0	\$0	\$0
Market Value	\$2,028,700	\$1,548,000	\$1,610,700
Assessed Value	\$1,656,482	\$1,505,893	\$1,368,994

Benefits Information				
Benefit	Type	2021	2020	2019
Non-Homestead Cap	Assessment Reduction	\$372,218	\$42,107	\$241,706
Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).				

Short Legal Description	
C GABLES CRAFTS SEC PB 10-40 LOT 26 & E16.8FT OF LOT 27 BLK 14 LOT SIZE 41.800 X 100 OR 19736-0124 0601 1	

Taxable Value Information			
	2021	2020	2019
County			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,656,482	\$1,505,893	\$1,368,994
School Board			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$2,028,700	\$1,548,000	\$1,610,700
City			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,656,482	\$1,505,893	\$1,368,994
Regional			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,656,482	\$1,505,893	\$1,368,994

Sales Information			
Previous Sale	Price	OR Book-Page	Qualification Description
01/28/2013	\$840,000	28470-3410	Financial inst or "In Lieu of Foreclosure" stated
06/18/2012	\$200	28173-3193	Financial inst or "In Lieu of Foreclosure" stated
06/01/2001	\$615,000	19736-0124	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>

List of Service Addresses for January 2022 Unsafe Structures Cases

1) 141 Sevilla Ave

<u>Owner (Sunbiz RA address)</u>	<u>Mortgagee (Mortgagee and FDIC address)</u>
The A Group Real Estate Holdings, Inc c/o Manuel Alfonso Registered Agent 141 Sevilla Avenue Miami, FL 33134-6006	Grove Bank & Trust 2701 South Bayshore Drive Miami, FL 33133-5309

CITY'S

EXHIBIT

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Version:

City of Coral Gables

ONLINE SERVICES

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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
EL-21-05-7785	05/20/2021	141 SEVILLA AVE	ELEC COMMERCIAL / RESIDENTIAL WORK	BUILDING RECERTIFICATION (YEAR BUILT 1951)	pending			0.00
RC-21-05-7756	05/19/2021	141 SEVILLA AVE	BLDG RECERT / CRB	BUILDING RECERTIFICATION (YEAR BUILT 1951)	issued	05/19/2021		0.00
CE-20-02-5909	02/27/2020	141 SEVILLA AVE	CODE ENF LIEN SEARCH	LIEN SEARCH	final	03/10/2020	03/10/2020	0.00
EX-14-10-2930	10/15/2014	141 SEVILLA AVE	PERMIT EXTENSION & RENEWAL	RENEWAL OF PERMIT ZN-13-08-1798	final	10/15/2014	10/15/2014	0.00
ZN-13-08-1798	08/29/2013	141 SEVILLA AVE	PAINT / RESURFACE FL / CLEAN	PRESSURE CLEAN, REPAIR CRACKS, PREP AND PAINT EXTERIOR WALLS SW 6100 PRACTICAL BEIGE AND TRIM SW 6098 PACER WHITE \$4960	final	08/29/2013	10/16/2014	0.00
PU-13-03-0892	03/13/2013	141 SEVILLA AVE	PUBLIC RECORDS SEARCH	REQ COPY OF PERMITS 9861B 17906B 24251B	final	03/15/2013	03/15/2013	0.00
ZV-13-02-0158	02/04/2013	141 SEVILLA AVE	ZONING LETTER VERIFICATION	ZONING VERIFICATION/INFORMATION LETTER	pending			0.00
CE-13-01-1171	01/24/2013	141 SEVILLA AVE	CODE ENF LIEN SEARCH	LIEN SEARCH	final	01/29/2013	01/29/2013	0.00
CE-12-12-0736	12/12/2012	141 SEVILLA AVE	CODE ENF LIEN SEARCH	LIEN SEARCH	final	12/12/2012	12/12/2012	0.00
PU-12-10-1922	10/29/2012	141 SEVILLA AVE	PUBLIC RECORDS SEARCH	REQ COPY OF PERMIT 01110104	final	10/31/2012	10/31/2012	0.00
RC-11-09-7444	09/30/2011	141 SEVILLA AVE	BLDG RECERT / CRB	BUILDING RECERTIFICATION	final	09/30/2011	09/30/2011	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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The City of Coral Gables

Building and Zoning Department
ISO Class 1

CITY HALL 405 BILTMORE WAY
CORAL GABLES, FLORIDA 33134

October 3, 2011

Carlos Valera & W Marisabel
139 - 141 Sevilla Avenue
Coral Gables, FL 33134-6006

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

PROPERTY FOLIO: # 03-4117-005-3920
ADDRESS: 141 Sevilla Avenue, Coral Gables, FL

Dear Property Owner/Manager:

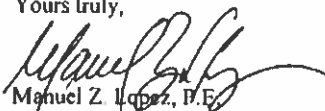
This Office is in receipt of your structural and electrical report stating that the above referenced building has been examined and found to be structurally and electrically safe for its continued occupancy.

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 2011. 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 the 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

P.O. Box 141549 CORAL GABLES, FLORIDA 33114-1549 PHONE (305) 460-5235

CITY'S

EXHIBIT

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The City of Coral Gables

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

2/8/2021

VIA CERTIFIED MAIL

THE A GROUP REAL EST HOLDINGS INC
141 SEVILLA AVE
CORAL GABLES, FL 33134

7020 3160 0001 1022 2618

RE: 141 SEVILLA AVE
FOLIO # 341170053920

Notice of Required Inspection For Recertification of 40 Years or Older Building

Dear Property Owner:

Per the Miami-Dade County Property Appraiser's office the above referenced property address is forty (40) years old, or older, having been built in YEAR. 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 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 letter(s) 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 and 5) Parking Lot Guardrails Requirements Form; no additional documents or photographs are necessary. Note all paperwork submitted must be the original signed and sealed documents (no copies). Submittal of the Report does not constitute recertification; it must be approved by this Department and the Letter of Recertification must be issued.

Once a completed Report is submitted to this Department and repairs or modifications are found to be necessary, the Building Official is able to grant an extension of one hundred fifty (150) calendar days from the date of this letter to obtain the necessary permits and perform the repairs. The structure will be recertified once a *revised* Report is submitted and approved, and all required permits are closed.

The Architect or Engineer may obtain the required Form, "*Minimum Inspection Procedural Guidelines for Building Recertification*," from the following link: http://www.miamidade.gov/pa/property_recertification.asp. The Recertification Report fee of \$500.00 and additional document and filing fees shall be submitted to the Development Services Department, 405 Biltmore Way, 3rd Floor, Coral Gables, Florida, 33134. In order to avoid delays submit in person in order to calculate the fees accordingly.

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; 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.

The completed Report may be submitted Monday through Friday, 7:30am to 3:20pm to this Department. Contact Virginia Goizueta at vgoizueta@coralgables.com if any questions regarding building recertification.

Thank you for your prompt attention to this matter.

Manuel Z. Lopez, P.E.
Building Official

CITY'S

EXHIBIT

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Track Another Package +

Tracking Number: 70203160000110222618

Remove X

Your item was delivered to the front desk, reception area, or mail room at 10:29 am on February 17, 2021 in MIAMI, FL 33134.

 **Delivered, Front Desk/Reception/Mail Room**

February 17, 2021 at 10:29 am
MIAMI, FL 33134

Feedback

Get Updates ▾

- Text & Email Updates

▾
- Tracking History

▾
- Product Information

▾

See Less ^

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback



The City of Coral Gables

Development Services Department

CITY HALL 405 BILTMORE WAY

CORAL GABLES, FLORIDA 33134

7020 3160 0001 1021 7652

5/10/2021

THE A GROUP REAL EST HOLDINGS INC
141 SEVILLA AVE
CORAL GABLES, FL. 33134

RE: 141 SEVILLA AVE

FOLIO # 341170053920

Notice of Required Inspection For Recertification of 40 Years or Older Building – **SECOND NOTICE**

Dear Property Owner:

In a certified letter dated 2/8/2021, 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 licensed architect or engineer within ninety (90) calendar days certifying the structure meets the requirements for recertification provided under the Minimum Inspection Procedural Guidelines for Building 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 letter(s) stating the structure meets the electrical and structural requirements for recertification from a Florida Registered Architect or Professional Engineer that inspects said building, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form and 5) Parking Lot Guardrails Requirements Form; no additional documents or photographs are necessary. Note all paperwork submitted must be the original signed and sealed documents (no copies).

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. The completed Report may be submitted Monday through Friday, 7:30am to 3:20pm to this Department. Contact Virginia Goizueta at vgoizueta@coralgables.com if any questions regarding building recertification.

Please govern yourself accordingly.

Sincerely,

A handwritten signature in black ink, appearing to read "Manuel Z. Lopez".

Manuel Z. Lopez, P.E.
Building Official

Track Another Package +

Tracking Number: 70203160000110217652

Remove X

Your item was delivered to the front desk, reception area, or mail room at 12:31 pm on May 17, 2021 in MIAMI, FL 33134.

 **Delivered, Front Desk/Reception/Mail Room**

May 17, 2021 at 12:31 pm
MIAMI, FL 33134

Feedback

Get Updates ▾

Text & Email Updates	▾
Tracking History	▾
Product Information	▾

See Less ^

Can't find what you're looking for?

Go to our FAQs section to find answers to your tracking questions.

FAQs

Feedback



City of Coral Gables
Development Services Department

PLANS DROP OFF FORM

PLEASE COMPLETE THE FOLLOWING INFORMATION SO THAT WE MAY PROCESS YOUR PLANS ACCORDINGLY:

** PLANS ARE BEING PLACED IN QUARENTINE FOR 48 HRS.**
PLEASE WRITE LEGIBLY

DATE OF:

5/7/21

PERMIT OR BOARD NO.:

PROPERTY ADDRESS:

141 seville Ave

CONTACT NAME:

Barbie Escobar

PHONE NUMBER:

305-666-1626

EMAIL:

barbie@theAGroopcorp.com

PLEASE ENSURE NEW SHEETS ARE PERFORATED, INSERTED INTO BOTH PLANS, & ORIGINAL SHEET(S) BEING REPLACED ARE VOIDED PRIOR TO DROP OFF

Briefly describe the submittal & check where applicable:

- | | |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> NEW BOA | <input type="checkbox"/> STAND ALONE - BLDG ELEC MECH PLUM |
| <input type="checkbox"/> BOA RESUBMITTAL | <input type="checkbox"/> SHOP DRAWINGS *JOB SITE SET REQUIRED* |
| <input type="checkbox"/> COLOR PALETTE REVIEW | <input type="checkbox"/> FIRE - SPRINKLER ALARM CIVIL |
| <input type="checkbox"/> CORRECTIONS TO COMMENTS
ORIGINAL SET REQUIRED | <input type="checkbox"/> NEW INTERIOR RENO |
| <input type="checkbox"/> SUBPERMIT UNDER | <input type="checkbox"/> MASTER REVISION(S)
JOB SITE SET REQUIRED |

COMMENTS

Attention: Incomplete submittals will not be reviewed.

- ☐ NEW SHEETS ADDED _____
(Site Plan/Elevation sheets added, must be submitted to the Board of Architects for approval)
- ☐ DID NOT ADD NEW SHEETS



The City of Coral Gables

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

Exp: 11/17/21

May 21, 2021

THE A GROUP REAL EST HOLDINGS INC
141 SEVILLA AVE
CORAL GABLES, FL 33134

ADDRESS: 141 SEVILLA AVE
PROPERTY FOLIO #: 03-4117-005-3920

Dear Property Owner/Manager:

This Department has received the Building Recertification Report ("Report") you submitted for the above property address. Please note the Report indicates remedial repairs must be done to the structure in order for it to meet minimum requirements stipulated for safe occupancy as prescribed in the Miami-Dade County Code, Section 8-11.

By these means, I am granting you one hundred eighty (180) calendar days from the date of this letter to provide a new, completed and revised Recertification Report. Please note we **will not be able to grant additional extensions**; therefore, repairs to comply with the recertification criteria shall take place during these one hundred eighty (180) calendar days.

If you have any questions, I can be reached at 305-460-5242.

Sincerely,

A handwritten signature in black ink, appearing to read "Manuel Z. Lopez".

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. 21-3517

vs.

Return receipt number:

The A Group Real Estate Holdings, Inc
c/o Manuel Alfonso
Registered Agent
141 Sevilla Avenue
Miami, FL 33134-6006
Respondent.

7020 3160 0001 1022 4537

AMENDED NOTICE (case number correction)
NOTICE OF UNSAFE STRUCTURE VIOLATION FOR FAILURE TO RECERTIFY
AND NOTICE OF HEARING

Date: December 29, 2021

Re: Property Address: 141 Sevilla Ave., Coral Gables, Fl. 33134, Legal Description: Lot 26 & E. 16.8 Ft of lot 27 Block 14, Coral Gables Crafts Sec., Plat book 10 page 40 and Folio #: 03-4117-005-3920 ("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 105-1 86(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.

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Commission Chambers, City Hall, 405 Biltmore Way, 2nd Florida, Coral Gables, Florida 33134, on January 10, 2022, 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 , Secretary to Virginia Goizueta the Board, at City of Coral Gables, Development Services Department, 405 Biltmore Way, 3rd Floor, Coral Gables, FL 33134, vgoizueta@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.


CITY'S

EXHIBIT 6

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.

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.



Virginia Goizueta
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, Raquel Elejabarrieta, Esq., Director of Labor Relations and Risk Management (E-mail: relejabarrieta@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, Raquel Elejabarrieta, Esq., Director of Labor Relations and Risk Management (E-mail: relejabarrieta@coralgables.com, Telephone: 305-722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.

c.,Grove Bank & Trust, 2701 South Bayshore Drive, Miami, FL 33133-5309

BEFORE THE CONSTRUCTION REGULATION BOARD
FOR THE CITY OF CORAL GABLES

CITY OF CORAL GABLES,
Petitioner,

Case No. 21-2952

vs.

Return receipt number:

The A Group Real Estate Holdings, Inc
c/o Manuel Alfonso
Registered Agent
141 Sevilla Avenue
Miami, FL 33134-6006
Respondent.

7020 3160 0001 1022 4476

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

Date: December 27, 2021

Re: Property Address: 141 Sevilla Ave., Coral Gables, Fl. 33134, Legal Description: Lot 26 & E. 16.8 Ft of lot 27 Block 14, Coral Gables Crafts Sec., Plat book 10 page 40 and Folio #: 03-4117-005-3920 ("Property").

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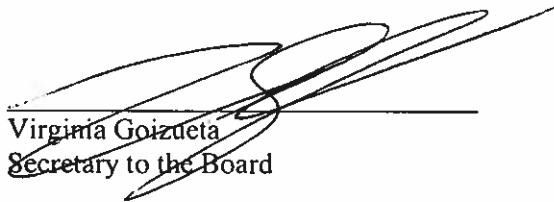
Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Commission Chambers, City Hall, 405 Biltmore Way, 2nd Florida, Coral Gables, Florida 33134, on January 10, 2022, at 2:00 p.m.

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 , Secretary to Virginia Goizueta the Board, at City of Coral Gables, Development Services Department, 405 Biltmore Way, 3rd Floor, Coral Gables, FL 33134, vgoizueta@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.

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Virginia Goizueta
Secretary to the Board

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c., Grove Bank & Trust, 2701 South Bayshore Drive, Miami, FL 33133-5309



CITY OF CORAL GABLES
DEVELOPMENT SERVICES DEPARTMENT
Affidavit of Posting

Case #: 21-3517

Title of Document Posted: Construction Regulation Board, Notice of Unsafe Structure Violation For Failure To Recertify and Notice of Hearing

I, JOSE IGUESIAS, DO HEREBY SWEAR/AFFIRM THAT
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE
ADDRESS OF 141 Sevilla Ave., ON December 29, 2021 AT 11:45 AM AND WAS ALSO
POSTED AT CITY HALL.

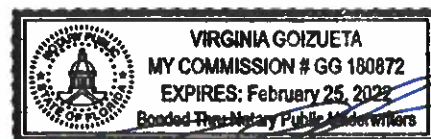
JOSE IGUESIAS
Employee's Printed Name

[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 29 day of December, in the year 2021, by
Jose Iguesias who is personally known to me.

My Commission Expires:



[Signature]
Notary Public

CITY'S

EXHIBIT

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CITY OF CORAL GABLES
DEVELOPMENT SERVICES DEPARTMENT
Affidavit of Posting

Case #: 21-3517

Title of Document Posted: Construction Regulation Board, Notice of Unsafe Structure Violation For Failure To Recertify and Notice of Hearing

I, Jose Iglesias, DO HEREBY SWEAR/AFFIRM THAT
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE
ADDRESS OF 141 Sevilla Ave., ON December 27, 2021 AT 11:05 AM AND WAS ALSO
POSTED AT CITY HALL.

Jose Iglesias

Employee's Printed Name

[Signature]

Employee's Signature

STATE OF FLORIDA)

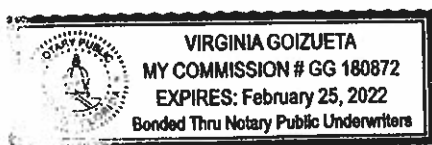
ss.

COUNTY OF MIAMI-DADE)

Sworn to (or affirmed) and subscribed before me by means of physical presence or online
notarization, this 27 day of December, in the year 2021, by

Jose Iglesias who is personally known to me.

My Commission Expires:



[Signature]
Notary Public



CITY'S
EXHIBIT 8



PREPARED BY/RETURN TO: Robin
American Home Title of Tampa Bay, Inc.
6703 North Himes Avenue
Tampa, Florida 33614
FILE NO.: ALFONSO

SPECIAL WARRANTY DEED

THIS SPECIAL WARRANTY DEED Made this 28th day of January, 2013
by: TD Bank, N.A., f/k/a Mercantile Bank, a National Banking Organization having its
principal place of business at 104 S. Main Street Greenville, SC 29601 hereafter called the
Grantor, to The A Group Real Estate Holdings, Inc., a Florida corporation, whose mailing
address is: 12735 SW 34th Street Miami, Florida 33175, hereinafter called the Grantee:

Wherever used herein the terms "grantor" and "grantee" include all the parties in this
instrument and the heirs, legal representatives and assigns of individuals, and the
successors and assigns of corporations.

WITNESSETH: That the grantor, for and in consideration of the sum of \$10.00 (TEN)
Dollars and other valuable considerations, receipt whereof is hereby acknowledged, by these
presents does grant, bargain, sell, alien, remise, release, convey and confirm unto the
grantee, all that certain land situate in Miami-Dade County, Florida, viz:
See Attached Exhibit "A" for a more complete and accurate legal description.

TOGETHER with all tenements, hereditaments, and appurtenances thereto
belonging or in any wise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

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

CITY'S

EXHIBIT

9

IN WITNESS WHEREOF the grantor has caused these presents to be executed in its name and its corporate seal to be hereunto afixed by its proper offices thereunto duly authorized, the day and year above first written.

Name: *Linda Poland*

TD Bank, N.A., f/k/a Mercantile Bank, a
National Banking Organization

Name: *Lisa Berlucci*

BY: *Florinda D. Franklin*
Florinda D. Franklin, Vice President

STATE OF: MAINE
~~South Carolina~~

COUNTY OF: Cumberland

The foregoing instrument was acknowledged before me this 01/28/13 by Florinda D. Franklin, Vice President of TD Bank, N.A., f/k/a Mercantile Bank, a National Banking Organization, who is personally known to me or who has produced _____ as identification.

WITNESS my signature and official seal.

My Commission Expires:

Tara Galyt
NOTARY PUBLIC-State of: MAINE
~~South Carolina~~

TARA G. GALT
Notary Public - Maine
My Comm. Expires 10/2014

File Number: AHT130043

EXHIBIT "A" - LEGAL DESCRIPTION

Lots 26 and 27, Block 14, Coral Gables Crafts Section, according to the plat thereof as recorded in Plat Book 10, Page 40, Public Records of Miami-Dade County Florida, less beginning at the Southwesterly corner of Lot 27 of said Block 14, run East along the South line of said Lot 27 for a distance of 8.34 feet to a point, thence run Northerly for a distance of 100.06 feet, more or less to a point on the North line of said Lot 27, said point being 6.12 feet East of the Northwest corner of said Lot 27, thence run West along the North line of said Lot 27 for a distance of 6.12 feet to the Northwest corner of said Lot 27; thence run South along the West line of said Lot 27 for a distance of 100.06 feet more or less to the point of beginning.

Parcel Number: 03-4117-005-3920



TD BANK, N.A.

SIGNATURE AUTHORITY AND INCUMBENCY CERTIFICATE

I, Lydia C. Boose, hereby certify that I am the duly elected Assistant Corporate Secretary of TD Bank, N.A. (the "Bank"), a national bank organized under the laws of the United States of America, and that the following is a true copy of the resolutions approved at a meeting of the Board of Directors of the Bank duly called and held on May 24, 2011, at which a quorum of the Board was present and that said resolutions have not been modified or rescinded and are still in full force and effect.

1. General: Bank Officers

RESOLVED: That the President and CEO, the Chairman, any State, Regional, Market or Divisional President, any Executive Vice President and any Senior Vice President of the Bank is hereby authorized and empowered to execute any and all contracts, deeds, mortgages, notes, security agreements, financing statements, letters of credit, leases, assignments, releases, discharges, renegotiated loan and mortgage documents, purchase and sale agreements for the purchase, lease, sale and conveyance of the Bank's real and personal property and general contracts, documents, agreements and any other instruments in order to effectuate the business of the Bank; and, that any Vice President and any Assistant Vice President is hereby authorized and empowered to execute such of the foregoing as are directly related to his or her respective duties and in furtherance of the business and the interests of the Bank; and

2. Legal

FURTHER RESOLVED: That the General Counsel and any other attorney in the Legal Department of the Bank is hereby authorized and empowered as attorney for the Bank to execute pleadings and court or administrative filings (within the scope of pertinent court and administrative rules), settlement agreements, regulatory filings, applications, corporate filings, correspondence, deeds, leases, assignments, releases, discharges, documents, contracts, agreements and any other instruments related to and within the scope of his or her respective duties on behalf of and in furtherance of the business and the interests of the Bank; and

3. Finance: Certain Officers

FURTHER RESOLVED: That any Executive Vice President, Senior Vice President, Vice President, and Assistant Vice President in the Finance Department of the Bank is hereby authorized and empowered to execute federal, state, or local tax filings or settlements with, or requests to taxing authorities, settlement agreements, regulatory filings or reports, applications, correspondence, checks, notes, documents, agreements, and any other instruments related to and within the scope of their respective duties on behalf of and in furtherance of the business and the interests of the Bank; and



4. U.S. Real Estate: Certain Officers and Employees

FURTHER RESOLVED: That the Head of US Real Estate and any Corporate Real Estate Lead, Retail Real Estate Lead, Director of Development Services, Director of Architecture & Design, Director of Facilities Management, Director of Real Estate M&A, Director of Retail Real Estate, Regional Development Services Manager, Head of Purchasing, Facilities Management Lead, Product Manager, Corporate Real Estate Relationship Manager, Lease Administration Lead, Program Director and Project Manager in order to effectuate the business of the Bank, and as are directly related to his or her respective duties and in furtherance of the business and the interests of the Bank are hereby authorized and empowered to execute any and all deeds, easements, rights of way, plans, surveys, approvals, acknowledgements, assignments, releases, documents, agreements and any other instruments not involving expenditure of funds.

For all other matters in order to effectuate the business of the Bank and as are directly related to his or her respective duties and in furtherance of the business and the interests of the Bank and in accordance with the US Real Estate Retail and Corporate Policy ¹ the following signing authority limits, by title, apply to the execution of deeds, closing documentation, licenses, assignments, releases, leases, subleases, termination agreements, and purchase and/or sales agreements for the purchase, acquisition or disposition, assignment, lease or sublease of Corporate and Retail Bank Premise real property; and apply to the execution of documents relating to the purchase, acquisition or disposition, repair or replacement of personal property including but not limited to construction contracts², work orders, change orders, purchase orders for equipment and other personal property, and letter agreements³, contracts, invoices, applications for payment⁴, expense reimbursements and purchase order payments.

¹ In the absence or unavailability of the Head of US Real Estate and/or the Director of Retail Real Estate, the Director of Development Services may sign or co-sign Bank Premise retail lease and lease related documentation. The Director of Retail Real Estate is authorized to sign lease amendments, renewals and extensions even if the transaction is not REPAC approved.

² Director of Development Services, Director of Retail Real Estate, Director of Architecture & Design, Director of Facilities Management or Director of Real Estate M&A approval is a minimum requirement for all Contracts.

³ Regional Development Services Manager/Head of Purchasing/Program Director level approval is a minimum requirement for all Work Authorizations, Work Orders, Change Orders, Purchase Orders and Letter Agreements. Signing limits to release work via Contracts, Work Authorizations, Work Orders, Change Orders, Purchase Orders and Letter Agreements ONLY apply if a project does not exceed 5% of approved budget. Electronic approvals acceptable for all Work Authorizations, Work Orders, Change Orders, Purchase Orders and Letter Agreements

⁴ Contracts, Applications for Payment and all Invoices will require at least one physical signature on paper.



SIGNING AUTHORITY LIMITS

TITLE/POSITION	Capital & Expense Limit
Head of US Real Estate	\$500,000*
Corporate Real Estate Lead	\$375,000
Retail Real Estate Lead	\$375,000
Director of Development Services	\$250,000
Director of Architecture & Design	\$250,000
Director of Facilities Management	\$150,000
Direct Reports to Head of US Real Estate, Grades 10 and above	\$100,000**
Regional Development Services Manager	\$100,000
Head of Purchasing	\$100,000
Facilities Management Lead	\$100,000
Product Manager	\$50,000
Lease Administration Lead	\$50,000
Direct Reports to Head of Architecture & Design, Grades 10 and above	\$50,000
Real Estate Transaction Manager	\$50,000
Program Director	\$50,000
MAC Lead	\$25,000
Regional Facilities Manager	\$25,000
Financial Analyst IV	\$25,000
Project Manager	\$10,000
MAC Project Manager	\$10,000

* For REPAC and CREPAC approved projects, signing authority limit is \$8,000,000. Land purchase, lease contracts and general contractor agreements for projects over \$8,000,000 additionally require the signature of a Real Estate Strategic Approval Committee (RESAC) member.

**This limit only applies to Head of US Real Estate Direct Reports, Grades 10 and above who are NOT specifically noted in the chart by title.



5. Loans & Collections: Certain Officers and Employees

FURTHER RESOLVED: That any officer of the title of Assistant Vice President or above in the Consumer, Commercial and Retail Loan Operations Departments, Retail Mortgage Department, Consumer, Commercial and Residential Collections Departments, Commercial Loan Servicing, or Workout Departments of the Bank, and any of the following enumerated officers and employees of the Bank, is hereby authorized and empowered to execute deeds, mortgages, notes, security agreements, financing statements, assignments, releases, discharges, amendments, modification agreements, allonges, settlement agreements and any other instruments incident to those documents listed and necessary to carry out and effectuate the origination, closing, servicing, workout, or collection of loan debt to the Bank:

Mortgage Processing Center Manager I, II & III
Mortgage Senior Underwriter
Mortgage Underwriter II
Mortgage Operations Manager
Mortgage Project Manager
Consumer Credit Manager
Consumer Operations Manager
Consumer Operations Supervisor
Dealer Floor Plan Manager
Dealer Floor Plan Supervisor
Repossession Unit Manager
Risk Portfolio Analyst II
Section Manager I
Section Manager II
Section Manager III
Section Manager IV
Loan Operations - Operations Supervisor
Investor Accounting Officer
Contract Change Specialist
Collection Department Manager
Collection Group Manager
Collection Operations Manager
Collection Unit Manager I
Collection Unit Manager II
Collection Supervisor
Collection Project Specialist III
Collection Information Analyst IV
Consumer Lending Supervisor
Loss Mitigation Manager
Commercial Loan Administration Manager
Commercial Loan Administration Supervisor



Commercial Loan Closing Administrator
Commercial Loan Documentation Supervisor
Portfolio Loan Officer
Commercial Loan Officer
Workout Officer

6. Post Closing Signature Authority

FURTHER RESOLVED: That the following employees of the Bank are hereby authorized and empowered to execute assignments and other documents required to sell loans or obtain applicable insurance coverage (FHA, VA, RHS), and any other instruments incident to those documents listed as are directly related to and within the scope of his or her respective duties and in furtherance of the business and the interests of the Bank:

Loan Operations Group Manager
Loan Operations Section Manager
Loan Operations-Operations Supervisor
Quality Control Specialist II
Quality Control Specialist III
Post Closing Manager
Post Closing Supervisor

7. Investments & Treasury Functions: Certain Officers

FURTHER RESOLVED: That any Executive Vice President, Senior Vice President, Vice President, or Assistant Vice President in the Finance or Treasury Department of the Bank, consistent with his or her respective duties and in furtherance of the business and the interests of the Bank, is hereby authorized and empowered to open and maintain with any brokerage firm or Bank at the discretion of management (collectively, "Brokers") one or more accounts on behalf of the Bank for the purchase and sale (including short sales) of, and dealing and trading in, the following:

- a. Any and all forms of securities including, without limitation, stocks, bonds, debentures, notes, script, rights, warrants, certificates of deposit and certificates of interest or indebtedness of any and every kind of nature whatsoever permitted by law for the bank;
- b. U.S. Government and federal agency (including, but not limited to, Government National Mortgage Association, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, and Federal Home Loan Bank) securities, asset-backed securities, collateralized mortgage obligations, "when issued" transactions, and forward delivery contracts;



- c. Repurchase agreements and reverse repurchase (resale) agreements involving debt instruments of all kinds;
- d. Foreign currencies and foreign denominated bonds of all kinds;
- e. Standby (optional delivery) contracts and put and call option contracts (whether or not denominated as standby contracts) in any U.S. Government and federal agency securities, foreign currencies and foreign denominated bonds, and mortgage loans; and
- f. Financial, stock-index, and currency futures contracts, interest rate swaps, caps and floors, options on financial, stock-index and currency futures contracts (including futures contracts traded on foreign exchanges), and options on any underlying security, group of securities or index of securities, whether debt or equity, which options are currently trading or may in the future trade on any exchange, or in the over-the-counter market.

Each of the officers in the Finance or Treasury Department of the Bank designated herein is fully authorized on behalf of the Bank to enter into any agreement, in the name and on behalf of the Bank, which is a rate swap transaction, a basis swap, an equity or equity indexed swap, a forward rate transaction, commodity swap, commodity option, bond option, interest rate option, equity or equity indexed option, foreign exchange transaction, cap transaction, floor transaction, collar transaction, currency swap transaction, cross-currency rate swap transaction, currency option, credit default or protection transaction or total return swap in respect of loans, debt or equity securities or other financial instruments or any similar transaction (including any option with respect to any of these transactions), or any combination of these transactions or similar type of transaction which the officer so acting deems to be necessary or appropriate consistent with the authority granted hereby.

Each of the officers in the Finance or Treasury Department of the Bank designated herein is fully authorized on behalf of the Bank to give and receive from Brokers oral or written instructions, confirmations, notices or demands by telephone, telex or otherwise with respect to such accounts and at all times to have complete authority in every way to bind and obligate the Bank for the carrying out of any contract, agreement or transaction entered into by any such officer for and on behalf of the Bank with or through Brokers; to pay in cash, check, draft or otherwise; to order the transfer or delivery of securities or other property to such officer or any other person whatsoever, to order the transfer of record of any securities to any name and/or to accept delivery of securities; to affix the corporate seal to any documents; to direct the sale or exercise of any rights with respect to any securities; to sign for the Bank all powers of attorney and/or other documents in



connection with any such account, and to agree to any terms or conditions to control or govern any such account; to endorse any securities in order to pass title thereto, or any interest therein, or to direct Brokers to surrender any securities for the purpose of effecting any exchange or conversion or otherwise; to appoint any other person or persons to do any and all things which any of such officers is hereby empowered to do and generally to do and take all action necessary in connection with the account, or considered desirable by such officer, or such agent, with respect thereto.

This Resolution shall be and remain in full force and effect until one business day after written notification of its revocation has been received by Brokers.

8. Trusts: Certain Officers and Employees

FURTHER RESOLVED: That the Divisional President, any Executive Vice President, Senior Vice President, Vice President, Assistant Vice President or Officer of the Wealth Management Group of the Bank, consistent with his or her respective duties and in furtherance of the trust, fiduciary, and investment business and interests of the Bank, is hereby authorized and empowered as agent for the Bank:

- a. To accept on behalf of the Bank the position of trustee, master trustee, custodian, paying agent, registrar, and any and all positions similar or ancillary thereto in connection with the establishment of any corporate trust account at the Bank.
- b. To execute mortgage and other indentures in which the Bank is named as Trustee.
- c. To authenticate or certify issues of bonds, notes and other investment securities.
- d. To sell, transfer, deliver, and convey, and to sign deeds, leases and other documents relating to real estate held in a fiduciary, representative, custodial or agency capacity.
- e. To sign assignments, releases and discharges of real estate mortgages held in a fiduciary, representative, or custodial capacity and to sign deeds, foreclosure instruments and other documents relating to the real estate conveyed by or subject to such mortgages.
- f. To sell, assign, transfer and deliver any personal property, tangible or intangible, including without limitation certificates of stock, bonds and other investment securities, and to sign and deliver any instruments of transfer, assignment or modification relating to such property held in a fiduciary, representative, custodial or agency capacity.



- g. To sign trust indentures or agreements, agency or custodial agreements and any other agreement or contract relating to the Bank's commencing or continuing to act in a fiduciary, representative, custodial or agency capacity.**
- h. To sign any probate or court petitions, accounts, bonds and any other probate or court pleadings, instruments, documents relating to the appointment or confirmation of the Bank in a fiduciary or representative capacity, or to action taken be the Bank in this capacity.**
- i. To execute checks, drafts or orders for the payment of money against funds held in a fiduciary, representative, custodial or agency capacity.**
- j. To witness the destruction of certificates of stock, bonds, notes and other investment securities, as trustee, registrar, transfer agent or otherwise, and to sign all documents relating thereto.**
- k. To take any and all such other actions and to execute any and all such other documents and instruments as may be necessary and appropriate in connection with the discharge by the Bank of its obligations pursuant to the Bank's service in any trust, master trust, custodial, agency or fiduciary capacity; and to affix the corporate seal of the Bank to any such documents so executed in his or her said capacity.**
- l. To invest in and maintain with respect to Trusts and/or Trust Indentures any and all forms of securities including, without limitation,**

 - 1. stocks, bonds, debentures, notes, script, rights, warrants, certificates of deposit and certificates of interest or indebtedness of any and every kind of nature whatsoever;**
 - 2. U.S. Government and federal agency (including, but not limited to, Government National Mortgage Association, Federal National Mortgage Association and Federal Home Loan Mortgage Corporation) securities, asset-backed securities, collateralized mortgage obligations, "when issued" transactions, and forward delivery contracts;**
 - 3. Repurchase agreements and reverse repurchase (resale) agreements involving debt instruments of all kinds;**
 - 4. Foreign currencies and foreign denominated bonds of all kinds;**



5. Standby (optional delivery) contracts and put and call option contracts (whether or not denominated as standby contracts) in any U.S. Government and federal agency securities, foreign currencies and foreign denominated bonds, and mortgage loans; and
6. Financial, stock-index, and currency futures contracts, interest rate swaps, caps and floors, options on financial, stock-index and currency futures contracts (including futures contracts traded on foreign exchanges), and options on any underlying security, group of securities or index of securities, whether debt or equity, which options are currently trading or may in the future trade on any exchange.

Each of the officers of the Wealth Management Group designated herein is fully authorized on behalf of the Bank to give and receive from Brokers oral or written instructions, confirmations, notices or demands by telephone, telex, facsimile or otherwise with respect to such accounts and at all times to have complete authority in every way to bind and obligate the Bank for the carrying out of any contract, agreement or transaction entered into by any such officer for and on behalf of the Bank with or through Brokers; to pay in cash, check, draft or otherwise; to order the transfer or delivery of securities or other property to such officer or any other person whatsoever, to order the transfer of record of any securities to any name and/or to accept delivery of securities; to affix the corporate seal to any documents; to direct the sale or exercise of any rights with respect to any securities; to sign for the Bank all powers of attorney and/or other documents in connection with any such account, and to agree to any terms or conditions to control or govern any such account; to endorse any securities in order to pass title thereto, or any interest therein, or to direct Brokers to surrender any securities for the purpose of effecting any exchange or conversion or otherwise; to appoint any other person or persons to do any and all things which any of such officers is hereby empowered to do and generally to do and take all action necessary in connection with the account, or considered desirable by such officer, or such agent, with respect thereto.

This Resolution shall be and remain in full force and effect until one business day after written notification of its revocation has been received by Brokers; and

**9. Secondary Market Managers or Capital Markets Traders:
Certain Officers and Employees**

FURTHER RESOLVED: That any Executive Vice President, Senior Vice President, Vice President, Assistant Vice President, Secondary Market Manager, and Capital Markets Trader consistent with his or her respective duties and in furtherance of the business and the interests of the Bank, is hereby authorized and empowered to open and maintain with any brokerage firm at the discretion of management (collectively, "Brokers") one or more



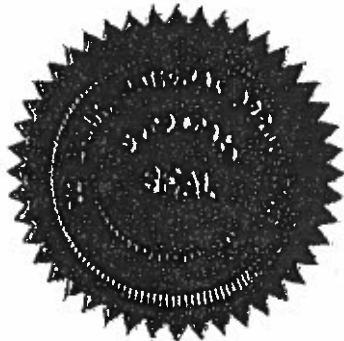
accounts on behalf of the Bank for the purchase and sale (including short sales) of, and dealing and trading in, the following:

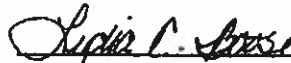
Whole mortgage loans (including, but not limited to, first and second residential mortgage loans, FHA project loans, and commercial loans), participations (including, but not limited to, 100% participations) in mortgage loans, instruments, certificates, or securities issued in connection with mortgage loans, and loan servicing rights.

I further certify that the following persons are duly elected officers and/or are employees of TD Bank, National Association.

Florinda D. Franklin, Vice President

IN WITNESS WHEREOF, the undersigned has executed this certificate on the 27th day of March, 2012.




Lydia C. Boose
Assistant Corporate Secretary

STATE OF MAINE
CUMBERLAND, ss

March 27, 2012

Personally appeared the above-named Lydia C. Boose, Assistant Corporate Secretary of TD Bank, N.A., who made oath that the foregoing Certificate by her subscribed is true.


Svetelma Stoyanoff
Notary Public
My Commission Expires _____





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Detail by Entity Name

Florida Profit Corporation

THE A GROUP REAL ESTATE HOLDINGS, INC.

Filing Information

Document Number P13000002160

FEI/EIN Number 46-1801031

Date Filed 01/07/2013

State FL

Status ACTIVE

Principal Address

141 Sevilla Avenue

MIAMI, FL 33134

Changed: 04/23/2019

Mailing Address

141 Sevilla Avenue

Coral Gables, FL 33134

Changed: 01/08/2014

Registered Agent Name & Address

ALFONSO, MANUEL

141 Sevilla Avenue

MIAMI, FL 33134

Address Changed: 04/23/2019

Officer/Director Detail

Name & Address

Title P

ALFONSO, MANUEL

141 Sevilla Avenue

MIAMI, FL 33134

Annual Reports

Report Year	Filed Date
2020	02/17/2020
2020	05/05/2020
2021	02/02/2021

Document Images

02/02/2021 -- ANNUAL REPORT	View image in PDF format
05/05/2020 -- AMENDED ANNUAL REPORT	View image in PDF format
02/17/2020 -- ANNUAL REPORT	View image in PDF format
04/23/2019 -- ANNUAL REPORT	View image in PDF format
04/12/2018 -- ANNUAL REPORT	View image in PDF format
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04/25/2016 -- ANNUAL REPORT	View image in PDF format
04/27/2015 -- ANNUAL REPORT	View image in PDF format
01/08/2014 -- ANNUAL REPORT	View image in PDF format
01/07/2013 -- Domestic Profit	View image in PDF format

Florida Department of State, Division of Corporations

**RECORDATION REQUESTED BY:**

Grove Bank & Trust
Coconut Grove
2701 South Bayshore Drive
Miami, FL 33133

CFN 2020R0158136
OR BK 31848 Pgs 1824-1832 (9Pgs)
RECORDED 03/12/2020 10:46:18
MTG DOC TAX \$1,750.00
INTANG TAX \$1,000.00
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

WHEN RECORDED MAIL TO:

Grove Bank & Trust
Coconut Grove
2701 South Bayshore Drive
Miami, FL 33133

SEND TAX NOTICES TO:

Grove Bank & Trust
Coconut Grove
2701 South Bayshore Drive
Miami, FL 33133

This Mortgage prepared by:

Name: Kimberly B. Campbell, Loan Operations Specialist II
Company: Grove Bank & Trust
Address: 2701 South Bayshore Drive, Miami, FL 33133



GROVE BANK & TRUST

MORTGAGE

THIS MORTGAGE dated March 6, 2020, is made and executed between The A Group Real Estate Holdings, Inc., a Florida corporation, whose address is 141 Sevilla Avenue, Coral Gables, FL 33134 (referred to below as "Grantor") and Grove Bank & Trust, whose address is 2701 South Bayshore Drive, Miami, FL 33133 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Miami-Dade County, State of Florida:

Lots 26 and 27, Block 14, CORAL GABLES CRAFT SECTION, according to the Plat thereof as recorded in Plat Book 10, Page 40, of the Public Records of Miami-Dade County, Florida, LESS Beginning at the Southwesterly corner of Lot 27 of said Block 14, thence run East along the South line of said Lot 27 for a distance of 8.34 feet to a point; thence run Northerly for a distance of 100.06 feet, more or less to a point on the North line of said Lot 27, said point being 6.12 feet East of the Northwest corner of said Lot 27, thence run West along the North line of said Lot 27 for a distance of 6.12 feet to the Northwest corner of said Lot 27; thence run South along the West line of said Lot 27 for a distance of 100.06 feet more or less to the Point of Beginning.

The Real Property or its address is commonly known as 141 Sevilla Avenue, Coral Gables, FL 33134. The Real Property tax identification number is 03-4117-005-3920.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE IN THE ORIGINAL PRINCIPAL AMOUNT OF \$500,000.00, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

GRANTOR'S WAIVERS. Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

GRANTOR'S REPRESENTATIONS AND WARRANTIES. Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding

upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all Borrower's and Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Borrower and Grantor agree that Borrower's and Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify and defend, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Subsequent Liens. Grantor shall not allow any subsequent liens or mortgages on all or any portion of the Property without the prior written consent of Lender.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans With Disabilities Act. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any

beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. If any Grantor is a corporation, partnership or limited liability company, transfer also includes any restructuring of the legal entity (whether by merger, division or otherwise) or any change in ownership of more than twenty-five percent (25%) of the voting stock, partnership interests or limited liability company interests, as the case may be, of such Grantor. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Florida law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and reasonable attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Grantor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Lender being named as additional insureds in such liability insurance policies. Additionally, Grantor shall maintain such other insurance, including but not limited to hazard, business interruption and boiler insurance as Lender may require. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain flood insurance, if available, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the indebtedness. If Lender holds any proceeds after payment in full of the indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

Grantor's Report on Insurance. Upon request of Lender, however not more than once a year, Grantor shall furnish to Lender a report on each existing policy of insurance showing: (1) the name of the insurer; (2) the risks insured; (3) the amount of the policy; (4) the property insured, the then current replacement value of such property, and the manner of determining that value; and (5) the expiration date of the policy. Grantor shall, upon request of Lender, have an independent appraiser satisfactory to Lender determine the cash value replacement cost of the Property.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Property or if

Grantor fails to comply with any provision of this Mortgage or any Related Documents, including but not limited to Grantor's failure to discharge or pay when due any amounts Grantor is required to discharge or pay under this Mortgage or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Property and paying all costs for insuring, maintaining and preserving the Property. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Mortgage also will secure payment of these amounts. Such right shall be in addition to all other rights and remedies to which Lender may be entitled upon the occurrence of any Event of Default.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Representations and Warranties. All representations, warranties, and agreements made by Grantor in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature, and shall remain in full force and effect until such time as Borrower's Indebtedness shall be paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Mortgage:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all intangible personal property taxes, documentary stamp taxes, fees, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax, including without limitation an intangible personal property tax, upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Borrower which Borrower is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Borrower.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording this Mortgage in the real property records, Lender may,

at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Borrower's and Grantor's obligations under the Note, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Borrower and Grantor pay all the indebtedness when due, and Grantor otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

EVENTS OF DEFAULT. Each of the following, at Lender's option, shall constitute an Event of Default under this Mortgage:

Payment Default. Borrower fails to make any payment when due under the indebtedness.

Default on Other Payments. Failure of Grantor within the time required by this Mortgage to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Other Defaults. Borrower or Grantor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Mortgage or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower or Grantor.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or Grantor or on Borrower's or Grantor's behalf under this Mortgage or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Defective Collateralization. This Mortgage or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Insolvency. The dissolution or termination of Borrower's or Grantor's existence as a going business, the insolvency of Borrower or Grantor, the appointment of a receiver for any part of Borrower's or Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower or Grantor.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or Grantor or by any governmental agency against any property securing the indebtedness. This includes a garnishment of any of Borrower's or Grantor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower or Grantor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower or Grantor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Breach of Other Agreement. Any breach by Borrower or Grantor under the terms of any other agreement between Borrower or Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Borrower or Grantor to Lender, whether existing now or later.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness.

Adverse Change. A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of payment or performance of the indebtedness is impaired.

Insecurity. Lender in good faith believes itself insecure.

Right to Cure. If any default, other than a default in payment, is curable and if Grantor has not been given a notice of a breach of the same provision of this Mortgage within the preceding twelve (12) months, it may be cured if Grantor, after Lender sends written notice to Borrower demanding cure of such default: (1) cures the default within ten (10) days; or (2) if the cure requires more than ten (10) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option without notice to Borrower or Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty that Borrower would be required to pay.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender personally, or by Lender's agents or attorneys, may enter into and upon all or any part of the Property, and may exclude Grantor, Grantor's agents and servants wholly from the Property. Lender may use, operate, manage and control the Property. Lender shall be entitled to collect and receive all earnings, revenues, rents, issues, profits and income of the Property and every part thereof, all of which shall for all purposes constitute property of Grantor. After deducting the expenses of conducting the business thereof, and of all maintenance, repairs, renewals, replacements, alterations, additions, betterments and improvements and amounts necessary to pay for taxes, assessments, insurance and prior or other property charges upon the Property or any part thereof, as well as just and reasonable compensation for the services of Lender. Lender shall apply such monies first to the payment of the principal of the Note, and the interest thereon, when and as the same shall become payable and second to the payment of any other sums required to be paid by Grantor under this Mortgage.

Appoint Receiver. In the event of a suit being instituted to foreclose this Mortgage, Lender shall be entitled to apply at any time pending such foreclosure suit to the court having jurisdiction thereof for the appointment of a receiver of any or all of the Property, and of all rents, incomes, profits, issues and revenues thereof, from whatsoever source. The parties agree that the court shall forthwith appoint such receiver with the usual powers and duties of receivers in like cases. Such appointment shall be made by the court as a matter of strict right to Lender and without notice to Grantor, and without reference to the adequacy or inadequacy of the value of the Property, or to Grantor's solvency or any other party defendant to such suit. Grantor hereby specifically waives the right to object to the appointment of a receiver and agrees that such appointment shall be made as an admitted equity and as a matter of absolute right to Lender, and consents to the appointment of any officer or employee of Lender as receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Borrower or Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Borrower and Grantor hereby waive any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Election of Remedies. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Mortgage, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies. Nothing under this Mortgage or otherwise shall be construed so as to limit or restrict the rights and remedies available to Lender following an Event of Default, or in any way to limit or restrict the rights and ability of Lender to proceed directly against Grantor and/or Borrower and/or against any other co-maker, guarantor, surety or endorser and/or to proceed against any other collateral directly or indirectly securing the Indebtedness.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph

include, without limitation, however subject to any limits under applicable law, Lender's reasonable attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including reasonable attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. Any party may change its address for notices under this Mortgage by giving written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors.

RIGHT SIZE PROVISION. On or about the fifth anniversary date of the Loan, at Borrower's expense, the Lender may obtain an appraisal of the Property to determine if the LTV (outstanding principal balance of the Loan at the time the appraisal is obtained and value of the Property as set forth in the appraisal being obtained) is equal to or less than, equal to or greater than 80%. In the event that the LTV is greater than 80%, within one hundred twenty (120) days from receipt of notice from the Lender, Borrower shall pay down the principal balance of the Loan to a balance adequate to provide a minimum 80% LTV.

On or about the fifth anniversary date of the Loan, the Debt Service Coverage Ratio (DSCR) will be calculated to determine if it is less than, equal to or greater than 1.20x. In the event that the DSCR has fallen below 1.20x, within one hundred twenty (120) days from receipt of notice from the Lender, in order to increase the DSCR to 1.20x or greater the Borrower shall either (a) increase occupancy in the Property and/or increase the rental rates by such amounts as needed to comply with the DSCR covenant, or (b) make a principal prepayment in order to reduce the outstanding principal balance to an amount which would reduce the principal and interest payment utilizing the remaining amortization, resulting in a DSCR not less than 1.20x.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Annual Reports. If the Property is used for purposes other than Grantor's residence, Grantor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

Governing Law. This Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Florida without regard to its conflicts of law provisions. This Mortgage has been accepted by Lender in the State of Florida.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Miami-Dade County, State of Florida.

Joint and Several Liability. All obligations of Borrower and Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor, and all references to Borrower shall mean each and every Borrower. This means that each Grantor signing below is responsible for all obligations in this Mortgage. Where any one or more of the parties is a corporation, partnership, limited liability company or similar entity, it is not necessary for Lender to inquire into the powers of any of the officers, directors, partners, members, or other agents acting or purporting to act on the entity's behalf, and any obligations made or created in reliance upon the professed exercise of such powers shall be guaranteed under this Mortgage.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Mortgage unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Mortgage shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Mortgage. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or of any of Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Mortgage to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Mortgage. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Mortgage shall not affect the legality, validity or enforceability of any other provision of this Mortgage.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property

at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Successors and Assigns. Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

Waive Jury. All parties to this Mortgage hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Mortgage. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code:

Borrower. The word "Borrower" means The A Group Real Estate Holdings, Inc.; and The A Group Corp. and includes all co-signers and co-makers signing the Note and all their successors and assigns.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

Grantor. The word "Grantor" means The A Group Real Estate Holdings, Inc..

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Indebtedness.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means Grove Bank & Trust, its successors and assigns.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated March 6, 2020, in the original principal amount of \$500,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The final maturity date of the Note is March 6, 2030.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property. However, should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Personal Property is limited to only those items specifically covered (currently or hereafter) by Coverage A of the standard flood insurance policy issued in accordance with the National Flood Insurance Program or under equivalent coverage similarly issued by a private insurer to satisfy the National Flood Insurance Act (as amended).

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Loan No: 100002264

**MORTGAGE
(Continued)**

Page 9

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS.

GRANTOR:

THE A GROUP REAL ESTATE HOLDINGS, INC.

By: Manuel Alfonso, President of The A Group Real Estate Holdings, Inc.

WITNESSES:

X

Barbara Garcia

X

FRANK C. MUNIZ

CORPORATE ACKNOWLEDGMENT

STATE OF Florida

)

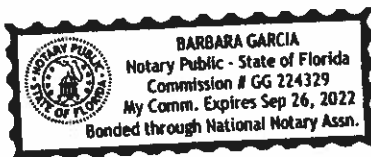
) SS

COUNTY OF Miami-Dade

)

The foregoing instrument was acknowledged before me by means of physical presence, this 6th day of March, 2020

by Manuel Alfonso, President of The A Group Real Estate Holdings, Inc., a Florida corporation, each on behalf of the corporation. He or she is personally known to me or has produced FL Drivers License as identification.



Blanco
(Signature of Person Taking Acknowledgment)

(Name of Acknowledger Typed, Printed or Stamped)

(Title or Rank)

(Serial Number, if any)

[Home](#) > [Resources](#) > [Data Tools](#) > [BankFind Suite](#) > Find Institutions by Name & Location[Help](#) [< BankFind Suite Home](#)[Back to Search Results](#)

Grove Bank & Trust



Institution Details

Data as of 12/13/2021



FDIC Insured
Since 01/01/1934

FDIC Cert #
8018

Established
07/12/1926

Bank Charter Class
State Chartered Banks, member of
the Federal Reserve System (FRS)

Primary Federal Regulator
Federal Reserve Board

Main Office Address
2701 South Bayshore Drive
Miami, FL 33133

Primary Website
www.grovebankandtrust.com

Locations
5 domestic locations: 1 state and 0
territories.
0 in foreign locations.

Financial Information
[Create financial reports for this
institution](#)

Consumer Assistance
[Federal Reserve Consumer Help](#)

Contact the FDIC
[Grove Bank & Trust](#)

Get additional detailed information by selecting from the following:

[Locations](#)[History](#)[Institution Profile](#)[Other Names](#)

5 Branch Offices

[Hide](#) 

Results

25 

1



Page #

[Go](#)

Address

5101	Main Office	Grove Bank & Trust	2701 South Bayshore Drive Miami, FL 33133	Miami	Miami-Dade	FL	Full Service - Brick And Mortar
364357	3	Palmetto Bay Branch	14695 South Dixie Highway Miami, FL 33176	Miami	Miami-Dade	FL	Full Service - Brick And Mortar
447940	4	Aventura Branch	20801 Biscayne Boulevard Aventura, FL 33180	Aventura	Miami-Dade	FL	Full Service - Brick And Mortar
453035	5	Coral Gables Branch	2151 South Le Jeune Road Suite 100 Coral Gables, FL 33134	Coral Gables	Miami-Dade	FL	Full Service - Brick And Mortar
493107	6	South Miami Branch	6400 S.Dixie Highway South Miami, FL 33143	South Miami	Miami-Dade	FL	Full Service - Brick And Mortar

RC-21-05-7756



· 4967 SW 74TH COURT, MIAMI, FL 33155 · WWW.CUETOENGINEERING.COM ·
· OFFICE: (786) 563-3056 · EMAIL: INFO@CUETOENG.COM · FL REG #29935 ·

April 6, 2021

The City of Coral Gables
Development Services Dept
City Hall
405 Biltmore Way
Coral Gables, FL 33134

RE: Cover Letter for Recertification of 40 Years or Older Building

FOLIO: 03-4117-005-3920

ADDRESS: 141 Sevilla Ave, Coral Gables, FL 33134

To Whom It May Concern,

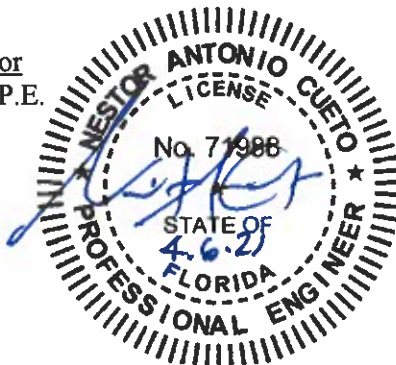
In accordance with the Miami-Dade County Code §8-11(f), structural and electrical inspections of the building located the above listed property address have been performed. The findings of the inspections are summarized in a written report that follows the Minimum Inspection Procedural Guidelines for Building Structural & Electrical Recertification.

Based upon the findings during the inspection(s) of the building, it has been determined that the building does not meet the structural and electrical requirements for recertification. The building requires structural and electrical repairs to be performed in order for the building to be considered safe for continued use under the present occupancy.

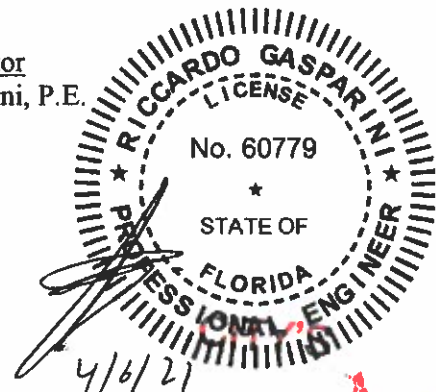
As a routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee for any portion or future function of the structure. To the best of my knowledge and ability, this report represents an accurate appraisal of the present condition of the building based upon careful evaluation of observed conditions, to the extent reasonably possible. Further, this report does not preclude the building from subsequent inspections as deemed necessary by the Building Official.

If you have any questions concerning this report, please contact our office at your convenience.

Structural Inspector
Nestor A. Cueto, P.E.
FL PE #71988



Electrical Inspector
Riccardo Gasparini, P.E.
FL PE #60779



EXHIBIT

10



REGULATORY AND ECONOMIC RESOURCES
DEPARTMENT

MINIMUM INSPECTION PROCEDURAL GUIDELINES
FOR BUILDING STRUCTURAL RECERTIFICATION

INSPECTION COMMENCED

Date: March 24, 2021

INSPECTION COMPLETED

Date: March 24, 2021

INSPECTION MADE BY: Cueto Engineering, LLC

SIGNATURE: 

PRINT NAME: Nestor A. Cueto, P.E.

TITLE: President / Chief Engineer

ADDRESS: 4967 SW 74 Court

Miami, FL 33155

1. DESCRIPTION OF STRUCTURE

a. Name on Title: The A Group Real Est. Holdings, Inc.

b. Street Address: 141 Sevilla Avenue, Coral Gables, FL 33134

c. Legal Description: See "Additional Comments" below

d. Owner's Name: The A Group Real Est. Holdings Inc

e. Owner's Mailing Address: 141 Sevilla Avenue, Coral Gables, FL 33134

f. Folio Number of Property on which Building is Located: 03-4117-005-3920

g. Building Code Occupancy Classification: Business Group B

h. Present Use: Office Building

i. General Description: 1-story, CBS, Adj. Area= 2,522 sq. ft

Addition Comments:

LEGAL DESCRIPTION:

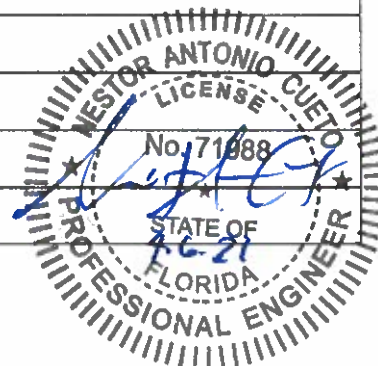
C GABLES CRAFTS SEC PB 10-40

LOT 26 & E16.8FT OF LOT 27

BLK 14

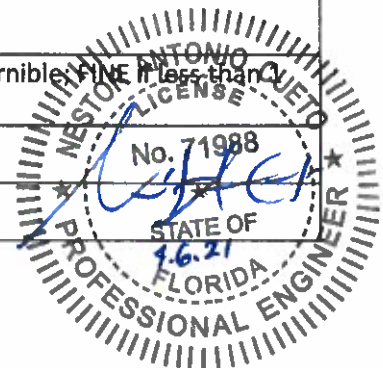
LOT SIZE 41.800 X 100

OR 19736-0124 0601 1



j. Additions to original structure:
None observed

2. PRESENT CONDITION OF STRUCTURE
a. General alignment (Note: good, fair, poor, explain if significant)
1. Bulging : Fair
2. Settlement : Fair
3. Deflections : Fair
4. Expansion Fair
5. Contraction Fair
b. Portion showing distress (Note, beams, columns, structural walls, floor, roofs, other)
Stucco cracking at exterior walls throughout
Vertical cracking at northeast, northwest, and southeast corners
Moisture penetration and deterioration to roofing
c. Surface conditions – describe general conditions of finishes, noting cracking, spalling, peeling, signs of moisture penetration and stains.
Moisture stains observed in ceiling at several locations
Moisture penetration observed in roof deck at several locations
Interior cracking observed in southeast office opposite exterior cracking
Stucco cracking at exterior walls throughout
d. Cracks – note location in significant members. Identify crack size as HAIRLINE if barely discernible, FINE if less than 1 mm in width; MEDIUM if between 1 and 2 mm width; WIDE if over 2 mm.
Stucco cracking at exterior walls throughout



e. General extent of deterioration – cracking or spalling of concrete or masonry, oxidation of metals; rot or borer attack in wood.	
Minor oxidation to steel roof framing members in areas of moisture penetration	
Minor oxidation to steel RTU supports	
f. Previous patching or repairs	None observed
g. Nature of present loading indicate residential, commercial, other estimate magnitude.	
Commercial, 50 psf live load per FBC-B T1607.1	

3. INSPECTIONS	
a. Date of notice of required inspection	February 8, 2021
b. Date(s) of actual inspection	March 24, 2021
c. Name and qualifications of individual submitting report:	Nestor A. Cueto, P.E. (FL #71988)
d. Description of laboratory or other formal testing, if required, rather than manual or visual procedures	None, visual procedures sufficient
e. Structural repair-note appropriate line:	
1. None required	
2. Required (describe and indicate acceptance)	Roofing replacement, stucco crack repairs

4. SUPPORTING DATA	
a.	2 sheet written data
b.	53 photographs
c.	N/A drawings or sketches

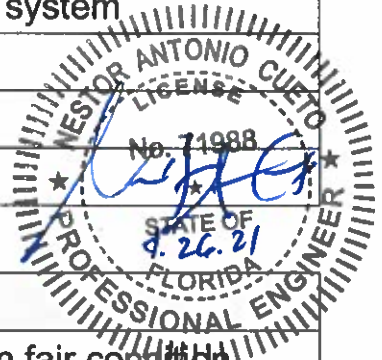


5. MASONRY BEARING WALL = Indicate good, fair, poor on appropriate lines:	
a. Concrete masonry units	Fair
b. Clay tile or terra cotta units	N/A
c. Reinforced concrete tie columns	Fair
d. Reinforced concrete tie beams	Fair
e. Lintel	Not Accessible
f. Other type bond beams	N/A
g. Masonry finishes -exterior	Fair
1. Stucco	Stucco cracks along exterior walls throughout
2. Veneer	N/A
3. Paint only	Fair
4. Other (describe)	
h. Masonry finishes - interior	Fair
1. Vapor barrier	N/A
2. Furring and plaster	Fair, moisture penetration in some areas
3. Paneling	Fair, moisture penetration in some areas
4. Paint only	N/A
5. Other (describe)	
i. Cracks	Fair
1. Location – note beams, columns, other	Stucco cracks along exterior walls throughout
2. Description	Vertical, stepped, and horizontal stucco cracking throughout
j. Spalling	None
1. Location – note beams, columns, other	N/A
2. Description	N/A
k. Rebar corrosion-check appropriate line	
1. None visible	X
2. Minor-patching will suffice	
3. Significant-but patching will suffice	



4. Significant-structural repairs required	None
I. Samples chipped out for examination in spall areas: N/A	
1. No	X
2. Yes – describe color, texture, aggregate, general quality	

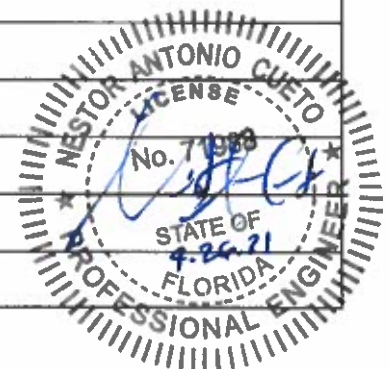
6. FLOOR AND ROOF SYSTEM	
a. Roof	
1. Describe (flat, slope, type roofing, type roof deck, condition)	
Flat, BUR, modified bitumen, with deterioration throughout	
Roofing to be replaced due to multiple areas of moisture intrusion	
2. Note water tanks, cooling towers, air conditioning equipment, signs, other heavy equipment and condition of support:	
A/C equipment RTUs, supports in fair condition, minor oxidation	
3. Note types of drains and scuppers and condition:	
Roof drain blocked, scuppers in fair condition	
b. Floor system(s)	
1. Describe (type of system framing, material, spans, condition)	
Concrete slab-on-grade, fair condition	
c. Inspection – note exposed areas available for inspection, and where it was found necessary to open ceilings, etc. for inspection of typical framing members.	
Ceiling tiles removed for visual inspection of roof framing system	



7. STEEL FRAMING SYSTEM	
a. Description	Steel bar joists for roof framing (approx. 30 ft span) in fair condition
	Minor oxidation in areas of moisture penetration

b. Exposed Steel- describe condition of paint and degree of corrosion
RTU steel framing with minor oxidation needs to be cleaned and painted
c. Concrete or other fireproofing – note any cracking or spalling and note where any covering was removed for inspection
Fireproofing in center wall E-W direction as observed above ceiling
d. Elevator sheave beams and connections, and machine floor beams – note condition:
N/A

8. CONCRETE FRAMING SYSTEM	
a. Full description of structural system	Cast-in-place, concrete columns, beams, and floor slab
b. Cracking	
1. Not significant	X
2. Location and description of members affected and type cracking	
c. General condition	Fair
d. Rebar corrosion – check appropriate line	
1. None visible	X
2. Location and description of members affected and type cracking	
3. Significant but patching will suffice	
4. Significant – structural repairs required (describe)	
e. Samples chipped out in spall areas:	
1. No	X
2. Yes, describe color, texture, aggregate, general quality:	



9. WINDOWS

a. Type (Wood, steel, aluminum, jalousie, single hung, double hung, casement, awning, pivoted, fixed, other)

Horizontal rollers and fixed windows

b. Anchorage- type and condition of fasteners and latches : Screw fasteners in fair condition

c. Sealant – type of condition of perimeter sealant and at mullions: Exterior perimeter caulking in fair condition

d. Interiors seals – type and condition at operable vents Interior caulking in fair condition

e. General condition: Fair

10. WOOD FRAMING

a. Type – fully describe if mill construction, light construction, major spans, trusses:

N/A

b. Note metal fitting i.e., angles, plates, bolts, split pintles, other, and note condition:

N/A

c. Joints – note if well fitted and still closed: N/A

d. Drainage – note accumulations of moisture N/A

e. Ventilation – note any concealed spaces not ventilated: N/A

f. Note any concealed spaces opened for inspection: N/A

js:lm:jg:rtc:10/13/2015:40yearrecertificationsystem

BORA Approved – Revised September 17, 2015/RER-10/13/2015



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

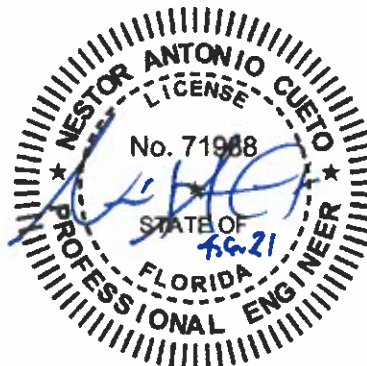
DATE: April 6, 2021

Re: Case No. _____
Property Address: 141 Sevilla Ave, Coral Gables, FL 33134
Building Description: Folio # 03-4117-005-3920, 1-story Office Building

The undersigned states the following:

I am a Florida registered professional engineer or architect with an active license. On March 24, 2021, 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 the 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.



Signature and Seal
of Architect or Engineer

Nestor A. Cueto, P.E.

(Print Name)

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

DATE: April 6, 2021


Case No. FYear _____

Property Address: 141 Sevilla Ave, Bldg. No.: 1, Sq. Ft.: 2522

Folio Number: 03-4117-005-3920

Building Description: Office Building

1. I am a Florida registered professional engineer or architect with an active license.
2. On March 31, 20 21, at 9:00 AM (PM), I measured the level of illumination in the parking lot(s) serving the above referenced building.
3. Maximum 0.1 foot candle
Minimum 0.05 foot candle
Maximum to Minimum Ratio 2 : 1, foot candle
4. The level of illumination provided in the parking lot ☐ meets ☒ does not meet the minimum standards for the occupancy classification of the building as established in Section 8C-3 of the Code of Miami-Dade County.


4/6/2021

Signature and Seal of Professional
Engineer or Architect

Riccardo Gasparini, P.E.

Print Name



DEPARTMENT OF REGULATORY
AND ECONOMIC RESOURCES

MINIMUM INSPECTION PROCEDURAL GUIDELINES
FOR BUILDING ELECTRICAL RECERTIFICATION

INSPECTION COMMENCED

Date: March 24, 2021

INSPECTION COMPLETED

Date: March 24, 2021

INSPECTION MADE BY: Ceto Engineering, LLC

SIGNATURE: 

PRINT NAME: Riccardo Gasparini, P.E.

TITLE: Senior Engineer

ADDRESS: 4967 SW 74 Court

Miami, FL 33155

DESCRIPTION OF STRUCTURE

- a. Name on Title: The A Group Real Est. Holdings, Inc.
- b. Street Address: 141 Sevilla Avenue, Coral Gables, FL 33134
- c. Legal Description: See "Additional Comments" below
- d. Owner's Name: The A Group Real Est. Holdings, Inc
- e. Owner's Mailing Address: 141 Sevilla Avenue, Coral Gables, FL 33134
- f. Folio Number of Property on which Building is Located: 03-4117-005-3920
- g. Building Code Occupancy Classification: Business Group B
- h. Present Use: Office Building
- i. General Description, Type of Construction, Size, Number of Stories, and Special Features

Additional Comments:

1-story, CBS, Adj. Area= 2,522 sq. ft

LEGAL DESCRIPTION:

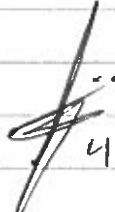
C GABLES CRAFTS SEC PB 10-40

LOT 26 & E16.8FT OF LOT 27

BLK 14

LOT SIZE 41.800 X 100

OR 19736-0124 0601 1

 4/6/21

**MINIMUM GUIDELINES AND INFORMATION FOR RECERTIFICATION OF ELECTRICAL
SYSTEMS OF FORTY (40) YEAR STRUCTURES**

1. ELECTRIC SERVICE

1. Size: Amperage (600) Fuses () Breakers (X)
2. Phase: Three Phase () Single Phase (X)
3. Condition: Good () Fair () Needs Repair (X)

Comments: Panel A 600 A, single phase, needs main breaker added, and panel schedule updated

Panel B 320 A, single phase, needs main breaker added, and panel schedule updated

2. METER AND ELECTRIC ROOM


1. Clearances: Good (X) Fair () Requires Correction ()

Comments:

3. GUTTERS

Location: Go od (X) Requires Repair ()
Taps and Fill: Good (X) Requires Repair ()

Comments:

 4/6/2021

4. ELECTRICAL PANELS

Location: Good () Needs Repair (X)

1. Panel #(A)

Good () Needs Repair (X)

2. Panel #(B)

Good () Needs Repair (X)

3. Panel #()

Good () Needs Repair ()

4. Panel #()

Good () Needs Repair ()

5. Panel #()

Good () Needs Repair ()


Comments: Panels A & B need main breakers added and panel schedule updated

5. BRANCH CIRCUITS:

1. Identified: Yes () Must be identified (X)

2. Conductors: Good (X) Deteriorated () Must be replaced ()

Comments:

 4/6/2021

6. GROUNDING SERVICE:

Good

(X)

Repairs Required

()

Comments:

7. GROUNDING OF EQUIPMENT:

Good

(X)

Repairs Required

()

Comments:

8. SERVICE CONDUITS/RACEWAYS:

Good

(X)

Repairs Required

()

Comments:

9. SERVICE CONDUCTOR AND CABLES:


Good

(X)

Repairs Required

()

Comments:

 4/6/2021

10. TYPES OF WIRING METHODS:

Conduit Raceways:	Good	(X)	Repairs Required	()
Conduit PVC:	Good	()	Repairs Required	()
NM Cable:	Good	()	Repairs Required	()
BX Cable:	Good	()	Repairs Required	()

11. FEEDER CONDUCTORS:

	Good	(X)	Repairs Required	()
--	------	-------	------------------	-----

Comments:

12. EMERGENCY LIGHTING:


	Good	()	Repairs Required	(X)
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Comments: No existing emergency lights, must be added

13. BUILDING EGRESS ILLUMINATION:

	Good	()	Repairs Required	(X)
--	------	-----	------------------	-------

Comments: Illumination to be added in parking lot and alley

 4/6/2021

14. FIRE ALARM SYSTEM:

Good (X) Repairs Required ()

Comments: Fire alarm inspections and tests are necessary to ensure that all existing alarms are compliant with NFPA 72

15. SMOKE DETECTORS:

Good (X) Repairs Required ()

Comments: Smoke detectors shall be tested during fire alarm inspection

16. EXIT LIGHTS:


Good () Repairs Required (X)

Comments: Exit sign at front door needs service

17. EMERGENCY GENERATOR:

Good () Repairs Required ()

Comments: N/A

 4/6/2021

18. WIRING IN OPEN OR UNDER COVER PARKING GARAGE AREAS:

Require Additional

Go od () Repairs Required ()

Comments: N/A

19. OPEN OR UNDERCOVER PARKING GARAGE AREAS AND EGRESS ILLUMINATION:

Require Additional

Go **od** () **Repairs Required** ()

Comments: N/A

20. SWIMMING POOL WIRING:

Go	od	()	Repairs Required	()
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Comments: N/A

21. WIRING TO MECHANICAL EQUIPMENT:

[illegible]

Comments: Open j-boxes in ceiling

4/6/2021



City of Coral Gables
Development Services

OFFICE SET



RC-21-05-7756

141 SEVILLA AVE #

Folio #: 03-4117-005-3920

Permit Description: BUILDING

RECERTIFICATION (YEAR BUILT 1951)

EL 21057785
ME _____
PL _____

Section	Approved	
	By	Date
<input checked="" type="checkbox"/> BUILDING		
<input type="checkbox"/> CONCURRENCY		
<input checked="" type="checkbox"/> ELECTRICAL		
<input type="checkbox"/> FEMA		
<input type="checkbox"/> FIRE		
<input type="checkbox"/> HANDICAP		
<input type="checkbox"/> HISTORICAL		
<input type="checkbox"/> LANDSCAPE		
<input type="checkbox"/> MECHANICAL		
<input type="checkbox"/> PLUMBING		
<input type="checkbox"/> PUBLIC WORKS		
<input type="checkbox"/> STRUCTURAL		
<input type="checkbox"/> ZONING		
<input type="checkbox"/>		
<input type="checkbox"/> OWNER BUILDER		

Subject to compliance with all Federal, State, County and City rules and regulations. City assumes no responsibility for accuracy of or results from these plans.
THIS COPY OF PLANS MUST BE AVAILABLE ON BUILDING SITE OR AN INSPECTION WILL NOT BE MADE.

APPROVAL OF THIS SET OF PLANS DOES NOT CONSTITUTE APPROVAL OF ANY STRUCTURE OR CONDITION NOT IN COMPLIANCE WITH ANY APPLICABLE CODES

**Special Inspector required
for the following:**

- ☐ Special Inspector for PILING
- ☐ Special Inspector for REINFORCED MASONRY
- ☐ Special Inspector for _____