



OFFICE OF THE PROPERTY APPRAISER

Summary Report

Generated On : 2/17/2023

Property Information	
Folio:	03-4117-007-3540
Property Address:	3700 PONCE DE LEON BLVD Coral Gables, FL 33134-7367
Owner	RAQUEL FREITAS CARLOS J FREITAS
Mailing Address	6930 SW 96 CT MIAMI, FL 33173 USA
PA Primary Zone	5900 DUPLEXES - >1200 SQFT/BLD
Primary Land Use	0803 MULTIFAMILY 2-9 UNITS : MULTIFAMILY 3 OR MORE UNITS
Beds / Baths / Half	8 / 6 / 0
Floors	2
Living Units	4
Actual Area	6,856 Sq.Ft
Living Area	6,856 Sq.Ft
Adjusted Area	5,835 Sq.Ft
Lot Size	10,100 Sq.Ft
Year Built	Multiple (See Building Info.)



Assessment Information			
Year	2022	2021	2020
Land Value	\$686,800	\$450,713	\$530,250
Building Value	\$421,033	\$317,761	\$377,685
XF Value	\$12,472	\$10,775	\$12,881
Market Value	\$1,120,305	\$779,249	\$920,816
Assessed Value	\$1,120,305	\$779,249	\$920,816

Benefits Information				
Benefit	Type	2022	2021	2020
Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).				

Short Legal Description
COCONUT GROVE SEC 1-CORAL GABLES
PB 14-25
LOTS 12-13 & 14 & 15 BLK 26
LOT SIZE 100.000 X 101
OR 9731-0110

Taxable Value Information			
	2022	2021	2020
County			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,120,305	\$779,249	\$920,816
School Board			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,120,305	\$779,249	\$920,816
City			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,120,305	\$779,249	\$920,816
Regional			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$1,120,305	\$779,249	\$920,816

Sales Information			
Previous Sale	Price	OR Book-Page	Qualification Description
09/21/2021	\$1,750,000	32766-1854	Qual by exam of deed
05/01/2004	\$945,350	22339-4777	Sales which are qualified
06/01/1977	\$52,500	09731-0110	Sales which are qualified

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

Version:

City's Exhibit #1

3700 Ponce de Leon Blvd – note there is a typo in the house number on the property appraiser’s website. Compare the handwritten address on the deed to the property appraiser’s webpage.

<u>Owner (Property Appraiser mailing address)</u> Raquel Freitas Carlos J. Freitas 6920 SW 96 Ct Miami, FL 33173-2243	<u>Mortgagee (mortgage and Sunbiz principal and mailing address)</u> Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-3573
<u>Mortgagee (Registered Agent address)</u> Rocket Mortgage, LLC c/o CT Corporation System Registered Agent 1200 South Pine Island Rd Plantation, FL 33324-4413	<u>Mortgagee Nominee (mortgage address)</u> Mortgage Electronic Registration Systems, Inc. P.O. Box 2026 Flint, MI 48501-2026
<u>Mortgagee Nominee (Sunbiz principal and mailing addresses)</u> Mortgage Electronic Registration Systems, Inc. 5660 New Northside Dr NW, FL 3 Atlanta, GA 30328-5800	<u>Mortgagee Nominee (Registered Agent address)</u> Mortgage Electronic Registration Systems, Inc. c/o CT Corporation System Registered Agent 1200 South Pine Island Rd Plantation, FL 33324-4413

Permit N...	Permit Type	Permit Work Class	Permit S...	Application Da...	Expiration ...	Final Date	Description	Main Address
BLDB-22-05-0677	FBC Building (Commercial)	Addition/ Exterior Renovations	Expired	05/02/2022	04/12/2024		INTERIOR ALTERATIONS W/ A/C REPLACEMENT	3700 PONCE DE LEON BLVD
BLDB-22-08-0967	FBC Building (Commercial)	Addition/ Exterior Renovations	Cancelled	08/17/2022		06/28/2023	CANCELLED - SEE BLDB-22-08-0997 ** FOR PERMIT AND REVIEW (PERMIT IS FOR INTERIOR ONLY)	3700 PONCE DE LEON BLVD
BLDB-22-08-0997	FBC Building (Commercial)	Interior Build-Out/ Interior Alteration/Remodel	Issued	08/20/2022	11/03/2025		INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2	3700 PONCE DE LEON BLVD
BLDB-25-09-3702	FBC Building (Commercial)	Windows/Doors/Garage Doors/Shutters/Awnings/Canopy	In Review	09/29/2025			NEW 13 IMPACT DOORS AND 32 IMPACT WINDOWS	3700 PONCE DE LEON BLVD
CHON-25-04-0718	Change of Contractor	Mechanical Commercial	Finalized	04/03/2025		04/15/2025	Installation of new HVAC units for interior remodel	3700 PONCE DE LEON BLVD
ELEC-22-05-0434	Electrical Commercial	Interior Build-Out/ Interior Alteration/Remodel	Denied	05/04/2022			INTERIOR ALTERATIONS W/ A/C REPLACEMENT	3700 PONCE DE LEON BLVD
ELEC-22-06-0580	Electrical Commercial	Other	Submitted	06/30/2022			BUILDING RECERTIFICATION (YEAR BUILT 1952)	3700 PONCE DE LEON BLVD
ELEC-24-09-2813	Electrical Commercial	Interior Build-Out/ Interior Alteration/Remodel	Finalized	09/03/2024	02/04/2026	08/08/2025	INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2	3700 PONCE DE LEON BLVD
MECB-22-05-0240	Mechanical Commercial	New Construction	Submitted	05/13/2022			INTERIOR ALTERATIONS W/ A/C REPLACEMENT	3700 PONCE DE LEON BLVD
MECB-22-09-0681	Mechanical Commercial	Other	Finalized	09/09/2023	11/03/2025	05/05/2025	Installation of new HVAC units for interior remodel	3700 PONCE DE LEON BLVD
PEXT-24-02-0494	Permit Extension/ Renewal	Building	Finalized	02/02/2024		02/14/2024	***02/13/2024***INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2 ac relocated	3700 PONCE DE LEON BLVD
PEXT-25-03-1733	Permit Extension/ Renewal	Mechanical Commercial	Cancelled	03/14/2025		04/03/2025	CANCELLED, NOT NEEDED, THEY WILL FILE A CHANGE OF CONTRACT OR *****Installation of new HVAC units for interior remodel	3700 PONCE DE LEON BLVD
PLUB-22-06-0241	Plumbing Commercial	Interior Build-Out/ Interior Alteration/Remodel	Expired	06/14/2022	04/12/2024		PLUMBING WORK FOR COMMERCIAL **INTERIOR ALTERATIONS W/ A/C REPLACEMENT	3700 PONCE DE LEON BLVD
PLUB-22-09-0345	Plumbing Commercial	Interior Build-Out/ Interior Alteration/Remodel	Cancelled	09/20/2022		09/11/2023	CANCELLED - SEE PLUB-23-09-0641 - INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2	3700 PONCE DE LEON BLVD
PLUB-23-09-0641	Plumbing Commercial	Other	Finalized	09/09/2023	11/23/2025	05/29/2025	Interior bathroom and kitchen renovation	3700 PONCE DE LEON BLVD
PLUR-22-06-0562	Plumbing Residential	Interior Build-Out/ Interior Alteration/Remodel	Cancelled	06/14/2022		01/10/2023	CANCEL	3700 PONCE DE LEON BLVD
PLUR-22-12-0937	Plumbing Residential	Other	Denied	12/09/2022			other	3700 PONCE DE LEON BLVD
PLUR-23-04-1249	Plumbing Residential	Other	Cancelled	04/25/2023		06/27/2023	***CANCEL***	3700 PONCE DE LEON BLVD
PRNW-23-07-0537	Permit Renewal	Building	Finalized	07/27/2023		07/28/2023	**7/28/2023*** INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2	3700 PONCE DE LEON BLVD
RECT-22-06-0082	Building Recertification	Recertification	Denied	06/29/2022			BUILDING RECERTIFICATION (YEAR BUILT 1952) CRB CASE # 23-5377	3700 PONCE DE LEON BLVD
RECT-23-03-0114	Building Recertification	Recertification	Cancelled	03/06/2023		03/20/2023	CANCELLED SUPERCEDED BY RECT-22-06-0082	3700 PONCE DE LEON BLVD
REVR-24-01-1810	Revision to Permit	Commercial	Finalized	01/31/2024		02/26/2024	A/C CLOSET RELOCATED *** INTERIOR ALTERATIONS, KITCHEN & BATHROOMS & LIVING ROOM, FLOORING UNIT#2 AC RELOCATED	3700 PONCE DE LEON BLVD


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Permit Search Results

Permit#:	App. Date	Street Address	Type	Description	Status	Issue Date	Final Date	Fees Due
CE-21-02-6756	02/16/2021	3700 PONCE DE LEON BLVD	CODE ENF LIEN SEARCH	LIEN SEARCH	final	02/17/2021	02/17/2021	0.00
CE-20-10-7183	10/28/2020	3700 PONCE DE LEON BLVD	CODE ENF LIEN SEARCH	LIEN SEARCH	final	10/29/2020	10/29/2020	0.00
CE-20-01-4877	01/22/2020	3700 PONCE DE LEON BLVD	CODE ENF LIEN SEARCH	LIEN SEARCH	final	01/22/2020	01/22/2020	0.00
ME-19-11-4443	11/14/2019	3700 PONCE DE LEON BLVD	MECH COMMERCIAL / RESIDENTIAL WORK	EXACT A/C CHANGE OUT 2 TON AND 2.5 TON SPLIT (UNIT 4 & 5) \$7,200	final	11/18/2019	02/27/2020	0.00
CE-19-10-5344	10/22/2019	3700 PONCE DE LEON BLVD	CODE ENF LIEN SEARCH	LIEN SEARCH	final	10/29/2019	10/29/2019	0.00
PS-17-03-1071	03/01/2017	3700 PONCE DE LEON BLVD	TREE REMOVAL/MITIGATION	REMOVE 1 NON-VIABLE ORCHID TREE GROWING BETWEEN TO APARTMENT BUILDINGS. FEE WILL BE WAIVED.	final	03/02/2017	03/02/2017	0.00
EX-17-02-1307	02/24/2017	3700 PONCE DE LEON BLVD	PERMIT EXTENSION & RENEWAL	PERMIT EXTENSION PL-08-03-0690 SET LAVATORY AND WATER CLOSET \$1,500	final	02/24/2017	02/24/2017	0.00
CE-16-07-6303	07/05/2016	3700 PONCE DE LEON BLVD	CODE ENF TICKET PROCESS - NO RUNNING FINE	GOVQA CE263807 / T56801	final	07/12/2016	07/12/2016	0.00
ZN-14-11-3826	11/07/2014	3700 PONCE DE LEON BLVD	PAINT / RESURFACE FL / CLEAN	PRESSURE CLEAN AND PAINT EXTERIOR WALLS WHITE \$2000	final	11/07/2014	04/08/2015	0.00
CE-13-03-1327	03/19/2013	3700 PONCE DE LEON BLVD	CODE ENF WARNING PROCESS	WT11726 54-153 CITY CODE (DAY) PLACING TRASH OUT EARLY CERT MAIL 91 7108 2133 3932 7146 4538	final	03/19/2013	03/20/2013	0.00
CE-13-03-1330	03/13/2013	3700 PONCE	CODE ENF WARNING PROCESS	WT11630 54-153 CITY CODE (DAY) PLACING TRASH	final	03/13/2013	03/20/2013	0.00

		DE LEON BLVD		OUT EARLY CERT MAIL 91 7108 2133 3932 7146 4538				
RC-12-11-0688	11/13/2012	3700 PONCE DE LEON BLVD	BLDG RECERT / CRB	BUILDING RECERTIFICATION	final		11/13/2012	0.00
PU-12-09-0951	09/18/2012	3700 PONCE DE LEON BLVD	PUBLIC RECORDS SEARCH	REQ COPY OF PERMIT 10995B	final	09/25/2012	09/25/2012	0.00
CE-11-07-6747	04/03/2011	3700 PONCE DE LEON BLVD	CODE ENF WARNING PROCESS	WT14804 CH.54- 153 CITY CODE (DAY) @ 1:45PM DEPOSITING TRASH/WASTE EARLIER THAN 6:00PM OF THE DAY PRECEDING THE DESIGNATED COLLECTION DAY.	final	04/03/2011	07/19/2011	0.00
EX-10-07-4053	07/08/2010	3700 PONCE DE LEON BLVD	PERMIT EXTENSION & RENEWAL	PERMIT EXTENSION FOR LAVATORY/WATER CLOSET PERMIT #PL08030690	final	07/13/2010	07/13/2010	0.00
BL-10-02-3747	02/22/2010	3700 PONCE DE LEON BLVD	ROOF / LIGHT WEIGHT CONC	RE ROOF \$25,950 HANSON NORDIC FLAT WHITE TILE	final	02/22/2010	03/18/2010	0.00
BL-10-02-3709	02/22/2010	3700 PONCE DE LEON BLVD	ROOF / LIGHT WEIGHT CONC	DUE NOT REFUND - NOT PAID -- SEE BL-10-02- 3747	final	02/22/2010	02/22/2010	0.00
AB-10-02-3138	02/10/2010	3700 PONCE DE LEON BLVD	BOA COMPLETE (LESS THAN \$75,000)	RE ROOF HANSON NORDIC FLAT ROOF TILE \$25950	final	02/10/2010	02/22/2010	0.00
EL-10-01-3411	01/20/2010	3700 PONCE DE LEON BLVD	ELEC COMMERCIAL / RESIDENTIAL WORK	ELECTRICAL INSTALLATION TO A WATER HEATER	final	01/21/2010	01/28/2010	0.00
PL-10-01-3194	01/15/2010	3700 PONCE DE LEON BLVD	PLUMB COMMERCIAL / RESIDENTIAL WORK	INSTALL RE- PIPING & (1) ROUGH/SET \$500	final	01/22/2010	02/05/2010	0.00
PU-09-10-3065	10/20/2009	3700 PONCE DE LEON BLVD	PUBLIC RECORDS SEARCH	REQ COPY OF FLOOR PLAN ONLY PERMIT#10995-B	final	10/23/2009	10/23/2009	0.00
ZN-09-10-2811	10/15/2009	3700 PONCE DE LEON BLVD	PAINT / RESURFACE FL / CLEAN	CLEAN/INTERIOR PAINTING \$1,500	final	10/15/2009	07/13/2012	0.00
PL-08-03-0690	03/17/2008	3700 PONCE DE LEON BLVD	PLUMB COMMERCIAL / RESIDENTIAL WORK	SET LAVATORY AND WATER CLOSET \$1,500	final	07/01/2008	09/18/2018	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).



The City of Coral Gables

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

November 19, 2012

3700 Ponce, LLC
5921 Turin Street
Coral Gables, FL 33146

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

PROPERTY FOLIO: # 03-4117-007-3540
ADDRESS: 3700 Ponce de Leon Blvd., 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 2012. 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,

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

Manuel Z. Lopez, P.E.
Building Official

City's Exhibit #4



The City of Coral Gables

Development Services Department

CITY HALL 405 BILTMORE WAY

CORAL GABLES, FLORIDA 33134

1/3/2022

VIA CERTIFIED MAIL

7020 3160 0001 1022 1253

3700 PONCE LLC
5921 TURIN STREET
CORAL GABLES, FL 33146

RE: 3700 PONCE DE LEON BLVD
FOLIO # 03-4117-007-3540

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 1952. 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. 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.

Ianuel Z. Lopez, P.E.
Building Official

City's Exhibit #5

Tracking Number:

Remove X

70203160000110221253

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item was delivered to an individual at the address at 11:34 am on January 6, 2022 in MIAMI, FL 33146.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered

Delivered, Left with Individual

MIAMI, FL 33146

January 6, 2022, 11:34 am

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USPS Tracking Plus®



Product Information



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Contact USPS Tracking support for further assistance.

FAQs



The City of Coral Gables

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

1/18/2022

VIA CERTIFIED MAIL

RAQUEL FREITAS & CARLOS J FREITAS
6930 SW 96 CT
MIAMI, FL 33173

7020 3160 0001 1022 1307

RE: 3700 PONCE DE LEON BLVD
FOLIO # 03-4117-007-3540

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 1952. 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. 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.

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

Manuel Z. Lopez, P.E.
Building Official

Tracking Number:

Remove X

70203160000110221307

Copy

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Latest Update

Your package is moving within the USPS network and is on track to be delivered to its final destination. It is currently in transit to the next facility.

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Moving Through Network
In Transit to Next Facility

January 25, 2022

Departed USPS Regional Facility

MIAMI FL DISTRIBUTION CENTER
January 21, 2022, 5:13 am

See All Tracking History

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USPS Tracking Plus®



Product Information



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FAQs



The City of Coral Gables

Development Services Department
CITY HALL 405 BILTMORE WAY
CORAL GABLES, FLORIDA 33134
RAQUEL FREITAS & CARLOS J FREITAS
6930 SW 96 CT
MIAMI, FL. 33173

4/18/2022

7021 2720 0001 4959 2490

RE: 3700 PONCE DE LEON BLVD
FOLIO # 03-4117-007-3540

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

Dear Property Owner:

In a certified letter dated 1/18/2022, 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). **Additionally you will need to register in the new permitting system to submit report, see the instructions attached.**

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 2:30pm 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 blue ink, appearing to read "Manuel Z. Lopez".

Manuel Z. Lopez, P.E.
Deputy Building Official

Tracking Number:

Remove X

70212720000149592490

Copy Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your package is moving within the USPS network and is on track to be delivered to its final destination. It is currently in transit to the next facility.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Moving Through Network
In Transit to Next Facility

April 19, 2022

Departed USPS Regional Facility
MIAMI FL DISTRIBUTION CENTER
April 15, 2022, 3:56 am

See All Tracking History

Feedback

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

FAQs



The City of Coral Gables

Development Services Department

CITY HALL 405 BILTMORE WAY

CORAL GABLES, FLORIDA 33134

6/9/2022

RAQUEL FREITAS & CARLOS J FREITAS

6930 SW 96 CT

MIAMI, FL 33173

7021 1970 0000 4016 1692

RE: 3700 PONCE DE LEON BLVD

FOLIO # 03-4117-007-3540

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

Dear Property Owner:

In a certified letter dated 1/18/2022, this Department notified you the property referenced above requires Building Recertification pursuant to Miami-Dade County Code, Chapter 8, Section 8-11(f). A Second Notice, dated 4/18/2022, informed you it was necessary to submit to this Department a completed Report prepared by a licensed architect or engineer within thirty (30) calendar days certifying the structure meets the requirements for recertification provided under the Minimum Inspection Procedural Guidelines for Building Recertification.

As of this date, the completed Report has not been submitted and the **structure remains unsafe** due to non-compliance. Please be advised the matter will be forwarded to the City's Construction Regulation Board ("Board"); a \$600.00 Administrative Fee will be imposed once the Case is scheduled. The Board may impose additional fines of \$250.00 for each day the violation continues, may also enter an order of revocation of the Certificate of Occupancy and/or demolition and assess all costs of the proceedings along with the cost of demolition and any other required action for which the City shall have a lien against the Property Owner and the Property. The completed Report may be submitted Monday through Friday, 7:30am to 2:30pm 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 blue ink, appearing to read "Manuel Z. Lopez".

Manuel Z. Lopez, P.E.

Building Official

Tracking Number:

Remove X

70211970000040161692

Copy Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item has been delivered to an agent for final delivery in MIAMI, FL 33173 on June 14, 2022 at 11:16 am.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered to Agent
Delivered to Agent for Final Delivery
MIAMI, FL 33173
June 14, 2022, 11:16 am

[See All Tracking History](#)

Feedback

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

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Need More Help?

Contact USPS Tracking support for further assistance.

FAQs



The City of Coral Gables

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

1/18/2022

VIA CERTIFIED MAIL

RAQUEL FREITAS & CARLOS J FREITAS
6930 SW 96 CT
MIAMI, FL 33173

7020 3160 0001 1022 1307

RE: 3700 PONCE DE LEON BLVD
FOLIO # 03-4117-007-3540

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 1952. 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. 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.

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

Manuel Z. Lopez, P.E.
Building Official



The City of Coral Gables

Development Services Department
CITY HALL 405 BILTMORE WAY
CORAL GABLES, FLORIDA 33134
RAQUEL FREITAS & CARLOS J FREITAS
6930 SW 96 CT
MIAMI, FL. 33173

4/18/2022

7021 2720 0001 4959 2490

RE: 3700 PONCE DE LEON BLVD
FOLIO # 03-4117-007-3540

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

Dear Property Owner:

In a certified letter dated 1/18/2022, 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). **Additionally you will need to register in the new permitting system to submit report, see the instructions attached.**

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 2:30pm 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 blue ink, appearing to read "Manuel Z. Lopez".

Manuel Z. Lopez, P.E.
Deputy Building Official



The City of Coral Gables

Development Services Department

CITY HALL 405 BILTMORE WAY

CORAL GABLES, FLORIDA 33134

6/9/2022

RAQUEL FREITAS & CARLOS J FREITAS

6930 SW 96 CT

MIAMI, FL 33173

7021 1970 0000 4016 1692

RE: 3700 PONCE DE LEON BLVD

FOLIO # 03-4117-007-3540

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

Dear Property Owner:

In a certified letter dated 1/18/2022, this Department notified you the property referenced above requires Building Recertification pursuant to Miami-Dade County Code, Chapter 8, Section 8-11(f). A Second Notice, dated 4/18/2022, informed you it was necessary to submit to this Department a completed Report prepared by a licensed architect or engineer within thirty (30) calendar days certifying the structure meets the requirements for recertification provided under the Minimum Inspection Procedural Guidelines for Building Recertification.

As of this date, the completed Report has not been submitted and the **structure remains unsafe** due to non-compliance. Please be advised the matter will be forwarded to the City's Construction Regulation Board ("Board"); a \$600.00 Administrative Fee will be imposed once the Case is scheduled. The Board may impose additional fines of \$250.00 for each day the violation continues, may also enter an order of revocation of the Certificate of Occupancy and/or demolition and assess all costs of the proceedings along with the cost of demolition and any other required action for which the City shall have a lien against the Property Owner and the Property. The completed Report may be submitted Monday through Friday, 7:30am to 2:30pm 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 blue ink, appearing to read "Manuel Z. Lopez".

Manuel Z. Lopez, P.E.

Building Official

Tracking Number:

Remove X

70203160000110221253

Copy Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item was delivered to an individual at the address at 11:34 am on January 6, 2022 in MIAMI, FL 33146.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered

Delivered, Left with Individual

MIAMI, FL 33146

January 6, 2022, 11:34 am

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USPS Tracking Plus®



Product Information



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Need More Help?

Contact USPS Tracking support for further assistance.

FAQs

Tracking Number:

Remove X

70203160000110221307

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Latest Update

Your package is moving within the USPS network and is on track to be delivered to its final destination. It is currently in transit to the next facility.

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USPS Tracking Plus®

Moving Through Network
In Transit to Next Facility

January 25, 2022

Departed USPS Regional Facility
MIAMI FL DISTRIBUTION CENTER
January 21, 2022, 5:13 am

See All Tracking History

Feedback

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

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Enter tracking or barcode numbers

Need More Help?

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FAQs

Tracking Number:

Remove X

70212720000149592490

Copy

Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your package is moving within the USPS network and is on track to be delivered to its final destination. It is currently in transit to the next facility.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Moving Through Network
In Transit to Next Facility

April 19, 2022

Departed USPS Regional Facility
MIAMI FL DISTRIBUTION CENTER
April 15, 2022, 3:56 am

See All Tracking History

Feedback

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

Track Another Package

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Need More Help?

Contact USPS Tracking support for further assistance.

FAQs

Tracking Number:

Remove X

70211970000040161692

Copy Add to Informed Delivery (<https://informedelivery.usps.com/>)

Latest Update

Your item has been delivered to an agent for final delivery in MIAMI, FL 33173 on June 14, 2022 at 11:16 am.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered to Agent
Delivered to Agent for Final Delivery
MIAMI, FL 33173
June 14, 2022, 11:16 am

[See All Tracking History](#)

Feedback

Text & Email Updates



USPS Tracking Plus®



Product Information



See Less ^

Track Another Package

Enter tracking or barcode numbers

Need More Help?

Contact USPS Tracking support for further assistance.

FAQs

BEFORE THE CONSTRUCTION REGULATION BOARD
FOR THE CITY OF CORAL GABLES

CITY OF CORAL GABLES,
Petitioner,

Case No. 23-5521
RECT-22-06-0082

vs.

Raquel Freitas
Carlos J. Freitas
6930 SW 96 Ct
Miami, FL 33173-2243
Respondent.

Certified Mail Return Receipt & Via USPS Regular Mail
7020 2450 0001 8406 1253

NOTICE OF INTENT TO LIEN AND HEARING

Date: October 09, 2025

Re: 3700 Ponce De Leon Blvd, Coral Gables, FL 33134-7367, LOTS 12-13 & 14 & 15 BLK 26,
COCONUT GROVE SEC 1-CORAL GABLES, PB 14-25 and 03-4117-007-3540 ("Property").

On March 15, 2023, the City's Construction Regulation Board entered an order in this matter imposing a deadline for compliance and providing for the accrual of fines for each day that the non-compliance continues and for payment of administrative and investigative costs, as applicable ("Order"). According to our records, the property has not been recertified & you did not comply with the deadline in the Order or pay the costs. Moreover, fines have accrued that also have not been paid. Therefore, the City intends to record a certified copy of the Order in the Public Records of Miami-Dade County, Florida, which will constitute a lien.

The amount currently due is \$204,500, which may be accruing additional fines on a daily basis and may include administrative and investigative costs.

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Fairchild Tropical Boardroom, 427 Biltmore Way, Coral Gables, Florida 33134, on October 20, 2025, at 2:00 p.m. The hearing shall be strictly limited to determining whether and when you corrected the code violations and paid the civil penalties and costs, if any, as required by the Order of the Board previously entered in this case. The Board may also issue an order, having the force of law, commanding whatever steps are necessary to bring a violation into compliance, to enforce Article III of Chapter 105, of the City Code, or as otherwise authorized by Section 101-57 of the City Code. Any applicable fines shall continue to accrue while the hearing is pending and, if you are not successful at the hearing, fines will have accrued retroactive to the deadline in the Order. You shall also be liable for the reasonable costs of the administrative hearing, if you are unsuccessful at the hearing.

Please note that, as provided in the Board's Order and notwithstanding the pending hearing, **the Building Official may take further enforcement action, to immediately, and without further order from the Board, 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 and the City may DEMOLISH the Structure.** The City may sell as salvage or require the demolition contractor to dispose of the contents of the Structure. The Board may also enter an order of demolition and assess all costs of the proceedings and demolition and other required action for which the

City's Exhibit #6

City shall have a lien against the Owner and the Property. Until the Structure is recertified in compliance the terms of the Board's Order, the City shall not issue any further development approvals for the Property, including, but not limited to, building permits, unless the development approval is required to comply with the terms of the Board's Order.

You have the right to be represented by an attorney and may present and question witnesses and evidence; however, formal rules of evidence shall not apply. Failure to appear at the hearing will result in the matter being heard in your absence. Please be advised that if someone other than an attorney will be attending the hearing on your behalf, he or she must provide a power of attorney from you at the time of the hearing. Requests for continuance must be made in writing to Analyn Hernandez, Secretary to the Board, at City of Coral Gables, Development Services Department, 427 Biltmore Way, Coral Gables, FL 33134, ahernandez2@coralgables.com, tel: (305) 460-5250. The Development Services Department's hours are Monday through Friday, 7:30 a.m. to 2:30 p.m. and the main number is (305) 460-5245, ext. 0. Your immediate attention to this matter would be appreciated. Please call me to discuss your options regarding fines associated with this case.

Sincerely,

Analyn Hernandez

Analyn Hernandez
Secretary to the Board

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.

CC: Rocket Mortgage, LLC, 1050 Woodward Ave, Detroit, MI 48226-3573 7020 1290 0001 5682 9181
Rocket Mortgage, LLC, C/O CT Corporation System, Registered Agent, 1200 South Pine Island Rd, Plantation, FL 33324-4413 7020 1290 0001 5682 9198
Mortgage Electronic Registration Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
7020 1290 0001 5682 9204
Mortgage Electronic Registration Systems, Inc., 5660 New Northside Dr NW, FL 3, Atlanta, GA 30328-5800
7020 1290 0001 5682 9211
Mortgage Electronic Registration Systems, Inc., C/O CT Corporation System, Registered Agent, 1200 South Pine Island Rd, Plantation, FL 33324-4413 7020 1290 0001 5682 9228



CITY OF CORAL GABLES
DEVELOPMENT SERVICES DEPARTMENT
Affidavit of Posting

Title of Document Posted: Notice of Intent to Lien and Hearing

I, Sebastian Ramos, DO HEREBY SWEAR/AFFIRM THAT
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE
ADDRESS OF 3700 Ponce De Leon Blvd, ON 10/9/25 AT
11/20 am.

Sebastian Ramos

Employee's Printed Name

[Signature]

Employee's Signature

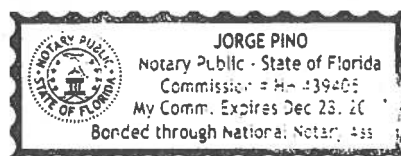
STATE OF FLORIDA)

ss.

COUNTY OF MIAMI-DADE)

Sworn to (or affirmed) and subscribed before me by means of ___ physical presence or ___ online
notarization, this 9 day of OCT., in the year 2025, by
S. RAMOS who is personally known to me.

My Commission Expires:



[Signature]
Notary Public

City's Exhibit #7

BEFORE THE CONSTRUCTION REGULATION BOARD
FOR THE CITY OF CORAL GABLES

CITY OF CORAL GABLES,
Petitioner,

Case No. 23-5521
RECT-22-06-0082

vs.

Raquel Freitas
Carlos J. Freitas
6930 SW 96 Ct
Miami, FL 33173-2243
Respondent.

Certified Mail Return Receipt & Via USPS Regular Mail
7020 2450 0001 8406 1253

NOTICE OF INTENT TO LIEN AND HEARING

Date: October 09, 2025

Re: **3700 Ponce De Leon Blvd**, Coral Gables, FL 33134-7367, LOTS 12-13 & 14 & 15 BLK 26,
COCONUT GROVE SEC 1-CORAL GABLES, PB 14-25 and 03-4117-007-3540 ("Property").

On March 15, 2023, the City's Construction Regulation Board entered an order in this matter imposing a deadline for compliance and providing for the accrual of fines for each day that the non-compliance continues and for payment of administrative and investigative costs, as applicable ("Order"). According to our records, the property has not been recertified & you did not comply with the deadline in the Order or pay the costs. Moreover, fines have accrued that also have not been paid. Therefore, the City intends to record a certified copy of the Order in the Public Records of Miami-Dade County, Florida, which will constitute a lien.

The amount currently due is \$204,500, which may be accruing additional fines on a daily basis and may include administrative and investigative costs.

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Fairchild Tropical Boardroom, 427 Biltmore Way, Coral Gables, Florida 33134, on October 20, 2025, at 2:00 p.m. The hearing shall be strictly limited to determining whether and when you corrected the code violations and paid the civil penalties and costs, if any, as required by the Order of the Board previously entered in this case. The Board may also issue an order, having the force of law, commanding whatever steps are necessary to bring a violation into compliance, to enforce Article III of Chapter 105, of the City Code, or as otherwise authorized by Section 101-57 of the City Code. Any applicable fines shall continue to accrue while the hearing is pending and, if you are not successful at the hearing, fines will have accrued retroactive to the deadline in the Order. You shall also be liable for the reasonable costs of the administrative hearing, if you are unsuccessful at the hearing.

Please note that, as provided in the Board's Order and notwithstanding the pending hearing, the Building Official may take further enforcement action, to immediately, and without further order from the Board, 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 and the City may DEMOLISH the Structure. The City may sell as salvage or require the demolition contractor to dispose of the contents of the Structure. The Board may also enter an order of demolition and assess all costs of the proceedings and demolition and other required action for which the

Oct 9, 2025

City's Exhibit #8



Oct 9, 2025

This Instrument Prepared by:
Alex D. Sirulnik, Esq.
ALEX D. SIRULNIK, P.A.
2199 Ponce de Leon Blvd, Suite 301
Coral Gables, FL 33134

CFN: 20210726546 BOOK 32766 PAGE 1854
DATE: 09/30/2021 12:41:49 PM
DEED DOC 10,500.00
SURTAX 7,875.00
HARVEY RUVIN, CLERK OF COURT, MIA-DADE CTY

Record and Return to:
Robert R. Adams, Esq.
ADAMS GALLINAR, P.A.
1000 Brickell Avenue, Suite 300
Miami, FL 33131

Tax Folio Number: 03-4117-007-3540

WARRANTY DEED

THIS WARRANTY DEED made as of September 21, 2021, between **3700 PONCE, L.L.C.**, a Florida limited liability company ("Grantor"), having an address at 5921 Turin Street, Coral Gables, FL 33146; and **RAQUEL FREITAS AND CARLOS J. FREITAS, her husband** (collectively, "Grantee"), having an address at 6920 SW 10th St Miami FL 33173

WITNESSETH:

Grantor, for and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, and other good and valuable consideration to it in hand paid by Grantee, the receipt and sufficiency of which are hereby acknowledged, has granted, bargained and sold to Grantee, its heirs and assigns forever, the following described real property (the "Property") lying and being in Miami-Dade County, Florida:

Lots 12, 13, 14, and 15, Block 26, of CORAL GABLES COCONUT GROVE SECTION PART ONE, according to the Plat thereof, as recorded in Plat Book 14, Page 25, of the Public Records of Miami-Dade County, Florida.

TOGETHER with all the improvements and amenities associated therewith, tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining to the benefit of the Property.

TO HAVE AND TO HOLD the same unto Grantee in fee simple forever; subject to real property taxes subsequent to December 31, 2020; easements, restrictions and limitations of record, and matters shown on the Plat; however, this provision shall not serve to reimpose easements, restrictions and limitations which have been barred by operation of law; and applicable zoning ordinances.

AND Grantor hereby covenants with Grantee that Grantor has good right and lawful authority to sell and convey the Property; Grantor fully warrants title to the Property and will defend the same against lawful claims of all persons whomsoever; and Grantor covenants that the Property is free from all encumbrances made by Grantor, except as set forth above.

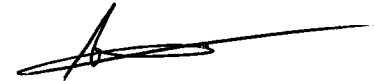
City's Exhibit #9

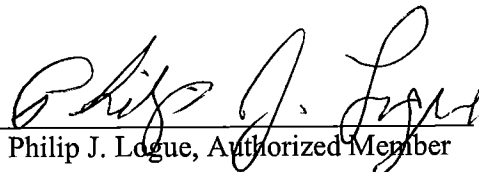
IN WITNESS WHEREOF, the Grantor has caused this Warranty Deed to be executed the day and year first above written.

Witnesses:

GRANTOR:

3700 PONCE, L.L.C., a Florida
limited liability company


Print Name: Alex Sirulnik

By: 
Philip J. Logue, Authorized Member

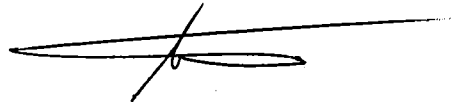

Print Name: Cassandra Fernandez

STATE OF FLORIDA

COUNTY OF MIAMI-DADE

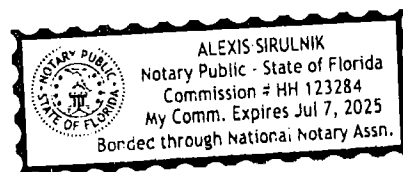
The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 21st day of September, 2021 by Philip J. Logue, as Authorized Member of 3700 PONCE, L.L.C., a Florida limited liability company, on behalf of the company, who is personally known to me or who has produced _____ as identification.

[NOTARY SEAL]



Notary Public, State of Florida

My Commission Expires:



Return To:

Document Management
Rocket Mortgage, LLC
1050 Woodward Ave
Detroit, MI 48226-1906

This document was prepared by:

Toni Norwood
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

[Space Above This Line For Recording Data]

MORTGAGE

3486177549

MIN 100039034861775494

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "**Security Instrument**" means this document, which is dated September 21, 2021, together with all Riders to this document.
- (B) "**Borrower**" is Raquel Freitas and Carlos J. Freitas, wife and husband

Borrower is the mortgagor under this Security Instrument.

- (C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) "**Lender**" is Rocket Mortgage, LLC, FKA Quicken Loans, LLC.

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Wollers Kluwer Financial Services, Inc.
6394469371



q03486177549 0233 619 0118

Form 3010 1/01
VMP6A(FL) (1912).00
Page 1 of 18

Lender is a Limited Liability Company
 organized and existing under the laws of the State of Michigan
 Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(E) "Note" means the promissory note signed by Borrower and dated September 21, 2021.
 The Note states that Borrower owes Lender One Million Fifty Four Thousand and 00/100 Dollars

(U.S. \$ 1,054,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than October 1, 2051.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☒ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☒ Other(s) [specify] Legal Attached

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

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(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS; the following described property located in the County [Type of Recording Jurisdiction] of Miami-dade [Name of Recording Jurisdiction]:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: 03-4117-007-3540
3700 PONCE DE LEON Blvd
Coral Gables
("Property Address"):

which currently has the address of
[Street]
[City], Florida 33124 [Zip Code]

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which

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Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges; second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to



Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien



which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and



Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.



Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially



equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

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11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's

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interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.



If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.



18. Transfer of the Property or a Beneficial Interest in Borrower: As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan



Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a



Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

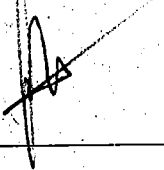
25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.
Signed, sealed and delivered in the presence of:



Raquel Freitas 09/21/2021 (Seal)
-Borrower



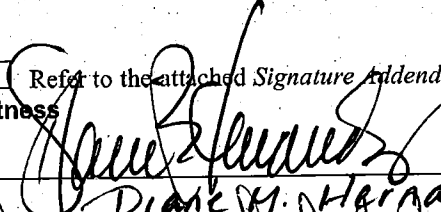
Carlos J. Freitas 09/21/2021 (Seal)
-Borrower

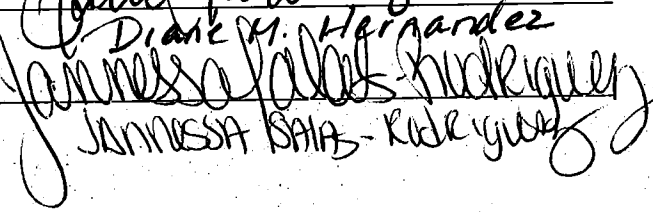
(Seal)
-Borrower

(Seal)
-Borrower

☐ Refer to the attached Signature Addendum for additional parties and signatures.

Witness



Diane M. Hernandez


Janessa Palas-Rodriguez

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Wolters Kluwer Financial Services, Inc.

6394469371



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VMP6A(FL) (1912).00
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STATE OF FLORIDA, Miami-dade

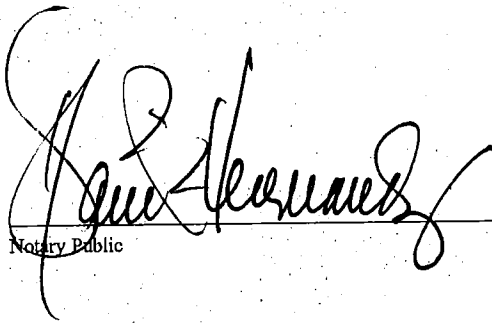
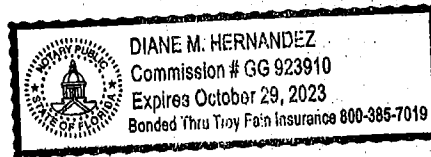
County

The foregoing instrument was acknowledged before me by means of ☒ physical presence or
☐ online notarization this September 21, 2021 by
Raquel Freitas and Carlos J. Freitas

who is personally known to me or who has produced

N/A

as identification.


Notary Public

Loan origination organization Rocket Mortgage, LLC
NMLS ID 3030
Loan originator Anthony Iovelli
NMLS ID 325523

FLORIDA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS
Wolters Kluwer Financial Services, Inc.
6394469371



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VMP6B(FL) (2004).00
Page 18 of 18

Legal Description

The Land is described as follows:

Lots 12, 13, 14, and 15, Block 26, of CORAL GABLES COCONUT GROVE SECTION PART ONE, according to the Plat thereof, as recorded in Plat Book 14, Page 25, of the Public Records of Miami-Dade County, Florida.

1-4 Family Rider (Assignment of Rents)

3486177549

THIS 1-4 FAMILY RIDER is made this 21st day of September, 2021 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Rocket Mortgage, LLC, FKA Quicken Loans, LLC

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

3700 PONCE DE LEON Blvd
Coral Gables, FL 33124
(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT.** In addition to the Property described in the Security Instrument, the following items now or hereafter attached to the Property to the extent they are fixtures are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY; COMPLIANCE WITH LAW.** Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

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MULTISTATE 1-4 FAMILY RIDER-Fannie Mae/Freddie Mac
UNIFORM INSTRUMENT
Bankers Systems™/VMP®
Wolters Kluwer Financial Services

Form 3170 1/01

VMP57RA (1411).00



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C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Section 19 is deleted.

E. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

F. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph F, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

G. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until: (i) Lender has given Borrower notice of default pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and

MULTISTATE 1-4 FAMILY RIDER-Fannie Mae/Freddie Mac
UNIFORM INSTRUMENT

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Wolters Kluwer Financial Services



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VMP57RA (1411).00

profits derived from the Property without any showing as to the inadequacy of the Property as security.

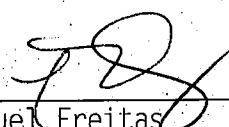
If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Section 9.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

- H. CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.


 Raquel Freitas
 09/21/2021 (Seal)
 -Borrower


 Carlos J. Freitas
 09/21/2021 (Seal)
 -Borrower



(Seal)
-Borrower

(Seal)
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

MULTISTATE 1-4 FAMILY RIDER-Fannie Mae/Freddie Mac
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Wolters Kluwer Financial Services



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Form 3170 1/01

VMP57RA (1411).00

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Detail by Entity Name

Foreign Limited Liability Company

ROCKET MORTGAGE, LLC

Filing Information

Document Number	M20000003726
FEI/EIN Number	38-2603955
Date Filed	04/15/2020
State	MI
Status	ACTIVE
Last Event	LC NAME CHANGE
Event Date Filed	08/04/2021
Event Effective Date	NONE

Principal Address

1050 WOODWARD AVENUE
DETROIT, MI 48226

Mailing Address

1050 WOODWARD AVENUE
DETROIT, MI 48226

Registered Agent Name & Address

CT CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Authorized Person(s) Detail

Name & Address

Title MBR

ROCK HOLDINGS INC.
1050 WOODWARD AVENUE
DETROIT, MI 48226

Title MGR

FARNER, JAY
1050 WOODWARD AVENUE

DETROIT, MI 48226

Title MGR

GILBERT, DANIEL
1050 WOODWARD AVENUE
DETROIT, MI 48226

Title MGR

RIZIK, MATT
1050 WOODWARD AVENUE
DETROIT, MI 48226

Annual Reports

Report Year	Filed Date
2021	03/10/2021
2022	04/07/2022

Document Images

04/07/2022 -- ANNUAL REPORT	View image in PDF format
08/04/2021 -- LC Name Change	View image in PDF format
03/10/2021 -- ANNUAL REPORT	View image in PDF format
04/15/2020 -- Foreign Limited	View image in PDF format



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

Detail by Entity Name

Foreign Profit Corporation

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Filing Information

Document Number F21000005638

FEI/EIN Number 54-1927784

Date Filed 10/01/2021

State DE

Status ACTIVE

Principal Address

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Mailing Address

5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Registered Agent Name & Address

C T CORPORATION SYSTEM
1200 SOUTH PINE ISLAND ROAD
PLANTATION, FL 33324

Officer/Director Detail

Name & Address

Title President

MCENTEE, CHRIS
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title VP

SURDYKOWSKI, ANDREW
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Secretary

HORTSKAMP, SHARON
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Treasurer

HUNTER, MARTIN
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Asst. Secretary

DUNN, COURTENAY
701 Pennsylvania Ave NW
Ste 630
Washington, DC 20004

Title VP

GARDINER, WARREN
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Asst. Secretary

KERR, SANDRA
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title VP

PATRY, JOE
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Asst. Secretary

SPENCER, OCTAVIA
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Title Asst. Secretary

VAN FLEET, PAUL
5660 NEW NORTHSIDE DRIVE NW 3RD FLOOR
ATLANTA, GA 30328

Annual Reports

Report Year	Filed Date
2022	07/26/2022
2023	02/09/2023

Document Images

02/09/2023 -- ANNUAL REPORT	View image in PDF format
07/26/2022 -- ANNUAL REPORT	View image in PDF format
10/01/2021 -- Foreign Profit	View image in PDF format



City of Coral Gables
Development Services

RECT-22-06-0082

3700 PONCE DE LEON BLVD

RE:

FOLIO 03-4117-007-3540

DATE: June 20, 2022

OWNER NAME: Carlos J Freitas

SUBJECT PROPERTY: 3700 Ponce De Leon BLVD, CORAL GABLES FL.

Dear: MANUEL LOPEZ P.E., Building Official:

Based on my evaluation as attached hereto of the aforementioned property, this building(s) requires BOTH structural and electrical repairs/corrections/alterations/verifications for a safe continued use and occupancy as provided for Re-Certification.

Therefore, on behalf of my client, I am respectfully requesting that this building(s) be *granted Re-certification per Section 8-11(f) of the Code of Miami-Dade County upon the proper completion of the items as contained herein, our subsequent verification and written notification to your office.

As routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee or warranty for any portion of the structure(s). To the best of my knowledge and ability, this report represents an accurate appraisal of the applicable and present condition of the building(s) based upon the careful evaluation of the observed conditions and documentation as provided by property owner, to the extent reasonably possible. Further it is understood by all parties to include the property owner that the recommendation for *Re-Certification by John Sacco R.A.. or the granting of *Re-Certification by the Building Department does not release or indemnify the property owner in any way or form from properly maintaining the subject property safe for continued use and occupancy at all times.

Thank you for your attention to this matter.

Very truly yours,

John Sacco R.A.

LIC 0004952

Owner name: CARLOS J FREITAS

Address: 3700 PONCE DE LEON
BLVD. CORAL GABLES FL
33134

Folio: 03-4117-007-3540

REPAIRS REQUIRED ELECTRICAL REPORT FOR CODE COMPLIANCE

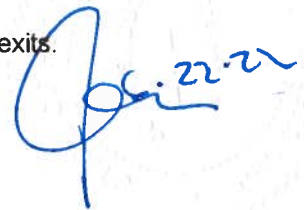
THE REPORT IS BASED ON THE GUIDELINE TO COMPLY WITH THE MINIMUM REQUIREMENTS TO OBTAIN THE RECERTIFICATION OF THE BUILDING AS REQUIRED BY ORDINANCES 75-34 AND 92-1 OF MIAMI DADE COUNTY COMMISSION.

Work shall be performed under require repair permit in accordance with applicable codes.

Site investigation on JUNE 20 2022 revealed that the building is not in code compliance. Per the County guidelines, the following not compliant items shall repair to meet applicable codes:

ITEM OBSERVED ATRIBUTES DESCRIPTION

- 3- ELECTRICAL SERVICE
 - Service entrance electrical room does not comply with NEC required clearance.
- 4- METERING EQUIPMENT
 - missing 36" clearance space, All electrical breaker panels shall be labeled with same space # as meter room.
- 5- METERING EQUIPMENT
 - missing 36" clearance space, All electrical breaker panels shall be labeled with same space # as meter room.
- 8- BRANCH CIRCUITS
 - All panels require permanent load index indicating type of load served.
- 9- GROUNDING OF SERVICE
 - missing 36" clearance space for maintenance, grounding could not be identified
- 13- WIRE AND CABLES
 - Loosed free air electrical wiring was noted in some areas. All free air wiring shall be bundled.
- 18- EMERGENCY LIGHTING
 - Provide Emergency lighting with 90 minutes battery backup. For egress path as per NFPA 101.
- 19- BUILDING EGRESS ILLUMINATION
 - Egress lighting appears to be adequate; however, several fixtures require re-lamping.
- 21- SMOKE DETECTORS
 - battery backup Smoke detectors recommended for inside and outside bedrooms
- 22- EXIT LIGHTS
 - Provide Exit lighting with 90 Minutes Battery back up to front and rear exits.





MINIMUM INSPECTION PROCEDURAL GUIDELINES
FOR BUILDING STRUCTURAL RECERTIFICATION

CASE REFERENCE NUMBER:

LICENSEE NAME: John Sacco

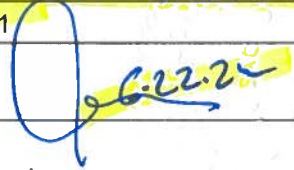
TITLE: R.A. 0004952

JURISDICTION NAME:

ADDRESS: 1395 BRICKELL AVE SUITE 900

MIAMI FL 33131

Coral Gables

SIGNATURE: 

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

1. DESCRIPTION OF BUILDING

a. Name on Title: MR. Carlos J. Freitas

b. Building Street Address: 3700 PONCE DE LEON BLVD

Bldg. #:

c. Legal Description: COCONUT GROVE SEC-1 CORAL GABLES PB14-35 LOTS 12-13

Attached: ☐

d. Owner's Name: Carlos J. Freitas

e. Owner's Mailing Address: 6930 SW 96 CT MIAMI FL 33176

f. Folio Number of Property on which Building is Located: 03-4117-007-3540

g. Building Code Occupancy Classification: MULTI FAMILY 3 OR MORE UNITS

h. Present Use: MULTI FAMILY 4 UNITS

i. General Description of building (overall description, structural systems, special features):

CBS 2 Story year build 1952 ,1980 and has 5,827 SF.

j. Number of Stories: 2

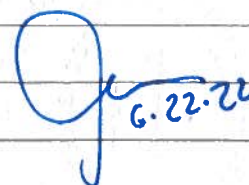
k. Is this a Threshold Building as per 553.71(12) F.S. (Yes/No): No

l. Provide an aerial of the property identifying the building being certified on a separate sheet. Attached: ☒

m. Additional Comments:

n. Additions to original structure:		
1980	3,556 SF	
o. Total Actual Building Area of all floors:	5,827	S.F.

2. INSPECTIONS	
a. Date of Notice of Required Inspection:	4 18 22
b. Date(s) of actual inspection:	6 20 22
c. Name, license number, discipline of practice, and qualifications of licensee submitting report:	
John Sacco R.A. 0004952	
d. Description of laboratory or other formal testing, if required, rather than manual or visual procedures:	
NONE	
e. Are Any Structural Repairs Required? (YES/NO): No	
1. If required, describe, and indicate acceptance:	
f. Can the building continue to be occupied while recertification and repairs are ongoing? (YES/NO): Yes	
1. Explanation/Conditions:	
EXISTING BUILDING UNIT #4 BEEN REMODEL ALL UNITS ARE VACANT	
g. Is it recommended that the building be vacated? (YES/NO): No	
h. Has the property record been researched for violations or unsafe cases? (YES/NO): Yes	
1. Explanation/Comments:	
UNIT 4 VIOLATION REPAIRS WERE DONE W/O PERMITS	

 6.22.22

3. SUPPORTING DATA

- a. _____ Additional sheets of written data
- b. _____ Photographs provided (where required plus each building elevation)
- c. _____ Drawings or sketches (aerial, site, footprint, etc.)
- d. _____ Test reports

4. FOUNDATION

a. Describe the building foundation:

CONCRETE FOUNDATIONS WITH EXTERIOR CBS WALLS

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

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

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

PROVIDE PHOTO

NONE

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

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

1. Describe:

5. PRESENT CONDITION OF OVERALL STRUCTURE

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

PROVIDE PHOTO

1. Bulging: **FAIR**

2. Settlement: **NONE**

3. Deflections: **FAIR**

4. Expansion: **FAIR**

5. Contraction: **FAIR**

b. Portion showing distress: (Note, beams, columns, structural walls, floor, roofs, other)	PROVIDE PHOTO
NONE	
c. Surface conditions: Describe general conditions of finishes, cracking, spalling, peeling, signs of moisture penetration and stains.	PROVIDE PHOTO
NONE	
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.	PROVIDE PHOTO
MINOR HAIRLINE REAR WALL LESS THA 1 MM	
e. General extent of deterioration: Cracking or spalling of concrete or masonry, oxidation of metals; rot or borer attack in wood.	PROVIDE PHOTO
NONE	
f. Previous patching or repairs (Provide description and identify location):	PROVIDE PHOTO
NONE	
g. Nature of present loading: (Indicate residential, commercial, storage, other - estimate magnitude for each level)	
RESIDENTIAL 4 UNITS TOTAL	
h. Signs of overloading? (Yes/No): No	
1. Describe:	

John
6.22.22

6. MASONRY BEARING WALL: (Indicate good, fair, poor on appropriate lines)		PROVIDE PHOTO
a. Concrete masonry units: FAIR		
b. Clay tile or terra cotta units: CLAY TILE FAIR		
c. Reinforced concrete tie columns: FAIR		
d. Reinforced concrete tie beams: FAIR		
e. Lintel: FAIR		
f. Other type bond beams:		PROVIDE PHOTO
g. Exterior masonry finishes (choose those that apply):		
1. Stucco: FAIR		
2. Veneer: NONE		
3. Paint only: FAIR		
4. Other (describe):		
h. Interior masonry finishes (choose those that apply):		PROVIDE PHOTO
1. Vapor barrier:		
2. Furring and plaster:		
3. Paneling:		
4. Paint only: PAINT ONLY		
5. Other (describe):		
i. Cracks:		PROVIDE PHOTO
1. Location (note beams, columns, other): NONE		
2. Description:		
j. Spalling		PROVIDE PHOTO
1. Location (note beams, columns, other): NONE		
2. Description:		

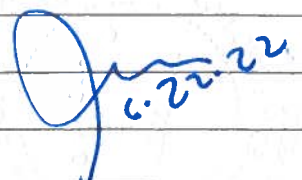
Handwritten signature and date: 6.22.22

k. Rebar corrosion (indicate on lines 1-4):	PROVIDE PHOTO
1. None visible: ☒	
2. Minor (patching will suffice): NONE	
3. Significant (but patching will suffice): NONE	
4. Significant (structural repairs required) NONE	
l. Samples chipped out for examination in spalled areas (Yes/No): No	
1. Yes – describe color, texture, aggregate, general quality:	
WHITE PAINTED THRUOUT	

7. FLOOR AND ROOF SYSTEM	
a. Roof (Must provide)	
1. Describe (roof shape, type roof covering, type roof deck, framing system, condition):	PROVIDE PHOTO
SLOPED HIP ROOF WITH TILE FINISH	
2. Note water tanks, cooling towers, air conditioning equipment, signs, other heavy equipment and condition of supports:	PROVIDE PHOTO
NONE	
3. Describe roof drainage system, main and overflow, and indicate condition:	PROVIDE PHOTO
SLOPE HIP ROOF	
4. Describe parapet build and current conditions:	PROVIDE PHOTO
N/A	
5. Describe mansard build and current conditions:	PROVIDE PHOTO
N/A	

6.22.22

6. Describe roofing membrane/covering and current conditions:	PROVIDE PHOTO
NONE	
7. Describe any roof framing member with obvious overloading, overstress, deterioration or excessive deflection:	PROVIDE PHOTO
NONE	
8. Note any expansion joints and condition:	PROVIDE PHOTO
NONE	
b. Floor system(s):	
1. Describe the floor system at each level, framing, material, typical spans and indicate condition:	PROVIDE PHOTO
WOOD FLOORING SYSTEM FAIR CONDITION	
2. Balconies: Indicate location, framing system, material, and condition:	PROVIDE PHOTO
CONCRETE FAIR	
3. Stairs and escalators: indicate location, framing system, material, and condition:	PROVIDE PHOTO
CONCRETE STAIR FAIR SECONDARY METAL STAIR FAIR CONDITION	
4. Ramps: indicate location, framing type, material, and condition:	PROVIDE PHOTO
NONE	
5. Guardrails: describe type, material, and condition:	PROVIDE PHOTO
METAL GUARDRAILS WITH WOOD HANDRAILS FAIR	
c. Inspection – note exposed areas available for inspection, and where it was found necessary to open ceilings, etc. for inspection of typical framing members.	
NONE	



8. STEEL FRAMING SYSTEM	
a. Description of system at each level:	PROVIDE PHOTO
N/A	
b. Steel members: describe condition of paint and degree of corrosion:	PROVIDE PHOTO
N/A	
c. Steel connections: describe type and condition:	PROVIDE PHOTO
N/A	
d. Concrete or other fireproofing: note any cracking or spalling of encased member and note where any covering was removed for inspection:	PROVIDE PHOTO
NONE	
e. Identify any steel framing member with obvious overloading, overstress, deterioration, or excessive deflection (provide location):	PROVIDE PHOTO
NONE	
f. Elevator sheave beams and connections, and machine floor beams: note condition:	PROVIDE PHOTO
N/A	

9. CONCRETE FRAMING SYSTEM	
a. Full description of concrete structural framing system:	PROVIDE PHOTO
CONCRETE EXTERIOR WALLS, BEAMS TIE COLUMNS	
b. Cracking	
1. Significant or Not significant: NONE	
2. Location and description of members affected and type cracking:	
NONE	

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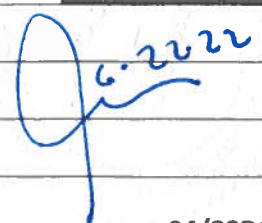
c. General condition	
FAIR	
d. Rebar corrosion – check appropriate line	
1. None visible: ☒	
2. Location and description of members affected and type cracking:	PROVIDE PHOTO
NONE	
3. Significant but patching will suffice:	PROVIDE PHOTO
NONE	
4. Significant: structural repairs required (describe):	PROVIDE PHOTO
NONE	
e. Samples chipped out in spall areas:	
1. No: ☒	PROVIDE PHOTO
2. Yes, describe color, texture, aggregate, general quality:	
f. Identify any concrete framing member with obvious overloading, overstress, deterioration, or excessive deflection:	PROVIDE PHOTO
NONE	

10. WINDOWS, STOREFRONTS, CURTAINWALLS AND EXTERIOR DOORS	
a. Windows/Storefronts/Curtainwalls	PROVIDE PHOTO
1. Type (Wood, steel, aluminum, vinyl, jalousie, single hung, double hung, casement, awning, pivoted, fixed, other):	
AWNING WINDOWS	
2. Anchorage: type and condition of fasteners and latches:	
MACHINE SCREWS AND BOLTS	

3. Sealant: type and condition of perimeter sealant and at mullions:	
FAIR	
4. Interiors seals: type and condition at operable vents:	
FAIR	
5. General condition:	
FAIR	
6. Describe any repairs needed:	
NONE	
b. Structural Glazing on the exterior envelope of Threshold Buildings (Yes/No): No	
1. Previous Inspection Date: N/A	
2. Description of Curtain Wall Structural Glazing and adhesive sealant:	
N/A	
3. Describe Condition of System:	
N/A	
c. Exterior Doors	PROVIDE PHOTO
1. Type (Wood, Steel, Aluminum, Sliding Glass Door, other):	
WOOD , SLIDING DOORS	
2. Anchorage: type and condition of fasteners and latches:	
MACHINE SCREWS AND BOLTS	
3. Sealant: type and condition of sealant:	
FAIR	

4. General condition:
FAIR
5. Describe any repairs needed:
NONE

11. WOOD FRAMING	
a. Fully describe wood framing system:	PROVIDE PHOTO
SUB FLOORS WOOD FRAMING SYSTEM	
b. Indicate the condition of the following:	PROVIDE PHOTO
1. Walls:	
FAIR	
2. Floors:	
FAIR	
3. Roof member, roof trusses:	
TRUSSES FAIR	
c. Note metal connectors (i.e., angles, plates, bolts, split pintles, other, and note condition):	PROVIDE PHOTO
FAIR	
d. Joints: note if well fitted and still closed:	PROVIDE PHOTO
NONE	



e. Drainage: note accumulations of moisture	PROVIDE PHOTO
NONE	
f. Ventilation: note any concealed spaces not ventilated:	PROVIDE PHOTO
NONE	
g. Note any concealed spaces opened for inspection:	PROVIDE PHOTO
NONE	
h. Identify any wood framing member with obvious overloading, overstress, deterioration, or excessing deflection):	PROVIDE PHOTO
NONE OBSERVED	

12. BUILDING FAÇADE INSPECTION (Threshold Buildings)	PROVIDE PHOTO
a. Identify and describe the exterior walls and appurtenances on all sides of the building. (Cladding type, corbels, precast appliques, etc.)	
EXTERIOR WALL CMU WITH STUCCO FINISH PAINTED	
b. Identify the attachment type of each appurtenance type (mechanically attached or adhered):	
NONE	
c. Indicate the condition of each appurtenance (distress, settlement, splitting, bulging, cracking, loosening of metal anchors and supports, water entry, movement of lintel or shelf angles, or other defects):	
NONE	

Feb 22 22

13. SPECIAL OR UNUSUAL FEATURES IN THE BUILDING	PROVIDE PHOTO
a. Identify and describe any special or unusual feature (i.e. cable suspended structures, tensile fabric roof, large sculptures, chimneys, porte-cochere, retaining walls, seawalls, etc.)	
NONE	
b. Indicate condition of the special feature, its supports, and connections:	
NONE	

Handwritten signature and date: 6.22.22

Reset Form



CERTIFICATION OF COMPLIANCE WITH PARKING LOT GUARDRAILS

Re: Case No. _____ FYear _____
Property Address: 3700 PONCE DE LEON BLVD, Bldg. No.: _____, Sq. Ft.: 5,827
Building Description: 2 STORY CBS BUILDING 4 UNITS

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

On 6 20 2022, I inspected the parking lots servicing the above referenced building for compliance with Section 8C-6 and determined the following (check only one):



The parking lot(s) is not adjacent to or abutting a canal, lake, or other body of water.



The parking lot(s) is adjacent to or abutting a canal, lake or other body of water and parked vehicles are protected by a guardrail that complies with Section 8C-6 of the Miami- Dade County Code.



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



Signature and Seal of Architect or Engineer

John Sacco RA

Print Name

Date



Regulatory and Economic Resources
11805 SW 26th Street
Miami, Florida 33175-2474
786-315-2000

miamidade.gov/building

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

Date: 6 20 22

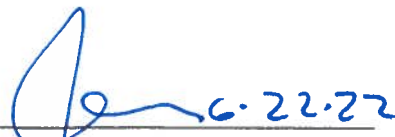
Case No. _____ FYear _____

Property Address: 3700 PONCE DE LEON BLVD, Bldg. No.: _____, Sq. Ft.: 5,827

Folio Number: 03 4117 007 3540

Building Description: 2 STORY CBS BLDG 4 UNITS

1. I am a Florida registered professional ☐ engineer ☒ architect with an active license.
2. On, 20 22 at 930 ☐ AM ☒ PM, I measured the level of illumination in the parking lot(s) serving the above referenced building.
3. Maximum _____ foot candle
Minimum _____ foot candle
Maximum to Minimum Ratio _____ : _____, 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 Miami-Dade County Code.


Signature and Seal of Professional

JOHN SACCO RA
Print Name Engineer or Architect





MINIMUM INSPECTION PROCEDURAL GUIDELINES
FOR BUILDING ELECTRICAL RECERTIFICATION

CASE REFERENCE NUMBER:

LICENSEE NAME: JOHN SACCO

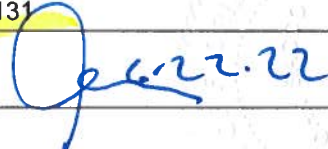
TITLE: R.A. 0004952

JURISDICTION NAME:

ADDRESS: 1395 BRICKELL AVE

MIAMI FL 33131

CORAL GABLES

SIGNATURE: 

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

1. DESCRIPTION OF BUILDING

a. Name on Title: MR. CARLOS FREITAS

b. Building Street Address: 3700 PONCE DE LEON BLVD

Bldg. #:

c. Legal Description: COCONUT GROVE SEC 1 -CORAL GABLES PB14-25 LOTS 12-13 Attached: ☐

d. Owner's Name: CARLOS J FREITAS

e. Owner's Mailing Address: 6930 SW 96 CT MIAMI FL 33176

f. Folio Number of Property on which Building is Located: 03-4117-007-3540

g. Building Code Occupancy Classification: MULTI FAMILY 3 OR MORE UNITS

h. Present Use: MULTI FAMILY 4 UNITS

i. General Description of building (overall description, structural systems, special features):

CBS, 2 story, Multiple 1980 built, and has 5,827 ASF.

j. Number of Stories: 2

k. Is this a Threshold Building as per 553.71(12) F.S. (Yes/No):

l. Provide an aerial of the property identifying the building being certified on a separate sheet. Attached: ☒

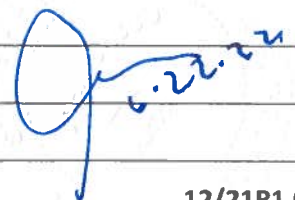
m. Additional Comments:

NONE

2. INSPECTIONS	
a. Date of Notice of Required Inspection:	
b. Date(s) of actual inspection:	
c. Name and qualifications of licensee submitting report:	
d. Are Any Electrical Repairs Required? (YES/NO): Yes	
1. If required, describe, and indicate acceptance:	
GROUNDING CLEARANCE ACCESS FOR MAINTENANCE, MISSING 1FC PARKING ILLUMINATION, MISSING EMERGENCY AND EXIT LIGHTS, LOOSE WIRE, BATH AND KITCHEN GFI, MISSING INDEX PANEL, ELECTRICAL EQUIPMENT NOT IDENTIFIED, SMOKE DETECTOR INSIDE AND OUTSIDE BEDROOMS.	
e. Can the building continue to be occupied while recertification and repairs are ongoing? (YES/NO): Yes	
1. Explanation/Conditions:	

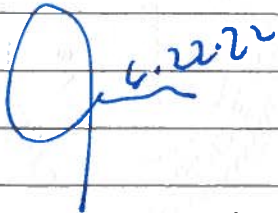
3. ELECTRICAL SERVICE				PROVIDE PHOTO
a. Size:	Voltage (240)	Amperage ()	Type: Fuses ()	Breakers (X)
b. Phase:	Three-Phase (☐)	Single Phase (☒)		
c. Condition:	Good (☐)	Fair (☐)	Needs Repair (☒)	
Comments:				
MISSING 36" CLEARANCE SPACE FOR GROUNDING MAINTENANCE				
MISSING APPARMENT 2 & 4 MAINS DISCONNECT OUTSIDE BUILDING				

4. METERING EQUIPMENT				PROVIDE PHOTO
1. Clearances:	Good (☐)	Fair (☐)	Needs Correction (☒)	
Comments:				
MISSING 36" CLEARANCE SPACE, MISSING IDENTIFICATION				



5. ELECTRIC ROOMS				PROVIDE PHOTO
1. Clearances:	Good	(☐)	Fair	(☐)
			Needs Correction	(☒)
Comments:				
MISSING IDENTIFICATION, MISSING 36" CLEARANCE SPACE				

6. GUTTERS				PROVIDE PHOTO
1. Location:	Good	(☒)	Needs Repair	(☐)
2. Taps and Fill:	Good	(☒)	Needs Repair	(☐)
Comments:				

7. ELECTRICAL PANELS				PROVIDE PHOTO
1. Panel # (1)	Location:	Good	(☒)	Needs Repair (☐)
2. Panel # (2)	Location:	Good	(☒)	Needs Repair (☐)
3. Panel # (3)	Location:	Good	(☒)	Needs Repair (☐)
4. Panel # (4)	Location:	Good	(☒)	Needs Repair (☐)
5. Panel # (HOUSE)	Location:	Good	(☒)	Needs Repair (☐)
				

Comments:

8. BRANCH CIRCUITS				PROVIDE PHOTO	
1. Identified:	Yes	(☐)	Must be Identified	(☒)	
2. Conductors:	Good	(☒)	Deteriorated	(☐)	Must be Replaced (☐)
Comments:					
MISSING INDEX					

9. GROUNDING OF SERVICE				PROVIDE PHOTO	
Good		(☐)	Needs Repair		(☒)
Comments:					
MISSING 36" CLEAREANCE FOR MAINTENANCE					

10. GROUNDING OF EQUIPMENT				PROVIDE PHOTO	
Good		(☒)	Needs Repair		(☐)
Comments:					

6.22.25

11.SERVICE CONDUIT/RACEWAYS

PROVIDE PHOTO

Good (☒)Needs Repair (☐)

Comments:

12.GENERAL CONDUIT/RACEWAYS

PROVIDE PHOTO

Good (☒)Needs Repair (☐)

Comments:

13.WIRE AND CABLES

PROVIDE PHOTO

Good (☐)Needs Repair (☒)

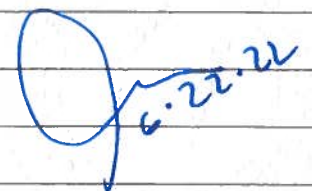
Comments:

ABANDONED AND LOOSE WIRES OUTSIDE BUILDING**14.BUSWAYS**

PROVIDE PHOTO

Good (☒)Needs Repair (☐)

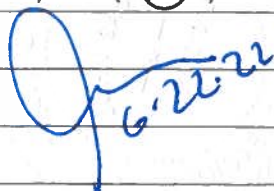
Comments:



15.THERMOGRAPHY INSPECTION RESULTS	PROVIDE PHOTO
(ADD SHEETS AS REQUIRED)	
Comments:	
NOT REQUIRED	

16.OTHER CONDUCTORS	PROVIDE PHOTO
Good (☒) Needs Repair (☐)	
Comments:	

17.TYPES OF WIRING METHODS	PROVIDE PHOTO
1. Conduit Raceways Rigid: Good (☐) Needs Repair (☐) N/A (☒)	
2. Conduit PVC: Good (☐) Needs Repair (☐) N/A (☒)	
3. NM Cable: Good (☐) Needs Repair (☐) N/A (☒)	
4. Other: Good (☒) Needs Repair (☐) N/A (☐)	
a. Other Wiring (Specify):	
Comments:	

18.EMERGENCY LIGHTING	PROVIDE PHOTO
Good (☐) Needs Repair (☒) N/A (☐)	
Comments:	
MISSING EMERGENCY AND EXIT LIGHTS	
	

19. BUILDING EGRESS ILLUMINATION	PROVIDE PHOTO
Good (☐) Needs Repair (☒) N/A (☐)	
Comments:	
MISSING STAIRS EGREES ILLUMINATION	

20. FIRE ALARM SYSTEM	PROVIDE PHOTO
Good (☐) Needs Repair (☐) N/A (☒)	
Comments:	

21. SMOKE DETECTORS	PROVIDE PHOTO
Good (☐) Needs Repair (☒) N/A (☐)	
Comments:	
MISSING SMOKE DETECTOR OUTSIDE BEDROOMS	

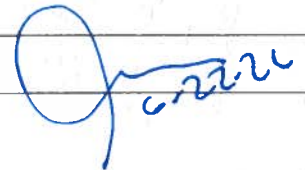
22. EXIT LIGHTS	PROVIDE PHOTO
Good (☐) Needs Repair (☒) N/A (☐)	
Comments:	
MISSING EXIT LIGHT 2ND FLOOR	

27.WIRING TO MECHANICAL EQUIPMENT

PROVIDE PHOTO

Good (☐)Needs Repair (☐)N/A (☒)

Comments:

28.ADDITIONAL COMMENTS**Reset Form**



City of Coral Gables
Development Services

Office Set

RECT-22-06-0082

3700 PONCE DE LEON BLVD

Folio #: 0341170073540

Description: BUILDING
RECERTIFICATION (YEAR BUILT
1952)

EL FC 22060580
ME _____
PL _____

USE AND OCCUPANCY _____
OCCUPANT LOAD _____
BUILDING CODE _____ VERSION _____
CONSTRUCTION TYPE _____

RESIDENTIAL _____ NON-RESIDENTIAL _____

INDICATE THE TYPE OF FLOOD ZONE AND
PROPOSED LOWEST FLOOR ELEVATION OR
FLOOD PROOFING ELEVATION IN RELATION TO
MEAN SEA LEVEL (MSL)

	DISTRICT	REQUIRED	PROPOSED
CHH	_____	_____	_____
SFH	_____	_____	_____
OTHER	_____	_____	_____

NEW CONSTRUCTION	SUBSTANTIAL IMPROVEMENT
YES _____	YES _____
NO _____	NO _____

Special Inspector required
for the following:

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

Section	Approved	
	By	Date
☒ BUILDING		
☐ CONCURRENCY		
☒ ELECTRICAL		
☐ FEMA		
☐ FIRE		
☐ HANDICAP		
☐ HISTORICAL		
☐ LANDSCAPE		
☐ MECHANICAL		
☐ PLUMBING		
☐ PUBLIC WORKS		
☐ STRUCTURAL		
☐ ZONING		
☐ CITY ARCHITECT		
☐ 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