



OFFICE OF THE PROPERTY APPRAISER

Summary Report

Generated On : 11/13/2018

Property Information	
Folio:	03-4108-007-0210
Property Address:	45 MADEIRA AVE Coral Gables, FL 33134-4180
Owner	LOUIS GURKIN
Mailing Address	8762 SW 61 AVE MIAMI, FL 33143 USA
PA Primary Zone	5001 HOTELS & MOTELS - GENERAL Med Density
Primary Land Use	0803 MULTIFAMILY 2-9 UNITS ; MULTIFAMILY 3 OR MORE UNITS
Beds / Baths / Half	8 / 4 / 0
Floors	2
Living Units	4
Actual Area	Sq Ft
Living Area	Sq Ft
Adjusted Area	3,534 Sq Ft
Lot Size	6,525 Sq Ft
Year Built	1958



Assessment Information			
Year	2018	2017	2016
Land Value	\$652,500	\$489,375	\$456,750
Building Value	\$200,823	\$161,425	\$191,260
XF Value	\$0	\$0	\$0
Market Value	\$853,323	\$650,800	\$648,010
Assessed Value	\$715,880	\$650,800	\$648,010

Benefits Information				
Benefit	Type	2018	2017	2016
Non-Homestead Cap	Assessment Reduction	\$137,443		

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

Short Legal Description
CORAL GABLES SEC L PB 8-85 LOTS 1 TO 3 INC BLK 4 LOT SIZE 75.000 X 87 OR 12690-2113 1185 4 COC 23309-0367 02 2005 4

Taxable Value Information			
	2018	2017	2016
County			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$715,880	\$650,800	\$648,010
School Board			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$853,323	\$650,800	\$648,010
City			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$715,880	\$650,800	\$648,010
Regional			
Exemption Value	\$0	\$0	\$0
Taxable Value	\$715,880	\$650,800	\$648,010

Sales Information			
Previous Sale	Price	OR Book-Page	Qualification Description
09/03/2015	\$775,000	29771-0391	Qual by exam of deed
02/01/2005	\$0	23309-0367	Sales which are disqualified as a result of examination of the deed
01/01/1979	\$84,200	10287-1767	Sales which are qualified
09/01/1975	\$89,000	00000-00000	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

45 Madeira Avenue

<p><u>Owner</u> Louis Gurkin 8762 SW 61 Ave Miami, FL 33143-8133</p>	<p><u>Mortgagee (mortgage address)</u> Caliber Home Loans, Inc. 3701 Regent St, Ste 200 Irving, TX 75063-2296</p>
<p><u>Mortgagee (Registered Agent address)</u> Caliber Home Loans, Inc. c/o Corporation Trust Company Corporation Trust Center 1209 Orange St Wilmington, DE 19801-1120</p>	

45 MADEIRA AVENUE





Home Citizen Services Business Services Back to Coral Gables.com

Permits and Inspections: Search Results

Logon Help Contact

New Permit Search

Permit Search Results

Permit#:	App. Date	Street Address	Type	Description	Status	Issue Date	Final Date	Fees Due
AB-15-10-4767	10/08/2015	45 MADEIRA AVE	BOA COMPLETE (LESS THAN \$75,000)	REROOF EAGLE ROOFING MALIBU CONCRETE ROOF TILE \$19,500	final	10/08/2015	12/29/2015	0.00
AB-16-02-2450	02/18/2016	45 MADEIRA AVE	BOA COMPLETE (LESS THAN \$75,000)	**COM** PAINT BUILDING MAIN WALLS/BODY SW 6116 (TATAMI TAN) TRIM/FASCIA SW6113 (CREAM) SHUTTERS/ RAILINGS / COLUMNS SW 2848 (ROYCROFT PEWTER) \$3500	final	02/18/2016	03/24/2016	0.00
AB-17-08-1632	08/11/2017	45 MADEIRA AVE	BOA COMPLETE (LESS THAN \$75,000)	RESIDENTIAL * REMOVE EXISTING CONCRETE FROM DRIVEWAY AND WALKWAYS AND REPLACE WITH PAVERS \$8300	final	08/14/2017	01/24/2018	0.00
BL-15-10-5530	10/22/2015	45 MADEIRA AVE	ROOF / LIGHT WEIGHT CONC	REROOF EAGLE ROOFING MALIBU CONCRETE ROOF TILE, COLOR: CANYON BROWN -ADHESIVE SET \$19,500	final	10/27/2015	12/29/2015	0.00
BL-17-08-1985	08/17/2017	45 MADEIRA AVE	DRIVEWAY/WALKWAY	PAVER DRIVEWAYS & WALKWAYS \$8300	final	10/23/2017	01/24/2018	0.00
BL-17-11-1254	11/06/2017	45 MADEIRA AVE	INTERIOR ALTERATION ONLY	DF&F COMM INTERIOR RENOVATIONS @ APT #4 - KITCHEN & BATHROOMS \$4000 **AFTER THE FACT PERMIT**	final	12/04/2017	03/01/2018	0.00
CE-15-08-5043	08/21/2015	45 MADEIRA AVE	CODE ENF LIEN SEARCH	LIEN SEARCH	final	08/31/2015	08/31/2015	0.00
CE-17-08-1071	08/01/2017	45 MADEIRA AVE	CODE ENF TICKET PROCESS - NO RUNNING FINE	GOVQA Ticket - CE271690/TS7721	final	08/01/2017	08/01/2017	0.00
EL-09-03-2200	03/17/2009	45 MADEIRA AVE	ELEC LOW VOLTAGE SYSTEM	INSTALL SMOKE DETECTOR \$740	final	03/18/2009	04/06/2009	0.00
EL-09-09-1899	09/09/2009		ELEC COMMERCIAL / RESIDENTIAL WORK	INSTALL FREE STANDING	final	09/14/2009	11/16/2009	0.00

CITY'S

EXHIBIT

2

		45 MADEIRA AVE		SERVICE FOR AT&T CABINET \$1,500					
EL-11-04-7230	04/29/2011	45 MADEIRA AVE	ELEC COMMERCIAL / RESIDENTIAL WORK	CANCELLED - KITCHEN CABINET REPLACEMENT, TILE FLOORING, PAINT INTERIOR \$8,000	canceled		11/20/2014		0.00
EL-17-04-1374	04/07/2017	45 MADEIRA AVE	ELEC COMMERCIAL / RESIDENTIAL WORK	*** DF & F - WORK STARTED WITHOUT PERMIT *** PANEL RELOCATION - \$1,200 APT #4	final	10/18/2017	01/11/2018		0.00
EL-17-11-1326	11/07/2017	45 MADEIRA AVE	ELEC COMMERCIAL / RESIDENTIAL WORK	DF&F COMM INTERIOR RENOVATIONS @ APT #4 - KITCHEN & BATHROOMS \$4000 **AFTER THE FACT PERMIT**	final	12/04/2017	01/11/2018		0.00
EL-18-11-2988	11/09/2018	45 MADEIRA AVE	ELEC COMMERCIAL / RESIDENTIAL WORK	EXACT REPLACEMENT OF 1.5 TON AC UNIT	issued	11/15/2018			0.00
EX-12-01-6702	01/13/2012	45 MADEIRA AVE	PERMIT EXTENSION	PERMIT EXTENSION FOR #ZN11047054 FOR KITCHEN CABINETS, INT TILE, PAINT INT #1	final	01/25/2012	01/25/2012		0.00
ME-17-11-1312	11/07/2017	45 MADEIRA AVE	MECH COMMERCIAL / RESIDENTIAL WORK	**AFTER THE FACT PERMIT** A/C CHANGE OUT \$2,860	final	11/09/2017	11/14/2017		0.00
ME-17-12-1007	12/01/2017	45 MADEIRA AVE	MECH COMMERCIAL / RESIDENTIAL WORK	INSTALL DUCT FOR BATHROOM FAN AND RECIRCULATING KITCHEN HOOD.	final	01/11/2018	02/09/2018		0.00
ME-18-10-2570	10/02/2018	45 MADEIRA AVE	MECH COMMERCIAL / RESIDENTIAL WORK	EXACT REPLACEMENT OF 1.5 TON AC UNIT \$ 3,644	issued	10/08/2018			0.00
PL-11-01-5635	01/27/2011	45 MADEIRA AVE	PLUMB COMMERCIAL / RESIDENTIAL WORK	RESIDENTIAL SANITARY REPIPING ONLY AND NEW SEWER CONNECTION. \$6,000	stop work	02/17/2011			0.00
PL-11-04-7210	04/29/2011	45 MADEIRA AVE	PLUMB COMMERCIAL / RESIDENTIAL WORK	CANCELLED - PLUMBING WORK FOR KITCHEN CABINET REPLACEMENT	canceled		11/20/2014		0.00
PS-15-09-5018	09/29/2015	45 MADEIRA AVE	TREE REMOVAL/RELOCATION	TREE REMOVAL AS PER PLAN	final	10/09/2015	10/09/2015		0.00
PS-17-08-1517	08/09/2017	45 MADEIRA AVE	TREE REMOVAL/RELOCATION	TREE REMOVAL (APP & PLAN ATTACHED) - Approved to remove two (2) Mahogany trees. Trees were inspected by Bob Boberman and Jorge Rivera and found to be in poor condition. Mitigation required by	final	08/22/2017	08/22/2017		0.00

				planting four (4) large palm trees due to spacing limitation. Palms should have 6 to 8 ft of clear trunk, and should be Florida grade 1 or better.				
PU-11-12-5903	12/13/2011	45 MADEIRA AVE	PUBLIC RECORDS SEARCH	REQ COPY OF PERMITS FROM 2009 TO THE PRESENT CRM INV 015051	final	12/19/2011	12/19/2011	0.00
RC-18-06-4156	06/25/2018	45 MADEIRA AVE	BLDG RECERT / CRB	BUILDING RECERTIFICATION (1958) CONSTRUCTION REGULATION BOARD CASE #18-8167 AND UNSAFE STRUCTURES FEE	Issued	06/25/2018		600.00
UP-17-11-1255	11/06/2017	45 MADEIRA AVE	UPFRONT FEE	DF & F COMM INTERIOR RENOVATIONS @ APT #4 - KITCHEN & BATHROOMS \$4000 **AFTER THE FACT PERMIT**	final	11/06/2017	11/06/2017	0.00
UP-17-11-1313	11/07/2017	45 MADEIRA AVE	UPFRONT FEE	UPFRONT FEE ME- 17-11-1312 **AFTER THE FACT PERMIT** A/C CHANGE OUT \$2,860	final	11/07/2017	11/07/2017	0.00
UP-18-10-2571	10/02/2018	45 MADEIRA AVE	UPFRONT FEE	UPFRONT FEE FOR ME-18-10-2570 EXACT REPLACEMENT OF AC UNIT \$ 3,644	final	10/02/2018	10/02/2018	0.00
ZN-11-04-7054	04/27/2011	45 MADEIRA AVE	KITCHEN CABINETS / COUNTERTOPS	CANCELLED - KITCHEN CABINET REPLACEMENT, TILE FLOORING, PAINT INTERIOR \$8,000 #1	cancelado	07/15/2011	11/20/2014	0.00
ZN-16-02-2451	02/18/2016	45 MADEIRA AVE	PAINT / RESURFACE FL / CLEAN	**COM** PAINT BUILDING MAIN WALLS/BODY SW 6116 (TATAMI TAN) TRIM/FASCIA SW6113 (CREAM) SHUTERS/ RAILINGS / COLUMNS SW 2848 (ROYCROFT PEWTER) \$3500	final	02/18/2016	03/24/2016	0.00

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



City of Coral Gables Fire Department

Fire Prevention Division

2815 Salzedo Street, Coral Gables, FL 33134
Fax (305) 460-5598

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

Occupant Name:	45 Madeira Ave. Apartments - 4 units	Inspection Date:	4/23/2018
Address:	45 Madeira Avenue Coral Gables	InspectionType:	AA-Tactical, Apartment / Condo
Suite:		Inspected By:	Leonard Veight 305-460-5577 lveight@coralgables.com
		Occ. Sq. Ft.:	0
		Occupant Number:	017714

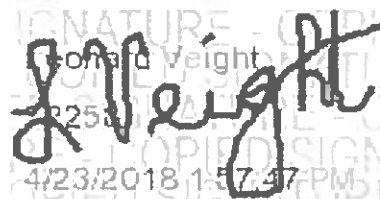
No violations noted at this time.

Company Representative:



 No Signature
 4/23/2018
 Signature valid only in mobile-eyes documents

Inspector:



 No Signature
 4/23/2018
 Signature valid only in mobile-eyes documents

Leonard Veight
4/23/2018

CITY'S

EXHIBIT 3



The City of Coral Gables

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

March 6, 2018

VIA CERTIFIED MAIL

91 7108 2133 3932 5853 8023

LOUIS GURKIN
8762 SW 61 AVE
MIAMI, FL 33143

RE: 45 MADEIRA AVE
FOLIO # 0341080070210
Recertification of Building 40 Years or Older

To whom it may concern:

As 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 1958. 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 to this Department within **ninety (90) calendar days** from the date of this letter. A completed Report includes the Building Structural Report, the Building Electrical Report, cover letter(s) stating the structure meets the electrical and structural requirements for recertification, the Parking Lot Illumination Standards Form and the Parking Lot Guardrails Requirements Form; no additional documents or photographs are necessary. Note all paperwork submitted must be the original signed and sealed documents (no copies). Submittal of the Report does not constitute recertification; it must be **approved** by this Department.

In the event 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/propertyrecertification.asp>. **The Recertification Report fee of \$380.63 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 please 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. 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 Department's working hours are Monday through Friday, 7:30am to 3:30pm, tel: (305) 460-5235.

Thank you for your prompt attention to this matter.

Manuel Z. Lopez, P.E.
Building Official

CITY'S Composite
EXHIBIT 4

ALERT: ALL USPS® RETAIL LOCATIONS WILL BE CLOSED ON WED., DEC. 5 TO HON...

USPS Tracking® FAQs > (<https://www.usps.com/faqs/uspstracking-faqs.htm>)

Track Another Package +

Tracking Number: 9171082133393258538023

Remove X

Your item was delivered at 10:21 am on March 15, 2018 in MIAMI, FL 33143.

 **Delivered**

March 15, 2018 at 10:21 am

Delivered

MIAMI, FL 33143

Feedback

Tracking History

March 15, 2018, 10:21 am

Delivered

MIAMI, FL 33143

Your item was delivered at 10:21 am on March 15, 2018 in MIAMI, FL 33143.

March 14, 2018, 10:01 am

Notice Left (No Authorized Recipient Available)

MIAMI, FL 33143

March 10, 2018

In Transit to Next Facility

March 10, 2018, 8:35 am

Held at Post Office, At Customer Request
MIAMI, FL 33143

March 8, 2018, 1:42 am

Departed USPS Regional Facility
MIAMI FL DISTRIBUTION CENTER

March 7, 2018, 9:47 pm

Arrived at USPS Regional Facility
MIAMI FL DISTRIBUTION CENTER

Product Information



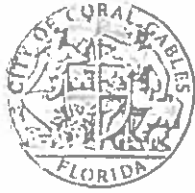
See Less ^

Feedback

Can't find what you're looking for?

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

FAQs (<https://www.usps.com/faqs/uspstracking-faqs.htm>)



The City of Coral Gables

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

June 6, 2018

LOUIS GURKIN
8762 SW 61 AVE
MIAMI, FL 33143

RE: 45 MADEIRA AVE
FOLIO # 0341080070210
Recertification of Building 40 Years or Older – SECOND NOTICE

Dear Property Owner:

In a certified letter dated March 6, 2018, this Department notified you the property referenced above requires Building Recertification pursuant to Miami-Dade County Code, Chapter 8, Section 8-11(f). The letter informed you it was necessary to submit to this Department a completed Report prepared by a licensed architect or engineer within ninety (90) calendar days certifying the structure meets the requirements for recertification provided under the Minimum Inspection Procedural Guidelines for Building Recertification.

Please be advised the submittal of the Report is overdue and the structure has been deemed unsafe due to non-compliance. This may result in the revocation of the Certificate of Occupancy, as well as, being subject to other penalties as provided in the Code.

A completed Report includes: 1) cover letter(s) stating the structure meets the electrical and structural requirements for recertification from a Florida Registered Architect or Professional Engineer that inspects said building, 2) Building Structural Report, 3) Building Electrical Report, 4) Parking Lot Illumination Standards Form and 5) Parking Lot Guardrails Requirements Form; no additional documents or photographs are necessary. Note all paperwork submitted must be the original signed and sealed documents (no copies).

Failure to submit a 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.

Please govern yourself accordingly.

Sincerely,

A handwritten signature in black 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

June 26, 2018

Louis Gurkin
8762 S.W. 61st Avenue
Miami, Florida 33143

ADDRESS: 45 Madeira Avenue
PROPERTY FOLIO #: 03-4108-007-0210

Dear Property Owner/Manager:

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

By these means, I am granting you sixty (60) calendar days from the date of this letter to provide a new, completed and revised Recertification Report. Please note we will not be able to grant additional extensions; therefore, repairs to comply with the recertification criteria shall take place during these sixty (60) calendar days.

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

Sincerely,

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

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

BEFORE THE CONSTRUCTION REGULATION BOARD
FOR THE CITY OF CORAL GABLES

CITY OF CORAL GABLES.
Petitioner,

Case No. 18-8167

vs.

LOUIS GURKIN
8762 S.W. 61st Avenue
Miami, Florida 33143-8133

Return receipt number:
7018 0680 0001 3977 3033

Respondent.

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

Date: December 18, 2018

Re: **45 Madeira Avenue**, Coral Gables, Florida 33134-4180 and legally described as Lots 1 to 3 inc, Block 4, of CORAL GABLES SECTION L, according to the Plat thereof, as recorded in Plat Book 8, Page 85, of the Public Records of Miami-Dade County, Florida; and having folio number 03-4108-007-0210 ("Property").

The City of Coral Gables ("City") Building Official has inspected the records relating to the Structure in accordance with Article III, Chapter 105 of the City Code, pertaining to unsafe structures, and Section 8-11 of the Miami-Dade County Code, as applicable in the City, pertaining to existing buildings. **The Structure is hereby declared unsafe** by the Building Official and is presumed unsafe pursuant to Section 105-1 86(j)(13) of the City Code for failure to timely comply with the maintenance and recertification requirements of the Florida Building Code or Section 8-11 of the Miami-Dade County Code.

Therefore, this matter is set for hearing before the City's Construction Regulation Board ("Board") in the Commission Chambers, City Hall, 405 Biltmore Way, 2nd Floor, Coral Gables, Florida 33134, on January 14, 2019, at 2:00 p.m.

You may appeal the decision of the Building Official to the Board by appearing at the hearing. You have the right to be represented by an attorney and may present and question witnesses and evidence; however, formal rules of evidence shall not apply. Failure to appear at the hearing will result in the matter being heard in your absence. Please be advised that if someone other than an attorney will be attending the hearing on your behalf, he or she must provide a power of attorney from you at the time of the hearing. Requests for continuance must be made in writing to Belkys Garcia, Secretary to the Board, at City of Coral Gables, Development Services Department, 405 Biltmore Way, 3rd Floor, Coral Gables, FL 33134, bgarcia@coralgables.com, tel: (305) 460-5229. The Development Services Department's hours are Monday through Friday, 7:30 a.m. to 3:30 p.m., tel: (305) 460-5235.

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

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

Please govern yourself accordingly.


Belkys Garcia, Secretary to the Board

ADA NOTICES

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

Presentations made to this Board are subject to the City's False Claims Ordinance, Chapter 39 of the City of Coral Gables Code.

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

Any person who needs assistance in another language in order to speak during the public hearing or public comment portion of the meeting should contact the City's ADA Coordinator, Raquel Elejabarrieta, Esq., Director of Labor Relations and Risk Management (E-mail: relejabarrieta@coralgables.com, Telephone: 305-722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.

Any person with a disability requiring communication assistance (such as a sign language interpreter or other auxiliary aide or service) in order to attend or participate in the meeting should contact the City's ADA Coordinator, Raquel Elejabarrieta, Esq., Director of Labor Relations and Risk Management (E-mail: relejabarrieta@coralgables.com, Telephone: 305-722-8686, TTY/TDD: 305-442-1600), at least three (3) business days before the meeting.

c:

Caliber Home Loans, Inc., 3701 Regent Street, Suite 200, Irving, Texas 75063-2296
Caliber Home Loans, Inc., c/o Corporation Trust Company, Corporation Trust Center, 1209 Orange Street, Wilmington, Delaware 19801-1120



CITY OF CORAL GABLES
DEVELOPMENT SERVICES DEPARTMENT
Affidavit of Posting

Case #: 18-8167

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

I, JOSE IGLESIAS, DO HEREBY SWEAR/AFFIRM THAT
THE AFOREMENTIONED NOTICE WAS PERSONALLY POSTED, BY ME, AT THE
ADDRESS OF 45 MADEIRA AVENUE, ON DECEMBER 18, 2018
AT 9:45 AM.

JOSE IGLESIAS
Employee's Printed Name

[Signature]
Employee's Signature

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

Sworn to (or affirmed) and subscribed before me this 18th day of December, in
the year 2018, by Jose Iglesias who is personally known to
me.

My Commission Expires:



Belkys Garcia
Notary Public

45 MADEIRA AVENUE





45 Madeira Avenue

Allied Building Inspection Services
Inspections. Testing. Engineering

June 4, 2018

Building Official
City of Coral Gables
405 Biltmore Way, 3rd Floor
Coral Gables FL 33134

RE: 40-Year Building Re-Certification Inspection Reports
SUBJ: 45 Madeira Avenue, Coral Gables, FL 33134
Folio: 03-4108-007-0210 (Bldg. 1)

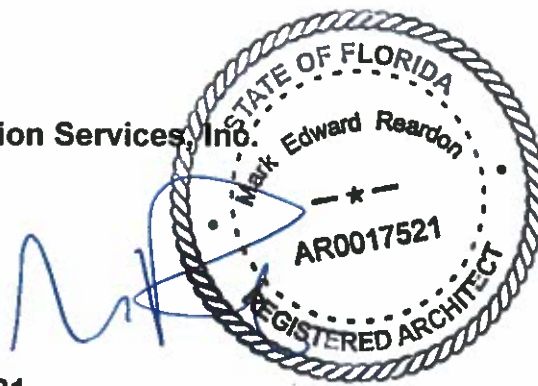
Dear Building Official,

Enclosed, please find the structural report in the format required by your office. The building is structurally safe for its intended use and present occupancy, in compliance with section 8-11(F) of the Miami Dade County Administrative Code. Please allow this letter to serve as our re-certification of the structural portion of the above noted subject property.

As a routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee for any portion of the structure. To the best of my knowledge and ability, this report represents an accurate appraisal of the present condition of the building.

Sincerely,

Allied Building Inspection Services, Inc.



Mark Reardon, RA 17521

- 1 -

HORSH MANAGEMENT
7540 SW 59 CT SUITE 42
MIAMI, FLORIDA 33143
305-666-1549
EMAIL INFO@SOUTHMIAMIRENTALS.COM

City of Coral Gables
Department of Development Services

Att: Manuel Z Lopez

June 25th, 2018

Dear Mr. Lopez:

We received notice regarding the 40-year rectification for the property located at 45 Madeira Ave. Attached is the report which was actually completed sometime ago by Allied Building Inspectors and just sent to our office via Priority Mail.

We believe this may have been held regarding the parking lot lighting and have attached the status on this item. Our office is continuing to follow up with FPL regarding the lighting we request be installed back in May.

Sincerely

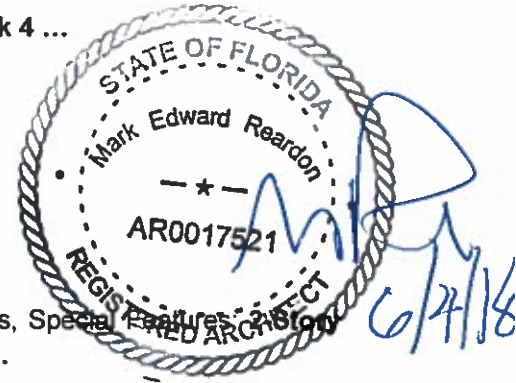
A handwritten signature in blue ink, appearing to read 'SH Huebner', is written over the word 'Sincerely'.

Shirley Huebner HORSH Management
for Louis Gurkin.

Minimum Inspection Procedural Guidelines for Building Structural Re-Certification

1. Description of Structure

- a. Name of Title: **Louis Gurkin**
- b. Street Address: **45 Madeira Avenue, Coral Gables, FL 33134**
- c. Legal Description: **Coral Gables Sec L PB 8-85 Lots 1 To 3 Inc Blk 4 ...**
- d. Owner's Name: **Louis Gurkin**
- e. Owner's Mailing Address: **8762 S.W. 61 Avenue, Miami, FL 33143**
- f. Building Official Folio Number: **03-4108-007-0210 (Bldg. 1)**
- g. Building Code Occupancy Classification: **R2**
- h. Present Use: **Residential - Multifamily**
- i. General Description, Type of Construction, Size, Number of Stories, Special Features: **CBS & Reinforced Concrete Structure. Approximately 3,534 S.F.**
- j. Additions to original structure: **None noted (no plans available on site).**



2. Present Condition of Structure

- a. General alignment (note good, fair, poor, explain if significant)
 1. Bulging: **Good**
 2. Settlement: **Good**
 3. Defections: **Good**
 4. Expansion: **Good**
 5. Contraction: **Good**
- b. Portions showing distress (note beams, columns, structural walls, floors, roofs, other): **None Noted.**
- c. Surface conditions - describe general conditions of finishes, noting cracking, spalling, peeling, signs of moisture penetration & stains: **No spalling or significant cracks noted. No moisture penetration noted.**
- 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 - 2 mm in width; "Wide" if over 2 mm: **Hairline and fine cracks in CBS walls, not significant.**
- e. General extent of deterioration - cracking or spalling of concrete or masonry; oxidation of metals; rot or borer attack in wood: **No spalling or significant cracks noted.**
- f. Previous patching or repairs: **Some minor stucco and plaster patches noted, satisfactory.**
- g. Nature of present loading - indicate residential, commercial, other estimate magnitude: **Residential - Multifamily**



3. Inspections

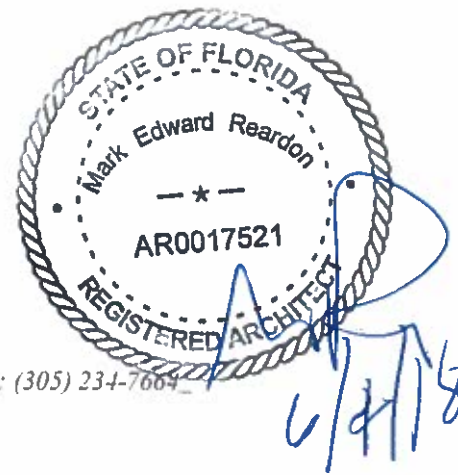
- a. Date of notice of required inspection: **Unknown**
- b. Date(s) of actual inspection: **April 11, 2018**
- c. Name and qualification of individual submitting inspection report:
Mark Reardon, RA 17521
- d. Description of any laboratory or other formal testing, if required, rather than manual or visual procedures: **Only manual hammer sounding of concrete.**
- e. Structural Repair (note appropriate line):
 - 1. None required: **None Required.**
 - 2. Required (describe and indicate acceptance): **None Required.**

4. Supporting Data

- a. sheets written data **0**
- b. photographs **(see attached)**
- c. drawings or sketches **0**

5. Masonry Bearing Walls (indicate good, fair or poor)

- a. Concrete masonry units: **Good**
- b. Clay tile or terra cotta units: **N/A**
- c. Reinforced concrete tie columns: **Good**
- d. Reinforced concrete tie beams: **Good**
- e. Lintels: **N/A**
- f. Other type bond beams: **N/A**
- g. Masonry finishes - exterior:
 - 1. Stucco: **Good**
 - 2. Veneer: **Good**
 - 3. Paint only: **N/A**
 - 4. Other (describe): **N/A**
- h. Masonry finishes – interior:
 - 1. Vapor barrier: **N/A**
 - 2. Furring and plaster: **Good**
 - 3. Paneling: **N/A**
 - 4. Paint only: **N/A**
 - 5. Other (describe): **Good, Gypsum Board.**



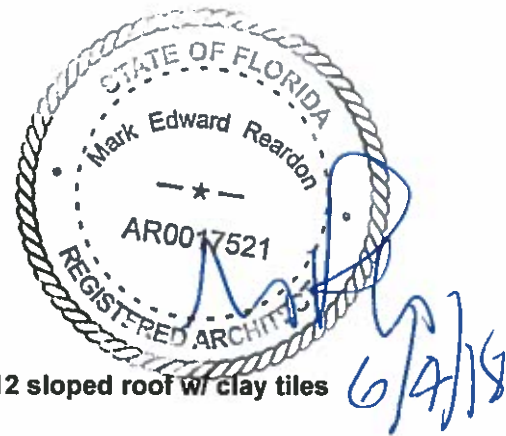
- i. Cracks:
 - 1. Location (note beams, columns, other): **CBS Walls.**
 - 2. Description: **Hairline and fine cracks, not significant**
- j. Spalling:
 - 1. Location (note beams, columns, other): **None Noted.**
 - 2. Description: **N/A.**
- k. Rebar corrosion (check appropriate line):
 - 1. None visible: **None Visible.**
 - 2. Minor-patching will suffice: **N/A.**
 - 3. Significant-but patching will suffice: **N/A.**
 - 4. Significant-structural repairs required (describe): **N/A.**
- l. Samples chipped out for examination in spalled areas:
 - 1. No: **N/A.**
 - 2. Yes (describe color texture, aggregate, general quality): **N/A.**

6. Floor and Roof Systems

- a. Roof:
 - 1. Describe (flat, slope, type roofing, type roof deck, condition): **2:12 sloped roof w/ clay tiles over wooden deck; in good condition.**
 - 2. Note water tanks, cooling towers, air conditioning equipment, signs, other heavy equipment & condition of supports: **None.**
 - 3. Note types of drains & scuppers: **None.**
- b. Floor system(s):
 - 1. Describe (type of system framing, material, spans, condition): **Concrete floor slabs, in good condition.**
- c. Inspection - note exposed areas available for inspection, and where it was found necessary to open ceilings, etc. for inspection of typical framing members: **Limited view of framing through scuttle and/or vents.**

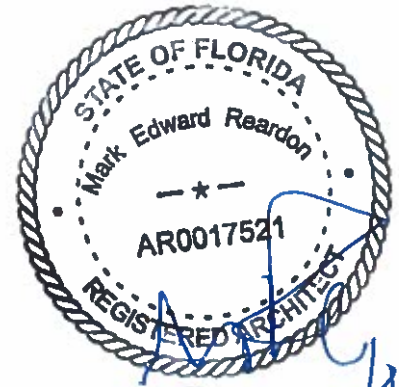
7. Steel Framing Systems

- a. Description: **Columns**
- b. Exposed steel: describe condition of paint & degree of corrosion: **Paint is satisfactory; Corrosion is insignificant.**
- c. Concrete or other fireproofing - note any cracking or spalling, note where any covering was removed for inspection: **N/A.**
- d. Elevator sheave beams & connections, and machine floor beams (note condition): **N/A.**



8. Concrete Framing Systems

- a. Full description of structural system: **Continuous pad footings, slabs, tie-columns, tie-beams, stairs.**
- b. Cracking:
 1. Not significant: **Not significant.**
 2. Location & description of members affected & type cracking: **Fine & hairline, CBS walls only**
- c. General condition: **Good Condition.**
- d. Rebar corrosion (check appropriate line):
 1. None visible: **None Visible.**
 2. Location/description of members affected & type cracking: **N/A.**
 3. Significant but patching will suffice: **N/A.**
 4. Significant - structural repairs required (describe): **N/A.**
- e. Samples chipped out in spalled areas:
 1. No: **N/A.**
 2. Yes (describe color, texture, aggregate, & general quality): **N/A.**

**9. Windows**

- a. Type (wood, steel, aluminum, jalousie, single hung, double hung, casement, awning, pivoted, fixed, other): **Metal jalousie.**
- b. Anchorage - type & condition of fasteners and latches: **Screws; Fair.**
- c. Sealants-type & condition of perimeter sealants & at mullions: **Caulking; Fair.**
- d. Interior seals-type & condition at operable vents: **N/A.**
- e. General condition: **Fair.**

10. Wood Framing

- a. Type - fully describe if mill construction, light construction, major spans, trusses: **Roof is of conventional framing – 2x rafters/joists, 16" O.C. - 12' to 14' spans, in good condition; Walls are load-bearing and non-load-bearing partitions – 2x studs, 16" O.C.**
- b. Note metal fittings (i.e. angles, plates, bolts, split pintles, pintles, other) and note condition: **None.**
- c. Joints - note if well fitted and still closed: **Good.**
- d. Drainage - note accumulations of moisture: **Good.**
- e. Ventilation - note any concealed spaces not ventilated: **None.**
- f. Note any concealed spaces opened for inspection: **None.**



Certification of Compliance with Parking Lot Guardrails Requirements in Chapter 8C of the Code of Miami-Dade County

Date: **June 4, 2018**

Re: Case Number: **Folio: 03-4108-007-0210**

Property Address: **45 Madeira Avenue, Coral Gables, FL 33134**
Approximately 3,534 S.F.

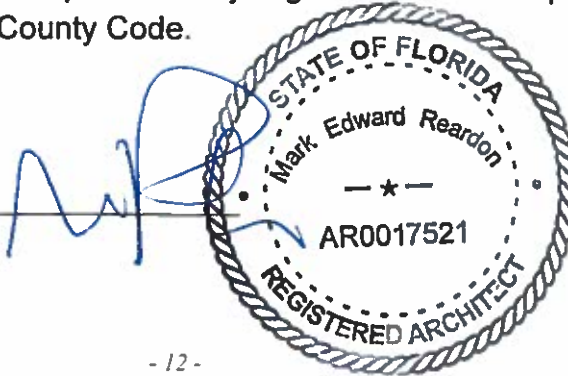
Building Description: **Residential - Multifamily**

The undersigned states the following:

I am a Florida registered professional engineer or architect with an active license.
On **April 11, 2018**, I inspected the parking lot(s) servicing the above referenced building
for compliance with Section 8C-6 and determined the following:

- (X) The parking lot(s) is not adjacent to or abutting a canal, lake or other body of water.
- () The parking lot(s) is adjacent to or abutting a canal, lake or other body of water and parked vehicles are protected by a guardrail that complies with Section 8C-6 of the Miami-Dade County Code.
- () The parking lot(s) is adjacent to or abutting a canal, lake or other body of water and parked vehicles are not protected by a guardrail that complies with Section 8C-6 of the Miami-Dade County Code.

Mark Reardon, RA 17521





45 Madeira Avenue

Allied Building Inspection Services
Inspections. Testing. Engineering

June 4, 2018

Building Official
City of Coral Gables
405 Biltmore Way, 3rd Floor
Coral Gables, FL 33134

RE: 40-Year Building Re-Certification Inspection Reports
SUBJ: 45 Madeira Avenue, Coral Gables, FL 33134
Folio: 03-4108-007-0210 (Bldg. 1)

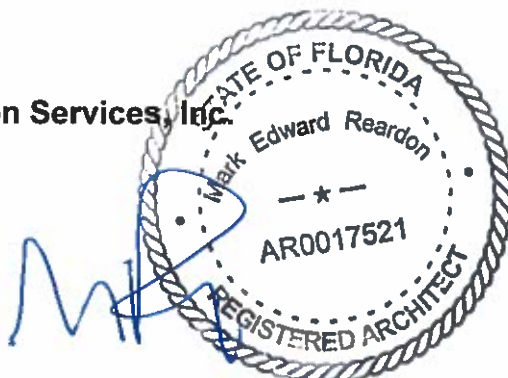
Dear Building Official,

Enclosed, please find the electrical report in the format required by your office. The building is electrically safe for its use and present occupancy as per Florida Building Code & Miami Dade County Chapter 8C-3 with exception to parking lot illumination. **This building requires parking lot illumination deficiency be addressed prior to our recommendation of recertification.**

As a routine matter, in order to avoid possible misunderstanding, nothing in this report should be construed directly or indirectly as a guarantee for any portion of the structure. To the best of my knowledge and ability, this report represents an accurate appraisal of the present condition of the building.

Sincerely,

Allied Building Inspection Services, Inc.



Mark Reardon, RA 17521

- 6 -



45 Madeira Avenue

Allied Building Inspection Services
Inspections. Testing. Engineering

Minimum Inspection Procedural Guidelines for Building Electrical Re-Certification

Inspection Commenced
Date: **April 11, 2018**

Inspection Completed
Date: **June 4, 2018**

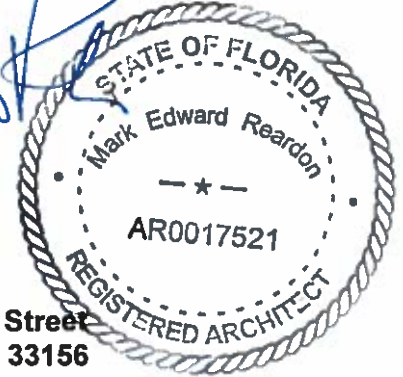
Inspection Made By:

Signature:

Print Name: **Mark Reardon**

Title: **RA 17521**

Address: **8203 S.W. 124 Street
Miami, Florida 33156**



1. **Description of Structure**

- a. Name of Title: **Louis Gurkin**
- b. Street Address: **45 Madeira Avenue, Coral Gables, FL 33134**
- c. Legal Description: **Coral Gables Sec L PB 8-85 Lots 1 To 3 Inc Blk 4 ...**
- d. Owner's Name: **Louis Gurkin**
- e. Owner's Mailing Address: **8762 S.W. 61 Avenue, Miami, FL 33143**
- f. Building Official Folio Number: **03-4108-007-0210 (Bldg. 1)**
- g. Building Code Occupancy Classification: **R2**
- h. Present Use: **Residential - Multifamily**
- i. General Description, Type of Construction, Size, Number of Stories, Special Features: **2-Story CBS & Reinforced Concrete Structure. Approximately 3,534 S.F.**
- j. Additions to original structure: **None noted (no plans available on site).**

Guidelines and Information for Re-Certification of Electrical Systems of Forty (40) Year Structures

1. Electric Service

1. Size: Amperage (~200) Fuses () Breakers (X)
2. Phase: Three Phase () Single Phase (X)
3. Condition: Good () Fair (X) Needs Repair ()
4. Comments: 1 weatherhead, 5 meter(s), 5 disconnect(s), 5 panel(s)

2. Meter and Electric Room

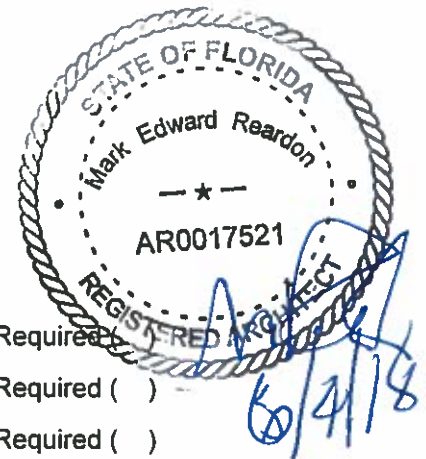
1. Clearances: Good (X) Fair () Requires Correction ()
2. Comments: All equipment is satisfactory.

3. Gutters

1. Location: Good (X) Repairs Required ()
2. Taps & Fill: Good (X) Repairs Required ()
3. Comments: Satisfactory.

4. Electrical Panels

- | | | | |
|-----------------|-------------------|------------|----------------------|
| 1. Unit 1: | ~100 Amps, indoor | Good (X) | Repairs Required () |
| 2. Unit 2: | ~100 Amps, indoor | Good (X) | Repairs Required () |
| 3. Unit 3: | ~100 Amps, indoor | Good (X) | Repairs Required () |
| 4. Unit 4: | ~100 Amps, indoor | Good (X) | Repairs Required () |
| 5. House Panel: | ~100 Amps, indoor | Good (X) | Repairs Required () |
| 6. Comments: | Satisfactory. | | |



5. Branch Circuits

1. Identified: Yes (X) Must Be Identified ()
2. Conductors: Good (X) Deteriorated () Must Be Replaced ()
3. Comments: Satisfactory.

6. Grounding of Service

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

7. Grounding of Equipment

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

8. Service Conduits/Raceways

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

9. Service Conductors and Cables

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

10. Types of Wiring Methods

- Condition:
 - a. Conduit Raceways: Good (X) Repairs Required ()
 - b. Conduit PVC: Good (X) Repairs Required ()
 - c. NM Cable: Good () Repairs Required ()
 - d. BX Cable: Good (X) Repairs Required ()

11. Feeder Conductors

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

12. Emergency Lighting

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

13. Building Egress Illumination

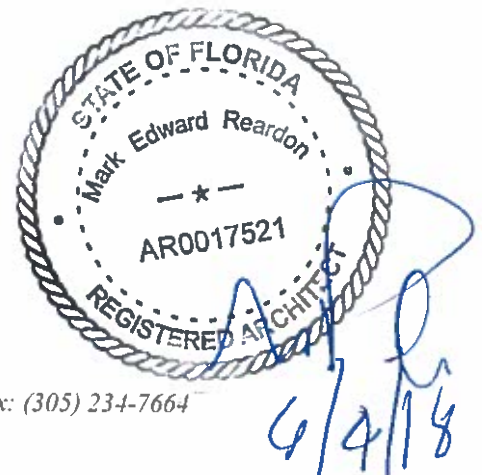
- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

14. Fire Alarm System

- Condition: Good () Repairs Required ()
- Comments: N/A.

15. Smoke Detectors

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.



16. Exit Lights

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

17. Emergency Generator

- Condition : Good () Repairs Required ()
- Comments: N/A.

18. Wiring in Open or Undercover Parking Garage Areas

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

19. Open or Undercover Parking Surface and Security Lighting

- Condition: Good () Requires Additional Illumination (X)
- Comments: Requires Additional Illumination.

20. Swimming Pool Wiring

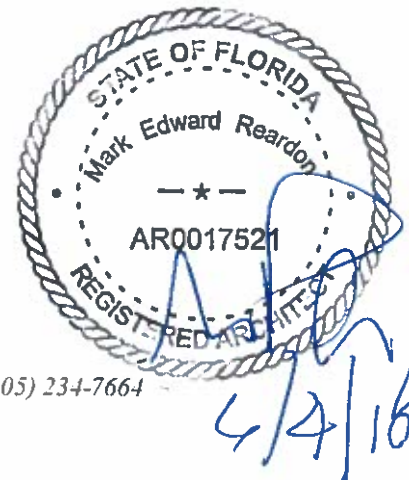
- Condition: Good () Repairs Required ()
- Comments: N/A.

21. Wiring of Mechanical Equipment

- Condition: Good (X) Repairs Required ()
- Comments: Satisfactory.

22. General Additional Comments

- Comments: Satisfactory, with exception to parking lot illumination.





Certification of Compliance with Parking Lot Illumination Standards in Chapter 8C-3 of the Code of Miami-Dade County

Date: **June 4, 2018**

Re: Case Number: **Folio: 03-4108-007-0210**

Property Address: **45 Madeira Avenue, Coral Gables, FL 33134**

Approximately 3,534 S.F.

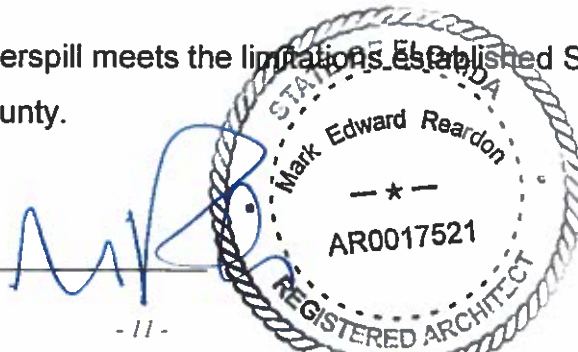
Building Description: **Residential – Multifamily**

*****Not Compliant*****

The undersigned states the following:

1. I am a Florida registered professional engineer or architect with an active license.
2. On the evening of **April 11, 2018**, we measured the level of illumination in the parking lot(s) serving the above referenced building.
3. Maximum foot candle per SF, Minimum foot candle per SF. Minimum to Maximum ratio : , foot candle average per SF.
4. The level of illumination provided in the parking lot(s) meets the minimum standards for the occupancy classification of the building as established in Section 8C-3 of the Code of Miami-Dade County.
5. The level of outdoor lighting overspill meets the limitations established Section 33-4.1 of the Code of Miami-Dade County.

Mark Reardon, RA 17521







City of Coral Gables
Development Services



RC-18-06-4156

45 MADEIRA AVE #

Folio #: 03-4108-007-0210
Permit Description: BUILDING
RECERTIFICATION (1958)

EL _____
ME _____
PL _____

OFFICE SET

Section	Approved	
	By	Date
<input checked="" type="checkbox"/> BUILDING	<i>M/S</i>	6/25/18
<input type="checkbox"/> CONCURRENCY		
<input checked="" type="checkbox"/> ELECTRICAL		
<input type="checkbox"/> FEMA		
<input type="checkbox"/> FIRE		
<input type="checkbox"/> HANDICAP		
<input type="checkbox"/> HISTORICAL		
<input type="checkbox"/> LANDSCAPE		
<input type="checkbox"/> MECHANICAL		
<input type="checkbox"/> PLUMBING		
<input type="checkbox"/> PUBLIC WORKS		
<input type="checkbox"/> STRUCTURAL		
<input type="checkbox"/> ZONING		
<input type="checkbox"/>		
<input type="checkbox"/> OWNER BUILDER		

2-6/27/18

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

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

Special Inspector required for the following:

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

RC-18-06-4156

RC-18-06-4156





This Instrument Prepared By
And Return To:

Enrique Ferrer, Esq.
Ferrer Shane, PL
10631 North Kendall Drive
Suite 260
Miami, Florida 33176

CFN 2015R0583489
OR BK 29771 Pgs 391-392 (2Pgs)
RECORDED 09/10/2015 08:51:59
DEED DOC TAX \$4,650.00
SURTAX \$3,487.50
HARVEY RUVIN, CLERK OF COURT
MIAMI-DADE COUNTY, FLORIDA

Property Appraisers Parcel Identification (Folio) Numbers: 03-4108-007-0210

_____SPACE ABOVE THIS LINE FOR RECORDING DATA_____

Warranty Deed

THIS WARRANTY DEED, made the 3rd day of September, 2015 by Rollande Martinez, a single woman, whose post office address is 111 SW 24th Avenue, Miami, Florida 33156, herein called the Grantor, to Louis Gurkin, a married man, whose post office address is 8762 SW 61 Avenue, Miami, Florida 33143, hereinafter called the Grantee:

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

WITNESSETH: That the Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantees all that certain land situate in MIAMI-DADE County, State of Florida, viz.:

**Lots 1, 2 and 3, Block 4, REVISED PLAT CORAL GABLES SECTION L,
according to the map or plat thereof as recorded in Plat Book 8, Page 85,
Public Records of Miami-Dade County, Florida.**

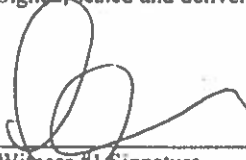
TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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

AND, the Grantors hereby covenant with said Grantee that the Grantors are lawfully seized of said land in fee simple; that the Grantors have good right and lawful authority to sell and convey said land, and hereby warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2014.

IN WITNESS WHEREOF, the said Grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:



Witness #1 Signature

Enrique Ferrer


Witness #1 Printed Name

K. Niñez

Witness #2 Signature

Kathia Niñez

Witness #2 Printed Name



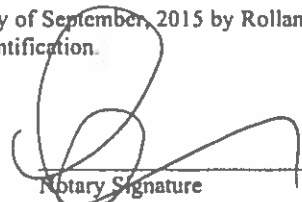
Rolande Martinez

**STATE OF FLORIDA
COUNTY OF MIAMI-DADE**

The foregoing instrument was acknowledged before me this 3rd day of September, 2015 by Rolande Martinez who
 is personally known or has produced a driver's license as identification.

SEAL





Notary Signature

My Commission Expires: 1/8/16

Enrique Ferrer

Printed Notary Signature



CFN 2015R0583490
 OR BK 29771 Pgs 393-410 (18Pgs)
 RECORDED 09/10/2015 08:51:59
 MTG DOC TAX \$1,452.50
 INTANG TAX \$830.00
 HARVEY RUVIN, CLERK OF COURT
 MIAMI-DADE COUNTY, FLORIDA

Prepared by:
JERAMY GARCIA
CALIBER HOME LOANS, INC.
3701 REGENT BLVD., SUITE 200
IRVING, TX 75063

After Recording Return To:
SECURITY CONNECTIONS, INC. ON
BEHALF OF CALIBER HOME LOANS
240 TECHNOLOGY DRIVE
IDAHO FALLS, ID 83401

[Space Above This Line For Recording Data]

Loan Number 2581087302
 MERS Number 100820925810873020

MORTGAGE

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 08, 2015**, together with all Riders to this document.
- (B) "Borrower" is **LOUIS GURKIN AND PATRICIA GURKIN; HUSBAND AND WIFE**. 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 **CALIBER HOME LOANS, INC.**. Lender is a **CORPORATION** organized and existing under the laws of **DELAWARE**. Lender's address is **3701 REGENT BLVD., SUITE 200, IRVING, TX 75063**.
- (E) "Note" means the promissory note signed by Borrower and dated **SEPTEMBER 08, 2015**. The Note states that Borrower owes Lender **FOUR HUNDRED FIFTEEN THOUSAND AND 00/100THS Dollars (U.S. \$415,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **OCTOBER 01, 2045**.
- (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]:

FLORIDA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

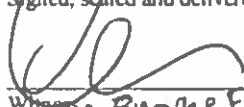
Form 3010 1/01 (page 1 of 14 pages)



Handwritten signatures: JG and PG

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.

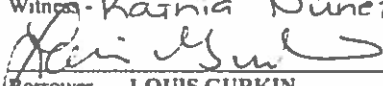
Signed, sealed and delivered in the presence of:



Witness - Enrique Ferrer



Witness - K. Nunez



Borrower - LOUIS GURKIN (Seal)

Please print your post office address
8762 SW 61ST AVE, MIAMI, FLORIDA 33143



Borrower - PATRICIA GURKIN (Seal)

Please print your post office address
8762 SW 61ST AVE, MIAMI, FLORIDA 33143

STATE OF FLORIDA
COUNTY OF Miami-Dade

The foregoing instrument was acknowledged before me this 8th day of September, 2015 by LOUIS GURKIN and PATRICIA GURKIN, who is personally known to me or who has produced Driver's License as identification.

(Seal) 



(Signature of person taking acknowledgment)

Enrique Ferrer

(Name typed, printed or stamped)

Notary Public

(Title or rank)

EE 157652

(Serial number, if any)

My Commission Expires: 1/8/16





Department of State: Division of Corporations

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Entity Details

THIS IS NOT A STATEMENT OF GOOD STANDING

File Number:	595004	Incorporation Date / Formation Date:	3/7/1963 (mm/dd/yyyy)
Entity Name:	CALIBER HOME LOANS, INC.		
Entity Kind:	Corporation	Entity Type:	General
Residency:	Domestic	State:	DELAWARE

REGISTERED AGENT INFORMATION

Name:	THE CORPORATION TRUST COMPANY		
Address:	CORPORATION TRUST CENTER 1209 ORANGE ST		
City:	WILMINGTON	County:	New Castle
State:	DE	Postal Code:	19801
Phone:	302-658-7581		

Additional Information is available for a fee. You can retrieve Status for a fee of \$10.00 or more detailed information including current franchise tax assessment, current filing history and more for a fee of \$20.00.

Would you like Status Status, Tax & History Information

For help on a particular field click on the Field Tag to take you to the help area.