



DOCUMENT ROUTING FORM

Rev: 7 | Revision Date: 04/02/2025

CITY MANAGER AND/OR MAYOR'S REVIEW AND SIGNATURE REQUEST COVERSHEET

1) ORIGINATING OFFICES (Charter/Department):

Routing Start Date: 8-12-25 Agenda Item Non-Agenda
 Charter Ofc: CAO Router Name: Erica K. Ext: 6088
 Department: _____ Router Name: _____ Ext: _____
 Commission Mtg. Date: 12/19/2017 CAM #: 17-1463 Item #: CR-2

Document Title:

Satisfaction of Mortgage- Okella Houston (1731 NW 27th Terrace)

CAM attached: Yes No Action Summary attached: Yes No CIP FUNDED: YES NO

Capital Investment / Community Improvement Project defined as having a life of at least 10 years and a cost of at least \$50,000 and shall mean improvements to real property (land, buildings, or fixtures) that add value and/or extend useful life, including major repairs such as roof replacement, etc. Term "real property" include land, real estate, realty or real.

2) CITY ATTORNEY OFFICE (CAO): Documents to be signed/routed? Yes No

Is the attached Granicus document Final? Yes No Number of originals attached: 1
 Attorney's Name: Lynn Solomon Approved as to Form: Yes No Initials: [Signature]
 Continue Routing To: FIN (if applicable) Date: _____ and then to CCO Date: 8-12-25

3) CITY CLERK OFFICE (CCO): Clerk Initials: Way # of originals: 1
 Routed to Dept/Charter Ofc.: _____ Date: 08/13/25

4) CITY MANAGER OFFICE (CMO): Received From: CLD Date: 8/14/25 CMO LOG #: AUG41
 TO ACM/AcACM: S. Grant A. Fajardo B. Rogers, C. Cooper L. Reece Date: 8/14/2024

Comments/Questions

ACM/AcACM Initials: [Signature] for continuous routing to Manager/Executive Director Rickelle Williams.
 CMO Log Out & Forward to CCO, Date: 8/15/25, for continuous routing to the Mayor.

5) MAYOR/CRA CHAIRMAN: Date Received: [Signature] Date to CCO: _____
 Please sign as indicated and forward the originals to the City Clerk's Office for a final processing and review of attestation and/or seal, if applicable.

6) INSTRUCTIONS TO CITY CLERK'S OFFICE: Please retain a scan record copy and forward originals to:

Dept.: HCB *Name: Danielle Stealing Contact # Xt. 4530
 *Please scan the record copy to the City Clerk once review and sign at the last level of government (Federal, State, County) is complete.
 Scan Date: _____ Attach certified Resolution # _____ Yes No Original form route to CAO

Handwritten note: Email scan to Erica K. Xt 6088



Space Reserved for Recording Information

PREPARED BY AND RETURN TO:

Lynn Solomon, Esquire
City of Fort Lauderdale
1 East Broward Blvd., Ste. 1320
Fort Lauderdale, FL 33301

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that the CITY OF FORT LAUDERDALE, a Florida municipal corporation (hereinafter "Mortgagee"), the holder of a City of Fort Lauderdale Rehabilitation/Replacement Program Mortgage given by **Okella Houston**, deceased (hereinafter "Mortgagor"), dated April 29, 2016 and recorded June 1, 2016 in Instrument No. 113726977, of the Public Records of Broward County, Florida, given to secure the sum of **Sixty Thousand and N0/100 Dollars (\$60,000.00)** on the following described properties, situated, lying and being in Broward County, Florida:

Lot 15, in Block 2, of LAKE AIRE ESTATES, according to the Plat thereof, recorded in Plat Book 54, Page 15, of the Public Records of Broward County, Florida, said lands situate, lying and being in Broward County, Florida.

Property Address: 1731 NW 27th Terrace,
Fort Lauderdale, FL 33311

Mortgagor has satisfied all conditions of the Agreement and Mortgagee does hereby acknowledge satisfaction and discharge of said Second Mortgage and hereby directs cancellation of same of record.

Pursuant to Resolution No. 17-282 adopted by the City Commission of the City of Fort Lauderdale, the City Manager is authorized to execute this Satisfaction of Mortgage on behalf of the City of Fort Lauderdale, Florida.

IN WITNESS WHEREOF, the CITY OF FORT LAUDERDALE has caused this instrument to be fully executed on this 15th day of August, 2025.

WITNESSES:

CITY OF FORT LAUDERDALE, A
MUNICIPAL CORPORATION OF THE STATE
OF FLORIDA


Witness #1 Name [Signature]

Kayla Weinberg
Witness #1 Name [Printed]

101 NE 3rd Ave
Fort Lauderdale, FL 33301
Witness #1 Address


Rickelle Williams, City Manager


Witness #2 Name [Signature]

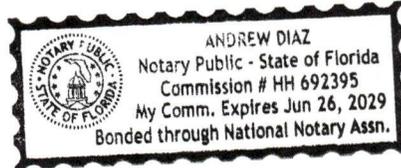
Maria Amrett
Witness #2 Name [Printed]

101 NE 3 Ave
Fort Lauderdale, FL 33301
Witness #2 Address

STATE OF FLORIDA
COUNTY OF BROWARD

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 15th day of August, 2025, by Rickelle Williams, as City Manager of the City of Fort Lauderdale, a municipal corporation of the State of Florida.

Andrew Diaz
Notary Public, State of Florida



Andrew Diaz
Name of Notary Typed, Printed or Stamped

Personally Known X OR Produced Identification _____

Type of Identification Produced _____

Approved as to form and correctness:
D'Wayne M. Spence, Interim City Attorney

[Signature]
Lynn Solomon, Assistant City Attorney

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-2 17-1463

Resolution Authorizing the City Manager to Sign Federal and State Agreements and Documents Relating to Entitlement Programs

ADOPTED

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-3 17-1448

Resolution to Authorize the City Manager to Execute an Easement with Florida Power & Light Company

ADOPTED

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-4 17-1005

Resolution of the City Commission of the City of Fort Lauderdale, Florida, Amending Resolution Nos. 16-192, 16-206, and 17-136 to Extend the Term of the Innovative Development (ID) District Advisory Committee and the Terms of the ID District Advisory Committee Members, and Providing for an Effective Date

ADOPTED

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-5 17-1238

Resolution Adopting the Third Amended and Restated Interlocal Agreement for Public School Facility Planning

ADOPTED

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-6 17-1440

Resolution Authorizing Affordable Housing Funding Request and Authority to Sign the Local Government Contribution Loan Form and Execute Loan Documents for Sailboat Bend Apartments II - \$783,250

ADOPTED

Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler

CR-7 17-1449

Resolution to Amend the Adopted Fiscal Year 2018 Nuisance Abatement Roll

ADOPTED



Wire Transfer Detail Report

Custom

As of 07/22/2025

Company: CITY OF FORT LAUDERDALE

User: Marina Graticwick

07/23/2025 09:42 AM ET

Commercial Electronic Office®

Treasury Information Reporting

Currency: USD

Bank: 121000248

Account: 2000016114577(FL)

WELLS FARGO BANK, N.A.

MASTER ACCOUNT

| Credit Wire Amount | Process Date Time | From | Corresponding Bank: | Status |
|--------------------|---------------------------|---|---------------------|----------|
| 60,000.00 | 07/22/2025 09:26 AM CT | FEDWIRE BANKUNITED, NA CLA COMPANY, INC. N/A | N/A | COMPLETE |

Wire Service Reference Number:
0722F7B74M2C000866

Wells Message Number:
250722053941

Confirmation Number:
2025203000751

Value Date:
07/22/2025

Wire Type:
195

Wire Amount:
60,000.00

Transaction Reference Number:
250722053941

USD Equivalent Amount:
60,000.00

Originator ID:
9855364165

Originator Name and Address:
CLA COMPANY, INC.
501 EAST LAS OLAS BLVD
STE 3RD FLOOR
FORT LAUDERDALE FL 33301

Instructing Bank Code/ID:
N/A

Instructing Bank Name and Address:
BANKUNITED, NA
14817 OAK LN

Sending Party ID:
267090594

Sending Party Name and Address:
BANKUNITED, NA
14817 OAK LN
MIAMI LAKES, US

Bank to Bank Info:
/LOCINS/CTRC

Beneficiary Bank Code/ID:
N/A

Beneficiary Bank Name and Address:
N/A

Originator to Beneficiary Info:
PAYOFF OKELLA HOUSTON 1731 NORTHWES
T 27TH TERRACE FORT LAUDERDALE, FL
33311 BY CLA 2406695983 FL-25-27065

Text:
267090594 BANKUNITED, NA 14817 OAK LN MIAMI LAKES, US BANKUNITED, NA 14817 OAK LN 20250722RO515786 OGB=BANKUNITED
14817 OAK LANE MIAMI LAKES, FL 33016 ORG=CLA COMPANY, INC. 501 EAST LAS OLAS BLVD STE 3RD FLOOR FORT LAUDERDALE
FL 33301 RFB=2025203000751 OBI=PAYOFF OKELLA HOUSTON 1731 NORTHWES T 27TH TERRACE FORT LAUDERDALE, FL 33311 BY
CLA 2406695983 FL-25-27065 OPI=9855364165 /FTR/ BNF=2000016114577 CITY OF FORT LAUDERDALE MASTER ACCOUNT 1 EAST
BROWARD BLVD, SUITE 444, FORT LAUDERDALE, FL 33301 BBI=/LOCINS/CTRC COMPLETED TIMESTAMP 07/22/2025 09:26 AM CT

Instructed Currency/Amount:
USD/60,000.00

Exchange Rate:
1.000000

Fed/CHIPS/SWIFT Reference Number:
0722F7B74M2C000866

Completed Timestamp:
07/22/2025 09:26 AM CT

Sender Reference Number:
20250722RO515786

Originating Bank Code/ID:
N/A

Originating Bank Name and Address:
BANKUNITED
14817 OAK LANE
MIAMI LAKES, FL 33016

Receiving Party ID:
002000016114577

Receiving Party Name and Address:
CITY OF FORT LAUDERDALE
MASTER ACCOUNT
FINANCE DEPT , 100 N ANDREWS AVE
FORT LAUDERDALE FL US 33301

Intermediary Bank Code/ID:
N/A

Intermediary Bank Name and Address:
N/A

Beneficiary Code/ID:
N/A

Beneficiary Reference ID:
2000016114577

Beneficiary Name and Address:
CITY OF FORT LAUDERDALE
MASTER ACCOUNT
1 EAST BROWARD BLVD, SUITE 444,
FORT LAUDERDALE, FL 33301

UETR:
a05814e8-d8cd-4b52-85e2-63aae77f9669

60,000.00 Account Net Total



Wire Transfer Detail Report

Custom

As of 07/22/2025

Company: CITY OF FORT LAUDERDALE

User: Marina Gratwick

07/23/2025 09:42 AM ET

Commercial Electronic Office®

Treasury Information Reporting

60,000.00 Net Total For Bank 121000248 (USD)

60,000.00 Net Grand Total For Currency (USD)

— END OF REPORT —

CITY CLERK

2016 MAY -3 PM 1:21

INSTR # 113726977
Recorded 06/01/16 10:23:22 AM
Broward County Commission
Doc-M \$210.00
Deputy Clerk 5010
#1, 12 Pages

Space Reserved for Recording Information

PREPARED BY AND RETURN TO:
Assistant City Attorney
City of Fort Lauderdale
100 N. Andrews Avenue
Fort Lauderdale, FL 33301

**CITY OF FORT LAUDERDALE
REHABILITATION / REPLACEMENT HOUSING PROGRAM MORTGAGE**

THIS MORTGAGE entered into on this 29th day of April, 2016, between, Okella Houston, a single woman, hereinafter called, and if more than one party, individually, jointly and severally hereinafter called "Mortgagor", residing at 1731 NW 27th Terrace in the City of Fort Lauderdale, Broward County, Florida, and the City of Fort Lauderdale, Florida, hereinafter called "Mortgagee".

WITNESSETH: That to secure the payment of an indebtedness of State Housing Initiatives Partnership (SHIP) in the principal amount of Sixty Thousand & 00/100 Dollars (\$60,000.00), with soft costs and interest if any, thereon, which shall be payable in accordance with the terms of the Participation Agreement between Mortgagor and Mortgagee on file with the office of the City Clerk, City of Fort Lauderdale and certain Promissory Notes, hereinafter called "Notes", and all other indebtedness which the Mortgagor is obligated to pay to the Mortgagee pursuant to the provisions of the Note and this Mortgage, the Mortgagor hereby grants, conveys and mortgages to the Mortgagee:

ALL that certain lot, piece or parcel of land situate in Broward County, Florida, more particularly described as follows:

Lot 15, Block 2, LAKE AIRE ESTATES according to the plat thereof as recorded in Plat Book 54 page 15 of the Public Records of Broward County, Florida; (hereinafter "Property")

TOGETHER with all appurtenances thereto and all the estate and rights of the Mortgagor in and to such property or in anywise appertaining thereto; all buildings and other structures now or hereafter thereon erected or installed, and all fixtures and articles of personal property now or hereafter attached to, or used in, or in the operation of, any such land, buildings or structures which are necessary to the complete use and occupancy of such buildings or structures for the purposes for which they were or are to be used, erected or installed, including, but not limited to, all heating, plumbing, bathroom, lighting, cooking, laundry, ventilating, refrigerating, incinerating and air-conditioning equipment and fixtures, and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner;

TOGETHER with any and all awards now or hereafter made for the taking of the property mortgaged hereby, or any part thereof (including any easement) by the exercise of the power of eminent domain, including any award for change of grade of any street or other roadway, which awards are hereby assigned to the Mortgagee and are deemed a part of the property mortgaged hereby, and the Mortgagee is hereby authorized to collect and receive the proceeds of such awards, to give proper receipts and acquittances therefore, and to apply the same toward the payment of the indebtedness secured by this Mortgage, notwithstanding the fact that the amount owing thereon may not then be due and payable; and the Mortgagor hereby agrees, upon request, to make, execute and deliver any and all assignments and other instruments sufficient for the purpose of assigning each such award to the Mortgagee, free, clear and discharged of any encumbrances of any kind or nature whatsoever; and

TOGETHER with all right, title and interest of the Mortgagor in and to the land lying in the streets and roads in front of and adjoining the above described land (all the above described land, buildings, other structures, fixtures, articles of personal property, awards and other rights and interests being hereinafter collectively called the "Mortgaged Property").

TO HAVE AND TO HOLD the Mortgaged Property and every part thereof unto the Mortgagee, its successors and assigns forever for the purposes and uses herein set forth.

AND the Mortgagor further covenants and agrees with the Mortgagee, during the term of this Mortgage as follows:

1. The Mortgagor shall promptly pay the principal of and interest, if any, on the indebtedness evidenced by the Note(s), and all other charges and indebtedness provided therein and in this Mortgage, at the times and in the manner provided in the Note(s) and in this Mortgage.

2. The Mortgagor shall pay when due, as hereinafter provided, all ground rents, if any, and all taxes, assessments, water rates and other governmental charges, fines and impositions, of every kind and nature whatsoever, now or hereafter imposed on the Mortgaged Property, or any part thereof, and shall pay when due every amount of indebtedness secured by any lien to which the lien of this Mortgage is expressly subject.

3. This Mortgage and Note(s) were executed and delivered to secure monies credited in full to the Mortgagor by the Mortgagee as or on account of a Rehabilitation / Replacement Loan evidenced by the Note(s), for the purpose of making the improvements described or referred to in the Participation Agreement (Rehabilitation / Replacement) made and entered into between the Mortgagor and Mortgagee, hereinafter referred to as "Agreement", the same being incorporated herein verbatim and made a specific part of this Mortgage by reference, to or on the Mortgaged Property, and for such other purpose, if any, described or referred therein, which improvements are hereinafter collectively referred to as the "Improvements". The Mortgagor shall make or cause to be made all Improvements. If the construction or installation of the Improvements shall not be carried out with reasonable diligence, in the sole opinion of the Mortgagee, or shall be discontinued at any time for any reason, other than strikes, lock-outs, acts of God, fires, floods, or other similar catastrophes, riots, war or insurrection, the Mortgagee, after due notice to the Mortgagor, is hereby authorized to: (a) enter upon the Mortgaged Property and employ any watchmen, protect the Improvements from depreciation or injury and to preserve and protect such property; (b) carry out any or all then existing contracts between the Mortgagor and other parties for the purpose of making any of the Improvements; (c) make and enter into additional contracts and incur obligations for the purposes of completing the Improvements pursuant to the obligations of the Mortgagor hereunder, either in the name of the Mortgagee or the Mortgagor; and, (d) pay and discharge all debts, obligations and liabilities incurred by reason of any action taken by the Mortgagee as provided in this Paragraph, all of which amounts so paid by the Mortgagee, with interest, if any, thereon from the date of each such payment, at the rate, if any, provided in the Note (s), shall be payable by the Mortgagor to the Mortgagee on demand and shall be additionally secured by this Mortgage.

4. The Improvements and all plans and specifications therefor shall comply with all applicable municipal ordinances, regulations and rules made or promulgated by lawful governmental authorities, and upon their completion, shall comply therewith and with such ordinances, rules and regulations having jurisdiction over the Mortgaged Property.

5. No building or other structure or improvement, fixture or personal property mortgaged hereby shall be removed or demolished without the prior written consent of the Mortgagee. The Mortgagor shall not make, permit or suffer any alteration of or addition to any building or other structure or improvement now or which may hereafter be erected or installed upon the Mortgaged Property, or any part thereof, except the Improvements required to be made pursuant to Paragraph 3 hereof, nor shall the Mortgagor use, or permit or suffer the use of, any of the Mortgaged Property for any purpose other than the purpose or purposes for which the same is now intended to be used, without the prior written consent of the Mortgagee. The Mortgagor shall maintain the Mortgaged Property in good condition and state of repair and shall not suffer or permit any waste to any part thereof, and shall promptly comply with all the requirements of Federal, State and Local governments, or of any departments, divisions or bureaus thereof, pertaining to such property or any part thereof.

6. The Mortgagor shall not voluntarily create, or permit or suffer to be created or to exist, on or against the Mortgaged Property, or any part thereof, any lien superior to the lien of this Mortgage, exclusive of the lien or liens, if any, to which this Mortgage is expressly subject, as set forth in the granting clause above, and shall keep and maintain the same free from the

claims of all parties supplying labor or materials which shall enter into the construction or installation of the Improvements.

7. (a) The Mortgagor shall keep all buildings, other structures and improvements, including equipment, now existing or which may hereafter be erected or installed on the land mortgaged hereby, insured against loss by fire and other hazards, casualties and contingencies, including flood insurance, in such amounts and manner, and for such periods all as may be required from time to time by the Mortgagee pursuant to this Mortgage and the Agreement. Unless otherwise required by the Mortgagee, in the Agreement, all such insurances shall be affected by Standard Fire and Extended Coverage Insurance Policies, in amounts not less than necessary to comply with the coinsurance clause percentage of the value applicable to the location and character of the property to be covered. All such insurance shall be carried in companies approved by the Mortgagee and all policies therefore shall be in such form and shall have attached thereto loss payable clauses in favor of the Mortgagee and any other parties as shall be satisfactory to the Mortgagee including the holder of a lien of a mortgage or similar instrument to which this Mortgage is expressly subject. Certificates satisfactory to the Mortgagee of all such policies, and attachments thereto, shall be delivered promptly to the Mortgagee. The Mortgagor shall pay promptly when due, as provided in the Agreement, any and all premiums on such insurance, and in every case in which payment thereof is not made from the deposits therefore required (if required) by this Mortgage, promptly submit to the Mortgagee for examination receipts or other evidence of such payment as shall be satisfactory to the Mortgagee. The Mortgagee at its option may obtain and pay the premium for every kind of insurance required in the Agreement upon the renewal date and in the amount of such premium required by the Agreement.

(b) In the event of loss or damage to the Mortgaged Property, the Mortgagor shall give to the Mortgagee immediate notice thereof by mail, and the Mortgagee may make and file proof of loss if not made otherwise promptly by or on behalf of the Mortgagor. Each insurance company issuing any such policy is hereby authorized and directed to make payment thereunder for such loss to the Mortgagor and the Mortgagee jointly, unless the amount of loss is payable first to the holder of a lien under a mortgage or similar instrument to which this Mortgage is expressly subject; and the insurance proceeds, or any part thereof, if received by the Mortgagee, may be applied by the Mortgagee, at its option, either in reduction of the indebtedness hereby secured, or to the restoration or repair of the Mortgaged Property damaged. In the event of foreclosure of this Mortgage, or of any transfer of title to the Mortgaged Property in extinguishment of such indebtedness, all right, title and interest of the Mortgagor in and to every such insurance policy then in force, subject to the rights and interest of the holder of any such prior lien, shall pass to the grantee acquiring title to the Mortgaged Property together with such policy and appropriate assignment of such right, title and interest which shall be made by the Mortgagor.

8. The Mortgagor reserves the right to prepay at any time all or any part of the principal and interest, if any, provided in the Note(s), without the payment of penalties or premiums.

9. Upon any failure by the Mortgagor to comply with or perform any of the terms, covenants or conditions of the Agreement and this Mortgage requiring the payment of any amount of money by the Mortgagor, other than the principal amount of the loan evidenced by the Note(s), interest, if any, and other charges, as provided in the Note(s), the Mortgagee may, at its option, make such payment. Every payment so made by the Mortgagee (including reasonable attorney's fees incurred thereby), with interest, if any, thereon from the date of such payment, at the rate provided in the Note, except any payment for which a different rate of interest is specified in the Agreement, shall be payable by the Mortgagor to the Mortgagee on demand and shall be secured by this Mortgage. This Mortgage with respect to any such amount and the interest, if any, thereon shall constitute a lien on the Mortgaged Property prior to any other lien attaching or accruing subsequent to the lien of this Mortgage.

10. The Mortgagee, by any of its agents or representatives, shall have the right to inspect the Mortgaged Property from time to time at any reasonable hour of the day. Should the Mortgaged Property, or any part thereof, at any time require inspection, repair, care or attention of any kind or nature not provided by this Mortgage as determined by the Mortgagee in its sole discretion, the Mortgagee may, after notice to the Mortgagor, enter or cause entry to be made upon the Mortgaged Property and inspect, repair, protect, care for or maintain such property, as the Mortgagee may in its sole discretion deem necessary, and may pay all amounts of money therefore, as the Mortgagee may in its sole discretion deem necessary.

11. The principal amount owing on the Note(s) together with interest, if any, thereon and all other charges, as therein provided, and all other amounts of money owing by the Mortgagor to the Mortgagee pursuant to and secured by this Mortgage or provided in the Agreement, shall immediately become due and payable without notice or demand upon the appointment of a receiver or liquidator, whether voluntary or involuntary, for the Mortgagor or any of the property of the Mortgagor, or upon the filing of a petition by or against the Mortgagor under the provisions of any State insolvency law, or under the provisions of the Federal Bankruptcy Act, as the same now exists or as it may later be amended, or upon the making by the Mortgagor of an assignment for the benefit of the Mortgagor's creditors. The Mortgagee is authorized to declare, at its option, all or any part of such indebtedness immediately due and payable upon the happening of any of the following events:

(a) Failure to pay the remaining balance or deferred principal and interest, if any, or other charges payable on the Note, which have become due under the terms of the Agreement, this Mortgage, and the Note.

(b) Nonperformance by the Mortgagor of any covenant, understanding, term or condition of the Agreement, this Mortgage, or of the Note (except as otherwise provided in subdivision (a) hereof) or of any other agreement heretofore, herewith or hereafter made by the Mortgagor with the Mortgagee in connection with such indebtedness, after the Mortgagor has been given due notice by the Mortgagee of such nonperformance.

(c) Failure of the Mortgagor to perform any covenant, agreement, term or condition in any instrument creating a lien upon the Mortgaged Property, or any part thereof, which shall have priority over the lien of this Mortgage.

(d) The Mortgagee's discovery of the Mortgagor's failure in any application of the Mortgagor to the Mortgagee to disclose any fact deemed by the Mortgagee to be material, or for the making therein, or in the Agreement entered into by the Mortgagor with the Mortgagee (including, but not limited to, the Note(s) and this Mortgage) of any misrepresentation by or on behalf of, or for the benefit of the Mortgagor.

(e) The sale, lease, transfer, or disposition of the Mortgaged Property, or any part thereof, without the prior written consent of the Mortgagee, in the manner provided in the Agreement.

(f) The Mortgagee's failure to exercise any of its rights hereunder shall not constitute a waiver thereof. All the events in this Paragraph enumerated upon the happening of any of which the Note shall become, or may be declared to be, immediately due and payable are in the Agreement and this Mortgage called "Events of Default".

12. The Mortgagee may from time to time cure each default under any covenant or agreement in any instrument creating a lien upon the Mortgaged Property, or any part thereof, which shall have priority over the lien of this Mortgage, to such extent as the Mortgagee may exclusively determine, and each amount paid, if any, by the Mortgagee to cure any such default shall be paid by the Mortgagor to the Mortgagee, and the Mortgagee shall also become subrogated to whatever rights the holder of the prior lien might have under such instrument.

13. (a) After the happening of any default hereunder, the Mortgagor shall, upon demand of the Mortgagee, surrender possession of the Mortgaged Property to the Mortgagee, and the Mortgagee may enter such property, and let the same and collect all rents therefrom which are due or to become due, and apply the same, after payment of all charges and expenses, on account of the indebtedness hereby secured, and all such rents and all leases existing at the time of such default are hereby assigned to the Mortgagee as further security for the payment of the indebtedness secured hereby; and the Mortgagee may also dispossess, by the usual summary proceedings, any tenant defaulting in the payment of any rent to the Mortgagee.

(b) In the event that the Mortgagor occupies the Mortgaged Property or any part thereof, the Mortgagor agrees to surrender possession of such property to the Mortgagee immediately after any such default hereunder, and if the Mortgagor remains in possession after such default, such possession shall be as a tenant of the Mortgagee, and the Mortgagor shall pay in advance, upon demand by the Mortgagee, as a reasonable monthly rental for the premises occupied by the Mortgagor, the greater of: an amount at least equivalent to one-twelfth of the aggregate or the twelve monthly installments payable in the current calendar year, if any, plus the actual amount of the annual ground rent, if any, taxes, assessments, water rates, other governmental charges, and insurance premiums payable in connection with the Mortgaged Property during such year, or an amount to be determined by the Mortgagee based on rents of comparable properties; and upon the failure of the Mortgagor to pay such monthly rental, the Mortgagor may also be dispossessed by the usual summary proceedings applicable to tenants. This covenant shall become effective immediately upon the happening of any such default, as determined in the sole discretion of the Mortgagee, who shall give notice of such determination

to the Mortgagor, and in the case of foreclosure and the appointment of a receiver of the rents, the within covenant shall inure to the benefit of such receiver.

14. The Mortgagee in any action to foreclose this Mortgage shall be entitled to the appointment of a receiver without notice, as a matter of right and without regard to the value of the Mortgaged Property, or the solvency or insolvency of the Mortgagor or other party liable for the payment of the Note and other indebtedness secured by this Mortgage.

15. The Mortgagor, within ten (10) days upon request in person or within twenty (20) days upon request by mail, shall furnish promptly a written statement in form satisfactory to the Mortgagee, signed by the Mortgagor and duly acknowledged, a statement of the amount then owing on the Note and other indebtedness secured by this Mortgage, and whether any offsets or defenses exist against such indebtedness or any part thereof.

16. The Mortgagor shall give immediate notice by registered or certified mail to the Mortgagee of any fire, damage or other casualty affecting the Mortgaged Property, or of any conveyance, transfer or change in ownership of such property, or any part thereof, occurs.

17. Notice and demand or request may be made in writing and may be served in person or by mail.

18. In case of a foreclosure sale of the Mortgaged Property, it may be sold in one parcel.

19. The Mortgagor shall not assign the rents, if any, in whole or in part, from the Mortgaged Property, or any part thereof, without the prior written consent of the Mortgagee.

20. The Mortgagor is lawfully seized, in fee simple title, of the Mortgaged Property and has good right, full power and lawful authority to sell and convey the same in the manner above provided, and shall warrant and defend the same to the Mortgagee forever against the lawful claims and demands of any and all parties whatsoever.

21. The Mortgagor hereby waives the benefit of all homestead exemptions as to the debt secured by this Mortgage and as to any expenditure for insurances, taxes, levies, assessments, dues or charges incurred by the Mortgagee pursuant to any provision of this Mortgage.

22. It is further covenanted and agreed by the parties hereto that this Mortgage also secures the payment of and includes all future, or further advances as shall be made by the Mortgagee herein or its successors or assigns, to or for the benefit of the Mortgagors, or their heirs, personal representatives, or assigns, for the term of indebtedness under the Agreement, Promissory Note and Mortgage, to the same extent as if such future advances were made on the date of the execution of this Mortgage.

The total amount of indebtedness that may be secured by this Mortgage may decrease or increase from time to time, but the total unpaid balance so secured at any one time shall not exceed the

maximum allowable amount under the existing City of Fort Lauderdale Rehabilitation / Replacement Program, together with interest thereon, if any, and any and all disbursements made by the Mortgagee for the payment of taxes, levies or insurance on the property covered by the lien of this Mortgage with interest on such disbursements at the rate specified in the Note referred to in this Mortgage; and for reasonable attorneys' fees and court costs incurred in the collection of any and all of such sums of money.

Such further or future advances shall be wholly optional with the Mortgagee, and the same shall bear interest at the rate as specified in the Note referred to herein, unless said interest rate shall be modified by subsequent agreement.

23. This Mortgage and all the covenants, agreements, terms and conditions herein contained shall be binding upon and inure to the benefit of the Mortgagor and the heirs, legal representatives and assigns of the Mortgagor, and, to the extent permitted by law, every subsequent owner of the Mortgaged Property, and shall be binding upon and inure to the benefit to the Mortgagee and its assigns. If the Mortgagor, as defined herein, consists of two or more parties, this Mortgage shall constitute a grant and mortgage by all of them jointly and severally, and they shall be obligated jointly and severally under all the provisions hereof and under the Note. The word "Mortgagee" shall include any person, corporation or other party who may from time to time be the holder of this Mortgage. Wherever used herein, the singular number shall include the plural, the plural number shall include the singular, and the use of any gender shall be applicable to all genders wherever the sense requires.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, this Mortgage has been duly signed and sealed by the Mortgagor on or as of the day and year first above written.

WITNESSES:

Shirley Houston
Shirley Houston
Print Name

Claudia
Claudia
Print Name

MORTGAGOR:

Okella Houston
Name: Okella Houston
Address: 1731 NW 27 Terrace
Ft. Lauderdale, FL 33311

STATE OF: FLORIDA
COUNTY OF: BROWARD

The foregoing instrument was acknowledged before me this 29th day of April, 2016, by Okella Houston, who has produced Photo ID / Florida Drivers License (I.D. number on file in Housing and Community Development Division Office) as identification.

(SEAL)

[Signature]
Notary Public, State of Florida
(Signature of Notary taking Acknowledgment)



Kerry Arthur
Name of Notary
Typed, Printed or Stamped

My Commission Expires: _____

Commission Number: _____

APPROVED AS TO FORM:
[Signature]
Assistant City Attorney

This instrument prepared by:
City Attorney
City of Fort Lauderdale
100 N. Andrews Avenue
Fort Lauderdale, FL 33301

CITY CLERK

2016 MAY -3 PM 1: 21

CITY OF FORT LAUDERDALE
REHABILITATION / REPLACEMENT HOUSING PROGRAM PROMISSORY NOTE
(Deferred Payment)

DATE: April 29, 2016

CASE NO: RS 16-004

NAME: Okella Houston

PROJECT: Rehabilitation

FOR VALUE RECEIVED, the undersigned (referred to as "Maker") jointly and severally promise to pay to the order of the CITY OF FORT LAUDERDALE, FLORIDA (referred to as the "City"), or its successors in interest, the principal amount of Sixty Thousand and 00/100 Dollars, (\$60,000.00).

1. TERM. The term of this loan is fifteen (15) years from the date in the Participation Agreement is executed by all parties, such Agreement being on file with the City Clerk of the City of Fort Lauderdale, Florida 100 North Andrews Avenue, Fort Lauderdale, Florida.
2. INTEREST RATE: The interest rate on the principal amount of the loan shall be zero percent (0%) per annum, except in any event of default under this Note, the Mortgage (as hereinafter defined) or the Agreement.
3. PAYMENT: Payment of the entire principal amount, or such part of the principal amount as has not been forgiven, is due immediately: (1) upon the sale, transfer or lease of the property identified and legally described in the Mortgage used to secure this Note, from the undersigned Maker signing this Note (being the fee simple titleholder to the below referenced property), other than as a result of the transfer to heirs of the estate of the Maker; or (2) should the property be used for non-residential purposes; or (3) should the property not be maintained in standard condition; or (4) in the event of a default in the Mortgage, or in the performance of any of the covenants, understandings and agreements obtained and entered into to secure financing used in connection with this Note or in said Mortgage. In such event, the entire unpaid principal amount and accrued interest, if any, of this Note shall, become at once due and collectable without notice, time being of the essence, in accord with the Substantial Housing Rehabilitation / Replacement Program Participation Agreement (referred to as "Agreement") and Mortgage recorded in the public records as security for this note and notes executed in the future for construction of the Project as defined in the Mortgage. The unpaid principal amount and accrued interest, if any, shall both bear interest accruing thirty (30) calendar days after the time of such default until paid. Failure of the City to exercise its option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

The deferred payment on the principal amount of this Note is to be made in lawful money of the United States paid at:

CITY OF FORT LAUDERDALE
FINANCE DEPARTMENT
100 N. ANDREWS AVENUE
FORT LAUDERDALE, FL 33301

The undersigned Maker reserves the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties, interest or premiums. During the deferred payment term of fifteen (15) years, this Note will not accrue interest except in the event of default. Any payment of this Note prior to any event of default during the term of the deferment shall be applied solely to the principal amount due on this Note.

If suit is instituted by the City to recover on this Note, the undersigned Maker agrees to pay all costs of such collection, including reasonable attorney's fees and court costs at the trial and appellate levels.

This Note is secured by a Mortgage on real estate, for a substantial rehabilitation I replacement loan, recorded in of the official record books of Broward County and duly filed of record in Broward County, Florida.

The City agrees to look solely to the real estate located at 1731 NW 27th Terrace, Fort Lauderdale, Florida, as security for this Note in part or in full, at any time to satisfy the debt established by this Note.

The undersigned Maker hereby waives demand, protest and notice of demand and protest are hereby waived, and the undersigned Maker hereby waives, to the extent authorized by law, any and all homestead and other exemption rights which otherwise would apply to the debt evidenced by this Note.

Whenever used herein the terms "City", and "Maker" shall be construed in the singular or plural as the context may require or admit as of its date.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS WHEREOF, this Note has been duly executed by the Maker, as of its date.

WITNESSES:

Shirley Houst
Shirley Houst
Print Name

[Signature]
Claudia Gonzalez
Print Name

MAKER:

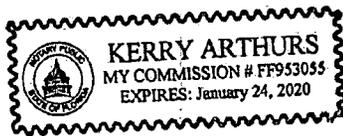
Okella Houston
Name: **Okella Houston**
Address: **1731 NW 27th Terrace**
Ft. Lauderdale, FL **33311**

STATE OF: FLORIDA
COUNTY OF: BROWARD

The foregoing instrument was acknowledged before me this 29th day of April, 2016, by Okella Houston who has produced Photo ID / Florida Drivers License (I.D. number on file in Housing and Community Development Division Office) as identification.

(SEAL)

[Signature]
Notary Public, State of Florida
(Signature of Notary taking
Acknowledgment)



KERRY ARTHURS
Name of Notary
Typed, Printed or Stamped

My Commission Expires: _____

Commission Number: _____

APPROVED AS TO FORM:

[Signature]
Assistant City Attorney

**CITY OF FORT LAUDERDALE
REHABILITATION / REPLACEMENT HOUSING PROGRAM
PARTICIPATION AGREEMENT**

2016 MAY -3 PM 1: 21

THIS AGREEMENT, entered into this 29th day of April, 2016 by and between:

CITY OF FORT LAUDERDALE, a municipal corporation of the State of Florida,
hereinafter referred to as "City"

and

Okella Houston, a Single Woman, hereinafter referred to as "Property Owner"

WHEREAS, the City Commission of City, at its meeting of August 18, 2015, approved CM-17, the 2013-2016 State Housing Initiatives Partnership Program which includes the policies and guidelines for the City of Fort Lauderdale Substantial Rehabilitation / Replacement Program; and

NOW, THEREFORE, in consideration of the mutual promises and covenants contained herein, and other good and valuable consideration, the receipt and adequacy of which are acknowledged, the parties agree as follows:

1. PURPOSE. The purpose of this Agreement is to establish the requirements for the City to loan money to Property Owner for the purpose of owner-occupied substantial rehabilitation / replacement construction of a house on Owner's Property. The construction loan financing and this Agreement are subject to compliance with the existing City of Fort Lauderdale Housing Program Policy and Guidelines "Program" and applicable SHIP program rules.

2. SCOPE. The loan proceeds obtained in conjunction with this Agreement shall be used solely in connection with the rehabilitation/replacement construction and related soft costs for the house on Owner's Property ("Project") having the address of:

1731 NW 27 Terrace
Fort Lauderdale, Florida 33311, and

legally described as:

Lot 15, Block 2, LAKE AIRE ESTATES according to the plat thereof as recorded in Plat Book 54 page 15 of the Public Records of Broward County, Florida; (hereinafter "Property")

3. FORM OF ASSISTANCE. The amount of the loan shall not exceed **\$60,000.00**. Upon execution of this Participation Agreement, the Program Maximum amount of the loan shall be earmarked and set aside for the Owner to be used solely for the Owner's Project. The monies provided shall be withdrawn and used on behalf of the Owner by City solely to pay for the costs. Payments shall be made in accordance with the procedures provided in the form Contractor

Agreement and Construction Contract Addendum used by and on file with the City's administrator of the Program ("Construction Contract").

Participant shall execute a promissory note in the full amount of the loan as provided in this Paragraph 3, that will be secured by the mortgage as provided in paragraph 6 of this Agreement, recorded in the public records of Broward County in the maximum amount of the loan provided in this Paragraph.

This Agreement may be modified by the parties during construction to increase the loan to cover additional costs of construction if additional funds become available. Upon completion of the Project, or if this Agreement is terminated for any reason prior to completion of the Project and funds remain in Owner's Project account that are unencumbered, a modification of the mortgage reducing the amount secured by the Mortgage will be executed by the City and recorded in the public records of Broward County.

Upon execution of this Agreement, Participant agrees to execute the note in the full amount of the loan as provided in this Paragraph covering all costs to be incurred in order to secure and implement the Construction Contract and the mortgage securing the maximum loan amount, which Mortgage will be recorded in the public records of Broward County and constitute a lien against the Property.

(a) Interest Rate. The interest rate on the Principal amount of the loan shall be zero percent (0%) per annum, except in any event of default as described in Paragraph 7.

(b) Term of Repayment. Payment on the principal amount of the loan shall be deferred, so long as the property is occupied as the principal residence of the Property Owner, for a fifteen (15) year period. The fifteen year period shall commence on the date the City issues a final certificate of occupancy or final inspection, whichever is applicable evidencing the house may be occupied by Participant. Repayment of the full loan amount will become due and payable upon sale, lease, or transfer of the Property during the fifteen (15) year period. If no sale, lease, transfer, or other event of default occurs during the fifteen (15) year period, the terms of this encumbrance shall be satisfied and the Property Owner shall be issued a Satisfaction of Mortgage.

4. OCCUPANCY. Property Owner must provide annual certification to the City which confirms that the Property is the principal residence of Property Owner.

5. INSPECTION. Property Owner shall permit reasonable inspection of the Property by inspectors of the City or its agents, for determining compliance with all applicable governmental regulations.

6. SECURITY. City shall secure the loan for this Agreement with a Mortgage on the Property.

7. DEFAULT. The Property Owner acknowledges and understands that the provisions as specified below constitute events of default under this Agreement:

- (a) Nonperformance by Property Owner of any covenant, agreement, term or condition of this Agreement or of any other agreement heretofore, herewith, or hereinafter made by the Property Owner with the City in connection with this Program, after the Property Owner has been given due notice by the City of such nonperformance.
- (b) Failure of the Property Owner to perform any covenant, agreement, term or condition in any instrument creating a lien upon the Property.
- (c) The City's discovery of Property Owner's failure in the Application to the City to disclose any fact, or the City's subsequent discovery of any fact, deemed by the City to be material, and one upon which the City relied in order to enter into this Agreement, or any other agreements entered into by the City with Property Owner (including, but not limited to, any other agreements arising in connection with this Agreement and entered into by the Property Owner), or City's discovery of any misrepresentation by, on behalf of, or for the benefit of the Property Owner.
- (d) Property Owner's non-residential use, or disposition of the Property without the prior written consent of the City.
- (e) Property Owner's failure to maintain the Property in a standard, habitable condition.
- (f) Property Owner acquiring additional indebtedness upon the Property without the specific prior written consent by the City.
- (g) The transfer of the Property to another, other than Property Owner's legal heirs, as more fully described in paragraph 10.

In the event of default, the entire sum due is payable immediately and interest may be charged at the maximum rate allowed by law. Participant acknowledges that if the Project is terminated before completion, either voluntarily or otherwise, it will constitute an ineligible activity and any funds invested in the Project must be repaid by the Owner to the City.

8. CLOSING. The closing on this loan shall occur within thirty (30) days after the date of execution of this Agreement. The closing shall be conducted at the City of Fort Lauderdale, Housing and Community Development Division, 700 NW 19 Avenue, Fort Lauderdale, Florida, or such other place as may be selected and designated by the City.

9. ADMINISTRATION. As an administrative function, the City shall serve in the capacity of an escrow agent for Property Owner in the event that the Property Owner selects a contractor whose costs otherwise exceed the policies and guidelines on determining the maximum reasonable costs for this Program, or for contract items or additional work which are at the sole cost of the Property Owner. In such case, the deposit from the Property Owner shall be provided to the City at the closing on the loan for the additional funds or the cost differential plus contingency reserve necessary to fully fund the work being undertaken in connection with this Agreement. Any escrowed funds shall be promptly deposited by the City and the Property Owner shall not be entitled to receipt of any interest on any such required sum deposited and

held in escrow. The City shall return to the Property Owner any unused portion of the contingency reserve within ten (10) business days from the date of completion and acceptance of the work, which shall be the date of the Certificate of Completion for the Project.

10. ASSUMPTION. This Agreement may be assumed only by the legal heirs of Property Owner, under the same terms and conditions of the original agreement. Assumption is only valid after written notice is given to the City and only after execution of such assumption documents as deemed necessary by the City.

11. DISBURSEMENTS. Charges incurred in connection with closing the loan made pursuant to this Agreement shall be paid directly to the charging party, and the Property Owner shall receive a written record of these charges on the disclosure statement provided at the closing.

Disbursements for hard costs to the General Contractor shall be made payable to the General Contractor, requiring the Property Owner's signature authorizing release of the check for payment(s) to the General Contractor. The Property Owner shall not unreasonably withhold approval of any partial or final payments to General Contractor, subject to the requirements set forth or referred to in the City's Program Guidelines.

12. CONDITIONS PRECEDENT. The City's administrative obligations under this Agreement to disburse funds shall be conditioned upon, and no portion of any of the loan proceeds shall be disbursed until, the Property Owner delivers the following documents to the City:

- (a) Copies of insurance policies or certificates or insurance evidencing Standard Fire and Extended Coverage Insurance and Flood Insurance with coverage in the Maximum loan amount specified in Paragraph 3 for the Property plus the remaining principal balance of any existing mortgages, unless a lesser amount is otherwise determined acceptable at the sole discretion of the City. Such policies shall be issued by a company, or companies of such financial responsibility acceptable to the City, and the policies shall be endorsed to reflect the City's legal interest in the Property.
 - (i) In the event any sum of money becomes payable under such policy or policies, City shall have the option to receive and apply the same on account of the indebtedness hereby secured, after satisfaction of the Property Owner's similar obligation to superior mortgages, if any, or else the City may permit the Property Owner to receive and use the same or any part thereof for other purposes, without thereby waiving or impairing any equity, lien or right under or by virtue of this Agreement and the Mortgage.
 - (ii) Policies issued pursuant to this Paragraph of the Agreement shall initially be for at least a one (1) year term for Standard Fire and Extended Coverage Insurance and for Flood Insurance, which shall be prepaid in full upon the Closing of this loan as a condition precedent to the disbursement of any loan proceeds; said insurance

coverage shall be maintained by the Property Owner in full force and effect during the term of this Agreement.

13. INSURANCE. The City shall obtain a title insurance policy in an American Land Title Association (ALTA) form in the amount of the loan as it appears in Paragraph 3 of this Agreement and as it appears on the Note and the Mortgage used to secure the loan that secures this Agreement, unless the City determines that a lesser amount is acceptable. Such policy shall insure that the Mortgage will be a valid lien on the premises, free and clear of all code defects and encumbrances not approved by the City, and shall contain no survey exceptions unless waived at the sole discretion of the City.

14. TERMINATION. This Agreement may be terminated by the Property Owner by providing written notice to the City within three (3) business days from the date of closing.

15. COMMUNICATIONS. Any and all communications arising under this Agreement shall be transmitted as follows:

(a) All notices, demands, requests, instructions, approvals, proposals, and claims shall be in writing.

(b) Notice by either party under this Agreement should be deemed sufficient if given in writing and hand delivered and return receipt requested or sent by registered or certified mail, postage prepaid and return receipt requested, to the appropriate parties indicated below:

AS TO THE CITY:
City Manager
City of Fort Lauderdale
100 North Andrews Avenue
Fort Lauderdale, Florida 33301

AS TO THE PROPERTY OWNER:

Okella Houston
1731 NW 27th Terrace
Fort Lauderdale, FL 33311

(c) Any such notices shall be deemed to have been given as of the time of actual delivery or, in the case of mailing, when the same has been deposited in the mail.

16. SEVERABILITY. If any section, subsection, clause, sentence, or provision of this Agreement shall be held invalid for any reason, the remainder of the Agreement shall not be affected thereby.

17. INTEGRATION. This Agreement and all exhibits attached hereto, specifically referenced within, shall constitute the entire agreement between City and Participant; no prior

written, prior, or contemporaneous oral promises or representations shall be binding. This Agreement shall not be amended except by written instrument signed by both parties.

18. GOVERNING LAWS. This Agreement shall be governed by the laws of the State of Florida with venue lying in Broward County for the purpose of any litigation that may arise out of this Agreement.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

IN WITNESS OF THE FOREGOING, the parties have set their hands and seals the day and year first written above.

WITNESSES:

[Signature]
Claudia Gonzalez
Witness Name - Printed or Typed

[Signature]
Jason Marous
Witness Name - Printed or Typed

THE CITY OF FORT LAUDERDALE

By: [Signature]
JONATHAN BROWN, HCD Manager

By: [Signature] FOR
LEE R. FELDMAN, City Manager

STATE OF FLORIDA:
COUNTY OF BROWARD:

The foregoing instrument was acknowledged before me this 29th day of April, 2016, by Jonathan Brown, HCD Manager, of the City of Fort Lauderdale, who is personally known to me and did not take an oath.

(SEAL)



[Signature]
Notary Public, State of Florida
Signature - Notary taking Acknowledgment

KERRY ARTHURS
Name of Notary
Typed, Printed or Stamped

WITNESSES:

[Signature]
Signature

[Witness-Print or Type Name]

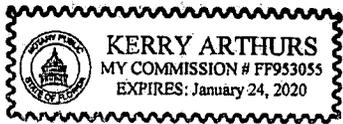
[Signature]
Signature

Claudia Goncalves
[Witness-Print or Type Name]

STATE OF: FLORIDA
COUNTY OF: BROWARD

The foregoing instrument was acknowledged before me this 29th day of April, 2016, by Okella Houston, who has produced Photo ID / Florida Driver's License (I.D. number on file in Housing and Community Development Division Office) as identification.

(NOTARIAL SEAL)



PROPERTY OWNER:

By [Signature]
Okella Houston

[Signature]
Notary Public, State of Florida
(Signature of Notary taking Acknowledgment)

KERRY ARTHURS
Name of Notary
Typed, Printed or Stamped

My Commission Expires: _____

Commission Number: _____

APPROVED AS TO FORM:

[Signature]
Assistant City Attorney

CITY CLERK

2016 APR 20 PM 12: 57

I acknowledge that this
is a copy of the original
document.

This document was prepared by:
Okella Houston
1731 Northwest 27th Terrace
Fort Lauderdale, Florida 33311

Return To:
Okella Houston
1731 Northwest 27th Terrace
Fort Lauderdale, Florida 33311

DURABLE POWER OF ATTORNEY

OF

Okella Houston

I. PRINCIPAL AND ATTORNEY-IN-FACT

I, Okella Houston, who reside at 1731 Northwest 27th Terrace, Fort Lauderdale, Florida 33311, appoint the following person to serve as my attorney-in-fact, to act for me in any lawful way with respect to the subjects indicated below:

Tiquia Natasha Daniels
Lauderhill, Florida

II. EFFECTIVE TIME

This durable power of attorney is effective immediately and is not terminated by the subsequent incapacity of the principal except as provided in Chapter 709, Florida Statutes.

III. POWERS OF ATTORNEY-IN-FACT

To the extent permitted by law, my attorney-in-fact may act in my name, place, and stead in any way that I myself could with respect to the following matters:

YOUR ATTORNEY-IN-FACT SHALL BE AUTHORIZED TO ENGAGE ONLY IN THOSE ACTIVITIES THAT ARE INITIALED.

(OH)

REAL ESTATE TRANSACTIONS:

- Manage, sell, transfer, lease, mortgage, pledge, refinance, insure, maintain, improve, collect and receive rent, sale proceeds, and earnings, pay taxes, assessments, and charges, and perform any and all other acts with respect to real property and interests in real property that I own now or later acquire. If I am married, my attorney-in-fact may not mortgage or convey homestead property without the consent of my spouse, or my spouse's legal guardian.
- Defend, settle, and enforce by litigation a claim to real property and interests in real property that I own now or later acquire.
- Buy, lease, or otherwise acquire real property or an interest in real property, including the authority to enter into listing agreements and purchase and sale contracts, and to sign escrow instructions.
- Execute deeds, mortgages, releases, satisfactions, and other instruments relating to real property and interests in real property that I own now or later acquire.
- Hire and discharge accountants, bookkeepers, property managers, and other professionals providing services related to real property and interests in real property that I now own or later acquire.

(24)

TANGIBLE PERSONAL PROPERTY TRANSACTIONS:

- Buy or otherwise acquire ownership or possession of, sell or otherwise dispose of, mortgage, pledge, assign, lease, insure, maintain, improve, pay taxes on, otherwise manage tangible personal property and interests in tangible personal property that I now own or later acquire.

()

STOCK AND BOND TRANSACTIONS:

- Buy, sell, pledge, and exchange stocks, mutual funds, bonds, options, commodity futures, and all other types of securities in my name.
- Sign, accept, and deliver in my name certificates, contracts, or other documents relating to the foregoing, including agreements with brokers or agents.
- Exercise voting and other rights and enter into agreements relating thereto.
- Hire and discharge professionals providing services related to the management and investment of any securities in my name.

(84)

BANKING AND FINANCIAL TRANSACTIONS:

Conduct any business with banks, savings and loan associations, credit unions, and other financial institutions, including the authority to:

- Sign and endorse all checks and drafts in my name.
- Deposit and withdraw funds from accounts.
- Open, maintain, and close accounts or other banking arrangements.
- Open, continue, and have access to all safe deposit boxes, and add and remove items from them.
- Borrow money, pledge property as security, and negotiate terms of debt payments.
- Apply for and receive letters of credit, credit cards, and traveler's checks, and give an indemnity or other agreement in connection with letters of credit.
- Conduct banking transactions provided in section 709.2208(1).

()

BUSINESS OPERATION TRANSACTIONS:

- Buy, sell, expand, reduce, or terminate a business interest, including shares in a corporation, membership interests in a limited liability company, and partnership interests in a general, limited, or limited liability partnership.
- Manage and operate any business or business interest that I now have or later acquire, including the authority to:
 - Enter into, amend, enforce, and terminate any business contract.
 - Disburse, receive, and demand money in the operation of the business.
 - Merge, reorganize, or sell a business or part of a business.
 - Determine the location, nature, and method of operating the business.
 - Hire and discharge employees and agents.
- If an agent is permitted by law to act for a principal, and subject to the terms of any partnership or operating agreement, perform any duty and exercise any right, power, or privilege that I have under a partnership or operating agreement, to enforce the terms of a partnership or operating agreement, and to defend, arbitrate, and settle any legal proceeding to which I am a party because of membership in a partnership or limited liability company.
- Exercise a right, power, or privilege that I have as the holder of a bond, share, or instrument of similar character and to defend, arbitrate, and settle any legal proceeding to which I am a party because of any bond, share, or similar instrument.

(OH)

INSURANCE AND ANNUITY TRANSACTIONS:

- Obtain, modify, renew, convert, rescind, pay the premium on, or terminate insurance and annuities of all types for myself and for my family and other dependents.
- Designate the beneficiary of the contract, but the attorney-in-fact may be named a beneficiary of the contract, or an extension, renewal, or substitute for it, only if the attorney-in-fact was named as a beneficiary under a contract procured by the principal before signing this power of attorney.

- Surrender and receive the cash value, borrow against, or pledge any insurance or annuity policy.

(SH)

ESTATE AND TRUST TRANSACTIONS:

- Act for me in any trust, probate, guardianship, conservatorship, custodianship proceeding fund from which I am now, claim to be, or later become entitled, as a beneficiary, to a share or payment, including the authority to sign petitions, objections, waivers, consents, receipts, settlements, and other agreements relating to the above-referenced matters or proceedings.
- Transfer any of my property to a living trust that I created as a grantor before this power of attorney was signed.
- Sign a qualified disclaimer pursuant to Internal Revenue Code Section 2518 and applicable state law.

(SH)

LEGAL ACTIONS:

To act for me in all legal matters, whether claims in my favor or against me, including the authority to retain and discharge attorneys on my behalf; appear for me in all actions and proceedings, commence actions in my name; sign all documents, submit claims to arbitration or mediation, settle claims, and pay judgments and settlements.

()

PERSONAL AND FAMILY CARE:

To do acts necessary to maintain my customary standard of living, and that of any individuals legally entitled to be supported by me, including the authority to provide and pay for medical care, shelter, clothing, food, usual vacations, education, transportation, and dues for social organizations. My attorney-in-fact is specifically authorized to hire and compensate household, nursing, and other employees necessary for my well-being and that of any individuals legally entitled to be supported by me, and to enter into contracts and commit my resources with respect to the provision of my residential care in a convalescent hospital, skilled nursing home, or alternative residential facility.

(04)

GOVERNMENT BENEFITS:

Claim and collect benefits from the Social Security Administration, including retirement benefits, supplemental social security, and social security disability benefits and, Medicare, Medicaid, or state, local, and other government programs or civil or military service.

()

RETIREMENT PLAN TRANSACTIONS:

- To act for me in all matters that affect my retirement, deferred compensation, or pension plans, including the authority to select payment options, designate beneficiaries, make contributions, exercise investment powers, make "rollovers" of plan benefits, borrow or sell assets from the plan, and, if I am a spouse who is not employed, waive my right to be a beneficiary of a joint or survivor annuity.
- Designate beneficiaries.
- Waive my right to be a beneficiary of a joint or survivor annuity.

()

GIFTS:

Make gifts from my assets, including debt forgiveness. However, my attorney-in-fact is prohibited from giving any of my assets, interests or rights, directly or indirectly, to himself or herself, or to his or her creditors.

IV. GENERAL PROVISIONS

- 1) Reliance By Third Parties. I hereby agree that any third party receiving a duly executed copy of this document may rely on and act under it. Revocation or termination of this power of attorney will be ineffective as to a third party unless and until that third party receives written notice of the revocation or termination. Notice to a financial institution is subject to the requirements of section 709.2121, Florida Statutes. For myself and for my heirs, executors, legal representatives, devisees, and assigns, I hereby agree to indemnify and hold harmless any third party from any and all claims because of good faith reliance on this instrument.

- 2) Severability. If any provision in this power of attorney is found to be invalid or unenforceable, this invalidity or unenforceability will not affect the other provisions of this document, and the other provisions will be given effect without the invalid or unenforceable provision.
- 3) Revocation. I may revoke this power of attorney at any time. Any revocation of this power of attorney must be in writing signed by me.
- 4) Maintenance of Records; Accounting. My attorney-in-fact must maintain records of all actions taken on my behalf, including transactions, receipts, disbursements and investment. My attorney-in-fact shall provide an accounting for all funds handled and all acts performed as my attorney-in-fact, but only upon my request, the request of a personal representative or a fiduciary acting on my behalf, or court order. Any requirement of my attorney-in-fact to file inventories and accounts with the county clerk or with the court is specifically waived.
- 5) Compensation and Reimbursement. My attorney-in-fact is entitled to reasonable compensation for services provided on my behalf pursuant to this power of attorney. My attorney-in-fact will be reimbursed for all reasonable expenses incurred relating to his or her responsibilities under this power of attorney.
- 6) No Personal Benefit. Except as specifically provided in this document, my attorney-in-fact may not personally benefit from any transaction engaged in or on my behalf, or use my assets to discharge any of his or her own legal obligations, excluding me and those I am legally obligated to support.
- 7) Liability of Attorney-in-Fact. All persons or entities that in good faith endeavor to carry out the provisions of this power of attorney will not be liable to me, my estate, or my heirs for any damages or claims arising because of their actions or inactions based on this power of attorney. My estate will indemnify and hold them harmless. A successor attorney-in-fact will not be liable for the acts of a prior attorney-in-fact.

8) Copies. A copy of this durable power of attorney shall be effective as an original for all purposes.

IN WITNESS WHEREOF, the undersigned has executed this power of attorney on the date set forth below.

Date: 5-15

Okella Houston
Signature of Okella Houston

WITNESSES

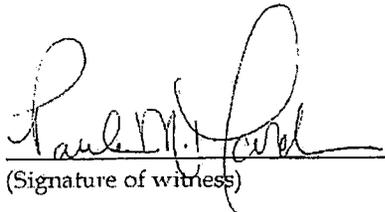
By signing as a witness, I am acknowledging the signature of the principal who signed in my presence, and the fact that he or she stated that this power of attorney reflects his or her wishes and is being executed voluntarily. I believe the principal to be of sound mind. I have not been appointed as attorney-in-fact by the principal, am not related to him or her by blood, marriage, or adoption, and, to the best of my knowledge, am not entitled to any portion of his or her estate under his or her last will and testament.

1. 
(Signature of witness)

JASON LOCKE
(Print Name)

2700 NW 44 ST
(Address)

CARLETON PARK, FL 33309
(City, State, ZIP)

2. 
(Signature of witness)

Paula Harden
(Print Name)

2353 NW 37th Terr
(Address)

hauvllks, 33318
(City, State, ZIP)

ACKNOWLEDGMENT
OF NOTARY PUBLIC

State of Florida

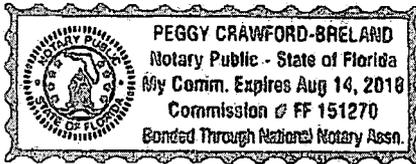
County of Broward County

The forgoing instrument was acknowledged before me this 06 day of
May, 2015, by Okella Houston.

Notary Signature

Peggy Crawford-Breland

PRINT, TYPE OR STAMP NAME OF NOTARY



(SEAL)

Personally known _____
OR Produced identification _____
Type of identification produced _____

FLORIDA *Sunshine State*
DRIVER LICENSE CLASS E
D542-814-75-930-0

TIQUILA NATASHA DANIELS
5321 NW 25 ST
LAUDERHILL, FL 33313-2555
DOB: 11-30-1975 SEX: F
ISSUED: 11-27-2013 HGT: 5-04
EXPIRES: 11-30-2021

Original
ORGAN DONOR

SAFE DRIVER
Operation of a motor vehicle constitutes consent to any sobriety test required by law.

STATE OF FLORIDA

THIS DOCUMENT HAS A LIGHT BACKGROUND ON TRUE WATERMARKED PAPER. HOLD TO LIGHT TO VERIFY FLORIDA WATERMARK.

BUREAU of VITAL STATISTICS

CERTIFICATION OF DEATH

STATE FILE NUMBER: 2024011983

DATE ISSUED: JANUARY 25, 2024

DECEDENT INFORMATION

DATE FILED: JANUARY 25, 2024

NAME: OKELLA HOUSTON

DATE OF DEATH: JANUARY 7, 2024

SEX: FEMALE

AGE: 102 YEARS

DATE OF BIRTH: [REDACTED]

SSN: ***-**-****

BIRTHPLACE: SWAINSBORO, GEORGIA, UNITED STATES

PLACE WHERE DEATH OCCURRED: DECEDENT'S HOME

FACILITY NAME OR STREET ADDRESS: 1731 NW 27TH TERR

LOCATION OF DEATH: FORT LAUDERDALE, BROWARD COUNTY, 33311

RESIDENCE: 1731 NW 27TH TERR, FORT LAUDERDALE, FLORIDA 33311, UNITED STATES

COUNTY: BROWARD

OCCUPATION, INDUSTRY: CATERER, FOOD SERVICE

EDUCATION: HIGH SCHOOL GRADUATE OR GED COMPLETED EVER IN U.S. ARMED FORCES? NO

HISPANIC OR HAITIAN ORIGIN? NO, NOT OF HISPANIC/HAITIAN ORIGIN

RACE: BLACK OR AFRICAN AMERICAN

SURVIVING SPOUSE / PARENT NAME INFORMATION

(NAME PRIOR TO FIRST MARRIAGE, IF APPLICABLE)

MARITAL STATUS: WIDOWED

SURVIVING SPOUSE NAME: NONE

FATHER'S/PARENT'S NAME: DAVID BELL

MOTHER'S/PARENT'S NAME: LISHA BELL

INFORMANT, FUNERAL FACILITY AND PLACE OF DISPOSITION INFORMATION

INFORMANT'S NAME: TIQUILA DANIELS

RELATIONSHIP TO DECEDENT: GRANDDAUGHTER

INFORMANT'S ADDRESS: 1731 NW 27TH TERR, FORT LAUDERDALE, FLORIDA 33311, UNITED STATES ;

FUNERAL DIRECTOR/LICENSE NUMBER: JUSTIN LEE, F237232

FUNERAL FACILITY: O CHRISTOPHER MCLEMORE FUNERAL HOME INC F648841
706 HAMMONDVILLE RD, POMPANO, FLORIDA 33060

METHOD OF DISPOSITION: BURIAL

PLACE OF DISPOSITION: SUNSET MEMORIAL CEMETERY
FORT LAUDERDALE, FLORIDA

CERTIFIER INFORMATION

TYPE OF CERTIFIER: CERTIFYING PHYSICIAN

MEDICAL EXAMINER CASE NUMBER: NOT APPLICABLE

TIME OF DEATH (24 HOUR): 0715

DATE CERTIFIED: JANUARY 24, 2024

CERTIFIER'S NAME: PAUL ANDRE EUGENE

CERTIFIER'S LICENSE NUMBER: ME144880

NAME OF ATTENDING PRACTITIONER (IF OTHER THAN CERTIFIER): NOT ENTERED

The first five digits of the decedent's Social Security Number have been redacted pursuant to §119.071(5), Florida Statutes.

Ken Jones

, STATE REGISTRAR

REQ: 2026113406

THE ABOVE SIGNATURE CERTIFIES THAT THIS IS A TRUE AND CORRECT COPY OF THE OFFICIAL RECORD ON FILE IN THIS OFFICE.

WARNING:

THIS DOCUMENT IS PRINTED OR PHOTOCOPIED ON SECURITY PAPER WITH WATERMARKS OF THE GREAT SEAL OF THE STATE OF FLORIDA. DO NOT ACCEPT WITHOUT VERIFYING THE PRESENCE OF THE WATERMARKS. THE DOCUMENT FACE CONTAINS A MULTICOLORED BACKGROUND, GOLD EMBOSSED SEAL, AND THERMOCHROMIC FL. THE BACK CONTAINS SPECIAL LINES WITH TEXT. THE DOCUMENT WILL NOT PRODUCE A COLOR COPY.

DH FORM 1946 (08/01/2022)

CERTIFICATION OF VITAL RECORD



* 4 7 0 6 2 1 9 5 *

VOID IF ALTERED OR ERASED

VOID IF ALTERED OR ERASED

