CITY OF FORT LAUDERDALE REHABILITATION/REPLACEMENT HOUSING PROGRAM PARTICIPATION AGREEMENT

THIS AGREEMENT, entered into this day of _______, 2023 by and between:

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

and

Dorothy A. Walker a.k.a. Dorothy Ann Walker, single woman, hereinafter referred to as "Property Owner(s)" and/or "Participant(s)"

WHEREAS, the City Commission of City, at its meeting of June 21, 2022, approved CAM 22-0518, which includes substantial amendments to the 2022-2023 Annual Action Plans policies and guidelines and the allocation of Community Development Block Grant (CDBG) funds for the City of Fort Lauderdale Substantial Rehabilitation/Replacement Program.

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. <u>PURPOSE</u>. The purpose of this Agreement is to establish the requirements for the City to loan money to Property Owner(s) for the purpose of owner-occupied substantial rehabilitation/replacement construction of a house on Property Owner(s)'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").
- 2. <u>SCOPE</u>. 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 Property Owner(s)'s property ("Project") having the address of:

519 N.W. 17th Avenue

Fort Lauderdale, Florida 33311

Legally described as:

Lot 10, Block 9, DORSEY PARK 2ND ADDITION, according to the plat thereof as recorded in Plat Book 23, Page 10, Public Records of Broward County, Florida. ("Property").

3. <u>FORM OF ASSISTANCE</u>. The amount of the loan shall not exceed **Thirty Thousand Dollars and Zero Cents** (\$30,000.00). Upon execution of this Participation Agreement, the Program Maximum amount of the loan shall be earmarked and set aside for the Property Owner(s) to be used solely for the Property Owner(s)' Project. The monies provided shall be withdrawn and used on behalf of the Property Owner(s) by City solely to pay for the Project costs.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").

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REHAB: CDBG

Participant(s) 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 Property 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(s) agrees to execute the note in the full amount of the loan as provided in this Paragraph covering all Project 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) <u>Interest Rate</u>. 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(s), for a ten (10) year period. The ten (10) 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(s). Repayment of the full loan amount will become due and payable upon sale, lease, or transfer of the Property during the ten (10) year period. If no sale, lease, transfer, or other event of default occurs during the ten (10) year period, the terms of this encumbrance shall be satisfied, and the Property Owner(s) shall be issued a Satisfaction of Mortgage. The City will recapture the entire amount of the direct subsidy provided to the Property Owner(s), or net sale proceeds.
- 4. <u>OCCUPANCY</u>. Property Owner(s) must provide annual certification to the City which confirms that the Property is the principal residence of Property Owner(s).
- 5. <u>INSPECTION</u>. Property Owner(s) shall permit reasonable inspection of the Property by inspectors of the City or its agents, for determining compliance with all applicable governmental regulations.
- 6. <u>SECURITY</u>. City shall secure the loan for this Agreement with a Mortgage on the Property.
- 7. <u>DEFAULT</u>. The Property Owner(s) acknowledges and understands that the provisions as specified below constitute events of default under this Agreement:
 - (a) Nonperformance by Property Owner(s) of any covenant, agreement, term, or condition of this Agreement, or of any other agreement heretofore, herewith, or hereinafter made by the Property Owner(s) with the City in connection with this Program, after the Property Owner(s) has been given due notice by the City of such non-performance;
 - (b) Failure of the Property Owner(s) 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(s) (including, but not limited to, any other agreements arising in connection with this Agreement and entered into by the Property Owner(s)), or City's discovery of any misrepresentation by, on behalf of, or for the benefit of the Property Owner(s);
 - (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(s) acquiring additional indebtedness upon the Property without the specific written consent by the City; and/or
 - (g) The transfer of the Property to another, other than Property Owner(s)' legal heirs.

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(s) 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 Property Owner(s) to the City.

- 8. <u>CLOSING</u>. The closing on this property 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, 914 Sistrunk Boulevard, Suite 103, Fort Lauderdale, Florida, 33311 or such other place as may be selected and designated by the City.
- 9. <u>ADMINISTRATION</u>. As an administrative function, the City shall serve in the capacity of an escrow agent for Property Owner(s) in the event that the Property Owner(s) 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, and payment by the Property Owner(s). In such case, the deposit from the Property Owner(s) 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(s) 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(s) any unused portion of the contingency reserve within ten (10) working 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. <u>ASSUMPTION</u>. This Agreement may be assumed only by the legal heirs of Property Owner(s), 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. <u>DISBURSEMENTS</u>. 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(s) 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 in countersigning and releasing the check for payment(s) to the

General Contractor. The Property Owner(s) 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. <u>CONDITIONS PRECEDENT</u>. 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(s) delivering the following documents to the City:

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. 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(s) 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.

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(s) in full force and effect during the term of this Agreement.

- 13. <u>INSURANCE</u>. 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 discretion of the City.
- 14. <u>TERMINATION</u>. This Agreement may be terminated by the Property Owner(s) by providing written notice to the City within three (3) business days from the date of closing.
- 15. <u>COMMUNICATIONS</u>. 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

With a copy to:

City Attorney City of Fort Lauderdale 100 North Andrews Avenue Fort Lauderdale, Florida 33301

AS TO THE PROPERTY OWNER(S):

Dorothy A. Walker a.k.a. Dorothy Ann Walker 519 N.W. 17th Avenue Fort Lauderdale, Florida 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. <u>SEVERABILITY</u>. 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. <u>INTEGRATION</u>. This Agreement and all exhibits attached hereto, specifically referenced within, shall constitute the entire agreement between City and Participant(s); 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. <u>GOVERNING LAWS</u>. 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.

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written above.	
WITNESSES:	THE CITY OF FORT LAUDERDALE, a municipal corporation of the State of Florida
Doma Daresco Signature	By: Greg Chavarria, City Manager
Witness Name - Printed or Typed Kolubbale Signature Keyndrdsky	Date: Hous 8, 2023 APPROVED AS TO FORM AND
Witness Name - Printed or Typed	CORRECTNESS: D'Wayne M. Spence, Interim City Attorney
	By: Patricia SaintVil-Joseph Assistant City Attorney
	Date: August 8, 2023
STATE OF FLORIDA: COUNTY OF BROWARD:	
The foregoing instrument was acknowledged to online notarization this day of August, 202 of Fort Lauderdale, a municipal corporation of the State Signature of Notary Public, State of Florida	pefore me by means of physical presence or 23, by Greg Chavarria as City Manager of the City of Florida.
Name of Notary Typed, Printed or Stamp	
Personally Known OR Produced Iden	ntification
Type of Identification Produced	

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

	IN WITNESS WHEREOF, this Participation Agreement Participant(s) as of its date.	eement has been duly signed and sealed by the
	WITNESSES:	PARTICIPANT(S):
/	Alverne Brifm Signature Alverine Brifm Print Name	By: Dorothy A. Walker a.k.a. Dorothy Ann walker 519 N.W. 17 th Avenue Fort Lauderdale, FL 33311
1	Jiara Williams Signature	Date: 7/3/23
	Tiara Williams Print Name	
	STATE OF: FLORIDA COUNTY OF: BROWARD	
	The foregoing instrument was acknowledged be notarization this day of walker.	fore me by means of physical presence or online, 2023, by Dorothy A. Walker a.k.a. Dorothy Ann
	Signature of Notary Public, State of Florida Kenyatta H. Black Name of Notary Typed, Printed or Stamped	KENYATTA H. BLACK Notary Public - State of Florida Commission # HH 140452 My Comm. Expires Jul 30, 2025
	Personally Known OR Produce	ed Identification DL
	Type of Identification Produced DL on -	fie

This instrument prepared by: Patricia SaintVil-Joseph, Assistant City Attorney City of Fort Lauderdale 100 N. Andrews Avenue Fort Lauderdale, FL 33301

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

DATE:	, 2023	CASE NO: <u>23-005</u>

NAME: Dorothy A. Walker a.k.a. Dorothy Ann Walker, Single Woman, PROJECT: Community Development Block Grant (CDBG)

FOR VALUE RECEIVED, the undersigned (referred to as "Maker(s)") jointly and severally promise to pay to the order of the CITY OF FORT LAUDERDALE, FLORIDA, a municipal corporation of the State of Florida (referred to as the "City"), or its successors in interest, the principal amount of **Thirty Thousand Dollars and Zero Cents** (\$30,000.00).

- 1. TERM. Payment on the principal amount of the loan shall be deferred, so long as the property is occupied as the principal residence of the Maker(s), for a ten (10) year period. The ten (10) 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 Maker(s). Repayment of the full loan amount will become due and payable upon sale, lease, or transfer of the property during the ten (10) year period. If no sale, lease, transfer, or other event of default occurs during the ten (10) year period, the terms of this encumbrance shall be satisfied, and the Maker(s) shall be issued a Satisfaction of Mortgage.
- 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(s) 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(s); 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, charged at the maximum rate allowed by law, if any, of this Note shall, become at once due and collectable without notice, time being of the essence, in accord with the Rehabilitation/Replacement Housing Program Participation Agreement (referred to as "Agreement") and Mortgage recorded in the public records as security for this note and

Page 1 of 3 REHAB: CDBG 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(s) 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. The City will recapture the entire amount of the direct subsidy provided to the homeowner, or net sale proceeds. During the deferred payment term of ten (10) 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(s) 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 City of Fort Lauderdale Rehabilitation/Replacement Housing Program Second Mortgage on real estate, for a substantial rehabilitation/replacement loan, recorded in Official Records Instrument #______ of the Public Records of Broward County, duly filed for record in Broward County, Florida.

The City agrees to look solely to the real estate located at 519 N.W. 17th Avenue, Fort Lauderdale, Florida, 33311 as security for this Note in part or in full, at any time to satisfy the debt established by this Note.

The undersigned Maker(s) hereby waives demand, protest and notice of demand and protest are hereby waived, and the undersigned Maker(s) 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(s)" shall be construed in the singular or plural as the context may require or admit as of its date.

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Page **2** of **3** REHAB: CDBG

date. MAKER(S): WITNESSES: STATE OF: FLORIDA COUNTY OF: BROWARD The foregoing instrument was acknowledged before me by means of physical presence or online notarization this day of ______, 2023, by Dorothy A. Walker a.k.a. Dorothy An , 2023, by Dorothy A. Walker a.k.a. Dorothy Ann Walker. KENYATTA H. BLACK Notary Public - State of Florida Commission # HH 140452 My Comm. Expires Jul 30, 2025 Name of Notary Typed, Printed or Stamped OR Produced Identification Personally Known Type of Identification Produced

IN WITNESS WHEREOF, this Note has been duly signed and sealed by the Maker(s) as of its

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

Space Reserved for Recording Information

CITY OF FORT LAUDERDALE, A MUNICIPAL CORPORATION OF THE STATE OF FLORIDA IS EXEMPT FROM PAYMENT OF EXCISE TAXES ON DOCUMENTS.

CITY OF FORT LAUDERDALE REHABILITATION/REPLACEMENT HOUSING PROGRAM MORTGAGE

WITNESSETH: That to secure the payment of an indebtedness of Community Development Block Grant (CDBG) funds in the principal amount of Thirty Thousand Dollars and Zero Cents (\$30,000.00) 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 Note, hereinafter called "Note", 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 10, Block 9, DORSEY PARK 2ND ADDITION, according to the plat thereof as recorded in Plat Book 23, Page 10, Public Records of Broward County, Florida. ("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 airconditioning 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 therefor, 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. The ten (10) year period shall commence on the date the City issues a final certificate of occupancy or final inspection. If no sale, lease, transfer, or other event of default occurs during the ten (10) year period, the terms of this encumbrance shall be satisfied, and the Mortgagor shall be issued a Satisfaction of Mortgage.

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. The City will recapture the entire amount of the direct subsidy provided to the homeowner, or net sale proceeds.
- 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; and/or
 - (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. 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 of the existing City 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]

MORTGAGOR(S): WITNESSES: Signature STATE OF: FLORIDA COUNTY OF: BROWARD The foregoing instrument was acknowledged before me by means of physical presence or online notarization this 3 st day of 000 , 2023, by Dorothy A. Walker a.k.a. Dorothy Ann Walker. KENYATTA H. BLACK gnature of Notary Public, State of Florida Notary Public - State of Florida Commission # HH 140452 My Comm. Expires Jul 30, 2025 Name of Notary Typed, Printed or Stamped OR Produced Identification Personally Known Type of Identification Produced | APPROVED AS TO FORM AND CORRECTNESS: D'Wayne M. Spence, Interim City Attorney By: Patricia SaintVil-Joseph, Assistant City Attorney

IN WITNESS WHEREOF, this Mortgage has been duly signed and sealed by the Mortgagor(s)

as of its date.

77-130810

Martgage

Mtg statutorily time-borned per 8 95.281

1	
THIS MORTGAGE DEED executed thin day ofMAY A.D. 19.77 b	,
ROSA WALKER, A SINGLE WOMAN AND DOROTHY ANN WALKER, A SINGLE WOMAN	
part 1884 the first part (hereinafter called "Mortgaged") to STDNA GOLDBERG, TRUSTEE	-
part \(\frac{1}{2} \) of the second part (hermaniter called "Mortgagee")	_ ::
WITNESSETH	و ين
That for divers good and valuable considerations, and also in consideration of the aggregate sum named in the promisery note of even date herowith, hereinafter described, the Mertgager date great, hergain, sell, also remose, release, and convey and confirm unto the Mertgagen, in fee simple, all of that cartain tract of land of which Mertgager is now evised and possessed and in actual possession, attacts in Emittibusty, Florida, described as follows: /Browned.	
Lot 10 Block 9 DORSFY PARK SECOND ADDITION according to the Plat thereof as recorded in Plat Book 23 at Page 10 of the Public Records of Broward County, Florida; together with the improvements thereon and all furniture, fixtures and equipment contained therein, replacements thereof and additions thereto. THIS IS A SECOND MORTGAGE.	
THIS IS A SECOND MORTGAGE.	
ments thereof and additions thereto. THIS IS A SECOND MORTGAGE. In the event the first mortgage payments become delinquent or in arrethe second mortgagee may at his option make payment for the delinque first mortgage payments in arrears and immeditely or thereafter decinate this mortgage and the indebtedness secured hereby due and payable.	ent
In the event the aforesaid mortgaged premises are hereinafter sold, mortgaged or otherwise conveyed this mortgage and the indebtedness secured thereby shall become due andpayable immediately at the option of the holders hereof. Sold Malker Brothy Walker The many contraction of the property of the p	on }
- That I wanted	
Together with all and singular the tenements, hereditenents and appurtenences thereunts belonging at anywise apportanting, and also all huidings, structures, additions and improvements, now or at any time hereafts erected thereon, together with and including all of the busiers, machines, heating plants, lighting plants, fixtures, appliances, ventilating equipment, toilsts, bases, electric heating and lighting plants, lighting fixtures, power machinery, plant or plants for running and operation of passenger or other elevators including passenger and other elevators, vention blinds, refrigerators, ranges, awaings and shutters, now or hereafte located in the building upon said land, and all other enactionery, appliances and apparatus now or hereafter placed on an premises, either in renewal or replacement of fixtures, machinery, appliances and apparatus nearly installed o said greenies, in connection with the completion thereof er in addition therete which may hereafter be placed upon the above described land, which said fixtures, machinery, appliances and appartenences the Mortgager warrants shall be first less thereon.	C 7077 PAGE
TO HAVE AND TO HOLD all and singular the said property hereby conveyed, mortgaged, pledged or assigne by the Mortgagor, or intended us to be, unto the Mortgagon, in fee simple.	4
And the Mortgagor covenants with the Mortgages, that the Mortgager has full power and lawful right to convened in the simple on aforeneid; that it shall be lawful for the Mortgages at all times peaceably and quartly to enter upon, hold, occupy and onjoy acid land; that said land is free from all occumbrances except as may be berein described that the Mortgager will make such further assurances to perfect the fee simple title to used hand in the Mortgager on me reasonably be required; and that the Mortgager hareby fully warrants the title to said land and will defend the san against the lawful claims of all persons whenevery.	
Lincoln Murtones her LINCOLN Murtones her	.

Boy.

F 550 00 FORT LAUDERDALE FLORIDA KAY 31 1977
5 3,330.00
For value received, I or We, promise to pay to the order of SYMMA GOLDECKS, THUSTAK
the principal sum of FIVE THOUSAND FIVE HUNDRED FIFTY AND NO/100 Dollars.
155, 550,00), together with interest thereon from DATE
at the rate of TEN per cent per annum until maturity, said principal and interest being payable as follows: 5 120.00 on the 15 day of JULY, 1977, and \$ 120.00, on the 15 day of
each consecutive month thereafter until MEXXXXXXIII PAID IN FULL PROPERTY WAS
of interest and principal, and shall be credited first toward interest and the remainder toward principal. The maker agrees that if any installment becomes delinquent, the holder shall have the option to demand payment of the entire unpaid balance then due and owing, together with accrued interest thereon. This note may be prepaid after one year, and thereafter at a penalty of Eight (8%) per cent of the unpaid balance.
Both mater and cadenger severally occurs dragand, protest and sector of deblants, prosperanted or protest and discussments to bell such a data and cadenge belongs. Both mater of these better as majors and orderages. Both mater of materials and cadenge belongs and several discusses as one good as the emphasion and cadenge belongs are several discusses as one good as the emphasion cadenged belongs are not per materials and the protested or per cadenged belongs as one good as the emphasion cadenged belongs to become an extension of the control to the control of the contr
Ross Walker, a single woman
Dorothy Ann Walker, a single woman 'Wal.

and shall perform, comply with and abide by each and every the stipulations, agreements, conditions and covenants of said promissory note and of this deed, then this deed and the estate thereby created shall come and be null and word.

1. The Mortgagor hereby covenants and agrees:

to! To you all and stageter the principal and smorest and other some of memor payable by virtue of each promisery note and thus deed, or either, promptly on the days requestrooly bis same avoidally becomes due.

the To permit, commit or order on waste and to maintain the improvements at all tities in a state of good report and combitum, and to do or permit to be done to send promises antiding that will allow or change the time and observate of send property or on any way impost or meabout the converty of the constigue. And is case of the refusal, neglect or includey of the Maragages to repeat and maintain each property. the Moragages may at the epison, make our's repeat or capes the entity to be made, and advance meanys in that behalf

In To pay all and singular the takes, assumements, levies, bubblies, and obligations of every nature on each described property early and every when due and possible according to less, before they because delengement, and to deliver to the Mortagere on or leviere March 19th of each year test recepts evidencing the payment of all leviethy amounts takes for the preventing calcular year; to observe the property open to despite the all takes, assumements and charges that may be assumed upon the storage on the sub-bandame covered hereby, and paid by the energoges, without regions of the other sources of the part of the started imposing payment of the other or any part thereof upon the Mortages.

(d) To pay off and empire the cents, charges and separate, textualing lawyors from and abstract moto reasonably secured or paid at any time by the Mortgager between of the leaker on the part of the Mortgager to perform, comply with and shall by each and every the supulstance, agreements, metabolists and encounted and control of our part of the rate of tan 10% per centers and pre-center of each pre-center of the rate of tan 10% per centers per centers.

ies It is further coveragement and agreed by and parties that in the event of a cert being maximized to function the martgage, the Mertgages shall be extended to apply at any time providing each benchmore suit to the mart having parameters through for the appositionest of a receiver of all and original the marting-apid property, and of all seals, minimize, profits, some and evenium thereof. From whiteness number derived, and thoroughs it is having expressly evenium dated agreed agreed that the Court shall furtherith appoint each receiver with the untell preserves and deston of receivers in the capes, and end end end equipment and the made by the court as a matter of strict right to the Mertgagin, and without information to the adequacy or madequacy of the value of the property havely martinged, or to the subvancy or immivently of the Mertgages or any other party defendant to earth out. The Mertgages havely quested to the right to observe the appointment of a receiver as abstracted and havely operated quested that out in appointment of the Mertgages and abstract quests of absolute right to the Mertgages and absolute agents without matter to the Mertgages.

If II furctioner presentings should be testitated against the property covered by this mertgage upon any other line or claim whether alleged to be superior or power to the limit of this mortgage, the Mortgages may at his option introduced upon institution of each cut or during the produce; thereof dictors this mortgage and the indebtedmen entered history due and payable forthests and may at the option precent to foreclaim this mortgage.

tg) That the Mortgages will knop all real and personal property near or househor occumbered by the lies of this cort gap insured as any he required from time to time by the Mortgages against kno by the, conductors and either househ, assentine one card persons and the nations to time by the Mortgages against kno by the, conductors and either househ, assentine one card persons and the continue card industrial incommon property to the deep property when due off protection for each insurance. The attenuates of insurance required by the Mortgages and the two comply hely with discussments requirements emissively no card potents for the each Mortgages to test a co-manuscratic through the state of the comply hely with discussments requirements emissively no card potents for the each Mortgages to test a co-manuscratic through the Mortgages and Mortgages and the entire by a company or companies approved or designated by the Mortgages and all publicates and reasonable through the limit by the Mortgages relating to internation, now making or horselfor made, whether or exception by the Mortgages and all agreements for bully as kinged as it forth verbation horses and adult govern both portion favore and their excessions and assigns. No line space any of said palacies of statements or transmittents that the other cardinal contraction through and their proper and contraction to each polycy and approved by Mortgages. Each policy of insurance dual house affiand thereto a Ricarded New York Mortgages also all nows for the state that the individual match to each policy or insurance or quarter and assigns. The policy of insurance dual house affiand thereto a Ricarded New York Mortgages and many levels people the contraction to the concentration through and thereto a Ricarded New York Mortgages are entired many levels and people through the policy of the contract, withing themselve on a surrect many levels and the contract of the assertance and apply the again on account of the individual and or of the or physical damage to the mortg

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2 The Mortgages may, at his option, and without varing his right to accolorate the indebtedance hereby served to foreches the same, pay estim-below or efter delinquency may or all of these contrast obligations required by the terms haved to be paid by the Mortgages for the proposition of the martgage serving or for the collection of the indebtedance are hardy secured. All some on detected or paid by the Mortgages and the consumers of the advected and become as integral part thread, majorit is all requests to the terms, continues, and consumers of the advected and neurosity part thread.

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STATE OF FLORIDA COUNTY OF SLEEKY SUPPLIES ROSA WALKER, A SINGLE WORAN & DOROTHY ANN WALKER, A Bears and bears to use the the bear for the purposes thereto suppressed the foreign increased, and estimated and in the County and State has observed this. 31 Day of May 1977.

DESCRIPTION OF THE PROPERTY OF

Employ Dell Creat Int. Dellowiths Noton Published of L. F. O. STATE OF THE STATE wer Plorida

Fund File Number: 1415444

The information contained in this title search is being furnished by Attorneys' Title Fund Services, LLC. If this report is to be used by a title insurance agent for evaluation and determination of insurability by the agent prior to the issuance of title insurance, then the agent shall have liability for such work.

Provided For: City of Ft. Lauderdale Attorney Agent's File Reference: Dorothy Walker

After an examination of this search the Agent must:

- A. Evaluate all instruments, plats and documents contained in the report.
- B. Include in the Commitment under Schedule B, any additional requirements and/or exceptions you find necessary from your analysis of the surveys, prior title evidence or other relevant information from the transaction.
- C. Verify the status of corporations and limited partnerships and other business entities with the appropriate governmental agency or other authority.
- D. Determine whether the property has legal access.
- E. Determine if any unpaid municipal taxes or assessments exist, which are not recorded in the Official Records Books of the county.
- F. Determine whether any portion of the property is submerged or artificially filled, if the property borders a body of water, and if riparian or littoral rights exist.
- G. The information provided herein does not include a search of federal liens and judgment liens filed with the Florida Department of State pursuant to Sec. 713.901, et seq., F.S., and Sec. 55.201, et seq., F.S., respectively, which designate the Florida Department of State as the place for filing federal liens and judgment liens against personal property. For insuring purposes:
 - (a) Pursuant to Sec. 713.901, et seq., F.S., personal property includes, but is not limited to, mortgages, leaseholds, mortgages on leaseholds, interests in cooperative associations, vendees' interests, and options when those interests are held by a partnership, corporation, trust or decedent's estate; and
 - (b) Pursuant to Sec. 55,201, et seq., F.S., personal property includes, but is not limited to, leaseholds, interests in cooperative associations, vendees' interests, and options regardless of the type of entity holding such interests, including individuals. (Note: Mortgages have been specifically excluded from the personal property interests in which a judgment lien may be acquired under the provisions of Sec. 55.201, et seq., F.S.)

Prepared Date: June 20, 2023 Attorneys' Title Fund Services, LLC

Prepared by: Margaret A. Lascari, Examiner Phone Number: (800) 929-5791 x6203
Email Address: mlascari@thefund.com

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Fund File Number: 1415444

Effective Date of approved base title information: May 16, 1955

Effective Date of Search: June 14, 2023 at 11:00 PM

Apparent Title Vested in:

Dorothy Ann Walker

Description of real property to be insured/foreclosed situated in Broward County, Florida.

Lot 10, Block 9, DORSEY PARK 2nd ADDITION, according to the plat thereof as recorded in Plat Book 23, Page 10, Public Records of Broward County, Florida.

Muniments of Title, including bankruptcy, foreclosure, quiet title, probate, guardianship and incompetency proceedings, if any, recorded in the Official Records Books of the county:

- 1. Deed from Paul Dye and Lillie M. Dye to Dennis Walker and Henry Walker, recorded May 16, 1955 in O.R. Book 370, Page 630, Public Records of Broward County, Florida.
- 2. Death Certificate of Henry Walker, recorded in O.R. Book <u>6495</u>, <u>Page 600</u>, Public Records of Broward County, Florida.
- 3. Warranty Deed from Dennis Walker to Rosa Walker, recorded June 11, 1975 in O.R. Book 6233, Page 978, Public Records of Broward County, Florida.
- 4. Warranty Deed from Rosa Walker to Rosa Walker and Dorothy Ann Walker, recorded February 24, 1976 in O.R. Book 6499, Page 139, Public Records of Broward County, Florida.
- Death Certificate of Rosa Walker, recorded in O.R. Book <u>20490</u>, <u>Page 666</u>, Public Records of Broward County, Florida.

Mortgages, Assignments and Modifications:

1. Mortgage to Sydna Goldberg, Trustee, mortgagee(s), recorded in O.R. Book <u>7077</u>, <u>Page 555</u>, Public Records of Broward County, Florida.

Other Property Liens:

 FOR INFORMATIONAL PURPOSES ONLY: 2022 taxes were paid under receipt number WWW-22-00195533, on March 6, 2023, Parcel/Account ID# 5042 04 25 0450, the gross amount being \$871.40.

Restrictions/Easements:

1. All matters contained on the Plat of Dorsey Park 2nd Addition, according to the Plat thereof, as recorded in Plat Book 23, Page 10 of the Public Records of Broward County, Florida.

Rev. 12/10 Page 2 of 4

Fund File Number: 1415444

Other Encumbrances:

1. Possible interest of Dennis Walker and unknown spouse, if any, because the deed recorded in O.R. Book <u>6233</u>, <u>Page 978</u>, Public Records of Broward County, did not reflect the marital status or the non-homestead status of the grantor on said deed.

REAL PROPERTY TAX INFORMATION ATTACHED

Proposed Insured:

A 20-year name search was not performed on the proposed insured. It is the agent's responsibility to obtain a name search if a loan policy to be issued based on this product is other than a 100% purchase money mortgage.

STANDARD EXCEPTIONS

Unless satisfactory evidence is presented to the agent eliminating the need for standard exceptions, the following should be made a part of any commitment or policy.

- 1. General or special taxes and assessments required to be paid in the year 2023 and subsequent years.
- 2. Rights or claims of parties in possession not shown by the public records.
- 3. Encroachments, overlaps, boundary line disputes, and any other matters which would be disclosed by an accurate survey and inspection of the premises.
- 4. Easements or claims of easements not shown by the public records.
- 5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
- 6. Any owner policy issued pursuant hereto will contain under Schedule B the following exception: Any adverse ownership claim by the State of Florida by right of sovereignty to any portion of the lands insured hereunder, including submerged, filled and artificially exposed lands, and lands accreted to such lands.
- 7. Federal liens and judgment liens, if any, filed with the Florida Department of State pursuant to Sec. 713.901, et seq., F.S., and Sec. 55.201, et seq., F.S., respectively, which designate the Florida Department of State as the place for filing federal liens and judgment liens against personal property. For insuring purposes:

Rev. 12/10 Page 3 of 4

Fund File Number: 1415444

- (a) Pursuant to Sec. 713.901, et seq., F.S., personal property includes, but is not limited to, mortgages, leaseholds, mortgages on leaseholds, interests in cooperative associations, vendees' interests, and options when those interests are held by a partnership, corporation, trust or decedent's estate; and
- (b) Pursuant to Sec. 55.201, et seq., F.S., personal property includes, but is not limited to, leaseholds, interests in cooperative associations, vendees' interests, and options regardless of the type of entity holding such interests, including individuals. (Note: Mortgages have been specifically excluded from the personal property interests in which a judgment lien may be acquired under the provisions of Sec. 55.201, et seq., F.S.)
- 8. Any lien provided by County Ordinance or by Chapter 159, Florida Statutes, in favor of any city, town, village or port authority, for unpaid service charges for services by any water systems, sewer systems or gas systems serving the land described herein; and any lien for waste fees in favor of any county or municipality.

The report does not cover bankruptcies or other matters filed in the Federal District Courts of Florida.

In foreclosure proceedings, title should be examined between the effective date of this report and the recording of the lis pendens to assure that all necessary and proper parties are joined. Consideration should be given to joining as defendants any persons in possession, other than the record owner, and any parties, other than those named herein, known to the plaintiff or the plaintiff's attorney and having or claiming an interest in the property.

Prior to issuance of any policy of title insurance underwritten by Old Republic National Title Insurance Company, the agent must obtain and evaluate a title search for the period between the effective date of this Title Search Report and the recording date(s) of the instrument(s) on which the policy is based.

If this product is not used for the purpose of issuing a policy, then the maximum liability for incorrect information is \$1,000.

Note: The Agent is responsible for obtaining underwriting approval on any commitment prepared from this product in the amount of \$1,000,000.00 or more.

Rev. 12/10 Page 4 of 4

RAMCO FORM 41

Mandon lander son

(Wherever used herein the terms "first party" and "second party" shall include unquite and plural, heirs, feat repreparations, and assess of indeveluals, and the incressers and assigns of exposations, wherever the conten

Made the 23rdlay of February A 1) 1076

BETWEEN ROSA WALKER, a single woman,

of the County of Broward on the State of Florida party of the first part, and ROSA WALKER and DOROTHY ANN WALKER, for the purpose of creating a joint tenancy with the right of survivorship and not as tenants in of the County of Broward in the State of Florida whose post office address is

> 519 Northwest 17th Avenue, Fort Lauderdale, Florida 33311

parties of the second part.

Lot 10, Block 9, DORSEY PARK SECOND ADDITION, according to the Plat thereof, recorded in Plat Book 23, Page 10 of the Public Records of Broward County, Florida.



And the said party of the first part do hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, The said party of the first part has berounto set her hand and seal the day and year first above written.

Stand spaled and deligreed in the present of: Kalligh K. Lawbe Wiritad II Harding.	Rosa walker
Winiped I Hardne,	ROSA WALKER

STATE OF FLORIDA, COUNTY OF BROWARD

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared ROSA WALKER, a single woman,

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

WITNESS my hand and official seal in the County and State last aforesaid this 23rd day of February A.D. 1976.

RECORDED IN THE OFFICIAL RECORDS BOOK
OF BROWARD COUNTY, FLOTICA
L. A. HESTER
COUNTY ADMINISTRATOR

This Instrument prepared by:

Address This instrument Was Prepared By! / RALEIGH R. RAWLS

NOTALY PUBLIC STATE OF FLORIDA AT LARGE "C" MY COMMISSION EXPIRES JULY 4, 1977 CONDED THRU GENERAL INSURANCE UNDERWRITTERS

INSURANCE UNDERWRITERS

A

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#22-0518

TO: Honorable Mayor & Members of the

Fort Lauderdale City Commission

FROM: Chris Lagerbloom, ICMA-CM, City Manager

DATE: June 21, 2022

TITLE: Public Hearing Approving the Fiscal Year 2022-2023 Housing and

Community Development Annual Action Plan - (Commission Districts 1,

2, 3 and 4)

Recommendation

Staff recommends the City Commission approve the 2022-2023 Annual Action Plan and funding allocation as proposed by the Community Services Board (CSB) and authorize the City Manager to execute the necessary documents and agreements associated with each entitlement funding source for submittal to the U.S. Department of Housing and Urban Development (HUD).

Background

Annually, the City is required to submit an action plan associated with the five-year consolidated plan for 2020-2024. The consolidated plan provides a comprehensive strategy of how the City will utilize entitlement funding to address housing, economic, social and community development needs. The attached annual action plan identifies specific activities with associated funding amounts that are designed to achieve the goals identified in the consolidated plan.

The annual action planning process serves as the framework that has been established based on community-wide dialogues. These dialogues identify commission top priorities that align with the consolidated plan and support the HUD national objective for: Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA), and HOME Investment Partnerships (HOME) Program.

Exhibit 1 provides a comprehensive outline of the community organizations to be funded, the proposed funding amount and a brief description of the program and services to be provided:

Resource Impact

There is no fiscal impact to the General Fund. The federal grant will reimburse the City for the funding expended on eligible activities.

Strategic Connections

This item is a 2022 Top Commission Priority, advancing the Homelessness and Housing Opportunities Initiative.

This item supports the *Press Play Fort Lauderdale 2024* Strategic Plan, specifically advancing:

- The Neighborhood Enhancement Focus Area
- Goal 4: Build a thriving and inclusive community of neighborhoods.
- Objective: Ensure a range of affordable housing options

This item advances the Fast Forward Fort Lauderdale 2035 Vision Plan; We Are Community.

Attachments

Exhibit 1 - Proposed 2022-2023 Annual Action Plan

Exhibit 2 - Public Hearing Notice

Prepared by: Rachel Williams, Housing and Community Development

Charter Officer: Chris Lagerbloom, ICMA-CM, City Manager

PUBLIC HEARINGS

PH-1 22-0518

Public Hearing Approving the Fiscal Year 2022-2023 Housing and Community Development Annual Action Plan - (Commission Districts 1, 2, 3 and 4)

APPROVED

Yea: 5 - Commissioner McKinzie, Vice Mayor Sorensen, Commissioner Moraitis, Commissioner Glassman and Mayor Trantalis

PH-2 <u>22-0566</u>

Public Hearing Amending the Housing and Community Development and 2019-2020 Amended Annual Action Plan for Community Development Block Grant Coronavirus Aid Relief and Economic Security Act (CDBG-CV) - (Commission Districts 1, 2, 3 and 4)

APPROVED

Yea: 5 - Commissioner McKinzie, Vice Mayor Sorensen, Commissioner Moraitis, Commissioner Glassman and Mayor Trantalis

PH-3 22-0496

Public Hearing - Ordinance Amending Ordinance C-21-37 Vacating Right-of-Way Identified as a 40-foot wide by 125-foot-long Portion of NE 5th Terrace Between North of NE 6th Street and South of NE 7th Street to Revise Conditions of Approval - Flagler Sixth, LLC - Case No. UDP-V21001 - (Commission District 2)

PASSED FIRST READING

Yea: 5 - Commissioner McKinzie, Vice Mayor Sorensen, Commissioner Moraitis, Commissioner Glassman and Mayor Trantalis

ORDINANCE SECOND READING

OSR-1 22-0587

Second Reading - Ordinance Amending the City of Fort Lauderdale Unified Land Development Regulations (ULDR) Section 47-14.10., List of Permitted, Conditional, and Accessory Uses, General Aviation Airport (GAA) District and Section 47-14.11., List of permitted, Conditional Uses, and Accessory Uses in the Airport Industrial Park (AIP) - (Commission District 1)

ADOPTED ON SECOND READING

Yea: 5 - Commissioner McKinzie, Vice Mayor Sorensen, Commissioner Moraitis, Commissioner Glassman and Mayor Trantalis

ADJOURNMENT



ORDER SEARCH RESULTS

ORDER: 1507

TO: GUS

COMMENT: 519 KELLY

BROWARD, FL

JUL 20, 2023 (Full)

SEARCHED BY:

+ FIDELITY NATIONAL TITLE, GRT, GRT3

PLANT THRU DATE:

JUL 24, 2023 - 04:57 PM

SEARCHED DATE:

07/25/2023 09:15 AM PDT.LV1J

PLANT THRU INST:

118997682

GEO COVERAGE:

APR 24, 1980 - JUL 19, 2023

COURT HOUSE DATE: JUL 19, 2023

TOR/TEE COVERAGE:

APR 24, 1980 - JUL 20, 2023

ASSESSOR INFORMATION FOR APN:

No Assessor Information available

SEARCH CRITERIA:

SUBDIVIDED

LOT: 10 BLOCK: 9 BOOK: P23 PAGE: 10

BACK TO STARTER:

PLANT BEGINNING

FROM/THROUGH:

00/00/0000-99/99/9999

AUTO CHAIN:

DISPLAY

PARTY NAME:

NO

EXTENDED NAME:

YES

DOC TYPE FILTER: ADJOINING BASES:

NO

PERMIT DATEDOWN:

YES

CREATE STARTER:

YES

SUBDIVISION:

DORSEY PARK ADD 2

TITLE SEARCH RESULTS

PARAMETER ENTERED:

LOT HI LOT

BOOK PAGE BLOCK

SUB LOT

OVERLAPPING PROPERTY: YES

HI SUB LOT

NO AUTO CHAIN FOUND

SEARCHED PARAMETER:

LOT HI LOT

BLOCK

9

BOOK PAGE

P23-10

SUB LOT

HI SUB LOT

P23-10 10 9

NO OPEN ORDERS FOUND

LOT

10

BLOCK

BOOK PAGE

SUB LOT

10

INST NO

P23-10

COMP PORTION

RECORDED INST

DOLLAR AMOUNT

INST NO

ORIG INST NO

LOAN REMARKS

LOT/SUB LOT RANGE

ORIG ALT NO

CE NO

22136 - 658

1994 - 239895

PARTY BUSINESS NAME/LAST, FIRST MIDDLE

22136 - 645

1994 - 239894

05/12/1994

05/12/1994

MG

\$40,000.00

P2 CITY OF FORT LAUDERDALE

PARTY1 WALKER, DOROTHY A

PARTY1 WALKER, DOROTHY A

03/27/2008

MG RL

45222 - 188

1994 - 239894

22136 - 645

107789213

06/10/1980

CP SC

P198000011146

978

PARTY1 WALKER, LULA M

+ FIDELITY NATIONAL TITLE, GRT, GRT3

07/25/2023 09:15AM LV1J

ORDER: 1507

ORDER: 1507

ORDER: 1507

PARTY2 WALKER, DOROTHY /

PARTY2 WALKER, DOROTHY
PARTY2 WALKER, ROSA /

LOT	BLOCK			BOOK PAGE	SUB L	от
	9			P23-10		
RECORDED	INST	INST NO		INST NO	COMP	PORTION
		DOLLAR AMOUNT	LOAN	REMARKS		LOT/SUB LOT RANGE
ORIG ALT NO		ORIG INST NO	PARTY	BUSINESS NAME/LA	AST, FIRST	MIDDLE
08/12/2022	CE NO	118336598				*

OWNER FORT LAUDERDALE COMMUNITY DEVELOPMENT CORPORATION CONTRC JLC CONSTRUCTION GROUP INC

LOT	BLOCK			BOOK PAGE	SUB LOT		
				P23-10			
RECORDED	INST	INST NO		INST NO	COMP	PORTION	
		DOLLAR AMOUNT	LOAN	REMARKS		LOT/SUB LOT RANGE	
ORIG ALT NO		ORIG INST NO	PARTY	BUSINESS NAME/LA	AST, FIRST	MIDDLE	
03/21/1991	AG	18234 - 559		1991 - 107273			

18234 - 559 REVOCABLE LICENSE

PARTY1 BOARD OF BROWARD CNTY COMMISSION PARTY2 FORT LAUDERDALE CITY OF

END SEARCH

7/27/23, 10:02 AM 519 NW 17 AVENUE



Site Address	519 NW 17 AVENUE, FORT LAUDERDALE FL 33311-8735	ID#	5042 04 25 0450
Property Owner	WALKER, DOROTHY A	Millage	0312
Mailing Address	519 NW 17 AVE FORT LAUDERDALE FL 33311-8735	Use	01-01
Abbr Legal Description	DORSEY PARK SECOND ADD 23-10 B LOT 10 BLK 9		

The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).

Year	Land									
00004	Year Land		Building / provement		Just / Market Value		Assessed / SOH Value		ax	
2023*	\$16,950		210,090	\$227,0	40	\$41,	11,990			
2022	\$16,950		192,680	\$209,6	30	\$40,	770	\$87	1.40	
2021	\$16,950		136,740	\$153,6	90	\$39,590 \$8			9.87	
		2023* Ex	emptions and	d Taxable Values	by Tax	ing Authorit	y			
			County	School I	Board	Munic	ipal	Indep	endent	
Just Value			\$227,040	\$22	7,040	\$227,	040	\$	227,040	
Portability			0		0		0	0		
Assessed/SO	H 94		\$41,990	\$4	1,990	\$41,	990 \$41,			
Homestead 1	00%		\$25,000	\$2	5,000	\$25,	000	000 \$25,		
Add. Homeste	ead		0		0		0		0	
Wid/Vet/Dis	id/Vet/Dis				0 0		0		0	
Senior			0		0		0		0	
Exempt Type			0		0		0		0	
Taxable			\$16,990	\$1	6,990	990 \$16,990		\$16,990		
		Sales His	tory			Land	Calcula	tions		
Date	Туре	Price	Book/F	age or CIN		Price	Fa	ctor	Туре	
2/23/1976	D	\$100	649	99 / 139	\$	\$3.00 5,650		650	SF	
	1		†							
					Adj	. Bldg. S.F. (Card, S	Sketch)	1036	

7/27/23, 10:02 AM 519 NW 17 AVENUE

Units 1
Eff./Act. Year Built: 1995/1994

	Special Assessments									
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc		
03						F1				
R										
1						1				



MARTY KIAR PROPERTY APPRAISER

Property Search

Search Results

Parcel Result



Homestead



Portability



Pictures



Мар



Exemption



Fraud



Sketch



TRIM



AsktMarty



Estimator



Tax



Print

Copy Link

New Search

⟨ Prev Parcel

Tax Year 2023 ✔

Next Parcel >

Property Summary

Property ID:

504204250450

Property

WALKER, DOROTHY A

Owner(s):

519 NW 17 AVE FORT LAUDERDALE, FL 33311-8735

Mailing

Address:

click here to update mailing address

Physical

Address:

519 NW 17 AVENUE FORT LAUDERDALE, 33311-8735

Neighborhood: Dorsey-riverbend

Property Use: 01-01 Single Family

Millage Code: 0312

Adj. Bldg. S.F.: 1036 Card/Permits

Bldg Under Air

S.F.:

1027

Effective Year: 1995

Year Built:

1994

Units/Beds/Baths: 1//



Previous

Next

Deputy Appraiser:

Residential Department

Property Appraiser

Number:

954-357-6831

Property Appraiser

Email:

realprop@bcpa.net

Abbr. Legal

Des.:

DORSEY PARK SECOND ADD 23-10 B LOT 10 BLK 9

Owner Alert:

If you are the owner of this property, protect your property from scams or fraud by subscribing to BCPA's free Owner Alert Notification service. Please click here to subscribe.

If you see a factual error on this page, please click here to notify us.



The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).

Property Assessment

Year	Land	Building / Improvement	Just/Market Value	Assessed / SOH Value	Tax
2023	\$16,950	\$210,090	\$227,040	\$41,990	
2022	\$16,950	\$192,680	\$209,630	\$40,770	\$871.40
2021	\$16,950	\$136,740	\$153,690	\$39,590	\$839.87

Exemptions And Taxing Authority Information

	County	School Board	Municipal	Independent
Just Value	\$227,040	\$227,040	\$227,040	\$227,040
Portability	0	0	0	0
Assessed / SOH 94	\$41,990	\$41,990	\$41,990	\$41,990
Homestead100%	\$25,000	\$25,000	\$25,000	\$25,000
Add. Homestead	0	0	0	0
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exemption Type	0	0	0	0
Affordable Housing	0	0	0	0

Taxable	\$16,990	\$16,990	\$16,990	\$16,990
Idadaio	¥ ,	¥ . •,•••	¥ . •, • •	4,

Sales History For This Parcel

Date	Type	Qualified/Disqualified	Price	Book/Page or CIN
02/23/1976	Deed		\$100	6499 / 139

Recent Sales In This Subdivision 6

Folio Number	Date	Туре	Qualified/Disqualified	Price	Book/Page Or CIN	Property Address
504204250211	05/21/2023	Warranty Deed	Qualified Sale	\$112,000	118887059	NW 16 AVE FORT LAUDERDALE, FL 33311
504204251070	03/06/2023	Warranty Deed	Disqualified Sale	\$40,000	118724987	NW 4 ST FORT LAUDERDALE, FL 33311
504204250540	01/23/2023	Warranty Deed	Qualified Sale	\$290,000	118638984	437 NW 17 AVE FORT LAUDERDALE, FL 33311
504204250220	12/23/2022	Warranty Deed	Qualified Sale	\$430,000	118641564	529 NW 16 AVE FORT LAUDERDALE, FL 33311
504204250760	11/14/2022	Warranty Deed	Qualified Sale	\$430,000	118517534	1609 NW 4 ST FORT LAUDERDALE, FL 33311

Land Calculation More Sales ☑

Type		Unit Price	Units	Zoning
_	_			

Square Foot \$3.00 5,650 SqFt RS-8 - RESIDENTIAL SINGLE FAMILY/LOW MEDIUM DENSITY

Special Assessments

Fire	Garb	Light	Drain	Impr	Safe Storm Clean Misc	
Ft Lauderdale Fire-rescue (03)					(F1)	
Residential (R)						
1					1.00	

School 6

School Grade

North Fork Elementary
Parkway Middle
Stranahan High
Crade

Elected Officials

Property Appraiser	County Comm. District	County Comm. Name	US House Rep. District	US House Rep. Name
Marty Kiar	8	Robert McKinzie	20	Sheila Cherfilus- McCormick
Florida House Rep. District	Florida House Rep. Name	Florida Senator District	Florida Senator Name	School Board Member
99	Daryl Campbell	32	Rosalind Osgood	Dr. Jeff Holness

Broward County Property Appraiser	About BCPA	Search	Resources	Online Tools	Exemptions &
Troperty Appraiser	About Marty	Property	FAQ	Maps &	Classification
115 South Andrews	Kiar	Search	Download	Aerials	A 11
Avenue Room 111	Contact Us	Tangible Search	Forms	Exemption Status	All Exemptions
Fort Lauderdale,	Tax Roll	Search	Related Links	Status	Agricultural
Florida 33301	Information	Sales Search	Market	Data Request	Classification
954-357-6830	Business	Subdivision	Reports	Tax	Appeals &
martykiar@bcpa.net	Careers	Search	Video Gallery	Estimator	Petitions
	Ask Marty	Time Share Search	Newsletters	Portability Estimator	Report Exemption
		Commercial Search		Owner Alert	Fraud
		Land Search			



Having trouble viewing our website? Please contact our accessibility hotline for assistance at accessibility@bcpa.net or 954-357-6830.

Source: Broward County Property Appraiser's Office - Contact our office at 954.357.6830. Hours: We are open weekdays from 8 am until 5 pm. Legal Disclaimer: Under Florida law, e-mail addresses are public records. If you do not want your e-mail address released in response to a public records request, do not send electronic mail to this entity. Instead, contact this office by phone. Information provided on this website is for tax roll purposes only and may not be appropriate for other uses. Values are not final until certified pursuant to Florida law.

HOUSING & COMMUNITY DEVELOPMENT DIVISION

Memo

File saved to: L:\PSJ\HCD\Rehabilitations\2023\519 NW 17 Ave - Dorothy Walker

DATE:

July 27, 2023

TO:

Sonia Sierra, Paralegal

FROM:

Deneice Graham

SUBJECT: Repair Program - CDBG - Dorothy A Walker

519 N.W. 17th Avenue, Fort Lauderdale, Florida 33311 - √

Attached please find the following:

- Participation Agreement X1 √
- 2. Mortgage X1- √
- Note X1- √
- 4. BCPA- √
- 5. Title- v
- CAM- √
- 7. Scope of Work V

Please route to the appropriate departments Thank you.

7/27/2023 - Sonia's Notes: - Check marks above are mine.

Name changed to Dorothy A. Walker a.k.a. Dorothy Ann Walker because Title reports Dorothy Ann Walker. Amount is \$30K to 10 years at 0% interest.

Legal Match TSR - Lot 10, Block 9, DORSEY PARK 2ND ADDITION, according to the plat thereof as recorded in Plat Book 23, <u>Page 10</u>, Public Records of Broward County, Florida. ("Property"). Printed BCPA Summary and Warranty Deed

6/20/2023

EXHIBIT A

City of Fort Lauderdale Housing and Community Development Division Housing Rehabilitation/Replacement Program

REHABILITATION SCOPE OF WORK

CASE NO. RS 23-005

PROJECT ADDRESS: 519 N.W. 17th Avenue, 33311 PROJECT HOMEOWNER: DOROTHY WALKER

GENERAL NOTES TO BIDDERS:

To be eligible to submit a bid, Contractors are required to attend a pre-bid meeting. Contractor is required to arrive on time and be present throughout the meeting. There will be a **ten-minute** grace period. Contractors may not participate in the bidding process if arrived after the ten-minute mark. NO EXCEPTIONS.

Section 3

The work to be performed under this contract is subject to the requirements of Section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

Minimum requirement: Awarded Contractor must be a licensed General Contractor.

- Bid submittal shall be acknowledged as the Contract bid amount, irrespective of any error in the computation of line items. Bids with computation errors may be disqualified.
- 2) Bid submittal shall include all costs to obtain permits; testing (such as, but not limited to lead based paint test or asbestos testing), labor, material and supplies, as indicated per line item. Certificate of Occupancy is required from the City of Fort Lauderdale Building Services Division.
- 3) All work performed per the current Florida Building Code (FBC), National Electric Code (NEC) and within acceptable industry standards.
- 4) Good workmanship: Contractor shall perform work within good construction practices. Construction materials must be of good quality and free of defects.
- 5) Clean site: Contractor shall keep the site clean and free of construction debris and waste at all times. All construction waste and debris must be disposed of in a timely fashion as per local, State and Federal regulations.
- 6) Secured areas: Contractor shall make a reasonable and conscientious effort to exclude unauthorized persons from the site/work area. Contractor may use barriers, signage, and/or any other reasonable means of exclusion.

- 7) Timeline: Awarded Contractor must submit a written work schedule when signing the Homeowner/Contractor Agreement. Failure to provide the appropriate documentation will result in automatic forfeiture and project award to the next successful bidder. Contractor shall complete the project within 50 working days from the date of Building Permit Issuances.
- 8) Payment requests may be submitted in a maximum of three intervals with the first interval representing 35% of work completed, the second representing 35% and a final payment of 30%.
- 9) If not otherwise stated, the bidder shall include, as a separate item, any task or provision not specified in the work write-up and must be deemed necessary for successful project completion.
- 10) All measurements and quantities specified in this document are approximations and must be checked and verified to be true by the bidder prior to submitting a bid. Discrepancies must be reported immediately via BidSync. If the Contractor has any comments or questions regarding the work item specifications please follow BidSync instructions.
- 11) General Contractor is required to obtain Housing and Community Development's (HCD) cover letter to expedite the permitting process. Contractor may be subject to a fine of \$250 per day for any days over the completion date. Liquidated damages shall affect contract sum and may be withheld from payment.
- 12) Contractor is required to provide all required insurance certificates (including subcontractor) to HCD within five (5) business days of award. Failure to provide appropriate insurance documentation will result in automatic forfeiture and award made to the next successful bidder.
- 13) All building permits and plans/drawings must be submitted for review to the Construction Review Specialist (CRS) <u>prior</u> to submittal to the Building Services Division.
- 14) Contractor shall obtain signed and notarized Homeowner Selection Sheet provided by HCD with selection of items including; but not limited to paint, tile, grout, kitchen and bathroom cabinets, and countertops. A copy shall be provided to the CRS.

USE HCD REHABILITATION PRICE LIST FOR ALL NEEDED ITEMS

1. ROOFING (SLOPE)

Approx. 1,300 Sq. Ft

Remove existing defective roof covering including metal vent collars, drip edges, all flashings and properly dispose of according to all Local, State and Federal regulations. Prepare existing sheathing to receive new roof covering. Contractor must inform CRS in a timely manner of any structural defects found, including roof framing, sheathing, fascia and soffits. The CRS will inspect and instruct the Contractor how to proceed. Remove existing 1"x 2" wood nailed to the top of the fascia if damaged and install new 1"x 2" P.T. furring strip nailed on fascia board behind galvanized drip edge on entire perimeter of roof. Supply and install new 30 lb. asphalt saturated roof felt underlayment. Supply and Install new metal drip eye, once 1"x 2" has been nailed onto fascia boards. Following the inspection of the 30 lb. roof felt, apply a Secondary Water Barrier (peel and stick membrane) to the entire (slope) roof surface that will be receiving the Shingles. Supply and install new 235 lb. uplifting (U.L.) listed 25 year warranty composite Architectural self-sealing (3-Dimensional) roofing shingles. (COLOR TO BE CHOSEN BY HOMEOWNER) Roofing Contractor to use the proper size nails in any exposed decking areas to not have any visible nails coming through the exposed decking. This roof replacement task includes supplying and installing all new flashings, roof vents, drip edges, and all other fittings and accessories necessary to achieve a sound waterproof roof. Prime and Paint all new drip edges, fascia, roof decking and soffits (bare/raw) wood replaced with a quality primer. Provide quality matching paint to all replaced drip edge, fascia boards, roof decking and soffits to match existing color and finish. Supply owner with all warranties and guarantees.

All work as per the current 2020 Florida Building Code and accepted industry standards.

NOTE: WOOD ALLOWANCE Price must include for minimum of: 1) 100/LF of 3/4" replacement (1"x8") T.+ G. Southern Yellow Pine Decking 2) 192/SF of 5/8" replacement plywood 3) 160/LF of replacement fascia around perimeter 4) replacement of all damaged screens to match existing screens 5) additional framing as needed to repair damaged/rotten framing.

If additional material is required, you are required to inform the CRS.

2. WINDOWS (GREEN BUILDING PRACTICE)

9 Openings

Contractor shall supply materials and labor to remove existing windows in -all-locations-and properly dispose of all metals. Clean area of debris and prepare openings to receive new windows. Supply and install new white horizontal sliders (for -- 9 -- openings), complete with impact resistant glass, mull bars as needed, cultured marble sills, fabric screens and all fixtures and accessories for a complete installation. Windows specifications must comply with applicable current F.B.C. regulations. Install UV resistant caulk / seal around the perimeter of all windows and mull bars to make for an air and water tight seal. All windows shall be white with tinted glass. Bathroom windows shall have obscure/frosted glass. Make good all areas (touch-up paint on both interior and exterior around new windows) disturbed by this task.

3. GUTTERS AND DOWNSPOUTS (White)

18/LF

Front Door Entry of the House where Existing Gutter and Downspout are located:

After the replaced Fascia has received the proper painting from Roof line Item. Contractor is to supply material and labor to install a -White- metal Gutter (with leaf guard installed also) and (1) Downspout at the same location as the existing Gutter.

PERMIT FEES Lump Sum

Provide a Provisional Sum of \$750.00 for all costs associated with permitting fees. The Contractor shall be responsible for any additional permits if needed, and fees will be reimbursed by the City. If not otherwise stated the bidder shall include, as a separate item, any task or provision not specified in the work write-up, but that he may deem to be necessary for the successful completion of the project.

USE HCD REHABILITATION PRICE LIST FOR ALL NEEDED ITEMS

l, Dorothy Walker, understand and agree to the proposed Scope of Work listed above:	
Homeowner (Dorothy Walker)	Date
Construction Review Specialist	Date
Housing Program Supervisor	Date



CONSTRUCTION ESTIMATE 6/20/2023

CLIENT: DOROTHY WALKER CASE NO. RS 23-005

1. Roof (Slope)	\$15,000.00
2. Windows (9)	\$11,700.00
3. Gutters w/downspouts	\$500.00
CONSTRUCTION TOTAL	\$27,200.00
Permits & Fees	\$750.00
CONSTRUCTION TOTAL (With estimated permit fees)	\$27,950.00

18tal = 3016 COBG Loan

Kathryn Nembhard

From: Deneice Graham

Sent: Wednesday, July 26, 2023 3:21 PM **To:** Patricia SaintVil-Joseph; Rachel Williams

Cc: Sonia Sierra; Avis Wilkinson

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation **Attachments:** Repair - Memo.docx; 1. PARTICIPATION.docx; 2. MORTGAGE.docx; 3 NOTE.docx; 4.

BCPA.pdf; 5. Title.pdf; 6. CAM.pdf; 7. SOW.pdf; 519 NW 17 Ave, Fort Lauderdale- Title

Dorothy Walker.pdf; FL_BROWARD_1507_L 10 K 9 B P23 P 10.pdf

Good Morning,

Please see the attachments for Miss D Walker.

Thank you,

----Original Message----

From: Patricia SaintVil-Joseph < PSaintvil-Joseph@fortlauderdale.gov>

Sent: Wednesday, July 26, 2023 3:07 PM

To: Deneice Graham <DGraham@fortlauderdale.gov>; Rachel Williams <RWilliams@fortlauderdale.gov>

Cc: Sonia Sierra <SSierra@fortlauderdale.gov>; Avis Wilkinson <AWilkinson@fortlauderdale.gov>

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

Correction - Sonia just pointed out Deniece prepares the initial loan docs for legal's review. That process will remain unchanged.

Regards,

Patricia SaintVil-Joseph Assistant City Attorney 1 East Broward Blvd., Suite 1605 Fort Lauderdale, FL 33301 (954) 828-6292 | PSaintVil-Joseph@fortlauderdale.gov

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----Original Message-----

From: Patricia SaintVil-Joseph

Sent: Wednesday, July 26, 2023 2:25 PM

To: Deneice Graham < DGraham@fortlauderdale.gov>; Rachel Williams < RWilliams@fortlauderdale.gov>

Cc: Sonia Sierra <SSierra@fortlauderdale.gov>; Avis Wilkinson <AWilkinson@fortlauderdale.gov>

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

Hello Deneice/Rachel:

Thanks for the info. Just to clarify, the mortgage at issue is to Sydna Goldberg dated 5.31.1977 (attached), not the mortgage attached in your prior email.

The subject mortgage document is illegible, so I am unable to verify the mortgage's term. Notwithstanding, I reviewed Section 95.281, Florida Statutes, as referenced in the new Title Agent's email, and agree the subject mortgage is statutorily time-barred whether we apply the 5-year or 20-year rule. That said, I will proceed with drafting the rehab loan documents.

Hello Sonia:

Please proceed with drafting the loan docs for my review.

Regards,

Patricia SaintVil-Joseph
Assistant City Attorney
1 East Broward Blvd., Suite 1605
Fort Lauderdale, FL 33301
(954) 828-6292 | PSaintVil-Joseph@fortlauderdale.gov

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-----Original Message-----

From: Deneice Graham < DGraham@fortlauderdale.gov>

Sent: Wednesday, July 26, 2023 12:18 PM

To: Patricia SaintVil-Joseph <PSaintvil-Joseph@fortlauderdale.gov>; Avis Wilkinson <AWilkinson@fortlauderdale.gov>

Cc: Rachel Williams < RWilliams@fortlauderdale.gov>; Sonia Sierra < SSierra@fortlauderdale.gov>

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

Good Afternoon,

Miss Brihm the sister of Miss D Walker contacted another title company to result the issue of The \$5,000 MTG.

Please see attachment.

Thank you,

----Original Message-----

From: Patricia SaintVil-Joseph < PSaintvil-Joseph@fortlauderdale.gov>

Sent: Friday, July 14, 2023 12:50 PM

To: Avis Wilkinson < AWilkinson@fortlauderdale.gov>

Cc: Deneice Graham < DGraham@fortlauderdale.gov>; Rachel Williams < RWilliams@fortlauderdale.gov>; Sonia Sierra

<SSierra@fortlauderdale.gov>

Subject: FW: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

Hello Avis:

We have reached out to the Fund (our current title search company) to reconcile their search results with the attached title report, and below is the Fund's response.

Given the questionable mortgage does not have a maturity date, I cannot just disregard the Fund's findings. In addition, the old search report was conducted by a different title company, so I cannot say for sure the old title search did not inadvertently miss the subject mortgage during their search.

That said, the homeowners must either provide proof they paid the mortgage in full, or some instrument to indicate this mortgage was either assigned to another lender or otherwise satisfied.

Regards,

Patricia SaintVil-Joseph
Assistant City Attorney
1 East Broward Blvd., Suite 1605
Fort Lauderdale, FL 33301
(954) 828-6292 | PSaintVil-Joseph@fortlauderdale.gov

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----Original Message-----

From: Sonia Sierra <SSierra@fortlauderdale.gov>

Sent: Friday, July 14, 2023 11:55 AM

To: Patricia SaintVil-Joseph < PSaintvil-Joseph@fortlauderdale.gov>

Subject: FW: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

Hi Patricia,

Below is The Funds response.

Best Regards,
Sonia Sierra
Paralegal
1 East Broward Blvd., Suite 1605
Fort Lauderdale, FL 33301
(954) 828-5598 | ssierra@fortlauderdale.gov

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----Original Message----

From: Margaret Lascari < MLascari@TheFund.com>

Sent: Friday, July 14, 2023 11:48 AM

To: Sonia Sierra <SSierra@fortlauderdale.gov>

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

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Good Morning Sonia,

I have review the file and did not find a satisfaction for the mortgage in question. The Fund requirement is that if the mortgage does not have a maturity date and the owners are the same we are to show all open mortgages as we do not know if there has been an agreement to extend the mortgage which has not been recorded. If you need anything else from me please let me know.

Have a great day!

Thank you, Margaret Lascari Title Examiner, Broward Branch Office: 954-771-0150 [EXT. 6203]

Toll-free: 800-336-3863

Email: mlascari@thefund.com

TheFund.com

----Original Message----

From: Ana Rosa Jackson <AJackson@thefund.com>

Sent: Friday, July 14, 2023 10:44 AM

To: Margaret Lascari < MLascari@TheFund.com>

Subject: FW: [EXTERNAL:CAUT!ON!]- 1415444: Dorothy Walker Fund Order Confirmation

Good morning Margaret

Please respond to customer....see note below

Thank you

----Original Message-----

From: Sonia Sierra <SSierra@fortlauderdale.gov>

Sent: Friday, July 14, 2023 10:37 AM

To: Broward Order Entry <brownardorderentry@thefund.com>

Cc: Patricia SaintVil-Joseph < PSaintvil-Joseph@fortlauderdale.gov >; Kathryn Nembhard

<KNembhard@fortlauderdale.gov>

Subject: RE: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning,

In a previous TSR this property did not have outstanding mortgages. In TSR report #1416444 you report;

1. Mortgage to Sydna Goldberg, Trustee, mortgagee(s), recorded in O.R. Book 7077, Page 555, Public Records of Broward County, Florida. (Attached)

Can you provide some explanation for this illusive mortgage? And confirm a satisfaction was not recorded?

Best Regards,
Sonia Sierra
Paralegal
1 East Broward Blvd., Suite 1605
Fort Lauderdale, FL 33301
(954) 828-5598 | ssierra@fortlauderdale.gov

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----Original Message-----

From: Maureen Richards < MRichards@fortlauderdale.gov>

Sent: Wednesday, June 14, 2023 1:51 PM

To: Sonia Sierra <SSierra@fortlauderdale.gov>; Erica Keiper <EKeiper@fortlauderdale.gov>; Glynis Burney

<GBurney@fortlauderdale.gov>

Subject: FW: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

From: Order Confirmation < fundorderconfirmation@thefund.com>

Sent: Wednesday, June 14, 2023 1:50:36 PM (UTC-05:00) Eastern Time (US & Canada)

To: Maureen Richards

Subject: [EXTERNAL:CAUTION!]- 1415444: Dorothy Walker Fund Order Confirmation

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Thank you for your order.

The Fund file number is: 1415444

Need by date;

DORSEY PARK SECOND ADD 23-10 B LOT 10 BLK 9 Property County: Broward

We appreciate your business!

This is an automated email - please do not reply.

Give us your feedback on your Branch Products! https://www.thefund.com/r/branch-product.aspx

The sender believes that this E-mail and any attachments were free of any virus, worm, Trojan horse, and/or malicious code when sent. By reading the message and opening any attachments, the recipient accepts full responsibility for taking protective and remedial action about viruses and other defects. Attorneys' Title Fund Services, LLC is not liable for any loss or damage arising in any way from this message or its attachments.

The sender believes that this E-mail and any attachments were free of any virus, worm, Trojan horse, and/or malicious code when sent. By reading the message and opening any attachments, the recipient accepts full responsibility for taking protective and remedial action about viruses and other defects. Attorneys' Title Fund Services, LLC is not liable for any loss or damage arising in any way from this message or its attachments.

CITY MANAGER'S OFFICE

DOCUMENT ROUTING FORM

Rev: 3 | Revision Date: 9/1/2022

	DMM. MTG. DATE: 6/21/2022 Commission #: 22-0518 ITEM #: PH-1_CAM attached: YES NO
Ro	outing Origin: CAO Router Name/Ext: Sonias x5598 Action Summary attached:
CI	P FUNDED: YES NO Capital Investment / Community Improvement Projects 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's Office: Documents to be signed/routed? YES NO # of originals attached: 1 OF
	attached Granicus document Final? YES NO Approved as to Form: YES NO Attorney's Name: Patricia SaintVil-Joseph
3)	City Clerk's Office: # of originals: Routed to: Ext: Date: O8/08/2
	Signed to: GREG CHAVARRIA ANTHONY FAJARDO SUSAN GRANT GREG CHAVARRIA as CRA Executive Director
	APPROVED FOR G. CHAVARRIA'S SIGNATURE N/A G. CHAVARRIA TO SIGN
PE	ER ACM: A. FAJARDO (Initial) S. GRANT (Initial)
Co	PENDING APPROVAL (See comments below) omments/Questions:
Fe	orward originals to Mayor
5)	Mayor/CRA Chairman: Please sign as indicated.
F	orwardoriginals to CCO for attestation/City seal (as applicable) Date:
_	