Space Reserved for Recording Information

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

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that the CITY OF FORT LAUDERDALE, a Florida municipal corporation (hereinafter "Mortgagee"), the holder of a City of Fort Lauderdale NSP Purchase Assistance Program Second Mortgage and Promissory Note given by **Jaselyn Sotolongo**, a single woman, (hereinafter "Mortgagor"), dated February 28, 2014 and recorded March 6, 2014 in Official Records Instrument Number 112142481 of the Public Records of Broward County, Florida, given to secure the sum of **Forty-Five Thousand Dollars and Zero Cents (\$45,000.00)** on the following described properties, situated, lying and being in Broward County, Florida.

Lot 21, Block 2, of MELROSE PARK – SECTION 3, according to the Plat thereof, as recorded in Plat Book 29, at Page 28, of the Public Records of Broward County, Florida.

Property Address: 620 Arizona Avenue

Fort Lauderdale, Florida 33312

Mortgagee has received full payment of the Mortgage and does hereby acknowledge satisfaction and discharge of said Mortgage and hereby directs cancellation of same of record.

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

IN WITNES instrument to be for 2023.	S WHEREOF, the C <u>I</u> ully executed on this	TY OF FORT LA	UDERDALE has cau	sed this
WITNESSES: Donnal Witness name – p	Davido Janico rinted or typed		Greg Chavarria City Manager	
Mitness name - p	indridges			
STATE OF FLORI				,
presence or □ c	strument was acknow online notarization, this ty Manager of the C	s <u>/////</u> day of <u>(</u>	eptember, 2023,	by Greg
Notary Public, Sta	te of Florida MClam yped, Printed or Stamp	Bond	REBECCA MCCLAM Notary Public - State of Florida Commission # HH 306617 My Comm. Expires Aug 29, 2026 ed through National Notary Assn.	
Personally Known		OR Produced Ide	ntification	
Type of Identificat	ion Produced			
D'Wayne M. Spen	rm and correctness: ice, Interim City Attorne oseph, Assistant City A			

Sonia Sierra

From:

Avis Wilkinson

Sent:

Thursday, August 24, 2023 2:36 PM

To: Cc: Sonia Sierra; Angella Walsh Patricia SaintVil-Joseph

Subject:

RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Attachments:

Satisfaction of Mortgage - CLEAN.doc

Hi Sonia,

We do not have a copy of the original in the office because the file has been archived in Laserfiche, we can order the archived file, but it may take a couple of days to get the hard file; however, Angella sent you a copy of satisfaction that is stored in Laserfiche from the original file in archive.

I have attached a copy of the word document that was emailed to me by Jennifer Allen during that time. If you want Angella to order the file from archive, please let us know.

Avis A. Wilkinson, Assistant Housing & Community Development Manager/SHIP Administrator Development Services Department

954-828-4513 or awilkinson@fortlauderdale.gov or fax# 954.847.3754

914 NW 6th Street, Suite 103, Fort Lauderdale, Florida 33311

"Change the world by changing yourself by being a person of grace, compassion and justice. Be the change you want to see."

From: Sonia Sierra <SSierra@fortlauderdale.gov>

Sent: Thursday, August 24, 2023 2:17 PM

To: Avis Wilkinson < A Wilkinson @fortlauderdale.gov>; Angella Walsh < A Walsh @fortlauderdale.gov>

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

Subject: RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

DO you have the original Satisfaction in Hand?

Best Regards,

Sonia Sierra Paralegal

1 East Broward Blvd., Suite 1605

Fort Lauderdale, FL 33301

(954) 828-5598 | ssierra@fortlauderdale.gov



Under Florida law, most e-mail messages to or from City of Fort Lauderdale employees or officials are public records, available to any person upon request, absent an exemption. Therefore, any e-mail message to or from the City, inclusive of e-mail addresses contained therein, may be subject to public disclosure.

From: Avis Wilkinson < AWilkinson@fortlauderdale.gov >

Sent: Thursday, August 24, 2023 2:10 PM

To: Sonia Sierra <SSierra@fortlauderdale.gov>; Angella Walsh <AWalsh@fortlauderdale.gov>

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

Subject: RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Hi Sonia,

The reason it was not recorded was because the title company never sent the \$18.50 recording fee. They were called and we sent emails to request but they never sent the \$18.50 fee. The Title company emailed us yesterday inquiring about the Satisfaction and were told that the item was not recorded yet because they did not sent the Satisfaction fee, So they sent the \$18.50 by Carrier today, so we now have the \$18.50 to record the satisfaction once it is completed by legal.

Avis A. Wilkinson, Assistant Housing & Community Development Manager/SHIP Administrator

Development Services Department 954-828-4513 or awilkinson@fortlauderdale.gov or fax# 954.847.3754 914 NW 6th Street, Suite 103, Fort Lauderdale, Florida 33311

"Change the world by changing yourself by being a person of grace, compassion and justice. Be the change you want to see."

From: Sonia Sierra <SSierra@fortlauderdale.gov>

Sent: Thursday, August 24, 2023 2:01 PM

To: Angella Walsh < AWalsh@fortlauderdale.gov >; Avis Wilkinson < AWilkinson@fortlauderdale.gov >

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

Subject: RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Yes so did I thats my point why wasn't it recorded? Was there am issue?

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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From: Angella Walsh < AWalsh@fortlauderdale.gov>

Sent: Thursday, August 24, 2023 12:55 PM

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

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

Subject: RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Hi Sonia

I attached copy of Satisfaction that was on file.

Angella Walsh | Administrative Assistant

City of Fort Lauderdale | City Manager's Office

Housing & Community Development Division

914 Sistrunk Boulevard, Suite 103

Fort Lauderdale, FL 33311

Ph: 954-828-4523 Fax: 954-847-3754

awalsh@fortlauderdale.gov

From: Sonia Sierra < SSierra@fortlauderdale.gov > Sent: Thursday, August 24, 2023 11:58 AM

To: Angella Walsh < A Walsh @fortlauderdale.gov >; Avis Wilkinson < A Wilkinson @fortlauderdale.gov >

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

Subject: RE: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Good morning,

What Happened to the Original Satisfaction that was signed on 6/24/2021?

It was delivered on 6/25/ to Avis.

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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From: Angella Walsh < AWalsh@fortlauderdale.gov>

Sent: Wednesday, August 23, 2023 4:16 PM To: Sonia Sierra <SSierra@fortlauderdale.gov> Cc: Avis Wilkinson < AWilkinson@fortlauderdale.gov >

Subject: Request for Satisfaction- Jaselyn Sotolongo 620 Arizona Avenue, Fort Lauderdale

Hi Sonia

Please see attached documents for request for Satisfaction of Mortgage; This satisfaction request was done in June 2021, however, was never recorded because the client did not send the recording fee. I have also attached copy of previous documents sent to Legal in 2021.

Angella Walsh | Administrative Assistant

City of Fort Lauderdale | City Manager's Office

Housing & Community Development Division 914 Sistrunk Boulevard, Suite 103 Fort Lauderdale, FL 33311

Ph: 954-828-4523 Fax: 954-847-3754

awalsh@fortlauderdale.gov

Memo

To:

Sonia Sierra, Paralegal

From:

Angella Walsh, Housing & Community Development

Date:

August 23, 2023

Subject:

Satisfaction of Mortgage -Jaselyn Sotolongo 620 Arizona Avenue

Fort Lauderdale, FL 33312

Attached please find a copy of:

- Copy of Participation Agreement
- Copy of Recorded Mortgage
- · Copy of Promissory note
- Copy of check for payoff \$45,000.00

Please prepare a Satisfaction of Mortgage and return it to our office for recording.

Thank you.

Attachments

Notes

- Jen allen Red 2021

processed. Should so to

6/25/21

- Per Email from Asis they did not

pecord Anting Fis. D from titel

pecord Anting Fis. D from titel

company. They have Reed the 18:50

and can get the Box from Storage.

Or your an Disk.

		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-2	17-1463	Resolution Authorizing the City Manager to Sign Federal and State Agreements and Documents Relating to Entitlement Programs
		ADOPTED
		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-3	17-1448	Resolution to Authorize the City Manager to Execute an Easement with Florida Power & Light Company
		ADOPTED
		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-4	<u>17-1005</u>	Resolution of the City Commission of the City of Fort Lauderdale, Florida, Amending Resolution Nos. 16-192, 16-206, and 17-136 to Extend the Term of the Innovative Development (ID) District Advisory Committee and the Terms of the ID District Advisory Committee Members, and Providing for an Effective Date
		ADOPTED
		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-5	<u>17-1238</u>	Resolution Adopting the Third Amended and Restated Interlocal Agreement for Public School Facility Planning ADOPTED
		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-6	<u>17-1440</u>	Resolution Authorizing Affordable Housing Funding Request and Authority to Sign the Local Government Contribution Loan Form and Execute Loan Documents for Sailboat Bend Apartments II - \$783,250
		ADOPTED
		Aye: 5 - Vice Mayor Roberts, Commissioner Trantalis, Commissioner McKinzie, Commissioner Rogers and Mayor Seiler
CR-7	<u>17-1449</u>	Resolution to Amend the Adopted Fiscal Year 2018 Nuisance Abatement Roll ADOPTED

RESOLUTION NO. 17-282

A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA, AUTHORIZING THE CITY MANAGER TO EXECUTE CERTAIN AGREEMENTS AND DOCUMENTS RELATED TO FEDERAL AND STATE GRANT PROGRAMS ADMINISTERED BY THE HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF THE CITY OF FORT LAUDERDALE.

WHEREAS, Section 4.01(b) of the Charter of the City of Fort Lauderdale, Florida provides that pursuant to resolution, the execution of certain instruments may be delegated to another person; and

WHEREAS, to facilitate the efficient and timely administration of federal and state grant funds by the Housing and Community Development Division ("HCD") of the City Manager's Office, the City Commission finds that it is in the best interest of the City to delegate authority and designate the City Manager as the proper person to execute certain agreements and documents on behalf of the City of Fort Lauderdale;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COMMISSION OF THE CITY OF FORT LAUDERDALE, FLORIDA:

SECTION 1. That the City Manager is hereby delegated authority to execute and deliver certain agreements and documents in connection with federal and state grant programs such as the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships Program, Housing Opportunities for Persons with HIV/AIDS (HOWPA) and the State Housing Initiatives Partnership Program (SHIP), all as administered by the Housing and Community Development Division, which authority shall include, but not limited to, authorization to execute HUD certifications, funding agreements, participation agreements, any amendments thereto, and satisfaction of mortgages.

<u>SECTION 2</u>. The City Manager's authority is limited to execution of documents and agreements related to programs and awards approved under the Annual Action Plan, and any amendments thereto, by the City Commission.

RESOLUTION NO. 17-282

SECTION 3. That this Resolution shall become effective immediately upon its adoption.

ADOPTED this the 19th day of December, 2017.

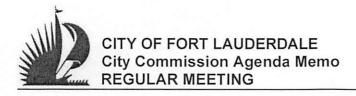
Mayo

JOHN P. "JACK" SEILER

ATTEST:

City Clerk JEFFREY A. MODARELLI

17-282



#17-1463

TO:

Honorable Mayor & Members of the Fort Lauderdale City Commission

FROM:

Lee R. Feldman, ICMA-CM, City Manager

DATE:

December 19, 2017

TITLE: Resolution Authorizing the City Manager to Sign Federal and State Agreements

and Documents Relating to Entitlement Programs

Recommendation

It is recommended that the City Commission adopt a resolution authorizing the City Manager to sign certain agreements and documents in connection with federal and state grant programs including: participation agreements; mortgage and satisfaction of mortgages and subordination agreements related to the HOME Investment Partnerships, Community Development Block Grant, Housing Opportunities for Persons with AIDS (HOPWA), Neighborhood Stabilization Program and State Housing Initiatives Partnership Programs.

Background

To expedite the administration of the federal and state grant funds, the Housing and Community Development Division is requesting that the City Manager be given the authority to sign the aforementioned Federal or State grant program agreements and documents to facilitate the requirements of these programs.

Resource Impact

The federal and state grants will reimburse the City for the funds expended on eligible activities.

Strategic Connections

This item is a Press Play Fort Lauderdale Strategic Plan 2018 initiative included within the Neighborhood Enhancement Cylinder of Excellence, specifically advancing:

- Goal 5: Be a community of strong, beautiful, and healthy neighborhoods.
- Option 2: Ensure a range of housing options for current and future neighbors.

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

Attachment

Exhibit 1- Resolution

Prepared by: Avis A. Wilkinson, Housing Programs Administrator/SHIP

Administrator

Department Director: Mario DeSantis, Acting Housing and Community Development

Manager

12817

Title Leaders, LLC 10240 SW 7th Terrace Miami, FL 33174

Regions Bank 8733 West Flagler Street Miami, FL 33144

File No. 21-320

PAY

Forty Five Thousand and 00/100

TO THE

ORDER OF

City of Fort Lauderdale

Memo:

AMOUNT DATE \$45,000.00 06/04/2021

12817# 1:0620056901:0291751291#

Title Leaders, LLC 10240 SW 7th Terrace Miami, FL 33174

21-320

PAYEE: City of Fort Lauderdale SELLER: Jaselyn Sotolongo

BUYER: Marcelo Cabrera, a single man

ADDRESS: 620 Arizona Ave, Ft Lauderdale, FL 33312

Line Items

Description

N06

payoff

Regions Bank 8733 West Flagler Street Miami, FL 33144

Check Date: 06/04/2021

\$45,000.00

12817

Amount \$0.00 \$45,000.00



Site Address	620 ARIZONA AVENUE, FORT LAUDERDALE FL 33312-	ID#	5042 07 03 0430	
	1970	Millage	0312	
Property Owner	CABRERA, MARCELO	Use	01-01	
Mailing Address	620 ARIZONA AVE FORT LAUDERDALE FL 33312			
Abbr Legal Description	MELROSE PARK SECTION 3 29-28 B LOT 21 BLK 2			

The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a

* 2023 valu	es are cons	idered	"work	ing valo	PSpe	nd areseubion	tito v	hange				
Year	Land		Building / Improvement			Just / Market Value		Assessed / SOH Value		Tax		
2023*	\$26,780		\$3	312,310)	\$339	\$339,090		\$339,0	90		
2022	\$26,780		\$2	255,040)	\$28	\$281,820		\$281,820		\$5,799.94	
2021	\$26,780		\$2	217,960)	\$244	\$244,740		\$131,260		\$2,237.99	
		202	3* Exe	emption	ns an	d Taxable Va	lues	by Tax	king Authori	ty		
			T	Cou	inty	Scho	ool B	oard	Munic	ipal	Inde	pendent
Just Value)		T	\$339	090		\$339	9,090	\$339	090		339,090
Portability	,				0			0	0			0
Assessed	/SOH 23		T	\$339	,090		\$339	9,090	\$339,090		\$339,09	
Homestea	d 100%			\$25	,000		\$25,000		\$25,000		\$25,000	
Add. Hom	estead			\$25	,000	0		\$25,000		\$25,000		
Wid/Vet/D	is				0	0		0	0		0	
Senior					0			0	0		0	
Exempt T	уре				0			0				0
Taxable			\bot	\$289	,090		\$31	4,090	\$289	,090		\$289,090
		Sale	s His	tory					Land	Calcul	ations	
Date	Тур	е	Pr	ice	Boo	k/Page or CIN			Price		actor	Type
6/4/2021	WD-	Q	\$310	,000		117333366			\$3.00	8	,927	SF
2/28/2014	SWD	-Q	\$136	,000		112142479						
2/26/2013	SWD-C	-DS	\$84,	200		111373878						
6/19/2012	CET-	D	\$75,	\$75,100 48		48886 / 533						-
1/3/2007	QCD	-T	\$1	\$100 43419 / 619			Adj. Bldg. S.F. (Card, Sketch)		THE RESERVE TO SHARE THE PARTY OF THE PARTY	1255		
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									Eff./Act. Ye	ar Buil	t: 1954/19	53
					Spe	ecial Assessı	ment	s				
Fire	Garb	Lig	ht	Dra	ain	Impr	S	afe	Storm	С	lean	Misc
03									F1			
R												

			Spe	cial Assess	ments			
Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
03						F1		
R								
1						1		

Instr# 117333366 , Page 1 of 2, Recorded 06/09/2021 at 11:11 AM

Broward County Commission Deed Doc Stamps: \$2170.00

، معترض

Prepared by and return to: ivette Luengo Title Leaders, LLC 10240 SW 7 Terr Miami, FL 33174

File Number: 21-320

(Space Above This Line For Recording Data)

Warranty Deed

This Warranty Deed made this 4th day of June, 2021, between Jaselyn Sotolongo, a single woman whose post office address is 9802 NW 70 Street, Tamarac, FL 33321, grantor, and Marcelo Cabrera, a single man whose post office address is 620 Arizona Avenue, FL Lauderdale, FL 33312, grantee:

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

Witnesseth, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said grantee, and grantee's heirs and assigns forever, the following described land, situate, lying and being in the Broward County, Florida, to-wit:

Lot 21, Block 2, of MELROSE PARK - SEC. 3, according to the plat thereof, recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida.

Parcel Identification Number: 5042-07-03-0430

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

To Have and to Hold, the same in fee simple forever.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2020.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.



Slaned, sealed and delivered in our presence:

Witness Name: CANLOS M. Olican

Jaselyr Sotolongo

Witness Name: Michelle Rohl

STATE OF FLORIDA

COUNTY OF Broward

The foregoing instrument was acknowledged before me by means of ✓ physical presence or ☐ online notarization, this 4th day of June, 2021, by Jaselyn Sotolong.

CARLOS MANUEL SUERO
Notary Public - State of Florida
Commission # HH 3393
My Comm. Expires May 25, 2024
Bonded through National Notary Assn.

(Signature of Notary Public - State of Florida)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known OR Produced Identification

Type of Identification Produced FC DMV 02_

PREPARED BY AND RETURN TO: City Attorney's Office City of Fort Lauderdale 100 North Andrews Avenue Fort Lauderdale, FL 33301

INSTR # 112142481
OR BK 50599 Pages 163 - 172
RECORDED 03/06/14 10:59:02 AM
BROWARD COUNTY COMMISSION
DOC-M: \$157.50
DEPUTY CLERK 5045
#3, 10 Pages

Space reserved for recording Information

CITY OF FORT LAUDERDALE NSP PURCHASE ASSISTANCE PROGRAM SECOND MORTGAGE

THIS MORTGAGE entered into on this day of _______, 2014 between, Jaselyn Sotolongo, a single woman, hereinafter called, and if more than one party, individually, jointly and severally hereinafter called "Mortgagor", residing at 620 Arizona Avenue, Fort Lauderdale, FL, AND, the CITY OF FORT LAUDERDALE, Florida, hereinafter called "Mortgagee".

WITNESSETH: That to secure the payment of an indebtedness of Neighborhood Stabilization Program (NSP) Program funds in the principal amount of Forty-five Thousand and 00/100 DOLLARS (\$45,000.00), with interest if any, thereon, which shall be payable in accordance with a certain Promissory Note, hereinafter called "Note", bearing even date herewith, 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 more particularly described as follows:

Lot 21, Block 2, of MELROSE PARK - SECTION 3, according to the Plat thereof, as recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida.

also known as:

Street Address: 620 Arizona Avenue

County Property ID: 5042 07 03 0430

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 on 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 for, or are to be erected or installed, including, but not limited to, all heating, plumbing, bathroom, lighting, cooking, laundry, ventilating, refrigerating, incinerating and air-conditioning equipment and fixtures, and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner; and

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

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

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

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

- 1. The Mortgagor shall promptly pay the principal of and interest, if any, on the indebtedness evidenced by the Note, and all other charges and indebtedness provided therein and in this Mortgage, at the times and in the manner provided in the Note 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 were executed and delivered to secure monies credited in full to the Mortgagor by the Mortgagee as or on account of a purchase assistance loan, evidenced by the Note, for the purpose of acquiring real property as described or referred to in the NSP Purchase Assistance Program Participation Agreement 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.
- 4. 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, 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.

- 5. 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.
- (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 there under 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.

- 7. 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, without the payment of penalties or premiums.
- 8. 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, interest, if any, and other charges, as provided in the Note, 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.
- 9. 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.
- 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 and this Mortgage) of any misrepresentation by or on behalf of, or for the benefit of the Mortgagor.
- (e) The sale, lease, transfer, or disposition of the Mortgaged Property, or any part thereof, without the prior written consent of the Mortgagee, in the manner provided in the Agreement. 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".
- 11. 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.
- 12. (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 of 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.

- 13. 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.
- 14. 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.
- 15. 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.
- 16. Notice and demand or request may be made in writing and may be served in person or by mail.
- 17. In case of a foreclosure sale of the Mortgaged Property, it may be sold in one parcel.
- 18. 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.
- 19. 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.
- 20. 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.
- 21. This Mortgage and all the covenant, 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.

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

Print Name

Alba M. Chats

Print Name

Print Name

MORTGAGOR:

Jaselyn/Sotolongo 620 Arizona Avenue

Fort Lauderdale, FL 33312

STATE OF: FLORIDA COUNTY OF: BROWARD

The foregoing instrument was acknowledged before me this 23th day of Lecuy, 2014, by <u>Jaselyn Sotolongo</u> who has produced <u>Photo ID / Florida Drivers License</u> as identification.

(SEAL)

RACHAEL CRAIG-DUNN
MY COMMISSION # EE 173427
EXPIRES: February 27, 2016
Bonded Tinu Notary Public Underwriters

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

Name of Notary Typed, Printed or Stamped

My Commission Expires: Lely 272016

Commission Number: E = 173427.

APPROVED AS TO FORM:

Assistant City Attorney

NSP Mortgage 11-10

PURCHASE ASSISTANCE PROGRAM PROMISSORY NOTE (DEFERRED PAYMENT)

AMOUNT:

\$45,000.00

DATE: 2 28 2014

PROPERTY ADDRESS: 620 Arizona Avenue, Fort Lauderdale FL, 33312

FOR VALUE RECEIVED, the undersigned, Jaselyn Sotolongo (referred to as "Maker"), promises to pay to the order of the CITY OF FORT LAUDERDALE (referred to as the "CITY"), or its successors in interest, the principal amount of Forty-five Thousand Dollars and 00/100 Cents (\$45,000.00) of Neighborhood Stabilization Program (NSP) funds. Payment on the principal amount of this Note is deferred and without interest thereon. The term of this loan is fifteen (15) years. If no sale, lease, transfer, or other event of default occurs during this loan term, the terms of this encumbrance shall be satisfied and the Homebuyer shall be issued a Satisfaction of Mortgage.

Payment of the entire principal amount is due immediately: (1) upon the sale, transfer or lease of the property identified and legally described in the Mortgage used to secure this Note, from the undersigned Maker signing this Note (being the fee simple titleholder to the property referenced above), other than as a result of the transfer to income eligible heirs of the estate of the Maker; or (2) should the property be used for non-residential purposes; or (3) should the property not be maintained in standard condition; or (4) in the event of a default in the Mortgage, or in the performance of any of the covenants, understandings and agreements obtained and entered into to secure financing used in connection with this Note or in said Mortgage; then the entire unpaid principal amount of this Note shall, become at once due and collectable without notice, time being of the essence, in accord with the Purchase Assistance Program Participation Agreement (referred to as "Agreement") and Mortgage executed simultaneously with this Note, which are incorporated verbatim and made a specific part of this Note by reference. The unpaid principal amount shall 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, FLORIDA 33301.

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

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

This Note is secured by a Mortgage on real estate, of even date herewith, for a purchase assistance loan, duly filed for record in Broward County, Florida.

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

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

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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

WITNESSES:

MAKER:

Radael Cray- Dur

Jaselyn Sotolongo 620 Arizona Avenue Ft. Lauderdale, FL 33312

Print Name

STATE OF: FLORIDA COUNTY OF: BROWARD

(SEAL)

RACHAEL CRAIG-DUNN
NY COMMISSION # EE 173427
EXPIRES: February 27, 2018
Bended Thau Notsry Public Underwriters

Notary Public, State of

(Signature of Notary taking Acknowledgment)

APPROYED AS TO FORM:

Page 3 of 3

CITY OF FORT LAUDERDALE NEIGHBORHOOD STABLIZATION PROGRAM PURCHASE ASSISTANCE

PARTICIPATION AGREEMENT

THIS AGREEMENT is made between:

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

and

Jaselyn Sotolongo, a single woman, hereinafter referred to as "Homebuyer".

WHEREAS pursuant to item numbers M-24 and CR-10, approved on November 18, 2008 and April 7, 2009, respectively, the City Commission of the City of Fort Lauderdale established the City's participation in the Neighborhood Stabilization Program (NSP) and provided that purchase assistance is one of the activities that may be funded with Neighborhood Stabilization Program (NSP) Program funds and pursuant to an Action Plan approved by the City Commission, Neighborhood Stabilization Program (NSP) Program funds may similarly be used for purchase assistance as described in this Agreement; and

WHEREAS the City Commission, at its meetings on November 18, 2008 and April 7, 2009, adopted policies for the Purchase Assistance Program and authorized implementation of the program.

WHEREAS the City and the Homebuyer desire to enter into an agreement wherein the City will provide funds to the Homebuyer to assist in the purchase of certain real property.

NOW THEREFORE, In consideration of the mutual promises and other good and valuable consideration made herein, the parties agree as follows:

The foregoing recitals are true and correct, and

- 1. <u>Application</u>. The Homebuyer acknowledges and understands that the City, in providing this assistance, has materially relied upon the information, data and certifications provided by the Homebuyer in submitting the NSP Purchase Assistance Application.
- 2. <u>Compliance with Local Guidelines</u>. The Homebuyer acknowledges and agrees that the Property assisted under the City of Fort Lauderdale's NSP Purchase Assistance Program will be used solely in accordance with the City's policies and guidelines for the Purchase Assistance Program ("Program").
- 3. <u>Financing</u>. The Homebuyer must obtain financing from a lender who will hold the first mortgage ("Lender") for acquisition of the real property ("Property") having the address of 620 Arizona Avenue Fort Lauderdale, FL. and legally described as:

SEE LEGAL DESCRIPTION described below which is incorporated HEREIN AND MADE A PART HEREOF; said lands situate, lying and being in Broward County, Florida.

Failure by Homebuyer to obtain financing from a Lender shall make this agreement null and void and thereby unenforceable by either party.

- 4. <u>Form of Assistance</u>. The assistance provided under the terms and conditions of this Agreement is \$45,000.00 and the City shall have a lien on the Property, secured by a second mortgage upon the Homebuyer's interest in said Property.
- (a) <u>Interest Rate</u>. The interest rate on the principal amount on the loan shall be zero percent (0%) per annum.
- (b) <u>Term of Repayment</u>. Payments on the principal amount of the loan shall be deferred so long as the Property is occupied as the principal residence of the Homebuyer, for a fifteen (15) year period. If no sale, lease, transfer, or other event of default occurs during the fifteen (15) year period, the terms of this encumbrance shall be satisfied and the Homebuyer shall be issued a Satisfaction of Mortgage.
- 5. <u>Closing</u>. The closing for the purchase assistance shall be conducted simultaneously with the closing on private financing being secured by the Homebuyer for the purpose of acquiring the housing unit. The closing shall be conducted at the office of the Lender's closing agent, or such other place as may be selected and designated by the City and the Lender. All costs and expenses of the closing that exceed the assistance provided by the City, including State Documentary Stamp Tax on Deeds and recording fees, shall be borne by the Homebuyer. The terms of this Agreement are contingent upon the Homebuyer obtaining such closing within one year from the date of this Agreement or such additional time as the City may allow. The effective date of this Agreement is the date the last party hereto executes this Agreement.
- 6. <u>Persons Bound</u>. This Agreement shall bind and inure to the benefit of the parties hereto, and their respective heirs, personal representatives, assigns and successors in title.
- 7. Other Encumbrances. After the closing provided for herein, neither homeowner nor any heir or successor in interest to the Property shall engage in any financing or other transaction creating any mortgage or other encumbrance upon the Property or improvements thereon, other than to secure a refinancing of the first mortgage. City agrees to subordinate its second mortgage to a refinanced first mortgagee provided that the terms of such new first mortgage come within the City's guidelines for subordination, as determined in advance by the City's Housing and Community Development Division ("HCD") Manager, who may execute such subordination agreement.
- 8. Occupancy Provision. The Homebuyer agrees to occupy the Property as a principal residence, and agrees to maintain such residence and grounds in good condition and in

compliance with all applicable governmental regulations. The covenants of this paragraph shall survive the closing and shall not merge in the delivery of the deed.

- 9. <u>Inspection</u>. The Homebuyer shall permit reasonable inspections of the Property and housing unit at reasonable times by inspectors of the City or its agents, for the purpose of determining compliance with this Agreement, and to comply with such additional terms, conditions, and requirements as City may reasonably impose.
- 10. <u>Insurance</u>. The Homebuyer shall obtain and maintain in full force and effect all insurance coverage's required by the Lender, and shall maintain such insurance so long as property is homebuyer's principal residence.
- 11. <u>Default</u>. The Homebuyer acknowledges and understands that the provisions as specified below constitute events of default under this Agreement, and the covenants of this paragraph shall survive the closing and not merge in the delivery of the deed:
 - (a) Nonperformance by the Homebuyer of any other covenant, agreement, term or condition of this Agreement or of any other agreement heretofore, herewith or hereafter made by the Homebuyer with the City in connection with the Program, after the Homebuyer has been given due notice by the City of such nonperformance.
 - (b) Failure of the Homebuyer to perform any covenant, agreement, term or condition in any instrument creating a lien upon the Property or improvements thereon, or any part thereof.
 - (c) The City's discovery of the Homebuyer's failure in the Application to the City from the Homebuyer to disclose any fact deemed by the City to be a material fact on the basis of which the City entered into this Agreement, or in any of the agreements entered into by the City with the Homebuyer, including, but not limited to, any other agreements arising in connection with this Agreement and entered into by the Homebuyer, or the City's discovery of any misrepresentation by, or on behalf of, or for the benefit of the Homebuyer.
 - (d) Any default as determined by the Lender.

In the event of default, interest may be charged at the maximum rate allowed by law.

12. In addition to any remedy under this Agreement, the City shall have such other remedies as are available at law or in equity. The exercise or attempted exercise by the City of any right or remedy available under this Agreement shall not preclude the City from exercising any other right or remedy so available, nor shall any such exercise or attempted exercise constitute or be construed to be an election of remedies. Homebuyer shall pay any reasonable expenses, including attorneys' fees and costs incurred by the City in connection with the exercise of any right or remedy under this Agreement and the preparation and delivery of notice as required hereunder. The failure or omission of the City to enforce any of its rights or remedies upon breach of any of the covenants, terms or conditions of this Agreement shall not bar or abridge any of its rights or remedies upon any subsequent default. Before the City shall pursue

any of its rights or remedies under this Agreement, the City shall first give Homebuyer written notice of the default complained of, which shall be given in such manner as provided for herein.

13. Notice. Notice shall be mailed to:

AS TO THE CITY:

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

AS TO THE HOMEBUYER:

Jaselyn Sotolongo 620 Arizona Avenue Fort Lauderdale, FL 33312

- 14. <u>Integration</u>. This Agreement represents the entire and integrated Agreement between the City and Participant. No prior or contemporaneous oral promises or representation shall be binding upon either party.
- 15. <u>Severability.</u> If any provision of this Agreement shall at any time be held invalid or unenforceable, the remainder of this Agreement shall not be affected.

LEGAL DESCRIPTION:

Lot 21, Block 2, of MELROSE PARK - SECTION 3, according to the Plat thereof, as recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida

also known as:

Street Address: 620 Arizona Avenue County Property ID: 5042 07 03 0430

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

WITNESSES:

CITY OF FORT LAUDERDALE, a municipal corporation of the State of Florida:

Tingera Mane Cho

Witness Print Name

LAURA MALDONADO

Witness Print Name

By:

JONATHAN BROWN, Housing and Community Development Manager

By:

LEE R. FELDMAN, City Manage

Approved as to form.

Assistant City Attorney

WITNESSES: Signature Lachael Crang Dun [Witness-Print or Type Name]	HOMEBUYER: By Jaselyn Sotolongo
Signature [Witness-Print or Type Name]	
The foregoing instrument was acknowledged, 2014, by Jaselyn Sotolongo as identification. (SEAL)	Notary Public, State of Florida (Signature of Notary taking Acknowledgment)
RACHAEL CRAIG-DUNN MY COMMISSION # EE 173427 EXPIRES: February 27, 2016 Bonded Trau Notary Public Underwriters	Name of Notary Typed, Printed or Stamped My Commission Expires: Felly 272010 Commission Number: GE 173427



COMMISSION AGENDA ITEM DOCUMENT ROUTING FORM

11 6/25/21

Today's Date: June 16, 2021

DOCUMENT TITLE: SATISFACT	ON OF MORTGAGE FOR JASELYN SOTOLONGO
COMM. MTG. DATE: 12/19/2017	CAM #: 17-0463 ITEM #: CR-2 CAM attached: ⊠YES □NO
Routing Origin: CAO Router Nam	ne/Ext: <u>Jen Allen x5036</u> Action Summary attached: ⊠YES ☐NO
CIP 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.
1) Dept: HCD Router Name/Ext: A	AVIS/EXT4513 # of originals routed: 1 Date to CAO: 06.09.2021
2) City Attorney's Office: Docume	nts to be signed/routed? ⊠YES □NO # of originals attached: 1
Is attached Granicus document Fina	I? ⊠YES □NO Approved as to Form: ⊠YES □NO
1	ney's Name Initials
3) City Clerk's Office: # of originals	s: Nouted to: Donna V./Aimee L./CMO Date: 6 18 2024
Assigned to: CHRIS LAGERBLOO	OG #: Jun-38 Document received from: CCD yr HCD OM TARLESHA SMITH GREG CHAVARRIA OM as CRA Executive Director
APPROVED FOR C. LAGERBLO	OOM'S SIGNATURE \(\square\) N/A FOR C. LAGERBLOOM TO SIGN
PER ACM: T. Smith (PENDING APPROVAL (See continuous) Comments/Questions:	
Forward originals to Mayor	(DCCO Date: (0-35-21)
5) Mayor/CRA Chairman: Please s seal (as applicable) Date:	ign as indicated. Forward originals to CCO for attestation/City
6) City Clerk: Forward originals	to CAO for FINAL APPROVAL Date: 6/25/21
7) CAO forwards originals to CCC	O Date:
8) City Clerk: Scan original and for	wards <u>1 originals to: Avis Ext./ 4513 (HCD)</u>
Attach certified Reso #	□YES □NO Original Route form to Jen A./CAO

Space Reserved for Recording Information

PREPARED BY AND RETURN TO: Tania M. Amar, Esquire City of Fort Lauderdale 100 N. Andrews Ave Fort Lauderdale. FL 33301

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that the CITY OF FORT LAUDERDALE, a Florida municipal corporation (hereinafter "Mortgagee"), the holder of a City of Fort Lauderdale Neighborhood Stabilization Purchase Assistance Program Second Mortgage given by Jaselyn Sotolongo, a single woman (hereinafter "Mortgagor"), dated February 28, 2014 and recorded March 6, 2014 in Official Records Instrument Number 112142481 given to secure the sum of Forty-Five Thousand Dollars and 00/100 Cents (\$45,000.00) on the following described properties, situated, lying and being in Broward County, Florida:

Lot 21, Block 2, of MELROSE PARK – SECTION 3, according to the Plat thereof, recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida.

Property Address:

620 Arizona Avenue

Fort Lauderdale, Florida, 33312

Mortgagee has received full payment of the Mortgage and does hereby acknowledge satisfaction and discharge of said Mortgage and hereby directs cancellation of same of record.

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

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IN WITNESS WHEREOF, the CITY OF FORT LAUDERDALE has caused the instrument to be fully executed on this day of day of 2021.
WITNESSES: Christopher J. Lagerbloom, ICMA-CM City Manager Witness name – printed or typed Withess name – printed or typed
STATE OF FLORIDA COUNTY OF BROWARD The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this day of physical day of physical presence or online notarization, this day of physical day o
Notary Public, State of Florida Notary Public State of Florida Aimee Llauro My Commission GG 321478 Expires 05/08/2023
Personally KnownOR Produced Identification Type of Identification Produced
Approved as to form: Alain E. Boileau, City Attorney Tania M. Amar, Assistant City Attorney

Page 2 of 2

HOUSING & COMMUNITY DEVELOPMENT DIVISION

Memo

To:

Jennifer Allen, Legal Assistant

From:

Avis A. Wilkinson, Housing & Community Development

Date:

June 9, 2021

Subject:

Satisfaction of Mortgage for Jaselyn Sotolongo

620 Arizona Avenue

Fort Lauderdale, Florida 33312

Please note property is being sold therefore will need satisfaction as soon as possible.

Attached please find a copy of:

- Copy of Neighborhood Stabilization Program Participation Agreement
- Copy of recorded Mortgage Note & Promissory Note
- Copy of payoff check
- Copy of BCPA

Please prepare a Satisfaction of Mortgage and return to our office for recording.

Thank You.

Attachments: 4



Site Address	620 ARIZONA AVENUE, FORT LAUDERDALE FL 33312- 1970
	SOTOLONGO, JASELYN
Mailing Address	620 ARIZONA AVE FORT LAUDERDALE FL 33312

ID#	5042 07 03 0430				
Millage	0312				
Use	01				

Abbr Legal MELROSE PARK SECTION 3 29-28 B LOT 21 BLK 2
Description

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).

				other adjustmen	_					
	* 2021 va	alues are cons	sidered	d "working values"	" an	nd ar	e subject to d	hange		
	DEMOCRATICAL PROPERTY.	P	roper	ty Assessment \	/alu	les				
Year	Land	Building /		Just / Market Value		t	Assessed / SOH Value		Та	x
2021*	\$26,780	\$217,960		\$244,740			\$131,260			-
2020	\$26,780	\$188,700		\$215,480			\$129,450		\$2,197.73	
2019	\$26,780	\$173,060)	\$199,840		\$126,540		\$1,901.97		
	202	21* Exemptio	ns an	d Taxable Values	s by	/ Tax	ing Authori	ty		
		Co	unty	School I	School Board		Municipal		Independent	
Just Value		\$244	,740	\$24	4,7	40	\$244,740		\$244,740	
Portability			0	0		0		0		
		\$131	,260 \$13		31,2	60	\$131,260		\$131,260	
Homestead 100%		\$25	\$25,000 \$2		25,0	000	\$25,000		\$25,000	
Add. Homestead		\$25	\$25,000			0	\$25,000		\$25,000	
Wid/Vet/Dis			0	0		0		0		
Senior			0			0	0		0	
Exempt Type			0			0	0		0	
Taxable \$81,20			,260	\$106,260			\$81,260 \$8			\$81,260
	Sal	es History					Land	Calcu	lations	
Date	Туре	Price	Boo	ok/Page or CIN		Price		Factor		Type
2/28/2014	SWD-Q	\$136,000	112142479		IL	,	\$3.00		8,927	SF
2/26/2013	SWD-Q-DS	\$84,200	111373878							
6/19/2012	CET-D	\$75,100		48886 / 533						
1/3/2007	QCD-T	\$100	43419 / 619		IL					-
4/14/2004	WD	\$128,000	1	37299 / 1677		Adj. Bldg. S.F. (Card,		Sketch)	1255	
					L		Units/Be	NAME OF TAXABLE PARTY.	-	1/2/1
							Eff./Act. Ye	ear Bu	ilt: 1954/195	3

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

Title Leaders, LLC 10240 SW 7th Terrace Miami, FL 33174 Regions Bank 8733 West Flagler Street Miami, FL 33144 12817

File No. 21-320

PAY

Forty Five Thousand and 00/100

TO THE ORDER OF

City of Fort Lauderdale

Memo:

O6/04/2021 \$45,000.00 VOID AFTER 90 DAYS

"12817" "O62005690"0291754291"

Title Leaders, LLC 10240 SW 7th Terrace Miami, FL 33174

PAYEE: City of Fort Lauderdale
SELLER: Jaselyn Sotolongo
BUYER: Marcelo Cabrera, a single man
ADDRESS: 620 Arizona Ave, Ft Lauderdale, FL 33312

Line Items

Description

N06

payoff

Regions Bank 8733 West Flagler Street Miami, FL 33144

Check Date: 06/04/2021

\$45,000.00

12817

Amount \$0.00 \$45,000.00

PREPARED BY AND RETURN TO: City Attorney's Office City of Fort Lauderdale 100 North Andrews Avenue Fort Lauderdale, FL 33301

INSTR # 112142481
OR BK 50599 Pages 163 - 172
RECORDED 03/06/14 10:59:02 AM
BROWARD COUNTY COMMISSION
DOC-M: \$157.50
DEPUTY CLERK 5045
#3, 10 Pages

Space reserved for recording Information

CITY OF FORT LAUDERDALE NSP PURCHASE ASSISTANCE PROGRAM SECOND MORTGAGE

THIS MORTGAGE entered into on this day of ______, 2014 between, Jaselyn Sotolongo, a single woman, hereinafter called, and if more than one party, individually, jointly and severally hereinafter called "Mortgagor", residing at 620 Arizona Avenue, Fort Lauderdale, FL, AND, the CITY OF FORT LAUDERDALE, Florida, hereinafter called "Mortgagee".

WITNESSETH: That to secure the payment of an indebtedness of Neighborhood Stabilization Program (NSP) Program funds in the principal amount of Forty-five Thousand and 00/100 DOLLARS (\$45,000.00), with interest if any, thereon, which shall be payable in accordance with a certain Promissory Note, hereinafter called "Note", bearing even date herewith, 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 more particularly described as follows:

Lot 21, Block 2, of MELROSE PARK - SECTION 3, according to the Plat thereof, as recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida.

also known as:

Street Address: 620 Arizona Avenue

County Property ID: 5042 07 03 0430

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 on 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 for, or are to be erected or installed, including, but not limited to, all heating, plumbing, bathroom, lighting, cooking, laundry, ventilating, refrigerating, incinerating and air-conditioning equipment and fixtures, and all replacements thereof and additions thereto, whether or not the same are or shall be attached to such land, buildings or structures in any manner; and

Page 1 of 7

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

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

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

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

- 1. The Mortgagor shall promptly pay the principal of and interest, if any, on the indebtedness evidenced by the Note, and all other charges and indebtedness provided therein and in this Mortgage, at the times and in the manner provided in the Note 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 were executed and delivered to secure monies credited in full to the Mortgagor by the Mortgagee as or on account of a purchase assistance loan, evidenced by the Note, for the purpose of acquiring real property as described or referred to in the NSP Purchase Assistance Program Participation Agreement 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.
- 4. 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, 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.

- 5. 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.
- (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 there under 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.

- 7. 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, without the payment of penalties or premiums.
- 8. 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, interest, if any, and other charges, as provided in the Note, 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.
- 9. 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.
- 10. The principal amount owing on the Note 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 and this Mortgage) of any misrepresentation by or on behalf of, or for the benefit of the Mortgagor.
- (e) The sale, lease, transfer, or disposition of the Mortgaged Property, or any part thereof, without the prior written consent of the Mortgagee, in the manner provided in the Agreement. 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".
- 11. 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.
- 12. (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 of 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.

- 13. 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.
- 14. 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.
- 15. 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.
- 16. Notice and demand or request may be made in writing and may be served in person or by mail.
- 17. In case of a foreclosure sale of the Mortgaged Property, it may be sold in one parcel.
- 18. 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.
- 19. 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.
- 20. 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.
- 21. This Mortgage and all the covenant, 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.

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

Print Name

Alba M. Chatnar

Print Name

Print Name

MORTGAGOR:

Jaselyn/Sotolongo 620 Afizona Avenue Fort Lauderdale, FL 33312

STATE OF: FLORIDA COUNTY OF: BROWARD

The foregoing instrument was acknowledged before me this 23th day of <u>level</u>, 2014, by <u>Jaselyn Sotolongo</u> who has produced <u>Photo ID / Florida Drivers License</u> as identification.

(SEAL)



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

Raubraul Gray - Dun Name of Notary Typed, Printed or Stamped

My Commission Expires: Length 6

Commission Number: == 173427.

APPROVED AS TO FORM:

Assistant Caty Attorney

NSP Mortgage 11-10

CITY OF FORT LAUDERDALE NEIGHBORHOOD STABLIZATION PROGRAM PURCHASE ASSISTANCE

PARTICIPATION AGREEMENT

THIS AGREEMENT is made between:

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

and

Jaselyn Sotolongo, a single woman, hereinafter referred to as "Homebuyer".

WHEREAS pursuant to item numbers M-24 and CR-10, approved on November 18, 2008 and April 7, 2009, respectively, the City Commission of the City of Fort Lauderdale established the City's participation in the Neighborhood Stabilization Program (NSP) and provided that purchase assistance is one of the activities that may be funded with Neighborhood Stabilization Program (NSP) Program funds and pursuant to an Action Plan approved by the City Commission, Neighborhood Stabilization Program (NSP) Program funds may similarly be used for purchase assistance as described in this Agreement; and

WHEREAS the City Commission, at its meetings on November 18, 2008 and April 7, 2009, adopted policies for the Purchase Assistance Program and authorized implementation of the program.

WHEREAS the City and the Homebuyer desire to enter into an agreement wherein the City will provide funds to the Homebuyer to assist in the purchase of certain real property.

NOW THEREFORE, In consideration of the mutual promises and other good and valuable consideration made herein, the parties agree as follows:

The foregoing recitals are true and correct, and

- 1. <u>Application</u>. The Homebuyer acknowledges and understands that the City, in providing this assistance, has materially relied upon the information, data and certifications provided by the Homebuyer in submitting the NSP Purchase Assistance Application.
- 2. <u>Compliance with Local Guidelines</u>. The Homebuyer acknowledges and agrees that the Property assisted under the City of Fort Lauderdale's NSP Purchase Assistance Program will be used solely in accordance with the City's policies and guidelines for the Purchase Assistance Program ("Program").
- 3. <u>Financing</u>. The Homebuyer must obtain financing from a lender who will hold the first mortgage ("Lender") for acquisition of the real property ("Property") having the address of 620 Arizona Avenue Fort Lauderdale, FL. and legally described as:

SEE LEGAL DESCRIPTION described below which is incorporated HEREIN AND MADE A PART HEREOF; said lands situate, lying and being in Broward County, Florida.

Failure by Homebuyer to obtain financing from a Lender shall make this agreement null and void and thereby unenforceable by either party.

- 4. Form of Assistance. The assistance provided under the terms and conditions of this Agreement is \$45,000.00 and the City shall have a lien on the Property, secured by a second mortgage upon the Homebuyer's interest in said Property.
- (a) <u>Interest Rate</u>. The interest rate on the principal amount on the loan shall be zero percent (0%) per annum.
- (b) <u>Term of Repayment</u>. Payments on the principal amount of the loan shall be deferred so long as the Property is occupied as the principal residence of the Homebuyer, for a fifteen (15) year period. If no sale, lease, transfer, or other event of default occurs during the fifteen (15) year period, the terms of this encumbrance shall be satisfied and the Homebuyer shall be issued a Satisfaction of Mortgage.
- 5. <u>Closing</u>. The closing for the purchase assistance shall be conducted simultaneously with the closing on private financing being secured by the Homebuyer for the purpose of acquiring the housing unit. The closing shall be conducted at the office of the Lender's closing agent, or such other place as may be selected and designated by the City and the Lender. All costs and expenses of the closing that exceed the assistance provided by the City, including State Documentary Stamp Tax on Deeds and recording fees, shall be borne by the Homebuyer. The terms of this Agreement are contingent upon the Homebuyer obtaining such closing within one year from the date of this Agreement or such additional time as the City may allow. The effective date of this Agreement is the date the last party hereto executes this Agreement.
- 6. <u>Persons Bound</u>. This Agreement shall bind and inure to the benefit of the parties hereto, and their respective heirs, personal representatives, assigns and successors in title.
- 7. Other Encumbrances. After the closing provided for herein, neither homeowner nor any heir or successor in interest to the Property shall engage in any financing or other transaction creating any mortgage or other encumbrance upon the Property or improvements thereon, other than to secure a refinancing of the first mortgage. City agrees to subordinate its second mortgage to a refinanced first mortgagee provided that the terms of such new first mortgage come within the City's guidelines for subordination, as determined in advance by the City's Housing and Community Development Division ("HCD") Manager, who may execute such subordination agreement.
- 8. Occupancy Provision. The Homebuyer agrees to occupy the Property as a principal residence, and agrees to maintain such residence and grounds in good condition and in

compliance with all applicable governmental regulations. The covenants of this paragraph shall survive the closing and shall not merge in the delivery of the deed.

- 9. <u>Inspection</u>. The Homebuyer shall permit reasonable inspections of the Property and housing unit at reasonable times by inspectors of the City or its agents, for the purpose of determining compliance with this Agreement, and to comply with such additional terms, conditions, and requirements as City may reasonably impose.
- 10. <u>Insurance</u>. The Homebuyer shall obtain and maintain in full force and effect all insurance coverage's required by the Lender, and shall maintain such insurance so long as property is homebuyer's principal residence.
- 11. <u>Default</u>. The Homebuyer acknowledges and understands that the provisions as specified below constitute events of default under this Agreement, and the covenants of this paragraph shall survive the closing and not merge in the delivery of the deed:
 - (a) Nonperformance by the Homebuyer of any other covenant, agreement, term or condition of this Agreement or of any other agreement heretofore, herewith or hereafter made by the Homebuyer with the City in connection with the Program, after the Homebuyer has been given due notice by the City of such nonperformance.
 - (b) Failure of the Homebuyer to perform any covenant, agreement, term or condition in any instrument creating a lien upon the Property or improvements thereon, or any part thereof.
 - (c) The City's discovery of the Homebuyer's failure in the Application to the City from the Homebuyer to disclose any fact deemed by the City to be a material fact on the basis of which the City entered into this Agreement, or in any of the agreements entered into by the City with the Homebuyer, including, but not limited to, any other agreements arising in connection with this Agreement and entered into by the Homebuyer, or the City's discovery of any misrepresentation by, or on behalf of, or for the benefit of the Homebuyer.
 - (d) Any default as determined by the Lender.

In the event of default, interest may be charged at the maximum rate allowed by law.

12. In addition to any remedy under this Agreement, the City shall have such other remedies as are available at law or in equity. The exercise or attempted exercise by the City of any right or remedy available under this Agreement shall not preclude the City from exercising any other right or remedy so available, nor shall any such exercise or attempted exercise constitute or be construed to be an election of remedies. Homebuyer shall pay any reasonable expenses, including attorneys' fees and costs incurred by the City in connection with the exercise of any right or remedy under this Agreement and the preparation and delivery of notice as required hereunder. The failure or omission of the City to enforce any of its rights or remedies upon breach of any of the covenants, terms or conditions of this Agreement shall not bar or abridge any of its rights or remedies upon any subsequent default. Before the City shall pursue

any of its rights or remedies under this Agreement, the City shall first give Homebuyer written notice of the default complained of, which shall be given in such manner as provided for herein.

13. Notice. Notice shall be mailed to:

AS TO THE CITY:

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

AS TO THE HOMEBUYER:

Jaselyn Sotolongo 620 Arizona Avenue Fort Lauderdale, FL 33312

- 14. <u>Integration</u>. This Agreement represents the entire and integrated Agreement between the City and Participant. No prior or contemporaneous oral promises or representation shall be binding upon either party.
- 15. <u>Severability.</u> If any provision of this Agreement shall at any time be held invalid or unenforceable, the remainder of this Agreement shall not be affected.

LEGAL DESCRIPTION:

Lot 21, Block 2, of MELROSE PARK - SECTION 3, according to the Plat thereof, as recorded in Plat Book 29, Page 28, of the Public Records of Broward County, Florida

also known as:

Street Address: 620 Arizona Avenue

County Property ID: 5042 07 03 0430

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

WITNESSES:

CITY OF FORT LAUDERDALE, a municipal corporation of the State of Florida:

By:

JONATHAN BROWN, Housing and Community Development Manager

Witness Print Name

LANKA MALDONADO

Witness Print Name

By

LEE R. FELDMAN, City Manager

Approved as to form:

Assistant City Attorney

WITNESSES:	HOMEBUYER:
Signature Lochael Crong-Dunn [Witness-Print or Type Name]	Jaselyn Sotolongo
Signature	
[Witness-Print or Type Name]	
STATE OF: FLORIDA COUNTY OF: BROWARD	
The foregoing instrument was acknowledge., 2014, by Jaselyn Sotolongo, w	
as identification. (SEAL)	Notary Public, State of Florida (Signature of Notary taking Acknowledgment)
RACHAEL CRAIG DUNN MY COMMISSION # EE 173427 EXPIRES: February 27, 2016 Bonded Tru Notary Public Underwriters	Rachael Crey-Dun- Name of Notary Typed, Printed or Stamped My Commission Expires: Felly 272016 Commission Number: GF 173427

DOCUMENT ROUTING FORM

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

TODAY'S DATE: 952	3					
DOCUMENT TITLE: Satisfaction of Mortgage – Jaselyn Sotolongo – 620 Arizona Ave,						
	Fort Lauderdale, FL 33312					
COMM. MTG. DATE: <u>12/19/17</u>	CAM #: 17-1463 ITEM #: CR-2 CAM attached: YES NO					
Routing Origin: <u>COA</u> Router Nan	ne/Ext: Sonia S x5598 Action Summary attached: YES NO					
CIP 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: Docum	ents to be signed/routed? YES NO # of originals attached: 1					
	nal? YES NO Approved as to Form: YES NO					
Date to CCO: Attorney's Name: Patricia SaintVil-Joseph Initials:						
3) City Clerk's Office: # of originals: Routed to: Ext: Date: 09/06/2						
4) City Manager's Office: CMO LOG #: Document received from: 9 (0) Susan GRANT GREG CHAVARRIA ANTHONY FAJARDO SUSAN GRANT GREG CHAVARRIA as CRA Executive Director						
☐ APPROVED FOR G. CHAVARRIA'S SIGNATURE ☐ N/A G. CHAVARRIA TO SIGN						
PER ACM: A. FAJARDO	(Initial) S. GRANT(Initial)					
PENDING APPROVAL (See comments below) Comments/Questions:						
Forward originals to N	1ayor 9 600 Date: 9/7/3					
5) Mayor/CRA Chairman: Please Forwardoriginals to CCO for	sign as indicated. or attestation/City seal (as applicable) Date:					
INSTRUCTIONS TO CITY CLERK'S	OFFICE					
City Clerk: Retains original and forwards originals to: Angela Walsh/x4523/ HCD						
** Please email a copy of the exc	ecuted document to ssierra@fortlauderdale.gov					
Attach certified Reso #	YES NO Original Route form to CAO					

