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May 9, 2017

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**Via U.S. Mail and Email to jonathanbr@fortlauderdale.gov**

Jonathan Brown, NPF CRA Manager  
City of Fort Lauderdale Community Redevelopment Agency  
914 NW 6th Sistrunk Boulevard, Suite 200  
Fort Lauderdale, FL 33311

**Re:   *Replacement Housing Program***  
***623 NW 13<sup>th</sup> Terrace, Fort Lauderdale, FL 33311***

Dear Mr. Brown:

Our firm was retained to write title and close the sale of the above-referenced property. We were provided your name and information from Avis Wilkinson who had been assisting us in this matter. Ms. Wilkinson suggested that you may be the person who can further help us with our situation.

The current owner of the above-reference property is Marian Curington. Several years ago, Ms. Curington inherited the property from her mother, Ida Freeman. Ms. Curington is now 85 years old and in failing health. She is trying to plan for the future, and as such, is trying to sell the above-referenced property as to not burden her heirs with it.

Ms. Curington recently attempted to sell the property, unaware of any encumbering mortgage until a title search revealed a City of Fort Lauderdale mortgage from 1998 (and modified in 1999). It appears that the mortgage was part of a program administered by the City for re-construction work performed in 1998-1999. The mortgage was entered into by Ms. Curington's mother, Ida Freeman, the former owner.

Also, unknown to Ms. Curington, there was a large tax lien on the property. Broward County has already agreed to significantly reduce the lien, and has recorded the same.

Just as Ms. Wilkinson in your office had thought, we too expected to find that the subject mortgage loan was a deferred and forgivable mortgage over a period of time per the program. To her surprise and our, the mortgage loan shows as deferred, but does not appear to have an express forgiveness schedule.

As the property does not have enough value to pay off the County and the City as well as closing costs, and still make any sense for Ms. Curington to sell, we are looking to find out if there is a way to reduce the payoff (or even eliminate the mortgage, if possible). If Ms. Curington is unable

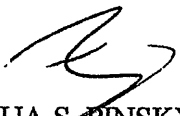
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to sell the property, she will have to pass it on to her heirs as per the mortgage (something she rather not do), in which case the City would still receive no payment. It appears to us that what makes the most sense for all parties is if there can be a reduced payoff to get the City money it has not sought for the past nineteen years, let Ms. Curington not have to pass this on to her heirs, and get the property into the hands of a new responsible property owner.

Please respond as soon as possible, as Ms. Curington's age and physical health are of great concern. Thank you in advance for your time and cooperation. It is greatly appreciated.

Very truly yours,

ROSENBERG & PINSKY

  
JOSHUA S. PINSKY, ESQ.  
For the firm

JSP/gk

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