

**CANDIDATE OATH
NONPARTISAN OFFICE**

(Do not use this form if a Judicial or School Board Candidate)

Check box *only* if you are seeking to qualify as a write-in candidate:

Write-in candidate



OFFICE USE ONLY

Candidate Oath

(Section 99.021(1)(a), Florida Statutes)

I, IVETTE GONZALEZ PETKOVICH

(Print name above as you wish it to appear on the ballot. If your last name consists of two or more names but has no hyphen, check box (see page 2 - Compound Last Names). No change can be made after the end of qualifying. Although a write-in candidate's name is not printed on the ballot, the name must be printed above for oath purposes.)

I am a candidate for the nonpartisan office of CITY OF DORAL, COUNCIL (Office) (District #)

#2 (Circuit #) (Group or Seat #); I am a qualified elector of Miami-Dade County, Florida;

I am qualified under the Constitution and the Laws of Florida to hold the office to which I desire to be nominated or elected; I have qualified for no other public office in the state, the term of which office or any part thereof runs concurrent with the office I seek; and I have resigned from any office from which I am required to resign pursuant to Section 99.012, Florida Statutes; and I will support the Constitution of the United States and the Constitution of the State of Florida.

Candidate's Florida Voter Registration Number (located on your voter information card): 109619241

Phonetic spelling for audio ballot: Print name phonetically on the line below as you wish it to be pronounced on the audio ballot as may be used by persons with disabilities (see instructions on page 2 of this form): [Not applicable to write-in candidates.]

EE-vet GAWN-zaw-lez P et k OH vich

X Ivette Petkovich (786) 423-5977 ivette@petkovichlawfirm.com
Signature of Candidate Telephone Number Email Address

10352 NW 46 Terrace Doral FL 33178
Address City State ZIP Code

STATE OF FLORIDA

COUNTY OF Miami Dade

Sworn to (or affirmed) and subscribed before me by means of
online notarization OR physical presence
this 14 day of July, 2022.
Personally Known OR Produced Identification
Type of Identification Produced: FLDL

[Signature]
Signature of Notary Public
Print, Type, or Stamp Commissioned Name of Notary Public below:



REGINA AMEZCUA
Commission # HH 224570
Expires February 6, 2026

FORM 1

**STATEMENT OF
FINANCIAL INTERESTS**

2021

Please print or type your name, mailing address, agency name, and position below:

FOR OFFICE USE ONLY:

LAST NAME -- FIRST NAME -- MIDDLE NAME :
Ivette Gonzalez Petkovich

MAILING ADDRESS :
10352 NW 46 Terrace

CITY : Doral ZIP : 33178 COUNTY : Miami-Dade

NAME OF AGENCY :
City of Doral

NAME OF OFFICE OR POSITION HELD OR SOUGHT :
Council, Seat 2

CHECK ONLY IF CANDIDATE OR NEW EMPLOYEE OR APPOINTEE



*** THIS SECTION MUST BE COMPLETED ***

DISCLOSURE PERIOD:

THIS STATEMENT REFLECTS YOUR FINANCIAL INTERESTS FOR CALENDAR YEAR ENDING DECEMBER 31, 2021.

MANNER OF CALCULATING REPORTABLE INTERESTS:

FILERS HAVE THE OPTION OF USING REPORTING THRESHOLDS THAT ARE ABSOLUTE DOLLAR VALUES, WHICH REQUIRES FEWER CALCULATIONS, OR USING COMPARATIVE THRESHOLDS, WHICH ARE USUALLY BASED ON PERCENTAGE VALUES (see instructions for further details). CHECK THE ONE YOU ARE USING (must check one):

COMPARATIVE (PERCENTAGE) THRESHOLDS OR DOLLAR VALUE THRESHOLDS

PART A -- PRIMARY SOURCES OF INCOME [Major sources of income to the reporting person - See instructions]
(If you have nothing to report, write "none" or "n/a")

NAME OF SOURCE OF INCOME	SOURCE'S ADDRESS	DESCRIPTION OF THE SOURCE'S PRINCIPAL BUSINESS ACTIVITY
Petkovich Law Firm P.A.	113 Almeria Ave. Coral Gables, FL 33134	Legal Services

PART B -- SECONDARY SOURCES OF INCOME
[Major customers, clients, and other sources of income to businesses owned by the reporting person - See instructions]
(If you have nothing to report, write "none" or "n/a")

NAME OF BUSINESS ENTITY	NAME OF MAJOR SOURCES OF BUSINESS' INCOME	ADDRESS OF SOURCE	PRINCIPAL BUSINESS ACTIVITY OF SOURCE
N/A			

PART C -- REAL PROPERTY [Land, buildings owned by the reporting person - See instructions]
(If you have nothing to report, write "none" or "n/a")

10352 NW 46 Terrace Doral, FL 33178

You are not limited to the space on the lines on this form. Attach additional sheets, if necessary.

FILING INSTRUCTIONS for when and where to file this form are located at the bottom of page 2.

INSTRUCTIONS on who must file this form and how to fill it out begin on page 3.

PART D — INTANGIBLE PERSONAL PROPERTY [Stocks, bonds, certificates of deposit, etc. - See instructions]
 (If you have nothing to report, write "none" or "n/a")

TYPE OF INTANGIBLE	BUSINESS ENTITY TO WHICH THE PROPERTY RELATES
100% Common Stock	Petkovich Law Firm P.A.

PART E — LIABILITIES [Major debts - See instructions]
 (If you have nothing to report, write "none" or "n/a")

NAME OF CREDITOR	ADDRESS OF CREDITOR
United Wholesale Mortgage	585 South Blvd E. Pontiac, MI 48341
Student Loan Movement	500 N. State College Blvd., #1100 Orange, CA 92868

PART F — INTERESTS IN SPECIFIED BUSINESSES [Ownership or positions in certain types of businesses - See instructions]
 (If you have nothing to report, write "none" or "n/a")

NAME OF BUSINESS ENTITY	BUSINESS ENTITY # 1		BUSINESS ENTITY # 2	
	ADDRESS OF BUSINESS ENTITY	PRINCIPAL BUSINESS ACTIVITY	POSITION HELD WITH ENTITY	I OWN MORE THAN A 5% INTEREST IN THE BUSINESS
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A
N/A	N/A	N/A	N/A	N/A

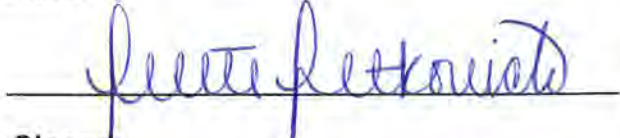
PART G — TRAINING For elected municipal officers, appointed school superintendents, and commissioners of a community redevelopment agency created under Part III, Chapter 163 required to complete annual ethics training pursuant to section 112.3142, F.S.

I CERTIFY THAT I HAVE COMPLETED THE REQUIRED TRAINING.

IF ANY OF PARTS A THROUGH G ARE CONTINUED ON A SEPARATE SHEET, PLEASE CHECK HERE

SIGNATURE OF FILER:

Signature:



Date Signed:

07/13/2022

CPA or ATTORNEY SIGNATURE ONLY

If a certified public accountant licensed under Chapter 473, or attorney in good standing with the Florida Bar prepared this form for you, he or she must complete the following statement:

I, _____, prepared the CE Form 1 in accordance with Section 112.3145, Florida Statutes, and the instructions to the form. Upon my reasonable knowledge and belief, the disclosure herein is true and correct.

CPA/Attorney Signature: _____

Date Signed: _____

FILING INSTRUCTIONS:

If you were mailed the form by the Commission on Ethics or a County Supervisor of Elections for your annual disclosure filing, return the form to that location. To determine what category your position falls under, see page 3 of instructions.

Local officers/employees file with the Supervisor of Elections of the county in which they permanently reside. (If you do not permanently reside in Florida, file with the Supervisor of the county where your agency has its headquarters.) Form 1 filers who file with the Supervisor of Elections may file by mail or email. Contact your Supervisor of Elections for the mailing address or email address to use. Do not email your form to the Commission on Ethics. It will be returned.

State officers or specified state employees who file with the Commission on Ethics may file by mail or email. To file by mail, send the completed form to P.O. Drawer 15709, Tallahassee, FL 32317-5709; physical address: 325 John Knox Rd, Bldg E, Ste 200, Tallahassee, FL 32303. To file with the Commission by email, scan your completed form and any attachments as a pdf (do not use any other format), send it to CEForm1@leg.state.fl.us and retain a copy for your records. Do not file by both mail and email. Choose only one filing method. Form 6s will not be accepted via email.

Candidates file this form together with their filing papers.
MULTIPLE FILING UNNECESSARY: A candidate who files a Form 1 with a qualifying officer is not required to file with the Commission or Supervisor of Elections.
WHEN TO FILE: Initially, each local officer/employee, state officer, and specified state employee must file **within 30 days** of the date of his or her appointment or of the beginning of employment. Appointees who must be confirmed by the Senate must file prior to confirmation, even if that is less than 30 days from the date of their appointment.
Candidates must file at the same time they file their qualifying papers.
Thereafter, file by July 1 following each calendar year in which they hold their positions.
Finally, file a final disclosure form (Form 1F) within 60 days of leaving office or employment. Filing a CE Form 1F (Final Statement of Financial Interests) does not relieve the filer of filing a CE Form 1 if the filer was in his or her position on December 31, 2021.

06

Review carefully – Your precinct number, voting location, or both may have changed. Use this information to exercise your right to vote!

Revise cuidadosamente. Es posible que el número de su recinto electoral, su centro de votación, o ambos, hayan cambiado. ¡Utilice esta información para ejercer su derecho al voto!

Li atantivman – Nimewo biwo vòt ou, lokal biwo vòt ou, oswa toude kapab te chanje. Itilize enfòmasyon sa–a pou w egzèsè dwa w pou w vote!

Please check all information for accuracy.

Sírvase verificar la corrección de todos los datos.

Tanpri verifye ke tout enfòmasyon yo kòrèk.



Detach here Desprenda por aqui Detache la a



Voter Information Card
Miami-Dade County, FL

Tarjeta de Información del Elector
Condado de Miami-Dade, FL

Kat Enfòmasyon Vòtè
Konte Miami-Dade, FL

Ivette Marie Gonzalez Petkovich
10352 NW 46Th Ter
Doral FL 33178-2240

ISSUED
EMITIDA
06/20/22

Bring photo identification when voting.

Para votar, presente una identificación con fotografía.

Tanpri pote yon pyès idantifikasyon ki gen foto w sou li lè w'ap vin vote.

Registration No.
Núm. de Inscripción
Nim. Enskripsyon

109619241

Voting Location | Centro de Votación | Lokal Biwo Vòt
John I. Smith K-8 Center - Main Camp
10415 NW 52 St

Precinct No.
Núm. del Recinto
Nim. Biwo Vòt
454

Date of Birth
Fecha de Nacimiento
Dat Nesans
5/23/1979

Registration Date
Fecha de Inscripción
Dat Enskripsyon
6/15/1996

Party Affiliation | Afiliación Partidista | Pati Politik
FLORIDA DEMOCRATIC PARTY

Christina White

Supervisor of Elections | Supervisora de Elecciones | Sipèvizè Eleksyon

You are eligible to vote for the representatives from the districts listed below.
Ud. puede votar por los representantes de los distritos enumerados abajo.
W elijib pou w vote pou reprezantan ki nan distrik ki ekri anba la yo.

Congress
Congreso
Kongrè
26

State Senate
Senado Estatal
Sena Eta
39

State House
Cámara Estatal
Lachannm Eta
111

County Commission
Comisión del Condado
Komisyon Konte
12

School Board
Junta Escolar
Asanble Edikasyon
5

Community Council
Consejo Comunitario
Konsèy Kominotè
N/A

Municipality | Municipio | Minisipalite
DORAL



Florida DRIVER LICENSE  CLASS E



4d DLN [REDACTED]
1 GONZALEZ PETKOVICH
2 IVETTE MARIE
3 10352 NW 46 TER
DORAL, FL 33178
7 DOB 05/23/1979 13 SEX F
4b EXP 05/23/2029 16 HGT 5'-01"
12 REST A 9a END NONE
SAFE DRIVER 
4a ISS 02/23/2021
5DD X632102230942

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

CITY OF DORAL
Received
JUL 14 2022
CITY CLERK'S OFFICE *CR*

After Recording Return To:
**UNITED SHORE FINANCIAL SERVICES,
LLC**
585 SOUTH BOULEVARD E
PONTIAC, MI 48341

ATTN: POST CLOSING MANAGER

This Document Prepared By:
CLOSER TEAM UCLOSE
UNITED WHOLESALE MORTGAGE
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
(800) 981-8898



[Space Above This Line For Recording Data]

MORTGAGE

GONZALEZ PETROVICH



DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **MARCH 20, 2020**, together with all Riders to this document.

(B) "Borrower" is **IVETTE MARIE GONZALEZ PETKOVICH AND ALEJANDRO DANIEL PETKOVICH, WIFE AND HUSBAND**. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **UNITED WHOLESALE MORTGAGE**. Lender is a **LLC** organized and existing under the laws of MI. Lender's address is **585 SOUTH BOULEVARD E, PONTIAC, MI 48341**.

(E) "Note" means the promissory note signed by Borrower and dated **MARCH 20, 2020**. The Note states that Borrower owes Lender **FOUR HUNDRED SIXTY-EIGHT THOUSAND AND 00/100 Dollars (U.S. \$468,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **APRIL 1, 2050**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.



(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Other(s) [specify] | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the COUNTY of MIAMI-DADE:

SEE ATTACHED

which currently has the address of 10352 NW 46TH TER, DORAL, Florida 33178 ("Property Address"):



TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the



repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.



Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

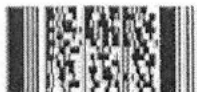
Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may



make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a)



Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage



insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous



Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's



acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees



incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

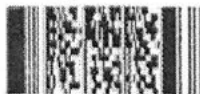
20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous



Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

25. Jury Trial Waiver. The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Ivette Petkovich 3/20/2020
- BORROWER - IVETTE MARIE GONZALEZ PETKOVICH - DATE -

Alejandro Daniel Petkovich 3/20/2020
ALEJANDRO DANIEL PETKOVICH - DATE

Borrower's Mailing Address: 10355 NW 45TH LANE, DORAL, FL 33178

Signed, sealed and delivered in the presence of:

Daine Guzman
Witness

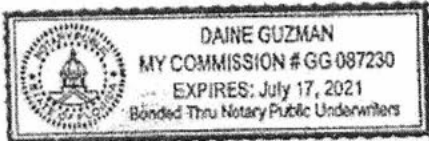
Jerry Sorbon
Witness

[Space Below This Line For Acknowledgment]

STATE OF FLORIDA

COUNTY OF MIAMI-DADE

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this MARCH 20, 2020, by IVETTE MARIE GONZALEZ PETKOVICH AND ALEJANDRO DANIEL PETKOVICH, WIFE AND HUSBAND, who is personally known to me or who has produced A FLORIDA'S LIC as identification.



[Signature]
Notary Public

My Commission Expires: _____

Individual Loan Originator: RICARDO ALBERTO ROMERO, NMLSR ID: NMLS # 1574299
Loan Originator Organization: BRIGHTSTAR MORTGAGE SOLUTIONS, LLC, NMLSR ID: NMLS # 1760195
.....
Loan Originator Organization (Creditor): UNITED WHOLESALE MORTGAGE, NMLSR ID: NMLS # 3038



EXHIBIT "A"
Property Description

Closing Date: March 20, 2020

Property Address: 10352 Northwest 46th Terrace, Doral, FL 33178

PROPERTY DESCRIPTION:

Lot 27, Block 4, of DORAL DUNES FIRST ADDITION, according to the Plat thereof, as recorded in Plat Book 137, Page 84, of the Public Records of Miami-Dade County, Florida.

PLANNED UNIT DEVELOPMENT RIDER**GONZALEZ PETKOVICH**

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **20TH** day of **MARCH, 2020**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **UNITED WHOLESALE MORTGAGE**, (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

10352 NW 46TH TER, DORAL, FL 33178
 [Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in **THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY** (the "Declaration"). The Property is a part of a planned unit development known as

VILLAGE OF DORAL DUNES ASSOCIATION, INC.
 [Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security

MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
 EN 34.29 Form 3150 1/01 (page 1 of 3 pages)



Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituents Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to ensure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of

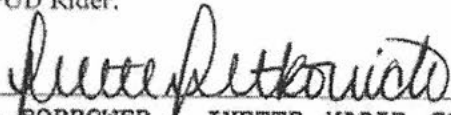
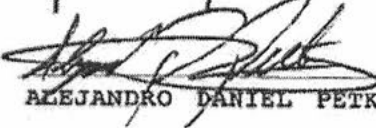




the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

 3/20/2020
 - BORROWER - IVETTE MARIE GONZALEZ PETKOVICH - DATE -
 03/20/2020
 ALEJANDRO DANIEL PETKOVICH - DATE -



UWN, A DIVISION OF UNITED BROKERS FINANCIAL SERVICES, LLC

Address: PO BOX 11733
 NEWARR, NJ 07101

Toll Free Number: (855) 753-6201



Your monthly mortgage payment for the coming year will be \$3,310.39 of which \$2,476.70 will be for principal and interest and \$833.69 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$2,501.05

Paym Date	Deposit	Hazard Insurance	County Property Tax	Withdrawal	Balance
May	833.69			0.00	3,334.74
June	833.69			0.00	4,168.43
July	833.69			0.00	5,002.12
August	833.69			0.00	5,835.81
September	833.69			0.00	6,669.50
October	833.69			0.00	7,503.19
November	833.69		6,104.26	6,104.26	2,232.62
December	833.69			0.00	3,066.31
January	833.69			0.00	3,900.00
February	833.69			0.00	4,733.69
March	833.69	3,900.00		3,900.00	1,667.38
April	833.69			0.00	2,501.07

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cashier selected by services: \$1,667.38

Ivette Petrovich 3/20/2020
 - BORROWER - IVETTE MARIE GONZALEZ PETROVICH - DATE -



Ivette Gonzalez Petkovich
 10352 Nw 46th Ter
 Miami FL 33178



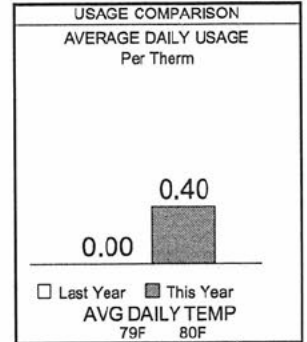
P.O. BOX 4569
 Location 6250
 Atlanta, GA 30302-4569

Billing Date May 19, 2020	Account Number [REDACTED]	Next Reading Date Jun 15, 2020	Billing Type FCGS100R Utility Residential No Heat
-------------------------------------	-------------------------------------	--	---

Total Current Charges - Utility \$121.95
 Total Account Balance \$121.95

Detailed Current Charges - Utility
 FCG - General Service 100 Residential
 Svc Add: 10352 Nw 46th Ter, Miami
 Charges 04/06/2020 - 05/13/2020

Basic Service Charge \$19.00
 Energy Charges: 17.00 Therms @ 0.540590 \$9.19
 Gas Cost: 17.00 Therms @ \$0.50 \$8.50
 SAFE Program \$1.33
 Gross Receipts Tax \$0.86
 Utility Tax \$3.07
 Connect Charge 04/06/2020 \$80.00
Total Current Charges - Utility \$121.95



Billing Inquiries? Call: 1-800-993-7546

New customer experience coming soon, keep an eye on future mail and e-mails from Florida City Gas for updates.

Please Pay This Amount
 By Jun 09, 2020
 \$121.95

Billing Period and Meter Readings

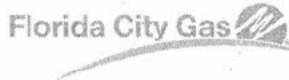
Meter Number	Type of Reading	Billing Period		Days	Reading		Gas Used (CCF)	Meter Multiplier	Therm Factor	Therms Billed
		Old	New		Old	New				
3034805	Estimated	04/06	05/14	38	1192	1208	16 X	1.0000 X	1.06250 =	17.0

Late Charge Reminder: Any balance not paid by Jun 09, 2020 will be subject to a Late Payment Charge of \$5.00 or 1.5%, whichever is greater.

To Report a Gas Leak (24hr.) call 1-888-352-5325

floridacitygas.com

If paying by mail, return the portion below with your check or money order payable to Florida City Gas.



P.O. BOX 4569 - Loc 6250
 Atlanta, GA 30302-4569

PREVIOUS BALANCE	\$0.00
Total Current Charges	\$121.95
Total Account Balance	\$121.95 Please Pay By 06/09/20
Amount Enclosed	



Ivette Gonzalez Petkovich
 10352 Nw 46th Ter
 Miami FL 33178-0000

FLORIDA CITY GAS
 PO BOX 5410
 CAROL STREAM IL 60197-5410

IVETTE GONZALEZ PETKOVICH
 10352 NW 46TH TER
 MIAMI, FL 33178

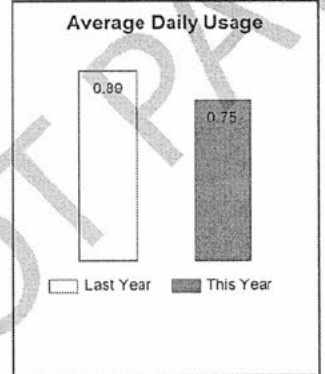


4045 NW 97th Ave
 Doral, FL 33178-2300

Billing Date Jun 21, 2022	Account Number [REDACTED]	Next Reading Date Jul 18, 2022
------------------------------	------------------------------	-----------------------------------

Billing Type 801-801: RS-100 Residential

Previous Account Balance	\$53.19
Payment - Thank You!	(\$53.19)
Total Current Charges - Utility	\$54.68
Total Account Balance	\$54.68



Detailed Current Charges - Utility
 801-801: RS-100 Residential
 Svc Add: 10352 Nw 46th Ter, Miami
 Charges: 05/16/22 - 06/16/22

Basic Service Charge	\$15.00
Energy Charges: CRA: .0029 x 23.2 = \$0.07, Distribution: .40383 x 23.2 = \$9.37, ECCR: .17325 x 23.2 = \$4.02	\$13.46
PGA: Gas Cost: .00396 x 23.2 = \$0.09, WACOG: .78659 x 23.2 = \$18.25	\$18.34
SAFE Charge	\$3.17
Utility Tax	\$3.45
Gross Receipts Tax	\$1.26
Total Current Charges - Utility	\$54.68

Billing Inquiries? Call 1-800-993-7546

Did you know that we offer cash rebates for your new natural gas appliances? Visit Floridacitygasrebates.com for more information.

Please Pay This Amount By
 Jul 11, 2022
 \$54.68

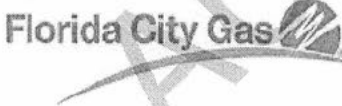
Billing Period and Meter Readings

Meter Number	Type of Reading	Billing Period		Days	Reading		Gas Usage (CCF)	Meter Multiplier		BTU Factor	Therms Billed
		Start	End		Old	New		X	X		
3034805	Actual	05/16	06/16	31	1,802	1,824	22	X	1	X	1.056 = 23.2

Late Charge Reminder: Any balance not paid by the due date will be subject to a Late Payment Charge of \$5.00 or 1.5%, whichever is greater.

To Report a Gas Leak (24hr.) call 1-888-352-5325 floridacitygas.com

If paying by mail, return the portion below with your check or money order payable to Florida City Gas



4045 NW 97th Ave
 Doral, FL 33178-2300

Total Amount Due	\$54.68	Please Pay by 07/11/22
Amount Enclosed	[REDACTED]	FCG AUTOPAY - DO NOT PAY

FCG0617A 9000003502 00.0000.3501 3501/1



IVETTE GONZALEZ PETKOVICH
 10352 NW 46TH TER
 MIAMI FL 33178-2240

FLORIDA CITY GAS
 P.O. BOX 22614
 MIAMI, FL 33102-2614

0012090001081445000000054680000005468000000546801



CITY OF DORAL

CANDIDATE AFFIRMATION AND OATH STATEMENT

My name is Ivette Gonzalez Petkovich

I am a citizen of the United States; I am a bona fide resident and qualified elector (voter) of the City of Doral and have been a bona fide resident and qualified elector (voter) of the City of Doral for at least two (2) years prior to the beginning of the qualifying period for office.

I am a registered voter and a duly qualified elector of the City of Doral, Florida presently registered to vote in precinct No. 454.

I presently reside at the following address (*must include zip code*):

10352 NW 46 Terrace Doral, FL 33178

which is my legal address, and I have resided continually at said address from the 23rd (day) of May (month), 2020 (year) to the 14th (day) of July (month), 2022 (year) (present)

I have never been convicted of any crime in the State of Florida or any other state or jurisdiction.

I hereby make this statement under penalty of perjury.



Before me, an officer authorized to administer oaths, personally appeared Ivette Gonzalez Petkovich to me well known or who produced _____ as identification, who, being sworn, says that he/she is a candidate for the office of Council Seat #2; that he/she has resided in the City of Doral for the past two (2) years; that he/she is a qualified elector of Miami-Dade County, Florida; that he/she qualified under the Constitution and the laws of Florida to hold the office to which he/she seeks election; that he/she has qualified for no other public office in the state, the term of which office or any part thereof runs concurrent with that of the office he/she seeks; that he/she has resigned from any office from which he/she is required to resign pursuant to § 99.012 Florida Statutes; that he/she has never been convicted of any crime in the State of Florida or any other state or jurisdiction; and that he/she will support the Constitution of the United States and the Constitution of the State of Florida.

Ivette Petkovich
(Signature of Candidate)

Ivette Gonzalez Petkovich
(Candidate Printed Name)

Sworn to and subscribed before me this 14 day of July, 22 at the City of Doral, Miami-Dade County, Florida.

Connie Diaz
Connie Diaz, MMC
City Clerk, City of Doral



IVETTE GONZALEZ PETKOVICH

10352 NW 46th Terrace Doral, FL 33178

ivette@petkovichlawfirm.com

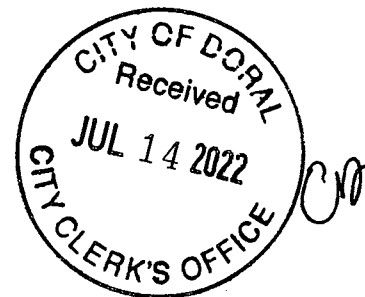
Mobile (786) 423-5977

LEGAL EXPERIENCE

Petkovich Law Firm P.A., Coral Gables, FL

Sole Shareholder, May 15, 2010 – Present

- Experienced Trial Attorney in criminal and family court.
- Dozens of trials and final hearings.
- Represent clients indicted or charged in federal and state criminal offenses
- Represent clients in dissolution, paternity, and dependency-related proceedings
- Represent Petitioners and Respondents in domestic violence injunction matters
- Represent healthcare providers regarding their professional licenses
- Spend hundreds of hours engaged in oral argument and preparation, before trial courts
- Prepare for and conducted depositions
- Engage in all stages of litigation including discovery, mediation, negotiated settlements and post-judgement
- Develop litigation strategies, draft pleadings, motions, responses, notices and subpoenas in order to execute these strategies
- Conduct trial preparation and negotiate dispositions
- Draft pre and post-suit correspondence and memorandum
- Counsel clients developing new businesses and assisted in creating and organizing their infrastructure
- Draft and review contracts including, but not limited to, non-compete and non-disclosure agreements, shareholder and operating agreements, licensing agreements, service agreements and lease agreements
- Draft and review contracts and supporting documents for the purchase and sale of small businesses
- Conduct legal research to provided analysis and opinions related to transactional matters and general operational concerns
- Manage all business operations for the Firm including small team
- Built a book of business



Miami-Dade Office of the State Attorney, 11th Judicial Circuit, Criminal Division, Miami, FL

Assistant State Attorney (ASA), August 2005 – January 29, 2010

- Special prosecutor in the Insurance Fraud Division
- Prosecuted hundreds of criminal cases from intake to judgement and sentence
- Tried 45+ cases to verdict before a jury or judge
- Engaged in discovery, plea negotiations, and drafted plea agreements
- Conducted pre-trial preparation and witness coordination
- Conducted legal research and drafted briefs and responsive pleadings
- Conducted pre-file interviews to make decisions regarding which charges to file
- Established the need for and secured additional evidence.
- Supervised lower-level prosecutors
- Trained incoming ASA's on jury trial skills

Certified Legal Intern (County Court – DUI/Traffic Division), Spring 2005

Assisted supervising attorneys in arguing and researching defense motions, interviewing witnesses, calendar preparation and negotiating plea offers. Second-chaired one jury trial.

Honorable Ivan F. Fernandez, 11th Judicial Circuit of Florida, Criminal Division, Miami, FL

Judicial Intern, Summer 2004

Drafted judicial orders and memoranda of law, including orders on motions to suppress and writs of mandamus. Researched issues concerning state constitutional law, criminal procedure, and evidentiary rules. Attended appellate panel proceedings and collaborated with the judge examining issues before the judiciary.

BAR ADMISSIONS

Admitted in Florida, the U.S. District Court for the Southern District of Florida, U.S. Court of Appeals for the Eleventh Circuit, U.S. District Court for the Eastern District of Michigan, U.S. District Court for the Eastern District of Texas.

EDUCATION

St. Thomas University School of Law (STU Law), Miami, FL

Juris Doctor, 2005

- STU Law Academic Scholarship Recipient, 2002
- Mock Trial Team, President, 2004–2005
- International Moot Court Team, Vice President, 2004–2005
- Peter T. Faye Chapter Inns of Court, 2003–2005
- Florida Association of Women Lawyers, 2004
- Student Animal Legal Defense Fund, 2003–2005

University of Miami School of Business, Coral Gables, FL

Bachelor of Business Administration, 2002

- Major in Political Science
 - University of Miami Academic Scholarship Recipient, 1997
 - University of Miami Freshman Senator, 1997–1998
 - University of Miami Drill Team, 1997–1999
-

ADDITIONAL INFORMATION

LANGUAGE SKILLS: Fluency in Spanish, written and spoken

AFFILIATIONS: Miami-Dade Bar Association, Florida Association of Women Lawyers, Florida Association of Criminal Defense Lawyers -Miami Chapter, Doral Bar Association.

ACTIVITIES: President of the Doral Community Coalition – a 501(c)(3); Vice Chair of City of Doral Committee on the Status of Women Advisory Board (2021-2022) Board Member (2019-2020), Selection Committee Charter Enforcement Official (2021-2022); City of Doral Citizen's Audit Advisory Board Member (2017-2019), Miami-Dade League of Women Voters Board Member (2017), Women of Tomorrow Mentor & Scholarship Program (2005-2011), Student Trial Advocacy Competition Judge, Legal and Political Analyst in Spanish media.



CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Ivette Gonzalez Petkovich the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
5/23/1979	109619241	10352 NW 46 TER.	
City	County	State	Zip Code
Doral	Miami Dade	FL	
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
<u>Ivette Petkovich</u>		7/10/2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Alejandro Petkovich the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
04/01/1977	109712012	10352 NW 46 th Terrace	
City	County	State	Zip Code
Doral	Miami-Dade	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		07/08/2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, MICHAEL PETKOVICH the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
11/29/1978	128462236	6410 NW 104 th Ct	
City	County	State	Zip Code
Doral	USA	FL	33178
Signature of Voter	Date Signed (MM/DD/YYYY) [to be completed by Voter]		
	7/14/2022		





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, MARIA PETKOVICH the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: LUPETE GONZALEZ PETKOVICH

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

CITY COUNCIL SEAT 2
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>07/14/1940</u>	Voter Registration Number <u>109228019</u>	Address <u>10351 NW 45TH LANE</u>	
City <u>DORAL</u>	County <u>MIAMI-DADE</u>	State <u>FL</u>	Zip Code <u>33128</u>
Signature of Voter <u>[Signature]</u>		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>06/29/2022</u>	





CITY OF DORAL NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, José C. Petkovich the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

City Council Seat 2
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>07/11/1949</u>	Voter Registration Number <u>109228013</u>	Address <u>10351 NW 45th Lane</u>	
City <u>DORAL</u>	County <u>MIAMI DADE</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>6/29/22</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, OTAVIO B. NADER the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

11-07-1975			
Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
11-07-1975	118186583	10348 NW 46th TER	
City	County	State	Zip Code
Doral	Miami-Dade	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		7-9-2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Julissa Guerrero the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>07/14/1988</u>	Voter Registration Number <u>130505359</u>	Address <u>10358 NW 46 terr</u>	
City <u>Doral</u>	County <u>Miami-Dade</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter <u>Julissa Guerrero</u>		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>07/8/2022</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

All information on this form becomes a public record upon receipt by the City Clerk.

It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Diego Jauregui the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
06/09/1981	12398 09 55	4685 NW 103 CT	
City	County	State	Zip Code
Doral	Dade	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
Diego L Jauregui		07/09/22	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

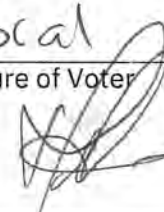
I, Melissa Jauregui the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
01-27-1981	115 896 581	4685NW 103d	
City	County	State	Zip Code
Doral	Miami-Dade	FL	33178
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] 07-08-2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, David Jasregui the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
01-13-2002	1254 56398	4685 NW 103rd	
City	County	State	Zip Code
Doral	Dade	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		01-8-22	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Regina H. OYARCE the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
01-03-1977	110339812	10340 NW 46 TER	
City	County	State	Zip Code
DORAL	MIAMI-DADE	FLORIDA	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		07-08-22	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

This petition must be signed by at least twenty-five (25) electors who have not already signed a nominating petition and are qualified to vote in the election.

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It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

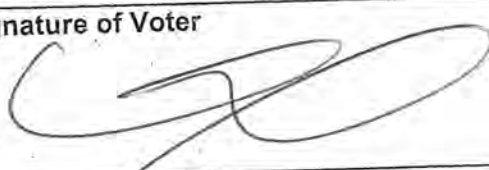
If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Ibis Valdes the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez - Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

City of Doral Council, Seat 2
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>03/08/1952</u>	Voter Registration Number <u>120500062</u>	Address <u>8805 NW 11th Ave</u>	
City <u>Doral</u>	County <u>Miami-Dade</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>06/29/2022</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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It is a crime to knowingly sign more than one petition for a candidate. [Section 104.185, F.S.]

If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

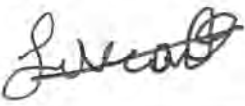
I, LUCCAS M. OYARCE the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>09/26/2003</u>	Voter Registration Number <u>127351871</u>	Address <u>10340 NW 46 Ter</u>	
City <u>Doral</u>	County <u>Miami Dade</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>07/08/22</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, MARIANELA CARDENAS D'HERS the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
11/01/1975	124222301	10480 NW 48th ST.	
City	County	State	Zip Code
DORAL	DADE	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		07/08/2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Miguel Carrillo Freytes the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>10/01/1972</u>	Voter Registration Number <u>122930809</u>	Address <u>10480 NW 48TH ST.</u>	
City <u>DORAL</u>	County <u>MIAMI-DADE</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>07/08/2022</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Alejandro HADAD JR. the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Potkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

City Council Doral, Seat 2
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
01-07-63	109235043	10357 NW 45 Lane	
City	County	State	Zip Code
Doral	Miami-Dade	FL	33178
Signature of Voter	Date Signed (MM/DD/YYYY) [to be completed by Voter]		
	07-08-22		





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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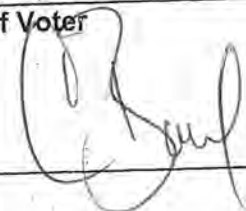
If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Carlos Balle the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Grzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

For Doral City Council
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>12/01/1968</u>	Voter Registration Number <u>109285194</u>	Address <u>9990 NW 51 Lane</u>	
City <u>Doral</u>	County <u>MDC</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>6/29/22</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Alex David Rodriguez the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)		Voter Registration Number		Address			
03/19/1977		110176304		4596 NW 104 th Ave.			
City		County		State		Zip Code	
Doral		Miami-Dade		FL		33178	
Signature of Voter				Date Signed (MM/DD/YYYY) [to be completed by Voter]			
				07/08/2022			





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Oris Martinez the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
03/28/1940	117358499	10045 NW 46 St #104	
City	County	State	Zip Code
DORAL	MIAMI-DADE	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
<u>Oris Martinez</u>		07/08/2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, NORMA ARIAS the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
8/25/44	116309283	10361 NW 45 LANE	
City	County	State	Zip Code
DORAL	MIAMI-DADE	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		07/08/22	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, ANTONIO ARIAS the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>1/27/48</u>	Voter Registration Number <u>109260673</u>	Address <u>10301 NW 45 LANE</u>	
City <u>DORAL</u>	County <u>MIAMI-DADE</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>07/08/22</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, RONALD HAUSEN the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>04/26/1947</u>	Voter Registration Number <u>109710968</u>	Address <u>10362 NW 46th Ter</u>	
City <u>DORAL</u>	County <u>DADE</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter <u>Rh Hausen</u>		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>7/8/2022</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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If all requested information on this form is not completed, the form will not be valid as a Candidate Petition form.

I, Bonnie Hansen the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Petkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

Doral City Council, Seat 2

(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>02/09/1974</u>	Voter Registration Number <u>114437096</u>	Address <u>10360 NW 46 Ter</u>	
City <u>Doral</u>	County <u>Dade</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter <u>[Signature]</u>		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>07/10/22</u>	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Adriana Alvarado the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Tellovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

City Council Seat 2
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY)	Voter Registration Number	Address	
01/05/1980	126162515	3604 Alcantara AVE	
City	County	State	Zip Code
Doral	Doral	FL	33178
Signature of Voter		Date Signed (MM/DD/YYYY) [to be completed by Voter]	
		6/29/2022	





CITY OF DORAL

NOMINATING PETITION FOR CANDIDACY

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I, Claudia Bully the undersigned, a registered voter in said
(print name as it appears on your voter information card)

state and county, petition to have the name of: Ivette Gonzalez Pettkovich

placed on the General Election and/or Special Election Ballot as a candidate for the office of:

for Doral City Council
(insert title of office and include district, circuit, group, seat number, if applicable)

Date of Birth (MM/DD/YYYY) <u>1/24/66</u>	Voter Registration Number <u>109397083</u>	Address <u>9990 NW 51 Lane</u>	
City <u>Doral</u>	County <u>MDC</u>	State <u>FL</u>	Zip Code <u>33178</u>
Signature of Voter 		Date Signed (MM/DD/YYYY) [to be completed by Voter] <u>6/29/22</u>	



HOLO TO LIGHT TO VIEW TRUE WATERMARK IN PAPER. HEAT SENSITIVE RED LOCK DISAPPEARS WHEN HEATED.

68-236/514

TRUIST 

Official Check

5300403636

Purchaser IVETTE FOR DORAL

Date July 14, 2022

Cost Center 8540726

Pay TWO HUNDRED DOLLARS and 00 CENTS

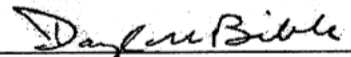
\$200.00

To the Order of CITY OF DORAL

Truist Bank is an Authorized Agent

Truist Bank

Memo *qualifying fee*


Authorized Signature

Payable at Truist Bank



00S0037430429 / 03-01-2021

Details on back Security Features

HOLD TO LIGHT TO VIEW TRUE WATERMARK IN PAPER. HEAT SENSITIVE RED LOCK DISAPPEARS WHEN HEATED.

68-236/514

TRUIST 

Official Check

5300403633

Purchaser IVETTE FOR DORAL

Date July 14, 2022

Cost Center 8540726

Pay FIVE HUNDRED DOLLARS and 00 CENTS

\$500.00

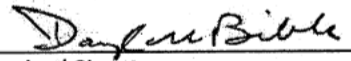
To the Order of CITY OF DORAL

Truist Bank is an Authorized Agent

Memo sign bond

Truist Bank

Payable at Truist Bank


Authorized Signature


CCS0037430-29 / 03-01-2021

Details on back



Security Features



TRUIST 

Official Check

5300403628

Purchaser IVETTE FOR DORAL

Date July 14, 2022

Cost Center 8540726

Pay ONE HUNDRED TWENTY DOLLARS and 00 CENTS

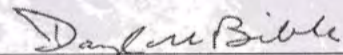
\$120.00

To the Order of CITY OF DORAL

Truist Bank is an Authorized Agent

Truist Bank

Memo ELECTION ASSESSMENT


Authorized Signature

Payable at Truist Bank



OCS0037430429 / 03-01-2021

Details on back
Security Features

