

Date: February 3, 2015

To: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

From: Carlos A. Gimenez
Mayor

Subject: Resolution Approving the Issuance by the Housing Finance Authority of Miami-Dade of
its Multifamily Mortgage Revenue Bonds for Willow Lake for the purpose of Section
147(f) of the Internal Revenue Code of 1986

Agenda Item No. 10(A)(3)

Resolution No. R-121-15

As outlined in the enclosed memorandum from the Housing Finance Authority of Miami-Dade County (HFA), the attached resolution authorizes the HFA to issue Revenue Bonds (Bonds) in one or more series in an aggregate principal amount not to exceed \$16,000,000 for the construction of the Willow Lake (Project).

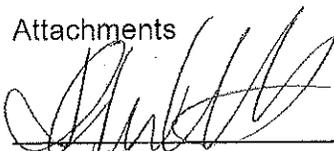
The principal and interest on the Bonds shall not constitute a debt, liability or a general obligation of the HFA, County, State of Florida or any political subdivision of each, but shall be the responsibility of the owner of the Project.

As stipulated in Section 147(f) of the Internal Revenue Code of 1986, as amended (Code), the Board of County Commissioners (Board), the highest governing body, must approve the issuance of the Bonds by the HFA as required by the Code after a public hearing. The public hearing was held by the HFA and such public hearing disclosed no reason why the Bonds should not be issued.

The Board previously authorized the issuance by the HFA of \$14,500,000 in Multifamily Mortgage Revenue Bonds for the Project on December 3, 2013 through Resolution R-998-13. However, pursuant to the federal tax code, TEFRA approvals expire in one (1) year if the bonds are not issued within that year. The HFA has not issued these bonds and a new approval is being sought to avoid having a "gap" in TEFRA approval. Additionally, through Resolution HFA-2014-28, adopted on November 17, 2014, the HFA authorized an increase in the bond amount from \$14,500,000 to \$16,000,000.

The Bonds are expected to close in early 2015.

Attachments



Edward Marquez
Deputy Mayor

Memorandum



Date: December 8, 2014

To: Honorable Carlos Gimenez
Mayor

From: Don Horn, Chairman
Housing Finance Authority of Miami-Dade County

Subject: Resolution Approving the Issuance of Multifamily Mortgage Revenue Bonds for Willow Lake for the purpose of Section 147(f) of the Internal Revenue Code of 1986

The Housing Finance Authority of Miami-Dade County (the "Authority") requests that the attached Resolution be placed on the appropriate agenda for consideration by the Board of County Commissioners ("BCC") for purposes of Section 147(f) of the Internal Revenue Code of 1986, as amended (the "Code"). The Resolution approves the issuance by the Authority of its Multifamily Mortgage Revenue Bonds ("Bonds") in an aggregate principal amount not to exceed \$16,000,000 to finance the construction of the Willow Lake (the "Project").

Scope

The Project will be located in Commission District 1 at 121 NW 202nd Terrace, in Miami Gardens, Florida.

Funding Impact/Funding Source

Neither the County nor the Authority has any liability with respect to the repayment of the Bonds. The developer/owner of the Project is solely responsible for repayment of principal and interest on the Bonds.

Track Record/Monitoring

Willow Lake to be owned by Willow Lake Associates, Ltd., a Florida limited partnership, or such successors in interest in which Willow Lake Associates GP, LLC, a Florida limited liability company, is a general partner.

Background

The Code requires that a public hearing be held which the Authority conducted on November 19, 2014 and that the BCC approve the issuance of the Bonds by the Authority after considering the results of the public hearing. A written report regarding the public hearing will be provided to the appropriate BCC committee and the BCC at the time the Resolution is considered. The approval by the BCC is necessary in order to close the bond financing. The Bonds are expected to be issued by early 2015.

The Project serves a public purpose in that it will provide 121 apartment units to be occupied in part by persons or families of low, moderate and middle income.

Attachment



MEMORANDUM

(Revised)

TO: Honorable Chairman Jean Monestime
and Members, Board of County Commissioners

DATE: February 3, 2015

FROM: 
R. A. Cuevas, Jr.
County Attorney

SUBJECT: Agenda Item No. 10(A)(3)

Please note any items checked.

- "3-Day Rule" for committees applicable if raised
- 6 weeks required between first reading and public hearing
- 4 weeks notification to municipal officials required prior to public hearing
- Decreases revenues or increases expenditures without balancing budget
- Budget required
- Statement of fiscal impact required
- Ordinance creating a new board requires detailed County Mayor's report for public hearing
- No committee review
- Applicable legislation requires more than a majority vote (i.e., 2/3's ____, 3/5's ____, unanimous ____) to approve
- Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required

Approved _____ Mayor
Veto _____
Override _____

Agenda Item No. 10(A)(3)
2-3-15

RESOLUTION NO. R-121-15

RESOLUTION APPROVING THE ISSUANCE OF MULTIFAMILY MORTGAGE REVENUE BONDS BY THE HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA), IN ONE OR MORE SERIES, TO FINANCE OR REFINANCE ALL OR A PORTION OF THE COSTS OF THE CONSTRUCTION OF A MULTIFAMILY HOUSING PROJECT TO BE KNOWN AS WILLOW LAKE FOR PURPOSES OF SECTION 147(F) OF INTERNAL REVENUE CODE OF 1986, AS AMENDED

WHEREAS, this Board desires to accomplish the purposes outlined in the accompanying memorandum, a copy of which is incorporated herein by reference; and

WHEREAS, Willow Lake Associates, Ltd., has applied to the Housing Finance Authority of Miami-Dade County (Florida) (the "Authority") for multifamily mortgage revenue bond financing assistance in an aggregate principal amount not to exceed \$16,000,000 in one or more series (the "Bonds") to finance or refinance the construction of Willow Lake, located on an approximately 8.6-acre site at 121 NW 202nd Terrace, in Miami Gardens, Miami-Dade County, Florida, an approximately 121-unit rental housing project to be occupied by persons or families of low, moderate or middle income (the "Project") to be owned by Willow Lake Associates, Ltd., a Florida limited partnership, or such successors in interest in which Willow Lake Associates GP, LLC, a Florida limited liability company, is a general partner; and

WHEREAS, the Authority passed Resolution No. HFA 2013-21 on August 26, 2013, attached hereto as Exhibit A ("Inducement Resolution"), approving financing of the Project and took further action recommending approval, subject to a favorable Public Hearing, for the purposes of TEFRA (as hereinafter defined) and otherwise, by the Board of County

Commissioners of Miami-Dade County, Florida of the Project and the proposed multifamily mortgage revenue bond financing; and

WHEREAS, the Authority authorized an increase in the principal amount of the Bonds and extended the Intent Period (as defined in the Inducement Resolution) pursuant to Resolution No. 2014-28 adopted by the Authority on November 17, 2014, a copy of which is attached as Exhibit B and incorporated herein; and

WHEREAS, the Authority conducted a Public Hearing, notice of which hearing was published on November 3, 2014, in *The Miami Herald* (a copy of said notice is attached hereto as Exhibit C and incorporated herein), on November 19, 2014, for the purpose of considering the issuance of the Bonds by the Authority, in conformance with the requirements of the Tax Equity and Fiscal Responsibility Act of 1982 ("TEFRA") and Section 147(f) of the Internal Revenue Code of 1986, as amended, and such public hearing disclosed no reason why the Bonds should not be issued; and

WHEREAS, the Board of County Commissioners concurs in the findings of the Housing Finance Authority of Miami-Dade County (Florida), that the Project will inure to the benefit of the citizens of Miami-Dade County, Florida,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that:

Section 1. The issuance of the Bonds in an aggregate principal amount not to exceed \$16,000,000 for the purpose of financing all or a portion of the costs of the Project, as previously described, is approved.

Section 2. The Bonds and the interest on the Bonds shall not constitute a debt, liability or general obligation of the Authority, the County or of the State of Florida or of any political

subdivision thereof, but shall be payable solely from the revenues or other moneys specifically provided by the Borrower for the payment of the Bonds and neither the faith and credit nor any taxing power of the Authority, the County or of the State of Florida or of any political subdivision thereof is pledged to the payment of the principal or interest on the Bonds.

The foregoing resolution was offered by Commissioner **Sally A. Heyman**, who moved its adoption. The motion was seconded by Commissioner **Esteban L. Bovo, Jr.** and upon being put to a vote, the vote was as follows:

	Jean Monestime, Chairman	aye
	Esteban L. Bovo, Jr., Vice Chairman	aye
Bruno A. Barreiro	aye	Daniella Levine Cava aye
Jose "Pepe" Diaz	aye	Audrey M. Edmonson aye
Sally A. Heyman	aye	Barbara J. Jordan aye
Dennis C. Moss	aye	Rebeca Sosa aye
Sen. Javier D. Souto	aye	Xavier L. Suarez absent
Juan C. Zapata	absent	

The Chairperson thereupon declared the resolution duly passed and adopted this 3rd day of February, 2015. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this Resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

HARVEY RUVIN, CLERK



By: **Christopher Agrippa**
Deputy Clerk

Approved by County Attorney as
to form and legal sufficiency.

Gerald T. Heffernan

RESOLUTION NO. HEA 2013-21

RESOLUTION EXPRESSING THE INTENT OF THE HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA) TO PROCEED WITH THE DEVELOPMENT OF A MULTIFAMILY RENTAL HOUSING PROJECT AND THE FINANCING THEREOF THROUGH THE ISSUANCE OF ITS NOT TO EXCEED \$14,500,000 MULTIFAMILY HOUSING REVENUE BONDS FOR THE BENEFIT OF WILLOW LAKE ASSOCIATES, LTD., AUTHORIZING PUBLICATION OF A TEFRA NOTICE, AUTHORIZING A TEFRA HEARING AND ESTABLISHING AN EFFECTIVE DATE.

WHEREAS, the Housing Finance Authority of Miami-Dade County (Florida) (the "Authority") has determined that there exists a shortage of safe and sanitary housing for persons and families of low, moderate and middle income, within Miami-Dade County, State of Florida; and

WHEREAS, such housing shortage will be partially alleviated by the construction by a private owner of a multifamily rental housing project to consist of approximately 121 units, to be occupied by persons of low, moderate and middle income, located on an approximately 8.6-acre site at 121 NW 202nd Terrace, in Miami Gardens, Florida, to be known as Willow Lake (the "Project"); to be owned by Willow Lake Associates, Ltd., a Florida limited partnership, or such successors in interest in which Willow Lake Associates GP, LLC, a Florida limited liability company, is a managing member or general partner and/or controlling stockholder (the "Owner"); and

WHEREAS, in order to provide financing for the construction of the Project, the Authority intends to issue its tax-exempt multifamily mortgage revenue debt obligations for the benefit of the Owner in one or more series or issues in the amount currently estimated not to exceed \$14,500,000, which debt obligation is expected to take the form of a non-recourse note, (herein the "Debt Obligations"), and to enter into a Borrower Loan or Financing Agreement, a Trust Indenture or

Funding Loan Agreement, a Regulatory Agreement as to Tax-Exemption or Land Use Restriction Agreement and other necessary documents with respect to the Project; and

WHEREAS, the Authority deems it necessary to cause the publication of a Notice of Public Hearing for the Project in accordance with the requirements of the Tax Equity and Fiscal Responsibility Act of 1982 ("TEFRA") and Section 147(f) of the Internal Revenue Code of 1986, as amended (the "Code"), which publication the Authority hereby determines to be in the public interest;

NOW, THEREFORE, BE IT RESOLVED by the members of the Housing Finance Authority of Miami-Dade County (Florida), a lawful quorum of which duly assembled, as follows:

SECTION 1. The Authority hereby expresses its intention to approve at a later date, by appropriate resolution, and upon compliance by the Owner with the Authority's "Guidelines for Tax-Exempt Multifamily Housing Financing" with final approval of the Architectural Design and Review Advisory Committee and with certain other conditions to be described to the Owner by the Authority's staff, the financing of the development of the Project through the issuance of its Debt Obligations and the execution of the necessary documents, including a Trust Indenture or Funding Loan Agreement, Borrower Loan or Financing Agreement and Regulatory Agreement as to Tax-Exemption or Land Use Restriction Agreement and/or such other documents as they deem necessary to effect the tax exempt issuance of the Debt Obligations; provided, however, such Debt Obligations shall not be issued unless the Debt Obligations, if publicly offered, are rated at least A or better by either Standard & Poor's Corporation or Moody's Investors Service or both, if both rate the Debt Obligations, or, alternatively, the Debt Obligations, if not rated, are sold by private placement to institutional investors.

SECTION 2. This Resolution shall constitute a declaration of the official intent of the Authority, within the contemplation of Section 1.150-2 of the Income Tax Regulations promulgated by the Department of the Treasury, to permit the Owner to use proceeds of the Debt Obligations to reimburse itself for certain acquisition, construction, planning, design, legal or other costs and expenses originally paid by the Owner in connection with the Project with funds other than proceeds of the Debt Obligations prior to the issuance of the Debt Obligations (the "Advanced Funds").

The Owner has represented to the Authority that all of the expenditures initially to be made with the Advanced Funds and then to be reimbursed by the Owner from proceeds of the Debt Obligations will be for costs of a type properly chargeable to the capital account of the Project under general income tax principles, non-recurring working capital expenditures (of a type not customarily payable from current revenues), or costs of issuing the Debt Obligations. Other than any preliminary expenditures for architectural, engineering, surveying, soil testing, costs of issuing the Debt Obligations or similar purposes that may have been paid more than sixty days prior to the date of this Resolution, no expenditures to be reimbursed have been paid more than sixty days earlier than the date of this Resolution.

SECTION 3. The intent period for the Project shall have a term of six (6) months from the date of adoption of this Resolution (the "Intent Period"). The Intent Period is subject to extension by the Authority upon compliance by the Owner or certain requirements established by the Authority, including, the payment of an additional fee to the Authority and bond counsel at the termination of the Intent Period.

SECTION 4. The publication of a Notice of Public Hearing for purposes of TEFRA is hereby authorized to be published and the staff of the Authority is hereby authorized to conduct on behalf of the Authority the TEFRA hearing regarding the issuance of the Debt Obligations as required by Section 147(f) of the Code, and to make a report to the Board of County Commissioners of Miami-Dade County of the public hearing. The Board of County Commissioners of Miami-Dade County is hereby respectfully requested to approve the issuance of the Debt Obligations by the Authority to finance the Project for purposes of Section 147(f) of the Code.

SECTION 5. It is expressly stated and agreed that the adoption of this Resolution is not a guaranty, express or implied, that the Authority shall approve the closing and issue its Debt Obligations for the Project. This Resolution is qualified in its entirety by the provisions of Chapter 159, Part VI, Florida Statutes, or any subsequently enacted or effective Executive Order or legislation concerning a State volume ceiling on multifamily housing bonds. In regard to the State volume ceiling for multifamily housing bonds, the Authority can make no guarantees as to the method by which funds will be allocated to any particular project, including the Project, and to which projects, including the Project, funds will be allocated. The Owner shall hold the Authority and its past, present and future members, officers, staff, attorneys, financial advisors, and employees harmless from any liability or claim based upon the failure of the Authority to close the transaction and issue the Debt Obligations or any other cause of action arising from the adoption of this Resolution, the processing of the financing for the Project, the issuance of the Debt Obligations except for the gross negligence and willful and wanton misconduct of the Authority.

SECTION 6. The Authority has no jurisdiction regarding zoning and land use matters and the adoption of the Resolution is not intended to express any position or opinion regarding same.

SECTION 7. All resolutions and orders or parts thereof, of the Authority, in conflict herewith are, to the extent of such conflict, hereby modified to the extent of such conflict, and this Resolution shall take effect from and after its passage, the public welfare requiring it.

SECTION 8. It is found and determined that all formal actions of this Authority concerning and relating to the adoption of this Resolution were taken in an open meeting of the members of this Authority and that all deliberations of the members of this Authority and of its committees, if any which resulted in such formal action were taken in meetings open to the public, in full compliance with all legal requirements.

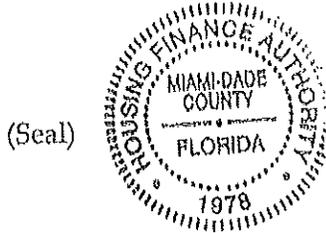
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The roll being called on the question of adoption of the Resolution, the vote thereon resulted as follows:

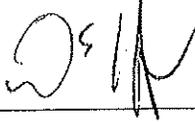
AYES: 7
NAYS: 0
ABSTENTIONS: 0

This Resolution shall become effective immediately upon its adoption. The presiding officer declared said Resolution adopted and approved in open meeting.

Adopted this 26th day of August, 2013.



HOUSING FINANCE AUTHORITY OF
MIAMI-DADE COUNTY (FLORIDA)

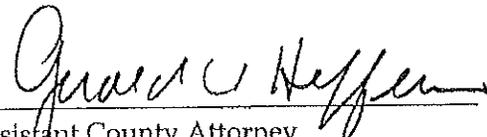


Chairman

Attest:


Secretary/Treasurer

Approved as to form and
legal sufficiency by the
Miami-Dade County Attorney

By: 

Assistant County Attorney
for Miami-Dade County, Florida

EXHIBIT B

RESOLUTION NO. HFA 2014-28

RESOLUTION EXTENDING THE INTENT PERIOD OF THE HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA) TO PROCEED WITH THE DEVELOPMENT OF A MULTIFAMILY RENTAL HOUSING PROJECT AND THE FINANCING THEREOF THROUGH THE ISSUANCE OF ITS NOT TO EXCEED \$16,000,000 MULTIFAMILY HOUSING REVENUE BONDS FOR THE BENEFIT OF WILLOW LAKE ASSOCIATES, LTD., AUTHORIZING PUBLICATION OF A TEFRA NOTICE, AUTHORIZING A TEFRA HEARING AND ESTABLISHING AN EFFECTIVE DATE.

WHEREAS, the Housing Finance Authority of Miami-Dade County (Florida) (the "Authority") has determined that there exists a shortage of safe and sanitary housing for persons and families of low, moderate and middle income, within Miami-Dade County, State of Florida; and

WHEREAS, such housing shortage will be partially alleviated by the construction by a private owner of a multifamily rental housing project to consist of approximately 121 units, to be occupied by persons of low, moderate and middle income located on an approximately 8.6-acre site at 121 NW 202nd Terrace, in Miami Gardens, Florida, to be known as Willow Lake (the "Project"); to be owned by Willow Lake Associates, Ltd., a Florida limited partnership, or such successors in interest in which Willow Lake Associates GP, LLC, a Florida limited liability company, is a general partner (the "Owner"); and

WHEREAS, in order to provide financing for the construction of the Project, the Authority on August 26, 2013 adopted Resolution No. HFA 2013-21 (the "Original Inducement Resolution") expressing its intent to issue its tax-exempt multifamily mortgage revenue debt obligations for the benefit of the Owner in one or more series or issues in the amount estimated not to exceed \$14,500,000 and to enter into a Borrower Loan or Financing Agreement, a Trust Indenture or

Funding Loan Agreement, a Regulatory Agreement as to Tax-Exemption or Land Use Restriction Agreement and other necessary documents with respect to the Project; and

WHEREAS, the Owner has requested the Authority to increase the principal amount of such debt obligations from \$14,500,000 to \$16,000,000 (the "Debt Obligations"); and

WHEREAS, the Owner has requested the Authority to extend the Intent Period from the date of this Resolution for an additional one (1) year period and has complied with all requirements for such extension; and

WHEREAS, it is necessary to cause the publication of a Notice of Public Hearing for the Project in accordance with the requirements of the Tax Equity and Fiscal Responsibility Act of 1982 ("TEFRA") and Section 147(f) of the Internal Revenue Code of 1986, as amended (the "Code"), which publication the Authority hereby determines to be in the public interest;

NOW, THEREFORE, BE IT RESOLVED by the members of the Housing Finance Authority of Miami-Dade County (Florida), a lawful quorum of which duly assembled, as follows:

SECTION 1. The Authority hereby extends the Intent Period as set forth in the Inducement Resolution, extending its intention to approve at a later date, by appropriate resolution, and upon compliance by the Owner with the Authority's "Guidelines for Tax-Exempt Multifamily Housing Financing" with final approval of the Architectural Design and Review Advisory Committee and with certain other conditions to be described to the Owner by the Authority's staff, the financing of the development of the Project through the issuance of its Debt Obligations and the execution of the necessary documents, including a Trust Indenture or Funding Loan Agreement, Borrower Loan or Financing Agreement and Regulatory Agreement as to Tax-Exemption or Land Use Restriction Agreement; provided, however, such Debt Obligations shall not be issued unless the Debt

Obligations, if publicly offered, are rated at least A or better by either Standard & Poor's Rating Services or Moody's Investors Service or both, if both rate the Debt Obligations, or, alternatively, the Debt Obligations, if not rated, are sold by private placement to institutional investors. The principal amount of the Debt Obligations shall not exceed \$16,000,000.

SECTION 2. The extended Intent Period for the Project shall have a term of one (1) year from the date of adoption of this Resolution. The Intent Period is subject to additional extension by the Authority upon compliance by the Owner with certain requirements established by the Authority, including, the payment of additional fees as required by the Authority's "Guidelines for Tax-Exempt Multifamily Housing Financing" at the termination of the Intent Period.

SECTION 3. The publication of a Notice of Public Hearing for purposes of TEFRA is hereby authorized and the staff of the Authority is hereby authorized to conduct on behalf of the Authority the TEFRA hearing regarding the issuance of the Debt Obligations as required by Section 147(f) of the Code, and to make a report to the Board of County Commissioners of Miami-Dade County of the public hearing. The Board of County Commissioners of Miami-Dade County is hereby respectfully requested to approve the issuance of the Debt Obligations by the Authority to finance the Project for purposes of Section 147(f) of the Code.

SECTION 4. It is expressly stated and agreed that the adoption of this Resolution is not a guaranty, express or implied, that the Authority shall approve the closing and issue the Debt Obligations for the Project. This Resolution is qualified in its entirety by the provisions of Chapter 159, Part VI, Florida Statutes, or any subsequently enacted or effective Executive Order or legislation concerning a State volume ceiling on multifamily housing bonds. In regard to the State volume ceiling for multifamily housing bonds, the Authority can make no guarantees as to the

method by which funds will be allocated to any particular project, including the Project, and to which projects, including the Project, funds will be allocated. The Owner shall hold the Authority and its past, present and future members, officers, staff, attorneys, financial advisors, and employees harmless from any liability or claim based upon the failure of the Authority to close the transaction and issue the Debt Obligations or any other cause of action arising from the adoption of this Resolution, the processing of the financing for the Project, the issuance of the Debt Obligations except for the gross negligence and willful and wanton misconduct of the Authority.

SECTION 5. The Authority has no jurisdiction regarding zoning and land use matters and the adoption of the Resolution is not intended to express any position or opinion regarding same.

SECTION 6. The provisions of the Inducement Resolution, as hereby extended, shall remain in full force and effect. All resolutions and orders or parts thereof, of the Authority, in conflict herewith are, to the extent of such conflict, hereby modified to the extent of such conflict, and this Resolution shall take effect from and after its passage, the public welfare requiring it.

SECTION 7. It is found and determined that all formal actions of this Authority concerning and relating to the adoption of this Resolution were taken in an open meeting of the members of this Authority and that all deliberations of the members of this Authority and of its committees, if any which resulted in such formal action were taken in meetings open to the public, in full compliance with all legal requirements.

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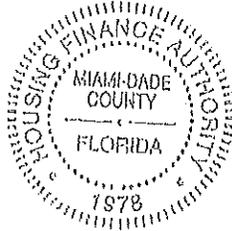
The roll being called on the question of adoption of the Resolution, the vote thereon resulted as follows:

AYES: 5
NAYS: 0
ABSTENTIONS: 0

This Resolution shall become effective immediately upon its adoption. The presiding officer declared said Resolution adopted and approved in open meeting.

Adopted this 17th day of November, 2014.

(Seal)



HOUSING FINANCE AUTHORITY OF
MIAMI-DADE COUNTY (FLORIDA)

Attest:

Chairman

Secretary/Treasurer

Approved as to form and
legal sufficiency by the
Miami-Dade County Attorney

By:

Assistant County Attorney
for Miami-Dade County, Florida

Miami Herald

MEDIA COMPANY

PUBLISHED DAILY
MIAMI-DADE-FLORIDA

STATE OF FLORIDA
COUNTY OF MIAMI-DADE

Before the undersigned authority personally
appeared:

JEANNETTE MARTINEZ

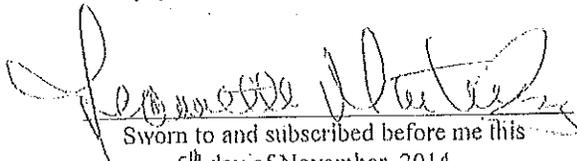
who on oath says that he/she is

CUSTODIAN OF RECORDS

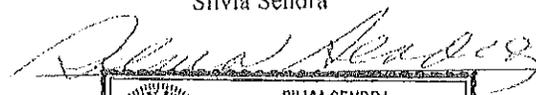
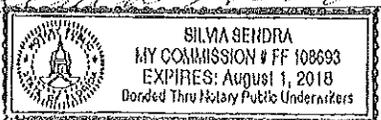
of The Miami Herald, a daily newspaper published at
Miami in Miami-Dade County, Florida; that the attached
copy of advertisement that was published was published in said
newspaper in the issue of:

November 3, 2014

Affiant further says that the said The Miami Herald
is a newspaper published at Miami, in the said Miami-Dade
County, Florida and that the said newspaper has
heretofore been continuously published in said Dade
County, Florida each day and has been entered as
second class mail matter at the post office in Miami,
in said Miami-Dade County, Florida, for a period of one
year next preceding the first publication of the
attached copy of advertisement; and affiant further
says that he has neither paid nor promised any
person, firm or corporation any discount, rebate,
commission or refund for the purpose of securing
this advertisement for publication in the said
newspapers(s).


Sworn to and subscribed before me this
5th day of November, 2014

My Commission
Expires: August 1, 2018
Silvia Sendra

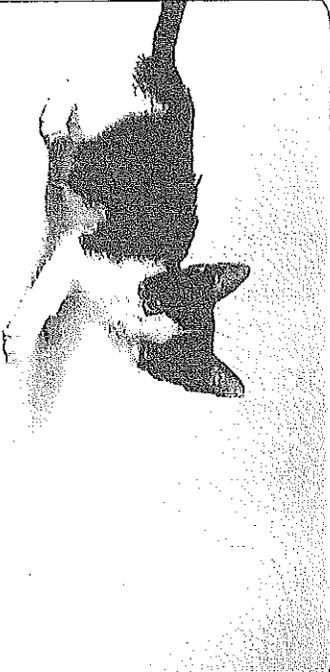



PETS OF THE WEEK at Miami-Dade County Animal Services



Sammy - A1654943

Sammy is a three-year-old terrier mix with beautiful brown eyes. This little fella enjoys running, playing catch and staying active. Connect with, adopt, and fall in love with a shelter pet at Miami-Dade County Animal Services!



Linda - 1652576

Meet Linda, a tiny two-month-old kitty in need of a forever home. She's a bit shy, very sweet and full of love to give. Connect with, adopt and fall in love with a shelter pet at Miami-Dade County Animal Services!

SAVE A LIFE. ADOPT A SHELTER PET.

Visit these great animals and many other pets at Miami-Dade Animal Services. Open daily. Adoptions fees: \$75 for dogs, four months and older and \$35 for cats (includes a second cat at no charge). All fees include first set of age appropriate vaccines (microchip, deworming, and spay/neuter surgery).

7401 NW 74th Street Miami, FL 33166
FOR MORE INFORMATION:
 DIRECT: **311**
 animals.miamidade.gov

MISC EMPLOYMENT POSITIONS WANTED

I AM AN LYN looking for work. I have a B.S. in Business Administration from the University of Miami. I am currently unemployed. My phone number is 305-300-7783.

LEGAL NOTICES

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the Housing Finance Authority of Miami-Dade County (Florida) is holding a public hearing on the proposed issuance of bonds to the public hearing to which all interested persons are invited: **DATE AND TIME:** Wednesday, November 19, 2014 at 10:00 AM. **PLACE:** 7855 NW 12th Street, Suite 102, Miami, Florida 33150. **PURPOSE:** To conduct a public hearing to finance the proposed issuance of bonds by the Authority to finance the multi-family rental property in the aggregating face amount of \$19,000,000. **Key Crossing, 100 units located on an approximately 3.75-acre site on the NW corner of 143rd Avenue in the unincorporated area of Miami-Dade County, Florida. The project is a general partnership of such structure in which the general partner is Key Crossing LLC, a Florida limited liability company, is a general partner.** All interested persons are invited to attend said hearing through their representative(s) in person or by written consent of the proposed issuer of the bonds concerning the terms proposed in the latest prospectus, Willow Lake.

Any person who desires to appeal any decision made by the Authority after the public hearing, should file a written appeal with the Department of Community Development, Miami-Dade County, Florida, with respect to the proposed issuance of bonds, he or she will need a record of the proceedings, and that a written record of the proceedings is made, which may be reviewed upon which the appeal is to be based.

HOUSING FINANCE AUTHORITY OF MIAMI-DADE COUNTY (FLORIDA)

LEGAL NOTICES NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the Housing Finance Authority of Miami-Dade County (Florida) is holding a public hearing on the proposed issuance of bonds to the public hearing to which all interested persons are invited: **DATE AND TIME:** Wednesday, November 19, 2014 at 10:00 AM. **PLACE:** 7855 NW 12th Street, Suite 102, Miami, Florida 33150. **PURPOSE:** To conduct a public hearing to finance the multi-family rental property in the aggregating face amount of \$19,000,000. **Willow Lake, 121 units located on an approximately 3.8-acre site at 121st Avenue and 143rd Avenue in the unincorporated area of Miami-Dade County, Florida. The project is a general partnership of such structure in which the general partner is Willow Lake LLC, a Florida limited liability company, is a general partner.** All interested persons are invited to attend said hearing through their representative(s) in person or by written consent of the proposed issuer of the bonds concerning the terms proposed in the latest prospectus, Willow Lake.

Any person who desires to appeal any decision made by the Authority after the public hearing, should file a written appeal with the Department of Community Development, Miami-Dade County, Florida, with respect to the proposed issuance of bonds, he or she will need a record of the proceedings, and that a written record of the proceedings is made, which may be reviewed upon which the appeal is to be based.

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FICTITIOUS NAMES
 Mediators Arbitrators Consultants will be available for mediation and arbitration services at 7401 NW 74th Street, Miami, FL 33166.

NOTICE TO CREDITORS
 Notice is hereby given that the estate of the late Mrs. Mary Ann Smith, who died on June 15, 2014, at the age of 85, is being administered by the executor, Mrs. Mary Ann Smith, at the address of 7401 NW 74th Street, Miami, FL 33166. All persons having claims against the estate of the late Mrs. Mary Ann Smith should file the same with the executor of the estate at the address above within 60 days of the date of this notice.

RESIDENTS' SCHEDULE AND NOTICE OF PUBLIC HEARING
 The following is the schedule for the public hearing on the proposed issuance of bonds to the public hearing to which all interested persons are invited: **DATE AND TIME:** Wednesday, November 19, 2014 at 10:00 AM. **PLACE:** 7855 NW 12th Street, Suite 102, Miami, Florida 33150.

DIVORCE

SUNAMONS
 DISTRICT COURT
 CLARK COUNTY, NEVADA
 CASE NO.: D-33-500100-0
 DEFT. NO.: 92-21
 MICHAEL W. MORAN
 Plaintiff,
 v.
 YULIA MORAN
 Defendant.

NOTICE! YOU HAVE BEEN SERVED. THE COURT MAY GRANT YOUR DIVORCE WITHOUT YOUR PRESENCE. HEARD UNLESS YOU DO. READ THE INFORMATION BELOW.

TO THE DEFENDANT(S): A civil complaint has been filed in the District Court of Clark County, Nevada, for the relief set forth in the complaint. You intend to defend this lawsuit within 20 days after this summons is served on you. You must do the following: file with the clerk of the court, whose address is shown below, a formal written answer in accordance with the rules of the court with the appropriate filing fee. Serve a copy of your response upon the attorney listed below and return it to me before the deadline shown below.

DEFENDANT: You respond, your application of the Plaintiff) and this court may enter a judgment which could result in the granting of other relief requested in the Complaint. The address of the attorney is as follows: if you should respond to me by the date of the hearing. If the State of Nevada, its officers, commission members, employees, or members of the public, or any other person, has been injured or damaged by the defendant in which the defendant is liable to the Plaintiff, the Plaintiff is submitting by:

ATTORNEY: HUGGINS, ESQ.
 DEPUTY CLERK OFFICE
 HUGGINS LAW OFFICE
 5853 W. SUNSHINE BLVD. #190
 SUITE 200
 TOLSON APTS. #201
 TOLSON APTS. #201
 Attorney for Plaintiff

CLERK OF COURT
 DISTRICT COURT
 Family Court and Services
 George Pecos Road
 Las Vegas, NV 89101

PETS / ANIMALS

DOGS

Greater King Charles AKC Pap
 For Sale: 1 boy, 5 girls, 2006-08
 On-leash leader. 1-1/2 tons & 100 lbs.
 Apprehensive. Quiet, healthy.
 GFD. Blue color. \$950-\$3579/664.



DOGCARE PROPERTIES AKC REG
 Family Dog, Great Temperament both
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 Transfers 2 male, Yorkie available
 papers, and info. Inquiries:
 865-725-0173/ajoy@dogcare.com

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