



BRAVURA NEWS

A NEWSLETTER FOR THE RESIDENTS OF THE BRAVURA CONDOMINIUM ASSOCIATION

Volume 13 Issue 2

September 2020

BRAVURA I CONDOMINIUM
3201 N. Country Club Drive
Aventura, Florida 33180

BOARD MEMBERS

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Treasurer Freddie Thompson
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Property Mgr. Andrea Walters, CAM

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OFFICE HOURS

Monday-Thursday 9 am – 4 pm
Friday 9 am – 3 pm



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Bravura I and II Condominium Association, Inc. SCREENING GUIDELINES

In order to promote the health, happiness and peace of mind of a majority of the Unit Owners, to provide for congenial occupancy of the Condominium Property and for the protection of the values of the Units, the sale and leasing of condominium units are restricted. No sale or lease of a Unit shall be valid without the approval of the Condominium Association Board of Directors. Notice of the proposed sale or lease shall be made as provided herein and other rules and regulations established by the Board of Directors from time to time.



In addition to all information and items listed on the application for purchase or lease, the Association’s Board of Directors is looking at the following factors to approve a prospective purchaser or tenant. These guidelines are meant for directional purposes and are not a guarantee that an application will be approved. All applications are considered on a case by case basis by the Association.

TRANSFER FEE

- A Transfer fee of \$100.00 per applicant other than husband and wife, which are considered one applicant,
- must be paid along with the application.
- Each individual who is to occupy the property must be listed on the application.
- Each applicant 18 years of age or older who will lease and/or occupy the unit must submit an application.
- Units that are held in the name of corporation shall designate the officer of the corporation that is residing in the unit so that only that officer and their immediate family may reside in the unit so designated.

APPLICATION PROCEDURE

Each application will be evaluated in the following manner:

- A prospective purchaser or tenant must submit a written application on the Association’s standard form; provide all requested financial documentation.
- Submit to a background and credit screening.
- Answer all questions on the form completely and honestly.
- Submit any other documentation reasonably requested by the Association to process the application.
- Approval of the applicant will not be completed until the applicant has submitted a fully completed application, supporting documentation requested by the

Continued on page 2

Screening (cont. from page 1)

Association necessary to process the application

- All appropriate transfer/application fees are paid.
- Incomplete applications will not be processed.
- **The Association shall process any applications within thirty (30) days of receipt of the application and all other information reasonably requested by the Association's Board of Directors, (for active military the process is 7 days).**
- The prospective purchaser or tenant must submit to an interview with the Association's Board of Directors or a screening committee established by the Board from time to time prior to obtaining final approval.
- **ONCE AN APPLICATION IS DENIED, NO RE-APPLICATION IS ALLOWED FOR THE**



SAME PERSON(S). ADDING SOMEONE TO THE APPLICATION DOES NOT CHANGE THE BASIS TO DENY THE ORIGINAL APPLICANT THAT IS STILL ON THE AMENDED APPLICATION.

SECURITY DEPOSIT

- In the case of a lease, the Association has the right to require as a condition to permitting the leasing of a unit,
- the depositing with the Association of a security deposit equivalent to one month's rent, which may be placed by the Association in a co-mingled account without interest.
- Upon termination of the occupancy of the Unit by the lessee, the Association may deduct from the security deposit an amount equal to any actual or anticipated expensed occasioned by the wrongful act of the lessee or his invitees,
 - o Including but not limited to damage to the Common Elements and Limited Common Elements, reasonable attorney's fees and costs.

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Screening (cont. from page 2)

APPROVAL CRITERIA

Credit History

- A credit report must be available and will be obtained for each applicant from Retail Merchants/ Equifax, or similar credit reporting agency.
- Each applicant must have a **credit score**, as determined by a mortgage model inquiry, of **650 or greater (for Purchase and Rental applicants)**.
- The prospective applicant shall execute all documentation and authorizations necessary to conduct the credit check.
- The prospective purchaser or tenant must not have had any **bankruptcy filings within the last seven (7) years**.
- The prospective purchaser or tenant must not have had any **foreclosure actions filed against the applicant within the last seven (7) years**.

Residential History

- The prospective purchaser or tenant must not have had any **evictions against him/her in the last seven (7) years**.
- The prospective tenant must not have any lawsuits or disputes of record alleging that the prospective tenants have failed to follow the governing rules of any Condominium or Homeowners Association or that of its prior Landlord which may subject the prospective tenant or purchaser to denial.

Criminal History

- Applicants who have **criminal history reflecting violent felonies**,
- felonies which involve fraud or theft, forgery, ID theft, or other moral turpitude and other felonies will be denied if the crimes were committed within the last seven (7) years.

- Any drug conviction, plea, felony or misdemeanor, or charge with pending or no-pros history for possession, manufacture, sale or use within the last seven (7) years will be denied.
- The prospective applicant shall execute all documentation and authorizations necessary to conduct the background check.

OTHER FACTORS

The following is a list of items required before an application is reviewed:

- \$100.00 Transfer fee per applicant (money order or cashier’s check only, cash and personal checks will not be accepted)
- Completely filled out application
- A copy of the purchase agreement or lease agreement (The Association reserves the right to require a standard form lease be used).
- Pay stubs from a current employer or other verifiable proof of income, tax returns, and recent bank statements.
- For those persons who earn pay primarily from “tips” or “gratuities” - proof of this income as a pay stub or from the most recent tax filing
- Results from background check and credit score check.
- Vehicle registration, insurance and

driver’s license, all of which must indicate that the applicant is the registered, insured, owner of the vehicle

- And any other information the applicant wishes to provide the Association for consideration.

Once all of these above items are turned into the office for review, the application will be reviewed by the Association. The following are the considerations for approval. Keep in mind that not only is the Association reviewing all of the above documents, but also all information derived from the above documents and any other documentation discovered by the Association in processing the application. During the review many factors are considered and may include any or all of the following as qualifying or disqualifying criteria.

- Income to debt ratio
- Number of accounts in collections
- Overall credit score
- Financial risk to both the Owner and the Association
- Verifiable employment
- Length of verifiable employment
- Previous employment history

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Screening (cont. from page 3)

- Verification of all items listed on any part of the previously listed documents required for a complete application
- Misleading or incorrect information on the any of the previously listed documents required for a complete application
- Criminal Background and history
- History of compliance with prior Association’s governing documents and other Rules and Regulations.

FREQUENTLY ASKED QUESTIONS AND ANSWERS SHEET

As of August 03, 2020

Q: *What are my voting rights in the Condominium Association?*

A: EACH UNIT IS ENTITLED TO ONE (1) VOTE. VOTING CERTIFICATES ARE REQUIRED IN CERTAIN INSTANCES. (Please refer to Article II, Section 2 of the By-Laws.)

Q: *What restrictions exist in the Condominium Documents on my right to use my unit?*

A: THERE ARE SEVERAL RESTRICTIONS ON

THE USE OF YOUR UNIT WHICH INCLUDE LIMITATIONS ON: MAINTENANCE AND ALTERATIONS OF THE UNIT AND COMMON ELEMENTS, RENTING OF UNIT, PARKING, SIGNS, OCCUPANCY AND VEHICLES. NO PETS OF ANY KIND ARE PERMITTED, AND THE USE OF THE COMMON ELEMENTS. (Please refer to Article 13 of the Declaration and to the Rules and Regulations.)

Q: *What restrictions exist in the Condominium Documents on the leasing of my unit?*

A: CONDOMINIUM UNITS MAY NOT BE LEASED FOR LESS THAN TWO (2) YEARS, AND ONLY ONE SUCH LEASE WITHIN A TWELVE (12) MONTH PERIOD IS ALLOWED, WITH MAXIMUM OF A TWO (2) YEAR LEASE. ALL LEASES AND TENANTS MUST BE APPROVED BY THE ASSOCIATION. ALL LEASES MUST BE ACCOMPANIED BY A ONE HUNDRED AND DOLLAR (\$100.00) NON-REFUNDABLE CHECK, ALONG WITH A COMMON SECURITY DEPOSIT OF ONE THOUSAND DOLLARS (\$1000.00) OR ONE MONTH’S RENT, (WHICHEVER IS LESS).

Continued on page 5

NOV. 3 VOTE RUBIN YOUNG

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Punch #57

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Screening (cont. from page 4)

(Please refer to Exhibit "A", Amendments to the Declaration of Condominium)

Q: How much are my assessments to the Condominium Association for my unit type and when are they due?

A: ASSESSMENTS ARE DUE AND PAYABLE MONTHLY ON THE FIRST (1st) DAY OF EACH MONTH. ASSESSMENTS NOT RECEIVED BY THE 10TH DAY OF THE MONTH DUE WILL INCUR A LATE FEE OF \$25.00. IF NOT PAID WITHIN THE TIME FRAME

STATED THE ACCOUNT WILL BE REFERRED TO THE ASSOCIATION ATTORNEY FOR COLLECTION.

BUILDINGS I and II

1 BEDROOM \$363.38/MO.
2 BEDROOMS \$484.51/MO.

Q: Do I have to be a member of any other Association? If so, what is the name of the Association and what are my voting rights in this Association? Also, how much are my assessments?

A: NO. THERE IS NO OTHER ASSOCIATION IN WHICH YOUR MEMBERSHIP IS REQUIRED.

Q: Am I required to pay rent or land

use fees for recreational or other commonly used facilities? If so, how much am I obligated to pay annually?

A: NO. THERE IS NO RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES.

Q: Is the Condominium Association or other mandatory membership Association in any court cases in which it may face liability in excess of \$100,000.00? If so, identify each such case.

A: NO.

Q: Is there a minimum FICO score?

A: YES. WE REQUIRE A MINIMUM FICO SCORE OF 650.

Q: Is there a minimum Down Payment required for the mortgage?

A: YES. 10% MINIMUM IS REQUIRED PER OUR CONDOMINIUM DOCUMENTS

NOTE: THE STATEMENT CONTAINED HEREIN IS ONLY SUMMARY IN NATURE. A PROSPECTIVE PURCHASER SHOULD REFER TO ALL REFERENCES, EXHIBITS HERETO, THE SALES CONTRACT AND THE CONDOMINIUM DOCUMENTS.

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CDC MASK GUIDELINE UPDATE AS OF AUGUST 27, 2020

The Centers for Disease Control and Prevention (CDC) has released updated guidelines for selecting, wearing and cleaning face masks for the coronavirus pandemic. The update was released Aug. 27. The CDC continues to recommend that you wear masks in public settings “around people who don’t live in your household and when you can’t stay 6 feet away from others.” Masks help stop the spread of COVID-19 to others, the CDC maintains.

Overview

- Wear masks with two or more layers to stop the spread of COVID-19
- Wear the mask over your nose and mouth and secure it under your chin
- Masks should be worn by people two years and older
- Masks should NOT be worn by children younger than two, people who have trouble breathing, or people who cannot remove the mask without assistance
- Do NOT wear masks intended for healthcare workers, for example, N95 respirators

DO choose masks that	DO NOT choose masks that
 <p>Have two or more layers of washable, breathable fabric</p>	 <p>Are made of fabric that makes it hard to breathe, for example, vinyl</p>
 <p>Completely cover your nose and mouth</p>	 <p>Have exhalation valves or vents, which allow virus particles to escape</p>
 <p>Fit snugly against the sides of your face and don't have gaps</p>	 <p>Are intended for healthcare workers, including N95 respirators or surgical masks</p>

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