

IN THE CIRCUIT COURT OF THE
ELEVENTH JUDICIAL CIRCUIT IN AND
FOR MIAMI-DADE COUNTY, FLORIDA

KELLY HYMAN, and
BOUGANVILLA INVESTMENTS, INC.,

CASE NO: 12-44972 CA 40

Plaintiffs,

v.

ARNOLD DAOUD,

Defendant.

DECLARATION OF ALEIDA AROIX

Pursuant to '92.525(2) of the Florida Statutes, I, ALEIDA AROIX, hereby declare, certify, verify and state under the penalty of perjury that the following declaration is true and correct.

1. This declaration is based upon my direct and personal knowledge.
2. I was a Mortgage Loan Officer for Colonial Bank in Miami, Florida.
3. I first met Alex Daoud on or about 2005 when he was a customer of Colonial Bank.
4. Alex Daoud had been a long time customer of Jefferson National Bank, which was taken over by Colonial Bank. When we met, he had an existing mortgage originally financed by Jefferson National Bank for Garden Apartments, Inc.
5. On or about January 4, 2006, Alex Daoud contacted Colonial Bank for a mortgage on a home he was purchasing at 1750 Michigan Ave. Miami Beach, Florida.

6. During our initial meeting to fill out the loan application, Alex Daoud explained to me that he was going to purchase his home in the name of his corporation Bouganvilla Investments Inc.

7. I first met Alex Daoud's daughter Kelly Daoud when she was introduced to me by her father.

8. Kelly Daoud had no bank accounts with Colonial Bank and had never done any banking business with Colonial Bank prior to her introduction to me by her father.

9. In support of his loan, Alex Daoud submitted the minutes of a meeting of Garden Apartments, Inc. to guarantee the purchase of the residence at 1750 Michigan Ave. for Bouganvilla Investments, Inc.

10. It was my understanding that Kelly Daoud was signing the loan documents to help her father and because her father was rebuilding his credit and not because she was an owner of the home.

11. I was present when the loan to Bouganvilla, loan number 6119039051 in the amount of \$500,000.00 was closed. Alex Daoud submitted a check directly to Colonial Bank in the amount of \$146,481.21 to close his loan. Without this payment by Alex Daoud and his past positive history with Colonial Bank, the loan to Bouganvilla Investments, Inc. would never have been approved.

12. Alex Daoud paid all of the closing costs or costs for the loan to the bank related to Bouganvilla Inc.

13. It was my understanding that Kelly Daoud was helping her father purchase 1750 Michigan Ave. and that Alex Daoud was the owner of Bouganvilla Investments Inc. and 1750 Michigan Ave. Miami Beach, Fl.

UNDER PENALTIES OF PERJURY, I DECLARE THAT I HAVE READ THE FOREGOING DECLARATION AND THAT THE FACTS STATED IN IT ARE TRUE AND ACCURATE.


ALEIDA AROIX

8-19-2013
DATE EXECUTED