2024 Form 1 - Statement of Financial Interests

Filed with COE: 09/01/2025

General Information

Name: Richard DeNapoli

PID 67744

AGENCY INFORMATION

Organization	Suborganization	Title
Lauderdale-By-The-Sea	Mayor And Town Commission	Commissioner

Disclosure Period

THIS STATEMENT REFLECTS YOUR FINANCIAL INTERESTS FOR CALENDAR YEAR ENDING DECEMBER 31, 2024.

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Primary Sources of Income

PRIMARY SOURCE OF INCOME (Over $2,500) (Major sources of income to the reporting person)
(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
Coral Gables Trust Company	255 Alhambra Circle #333, Coral Gables, FL 33134	Trust Company (W2 Income)
Coral Gables Financial Corporation (Private Stock)	255 Alhambra Circle #333, Coral Gables, FL 33134	Privately Held Financial Company Stock (Profits Distribution from corp that owns Coral Gables Trust)
Altria Group Inc	6601 W Broad St, Richmond, VA 23230, US	Publicly Held Stock Dividend Income from Tobacco Company
Duke Energy Corp	525 South Tryon Street, Charlotte, NC 28202	Publicly Held Stock Dividend Income from Energy Company
Eastern Bancshares Inc	125 High Street, Ste 901, Boston, MA 02110	Publicly Held Stock Dividend Income and Sale of Stock from Banking Corporation
HarborOne Bancorp	770 Oak St, Brockton, MA 02301	Publicly Held Stock Dividend Income and Sale of Stock from Banking Corporation
NextEra Energy	700 Universe Blvd, Juno Beach, FL, 33408	Publicly Held Stock Dividend Income from Energy Corporation
Philip Morris International Inc.	677 Washington Blvd., Ste. 1100, Stamford, CT 06901	Publicly Held Stock Dividend Income from Tobacco Company
Independent Bancorp	288 Union Street, Rockland, MA 02370	Publicly Held Stock Sale Income from Banking Stock Corporation
Nuveen Municipal Credit Income Fund	333 West Wacker Drive, Chicago, Illinois 60606	Publicly Held Stock Interest Income from fund
Rental Income	624 Alhambra Rd., Venice, FL 34285	Rental income from AirBNB/VRBO and any other income collected through Sunshine USA Properties, LLC, a single member LLC owned 100% by Richard DeNapoli

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Secondary Sources of Income

SECONDARY SOURCES OF INCOME (Major customers, clients, and other sources of income to businesses owned by the reporting person) (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
Sunshine USA Properties, LLC (Rental income 624 Alhambra Rd., Venice, FL 34285)	AirBNB Inc	888 Brannan Street, San Francisco, CA 94103	online marketplace for short and long term homestays (no single renter over 10% of gross)
Sunshine USA Properties, LLC (Rental income 624 Alhambra Rd., Venice, FL 34285)	Vrbo (Part of Expedia Group)	11800 Domain Blvd., Ste. 300, Austin, TX 78759	online marketplace for short and long term homestays (no single renter over 10% of gross)

Real Property

REAL PROPERTY (Land, buildings owned by the reporting person)
(If you have nothing to report, write “none” or “n/a”)

Location/Description
624 Alhambra Rd., Venice, FL 34285 (home that I rent out)
4416 Jackson Street, Hollywood, FL 33021 (second residence/not rented during disclosure period but including in this disclosure for full transparency)

Intangible Personal Property

INTANGIBLE PERSONAL PROPERTY (Stocks, bonds, certificates of deposit, etc. over $10,000)
(If you have nothing to report, write “none” or “n/a”)

Type of Intangible	Business Entity to Which the Property Relates
Stock	Altria Group, Inc (Wells Acct/Schwab Acct)
Stock	AT&T Inc. (Wells Acct)
Stock	Consolidated Edison Inc (Wells Acct)
Stock	Duke Energy (Wells Acct)
Stock	Eastern Bancshares (Wells Acct/Rollover IRA)

Type of Intangible	Business Entity to Which the Property Relates
Stock	Fifth District Bancorp (Wells Acct)
Stock	HarborOne Bancorp (Wells Acct/Schwab Acct)
Stock	Heritage NOLA Bancorp (Wells Acct)
Stock	Independent Bancorp Massachusetts (Wells Acct/Schwab Acct)
Stock	Microsoft Corp (Wells Acct)
Stock	Mondelez Inc (Wells Acct)
Stock	NextEra Energy Inc (Wells Acct)
Stock	Philip Morris International Inc (Wells Acct/Schwab Acct)
Stock	Prudential Financial Inc (Wells Acct)
Stock	South St Corp (Wells Acct)
Stock	Southern Company (Wells Acct)
Mutual Fund	Fidelity Contrafund (Wells Acct)
Closed End Bond Mutual Fund	Nuveen Municipal Credit Income Fund (Wells Acct/Schwab Acct)
Money Market Fund Bank Deposits	Wells Fargo Bank, NA
Stock	Berkshire Hathaway B Shares (Schwab Acct)
Stock	Procter & Gamble (Schwab Acct)
Stock	Provident Bancorp (Schwab Acct)
Stock Fund ETF	Vanguard Dividend Appreciation ETF Fund (Schwab Acct)
Mutual Fund	Oakmark Select Fund Investor Class (Oakmark)
Mutual Fund	Oakmark International Fund Investor Class (Oakmark)
Mutual Fund	Vanguard Health Care Fund Investor shares(Vanguard)
Mutual Fund	Vanguard S&P 500 Index Fund Admiral shares (Vanguard/Vanguard SEP IRA)
Mutual Fund	Vanguard Developed Markets Index Fund Admiral shares (Vanguard SEP IRA)
Mutual Fund	Vanguard Mid-Cap Index Fund Admiral shares (Vanguard SEP IRA)
Mutual Fund	Vanguard Small-Cap Index Fund Admiral shares (Vanguard SEP IRA)
Bank Account	Liberty Bank Savings Account
Bank Account	Newtown Savings Bank Savings Account
Bank Account	Union Savings Bank (CD)
Bank Account	Salem Five Savings Bank Account
Bank Account	First Federal Savings Bank of Florida Account
Stock	AirBNB (Morgan Stanley Acct)
Bank Account	Citizens Savings Bank
Stock Fund ETF	SPDR S&P 500 ETF IV (Schwab Acct)
Bank Account	Regions Bank

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Type of Intangible	Business Entity to Which the Property Relates
Bank Account	Sunshine USA Properties Bank Account Wells Fargo
Prepaid College Fund	Prepaid College Fund - State of Florida - for Victor DeNapoli
Prepaid College Fund	Prepaid college Fund - State of Florida - for Vincent DeNapoli
Stock	TC Bancshares Inc (Schwab Acct)
Private Corporation Stock	Privately Held Stock Shares in Coral Gables Financial Corporation
Pension Present Value	Pension from Northern Trust
Mutual Fund	American Funds New World R6 (CGT 401k)
Mutual Fund	Dodge & Cox Global Stock - I (CGT 401k)
Mutual Fund	Fidelity Small Cap Index Fund (CGT 401k)
Mutual Fund	Allspring Special Mid Cap Value R6 (CGT 401k)
Mutual Fund	Dodge & Cox Stock - I (CGT 401k)
Mutual Fund	Fidelity 500 Index (CGT 401k)
Mutual Fund	T. Rowe Price Blue Chip Growth I (CGT 401k)
Mutual Fund	American Funds American Balanced R6 (CGT 401k)
Stock	Alphabet Inc Voting Shares (Wells Managed Acct)
Stock	Mastercard Inc (Wells Managed Acct)
Stock	NVIDIA Corp (Wells Managed Acct)
Bond Fund ETF	SPDR Bloomberg ETF 1-3 MNTH T BILL (Wells Managed Account)
Money Market Fund	Schwab US Treasury Money Market Fund (Rollover IRA)
Stock	PB Bankshares Inc (Rollover IRA)
Stock	Blue Fdry Bancorp (Schwab)
Money Market Fund	Cash in Money Market Schwab One Interest (Rollover IRA)

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Liabilities

LIABILITIES (Major debts valued over $10,000):
(If you have nothing to report, write “none” or “n/a”)

Name of Creditor	Address of Creditor
Wells Fargo Bank, NA (Home Equity Line 624 Alhambra Rd, Venice, FL 34285)	PO Box 77021 Minneapolis, MN 55480-7721
U.S. BANK NATIONAL ASSOCIATION (First Mortgage 624 Alhambra Rd., Venice, FL 34285)	P.O. Box 21948 Eagan, MN 55121
Bank of America (Home Equity Line of Credit (fixed and variable portions 4416 Jackson Street, Hollywood, FL 33021)	100 North Tryon Street, Charlotte, NC 28255
Valon Mortgage Inc (First Mortgage 250 Capri Ave., Lauderdale-By-The-Sea, FL 33308)	PO Box 660043, Dallas, TX 75266-0043
US Alliance Financial (Home Equity Line 250 Capri Ave., Lauderdale-By-The-Sea, FL 33308)	300 Apollo Drive, Chelmsford, MA 01824
Wells Fargo Bank Loan (Margin Line)	PO Box 77021 Minneapolis, MN 55480-7721

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Interests in Specified Businesses

INTERESTS IN SPECIFIED BUSINESSES (Ownership or positions in certain types of businesses)
(If you have nothing to report, write “none” or “n/a”)

Business Entity # 1	
Name of Business Entity	Best Florida Mortgage, LLC
Address of Business Entity	250 Capri Ave., Lauderdale-By-The-Sea, FL 33308
Principal Business Activity	Mortgage Brokerage Business
Postion Held with Entity	Owner/Managing Member
I own more than a 5% Interest in the Business	Yes
Nature of my Ownership Interest	Sole Owner - 100%
Business Entity # 2	
Name of Business Entity	The Coral Gables Trust Company / Coral Gables Financial Corporation
Address of Business Entity	255 Alhambra Circle, Ste. 333, Coral Gables, FL 33134
Principal Business Activity	State Chartered Trust Company / Holding Company that Owns the Shares of the Trust Company
Postion Held with Entity	Chief Trust Officer & Fiduciary Counsel, Assistant Secretary for Board of Directors
I own more than a 5% Interest in the Business	No
Nature of my Ownership Interest	I own slightly more than 2% of the shares of Coral Gables Financial Corporation

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Training

This section applies only to an appointed school superintendent, an elected municipal officer, elected local officer of an independent special district or a commissioner of a community redevelopment agency created under Part III, Chapter 163, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

☑ I certify that I have completed the required training under Section 112.3142, F.S.

☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Filer

Richard DeNapoli

Digitally signed: **09/01/2025**

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