2025 Form 1 - Statement of Financial Interests

Filed with COE: 03/13/2026

General Information

Name: Mr Richard M Ramirez

PID 300251

AGENCY INFORMATION

Organization	Suborganization	Title
Cutler Bay, Town of	Mayor & Town Council	Council Member

Disclosure Period

THIS STATEMENT REFLECTS YOUR FINANCIAL INTERESTS FOR CALENDAR YEAR ENDING DECEMBER 31, 2025.

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
Florida Retirement System	1801 Hermitage Blvd, Tallahassee, FL	Retirement from Miami-Dade Fire Rescue
Veterans Administration	1201 NW 16 ST, Miami, FL	Disability Retirement - Military
Social Security Administration	6401 Security Blvd., Baltimore, MD	Social Security - Retirement
Town of Cutler Bay	10720 Caribbean Blvd., Suite 105, Cutler Bay, FL 33189	Municipal Government - Councilmember Salary

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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
N/A			

Real Property

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

Location/Description
N/A

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
Osaic Financial Inc.	Retirement Account
Guerra Financial	Retirement Account

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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
Carrington Mortgage Services, LLC	500 North State College Blvd., Orange, CA 92868

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
N/A

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.

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Signature of Filer

Richard M Ramirez

Digitally signed: **03/13/2026**

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