2025 Form 1 - Statement of Financial Interests

Filed with COE: 06/25/2026

General Information

Name: Mr Juan Carlos Fernandez

PID 283653

AGENCY INFORMATION

Organization	Suborganization	Title
Miami Lakes, 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
Town of Miami Lakes	Main Street	Councilman 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
Your Better Mortgage, LLC	Mortgage Industry	7900 Oak Lane Suite 401 Miami Lakes, Florida 33016	Residential mortgage lending

Real Property

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

Location/Description
3251 NW 101 Street Miami Florida
440 East 23rd Street Unit 1517 Hialeah
2710 West 60 Street Unit 206 Hialeah
2299 NE 136th Court North Miami Beach Florida

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
Money Market	Amex Savings
401K	TD Wealth Management
CD	Regions Bank

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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
Regions Bank	Birmingham Alabama
Ithink Bank	1500 NW 62nd Street Suite 208 Ft Lauderdale
United Wholesale Bank	Detroit, Michigan

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	Your Better Mortgage, LLC
Address of Business Entity	7900 Oak Lane Suite 401 Miami Lakes 33016
Principal Business Activity	Mortgage Lending
Postion Held with Entity	Managing Partner
I own more than a 5% Interest in the Business	Yes
Nature of my Ownership Interest	Formed LLC

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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

Juan Carlos Fernandez

Digitally signed: **06/25/2026**

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