



Columbia County Gateway to Florida

FOR PLANNING USE ONLY

Application # STUP 2111-72
 Application Fee 450.00
 Receipt No. 7966048
 Filing Date 11-22-21
 Completeness Date 11-22-21

Special Temporary Use Permit Application

A. PROJECT INFORMATION

- Project Name: Durden
- Address of Subject Property: 2333 NW Suwannee Valley Rd
- Parcel ID Number(s): 20-29-16-01660-003
- Future Land Use Map Designation: Ag
- Zoning Designation: A-3
- Acreage: 13.19
- Existing Use of Property: Homesite
- Proposed Use of Property: 2nd Homesite
- Proposed Temporary Use Requested: #7 - for Dad Jerry Greene

B. APPLICANT INFORMATION

- Applicant Status Owner (title holder) Agent
- Name of Applicant(s): Tabitha Durden Title: _____
 Company name (if applicable): _____
 Mailing Address: 2333 NW Suwannee Valley Rd
 City: Lake City State: FL Zip: 32055
 Telephone: (386) 288-9374 Fax: () Email: tabby8988@gmail.com

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from government officials regarding government business is subject to public records requests. Your e-mail address and communications may be subject to public disclosure.

- If the applicant is agent for the property owner*
 Property Owner Name (title holder): FBD INC
 Mailing Address: PO Box 1733
 City: Lake City State: FL Zip: 32056
 Telephone: (386) 7554050 Fax: (386) 7557181 Email: audreysbullard@aol.com

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from government officials regarding government business is subject to public records requests. Your e-mail address and communications may be subject to public disclosure.

*Must provide an executed Property Owner Affidavit Form authorizing the agent to act on behalf of the property owner.

C. ADDITIONAL INFORMATION

- 1. Is there any additional contract for the sale of, or options to purchase, the subject property?
If yes, list the names of all parties involved: _____
If yes, is the contract/option contingent or absolute: Contingent Absolute
- 2. Has a previous application been made on all or part of the subject property:
Future Land Use Map Amendment: Yes _____ No _____
Future Land Use Map Amendment Application No. CPA _____
Site Specific Amendment to the Official Zoning Atlas (Rezoning): Yes _____ No _____
Site Specific Amendment to the Official Zoning Atlas (Rezoning) Application No. Z. _____
Variance: Yes _____ No _____
Variance Application No. V _____
Special Exception: Yes _____ No _____
Special Exception Application No. SE _____

D. ATTACHMENT/SUBMITTAL REQUIREMENTS

Certain uses are of short duration and do not create excessive incompatibility during the course of the use. Therefore, the Land Development Regulation Administrator is authorized to issue temporary use permits for the following activities, after a showing that any nuisance or hazardous feature involved is suitably separated from adjacent uses; excessive vehicular traffic will not be generated on minor residential streets; and a vehicular parking problem will not be created:

- 1. In any zoning district: special events operated by non-profit, eleemosynary organizations.
- 2. In any zoning district: Christmas tree sales lots operated by non-profit, eleemosynary organizations.
- 3. In any zoning district: other uses which are similar to (1) and (2) above and which are of a temporary nature where the period of use will not extend beyond thirty (30) days.
- 4. In any zoning district: mobile homes or travel trailers used for temporary purposes by any agency of municipal, County, State, or Federal government; provided such uses shall not be or include a residential use.
- 5. In any zoning district: mobile homes or travel trailers used as a residence, temporary office, security shelter, or shelter for materials of goods incident to construction on or development of the premises upon which the mobile home or travel trailer is located. Such use shall be strictly limited to the time construction or development is actively underway. In no event shall the use continue more than twelve (12) months without the approval of the Board of County Commissioners and the Board of County Commissioners shall give such approval only upon finding that actual construction is continuing.

6. In agricultural, commercial, and industrial districts: temporary religious or revival activities in tents.
7. In agricultural districts: In addition to the principal residential dwelling, two (2) additional mobile homes may be used as an accessory residence, provided that such mobile homes are occupied by persons related by the grandparent, parent, step-parent, adopted parent, sibling, child, stepchild, adopted child or grandchild of the family occupying the principal residential use. Such mobile homes are exempt from lot area requirements. A temporary use permit for such mobile homes may be granted for a time period up to five (5) years. The permit is valid for occupancy of the specified family member as indicated on Family Relationship Affidavit and Agreement which shall be recorded in the Clerk of the Courts by the applicant.

The Family Relationship Affidavit and Agreement shall include but not be limited to:

- a. Specify the family member to reside in the additional mobile home;
- b. Length of time permit is valid;
- c. Site location of mobile home on property and compliance with all other conditions not conflicting with this section for permitting as set forth in these land development regulations. Mobile homes shall not be located within required yard setback areas and shall not be located within twenty (20) feet of any other building;
- d. Responsibility for non ad-valorem assessments;
- e. Inspection with right of entry onto the property by the County to verify compliance with this section. The Land Development Regulation Administrator, and other authorized representatives are hereby authorized to make such inspections and take such actions as may be required to enforce the provisions of this Section and;
- f. Shall be hooked up to appropriate electrical service, potable well and sanitary sewer facilities (bathroom and septic tank) that have been installed pursuant to permits issued by the Health Department and County Building and Zoning Department, where required.
- g. Recreational vehicles (RV's) as defined by these land development regulations are not allowed under this provision (see Section 14.10.2#10).
- h. Requirements upon expiration of permit. Unless extended as herein provided, once a permit expires the mobile home shall be removed from the property within six (6) months of the date of expiration.

The property owner may apply for one or more extensions for up to two (2) years by submitting a new application, appropriate fees and family relationship residence affidavit agreement to be approved by the Land Development Regulations administrator.

Previously approved temporary use permits would be eligible for extensions as amended in this section.

8. In shopping centers within Commercial Intensive districts only: mobile recycling collection units. These units shall operate only between the hours of 7:30 a.m. and 8:30 p.m. and shall be subject to the review of the Land Development Regulation Administrator. Application for permits shall include written confirmation of the permission of the shopping center owner and a site plan which includes distances from buildings, roads, and property lines. No permit shall be valid for more than thirty (30) days within a twelve (12) month period, and the mobile unit must not remain on site more than seven (7) consecutive days. Once the unit is moved off-site, it must be off-site for six (6) consecutive days.
9. In any zoning district: A temporary business, as defined within these Land Development Regulations. At least sixty (60) days prior to the commencement date of the temporary permit, the applicant shall submit an application to the County, which shall include the following information.
 - a. The name and permanent address or headquarters of the person applying for the permit;
 - b. If the applicant is not an individual, the names and addresses of the business;
 - c. The names and addresses of the person or persons which will be in direct charge of conducting the temporary business;
 - d. The dates and time within which the temporary business will be operated;
 - e. The legal description and street address where the temporary business will be located;
 - f. The name of the owner or owners of the property upon which the temporary business will be located;
 - g. A written agreement containing the permission from the owner of the property for its use for a temporary business must be attached to and made a part of the application for the permit;

- h. A site plan showing display areas, plans for access and egress of vehicular traffic, any moveable interim structures, tents, sign and banner location and legal description of the property must accompany the application for the temporary use permit; and
- i. A public liability insurance policy, written by a company authorized to do business in the State of Florida, insuring the applicant for the temporary permit against any and all claims and demands made by persons for injuries or damages received by reason of or arising out of operating the temporary business. The insurance policy shall provide for coverage of not less than one million dollars (\$1,000,000.00) for damages incurred or claims by more than one person for bodily injury and not less than two million dollars (\$2,000,000.00) for damages incurred or claims by more than one person for bodily injury and fifty thousand dollars (\$50,000.00) for damages to property for one person and one hundred thousand dollars (\$100,000.00) for damages to property claimed by more than one person. The original or duplicate of such policy, fully executed by the insurer, shall be attached to the application for the temporary permit, together with adequate evidence that the premiums have been paid.

The sales permitted for a temporary business, as defined with these land development regulations, including, but not limited to, promotional sales such as characterized by the so-called "sidewalk "sale", "vehicle sale", or "tent sale", shall not exceed three (3) consecutive calendar days.

There must be located upon the site upon which the temporary business shall be conducted public toilet facilities which comply with the State of Florida code, potable drinking water for the public, approved containers for disposing of waste and garbage and adequate light to illuminate the site at night time to avoid theft and vandalism.

If the application is for the sale of automobiles or vehicles, the applicant shall provide with the application a copy of a valid Florida Department of Motor Vehicle Dealers license and Department of Motor Vehicle permit to conduct an "offsite" sale. If any new vehicles are to be displayed on the site, a copy of the factory authorization to do so will be required to be filed with the application.

No activities, such as rides, entertainment, food, or beverage services shall be permitted on the site in conjunction with the operation of the temporary business.

Not more than one (1) sign shall be located within or upon the property for which the temporary permits is issued, and shall not exceed sixteen (16) square feet in surface area. No additional signs, flags, banners, balloons or other forms of visual advertising shall be permitted. The official name of the applicant and its permanent location and street address, together with its permanent telephone number, must be

posted on the site of the property for which the temporary permit is issued and shall be clearly visible to the public.

Any applicant granted a temporary permit under these provisions shall also comply with and abide by all other applicable federal, State of Florida, and County laws, rules and regulations.

Only one (1) tent, not to exceed three hundred fifty (350) square feet in size shall be permitted to be placed on the site of the temporary business and such tent, if any, shall be properly and adequately anchored and secured to the ground or to the floor of the tent.

No person or entity shall be issued more than one (1) temporary permit during each calendar year.

The temporary permit requested by an applicant shall be issued or denied within sixty (60) days following the date of the application therefore is filed with the Land Development Regulation Administrator.

10. In agriculture and environmentally sensitive area districts: a single recreational vehicle as described on permit for living, sleeping, or housekeeping purposes for one-hundred eighty (180) consecutive days from date that permit is issued, subject to the following conditions:
 - a. Demonstrate a permanent residence in another location.
 - b. Meet setback requirements.
 - c. Shall be hooked up to or have access to appropriate electrical service, potable well and sanitary sewer facilities (bathroom and septic tank) that have been installed pursuant to permits issued by the Health Department and County Building and Zoning Department, where required.
 - d. Upon expiration of the permit the recreational vehicle shall not remain on property parked or stored and shall be removed from the property for 180 consecutive days.
 - e. Temporary RV permits are renewable only after one (1) year from issuance date of any prior temporary permit.

Temporary RV permits existing at the effective date of this amendment may be renewed for one (1) additional temporary permit in compliance with the land development regulations, as amended. Recreational vehicles as permitted in this section are not to include RV parks.

Appropriate conditions and safeguards may include, but are not limited to, reasonable time limits within which the action for which temporary use permit is requested shall be begun or completed, or both. Violation of such conditions and safeguards, when made a part of the terms under which the special permit is granted, shall be deemed a violation of these land development regulations and punishable as provided in Article 15 of these land development regulations.

Additional Requirements for a complete application:

1. Legal Description with Tax Parcel Number.
2. Proof of Ownership (i.e. deed).
3. Agent Authorization Form (signed and notarized).
4. Proof of Payment of Taxes (can be obtained online via the Columbia County Tax Collector's Office).
5. Fee. The application fee for a Special Temporary Use Permit Application is based upon the Temporary Use requested. No application shall be accepted or processed until the required application fee has been paid.
 - a. For Items (1) through (6) above, the application fee is \$100.00
 - b. For Item (7) above, the application fee is \$450.00 or \$200.00 for a two year renewal
 - c. For Item (8) above, the application fee is \$250.00
 - d. For Item (9) above, the application fee is \$500.00 for temporary sales of motor vehicles or \$250.00 for non-seasonal good or general merchandise
 - e. For Item(10) above, the application fee is \$200

For submittal requirements, please see the Columbia County Building and Zoning Development Application Submittal Guidelines.

I hereby certify that all of the above statements and statements contained in any documents or plans submitted herewith are true and accurate to the best of my knowledge and belief.

Tabitha Durden

Applicant/Agent Name (Type or Print)

Tabitha Durden

Applicant/Agent Signature

11-22-21

Date



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Florida Profit Corporation
FBD, INC.

Filing Information

Document Number P97000061135
FEI/EIN Number 59-3461023
Date Filed 07/14/1997
State FL
Status ACTIVE

Principal Address

1910 SW SR 47
Lake City, FL 32025

Changed: 02/04/2021

Mailing Address

P O BOX 1733
LAKE CITY, FL 32055

Changed: 02/06/1998

Registered Agent Name & Address

BULLARD, AUDREY
1910 SW SR 47
Lake City, FL 32025

Name Changed: 03/10/2008

Address Changed: 02/04/2021

Officer/Director Detail

Name & Address

Title DPST

BULLARD, AUDREY S
1826 SW SR 47
LAKE CITY, FL 32025

Title DVP

BULLARD, CHRIS A
1826 SW SR 47
LAKE CITY, FL 32025

Annual Reports

| Report Year | Filed Date |
|--------------------|-------------------|
| 2019 | 02/08/2019 |
| 2020 | 02/05/2020 |
| 2021 | 02/04/2021 |

Document Images

| | |
|--|--|
| 02/04/2021 -- ANNUAL REPORT | View image in PDF format |
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| 03/12/2009 -- ANNUAL REPORT | View image in PDF format |
| 03/10/2008 -- ANNUAL REPORT | View image in PDF format |
| 02/22/2007 -- ANNUAL REPORT | View image in PDF format |
| 02/15/2006 -- ANNUAL REPORT | View image in PDF format |
| 02/24/2005 -- ANNUAL REPORT | View image in PDF format |
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| 01/10/2003 -- ANNUAL REPORT | View image in PDF format |
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| 03/17/2000 -- ANNUAL REPORT | View image in PDF format |
| 03/05/1999 -- ANNUAL REPORT | View image in PDF format |
| 02/06/1998 -- ANNUAL REPORT | View image in PDF format |
| 07/14/1997 -- Domestic Profit Articles | View image in PDF format |

LAND OWNER AFFIDAVIT

STATE OF FLORIDA
COUNTY OF COLUMBIA

This is to certify that I (We), FBD, Inc.

as the owner of the below described property:

Property Tax Parcel ID Number 20-25-16-01660-003

Subdivision (Name, Lot, Block, Phase) Parcel 3 - see attached

Give my permission for Tabitha Durden to place a

Circle one - Mobile Home / Travel Trailer / Utility Pole Only / Single Family Home / Barn
Shed / Garage / Culvert / Power Pole / Well / Septic / Other: _____

I (We) understand that the named person(s) above will be allowed to receive a building permit on the property number I (we) have listed above and this could result in an assessment for solid waste and fire protection services levied on this property.

Audrey Burrean
Owner Signature

3-22-19
Date

Owner Signature

Date

Sworn to and subscribed before me this 22 day of March, 20 19. This (These) person(s) are personally known to me or produced ID _____

(Type)

Holly C. Hanover
Notary Public Signature

Holly C. Hanover
Notary Printed Name

Notary Stamp



AFFIDAVIT AND AGREEMENT OF SPECIAL
TEMPORARY USE FOR IMMEDIATE
FAMILY MEMBERS FOR
PRIMARY RESIDENCE

STATE OF FLORIDA
COUNTY OF COLUMBIA

BEFORE ME the undersigned Notary Public personally appeared, Tabitha Durden, the Owner of the parcel which is being used to place an additional dwelling (mobile home) as a primary residence for a family member of the Owner, Jerry Greene, the Family Member of the Owner, and who intends to place a mobile home as the family member's primary residence as a temporarily use. The Family Member is related to the Owner as Father, and both individuals being first duly sworn according to law, depose and say:

1. Family member is defined as parent, grandparent, step-parent, adopted parent, sibling, child, step-child, adopted child or grandchild.
2. Both the Owner and the Family Member have personal knowledge of all matters set forth in this Affidavit and Agreement.
3. The Owner holds fee simple title to certain real property situated in Columbia County, and more particularly described by reference with the Columbia County Property Appraiser Tax Parcel No. 20-25-16-0166D-003.
4. No person or entity other than the Owner claims or is presently entitled to the right of possession or is in possession of the property, and there are no tenancies, leases or other occupancies that affect the Property.
5. This Affidavit and Agreement is made for the specific purpose of inducing Columbia County to issue a Special Temporary Use Permit for a Family Member on the parcel per the Columbia County Land Development Regulations. This Special Temporary Use Permit is valid for 5 year(s) as of date of issuance of the mobile home move-on permit, then the Family Member shall comply with the Columbia County Land Development Regulations as amended.
6. This Special Temporary Use Permit on Parcel No. 20-25-16-0166D-003 is a "one time only" provision and becomes null and void if used by any other family member or person other than the named Family Member listed above. The Special Temporary Use Permit is to allow the named Family Member above to place a mobile home on the property for his primary residence only. In addition, if the Family Member listed above moves away, the mobile home shall be removed from the property within 60 days of the Family Member departure or the mobile home is found to be in violation of the Columbia County Land Development Regulations.
7. The site location of mobile home on property and compliance with all other conditions not conflicting with this section for permitting as set forth in these land development regulations. Mobile homes shall not be located within required yard setback areas and shall not be located within twenty (20) feet of any other building.
8. The parent parcel owner shall be responsible for non ad-valorem assessments.

9. Inspection with right of entry onto the property, but not into the mobile home by the County to verify compliance with this section shall be permitted by owner and family member. The Land Development Regulation Administrator, and other authorized representatives are hereby authorized to make such inspections and take such actions as may be required to enforce the provisions of this Section.
10. The mobile home shall be hooked up to appropriate electrical service, potable well and sanitary sewer facilities (bathroom and septic tank) that have been installed pursuant to permits issued by the Health Department and County Building and Zoning Department, where required.
11. Recreational vehicles (RV's) as defined by these land development regulations are not allowed under this provision (see Section 14.10.2#10).
12. Upon expiration of permit, the mobile home shall be removed from the property within six (6) months of the date of expiration, unless extended as herein provided by Section 14.10.2 (#7).
13. This Affidavit and Agreement is made and given by Affiants with full knowledge that the facts contained herein are accurate and complete, and with full knowledge that the penalties under Florida law for perjury include conviction of a felony of the third degree.

We Hereby Certify that the facts represented by us in this Affidavit are true and correct and we accept the terms of the Agreement and agree to comply with it.

Tabitha Durden

Owner

Jerry L. Greene

Family Member

Tabitha Durden

Typed or Printed Name

Jerry Greene

Typed or Printed Name

Subscribed and sworn to (or affirmed) before me this 22nd day of November, 2021, by Tabitha Durden (Owner) who is personally known to me or has produced FL DL as identification.

[Signature]
Notary Public

Subscribed and sworn to (or affirmed) before me this 22nd day of November, 2021, by Jerry Greene (Family Member) who is personally known to me or has produced FL DL as identification.

[Signature]
Notary Public



BRITTANY GEIGER
Commission # HH 149931
Expires May 6, 2023
Bonded Thru Budget Notary Services

COLUMBIA COUNTY, FLORIDA

By: Liza Williams
Name: Liza Williams
Title: Code Compliance Officer



COPY

Prepared By and Return To:
FBD, INC.
P.O. Box 1733
Lake City, FL 32056-1733

Consideration: \$69,900
Doc: 489.30 ✓
Mortgage: \$69,600
Doc: 243.60 ✓
Int: 139.20 ✓
Recording: ~~27.00~~ 35.50
\$ 907.60

CONTRACT FOR DEED

This **CONTRACT FOR DEED**, made this 27 day of **MARCH**, 2013, between **FBD, Inc.**, a Florida Corporation, whose mailing address is **P.O. Box 1733, Lake City, FL 32056-1733**, hereinafter referred to as "Seller", and **TABITHA IRENE DURDEN**, whose mailing address is: **365 NW FIDDLERS LANE, LAKE CITY, FL 32055**, hereinafter referred to as "Purchaser".

"Seller" and "Purchaser" are used for singular or plural, as context requires.

Witnesseth, that if the Purchaser shall first make payments and perform the covenants hereinafter mentioned on their part to be made and performed, the Seller hereby covenants and agrees to convey and assure to said Purchaser, their heirs, executors, administrators or assigns, in fee simple, clear of all encumbrances whatever, by good and sufficient Warranty Deed, the following described property situate in the County of **COLUMBIA**, State of Florida, known and described as follows, to wit:

SEE SCHEDULE A FOR LEGAL DESCRIPTION

Property Identification Number: R01660-003

The total agreed upon purchase price of the property shall be **Sixty-Nine Thousand Nine Hundred and No/00 (\$69,900.00) Dollars**, payable at the times and in the manner following: **Three Hundred and No/00 (\$300.00) Dollars** down, receipt of which is hereby acknowledged, and the balance of **Sixty-Nine Thousand Six Hundred and 00/100 (\$69,600.00) Dollars** payable monthly beginning **MAY 1, 2013** in the amount of **\$580.00** per month with interest at the rate of **Eight and 9/10 (8.9%) Percent** from **APRIL 1, 2013**, and continuing until all principal and accrued interest has been paid in full. Purchaser shall have the right to make prepayment at any time without penalty.

At such time as the Purchaser shall have paid the full amount due and payable under this Contract, or at such times as provided herein, the Seller promises and agrees to convey the above described property to the Purchaser by good and sufficient Warranty Deed, subject to restrictions set forth by the Seller.

Purchaser may not cut or remove any merchantable timber from the property without written consent of the Seller during the term of this Contract or during the term of any mortgage given to Seller as provided herein. In the event Seller grants permission to cut or remove timber, all money derived from the sale thereof shall be applied against the remaining balance in inverse order.

The Seller warrants that the title to the property can be fully insured by any title insurance company authorized to do business in the State of Florida.

The Purchaser shall be permitted to go into possession of the property covered by this Contract immediately and shall assume all liability for all Property Taxes and Special Assessments from this date

hereafter. The Seller may, at any time, pay the Property Taxes and Special Assessments without waiving or affecting any right under this Contract and the full amount becomes immediately due and payable and shall, at Seller's option, bear interest from the date thereof until paid at the maximum legal rate per annum and, together with such interest, shall be secured by the lien of this Contract.

IT IS MUTUALLY AGREED, by and between the parties hereto, that the time of each payment shall be an essential part of this Contract, and that all Covenants and Agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of the respective parties. The time of payment shall be of the essence, and in the event of any default of payment of any of the purchase money as and when it becomes due, or in performance of any other obligations assumed by the Purchaser in this Contract, including the payment of Property Taxes and Special Assessments, and in the event that the default shall continue for a period of thirty (30) days, then the Seller may, at it's option and without notice of demand, either declare the entire unpaid balance under this Contract immediately due and payable. Said principal sum and said accrued interest shall both bear interest at the maximum legal rate from such default until paid or Seller may rescind this Contract, retaining the cash consideration paid for it as liquidated damages and this Contract then shall become null and void and the Seller shall have the right to re-enter and immediately take possession of the property covered by this Contract. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default. In the event that it is necessary for the Seller to enforce this Contract by foreclosure proceedings, or otherwise, all costs of the proceedings, including a reasonable attorney's fee, shall be paid by the Purchaser. Installments not paid within Ten (10) days after becoming due under the terms of this Contract shall be subject to, and it is agreed Seller shall collect, a late charge in the amount of Five Percent (5%) of the monthly payment per month upon such delinquent installments. ANY PAYMENTS MADE BY CHECK WHICH IS RETURNED UNPAID BY THE BANK WILL REQUIRE PURCHASER TO PAY A \$35.00 PENALTY FOR SUCH DISHONORED CHECK.

In the event this Contract is assigned, sold, devised, transformed, quit-claimed or in any way conveyed to another by the Purchaser, then in that event, all of the then remaining balance shall become immediately due and collectable.

Purchaser acknowledges that they have personally inspected subject property and found it to be as represented. Purchaser further agrees that the property is suitable for the purpose for which it is being purchased.

Seller makes no claim as to this property's specific land use as specified in the County's Land Use Plan in which this property is located. Purchaser should consult with the County's Zoning Department to determine specific land use.

Seller makes no warranty on flood plan. Purchaser should note flood plan designation on survey.

Purchaser acknowledges receipt of this Contract.

IN WITNESS WHEREOF, the parties of these presents have hereunto set their hands and seals the day and year first above written. Before I (we) signed this Contract, I (we) received a copy of the restrictions and I (we) personally inspected the above referenced property.

SELLER: FBD, INC.,
a Florida Corporation

Holly C. Hanover

Witness as to Seller
Name: Holly C. Hanover

By: Audrey S. Bullard (L.S.)
Audrey S. Bullard, President

M

Witness as to Seller
Name: Martha Jo Khachigan

PURCHASER:

Holly C. Hanover

Witness as to Purchaser
Name: Holly C. Hanover

By: Tabitha Irene Durden (L.S.)
Tabitha Irene Durden

M

Witness as to Purchaser
Name: Martha Jo Khachigan

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 27 day of MARCH, 2013, by Audrey S. Bullard, President of FBD, Inc., a Florida Corporation. She is personally known to me.



Holly C. Hanover
Holly C. Hanover
Notary Public
My Commission Expires: 5/18/14

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 27 day of MARCH, 2013, by TABITHA IRENE DURDEN, who has produced FLDL as identification.



Holly C. Hanover
Holly C. Hanover
Notary Public
My Commission Expires: 5/18/14

TRUTH IN LENDING DISCLOSURE STATEMENT

Creditor: FBD, INC.
 Debtor(s): TABITHA IRENE DURDEN
 Loan Amount: \$69,600.00
 Maturity Date: 03/01/2038
 Property Address: LOT 3 SUWANNEE VALLEY (SEE LEGAL DESCRIPTION)

| Annual Percentage Rate The cost of your credit as a yearly rate | Finance Charge The dollar amount the credit will cost you. | Amount Financed The amount of credit provided to you on your behalf | Total of Payments The amount you will have paid after you have made all payments as scheduled |
|--|---|--|--|
| 8.9 % | \$103,653.62 | \$69,600.00 | \$173,253.62 |

Your payment schedule will be:

| Number of Payments | Amount of Each Payment | When Payments Are Due MONTHLY BEGINNING |
|--------------------|------------------------|--|
| 298 | 580.00 | 05/01/2013 |
| 1 | 413.62 | 03/01/2038 |
| | | |

Insurance: Creditor does not require you to obtain property insurance, flood insurance or credit insurance.

Security: You are giving a security interest in:
 The Goods or Property being purchased

Filing Fees: \$899.10 *must be done before the end of the year.*

Late Charge: You will be charged 5% for any payment received more than 10 days after the due date, and N/A per month for each month that the payment remains outstanding until it is paid.

Prepayment: If you pay off early, you may will not have to pay a penalty; and may will not be entitled to a refund of part of the finance charge

Assumption: Someone buying your property may, subject to conditions, assume the remainder of the mortgage on the original terms; or may not be allowed to assume the remainder of the mortgage on the original terms.

If checked, this obligation has a demand feature - upon default.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the schedule date, and prepayment refunds and penalties.

ITEMIZATION OF AMOUNT FINANCED

| | |
|--------------------------------------|---------------------|
| Amount given to me directly | \$ -0- |
| Amount paid on my (loan) account | \$ -0- |
| Amounts paid to others on my behalf: | \$ -0- |
| <u>Public Officials</u> | \$ -0- |
| <u>Recording Fees</u> | \$ -0- |
| <u>Closing Costs</u> | \$ -0- |
| Less Prepaid Finance Charge(s) | \$ -0- |
| Amount Financed | \$ 69,600.00 |

By signing below, I indicate that I have received a copy Date: MARCH 27, 2013 of this statement on the indicated date.

Tabitha Durden
 Tabitha Irene Durden

SCHEDULE A

DESCRIPTION: (PARCEL # 3)
A PART OF THE SW $\frac{1}{4}$ OF SW $\frac{1}{4}$ OF SECTION 20, TOWNSHIP 2 SOUTH, RANGE 15 EAST, COLUMBIA COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT A CONCRETE MONUMENT MARKING THE NORTHWEST CORNER OF THE SW $\frac{1}{4}$ OF THE SW $\frac{1}{4}$ OF SECTION 20, TOWNSHIP 2 SOUTH, RANGE 15 EAST, COLUMBIA COUNTY, FLORIDA, A DISTANCE OF 439.25 FEET TO THE NORTH-
NORTH LINE OF THE SAID SW $\frac{1}{4}$ OF THE SW $\frac{1}{4}$ A DISTANCE OF 884.06 FEET FOR A POINT OF BEGINNING, THENCE CONTINUE N.89-20'33"E., A DISTANCE OF 1306.71 FEET TO THE NORTH MAINTAINED RIGHT-OF-WAY LINE
CORNER OF THE SAID SW $\frac{1}{4}$ OF THE SW $\frac{1}{4}$, THENCE S.00-18-00"E., ALONG THE EAST LINE OF SAID SW $\frac{1}{4}$ OF SW $\frac{1}{4}$ A DISTANCE OF 1306.71 FEET TO THE NORTH MAINTAINED RIGHT-OF-WAY LINE
OF SUWANNEE VALLEY ROAD; THENCE S.89-45'24"W., ALONG SAID RIGHT-OF-WAY LINE, A DISTANCE OF 441.32 FEET; THENCE N.00-12'10"W., A DISTANCE OF 1303.52 FEET TO THE POINT OF
BEGINNING.
CONTAINING 13.19 ACRES MORE OR LESS.