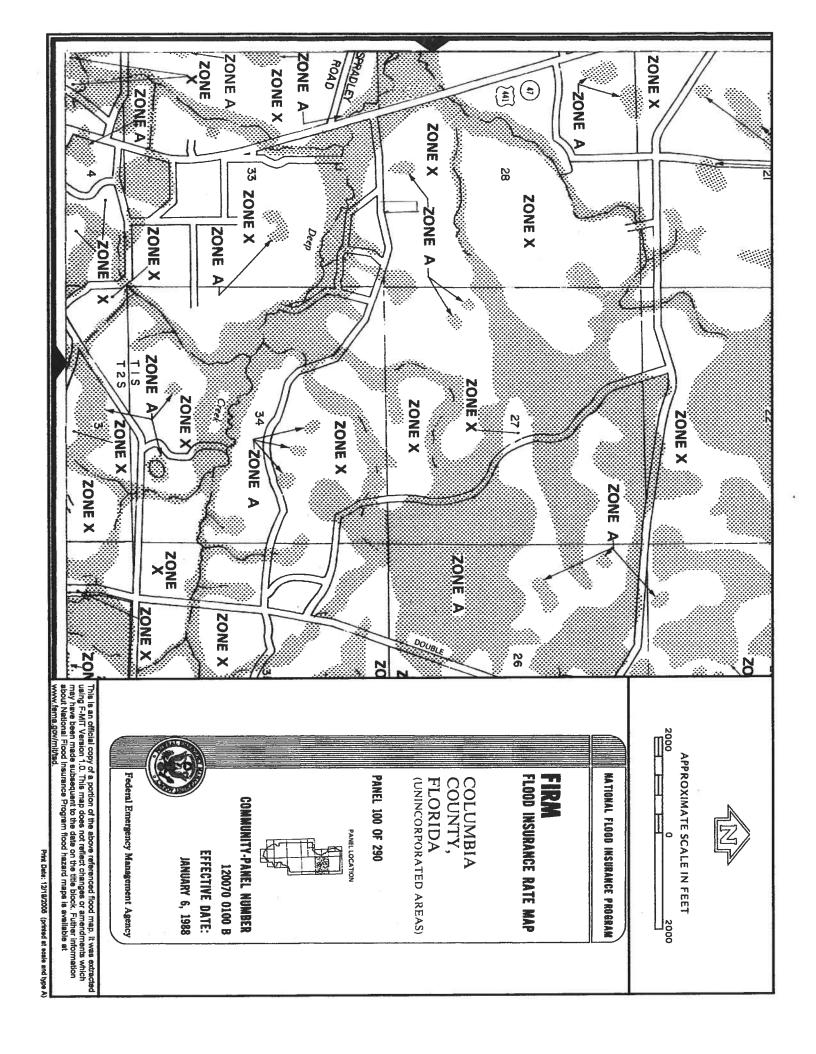
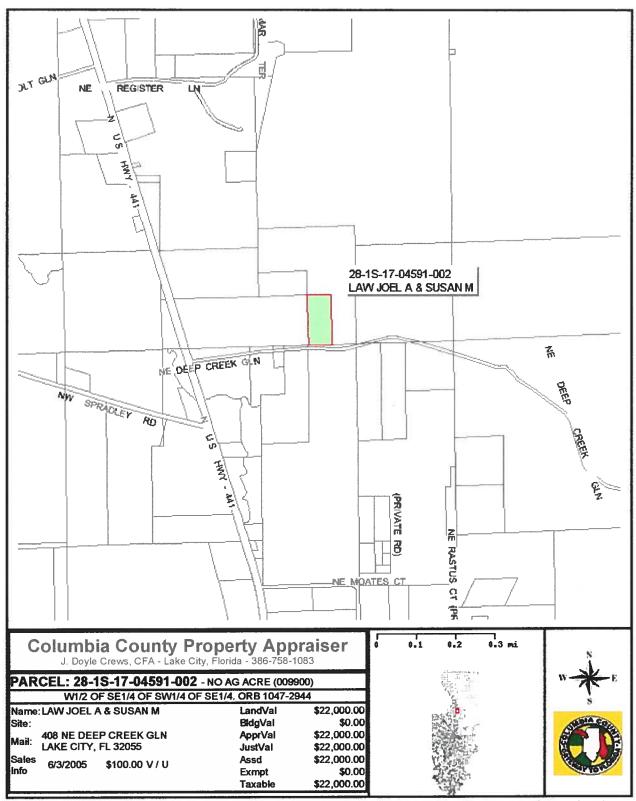
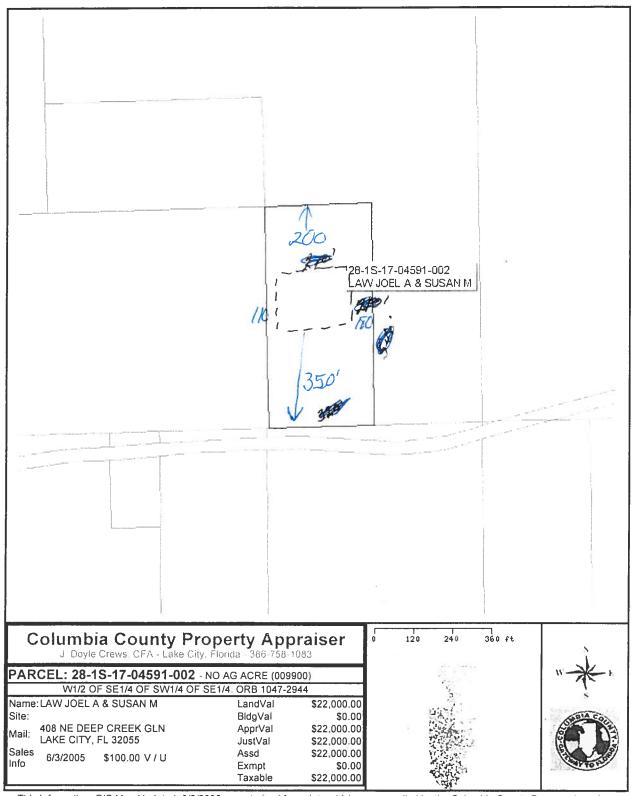
01.4	eived By Permit # 24010
Al	Plans Examiner OK 77H Date 1-3-06
Flood Zone Development Permit Zoning	Land Use Plan Map Category A-
Comments Section 14-9 Special Family	Lt Penit
	2xisting well
Applicants Name Old A. Pau	185-399 Phone 386 961-9733
Address 4000 LCC GI	n lakechy, Fl. 32055
Owners Name	Phone Phone
911 Address 445 NE DEEP (Leek Glen,	L.C. 32085
Contractors Name Joel Law	Phone 901-3031
Address TO BOX 1016 1016 CIT	1. FL 32056-1016
Fee Simple Owner Name & Address N/A)
Bonding Co. Name & Address	100000000000000000000000000000000000000
Architect/Engineer Name & Address DISAWAY	W. T. C.
Mortgage Lenders Name & Address Peoples 57746	BANK
Circle the correct power company – FL Power & Light – Clay	Elec Suwannee Valley Elec Progressive Energy
$00.10 \times 0.160 \times 0.00$	Estimated Cost of Construction 120,000
Subdivision Name	LotBlock Unit Phase
Driving Directions 441 OVAN Cross	DEED CYCEN First ROOM
TO KIGHT (NC DOCACREH GIR	J do amor 12 mile
M left	J
Type of Construction New SFD N	umber of Existing Dwellings on Property
Total Acreage Lot Size Do you need a - <u>Culve</u>	
Actual Distance of Structure from Property Lines - Front 350	Side Side Side Rear 200
Total Building Height 20:2" Number of Stories / H	eated Floor Area 2/22 Roof Pitch 6/12
Porch 652 GARAGE 538 107AL 331.	2
Application is hereby made to obtain a permit to do work and installation has commenced prior to the issuance of a permit and	stallations as indicated. I certify that no work or I that all work be performed to meet the standards of
all laws regulating construction in this jurisdiction.	
OWNERS AFFIDAVIT: I hereby certify that all the foregoing information compliance with all applicable laws and regulating construction	
WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE	OF COMMENCMENT MAY RESULT IN YOU PAYING
TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. IF YOU INTILLENDER OR ATTORNEY BEFORE RECORDING YOUR NOTICE OF	
Ma O Ann	
Owner Builder or Agent (Including Contractor)	Contractor Signature
STATE OF FLORIDA	Contractors License Number Competency Card Number
COUNTY OF COLUMBIA	NOTARY STAMP/SEAL
Sworn to (or affirmed) and subscribed before me	Notary Public State of Florida
this 19th day of Deem ber 2005.	Tracy - Duckett My Complisation DD462701 Expires 06/31/2009
Personally known or Produced Identification	Notary Signature





This information, GIS Map Updated: 8/3/2005, was derived from data which was compiled by the Columbia County Property Appraiser Office solely for the governmental purpose of property assessment. This information should not be relied upon by anyone as a determination of the ownership of property or market value. No warranties, expressed or implied, are provided for the accuracy of the data herein, it's use, or it's interpretation. Although it is periodically updated, this information may not reflect the data currently on file in the Property Appraiser's office. The assessed values are NOT certified values and therefore are subject to change before being finalized for advalorem assessment purposes.



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Joel & Susan Law Cambouse Bay Deep Creek Deep Creek Glen Browns Landing River Swamp Mcalpin Landing Railroad Bay 441 Big Shoals Turtle Bay Bell Springs © 1999 DeLorine. Street Atlas USA

## SEI/4 OF SMI/4 OF SWI/4 OF SEI/4. ORB 104/-2944 5	LAW JOEL A & SUSAN M	@ CAM112M01 CamaUSA Appraisal System 12/19/2005 11:09 Legal Description Maintenance Year T Property 2006 R 28-1S-17-04591-002	Display Device : WA User : GAIL	Print Key Output 5722ss1 V5R3M0 040528 S109D45B
4 6 6 1 1 1 1 1 1 1 1 1 1 1 1 1 2 2 2 2 2	22000 TOTAL B	Columbia County 22000 Land 001 AG 000 Bldg 000		12/19/05 Page 1 11:09:32

DISCLUSURE STATEMENT

FOR OWNER/BUILDER WHEN ACTING AS THEIR OWN CONTRACTOR AND CLAIMING EXEMPTION OF CONTRACTOR LICENSING REQUIREMENTS IN ACCORDANCE WITH FLORIDA STATUTES, ss. 489.103(7).

State law requires construction to be done by licensed contractors. You have applied for a permit under an exemption to that law. The exemption allows you, as the owner of your property, to act as your own contractor with certain restrictions even though you do not have license. You must provide direct, onsite supervision of the construction yourself. You may buil or improve a one-family or two-family residence or a farm outbuilding. You may also build or improve a commercial building, provided your costs do not exceed \$25,000. The building or residence must be for your own use or occupancy. It may not be built or substantially improve for sale or lease. If you sell or lease a building you have built or substantially improved yourse within 1 year after the construction is complete, the law will presume that you built or substantially improved it for sale or lease, which is a violation of this exemption. You may not hire an unlicensed person to act as your contractor or to supervise people working on your building. It is your responsibility to make sure that people employed by you have licenses required by state law and by county or municipal licensing ordinances. You may not delegate responsibility for supervising work to a licensed contractor who is not licensed to perform the work being done. Any person working on your building who is not licensed must work under your direct supervision and must be employed by you, which means that you must deduct F.I.C.A. and withholding tax and provide workers' compensation for that employee, all as prescribed by law. Your construction must comply with all applicable laws, ordinances, buildi codes, and zoning regulations.

/	TYPE OF CONSTRUCTION		
(/) Single Family Dwe	lling () Two-Family Residence		
() Farm Outbuilding	() Other		
, Ni	EW CONSTRUCTION OR IMPROVEMENT		
(New Construction () Addition, Alteration, Modification or other Improvement			
1 Joel Law	, have been advised of the above disclosure statement for		
exemption from contracto requirements provided for	r licensing as an owner/builder. I agree to comply with all r in Florida Statutes ss.489.103(7) allowing this exception for the Columbia County Building Permit Number		
Joel Haw Signature	13/19/05 Date		
I hereby certify that the al	FOR BUILDING USE ONLY bove listed owner/builder has been notified of the disclosure stateme		

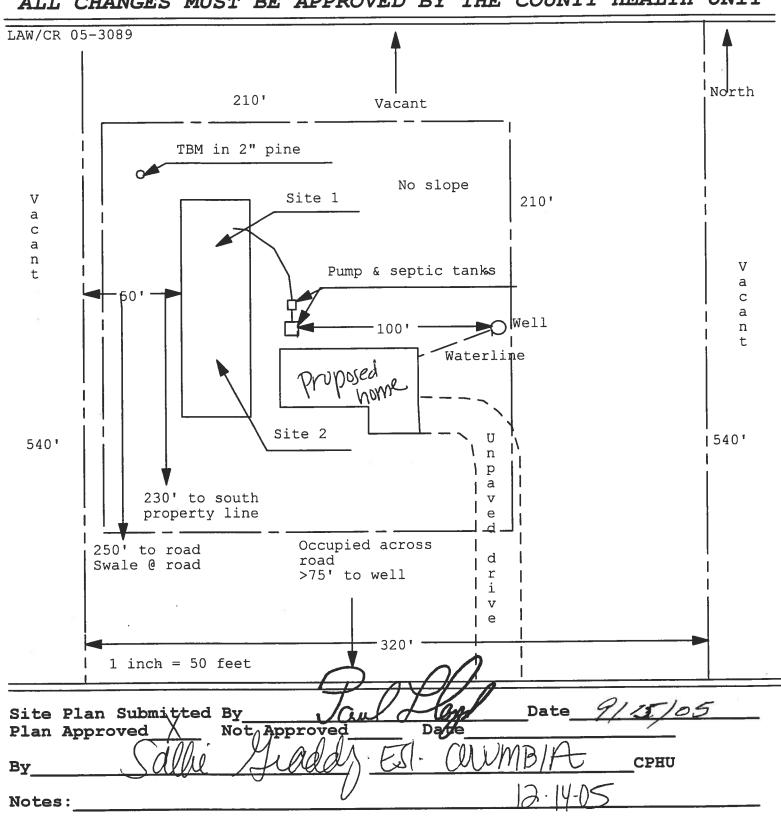
Building Official/Representative

in Florida Statutes ss 489.103(7).

Date

Application for Onsite Sewage Disposal System Construction Permit. Part II Site Plan Permit Application Number: 05-1224N

ALL CHANGES MUST BE APPROVED BY THE COUNTY HEALTH UNIT



WARRANTY DEED

THIS WARRANTY DEED moile this 3 RE day of June	Job'stri JAME
C. LAW, SR. AND JESSE LAW, HIS WIFE, (harola "Grantor").	to JOEL A. Law's
SUSAN H. LAW SELFRAGOIDS ALC	97 3980 whose many
addressie and the week Cases whom -	(turein "Cleanine").
WITHESSETH:	

That Grantos, for and in consideration of the sum of TEN AND NO/100 (\$10.0) DOLLARS and other valuable considerations, resulpt whereof is hereby anknowledged, hereby grants, bargains, sells, aliens, remises, releases; ponyeys and confirms unto Grantes, all that certain land situate in Columbia County, Florids, viz:

THE STATE OF SELLANCE SHALL OF SEK OF SECTION 28, TOWNSHIP 1 SOUTH, RANGE 17 EAST, COLUMBIA COUNTY, FLORIDA. TOGETHER WITH ALL EASEMENTS VISIBLE AND IN USE.

Tax Parcel No: 28-18-17-04591-000

TOGETHER WITH cit the tonuments, hareditaments and appurtenences thereto telonging or in anywise appartaining.

TO HAVE AND TO HOLD, the same in fan simple foreign.

AND transfer is repy coverants with sale Grantes that the Granter is lawfully sales of the sald tand in the simples that Granter has good right and lawfull authority to sail and convey add land in the simplest that Granter has good right and lawful authority to sail and convey add land that Granter has always that warrants the title to said tand and will defend the same spainest the tawful claims of all persons whereaceys; and that said land is free of all enoughbeaces, except taxes according subsequent to December 31, 1898.

IN WITNESS WHEREOF, the said Granter has signed and spaid those presents the day and year first above written.

Signed, sealed and delivered in the presence of:

STATE OF FLORIDA COUNTY OF COLUMBIA

Inst:2005913122 Date:06/03/1965 Time:13:08
Jos Starp-Bend : 0.78
DC.7-Downit Essen, Columbia County 2:1667 Pithes

The foreyoing instrument was soknowledged before me this 3 day of True of State of True of Presented as Identification, the followings:

FREPARED BY JAMES C. LAW LAKE CITY, AL 32055

.:.**.**

		(2)			
Permit	Number:		Inst:2005930033 Date	:12/05/2005 Time:14:2	8
Tax Fo	Lo Number, 04	591-100	UC, P. DeW	itt Cason,Columbia Co	unity B:1067 P:108
	f Florida of: Columbia		CIRCUIT	00 8 8 10 10 10 10 10 10 10 10 10 10 10 10 10	
File Nu	unber: 05-816				· (= 1
NOT	ICE OF CO	MMENCEMENT	COUNTY TO THE PROPERTY OF THE		
The un	dersigned heret r 713, Florida S	by gives notice that improve statutes, the following infor	ement will be made to certain mation is provided in this No	real property, and, in a	accordance with
1.	County, Fl thence con feet; thence Together v to the left of Township thereof 866	e at the SW comer of the SI orida, and run S 89°12'27" tinue S 89°12'27" E, 330.30 e S 01°40'43" W, 660.94 fe with an easement for ingress of the following described I South, Range 17 East, Co 112 feet to the Point of Be	E 1/4 of Section 28, Township E, along the South line thereo of feet; thence N 01°40'43" E, set to the Point of Beginning. Is and egress over and across the time: Commence at the SW columbia County, Florida, and ginning of said line; thence S of Termination of said line.	of, 655.47 feet to the Po 660.67 feet; thence N & the following said easer orner of the SE 1/4 of S run S 89°12'27" E, alor 01°39'43" W, 94.80 fe	oint of Beginning; 39°09'34" W, 330.29 ment lies 30.00 feet Section 28, ing the South line, et to the Edge of a
2.		ription of Improvements: S	Single Family Dwelling	STATE OF FLORIDA, COU I HEREBY GERTIFY, that the a is a true copy of the original if P. DeWITT CASON, CLERK OF	bove and foregoing fied in this office
3.	408 N	nation: and Address: Joel A. Law IE Deep Creek Glen, Lake st in property: Fee Simple	City, Florida 32055	By Messel Departs Bate 12-5-0	Derk
	c. Name	s and address of fee simple	title holder (if other than ow	mer):	CIRCUIT COUR
4. 5.	Contractor: 2907 SE Cour Surety:	Gary Johnson Construct atry Club Road, Lake City, N/A		We will the state of the state	
6.	Lender:	Peoples State Bank, 350	SW Main Blvd., Lake City, l	Florida 32025	BIA COUNTY
7.		n the State of Florida desig y Section 713.13(1) (a)7., F	nated by Owner upon whom: Florida Statutes.	notices or other docum	ents may be served
8.		himself, Owner designates ection 713.13(1)(b), Florida	the following persons to rece a Statutes.	eive a copy of the Liend	or's Notice as
9.		te of Notice of Commencer is specified): N/A.	ment (the expiration date is 1	year from date of recor	ding unless a
- De	IA.O	$\alpha \cup$	Susan M. Law	. Kaw	
S-14	Ugen.	marde	- Limberly	halible	
	to and subscrib who did provide		2005 by Joel A. Law and Su	san M. Law. who is pe lentification.	rsonally known to

MEGAN M MARABLE
MY COMMISSION # DDN12865
Gr 10* EXPIRES: Mar. 30, 2009
(407) 389-0163 Phride Notary Senton.com

Notary Public

My Commission Expires:

COLUMBIA COUNTY 9-1-1 ADDRESSING

P. O. Box 1787, Lake City, FL 32056-1787
PHONE: (386) 758-1125 * FAX: (386) 758-1365 * Email: ron_croft@columbiacountyfla.com

Addressing Maintenance

To maintain the Countywide Addressing Policy you must make application for a 9-1-1 Address at the time you apply for a building permit. The established standards for assigning and posting numbers to all principal buildings, dwellings, businesses and industries are contained in Columbia County Ordinance 2001-9. The addressing system is to enable Emergency Service Agencies to locate you in an emergency, and to assist the United States Postal Service and the public in the timely and efficient provision of services to residents and businesses of Columbia County.

DATE ISSUED: 19 December 2005
ENHANCED 9-1-1 ADDRESS:
445 NE DEEP CREEK GLN (LAKE CITY, FL 32055)
Addressed Location 911 Phone Number: NOT AVAIL.
OCCUPANT NAME: NOT AVAIL.
OCCUPANT CURRENT MAILING ADDRESS:
PROPERTY APPRAISER PARCEL NUMBER: 28-15-17-04591-002
Other Contact Phone Number (If any):
Building Permit Number (If known):
Remarks:
Address Issued By: Columbia County 9-1-1 Addressing / GIS Department

NOTICE: THIS ADDRESS WAS ISSUED BASED ON LOCATION INFORMATION RECEIVED FROM THE REQUESTER. SHOULD, AT A LATER DATE, THE LOCATION INFORMATION BE FOUND TO BE IN ERROR, THIS ADDRESS IS SUBJECT TO CHANGE.

	Notice of Treatmen	nt //
	est Control & Chemical Co	o. (www.flapest.com)
Address:	Phone 7	7/7/15
Site Location: Subdivis	sion	
Lot #Block	k# Permit #	24010
Address 4/5/	UE DEEDCHOO	t Olh
Product used	Active Ingredient	% Concentration
Premise Premise	Imidacloprid	0.1%
☐ <u>Termidor</u>	Fipronil	0.12%
Bora-Care D	isodium Octaborate Tetral	hydrate 23.0%
Type treatment:	☐ Soil ☐ Woo	od
Area Treated	Square feet Linear fo	eet Gallons Applied
MUNTILMA	33/2 /92	
	Code 104.2.6 – If soil chem	
to final building approva	ed, final exterior treatment s	shall be completed prior
If this nation is for the fi	inal autoriar traatment initi	al this lime
in this house is for the h	inal exterior treatment, initia	at uns time
5/12/06	1150 +3	354
Date	Time Prin	t Technician's Name
Remarks:		
Applicator - White	Permit File - Canary	_ 1
		10/05 ©



COLUMBIA COUNTY, FLORIDA

Department of Building and Zoning Inspection

This Certificate of Occupancy is issued to the below named permit holder for the building and premises at the below named location, and certifies that the work has been completed in accordance with the Columbia County Building Code.

Building permit No. 000024010

55.80

Fire:

Waste: 167.50

Parcel Number 28-15-17-04591-002

Use Classification SFD,UTILITY

Permit Holder JOEL LAW

Owner of Building JOEL LAW

223.30

Total:

445 NE DEEP CREEK GLN, LAKE CITY, FL 32055 Location:

Date: 12/18/2006

Building Inspector

POST IN A CONSPICUOUS PLACE (Business Places Only) FORM 600B-97

16. Hot water system:

Types elect that gas LP gas solar heatired ded heat pump other, none;

FLORIDA ENERGY EFFICIENCY CODE FOR BUILDING CONSTRUCTION Residential Component Prescriptive Method B

Department of Community Affairs

NORTH | 2 3

PROJECT NAME: BUILD AND ADDRESS PERM	ITTING CLIMATE	ic
OFFIC	E. COLUMBIA ZONE 1 2	3
OWNER JOEC LAW	10:24010 JURISDICTION NO 221	000
GENERAL DIRECTIONS		
We will investig to a custing additions which in a properties and other tricking features cannot be, griss or other convention that glass in close one of the compounder blackages. A forcuping from able 66% to which you might find the activative spaces if the find Be installed country of face 66% with the information.	to comply with the Code (Discottle Colors of the Colors (1)	
H-1405	and the desired of the same of	
 b perspecta page "traced or the "". Be installed insum in intrinsicht. Begin für indim Beginnenents minks Pagrages. Table 58-L und mehr earmook toindikate. 	Volumeters to comply with an ago classes feet of	
And the many date in Prepared Existent statement of the bottom of page 1. The or		
	Please Print	CK
1. Compliance package chosen (A-F)	1.	~======================================
2. New construction or addition	2.	
Single family detached or Multifamily attached	3.	
4. If Multifamily—No. of units covered by this submission	4.	
5. Is this a worst case? (yes no)6. Conditioned floor area (sq. ft.)	5. 6. 2/22	
6. Conditioned floor area (sq. ft.)7. Predominant eave overhang (ft.)	7. 2	
8. Glass type and area :	Single Pane Double Pane	
a Clear glass	8a. su 309	
b Tint film or solar screen	8p sq. fi _ sq. fi	
9. Percentage of glass to floor area	9. /5	
10. Floor type area or perimeter, and insulation:		
a Slap on grade (R-value)	10a R=	
b Wood raised (R-value)	10b R= sq ft.	
c. Wood common (R-value)	10c R= sg ::	
D Concrete, raised (R-value)	10d R= sq. 11	
e. Concrete, common (R-value)	10e R= _ sq.ft.	
11. Wall type, area and insulation:		
 a Exterior: 1 Masonry (Insulation R-value) 	11a-1 R=	
2. Wood frame (Insulation R-value)	11a-2 R= /3	
Adjacent 1 Masonry (Insulation R-value)	11b-1 R= sa 1	
2. Wood frame (Insulation R-value)	11b-2 R= sq fr	
12. Ceiling type, area and insulation:	30	
a. Under attic (Insulation R-value)	12a R= 30	
b. Single assembly (Insulation R-value)	12b R=	
13. Air Distribution System: Duct insulation, location	13. S=	-
14. Cooling system	14a. Type: CENTRA	-
Types central montraint package terminal A.C. gas, none?	14b. SEER/EER: /2.0	=====
15. Heating system:	14c. Capacity:	
Titles heat cumb electistric hat gas LP gas guship room or PTAC nor	15a. Type: HEAT PUMP 15b. HSPF/COP/AFUE	1527
Total Control of the State of Manager State of the State	15c Canacity Z 7	

PREPARED BY GARY TOHUSON Therefore, each training as designed a recognition of the control of t		Revex in pansions specifications (Lumes by the latitud of influence outs) ance with a reverse do line (Lumes by the many of the first transfer and the second of the secon
Trefet, certs that the south good designed is in comparise with the Florid	i Energy Code	BUILDING OFFICIAL
OWNER AGENT	DATE	DATE

16a. Type: ELECTRIC ,90

16b. EF:

co	MPONENTS		PACKAGES	FOR NEW CONST	TRUCTION		
		Α	В	С	D	E	
,n	Max.%ol glass to Floor Area	15%	15%	20%	20%	25%	
GLASS	Туре	Double Clear (DC)	Double Tint (DT)	Double Tint (DT)	Double Clear (DC)	Double Tint (DT)	
G	Overhang	1'4"	2'	2*	2.	2.	
WALLS	Masonry	E	EXTERIOR AND ADJACENT MASONRY WALLS R-5 COMMON MASONRY WALLS R-3 EACH SIDE.				
W	Wood Frame	EXT	ERIOR, ADJACE	NT, AND COMMO WALLS R-11	N WOOD FRAME		
CEILINGS R-30 R-38 (NO SINGLE ASSEMBLE)				R-30 SEMBLY CEILING:	R-38 S ALLOWED)	R-30	
33	Slab-On-Grade	R-0					
FLOORS	Raised Wood	R-19 (ONLY STEM WALL CONSTRUCTION ALLOWED EXCEPT PACKAGE C)					
14	Raised Concrete			R-7			
DUC	TS	R-6	R-6	R-6	COND.	R-6	
SPAC	CE COOLING (SEER)	11.5	10.5	12.0	10.5	10.0*	
EAT	Elect. (HSPF)	7.7	7.1	8.0	7.1	6.8°	
Ÿ.	Gas/Oil (AFUE)	N	MINIMUM OF .73	(Direct heating) or	.78 (Central)		
WATER STEM	Electric Resistance**	EF .90	EF .90	NOT ALLOWED (SEE BELOW)	EF .90	NOT ALLOWED (SEE BELOW)	
HOT WATE SYSTEM	Gas & Oil **		MINIMUM EF	OF .54		NATURAL GAS ONLY (SEE BELOW)	
I	Other	Any of the following are allowed: dedicated heat pump, heat recovery unit or solar system.					

T	TO BE INSTALLED				
<u> </u>	7	5		9/0	
DC:	_	DT:			
	309	7	FEET		
EXT:	R =				
ADJ:	R = _				
сом:	R = _				
EXT:	R =	13	3		
ADJ:	R = _				
COM:	R = _				
UNDER /	ATTIC: N: R =	R = 9	3	2	
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EF =	, ,	0			
EF =				-	
DHP:		EF=			
HRU: [
SOLAR: [EF=		_ 1	

DESCRIPTION OF BUILDING COMPONENTS LISTED

DESCRIPTION OF BUILDING COMPONENTS LISTED

Percent of Glass to Floor Area: This percentage is calculated by dividing the total of all glass areas by the total conditioned floor area.

Overhang: The overhang is the distance the roof or sofili projects out horizontally from the face of the glass. All glass areas shall be under an overhang of at least the prescribed length with the following exceptions 1) glass on the gabled ends of a house and 2) the glass in the lower stories of a multi-story house.

Wall, Ceiling and Floor insulation Values: The R-values indicated represent the minimum acceptable insulation level added to the structural components of the wall, ceiling or floor. The R-value of the structural building materials shall not be included in this calculation. "Common" components are those separating conditioned tenancies in a multifamily building. "Adjacent" components separate conditioned space from unconditioned but enclosed space. shall not be included in this calculation. Common components are those separating conditioned tenancies in a multifarmity bullioning. Adjacent components separate conditioned space from unconditioned and unenclosed space.

Exterior' components separate conditioned space from unconditioned and unenclosed space.

Floor: Stab-on-grade floors without edge insulation are acceptable. Raised wood floors shall have continuous stem walls with insulation placed on the stem wall or under the floor except Package C

Ducts: "COND" indicates that the ducts must be installed within the conditioned space, that is, the ductwork shall be located on the conditioned side of the insulation. Ducts in conditioned space are acceptable for any

Space Cooling System: Coling systems shall have a Seasonal Energy Efficiency Ratio (SEER) for central units or Energy Efficiency Ratio (EER) for room units or PTAC's equal to or greater than the prescribed value meeting the criteria of section 608.1 ABC.3.2.1.2. No electric resistance space heat is allowed for these packages.

meeting the criteria of section but I.Abc.3.2.1.2. No electric resistance space near is allowed for these packages.

Electric Resistance Hot Water Options: For packages designated "Not Allowed", an electric resistance hot water system may be installed only in conjunction with one of the "Other Hot Water System Options". See below of greater, or natural gas systems with EF.54 or greater may be used in conjunction with these systems.

COMPONENTS	SECTION	REQUIREMENTS	LOUE
Exterior Joints & Cracks	606.1	To be caulked, gasketed, weather-stripped or otherwise sealed.	CHEC
Exterior Windows & Doors	606.1	Max .3 cfm/sq.ft. window area; .5 cfm/sq.ft. door area.	V
Sole & Top Plates	606.1	Sole plates and penetrations through top plates of exterior walls must be sealed.	V
Recessed Lighting	606.1	Type IC rated with no penetrations (two alternatives allowed).	1
Multi-story Houses	606.1	Air barrier on perimeter of floor cavity between floors.	
Exhaust Fans	606.1	Exhaust fans vented to unconditioned space shall have dampers, except for combustion devices with integral exhaust ductwork.	1
Water Heaters	612.1	Comply with efficiency requirements in Table 6-12. Switch or clearly marked circuit breaker (electric) or cutoff (gas) must be provided. External or built-in heat trap required.	1
Swimming Pools & Spas	612.1	Spas & heated pools must have covers (except solar heated). Non-commercial pools must have a pump timer. Gas spa & pool heaters must have minimum thermal efficiency of 78%.	AIA
Hot Water Pipes	612.1	Insulation is required for hot water circulating systems (including heat recovery units)	1011
Shower Heads	612.1	Water flow must be restricted to no more than 2.5 gallons per minute at 80 PSIG.	V
HVAC Duct Construction, nsulation & Installation	610.1	All ducts, tittings, mechanical equipment and plenum chambers shall be mechanically attached, sealed, insulated and installed in accordance with the criteria of Section 610.1. Ducts in attics must be insulated to a minimum of R-6.	~
HVAC Controls	607.1	Separate readily accessible manual or automatic thermostat for each system.	V

Single package units minimum SEER=9.7, HSPF = 6.6.

Minimum efficiencies for gas and electric not water systems apply to to 40 gallon water heaters. Refer to Table 6-12 for minimum Code efficiencies for oil water heaters and other sizes