


DATE 01/07/2013

**Columbia County Building Permit**  
This Permit Must Be Prominently Posted on Premises During Construction

**PERMIT**  
**000030701**

APPLICANT EDGAR WALDRON PHONE 288-2117  
ADDRESS 844 NW ORBISON DR LAKE CITY FL 32055  
OWNER EDGAR & CAROL WALDRON PHONE 288-2117  
ADDRESS 844 NW ORBISON DR LAKE CITY FL 32055  
CONTRACTOR OWNER BUILDER PHONE \_\_\_\_\_  
LOCATION OF PROPERTY 41 NORTH, R FALLING CREEK RD, L DICKS ST, L NW ORBISON DR,  
3RD LOT ON RIGHT, CEDAR SIDING  
TYPE DEVELOPMENT REPAIR FLOOD DAMAGE ESTIMATED COST OF CONSTRUCTION 0.00  
HEATED FLOOR AREA \_\_\_\_\_ TOTAL AREA \_\_\_\_\_ HEIGHT \_\_\_\_\_ STORIES \_\_\_\_\_  
FOUNDATION \_\_\_\_\_ WALLS \_\_\_\_\_ ROOF PITCH \_\_\_\_\_ FLOOR \_\_\_\_\_  
LAND USE & ZONING AG-3 MAX. HEIGHT 35  
Minimum Set Back Requirments: STREET-FRONT 30.00 REAR 25.00 SIDE 25.00  
NO. EX.D.U. 1 FLOOD ZONE A DEVELOPMENT PERMIT NO. \_\_\_\_\_

PARCEL ID 01-3S-16-01910-008 SUBDIVISION CARTER ACRES S/D  
LOT 7 BLOCK \_\_\_\_\_ PHASE \_\_\_\_\_ UNIT 1 TOTAL ACRES 4.01

OWNER   
Culvert Permit No. \_\_\_\_\_ Culvert Waiver \_\_\_\_\_ Contractor's License Number \_\_\_\_\_ Applicant/Owner/Contractor \_\_\_\_\_  
EXISTING NA BK TC N  
Driveway Connection \_\_\_\_\_ Septic Tank Number \_\_\_\_\_ LU & Zoning checked by \_\_\_\_\_ Approved for Issuance \_\_\_\_\_ New Resident \_\_\_\_\_



COMMENTS: NOC ON FILE, SFHA FLOOD DISCLOSURE FORM RECORDED, OWNER BUILDER  
FORM ON FILE

T.S. DEBBY, NO CHARGE FOR PERMIT Check # or Cash NO CHARGE

**FOR BUILDING & ZONING DEPARTMENT ONLY**

(footer/Slab)

Temporary Power \_\_\_\_\_ Foundation \_\_\_\_\_ Monolithic \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Under slab rough-in plumbing \_\_\_\_\_ Slab \_\_\_\_\_ Sheathing/Nailing \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Framing \_\_\_\_\_ Insulation \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Rough-in plumbing above slab and below wood floor \_\_\_\_\_ Electrical rough-in \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Heat & Air Duct \_\_\_\_\_ Peri. beam (Lintel) \_\_\_\_\_ Pool \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Permanent power \_\_\_\_\_ C.O. Final \_\_\_\_\_ Culvert \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Pump pole \_\_\_\_\_ Utility Pole \_\_\_\_\_ M/H tie downs, blocking, electricity and plumbing \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_  
Reconnection \_\_\_\_\_ RV \_\_\_\_\_ Re-roof \_\_\_\_\_  
date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_ date/app. by \_\_\_\_\_

BUILDING PERMIT FEE \$ 0.00 CERTIFICATION FEE \$ 0.00 SURCHARGE FEE \$ 0.00  
MISC. FEES \$ 0.00 ZONING CERT. FEE \$ \_\_\_\_\_ FIRE FEE \$ 0.00 WASTE FEE \$ \_\_\_\_\_  
FLOOD DEVELOPMENT FEE \$ \_\_\_\_\_ FLOOD ZONE FEE \$ \_\_\_\_\_ CULVERT FEE \$ \_\_\_\_\_ **TOTAL FEE** 0.00  
INSPECTORS OFFICE  CLERKS OFFICE 

NOTICE: IN ADDITION TO THE REQUIREMENTS OF THIS PERMIT, THERE MAY BE ADDITIONAL RESTRICTIONS APPLICABLE TO THIS PROPERTY THAT MAY BE FOUND IN THE PUBLIC RECORDS OF THIS COUNTY.

NOTICE: ALL OTHER APPLICABLE STATE OR FEDERAL PERMITS SHALL BE OBTAINED BEFORE COMMENCEMENT OF THIS PERMITTED DEVELOPMENT.

"WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT."

EVERY PERMIT ISSUED SHALL BECOME INVALID UNLESS THE WORK AUTHORIZED BY SUCH PERMIT IS COMMENCED WITHIN 180 DAYS AFTER ITS ISSUANCE, OR IF THE WORK AUTHORIZED BY SUCH PERMIT IS SUSPENDED OR ABANDONED FOR A PERIOD OF 180 DAYS AFTER THE TIME THE WORK IS COMMENCED. A VALID PERMIT RECIEVES AN APPROVED INSPECTION EVERY 180 DAYS. WORK SHALL BE CONSIDERED NOT SUSPENDED, ABANDONED OR INVALID WHEN THE PERMIT HAS RECIEVED AN APPROVED INSPECTION WITHIN 180 DAYS OT THE PREVIOUS INSPECTION.

**The Issuance of this Permit Does Not Waive Compliance by Permittee with Deed Restrictions.**



**Columbia County Building Permit Application**

**For Office Use Only** Application # 1301-11 Date Received 1-7-13 By UH Permit # 30701  
 Zoning Official BLK Date 07 Jan. 2012 Flood Zone A Land Use A-3 Zoning A-3  
 FEMA Map # N/A Elevation N/A MFE N/A River N/A Plans Examiner T.C. Date 1-8-13  
 Comments Does not meet definition of Substantial Damage  
☒ NOC ☒ DEH ☒ Deed or PA ☐ Site Plan ☐ State Road Info ☐ Well letter ☐ 911 Sheet ☐ Parent Parcel # \_\_\_\_\_  
☐ Dev Permit # \_\_\_\_\_ ☐ In Floodway ☐ Letter of Auth. from Contractor ☐ F W Comp. letter  
 IMPACT FEES: EMS \_\_\_\_\_ Fire \_\_\_\_\_ Corr \_\_\_\_\_ ☒ Sub VF Form  
 Road/Code \_\_\_\_\_ School \_\_\_\_\_ = TOTAL (Suspended) ☐ Ellisville Water ☒ App Fee Paid

Septic Permit No. N/A Fax \_\_\_\_\_

Name Authorized Person Signing Permit Edgar or Carol Waldron Phone 288-2117

Address 844 NW Orbison Dr. Lake City FL 32055

Owners Name Edgar & Carol Waldron Phone 288-2117

911 Address 844 NW Orbison Dr Lake City FL 32055

Contractors Name Owner Builder Phone \_\_\_\_\_

Address \_\_\_\_\_

Fee Simple Owner Name & Address N/A

Bonding Co. Name & Address N/A

Architect/Engineer Name & Address N/A

Mortgage Lenders Name & Address N/A

Circle the correct power company - FL Power & Light - Clay Elec. - Suwannee Valley Elec. - Progress Energy

Property ID Number 01-35-16-61910-008 Estimated Cost of Construction \$15000.00

Subdivision Name Carter Acres S/D Lot 7 Block \_\_\_\_\_ Unit 1 Phase \_\_\_\_\_

Driving Directions 41 North, @ Falling Creek Rd, @ Dickes St,  
@ NW Orbison Dr, 3rd lot on @ (Horse Rail Fence)  
(Cedar siding SFD) Number of Existing Dwellings on Property 1

Construction of Repair flood damage to SFD Total Acreage 4.01 Lot Size 4.01

Do you need a - Culvert Permit or Culvert Waiver or Have an Existing Drive Total Building Height \_\_\_\_\_

Actual Distance of Structure from Property Lines - Front \_\_\_\_\_ Side No Addition Side \_\_\_\_\_ Rear \_\_\_\_\_

Number of Stories 1 Heated Floor Area \_\_\_\_\_ Total Floor Area \_\_\_\_\_ Roof Pitch \_\_\_\_\_

Application is hereby made to obtain a permit to do work and installations as indicated. I certify that no work or installation has commenced prior to the issuance of a permit and that all work be performed to meet the standards of all laws regulating construction in this jurisdiction. **CODE:** Florida Building Code 2010 and the 2008 National Electrical Code.



**TIME LIMITATIONS OF APPLICATION :** An application for a permit for any proposed work shall be deemed to have been abandoned 180 days after the date of filing, unless such application has been pursued in good faith or a permit has been issued; except that the building official is authorized to grant one or more extensions of time for additional periods not exceeding 90 days each. The extension shall be requested in writing and justifiable cause demonstrated.

**TIME LIMITATIONS OF PERMITS:** Every permit issued shall become invalid unless the work authorized by such permit is commenced within 180 days after its issuance, or if the work authorized by such permit is suspended or abandoned for a period of 180 days after the time work is commenced. A valid permit receives an approved inspection every 180 days. Work shall be considered not suspended, abandoned or invalid when the permit has received an approved inspection within 180 days of the previous approved inspection.

**FLORIDA'S CONSTRUCTION LIEN LAW: Protect Yourself and Your Investment:** According to Florida Law, those who work on your property or provide materials, and are not paid-in-full, have a right to enforce their claim for payment against your property. This claim is known as a construction lien. If your contractor fails to pay subcontractors or material suppliers or neglects to make other legally required payments, the people who are owed money may look to your property for payment, even if you have paid your contractor in full. This means if a lien is filed against your property, it could be sold against your will to pay for labor, materials or other services which your contractor may have failed to pay.

**NOTICE OF RESPONSIBILITY TO BUILDING PERMITEE:** **YOU ARE HEREBY NOTIFIED** as the recipient of a building permit from Columbia County, Florida, you will be held responsible to the County for any damage to sidewalks and/or road curbs and gutters, concrete features and structures, together with damage to drainage facilities, removal of sod, major changes to lot grades that result in ponding of water, or other damage to roadway and other public infrastructure facilities caused by you or your contractor, subcontractors, agents or representatives in the construction and/or improvement of the building and lot for which this permit is issued. No certificate of occupancy will be issued until all corrective work to these public infrastructures and facilities has been corrected.

**WARNING TO OWNER:** YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOU PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT.

**OWNERS CERTIFICATION:** I CERTIFY THAT ALL THE FOREGOING INFORMATION IS ACCURATE AND THAT ALL WORK WILL BE DONE IN COMPLIANCE WITH ALL APPLICABLE LAWS REGULATING CONSTRUCTION AND ZONING.

**NOTICE TO OWNER:** There are some properties that may have deed restrictions recorded upon them. These restrictions may limit or prohibit the work applied for in your building permit. You must verify if your property is encumbered by any restrictions or face possible litigation and or fines.

(Owners Must Sign All Applications Before Permit Issuance.)

*Kegan Walden Carol Walden*

Owners Signature

**\*\*OWNER BUILDERS MUST PERSONALLY APPEAR AND SIGN THE BUILDING PERMIT.**

**CONTRACTORS AFFIDAVIT:** By my signature I understand and agree that I have informed and provided this written statement to the owner of all the above written responsibilities in Columbia County for obtaining this Building Permit including all application and permit time limitations.

*N/A*  
Contractor's Signature (Permitee)

Contractor's License Number \_\_\_\_\_  
Columbia County  
Competency Card Number \_\_\_\_\_

Affirmed under penalty of perjury to by the Contractor and subscribed before me this \_\_\_\_ day of \_\_\_\_\_ 20\_\_.

Personally known \_\_\_\_\_ or Produced Identification \_\_\_\_\_

SEAL:

State of Florida Notary Signature (For the Contractor)



# SUBCONTRACTOR VERIFICATION FORM

APPLICATION NUMBER \_\_\_\_\_ CONTRACTOR \_\_\_\_\_ PHONE \_\_\_\_\_

THIS FORM MUST BE SUBMITTED PRIOR TO THE ISSUANCE OF A PERMIT

In Columbia County one permit will cover all trades doing work at the permitted site. It is **REQUIRED** that we have records of the subcontractors who actually did the trade specific work under the permit. Per Florida Statute 440 and Ordinance 89-6, a contractor shall require all subcontractors to provide evidence of workers' compensation or exemption, general liability insurance and a valid Certificate of Competency license in Columbia County.

**Any changes, the permitted contractor is responsible for the corrected form being submitted to this office prior to the start of that subcontractor beginning any work. Violations will result in stop work orders and/or fines.**

<b>ELECTRICAL</b>	Print Name _____ License #: <u>N/A</u>	Signature _____ Phone #: _____
<b>MECHANICAL/ A/C</b>	Print Name <u>Edgar Waldron</u> License #: <u>Owner</u>	Signature <u>Edgar Waldron</u> Phone #: _____
<b>PLUMBING/ GAS</b>	Print Name <u>Edgar Waldron</u> License #: <u>Owner</u>	Signature <u>Edgar Waldron</u> Phone #: _____
<b>ROOFING</b>	Print Name <u>pulled by</u> License #: <u>Roofing Contractor</u>	Signature _____ Phone #: _____
<b>SHEET METAL</b>	Print Name _____ License #: <u>N/A</u>	Signature _____ Phone #: _____
<b>FIRE SYSTEM/ SPRINKLER</b>	Print Name _____ License #: <u>N/A</u>	Signature _____ Phone #: _____
<b>SOLAR</b>	Print Name _____ License #: <u>N/A</u>	Signature _____ Phone #: _____

Specialty License	License Number	Sub-Contractors Printed Name	Sub-Contractors Signature
MASON	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
CONCRETE FINISHER	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
FRAMING	<u>Owner</u>	<u>Edgar Waldron</u>	<u>Edgar Waldron</u>
INSULATION	<u>Owner</u>	<u>Edgar Waldron</u>	<u>Edgar Waldron</u>
STUCCO	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
DRYWALL	<u>Owner</u>	<u>Edgar Waldron</u>	<u>N/A</u>
PLASTER	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
CABINET INSTALLER	<u>Owner</u>	<u>Edgar Waldron</u>	<u>Edgar Waldron</u>
PAINTING	<u>Owner</u>	<u>Edgar Waldron</u>	<u>Edgar Waldron</u>
ACOUSTICAL CEILING	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
GLASS	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
CERAMIC TILE	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
FLOOR COVERING	<u>Owner</u>	<u>Edgar Waldron</u>	<u>Edgar Waldron</u>
ALUM/VINYL SIDING	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
GARAGE DOOR	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>
METAL BLDG ERECTOR	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>

**F. S. 440.103 Building permits; identification of minimum premium policy.**--Every employer shall, as a condition to applying for and receiving a building permit, show proof and certify to the permit issuer that it has secured compensation for its employees under this chapter as provided in ss. 440.10 and 440.38, and shall be presented each time the employer applies for a building permit.



# Columbia County Property Appraiser

CAMA updated: 12/19/2012

**2012 Tax Year**

Parcel: 01-3S-16-01910-008

&lt;&lt; Next Lower Parcel Next Higher Parcel &gt;&gt;

Tax Collector

Tax Estimator

Property Card

Parcel List Generator

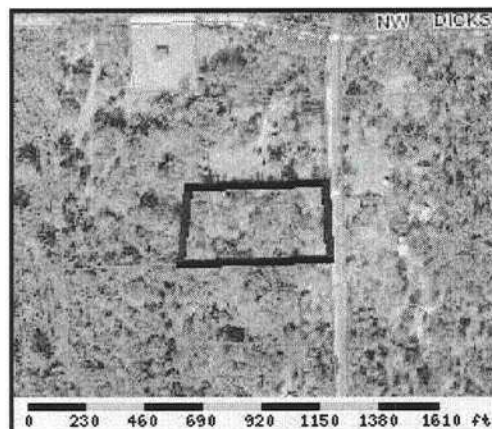
Interactive GIS Map

Print

**Owner & Property Info**

Search Result: 1 of 1

Owner's Name	WALDRON EDGAR H & CAROL E		
Mailing Address	844 NW ORBISON DRIVE LAKE CITY, FL 32055		
Site Address	844 NW ORBISON DR		
Use Desc. (code)	SINGLE FAM (000100)		
Tax District	3 (County)	Neighborhood	1316
Land Area	4.010 ACRES	Market Area	03
Description	NOTE: This description is not to be used as the Legal Description for this parcel in any legal transaction.		
LOT 7 UNIT 1 CARTER ACRES S/D. ORB 704-680, 720-869, 729-811, 754-012, 806-1481, 827-1267			

**Property & Assessment Values**

2012 Certified Values		
<b>Mkt Land Value</b>	cnt: (0)	\$24,994.00
<b>Ag Land Value</b>	cnt: (1)	\$0.00
<b>Building Value</b>	cnt: (1)	\$51,886.00
<b>XFOB Value</b>	cnt: (3)	\$900.00
<b>Total Appraised Value</b>		\$77,780.00
<b>Just Value</b>		\$77,780.00
<b>Class Value</b>		\$0.00
<b>Assessed Value</b>		\$65,025.00
<b>Exempt Value</b>	(code: HX H3 VX)	\$45,025.00
<b>Total Taxable Value</b>	Cnty: \$20,000 Other: \$20,000   Schl:	\$35,025

**2013 Working Values****NOTE:**

2013 Working Values are NOT certified values and therefore are subject to change before being finalized for ad valorem assessment purposes.

Show Working Values

**Sales History**

Show Similar Sales within 1/2 mile

Sale Date	OR Book/Page	OR Code	Vacant / Improved	Qualified Sale	Sale RCode	Sale Price
9/3/1996	827/1267	WD	I	Q		\$69,500.00
8/31/1990	729/811	WD	I	Q		\$43,900.00
7/1/1985	568/689	WD	I	Q		\$52,000.00
8/1/1981	474/594	WD	V	Q		\$5,500.00

**Building Characteristics**

Bldg Item	Bldg Desc	Year Blt	Ext. Walls	Heated S.F.	Actual S.F.	Bldg Value
1	SINGLE FAM (000100)	1984	ABOVE AVG. (10)	1243	2040	\$51,176.00
<b>Note:</b> All S.F. calculations are based on exterior building dimensions.						

**Extra Features & Out Buildings**

Code	Desc	Year Blt	Value	Units	Dims	Condition (% Good)
0296	SHED METAL	0	\$200.00	0000001.000	0 x 0 x 0	(000.00)
0252	LEAN-TO W/	2009	\$100.00	0000001.000	0 x 0 x 0	(000.00)



List of work to be done on home.

Sheet rock replacement  
insulation replacement

Cabinets Kitchen and bathroom

plumbing fixture replacement Kitchen sink + bathroom

replace flooring vinyl

room door replacements

ceiling in one room

replace air and heat

Eden Waldron



## U.S. SMALL BUSINESS ADMINISTRATION

Processing and Disbursement Center

P.O. Box 156089

Fort Worth, Texas 76155

(817)868-2300

(800)366-6303

Hearing Impaired

TDD (817)267-4688

(Fax) 202-481-1966

August 31, 2012

Edgar H. Waldron  
Carol E. Waldron  
844 NW Orbison Dr.  
Lake City, FL 32055

Re: SBA Application No. 1000117706

Dear Mr. and Mrs. Waldron:

The SBA has received your loan closing documents and has reviewed the documents and items submitted.

We have ordered a check in the amount of \$4,676.78. Your check will arrive by U.S. mail in approximately seven (7) days to the address listed for you above unless you have given us instructions to mail the check to another address. Please contact us at the phone number or address listed for SBA if you have not received your check within twenty (20) days.

The disbursement is to be used as follows:

### Other

**Repayment of FEMA Grant:** \$4,676.78 issued as a co-payable check to be used to repay the Assistance to Individuals and Households Program at the Federal Emergency Management Agency.

**This check will be sent to your mailing address. When you receive it, you should immediately endorse it and mail it to the Office of Disaster Assistance at the above address.**

You agreed to use part of your SBA loan funds to repay the IHP grant when you signed your Loan Authorization and Agreement. Additional loan disbursements may be made only after SBA receives your endorsed check.

All funds disbursed are to be used in accordance with the Use of Loan Proceeds paragraph in your Loan Authorization and Agreement.

To close your account or disburse additional funds to you, we need the following items.

### Progress Certificate

An executed Borrower's Progress Certification, SBA Form 1366.

### Receipts

Copies of receipts (paid receipts, paid invoices or cancelled checks) and contracts showing how eighty percent (80%) of the disbursed SBA funds have been spent. Please execute and attach a Borrower's Progress



Certification, SBA Form 1366. If you choose to send in cancelled checks, please permanently black out the routing number and account number to protect your sensitive account information.

**Agreement of Compliance**

REMINDER: If at any point, any one contractor will be paid in excess of \$10,000, you must submit to SBA an additional copy of the Agreement of Compliance (Form 601), signed by you and that contractor.

**Property 1: 844 NW Orbison Dr., Lake City, FL 32055** - The following items are required relating to this property:

**Hazard Insurance**

A completed Certificate of Hazard Insurance or other proof of hazard insurance showing that the property and contents are insured at eighty percent (80%) of their insurable value, and that the policy covers the specific perils of windstorm as required in the Loan Authorization and Agreement. The coverage must adequately cover the structure, materials and equipment during any repairs to a disaster damaged property.

The Hazard insurance you provided either does not cover, or does not specify that your materials and equipment are covered during the course of construction. Please provide updated information showing either that your policy does in fact cover materials and equipment, or alternatively, provide a course of construction or Builder's Risk policy that will cover your materials and equipment during repairs as required by your Loan Authorization and Agreement.

**Flood Insurance (Preferred Risk)**

A completed Certificate of Flood Insurance or other proof of a preferred risk flood insurance showing coverage in the amount of \$52,800 for Real Estate and \$37,900 for Personal Property.

**Mortgagee / Loss Payee**

The SBA needs to be named as a mortgagee or loss payee on your Hazard, Windstorm and Flood insurance policy. Please ensure the SBA's address is listed on the policy as follows:

U.S. Small Business Administration  
Re: Disaster Loan No.  
Birmingham Loan Servicing Center  
801 Tom Martin Drive, Suite 120  
Birmingham, AL 35211

**Recorded Executed SBA Mortgage**

A recorded copy of the Executed SBA Mortgage prepared and sent to you by SBA.

**Title Search**

A title search reflecting your ownership of the collateral, any outstanding liens, including the SBA Mortgage or Deed of Trust for this loan, and any judgments or tax liens for the period listed in the instructions for the title search.

**Building Permit**

A building permit from the local building department authorizing your repairs or construction, or a letter from the local building department stating that no permit is required for the disaster related repairs.

**Proof of Prior Injection**

Satisfactory evidence that all insurance proceeds and other funds received for disaster damages to the real estate, and any other funds necessary to complete the construction/repair project, have been spent for the repair or replacement of the damaged real estate.



Our records indicate that you need to provide proof of injection of real estate funds in amount of \$11,430.69 from FEMA, for a total of \$11,430.69.

These funds must be spent in repairing / replacing the disaster damaged property prior to the SBA disbursing in excess of \$14,000 of loan proceeds designated for Real Estate. Proof of injection can be demonstrated by receipts, paid invoices and cancelled checks. If you choose to send in cancelled checks, please permanently black out the routing number and account number to protect your sensitive account information.

Please contact us at the phone number or address listed for SBA if you need assistance completing the documents, have concerns about the loan requirements, or need additional information. Thank you.

**THE INFORMATION YOU SUBMIT MUST HAVE YOUR NAME AND APPLICATION NUMBER WRITTEN ON IT TO RECEIVE PROMPT HANDLING.**

SEND MAIL TO: U.S. Small Business Administration  
Attn: Legal - 9  
P.O. Box 156089  
Fort Worth, TX 76155

If you have any questions, please contact me at **1-800-366-6303 ext 5704.**

Sincerely,

Lesli Hartin  
Attorney  
U.S. Small Business Administration,  
Attn: Legal - 9  
P.O. Box 156089  
Fort Worth, TX 76155



## **COLUMBIA COUNTY BUILDING DEPARTMENT**

135 NE Hernando Ave., Suite B-21

Lake City, FL 32055

Office: 386-758-1008 Fax: 386-758-2160

### **OWNER BUILDER DISCLOSURE STATEMENT**

I understand that state law requires construction to be done by a licensed contractor and have applied for an owner-builder permit under an exemption from the law. The exemption specifies that I, as the owner of the property listed, may act as my own contractor with certain restrictions even though I do not have a license.

I understand that building permits are not required to be signed by a property owner unless he or she is responsible for the construction and is not hiring a licensed contractor to assume responsibility.

I understand that, as an owner-builder, I am the responsible party of record on a permit. I understand that I may protect myself from potential financial risk by hiring a licensed contractor and having the permit filed in his or her name instead of my own name. I also understand that a contractor is required by law to be licensed and bonded in Florida and to list his or her license numbers on permits and contracts.

I understand that I may build or improve a one-family or two-family residence or farm outbuilding. I may also build or improve a commercial building if the costs do not exceed \$75,000. The building or residence must be for my own use or occupancy. It may not be built or substantially improved for sale or lease. If a building or residence that I have built or substantially improved myself is sold or leased within 1 year after the construction is complete, the law will presume that I built or substantially improved it for sale or lease, which violates the exemption.

I understand that, as the owner-builder, I must provide direct, onsite supervision of the construction.

I understand that I may not hire an unlicensed person to act as my contractor or to supervise persons working on my building or residence. It is my responsibility to ensure that the persons whom I employ have the licenses required by law and by county or municipal ordinance.

I understand that it is frequent practice of unlicensed persons to have the property owner obtain an owner-builder permit that erroneously implies that the property owner is providing his or her own labor and materials. I, as an owner-builder, may be held liable and subjected to serious financial risk for any injuries sustained by an unlicensed person or his or her employees while working on my property. My homeowner's insurance may not provide coverage for those injuries. I am willfully acting as an owner-builder and am aware of the limits of my insurance coverage for injuries to workers on my property.



I understand that I may not delegate the responsibility for supervising work to a licensed contractor who is not licensed to perform the work being done. Any person working on my building who is not licensed must work under my direct supervision and must be employed by me, which means that I must comply with laws requiring the withholding of federal income tax and social security contributions under the Federal Insurance Contributions Act (FICA) and must provide workers' compensation for the employee. I understand that my failure to follow these laws may subject me to serious financial risk.

I agree that, as the party legally and financially responsible for this proposed construction activity, I will abide by all applicable laws and requirements that govern owner-builders as well as employers. I also understand that the construction must comply with all applicable laws, ordinances, building codes, and zoning regulations.

I understand that I may obtain more information regarding my obligations as an employer from the Internal Revenue Service, the United States Small Business Administration, the Florida Department of Financial Services, and the Florida Department of Revenue. I also understand that I may contact the Florida Construction Industry Licensing Board at 850-487-1395 or Internet website address <http://www.myflorida.com/dbpr/pro/cilb/index.html> for more information about licensed contractors.

I am aware of, and consent to, an owner-builder building permit applied for in my name and understand that I am the party legally and financially responsible for the proposed construction activity at the following address:

844 NW Orbison Dr. Lake City FL 32055

I agree to notify Columbia County Building Department immediately of any additions, deletions, or changes to any of the information that I have provided on this disclosure. Licensed contractors are regulated by laws designed to protect the public. If you contract with a person who does not have a license, the Construction Industry Licensing Board and Department of Business and Professional Regulation may be unable to assist you with any financial loss that you sustain as a result of a complaint. Your only remedy against an unlicensed contractor may be in civil court. It is also important for you to understand that, if an unlicensed contractor or employee of an individual or firm is injured while working on your property, you may be held liable for damages. If you obtain an owner-builder permit and wish to hire a licensed contractor, you will be responsible for verifying whether the contractor is properly licensed and the status of the contractor's workers' compensation coverage.

I understand that if I hire subcontractors they must be licensed for that type of work in Columbia County, ex: framing, stucco, masonry, and state registered builders. Registered Contractors must have a minimum of \$300,000.00 in General Liability insurance coverage and the proper workers' compensation. Specialty Contractors must have a minimum of \$100,000.00 in General Liability insurance coverage and the proper workers' compensation coverage.

Before a building permit can be issued, this disclosure statement must be completed and signed by the property owner and returned to Columbia County Building Department.

### TYPE OF CONSTRUCTION

- ( ) Single Family Dwelling      ( ) Two-Family Residence      ( ) Farm Outbuilding  
( ) Addition, Alteration, Modification or other Improvement  
( ) Commercial, Cost of Construction \_\_\_\_\_ Construction of \_\_\_\_\_  
☒ Other Repair Home

I Edgar Waldron, have been advised of the above disclosure statement for exemption from contractor licensing as an owner/builder. I agree to comply with all requirements provided for in Florida Statutes allowing this exception for the construction permitted by Columbia County Building Permit.

Edgar Waldron  
Owner Builder Signature

1-7-13  
Date

### NOTARY OF OWNER BUILDER SIGNATURE

The above signer is personally known to me or produced identification FLDL

Notary Signature L. Hodson Date \_\_\_\_\_ (Seal)



### FOR BUILDING DEPARTMENT USE ONLY

I hereby certify that the above listed owner builder has been given notice of the restriction stated above.

Building Official/Representative JH



## NOTICE OF COMMENCEMENT

Tax Parcel Identification Number:

01-35-14-01910-008

Clerk's Office Stamp

B 201312000264 Date 1/7/2013 Time 3:45 PM  
DC, P. DeWitt Cason, Columbia County Page 1 of 1 B 1247 P 1249

THE UNDERSIGNED hereby gives notice that improvements will be made to certain real property, and in accordance with Section 713.13 of the Florida Statutes, the following information is provided in this NOTICE OF COMMENCEMENT.

1. Description of property (legal description): Carter Acres 9/2 lot 7 unit 1  
a) Street (job) Address: 844 NW Orbison Dr Lake City FL 32055
2. General description of improvements: Repair Damage to PFD
3. Owner Information  
a) Name and address: Edgar & Carol Waldron  
b) Name and address of fee simple titleholder (if other than owner) \_\_\_\_\_  
c) Interest in property: Owner
4. Contractor Information  
a) Name and address: Owner Builder  
b) Telephone No.: \_\_\_\_\_ Fax No. (Opt.) \_\_\_\_\_
5. Surety Information  
a) Name and address: N/A  
b) Amount of Bond: \_\_\_\_\_  
c) Telephone No.: \_\_\_\_\_ Fax No. (Opt.) \_\_\_\_\_
6. Lender  
a) Name and address: N/A  
b) Phone No.: \_\_\_\_\_
7. Identity of person within the State of Florida designated by owner upon whom notices or other documents may be served:  
a) Name and address: \_\_\_\_\_  
b) Telephone No.: \_\_\_\_\_ Fax No. (Opt.) \_\_\_\_\_
8. In addition to himself, owner designates the following person to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes:  
a) Name and address: \_\_\_\_\_  
b) Telephone No.: \_\_\_\_\_ Fax No. (Opt.) \_\_\_\_\_

9. Expiration date of Notice of Commencement (the expiration date is one year from the date of recording unless a different date is specified): \_\_\_\_\_

**WARNING TO OWNER:** ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART I, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY; A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

STATE OF FLORIDA  
COUNTY OF COLUMBIA

10. Edgar Waldron  
Signature of Owner or Owner's Authorized Office/Director/Partner/Manager  
Edgar Waldron  
Printed Name

The foregoing instrument was acknowledged before me, a Florida Notary, this 7 day of Jan., 20 13, by:  
Edgar Waldron as Owner (type of authority, e.g. officer, trustee, attorney  
fact) for Self - Owner Builder (name of party on behalf of whom instrument was executed).

Personally Known \_\_\_\_\_ OR Produced Identification ☒ Type PLDL

Notary Signature Laurie Hodson Notary Stamp or Seal:



11. Verification pursuant to Section 92.525, Florida Statutes. Under penalties of perjury, I declare that I have read the foregoing and that the facts stated in it are true to the best of my knowledge and belief.

Edgar Waldron  
Signature of Natural Person Signing (in line #10 above.)

**SFHA FLOOD DISCLOSURE STATEMENT**

The undersigned, Edgar & Carol Waldron, (herein "Owner"), whose mailing address is 844 NW Orbison Dr, Lake City FL 32055, hereby executes this Agreement and Release to induce COLUMBIA COUNTY, FLORIDA, to issue a building or other development permit to Owner's property described as follows:

Carter Acres 5/6 lot 7 Unit 1

Tax Parcel No.: 01-35-16-01910-008

Owner has made application to COLUMBIA COUNTY, FLORIDA for a building permit for the property affected by Tropical Storm Debby which is located in a Special Flood Hazard Area according to the 2009 FEMA Flood Insurance Maps and does not meet the requirements of Substantial Damage as defined by the 2010 Florida Building Code and Columbia County Land Development Regulations for the rebuild, repair or remodel of an existing dwelling. Should the rebuild, repair or remodel of the dwelling exceed 50 percent of the market value of the dwelling, thus meeting the definition of Substantial Damage, then the dwelling shall be required to be brought up to all current applicable codes of the 2010 Florida Building Code and Columbia County Land Development Regulations.

Owner is aware that the property is located in a Special Flood Hazard Area as designated by the 2009 FEMA Flood Insurance Rate Maps, the property has flooded in the past and may be subject to flooding in the future. Owner has been advised to review all available flood data including 2012 aerial photographs or other available flood maps in making the decision or proceed with the building permit. Owner is aware that such natural flooding may occur in the future.

COLUMBIA COUNTY, FLORIDA is issuing a building permit at Owner's request, but makes no representations to Owner whether the property will or will not be subject to future flooding conditions resulting in damages to Owner's dwelling or other improvements on the property. Owner will record this Flood Disclosure Statement in the public records of Columbia County, Florida

Owner acknowledges having read and received a copy of this Flood Disclosure Statement this 7 day of January, 2013.

Signed, sealed and delivered  
in the presence of:

Laurie Hodson  
Witness

Laurie Hodson  
Print or type name

Brian Keener  
Witness

BRIAN KEENER  
Print or type name

Edgar Waldron  
Owner

Carol Waldron  
Co-Owner

Inst: 201312000265 Date: 1/7/2013 Time: 3:45 PM  
DC, P. DeWitt Cason, Columbia County Page 1 of 1 B: 1247 P: 1250

STATE OF FLORIDA  
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 7 day of January, 2013, by Edgar & Carol Waldron who is/are personally known to me or who has/have produced FL DL as identification.

(NOTARIAL  
SEAL)

L. H.  
Notary Public, State of Florida

My Commission Expires:

