

APPLICANTPRISCILLA CAMPBELL

PHONE386.755.9275

ADDRESS225SW COZY GLN

LAKE CITYFL32024

OWNERJOSHUA B. CAMPBELL

PHONE386.755.9275

ADDRESS225SW COZY GLN

LAKE CITYFL32024

CONTRACTORJOSHUA B. CAMPBELL

PHONE386.755.9275

LOCATION OF PROPERTY90-W TO KOONVILLE RD,TL TO COZY GLN,TR AND IT'S THE 1ST.

LOT ON R.(WITH SAID MH)

TYPE DEVELOPMENTSFD/UTILITY

ESTIMATED COST OF CONSTRUCTION87150.00

HEATED FLOOR AREA1743.00

TOTAL AREA2623.00

HEIGHT18.00

STORIES1

FOUNDATIONCONC

WALLSFRAMED

ROOF PITCH8'12

FLOORCONC

LAND USE & ZONINGA-3

MAX. HEIGHT35

Minimum Set Back Requirments:

STREET-FRONT30.00

REAR25.00

SIDE25.00

NO. EX.D.U.1

FLOOD ZONEX

DEVELOPMENT PERMIT NO.

PARCEL ID10-6S-16-03814-113

SUBDIVISION

LOT

BLOCK

PHASE

UNIT

TOTAL ACRES10.24

OWNER

Culvert Permit No.

Culvert Waiver

Contractor's License Number

Applicant/Owner/Contractor

EXISTING07-620

BLK

JTH

N

Driveway Connection

Septic Tank Number

LU & Zoning checked by

Approved for Issuance

New Resident

COMMENTS: FLOOR ONE FOOT ABOVE THE ROAD. PROPERTY APP. INDICTES EXISTING MH. IF SO, MH TO BE REMOVED WITHIN 45 DAYS OF CO BEING ISSUED.

Check # or Cash1893

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

Rough-in plumbing above slab and below wood floor

date/app. by

date/app. by

Electrical rough-in

Heat & Air Duct

Peri. beam (Lintel)

date/app. by

date/app. by

date/app. by

Permanent power

C.O. Final

Culvert

date/app. by

date/app. by

date/app. by

M/H tie downs, blocking, electricity and plumbing

Pool

date/app. by

date/app. by

Reconnection

Pump pole

Utility Pole

date/app. by

date/app. by

date/app. by

M/H Pole

Travel Trailer

Re-roof

date/app. by

date/app. by

date/app. by

BUILDING PERMIT FEE \$440.00

CERTIFICATION FEE \$13.12

SURCHARGE FEE \$13.12

MISC. FEES \$0.00

ZONING CERT. FEE \$50.00

FIRE FEE \$0.00

WASTE FEE \$

FLOOD DEVELOPMENT FEE \$

FLOOD ZONE FEE \$25.00

CULVERT FEE \$

TOTAL FEE541.24

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. AND THERE MAY BE ADDITIONAL PERMITS REQUIRED FROM OTHER GOVERNMENTAL ENTITIES SUCH AS WATER MANAGEMENT DISTRICTS, STATE AGENCIES, OR FEDERAL AGENCIES.

"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."

This Permit Must Be Prominently Posted on Premises During Construction

PLEASE NOTIFY THE COLUMBIA COUNTY BUILDING DEPARTMENT AT LEAST 24 HOURS IN ADVANCE OF EACH INSPECTION, IN ORDER THAT IT MAY BE MADE WITHOUT DELAY OR INCONVENIENCE, PHONE 758-1008. THIS PERMIT IS NOT VALID UNLESS THE WORK AUTHORIZED BY IT IS COMMENCED WITHIN 6 MONTHS AFTER ISSUANCE.

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

Permit Number:

Tax Folio Number: 00230-004

State of: **Florida**
County of: **Columbia**

File Number: 07-0355



STATE OF FLORIDA, COUNTY OF COLUMBIA
I HEREBY CERTIFY, that the above and foregoing
is a true copy of the original filed in this office.
P. DeWITT CASON, CLERK OF COURTS
By [Signature]
Date 10-19-07

Inst:200712023595 Date:10/19/2007 Time:3:38 PM
DC,P.DeWitt Cason,Columbia County Page 1 of 1

NOTICE OF COMMENCEMENT

The undersigned hereby gives notice that improvement will be made to certain real property, and, in accordance with Chapter 713, Florida Statutes, the following information is provided in this Notice of Commencement.

1. Description of Property:

A part of the N 1/2 of the SE 1/4 of the NW 1/4 of Section 26, Township 3 South, Range 15 East, Columbia County, Florida, more particularly described as follows: Commence at the NW corner of the SE 1/4 of the NW 1/4 of said Section 26 and run thence N 87°58'22" E, along the North line of the SE 1/4 of the NW 1/4 of said Section 26, 521.74 feet to the Point of Beginning; thence continue N 87°58'22" E, along said North line, 582.44 feet; thence S 01°11'52" E, 208.61 feet; thence N 87°57'55" E, 133.10 feet to the West Right-of-Way line of County Road No. 252-A; thence S 01°59'58" E, along said West Right-of-Way line 452.74 feet; thence S 87°57'48" W, 723.22 feet; thence N 01°04'52" W, 661.52 feet to the Point of Beginning. Columbia County, Florida. Together with an easement for ingress and egress over and across the South 30 feet thereof.

2. General Description of Improvements: Construction of new house

3. Owner Information:

a. Name and Address: Joshua B. Campbell

232 SW Koonville Avenue, Lake City, Florida 32024
225 SW Cozy Glen

b. Interest in property: Fee Simple

c. Names and address of fee simple title holder (if other than owner):

4. Contractor: n/a

5. Surety:

6. Lender: Atlantic Coast Bank, 505 Haines Avenue, Waycross, GA 31501, Attn: Loan Servicing

7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13(1) (a)7., Florida Statutes.

8. In addition to himself, Owner designates the following persons to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b), Florida Statutes.

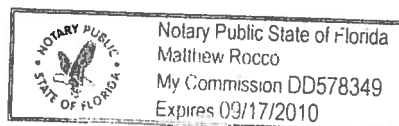
9. Expiration date of Notice of Commencement (the expiration date is 1 year from date of recording unless a different date is specified):

[Signature]
Joshua B. Campbell

Sworn to and subscribed before me October 19, 2007 by who is personally known to me or who did provide Admission, License as identification.

[Signature]
Notary Public

My Commission Expires: _____



Prepared By And Return To:

SOUTHEAST TITLE GROUP, LLP

Address: 2015 So. First Street

Lake City, Fl 32056

MORTGAGE DEED

THIS MORTGAGE DEED

Executed the 30th day of July, A.D. 1999 by JOSHUA B. CAMPBELL, A SINGLE PERSON hereinafter called the mortgagor to:

**RAMONA PARK CHURCH, INC., A FLORIDA CORPORATION
P.O. BOX 1575 LAKE CITY, FLORIDA 32056**

hereinafter called the mortgagee:

Wherever used herein the terms "mortgagor" and "mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations; and the term "note" includes all the notes herein described if more than one.)

WITNESSETH, that for good and valuable considerations, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgagor is now seized and in possession situated in **COLUMBIA County, Florida**, viz:

A PART OF THE N 1/2 OF THE SE 1/4 OF THE NW 1/4 OF SECTION 26, TOWNSHIP 3 SOUTH, RANGE 15 EAST, COLUMBIA COUNTY, FLORIDA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT THE NW CORNER OF THE SE 1/4 OF THE NW 1/4 OF SAID SECTION 26 AND RUN
THENCE N.87°58'22"E., ALONG THE NORTH LINE OF THE SE 1/4 OF THE NW 1/4 OF SAID SECTION
26, 521.74 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE N.87°58'22"E., ALONG SAID
NORTH LINE, 582.44 FEET; THENCE S.01°11'52"E., 208.61 FEET; THENCE N.87°57'55"E. 133.10 FEET
TO THE WEST RIGHT OF WAY LINE OF COUNTY ROAD NO. 252-A; THENCE S.01°59'58"E., ALONG
SAID WEST RIGHT OF WAY LINE 452.74 FEET; THENCE S.87°57'48"W., 723.22 FEET; THENCE
N.01°04'52"W. 661.52 FEET TO THE POINT OF BEGINNING, MORE OR LESS, COLUMBIA COUNTY,
FLORIDA.

TOGETHER WITH AND SUBJECT AN EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS THE
SOUTH 30 FEET THEREOF.

If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagor is sold or transferred and Mortgagor is not a natural person) without Mortgagee's prior written consent, Mortgagee may, at is option, require immediate payment in full of all sums secured by this Mortgage Deed. However, this option shall not be exercised by Mortgagee if exercise is prohibited by federal law as of the date of the Mortgage Deed.

If Mortgagee exercises this option, Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which mortgagor must pay all sums secured by this Mortgage Deed. If Mortgagor fails to pay these sums prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage Deed without further notice or demand on Mortgagor.

TO HAVE AND TO HOLD the same, together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee, in fee simple.

AND the mortgagor covenants with the mortgagee that the mortgagor is indefeasibly seized of said land in fee simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid; that the mortgagor will make such further assurances to perfect the fee simple title to said land in the mortgagee as may reasonably be required: that the mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free and clear of all encumbrances

PROVIDED ALWAYS, that if said mortgagor shall pay unto said mortgagee the certain promissory note hereinafter substantially copied or identified to wit:

PROMISSORY NOTE

\$35,400.00

LAKE CITY, FLORIDA

July 30, 1999

As hereinafter set forth after date, I/We promise to pay to the order of RAMONA PARK CHURCH, INC., the sum of THIRTY FIVE THOUSAND FOUR HUNDRED DOLLARS and 00/100 (35,400.00) in the following manner:

PAYABLE IN 240 CONSECUTIVE MONTHLY INSTALLMENTS OF \$274.45 EACH BEGINNING September 01, 1999 AND CONTINUING ON THE 1ST DAY OF EACH MONTH THEREAFTER UNTIL THE ENTIRE SUM OF PRINCIPAL AND ACCRUED INTEREST HAVE BEEN FULLY PAID. SAID INSTALLMENTS SHALL BE APPLIED FIRST TO INTEREST AND THEN TO PRINCIPAL.

PREPAYMENT PENALTY: NONE

THIS NOTE IS NOT ASSUMABLE WITHOUT THE PRIOR WRITTEN CONSENT OF THE HOLDER.

for value received, with interest at the rate of 7.0000 per cent per annum, interest payable monthly. Principal and interest being payable in lawful money of the United States of America at RAMONA PARK CHURCH, INC., P.O. BOX 1575, LAKE CITY, FLORIDA 32056.

This note and the interest accruing thereon are secured by a PURCHASE MONEY mortgage dated July 30, 1999 and delivered by the maker hereof to the said RAMONA PARK CHURCH, INC. encumbering certain real estate therein described in the County of COLUMBIA, State of Florida. It is hereby agreed that if default be made in the payment of any installment of principal or interest or any part thereof, or if failure be made to perform any of the covenants or agreements contained in the said mortgage securing this note then at the option of the holder of this note this principal sum remaining unpaid with accrued interest or penalty shall at once become due and collectible upon demand without notice, and the said mortgage shall at once become foreclosable upon the exercise of said option, time being of the essence of this contract, and said principal sum and said accrued interest shall bear interest at the rate of the 18.0000 percent per annum from such time until paid.

This contract is to be construed in all respects and enforced according to the laws of the State of Florida.

All persons now, or hereafter, becoming parties hereto, as makers, endorsers, guarantors, or otherwise, hereby waive demand and protest, and notice of demand, non-payment and protest and waive all objections to any extension or renewal of this note in whole or in part, made at or after maturity, and in case this note is collected by an attorney, agree to pay an attorney's fee of a reasonable amount if paid before suit, and a reasonable attorney's fee if paid after suit, and all costs of collection.

/s/ Joshua B. Campbell (seal)
JOSHUA B. CAMPBELL

_____ (seal)

_____ (seal)

_____ (seal)

and shall perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants thereof, and of this mortgage, then this mortgage and the estate hereby created shall cease, determine and be null and void.

AND the mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer not waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than in a company or companies acceptable to the mortgagee, the policy or policies to be held by, and payable to said mortgagee, and in the event any sum of money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured, accounting to the mortgagor for any surplus: to pay all costs, charges, and expenses, including lawyer's fees and title searches, reasonably incurred or paid by the mortgagee because of the failure of the mortgagor to promptly and fully comply with the agreements, stipulations, conditions and covenants of said note and this mortgage, or either; to perform, comply with and abide by each and every the agreements, stipulations, conditions and covenants set forth in said note and this mortgage or either. In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date thereof at the highest lawful rate then allowed by the laws of the State of Florida.

IF any sum of money herein referred to be not promptly paid within 30 days after the same becomes due, or if each and every agreements, stipulations, conditions and covenants of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid therein, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

IN WITNESS WHEREOF, the said mortgagor has hereunto signed and sealed there presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness:

JOSHUA B. CAMPBELL
RT 17 BOX 1886
LAKE CITY, FL 32055

Witness:

RT 17 BOX 1886
LAKE CITY, FL 32055

STATE OF FLORIDA

COUNTY OF

I HEREBY CERTIFY that on this day, before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared **JOSHUA B. CAMPBELL, A SINGLE PERSON** who is personally known to me or has produced a Drivers License as identification and to me known to the person (s) described in and who executed the foregoing instrument and whom acknowledged before me that they executed the same.

WITNESS my hand and official seal in the County and State last aforesaid this **July 30, 1999**.

NOTARY PUBLIC: