



## COLUMBIA COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM REQUEST FORM

The Board of County Commissioners meets the 1st and 3rd Thursday of each month in the Columbia County School Board Administrative Complex Auditorium, 372 West Duval Street, Lake City, Florida 32055. The first meeting of every month is at 9:30AM while the second meeting of every month takes place at 5:30PM. All agenda items are due in the Board's office one week prior to the meeting date.

Today's Date: 7/27/2023 Meeting Date: 8/3/2023

Name: John Crews Department: BCC Administration

### 1. Nature and purpose of agenda item:

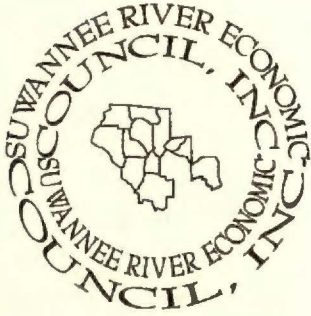
Release of SHIP Lien - Richard Ratliff,

### 2. Recommended Motion/Action:

Approve

### 3. Fiscal impact on current budget.

This item has no effect on the current budget.



**Suwannee River Economic Council, Inc.**

**Post Office Box 70  
Live Oak, Florida 32064**

**Administrative Office - Phone (386) 362-4115**

**Fax (386) 362-4078**

**E-Mail: [mattpearson@suwanneec.net](mailto:mattpearson@suwanneec.net)**

**Website: [www.srecinc.org](http://www.srecinc.org)**

July 21, 2023

Mr. David Kraus  
Columbia County Manager  
PO Drawer 1529  
Lake City, FL 32056

**RECEIVED**

**JUL 27 2023**

**Board of County Commissioners  
Columbia County**

RE: Columbia County SHIP client Richard Ratliff

Dear Mr. Kraus:

Enclosed is check #58325 from Mortgage Connect, LP dated July 19, 2023, made payable to Columbia County SHIP in the amount of \$7,200 for the above SHIP client. The original lien in May 2017 was for \$18,000. The property is being refinanced without subordination in the seventh (7<sup>th</sup>) year of the SHIP Lien Agreement, and thus only 40% of the lien amount is required to be repaid. A copy of the original SHIP Lien Agreement is enclosed for reference.

If approved by the County's Board of County Commission, please execute and return the enclosed Release of Lien Agreement to SREC, and deposit the enclosed check into the County's SHIP Trust Fund Account for future use.

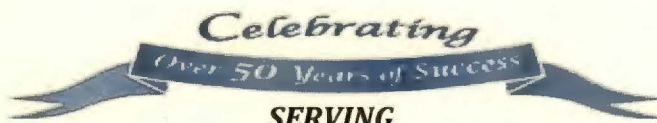
If you have any questions please call Stephanie Barrington, SHIP Director, at extension \*242.

Sincerely,

Matt Pearson, Executive Director  
MP/sb

Enclosure

SREC Finance Department



**BRADFORD-COLUMBIA-DIXIE-GILCHRIST-HAMILTON-LAFAYETTE-LEVY-MADISON-PUTNAM-SUWANNEE-TAYLOR-UNION**

**"This institution is an equal opportunity provider and employer."**

**Funded in part through a grant by the State of Florida Department of Elder Affairs**

**LIEN AGREEMENT UNDER STATE OF FLORIDA  
HOUSING INITIATIVES PARTNERSHIP PROGRAM**

THIS INDENTURE, Made this 26th day of May, 2017, between Richard D. Ratliff, an unmarried person whose residence address is 747 S.E. Country Club Road, Lake City, Florida 32055 and whose mailing address is 747 S.E. Country Club Road, Lake City, Florida 32055 hereinafter called the "Owner" ("Owner" refers to singular or plural as the context requires), and COLUMBIA COUNTY, FLORIDA, a political subdivision existing under the laws of the State of Florida (Federal ID No. 59-6000564), whose post office address is c/o Clerk of the Circuit Court, P. O. Box 1529, Lake City, Florida 32056, hereinafter called "County"; WITNESSETH:

WHEREAS, the State of Florida through County has made available to Owner under the State Housing Initiatives Partnership Program, Chapter 420, part VIII, Florida Statutes, and Columbia County Ordinance No. 93-4, hereinafter referred to jointly as "SHIP", funds to be used in the purchase of newly constructed or rehabilitation of housing for families and individuals of low and moderate income; and

WHEREAS, the funds may not be used to produce windfall profits to Owner from the sale, rental, gift or improper use of properties assisted with such funds.

NOW, that for good, valuable, and adequate consideration, and also in consideration of the aggregate sum named in the promissory note hereinafter described, the Mortgage does hereby confirm, alien, mortgage, pledge, encumber, collaterally assign and grant a lien and security interest to and in favor of the Mortgage, the property of which the Mortgage is now seized and possessed and in actual possession, situate in Columbia County, State of Florida, (hereinafter referred to as the "property" or the "premises" or the "mortgaged premises"), described as follows, to-wit:

Lot 20 and the North 16 feet of Lot 19, Block 1, OAK HILL ESTATES REPLAT, according to the map or plat thereof, as recorded in Plat Book 3, Page 52, of the Public Records of Columbia County, Florida.

together with all and singular the tenements, hereditaments and appurtenances thereunto belonging, hereinafter referred to as "Property", and the said Owner does hereby fully warrant the title to said Property and will defend the same against the lawful claims of all persons whomsoever.

Owner hereby acknowledges covenants and agrees to and with County as follows:

1. SHIP funds in the amount of Eighteen Thousand & 00/100 Dollars (\$18,000.00) have been provided to or for the benefit of the Owner to assist in the purchase/rehabilitation of the Property, the receipt whereof is hereby acknowledged by the Owner. The funds are provided as a ten (10) year non-interest bearing loan to be forgiven subject to the provisions of this agreement.

2. Owner shall occupy the Property as Owner's principal residence for a minimum period of ten (10) years from the date of this instrument.

3. If, within the period of ten (10) years immediately following the date of this instrument, the Property shall be sold, transferred or otherwise disposed of or if the Owner shall die, Owner, Owner's estate or the person or persons acquiring any title or interest in the Property shall pay to the County that percent of said financial assistance provided to Owner under the SHIP program to be determined as follows:

Inst: 201712010016 Date: 05/30/2017 Time: 4:19 PM  
Page 1 of 3 B: 1337 P: 2218, P.DeWitt Cason, Clerk of Court  
Columbia, County, Fl: BD  
Deputy Clerk Doc Stamp-Mort: 63.00

5/2017-18

18-19

19-20

20-21

21-22

22-23

4090 due

\$ 7,200 owed

RNR



IF PROPERTY IS SOLD, TRANSFERRED  
OR OTHERWISE DISPOSED OF OR IF  
OWNER SHOULD DIE AT ANYTIME  
DURING THE:

PERCENT OF FINANCIAL ASSISTANCE  
TO BE REPAID TO COUNTY:

First year	100 Percent
Second year	90 Percent
Third year	80 Percent
Fourth year	70 Percent
Fifth year	60 Percent
Sixth year	50 Percent
Seventh year	40 Percent
Eighth year	30 Percent
Ninth year	20 Percent
Tenth year	10 Percent
After 10 years	0 Percent

Transfer means any conveyance of the Property or any interest therein, voluntary or involuntary, transfer by reason of death of Owner, or delivery of possession of the Property for occupancy by one other than the Owner whether by oral agreement or contract for deed, lease, rental agreement or otherwise; provided, however, if illness of the Owner should make it impossible for the Owner to reside on or care for the Property, then the Owner may rent or lease the Property, but only with written consent of and upon the terms and conditions imposed by the SHIP Loan Committee.

The County may forgive any of the SHIP assistance should there be insufficient net proceeds derived from a good faith sale of the Property at market value during the ten (10) year period following the date of this agreement upon approval of the SHIP Loan Committee. "Net proceeds" is defined as the amount remaining after all private debt is repaid.

4. Paragraph 3 of this agreement regarding transfer of the subject Property shall not apply to a transfer from the Owner to the Owner's spouse; but if transferred to an Owner's spouse, the agreements contained herein shall run with title to the land and, thereafter, be applicable to any transfer made by the transferee's spouse; the time period for reimbursement to the County as set forth herein shall be computed from the date of this agreement.

5. The Owner shall promptly pay all taxes, assessments and encumbrances of every nature now on the Property or that hereafter may be imposed when due and payable according to law and before they shall become delinquent.

6. To place and continuously keep the improvements on the Property insured against loss or damage by fire and other hazards included within the term "extended coverage" in the usual, standard policy form in a sum not less than full insurable value and County shall be named in the policy as a loss payee as its interest may appear.

7. To maintain the Property in good condition and not permit or suffer any waste, impairment or deterioration of said Property.

8. If the Owner shall become in default under any provision in this lien agreement for a period of thirty (30) days, then, at the option of County, Owner shall immediately pay to County, without demand, the same amount that Owner would become obligated to pay to County upon sale or conveyance of the Property to be determined in accordance with the provisions of paragraph 3 hereof. Upon default, the amount payable shall immediately become due and payable and interest shall accrue thereon at the rate of twelve percent (12%) per annum until both the principal and interest shall be paid in full.

9. If this lien agreement is made subject to a prior lien on the Property, then Owner covenants and agrees that Owner will not make any future advances under said prior lien without the written consent of the SHIP Loan Committee.

RDF

10. If the Owner should become in default in the performance of this lien agreement, Owner agrees to pay all cost, including reasonable attorneys' fees, whether suit be brought or not, if counsel be employed to collect this obligation or to protect the security thereof, including all costs and attorneys' fees incurred on appeal. The amount of accrued interest, court costs and attorneys' fees payable to County shall be determined by a court of competent jurisdiction, and not by jury, and shall be taxed as costs to be paid by the Owner.

11. This instrument shall be recorded in the office of the Clerk of the Circuit Court in the county where the Property is located and shall be a lien upon Owner's Property described hereinabove. This agreement shall be binding upon the heirs, devisees, successors and assigns of the Owner.

12. If this agreement shall not be released by written instrument of County at an earlier date, this agreement shall automatically expire ten (10) years from date hereof and no further claim shall be made hereunder.

IN WITNESS WHEREOF, Owner has executed this instrument under seal on the day and year first above written.

Signed, sealed and delivered  
in the presence of:

Cheryl E. Beatty  
Cheryl E. Beatty  
(Print or type witness' name)

Richard D. Ratliff (SEAL)  
Richard D. Ratliff

Virginia F. Smith  
Virginia F. Smith  
(Print or type witness' name)

STATE OF FLORIDA  
COUNTY OF Columbia

The foregoing Lien Agreement was acknowledged before me this 26th day of  
May, 2017, by Richard D. Ratliff, an unmarried <sup>MAN</sup> ~~person~~, who ☐ is personally known to me or ☒  
has produced as identification Florida D.C.



Cheryl E. Beatty  
Notary Public  
Cheryl E. Beatty  
(Print or type Notary Public's name)  
My Commission Expires: 7-31-2020  
Commission No. \_\_\_\_\_

(Clien2000) revised 2/07

This Instrument Prepared By:  
*Mortgage Connect*  
*600 Clubhouse Drive*  
*Moon Township, PA 15108*

RELEASE OF LIEN AGREEMENT UNDER  
STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM

WHEREAS, **Richard D. Ratliff** executed and delivered to Columbia County, Florida, a political subdivision existing under the laws of the State of Florida, that certain lien agreement under State Housing Initiatives Partnership Program dated **5/26/2017** and recorded in Official Record Book **1337** Page **2218**, public records of Columbia County, Florida, granting to Columbia County, Florida, a lien against the following described real property situated in Columbia County, Florida to-wit:

AS DESCRIBED IN SAID LIEN AGREEMENT

WHEREAS, **Richard D. Ratliff** has paid to Columbia County, Florida, the sum of **\$7,200** in reimbursement and repayment of funds paid to or for the benefit of Columbia County, FL to assist in the purchase of the above described property.

NOW, THEREFORE, in consideration of the sum of **\$7,200** and other good and valuable considerations, the receipt whereof are hereby acknowledged, Columbia County, Florida, hereby releases and cancels the lien held against the above described real property by virtue of the afore described lien agreement under State Housing Initiatives Partnership Program.

IN WITNESS WHEREOF, Columbia County, Florida, a political subdivision existing under the laws of the State of Florida, has caused these presents to be executed this \_\_\_\_\_ day of \_\_\_\_\_, 2023.

COLUMBIA COUNTY, FLORIDA

BY: \_\_\_\_\_  
James M. Swisher, Jr., Clerk of Court

STATE OF FLORIDA  
COUNTY OF COLUMBIA

The foregoing release and satisfaction of lien agreement under State of Florida Housing Initiatives Partnership Program was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, 2023, by James M. Swisher, Jr., Clerk of Court, Columbia County, FL, who is personally known to me.

\_\_\_\_\_  
Notary Public

(NOTARIAL SEAL)