

TERRILL L. HILL
MAYOR - COMMISSIONER

MARY LAWSON BROWN
VICE MAYOR - COMMISSIONER

RUFUS J. BOROM
COMMISSIONER

JUSTIN R. CAMPBELL
COMMISSIONER

JAMES NORWOOD, JR.
COMMISSIONER



CITY of *Palatka* FLORIDA

Regular meeting 2nd and 4th Thursdays each month at 6:00 p.m.

TERRY K. SUGGS
CITY MANAGER

BETSY JORDAN DRIGGERS
CITY CLERK

MATTHEW D. REYNOLDS
FINANCE DIRECTOR

JASON L. SHAW, SR.
CHIEF OF POLICE

MICHAEL LAMBERT
CHIEF FIRE DEPT

DONALD E. HOLMES
CITY ATTORNEY

AGENDA CITY OF PALATKA COMMUNITY REDEVELOPMENT AGENCY December 12, 2016 at 5:00 p.m.

CALL TO ORDER:

- a. Invocation & Pledge of Allegiance
- b. Roll Call

APPROVAL OF MINUTES: 10/10/16 Regular; 11/10/16 Called

PUBLIC COMMENTS (Speakers limited to three minutes – no action taken on items):

REGULAR AGENDA/TIF REQUESTS

TIF REQUEST:

- *1 Commercial Rehab Grant Application – 623 & 635 Laurel Street; Tina Duck, Applicant
- *2. CRA Development TIFF Home Improvement Program (HIP) Revisions - Staff

DISCUSSION

- *3. Direction regarding TIFF Potable Water Improvements

OLD BUSINESS:

- **4. Plan Revisions & Creation of New Districts – Thad Crowe & Jonathan Griffith
5. CRA Administrator Position – Terry Suggs, City Manager

REPORTS AND RECOMMENDATIONS:

6. (a) Small Business Development Center (Separate Attachment)
- (b) Palatka North TIF District Advisory Committee
- (c) Palatka South TIF District Advisory Committee Report
- (d) Other Reports

7. ADJOURN

*attachment/** separate attachment

ANY PERSON WISHING TO APPEAL ANY DECISION MADE BY THE COMMUNITY REDEVELOPMENT AGENCY WITH RESPECT TO ANY MATTER CONSIDERED AT SUCH MEETING WILL NEED A RECORD OF THE PROCEEDINGS, AND FOR SUCH PURPOSE MAY NEED TO INSURE THAT A VERBATIM RECORD OF THE PROCEEDINGS IS MADE, WHICH RECORD INCLUDES THE TESTIMONY AND EVIDENCE UPON WHICH THE APPEAL IS TO BE BASED. FS 286.105

PERSONS WITH DISABILITIES REQUIRING ACCOMMODATIONS IN ORDER TO PARTICIPATE IN THIS MEETING SHOULD CONTACT THE CITY CLERK'S OFFICE AT 329-0100 AT LEAST 24 HOURS IN ADVANCE TO REQUEST ACCOMMODATIONS



**COMMUNITY REDEVELOPMENT
AGENCY AGENDA ITEM**

SUBJECT:

COMMERCIAL REHAB GRANT APPLICATION - 623 & 625 Laurel Street; Tina Duck, owner/application

SUMMARY:

See attached a Commercial Rehab Grant Application for 623 & 625 Laurel Street to locate a real estate office and a proposed beauty parlor. The grant request is for \$40,000 with the applicant contributing \$25,373 (39%). Not included in the project cost are the costs for interior improvements that will be paid for by the applicant.

This project was presented to the South Historic Neighborhood Association (SHNA) for consideration and recommended for approval on November 30, 2016. The SHNA committee recommended approval contingent on documentation of a construction loan being approved by the bank, the building be completed and the business operational within six (6) months from the grant execution with extensions allowed to be approved by the CRA board for unforeseen circumstances.

The approved FY 2016-17 TIFF budget does not include funding for this program. Award of this grant would require a budget amendment.

RECOMMENDED ACTION:

Approve a \$40,000 Commercial Rehab Grant (\$23,373 (39%) match) for 623 - 625 Laurel Street for development of proposed real estate office and beauty parlor.

ATTACHMENTS:

Description	Type
<input type="checkbox"/> FY 16/17 South TIFF Budget	Backup Material
<input type="checkbox"/> Application Packet 1 of 3	Backup Material
<input type="checkbox"/> Application Packet 2 of 3	Backup Material
<input type="checkbox"/> Application Packet 3 of 3	Backup Material

REVIEWERS:

Department	Reviewer	Action	Date
Grants & Projects	Griffith, Jonathan	Approved	12/6/2016 - 8:14 AM
City Clerk	Driggers, Betsy	Approved	12/8/2016 - 2:17 PM

Tax Increment Fund

FUND TITLE/FUND # Tax Increment Fund: 030		SOUTH HISTORIC							
DEPARTMENT NAME/# South Historic: 030-31-580	ACTUAL 2014	ACTUAL 2015	BUDGET 2015	BUDGET 2016	ACTUAL 2016	PROJECTED 2016	BUDGET 2017	INCREASE/ DECREASE	
EXPENDITURE OBJECT #/NAME									
3101 UNIVERSITY OF FLORIDA MASTER P	665	-	-	-	-	-	-	0.00%	
3102 HOMES & GARDENS TOUR PROMOTION	-	710	500	500	189	189	500	0.00%	
3120 CRA ADMINISTRATOR	-	-	-	-	-	-	21,364	0.00%	
3280 MISC EXPENSES	-	-	250	250	-	-	250	0.00%	
3400 FRA ANNUAL DUES, TRAINING	-	248	600	600	-	-	600	0.00%	
3330 SOUTH HISTORIC EXPENSE	-	-	-	-	-	-	-	0.00%	
3331 HOME IMPROVEMENT PROGRAM	41,340	9,440	60,000	20,000	13,438	28,438	43,758	118.79%	
3332 HAMMOCK HALL IMPROVEMENTS	-	-	-	-	-	-	-	0.00%	
3333 SIGNAGE	-	-	4,000	1,500	-	-	1,500	0.00%	
3334 COMMERCIAL REHABILITATION GRAN	-	-	40,000	40,000	-	-	-	-100.00%	
3335 HAMMOCK GROVE PROPOSAL	-	-	-	-	-	-	-	0.00%	
3336 REDEVELOPMENT INCENTIVES	-	-	241,221	-	-	-	-	0.00%	
3337 SITE AMENITIES	-	12,254	13,000	5,000	4,725	5,000	-	-100.00%	
3338 RESIDENTIAL REHAB	-	-	-	50,000	-	-	-	-100.00%	
3339 RIVER STREET IMPROVEMENTS	-	-	-	80,000	-	-	50,000	-37.50%	
3340 CDBG INFRASTRUCTURE (WATER LINE/S	-	-	-	174,385	-	-	184,144	5.60%	
3341 LANDSCAPING	-	-	-	-	-	-	10,000	0.00%	
3301 LIVE WHERE YOU WORK	-	-	20,000	20,000	-	-	-	-100.00%	
Total	42,005	22,652	379,571	392,235	18,352	33,627	312,116	-20.43%	
TRANSFERS									
3100 TRANSFER TO BETTER PLACE - CDBG C04	-	-	-	25,000	-	25,000	-	-100.00%	
3101 TRANSFER TO BETTER PLACE-SOUTHERN	-	-	-	-	-	-	123,218	0.00%	
3105 REIMB GENERAL-ADMIN EXP	-	-	-	3,192	1,862	3,192	2,568	-19.55%	
Total	-	-	-	28,192	1,862	28,192	125,786	346.18%	
DEPARTMENT TOTAL	42,005	22,652	379,571	420,427	20,214	61,819	437,902	4.16%	



SOUTH HISTORIC DISTRICT
PALATKA, FLORIDA

SEP 06 2016
By [Signature]

Received _____
Grant # _____
Committee Approval _____

Palatka South TIFF District Commercial Rehabilitation Grant Application

Applicant Name: Charles and Tina Duck

Mailing Address: 109 Macon Rd., Palatka, FL 32177

Business Name: Duck Realty Inc.

Property Owner: Charles and Tina Duck

Property Address: 623 and 625 Laurel St., Palatka, FL 32177

Contact Person: Tina Duck

Applicants Phone Number: 904-540-8839 **E-Mail Address:** crduck@bellsouth.net

Total Cost of Project: 65,373

Estimated Start Date: 12-1-16 **Estimated Completion Date:** Jan. 30, 2017

Please attach the following:

- ✓ Project design in the form of drawings with proper use and description of materials
- ✓ Comprehensive business plan
- ✓ Amount of Property Owner's contribution (25%) in actual funds
- ✓ Proof of current property tax status
- ✓ Current and dated title search
- ✓ Three project bids from licensed, qualified contractors based in Palatka and/or Putnam County
- ✓ Fee to file contract with the Putnam County Clerk of Courts

Application will not be reviewed without all supporting data. Send application packet to: SHNA <> PO Box 2507 <> Palatka, FL 32178 or call (386) 325-9418 for further assistance.

I hereby submit the attached plans & specifications for the proposed project and understand the Palatka Building Official and SHNA Grant Review Committee must approve these. No work shall begin without written approval. No funding is guaranteed until completed application packet has received final approval.

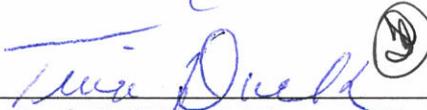
Acceptance of Terms

Assurances are hereby given by the undersigned South TIFF District property owner that he and/or she has read the CRG Program terms and further that the signature of the undersigned indicates full acceptance of all such terms as necessary conditions for receipt of benefits of participating in the South TIFF District CRG Program.

9-5-2016
Date

Charles Duck 
South TIFF District Property Owner

9-5-2016
Date

Tina Duck 
South TIFF District Property Owner

42-10-27-6850-0400-
Property Parcel Number 0010

623 + 675 Laurel St.
Address

State of Florida
County of Putnam

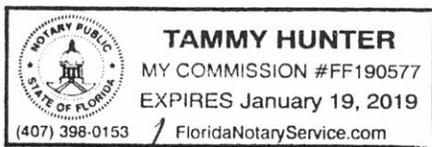
The foregoing instrument was acknowledged before me this 5 day of September 2016

by Charles and Tina Duck (applicant(s)) who is/are

known personally or who has/have produced _____ as identification.

Type of Identification

(SEAL)



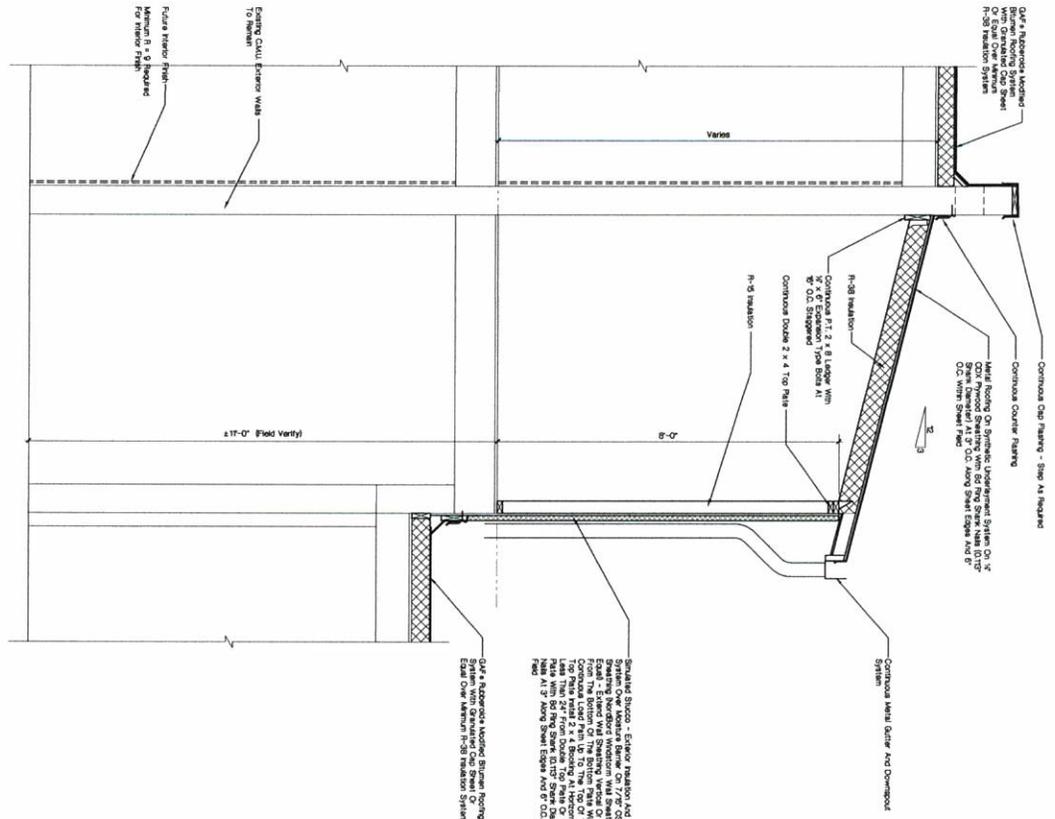
Tammy Hunter
Signature

Notary Public, Commission Number FF190577

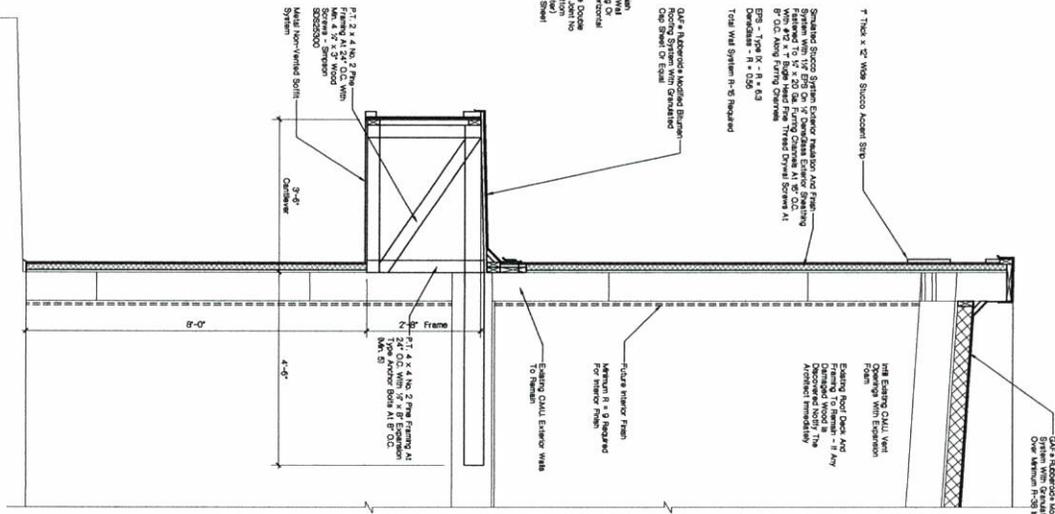
Tammy Hunter (Name of Notary typed, printed or stamped)

Total Amount of TIFF monies used to complete project: \$ _____

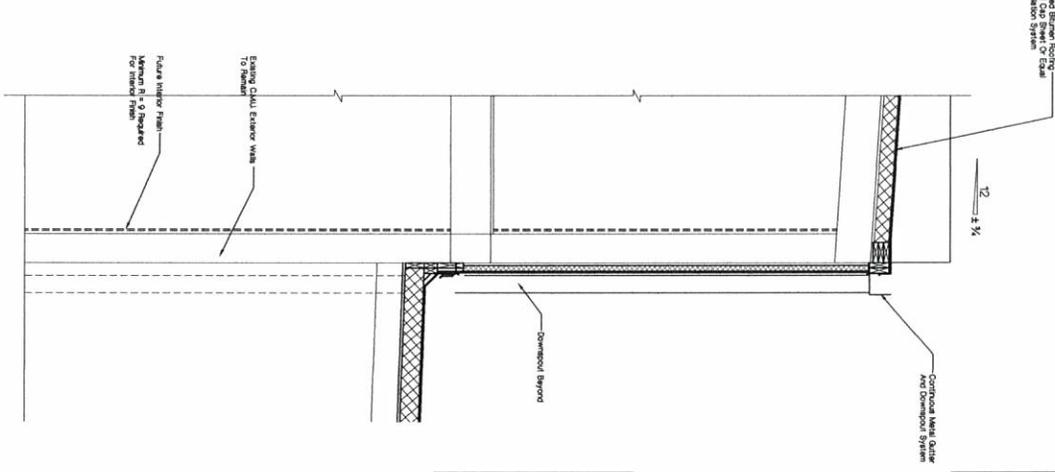
Project completion date: _____



Section - 4
1/2" = 1'-0"



Section - 5
1/2" = 1'-0"



Section - 6
1/2" = 1'-0"

DONALD ALAN YANSKEY, ARCHITECT
FLORIDA RESSPENSION NO. A8001010
DATE: SEPTEMBER 13, 2015

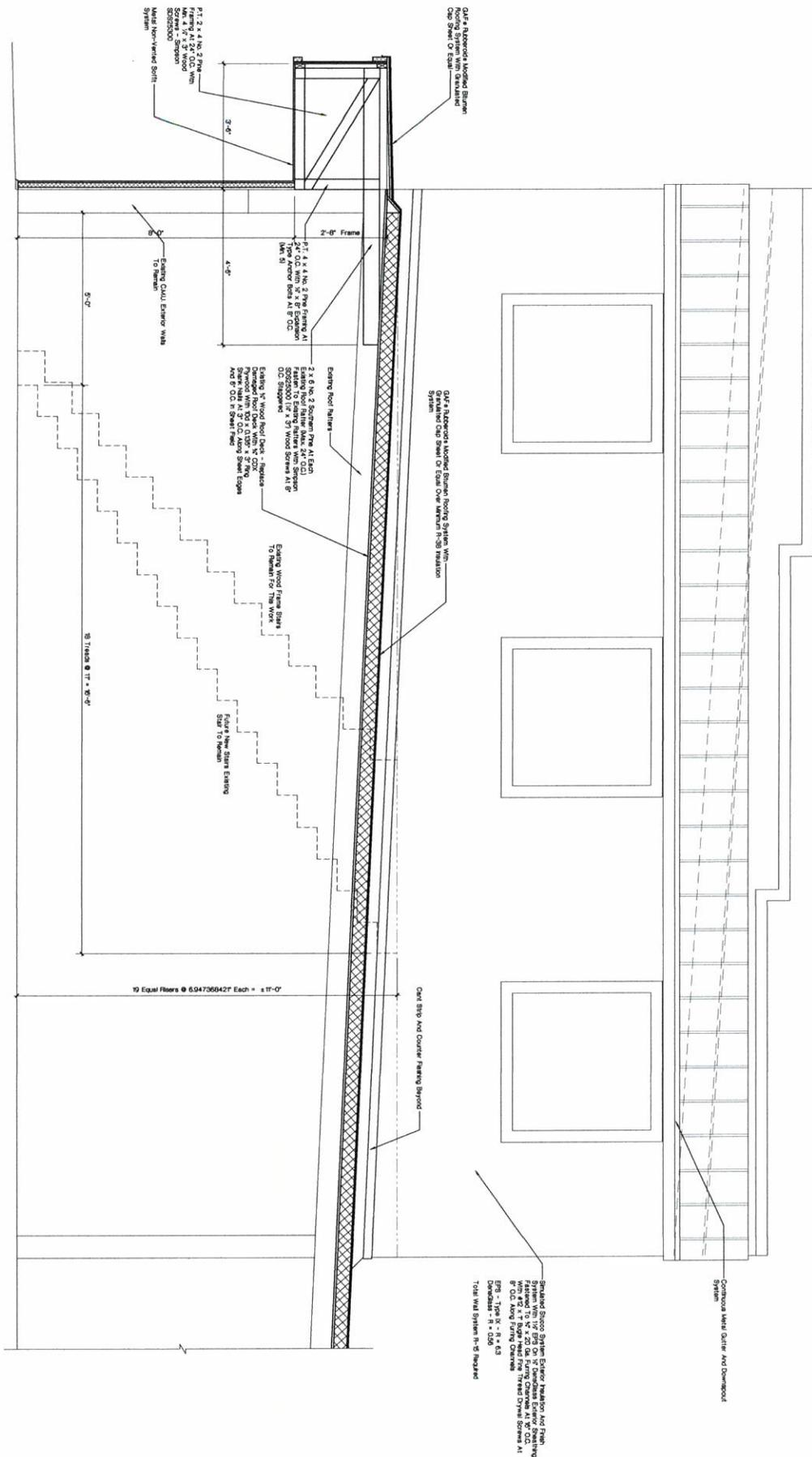
SHEET
A-6
OF 10

Roof Replacement & Facade Renovations To Office Of
Duck Realty, Inc.
623 Laurel Street - Palatka, Florida

DATE Sept. 10, 2015	DRAWN BY D. A. Y.	REVISED
JOB NUMBER Duck	CHECKED BY D. A. Y.	

Donald Alan Yanskey
ARCHITECT
2421 Northwest 49th Avenue • Gainesville, Florida 32605
Phone (352) 371-4064 • Cell (352) 278-7872





Section - 7
1/2" = 1'-0"

DONALD ALAN YANSKEY ARCHITECT
15340 WINDYBROOK LN, APT 1510
DATE: SEPTEMBER 19, 2015

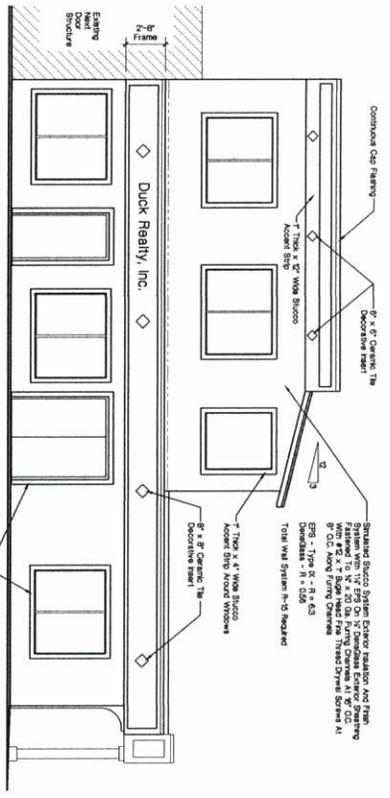
SHEET
A-7
OF 10

Roof Replacement & Facade Renovations To Office Of
Duck Realty, Inc.
623 Laurel Street - Palatka, Florida

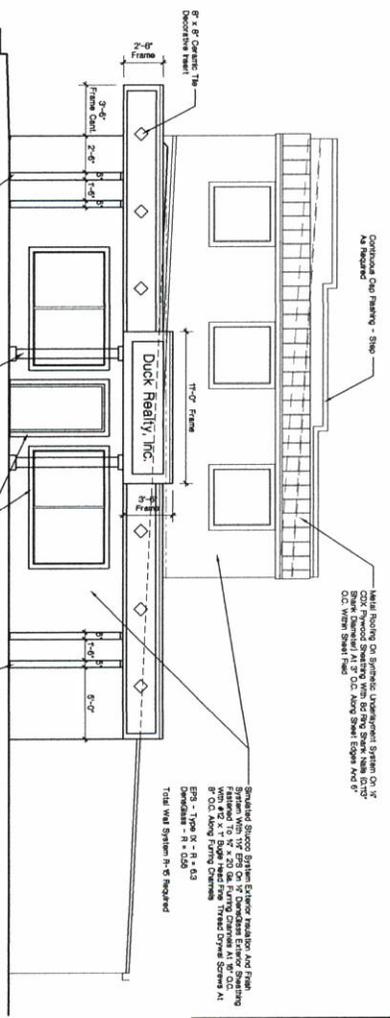
DATE Sept. 10, 2015	DRAWN BY D. A. Y.	REVISED
JOB NUMBER Duck	CHECKED BY D. A. Y.	

Donald Alan Yanskey
ARCHITECT
2421 Northwest 49th Avenue • Gainesville, Florida 32605
Phone (352) 371-4064 • Cell (352) 275-7872

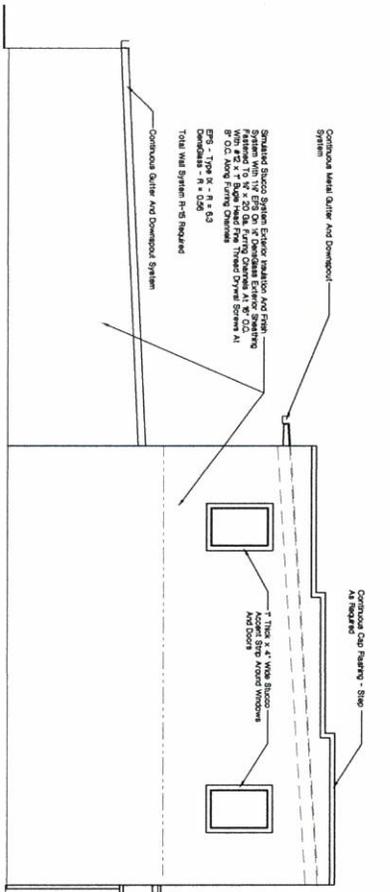




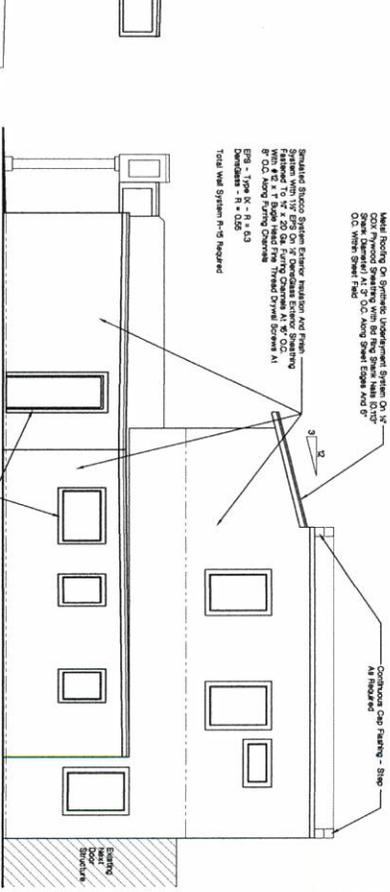
North Elevation
1/2" = 1'-0"



West Elevation
1/2" = 1'-0"



East Elevation
1/2" = 1'-0"



South Elevation
1/2" = 1'-0"

DONALD ALAN YANSKEY ARCHITECT
13500
DATE: SEPTEMBER 10, 2010

SHEET
A-8
OF 9

Roof Replacement & Facade Renovations To Office Of
Duck Realty, Inc.
623 Laurel Street - Palatka, Florida

DATE	SEPT 10, 2010	DRAWN BY	D. A. Y.	REVISED	
JOB NUMBER	Duck	CHECKED BY	D. A. Y.		

Donald Alan Yanskey
ARCHITECT
2421 Northwest 49th Avenue • Ocala, Florida 32005
Phone (352) 371-4064 • Cell (352) 275-7872

LINDA MYERS
 PUTNAM COUNTY TAX COLLECTOR
 PO Box 1339 - Palatka, FL 32178-1339
 Phone: (386) 329-0282

PUTNAM COUNTY 2015 REAL ESTATE
 NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

ACCOUNT NUMBER	ESCROW	CONTROL NUMBER	UNPAID PRIOR YEAR(S) TAXES NOT INCLUDED IN THIS BILL
42-10-27-6850-0400-0010		45908	

DUCK CHARLES R + TINA H/W
 109 MACON RD
 PALATKA, FL 32177

Property Description:
 DICKS MAP OF PALATKA MB2 P46 BLK 40 PT OF LOT 1
 BK73 P145 (EX BK166 P315)

Parcel 911 Address:
 625 LAUREL ST

AD VALOREM TAXES

TAXING AUTHORITY	MILLAGE RATE	ASSESSED VALUE	EXEMPTION AMOUNT	TAXABLE VALUE	TAXES LEVIED
PUTNAM COUNTY GENERAL FUND	9.0730	77,831	0	77,831	706.16
SCHOOL LOCAL REQUIRED EFFORT	4.6760	77,831	0	77,831	363.94
SCHOOL DISTRICT DISCRETIONARY	0.7480	77,831	0	77,831	58.22
SCHOOL DISTRICT CAPITAL OUTLAY	1.5000	77,831	0	77,831	116.75
ST. JOHNS RIVER WATER MANAGEME	0.3023	77,831	0	77,831	23.53
CITY OF PALATKA	6.9967	77,831	0	77,831	544.56

QUALIFYING EXEMPTIONS:

TOTAL MILLAGE	23.29600	TOTAL AD VALOREM TAXES	\$1,813.16
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NON AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	RATE	AMOUNT
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**** TAXES ARE PAID. FOR YOUR RECORDS ONLY ****

TOTAL NON-AD VALOREM ASSESSMENTS	\$0.00
----------------------------------	--------

See reverse side for important messages	COMBINED TAXES AND ASSESSMENTS	\$1,813.16
---	--------------------------------	------------

11/30/2015	12/31/2015	01/31/2016	02/29/2016	03/31/2016	APRIL - Delinquent penalties and fees apply
\$1,740.63	\$1,758.77	\$1,776.90	\$1,795.03	\$1,813.16	

LINDA MYERS
 PUTNAM COUNTY TAX COLLECTOR
 PO Box 1339 - Palatka, FL 32178-1339

PUTNAM COUNTY 2015 REAL ESTATE
 NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

ACCOUNT NUMBER	ESCROW	CONTROL NUMBER	UNPAID PRIOR YEAR(S) TAXES NOT INCLUDED IN THIS BILL
42-10-27-6850-0400-0010		45908	

AMOUNT DUE IF POSTMARKED BY PLEASE PAY IN US FUNDS TO PUTNAM COUNTY TAX COLLECTOR * PO BOX 1339 * PALATKA, FL 32178-1339

11/30/2015	12/31/2015	01/31/2016	02/29/2016	03/31/2016	APRIL - Delinquent penalties and fees apply
\$1,740.63	\$1,758.77	\$1,776.90	\$1,795.03	\$1,813.16	

DUCK CHARLES R + TINA H/W
 109 MACON RD
 PALATKA, FL 32177

Parcel 911 Address:
 625 LAUREL ST

Save Time! Pay Online

www.putnamcountytaxcollector.com

12015045908000000000000014210276850040000106

RETAIN THIS PORTION FOR YOUR RECORDS

RETURN WITH PAYMENT

To the South Historic Neighborhood Association
Committee Members,

Due to the unknown length of the
TIFF grant process it is difficult to name
a month/year completion date. However, I
feel confident that the project should be
completed 3-4 months after acceptance of the
Grant Application.

Thank You
Tina Duck
904-540-8839

P.S. Please feel free to call me with
any questions you might have.

Duck Realty Incorporated

Business Plan

Grant submission for 2016

tina duck
6-10-2016



Executive Summary:

Duck Realty Incorporated is an S corporation domiciled in the state of Florida. This corporation is capitalized by one single stockholder and one principal investor, Tina Duck. Tina Duck is a licensed broker and the sponsoring broker for this firm. The licensed broker of this firm will sponsor licensed real estate agents (independent contractors) in the state of Florida. This corporation will formalize the real estate services offered



Goals and Objectives:

To make each and every transaction a successful one.

To ensure that every individual is treated as if they were the only customer we have.

To have a friendly and inviting atmosphere that is conducive for real estate

To insure space and supplies to enable sales associates an easier friendlier and productive office space.

To Grow in Listings and Sales by 3% during the first Six months of the office being open.

To Create Franchise opportunities by the end of 2017

Recruit and hire self-motivated, success-oriented, and hardworking experienced sales agents.

Maintain an office of at least 15 sales agents who meet the previous requirements.

Develop a solid, corporate identity in our specified targeted market area.



Services:

Our principal service consists of selling residential, commercial, business and multi-family real estate in a targeted market area. Our services provide our clients with an international network of buyers and sellers through the multiple listing service (MLS). Because of our capabilities to network with other brokers, we will expedite the selling of homes faster than our clients could if they tried to market their home without the assistance of a licensed real estate agent.

In addition, our customers will list their homes with our agency because of our aggressive and highly-skilled professionals. We will continuously have an above-average sales force to generate and close residential listings.



Duck Realty Mission Statement

Mission Statement: We serve selflessly and assist eagerly to create customers for life, we are "Your Migration Specialist".



Market Analysis Summary

Duck Realty Inc., will be focusing on supplying homebuyers and home sellers professionalism and expertise in reaching a successful sale and/or purchase in their real estate needs. Our concentration also lies with our in-house agents. By providing our in-house agents the support program they need our productivity should excel at a rapid pace.

Due to the strengthening of the economy in the Palatka area, more homebuyers today are looking to purchase homes. These changes in attitudes of homebuyers are a tremendous boost to real estate firms.

Duck Realty is poised to take advantage of these changes, and expect to become a recognized name and profitable entity in the Palatka real estate market. Duck Realty chose to locate our office in the area of most revenue potential. The South Historic District has shown a dramatically changed market and 625 Laurel Street has a tremendous amount of traffic. This location will enable sales associates to work in an area that will allow them to make more money in a shorter period of time.

According to the North East Florida Association of Realtors Putnam county has picked up substantially in the sale of homes. Duck Realty median prices have been reduced but we are keeping strong at a 3% growth for Putnam County.



Operations/Management:

The operations of the business will be done by the sales associates on staff in the way of floor time, forwarding phones and actually showing and listing properties and businesses, keeping up with their individual listings in the Northeast association of realtors MLS system.

The broker will also be available on a daily basis for listings and floor time. The broker will be responsible for timely deposits and the day to day bookkeeping for Duck Realty Inc.



Duck Realty, Inc., is a new company that provides high-level expertise in real estate sales in the state of Florida. Duck Realty will focus initially on home sellers and homebuyers, as well as in-house sales agents. Our customer service philosophy is unique. In a philosophic sense, Duck Realty, Inc., has three distinct customer groups: sellers, buyers, and agents.

Sellers of real property are our first customers. Listing of properties (sellers) pay commissions from the sale of their property and are the direct clients of the real estate brokers. We will never lose our focus that clients who have retained Duck Realty, Inc., to list and sell their properties are our first and highest priority

Duck Realty second real customer is the buyer of residential real estate. We will provide superior personal services to each and every buyer.

Our third real customer is the licensed real estate sales agent. It is the agent's job to provide a professional service to both sellers and buyers, specifically in this order. Therefore, it is the direct responsibility of Duck Realty, Inc., to provide complete and required service to our sales agents.

As Duck Realty grows, it will take on new agents providing them with a highly competitive commission earnings, as well as providing them with a support service that will allow for more productive time in order to gain clients at a faster pace. Hence motivating productive licensed agents in the real estate arena. As Duck Realty grows, it will look for additional marketing techniques to offer clientele and to serve the public in the highest standards handed down by the Florida Real Estate Commission.

ESTIMATED PROJECTION FOR THREE YEAR'S EARNINGS

	FIRST YEAR		SECOND YEAR		THIRD YEAR	
	Estimates	% of Gross Receipts	Estimates	% of Gross Receipts	Estimates	% of Gross Receipts
INCOME						
Total Sales	\$0		\$68,235 #		\$70,000	
Cost of Goods	\$0		\$0			
Total Cost of Goods Sold	\$0	0.00%	\$0	0.00%	\$0	0.00%
Gross Profit	\$52,011	\$0	\$68,235 #	\$0	\$0	\$0
EXPENSES						
Owner's Salaries	\$30,000	#DIV/0!	\$15,000	21.98%	\$15,388	21.98%
Salaries & Compensation	\$958	#DIV/0!	\$20,943	30.69%	\$21,485	30.69%
Payroll Taxes	\$0	0.00%	\$0	0.00%	\$0	0.00%
Credit Card Expenses	\$0	0.00%	\$0	0.00%	\$0	0.00%
Repairs & Maintenance	\$2,500	#DIV/0!	\$2,500	3.66%	\$2,565	3.66%
Bad Debt Expense	\$0	0.00%	\$0	0.00%	\$0	0.00%
Rent	\$0	0.00%	\$4,224	6.19%	\$4,333	6.19%
Taxes & Licenses	\$140	#DIV/0!	\$227	0.33%	\$233	0.33%
Depreciation	\$0	0.00%	\$0	0.00%	\$0	0.00%
Advertising	\$300	#DIV/0!	\$3,000	4.40%	\$3,078	4.40%
Pension, Profit Sharing, etc.	\$0	0.00%	\$0	0.00%	\$0	0.00%
Employee Benefit Program	\$0	0.00%	\$0	0.00%	\$0	0.00%
Insurance	\$0	0.00%	\$1,700	2.49%	\$1,744	2.49%
Supplies	\$1,000	#DIV/0!	\$2,000	2.93%	\$2,052	2.93%
Telephone	\$1,500	#DIV/0!	\$1,200	1.76%	\$1,231	1.76%
Utilities	\$1,200	#DIV/0!	\$0	0.00%	\$0	0.00%
Accounting & Legal	\$950	#DIV/0!	\$550	0.81%	\$564	0.81%
Travel & Entertainment	\$0	0.00%	\$0	0.00%	\$0	0.00%
Dues and Subscriptions	\$1,200	#DIV/0!	\$1,500	2.20%	\$1,539	2.20%
Miscellaneous	\$455	#DIV/0!	\$400	0.59%	\$410	0.59%
Other:	\$0	0.00%	\$300	0.44%	\$308	0.44%
Other:	\$0	0.00%	\$0	0.00%	\$0	0.00%
Other:	\$0	0.00%	\$0	0.00%	\$0	0.00%
Interest	\$0	0.00%	\$0	0.00%	\$0	0.00%
Total Operating Expense	\$40,203	#DIV/0!	\$10,877	15.94%	\$11,158	15.94%
Net Profit	\$11,808	#DIV/0!	\$57,358	84.06%	(\$11,158)	-15.94%

ASSUMPTIONS:

Growth is projected annually at
Ending cash balance is reinvested into firm.

3%

ESTIMATED PROJECTION FOR THREE YEAR'S EARNINGS

	FIRST YEAR		SECOND YEAR		THIRD YEAR	
	Estimates	% of Gross Receipts	Estimates	% of Gross Receipts	Estimates	% of Gross Receipts
INCOME						
Total Sales	\$0		\$68,235 #		\$70,000	
Cost of Goods	\$0		\$0			
Total Cost of Goods Sold	\$0	0.00%	\$0	0.00%	\$0	0.00%
Gross Profit	\$52,011	\$0	\$68,235 #	\$0	\$0	\$0
EXPENSES						
Owner's Salaries	\$30,000	#DIV/0!	\$15,000	21.98%	\$15,388	21.98%
Salaries & Compensation	\$958	#DIV/0!	\$20,943	30.69%	\$21,485	30.69%
Payroll Taxes	\$0	0.00%	\$0	0.00%	\$0	0.00%
Credit Card Expenses	\$0	0.00%	\$0	0.00%	\$0	0.00%
Repairs & Maintenance	\$2,500	#DIV/0!	\$2,500	3.66%	\$2,565	3.66%
Bad Debt Expense	\$0	0.00%	\$0	0.00%	\$0	0.00%
Rent	\$0	0.00%	\$4,224	6.19%	\$4,333	6.19%
Taxes & Licenses	\$140	#DIV/0!	\$227	0.33%	\$233	0.33%
Depreciation	\$0	0.00%	\$0	0.00%	\$0	0.00%
Advertising	\$300	#DIV/0!	\$3,000	4.40%	\$3,078	4.40%
Pension, Profit Sharing, etc.	\$0	0.00%	\$0	0.00%	\$0	0.00%
Employee Benefit Program	\$0	0.00%	\$0	0.00%	\$0	0.00%
Insurance	\$0	0.00%	\$1,700	2.49%	\$1,744	2.49%
Supplies	\$1,000	#DIV/0!	\$2,000	2.93%	\$2,052	2.93%
Telephone	\$1,500	#DIV/0!	\$1,200	1.76%	\$1,231	1.76%
Utilities	\$1,200	#DIV/0!	\$0	0.00%	\$0	0.00%
Accounting & Legal	\$950	#DIV/0!	\$550	0.81%	\$564	0.81%
Travel & Entertainment	\$0	0.00%	\$0	0.00%	\$0	0.00%
Dues and Subscriptions	\$1,200	#DIV/0!	\$1,500	2.20%	\$1,539	2.20%
Miscellaneous	\$455	#DIV/0!	\$400	0.59%	\$410	0.59%
Other:	\$0	0.00%	\$300	0.44%	\$308	0.44%
Other:	\$0	0.00%	\$0	0.00%	\$0	0.00%
Other:	\$0	0.00%	\$0	0.00%	\$0	0.00%
Interest	\$0	0.00%	\$0	0.00%	\$0	0.00%
Total Operating Expense	\$40,203	#DIV/0!	\$10,877	15.94%	\$11,158	15.94%
Net Profit	\$11,808	#DIV/0!	\$57,358	84.06%	(\$11,158)	-15.94%

ASSUMPTIONS:

Growth is projected annually at
Ending cash balance is reinvested into firm.

3%

Company Name **Duck Realty Inc.**

2015 For the Year

Month	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
INCOME													
Total Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,235
Cost of Goods													
Total Cost of Goods Sold	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Gross Profit	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$68,235
EXPENSES													
Owner's Salaries		\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$15,000
Salaries & Compensation		\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$1,745	\$20,943
Payroll Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Card Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Repairs & Maintenance	\$0	\$208	\$208	\$208	\$208	\$208	\$208	\$208	\$208	\$208	\$208	\$208	\$2,500
Bad Debt Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rent	\$0	\$352	\$352	\$352	\$352	\$352	\$352	\$352	\$352	\$352	\$352	\$352	\$4,224
Taxes & Licenses	\$0	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$19	\$227
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Advertising	\$0	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$3,000
Pension, Profit Sharing, etc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Employee Benefit Program	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Insurance	\$0	\$142	\$142	\$142	\$142	\$142	\$142	\$142	\$142	\$142	\$142	\$142	\$1,700
Supplies	\$0	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$2,000
Telephone	\$0	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$1,200
Utilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Accounting & Legal	\$0	\$46	\$46	\$46	\$46	\$46	\$46	\$46	\$46	\$46	\$46	\$46	\$550
Travel & Entertainment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dues and Subscriptions	\$0	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$1,500
Miscellaneous	\$0	\$33	\$33	\$33	\$33	\$33	\$33	\$33	\$33	\$33	\$33	\$33	\$400
Other:	\$0	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300
Other:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other:	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Interest	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expense	\$0	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$4,462	\$49,082
Net Profit	\$0	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	\$19,153
CASH FLOW													
Beginning cash balance	\$11,000	\$21,000	\$16,538	\$12,076	\$7,614	\$3,152	(\$1,310)	(\$5,772)	(\$10,234)	(\$14,696)	(\$19,158)	(\$23,620)	
Net Profit	\$10,000	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$4,462)	(\$39,082)
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash from financing/investment													
Owners investment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Start up costs													
Ending Cash Balance	\$21,000	\$16,538	\$12,076	\$7,614	\$3,152	(\$1,310)	(\$5,772)	(\$10,234)	(\$14,696)	(\$19,158)	(\$23,620)	(\$28,082)	(\$28,082)

Armstrong Contracting Services, Inc.

455 East End Road • P.O. Box 232 • San Mateo, FL 32187 • Phone: 386-325-2023

CGC028834
CBC052198

October 30, 2015

Duck Realty
623 & 625 Laurel St.
Palatka, FL 32177

Re: Renovation to 623 Laurel Street

Chuck and Tina,

Armstrong Contracting Services, Inc. is pleased to quote the roof replacement & facade renovation to the above referenced building per the plans and specification prepared by Donald Yansky, Architect, for a lump sum price of \$127,000.00.

There are areas of savings, in particular the roof system, which we would like you to consider if you move forward with this project.

Thank you for the opportunity to quote this work.

Sincerely,

Handwritten signature of Dan Blumenstock in blue ink.

Dan Blumenstock
Vice President
Armstrong Contracting Services, Inc.

bryanriverside@bellsouth.net
to Tina Duck

Mon, Nov 2 3:17 PM

Re: Remodel Work

No ma'am I really don't want to spend the time to bid on a job that I know we wouldn't be able to do. You may have already spoken with them but you may try Greg Sheridan or David Church. The following is their information:

David Church Construction
David Church
(386) 328-6741

Sheriden Construction
Greg Sheriden
(386) 937-2365

Bryan C. Screen

Riverside Builders of Putnam County, Inc.

Phone: 386-328-3556

Fax: 386-325-9291

Web: www.riversidebuilders.us

From: "crduck@bellsouth.net" <crduck@bellsouth.net>
To: "bryanriverside@bellsouth.net" <bryanriverside@bellsouth.net>
Sent: Saturday, October 31, 2015 9:42 AM
Subject: Re: Remodel Work

Hi Bryan,

I am so sorry that you cannot do this at this time. I was really looking forward to working with you. Do you mind putting in a bid anyway? I need three to satisfy the bidding process.

Thank You,
Tina Duck

Sent from Windows Mail

From: bryanriverside@bellsouth.net
Sent: Saturday, October 31, 2015 8:52 AM
To: [Tina Duck](#)

Mrs. Tina-

Hi. I got your voicemail yesterday late. I live in Florahome and don't have any service so I missed your call. Sorry about that.

I do appreciate the opportunity to bid on your project but unfortunately we will have to decline on bidding it. Due to our current and upcoming workload I don't feel we would be able to take on the project any time soon. I apologize for not letting you know sooner.

Again...I do appreciate the opportunity and for thinking of us.

Thanks-

Bryan C. Screen

Riverside Builders of Putnam County, Inc.

Phone: 386-328-3556

Fax: 386-325-9291

Web: www.riversidebuilders.us

PRINT FORM | PRINT iSERIES FORM | VIEW MESSAGES

Deposit Inquiry For
TINA M DUCK



PREVIOUS < SUBMIT > EXIT ✕

2512498301

SPECIAL MESSAGES. >



The history screen is displayed when the 'DDA History View' parameter is set to 2

PAGE FUNCTIONS

- > REDISPLAY
- > BALANCE INQUIRY
- > SCAN FORWARD
- > SCAN BACKWARDS
- > PRIOR BALANCE
- > EFT
- > TOP
- > BOTTOM
- > EDI
- > TRAN CODE
- > CHECKS

Memo posted Internet Banking ESI PassPort ATM/Dr Card

Last statement balance / date 7,611.23 / Wednesday, August 31 2016
 Current balance 15,611.23 Statement cycle 30

POSITION → TO

VIEW IMAGE PRINT IMAGE

TRANSACTION SET

Posted	Description	Check Nbr	Amount	Balance
8/22/16	Deposit ticket		2,030.00	3,162.11
8/22/16	Unpinned Debit Card De		60.98 -	3,101.13
8/24/16	Check	1187	2,030.00 -	1,071.13
8/25/16	Cking-MMA W/D Counter		200.00 -	871.13
8/26/16	Deposit ticket		17,491.50	18,362.63
8/29/16	Check	1189	8,400.00 -	9,962.63
8/29/16	Bank OnLine Bill Payme		2,816.00 -	7,146.63
8/29/16	Check	1188	854.70 -	6,291.93
8/29/16	Unpinned Debit Card De		22.12 -	6,269.81
8/30/16	Check	1190	1,050.00 -	5,219.81
8/31/16	Deposit ticket		1,400.00	6,619.81
8/31/16	Deposit ticket		1,010.00	7,629.81
8/31/16	Unpinned Debit Card De		18.58 -	7,611.23
9/06/16	Memo Credit		8,000.00	15,611.23

Previous

PREVIOUS < SUBMIT > EXIT ✕

Roof Replacement & Facade Renovations To Office Of Duck Realty, Inc. 623 Laurel Street - Palatka, Florida

130 MPH - ULTIMATE - RISK CAT. II WINDLOAD CALCULATION SUMMARY

DESIGN CRITERIA DATA:
 DESIGN WIND SPEED: 130 MPH - ULTIMATE DESIGN WIND SPEED
 BUILDING USE CATEGORY: BLDG ENCL (OFFICE)
 BUILDING EXPOSURE: BLDG ENCL (OFFICE)
 COMPONENT AND CLADDING WIND PRESSURE: ROOF OVERHANG WIND PRESSURE

BUILDING DATA:
 EXISTING GULL WALLS: 2'-0" x 8'-0"
 ROOF OVERHANG: 2'-0" x 8'-0"
 RECTANGULAR SHAPED

Code References:
 Design & Construction:
 Florida Building Code Fifth Edition (2014) - Building
 Florida Building Code Fifth Edition (2014) - Accessibility
 Florida Building Code Fifth Edition (2014) - Plumbing
 Florida Building Code Fifth Edition (2014) - Mechanical
 Florida Building Code Fifth Edition (2014) - Test Protocols
 Florida Building Code Fifth Edition (2014) - Energy Conservation
 Florida Building Code Fifth Edition (2014) - Fuel Gas
 National Electrical Code, 2011

Fire Safety:
 Florida Fire Prevention Code Fifth Edition (2014)

Sprinklered:
 The Building Will Not Require An Automatic Fire Sprinkler System.
 The Building Is Not Sprinklered.

Occupancy Classifications:
 Business - Office - 9 People
 T O T A L - 9 People

NOTES:
 1. No Fire Rated Walls Required The Portion Of Work
 2. No Fire Barriers Required The Portion Of Work
 3. No Fire Partitions Required The Portion Of Work
 4. No Smoke Barriers Required The Portion Of Work
 5. No Fire Alarm System Required The Portion Of Work
 6. No Fire Alarm System Required The Portion Of Work

Code Design Criteria
 Roof Live Load = 20 PSF
 Floor Live Load (Office) = 40 PSF
 Fire Rating Exterior Walls: 0 Hr.
 Construction Classification: V-B - Unprotected

Scope Of Work

1. The Scope Of Work For This Project Will Be To Remove Existing Roofing System And To Repair And Replace Existing Damaged Roof Framing And Roof Deck And Install New Roofing System.
2. The Additional Scope Of Work For This Project Will Be Remove Existing Windows And Doors And Install New Windows And Doors As Well As Install New Exterior Insulation And Finish System For Exterior Walls.
3. No Interior Reroofing And Interior Finishes With This Work. Future Tenant Reroofing Shall Provide Accessibility, Electrical, Fire Safety, Plumbing, Additional Energy Conservation And Mechanical Designs.

General Notes

1. All Work Shall Be In Strict Accordance With The Latest Editions To The Florida Building Code Fifth Edition (2014) And All Applicable Codes, Ordinances And Regulations Of Local Governing Authorities.
2. All Discrepancies Between Referenced Drawings And The Permits Shall Be Reported To The Attention Of The Architect In Writing Prior To Commencement Of Work. The Architect Is Not Responsible For Resolving Conflicts Between Drawings. It Shall Be The Responsibility Of The Contractor To Verify The Accuracy Of All Dimensions, Levels, Slopes, Etc. Before Commencing Work. The Contractor Shall Be Responsible For Obtaining All Necessary Permits, Fees, Etc. Before Commencing Work.
3. All Section Under New Roofing Shall Be Well Compacted To Achieve A Minimum Bearing Capacity Of 2500 PSF.
4. All Concrete Work For Laid In Footings Shall Be A Minimum Of 3000 PSI. All Other Locations Shall Have Concrete With A Minimum Strength Of 3000 PSI. All Reinforcing Steel Shall Be Grade 60. All Concrete And Steel Reinforcing Work Shall Be Done In Strict Accordance With ACI - 308 And Its Latest Revisions.
5. All Reroof Shall Conform To ASTM A-307. All Framing Members Shall Be Dimensioned, Taped And Sealed As Required For Each Specific Load And Installation Application. Provide A 2" Round Or Square Flash Waterfall At Window Details For Use To Anchor With Bottom Flashes To The Concrete Deck.
6. Structural Framing Lumber Shall Be Number 2 Southern Yellow Pine, F - 2000 PSF Spacing, Or Equal With Framing Lumber Shall Be Number 2 Spruce-Pine-Fir Or Cedar. All Wood Sheathing For Roof Is 1/2" Thick And Shall Be Fir Exterior Grade And The Deck Plywood At Roof Provides 4" CFS Between Trusses. All Floor Wood And Trusses Shall Be Dimensioned By The Owner.
7. Metal Roofing System Shall Be Specified By The Owner And Installed Over Synthetic Underlayment System. Rating Shall Be Minimum 55 Gauge Galvanized Metal Or Aluminum.
8. All Doors And Windows And Their Frames And Hardware Shall Be Dimensioned By The Owner And Shall Conform With The Florida Building Code Fifth Edition (2014) At Windows At Existing Rooms Shall Conform With The Approved Egress Code. All Windows Shall Have Insulated Glazing.
9. All Finish Materials, Color Schemes And Textures Shall Be Specified By The Owner.
10. The Contractor Shall Verify All Dimensions Indicated Herein And Shall Notify The Architect Of Any And All Discrepancies Promptly. Any Discrepancies Not Brought To The Attention Of The Architect Shall Be The Responsibility Of The Contractor.
11. The Contractor Shall Verify All Conditions As Indicated Herein. If Any Actual Conditions Are Different Than Indicated Herein, Notify The Architect Immediately.

Site Plan



Area Summaries
 First Floor Area: 2202 Sq. Ft.
 Second Floor Area: 882 Sq. Ft.

DONALD ALAN YANSKEY, ARCHITECT
 1500 W. UNIVERSITY AVENUE, SUITE 100
 PALATKA, FLORIDA 32909
 DATE: SEPTEMBER 10, 2015

DATE	DRAWN BY	REVISED
Sept. 10, 2015	D. A. Y.	
JOB NUMBER	CHECKED BY	
Duck	D. A. Y.	



OWNERSHIP AND ENCUMBRANCE REPORT

To: Tina Duck
Duck Realty
109 Macon Road
Palatka, Florida 32177

General File No#: G42402A

Pursuant to your request, **GULLETT TITLE, INC.** has caused a search to be made of the Public Records of **Putnam** County, Florida, through **August 31, 2016** and said search reveals the following:

1. The last deed of record purports to vest title in:

CHARLES R. DUCK and TINA DUCK, husband and wife, by virtue of instrument recorded in Official Records Book 1376, Page 551, of the Public Records of Putnam County, Florida.

2. The legal description of the land covered by this report is:

Part of Lot 1, Block 40, City of Palatka.

The same being bounded on the North by the Southerly line of Laurel Street, on the East by Lots Two (2) and Three (3) of said Block Forty (40) and on the South by the Northerly line of Kirkland Street.

EXCEPTING, however, from the above described lot that certain tract of land described as:

COMMENCING, at the Southwesterly corner of said Lot One (1) and from thence running Northeasterly along the Southeasterly line of said Lot One (1) a distance of 120 feet to Laurel Street; thence Northwesterly along the Southerly line of Laurel Street, a distance of 50 feet; thence Southwesterly a distance of 87 feet to a point on the Northerly line of Kirkland Street 25 feet from the POINT OF BEGINNING; thence Southeasterly along the said Northerly line of said Kirkland Street, a distance of 25 feet to the PLACE OF BEGINNING. Said excepting portion being a strip of land on the Southeasterly side of said Lot One (1), fronting 50 feet on Laurel Street and 25 feet on Kirkland Street.

ALSO EXCEPTING lands described in Deed Book 166, Page 315, of the Public Records of Putnam County, Florida.



3. The following unsatisfied mortgages, liens and judgments affecting the land covered by this report appear of record:

- a) **CITY FIRE ASSESSMENT: \$304.54 DUE for the 2015-16 Service Year.**
- b) **MORTGAGE executed by CHARLES R. DUCK and TINA DUCK, husband and wife, in favor of John Seelye and Alice Seelye, husband and wife in the original principal sum of \$35,000.00, dated April 11th, 2014 and filed April 14, 2014 in Official Records Book 1376, Page 553, and as re-recorded in Official Records Book 1399, Page 1833, of the Public Records of Putnam County, Florida.**

4. Exceptions:

- a) **Any Lien, or Right to a Lien, in favor of any City, Town, Village or Port Authority, for unpaid service charges for services by any water system, sewer system or gas system servicing captioned lands, pursuant to Chapter 159.17, Florida Statutes.**
- b) **Subject to any Public Utility Easements for Electric, Telephone, Water and Sewer Systems, Drainage, Gas, Fuel and similar Utilities and Community or Cablevision Systems.**
- c) **Subject to Terms, Covenants, Conditions and other matters contained in any unrecorded Lease(s) and all rights thereunder of the Lessee(s) and of any person claiming by, through or under the Lessee(s), if any.**
- d) **Oil, Gas, Mineral, or other Reservations as set forth by instrument recorded in Official Records Book 161, Page 237, of the Public Records of Putnam County, Florida. No determination has been made as to the current record owner for the interest excepted herein. The Rights of Entry and/ or Exploration have been released pursuant to Florida Statute 270.11.**
- e) **Covenants, Easement(s), Setback(s) and Restrictions, if any, (deleting therefrom any restrictions indicating any preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status or national origin) as may be shown on the Plat recorded in Plat Book 2, Page(s) 46, of the Public Records of Putnam County, Florida.**

5. Taxes:

- a) Folio Number: **42.10.27.6850.0400.0010**
- b) Taxes are **PAID** for the year **2015** in the amount of **\$1,740.63**.



File No.: **G42402A**

The foregoing report has been issued pursuant to Section 627.7843, Florida Statutes and is prepared and furnished to the requestor indicated above and its assigns for informational purposes only; it is not intended to constitute or imply any opinion, warranty, guaranty, insurance, or similar assurances as to the status of title, and no determination has been made of the authenticity of any instruments described or referred to herein. No attempt has been made to determine whether the land is subject to liens or assessments which are not shown as existing liens by the Public Records. The liability of **GULLETT TITLE, INC.** hereunder shall not exceed the cost of this report or \$1,000.00, whichever is less; and, is limited to claims of the requester or its assigns only.

THIS REPORT SHALL NOT BE USED FOR THE ISSUANCE OF TITLE INSURANCE NOR IN PREPARATION FOR LITIGATION.

Dated September 6, 2016.

GULLETT TITLE, INC.
401 Saint Johns Avenue
www.GullettTitle.com
Gullett Title Building
Palatka, Florida 32177-4724
386.328.5106 (phone)
386.328.3102 (facsimile)

By: 
J.J. Gullett
Authorized Officer or Agent



THIS INSTRUMENT PREPARED BY

Phyllis N. Crabtree

GULLETT TITLE, INC.

401 SAINT JOHNS AVENUE

PALATKA, FLORIDA 32177-4724

Our File No.: **G42402**

Property Appraisers Parcel Identification (Folio) Number: **42.10.27.6850.0400.0010**

[SPACE ABOVE THIS LINE FOR RECORDING DATA]

Inst:201454793807 Date:4/14/2014 Time:3:11 PM

Doc Stamp-Deed:273.00

Phyllis N. Crabtree DC, Tim Smith, Putnam County Page 1 of 2 B:1376 P:551

WARRANTY DEED

THIS WARRANTY DEED, made the **11th** day of **April, 2014** by **LONNIE BURDEN and BONITA BURDEN, husband and wife**, whose post office address is 623 Laurel Street, Palatka, FL 32177 herein called the Grantors, to **CHARLES R. DUCK and TINA DUCK, husband and wife** whose post office address is 109 Macon Road, Palatka, FL 32177, hereinafter called the Grantees:

(Wherever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: That the Grantors, for and in consideration of the sum of Thirty-Nine Thousand and 00/100 (\$39,000.00) Dollars, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee all that certain land situate in Putnam County, State of Florida, viz.:

Part of Lot 1, Block 40, City of Palatka.

The same being bounded on the North by the Southerly line of Laurel Street, on the East by Lots Two (2) and Three (3) of said Block Forty (40) and on the South by the Northerly line of Kirkland Street.

EXCEPTING, however, from the above described lot that certain tract of land described as:

COMMENCING, at the Southwesterly corner of said Lot One (1) and from thence running Northeasterly along the Southeasterly line of said Lot One (1) a distance of 120 feet to Laurel Street; thence Northwesterly along the Southerly line of Laurel Street, a distance of 50 feet; thence Southwesterly a distance of 87 feet to a point on the Northerly line of Kirkland Street 25 feet from the POINT OF BEGINNING; thence Southeasterly along the said Northerly line of said Kirkland Street, a distance of 25 feet to the PLACE OF BEGINNING. Said excepting portion being a strip of land on the Southeasterly side of said Lot One (1), fronting 50 feet on Laurel Street and 25 feet on Kirkland Street.

ALSO EXCEPTING lands described in Deed Book 166, Page 315, of the Public Records of Putnam County, Florida.

SUBJECT TO any and all easements, restrictions and reservations of record and taxes for the year 2014 and thereafter.

TOGETHER WITH all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the Grantors hereby covenant with said Grantees that the Grantors are lawfully seized of said land in fee simple; that the Grantors have good right and lawful authority to sell and convey said land, and hereby warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2013.

IN WITNESS WHEREOF, the said Grantors have signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Christa L. Harrison
Witness #1 Signature
CHRISTA L. HARRISON

Witness #1 Printed Name

Cathy A. Deschenes
Witness #2 Signature

Cathy A. Deschenes
Witness #2 Printed Name

Lonnie Burden
LONNIE BURDEN

Bonita Burden
BONITA BURDEN

**STATE OF FLORIDA
COUNTY OF PUTNAM**

The foregoing instrument was acknowledged before me this 11th day of April, 2014, by LONNIE BURDEN and BONITA BURDEN who are personally known to me or have produced a driver's license as identification and did not take an oath.

{SEAL}

Christa L. Harrison
Notary Public
CHRISTA L. HARRISON

Printed Notary Name

My commission expires





This Instrument Prepared by:
Phyllis N. Crabtree
Gullett Title
401 St. Johns Avenue
Palatka, Florida 32177

Property Appraisers Parcel Identification Folio Number(s):
42.10.27.6850.0400.0010

Inst:201454793808 Date:4/14/2014 Time:3:11 PM
Doc Stamp-Mort:122.50 Int Tax:70.00
LL DC, Tim Smith, Putnam County Page 1 of 3 B:1376 P:553

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Mortgage

Executed this 11th day of April, 2014 by **CHARLES R. DUCK and TINA DUCK, husband and wife**, whose address is: 109 Macon Road, Palatka, FL 32177, hereinafter called the mortgagor, to **John Seeley and Alice Seeley, husband and wife** and hereinafter called the mortgagee whose address is PO BOX 1356, Palatka, FL 32178.

(Wherever used herein the terms 'mortgagor' and 'mortgagee' shall include singular and plural, all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

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 mortgagors hereby grant, bargain, sell, alien, remise, convey and confirm unto the mortgagee all the certain land of which the mortgagors are now seized and in possession situate in Putnam County, State of Florida, viz:

Part of Lot 1, Block 40, City of Palatka.

The same being bounded on the North by the Southerly line of Laurel Street, on the East by Lots Two (2) and Three (3) of said Block Forty (40) and on the South by the Northerly line of Kirkland Street.

EXCEPTING, however, from the above described lot that certain tract of land described as:

COMMENCING, at the Southwesterly corner of said Lot One (1) and from thence running Northeasterly along the Southeasterly line of said Lot One (1) a distance of 120 feet to Laurel Street; thence Northwesterly along the Southerly line of Laurel Street, a distance of 50 feet; thence Southwesterly a distance of 87 feet to a point on the Northerly line of Kirkland Street 25 feet from the POINT OF BEGINNING; thence Southeasterly along the said Northerly line of said Kirkland Street, a distance of 25 feet to the PLACE OF BEGINNING. Said excepting portion being a strip of land on the Southeasterly side of said Lot One (1), fronting 50 feet on Laurel Street and 25 feet on Kirkland Street.

ALSO EXCEPTING lands described in Deed Book 166, Page 315, of the Public Records of Putnam County, Florida.

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 mortgagees, in fee simple.

And the mortgagors covenant with the mortgagees that the mortgagors are indefeasibly seized of said land in fee simple; that the mortgagors have good right and lawful authority to convey said land as aforesaid; that the mortgagors will make such further assurances to perfect the fee simple title to said land in the mortgagees as may reasonably be required; that the mortgagors hereby fully warrant 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 except the general lien of taxes for the year 2014 and thereafter but that such taxes shall be paid by the mortgagors.

SPACE ABOVE THIS LINE FOR RECORDING DATA

Provided Always, that if said mortgagors shall pay unto said mortgagees the certain promissory note hereinafter substantially copied or identified, to-wit:

DATE: April 11th, 2014

MORTGAGE NOTE

Palatka, Florida

AMOUNT: **\$35,000.00**

FOR VALUE RECEIVED the undersigned promise to pay to the order of:

John Seeley and Alice Seeley, husband and wife

the principal sum of **\$35,000.00 (Thirty-Five Thousand and 00/100) DOLLARS**

together with interest thereon at the rate of **Three and 00/100 (3.00%)** per cent per annum from DATE OF EXECUTION HEREOF until maturity, both principal and interest being payable in Lawful Money of the United States, such principal sum and interest payable in installments as follows:

Payable in **120** equal consecutive monthly installments of principal and interest in the amount of **\$337.96** each, the first of which shall be due and payable **June 1st, 2014** together with a like installment due on the 1st each and every month thereafter until May 1st, 2024, when the entire unpaid remaining balance together with accrued interest thereon shall be due and payable. STATE OF FLORIDA DOCUMENTARY STAMPS HAVE BEEN AFFIXED TO THE MORTGAGE SECURING THIS NOTE.

Such installment payments shall be applied first to the interest accruing under the terms of this note and then to a reduction of the principal indebtedness.

Late Payment Penalty If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen (15)** calendar days after the date it is due, the borrowers shall pay a late charge to the Note Holder. The amount of the charge will be **Five and 00/100 (5.00%)** per cent of the overdue payment of principal and interest. The borrowers shall pay this late charge promptly but only once on each late payment.

Borrower's Right To Prepay The borrowers have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When a prepayment is made, the borrowers shall inform the Note Holder of the same.

The borrowers may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of any prepayments to reduce the amount of principal that is owed under this Note. If the borrowers make a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless the Note Holder agrees in writing to those changes.

The makers and endorsers of this note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees for making such collection. All payments hereunder shall bear interest at the rate of **Three and 00/100 (3.00%)** percent per annum from maturity until paid. This note is secured by a mortgage of even date herewith and is to be construed and enforced according to the laws of the State of Florida; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall at the option of the holders, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of subsequent default.

Payable at: **PO BOX 1356, Palatka, FL 32178** or such other place as shall be designated by the holder of this note in writing.

/s/ CHARLES R. DUCK
CHARLES R. DUCK

Maker's Address

/s/ TINA DUCK
TINA DUCK

**109 Macon Road
Palatka, FL 32177**

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.

SPACE ABOVE THIS LINE FOR RECORDING DATA

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 no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter an said land fully insured in a sum of not less than \$35,000.00 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 law rate then allowed by the State of Florida.

If any sum of money herein referred to be not promptly paid within 30 days next after the same becomes due, or if each and every the 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 thereon, 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.

Signed, sealed and delivered in the presence of.

Christa L. Harrison
Witness Signature
CHRISTA L. HARRISON
Printed Name

Charles R. Duck
CHARLES R. DUCK

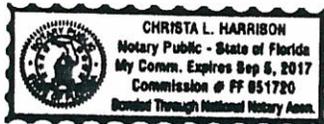
Cathy A. Deschenes
Witness Signature
Cathy A. Deschenes
Printed Name

Tina Duck
TINA DUCK

STATE OF FLORIDA)
COUNTY OF PUTNAM)

I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared CHARLES R. DUCK and TINA DUCK, husband and wife who is personally known to me or who has produced driver's license as identification, and who did not take an oath.

NOTARY RUBBER STAMP SEAL



Witness my hand and official seal in the County and State last aforesaid this 11th day of April A.D. 2014.

Christa L. Harrison
Notary Signature
CHRISTA L. HARRISON
Printed Name

2



This Instrument Prepared by:
Phyllis N. Crabtree
Gullett Title
401 St. Johns Avenue
Palatka, Florida 32177

Property Appraisers Parcel Identification Folio Number(s):
42.10.27.6850.0400.0010

Inst:201554811457 Date:2/3/2015 Time:3:56 PM
Doc Stamp-Mort:0.00 Int Tax:0.00
DC, Tim Smith, Putnam County Page 1 of 3 B:1399 P:1833

SPACE ABOVE THIS LINE FOR PROCESSING DATA

SPACE ABOVE THIS LINE FOR RECORDING DATA

This Mortgage

Executed this 2nd day of February, 2015 ^(SC) by **CHARLES R. DUCK and TINA DUCK, husband and wife**, whose address is: 109 Macon Road, Palatka, FL 32177, hereinafter called the mortgagor, to **JOHN SEELYE and ALICE SEELYE, husband and wife** and hereinafter called the mortgagee whose address is PO Box 1356, Palatka, FL 32178.

(Wherever used herein the terms 'mortgagor' and 'mortgagee' shall include singular and plural, all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)

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 mortgagors hereby grant, bargain, sell, alien, remise, convey and confirm unto the mortgagee all the certain land of which the mortgagors are now seized and in possession situate in Putnam County, State of Florida, viz:

Part of Lot 1, Block 40, City of Palatka.

The same being bounded on the North by the Southerly line of Laurel Street, on the East by Lots Two (2) and Three (3) of said Block Forty (40) and on the South by the Northerly line of Kirkland Street.

EXCEPTING, however, from the above described lot that certain tract of land described as:

COMMENCING, at the Southwesterly corner of said Lot One (1) and from thence running Northeasterly along the Southeasterly line of said Lot One (1) a distance of 120 feet to Laurel Street; thence Northwesterly along the Southerly line of Laurel Street, a distance of 50 feet; thence Southwesterly a distance of 87 feet to a point on the Northerly line of Kirkland Street 25 feet from the POINT OF BEGINNING; thence Southeasterly along the said Northerly line of said Kirkland Street, a distance of 25 feet to the PLACE OF BEGINNING. Said excepting portion being a strip of land on the Southeasterly side of said Lot One (1), fronting 50 feet on Laurel Street and 25 feet on Kirkland Street.

ALSO EXCEPTING lands described in Deed Book 166, Page 315, of the Public Records of Putnam County, Florida.

****This Mortgage is being re-recorded to correct the spelling of the mortgagee name as recorded in Official Records Book 1376, Page 553 of the Public Records of Putnam County, Florida.****

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 mortgagees, in fee simple.

And the mortgagors covenant with the mortgagees that the mortgagors are indefeasibly seized of said land in fee simple; that the mortgagors have good right and lawful authority to convey said land as aforesaid; that the mortgagors will make such further assurances to perfect the fee simple title to said land in the mortgagees as may reasonably be required; that the mortgagors hereby fully warrant 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 except the general lien of taxes for the year 2014 and thereafter but that such taxes shall be paid by the mortgagors.

SPACE ABOVE THIS LINE FOR RECORDING DATA

Provided Always, that if said mortgagors shall pay unto said mortgagees the certain promissory note hereinafter substantially copied or identified, to-wit:

DATE: April 11th, 2014	
MORTGAGE NOTE	
Palatka, Florida	
AMOUNT: \$35,000.00	
FOR VALUE RECEIVED the undersigned promise to pay to the order of:	
JOHN SEELYE and ALICE SEELYE, husband and wife	
the principal sum of \$35,000.00 (Thirty-Five Thousand and 00/100) DOLLARS	
together with interest thereon at the rate of Three and 00/100 (3.00%) per cent per annum from DATE OF EXECUTION HEREOF until maturity, both principal and interest being payable in Lawful Money of the United States, such principal sum and interest payable in installments as follows:	
Payable in 120 equal consecutive monthly installments of principal and interest in the amount of \$337.96 each, the first of which shall be due and payable June 1st, 2014 together with a like installment due on the 1st each and every month thereafter until May 1st, 2024, when the entire unpaid remaining balance together with accrued interest thereon shall be due and payable. STATE OF FLORIDA DOCUMENTARY STAMPS HAVE BEEN AFFIXED TO THE MORTGAGE SECURING THIS NOTE.	
Such installment payments shall be applied first to the interest accruing under the terms of this note and then to a reduction of the principal indebtedness.	
Late Payment Penalty If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen (15) calendar days after the date it is due, the borrowers shall pay a late charge to the Note Holder. The amount of the charge will be Five and 00/100 (5.00%) per cent of the overdue payment of principal and interest. The borrowers shall pay this late charge promptly but only once on each late payment.	
Borrower's Right To Prepay The borrowers have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When a prepayment is made, the borrowers shall inform the Note Holder of the same.	
The borrowers may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of any prepayments to reduce the amount of principal that is owed under this Note. If the borrowers make a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless the Note Holder agrees in writing to those changes.	
The makers and endorsers of this note further agree to waive demand, notice of non-payment and protest, and in the event suit shall be brought for the collection hereof, or the same has to be collected upon demand of an attorney, to pay reasonable attorney's fees for making such collection. All payments hereunder shall bear interest at the rate of Three and 00/100 (3.00%) percent per annum from maturity until paid. This note is secured by a mortgage of even date herewith and is to be construed and enforced according to the laws of the State of Florida; upon default in the payment of principal and/or interest when due, the whole sum of principal and interest remaining unpaid shall at the option of the holders, become immediately due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of subsequent default.	
Payable at: PO BOX 1356, Palatka, FL 32177 or such other place as shall be designated by the holder of this note in writing.	
Maker's Address	/s/ CHARLES R. DUCK CHARLES R. DUCK
109 Macon Road Palatka, FL 32177	/s/ TINA DUCK TINA DUCK

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,

SPACE ABOVE THIS LINE FOR RECORDING DATA

assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter an said land fully insured in a sum of not less than \$35,000.00 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 law rate then allowed by the State of Florida.

If any sum of money herein referred to be not promptly paid within **30** days next after the same becomes due, or if each and every the 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 thereon, 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.

Signed, sealed and delivered in the presence of.

Christa L. Harrison
Witness Signature

CHRISTA L. HARRISON
Printed Name

Phyllis N. Crabtree
Witness Signature

Phyllis N. Crabtree
Printed Name

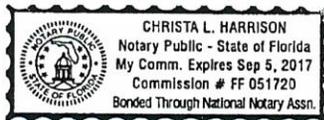
Charles R. Duck
CHARLES R. DUCK

Tina Duck
TINA DUCK

STATE OF FLORIDA)
COUNTY OF PUTNAM)

I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared CHARLES R. DUCK and TINA DUCK, husband and wife who is personally known to me or who has produced driver's license as identification, and who did not take an oath.

NOTARY RUBBER STAMP SEAL



Witness my hand and official seal in the County and State last aforesaid this 2 day of July A.D. ~~2014~~ 2015 February

Christa L. Harrison
Notary Signature

CHRISTA L. HARRISON
Printed Name

2016 Interim Property Information for Parcel: 42-10-27-6850-0400-0010 (VID 42735)

View Tax Year:

[GIS Mapping/Sales](#)

[2015 Certified Tax Collector Information](#)

[Recording Maps Search](#)

[2016 TRIM Notice](#)



Main	Value	Land	Sales	Improvements	Images						
<table border="1"> <tr> <td>Duck Charles R + Tina H/w 109 MACON RD, PALATKA, FL 32177</td> <td>VID 42735</td> <td>Staff Area 3</td> <td>Name Code 27492</td> <td>Parcels 4</td> <td></td> </tr> </table>						Duck Charles R + Tina H/w 109 MACON RD, PALATKA, FL 32177	VID 42735	Staff Area 3	Name Code 27492	Parcels 4	
Duck Charles R + Tina H/w 109 MACON RD, PALATKA, FL 32177	VID 42735	Staff Area 3	Name Code 27492	Parcels 4							
Parcel 911 Addresses											
623 LAUREL ST, PALATKA 32177 [301] (MapQuest Map)											
625 LAUREL ST, PALATKA 32177 [301] (MapQuest Map)											
Property Description											
DICKS MAP OF PALATKA MB2 P46, BLK 40 PT OF LOT 1 BK73 P145, (EX BK166 P315)											
Detail Information for Parcel: 42-10-27-6850-0400-0010											
Just Value of Land:	\$12,200	Property Use:	01200 - STORE/OFF/RES								
OBXF Value:	\$0	Structures:	1								
Improvement Value:	\$65,320	Mobile Homes:	0								
Market Value:	\$77,520	MH Unextended:	0								
Market Classified:	\$0	Census Block:	121079508003								
Classified: <input type="text" value="?"/> :	\$0	Location:	City of Palatka - South Hist Dist								
Market Adjusted:	\$77,520	Neighborhood:	PALATKA BLKS								
Total Acreage:	0.07										

NOTICE:

This is an interim Putnam County file. The Interim Roll is information from the current Taxroll which is still being processed. Property assessment value information will not be displayed until Truth in Millage (TRIM) Notices are mailed. Whichever roll you are currently viewing will be the roll that gets formatted in the printer friendly page.

Parcel
 Owner
 Mailing
 42-10-27-6850-0400-0010
 DUICK CHARLES R + TINA H/W
 109 MACON RD
 PALATKA, FL 32177

911
 Description
 625 LAUREL ST - PALATKA 32177 (301)
 DICKS MAP OF PALATKA MB2 P46 BLK 40 PT
 OF LOT 1 BK79 P145, (EX BK166 P315)

Exemption	Amount	Remainder	Owner %	Applied To
Improvement Value	\$65,320			
OBXF Value	\$0			
Land Value	\$12,200			
Market Value	\$77,520			
Just Value CU				
CU Value				
Market Adjusted	\$77,520			

Book	Page	Instrument	Month	Year	OSCD	Price
1376	0551	WD	Apr	2014	001	\$39,000
1376	0548	AFED	Apr	2014		\$0
1376	0546	AFED	Apr	2014		\$0
1156	1112	CCD	Jul	2007	011	\$15,000
1048	1535	CCD	Aug	2005	011	\$20,000
0795	1868	WD	Jul	1999	001	\$40,000

Line	Code	Units	Length	Width	Sq Ft	Rate	Value
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

Parcel Value Breakdown	Assessed	Exemptions	Minus(-)	Taxable Value
County	\$77,520	\$0	\$0	\$77,520
St Johns River WMD	\$77,520	\$0	\$0	\$77,520
Palatka	\$77,520	\$0	\$0	\$77,520
School	\$77,520	\$0	\$0	\$77,520

Primary Improvement	Substructure	01 - Continuous	01 - Slab on Grade	03 - Average	03 - Vinyl Tile (low quality)	08 - Wood- Wall Board	03 - Average	06 - None	07 - Space Heater	03 - Average
Floor System	01 - Continuous									
Exterior Walls	10 - Concrete Block/Wood									
Height in Feet										
Party Wall %										
Sub Frame										
Road Framing										
Road Cover										
Bed/Bath										

Desc	% Rate	Rate	Sq Ft	Cost
BASE	100	41.54	1,939	80,546
APT	120	49.85	682	33,980
EPU	60	24.92	114	2,825
OPF	35	14.54	364	5,276
UTU	60	24.92	72	1,786

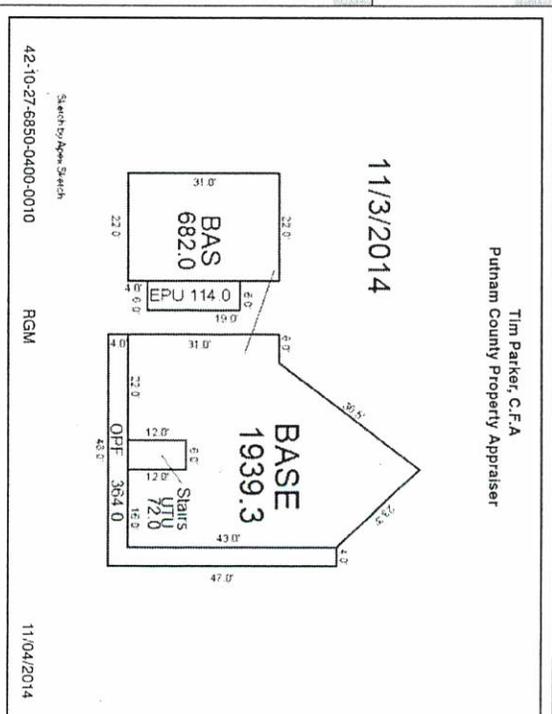
Class	Type	Adj Base Rate	Base Sq Ft	% Good	Quality
A	0	41.54	1,939	52.5	1.00

Depth	Chart	In Feet	Depth	Corner	Depth	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value	CU Value	Just Value
071R		0	100%				4	4	3049						

Desc	% Rate	Rate	Sq Ft	Cost
Total Replacement Cost 124,413				

Line	Code	Depth	Chart	In Feet	Depth	Corner	Depth	Cond	Unit Price	Adj Unit Price	Units	Just Value	CU Unit Price	CU Value	Just Value	Taxable Value			
1	071R	0		0	100%				4	4	3049					12,200			
2																			
3																			
4																			
5																			
6																			
Total															0	0	0	0	12,200

NOTICE: This is an interim Putnam County file. Property assessment information is subject to change until it is certified in October.





The City of Palatka
2015-16 Fire Service Assessment

Balance shown reflects payments recorded through 6/17/16

SEARCH RESULTS (NOTE: A MAX OF 200 RECORDS WILL BE DISPLAYED IF MORE RESULTS ARE RETURNED)

Searched Parcel Number for 421027685004000010

[New Search](#)

Parcel ID	Owner (the first owner of record is shown where multiple owners exist)	Location	Tier 1 Assessment Component (\$2.46 per \$1000 in relative improvement value)	Tier 2 Assessment Component (\$125.00 per parcel) Readiness to Serve	Administration Fee	Total Assessment Amount Tier 1 & Tier 2 & Admin Fee	Original Due	Total Payments	Remaining Balance	PDF
42-10-27-6850-0400-0010	DUCK CHARLES R + TINA H/W	625 LAUREL ST	\$174.54	\$125.00	\$5.00	\$304.54	\$304.54	\$0.00	\$304.54	PDF

[New Search](#)



Putnam County Tax Collector



Home Property Search Additional Property Info Portfolio Help

Back

Real Estate Details

Print Bill

Navigate to the payment section below to view/print receipts.

PROPERTY DETAIL		REAL ESTATE PROPERTY ID #: 42-10-27-6850-0400-0010		Select a tax Year: 2015	
DUCK CHARLES R + TINA H/W 109 MACON RD PALATKA, FL 32177		TAX YEAR: 2015			
PROPERTY ADDRESS: 625 LAUREL ST			STATUS: Paid		
LEGAL DESCRIPTION: DICKS MAP OF PALATKA MB2 P46 BLK 40 PT OF LOT 1 BK73 P145 (EX BK166 P315)			PRIOR YEARS DUE:		
Market Value: 77,831		EXEMPTIONS:		EI CORRECTION:	
Assessed Value: 77,831					
AD VALOREM TAX:					
Taxing Authority	Assessed Value	Exemptions	Taxable Value	Millage Rate	Taxes Levied
PUTNAM COUNTY GENERAL FUND	77,831.00	0.00	77,831.00	9.0730	706.16
SCHOOL LOCAL REQUIRED EFFORT	77,831.00	0.00	77,831.00	4.6760	363.94
SCHOOL DISTRICT DISCRETIONARY	77,831.00	0.00	77,831.00	0.7480	58.22
SCHOOL DISTRICT CAPITAL OUTLAY	77,831.00	0.00	77,831.00	1.5000	116.75
ST. JOHNS RIVER WATER MANAGEMENT	77,831.00	0.00	77,831.00	0.3023	23.53
CITY OF PALATKA	77,831.00	0.00	77,831.00	6.9967	544.56
TOTAL AD VALOREM TAX:				23.296000	\$1,813.16
NON AD VALOREM TAX:					
TOTAL NON-AD VALOREM TAX:					0.00
GROSS TAX:					\$1,813.16
TOTAL:					\$1,813.16
Amount Due if Received by:					
NOV 30	DEC 31	JAN 31	FEB 29	MAR 31	
\$1,740.63	\$1,758.77	\$1,776.90	\$1,795.03	\$1,813.16	
PAYMENTS:					
Posted	Receipt	Paid By	Amount	Action	
11/13/2015	N11132015P001485		1,740.63	receipt summary	
REFUND					
NO REFUNDS AT THIS TIME					
ESCROW CODE:					
NAME:					
ADDRESS:					
Contact Info:					



Home Property Search Additional Property Info Portfolio Help

1. SEARCH PROPERTIES BY CLICKING ONE OF THE FOLLOWING BUTTONS:

ACCT #/PROPERTY ID OWNER NAME PROPERTY ADDRESS BILLING ADDRESS

2. ENTER THE PROPERTY ID NUMBER AND SELECT TAX YEAR AND PAID STATUS: * is a required field

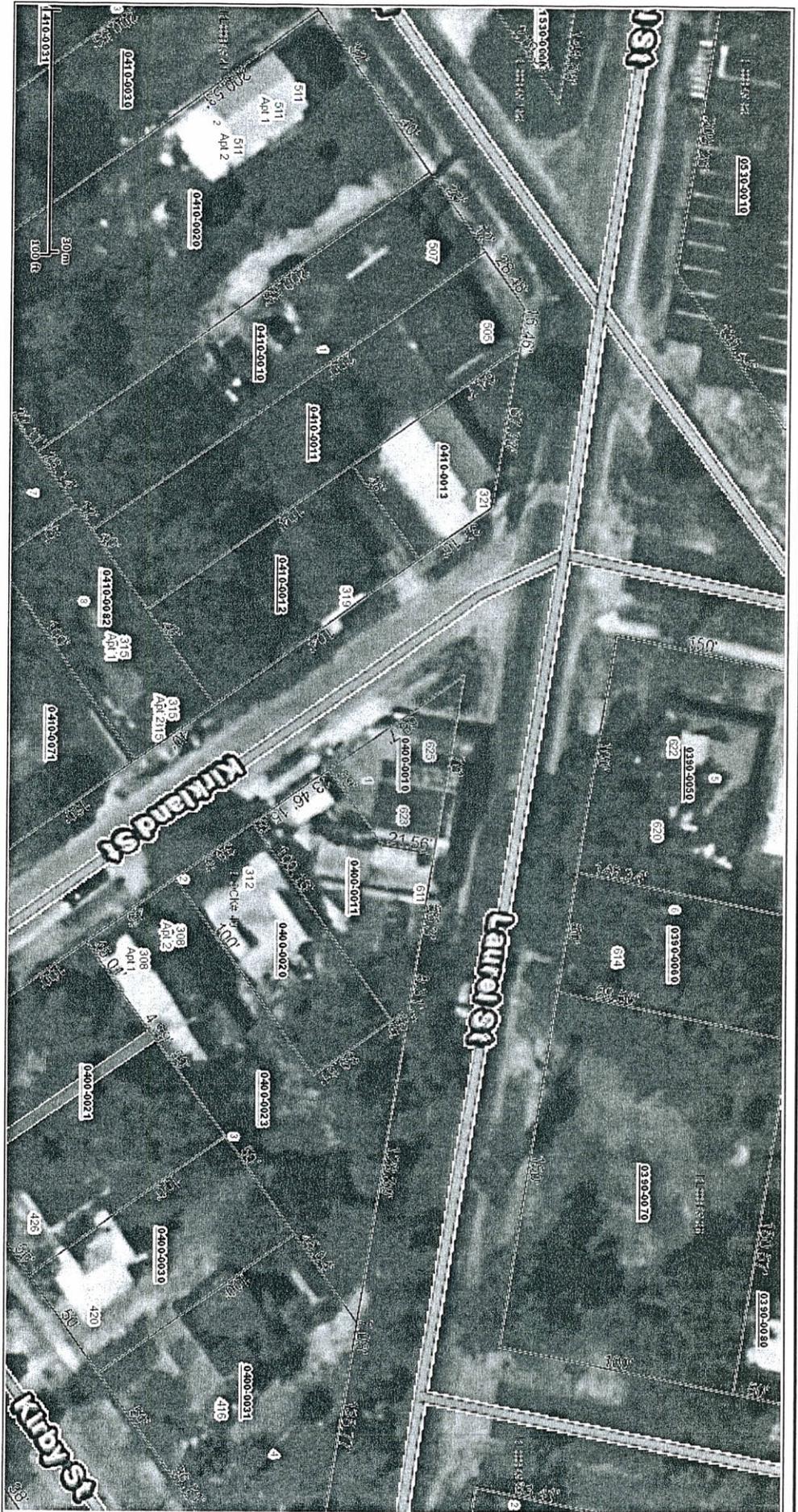
Enter Account Number/Property Id Here * All Yrs. All Submit Query

MANAGING MULTIPLE ACCOUNTS?
CLICK HERE TO USE OUR PORTFOLIO SERVICE

27 Results Found, 0 Records Selected

View Tax Bills Pay Taxes
Maximum number of payments allowed in one transaction is 250.

Pay	Print	Year	Property Id	Name/Location	Status	Amount Paid	Date Paid	Due	*	
PAY NOW	PRINT BILL PRINT RECEIPT	2015	42-10-27-6850-0400-0010	DUCK CHARLES R + TINA H/W 625 LAUREL ST	Paid	1,740.63	11/13/2015	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2014	42-10-27-6850-0400-0010	DUCK CHARLES R + TINA H/W 625 LAUREL ST	Paid	623.42	12/15/2014	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2013	42-10-27-6850-0400-0010	BURDEN LONNIE + BONITA 625 LAUREL ST	Paid	622.16	01/14/2014	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2012	42-10-27-6850-0400-0010	BURDEN LONNIE + BONITA 625 LAUREL ST	Paid	597.56	01/22/2013	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2011	42-10-27-6850-0400-0010	BORDEN LONNIE + BONITA 625 LAUREL ST PALATKA FL 32177	Paid	554.58	02/03/2012	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2010	42-10-27-6850-0400-0010	BORDEN LONNIE + BONITA 623 LAUREL ST	Paid	547.73	02/07/2011	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2009	42-10-27-6850-0400-0010	BORDEN LONNIE + BONITA 623 LAUREL ST PALATKA FL 32177	Paid	515.76	02/10/2010	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2008	42-10-27-6850-0400-0010	BORDEN LONNIE + BONITA 621 LAUREL ST PALATKA FL 32177	Paid	508.38	01/22/2009	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2007	42-10-27-6850-0400-0010	BURDEN TINITA 621 LAUREL ST PALATKA FL 32177	Paid	506.26	02/04/2008	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2006	42-10-27-6850-0400-0010	BURDEN TINITA 621 LAUREL ST PALATKA FL 32177	Paid	1,174.04	02/02/2007	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2005	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	221.66	03/05/2006	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2004	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	193.16	02/07/2005	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2003	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	176.44	01/29/2004	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2002	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	162.02	05/14/2003	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2001	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	176.99	05/14/2003	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	2000	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	185.89	05/14/2003	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1999	42-10-27-6850-0400-0010	BURDEN LONNIE V + BONITA ROSE H/W 621 LAUREL ST PALATKA FL 32177	Paid	1,117.80	06/06/2002	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1998	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	707.69	11/30/1998	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1997	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	699.04	11/24/1997	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1996	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	693.50	12/02/1996	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1995	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	680.35	11/29/1995	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1994	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	657.28	11/30/1994	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1993	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	655.66	11/24/1993	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1992	42-10-27-6850-0400-0010	WILLIAMS DAVIS B + BARBARA A H/W 621 LAUREL ST PALATKA FL 32177	Paid	647.82	12/29/1992	0.00	*	<input type="checkbox"/>
PAY NOW	PRINT BILL PRINT RECEIPT	1991	42-10-27-6850-0400-0010	TUCKER RAYMOND A 621 LAUREL ST PALATKA FL 32177	Paid	780.73	07/10/1992	0.00	*	<input type="checkbox"/>



G42402
42-10-27-6850-0400-0010

All provided Putnam County GIS data are to be considered a generalized spatial representation that is subject to revisions. This information is provided as a visual representation only and is not to be used as a legal or official representation of legal boundaries. The Putnam County Board of County Commissioners as well as the constitutional offices including the Clerk of the Court, Property Appraiser, Sheriff, Supervisor of Elections, and Tax Collector assume no responsibility associated with its misuse.

Cost Certification Review Worksheet

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

Project Name: 623 & 625 Laurel St.
Project Number: _____

Firm Certification
 Certification

Trade Item	Column A Form 2326 Dollar Amounts	Column B Form 2328/or Certified Dollar Amounts	Column C Plus or Minus Dollar Amounts Variance	Column D Plus or Minus Percentages Variance
1. Concrete	2,300.00			
2. Masonry	700.00			
3. Metals				
4. Rough Carpentry	5,000.00			
5. Finish Carpentry				
6. Waterproofing				
7. Insulation				
8. Roofing	15,865.00			
9. Sheet Metal				
10. Doors	500.00			
11. Windows	14,108.64			
12. Glass				
13. Lath and Plaster	15,000.00			
14. Drywall				
15. Tile Work				
16. Accoustical				
17. Wood Flooring				
18. Resilient Flooring				
19. Painting and Decorating				
20. Specialities				
21. Special Equipment	400.00			
22. Cabinets				
23. Appliances				
24. Blinds, Shades and Artword				
25. Carpets				
26. Special Construction				
27. Elevators				
28. Plumbing and Hot Water				
29. Heat and Ventilation				
30. Air Conditioning				
31. Electrical				
32. SUBTOTAL (Structures)				
33. Accessory Structures				
34. TOTAL (Structures)				
35. Earthwork				
36. Site Utilities				
37. Roads and Walks				
38. Site Improvements				
39. Lawns and Planting				

Trade Item	Column A	Column B	Column C	Column D
	Form 2326 Dollar Amounts	Form 2328/or Certified Dollar Amounts	Plus or Minus Dollar Amounts Variance	Plus or Minus Percentages Variance
40. Unusual Site Conditions				
41. TOTAL (Land Improvements)				
42. General Requirements				
43. General Overhead				
44. Builder's Profit	5000.00			
45. Arch. Fee (Prior to Construction)				
46. Arch. Fee (During Construction)				
47. Other Fees	57493.00 2500.00			
48. Bond Premium				
49. Misc. (Labor and Materials)	4000.00			
50. Total Cost				

Justification for Acceptance

Robin Longworth
Maria D'Vech
 (Cost Analyst)

9-5-16
 (Date)

Instructions: HUD-92331-B

1. **Purpose.** To provide a worksheet and variance report necessary for reviewing Form HUD-2328, Contractor's and/or Mortgagor's Cost Breakdown: HUD-92330, Mortgagor's Certificate of Actual Cost; and HUD-92330-A, Contractor's Certificate of Actual Cost.
2. **Prepared By.** Cost Staff.
3. **General Instructions.** Transcribe the information required for completion and review from Forms HUD-92326 (Firm), HUD-2328, and HUD-92330-A to Form HUD-92331-B.
4. **Specific Instructions for Review of Form HUD-2328.**
 - a. Project Name and Project Number: Self-explanatory.
 - b. Column A - Form HUD-92326 Dollar Amounts: Transcribe the trade item and fee dollar amounts from Form HUD-92326 (Firm), to Column A.
 - c. Column B - Form HUD-2328/Certified Dollar Amounts: Transcribe the trade item and fee dollar amounts from Form HUD-2328 to Column B.
 - d. Column C - Plus or Minus Dollar Amounts Variance: Enter the difference for each trade item and fee between Column A and Column B in Column C. If the trade item or fee amount in Column B is larger than the same item in Column A, indicate the difference in Column C as a plus (+). If the trade item or fee amount in Column B is less than the same item in Column A, indicate the difference in Column C as a minus (-).
 - e. Column D - Plus or Minus Percentage: Divide each trade item and fee dollar amount difference in Column C by the trade item and fee dollar amounts in Column A and convert the result to a percentage. Enter the percentage in Column D. Indicate the percent variance as a (+) or (-) in the same fashion as Column C.

5. **Specific Instructions for Review of Forms HUD-92330, 92330-A.**

- a. Project Name and Project Number: Self-explanatory.
- b. Column A - Form HUD-92326 Dollar Amounts: Transcribe the trade item and fee dollar amounts from Form HUD-92326 (Firm), to Column A.
- c. Column B - Form HUD-2328/Certified Dollar Amounts: Transcribe the certified trade item and fee amounts from Forms HUD-92330 and 92330-A to Column B.
- d. Column C - Plus or Minus Dollar Amounts Variance: Enter the dollar amount difference for each trade item and fee between Column A and Column B in Column C. If the trade item or fee amount in Column B is larger than the amount shown in Column A, indicate the difference in Column C as a plus (+). If the trade item or fee amount in Column B is less than the amount shown in Column A, indicate the difference in Column C as a minus (-).
- e. Column D - Plus or Minus Percentage: Divide each trade item and fee dollar amount difference in Column C by the trade item and fee dollar amount in Column A and convert the result to a percentage. Enter the percentage variance as a plus (+) or minus (-) in the same fashion in Column C.
- f. Justification for Allowances: In the space provided, state the reasons(s) for accepting the dollar amounts shown in Column B if appropriate. If additional space is needed for further documentation, the reverse side of the Form will be used.
- g. Signature and Date. Enter the processor and reviewer's signature and the date.

Licensee Details

Licensee Information

Name: **LONGWORTH, ROBERT D (Primary Name)**
LONGWORTH CONSTRUCTORS INC (DBA Name)

Main Address: **POB 162**
PALATKA Florida 32178-0162

County: **PUTNAM**

License Mailing:

LicenseLocation: **165 N. BOUNDARY RD.**
PO BOX 162
PALATKA FL 32178-0162

County: **PUTNAM**

License Information

License Type: **Certified General Contractor**

Rank: **Cert General**

License Number: **CGC015508**

Status: **Current,Active**

Licensure Date: **02/13/1980**

Expires: **08/31/2018**

Special Qualifications **Qualification Effective**
Construction Business **02/20/2004**

Alternate Names

[View Related License Information](#)

[View License Complaint](#)

2601 Blair Stone Road, Tallahassee FL 32399 :: Email: **Customer Contact Center** :: Customer Contact Center: 850.487.1395

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Under Florida law, email addresses are public records. If you do not want your email address released in response to a public-records request, do not send electronic mail to this entity. Instead, contact the office by phone or by traditional mail. If you have any questions, please contact 850.487.1395. *Pursuant to Section 455.275(1), Florida Statutes, effective October 1, 2012, licensees licensed under Chapter 455, F.S. must provide the Department with an email address if they have one. The emails provided may be used for official communication with the licensee. However email addresses are public record. If you do not wish to supply a personal address, please provide the Department with an email address which can be made available to the public. Please see our [Chapter 455](#) page to determine if you are affected by this change.



**COMMUNITY REDEVELOPMENT
AGENCY AGENDA ITEM**

SUBJECT:

**CRA REDEVELOPMENT TIFF HOME IMPROVEMENT PROGRAM (HIP) REVISIONS -
Staff**

SUMMARY:

The proposed revisions to the Home Improvement Program (HIP) are being made to bring it in line with the adopted FY 2016-17 budget and to simplify the application process. The program now applies to all three TIF districts. The adoption of this revision will replace all past program documents and standardize the program and process for the entire Community Redevelopment Agency Area.

RECOMMENDED ACTION:

Approve the proposed TIFF HIP revisions and forward to the City Commission for adoption.

ATTACHMENTS:

Description	Type
Program Documents	Backup Material

REVIEWERS:

Department	Reviewer	Action	Date
Grants & Projects	Griffith, Jonathan	Approved	12/6/2016 - 8:15 AM
City Clerk	Driggers, Betsy	Approved	12/8/2016 - 1:47 PM



**TAX INCREMENT FINANCE FUND
HOME IMPROVEMENT PROGRAM (TIFF/HIP)
SOUTH, CENTRAL AND NORTH TIFF DISTRICTS**

This agreement is made and promulgated for use with eligible homeowners as follows:

1. **Purpose.** TIF revenues shall be expended as part of the TIFF/HIP to property owners who have received notice of building code violations, historic preservation guideline violations or in need of exterior restoration such as **painting, structural repairs and roof replacement** as well the providing of **environmentally sound basic landscaping and/or curbside appeal improvements**. *Note: Wood window screens are eligible for repainting only. Construction of frames and replacement of screen material is the responsibility of the homeowner.* If approved, reimbursement of the title search cost may be covered by the program. Code Compliance issues will take precedence over other applicants. Projects will be reviewed and approved on a first come, first served basis.
2. **Available funds.** The TIF monies available for home improvement expenditures for any given year shall be determined by the Community Redevelopment Agency. A maximum of \$10,000.00 in TIF monies will be provided for a project without homeowner(s) matching funds. If the project exceeds \$10,000.00, the homeowner(s) will match any costs above this amount with personal funds. The homeowner(s) contribution will be paid prior to commencement of each project via a cashier's check. The maximum total cost per property for the project will not exceed \$20,000.00 (\$15,000.00 maximum TIF and \$5000.00 homeowner). Any costs beyond this amount must be funded by the homeowner.
3. **Eligibility for TIFF/HIP.** The following criteria must be met by persons applying for the TIFF/HIP:
 - a. Applicant(s)' TIFF District property must constitute such person's primary residence and applicant(s)' must have resided there for at least one year prior to submitting a TIFF/HIP request.
 - b. A current "abstract of title" or "certificate of ownership and liens" prepared by a licensed Title Abstract Company may be requested by the TIF/HIP selection committee.
4. **Administration of TIFF/HIP.** The program and administration of TIFF/HIP projects will be administered by a Palatka CRA representative. TIFF/HIP checks will be made out directly to the contractor for all repair costs due for performance of services at eligible properties and for materials used in improvement of same. Complete applications will be considered on a first come first served basis until the annual maximum allocation of TIFF/HIP has been met. Homeowners with existing Code violations will be given first consideration.

5. **Contractors and materials.** Three quotes must be obtained from a pool of qualified, local contractors who reside in the City of Palatka and/or Putnam County, Florida, one of whom will be awarded the job at such homeowner's property based upon factors of cost, competency and reputed skills as well as availability to complete necessary repairs in a timely fashion. All materials will be purchased from suppliers in and around the City of Palatka and/or Putnam County unless specific materials are not available from local vendors. Use of painting products as recommended: primer and choice of paint from a historic color palette appropriate to the era and design of the house. Contractor(s) must be willing to warranty chosen brand of paint. In the event of an unforeseen structural defect the contractor may request a modification of terms (not to exceed \$5000.00) to correct said deficiency.
6. **Applicable ordinances and guidelines.** All work completed under this program must comply with Florida Building Code and be in keeping with Historic Preservation and/or Downtown Design guidelines.
7. **Holding period for owner's realization of TIFF/HIP assistance.** One of the most important objectives in making TIF District funds available to District homeowners is stabilization of the neighborhood. To that end, participants in the TIFF/HIP shall continue to occupy the premises for at least three years after completion of specified improvements. However if a homeowner sells said property to **unrelated person(s)** within a year of participation in TIFF/HIP the money shall be amortized for repayment of all funds and if the homeowner sells the home to **unrelated person(s)** within two years after participation there shall be a repayment of 50% of received monies and if sold to **unrelated person(s)** within the third year the homeowner will be responsible for 25% repayment of the received amount. **Please note this repayment requirement does not apply to Homeowner(s) who sell or transfer their property deed to a family member.** All homeowner(s) participating in the TIFF/HIP program will be responsible for the cost of County recording fees (total amount based on current cost of up to (4) four pages).

Remainder of page intentionally left blank.

ACCEPTANCE OF TERMS

Assurances are hereby given by the undersigned TIFF District home owner that he or she has read the above Compact terms and further that the signature of the undersigned indicates full acceptance of all such terms as necessary conditions for receiving the benefits of participating in TIFF/HIP.

_____ Date

_____ TIFF District Homeowner

_____ Date

_____ TIFF District Homeowner

_____ Property Parcel Number

_____ Address

State of Florida
County of Putnam

The foregoing instrument was acknowledged before me this ___ day of _____ 20___, by _____ (applicant(s)) who is/are known personally

or who has/have produced _____ as identification.
Type of Identification

(SEAL)

_____ Notary Public, Commission Number _____
Signature

_____ (Name of Notary typed, printed or stamped)

Total Project Cost (TIF funds): \$ _____ Project Completion Date: _____

updated 3/9/16

Remainder of page intentionally left blank.

APPLICATION

Homeowner(s) Name(s): _____

Address: _____

Phone Number(s): _____

Is this your primary residence? ___Yes ___No please attach supporting documentation such as a copy of your Homestead Exemption.

Homeowner(s) Adjusted Gross Annual Income: _____

Please attach supporting documentation such as a copy of most recent federal tax return and current Property Abstract Title.

Do you have existing Code violation(s)? ___Yes ___No. If so, list specific violations/home improvements or attach a copy of those citations.

Is your home in need of exterior restoration? ___Yes ___No If so, please list these home repairs that will improve the appearance of your home below:

Signature of Property Owner

Signature of Property Owner

Date: _____

Date: _____

Property Parcel Number: _____

**Please forward this application and supporting information to:
CRA Representative
201 N 2nd Street
Palatka, FL 32177**

Remainder of page intentionally left blank.

REQUIRED INFORMATION CHECKLIST

- Complete, signed and notarized agreement (4 pages).

- A current “abstract of title” or “certificate of ownership and liens” prepared by a licensed Title Abstract Company (this cost may be reimbursed by the TIFF/HIP).

- If request is for exterior paint, color choices for body, trim and accent chosen from a historic color palette (this choices are submitted to the city Planning and Zoning Department)

- A check made payable to the Putnam County Clerk of Courts for \$27.00 to cover the cost to record the notarized TIFF/HIP Agreement.

- A complete and signed City of Palatka Certificate of Appropriateness Application and check made payable to the City of Palatka for \$50.00.



**COMMUNITY REDEVELOPMENT
AGENCY AGENDA ITEM**

SUBJECT:

DISCUSSION - Direction regarding TIFF potable water improvements

SUMMARY:

The purpose of this discussion is to discuss current planned potable improvements and the possibility of leveraging TIFF dollars to implement additional phases of potable improvements within the TIFF districts over the next 3-5 years.

RECOMMENDED ACTION:

n/a - Discussion item.

REVIEWERS:

Department	Reviewer	Action	Date
Grants & Projects	Griffith, Jonathan	Approved	12/6/2016 - 8:15 AM
City Clerk	Driggers, Betsy	Approved	12/8/2016 - 2:18 PM



**COMMUNITY REDEVELOPMENT
AGENCY AGENDA ITEM**

SUBJECT:

OLD BUSINESS

1. Plan Revisions and creation of new Districts (Cont. from 10/10/16) - Update - Thad Crowe & Jonathan Griffith
2. CRA Administrator (Cont. from 10/10/16) - Terry Suggs

SUMMARY:

Staff will provide updates as noted.

RECOMMENDED ACTION:

Update, discussion and possible direction on Items.

REVIEWERS:

Department	Reviewer	Action	Date
City Clerk	Driggers, Betsy	Approved	12/8/2016 - 1:45 PM



**COMMUNITY REDEVELOPMENT
AGENCY AGENDA ITEM**

SUBJECT:

- a. Small Business Development Center Report – Cheryl Lynch (Sep. Att)
- b. North TIF District Advisory Committee Report
- c. South TIF District Advisory Committee Report
- d. Other Reports

SUMMARY:

RECOMMENDED ACTION:

Reports require no action.

REVIEWERS:

Department	Reviewer	Action	Date
City Clerk	Driggers, Betsy	Approved	12/8/2016 - 11:56 AM