



GROWTH MANAGEMENT
205 North Marion Ave.
Lake City, FL 32055
Telephone: (386) 719-5750
E-mail: growthmanagement@locfla.com

FOR PLANNING USE ONLY

Application # CPA25-02
Application Fee \$ 750.00
Receipt No. _____
Filing Date _____
Completeness Date _____

COMPREHENSIVE PLAN AMENDMENT

Small Scale: \$750.00 Large Scale: \$1,500.00

A. PROJECT INFORMATION

1. Project Name: RaceTrac @ 3882 W. US Hwy 90, Lake City
2. Address of Subject Property: 3882 W. US Hwy 90, Lake City
3. Parcel ID Number(s): 34-3S-16-02498-003
4. Existing Future Land Use Map Designation: County Highway Interchange (CHI)
5. Proposed Future Land Use Map Designation: City Commercial (COM)
6. Zoning Designation: County Commercial Highway Interchange
7. Acreage: 2.01
8. Existing Use of Property: Closed Bank Building
9. Proposed use of Property: Convenience Store with Fuel Pumps

B. APPLICANT INFORMATION

1. Applicant Status ☐ Owner (title) ☒ Agent
2. Name of Applicant(s): holder) Jacob T. Cremer Title: Attorney
Company name (if applicable): Stearns Weaver Miller
Mailing Address: PO Box 3299
City: Tampa State: FL Zip: 33601-3299
Telephone: (813) 223-4800 Fax: (813) 222-5089 Email: jcremer@stearnsweaver.com & cwalden@stearnsweaver.com

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from government officials regarding government business is subject to public records requests. Your e-mail address and communications may be subject to public disclosure.

3. If the applicant is agent for the property owner*.
Property Owner Name (title holder): Seacoast National Bank f/k/a Drummond Community Bank
Mailing Address: 350 SW Main Boulevard
City: Lake City State: FL Zip: 32025
Telephone: () Fax: () Email:

PLEASE NOTE: Florida has a very broad public records law. Most written communications to or from government officials regarding government business is subject to public records requests. Your e-mail address and communications may be subject to public disclosure.

***Must provide an executed Property Owner Affidavit Form authorizing the agent to act on behalf of the property owner.**

C. ADDITIONAL INFORMATION

1. Is there any additional contract for the sale of, or options to purchase, the subject property?
If yes, list the names of all parties involved: RaceTrac, Inc.
If yes, is the contract/option contingent or absolute: ☒ Contingent ☐ Absolute
2. Has a previous application been made on all or part of the subject property? ☐ Yes ☒ No
Future Land Use Map Amendment: ☐ Yes ☒ No
Future Land Use Map Amendment Application No. _____
Site Specific Amendment to the Official Zoning Atlas (Rezoning): ☐ Yes ☒ No
Site Specific Amendment to the Official Zoning Atlas (Rezoning) Application No. _____
Variance: ☐ Yes ☒ No
Variance Application No. _____
Special Exception: ☐ Yes ☒ No
Special Exception Application No. _____

D. ATTACHMENT/SUBMITTAL REQUIREMENTS

1. Boundary Sketch or Survey with bearings and dimensions.
2. Aerial Photo (can be obtained via the Columbia County Property Appraiser's Office).
3. Concurrency Impact Analysis: Concurrency Impact Analysis of impacts to public facilities, including but not limited to Transportation, Potable Water, Sanitary Sewer, and Solid Waste impacts. For residential land use amendments, an analysis of the impacts to Public Schools is required.
4. Comprehensive Plan Consistency Analysis: An analysis of the application's consistency with the Comprehensive Plan (analysis must identify specific Goals, Objectives, and Policies of the Comprehensive Plan and detail how the application complies with said Goals, Objectives, and Policies). For text amendments to the Comprehensive Plan, the proposed text amendment in strike-thru and underline format.
5. Legal Description with Tax Parcel Number (In Microsoft Word Format).
6. Proof of Ownership (i.e. deed).
7. Agent Authorization Form (signed and notarized).
8. Proof of Payment of Taxes (can be obtained online via the Columbia County Tax Collector's Office).
9. Fee. The application fee for a Comprehensive Plan Amendment is as follows:
 - a. Small Scale Comprehensive Plan Amendment (10 Acres or less) = \$750.00
 - b. Large Scale Comprehensive Plan Amendment (More Than 10 Acres) = \$1,500.00 or actual city cost
 - c. Text Amendment to the Comprehensive Plan = \$750

10. All property owners within three hundred (300) feet be notified by certified mail by the proponent and proof of the receipt of these notices be submitted as part of the application package submittal.

The Growth Management Department shall supply the name and addresses of the property Owners, the notification letters and the envelopes to the proponent.

No application shall be accepted or processed until the required application fee has been paid.

NOTICE TO APPLICANT

All ten (10) attachments are required for a complete application. Once an application is submitted and paid for, a completeness review will be done to ensure all the requirements for a complete application have been met. If there are any deficiencies, the applicant will be notified in writing. If an application is deemed to be incomplete, it may cause a delay in the scheduling of the application before the Planning & Zoning Board.

A total of two (2) paper copies of proposed Comprehensive Plan Amendment Application and support material and a PDF copy on a CD are required at the time of submittal.

THE APPLICANT ACKNOWLEDGES THAT THE APPLICANT OR AGENT MUST BE PRESENT AT THE PUBLIC HEARING BEFORE THE PLANNING AND ZONING BOARD, AS ADOPTED IN THE BOARD RULES AND PROCEDURES. OTHERWISE THE REQUEST MAY BE CONTINUED TO A FUTURE HEARING DATE.

I hereby certify that all of the above statements and statements contained in any documents or plans submitted herewith are true and accurate to the best of my knowledge and belief.

Jacob T. Cremer, Authorized Agent

STEARNS WEAVER MILLER

Applicant/Agent Name (Type or Print)



Applicant/Agent Signature

3/18/25

Date

CONCURRENCY WORKSHEET

Trip Generation Analysis

ITE Code	ITE Use	ADT Multiplier	PM Peak Multiplier	Total Floor Area*	Total ADT	Total PM Peak
945	C-Store with Gas	1283.30	91.30	6.00	7700.00	548.00

*Per thousand square feet (i.e. 3,560 sq ft / 1,000 = 3.56)

Potable Water Analysis

Ch. 64E-6.008, F.A.C. Use	Ch. 64E-6.008, F.A.C. Gallons Per Day (GPD)	Ch. 64E-6.008, F.A.C. Multiplier*	Total (Gallons Per Day)
Gas/Convenience Store per WC	325.00	14.00	4550.00

* Multiplier is based upon Ch. 64E.6008, Florida Administrative Code and can vary from square footage, number of employees, number of seats, or etc. See Ch. 64E-6.008, F.A.C. to determine multiplier.

Sanitary Sewer Analysis

Ch. 64E-6.008, F.A.C. Use	Ch. 64E-6.008, F.A.C. Gallons Per Day (GPD)	Ch. 64E-6.008, F.A.C. Multiplier*	Total (Gallons Per Day)
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Solid Waste Analysis

Use	Pounds Per Thousand Sq Ft	Total Floor Area *	Total (Lbs Per Day)
Gas/Convenience Store per WC	5.50	6.00	33.00

*Per thousand square feet (i.e. 6,008 sq ft / 1,000 = 6.00)

COMPREHENSIVE PLAN AMENDMENT NARRATIVE CITY OF LAKE CITY

**3882 W. US Highway 90
RaceTrac, Inc.**

**Submitted by:
Jacob T. Cremer, Esquire
Simone L. Savino, Esquire
Cynthia D. Spidell, MBA, AICP
Stearns Weaver Miller
401 East Jackson Street, Suite 2100
Tampa, Florida 33602
(813) 223-4800**

Submitted March 10, 2025

I. Introduction & Request

RaceTrac, Inc., (the “**Applicant**”) submits this small scale comprehensive plan amendment (“**CPAS**”) to amend the City of Lake City (the “**City**”) Comprehensive Plan (the “**Comp Plan**”) in conjunction with a corresponding annexation request of 2.01 acres of real property (the “**Property**”). As further described below in Section II, this CPAS requests a City Future Land Use (“**FLU**”) category as required by Comp Plan Policy VII.8.10 (the “**Request**”). The Property is located at 3882 West U.S. Highway 90 (the south east intersection with SW County Road 252B) (**Attachment 1**) on Parcel ID No. 34-3S-16-02498-003. The subject parcel is located as follows:

Location Map



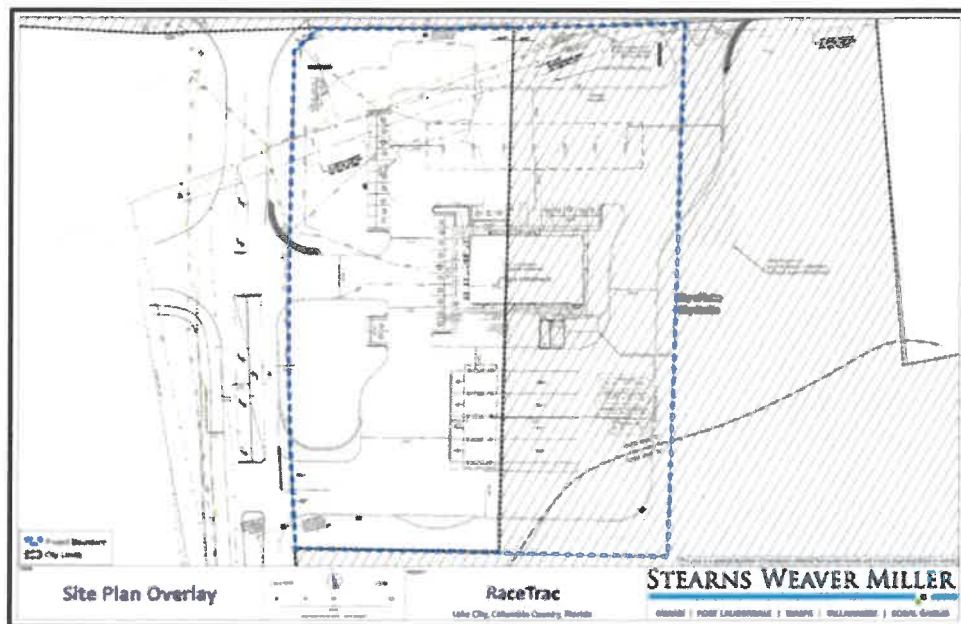
Source: Columbia County FL Interactive GIS
<https://gis.columbiacountyfla.com>

The Property is currently owned by Seacoast National Bank f/k/a Drummon Community Bank. A former bank building currently exists on the Property but is closed.



Source: Google Maps

This CPAS is accompanied by two (2) corresponding applications, an annexation and rezoning. Upon successful annexation, comprehensive plan amendment, and rezoning, the Applicant desires to develop the Property as a convenience store with fuel pumps. Notably, the area subject to the future potential site plan will expand beyond the area subject to this CPAS; however, the remainder of the site is already within City boundaries as depicted in the Site Plan Overlay, below.



Annexation into the City is logical due to the proposed site's proximity within and adjacent to the City's existing boundaries. Annexation will also facilitate logical water and wastewater connections.

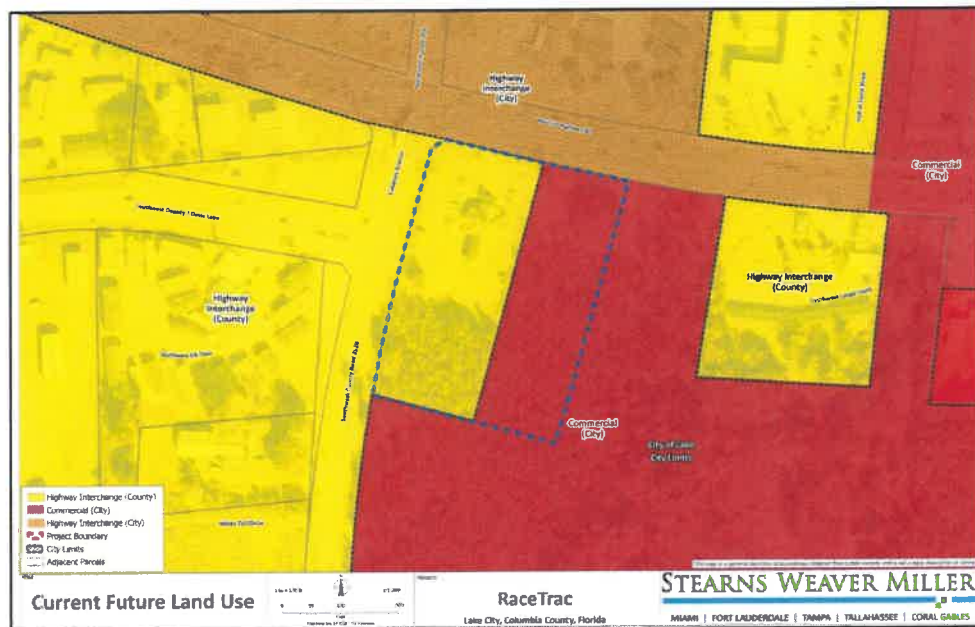
When annexing into the City of Lake City, the assignment of a City Comp Plan FLU category and zoning district is required. Therefore, as further described in Section II below, this CPAS is necessitated by the annexation.

II. Request: Future Land Use Map Amendment

This CPAS requests an amendment from Columbia County Highway Interchange FLU of ("County CHI") to City FLU category of Commercial ("COM"). Pursuant to Section 163.3187(1)(a), Florida Statutes, amendments involving a use of 50 acres or fewer, qualify as a small scale amendment. As the Property is only 2.01 acres, this CPAS satisfies the small scale amendment criteria and can be processed in accordance with Section 163.3187(2), F.S. which only requires one (1) public adoption hearing before the governing board.

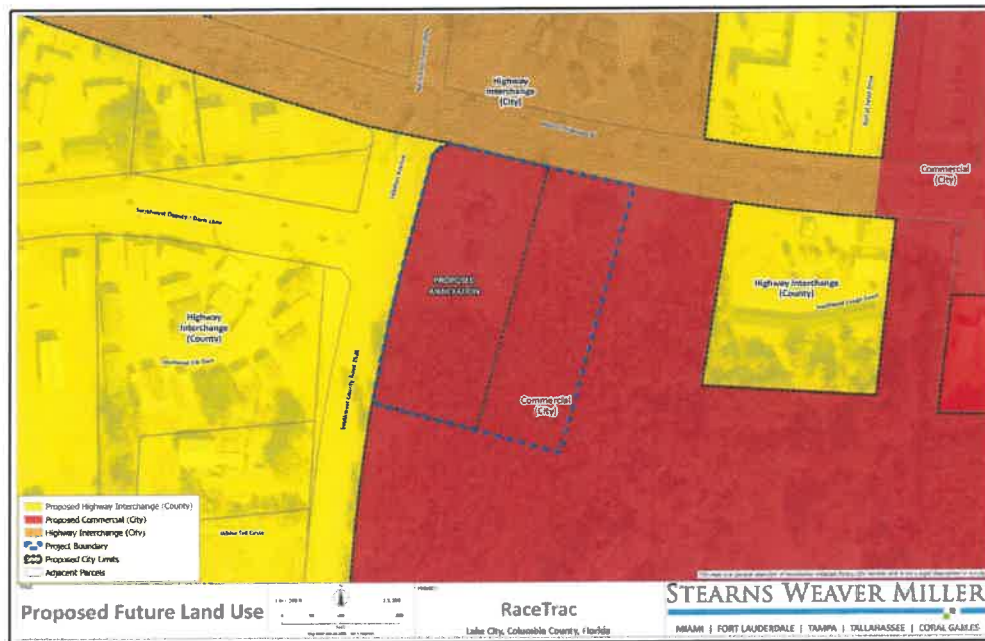
As stated above, the current FLU is Columbia County Highway Interchange ("County CHI").

Current Future Land Use – Columbia County



In conjunction with the corresponding annexation into the City and as stated above, this CPAS request is to amend the Comp Plan to the City COM FLU category:

Proposed Future Land Use – Lake City



III. Consistency with the Lake City Comprehensive Plan

There are several Goals, Objectives, and Policies in the Comp Plan supporting this amendment. First, the Commercial FLU classification provides:

COMMERCIAL

Lands classified as commercial use consist of areas used for the sale, rental, and distribution of products or performance of services, as well as public, charter and private elementary, middle and high schools. In addition, off-site signs, churches and other houses of worship, private clubs and lodges, residential dwelling units, which existed within this category on the date of adoption of this objective, and other similar uses compatible with commercial uses may be approved as special exceptions and be subject to an intensity of less than or equal to 0.25 floor area ratio except within the (CG) Commercial, General, (CI) Commercial, Intensive, (C-CBD) Commercial-Central Business District and (CHI) Commercial, Highway Interchange districts being subject to an intensity of less than or equal to 1.0 floor area ratio.

(CN) Commercial, Neighborhood uses shall be limited to an intensity of less than or equal to 0.25 floor area ratio. (CG) Commercial, General, (CI) Commercial, Intensive, (C-CBD) Commercial-Central Business District and (CHI) Commercial, Highway Interchange districts shall be limited to an intensity of less than or equal to 1.0 floor area ratio.

The Property has been historically designated and used for commercial purposes. Its most recent use was a bank. It is located along a major commercial corridor, U.S. Hwy 90, and is located approximately ½ mile of the I-75 interchange:



Source: Google Maps

Pursuant to Comprehensive Plan Policies VII.8.10 and 11, following annexation, assignment of a City FLU category and zoning district shall be required. Pursuant to VII.8.11, for any transitional period, the current County designations shall apply. As stated above, consistent with Policy VII.8.10, this application is accompanied by annexation and rezoning applications.

Policy VII.8.10	Following the annexation of any land into the City, the City shall begin the process of amending the Comprehensive Plan Future Land Use Map to designate a City future land use category and amending the Official Zoning Atlas to designate a City zoning district for the annexed land.
Policy VII.8.11	In the interim period between annexation and amendment of the Comprehensive Plan Future Land Use Map and Official Zoning Atlas, the City shall implement the County’s adopted Comprehensive Plan and Land Development Regulations for the annexed land.

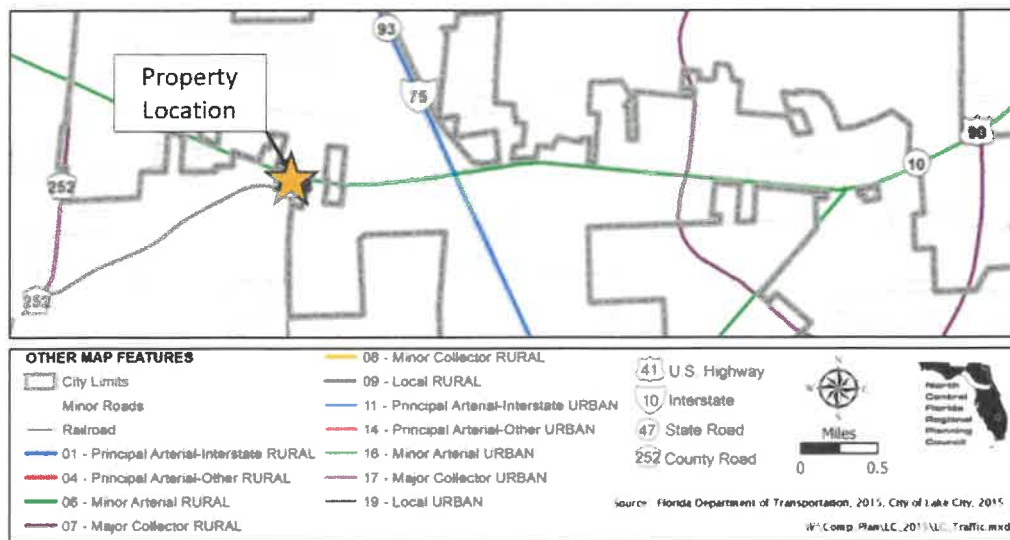
Source: City of Lake City Comprehensive Plan

The Property is located at 3882 W. US Highway 90, a designated arterial and therefore satisfies the locational criteria set forth in the comprehensive plan pursuant to Policy I.1.1, below.

GOAL, OBJECTIVES AND POLICIES	
GOAL I - IN RECOGNITION OF THE IMPORTANCE OF ENHANCING THE QUALITY OF LIFE IN THE CITY, DIRECT DEVELOPMENT TO THOSE AREAS WHICH HAVE IN PLACE, OR HAVE AGREEMENTS TO PROVIDE, SERVICE CAPACITY TO ACCOMMODATE GROWTH IN AN ENVIRONMENTALLY ACCEPTABLE MANNER.	
OBJECTIVE I.1	The City Concurrency Management System shall make available or schedule for availability the public facilities for future growth and urban development as development occurs in order to provide for urban densities and intensities within the City.
Policy I.1.1	The location of higher density residential, high intensity commercial and heavy industrial uses shall be directed to areas adjacent to arterial or collector roads, identified on the Future Traffic Circulation Map, where public facilities are available to support such higher density or intensity.
Policy I.1.2	The land development regulations of the City shall be based on and be consistent with the following land use classifications and corresponding standards for densities and intensities and shall establish the following floor area ratio(s) to be applied to each classification of land use:

As supported by the Future Transportation Map 2025 of the Comp Plan, the Property is located along U.S. Highway 90, an arterial highway, depicted in green below:

ILLUSTRATION A-IX
FUTURE TRANSPORTATION MAP 2025



Additionally and consistent with Comprehensive Plan Policy I.1.3, the Property is located along an arterial highway and is thus located where public facilities are available to serve the commercial use. Notably, the Property has been historically utilized for commercial uses and currently has the County equivalent commercial FLU category and zoning district. By annexing into the City, the applicant seeks to connect into city facilities.

Policy I.1.3

The City shall continue to allocate amounts and types of land uses for residential, commercial, industrial, public, and recreation to meet the needs of the existing and projected future populations and to locate urban land uses in a manner where public facilities may be provided to serve such urban land uses. (Urban land uses shall be herein defined as residential, commercial and industrial land use categories).

IV. Zoning

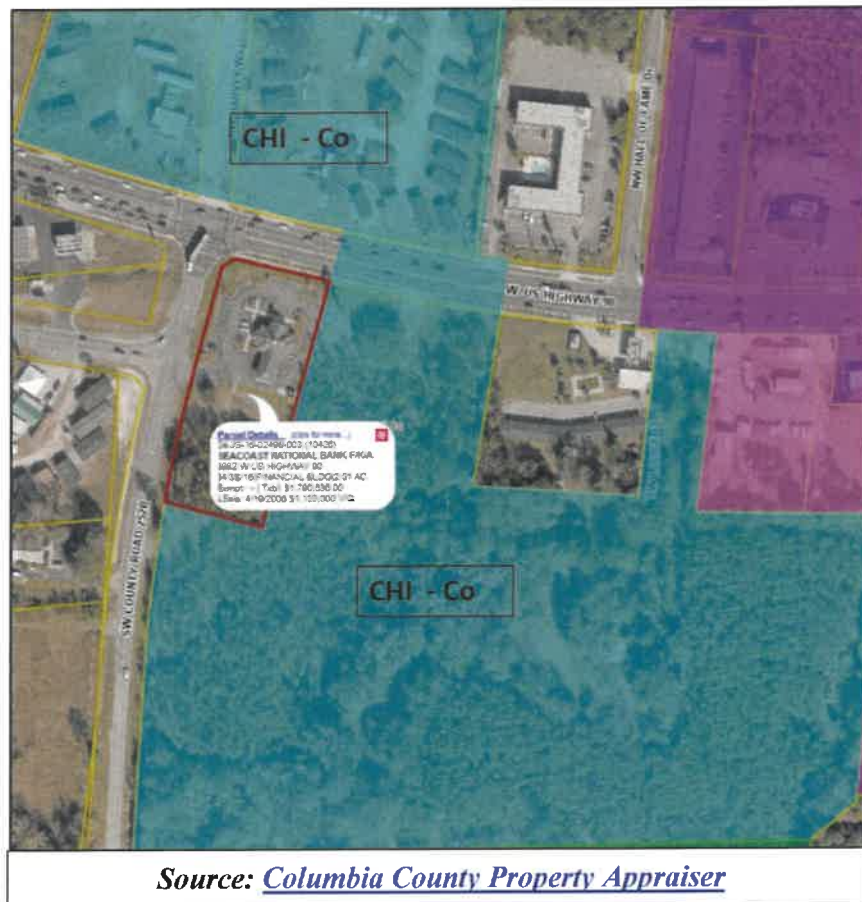
The Property is currently zoned County Commercial Highway Interchange (“**County CHI**”) and is surrounded by the equivalent City District of “CHI-Co”. A concurrent application has been filed to rezone the Property to the City Commercial Highway Interchange, “**City CHI**”

Current Zoning Map County



Source: Columbia County Property Appraiser

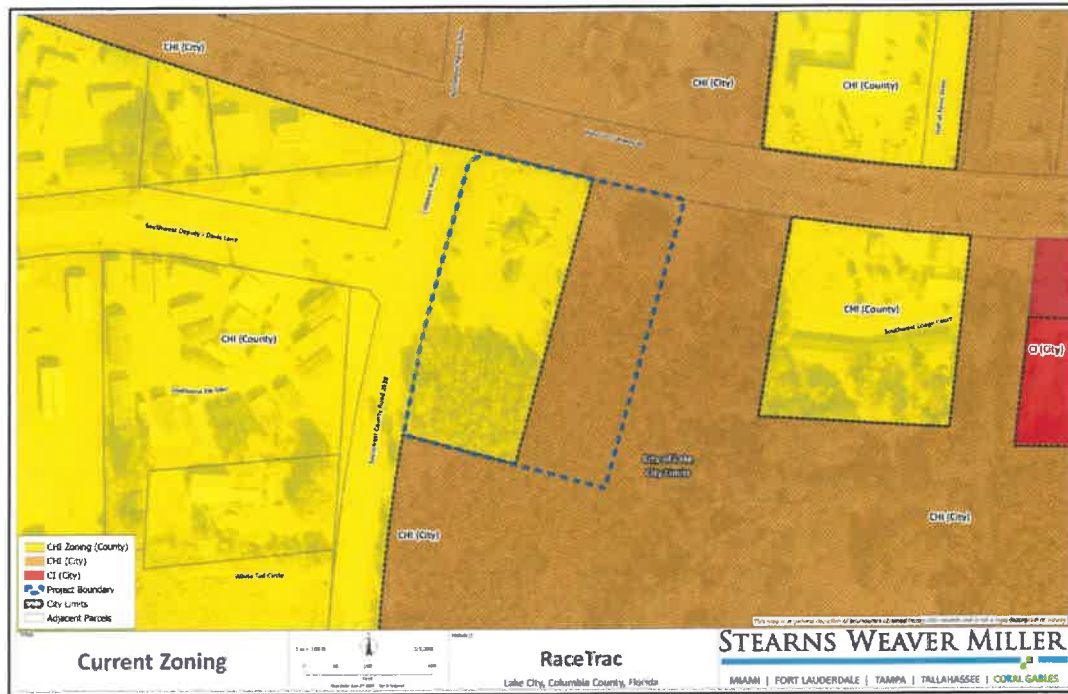
Current Zoning Map – City



As stated above, a corresponding rezoning to CHI – Co has been submitted concurrently with this annexation application.

As shown in the following Current and Proposed Zoning Maps, the dashed blue “Project Boundary Line” includes the entire area that will be subject to the proposed site plan area. Thus, a rezoning to City CHI will bring the Property into conformance with the surrounding City zoning district. See **Attachment 2** for the entire GIS map series depicting these changes.

Current Zoning Map – City and County



Proposed Zoning – City and County



V. Concurrency Impact Analysis

With every CPAS application, a concurrency impact analysis is required. The following worksheet calculates the anticipated demand for the entire proposed site plan area, which encompasses an area already located within the City, but is currently vacant. Though technically, the analysis is only required for the area subject to the annexation and this CPAS, a concurrency analysis has been provided for the *entire* proposed site plan area. See **Attachment 3**.

CONCURRENCY WORKSHEET

Trip Generation Analysis

ITE Code	ITE Use	ADT Multiplier	PM Peak Multiplier	Total Floor Area*	Total ADT	Total PM Peak
945	C-Store with Gas	1283.30	91.30	6.00	7700.00	548.00

*Per thousand square feet (i.e. 3,560 sq ft / 1,000 = 3.56)

Potable Water Analysis

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Sanitary Sewer Analysis

Ch. 64E-6.008, F.A.C. Use	Ch. 64E-6.008, F.A.C. Gallons Per Day (GPD)	Ch. 64E-6.008, F.A.C. Multiplier*	Total (Gallons Per Day)
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Solid Waste Analysis

Use	Pounds Per Thousand Sq Ft	Total Floor Area*	Total (Lbs Per Day)
Gas/Convenience Store per WC	5.50	6.00	33.00

*Per thousand square feet (i.e. 6,008 sq ft / 1,000 = 6.00)

VI. Conclusion

This CPAS is consistent with the applicable provisions of the Comprehensive Plan. Because the Property is already a commercial property along a commercial corridor, it is compatible with the surrounding area.

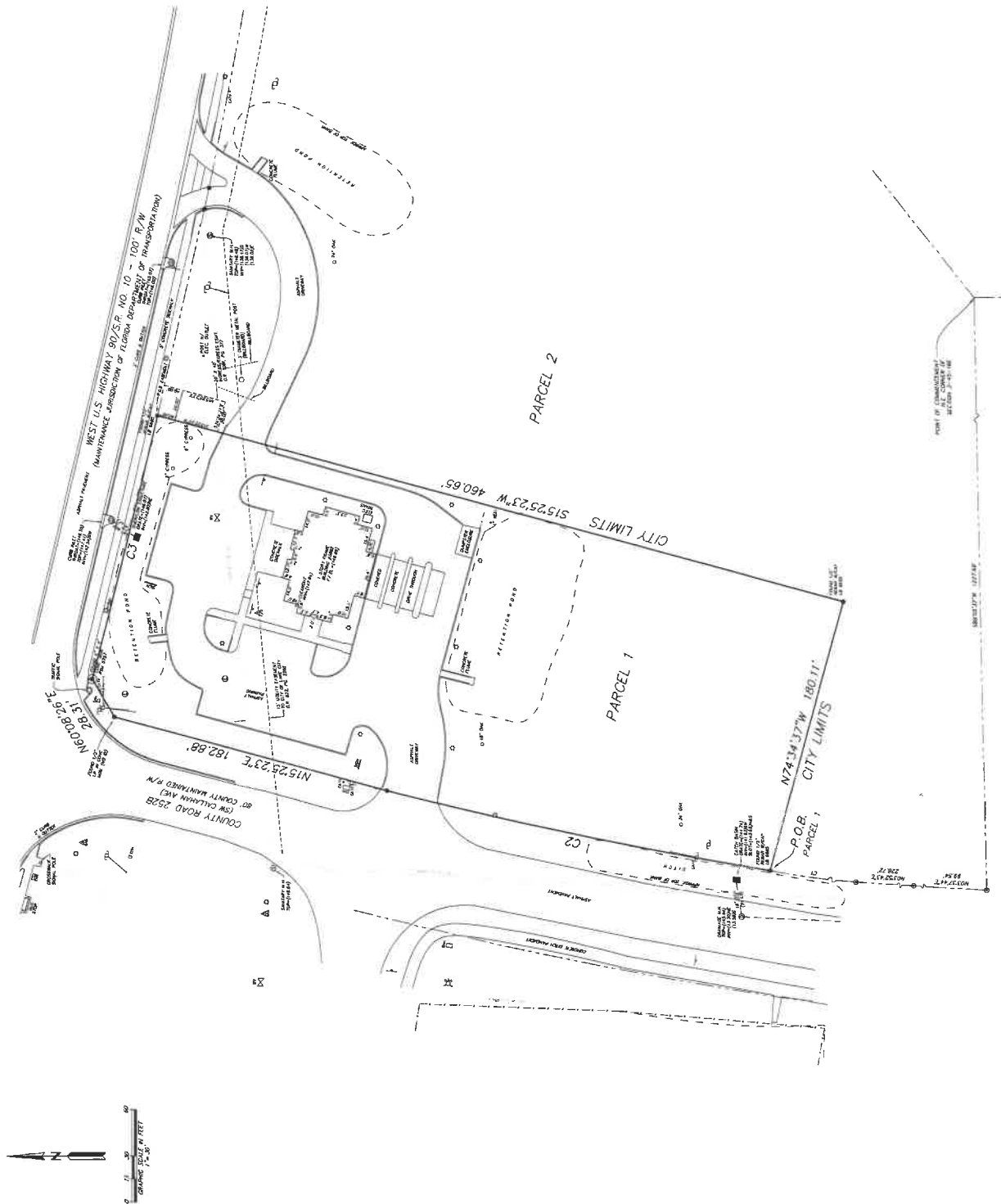
Attachments:

1. Location – Legal Description
2. GIS Map Series
3. Concurrency Impact Analysis

ATTACHMENT 1

MAP SHOWING ALTA/NST LAND TITLE SURVEY OF THE SOUTHEAST 1/4 OF SECTION 34, T11MSHP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, ILLINOIS

MAP SHOWING ALTA/NST LAND TITLE SURVEY OF THE SOUTHEAST 1/4 OF SECTION 34, T11MSHP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, ILLINOIS



PARCEL 1

[illegible]

SAD LANDS CONTAIN 2.01 ACRES, MORE OR LESS,
TOGETHER WITH A NON-EXCLUSIVE PERPETUAL EASEMENT FOR ACCESS AND CROSS OVER AND
ACROSS A PARCEL IDENTIFIED NE.10W

[illegible]

SYMBIOSIS / KUBARKS

- | | | | |
|--|---------------------------------|--|------------|
| | CONCRETE UTILITY POLE | | METAL SIGN |
| | WOOD UTILITY POLE | | |
| | CABLE MARKER | | |
| | FIRE HYDRANT | | |
| | MANHOLE COVER | | |
| | METAL ARCH POLE | | |
| | CONCRETE VAULT POLE | | |
| | ELECTRIC MANHOLE | | |
| | BURIED FIBER OPTIC CABLE MARKER | | |
| | BURIED WATER MAIN MARKER | | |

CURVE	RADIUS	LENGTH	CHORD BEARING	CHORD	DELTA
C1	2824.29'	315.53'	N68°38'54"E	315.36'	6°24'00"
C2	2824.29'	253.50'	N32°05'10"E	253.43'	5°08'12"

[illegible]

PARCEL 1

THAT PART OF THE SE 1/4 OF SECTION 34, TOWNSHIP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

COMMENCE AT THE NORTHEAST CORNER OF SECTION 3, TOWNSHIP 4 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA AND RUN THENCE S 88°55'37" W, ALONG THE NORTH LINE OF SAID SECTION 3, 1227.60 FEET TO THE EASTERLY RIGHT OF WAY OF COUNTY ROAD 252B (SW CALLAHAN AVENUE); THENCE N 03°37'44" E, ALONG SAID EASTERLY RIGHT OF WAY, 99.54 FEET; THENCE N 03°52'43" E, ALONG SAID EASTERLY RIGHT OF WAY 228.72 FEET TO A POINT OF CURVE; THENCE RUN NORTHERLY ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 06°24'00", A CHORD BEARING AND DISTANCE OF N 06°18'54" E, 315.36 FEET, AN ARC DISTANCE OF 315.53 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 05°08'32", A CHORD BEARING AND DISTANCE OF N 12°05'10" E, 253.43 FEET, AN ARC DISTANCE OF 253.51 FEET; THENCE N 15°25'23" E, ALONG SAID EASTERLY RIGHT OF WAY, 182.88 FEET; THENCE N 60°08'26" E, ALONG SAID EASTERLY RIGHT OF WAY, 28.31 FEET TO THE INTERSECTION OF THE SOUTHERLY RIGHT OF WAY OF U.S. HIGHWAY NO. 90 AND A POINT ON A CURVE; THENCE RUN EASTERLY ALONG SAID SOUTHERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 7689.44 FEET, A CENTRAL ANGLE OF 01°18'14", A CHORD BEARING AND DISTANCE OF S 76°05'55" E, 175.00 FEET, AN ARC DISTANCE OF 175.00 FEET; THENCE S 15°25'23" W, 460.65 FEET; THENCE N 74°34'37" W, 180.11 FEET TO THE POINT OF BEGINNING, COLUMBIA COUNTY, FLORIDA.

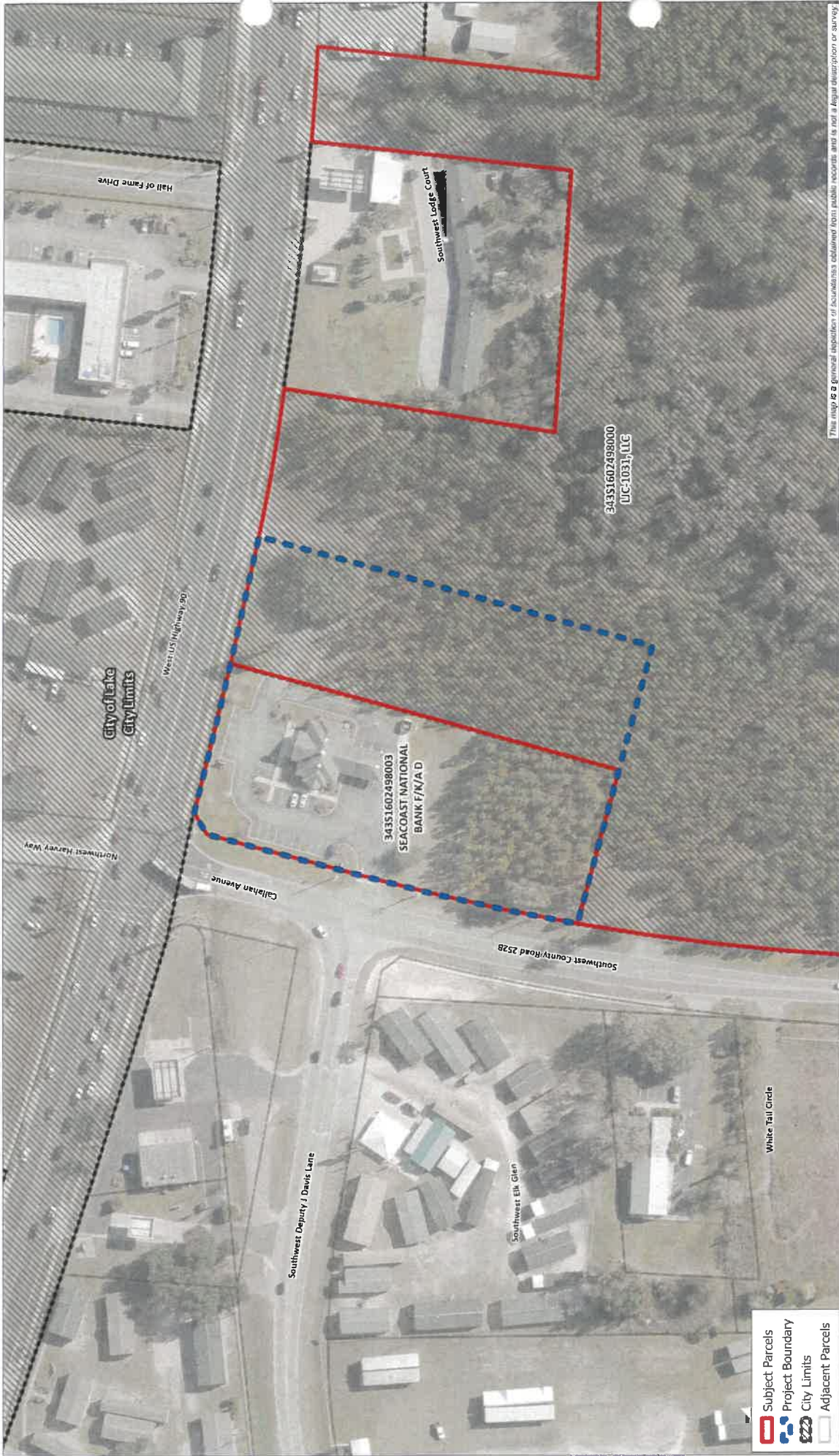
SAID LANDS CONTAIN 2.01 ACRES, MORE OR LESS.

TOGETHER WITH A NON-EXCLUSIVE PERPETUAL EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS A PARCEL DESCRIBED BELOW:

THAT PART OF THE SE 1/4 OF SECTION 34, TOWNSHIP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

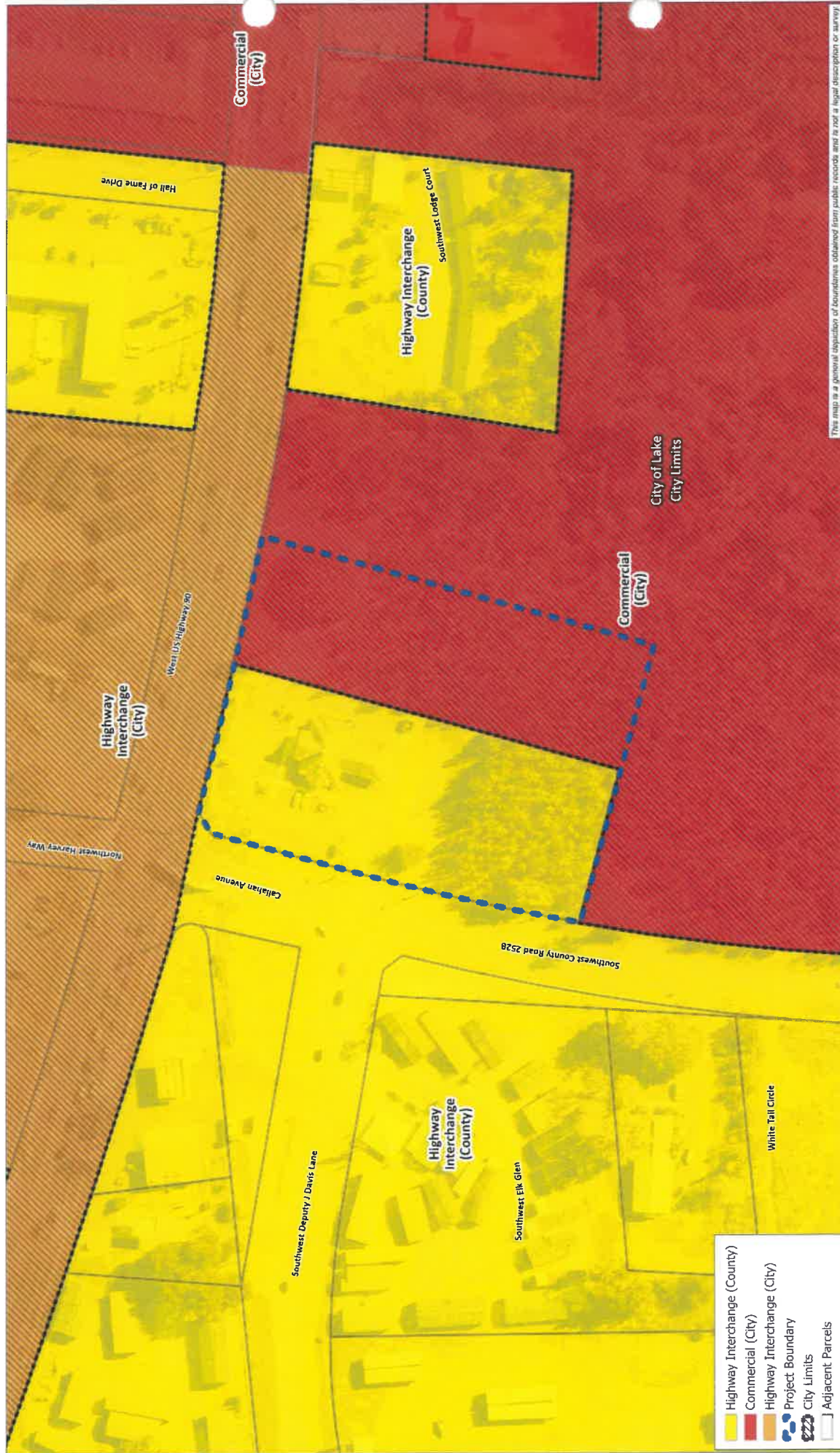
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ATTACHMENT 2

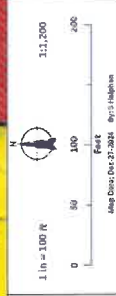


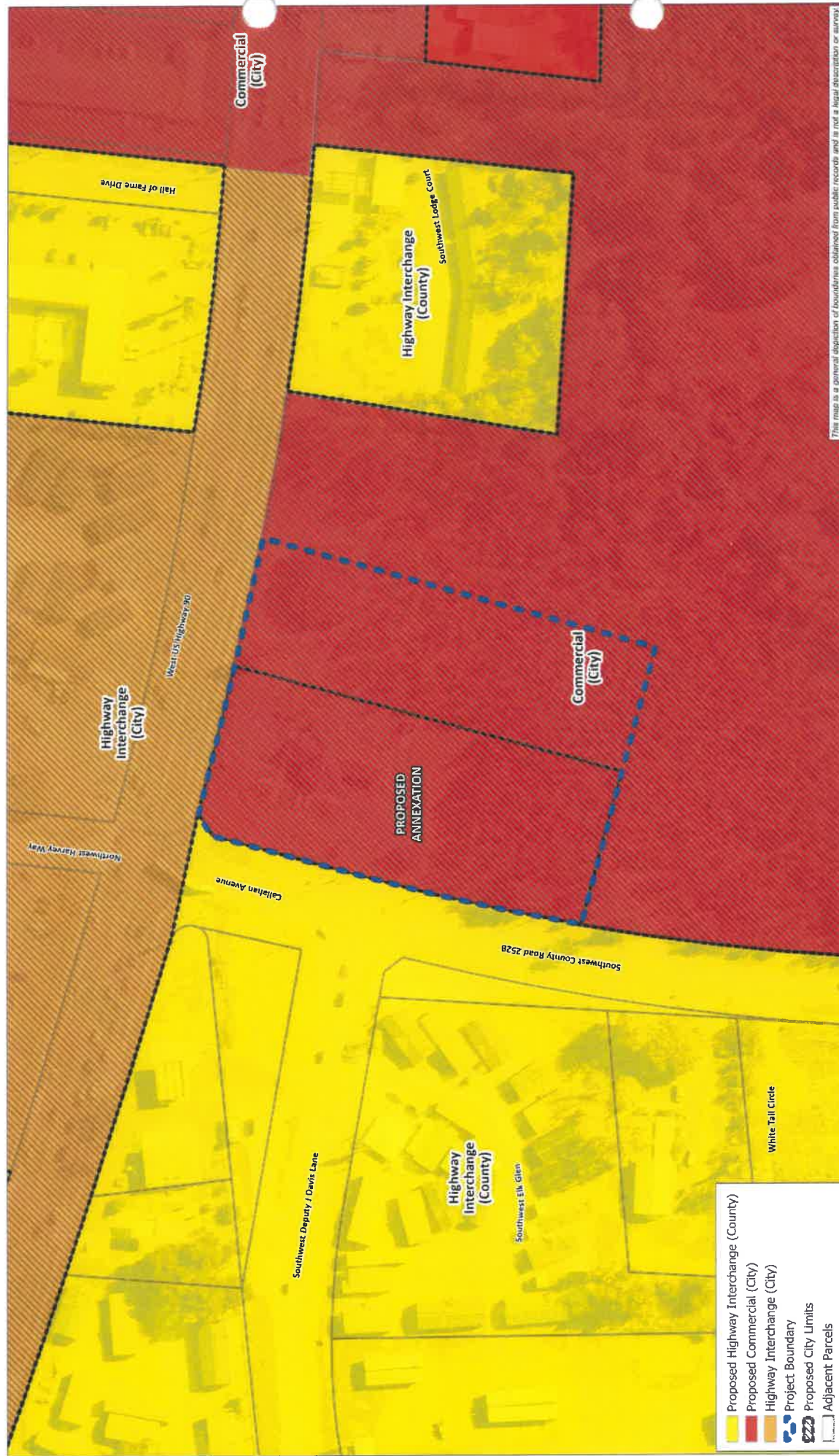
This map is a general depiction of boundaries obtained from public records and is not a legal description or survey.

- Subject Parcels
- Project Boundary
- City Limits
- Adjacent Parcels



This map is a general depiction of boundaries obtained from public records and is not a legal description or survey.





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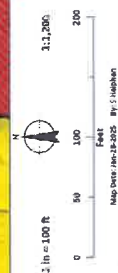
STEARNS WEAVER MILLER

MIAMI | FORT LAUDERDALE | TAMPA | TALLAHASSEE | CORAL GABLES

RaceTrac

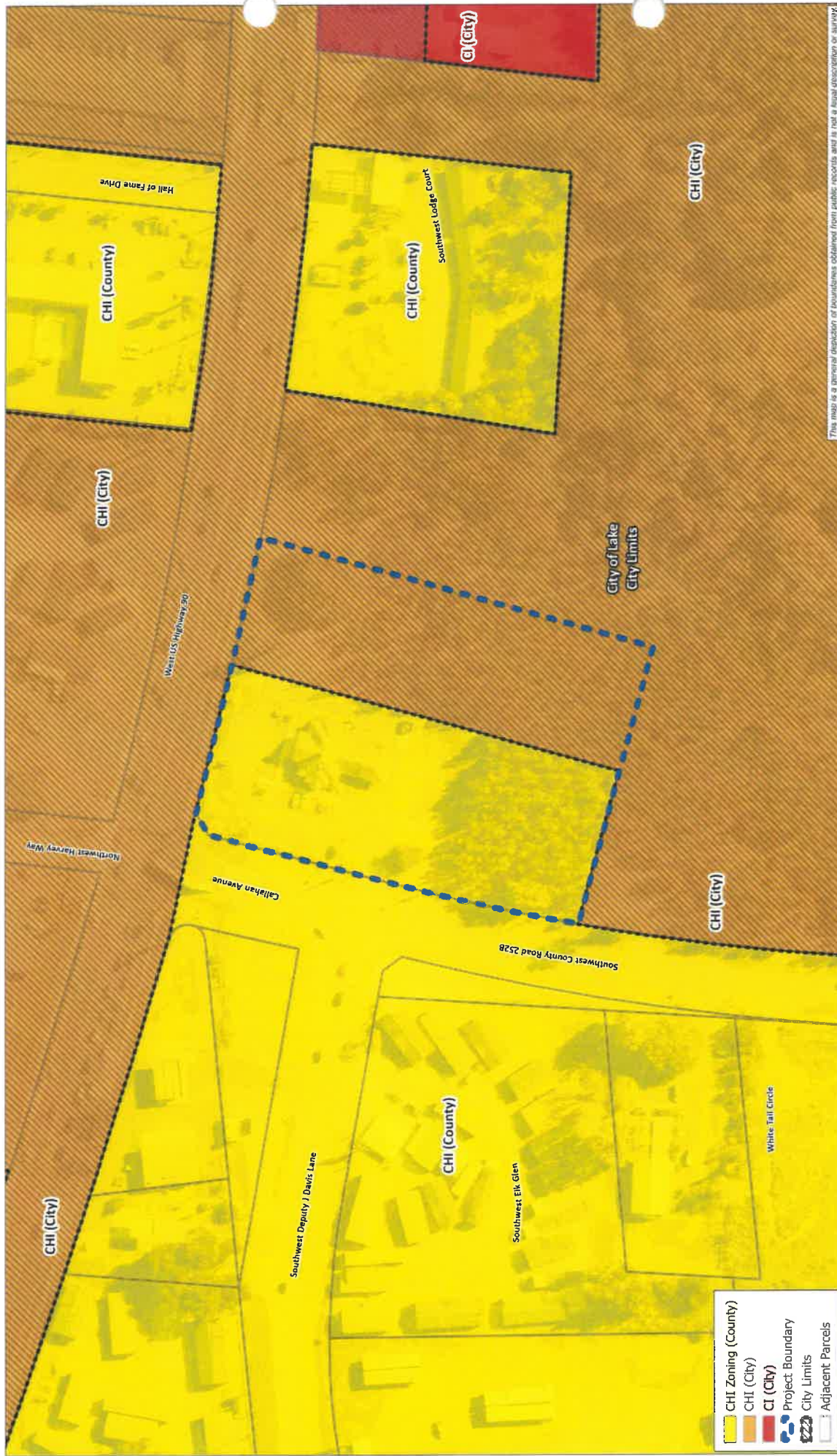
Lake City, Columbia County, Florida

PROJECT:



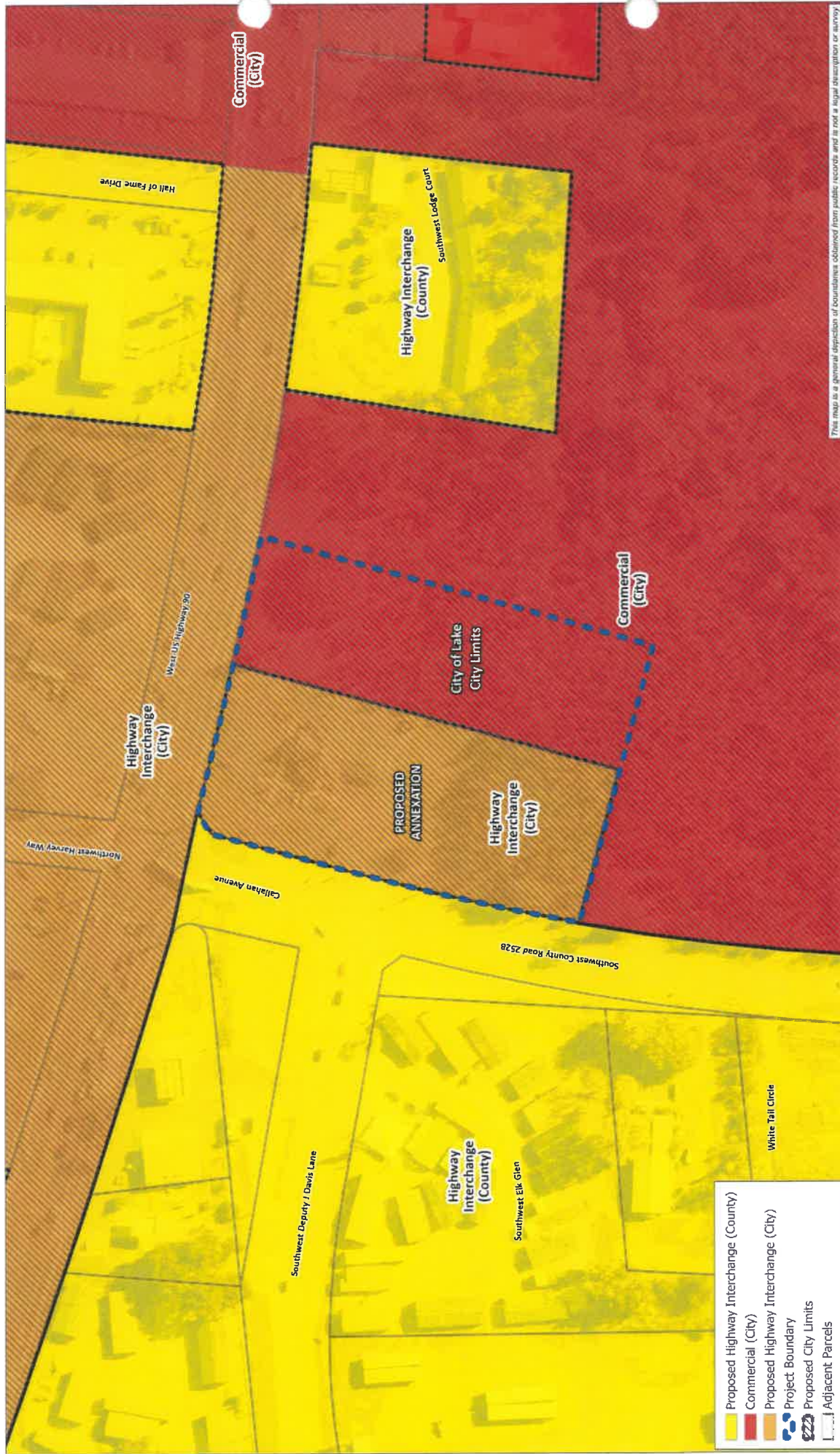
Proposed Future Land Use

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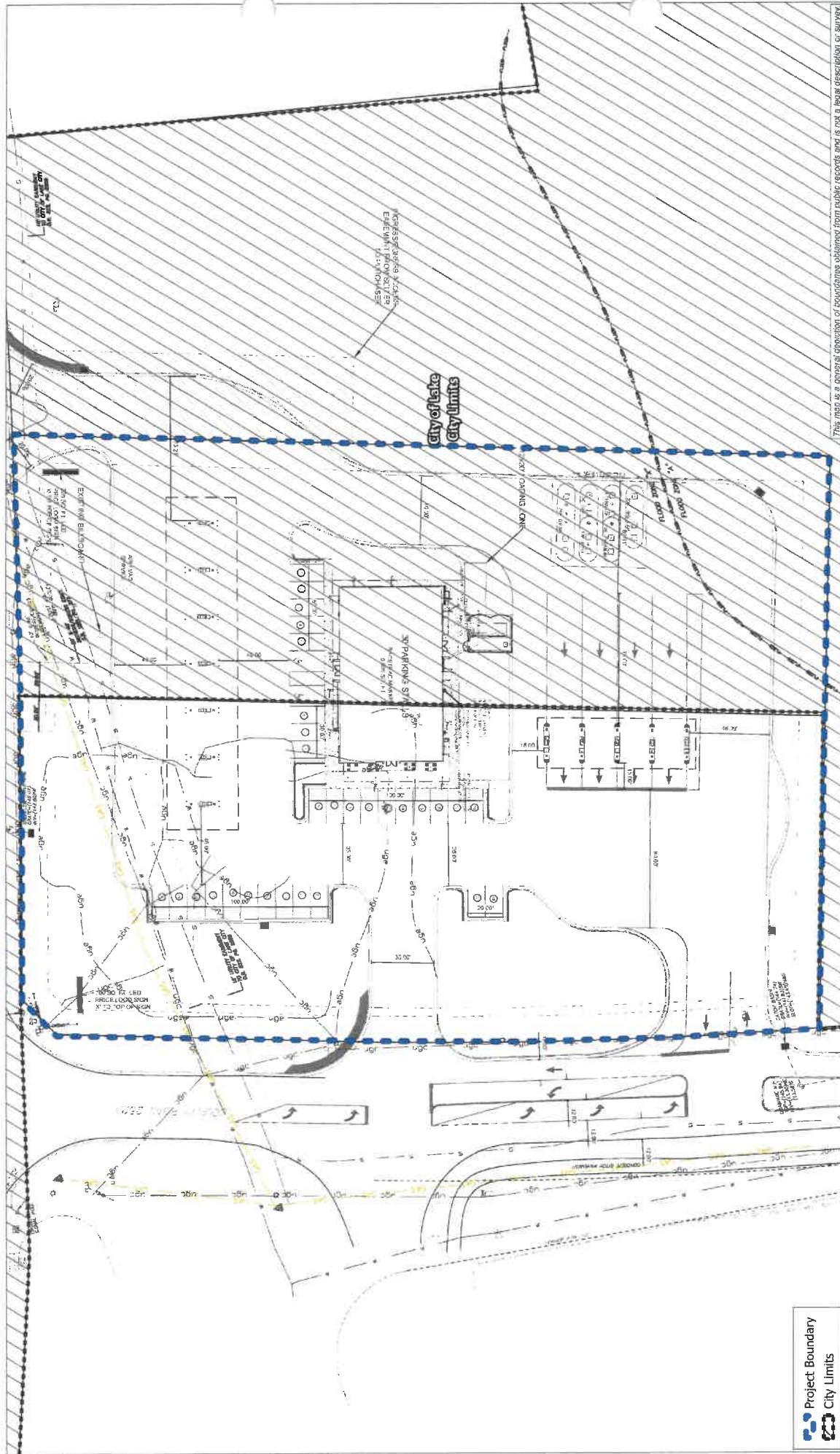


This map is a general depiction of boundaries obtained from public records and is not a legal description or survey.

<p>Current Zoning</p>		<p>RaceTrac</p> <p>Lake City, Columbia County, Florida</p>		<p>STEARNS WEAVER MILLER</p> <p>MIAMI FORT LAUDERDALE TAMPA TALLAHASSEE CORAL GABLES</p>	
<p>1 in = 100 ft</p> <p>0 50 100 150 200</p> <p>Scale</p> <p>Map Date: Oct 27, 2015 By: J. H. Miller</p>		<p>PROJECT:</p>		<p>DATE:</p>	



This map is a general depiction of boundaries obtained from public records and is not a legal description or survey.



This map is a general depiction of boundaries obtained from public records, and is not a legal description or survey.

STEARNS WEAVER MILLER

MIAMI | FORT LAUDERDALE | TAMPA | TALLAHASSEE | CORAL GABLES

RaceTrac

Lake City, Columbia County, Florida

PROJECT:



Site Plan Overlay

Project Boundary
City Limits

FILE

ATTACHMENT 3

CONCURRENCY WORKSHEET

Trip Generation Analysis

ITE Code	ITE Use	ADT Multiplier	PM Peak Multiplier	Total Floor Area*	Total ADT	Total PM Peak
945	C-Store with Gas	1283.30	91.30	6.00	7700.00	548.00

*Per thousand square feet (i.e. 3,560 sq ft / 1,000 = 3.56)

Potable Water Analysis

Ch. 64E-6.008, F.A.C. Use	Ch. 64E-6.008, F.A.C. Gallons Per Day (GPD)	Ch. 64E-6.008, F.A.C. Multiplier*	Total (Gallons Per Day)
Gas/Convenience Store per WC	325.00	14.00	4550.00

* Multiplier is based upon Ch. 64E.6008, Florida Administrative Code and can vary from square footage, number of employees, number of seats, or etc. See Ch. 64E-6.008, F.A.C. to determine multiplier.

Sanitary Sewer Analysis

Ch. 64E-6.008, F.A.C. Use	Ch. 64E-6.008, F.A.C. Gallons Per Day (GPD)	Ch. 64E-6.008, F.A.C. Multiplier*	Total (Gallons Per Day)
Gas/Convenience Store per WC	325.00	14.00	4550.00

* Multiplier is based upon Ch. 64E.6008, F.A.C. and can vary from square footage, number of employees, number of seats, or etc. See Ch. 64E-6.008, F.A.C. to determine multiplier.

Solid Waste Analysis

Use	Pounds Per Thousand Sq Ft	Total Floor Area*	Total (Lbs Per Day)
Gas/Convenience Store per WC	5.50	6.00	33.00

*Per thousand square feet (i.e. 6,008 sq ft / 1,000 = 6.00)

PARCEL 1

THAT PART OF THE SE 1/4 OF SECTION 34, TOWNSHIP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

COMMENCE AT THE NORTHEAST CORNER OF SECTION 3, TOWNSHIP 4 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA AND RUN THENCE S 88°55'37" W, ALONG THE NORTH LINE OF SAID SECTION 3, 1227.60 FEET TO THE EASTERLY RIGHT OF WAY OF COUNTY ROAD 252B (SW CALLAHAN AVENUE); THENCE N 03°37'44" E, ALONG SAID EASTERLY RIGHT OF WAY, 99.54 FEET; THENCE N 03°52'43" E, ALONG SAID EASTERLY RIGHT OF WAY 228.72 FEET TO A POINT OF CURVE; THENCE RUN NORTHERLY ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 06°24'00", A CHORD BEARING AND DISTANCE OF N 06°18'54" E, 315.36 FEET, AN ARC DISTANCE OF 315.53 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 05°08'32", A CHORD BEARING AND DISTANCE OF N 12°05'10" E, 253.43 FEET, AN ARC DISTANCE OF 253.51 FEET; THENCE N 15°25'23" E, ALONG SAID EASTERLY RIGHT OF WAY, 182.88 FEET; THENCE N 60°08'26" E, ALONG SAID EASTERLY RIGHT OF WAY, 28.31 FEET TO THE INTERSECTION OF THE SOUTHERLY RIGHT OF WAY OF U.S. HIGHWAY NO. 90 AND A POINT ON A CURVE; THENCE RUN EASTERLY ALONG SAID SOUTHERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 7689.44 FEET, A CENTRAL ANGLE OF 01°18'14", A CHORD BEARING AND DISTANCE OF S 76°05'55" E, 175.00 FEET, AN ARC DISTANCE OF 175.00 FEET; THENCE S 15°25'23" W, 460.65 FEET; THENCE N 74°34'37" W, 180.11 FEET TO THE POINT OF BEGINNING, COLUMBIA COUNTY, FLORIDA.

SAID LANDS CONTAIN 2.01 ACRES, MORE OR LESS.

TOGETHER WITH A NON-EXCLUSIVE PERPETUAL EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS A PARCEL DESCRIBED BELOW:

THAT PART OF THE SE 1/4 OF SECTION 34, TOWNSHIP 3 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA, DESCRIBED AS FOLLOWS:

COMMENCE AT THE NORTHEAST CORNER OF SECTION 3, TOWNSHIP 4 SOUTH, RANGE 16 EAST, COLUMBIA COUNTY, FLORIDA AND RUN THENCE S 88°55'37" W, ALONG THE NORTH LINE OF SAID SECTION 3, 1227.60 FEET TO THE EASTERLY RIGHT OF WAY OF COUNTY ROAD 252B (SW CALLAHAN AVENUE); THENCE N 03°37'44" E, ALONG SAID EASTERLY RIGHT OF WAY, 99.54 FEET; THENCE N 03°52'43" E, ALONG SAID EASTERLY RIGHT OF WAY 228.72 FEET TO A POINT OF CURVE; THENCE RUN NORTHERLY ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 06°24'00", A CHORD BEARING AND DISTANCE OF N 06°18'54" E, 315.36 FEET, AN ARC DISTANCE OF 315.53 FEET; THENCE CONTINUE ALONG SAID EASTERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE EAST HAVING A RADIUS OF 2824.79 FEET, A CENTRAL ANGLE OF 05°08'32", A CHORD BEARING AND DISTANCE OF N 12°05'10" E, 253.43 FEET, AN ARC DISTANCE OF 253.51 FEET; THENCE N 15°25'23" E, ALONG SAID EASTERLY RIGHT OF WAY, 182.88 FEET; THENCE N 60°08'26" E, ALONG SAID EASTERLY RIGHT OF WAY, 28.31 FEET TO THE INTERSECTION OF THE SOUTHERLY RIGHT OF WAY OF U.S. HIGHWAY NO. 90 AND A POINT ON A CURVE; THENCE RUN EASTERLY ALONG SAID SOUTHERLY RIGHT OF WAY ALONG THE ARC OF SAID CURVE CONCAVE TO THE NORTHEAST HAVING A RADIUS OF 7689.44 FEET, A CENTRAL ANGLE OF 01°18'14", A CHORD BEARING AND DISTANCE OF S 76°05'55" E, 175.00 FEET, AN ARC DISTANCE OF 175.00 FEET TO THE POINT OF BEGINNING; THENCE S 15°25'23" W, 40.00 FEET; THENCE S 74°34'37" E, 20.00 FEET; THENCE N 15°25'23" E 40.00 FEET TO THE SOUTH RIGHT-OF-WAY LINE OF U.S. 90; THENCE WESTERLY ALONG SAID RIGHT-OF-WAY LINE OF U.S. 90 20.00 FEET TO THE POINT OF BEGINNING, COLUMBIA COUNTY, FLORIDA.

Re. 35.50
DE. 7910.00

THIS INSTRUMENT WAS PREPARED BY:

TERRY McDAVID
POST OFFICE BOX 1328
LAKE CITY, FL 32056-1328

RETURN TO:

TERRY McDAVID
POST OFFICE BOX 1328
LAKE CITY, FL 32056-1328

File No. 05-1012

Part of Property Appraiser's
Parcel Identification No.
34-3S-16-02498-000

Inst:2006009643 Date:04/20/2006 Time:12:39
Doc Stamp-Deed : 7910.00
7 DC, P. DeWitt Cason, Columbia County B:1081 P:377

WARRANTY DEED

THIS INDENTURE, made this 19th day of April 2006, BETWEEN DDC-1031, LLC, a Florida Limited Liability Company; LJC-1031, LLC, a Florida Limited Liability Company; and JAW-1031, LLC, a Florida Limited Liability Company, whose post office address is 2806 West US Highway 90, Suite 101, Lake City, Florida 32055, of the County of Columbia, State of Florida, grantor*, and PEOPLES STATE BANK, a Florida Banking Corporation, whose post office address is 350 SW Main Boulevard, Lake City, Florida 32025, of the County of Columbia, State of Florida, grantee*.

WITNESSETH: that said grantor, for and in consideration of the sum of Ten Dollars (\$10.00), and other good and valuable considerations to said grantor in hand paid by said grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said grantee, and grantee's successors and assigns forever, the following described land, situate, lying and being in Columbia County, Florida, to-wit:

TOWNSHIP 3 SOUTH - RANGE 16 EAST

SECTION 34: That part of the SE 1/4 of Section 34, Township 3 South, Range 16 East, Columbia County, Florida, described as follows: Commence at the Northeast Corner of Section 3, Township 4 South, Range 16 East, Columbia County, Florida and run thence S 88°55'37"W, along the North Line of said Section 3, 1227.60 feet to the Easterly Right of Way of County Road 252B (SW Callahan Avenue); thence N 03°37'44"E, along said Easterly Right of Way, 99.54 feet; thence N 03°52'43"E, along said Easterly Right of Way 228.72 feet to a point of curve; thence run Northerly along said Easterly Right of Way along the arc of said curve concave to the East having a radius of 2824.79 feet, a central angle of 06°24'00", a chord bearing and distance of N 06°18'54"E, 315.36 feet, an arc distance of 315.53 feet to the POINT OF BEGINNING; thence continue along said Easterly Right of Way along the arc of said curve concave to the East having a radius of 2824.79 feet, a central angle of 05°08'32", a chord bearing and distance of N 12°05'10"E, 253.43 feet, an arc distance of 253.51 feet; thence N 15°25'23"E, along said Easterly Right of Way, 182.88 feet; thence N 60°08'26"E, along said Easterly Right of Way, 28.31 feet to the intersection of the

Southerly Right of Way of U.S. Highway No. 90 and a point on a curve; thence run Easterly along said Southerly Right of Way along the arc of said curve concave to the Northeast having a radius of 7689.44 feet, a central angle of 01°18'14", a chord bearing and distance of S 76°05'55"E, 175.00 feet, an arc distance of 175.00 feet; thence S 15°25'23"W, 460.65 feet; thence N 74°34'37"W, 180.11 feet to the POINT OF BEGINNING. COLUMBIA COUNTY, FLORIDA.

TOGETHER WITH a non-exclusive perpetual easement for ingress and egress over and across a parcel described in Exhibit "A" attached hereto.

N.B.: Grantor reserves a non-exclusive perpetual easement for ingress and egress over and across the North 40.00 feet of the East 20.00 feet of the parcel conveyed by this Warranty Deed.

SUBJECT TO: Restrictions, easements and outstanding mineral rights of record, if any, and taxes for the current year.


and said grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

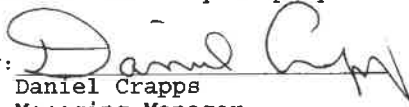
*"Grantor" and "grantee" are used for singular or plural, as context requires.

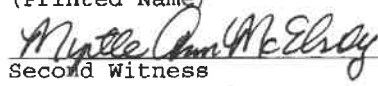
IN WITNESS WHEREOF, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered
in the presence of:

DDC-1031, LLC, a Florida
Limited Liability Company



First Witness
Terry McDavid
(Printed Name)

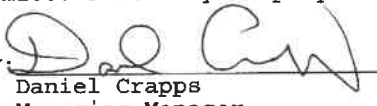
By: 
Daniel Crapps
Managing Manager

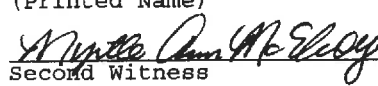

Second Witness
Myrtle Ann McElroy
(Printed Name)

Signed, sealed and delivered
in the presence of:

LJC-1031, LLC, a Florida
Limited Liability Company



First Witness
Terry McDavid
(Printed Name)

By: 
Daniel Crapps
Managing Manager

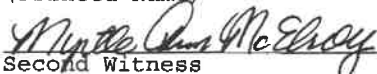

Second Witness
Myrtle Ann McElroy
(Printed Name)

Inst:2006009643 Date:04/20/2006 Time:12:39
Doc Stamp-Deed : 7910.00
DC, P. Dewitt Cason, Columbia County B:1081 P:378

Signed, sealed and delivered
in the presence of:


First Witness

Terry McDavid
(Printed Name)


Second Witness

Myrtle Ann McElroy
(Printed Name)

JAW-1031, LLC, a Florida
Limited Liability Company

By: 

Daniel Crapps
Managing Manager

STATE OF FLORIDA
COUNTY OF COLUMBIA


The foregoing instrument was acknowledged before me this 19th
day of April 2006, by DANIEL CRAPPS, Managing Manager of DDC-1031,
LLC, a Florida Limited Liability Company, on behalf of the company.
He is personally known to me and did not take an oath.

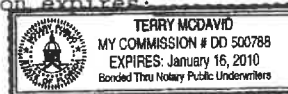

Notary Public
My commission expires:



STATE OF FLORIDA
COUNTY OF COLUMBIA


The foregoing instrument was acknowledged before me this 19th
day of April 2006, by DANIEL CRAPPS, Managing Manager of LJC-1031,
LLC, a Florida Limited Liability Company, on behalf of the company.
He is personally known to me and did not take an oath.

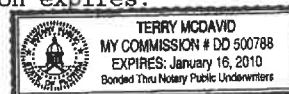

Notary Public
My commission expires:



STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 19th
day of April 2006, by DANIEL CRAPPS, Managing Manager of JAW-1031,
LLC, a Florida Limited Liability Company, on behalf of the company.
He is personally known to me and did not take an oath.


Notary Public
My commission expires:



Inst:2006009643 Date:04/20/2006 Time:12:39
Doc Stamp-Deed : 7910.00
DC,P.DeWitt Cason,Columbia County B:1081 P:379

EXHIBIT "A"

TOWNSHIP 3 SOUTH - RANGE 16 EAST

SECTION 34: That part of the SE 1/4 of Section 34, Township 3 South, Range 16 East, Columbia County, Florida, described as follows: Commence at the Northeast Corner of Section 3, Township 4 South, Range 16 East, Columbia County, Florida and run thence S 88°55'37"W, along the North Line of said Section 3, 1227.60 feet to the Easterly Right of Way of County Road 252B (SW Callahan Avenue); thence N 03°37'44"E, along said Easterly Right of Way, 99.54 feet; thence N 03°52'43"E, along said Easterly Right of Way 228.72 feet to a point of curve; thence run Northerly along said Easterly Right of Way along the arc of said curve concave to the East having a radius of 2824.79 feet, a central angle of 06°24'00", a chord bearing and distance of N 06°18'54"E, 315.36 feet, an arc distance of 315.53 feet; thence continue along said Easterly Right of Way along the arc of said curve concave to the East having a radius of 2824.79 feet, a central angle of 05°08'32", a chord bearing and distance of N 12°05'10"E, 253.43 feet, an arc distance of 253.51 feet; thence N 15°25'23"E, along said Easterly Right of Way, 182.88 feet; thence N 60°08'26"E, along said Easterly Right of Way, 28.31 feet to the intersection of the Southerly Right of Way of U.S. Highway No. 90 and a point on a curve; thence run Easterly along said Southerly Right of Way along the arc of said curve concave to the Northeast having a radius of 7689.44 feet, a central angle of 01°18'14", a chord bearing and distance of S 76°05'55"E, 175.00 feet, an arc distance of 175.00 feet to the POINT OF BEGINNING; thence S 15°25'23"W, 40.00 feet; thence S 74°34'37"E, 20.00 feet; thence N 15°25'23"E 40.00 feet to the South right-of-way line of U.S. 90; thence Westerly along said right-of-way line of U.S. 90 20.00 feet to the POINT OF BEGINNING. COLUMBIA COUNTY, FLORIDA.

Inst:2006009643 Date:04/20/2006 Time:12:39

Doc Stamp-Deed : 7910.00

DC,P.Dewitt Cason,Columbia County B:1081 P:380

Columbia County Property Appraiser

Jeff Hampton

Parcel: << 34-3S-16-02498-003 (10426) >>

2025 Working Values
updated: 1/30/2025

Owner & Property Info

Result: 1 of 1

Owner	SEACOAST NATIONAL BANK F/K/A DRUMMOND COMMUNITY BANK 350 SW MAIN BLVD LAKE CITY, FL 32025		
Site	3882 W US HIGHWAY 90, LAKE CITY		
Description*	COMM AT NE COR OF SEC 3-4S-16E RUN W ALONG SEC LINE, 1227.60 FT TO E R/W CR-252B, N ALONG R/W, 99.54 FT, CONT N'R/LY ALONG R/W, 228.72 FT TO PT OF CRV, N'R/LY ALONG CRV 315.53 FT FOR POB, CONT ALONG CRV 253.51 FT, N 15 DG E 182.88 FT, N 60 DG E 28.31 FT TO I...more>>>		
Area	2.01 AC	S/T/R	34-3S-16
Use Code**	FINANCIAL BLDG (2300)	Tax District	2

*The Description above is not to be used as the Legal Description for this parcel in any legal transaction.

**The Use Code is a FL Dept. of Revenue (DOR) code and is not maintained by the Property Appraiser's office. Please contact your city or county Planning & Zoning office for specific zoning information.

Property & Assessment Values

2024 Certified Values		2025 Working Values	
Mkt Land	\$1,313,334	Mkt Land	\$1,313,334
Ag Land	\$0	Ag Land	\$0
Building	\$358,647	Building	\$358,647
XFOB	\$118,655	XFOB	\$118,655
Just	\$1,790,636	Just	\$1,790,636
Class	\$0	Class	\$0
Appraised	\$1,790,636	Appraised	\$1,790,636
SOH/10% Cap	\$37,236	SOH/10% Cap	\$0
Assessed	\$1,790,636	Assessed	\$1,790,636
Exempt	\$0	Exempt	\$0
Total Taxable	county:\$1,753,400 city:\$0 other:\$0 school:\$1,790,636	Total Taxable	county:\$1,790,636 city:\$0 other:\$0 school:\$1,790,636

NOTE: Property ownership changes can cause the Assessed value of the property to reset to full Market value, which could result in higher property taxes.

Sales History

Sale Date	Sale Price	Book/Page	Deed	V/I	Qualification (Codes)	RCode
4/19/2006	\$1,130,000	1081 / 377	WD	V	Q	

Building Characteristics

Bldg Sketch	Description*	Year Blt	Base SF	Actual SF	Bldg Value
Sketch	BANK (6200)	2007	3098	4728	\$358,647

*Bldg Desc determinations are used by the Property Appraisers office solely for the purpose of determining a property's Just Value for ad valorem tax purposes and should not be used for any other purpose.

Extra Features & Out Buildings

Code	Desc	Year Blt	Value	Units	Dims
0260	PAVEMENT-ASPHALT	2007	\$32,879.00	19747.00	0 x 0
0166	CONC,PAVMT	2007	\$4,296.00	1432.00	0 x 0
0253	LIGHTING	2007	\$16,200.00	9.00	0 x 0
0168	PNEUMATIC TUBES	2007	\$48,600.00	3.00	0 x 0
0164	CONC BIN	2007	\$1,680.00	120.00	0 x 0
0332	VAULT DOOR	2007	\$15,000.00	1.00	0 x 0

Land Breakdown

Code	Desc	Units	Adjustments	Eff Rate	Land Value
2300	FINANCIAL (MKT)	87,555.600 SF (2.010 AC)	1.0000/1.0000 1.0000/1.5000000 /	\$15 /SF	\$1,313,334

Search Result: 1 of 1

© Columbia County Property Appraiser | Jeff Hampton | Lake City, Florida | 386-758-1083

by: GrizzlyLogic.com

The information presented on this website was derived from data which was compiled by the Columbia County Property Appraiser solely for the governmental purpose of property assessment. This information should not be relied upon by anyone as a determination of the ownership of property or market value. The GIS Map image is not a survey and shall not be used in a Title Search or any official capacity. No warranties, expressed or implied, are provided for the accuracy of the data herein, its use, or its interpretation. This website was last updated: 1/30/2025 and may not reflect the data currently on file at our office.

Aerial Viewer Pictometry Google Maps

2023 2022 2019 2016 2013 Sales





GROWTH MANAGEMENT DEPARTMENT
205 North Marion Ave, Lake City, FL 32055
Phone: 386-719-5750
E-mail: growthmanagement@lcfia.com

AGENT AUTHORIZATION FORM

I, SEACOAST NATIONAL BANK F/K/A DRUMMOND COMMUNITY BA (owner name), owner of property parcel

number 34-3S-16-02498-003 (parcel number), do certify that

the below referenced person(s) listed on this form is/are contracted/hired by me, the owner, or, is an officer of the corporation; or, partner as defined in Florida Statutes Chapter 468, and the said person(s) is/are authorized to sign, speak and represent me as the owner in all matters relating to this parcel.

Printed Name of Person Authorized	Signature of Authorized Person
1. Stearns Weaver Miller - all employees	1.
2.	2.
3.	3.
4.	4.
5.	5.

I, the owner, realize that I am responsible for all agreements my duly authorized agent agrees with, and I am fully responsible for compliance with all Florida Statutes, City Codes, and Land Development Regulations pertaining to this parcel.

If at any time the person(s) you have authorized is/are no longer agents, employee(s), or officer(s), you must notify this department in writing of the changes and submit a new letter of authorization form, which will supersede all previous lists. Failure to do so may allow unauthorized persons to use your name and/or license number to obtain permits.

Owner Signature (Notarized)

Date 2.28.2025

NOTARY INFORMATION:

STATE OF: Florida

COUNTY OF: Palm Beach

The above person, whose name is Michael Sontag personally appeared before me and is known by me or has produced identification (type of I.D.) DIA on this 28 day of February, 20 25.

NOTARY'S SIGNATURE

(Seal/Stamp)



DONNA L. DOTY
Commission # HH 338436
Expires April 5, 2027



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

Detail by Entity Name

Designation of Agent

SEACOAST NATIONAL BANK, A NATIONAL BANKING ASSOCIATION

Filing Information

Document Number Q20000000013
FEI/EIN Number 59-0193820
Date Filed 02/14/2020
State US
Status ACTIVE

Principal Address

815 COLORADO AVENUE
STUART, FL 34995

Mailing Address

815 COLORADO AVENUE
STUART, FL 34995

Registered Agent Name & Address

SONTAG, MICHAEL C
815 COLORADO AVENUE
STUART, FL 34994

Name Changed: 08/07/2023

Address Changed: 08/07/2023

Officer/Director Detail

NONE

Annual Reports

No Annual Reports Filed

Document Images

08/07/2023 -- Reg. Agent Change	View image in PDF format
02/14/2020 -- Designation of Agent	View image in PDF format

L03642

(Requestor's Name)

(Address)

(Address)

(City/State/Zip/Phone #)

☐

PICK-UP

☐

WAIT

☐

MAIL

(Business Entity Name)

(Document Number)

Certified Copies _____

Certificates of Status _____

Special Instructions to Filing Officer:

Office Use Only



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merger

10/07/22--01021--005 **76.75

2022 OCT -7 PM 5:52

FILED

ALLAHABAD, INDIA

2022 OCT -7 PM 2:56

RECEIVED

A. RAMSEY

OCT 10 2022



**CAPITOL
SERVICES**

Filing Cover Sheet

To: Florida Division of Corporations

From: Ronnie Long C/O Capitol Services, Inc.

Date: 10/7/2022

Trans#: 1332344

Entity Name: DRUMMOND COMMUNITY BANK (FL) MERGING INTO SEACOAST ,
NATIONAL BANK (FL)

Articles Incorporation ()

Articles of Dissolution ()

Conversion ()

Foreign Qualification ()

Limited Partnership ()

Reinstatement ()

Other ()

Articles of Amendment ()

Annual Report ()

Fictitious Name ()

Limited Liability ()

Merger (XXX) /

Withdrawal / Cancellation ()

STATE FEES PREPAID WITH CHECK #2998 FOR \$78.75

PLEASE RETURN:

Certified Copy (XXX)

Plain Photocopy ()

Good Standing ()

Certificate of Fact ()



**CAPITOL
SERVICES**

Filing Cover Sheet

To: Florida Division of Corporations

From: Ronnie Long C/O Capitol Services, Inc.

Date: 10/7/2022

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Entity Name: DRUMMOND COMMUNITY BANK (FL) MERGING INTO SEACOAST
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Reinstatement ()

Other ()

Articles of Amendment ()

Annual Report ()

Fictitious Name ()

Limited Liability ()

Merger (XXX)

Withdrawal / Cancellation ()

STATE FEES PREPAID WITH CHECK #2998 FOR \$78.75

PLEASE RETURN:

Certified Copy (XXX)

Plain Photocopy ()

Good Standing ()

Certificate of Fact ()

FILED

2022 OCT -7 PM 5:02

**ARTICLES OF MERGER
OF
DRUMMOND COMMUNITY BANK
WITH AND INTO
SEACOAST NATIONAL BANK**

October 7, 2022

Pursuant to the provisions of the Florida Business Corporation Act (the "Act"), Seacoast National Bank, a national banking association, and Drummond Community Bank, a Florida chartered bank, do hereby adopt the following Articles of Merger for the purpose of merging Drummond Community Bank with and into Seacoast National Bank:

FIRST: The names of the corporations which are parties to the merger (the "Merger") contemplated by these Articles of Merger are Seacoast National Bank and Drummond Community Bank. The surviving corporation in the Merger is Seacoast National Bank

SECOND: The Plan of Merger is set forth in the Plan of Merger and Merger Agreement by and between Seacoast National Bank and Drummond Community Bank dated as of May 4, 2022 (the "Merger Agreement"). A copy of the Merger Agreement is attached hereto as Exhibit A and made a part hereof by reference as if fully set forth herein.

THIRD: The Merger shall become effective at 5:02 P.M., Eastern Time, on October 7, 2022 in accordance with the provisions of the Act.

FOURTH: The Merger Agreement was duly adopted and approved by the sole shareholder of Drummond Community Bank on May 3, 2022 pursuant to the applicable provisions of the Act and the Florida Financial Institutions Codes and the articles of incorporation of Drummond Community Bank. There were no dissenting shareholders of Drummond Community Bank. The Merger Agreement was duly adopted and approved by the sole shareholder of Seacoast National Bank on May 4, 2022. The participation of Seacoast National Bank was duly authorized in accordance with the laws of the United States.

FIFTH: The address of Seacoast National Bank is 815 Colorado Avenue, Stuart, Florida 34994.

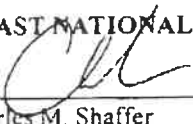
SIXTH: Seacoast National Bank is deemed to have appointed the Secretary of State as its agent for service of process in a proceeding to enforce any obligation or the rights of dissenting shareholders of Drummond Community Bank.

SEVENTH: Seacoast National Bank has agreed to promptly pay to the dissenting shareholders of Drummond Community Bank the amount, if any to which they are entitled under Section 607.1302 of the Act.

[Signature page follows]

IN WITNESS WHEREOF, the parties have caused these Articles of Bank Merger to be executed effective as of the date first written above.

SEACOAST NATIONAL BANK

By: 
Charles M. Shaffer
Chairman and Chief Executive Officer

DRUMMOND COMMUNITY BANK

By: _____
Luther Drummond
Chief Executive Officer

IN WITNESS WHEREOF, the parties have caused these Articles of Bank Merger to be executed effective as of the date first written above.

SEACOAST NATIONAL BANK

By: _____
Charles M. Shaffer
Chairman and Chief Executive Officer

DRUMMOND COMMUNITY BANK

By: Luther Drummond
Luther Drummond
Chief Executive Officer

EXHIBIT A
MERGER AGREEMENT

PLAN OF MERGER AND MERGER AGREEMENT

THIS PLAN OF MERGER AND MERGER AGREEMENT (this "Agreement") is made this 4th day of May, 2022, between **Seacoast National Bank** (hereinafter referred to as "SNB" and the "Resulting Bank"), a national banking association, with its main office located at 815 Colorado Avenue, Stuart, FL 34994 and **Drummond Community Bank**, a Florida state-chartered bank, with its main office located at 1627 North Young Boulevard, Chiefland, FL 32626 (hereinafter referred to as "Drummond Bank" and, together with SNB, the "Banks").

WHEREAS, at least a majority of the entire Board of Directors of SNB has approved this Agreement and authorized its execution pursuant to the authority given by and in accordance with the provisions of The National Bank Act (the "Act");

WHEREAS, at least a majority of the entire Board of Directors of Drummond Bank has approved this Agreement and authorized its execution in accordance with the Act;

WHEREAS, Seacoast Banking Corporation of Florida ("SBC"), which owns all of the outstanding shares of SNB, and Drummond Banking Company, a Florida corporation ("Drummond"), which owns all of the outstanding shares of Drummond Bank, have entered into an Agreement and Plan of Merger (the "Plan of Merger") which, among other things, contemplates the merger of Drummond with and into SBC, all subject to the terms and conditions of such Plan of Merger (the "BHC Merger");

WHEREAS, SBC, as the sole shareholder of SNB, and Drummond, as the sole shareholder of Drummond Bank, have approved this Agreement; and

WHEREAS, each of the Banks is entering into this Agreement to provide for the merger of Drummond Bank with and into SNB, with SNB being the surviving bank of such merger transaction subject to, and as soon as practicable following, the closing of the BHC Merger.

NOW, THEREFORE, for and in consideration of the premises and the mutual promises and agreements herein contained, the parties hereto agree as follows:

SECTION 1

Subject to the terms and conditions of this Agreement and the closing of the BHC Merger, at the Effective Time (as defined below) and pursuant to the Act, Drummond Bank shall be merged with and into SNB (the "Merger"). Upon consummation of the Merger, SNB shall continue its existence as the surviving bank and Resulting Bank under the charter of the Resulting Bank and the separate corporate existence of Drummond Bank shall cease. The closing of the Merger shall become effective at the time specified in the certificate of merger issued by the Office of the Comptroller of the Currency (the "OCC") in connection with the Merger (such time when the Merger becomes effective, the "Effective Time").

SECTION 2

The name of the Resulting Bank shall be "Seacoast National Bank" or such other name as such bank may adopt prior to the Effective Time. The Resulting Bank will exercise trust powers.

SECTION 3

The business of the Resulting Bank shall be that of a national banking association. This business initially shall be conducted by the Resulting Bank at its main office which shall be located at 815 Colorado Avenue, Stuart, FL 34994, as well as all of the banking offices of SNB and the banking offices of Drummond Bank that are acquired in the Merger (which such banking offices are set forth on Exhibit A to this Agreement and shall continue to conduct operations after the closing of the Merger as branch offices of SNB). The savings accounts of the Resulting Bank will be issued by the Resulting Bank in accordance with the Act.

SECTION 4

At the Effective Time, the amount of issued and outstanding capital stock of the Resulting Bank shall be the amount of capital stock of SNB issued and outstanding immediately prior to the Effective Time. Preferred stock shall not be issued by the Resulting Bank. The authorized capital stock of SNB consists of 10,000,000 shares of common stock, par value \$10.00 per share, [5,679,285] of which are issued and outstanding.

SECTION 5

All assets of Drummond Bank and the Resulting Bank, as they exist at the Effective Time, shall pass to and vest in the Resulting Bank without any conveyance or other transfer; and the Resulting Bank shall be considered the same business and corporate entity as each constituent bank with all the rights, powers and duties of each constituent bank and the Resulting Bank shall be responsible for all the liabilities of every kind and description, of each of Drummond Bank and the Resulting Bank existing as of the Effective Time, all in accordance with the provisions of the Act.

SECTION 6

SNB and Drummond Bank shall contribute to the Resulting Bank acceptable assets having a book value, over and above liability to its creditors, in such amounts as set forth on the books of SNB and Drummond Bank at the Effective Time.

SECTION 7

At the Effective Time, each outstanding share of common stock of Drummond Bank shall be cancelled with no consideration being paid therefor.

Outstanding certificates representing shares of the common stock of Drummond Bank shall, at the Effective Time, be cancelled.

SECTION 8

Upon the Effective Time, the then outstanding shares of common stock of SNB (the "SNB Common Stock") shall continue to remain outstanding shares of SNB Common Stock, all of which shall continue to be owned by SBC.

SECTION 9

The directors of the Resulting Bank following the Effective Time shall consist of those directors of SNB as of the Effective Time, who shall serve until their respective successors are duly elected or appointed

and qualified or until their earlier death, resignation or removal. The executive officers of the Resulting Bank following the Effective Time shall consist of those executive officers of SNB as of the Effective Time, who shall serve until their respective successors are duly elected or appointed and qualified or until their earlier death, resignation or removal.

SECTION 10

This Agreement has been approved by SBC, which owns all of the outstanding shares of SNB Common Stock and by Drummond, which owns all of the outstanding shares of common stock of Drummond Bank.

SECTION 11

The effectiveness of this Agreement is subject to satisfaction of the following terms and conditions:

- (a) The BHC Merger shall have closed and become effective.
- (b) The OCC shall have approved this Agreement and the Merger and shall have issued all other necessary authorizations and approvals for the Merger, and any statutory waiting period shall have expired.
- (c) The Merger may be abandoned at the election of SNB at any time, whether before or after filings are made for regulatory approval of the Merger.

SECTION 12

Each of the Banks hereby invites and authorizes the OCC to examine each of such Bank's records in connection with the Merger.

SECTION 13

Effective as of the Effective Time, the Amended and Restated Articles of Association and Bylaws of the Resulting Bank shall consist of the Amended and Restated Articles of Association and Bylaws of SNB as in effect immediately prior to Effective Time.

SECTION 14

This Agreement shall terminate if and at the time of any termination of the Plan of Merger.

SECTION 15

This Agreement embodies the entire agreement and understanding of the Banks with respect to the transactions contemplated hereby, and supersedes all other prior commitments, arrangements or understandings, both oral and written, among the Banks with respect to the subject matter hereof.

The provisions of this Agreement are intended to be interpreted and construed in a manner so as to make such provisions valid, binding and enforceable. In the event that any provision of this Agreement is determined to be partially or wholly invalid, illegal or unenforceable, then such provision shall be deemed to be modified or restricted to the extent necessary to make such provision valid, binding and enforceable, or, if such provision cannot be modified or restricted in a manner so as to make such provision valid, binding and enforceable, then such provision shall be deemed to be excised from this Agreement and the validity.

binding effect and enforceability of the remaining provisions of this Agreement shall not be affected or impaired in any manner.

No waiver, amendment, modification or change of any provision of this Agreement shall be effective unless and until made in writing and signed by the Banks. No waiver, forbearance or failure by any Bank of its rights to enforce any provision of this Agreement shall constitute a waiver or estoppel of such Bank's right to enforce any other provision of this Agreement or a continuing waiver by such Bank of compliance with any provision hereof.

Except to the extent federal law is applicable hereto, this Agreement shall be governed by and construed and enforced in accordance with the laws of the State of Florida without regard to principles of conflicts of laws.


This Agreement will be binding upon, inure to the benefit of, and be enforceable by, the Banks' respective successors and permitted assigns.

Unless otherwise expressly stated herein, this Agreement shall not benefit or create any right of action in or on behalf of any person or entity other than the Banks.

This Agreement may be executed in counterparts (including by facsimile or optically-scanned electronic mail attachment), each of which shall be deemed to be original, but all of which together shall constitute one and the same instrument.

IN WITNESS WHEREOF, the undersigned have signed this Plan of Merger and Merger Agreement effective as of the date and year first set forth above.

SEACOAST NATIONAL BANK

By: 
Charles M. Shaffer
President and Chief Executive Officer

DRUMMOND COMMUNITY BANK

By: _____
Gray Drummond
Chief Executive Officer

IN WITNESS WHEREOF, the undersigned have signed this Plan of Merger and Merger Agreement effective as of the date and year first set forth above.

SEACOAST NATIONAL BANK

By: _____
Charles M. Shaffer
President and Chief Executive Officer

DRUMMOND COMMUNITY BANK

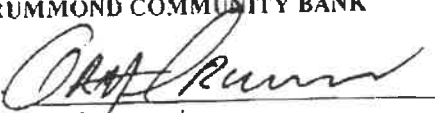
By: _____
Gray Drummond
Chief Executive Officer

EXHIBIT A

BANKING OFFICES OF THE RESULTING BANK

Main Office:

815 Colorado Avenue
Stuart, FL 34994

Drummond Bank Branch Offices Acquired:

Address	Popular Name	City	County	State	Zip Code	LMI Area	Service Type
1627 North Young Boulevard	Drummond Community Bank	Chiefland	Levy	FL	32626	Yes/Moderate	Full Service - Brick And Mortar
7060 C Street	Cedar Key Branch	Cedar Key	Levy	FL	32625	Yes/Moderate	Full Service - Brick And Mortar
104 Ne 351 Hwy	Cross City Branch	Cross City	Dixie	FL	32628	No/Middle	Full Service - Brick And Mortar
1502 East Wade Street	Trenton Branch	Trenton	Gilchrist	FL	32693	No/Middle	Full Service - Brick And Mortar
342 East Noble Avenue	Williston Perkins State Branch	Williston	Levy	FL	32696	Yes/Moderate	Full Service - Brick And Mortar
120 Southwest 7th Street	Southwest Branch	Williston	Levy	FL	32696	Yes/Moderate	Limited Service - Drive Thru/Detached Facility
331 E Hathaway Ave	Bronson Branch	Bronson	Levy	FL	32621	Yes/Moderate	Full Service - Brick And Mortar
2811 SW 27th Ave	Ocala Paddock Center Branch	Ocala	Marion	FL	34471	No/Middle	Full Service - Brick And Mortar
1160 N. Suncoast Blvd	Crystal River Branch	Crystal River	Citrus	FL	34429	No/Upper	Full Service - Brick And Mortar

Address	Popular Name	City	County	State	Zip Code	LMI Area	Service Type
350 SW Main Boulevard	Lake City-East Branch	Lake City	Columbia	FL	32025	No/Middle	Full Service - Brick And Mortar
3833 SW 37th Boulevard	Archer Road Branch	Gainesville	Alachua	FL	32608	Yes/Low	Full Service - Brick And Mortar

Drummond Bank Branch Offices Acquired, but Closing after the Effective Time:

Address	Popular Name	City	County	State	Zip Code	LMI Area	Service Type
25875 SE US 19	Old Town Office Drive-Thru Branch	Old Town	Dixie	FL	32680	No/Middle	Limited Service - Drive Thru/ Detached Facility
130 Northeast Clyde Avenue	Mayo Branch	Mayo	Lafayette	FL	32066	No/Middle	Full Service - Brick And Mortar
16449 SW Archer Road	Archer Branch	Archer	Alachua	FL	32618	No/Upper	Full Service - Brick And Mortar
3436 W University Ave	Gainesville University Avenue Branch	Gainesville	Alachua	FL	32607	No/Middle	Full Service - Brick And Mortar
2455 North Citrus Hills Boulevard	Hernando	Hernando	Citrus	FL	34442	No/Middle	Full Service - Brick And Mortar
3882 West US Highway 90	West Office Branch	Lake City	Columbia	FL	32055	No/Middle	Full Service - Brick And Mortar
7075 US Highway 27	Ft. White Office	Fort White	Columbia	FL	32038	No/Upper	Full Service - Brick And Mortar



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[Return to Detail Screen](#)

Events

PEOPLES STATE BANK

Document Number J83031
Date Filed 09/30/1987
Effective Date None
Status Inactive

Event Type	Filed Date	Effective Date	Description
MERGER	05/12/1995		MERGING: J83031 MERGED INTO: F60059
CORPORATE MERGER	05/11/1995		MERGING: P95000037437 MERGED INTO: J83031
AMENDMENT	12/12/1988		
AMENDMENT	04/01/1988		
AMENDMENT	04/01/1988		

[Return to Detail Screen](#)

Kyle Keen, CFC
Columbia County Tax Collector

2024 Personal Property
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM
ASSESSMENTS

38277.0000

PARCEL NUMBER	ESCROW CD	Millage Code
P04276-003		2

SEACOAST NATIONAL BANK
815 COLORADO AVE
STUART FL 34995

THIS BILL IS FULLY PAID
Ex:TPP EXEMPT FS196.183
3882 W US HWY 90 LAKE CITY

135 NE Hernando Ave, Suite 125, Lake City, FL 32055
(386) 758-1077

AD VALOREM TAXES

TAXING AUTHORITY	ASSESSED VALUE	MILLAGE RATE	EXEMPTION AMOUNT	TAXABLE AMOUNT	TAXES LEVIED
BOARD OF COUNTY COMMISSIONERS					
GENERAL FUND	5,153	7.8150	5,153	0	0.00
COLUMBIA COUNTY SCHOOL BOARD					
DISCRETIONARY	5,153	0.7480	5,153	0	0.00
LOCAL	5,153	3.1430	5,153	0	0.00
CAPITAL OUTLAY	5,153	1.5000	5,153	0	0.00
SUWANNEE RIVER WATER MGT DIST					
WATER MGT	5,153	0.2936	5,153	0	0.00
LAKE SHORE HOSPITAL AUTHORITY					
LK SHORE	5,153	0.0001	5,153	0	0.00

IMPORTANT: All exemptions do not apply to all taxing authorities. Please contact the Columbia County Property Appraiser for exemption/assessment questions.

TOTAL MILLAGE	13.4997	AD VALOREM TAXES	0.00
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NON AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	RATE	AMOUNT
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SAVE TIME PAY ONLINE @ www.columbiataxcollector.com

NON AD VALOREM ASSESSMENTS	0.00
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COMBINED TAXES AND ASSESSMENTS	0.00	See reverse side for important information
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No Tax Charged					
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Kyle Keen, CFC
Columbia County Tax Collector

2024 Personal Property
NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM
ASSESSMENTS

38277.0000

PARCEL NUMBER	ESCROW CD	Millage Code
P04276-003		2

SEACOAST NATIONAL BANK
815 COLORADO AVE
STUART FL 34995

THIS BILL IS FULLY PAID
Ex:TPP EXEMPT FS196.183
3882 W US HWY 90 LAKE CITY

DO NOT WRITE BELOW THIS PORTION

PLEASE PAY IN US FUNDS TO: KYLE KEEN, TAX COLLECTOR

No Tax Charged					
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Receipt(s)

PLEASE RETAIN THIS PORTION FOR YOUR RECORDS