

1 TITLE DESCRIPTION
(AS FURNISHED)

The land referred to herein below is situated in the County of Putnam, State of Florida, and is described as follows:

BEGINNING AT THE SOUTHEAST CORNER OF GROVE LOT #43, OF THE TOWN OF CRESCENT CITY AT A POINT WHERE THE WESTERLY RIGHT-OF-WAY LINE OF U.S. HIGHWAY #17 INTERSECTS THE NORTHERLY RIGHT-OF-WAY LINE OF GROVE AVENUE, AND (1) RUN WEST ALONG THE NORTH LINE OF GROVE AVENUE 200 FEET TO A POINT, NOW RETURN TO THE POINT OF BEGINNING AND (2) THENCE RUN NORTH AND ALONG THE WESTERLY RIGHT-OF-WAY LINE OF U.S. HIGHWAY #17 FOR A DISTANCE OF 200 FEET TO A POINT (3) THENCE RUN WEST AND PARALLEL WITH CALL NO. 1 FOR A DISTANCE OF 200 FEET TO A POINT; (4) THENCE RUN SOUTH AND PARALLEL WITH CALL NO. 2, 200 FEET UNTIL AN EXTENSION OF THE CALL INTERSECTS CALL NO. 1 AND TO CLOSE.

TOGETHER WITH EASEMENT RIGHTS CREATED BY THAT CERTAIN GRANT OF EASEMENTS RECORDED IN OFFICIAL RECORDS BOOK 520, PAGE 177 AS AFFECTED BY MEMORANDUM OF UNDERSTANDING RECORDED IN OFFICIAL RECORDS BOOK 520, PAGE 180, RE-RECORDED IN OFFICIAL RECORDS BOOK 521, PAGE 1282, AS FURTHER AFFECTED BY AGREEMENT RECORDED IN OFFICIAL RECORDS BOOK 776, PAGE 1588, PUBLIC RECORDS OF PUTNAM COUNTY, FLORIDA.

Subject to an easement over the westerly 20 feet of the above-described property, as reserved in Warranty Deed filed of record in Official Records Book 314, Page 699 of the Putnam County, Florida Public Records, THE ABOVE DESCRIBED PROPERTY IS RESTRICTED TO THE USE OF A BANKING FACILITY.

This Survey and Legal Description are the same as that shown on the Title Commitment prepared by First American Title Insurance Company, File No.: NCS-401470-368-KCTY, effective date: September 3, 2014 and amended October 26, 2015.

3 SCHEDULE "B" ITEMS

NOTES CORRESPONDING TO SCHEDULE "B" SECTION TWO EXCEPTIONS:

- 9 - The terms, provisions and conditions contained in that certain Warranty Deed with Restriction and Easement recorded in Book 314, Page 699. **(AFFECTS, PLOTTED ON THE SURVEY.)**
- 10 - This item has been intentionally deleted.
- 11 - Grant of Easement recorded in Book 520, Page 177 as affected by Book 520, Page 180 and rerecorded in Book 521, Page 1282 and Book 776, Page 1588. **(AFFECTS, PLOTTED ON THE SURVEY.)**
- 13 - Matters shown on that plot filed in Plat Book 2, Page 30 of the Putnam County Clerk's Office. **(AFFECTS, BLANKET IN NATURE, CONTAINS NO PLOTTABLE ITEMS.)**

11 SURVEYOR'S NOTES

1. This survey is based on information shown on a title report prepared by First American Title Insurance Company, File No.: NCS-401470-368-KCTY, effective date: September 3, 2014 and amended October 26, 2015 and all Schedule B exceptions in said title report have been addressed. The surveyor did not abstract this property and has relied on said title report for all matters of record.
2. Subject tract has direct driveway access to Grove Avenue, a public right-of-way.
3. There is no observable evidence of earth moving work, or building construction.
4. No observable evidence of any changes in street right-of-ways or recent street or sidewalk construction or repair.
5. No observable evidence of site use as a solid waste dump, sump or sanitary landfill.
6. All statements within the certification, and other references located elsewhere hereon, related to utilities, improvements, structures, buildings, party walls, easements, servitudes, foundations and encroachments are based solely on above ground, visible evidence, unless another source of information is specifically referenced hereon.
7. All rebar set are 30" x 5/8" rebar with a plastic cap marked "LB 7761"
8. This survey does not provide a determination or opinion concerning the location or existence of wetlands, faultlines, toxic or hazardous waste areas, subsidence, subsurface and environmental conditions or geological issues. No statement is made concerning the suitability of the subject tract for any intended use, purpose or development.
9. Any declaration made hereon or herein is made to the parties certified to on this survey. It is not transferable to additional institutions or subsequent owners.
10. The point of height measurement is identified on the survey and was taken from the nearest adjacent grade at said point. This point represents the height of the structure as observed from ground level.
11. The dimensions and area of the building shown are based on the building's exterior footprint at ground level.
12. The surveyor did not observe any equipment or action associated with the process of drilling for oil, gas or any other hydrocarbons on this survey.
13. No underground utilities have been located and/or shown on this survey. Only visible and apparent above ground utility appurtenances are shown.

10 BASIS OF BEARINGS

THE BEARINGS SHOWN HEREON ARE BASED ON THE NORTHERLY LINE OF GROVE AVENUE, A 40' WIDE PUBLIC RIGHT-OF-WAY PER DEED BOOK 817, PAGE 1036, BEARING BEING S 00°00'00" W

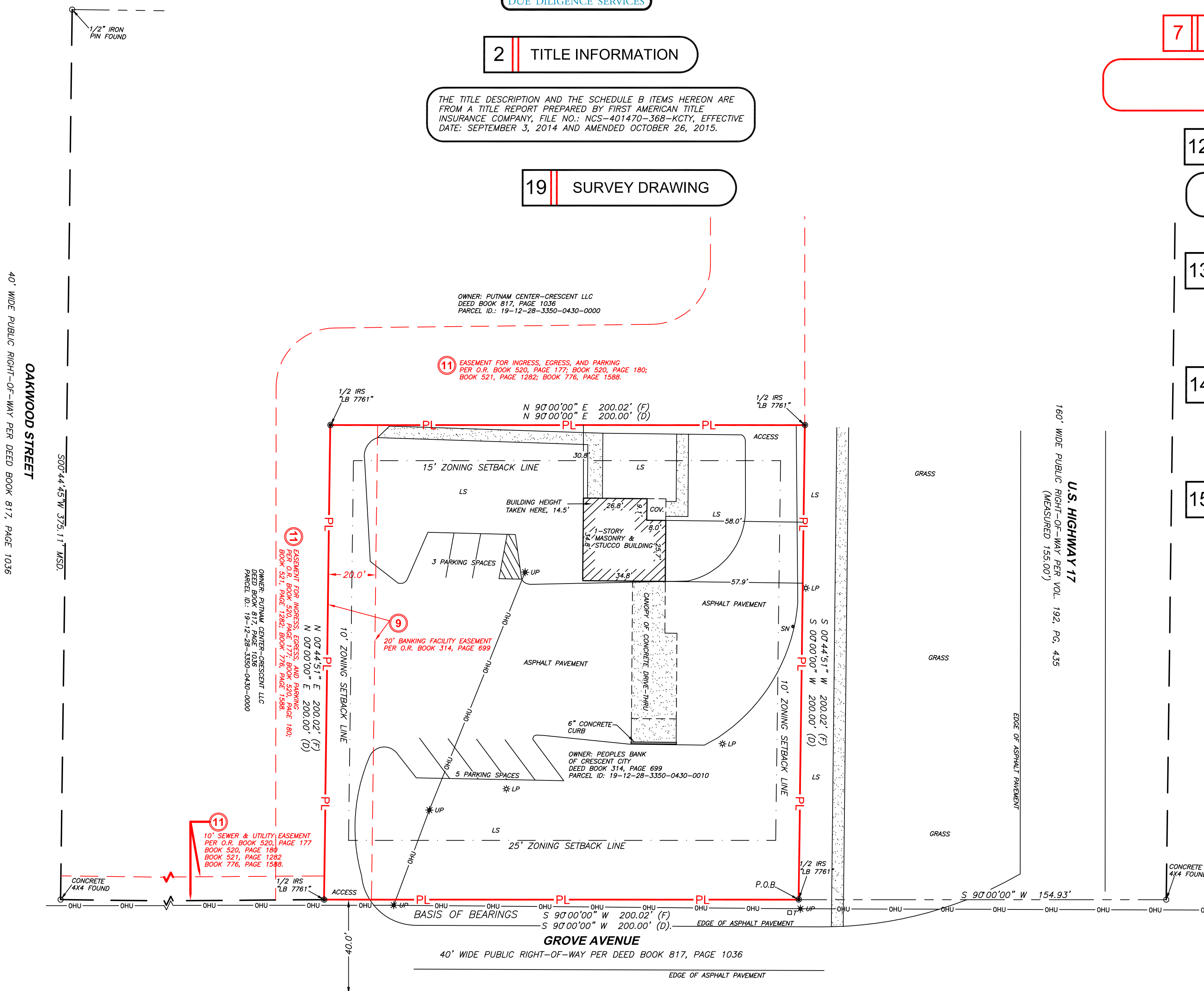
The surveying company:
Commercial Due Diligence Services
certifies to the accuracy and sufficiency
of the survey provided hereon.

CDS
COMMERCIAL
DUE DILIGENCE SERVICES
3550 W. Robinson Street, Third Floor
Norman, Oklahoma 73072
Main Office Phone No.: 405-253-2444

2 TITLE INFORMATION

THE TITLE DESCRIPTION AND THE SCHEDULE B ITEMS HEREON ARE FROM A TITLE REPORT PREPARED BY FIRST AMERICAN TITLE INSURANCE COMPANY, FILE NO.: NCS-401470-368-KCTY, EFFECTIVE DATE: SEPTEMBER 3, 2014 AND AMENDED OCTOBER 26, 2015.

19 SURVEY DRAWING



8 ZONING INFORMATION

ACCORDING TO INFORMATION PROVIDED BY FIRST AMERICAN DUE DILIGENCE SERVICE (FACDS) (405)378-5800, THE SUBJECT PROPERTY IS ZONED AS FOLLOWS WITH THE CORRESPONDING STANDARDS:

ZONE "C-C-1" (GENERAL COMMERCIAL DISTRICT)
MIN. FRONT SETBACK = 25 FEET
MIN. SIDE SETBACK = 10 FEET
MIN. REAR SETBACK = 15 FEET
FLOOR SPACE AREA RATIO = NO REQUIREMENT NOTED
MIN. AREA = 10,000 SQUARE FEET
PARKING = 1 SPACE PER 250 SQUARE FEET OF GROSS FLOOR AREA.

ALL SETBACK LINES PER THE ABOVE ZONING STANDARDS GRAPHICALLY DEPICTED HEREON ARE ORIENTED WITH THE ASSUMPTION THAT THE FRONT OF THE PROPERTY FACES THE ROAD THAT THE CORRESPONDS WITH THE SUBJECT PROPERTY STREET ADDRESS. ALL ZONING INFORMATION SHOULD BE VERIFIED WITH THE CITY OF CRESCENT CITY BEFORE USE.

5 FLOOD INFORMATION

By scaling and graphic plotting only, the subject property appears to lie within Zone X of the Flood Insurance Rate Map for Putnam County, Florida, Community-Panel or Map Number 121070434C, bearing an effective date of 02-02-2012. No field survey was performed to determine this Zone and an Elevation Certificate may be needed to verify this determination or apply for a variance from the Federal Emergency Management Agency. Relevant zones are defined on said map as follows:
ZONE "X" = Areas determined to be outside the 0.2% annual chance floodplain.

6 CEMETERY

THERE WAS NO VISIBLE EVIDENCE OF CEMETERIES OR BURIAL GROUNDS OBSERVED AT THE TIME THIS SURVEY WAS PERFORMED.

4 SURVEYOR CERTIFICATION

To: Bank of America, National Association; First American Title Insurance Company;
This is to certify that this map or plat and the survey on which it is based were made in accordance with the 2011 Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys, jointly established and adopted by ALTA and NSPS and includes Items 1, 2, 3, 4, 6(b), 7(a), 7(b)(1), 7(c), 8, 9, 11(a), 13, 14, 16, 18, 21, 23 (to the extent possible, graphically depict on survey drawing the zoning setback lines), and 24 (graphically depict in relation to the subject tract or property any offsite easements or servitudes benefiting the surveyed property and disclosed in record documents provided to the surveyor as part of the schedule "A" of Table A thereof. The field work was completed on 09/25/2014. Date of Plat or Map: 10/02/2014

PRELIMINARY, THIS DOCUMENT SHALL NOT BE RECORDED FOR ANY PURPOSE AND IS FOR EXAMINATION / REVIEW ONLY

Billy R. Davis, Jr.
Professional Surveyor and Mapper #5099
Certificate of Authorization No. LB#7761
FA Business Services, LLC
DBA: Commercial Due Diligence Services
3550 W. Robinson Street, 3rd Floor
Norman, OK 73072

Not valid without the signature and the original raised seal of a Florida Licensed Surveyor and Mapper

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7 POSSIBLE APPARENT PHYSICAL USE ONTO OR FROM ADJOINING PROPERTIES

NONE.

12 PARKING INFORMATION

8 STANDARD PARKING SPACES
0 HANDICAP PARKING SPACES
8 TOTAL PARKING SPACES

13 LAND AREA

0.9183 ACRES
40,000 SQUARE FEET

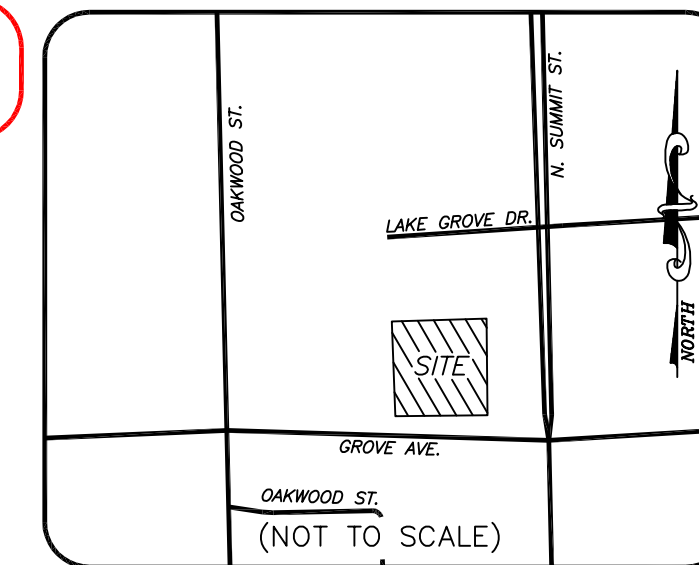
14 BUILDING AREA

1,138 SQUARE FEET
(SEE NOTE 11)

15 BUILDING HEIGHT

14.5 FEET ±
(SEE NOTE 10)

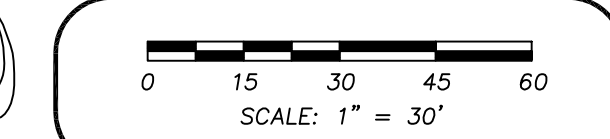
16 VICINITY MAP



9 LEGEND

- * LP = LIGHT POLE
- * UP = UTILITY POLE
- T = TRANSFORMER
- LS = LANDSCAPING
- (F) = FIELDED
- COV. = COVERED AREA
- = MONUMENT FOUND
- CENTER LINE
- ADJOINING PROPERTY
- OVERHEAD UTILITY LINE
- PROPERTY LINE
- IRON ROD SET
- = MONUMENT SET

17 NORTH ARROW / SCALE



KEY TO ALTA-SURVEY

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18 Boundary and ALTA/ACSM Land Title Survey

This survey prepared in accordance with the "Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys (Effective February 23, 2011)

This Work Coordinated By:

CDS
COMMERCIAL
DUE DILIGENCE SERVICES
3550 W. Robinson Street, Third Floor
Norman, Oklahoma 73072
Main Office Phone No.: 405-253-2444

Toll Free: 888.457.7878

Drawn By: JMB Date: 10-07-2014

Surveyor Ref. No: 14-09-0204 Revision: Comments

Approved By: BD Date: 10-01-2015

Field Date: 09-25-14 Revision: Comments

Scale: 1" = 30' Date: 10-29-2015

Revision:

Prepared For:

913 N. SUMMIT STREET
CRESCENT CITY, FLORIDA

20 PROJECT ADDRESS

BOA FL8-095 - 913 N. SUMMIT ST.
CDS Project Number:
14-09-17234