


1-4-1913

## Letter from J. McGehee Whitner to T. B. Larimore

J. McGehee Whitner

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JACKSONVILLE, FLA. January 4th, 1913.

Bro. T. B. Larimore,  
Care "Our Florida Friend",  
Gainesville, Florida.

Dear Brother Larimore:-

I have heard Brother Boone speak so often and so highly of "Brother Larimore" that I almost feel as though I had had a personal introduction to you, and knew you intimately, both as a brother in Christ, and also, as a friend of my good friend, Brother Boone, who is I really feel a brother in deed and in truth to me, even beyond the spiritual significance of the term. Brother Boone married my wife and myself, we were both members of the Church of Christ here, under his care, he baptized us both, and has been in many ways, more than I can mention, the truest sort of friend and brother to me and mine. Hence, my eulogy in beginning in this very un-businesslike style, a business communication to you, for, it so happens, that I was in to pay Brother Boone a visit to-day, and he told me of your wish to borrow \$30,000.00 at rate of 8% on some properties near Gainesville, or in Gainesville, and that you stated that you could give for such a loan on this property, securities quadrupling the amount of the loan, based on a conservative estimate, which he said he was sure you were making, when you spoke of the value of the securities you could offer to secure this amount of money with which to operate. Of course, as you doubtless know, down in this part of the country, loans on country or farm properties, or properties out in the State in smaller towns or villages, outside of the larger centers, such as Jacksonville, Tampa, Pensacola, Key West, Miami, St. Petersburg, Ocala, Gainesville, Quincy, etc., are not rated as high in the estimation of the intending mortgagee, as in the Central, Eastern, Northern, and Western States, as Florida is deemed a sort of pioneer proposition, indeed it is so, being just in the beginning of its real development, therefore, a good many times the value of the loan asked, would be required in the security offered. I would like very much to have the full details of the proposition you have to offer, complete legal description of the land itself, proximity to the city, character of improvements you expect to make, term of loan desired, improvements and developments already existing on the property, values of surrounding properties, (an appraisal of the property by say, three prominent citizens of Gainesville, like Mr. T. W. Shands, Maj. W. R. Thomas, Mr. C. W. Chase, Mr. H. F. Dutton, Dr. Hodges, or some prominent Attorneys or real estate men, on affidavit, before Notary Public, would be wonderfully helpful, and almost a pre-requisite, without which we could not go ahead with much hope of a successful issue,) statement as to abstracts of title, certificates of title, or other papers, showing the title to be clear and valid, and free of encumbrances, unpaid taxes, or liens of every nature and



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Bro. T. B. L., #2. )

kind whatsoever, would also be a pre-requisite, before going ahead. With these details and this data in hand, I believe I can then proceed to successfully seek the loan desired, from parties now in the city, with whom I have recently established a connection, and who, while having the funds to loan, in abundance, yet are very conservative in their valuations and advancement of funds, and are extremely careful, even in Bay Street, Main St, or Forsyth Street, properties here in the heart of Jacksonville, to see about two for one value, before they let out the monies required.

My fees for securing this money would be 3%, and the attorney's fee for drawing all necessary papers, and passing upon the abstracts would be 1%, besides which you would be expected to pay for bringing abstracts or certificates of titles down to date of the loan, and for recording fees, for putting papers on record in the Court House in Gainesville, where the public records of Alachua County are recorded and kept on file.

I would like also, to get a plat showing location and dimensions of the property, and relative distance from the center of the city, modern improvements, such as sewerage, artesian water, or city water, electric light or gas connection, paved streets, car service, (street car), fire protection police protection, insurance rates on various character of buildings, and amount carried now on present buildings, (if any), with expirations of same, when present buildings were erected, and present condition, etc., whether metal or shingle roof, frame, brick, or stone construction, etc.

I trust we shall be able to do some business together, and hope that my requests for specifications as to so many details will not weary you or cause you to dismiss from your mind the thought of securing the funds needed, as, I can assure you, that the parties loaning the monies will expect of me an answer to all of these queries, and perhaps some I have overlooked possibly, in my desire not to be burdensome to you, for if ever a man is cross-examined and put on the witness stand, it is when he is seeking to either negotiate a loan for himself or someone else. I have a great interest in the successful issue of your project of which Brother Boone gave me some inkling, as I would like very much to see an up-to-date seat of learning, accredited to our people, located down here in this part of the country, to teach the old Pentecostal Jerusalem gospel to the coming as well as the present generation. I have three little folks coming along myself, so have a selfish motive in this, you can readily see. With best wishes, and compliments of the season, I am, wishing you God-speed,

Your young brother in Christ,

*J. McGehee Whittner*