



United States Department of the Interior  
National Park Service

National Register of Historic Places  
Registration Form

RECEIVED

This form is for use in nominating or requesting determinations for individual properties and districts. See instructions in *How to Complete the National Register of Historic Places Registration Form* (National Register Bulletin 16A). Complete each item by marking "x" in the appropriate box or by entering the information requested. If an item does not apply to the property being documented, enter "N/A" for "not applicable." For functions, architectural classification, materials, and areas of significance, enter only categories and subcategories from the instructions. Place additional entries and narrative items on continuation sheets (NPS Form 10-900a). Use a typewriter, word processor, or computer, to complete all items.

1. Name of Property

historic name Old Bunnell State Bank Building

other names/site number Citizens Bank of Bunnell/8FL86

2. Location

street & number 101-107 North Bay Street N/A  not for publication

city or town Bunnell N/A  vicinity

state Florida code FL county Flagler code 035 zip code 32110

3. State/Federal Agency Certification

As the designated authority under the National Historic Preservation Act, as amended, I hereby certify that this  nomination  request for determination of eligibility meets the documentation standards for registering properties in the National Register of Historic Places and meets the procedural and professional requirements set forth in 36 CFR Part 60. In my opinion, the property  meets  does not meet the National Register criteria. I recommend that this property be considered significant  nationally  statewide  locally. ( See continuation sheet for additional comments.)

Suzanne P. Walker / Deputy SHPO 5/21/92  
Signature of certifying official/Title Date

Florida Department of State, Division of Historical Resources  
State of Federal agency and bureau

In my opinion, the property  meets  does not meet the National Register criteria. ( See continuation sheet for additional comments.)

\_\_\_\_\_  
Signature of certifying official/Title Date

\_\_\_\_\_  
State or Federal agency and bureau

4. National Park Service Certification

- I hereby certify that the property is:
- entered in the National Register.  See continuation sheet.
  - determined eligible for the National Register  See continuation sheet.
  - determined not eligible for the National Register.
  - removed from the National Register.
  - other, (explain:)

Entered in the **National Register** Date of Action

Richard Dyer 6/25/92  
Signature of the Keeper

**5. Classification**

**Ownership of Property**

(Check as many boxes as apply)

- private
- public-local
- public-State
- public-Federal

**Category of Property**

(Check only one box)

- building(s)
- district
- site
- structure
- object

**Number of Resources within Property**

(Do not include previously listed resources in the count.)

Contributing	Noncontributing	
1		buildings
		sites
		structures
		objects
1	0	Total

**Name of related multiple property listing**

(Enter "N/A" if property is not part of a multiple property listing.)

N/A

**Number of contributing resources previously listed in the National Register**

0

**6. Function or Use**

**Historic Functions**

(Enter categories from instructions)

COMMERCE/TRADE: financial institution

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**Current Functions**

(Enter categories from instructions)

COMMERCE/TRADE: business

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**7. Description**

**Architectural Classification**

(Enter categories from instructions)

LATE 19th and EARLY 20th CENTURY  
AMERICAN MOVEMENTS:  
Commercial Style

**Materials**

(Enter categories from instructions)

foundation concrete  
walls brick  
  
roof asphalt  
other \_\_\_\_\_  
\_\_\_\_\_

**Narrative Description**

(Describe the historic and current condition of the property on one or more continuation sheets.)

Please see continuation sheet.

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Continuation SheetSection number 7 Page 1 Old Bunnell State Bank Building

## DESCRIPTION

Summary

The Bunnell State Bank Building, built in 1917, is a two-story, masonry vernacular commercial building located at 101-107 North Bay Street in Bunnell, Florida. Rectangular in plan, it is clad in buff brick. The building features a flat roof with a parapet and has a corbelled cornice. Some entrances and second story window openings feature arched headers. Most of the windows have been replaced although the original window openings remain basically the same.

Setting

Flagler County was created in 1917 and Bunnell was designated the county seat. When the Bunnell State Bank Building was completed the same year, it was located on North Bay Street in the center of the town's small commercial district. The main commercial streets, Railroad and Bay Streets, were separated by the Florida East Coast Railroad tracks. Businesses first located on Railroad Street, on the east side of the tracks. The Bunnell Development Company Building, built 1910, was located on the southeast corner of Railroad Street and Moody Boulevard. The Tribune Building, built 1913, was the first major commercial building constructed on the west side of the railroad tracks at Bay Street and Moody Boulevard. The Bunnell State Bank Building was constructed in 1917 on North Bay Street across Moody Boulevard from the Tribune Building. (See photos 8 and 9)

Over the past few decades, Bunnell's commercial district has moved eastward, along U.S. Highway 1. Although most of the historic commercial buildings that remain on Railroad and Bay Streets are still in use, they are no longer the center of the town's business community. In a 1987 survey of Flagler County's architecture, the Old Bunnell State Bank Building was noted as one of the best extant historic commercial buildings in the county. It is now used as a general office building.

Present Appearance

The Bunnell State Bank Building is a rectangular, masonry vernacular commercial building clad in buff brick. (See photos 1-4) The southern portion of the building has a clipped corner entrance facing North Bay Street and is two-stories in height. The northern portion of the building is one-story high. The

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building has a flat roof with a parapet, and fenestration is regular. On the southern portion, the entrances and second story window openings are accentuated with arched headers. Glass block glazing is used in the first floor window openings. The one story portion has storefront windows with recessed entrances and detailing that matches the rest of the building.

The most noteworthy feature of the building is the decorative brickwork on the elevations that face North Bay Street and Moody Boulevard. Stylized machicolations below the cornice, arched and flat headers, and raised frieze panels characterize these elevations. The back of the building is plain and unadorned. The northwest elevation is attached to a one story building that was constructed after World War II and is not included in this nomination.

The interior of the two-story portion has drop ceilings and some wood paneling. Both floors were originally divided into two rooms. Part of the dividing walls have been removed so that both stories are now more open. A mural, painted in 1938 by a local artist, is located on the first floor. (Photo 10) It depicts what were the county's major agricultural products of the period: cabbage, cattle, and turpentine. The building's one-story wing is divided into two separate areas, each with its own storefront entrance. The interior is divided into small offices with drop ceilings. The building has two bank vaults, both of which have original fixtures. One is located on the first floor of the two-story wing and one is located in the one-story wing. (See photos 5-7)

### Alterations

The Bunnell State Bank Building has undergone some alterations over the years. The original wooden doors have been replaced with aluminum frame doors. Store front windows on the first floor were replaced with glass block glazing in 1938. Second floor windows, originally double hung sash, have been replaced with metal frame windows. Some of the window openings have been partially filled in for smaller panes, but the original openings are still apparent. In the two-story wing, drop ceilings and wood paneling were installed after World War II. In the late 1980s, drop ceilings were installed and offices were constructed in the one-story wing to accommodate businesses renting the space. The original ceilings and walls exist behind the new materials.

**8. Statement of Significance**

**Applicable National Register Criteria**

(Mark "x" in one or more boxes for the criteria qualifying the property for National Register listing.)

- A** Property is associated with events that have made a significant contribution to the broad patterns of our history.
- B** Property is associated with the lives of persons significant in our past.
- C** Property embodies the distinctive characteristics of a type, period, or method of construction or represents the work of a master, or possesses high artistic values, or represents a significant and distinguishable entity whose components lack individual distinction.
- D** Property has yielded, or is likely to yield, information important in prehistory or history.

**Criteria Considerations**

(Mark "x" in all the boxes that apply.)

Property is:

- A** owned by a religious institution or used for religious purposes.
- B** removed from its original location.
- C** a birthplace or grave.
- D** a cemetery.
- E** a reconstructed building, object, or structure.
- F** a commemorative property.
- G** less than 50 years of age or achieved significance within the past 50 years.

**Narrative Statement of Significance**

(Explain the significance of the property on one or more continuation sheets.)

**9. Major Bibliographical References**

**Bibliography**

(Cite the books, articles, and other sources used in preparing this form on one or more continuation sheets.)

**Previous documentation on file (NPS):**

- preliminary determination of individual listing (36 CFR 67) has been requested
- previously listed in the National Register
- previously determined eligible by the National Register
- designated a National Historic Landmark
- recorded by Historic American Buildings Survey # \_\_\_\_\_
- recorded by Historic American Engineering Record # \_\_\_\_\_

**Areas of Significance**

(Enter categories from instructions)

Commerce

Architecture

**Period of Significance**

1917-1942

**Significant Dates**

1917

1938

**Significant Person**

(Complete if Criterion B is marked above)

N/A

**Cultural Affiliation**

N/A

**Architect/Builder**

Bunnell Development Company (builder)

**Primary location of additional data:**

- State Historic Preservation Office
- Other State agency
- Federal agency
- Local government
- University
- Other

Name of repository:

Bureau of Historic Preservation

Old Bunnell State Bank Building  
Name of Property

Flagler County, Florida  
County and State

**10. Geographical Data**

**Acreage of Property** Less than 1/4 of an acre

**UTM References**

(Place additional UTM references on a continuation sheet.)

1 

1	7	4	7	4	8	9	0	3	2	5	9	3	2	0
Zone		Easting				Northing								

3 

Zone		Easting				Northing								

2 

Zone		Easting				Northing								

4 

Zone		Easting				Northing								

See continuation sheet

**Verbal Boundary Description**

(Describe the boundaries of the property on a continuation sheet.)

**Boundary Justification**

(Explain why the boundaries were selected on a continuation sheet.)

**11. Form Prepared By**

name/title Tulie W. Taylor, Historic Sites Specialist Paul Weaver, Consultant

organization Bureau of Historic Preservation date May 25, 1992

street & number 500 S. Bronough St. telephone (904) 487-2333

city or town Tallahassee state Florida zip code 32399

**Additional Documentation**

Submit the following items with the completed form:

**Continuation Sheets**

**Maps**

A **USGS map** (7.5 or 15 minute series) indicating the property's location.

A **Sketch map** for historic districts and properties having large acreage or numerous resources.

**Photographs**

Representative **black and white photographs** of the property.

**Additional items**

(Check with the SHPO or FPO for any additional items)

**Property Owner**

(Complete this item at the request of SHPO or FPO.)

name Joseph H. Gardner, Charles Farmer, & A.W. Baylor

street & number Rt. 1, Box 181-A telephone (904) 672-0777

city or town Bunnell state Florida zip code 32110

**Paperwork Reduction Act Statement:** This information is being collected for applications to the National Register of Historic Places to nominate properties for listing or determine eligibility for listing, to list properties, and to amend existing listings. Response to this request is required to obtain a benefit in accordance with the National Historic Preservation Act, as amended (16 U.S.C. 470 et seq.).

**Estimated Burden Statement:** Public reporting burden for this form is estimated to average 18.1 hours per response including time for reviewing instructions, gathering and maintaining data, and completing and reviewing the form. Direct comments regarding this burden estimate or any aspect of this form to the Chief, Administrative Services Division, National Park Service, P.O. Box 37127, Washington, DC 20013-7127; and the Office of Management and Budget, Paperwork Reductions Projects (1024-0018), Washington, DC 20503.

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## SIGNIFICANCE

Summary

The Bunnell State Bank Building is significant at the local level under Criterion A as the only banking facility in Flagler County, Florida from 1917 until 1932 and from 1938 until 1942. It is also significant for its association with the Bunnell Development Company, which was headquartered in the building from 1917 until the mid-1920s. The building is significant at the local level under Criterion C as one of the finest examples of masonry vernacular commercial architecture in Flagler County.

Historic Context

Present-day Flagler County was sparsely populated until the late 1880s due to a lack of transportation facilities and its sandy, relatively infertile soils. The construction of a railroad in 1886 served as a catalyst for growth in the area. Built by local businessman Utley J. White, the rail line ran southeast from East Palatka on the St. Johns River to Ormond on the Atlantic coast. In between the two towns, the railway passed through the area that is now Flagler County. Henry Morrison Flagler purchased White's rail line as part of his Florida East Coast Railway in 1889. Until completion of the Dixie Highway several decades later, Flagler's rail service remained the principal means of access to the region.

Most of the county's extant communities either initially developed or significantly expanded as a result of railroad construction. The railroad provided access to distant markets and created a demand for local agricultural products such as turpentine, timber, and vegetables. In 1909, local businessmen I.I. Moody and J.F. Lambert formed the Bunnell Development Company with a small group of investors from Jacksonville. The company chose Moody to serve as its president and located its headquarters in the town of Bunnell, which was platted the same year. To promote the area's farmland, the company opened a sales office in Chicago, where it began printing a newsletter entitled the **Bunnell Home Builder**.

Land sales were steady as new residents began moving to the area to farm or open businesses. In 1910, the Bunnell State Bank opened, with I.I. Moody as president. Later that year, the Bunnell Development Company built a two-story commercial building

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at the corner of Moody Boulevard and Railroad Street. It served as offices for the bank, the land development company, the post office, the drug store, and a jewelry store. Shortly thereafter, the company built the town's first hotel, the Bunnell, to accommodate potential land buyers.

The second decade of the twentieth century was a period of growth and development for the area. The Florida Legislature passed an act in 1911 incorporating Bunnell, population 200, although the incorporation did not go into effect until two years later. In 1913, the Florida East Coast Railway constructed the Bunnell Depot on Railroad Street, directly across from the Bunnell Development Company building. During this period, Bunnell was a part of St. Johns County, of which St. Augustine was the county seat. I.I. Moody became chairman of the St. Johns County Commission in 1913. One of his major accomplishments was stimulating road building in the southern part of the county, in areas around Bunnell.

In 1917, the state legislature created Flagler County, named for Henry Flagler, out of portions of St. Johns and Volusia counties. Bunnell, population 300, was designated the county seat. Located on both the Florida East Coast Railway line and the newly completed Dixie Highway, the town was the area's economic center. Governor Sidney J. Catts appointed the new county's officials based on a straw vote taken among the eligible voters. Among those installed, I.I. Moody was appointed state representative.

The Bunnell Development Company Building housed the county offices until a courthouse was completed in 1924. In 1917, the company constructed a new commercial building across the railroad tracks on North Bay Street. Known as the Bunnell State Bank Building, it was headquarters for the bank, the land development company, the post office and several other businesses as well.

Bunnell's leading citizen and promoter, I.I. Moody, died in an influenza epidemic in December of 1918. At the time of his death, he was president of both the bank, which remained in operation until 1932, and the Development Company, which continued in business until the end of the Florida Land Boom in 1926.

By 1920, 2,442 people lived in Flagler County. New residents continued to be drawn to the area throughout the 1920s because of inexpensive farmland and an expanding economy. Like other areas of Florida, Flagler County's economy slowed greatly in the late



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1920s as real estate values plummeted. The onset of the Great Depression in the 1930s perpetuated the hard times. In 1930, 13,463 acres of the county were under cultivation. By 1935, only 12,277 acres were under cultivation, with the number of farms declining from 144 to 134 during the same five year period. One exception to the county's downward economic trend was the 1938 opening of Marineland (NR 1986), the first oceanarium and underwater film studio in the world. Located on the coast in Flagler County, Marineland became not only a popular tourist attraction but also a favorite spot of the country's rich and famous.

Flagler County's economy did not start to recover until World War II. Today, the interior of the county remains largely rural with an agricultural economy and some light industry. In the last twenty years, Flagler County's coastline has undergone increased residential and some commercial development. Since 1980, the population has increased from 10,913 people to over 23,000, with most residents residing on the coast.

Historical Significance

Construction of the Bunnell State Bank Building was completed in 1917. It was owned by the same group of businessmen who owned the Bunnell Development Company Building, which was built in 1910 and previously served as headquarters for the bank and land company. The buildings were located diagonally across the FEC Railroad tracks from one another. Each was two stories high with a clipped corner entrance, although the Bunnell State Bank Building had an additional one story wing on its north side. The Development Company Building, masonry vernacular in style, was clad in cast concrete block and had little ornamentation other than linear parapets. In contrast, the Bunnell State Bank Building, also masonry vernacular in style, was clad in buff brick, had arched window headers, parapets, and decorative brickwork. The most sophisticated building in Bunnell's small commercial district, the Bunnell State Bank Building exemplified the prosperity and development of Flagler County in the late 1910s.

When the Bunnell State Bank Building opened for business in 1917, it housed the bank, the land company, a drug store, and the post office. The law offices of Claude Varn and Rudolph Peterson were located on the second floor. The Flagler County Abstract Company, owned by Varn and Peterson, was also located on the second floor.

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I.I. Moody, president and co-founder of both the bank and the land company, died in December 1918. The two businesses continued in operation, although the land company was taken over by poor management and did not prosper as it had under Moody. By the mid-1920s, it was out of business and its office space was rented to the Flagler County Abstract Company, which had previously been located on the building's second floor.

The bank was the only financial institution in the county. By 1924, Claude Varn, attorney, was its president and A.J. Peterson was cashier. Its assets and liabilities were each recorded as \$238,747.03. As part of its assets, the value of the bank building and its furniture were estimated at \$13,900. Two years later, George Moody, I.I. Moody's brother, was president of the bank and A.J. Peterson was still cashier. The bank's assets and liabilities were each recorded as \$595,478.07, with the estimated worth of the building and furniture reduced to \$6400.

The Bunnell State Bank continued in operation until 1932 when, because of financial difficulties, it was placed in conservation. The following year, it was placed in receivership. Liquidation of the bank began in 1934 but was not completed until June of 1938.

During the 1930s, the telephone company and H.T. Cook, attorney, occupied the offices on the second floor of the building. The post office, the abstract company, and a furniture store occupied the first floor. The records of the defunct bank continued to occupy office space on the first floor after 1933, but it is not known for how long. Records of the Banking Department, Florida Comptroller's Office do not list any financial institutions in Flagler County, from 1933 through 1937.

In January of 1938, the State of Florida authorized the Citizens Bank of Bunnell to begin operations as a state-chartered bank. The first floor of the two-story wing of the Old Bunnell State Bank Building was remodeled for use as offices by the new bank. Glass block glazing was installed in that portion of the building to make it more secure against break-ins. A section of the wall that separated the first floor into two offices was removed so that both areas could be used by the bank. Mrs. Ann Creal, daughter-in-law of the new bank's cashier and vice-president, painted a three panel mural on one of the walls. It depicted local agricultural products for which the county was known: cabbage, cattle, and turpentine.

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Records from the State Banking Department in 1939 list E.H. Ashcraft as president of the Citizens Bank of Bunnell and Charles R. Creal as vice-president and cashier. Assets and liabilities were each recorded at \$210,577.77. The bank premises were recorded as an asset estimated at \$5,800 and furnishings, listed separately, were estimated at \$2200.

The Citizens Bank of Bunnell was the only bank in Flagler County until after World War II. In 1966, it moved into a new building across town, and in 1978 it was bought out by Ellis National Bank. Today, the Old Bunnell State Bank Building is owned by local businessmen and is used as a general office building.

The Old Bunnell State Bank Building is significant for its association with the commercial development of Bunnell. A prime commercial building which housed various businesses, it was the location of Flagler County's only banking institutions prior to the end of World War II. It is also significant for its association with the Bunnell Development Company, which promoted the development of the county. The Old Bunnell State Bank Building maintains its historic architectural integrity and remains a fine example of early twentieth century masonry vernacular architecture in Flagler County.

#### Architectural Context

Storefront commercial architecture in the late nineteenth and early twentieth centuries exhibited the same general characteristics throughout the United States. The first floor of the storefront usually featured large display windows and a formal entry. Upper stories were reserved for office space on the interior and on the exterior served as the location of the decorative elements of the building as well as signage. Decoration was minimal and frequently limited to decorative brick or stonework incorporated into the main facade. Shop windows were flanked by pilasters, which provided an inviting frame for displaying retail merchandise. The business entry was frequently recessed to avoid competition with the display area.

The 1987 historic resources survey of Flagler County reported that the county's extant historic commercial buildings were constructed between 1909 and 1930. All of the buildings, with one exception, are located within the city limits of Bunnell. They are generally one- and two-story, attached masonry vernacular buildings. Many are divided horizontally into two

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zones. The first floor was originally designed for use as public spaces such as banking rooms, insurance offices, lobbies, and retail storefronts while the second floor was designed for offices, entertainment, and meeting space.

The extant commercial buildings in Bunnell were originally red or buff brick or stucco and had flat roofs with parapets. In several instances, the original brick finish has been obscured through painting or the application of stucco. In virtually every instance the buildings have a boxy form and a rectangular plan. Unless they are detached or sited on a corner, they exhibit a single, primary facade where all entrances, windows, and decorative elements are placed. They generally contain fixed display windows on the first floor and double-hung sash windows on the second, usually in a 1/1 light pattern. Other noteworthy features of these buildings are corbelling and dentil and dog's tooth string courses.

The 1987 historic resources survey identified the Old Tribune Building and the Bunnell State Bank Building as the two best examples of masonry vernacular storefronts in Bunnell and Flagler County. The two buildings face each other across Moody Boulevard where it intersects Bay Street.

**Architectural Significance**

The Bunnell State Bank Building is architecturally significant at the local level as one of the best examples of masonry vernacular storefront architecture in Flagler County. Located on the corner of Bay Street and Moody Boulevard, it is one of the most prominent buildings in Bunnell. Its distinctive features include a clipped corner entrance, a buff brick exterior, a corbelled cornice, and arched headers over window openings. The building has two bank vaults. The interior spaces are relatively unaltered except for the one-story section, which has been remodeled into small offices. The building is significant for its materials, style, and the type of building it embodies. Moreover, it retains the integrity of its overall design and individual architectural features to a remarkable degree.

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### Verbal Boundary Description

Town of Bunnell Block 252  
Lots 5-6-7 except part of lot 5  
Book 48 - Page 183 except Moody  
parcel #10-12-30-0850 02520-005

### Boundary Justification

The boundary includes the city lots that have historically been associated with the property.

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PHOTOGRAPHS

- 1) Old Bunnell State Bank Building, 101-107 North Bay Street
- 2) Bunnell, Florida
- 3) Allan Trueblood
- 4) 11-5-91
- 5) Baylor-Gardner Office, Rt. 1, Box 181-a, Bunnell, FL
- 6) Main entrance, camera facing northwest
- 7) 1

Items 1-5 are the same for photos 1-8.

- 6) Closeup of main entrance, camera facing west
- 7) 2
  
- 6) Back and Moody Boulevard elevations, camera facing north
- 7) 3
  
- 6) Close-up of one of the entrances to one-story section, camera facing southwest
- 7) 4
  
- 6) Interior of first floor of two-story section, camera facing southwest
- 7) 5
  
- 6) View of bank vault's interior, camera facing southwest
- 7) 6
  
- 6) Close-up of bank vault, camera facing southwest
- 7) 7
  
- 6) Streetscape showing bank building and Old Tribune Building, camera facing southeast
- 7) 8
  
- 1) Old Tribune Building, corner of Moody Blvd. and North Bay Street
- 2) Bunnell, Florida
- 3) Allan Trueblood
- 4) 11-5-91
- 5) Baylor-Gardner Office, Rt. 1, Box 181-a, Bunnell, FL
- 6) Main entrance, camera facing south
- 7) 9

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- 1) Old Bunnell State Bank Building, 101-107 North Bay Street
- 2) Bunnell, Florida
- 3) Allan Trueblood
- 4) 11-5-91
- 5) Baylor-Gardner Office, Rt. 1, Box 181-a, Bunnell, FL
- 6) Mural on interior of north wall, first floor of two-story wing, camera facing north
- 7) 10

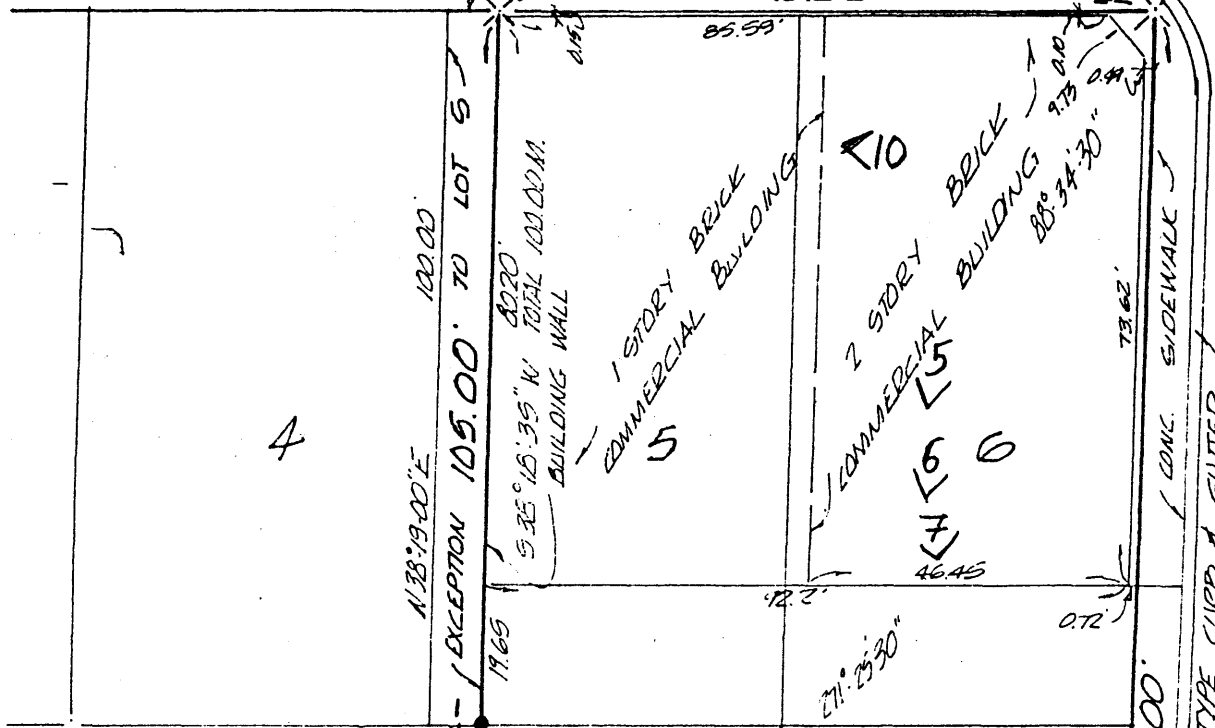
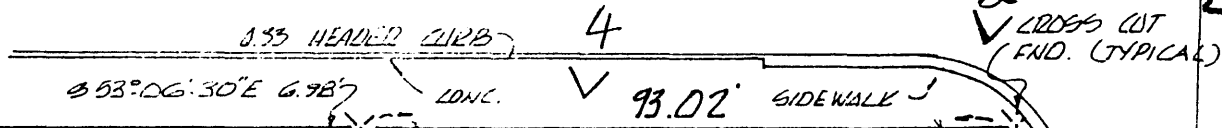


8

9

1) = photo # and camera angle

BAY STREET RW 90'



N 53° 06' 30" W 7.08'

10' ALLEY VACATED BY ORDINANCE 89-08 CITY RETAINS 10' EASEMENT

BLOCK - 252 -

10

9

B

105.00'

ASPHALT PARKING AREA

88° 34' 30"  
97° 51' 30"

12' END (TYPICAL)

50.00'

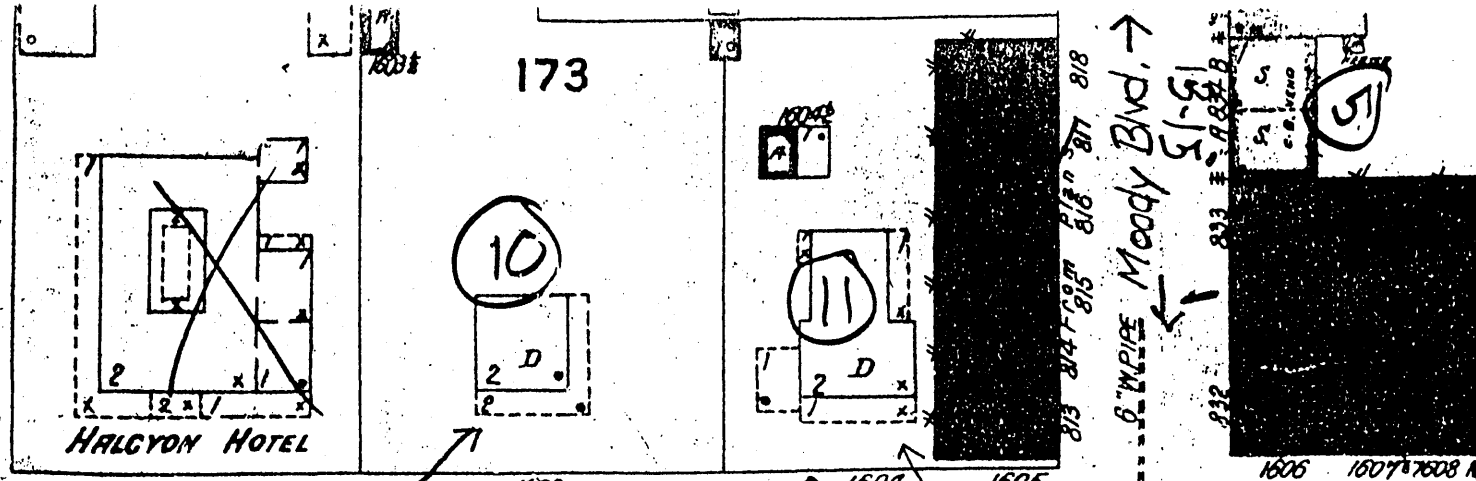
EDGE OF ASPHALT PAVEMENT

MAIN STREET RW 90'

MOODY BOULEVARD (STATE ROAD 11 RW 90')

Bunnell, 1926  
Sanborn Fire Insurance  
Map

X = demolished



Dr. Lemuel  
Carter House (1909)

I.I. Moody  
House (1909)

Bunnell Development  
Company  
Building  
(1910)

FEC  
Station  
(1913)

FEC  
Railroad  
↓ Tracks

Railroad St.

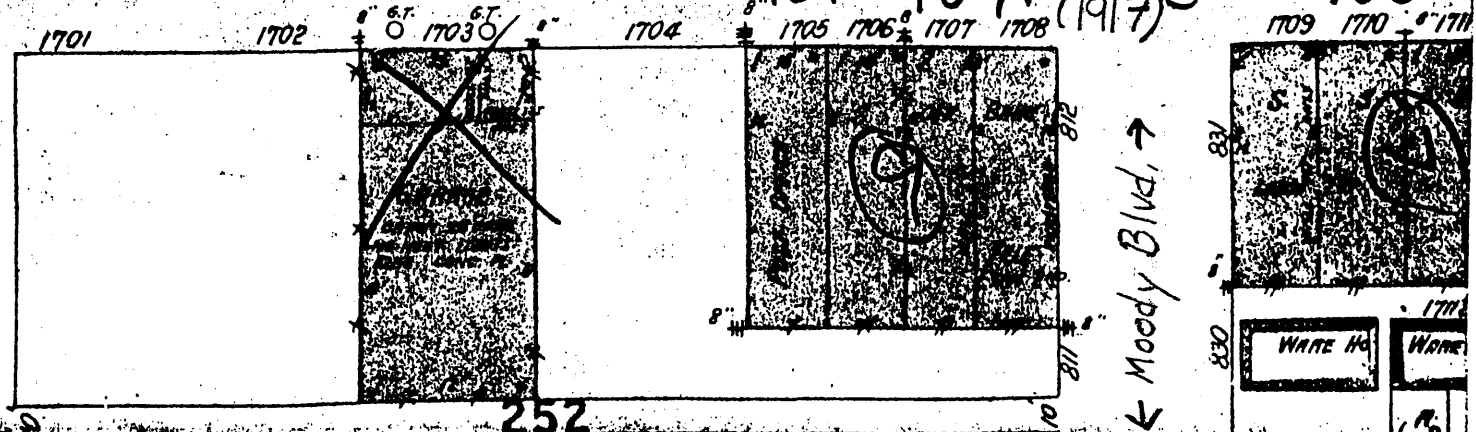
Old Bunnell State Bank Building  
Flagler County, Florida

AV.

North Bay St.

Old Bunnell  
State Bank  
Building  
(1917)

Old Tribune  
Building  
(1913)  
106



← Moody Blvd. →

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