

This Instrument Prepared By:
Mary Sandage
First Federal Bank
9700 Touchton Rd Suite 101
Jacksonville, FL 32246

Loan Number 5555001672

Rec 35.50

After Recording Return To:
FIRST FEDERAL BANK, ATTN: POST CLOSING
3010 Royal Blvd South Ste 230
Alpharetta, GA 30022

(Space Above This Line For Recording Data)

Permit No: 54722

Tax Folio No: 15-4S-16-03023-008

NOTICE OF COMMENCEMENT

The undersigned hereby gives notice that improvement will be made to certain real property, and in accordance with Chapter 713, Florida Statutes, the following information is provided in this Notice of Commencement.

1. Description of Property: TBD SW Sparrow Ter, Lake City, FL 32024
2. General description of improvement: Construction of Residential Single-Family Home
3. Owner information or Lessee information if the Lessee contracted for the Improvement:

a. Name and Address Lennardo A Miller
 Wampannaga Miller
 3662 Cypress Lake Rd
 Lake City, FL 32024

b. Interest in property: FeeSimple

c. Name and address of fee simple title holder (if other than Owner): _____



WARNING TO OWNER: ANY PAYMENTS MADE BY THE OWNER AFTER THE EXPIRATION OF THE NOTICE OF COMMENCEMENT ARE CONSIDERED IMPROPER PAYMENTS UNDER CHAPTER 713, PART 1, SECTION 713.13, FLORIDA STATUTES, AND CAN RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE COMMENCING WORK OR RECORDING YOUR NOTICE OF COMMENCEMENT.

Lennardo A Miller 11/24/2025
Lennardo A Miller Date

Wampannaga Miller 11/24/2025
Wampannaga Miller Date

State of Florida

County of Bradford

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence

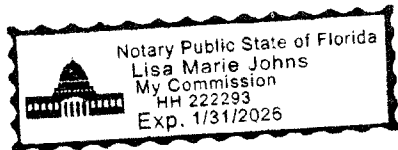
OR

Online Notarization,

This 24 day of November, 2025, by
Date Month Year

Lennardo A Miller
Wampannaga Miller

Name of Person Making Statement



[Signature]
Signature of Notary Public - State of Florida

Lisa Marie Johns
Name of Notary Typed, Printed, or Stamped

(Place Notary Seal Stamp Above)

Personally Known

Produced Identification

Type of Identification Produced: FL DL



EXHIBIT A - LEGAL DESCRIPTION

BEGIN at the NE Corner of the SE 1/4 of the SE 1/4 of Section 15, Township 4 South, Range 16 East, Columbia County, Florida, and run S 87°54'47" W, along the North line of said SE 1/4 of SE 1/4, 626.00 feet; thence S 01°45'24" E, 210.00 feet; thence N 87°54'47" E, 626.00 feet to the East line of said SE 1/4 of SE 1/4; thence N 01°45'24" W, along said East line of SE 1/4 of SE 1/4, 210.00 feet to the POINT OF BEGINNING.

SUBJECT TO existing county maintained road right of way for SW Sparrow Terrace along the East side thereof.