

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

Loan Number 5555002058

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

File 7-22949

(Space Above This Line For Recording Data)_____

Permit No: _____

Tax Folio No: 17-5S-16-03637-010

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: 215 SW CARPENTER RD, LAKE CITY, FL 32024-2001
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 George Stewart
 Christine Stewart
 215 Carpenter Rd
 Lake City, FL 32024

b. Interest in property: FeeSimple

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



4. Contractor

a. Name and address Trent Giebeig Construction, Inc.
697 SE Holly Terrace, Lake City FL 32025

b. Contractors Phone Number: 386-397-0545

5. Surety (if applicable, a copy of the payment bond is attached):

a. Name and Address:

b. Phone Number: _____

c. Amount of bond: _____

6. Lender

a. First Federal Bank
9700 Touchton Road Suite 101
Jacksonville, FL 32246

b. Lenders phone number: (877) 499-0572

7. Persons within the State of Florida designated by Owner upon whom notices or other document may be served as provided by Section 713.13 (I) (a) 7, Florida Statutes:

a. Name and address: _____

b. Phone Numbers of designated persons: _____

8. In addition to himself, Owner designates

a. First Federal Bank of 9700 Touchton Road Suite 101 Jacksonville, FL 32246 to receive a copy of the Lienor's Notice as provided in Section 713.13 (I) (b), Florida Statutes.

b. Phone number of person or entity designated by owner: (877) 499-0572

9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified): _____



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.

George Stewart 5/11/26
George Stewart Date

Christine Marie Stewart 5/11/26
Christine Stewart Date

State of FL

County of Columbia

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

- Physical Presence
- OR
- Online Notarization,

This 11 day of May, 2026, by
Date Month Year

George Stewart
Christine Stewart

Name of Person Making Statement



MADISON VAN HOFWEGEN
Notary Public
State of Florida
Comm# HH759871
Expires 1/8/2030

[Signature]
Signature of Notary Public – State of Florida

Name of Notary Typed, Printed, or Stamped

(Place Notary Seal Stamp Above)

- Personally Known
- Produced Identification Type of Identification Produced: D-



7-20949 MD

EXHIBIT "A"

The West 1/2 of the South 1/2 of the North 1/2 of the Northwest 1/4 of the Northeast 1/4 of Section 17, Township 5 South, Range 16 East Columbia County, Florida.