

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

Loan Number 5555002103

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: _____

Tax Folio No: 18-4S-17-08466-032

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: 229 SW Legacy Gln, Lake City, FL 32025
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 Willie E Moore
 Christella M Moore and Willette M White
 3719 NE 13th Dr
 Gainesville, FL 32609

b. Interest in property: FeeSimple

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



4. Contractor

- a. Name and address Gibraltar Contracting, LLC
 25232 NW 168 Lane, High Springs FL 32643

- b. Contractors Phone Number: 352-283-2002

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.

Willie E Moore 2/25/26
Willie E Moore Date

Willette M White 2/25/26
Willette M White Date

Christella M Moore 2/25/26
Christella M Moore Date

State of Florida
County of Alachua

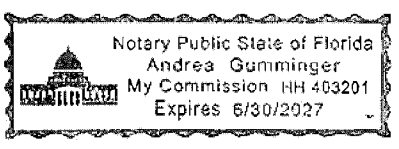
Sworn to (or affirmed) and subscribed before me by means of:

- Physical Presence
- OR
- Online Notarization,

This 25 day of February, 2026, by
Date Month Year

Willie E Moore
Christella M Moore
Willette M White

Name of Person Making Statement



[Signature]

Signature of Notary Public - State of Florida

Andrea Gumminger
Name of Notary Typed, Printed, or Stamped

(Place Notary Seal Stamp Above)

- Personally Known
- Produced Identification Type of Identification Produced: Driver License



Exhibit A

Lot 12, of HERITAGE HILLS PHASE 2, according to the Plat thereof, as recorded in Plat Book 8, Pages 37 and 38, of the Public Records of Columbia County, Florida.