

This Document Prepared By:

Name: Brandi Lee

Title: Closer

First Federal Bank

4705 US Hwy 90 West

Lake City, FL 32055

NOTICE OF COMMENCEMENT

STATE OF FLORIDA
COUNTY OF COLUMBIA

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: **See Exhibit A**
2. General Description of improvement: **Construction of Residential Single Family Home**
3. Owner Information:
Name and Address: **David Warren Kutner, Deirdre Ann Kutner
71 Bush Rock Rd, Colchester, CT 06415**
Interest in property: **[X] Fee Simple**
Name and address of fee simple title holder (if other than Owner): **[]**
4. Contractor (name and address): **RJH Drywall Corp., dba RJH Construction
6509 264th Street Branford, FL 32008**
5. Surety:
6. Lender: **First Federal Bank
4705 US Hwy 90 West
Lake City, FL 32055
(877) 499-0572**
7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13 (1) (a) 7., Florida Statutes: **[]**
8. In addition to himself, Owner designates **First Federal Bank**, 4705 West Hwy 90/P.O. Box 2029, Lake City Florida 32056 to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes.
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 OF RECORDING YOUR NOTICE OF COMMENCEMENT.

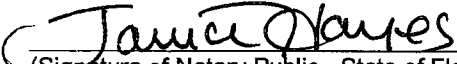


 (Seal)
Borrower - David Warren Kutner

 (Seal)
Borrower - Deirdre Ann Kutner

J.H. ^{DWK} ~~State of Florida~~ ^{DWK} State of Connecticut
County of New Haven

The foregoing instrument was acknowledged before me by means of [☒] physical presence or [☐] online
notarization, this 7th day of October, 2021
by David W. Kutner & Deirdre A. Kutner


(Signature of Notary Public - State of Florida) State of Connecticut
Janice Hayes J.H. ^{DWK} ~~State of Florida~~
(Print, Type or Stamp Commissioned Name of Notary Public)

JANICE HAYES
Notary Public
State of Connecticut
My Commission Expires July 31, 2022

Personally Known _____ OR Produced Identification ☒
Type of Identification Produced CT Drivers License

Verification Pursuant to Section 92.525, Florida Statutes

Under penalties of perjury, I declare that I have read the foregoing and that the facts stated in it are true
to the best of my knowledge and belief.

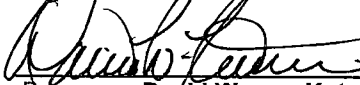
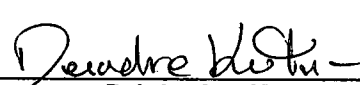
 10-7-21
Borrower - David Warren Kutner Date
 10-7-21
Borrower - Deirdre Ann Kutner Date



Exhibit "A"
Property Description

Lot 3, of SEDGEFIELD PHASE 4, according to the Plat thereof, as recorded in Plat Book 8,
Pages 65 and 66, of the Public Records of Columbia County, Florida.