

This Document Prepared By:
Name: Donna Bauman
Title: Closer
First Federal Bank
4705 US Hwy 90 West
Lake City, FL 32055

Inst: 202112005745 Date: 03/29/2021 Time: 4:14PM
Page 1 of 3 B: 1433 P: 1887, James M Swisher Jr, Clerk of Court
Columbia, County, By: VC
Deputy Clerk

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: **Nelson Santiago, Edith Santiago**
19016 New Passage Blvd, Land O Lakes, FL 34638
Interest in property: **[X] Fee Simple**
Name and address of fee simple title holder (if other than Owner): **[]**
4. Contractor (name and address): **IC Construction, LLC**
818 W Duval Street, Lake City, FL 32055
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 Statues.
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.




Borrower - **Nelson Santiago** (Seal)


Borrower - **Edith Santiago** (Seal)

State of Florida

County of Pasco

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 26 day of March, 2021
by Nelson Santiago and Edith Santiago, husband and wife
Claudia M Fantasia

(Signature of Notary Public - State of Florida)

Claudia M Fantasia
(Print, Type or Stamp Commissioned Name of Notary Public)


Notary Public State of Florida
Claudia M Fantasia
Commission # GG290242
Expires 02/20/2023

Personally Known _____ OR Produced Identification ✓

Type of Identification Produced FL Drivers Licenses

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.


Borrower - **Nelson Santiago**

3/26/21
Date


Borrower - **Edith Santiago**

3/26/21
Date



ATT 10368

Exhibit "A"

Lot 8, Block B, Oakhaven Unit II, according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 86 through 86A, of the Public Records of Columbia County, Florida.