

Loan Number: 2020066433

This Instrument Prepared By:
Jocelyn Hill
First Federal Bank
9700 Touchton Rd
Jacksonville, FL 32246

After Recording Return To:
FIRST FEDERAL BANK, ATTN: POST CLOSING
3010 ROYAL BLVD SOUTH STE 230
ALPHARETTA, GEORGIA 30022

Inst: 202512000891 Date: 01/14/2025 Time: 11:15AM
Page 1 of 5 B: 1531 P: 879, James M Swisher Jr, Clerk of Court
Columbia, County, By: VC *[Signature]*
Deputy Clerk

[Space Above This Line For Recording Data]

Permit No.:

Tax Folio No.: 25-4S-16-03155-118

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: 632 SW Ridge St, Lake City, Florida 32024
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT
"A".
A.P.N.: 25-4S-16-03155-118
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: Markie Hunter, Kyle Hunter
236 SW Birch Glen
Lake City, Florida 32024



- b. Interest in property: FeeSimple
- c. Name and address of fee simple title holder (if other than Owner): _____

4. a. Contractor (name and address): Bryan Zecher Construction
PO Box 815
Lake City, Florida 32056
- b. Contractor's phone number: (386) 867-4994
5. Surety (if applicable, a copy of the payment bond is attached):
- a. Name and address: _____

- b. Phone Number: _____
- c. Amount of bond: _____
6. a. Lender: FIRST FEDERAL BANK
9700 TOUCHTON ROAD STE 101
JACKSONVILLE, FLORIDA 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 (1) (a) 7, Florida Statutes:
- a. Name and address: _____

- b. Phone numbers of designated persons: _____
8. a. In addition to himself, Owner designates FIRST FEDERAL BANK
of _____
to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes.



- b. Phone number of person or entity designated by owner: _____
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 I, 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.

Markie Hunter
Borrower Markie Hunter

11/9/25
Date

Kyle Hunter
Borrower Kyle Hunter

11/9/25
Date



State of FLORIDA)
)
County of Columbia)

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

☒ Physical Presence,

- OR -

☐ Online Notarization,

this 9 day of January, 2025, by
Date Month Year

Markie Hunter AND Kyle Hunter

Name of Person Making Statement



MICHAEL H. HARRELL
Notary Public
State of Florida
Comm# HH203548
Expires 11/30/2025

[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: DL



Exhibit "A"
Property Description

Lot 18, Oakridge Estates Unit III, a Subdivision according to the map or plat thereof, as recorded in Plat Book 5, Page(s) 52, of the Public Records of Columbia County, Florida.