

Loan Number: XXXXXXXXXX

This Instrument Prepared By:
Angie Osborne
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

[Space Above This Line For Recording Data]

Permit No.: _____

Tax Folio No.: 31-4S-17-08915-108

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: 517 SW Bunn Dr, Lake City, Florida 32024
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT
"A".
A.P.N.: 31-4S-17-08915-108

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: Richard Raphael
20240 NW 4th Avenue
MIAMI, FLORIDA 33169



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

4. a. Contractor (name and address): Sparks Contractors, Inc
426 SW Commerce Dr, 130
Lake City, Florida 32025
- b. Contractor's phone number: (386) 755-9314
5. Surety (if applicable, a copy of the payment bond is attached):
- a. Name and address: _____


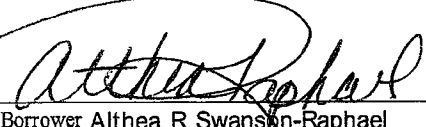
- b. Phone Number: _____
- c. Amount of bond: _____
6. a. Lender: FIRST FEDERAL BANK
9700 TOUCHTON ROAD STE 101
JACKSONVILLE, FLORIDA 32246
- b. Lenders phone number: (877) 499-0572
7. Persons within the State of Florida designated by Owner upon whom notices or other document may be served as provided 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.

	<u>4/18/25</u>		<u>4/18/25</u>
Borrower Richard Raphael	Date	Borrower Althea R Swanson-Raphael	Date



State of FLORIDA)
)
County of Columbia County)

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

☒ Physical Presence,

- OR -

☐ Online Notarization,

this 18 day of April, 2025, by
Date Month Year

Richard Raphael AND Althea R Swanson-Raphael

Name of Person Making Statement

Jessica D Moore
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: FLDL

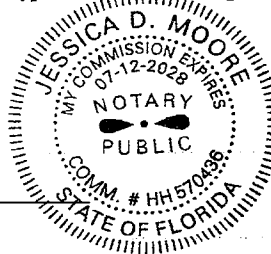


Exhibit "A"
Property Description

Lot 8, Hawk's Landing, a Subdivision as per plat of record in Plat Book 9, Pages 165-167, Public Records of Columbia County, Florida.