

Loan Originator Organization: Goldwater Bank, N.A., NMLSR ID: 452955  
Individual Loan Originator's Name: Paul James, NMLSR ID: 745525

After recording please return to:

Goldwater Bank, N.A.

[Name]

[Attention]

P.O Box 25064

[Street Address]

Albuquerque, NM 87125

[City, State Zip Code]

This document prepared by:

[Name of Natural Person]

2155 Louisiana Blvd. NE Suite 8000

[Street Address]

Albuquerque, NM 87110

[City, State Zip Code]

\_\_\_\_\_  
[Signature Above This Line For Recording Data]  
Permit No. Tax Folio No. Loan No.: 909328554

## FLORIDA NOTICE OF COMMENCEMENT

THE 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: LOT 15, SPRING HILLS WEST, A SUBDIVISION, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 6, PAGE 52, OF THE PUBLIC RECORDS OF COLUMBIA COUNTY, FLORIDA.

2. Street address of property: 0 Southwest Merciful Place, Fort White, FL 32038

3. General description of improvement: New Construction and Improvements to a single family dwelling.

4. Owner(s) name: Christie A. Cruz and Andres Jose Fernandez

Owner(s) address: 5388 Rumson Road, North Port, FL 34288-2313

Owner(s) telephone: (239) 215-4479

Owner(s) interest in the property: ☐ fee simple ☐ leasehold ☐ other



Name and address of fee simple title holder (if other than Owner): \_\_\_\_\_

5. Contractor's name: **Red Door Homes of North Central Florida, LLC**

Contractor's address: **7420 W. Newberry Road, Ste B, Gainesville, FL 32605**

Contractor's telephone: **(352) 559-3050**

6. Surety's name: \_\_\_\_\_

Surety's address: \_\_\_\_\_

Amount of bond: \$ \_\_\_\_\_ (copy attached) Surety's telephone: \_\_\_\_\_  
Fax number: \_\_\_\_\_ ("optional, if service by fax is acceptable")

7. Lender's name: **Goldwater Bank, N.A.**

Lender's address: **2525 East Camelback Road, Suite 1100, Phoenix, AZ 85016**

Lender's telephone: **(480) 281-8200** Fax number: \_\_\_\_\_  
("optional, if service by fax is acceptable")

8. Names and addresses of persons within the State of Florida designated by Owner upon whom notice or other documents may be served as provided in Section 713.13(1)(a)(7), Florida Statutes \_\_\_\_\_

Telephone number: \_\_\_\_\_ Fax number: \_\_\_\_\_  
("optional, if service by fax is acceptable")

9. In addition to himself or herself, Owner designates **Goldwater Bank, N.A. of 2525 East Camelback Road, Suite 1100, Phoenix, AZ 85016** to receive a copy of the Lender's Notice as provided in Section 713.13(1)(b), Florida Statutes.

Telephone number: **(480) 281-8200** Fax number: \_\_\_\_\_  
("optional, if service by fax is acceptable")

10. 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.

Christie A. Cruz 8/30/24 Andres Jose Fernandez 8/30/24  
(Owner)(Date) (Owner)(Date)

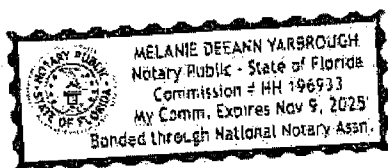
(Owner)(Date)

(Owner)(Date)

#### ACKNOWLEDGMENT

State of Florida §  
County of Alachua §

The foregoing instrument was acknowledged before me this August 30, 2024, [date] by  
Christie A. Cruz and Andres Jose Fernandez [name]  
of person acknowledging], who is personally known to me or who has produced  
Drivers License [type of identification] as identification.



Melanie Yarbrough  
Signature of Person Taking Acknowledgment

Melanie Yarbrough  
Name Typed, Printed or Stamped

\_\_\_\_\_  
Title or Rank

\_\_\_\_\_  
Serial Number, if any

\_\_\_\_\_  
Verification on Following Page]



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.

\_\_\_\_\_  
Signature of Natural Person Signing Above

\_\_\_\_\_  
Signature of Natural Person Signing Above

\_\_\_\_\_  
Signature of Natural Person Signing Above

\_\_\_\_\_  
Signature of Natural Person Signing Above

