

10-20

NOTICE OF COMMENCEMENT

The undersigned hereby gives notice that improvements will be made to certain real property, and in accordance with Section 713, Fla. Stat., the following information is provided in this NOTICE OF COMMENCEMENT:

COMMENCE AT THE NORTHEAST CORNER OF THE SE ¼ OF SW ¼, OF SECTION 24, TOWNSHIP 2 SOUTH, RANGE 15 EAST, COLUMBIA COUNTY, FLORIDA, AND RUN THENCE S 89°03'18" W, ALONG THE NORTH LINE OF SAID SE ¼ OF SW ¼ A DISTANCE OF 754.19 FEET; THENCE RUN S 0°22'19" E, 43.81 FEET TO THE SOUTH RIGHT OF WAY OF A COUNTY GRADED ROAD; THENCE CONTINUE S 0°22'18" E, 499.96 FEET TO A CONCRETE MONUMENT; THENCE RUN S 89°07'01" W, 173.91 FEET TO A CONCRETE MONUMENT; THENCE RUN S 0°22'18" E, 246.71 FEET TO THE POINT OF BEGINNING; THENCE RUN N 89°07'01" E, 887.66 FEET TO THE WEST RIGHT OF WAY LINE OF A COUNTY GRADED ROAD; THENCE RUN S 0°57'44" E, ALONG THE WEST RIGHT OF WAY LINE OF SAID COUNTY GRADED ROAD, 245.99 FEET; THENCE RUN S 89°07'01" W, 890.19 FEET; THENCE RUN N 0°22'18" W, 246.00 FEET TO THE POINT OF BEGINNING.

GENERAL DESCRIPTION OF IMPROVEMENTS: business building

OWNER AND ADDRESS: Robert K. Dempsey and Kristal L. Dempsey
162 NW Don Hart Way
White Springs, Florida 32096

OWNER'S INTEREST IN PROPERTY: Fee Simple

FEE SIMPLE TITLE HOLDER: Owner

CONTRACTOR AND ADDRESS: SURETY AND ADDRESS (if any):

John Norris Construction Inc. NONE (No Bond)
351 NW Corwin Glen
Lake City, Florida 32055

LENDER: Monticello Bank
327 S. Main Street
Fitzgerald, Georgia 31750

Name and address of person within the State of Florida designated by owners upon whom notices or other documents may be served as provided by Section 713.13(1)(a)(7), Florida Statutes: THE OWNER.

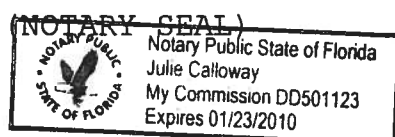
In addition to itself, Owner designates THE LENDER as a person to receive a copy of the Lienor's Notice as provided in Section 713.13(1)(b) Florida Statutes.

Robert K. Dempsey
Robert K. Dempsey
Kristal L. Dempsey
Kristal L. Dempsey

STATE OF FLORIDA
COUNTY OF COLUMBIA

This Instrument Prepared By:
EDDIE M. ANDERSON, P.A.
P. O. Box 1179
Lake City, Florida 32056-1179

The foregoing instrument was acknowledged before me this 31st day of August, 2006 by Robert K. Dempsey and Kristal L. Dempsey. They are personally known to me or produced FLDL as identification.



Julie Calloway
Notary Public

Inst: 2006020850 Date: 09/01/2006 Time: 12:51
S.F. DC, P. Dewitt Cason, Columbia County B: 1094 P: 1932