

Loan Number: 2020052810

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.: 04-3S-17-04838-117

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: 672 NE Indigo Dr, Lake City, Florida 32055
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT
"A".
A.P.N.: 04-3S-17-04838-117
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: Robert D Ratliff
672 NE Indigo Dr
Lake City, Florida 32055

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E-RECORDED

simplifile

ID: _____

County: _____

Date: _____ Time: _____

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 - a. Name and address: Robert D Ratliff
672 NE Indigo Dr
Lake City, Florida 32055

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.


Borrower Robert D Ratliff _____ Date


Borrower Amy B Ratliff _____ Date

EXHIBIT "A"
Property Description

Closing Date: September 26, 2023
Borrower(s): Robert D. Ratliff and Amy B. Ratliff
Property Address: 672 Northeast Indigo Drive, Lake City, FL 32055
Parcel ID: 04-3S-17-04838-117

PROPERTY DESCRIPTION:

A PART OF THE SOUTHEAST 1/4 OF SECTION 4, TOWNSHIP 3 SOUTH, RANGE 17 EAST, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCE AT THE SOUTHEAST CORNER OF SAID SOUTHEAST 1/4 AND RUN NORTH 54 DEGREES 07'07" WEST, 1481.64 FEET; THENCE NORTH 27 DEGREES 14'41" EAST, 710.36 FEET FOR A POINT OF BEGINNING; THENCE NORTH 43 DEGREES 08'47" WEST 844.89 FEET; THENCE NORTH 26 DEGREES 07'40" EAST 278.60 FEET; THENCE NORTH 70 DEGREES 03'06" EAST 674.47 FEET; THENCE SOUTH 0 DEGREES 40'32" EAST 763.58 FEET; THENCE SOUTH 48 DEGREES 54'10" WEST 39.41 FEET; THENCE SOUTH 27 DEGREES 14'41" WEST, 345.59 FEET TO THE POINT OF BEGINNING., ALL LYING AND BEING IN COLUMBIA COUNTY, FLORIDA.

SUBJECT TO A 12 FOOT WIDE UTILITY EASEMENT ON THE SIDE INTERIOR TO EACH LOT ALONG AND ADJACENT TO ALL INGRESS AND EGRESS RIGHT OF WAY LINES AND SIDE AND BACK LOT LINES.

ALSO, TOGETHER WITH AND SUBJECT TO AN EASEMENT FOR INGRESS, EGRESS, DRAINAGE AND UTILITIES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A PART OF THE EAST 3/4, MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCE AT THE NORTHEAST CORNER OF THE SE 1/4 OF SAID EAST 3/4 AND RUN S.89°40'25"W., 1.62 FEET TO THE POINT OF CURVE OF A CURVE TO THE LEFT, HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 106°15'37"; THENCE SOUTHWESTERLY ALONG THE ARC OF SAID CURVE (SAID CURVE BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF S.89°40'25"W., 80.00 FEET) AN ARC DISTANCE OF 92.73 FEET; THENCE S.89°40'25"W., 310.37 FEET; THENCE S.70°03'06"W., 199.20 FEET; THENCE S.00°40'32"E., 746.86 FEET TO THE POINT OF CURVE OF A CURVE TO THE SOUTHEAST, HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 258°27'47"; THENCE SOUTHEAST, SOUTHERLY, SOUTHWESTERLY, WESTERLY AND NORTHWESTERLY ALONG THE ARC OF SAID

State of FLORIDA)
County of ~~Columbia~~ Duval)

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

☒ Physical Presence,

- OR -

☐ Online Notarization,

this 26th day of Sept, 2023 by
Date Month Year

Robert D Ratliff AND Amy B Ratliff

Name of Person Making Statement



Terri L Croft
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: _____

CURVE AN ARC DISTANCE OF 225.55 FEET; THENCE N.00°40'32"W., 774.87 FEET; THENCE S.70°03'06"W., 620.10 FEET; THENCE S.26°07'40"W., 277.86 FEET; THENCE S.31°32'37"W., 397.38 FEET; THENCE S.45°41'22"W., 290.12 FEET; THENCE S.48°13'21"W., 413.49 FEET; THENCE S.58°09'44"W., 211.96 FEET; THENCE S.05°18'45"E., 713.89 FEET TO THE POINT OF CURVE OF A CURVE TO THE SOUTHEAST HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 258°27'47"; THENCE SOUTHEAST, SOUTHERLY, SOUTHWESTERLY, WESTERLY AND NORTHWESTERLY ALONG THE ARC OF SAID CURVE, AN ARC DISTANCE OF 225.55 FEET; THENCE N.05°18'45"W., 746.59 FEET; THENCE S.82°10'39"W., 453.95 FEET; THENCE N.81°55'32"W., 524.74 FEET TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF DOUBLE RUN ROAD; THENCE N.00°47'08"E., ALONG SAID EAST RIGHT-OF-WAY LINE, 60.49 FEET; THENCE S.81°55'32"E., 524.03 FEET; THENCE N.82°10'39"E., 462.84 FEET; THENCE N.58°09'44"E., 227.51 FEET; THENCE N.48°13'21"E., 406.95 FEET; THENCE N.45°41'22"E., 281.35 FEET; THENCE N.31°32'37"E., 387.10 FEET; THENCE N.26°07'40"E., 299.21 FEET; THENCE N.70°03'06"E., 152.60 FEET; THENCE N.70°38'37"W., 322.68 FEET; THENCE N.61°35'25"W., 341.44 FEET; THENCE N.81°36'08"W., 254.78 FEET; THENCE N.51°26'45"W., 195.08 FEET; THENCE N.66°54'35"W., 296.49 FEET; THENCE N.72°48'50"W., 309.65 FEET; THENCE N.87°03'52"W., 412.74 FEET TO A POINT ON THE EAST RIGHT-OF-WAY LINE OF SAID DOUBLE RUN ROAD; THENCE N.12°35'04"E., ALONG SAID EAST RIGHT-OF-WAY LINE, 60.86 FEET; THENCE S.87°03'52"E., 410.04 FEET; THENCE S.72°48'50"E., 320.24 FEET; THENCE S.66°54'35"E., 307.73 FEET; THENCE S.51°26'45"E., 187.06 FEET; THENCE S.81°36'08"E., 249.20 FEET; THENCE S.61°35'25"E., 347.28 FEET; THENCE S.70°38'37"E., 391.22 FEET; THENCE N.70°03'06"E., 670.11 FEET; THENCE N.89°40'25"E., 320.75 FEET TO THE POINT OF CURVE OF A CURVE TO THE LEFT HAVING A RADIUS OF 50.00 FEET AND A CENTRAL ANGLE OF 106°15'37"; THENCE NORTHEASTERLY ALONG THE ARC OF SAID CURVE (SAID ARC BEING SUBTENDED BY A CHORD BEARING AND DISTANCE OF N.89°40'25"E., 80.00 FEET) AN ARC DISTANCE OF 92.73 FEET TO A POINT ON THE EAST LINE OF SAID EAST 3/4; THENCE S.01°52'51"E., ALONG THE EAST LINE THEREOF, 60.02 FEET TO THE POINT OF BEGINNING.