

Seacoast National Bank, NMLS# 608046, Mary Darnell, NMLS# 448629

This Instrument Prepared By:
Pamela Andrews
Seacoast National Bank
815 Colorado Avenue, 215
Stuart, FL 34994

Record and return to:
Sky Title, LLC dba Lake City Title
426 SW Commerce Drive, #145
Lake City, FL 32025

Permit No. _____ (Do not write above this line) Tax Folio No. 18-58-17-09280-130 (34023)

NOTICE OF COMMENCEMENT

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 30, Oaks of Lake City, Phase 1, a subdivision according to the Plat thereof, recorded in Plat Book 9, Page(s) 46 through 52, of the Public Records of Columbia County, Florida.
2. General description of improvements: SINGLE FAMILY RESIDENCE AND/OR ALL IMPROVEMENTS
3. Owner Information or Lessee information if the Lessee contracted for the improvements:
 - a. Name and address: Ronald L. Humphrey
Cheryl Humphrey
9972 SW County Road 240, Lake City, FL
32024-1653
 - b. Interest in property: Fee Simple
 - c. Name and address of fee simple titleholder (different from Owner listed above):
4. Contractor (Name and address): IC Construction, LLC
818 W. Duval St., Lake City, FL 32055
a. Phone Number: (386) 867-0086
5. Surety Information (if applicable, a copy of the payment bond is attached):
 - a. Name & Address:
 - b. Phone Number:
 - c. Amount of Bond:
6. Lender (name and address): Seacoast National Bank
50 Kindred Street, Suite 215, Stuart, FL 34994
ATTN: Construction Loan Administration Manager
a. Phone Number: (800) 706-9991



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7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13(1)(a)7, Florida Statutes:
 - a. Name and address:
 - b. Phone numbers of
8. In addition to himself or herself, Owner designates Seacoast National Bank, 50 Kindred Street, Suite 201, Stuart, FL, 34994 to receive a copy of the Lienor's Notice as provided in Section 713.13(1) (b), Florida Statutes.
 - a. Phone Number: (800) 706-9991
9. Expiration date of Notice of Commencement (the expiration date may not be before the completion of construction and final payment to the contractor, but will be one year from the date of recording unless a different date is specified): 8/21/2027

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.

Verification pursuant to Section 92.525, Florida Statutes: Under penalties of perjury, I declare that I have read the foregoing notice of commencement and that the facts stated therein are true to the best of my knowledge and belief.

Signature of Owner or Lessee, or Owner's or Lessee's Authorized Officer/Director/Partner/Manager.

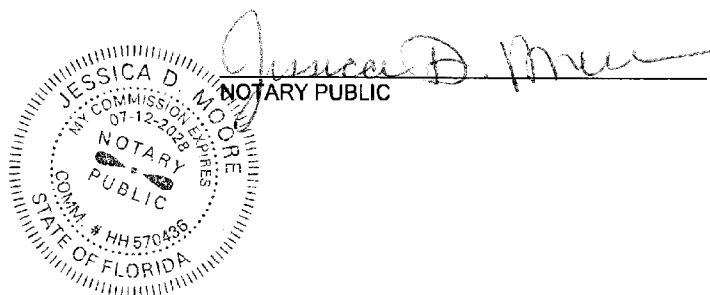
Borrower: Ronald L. Humphrey 8/21/25
Its: Date

Borrower: Cheryl Humphrey 8/21/25
Its: Date

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 21 day of August, 2025, by: Ronald Humphrey & Cheryl Humphrey, who is personally known to me or who has produced photo as identification and who did take an oath.

(SEAL)



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Exhibit A - Legal Description

Loan #: 727298
Property Tax ID: 18-5S-17-09280-130 (34023)
Property Address: SW Mandiba Dr
Lake City, FL 32024

Lot 30, Oaks of Lake City, Phase 1, a subdivision according to the Plat thereof, recorded in Plat Book 9, Page(s) 46 through 52, of the Public Records of Columbia County, Florida.

