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STATE OF FLORIDA, COUNTY OF COLUMBIA
I HEREBY CERTIFY, that the above and foregoing
is a true copy of the original filed in this office.
P. DeWITT CASON, CLERK OF COURTS

By Bonnie Don
Deputy Clerk

Date: 10/29/12

Loan Number: 1100052107

12-378A
American Title Services

This Instrument Prepared By:

FIRST FEDERAL BANK OF FLORIDA
4705 WEST U.S. HIGHWAY 90
P.O. BOX 2029
LAKE CITY, FLORIDA 32056

After Recording Return To:
First Federal Bank of Florida
P.O. Box 2029, Lake City,
Florida 32056

B
Inst. 201212015971 Date: 10/29/2012 Time: 9:30 AM
DC: P. DeWitt Cason, Columbia County Page 1 of 6 B.1243 P.2013

[Space Above This Line For Recording Data]

PERMIT NO.: _____ TAX FOLIO NO.: 09280-133

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: SEE EXHIBIT 'A' ATTACHED HERETO AND BY THIS
REFERENCE MADE A PART HEREOF.

2. General description of improvement: Construction of Dwelling

3. Owner information:

a. Name and address: Michael N Cataldo, Diane B Cataldo

2 Battery Point Lane

Beaufort, South Carolina 29902

b. Interest in property: Fee Simple

NOTICE OF COMMENCEMENT
NOC.FFB 06/07/12

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- c. Name and address of fee simple title holder (if other than Owner): None
4. a. Contractor (name and address): Bryan Zecher Homes, Inc
465 NW Orange Street
Lake City FL 32055
- b. Contractor's phone number: _____
5. Surety:
- a. Name and address: N/A
- b. Phone Number: _____
- c. Amount of bond: _____
6. Lender: **FIRST FEDERAL BANK OF FLORIDA**
4705 WEST U.S. HIGHWAY 90
P.O. BOX 2029
LAKE CITY, FL 32056
(386) 755-0600
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: NONE
8. In addition to himself, Owner designates First Federal Bank of Florida, 4705 West U.S. Highway 90, P.O. Box 2029, Lake City, FL 32056 to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes.
9. Expiration date of notice of commencement (the expiration date is 1 year from the date of recording unless a different date is specified).

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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.

Michael N. Cataldo 10/26/12 Diane B Cataldo 10/26/12
Signature Michael N Cataldo Date Signature Diane B Cataldo Date

Signature Date Signature Date

Signature Date Signature Date

Signature of Owner

Signature of Co-Owner

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[Space Below This Line For Acknowledgment]

STATE OF FLORIDA

COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 26th day of October 2012
by Michael N Cataldo AND Diane B Cataldo

who is personally known to me or who has produced Drivers Licenses
(Type of Identification)
as identification.

Elaine R. Davis
Signature



(Seal)

Name of Notary

Title

Serial Number, if any

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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.

Michael N. Cataldo

Diane B. Cataldo

Michael N. Cataldo
Signature of Natural Person Signing Above

Diane B. Cataldo

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Exhibit "A"

LOT 33, OAKS OF LAKE CITY, PHASE 1, a subdivision according to the Plat thereof as recorded in Plat
Book 9 pages 46 - 52, Public Records of COLUMBIA COUNTY, FLORIDA.

A handwritten signature or set of initials, possibly "MC", enclosed within a hand-drawn oval.

Cataldo Residence :

Mike & Diane Cataldo
989 SW Mandiba Dr.
Lake City, Fl 32024

Driving Directions:

From Hwy 90, go South on Hwy 41 and turn Right onto Tustenuggee Ave/CR131. After about 7 miles, turn Right into the Northern entrance of The Oaks. Follow road to stop sign and turn left onto Mandiba Dr. Job site will be on left.

Permit #
Septic #
Driveway #