

Loan Number: 2020063940

This Instrument Prepared By:
Jocelyn Hill
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.: 24-5S-15-00469-107

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: 681 SW Joe Markham Dr. Lake City, Florida 32024
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT
"A"
A.P.N.: 24-5S-15-00469-107

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: Sandra Lynn Ryan, Jonathon Ralph Ryan
4570 Serna Ave
Malabar, Florida 32950



CFN: 202412021133
ORBK: 1524 PG: 1956
DATE: 10-9-24 TIME: 8:44am
COUNTY: Columbia

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Malabar, Florida 32950



- b. Interest in property: FeeSimple
- c. Name and address of fee simple title holder (if other than Owner): _____

4. a. Contractor (name and address): Coolwaters Homes & Renovation, LLC
9436 SE 2 Road
Lake Butler, Florida 32054
- b. Contractor's phone number: (386) 266-9650
5. Surety (if applicable, a copy of the payment bond is attached):
- a. Name and address: _____

- b. Phone Number: _____
- c. Amount of bond: _____
6. a. Lender: FIRST FEDERAL BANK
9700 TOUCHTON ROAD STE 101
JACKSONVILLE, FLORIDA 32246
- b. Lenders phone number: (877) 499-0572
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:
- a. Name and address: _____

- b. Phone numbers of designated persons: _____
8. a. In addition to himself, Owner designates FIRST FEDERAL BANK
of _____
to receive a copy of the Lienor's Notice as provided in Section 713.13 (1) (b), Florida Statutes.




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 Sandra Lynn Ryan


Date 09/30/2023


Borrower Jonathon Ralph Ryan


Date 9/30/2024



State of FLORIDA)
)
County of Columbia)

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

☒ Physical Presence,

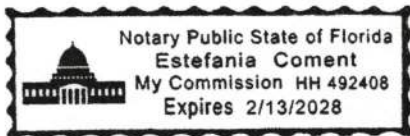
- OR -

☐ Online Notarization,

this 30th day of September, 2024, by
Date Month Year

Sandra Lynn Ryan AND Jonathon Ralph Ryan

Name of Person Making Statement



A large, fluid handwritten signature in blue ink, appearing to read "Estefania Coment".

Signature of Notary Public - State of Florida

Estefania Coment
Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

☐ Personally Known
☒ Produced Identification

Type of Identification Produced: Drivers License



Exhibit "A"

A part of Section 24, Township 5 South, Range 15 East, Columbia County, Florida described as follows: commence at the NE corner of said Section 24, Township 5 South, Range 15 East, Columbia County, Florida and run thence S.01°25'36"E., along the East line of said Section 24 a distance of 2304.74 feet; thence S.88°01'22"W., distance of 40.27 feet to the West right-of-way line of SW Ichetucknee Avenue; thence continue S.88°01'22"W., a distance of 502.90 feet to the POINT OF BEGINNING; thence continue S.88°01'22"W., a distance of 743.95 feet to the East right-of-way line of SW Joe Markham Drive; thence along the East right-of-way line of said Joe Markham Drive the following calls: S.01°21'15"E., a distance of 422.80 feet to a point of curve to the right having a radius of 330.00 feet and an internal angle of 14°50'08"; thence run Southerly along the arc of said curve a distance of 85.45 feet to the point of tangency; thence S.13°28'54"W., a distance of 97.15 feet; thence S.01°28'45"E., along said West line of the East 1/2 of the NE 1/4 a distance of 29.26 feet to its intersection with the Easterly right-of-way line of SW Joe Markham Road and point of curve to the left having a radius of 70.00 feet and an internal angle of 65°18'59"; thence run Southerly and Easterly along the arc of said curve a distance of 79.80 feet to the point of tangency, said curve being subtended by a chord bearing and distance of S.46°02'30"E., 75.55 feet; thence S.78°41'59"E., distance of 38.23 feet to a point of curve to the right having a radius of 330.00 feet and an internal angle of 10°58'22"; thence run Easterly along the arc of said curve a distance of 63.20 feet to the point of tangency; thence S.67°43'38"E., distance of 175.59 feet to a point of curve to the left having a radius of 270.00 feet and an internal angle of 17°36'20"; thence run Easterly along the arc of said curve a distance of 82.96 feet to the point of tangency; thence S.85°19'58"E., distance of 311.85 feet to a point of curve to the left having a radius of 470.00 feet and an internal angle of 02°43'47"; thence run easterly along the arc of said curve a distance of 22.39 feet to the point of tangency; thence S88°03'45"E., distance of 56.21 feet; thence N.01°21'15"W., leaving said South right-of-way line of SW Joe Markham Drive a distance of 849.57 feet to the POINT OF BEGINNING.

Tax Parcel Number: 24-5S-15-00469-107