

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

(Do not write above this line)
Permit No. _____ Tax Folio No. R02398-301

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 1, Fairfield Estates, according to the Map or Plat thereof, as recorded in Plat Book 6, Page 172 and 173 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: Maurice Spates
Cassandra Spates
7681 NW 13th Ct, Fort Lauderdale, FL
33322-4705
 - b. Interest in property: Fee Simple
 - c. Name and address of fee simple titleholder (different from Owner listed above):
4. Contractor (Name and address): SCCI, Inc.
176 SW Midtown Place, 104, Lake City, FL
32025
 - a. Phone Number: (386) 752-5152
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



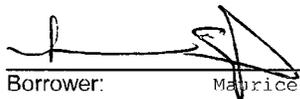
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- 7. Persons within the State of Florida designated by Owner upon whom notices or other documents may be served as provided by Section 713.13(1)(a)7, Florida Statutes:
 - a. Name and address:
 - b. Phone numbers of
- 8. In addition to himself or herself, 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): 1/28/2028

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 forgoing notice of commencement and that the facts stated therein are true to the best of my knowledge and belief.

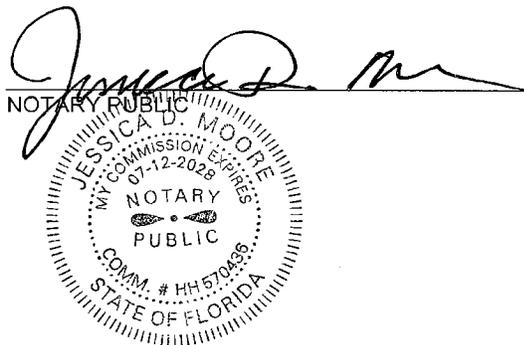
Signature of Owner or Lessee, or Owner's or Lessee's Authorized Officer/Director/Partner/Manager.


 Borrower: Maurice Spates Date: 1/29/26
 Its: _____ Its: _____

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 28 day of January, 26, by: Maurice Spates, who is personally known to me or who has produced FCID as identification and who did take an oath.

(SEAL)



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Exhibit A - Legal Description

Loan #: 729477
Property Tax ID: R02398-301
Property Address: 401 NW Noegel Rd
Lake City, FL 32055

Lot 1, Fairfield Estates, according to the Map or Plat thereof, as recorded in Plat Book 6, Page 172 and 173 of the Public Records of Columbia County, Florida.

