

This Document Prepared By:

Name: Brandi Lee

Title: Closer

First Federal Bank

4705 US Hwy 90 West

Lake City, FL 32055

Inst: 202112021668 Date: 10/25/2021 Time: 9:02AM  
Page 1 of 3 B: 1450 P: 2318, James M Swisher Jr, Clerk of Court  
Columbia, County, By: VC  
Deputy Clerk

## 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**
2. General Description of improvement: **Construction of Residential Single Family Home**
3. Owner Information:  
Name and Address: **Jessica M Arata  
282 SE Polk Ln, Lake City, FL 32025**  
Interest in property: **[ X ] Fee Simple**  
Name and address of fee simple title holder (if other than Owner): **[ ]**
4. Contractor (name and address): **Bryan Zecher Construction DBA Bryan Zecher Homes,  
Inc.  
465 NW Orange St, Lake City, FL 32055**
5. Surety:
6. Lender **First Federal Bank  
4705 US Hwy 90 West  
Lake City, FL 32055  
(877) 499-0572**
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: **[ ]**
8. In addition to himself, Owner designates **First Federal Bank**, 4705 West Hwy 90/P.O. Box 2029, Lake City Florida 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).

**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 1, 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 OF RECORDING YOUR NOTICE OF COMMENCEMENT.**



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\* M C N O T C C M N T \*

Jessica Arata (Seal)  
Borrower - **Jessica M Arata**

State of Florida

County of Columbia

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online  
notarization, this 22 day of October, 2021,  
by Jessica M Arata

Jessica Marylin Thomas  
(Signature of Notary Public - State of Florida)

(Print, Type or Stamp Commissioned Name of Notary Public)



Jessica Marylin Thomas  
Notary Public  
State of Florida  
Comm# HH006283  
Expires 6/3/2024

Personally Known \_\_\_\_\_ OR Produced Identification ☒

Type of Identification Produced DL

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.

Jessica Arata 10/22/21  
Borrower - **Jessica M Arata** Date



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**Exhibit "A"**

**Lot 17, Wester Woods, Phase 1, according to the map or plat thereof, as recorded in Plat Book 7, Page(s) 36 through 37, of the Public Records of Columbia County, Florida.**