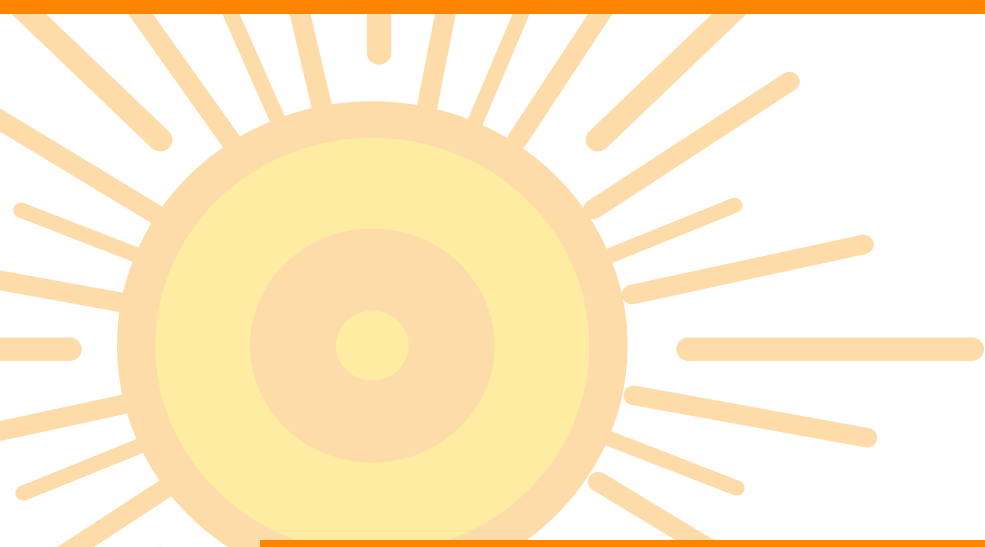


FLORIDA

Notice to Owner

Securing mechanic's lien & bond claim rights in the Sunshine State!



If you are furnishing to a construction project in Florida, make sure you secure your right to get paid through the mechanic's lien and bond claim process!

SECURING MECHANIC'S LIEN RIGHTS

Serve the Notice to Owner within

45

days from first furnishing

File the Lien within

90

days from last furnishing

Proceed with Suit within

1

year from filing the lien

Those furnishing to a private project in Florida should serve notice upon the owner, and upon all parties in the contractual chain between their customer and the owner, prior to or within 45 days from first furnishing materials or services



Specially Fabricated Materials

Do you supply specially fabricated materials? If so, your clock begins sooner, and the notice must be served prior to or within 45 days from the date fabrication begins.



The Notice to Owner must be **received** within the 45-day period, which means that simply mailing it on the 45th day is insufficient!

NTO Tidbits!



It's recommended you serve a copy of the Notice to Owner upon the lender when they are listed on the Notice of Commencement.



If you provide materials or services to a leasehold property, serve demand upon the lessor for a copy of the provisions in the lease that prohibit a lien against the property. If a copy is not provided to the claimant, the lessor's property may be subject to a lien, rather than the claimant being limited to liening the leasehold interest.



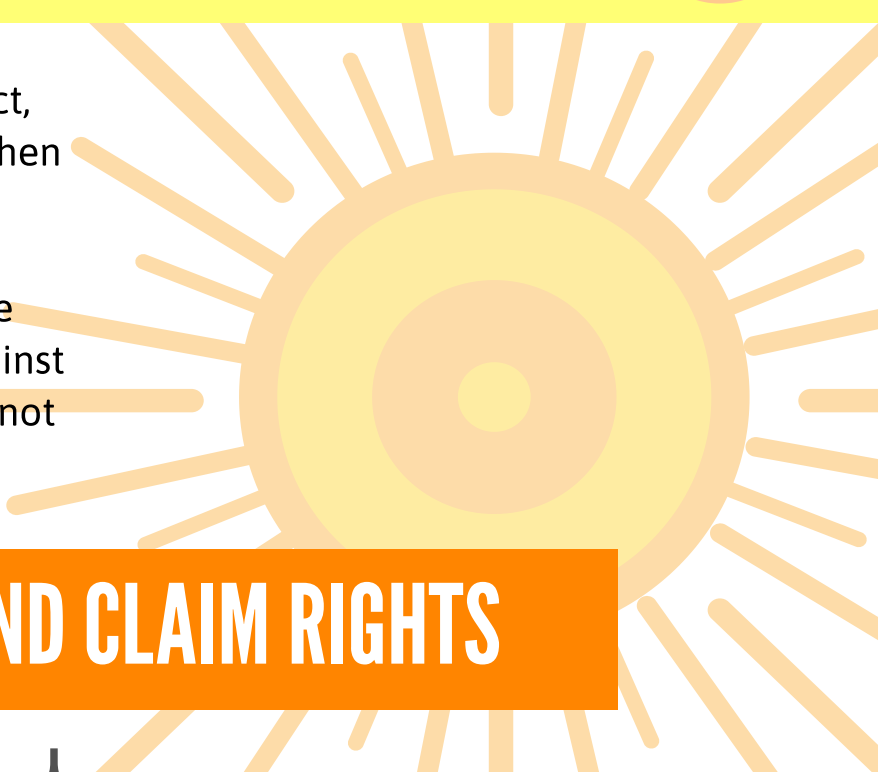
On residential (single- or multiple-family dwellings of up to and including four units) improvements, a prime contractor must include a statutory notice provision in their contract.

When contracting directly with the owner on a private project, no notice is required. Keep in mind, just because it isn't required doesn't mean that serving a notice won't help to get you paid!



If you are furnishing to a public project, there are only a few differences than when furnishing to a private project.

Of course, for public projects, you are securing your right to make a claim against the bond, as mechanic's lien rights are not available on public projects.



SECURING BOND CLAIM RIGHTS

Serve the Notice to Contractor within

45

days from first furnishing

Serve the Bond Claim within

90

days from last furnishing

Proceed with Suit within

1

year from last furnishing



If you are contracting with the owner on a public project, bond claim rights are unavailable.

If you are contracting with the general contractor on a public project, no 45 day notice is required.



If you are furnishing to a Department of Transportation project, you should serve the notice upon the prime contractor prior to or within 90 days from first furnishing.



Need assistance with securing your lien & bond claim rights in Florida?

Contact NCS Credit Today!

800.826.5256 | SecureYourTomorrow@NCScredit.com | NCScredit.com

This information is provided with the understanding that the publisher is not engaged in rendering legal advice. Action required in perfecting a claim varies from state to state and from case to case. NCS recommends retaining an attorney for each case.