

WARRANTY DEED RESERVING LIFE ESTATE

THIS WARRANTY DEED RESERVING LIFE ESTATE, executed this 20th day of July, A.D., 2009, by JOHN R. GARTNER, SR., whose address is 403 Rowe Drive, Panama City, FL 32401; GRANTOR; to, SUE TROXEL, whose address is, 20225 W. Jewell, South Bend, IN 46614, GRANTEE:

WITNESSETH, That the said GRANTOR, for and in consideration of the sum of \$10.00, in hand paid by the said GRANTEE, the receipt whereof is hereby acknowledged, does hereby remise, release, and quit-claim unto the said GRANTEE forever, all the right, title, interest, claim, and demand which the said first party has in and to the following described lots, pieces or parcels of land, situate, lying, and being in the County of Bay, State of Florida, to-wit:

Parcel 1:
Lot 21, Blk.75, Sudduth Realty Company's Tenth Addition to Panama City, according to Plat on file in Plat Book 7, Page 9, Public Records of Bay County, Florida.
Parcel Identification Number: 21575-000-000

Parcel 2:
Lot 22 and the East 35 feet of Lot 23, Block E of BAYSIDE, according to the Plat thereof as recorded in Plat Book 1, Page(s) 77, of the Public Records of Bay County, Florida.
Parcel Identification Number: 19080-000-000

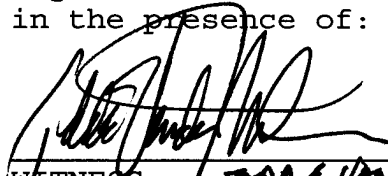
Grantor herein reserves a Life Estate in said real property in and for the Grantor herein, which life estate is measured by the life of said Grantor.

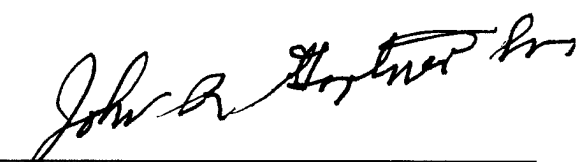
It is the intent of GRANTOR herein to convey to GRANTEE herein the interests received by GRANTOR herein by virtue of the Deed recorded in Bay County, Florida, Official Records Book 2565, at Pages 221 et seq. as well by the First Amendment, and by the Second Amendment to 2/14/05 Revocable Living Trust Declaration Of Lois K. Gartner, as well as by the several Deeds mandated by the Trust and by the First Amendment and by the Second Amendment----all of which documents are attached as exhibits to the Gartner Memorandum Of Trust, which is recorded in the Bay County Official Records.

TO HAVE AND TO HOLD the same, together with all and singular appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said GRANTOR, either in law or equity, to the only proper use, benefit and behoof of the said GRANTEE forever.

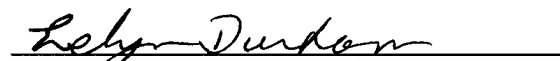
IN WITNESS WHEREOF, the said GRANTOR has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:


WITNESS: Todd E. VanderMeulen
(print or type name)



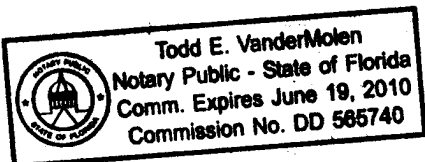
JOHN R. GARTNER, SR., Grantor


WITNESS: Evelyn Durham
(print or type name)

STATE OF FLORIDA
COUNTY OF BAY

The foregoing instrument was acknowledged before me this 20th
day of July, 2009, by JOHN R. GARTNER, SR., who

- is personally known to me;
- has produced _____ as identification
- produced a current driver's license (state and number)



[Handwritten Signature]

NOTARY PUBLIC

This Instrument Prepared By:
Jerry W. Gerde, Esq.
JOHNSTON, HARRIS, GERDE & KOMAREK, P.A.
239 East Fourth Street
Panama City, Florida 32401
(850) 763-8421
from information, including the legal
description, supplied by one or both
of the Parties herein.

J:\Jerry W. Gerde\Gartner, John -- Estate Planning\Instruments & Documents\Warranty Deed (bay-10th street) 7 15 09 tev.wpd