

Prepared by and Return to:
Lynn Smith
MTI Title Insurance Agency, Inc.
8317 Front Beach Road, Suite 17-A
Panama City Beach, FL 32407

Consideration Amount \$99,500.00
Property Appraiser's Parcel ID #: 30167-316-000
File- MFL-107657
(incidental to the issuance of a title insurance policy)

WARRANTY DEED

This Indenture, Made this **September 6, 2012** between JoAnn Ricketson, a single person, whose post office address is: 26 Lakes Edge Drive-Smyrna, GA 30080 hereinafter called the "Grantor"*, and, Convergent Group, LLC, a Florida limited liability company, whose post office address is: 19211 PCB Parkway, Suite 206-Panama City Beach, FL 32413, hereinafter called the "Grantee":

Witnesseth: That said Grantor, for and in consideration of the sum of Ten (\$10.00) Dollars and other valuable consideration, to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying, and being in Bay County, FL, and being further described as follows:

Lot 18, in Block "B", according to the plat of Fifth Addition of North Lagoon Oaks, as recorded in Plat Book 14, Page 49 and 50, in the Office of the Clerk of the Circuit Court of Bay County, Florida.

Property Address: 566 Lagoon Oaks Drive, Panama City, FL 32408

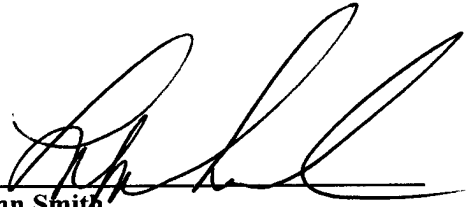
Property is the homestead of the grantor(s)
 Said property is not the homestead of the grantor under the laws and constitution of the State of Florida in that neither grantor nor any member or the household of grantor resides thereon.

and said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.


*"Grantor" and "grantee" are used for singular or plural, as context requires.

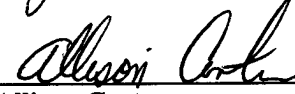
Subject to easements, restrictions, and covenants of record, and real property taxes for the current year which are prorated.

In Witness Whereof, the said Grantor has hereunto set the Grantor's hand and seal the day and year first above written.



Lynn Smith

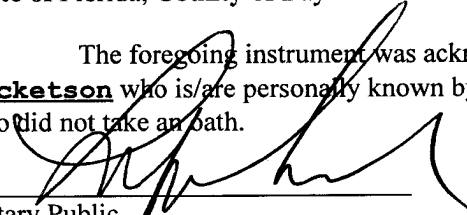


JoAnn Ricketson


Allison Carter

State of Florida; County of Bay

The foregoing instrument was acknowledged by me this September 6, 2012 by: JoAnn Ricketson who is/are personally known by me or who has/ produced: a valid driver's license as identification and who did not take an oath.



Notary Public

My Commission Expires: _____

