File # 2014044357, OR BK 3632 Page 2221, Page 1 of 3, Recorded 08/20/2014 at 10:14 AM, Bill Kinsaul, Clerk Bay County, Florida Doc. D \$343.00 Deputy Clerk DL Trans # 1218343

Prepared by:
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Destin, Florida 32541

STATE OF FLORIDA COUNTY OF OKALOOSA

## WARRANTY DEED

This indenture made this \( \frac{1}{2} \) th day of August, 2014, by and between **JOHN R. RADFORD**, a single person, whose address is 2033 Laurel Street, Tallahassee, FL 32303, and **LAURA DORAN**, a single person, whose address is 2413 SE 23<sup>rd</sup> Street, Ocala, FL 34471 (collectively the "Grantor"), and FIRST CITY BANK OF FLORIDA, (the "Grantee"), whose address is: 135 Perry Avenue, SE, Fort Walton Beach, Florida 32548.

## WITNESSETH:

For and in consideration of the sum of Ten Dollars (\$10.00) in hand paid by Grantee to Grantor at or before the execution, sealing, and delivery hereof, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Grantor has and hereby does grant, bargain, sell and convey unto Grantee, its successors and assigns, all that tract or parcel of land lying and being in Bay County, Florida and being more particularly described as follows:

Lot 8, Block 10-E, LAGUNA BEACH SIXTH ADDITION, according to the Plat thereof as recorded in Plat Book9, Page 58, of the Public Records of Bay County, Florida.

To have and to hold the said tract or parcel of land, together with any and all of the rights, members and appurtenances thereof to the same being, belonging or in anywise appertaining to the only proper use, benefit and behoof of Grantee forever, in fee simple; and

Grantor does hereby warrant and shall ever defend the right and title to said tract or parcel of land unto Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

THE GRANTEE HEREBY DISCLAIMS ANY MERGER OF TITLE AND PRESERVES THE RIGHTS OF THE LENDER UNDER THAT MORTGAGE BETWEEN GRANTOR, AS BORROWER, AND FIRST CITY BANK OF FLORIDA, AS LENDER, DATED THE 27<sup>th</sup> DAY OF JULY, 2004, AND RECORDED IN OFFICIAL RECORDS BOOK 2484, PAGE 1105, OF THE PUBLIC RECORDS OF BAY COUNTY, FLORIDA.

THIS DEED IS GIVEN TO THE GRANTEE AS A PARTIAL PAYMENT OF THE DEBT BUT DOES NOT CONSTITUTE A MERGER OF TITLE IN THE GRANTEE OR A RELEASE OF LIABILITY TO THE GRANTOR. THE GRANTEE HEREBY SPECIFICALLY RESERVES THE RIGHT TO FORECLOSE THE MORTGAGE AS SPECIFIED ABOVE AGAINST ANY INFERIOR INTEREST, RIGHT, OR TITLE OF ANYONE SUBORDINATE TO THE MORTGAGE.

GRANTOR DECLARES that this conveyance is the free and voluntary act of Grantor, without duress or undue influence, and that this deed represents an absolute conveyance and is not intended by either party as additional security for payment of the indebtedness secured by the aforesaid Mortgage, and that there are no other agreements or understandings between the parties to the contrary.

Signed, sealed and delivered by Grantor the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness

Print name: Rebekah

John R. Radford

Witness

Print name: Lauren S. Barnard

STATE OF FLONDS
COUNTY OF LEON

The foregoing instrument was acknowledged before me this the day of August, 2014, by John R. Radford, who ( ) is personally known to me or who ( ) have produced as identification.

(seal)

My Commission Expires:

Notary Public Bannand

Notary Public State of Florida Lauren S Barnard My Commission FF 038086 Expires 08/05/2017 Witness
Print name: Collect M. Duels

WWW WILLES

Print name: Janet E. Pel

STATE OF PLOYIDA COUNTY OF MUNDY

The foregoing instrument was acknowledged before me this 12th day of August, 2014, by Laura Doran, who ( ) is personally known to me or who ( ) have produced as identification.

(seal)

My Commission Expires:

Notary Public

A THERIAULT
MY COMMISSION #FF086890

(407) 398-0153

FloridaNotaryService.com