

PREPARED BY;

HANCOCK BANK
Attn: Loss Share ORE
1022 W. 23rd Street
Panama City, Florida 32405

Property: 1712 9th Street East, Lynn Haven, FL 32444 (Bay County, FL) (LS-0199)

CONSIDERATION: \$55,000.00

SPECIAL WARRANTY DEED

THIS INDENTURE, made effective the **29th day of December 2014**, by and between **WHITNEY BANK/ F/K/A HANCOCK BANK**, as Assignee of Peoples First Community Bank, a banking corporation organized and existing under the laws of the State of Mississippi and authorized to engage in banking under the laws of the State of Florida (the "Grantor") and **STEVEN J. CAROW, AND CASSIDY S. CAROW**, (the Grantee") whose current post office address is: 2125 Turkey Run, Lynn Haven, FL 32444. **Husband and**

WITNESSETH:

**and
Wife**

THAT THE GRANTOR, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), to Grantor in hand paid by the Grantee, the receipt of which is hereby acknowledged, have granted, bargained and sold to the Grantee, and does hereby grant, bargain and sell to the Grantee, its successors and assigns forever, the following described lands, situate, lying and being in the County of Bay, State of Florida.

Commence at the Southeast Corner of Lot 31, St. Andrews Bay Development Company's Plat of Section 10, Township 3 South, Range 14 West, Bay County, Florida; thence S88°32'21"W along the South line of said Lot 31 for 373.92 feet; thence N00°11'27"E parallel with the East line of said Lot 31 for 132.00 feet to the Point of Beginning; thence continue N00°11'27"E parallel with said East line for 142.31 feet to the North line of said Lot 31; thence S88°55'29"W along said North line for 286.36 feet to the West line of said Lot 31; thence S00°11'27"W along said West line for 144.32 feet; thence N88°31'25"E for 286.36 feet to the Point of Beginning. Subject to a 15 foot access and utility easement along the East side ("Property").

TOGETHER WITH all of the improvements now or hereafter erected on the Land, and all easements, appurtenances, and fixtures now or hereafter a part of the Land (collectively, the "Property").

To have and to hold the Property in fee simple forever.

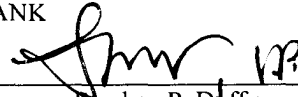
GRANTOR AND GRANTEE ACKNOWLEDGE AND AGREE THAT, EXCEPT FOR THE GRANTOR'S EXPRESS COVENANTS, REPRESENTATIONS AND WARRANTIES SET FORTH IN THIS SPECIAL WARRANTY DEED. THE SALE OF THE PROPERTY IS WITHOUT ANY WARRANTY, AND THAT GRANTOR HAS MADE NO, AND EXPRESSLY AND SPECIFICALLY DISCLAIMS ANY AND ALL, REPRESENTATIONS, GUARANTIES OR WARRANTIES, EXPRESS OR IMPLIED, OR ARISING BY OPERATION OF LAW OR RELATING TO THE PROPERTY.

Except as otherwise set forth in this Special Warranty Deed, the said Grantor will only defend the same against the lawful claims of all persons claiming by, through or under the Grantor, but against none other.

IN WITNESS WHEREOF, Grantor has hereunto set its hand and seal the day and year first above written.

Signed, sealed and delivered
in the presence of:

"GRANTOR" WHITNEY BANK, F/K/A HANCOCK BANK



By: Stephen P. Duffy
Title: Vice President
Address: One Hancock Plaza
P.O Box 4019
Gulfport, MS 39502

Witness Signature: Melissa Airhart
Print Name: MELISSA AIRHART

Witness Signature: Devon Larmen
Print Name: DEVON LARMEN

STATE OF LOUISIANA
PARISH OF: ORLEANS

The foregoing instrument was acknowledged before me this 23rd day of December 2014, by Stephen P. Duffy, Vice President of Whitney Bank f/k/a, Hancock Bank on behalf of the corporation. He is personally known to me or who produced _____ as identification and who did/did not take an oath.

Courtney Ducote
Notary Public/ My Commission Expires _____

[seal]



COURTNEY DUCOTE
NOTARY PUBLIC No. 132659
STATE OF LOUISIANA
My Commission is for Life.