

Prepared by:
Wilma Sneed
RCO LEGAL, P.S.
2970 Clairmont Road NE, Suite 780
Atlanta, GA 30329
(770) 234-9181
Parcel ID: 25438-000-000

Return to:
Deed in Lieu Team
2970 Clairmont Road NE, Suite 780
Atlanta, GA 30329

WARRANTY DEED IN LIEU OF FORECLOSURE

THIS INDENTURE, made this 15th day of February 2016 between GAIL F. CHRISTIAN, widow, whose post-office mailing address is: 735 West Street, Panama City, FL 32404, Grantor(s), and SUN WEST MORTGAGE COMPANY, INC., whose post office mailing address is: 18000 Studebaker Road, Cerritos, CA 90703, Grantee.

WITNESSETH: the said Grantor(s), for and in consideration of the sum of Ten and 00/100 (\$10.00) DOLLARS and other good and valuable consideration, receipt whereof is hereby acknowledged by these presents, does hereby grant, bargain, sell, and transfer unto Grantee and its heirs and assigns forever, all that certain parcel of land lying situate in BAY, County, Florida, more particularly described as:

BEGINNING AT THE SOUTHWEST CORNER OF LOT ONE (1) ACCORDING TO PLAT OF N.A. PARKER'S SUBDIVISION OF THE NORTH 1/3 OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 4 SOUTH, RANGE 14 WEST AS ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR BAY COUNTY, FLORIDA FOR THE POINT OF BEGINNING THENCE EAST 203 FEET; THENCE NORTH 110 FEET; THENCE WEST 203 FEET; THENCE SOUTH 110 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT A STRIP OF LAND 15 FEET WIDE BY 203 FEET LONG ACROSS THE SOUTH SIDE OF THE ABOVE DESCRIBED LAND AND A STRIP 20 FEET WIDE BY 110 FEET ALONG THE WEST SIDE OF ABOVE-DESCRIBED LAND AND EASEMENT ON WHICH IS HEREBY RESERVED FOR HIGHWAY AND SIDEWALK PURPOSES.

THE IMPROVEMENTS THEREON BEING COMMONLY KNOWN AS 725 STREET, PANAMA CITY, FLORIDA 32404

BEING THE SAME LOT OR PARCEL OF GROUND WHICH BY DEED DATED AUGUST 29, 2007 AND RECORDED AMONG THE LAND RECORDS OF BAY COUNTY IN BOOK 2967, PAGE 2206 WAS GRANTED AND CONVEYED BY GAIL HOWELL, ALSO KNOWN AS GAIL F. CHRISTIAN UNTO GAIL F. CHRISTIAN AND HUSBAND JAMES M. CHRISTIAN.

COMMONLY KNOWN AS: 725 WEST STREET, PANAMA CITY, FL 32404

Parcel ID: 25438-000-000

***** James M. Christian departed this life on March 31, 2013. His last place of domicile was 725 West Street, Panama City, Bay County, Florida 32404 which was also Gail F. Christian and his homestead property. Prior to his death James M. Christian was continuously married to Gail F. Christian from at least August 29, 2007, until the time of his death. *****

TOGETHER with all tenements, hereditaments and appurtenances, with every privilege, right, title, interest and estate, reversion, remainder and easement thereto belonging or in any way appertaining.

This deed is an absolute conveyance of title to the above property in lieu of foreclosure by Grantee, of that certain mortgage held by it (or its assigns) and originally given by the Gail F. Christian and James M.

Consideration \$ 135,144.88

Christian herein to 1ST MARINER BANK, in the amount of \$244,500.00, dated October 10, 2007, which was recorded October 18, 2007 in Official Records Book 2986, Page 696, of the Public Records of Bay County, Florida, and as last transferred to Sun West Mortgage Company, Inc. by assignment recorded in Book 3767 Page 1062 Instrument No. 2016004765 of the Public Records of Bay County, Florida ("the Mortgage").

This Warranty deed shall be interpreted and construed the same as a foreclosure of the lien of the Mortgage and as an absolute conveyance to Grantee of all the right, title, interest and estate of the Grantor(s) in and to the Property, including specifically, but without limitation, any equity or rights of redemption of Grantor(s) in and to the Property, or any portion thereof or interest therein.

In consideration of the execution and delivery of this Deed by Grantor(s), Grantee hereby covenants that it is releasing the Promissory Note executed in connection with the Mortgage and shall not sue Grantor(s) for any deficiency under the Note or Mortgage.

Grantor(s) further acknowledge(s) and agree(s) that the conveyance of the Property pursuant to this Warranty deed is an absolute conveyance of all of Grantor(s)' right, title, interest and estate in and to the Property and that it is not intended as a deed of trust, mortgage, trust conveyance or other security agreement of any nature whatsoever.

It is not the intention of the parties hereto that a merger of title be effected by this conveyance, but rather that the aforesaid Mortgage(s) shall remain in full force and effect, with the liens of said Mortgage(s) being preserved, until satisfied of record by Grantee, its successors or assigns. Grantor(s) and Grantee expressly provide that the interest of Grantee in and to the lien of the Mortgage and the title or other interest of Grantee in and to the Property shall at all times remain separate and distinct. No merger of title shall be deemed to have been effected or created hereby.

Any and all rights of Grantee to exercise its remedy of foreclosure of the Mortgage lien, together with any other remedies available to Grantee, are expressly preserved hereby, but not for the purposes of any personal deficiency liability of Grantor(s).

The priority of the Mortgage lien is intended to be, and shall remain in full force and effect, and nothing herein or in any instruments executed in connection herewith, shall be construed to subordinate the priority of the lien of the Mortgage to any other liens or encumbrances whatsoever.

AND said Grantor(s) hereby covenant(s) with the said Grantee that the Grantor(s) is/are lawfully seized of said land in fee simple; that said land is free from all encumbrances, except as set forth herein, that the Grantor(s) has/have good right and lawful authority to sell and convey said land; that the subject property is not the homestead of the Grantor herein, his spouse or minor children; and that said Grantor(s) hereby fully warrant(s) the title to said land and will defend the same against the lawful claims of all persons whomsoever.

TO HAVE AND TO HOLD the same in fee simple forever.

IN WITNESS WHEREOF the said Grantor(s) has/have executed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

[Signature]
Witness (#1) Signature

Gail F. Christian
GAIL F. CHRISTIAN

Robin Combs
Printed or Typed Name of Witness:

[Signature]
Witness (#2) Signature

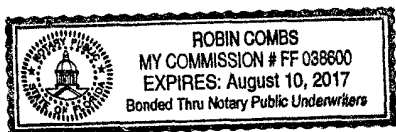
MARY LOU BRADFORD
Printed or Typed Name of Witness:

STATE OF Florida
COUNTY OF Bay

The foregoing instrument was acknowledged before me this 15th day of Feb 2016 by GAIL F. CHRISTIAN, who is/are personally known to me or who has produced Florida Drivers License as identification.

[Signature]
Notary Public

Robin Combs
Print Name:
My Commission expires: _____



STATE OF Florida
COUNTY OF Bay

ESTOPPEL AND SOLVENCY AFFIDAVIT

Re: File No.: 224624

BEFORE ME, the undersigned authority, personally appeared **GAIL F. CHRISTIAN, widow**, who, being duly sworn according to law, depose(s) and say(s) as follows (as used in this Affidavit, the terms "Affiant" and "Affiants" shall include all parties executing this Affidavit):

Affiant is the party who made, executed and delivered that certain Warranty Deed to **SUN WEST MORTGAGE COMPANY, INC.**, dated 2/15, 2016 conveying the following described real property, located in BAY, County, Florida ("the Property"):

BEGINNING AT THE SOUTHWEST CORNER OF LOT ONE (1) ACCORDING TO PLAT OF N.A. PARKER'S SUBDIVISION OF THE NORTH 1/3 OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 4 SOUTH, RANGE 14 WEST AS ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR BAY COUNTY, FLORIDA FOR THE POINT OF BEGINNING THENCE EAST 203 FEET; THENCE NORTH 110 FEET; THENCE WEST 203 FEET; THENCE SOUTH 110 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT A STRIP OF LAND 15 FEET WIDE BY 203 FEET LONG ACROSS THE SOUTH SIDE OF THE ABOVE DESCRIBED LAND AND A STRIP 20 FEET WIDE BY 110 FEET ALONG THE WEST SIDE OF ABOVE-DESCRIBED LAND AND EASEMENT ON WHICH IS HEREBY RESERVED FOR HIGHWAY AND SIDEWALK PURPOSES.

THE IMPROVEMENTS THEREON BEING COMMONLY KNOWN AS 725 STREET, PANAMA CITY, FLORIDA 32404

BEING THE SAME LOT OR PARCEL OF GROUND WHICH BY DEED DATED AUGUST 29,2007 AND RECORDED AMONG THE LAND RECORDS OF BAY COUNTY IN BOOK 2967, PAGE 2206 WAS GRANTED AND CONVEYED BY GAIL HOWELL, ALSO KNOWN AS GAIL F. CHRISTIAN UNTO GAIL F. CHRISTIAN AND HUSBAND JAMES M. CHRISTIAN.

COMMONLY KNOWN AS: 725 WEST STREET, PANAMA CITY, FL 32404

Parcel ID: 25438-000-000

The Warranty Deed was an absolute conveyance, to the Grantee named in it, of the title to the Property in effect as well as in form, and was not intended as a mortgage, trust conveyance or security of any kind. Possession of the premises has been surrendered to Grantee. The consideration in the Warranty Deed was and is the payment to the Affiant of the sum on TEN and 00/100 (\$10.00) DOLLARS and other consideration, receipt of which is acknowledged, the release from those debts, obligations, costs and charges previously existing on the said real property, as described in that said Mortgage executed by GAIL F. CHRISTIAN and JAMES M. CHRISTIAN to 1ST MARINER BANK., in the amount of \$244,500.00, dated October 10, 2007, recorded October 18, 2007 in Official Records, Book 2986, Page 696 Instrument 2007071969 of the Public Records of Bay County, Florida, and as last transferred by assignment recorded in Book 3767, Page 1062 Instrument No 2016004765, of the Public Records of Bay County, Florida, and which Mortgage is currently owned and held by the Grantee named in it, and in this instrument, provided that the Grantee shall acquire the fee title to the premises in the same condition as when first conveyed to Affiant, and subject further to the condition that the property has been vacated, subject only to the following: **NONE**. Accordingly, for this reason and at the request of the Grantee, the Warranty Deed

recited that there shall not be a merger of the fee with the lien of the Mortgage(s). Affiant executed and delivered the Warranty Deed in such form, on the express understanding that upon recordation of the Warranty Deed by Grantee and a determination by the Grantee that it has acquired fee title to the premises in the above-described condition, Affiant will be released from the Mortgage(s) and the debts, obligations, costs, and charges secured thereby, as set forth above.

***** James M. Christian departed this life on March 31, 2013. His last place of domicile was 725 West Street, Panama City, Bay County, Florida 32404 which was also Gail F. Christian and his homestead property. Prior to his death James M. Christian was continuously married to Gail F. Christian from at least August 29, 2007, until the time of his death. *****

The Warranty Deed and conveyance were made by Affiant as a result of his/her request that Grantee accept the Deed and was his/her free and voluntary act. Affiant, in offering to execute the Warranty Deed to the Grantee and in executing the Warranty Deed, was not acting under any duress, undue influence, misapprehension, or misrepresentation by the Grantee on the Warranty Deed, or the agent or the attorney or any other representative of the Grantee of the Warranty Deed. At the time of agreeing to and executing the Warranty Deed, the Affiant felt and still feels that the purchase price for the property so deeded, to-wit TEN AND 00/100 (\$10.00) DOLLARS, and the cancellation of the unpaid mortgage indebtedness, represents a fair value of the property so deeded. It was the intention of Affiant as the grantor(s) in the Warranty Deed to convey and by the Warranty Deed the Affiant does convey to the Grantee all their right, title and interest absolute in and to the Property described in the Warranty Deed. Further, Affiant acknowledges that the Grantee was not obligated to accept a Deed in lieu of foreclosure but the same was conditionally approved as an accommodation to the Affiant.

The Warranty Deed was not given as a preference against any other creditors of Affiant. At the time the Warranty Deed was executed there were no person(s), firms or corporations, other than Grantee named in the Deed, interested, either directly or indirectly, in the Property. Affiant is solvent and has no other creditors whose rights would be prejudiced by the conveyance; Affiant is not obligated upon any bond or other mortgage by which any lien has been created or exists against said real property.

The Warranty Deed further operates as a complete release of any and all right, title or interest which Affiant(s) may have had at any time in and to all escrowed funds and prepaid expenses which are now held or which have ever been held by the Grantee, and/or its predecessors in interest, successors or assigns. Any such sums may be applied directly towards any deficiency suffered by the Grantee as a consequence of the acceptance of the Warranty Deed.

This Affidavit is made for the protection and benefit of the Grantee in the Warranty Deed, its successors, administrators, and assigns, and all other parties hereinafter dealing with or who may acquire interest in the said real property and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

Affiant has personal knowledge of all matters set forth in this Affidavit.

FURTHER AFFIANT(S) SAYETH NOT.

Gail F. Christian
GAIL F. CHRISTIAN

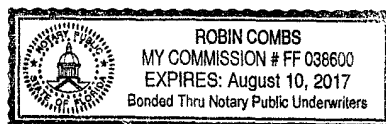
STATE OF Florida
COUNTY OF Bay

The foregoing instrument was acknowledged before me this 15th day of February, 2016, by GAIL F. CHRISTIAN, who is/are personally known to me or who produced Florida Drivers License as identification, and who did take an oath.

Notary Public, State of Florida

Print Name: Robin Combs

My Commission expires: Robin Combs



**NON-LIEN/"GAP"/ TITLE AFFIDAVIT
AND
NON-FOREIGN AFFIDAVIT**

Re: File No: 224624

BEFORE ME, the undersigned authority, personally **GAIL F. CHRISTIAN, widow** ("Affiant(s)") who, being duly sworn according to law, depose(s) and state(s) as follows (as used in this Affidavit, the terms "Affiant" and "Affiants" shall include all parties executing this Affidavit):

1. Affiant(s) is/are the owner(s) of and has/have agreed to sell and give a deed-in-lieu-of-foreclosure to **SUN WEST MORTGAGE COMPANY, INC.**, conveying the following described real property, located in BAY, County, Florida ("the Property"):

BEGINNING AT THE SOUTHWEST CORNER OF LOT ONE (1) ACCORDING TO PLAT OF N.A. PARKER'S SUBDIVISION OF THE NORTH 1/3 OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 4 SOUTH, RANGE 14 WEST AS ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR BAY COUNTY, FLORIDA FOR THE POINT OF BEGINNING THENCE EAST 203 FEET; THENCE NORTH 110 FEET; THENCE WEST 203 FEET; THENCE SOUTH 110 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT A STRIP OF LAND 15 FEET WIDE BY 203 FEET LONG ACROSS THE SOUTH SIDE OF THE ABOVE DESCRIBED LAND AND A STRIP 20 FEET WIDE BY 110 FEET ALONG THE WEST SIDE OF ABOVE-DESCRIBED LAND AND EASEMENT ON WHICH IS HEREBY RESERVED FOR HIGHWAY AND SIDEWALK PURPOSES.

THE IMPROVEMENTS THEREON BEING COMMONLY KNOWN AS 725 STREET, PANAMA CITY, FLORIDA 32404

BEING THE SAME LOT OR PARCEL OF GROUND WHICH BY DEED DATED AUGUST 29,2007 AND RECORDED AMONG THE LAND RECORDS OF BAY COUNTY IN BOOK 2967, PAGE 2206 WAS GRANTED AND CONVEYED BY GAIL HOWELL, ALSO KNOWN AS GAIL F. CHRISTIAN UNTO GAIL F. CHRISTIAN AND HUSBAND JAMES M. CHRISTIAN.

COMMONLY KNOWN AS: 725 WEST STREET, PANAMA CITY, FL 32404

Parcel ID: 25438-000-000

2. Affiant(s) has/have been in full, continuous, open, exclusive, peaceable, undisturbed, and undisputed possession of said Property since the time of vesting of title to said Property in Affiant(s); there are no parties or entities who have any interest or right to claim an interest in said Property; there are no facts known to Affiant(s) which could give rise to a claim being adversely asserted to any of said Property except: **None**
3. No person(s) or entity, other than Affiant(s), is/are in possession of said Property or claims the right to possession thereof; and there are no tenancies, leases, or other occupancies that affect said Property, except: **None**
4. There are no disputes concerning the boundary lines of the Property and the operation of any buildings on said Property has been in compliance with the applicable building codes, ordinances and statutes.
5. There are no unrecorded easements or claims of easements or rights-of-way affecting all or any portion of said Property.
6. (Applicable only if completed) No improvements, other than those shown on that certain survey prepared by _____, bearing job number _____ and dated _____, have been constructed on said Property since the aforesaid date of said survey; and no improvements to land adjoining

said Property have been constructed since the aforesaid date of said survey that would encroach on said property.

7. There are no violations of any covenants, conditions, restrictions, building codes, zoning or other ordinances or other governmental regulations that affect or encumber said Property
8. Other than as shown in Item 1 above, Affiant(s) has/have not entered into any agreements, contracts, or commitments for the sale, lease, mortgage, option or creation of any other encumbrance on said Property, except: **None**
9. There are no taxes, liens, assessments (pending or certified) or unpaid or unsatisfied mortgages, claims of liens or other matters, due or about to become due, which have attach or could attach to said Property except: **None**
10. There are no security agreements, financing statements, title-retention contracts or personal property leases, which have attached or could attach to said Property, except: **None**
11. There are no actions or proceedings now pending in any State or Federal Court to which the Affiant(s) is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said Property.
12. Any and all work, labor, materials, and supplies which have been used, applied for, agreed to, or furnished upon said Property at any time prior to the date of this Affidavit have been fully paid for and discharged; there have been no improvements, repairs, additions or alterations performed on said Property within the past 90 days immediately preceding the date of this Affidavit; there are no parties who have a claim or right to a lien for labor, services, or materials in connection with any improvements, repairs, additions, or alterations on said Property; there is no possible lien which has been or may be filed against said property for work or labor or materials furnished thereon by anyone; there are no unpaid bills for labor, services or materials in connection with any improvements, repairs, additions or alterations on said Property.
13. That there are no violations of city, county, or state ordinances, laws, or governmental regulations that pertain to said Property.
14. There are no matters pending against the Affiant(s) that could give rise to a lien that would attach to the said Property between the effective date of the commitment and the recording of the interest to be insured. Affiant(s) has/have not, and will not, execute any instruments that would adversely affect the title to said Property or interest to be insured. Affiant(s) agree(s) that should a cloud on title arise prior to the acquisition of the interest described in Item 1 of this Affidavit, that Affidavit will at his/her expense, immediately remove such cloud from title and indemnify and/or hold harmless the parties named herein below for any damages arising therefrom.
15. If title to said Property is held by husband and wife, Affiants state that they were married to one another at a time prior to their acquisition of title to said property, and their marriage has remained continuous and uninterrupted by divorce from that time until the present.
16. If title to said Property is held by a corporation, partnership or trust, such corporation, partnership or trust is in good standing under applicable laws; the contemplated sale or mortgage of said Property by said entity is pursuant to proper authority; the officer, partner, or trustee executing and delivering the documents for the contemplated sale or mortgage has full power and authority to do so and there are no contrary powers or restrictions that appear in any corporate, partnership or trust document; and that the corporation, partnership or trust has been in full force and effect during the entire period of ownership of said Property.
17. Section 1445 of the Internal Revenue Code provides that a Transferee (Buyer) of a U.S. Real property interest must withhold tax if the Transferor (Seller) is a foreign person. To inform the Transferee (Buyer) that withholding tax is not required upon my/our disposition of a U.S. Real property interest, I/we hereby certify the following:
 - a) Affiant(s) is/are not a foreign person or entity.
 - b) Affiant'(s) Social Security numbers is/are :

SS#: [REDACTED]

as to **GAIL F. CHRISTIAN**

- c) That Affiant(s) has/have never been assigned nor used any Social Security number other than as listed herein above.
 - d) That the above referenced Property is () the principal residence, () a secondary residence, () investment property of Affiant(s).
 - e) Affiant(s) understand(s) that this certification may be disclosed to the Internal Revenue Service by the Transferee (Buyer) and that he/she/they could be punished by a fine, imprisonment or both as a result of any false statements that have been made herein.
 - f) **Under the penalties of perjury, Affiant(s) declares that he/she/they have examined this certification, that he/she/we understand(s) its content, and that to the best of my/our knowledge and belief, it is true, correct, and complete.**
18. This Affidavit is given to induce **SUN WEST MORTGAGE COMPANY, INC.** to accept a Deed-in-lieu-of-foreclosure on said Property and Affiant(s) acknowledges the reliance of said Grantee upon the representations made herein.
19. Affiant(s) is of legal age, under no legal disabilities and has never been known by any name other than that shown above.
20. Affiant(s) has/have personal knowledge of all matters set forth in this Affidavit.

FURTHER AFFIANT(S) SAYETH NOT.

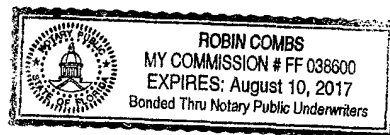
Gail F. Christian
 GAIL F. CHRISTIAN

STATE OF Florida
 COUNTY OF Bay

The foregoing instrument was acknowledged before me this 15th day of February 2016, by GAIL F. CHRISTIAN, who is/are personally known to me or who produced Florida Drivers License as identification, and who did take an oath.

Robin Combs
 Notary Public, State of Florida
 Print Name: Robin Combs

My Commission expires:



Prepared by:
Vilma Sneed
RCO LEGAL, P.S.
2970 Clairmont NE, Suite 780
Atlanta, GA 30329
(770) 234-9181
Parcel ID: 25438-000-000

Return to:
Deed in Lieu Team
2970 Clairmont Road NE, Suite 780
Atlanta, GA 30329

BILL OF SALE

KNOW ALL MEN by these presents, that **GAIL F. CHRISTIAN, widow**, Grantor(s), for and in consideration of the sum of Ten and 00/100 (\$10.00) DOLLARS, lawful money, and other good and valuable consideration paid by **SUN WEST MORTGAGE COMPANY, INC.**, whose post office mailing address is: 18000 Studebaker Road, Cerritos, CA 90703, Grantee, the receipt whereof is hereby acknowledged, has granted, bargained, sold, transferred and delivered, and by these presents does grant, bargain, sell, transfer and deliver unto Grantee, its successors, administrators and assigns, all of the fixtures and appliances located on or about the following described property:

BEGINNING AT THE SOUTHWEST CORNER OF LOT ONE (1) ACCORDING TO PLAT OF N.A. PARKER'S SUBDIVISION OF THE NORTH 1/3 OF THE WEST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 4 SOUTH, RANGE 14 WEST AS ON FILE IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT IN AND FOR BAY COUNTY, FLORIDA FOR THE POINT OF BEGINNING THENCE EAST 203 FEET; THENCE NORTH 110 FEET; THENCE WEST 203 FEET; THENCE SOUTH 110 FEET TO THE POINT OF BEGINNING; LESS AND EXCEPT A STRIP OF LAND 15 FEET WIDE BY 203 FEET LONG ACROSS THE SOUTH SIDE OF THE ABOVE DESCRIBED LAND AND A STRIP 20 FEET WIDE BY 110 FEET ALONG THE WEST SIDE OF ABOVE-DESCRIBED LAND AND EASEMENT ON WHICH IS HEREBY RESERVED FOR HIGHWAY AND SIDEWALK PURPOSES.

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BEING THE SAME LOT OR PARCEL OF GROUND WHICH BY DEED DATED AUGUST 29,2007 AND RECORDED AMONG THE LAND RECORDS OF BAY COUNTY IN BOOK 2967, PAGE 2206 WAS GRANTED AND CONVEYED BY GAIL HOWELL, ALSO KNOWN AS GAIL F. CHRISTIAN UNTO GAIL F. CHRISTIAN AND HUSBAND JAMES M. CHRISTIAN.

COMMONLY KNOWN AS: 725 WEST STREET, PANAMA CITY, FL 32404

Parcel ID: 25438-000-000

TO HAVE AND TO HOLD the same unto the Grantee, its successors, administrators and assigns, forever.

AND the Grantor(s) does/do covenant to and with Grantee, its successors, administrators, and assigns, that Grantor(s) is/are the lawful owner(s) of the property; that the property is free from all encumbrances, that the Grantor(s) has/have the right to sell the same; and that the Grantor(s) will warrant and defend the sale of said property hereby made unto Grantee, its successors, administrators, and assigns, against the lawful claims and demands of all persons whomsoever.

IN WITNESS WHEREOF the Grantor(s) has/have hereunto set his/her/their hand(s) and seal(s) this 15th day of February, 2016.

Signed, sealed and delivered in our presence:

Robin Combs
Witness #1 Signature

Gail F. Christian
GAIL F. CHRISTIAN

Robin Combs
Printed or Typed Name of Witness

Mary Lou Bradford
Witness #2 Signature

Mary Lou Bradford
Printed or Typed Name of Witness

STATE OF Florida
COUNTY OF Bay

The foregoing instrument was acknowledged before me this 15th day of February, 2016
by **GAIL F. CHRISTIAN**, who is/are personally known to me or who has/have produced
Florida Drivers License as identification.

Robin Combs
Notary Public

Robin Combs
Print Name:
My Commission expires: _____

