

Prepared by and return to:

Darlene Melvin  
Cornerstone Title Agency, Inc.  
2424 Jenks Ave.  
Panama City, FL 32405

File Number: 1706343

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## Warranty Deed

*gmr*  
*KSe* This Warranty Deed made this 1st day of November, 2017, between Dimples Earlene Phillips, joined by her husband Rowland Phillips whose post office address is 109 Marin Dr., Panama City, FL 32405, grantor, and Judy B Riviere and Kara Szathmary, whose post office address is 119 Marin Dr., Panama City, FL 32405, grantee:

**a/k/a Judith B. Riviere, wife and husband**

(Whenever used herein the terms "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, trusts and trustees)

**Witnesseth**, that said grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations 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 the Bay County, Florida, to-wit:

Commence at the Southwest Corner of Lot 90, St. Andrew Bay Development Company's Subdivision of Section 21, Township 3 South, Range 14 West, according to the plat recorded in Plat Book 6, Page 13, in the Public Records of Bay County, Florida; thence N00°29'00"E along the West line of said Lot 90 for 175.00 feet; thence S89°07'32"E for 121.99 feet to the Point of Beginning; thence N89°07'32"W for 21.8 feet to the PC of a curve concave to the North and having a radius of 20.00 feet; thence Northwesterly along said curve for an arc distance of 15.51 feet, said arc having a chord of 15.12 feet bearing N66°55'04"W to the PRC of a curve concave to the Southwest and having a radius of 50.00 feet; thence Northwesterly along said curve for an arc distance of 2.54 feet, said arc having a chord of 2.54 feet bearing N46°10'01"W; thence N02°21'30"E for 146 feet, more or less, to the waters edge of Marin Lake; thence Easterly along said waters edge for 37.8 feet, more or less, to a point which bears N02°21'30"E from the Point of Beginning; thence S02°21'30"W for 152 feet, more or less, to the Point of Beginning.

Parcel Identification Number: 11801-053-000

Subject to all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

**Together** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

**To Have and to Hold**, the same in fee simple forever.

**And** the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that the grantor has good right and lawful authority to sell and convey said land; that the grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all

encumbrances, except taxes accruing subsequent to December 31, 2016.

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

Signed, sealed and delivered in our presence:

Judith Carraway  
Witness Name: Judith Carraway

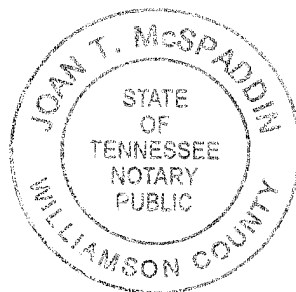
Mazur Glenn Carraway  
Witness Name: MAZUR GLENN CARRAWAY

Dimples Earlene Phillips  
Dimples Earlene Phillips

Rowland Phillips by Dimples Earlene Phillips  
Rowland Phillips by Dimples Earlene Phillips as attorney  
in fact as attorney in fact

State of Tennessee  
County of Williamson

The foregoing instrument was acknowledged before me this 25<sup>th</sup> day of October, 2017, by  
**Dimples Earlene Phillips individually and as attorney in fact for Rowland Phillips**, she ( ) is personally known to me or  
(☒) has produced Drivers License as identification.



Joan T. McSpadden  
Notary Public

Printed Name: JOAN T McSpadden

My Commission Expires: 2/18/2019