

Prepared by & Return to:
ANGELA N. WARREN, ESQ.
THE REED LAW OFFICE, P.A.
1328 JENKS AVE.
PANAMA CITY, FL 32401

*A title search was neither
requested nor conducted.*

**WARRANTY DEED
WITH ENHANCED LIFE ESTATE**

THIS INDENTURE, made this 2nd day of July, 2018, by Richard L. Roschy and Jo Ann Roschy, husband and wife, hereinafter referred to as "Grantors," Richard L. Roschy and Jo Ann Roschy, husband and wife, hereinafter referred to as "Life Estate Grantees," with retained authority as set forth below and with the remainder, if any, to Laure Utecht, John M. Needham, Amy Leigh Roschy, and Jason R. Roschy-Johnston, whose post office address is: 4000 Mason Lane, Apt. 4003, Pittsburgh, PA 15202 hereinafter referred to as the "Remainder Grantees."

WITNESSETH, that the Grantors, for and in consideration of the sum of Ten Dollars (\$10.00), and other good and valuable considerations, receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, sells, transfers and conveys unto the Life Estate Grantees, a life estate on the lives of Richard L. Roschy and Jo Ann Roschy, without any liability for waste, and with full power and authority in said Life Estate Grantees to sell, convey, mortgage, lease or otherwise manage and dispose of the property described herein, in fee simple with or without consideration, without joinder of the Remainder Grantees, and with full power and authority to retain any and all proceeds generated thereby without liability for claims or debts of the Remainder Grantees, and upon the death of the Life Estate Grantees, unto the Remainder Grantees forever, a remainder interest, if any, in all the rights, title interest, claim and demand which Grantors have in and to the following described real property located in Bay County, Florida, viz:

Lot 4, according to the plat of Brandywine Estates, as recorded in Plat Book 15, Page 6, in the Office of the Clerk of the Circuit Court of Bay County, Florida.

Subject to easements and restrictions of record, if any, which are specifically not extended or reimposed hereby.

PARCEL ID NO.: 27541-308-000

PROPERTY ADDRESS: 108 Michelle Court
Panama City Beach, FL 32407

Said property is the homestead of the Grantors under the laws and Constitution of the State of Florida.

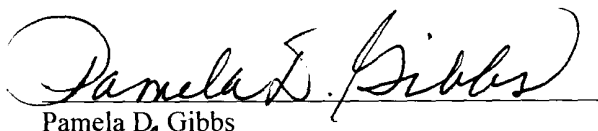
The remainder interest in this deed is wholly contingent upon the death of the Life Estate Grantees. No interest has been conveyed to the Remainder Grantees through this instrument until the death of both of the Life Estate Grantees. In the event that a remainderman predeceases the Life Estate

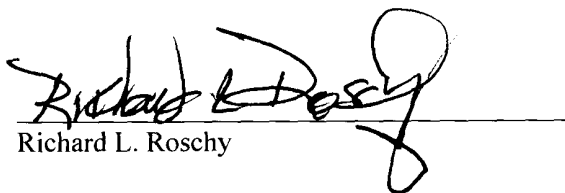
Grantees, the deceased remainderman's interest does not revert back to the Life Estate Grantees and will vest in the heirs of the deceased remainderman.

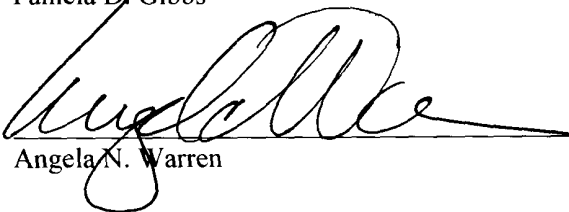
TO HAVE AND TO HOLD, the same together with all and singular the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. Grantor hereby fully warrants the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:


Pamela D. Gibbs

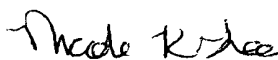

Richard L. Roschy


Angela N. Warren


Jo Ann Roschy

STATE OF FLORIDA
COUNTY OF BAY

Acknowledged and subscribed before me by the Grantors, Richard L. Roschy, who is personally known to me or who has produced Florida Driver License as identification, and Jo Ann Roschy, who is personally known to me or who has produced Florida Driver License as identification, and who has sworn to and subscribed before me on this 2nd day of July, 2018.



Notary Public, State of Florida
(Stamp Name, Commission # and Expiration below)

