

Prepared by:

Defender Title and Escrow Agency, LLC  
2605 Thomas Drive, #215  
Panama City Beach, FL 32408

File Number: 18-1067  
Parcel ID: 34039-232-000

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## Warranty Deed

**This Warranty Deed** made this 24th day of September, 2018, between Marcy Lynn McElhaney, an unmarried woman, (henceforth referred to as "Grantor") whose post office address is 3416 Lodge Drive, Chipley, FL 32428, and **Jesus A. Arroyo Loza, a single man, and Ismael Arroyo Gonzalez, a married man as joint tenants**, (henceforth referred to as "Grantee") of **1958 Tucker Industrial Road, Tucker, GA 30084:**

(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 land, situate, lying and being in Bay County, Florida to wit.

**Lot 32, Emerald Coast Club Phase I, according to the plat thereof, recorded in Plat Book 17, Page(s) 27, of the Public Records of Bay County, Florida.**

**THIS IS NOT THE HOMESTEAD PROPERTY OF THE SELLER**

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

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

The Grantor hereby covenants with said Grantee, her successors and/or assigns, 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, 2018.

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

Deanne M Taylor Marcy Lynn McElhaney  
Marcy Lynn McElhaney

Joseph Johns

STATE OF FLORIDA        )  
  )       ACKNOWLEDGMENT  
COUNTY OF BAY         )

The foregoing instrument was acknowledged before me this 24th day of September, 2018 by Marcy Lynn McElhaney who presented her Florida driver's license for identification:

Deanne M Taylor  
Notary Public for Florida  
My commission expires:



Deanne M. Taylor  
Commission # GG157488  
Expires: November 2, 2021  
Bonded thru Aaron Notary