

After Recording Return to:  
Christin Carmack  
South Oak Title 30A, LLC  
2810 Martin Luther King Jr. Blvd  
Suite A  
Panama City, FL 32405

This Instrument Prepared by:  
Christin Carmack  
South Oak Title 30A, LLC  
2810 Martin Luther King Jr. Blvd  
Suite A  
Panama City, FL 32405  
as a necessary incident to the fulfillment of conditions  
contained in a title insurance commitment issued by it.

Property Appraisers Parcel I.D. (Folio) Number(s):  
20422-000-000  
File No.: 20-5744

## WARRANTY DEED

This Warranty Deed, Made the 17 day of November, 2020, by **Jeanine Ann Bontrager**, an unmarried woman whose post office address is: **PO Box 183, Egin, MN 55123**, hereinafter called the "Grantor", to **Ronald Lawrence Richard**, whose post office address is: **219 Linda Avenue, Panama City, FL 32401**, hereinafter called the "Grantee".

**WITNESSETH:** That said Grantor, for and in consideration of the sum of **One Hundred Twenty Thousand Dollars and No Cents (\$120,000.00)** and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee, all that certain land situate in **Bay County, Florida**, to wit:

Lot 4, Block 7, Bunker's Cove Being H.L. Sudduths First Addition to Panama City, according to the Plat thereof, as recorded in Plat Book 1, Page 30, of the Public Records of Bay County, Florida.

The property is the homestead of the Grantor(s).

**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 2020, reservations, restrictions and easements of record, if any.

*(The terms "Grantor" and "Grantee" herein shall be construed to include all genders and singular or plural as the context indicates.)*

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

SIGNED IN THE PRESENCE OF THE FOLLOWING WITNESSES:  
TWO SEPARATE DISINTERESTED WITNESSES REQUIRED

Witness Signature: [Signature]  
Printed Name: Kerry Abaco

Witness Signature: [Signature]  
Printed Name: Jeanine Ann Bontrager

Witness Signature: [Signature]  
Printed Name: Carolyn Helgeson

State of Minnesota  
County of Dakota

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 17<sup>th</sup> day of November, 2020 by Jeanine Ann Bontrager, an unmarried woman She is  Personally Known OR  Produced Drivers ID as Identification

Notary Public Signature: [Signature] (SEAL)  
Printed Name: Kimberly Perron  
My Commission Expires: 01/31/2024

