

This Instrument Prepared By:
Heather K. Hudson
Hand Arendall Harrison Sale, LLC
304 Magnolia Avenue
Panama City, FL 32401
Without Title Search or Opinion
as to Marketability or
Correctness of Description

Parcel ID #11728-690-000

**LIFE ESTATE DEED
(Enhanced Life Estate Deed)**

THIS INDENTURE, made this 8th day of September 2021, PATRICIA J. COLLINS, surviving spouse of Bill H. Collins, whose address is 1210 Kristanna Drive, Panama City, FL 32405, Grantor, and DAVID HOWARD COLLINS, TODD PATRICK COLLINS and DEREK MATTHEW COLLINS, Grantees.

WITNESS: That the Grantor, for and in consideration of (\$10.00) Ten Dollars and other valuable consideration, does hereby grant, bargain, sell, remise, release and convey unto the Grantees, **subject to a retained life estate in Patricia J. Collins described further in the Reservations and Limitations to Conveyance and Warranty set forth below**, the following described land, situate, lying and being in Bay County, Florida, to-wit:

Lot 61, Block "A" Northshore Addition, Phase VII, according to the plat thereof as recorded in Plat Book 16, Page(s) 80 and 81, Public Records of Bay County, Florida.

NO TITLE SEARCH WAS PERFORMED ON THE PROPERTY DESCRIBED. NO LIABILITY ASSUMED BY THE PREPARER AS TO THE STATUS OR MARKETABILITY.

THE ABOVE DESCRIBED PROPERTY IS THE HOMESTEAD OF GRANTOR HEREIN.

RESERVATIONS AND LIMITATIONS TO CONVEYANCE AND WARRANTY:

1. It is the intention of the Grantor to create an Enhanced Life Estate reserving and preserving to the Grantor, a life estate, for the term of her life, without any liability for waste and with full power and authority in said life tenants to sell, convey, mortgage, lease or otherwise encumber the described property.
2. The Grantor also reserves the right to cancel this conveyance and reconvey the property described, or otherwise manage and dispose of the property described during the Grantor's lifetime, in whole or in part, in fee simple, with or without consideration, without joinder of any remainderman, and with full power and authority to retain exclusively any and all proceeds generated thereby without liability for claims or debts of the remainderman.

3. Upon the death of the Life Tenant, the remainder, if any, will then be granted to the following remaindermen: DAVID HOWARD COLLINS, TODD PATRICK COLLINS and DEREK MATTHEW COLLINS.

In Witness Whereof, the said Grantor has caused this instrument to be executed in her name, the day and year first above written.

Amy Meyer
Witness Amy Meyer

Patricia J. Collins
PATRICIA J. COLLINS, Grantor

Heather K. Hudson
Witness Heather K. Hudson

STATE OF FLORIDA
COUNTY OF BAY

The foregoing instrument was acknowledged before me by means of physical presence OR online notarization, this 8th day of September 2021, by PATRICIA J. COLLINS, who is personally known to me OR who has produced FL. DL. as identification.

Blanca Halley
NOTARY PUBLIC

