

Prepared by:
Raylene Lavender
Burke Blue
16215 Panama City Beach Parkway
Panama City Beach, Florida 32413

File Number: R822-38296

Based On : \$280,000.00

Documentary Stamps Collected: \$1,960.00

General Warranty Deed

Made this November 9, 2022 A.D. By **Ronald Lawrence Richard**, 1230 12th Avenue, Dubuque, Iowa 52001, hereinafter called the grantor, to **Theresa Niemi**, whose post office address is: 219 Linda Avenue, Panama City, Florida 32401, hereinafter called the grantee:

(Whenever used herein the term "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)

Witnesseth, that the grantor, for and in consideration of the sum of Ten Dollars, (\$10.00) 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, viz:

Lot 4, Block 7, BUNKER'S COVE BEING H.L. SUDDUTHS FIRST ADDITION TO PANAMA CITY, according to the map or plat thereof, as recorded in Plat Book 1, Page 30, of the Public Records of Bay County, Florida.

The land described herein is not the homestead of the grantor(s), and neither the grantor(s) nor the grantor(s) spouse, nor anyone for whose support the grantor(s) is responsible, resides on or adjacent to said land.

Parcel ID Number: 20422-000-000

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, 2022.

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:

Cynthia S. Gotto
Witness Printed Name CYNTHIA S. GOTTO

Ronald Lawrence Richard (Seal)
Ronald Lawrence Richard
Address: 1230 12th Avenue, Dubuque, Iowa 52001

Nicole A. Fisher
Witness Printed Name NICOLE A. FISHER

State of Iowa

County of Dubuque

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 8th day of November, 2022, by Ronald Lawrence Richard, who is personally known to me or who has produced DRIVER'S LICENSE, PAS' PORT as identification.

{SEAL}

Cynthia S. Gotto

Notary Public

Print Name: CYNTHIA S. GOTTO

My Commission Expires: 04.21.2025

