

Prepared by and return to:

Lucy C. Collins

Attorney at Law

The Law Office of Lucy C. Collins, P.A.

12805 Hutchison Blvd.

Panama City Beach, FL 32407

850-588-6018

Consideration: \$0.00

[Space Above This Line For Recording Data]

Enhanced Life Estate Deed

This Enhanced Life Estate Deed made this 19th day of December, 2023 between Adelina Ana Izquierdo, an un-remarried widow, whose post office address is 143 Grand Herson Drive, Panama City Beach, Florida 32413, Grantor, to Adelina Ana Izquierdo, an un-remarried widow, whose post office address is 143 Grand Herson Drive, Panama City Beach, Florida 32413, Grantee, a life estate, without any liability for waste, with full power and authority to sell, convey, mortgage, lease, lien, gift or otherwise dispose of the property described below in fee simple, with or without consideration, without joinder by the Remainderman, and to keep absolutely any and all proceeds derived or generated thereby without liability for claims or debts of the Remainderman. Upon the death of the life tenant, title shall immediately vest in the Remainderman Rolando Izquierdo, Jr., a married man, whose post office address 9090 Underhill Court, Lakeland, Illinois 60014 and Maria Magdalena Izquierdo Bayonne, a married woman, whose post office address HC3 Box 7855, Las Piedra, Puerto Rico 00771-9345, as Tenants in Common.

Witnesseth, that said Grantors, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said Grantors 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 described land, situate, lying and being in Bay County, Florida, to-wit:

Lot 37, Block D, THE GLADES, according to the plat thereof, recorded in Plat Book 15, Pages 53 to 57, of the Public Records of Bay County, Florida.

Parcel Identification Number: 34882-131-000

The Deed was prepared with information provided by the parties and without the benefit of a title search or exam. The preparer hereof has not been requested to provide the accuracy of the legal description and assumes no liability for the same.

No Remainderman shall have any right, power or authority to assign, transfer, encumber or otherwise dispose of such interest or any part thereof until the death of Grantor or unless Grantor consents in writing. No interest in the Property shall be subject in any manner to any claim, liability, attachment, execution, or other process of law of any creditor of any of the Remaindermen. Upon the death of the Grantor, if the Property has not been previously alienated or disposed of prior to death of the Grantor, all right and title to the Property remaining in Grantor, if any, shall vest in the Remaindermen, subject to such liens and encumbrances existing at that time. The Remaindermen shall have no rights, vested or otherwise, in and to the Property unless and until the death of the Grantor.

Note to Property Appraiser & Revenue Collector: Please continue to send tax bills to the Grantors as life tenants, **Adelina Ana Izquierdo, an un-remarried widow**, whose post office address is **143 Grand Herson Drive, Panama City Beach, Florida 32413**, who continues to reside at the Property, which has been and continues to be her homestead [See reservation of life estate provided above].

THIS DEED IS A GIFT OF A VESTED REMAINDER OF THE PROPERTY UPON THE DEATH OF THE GRANTOR. NO CONSIDERATION WAS PAID FOR THIS DEED.

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

SUBJECT TO: Covenants, restrictions, and public utility easements common to the subdivision; existing zoning and governmental regulations; and taxes for the year 2023 and thereafter.

LEGAL DESCRIPTION FURNISHED BY PARTIES AND NOT VERIFIED BY DRAFTER. THIS DOCUMENT PREPARED WITHOUT BENEFIT OF TITLE SEARCH OR TITLE OPINION AND IS BASED SOLELY ON FACTS PROVIDED BY THE PARTIES HERETO.

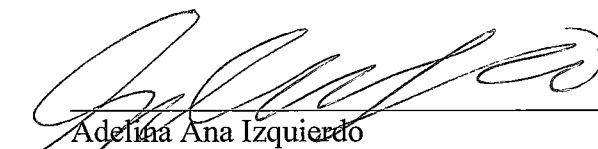
“Grantor” and “Grantee” are used for singular or plural, as context requires.

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

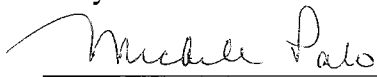
Signed, sealed and delivered in our presence:



Lucy C. Collins



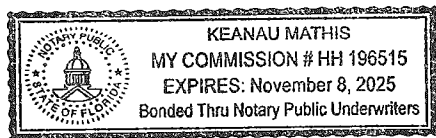
Adelina Ana Izquierdo

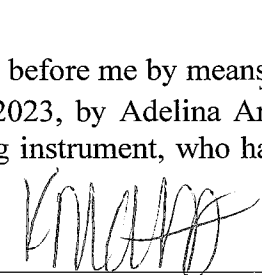


Michele Palo

STATE OF FLORIDA)
COUNTY OF BAY)

The foregoing instrument was acknowledged before me by means physical presence or online notarization this 19th day of December, 2023, by Adelina Ana Izquierdo who is the person described in and who executed the foregoing instrument, who has produced her driver’s license as identification.





NOTARY PUBLIC, State of Florida