

Prepared by:

Denise H. Rowan, Esq.  
Denise Hallmon Rowan & Associates, P.A.  
558 Harrison Avenue  
Panama City, FL 32401

When recorded return to:

Denise Hallmon Rowan & Associates, P.A.  
558 Harrison Avenue  
Panama City, FL 32401

(Space above this line reserved for recording office use only)

Parcel Number: 33830-281-000

**LIFE ESTATE DEED**

(Lady Bird Deed)

THIS INDENTURE made this 20<sup>th</sup> day of February 2023, between **Robert George Zipperer, Jr.**, a single man whose post office address is 132 Seaclusion Circle, Panama City Beach, Florida 32413 (“Grantor”), to between **Robert George Zipperer, Jr.**, a Single man whose post office address is 132 Seaclusion Circle, Panama City Beach, Florida 32413, (collectively, the “Life Tenant”), as to a Life Estate, without any liability for waste, and with full power and authority in the Life Tenant to sell, convey, mortgage, lease, or otherwise manage and dispose of the Property described herein, in fee simple, with or without consideration, without joinder of the remainderman, and with full power and authority to retain any and all proceeds generated thereby, and upon the death of the Life Tenant, the remainder, if any, to his son, **Robert George Zipperer, III**, a single man, whose post office address is 8800 Nancy Lane, Fort Washington, Maryland 20744, (Grantees”).

The Grantor specifically reserves the right (i) to revoke the remainder interest hereunder and divest the remainderman and re-vest the Life Tenant with fee simple title without joinder of the remaindermen, or (ii) to convey the remainder interest created hereunder to another remainderman; all without joinder of the remaindermen established under this deed.

WITNESSETH, that the said Grantor, for and in consideration of ten dollars and no/100 (\$10.00), along with other consideration paid by Grantees to Grantor, the receipt whereof is hereby acknowledged, has remised, released and quitclaimed, and by these presents does remise, release and quitclaim unto the said Grantees all the right, title, interest, claim and demand which the said Grantor has in and to the following described lot, piece or parcel of land, situated, lying and being in the County of Bay, State of Florida, to-wit:

Lot 81, according to the plat of Seaclusion Beach, as recorded in Plat Book 15, Page 39, in the Office of the Clerk of the Clerk of the Circuit Court of Bay County, Florida.

Also known as 132 Seaclusion Circle, Panama City Beach, Florida 32413

**PROPERTY IS NOT THE HOMESTEAD OF THE GRANTOR.**

I HEREBY CERTIFY THIS INSTRUMENT WAS PREPARED FROM INFORMATION GIVEN TO ME BY THE PARTIES HERETO AND I DO NOT GUARANTEE THE MARKETABILITY OF TITLE OR ACCURACY OF DESCRIPTION AS I DID NOT EXAMINE THE TITLE OF THE PROPERTY INVOLVED.

*Denise H. Rowan*  
Denise H. Rowan, Esq.

TO HAVE AND TO HOLD as fee simple owners, the same, together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, and claim whatsoever of the said Grantor, either in law or equity, to the only proper use, benefit and behoof of the said Grantees, Grantees' heirs, successors, and assigns.

IN WITNESS WHEREOF, the Grantor has caused these presents to be executed, the day and year first above written.

**GRANTOR:**

*Robert George Zipperer, Jr.*  
Robert George Zipperer, Jr.

*Denise H. Rowan*  
Witness Sign  
**Denise H. Rowan**  
Witness Print  
Address: 558 Harrison Ave  
Panama City, Florida 32401

*Jodena K. Beranek*  
Witness Sign  
**Jodena K. Beranek**  
Witness Print  
Address: 7811 Deerfield Lane  
Panama City, Florida 32404

STATE OF FLORIDA  
COUNTY OF BAY

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 20<sup>th</sup> day of February 2024 by **Robert George Zipperer, Jr.**, who is personally known to me or who has produced Drivers license as identification.

(Seal)

*Anna Lynn C...*  
Notary Public:  
My Commission Expires: \_\_\_\_\_  
My Commission Number: \_\_\_\_\_

