File # 2024024358, OR BK: 4796 PG: 356, Pages: 1 of 3, Recorded 4/26/2024 at 12:04 PM, Bill Kinsaul, Clerk Bay County, Florida D DOCTAX PD \$0.70 Deputy Clerk GB Trans # 1920339

This document prepared by: Todd C. Brister P.O. Box 1759 Panama City, Florida 32402 850-215-7885

Property Appraisers Parcel Identification: Folio/Parcel ID Number: 07363-444-000

ENHANCED LIFE ESTATE DEED

THIS ENHANCED LIFE ESTATE DEED, Executed the 26th day of April, 2024, by <u>Albert Thomas Borovich and Kay D. Roser Borovich, husband and wife, whose address is 107 Howard Ct., Panama City, FL 32404, hereinafter referred to as "Grantor," to <u>Dawn Lorraine Suiter, a single woman, whose address is 1157 Emerson Ave., Campbell, CA 95008; Laura Lynn Borovich, a single woman, whose address is 5167 Hoperita St., Orlando, FL 32812; and Monica Lynn Wright, a single woman, whose address is 1617 SE 29th Terrace, Ocala, FL 34471, hereinafter referred to as "Grantee."</u></u>

Witnesseth, that the Grantor, for and in consideration of the sum of \$10.00 in hand paid by the Grantee, the receipt whereof is hereby acknowledged, does hereby transfer and convey unto the Grantee forever, all the right, title, interest, claim and demand which said Grantor has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of BAY, State of FLORIDA To Wit;

A PARCEL OF LAND DESCRIBED AS:

SITUS ADRESS:

107 Howard Ct., Panama City, FL 32404

PARCEL DESCRIPTION:

Lot 18, Bay Front Subdivision Unit 5 as per plat thereof recorded in Plat Book 13, page 42, public records of Bay County, Florida, and the following described portion of Lot 17 of said Subdivision:

Beginning at the SW corner of Lot 17, Bay Front Subdivision Unit 5 as per plat thereof recorded in Plat Book 13, page 42, public records of Bay County, Florida; thence N15°26'00"E, along the West line of said Lot 17 for 26.00 feet; thence S74°24'43"E, 93.97 feet to the South line of said Lot 17; thence N89°53'23"W, along said South line 97.43 feet to the Point of Beginning, EXCEPT THE FOLLOWING DESCRIBED PORTION OF SAID LOT 18:

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Beginning at the NE corner of Lot 18, Bay Front Subdivision Unit 5 as per plat thereof recorded in Plat Book 13, page 42, public records of Bay County, Florida; thence S0°33'10"W, along the East line of said Lot 18 for 9.00 feet; thence N74°24'43"W, 33.73 feet to the North line of said Lot 18; thence S89°53'23"E, along said North line 32.57 feet to the Point of Beginning.

Parcel ID No. 07363-444-000

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

THIS IS THE HOMESTEAD OF THE GRANTOR.

The Grantor reserves a life estate for themselves, without any liability for waste, with full power and authority in him to sell, convey, mortgage, lease 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 generated thereby without liability for claims or debts of the Remainderman. Upon the death of the life tenants, title shall immediately vest in the Remainderman, Dawn Lorraine Suiter, Laura Lynn Borovich, and Monica Lynn Wright.

To Have and to Hold the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity, and claim whatsoever of the Grantor, either in law or equity to the only proper use, benefit, and behoof of the Grantee forever.

In Witness Whereof, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed, and delivered in the presence of:

Todd C. Brister

744 Harrison Ave.

Panama City, FL 32401

Albert Thomas Borovich

Kay D/Roser Borovich

2107 Pentland Rd. Lynn Haven, FL 32444

STATE OF FLORIDA

COUNTY OF BAY The foregoing instrument was acknowledged before me by means of Aphysical presence or __ online notarization, this 26th day of April, 2024, by Albert Thomas Borovich, who Military IV is personally known to me or produced identification. TODD C. BRISTER MY COMMISSION # HH 104670 EXPIRES: July 13, 2025

Bonded Thru Notary Public Underwriters **Notary Public** My Commission Expires: STATE OF FLORIDA **COUNTY OF BAY** The foregoing instrument was acknowledged before me by means of hysical presence or __ online notarization, this 26th day of April, 2024, by Kay D. Roser Borovich, who identification. Notary Public TODD C. BRISTER MY COMMISSION # HH 104670 My Commission Expires: EXPIRES: July 13, 2025 Bonded Thru Notary Public Underwriters