

**Prepared by and when recorded return to:**

Adam L. Hood  
ADAM L. HOOD, P.A.  
626 Magnolia Avenue  
Panama City, Florida 32401

**Property Appraiser's Parcel Identification  
No. 14503-000-000**

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

**WARRANTY DEED RESERVING ENHANCED LIFE ESTATE**

**THIS INDENTURE** is made on December 18, 2024, between:

Grantors: JAKOB KRISTIANSEN and LAURA E. MARTIN, husband and wife  
Address: 1107 Wilmont Avenue, Panama City, Florida 32401

and

Life Tenants: JAKOB KRISTIANSEN and LAURA E. MARTIN, husband and wife  
Address: 1107 Wilmont Avenue, Panama City, Florida 32401

Life Tenants shall have a life estate for so long as both of them may live, without any liability for waste, and with full power and authority in Life Tenants to sell, convey, mortgage, lease or otherwise manage and dispose of the Subject Property, as hereinafter defined, in fee simple, with or without consideration, without joinder by the Grantee remainderman named below, and with full power and authority to keep absolutely any and all proceeds derived therefrom. Upon the death of the last to die of the Life Tenants, title shall immediately vest in:

Grantee: ANTONIA M. HOLMES, individually

**WITNESSETH**, that Grantors, for and in consideration of the sum of TEN and NO/100 DOLLARS (\$10.00) cash and other good and valuable consideration in hand paid by Grantee, the receipt and sufficiency of which are hereby acknowledged, have GRANTED, SOLD and CONVEYED, and by these presents do GRANT, SELL and CONVEY to Grantee, subject to the life estate reserved to the Life Tenants, the following described property:

**KEITH'S 4TH ADD LOT 1 BLK 4 ORB 1235 P 461**

**AKA: 16<sup>th</sup> Street E, Panama City, Florida 32405**

This deed was prepared without the benefit of title examination or opinion.

**TO HAVE AND TO HOLD**, the Subject Property, to the extent conveyed hereby, in fee simple forever, subject to the terms and provisions contained herein, together with each and every right, privilege, hereditament and appurtenance in anywise incident or appertaining to the property.

The conveyance made hereby, and the warranties made hereunder, are made by Grantors and accepted by Grantee subject to the following matters, to the extent same are in effect at this time: any and all restrictions,

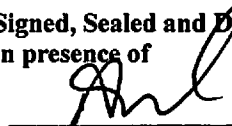
covenants, conditions, liens, encumbrances, reservations, easements, and other exceptions to title, if any, relating to the property, but only to the extent they are still in force and effect and shown of record in Bay County, Florida, and to all zoning laws, regulations and ordinances of municipal and/or other governmental or quasi-governmental authorities, if any, relating to the property and to all matters which would be revealed by an inspection and/or a current survey of the property.

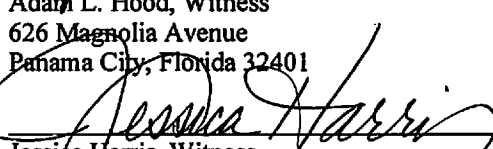
Grantors do hereby bind Grantors and Grantors' heirs, personal representatives, executors, administrators, successors and assigns to warrant and forever defend all and singular the property, to the extent conveyed hereby, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

Life Tenants shall have the full power and authority, without the joinder or consent of the Grantee or any other person, to amend, revoke, divest, replace, change or alter the designation of the Grantee by a further conveyance, which may eliminate any and all rights that the Grantee may possess under this deed, including a conveyance back to Grantors, at which time Grantors may designate one or more different Grantee. The Grantee shall have no right, power, or authority to assign, transfer, encumber, or otherwise dispose of the Subject Property or any part thereof until the death of both Life Tenants. No interest in the Subject Property shall be subject in any manner to any claim, liability, attachment, execution, or other process of law of any creditor of the Grantee.

IN WITNESS WHEREOF, Grantors have executed this Warranty Deed Reserving Enhanced Life Estate on the day and year first above written.

Signed, Sealed and Delivered  
in presence of

  
Adam L. Hood, Witness  
626 Magnolia Avenue  
Panama City, Florida 32401

  
Jessica Harris, Witness  
626 Magnolia Avenue  
Panama City, Florida 32401

  
JAKOB KRISTIANSEN, Grantor

  
LAURA E. MARTIN, Grantor

STATE OF FLORIDA

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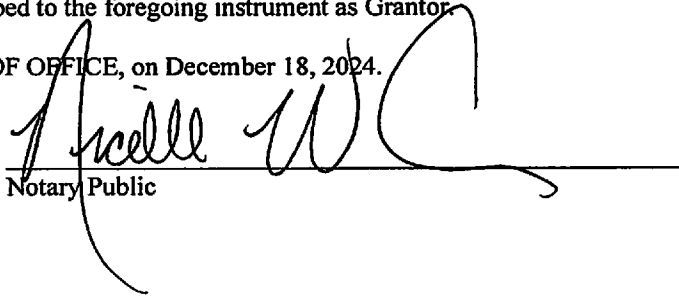
COUNTY OF BAY

The foregoing instrument was acknowledged before me, the undersigned authority, by means of ☒ physical presence or ☐ online notarization, by JAKOB KRISTIANSEN, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as Grantor, and by LAURA E. MARTIN, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as Grantor.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on December 18, 2024.



NICOLE W CONRAD  
Commission # HH 431938  
Expires August 10, 2027

  
Notary Public