

Prepared by and return to:

Dalisse Dittmar
The Closing Agency- Emerald Coast LLC
142 Eglin Parkway SE
Suite 100
Fort Walton Beach, FL 32548
(850) 427-2900
File No 25-123

Parcel Identification No 18-2S-26-1920-23700-0220

[Space Above This Line For Recording Data]

WARRANTY DEED

(STATUTORY FORM – SECTION 689.02, F.S.)

This indenture made the 30th day of April, 2025, between First Bank f/k/a Beach Community Bank Inc., a Mississippi Corporation, whose post office address is 17 Eglin Parkway Southeast, Fort Walton Beach, FL 32548, of the County of Okaloosa, Florida, Grantor, to Jamie Marie Chlystek and Michael William Chlystek, wife and husband, whose post office address is 7489 Frankfort Street, Navarre, FL 32566, of the County of Santa Rosa, Florida, Grantees:

Witnesseth, that said Grantor, for and in consideration of the sum of TEN DOLLARS (U.S.\$10.00) and other good and valuable considerations to said Grantor in hand paid by said Grantees, the receipt whereof is hereby acknowledged, has granted, bargained, and sold to the said Grantees, and Grantees' heirs and assigns forever, the following described land, situate, lying and being in Santa Rosa, Florida, to-wit:

Lot 22, Block 237, HOLLEY BY THE SEA, according to the plat thereof as recorded in Plat Book B, Page 155, of the Public Records of Santa Rosa County, Florida.

Grantor warrant that at the time of this conveyance, the subject property is not the Grantor's homestead within the meaning set forth in the constitution of the State of Florida, nor is it contiguous to or a part of a homestead property. Grantor's residence and homestead address is: 17 Eglin Parkway Southeast, Fort Walton Beach, FL 32548.

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

Subject to taxes for 2025 and subsequent years, not yet due and payable; covenants, restrictions, easements, reservations and limitations of record, if any.

TO HAVE AND TO HOLD the same in fee simple forever.

And Grantor hereby covenant with the Grantees that the Grantor is lawfully seized of said land in fee simple, that Grantor have good right and lawful authority to sell and convey said land and that the Grantor hereby fully warrant the title to said land and will defend the same against the lawful claims of all persons whomsoever.

COPY

In Witness Whereof, Grantor have hereunto set Grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

First Bank f/k/a Beach Community Bank Inc., a Mississippi Corporation

By: Courtney Falasca

Courtney Falasca, Officer of Renasant Bank as successor by reason of merger to The First Bank f/k/a Beach Community Bank

D. L. Dittmar

WITNESS

PRINT NAME: Dalisse Dittmar

Justine Sauvageau

WITNESS

PRINT NAME: Justine Sauvageau

 142 Eglin Pkwy SE, Suite 100
Fort Walton Beach, FL 32548
WITNESS 1 ADDRESS

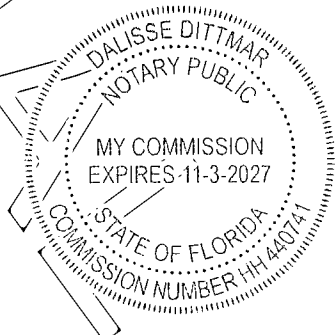
 142 Eglin Pkwy SE, Suite 100
Fort Walton Beach, FL 32548
WITNESS 2 ADDRESS

STATE OF FLORIDA
COUNTY OF OKALOOSA

The foregoing instrument was acknowledged before me by means of physical presence or () online notarization, this 30th day of April, 2025, by Courtney Falasca, Officer of Renasant Bank as successor by reason of merger to The First Bank f/k/a Beach Community Bank, on behalf of the corporation, () who is/are personally known to me or who has/have produced FL DL as identification.

D. L. Dittmar
Signature of Notary Public

Dalisse Dittmar
Print, Type/Stamp Name of Notary



COPY

STATE OF FLORIDA
COUNTY OF SANTA ROSA

ROADWAY MAINTENANCE DISCLOSURE

ATTENTION: Pursuant to Santa Rosa County Ordinance No. 2000-09 sellers of residential lots are required to disclose to buyers whether a road will be maintained by Santa Rosa County. SANTA ROSA COUNTY WILL NOT ACCEPT FOR MAINTENANCE ANY ROADWAYS NOT BUILT OR IMPROVED TO MEET COUNTY STANDARDS. Ordinance 2000-09 requires this disclosure be attached along with other attachments to the deed or other method of conveyance required to be made part of the public records of Santa Rosa County, Florida.

Note: Acceptance for filing by County employees of this disclosure shall in no way be construed as acknowledgement by the County of the veracity of any disclosure statement. This disclosure is not for the purpose of confirming that the subject property actually abuts the roadway. Only a survey can provide such confirmation.

SANTA ROSA COUNTY HAS ACCEPTED HAS NOT ACCEPTED

LEGAL ADDRESS OF PROPERTY: 7489 Frankfort Street

PARCEL ID NUMBER: 182S261920237000220

FOR DIRT ROAD MAINTENANCE PAVED ROAD MAINTENANCE

The foregoing information has been furnished by the Public Works Department of Santa Rosa County, Florida, on this the 24 day of April, 2025.

Mike Mulford

Mike Mulford Road & Bridge
Superintendent

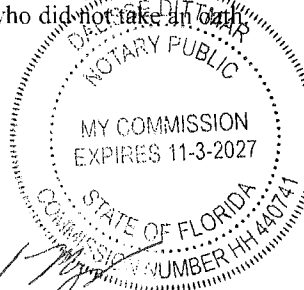
SELLER:

Courtney Falasca

Name:

Courtney Falasca, officer of reasant

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this the 29 day of April 2025 by Courtney Falasca, officer, who is personally known to me or who has produced FL DL as identification and who did not take an oath.



Dalisse Dittmar

NOTARY PUBLIC

My Con-mission Expires: _____

Commission No: _____

(NOTARY PUBLIC SEAL)

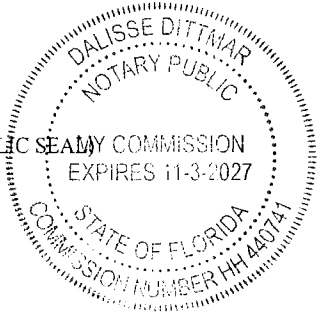
BUYER:

Jamie M. Chlystek

Name:

Jamie M. Chlystek / MICHAEL CHLYSTEK

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this the 30 day of April 2025 by Jamie Marie Chlystek, who is personally known to me or who has produced PA DL and Michael William Chlystek as identification and who did not take an oath.



Dalisse Dittmar

NOTARY PUBLIC

My Con-mission Expires: _____

Commission No: _____

(NOTARY PUBLIC SEAL)