

Prepared by:
AMANDA LYNCH ELLIOTT, ESQ.
My Pink Lawyer®
111 S. DeVilliers St., Ste. B
Pensacola, Florida 32502
(850) 439-1191

Property Appraiser's Parcel Identification
No. 31-2S-28-2980-00500-0281

WARRANTY DEED RESERVING LIFE ESTATE

(Remainder Interest Transferred and Enhanced Life Estate Interest Retained by Grantor)

THIS DEED is made and executed on May 6, 2025 by **JOYCE HOWELL, an un-married person,** whose address 2706 Summertree Lane, Gulf Breeze, Florida 32563, hereinafter called the Grantor, to **JOYCE HOWELL,** whose address is address 2706 Summertree Lane, Gulf Breeze, Florida 32563, for **A LIFE ESTATE,** without any liability for waste, and with full power and authority in said life tenant to sell, convey, mortgage, lease or otherwise manage and dispose of the property described below, 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 **SONIA BARNES,** whose address is 8052 Malibu Circle, Pensacola, Florida 32514, and **JAMES ANDREW BARNES,** whose address is 2030 Utica Place, Pensacola, Florida 32503, Grantee.

(wherever used herein the terms "grantor" and "grantee" include all the parties to this instrument and heirs, legal representatives and assigns of individuals, and successors and assigns of corporations, and singular shall imply the plural where appropriate)

WITNESSETH: That the grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations to said grantor 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 **Santa Rosa, Florida,** to-wit:

Lot 117, Sandpiper Village, Unit No. 3, being a portion of Sections 25 and 36, Township 2 South, Range 29 West, Santa Rosa County, Florida, according to the Plat thereof as recorded in Plat Book D, Page 32, of the Public Records of said County.

Commonly known as 2706 Summertree Lane, Gulf Breeze, Florida 32563

The foregoing legal description was provided to the preparer without the benefit of a survey, or a title search and the preparer accepts no liability or responsibility whatsoever for any inaccuracies or improprieties contained therein or relating thereto.

This deed is being executed for the purposes of avoiding probate of the property upon the Grantor's death. The Grantor hereby retains exclusive ownership of the property during her lifetime and shall continue to remain personally responsible for all secured liens and mortgages of record

associated with the property (if any). The Grantor continues to reside on the property and claim it as her primary residence.

The above-described real property constitutes the Grantor's homestead. Grantor is neither married nor has any minor children.

TO HAVE AND TO HOLD the 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.

Grantor hereby covenants with the Grantee that Grantor is lawfully seized of said property in fee simple; that the Grantor has good right and lawful authority to sell and convey said property; that the Grantor hereby fully warrants the title to said property and will defend the same against the lawful claims of all persons whatsoever.

The conveyance made hereby, and the warranties made hereunder, are made by Grantor 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 the County where the property being conveyed is located 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.

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

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