

Prepared by and return to:
H. Leon Holbrook
Attorney at Law
Holbrook, Akel, Cold, Stiefel & Ray, P.A.
1 Independent Drive #2301
Jacksonville, FL 32202

File Number: 9155.040570

Will Call No.:

Parcel Identification No. 20-7-27-016096-008-00

[Space Above This Line For Recording Data]

Warranty Deed

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

This Indenture made this 16th day of July, 2004 between Carol E. Ruggiero and Francis P. Ruggiero, husband and wife whose post office address is 2574 N. Paces Ferry Road, Orange Park, FL 32073 of the County of Clay, State of Florida, grantor*, and James Bell, an unmarried man whose post office address is 226 Six Pond Trail, Green Cove Springs, FL 32043 of the County of Clay, State of Florida, grantee*,

Witnesseth that said 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 Clay County, Florida, to-wit:

See attached legal description - Exhibit "A"

Subject to taxes for 2004 and subsequent years; covenants, conditions, agreements of record, restrictions, easements, reservations and limitations of record, if any.

and said grantor does hereby fully warrant the title to said land, and will defend the same against lawful claims of all persons whomsoever.

* "Grantor" and "Grantee" are used for singular or plural, as context requires.

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

Signed, sealed and delivered in our presence:

as to all:

Witness Name: Kelly B Roofes

Witness Name: JaTsy Ni FFN BARL

Witness Name: Carol E. Ruggiero

Witness Name: Carol E. Ruggiero

DoubleTimes

State of Florida County of Clay

The foregoing instrument was acknowledged before me this 16th day of July, 2004 by Francis P. Ruggiero and Carol E. Ruggiero, who [_] are personally known or [X] have produced a driver's license as identification.

[Notary Seal]

Printed Name:

My Commission Expires:

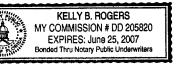


Exhibit A

A Parcel of Land situated in Government Lot 4, Section 20, Township 7 South, Range 27 East, Clay County, Florida, described as: Commence at the Northwest corner of said Government Lot 4; thence run on the North Line thereof South 89 degrees 49 minutes 30 seconds East 363.72 feet to the Point of Beginning; thence South 00 degrees 10 minutes 30 seconds West 232.53 feet; thence North 77 degrees 26 minutes 48 seconds East 212.50 feet; thence North 00 degrees 10 minutes 30 seconds East 185.70 feet to the North Line of said Government Lot 4; thence on last said line North 89 degrees 49 minutes 30 seconds West 207.28 feet to the Point of Beginning.

TOGETHER WITH a Perpetual Easement for ingress and egress and utilities described as: Commence at the Northwest corner of said Government Lot 4; thence on the North line thereof run South 89 degrees 49 minutes 30 seconds East 190.18 feet; thence South 00 degrees 10 minutes 30 seconds West 271.5 feet to the Point of Beginning; thence North 77 degrees 26 minutes 48 seconds East 419.38 feet; thence South 21 degrees 59 minutes 44 seconds East 299.15 feet; thence South 87 degrees 59 minutes 25 seconds West 53.20 feet; thence North 21 degrees 59 minutes 44 seconds West, 238.74 feet; thence South 77 degrees 26 minutes 48 seconds West 388.25 feet; thence South 78 degrees 10 minutes 30 seconds West 573.0 feet to the Easterly line of the Green Cove Springs West Tocoi Road; thence on last said line North 13 degrees 49 minutes 30 seconds West 50.03 feet; thence North 78 degrees 10 minute 30 seconds East 585.4 feet to said point of beginning.

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