PREPARED BY AND RETURN TO: GERALDINE C. HARTIN, ESQUIRE HAMILTON & HARTIN, P.A. 3168 U. S. Highway 17, Suite A Fleming Island, FL 32003 (904) 278-3888

Parcel:

420425-008814-243-36

Consideration:

\$00.00

Recording

\$27.00

Documentary Stamps:

\$.70

WARRANTY DEED RESERVING AN ENHANCED LIFE ESTATE TO GRANTOR

THIS WARRANTY DEED RESERVING AN ENHANCED LIFE ESTATE TO GRANTOR is made this March 10, 2021, between DAVID W. KELLER and LINDA L. KELLER, his wife, whose address is 752 Duart Drive, Orange Park, Florida, 32073, (Grantor), and

TAMMY LEE MORGAN and KENDRA ANN GANEY, as Tenants in Common, whose mailing address is 752 Duart Drive, Orange Park, Florida, 32073 (Grantee).

WITNESETH; that

For and in consideration of Grantor's love and affection for Grantee, Grantor hereby convey to Grantee, and to Grantee's successors and assigns forever, the following described land situate in Clay County, Florida, together with all improvements existing thereon, being more fully described as follows, to-wit:

Lot 5, Block 2, LOCH RANE, UNIT 5, according to plat thereof recorded in Plat Book 18, Pages 48 through 52, of the public records of Clay County, Florida

commonly known as: 752 Duart Drive, Orange Park, Florida, 32073-7939

Subject to the reservation by Grantor set forth below:

NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY, GRANTOR HEREBY RESERVES UNTO GRANTOR, FOR AND DURING THE LIFETIME OF GRANTOR, THE EXCLUSIVE POSSESSION, USE AND ENJOYMENT OF THE USE, RENTS AND PROFITS OF THE PROPERTY DESCRIBED HEREIN. GRANTOR FURTHER RESERVES UNTO GRANTOR, FOR AND DURING THE LIFETIME OF GRANTOR, THE RIGHT TO SELL, LEASE, ENCUMBER BY MORTGAGE, PLEDGE, LIEN, OR OTHERWISE MANAGE AND DISPOSE, IN WHOLE OR IN PART, OR GRANT ANY INTEREST THEREIN, OF THE AFORESAID PREMISES, BY GIFT, SALE, OR OTHERWISE SO AS TO TERMINATE THE INTERESTS OF THE GRANTEE, IN THE SOLE DISCRETION OF GRANTOR AS GRANTOR MAY DECIDE, ALL WITHOUT THE JOINDER OF THE GRANTEE, EXCEPT TO DISPOSE OF SAID PROPERTY, IF ANY, BY DEVISE UPON THE DEATH OF THE GRANTOR HEREIN. GRANTOR FURTHER RESERVES UNTO GRANTOR THE RIGHT TO CANCEL THIS DEED BY FURTHER

CONVEYANCE WHICH MAY DESTROY ANY AND ALL RIGHTS WHICH THE GRANTEE SHALL HOLD AS A REMAINDER INTEREST IN THE PROPERTY DESCRIBED HEREIN, AND UPON THE DEATH OF THE GRANTOR, IF THE PROPERTY DESCRIBED HEREIN HAS NOT BEEN PREVIOUSLY DISPOSED OF PRIOR TO THE DEATH OF THE GRANTOR, ALL RIGHT AND TITLE TO THE PROPERTY REMAINING SHALL FULLY VEST IN GRANTEE, SUBJECT TO SUCH LIENS AND ENCUMBRANCES EXISTING AT THAT TIME.

IT IS THE INTENT OF THIS DEED TO RESERVE AN ENHANCED LIFE ESTATE IN DAVID W. KELLER AND LINDA L. KELLER, GRANTOR, WITH THE REMAINDER INTEREST TO TAMMY LEE MORGAN AND KENDRA ANN GANEY, AS TENANTS IN COMMON.

In addition to the foregoing reservation this conveyance is made and accepted subject to the following permitted exceptions to title:

SUBJECT to covenants, conditions, zoning ordinances and other restrictions and prohibitions imposed by applicable governmental authorities, easements of record and taxes for the current and subsequent years.

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

TO HAVE AND TO HOLD, the same in fee simple forever, subject only the following reservation by Grantor and permitted exceptions.

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

THIS INSTRUMENT WAS PREPARED BY GERALDINE C. HARTIN, ESQUIRE. TITLE TO THE LANDS DESCRIBED HEREIN HAS NOT BEEN EXAMINED. NO WARRANTIES OR OTHER REPRESENTATIONS OF ANY KIND OR CHARACTER, AND IS MADE AND NO OPINION, EITHER EXPRESSED OR IMPLIED, WITH RESPECT TO THE PROPERTY, IS GIVEN BY SAID ATTORNEY AS TO THE MATTERS OF TITLE, LAND USE, ZONING, PHYSICAL OR ENVIRONMENTAL CONDITIONS, AVAILABILITY OF ACCESS, INGRESS OR EGRESS, VALUATIONS, GOVERNMENTAL APPROVALS, GOVERNMENTAL REGULATIONS, MARKETABILITY OR CONDITION OF THE TITLE, LOCATION OF THE BOUNDARIES, THE EXISTENCE OF LIENS, UNPAID TAXES OR ENCUMBRANCES, OR ANY OTHER MATTER RELATING TO OR AFFECTING THE PROPERTY.

IN WITNESS WHEREOF, Grantor has executed this WARRANTY DEED RESERVING AN ENHANCED LIFE ESTATE TO GRANTOR and has hereunto set Grantor's hand and seal the day and year first above written.

Signed, Sealed and Delivered in Our Presence:

SANDRA B. ALMEIDA-Witness

MICHELE HATALSKI-Witness

A JON J

LINDA L KELLED

STATE OF FLORIDA

COUNTY OF CLAY

BEFORE ME, THE UNDERSIGNED AUTHORITY, personally appeared DAVID W. KELLER and LINDA L. KELLER, his wife, known to me to be the individuals described in and who executed the foregoing instrument, and acknowledged to and before me that they executed the same for the purposes therein expressed. They presented a Florida Drivers License as identification.

The Grantor and the witnesses signed in the presence of each other.

WITNESS my hand and official seal this March 10, 2021.

GERALDINE C. HARTIN

Notary Public

GEI Con Exp Bond

GERALDINE C. HARTIN Commission # HH 020598 Expires August 23, 2024

Bonded Thru Troy Fain Insurance 800-385-7019