

THIS INSTRUMENT PREPARED BY:
Covenant Closing & Title Services, Inc.
4879 Palm Coast Pkwy NW, Unit 5
Palm Coast, FL 32137-3673

incident to the fulfillment of conditions
contained in the title insurance commitment
issued by it.

Tax ID No: 07-11-31-7035-01350-0030
Our File: 2014-189

Warranty Deed

This Warranty Deed made this 12th day of December, 2014 by **CAROL A. SMITH, a single woman**, whose post office address is: 203 Fifth Street, Saint Augustine, FL 32084, and **GREGORY S. KRAVECZ aka GREGORY SCOTT KRAVECZ, a single man**, whose post office address is: 44225 Suscon Square, Ashburn, VA 20147, hereinafter called the grantors,

to: **BRIAN K. BOWER and REBECCA L. BOWER, husband and wife** whose post office address is: 8 Bill Place, Palm Coast, FL 32137 hereinafter called the grantee,

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

WITNESSETH: that the grantor, for and in consideration of the sum of \$143,000.00, and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the grantee, all that certain land situated in Flagler County, Florida, viz:

Lot 3, Block 135, of Palm Coast, Map of Belle Terre, Section 35, according to map or plat thereof as recorded in Map Book 11, Pages 2 through 26, inclusive, of the Public Records of Flagler County, Florida.

Said property is not the homestead of the Grantors under the laws and constitution of the State of Florida in that neither Grantors nor any members of the household of Grantors reside thereon.

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.

And the grantor hereby covenants with said grantee that the grantor is lawfully seized of said land in fee simple; that 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; and that said land is free of all encumbrances, except taxes accruing subsequent to 2014, reservations, restrictions and easements of record, if any.

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, Sealed and Delivered in Our Presence:

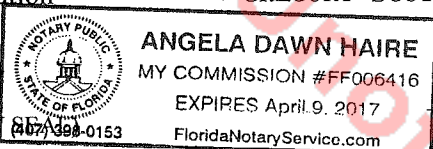
Victoria Ltelier
Witness #1
Angela D Haire
Witness #2

GREGORY S. KRAVECZ aka GREGORY SCOTT KRAVECZ

TWO DIFFERENT WITNESSES REQUIRED

State of Florida
County of Flagler

The foregoing instrument was acknowledged before me this 26th day of November, 2014, by **GREGORY S. KRAVECZ**, who is personally known to me or who provided a driver's license as identification aka **GREGORY SCOTT KRAVECZ**



Notary Public
My Commission
Expires: 4-9-2017

In Witness Whereof, the said grantor has signed and sealed these presents the day and year first above written.

Signed, Sealed and Delivered in Our Presence:

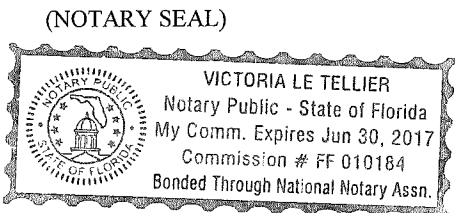
Victoria Ltelier
Witness #1
Angela D Haire
Witness #2

CAROLE A. SMITH

TWO DIFFERENT WITNESSES REQUIRED

State of Florida
County of Flagler

The foregoing instrument was acknowledged before me this 2nd day of December, 2014, by **CAROLE A SMITH** who is personally known to me or who provided a driver's license as identification CS



Notary Public
My Commission
Expires: