

This Document Prepared By:

Ruchin Kansal
15 GREENLEAF FARMS RD
Newtown, CT 06470

When Recorded, Mail To:

Attention: MetLife Legal Plans, Inc. Deeds
8940 Main Street, Suite 2
Clarence, NY 14031

Property Appraiser's Parcel ID Number:

04-11-31-3501-00000-0170

RETAINED ENHANCED LIFE ESTATE DEED

Grantors

Ruchin Kansal

and Gunjan Gupta

a married couple whose address is 15 GREENLEAF FARMS RD, Newtown, CT 06470.

FOR AND IN CONSIDERATION OF Ten Dollars (\$10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Grantors hereby grant and convey to Ruchin Kansal and Gunjan Gupta, a married couple whose address is 15 GREENLEAF FARMS RD, Newtown, CT 06470 (together, "Grantees"), a life estate in all of Grantors' individual or joint right, title and interest in and to the property described as follows (the "Property"):

Legal Description: See Exhibit A

Property Address: 36 Sandpiper Lane, Palm Coast, FL 32137, Flagler County

without any liability for waste, with full power and authority to, without joinder by the Remainder Beneficiary (defined below), sell, convey, mortgage, lease or otherwise dispose of the Property, in fee simple, with or without consideration, including the right to keep absolutely any and all proceeds derived therefrom, and upon the death of the last life tenant to die, the remainder, if any, to:

Neil Kansal, whose address is 15 GREENLEAF FARMS RD, Newtown, CT 06470

(the "Remainder Beneficiary").

THIS DEED IS PREPARED WITHOUT THE BENEFIT OF A TITLE EXAM OR OPINION THEREON.

THIS IS A CONVEYANCE WHICH IS NOT PURSUANT TO A SALE AND IN RESPECT TO WHICH MINIMAL STATE DOCUMENTARY STAMP TAX IS DUE. Ch. 12B-4.014(2)(b), FLORIDA ADMINISTRATIVE CODE.

[SIGNATURES ON FOLLOWING PAGE]

IN WITNESS WHEREOF, I have hereunto set my hand and seal on this 23 day of August, 2024.

GRANTORS

Ruchin Kansal

Ruchin Kansal
15 GREENLEAF FARMS RD
Newtown, CT 06470

Gunjan Gupta

Gunjan Gupta
15 GREENLEAF FARMS RD
Newtown, CT 06470

WITNESSES

Signed, sealed, and delivered in the presence of:

First Witness

R. Elkabani
Signature

Ragaa Elkabani
Printed name

8/23/2024
Date

1505 Sienna dr.
Address

Danbury, CT 06810
Address

Second Witness

John B. Weichner
Signature

John B. Weichner
Printed name

8/23/24
Date

5 Skyline Ter
Address

Danbury CT 06810
Address

Acknowledgment of Notary Public

STATE OF Connecticut
COUNTY OF HARTFORD

The foregoing instrument was acknowledged before me by means of physical presence or online notarization on the date noted below by Ruchin Kansal and Gunjan Gupta.

Personally Known OR Produced Identification
Type of Identification Produced: _____

Michele Seaman
Signature

Michele Seaman
Printed Name

8/23/24
Date

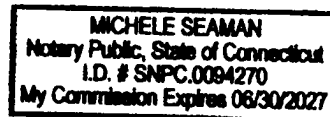


EXHIBIT A
LEGAL DESCRIPTION

The following described land, situate, lying and being in Flagler County, Florida to-wit:

Lot 17, Ocean Hammock Parcel B-1, according to the map or plat thereof as recorded in Plat Book 31, Page 65, Public Records of Flagler County, Florida.

Subject to taxes for the year 2021 and subsequent years; Assessments of any Homeowner or Community Association, Covenants, Conditions, Restrictions, Easements, Reservations and Limitations of Record, if any.

Parcel ID No.: 04-11-31-3501-00000-0170

Property commonly known as: 36 SANDPIPER LN, PALM COAST, FL 32137

Unofficial Copy