

**Prepared without request for examination or opinion of title by:**

McChesney Law Firm, PA  
100 Island Cottage Way  
St. Augustine, FL 32080

**Property Appraiser's Parcel Identification No.: 07-11-31-5315-00000-0320**

(Space above this line reserved for recording office use only)

**ENHANCED LIFE ESTATE DEED**

**THIS INDENTURE**, made May 21, 2025, between the **Grantor, MICHELE R. DILUCIANO**, an unmarried woman, whose address is: 163 Raintree Circle, Palm Coast, FL 32164 and the **Grantee Beneficiaries: MICHELE R. DILUCIANO and MEREDITH HARTS** whose address is: 73 Radcliffe Drive, Palm Coast, FL 32164 as Joint Tenants with Rights of Survivorship, (the words "Grantor" and "Grantee Beneficiary" to include their respective heirs, legal representatives, successors, and assigns where the context requires or permits).

**WITNESSETH**, for and in consideration of Grantor's love and affection for Grantee, Grantee hereby transfers and conveys the following described property to the Grantee Beneficiary effective on the Grantors' death:

**Legal Description:** Lot 32, RIVERGATE – PHASE ONE, according to the plat thereof recorded in Map Book 34, Pages 57 and 58, of the Public Records of Flagler County, Florida.

**Property Address:** 163 Raintree Circle, Palm Coast, FL 32164

Subject to the reservation by Grantor set forth below. **TOGETHER** with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining. **TO HAVE AND TO HOLD** the same in fees simple forever, subject only to the following reservation by Grantor and permitted exceptions.

AND Grantor hereby covenants with Grantee that Grantor is lawfully seized of said land in fee simple; that Grantor has good right and lawful authority to sell and convey said land; and that the land conveyed hereby is free from liens and encumbrances, except for the following reservation made herein by Grantor, and the following permitted exceptions, to-wit:

**NOTWITHSTANDING ANYTHING CONTAINED HEREIN TO THE CONTRARY, GRANTOR HEREBY RESERVES UNTO GRANTOR, FOR**

**AND DURING THE LIFETIME OF EITHER OF THE INDIVIDUALS TOGETHER CONSTITUTING GRANTOR HEREIN, THE EXCLUSIVE POSSESSION, USE, AND ENJOYMENT OF THE RENTS AND PROFITS OF THE PROPERTY DESCRIBED HEREIN, WITHOUT LIABILITY TO GRANTEE FOR WASTE. GRANTOR FURTHER RESERVES UNTO GRANTOR, FOR AND DURING THE LIFETIME OF GRANTOR HEREIN, 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 HEREIN, IF THE PROPERTY DESCRIBED HEREIN HAS NOT BEEN PREVIOUSLY DISPOSED OF PRIOR TO THE DEATH OF THE GRANTOR HEREIN, ALL RIGHT AND TITLE TO THE PROPERTY REMAINING SHALL FULLY VEST IN GRANTEE, SUBJECT TO SUCH LIENS AND ENCUMBRANCES EXISTING AT THAT TIME.**

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

1. Taxes for the current and subsequent years.
2. Conditions, easements and restrictions of record, if any, but this reference shall not operate to reimpose any of them.
3. Zoning ordinances and other restrictions and prohibitions imposed by applicable governmental authorities.

THIS INSTRUMENT PREPARED BY MCCHESENEY LAW FIRM, PA, 100 ISLAND COTTAGE WAY, ST. AUGUSTINE, FL 32080. TITLE TO THE LAND DESCRIBED HEREIN HAS NOT BEEN EXAMINED BY SAID ATTORNEY AND NO WARRANTY OR OTHER REPRESENTATION IS MADE AND NO OPINION EITHER EXPRESSED OR IMPLIED IS GIVEN AS TO THE MARKETABILITY OR CONDITION OF THE TITLE TO THE SUBJECT PROPERTY, THE QUANTITY OF LANDS INCLUDED THEREIN, THE LOCATION OF THE BOUNDARIES THEREOF, OR THE EXISTENCE OF LIENS, UNPAID TAXES OR ENCUMBRANCES.

Grantor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF, Grantor has executed this ENHANCED LIFE ESTATE DEED on the date first written above.

Signed and delivered in the presence of:

GRANTOR:

Maxine S. McChesney  
Maxine S. McChesney, Witness  
100 Island Cottage Way  
St. Augustine, FL 32080

Michele R. Diluciano  
MICHELE R. DILUCIANO, Grantor

Joy Heroux  
Joy Heroux, Witness  
100 Island Cottage Way  
St. Augustine, FL 32080

THE STATE OF FLORIDA

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COUNTY OF ST. JOHNS

The foregoing instrument was sworn to, subscribed and acknowledged before me, by means of physical presence, by MICHELE R. DILUCIANO, who executed the foregoing instrument as Grantor, and of produced a driver's license issued by Florida as identification thereby proving her to be the person whose name is subscribed to the foregoing instrument as Grantor.

Mark S. Duffy  
Notary Public, State of Florida  
Notary's printed name: Mark S. Duffy

