

This instrument prepared without opinion of title by:

STEVEN L. ZAKROCKI
Attorney at Law
The Zakrocki Law Firm
1510 N. Ponce de Leon Blvd.
Suite B
St. Augustine, Florida 32084
904-201-4149

Tax Parcel ID Number: 37-10-31-3731-00020-1090

WARRANTY DEED

THIS INDENTURE, made this 28th day of May, 2025, FROM

MARY ELLEN PATTERSON f/k/a/ MARY ELLEN FERIA, an unmarried woman, residing at 80 Surfview Drive, #109, Palm Coast, Florida 32137, GRANTOR, TO

MARY ELLEN PATTERSON, an unmarried woman,

a life estate without any liability for waste, with full power and authority to sell, convey, mortgage, lease and otherwise dispose of the property described below in fee simple with or without consideration, without joinder by the remaindermen, and to retain absolutely any and all proceeds derived therefrom. Upon the death of life tenant, the remainder, if any, to my children: MICHELLE ANN CATT, a married woman, whose post office address is 12180 Travertine Trail, Jacksonville, Florida 32223 but if MICHELLE predeceases me then to her descendants; JAMIE KRISTEN MASTERS, a married woman, who post office address is 1260 Creek Bend Rd., St. Johns, Florida 32259, but if JAMIE predeceases me then to her descendants; and MICHAEL ST. CLAIR PATTERSON, a married man, whose post office address is 600 North Covered Bridge Rd., Unit 4, St. Johns, Florida 32259, but if MICHAEL predeceases me then to his descendants; GRANTEES:

WITNESSETH, that said Grantor, for and in consideration of the sum of TEN and no/100 (\$10.00) DOLLARS, and other good and valuable consideration to said Grantor in hand paid by said Grantees, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the Grantees, the Grantees' heirs and assigns forever, the following described land, situate, lying and being in FLAGLER COUNTY, FLORIDA, to wit:

Unit 109, SURF CLUB II CONDOMINIUM, a condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 983, Page 127, Public Records of Flagler County, Florida, and any amendments thereto, together with its undivided share in the common elements.

Subject to conditions, limitations and easements of record: subject to taxes for the year 2025, and subsequent years not yet due and payable, and all valid zoning restrictions, ordinances and prohibitions imposed by governmental authority, if any, and said Grantor does hereby fully warrant the title to said property, and will defend the same against the lawful claims of all persons whomsoever.

NOTE: THE GRANTOR RETAINS THE UNQUALIFIED RIGHT TO CHANGE THE REMAINDERMEN AT ANY TIME AND FOR ANY REASON OR FOR NO REASON. NO JOINDER OF THE REMAINDERMEN SHALL BE REQUIRED FOR ANY SUBSEQUENT TRANSFERS UNTIL THE DEATH OF THE LIFE TENANT. GRANTOR RETAINS THE RIGHT TO DEAL WITH THE PROPERTY IN ANY MANNER, INCLUDING THE EFFECTIVE REVOCATION AND/OR CHANGING OF THE REMAINDERMEN OR OF THE REMAINDER INTEREST WITHOUT ANY JOINDER OF THE REMAINDERMEN BEING NECESSARY. GRANTOR NEED NOT CONSULT

