

THIS INSTRUMENT PREPARED BY AND RETURN TO:

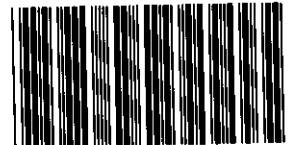
LYNN CZAJKOWSKI

American Title Services of Citrus County, Inc.

2230 Highway 44 West

Inverness, Florida 34453

Property Appraisers Parcel Identification (Folio) Numbers: 07-19S-20E-0130-000F0-0100



1300199 1 PG

SPACE ABOVE THIS LINE FOR RECORDING DATA

THIS WARRANTY DEED, made the 18th day of December, 2002 by **FLORIDA LOW INCOME HOUSING ASSOCIATES, INC.**, herein called the grantor, to **STEVEN SMALT, a single man** whose post office address is 897 DUCK COVE PATH, INVERNESS, FL 34453, hereinafter called the Grantee:

(Wherever used herein the terms "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)

W I T N E S S E T H: That the grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars 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 situate in CITRUS County, State of Florida, viz.:

Lot 10, Block "F", of HERON WOODS, according to the plat thereof as recorded in Plat Book 17, pages 5 to 7 inclusive, public records of Citrus County, Florida.

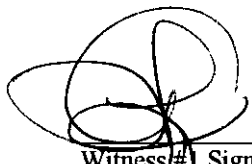
TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

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, and hereby 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 December 31, 2001.

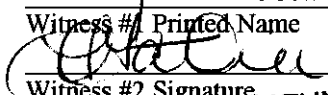
IN WITNESS WHEREOF, the said grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:




Witness #1 Signature **LYNN CZAJKOWSKI**

Witness #1 Printed Name **TONI GATLIN**


Witness #2 Signature **TONI GATLIN**

Witness #2 Printed Name

FLORIDA LOW INCOME HOUSING ASSOCIATES, INC.



MAUREEN WILSON, EXECUTIVE DIRECTOR

701 WHITE BLVD., INVERNESS, FL 34453

**STATE OF FLORIDA
COUNTY OF CITRUS**

The foregoing instrument was acknowledged before me this 18th day of December, 2002 by MAUREEN WILSON, EXECUTIVE DIRECTOR of FLORIDA LOW INCOME HOUSING ASSOCIATES, INC. on behalf of the corporation. He/She is personally known to me or has produced _____ as identification.

SEAL



Notary Signature

My Commission Expires:

Printed Notary Signature



Lynn Czajkowski
MY COMMISSION # CC839997 EXPIRES
September 22, 2003
BONDED THRU TROY FAIN INSURANCE, INC.

File No.: 02-11405

OFFICIAL RECORDS
CITRUS COUNTY
BETTY STRIFLER
CLERK OF THE CIRCUIT COURT
RECORDING FEE: \$6.00
DOCUMENTARY TAX: \$609.70
1300199 BK:1558 PG:1802-1802
12/19/2002 01:11 PM 1 PG
LPATRICOFF,DC Receipt #018772