

PREPARED BY:
Susan E. Dean, Esquire
Dean and Dean, L.L.P.
230 Northeast 25th Avenue #100
Ocala, Florida 34470

ENHANCED LIFE ESTATE DEED

THIS INDENTURE, made this 22nd day of September, 2022, by **URIEL F. RAMSAY**, the unmarried surviving spouse of **BERYL H. RAMSAY**, whose address is 5781 South Utopia Terrace, Inverness, Florida 34452, ("Grantor"), and **URIEL F. RAMSAY**, whose address is 5781 South Utopia Terrace, Inverness, Florida 34452, ("Grantee").

WITNESSETH, that said Grantor, for and in consideration of the sum of Ten (\$10.00) Dollars, and other good and valuable considerations to said Grantor in hand paid by said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee a life estate, without any liability for waste, and with full power and authority in said life tenant to sell, convey, mortgage, lease or otherwise manage and dispose of the property described herein, in fee simple, with or without consideration, without joinder of the remainderman, and with full power and authority to retain any and all proceeds generated thereby, and the remainder to **ALTHEA GWENETTE NEAL** and **PATRICIA RAMSAY**, as joint tenants with rights of survivorship, the following described land, situate, lying and being in Citrus County, Florida, to-wit:

South ½ of Lot 8, Block 421A, **INVERNESS HIGHLANDS WEST, FIRST ADDITION REPLAT**, according to the plat thereof, as recorded in Plat Book 6, Page 116, Public Records of Citrus County, Florida.

AltKey: 1829755

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

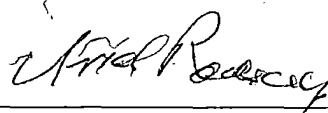
TO HAVE AND TO HOLD the same in fee simple forever.


AND Grantor hereby covenants with the 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 and clear of all encumbrances except: covenants, restrictions, easements of record and taxes for the current year.

IN WITNESS WHEREOF, Grantor has hereunto set his hand and seal the day and year above written.

Executed in the presence of:

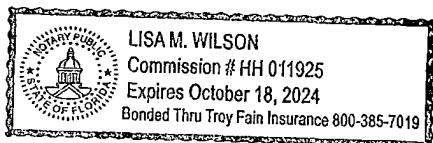

Witness **SUSAN E. DEAN**

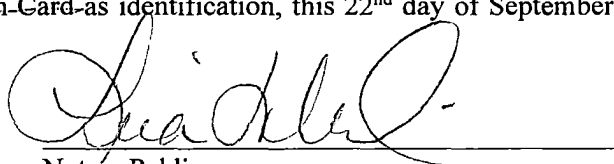

URIEL F. RAMSAY


Witness **LISA M. WILSON**

STATE OF FLORIDA
COUNTY OF MARION

The foregoing instrument was acknowledged before me by means of physical presence, by **URIEL F. RAMSAY**, who produced a Florida Identification Card as identification, this 22nd day of September, 2022.




Notary Public
My Commission expires: