

Prepared by and Return to:

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St. Petersburg, Florida 33708

SPECIAL WARRANTY DEED
(Enhanced Life Estate Deed)

THIS DEED, Executed this 29th day of August, 2018, by JOAN E. KERSTNER, a widow first party ("Grantor"), to JOAN E. KERSTNER, whose Post Office address is 6188 – 80TH STREET N., #309, ST. PETERSBURG, FL 33709, second party ("Grantee"), for a life estate, without any liability for waste, and with full power and authority in said life tenant to gift, 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 remaindermen, and with full power and authority to retain any and all proceeds generated thereby. Grantor also reserves the right to change or remove the remaindermen at any time without the consent of the remaindermen, except no right is reserved or retained to dispose of the property by devise upon the death of the Grantor. No remainderman shall have any right, power or authority to assign, transfer, encumber or otherwise dispose of such interest or any part thereof until the death of the Grantor. No interest in this property shall be subject to any claim, liability attachment execution or other process of law of any creditor of a remainderman. As to the remainder interest, if any, upon the death of the Grantor, then to KIM E. O'BRIEN and DANIEL G. KERSTNER, in equal shares as tenants in common. (Wherever used herein the terms "first party" and "second party" shall include singular and plural.)

WITNESSETH, That the said first party, for and in consideration of the sum of \$10.00, in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby remise, release and transfer unto the said second party forever, all the right, title, interest, claim and demand which the said first party has in and to the following described lot, piece or parcel of land, situate, lying and being in the County of Pinellas, State of Florida, to wit:

UNIT 309, PRINCETON BUILDING, TERRACE PARK OF FIVE TOWNS NO.5, a Condominium, together with an undivided share in the common elements appurtenant thereto, according to the Declaration of Condominium and all its attachments and amendments, as recorded in O.R. Book 5562, Pages 657-724, as amended in O.R. Book 5991, Page 1759, as further amended in O.R. Book 6080, Page 1482, and as recorded in Condominium Plat Book 69, Pages 103-109, Public Records of Pinellas County, Florida.

SUBJECT TO covenants, restrictions, easements of record and taxes for the current year.

Parcel Identification Number: 36-30-15-90335-000-3090

Subject to easements, restrictions, and reservations of record.

Said real property is and remains the Grantor's protected homestead.

BUT RETAINING to Grantee the right to use, possess, occupy and reside upon the premises during the life of Grantee, so that the beneficial interest and possessory rights so retained shall constitute in all respects "equitable title to real estate" within the meaning of Section 6, Article VII of the Constitution of the State of Florida.

TO HAVE and to HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity, to the only proper use, benefit and behoof of the said second party forever.

AND the Grantor hereby covenants with said 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; that Grantor hereby fully warrants the title to said land and will defend same against the lawful claims of all persons claiming by, through or under Grantor.

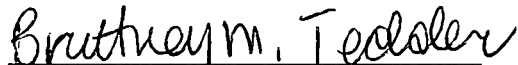
This deed has been prepared at the Grantor's request without examination or legal opinion of title.

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

Signed, sealed and delivered
in the presence of:


MICHAEL L. CAHILL
WITNESS


JOAN E. KERSTNER
Grantor

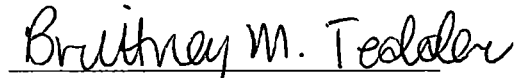

BRITTNEY M. TEDDER
WITNESS

STATE OF FLORIDA }
COUNTY OF PINELLAS }

I HEREBY CERTIFY that on this 29th day of August, 2018, before me, an officer duly authorized in the state of Florida and in the county of Pinellas to take acknowledgments, personally appeared before me JOAN E. KERSTNER, personally known to me or who produced a Florida Driver's License as identification and who did not take an oath and who executed the foregoing instrument and acknowledged executing the same.

WITNESS my hand and official seal in the County and State last aforesaid this 29th day of August, 2018.




BRITTNEY M. TEDDER
NOTARY PUBLIC
My commission expires: