

This instrument was prepared  
without opinion of title and without  
benefit of title insurance by:

Jordyn Wise, Attorney at Law  
Oath Law  
1214 East 33rd Street  
Tulsa, OK 74105

Parcel Identification No.: 15-28-16-36292-000-4230  
Consideration: \$10.00

**WARRANTY DEED**

This Warranty Deed made on November 6, 2024, between **Michael E. Arnold and Susan Arnold**, husband and wife ("GRANTOR"), whose post office address is 513 Limetree Drive, Oldsmar, Florida 34677 and **Michael Arnold and Susan Arnold, Trustees of the Arnold Family Trust, dated November 6, 2024, and any amendments thereto** ("GRANTEE"), whose post office address is 513 Limetree Drive, Oldsmar, Florida 34677.

WITNESSETH, THAT the said GRANTOR, for and in consideration of the sum of Ten and 00/100 Dollars, to them in hand paid by the said GRANTEE, the receipt whereof is hereby acknowledged, have granted, bargained, and sold to the GRANTEE, and to their respective heirs and assigns forever, the following described land, situate, and being in the County of Pinellas, State of Florida, to-wit:

**Lot 423, HARBOR PALMS UNIT ELEVEN, according to the Plat thereof, as recorded in Plat Book 71, Pages 57 through 61, inclusive, of the Public Records of Pinellas County, Florida.**

**TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining.**

**Subject to taxes for the year and subsequent years and all covenants, conditions, easements, reservations and restrictions of record.**

**Parcel ID No. 15-28-16-36292-000-4230**

FULL POWER AND AUTHORITY ARE HEREBY CONFERRED UPON EACH OF THE TRUSTEES, EITHER TO PROTECT, TO CONSERVE AND TO SELL, OR TO LEASE, TO ENCUMBER, OR OTHERWISE TO MANAGE AND DISPOSE OF THE REAL PROPERTY DESCRIBED HEREIN, IT BEING THE INTENT TO VEST IN GRANTEE, FULL RIGHTS OF OWNERSHIP OVER SUCH REAL PROPERTY AS AUTHORIZED AND CONTEMPLATED BY SECTION 689.073, FLORIDA STATUTES. NOTHING HEREIN IS INTENDED TO CAUSE THE TRUST DESCRIBED ABOVE TO BE CONSTRUED AS A LAND TRUST.

GRANTOR, Michael E. Arnold and Susan Arnold, does hereby reserve a LIFE ESTATE in and to all of the afore-described realty and Michael Arnold and Susan Arnold, as Trustees of the Arnold Family Trust, dated November 6, 2024, do hereby grant to the said Michael E. Arnold

and Susan Arnold a Life Estate in and to the property described above.

GRANTOR does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

GRANTOR HEREBY CERTIFIES THAT THIS IS THE HOMESTEAD PROPERTY OF THE GRANTOR.

AND GRANTOR RESERVES THE RIGHT TO USE, OCCUPY AND RESIDE UPON ANY REAL PROPERTY PLACED IN THIS TRUST AS THEIR PERMANENT RESIDENCE DURING THEIR LIVES. IT IS THE INTENT OF THIS PROVISION TO RETAIN FOR THE GRANTOR THE REQUISITE BENEFICIAL INTEREST AND POSSESSORY RIGHT IN AND TO SUCH REAL PROPERTY TO COMPLY WITH FLORIDA STATUTE 196.041, SUCH INTEREST BEING HEREBY DECLARED TO BE "EQUITABLE TITLE TO REAL ESTATE" AS THAT TERM IS EMPLOYED IN SECTION 6, ARTICLE VII OF THE STATE CONSTITUTION.

(Wherever used herein the terms "GRANTOR" and "GRANTEE" shall include singular and plural, heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires).

IN WITNESS WHEREOF, the GRANTOR have hereunto set the GRANTOR'S respective hands and seals on the day and year first above written.

Signed, sealed and delivered in the physical presence of:

Megan Lee                      Michael E. Arnold  
Witness                              Michael E. Arnold

Megan Lee  
Witness Printed Name

1409 Tiverton Dr. Brandon, FL 33511  
Witness Address

John Michael Kilgore  
Witness

John Michael Kilgore  
Witness Printed Name

2202 N. Westshore Blvd.  
STE 200 Tampa, FL 33607  
Witness Address

Megan Lee                      Susan Arnold  
Witness                              Susan Arnold

Megan Lee  
Witness Printed Name

1409 Tiverton Dr. Brandon, FL 33511  
Witness Address

John Michael Kilgore  
Witness

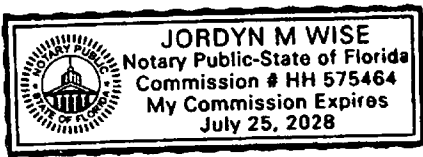
John Michael Kilgore  
Witness Printed Name

2202 N. Westshore Blvd.  
STE 200 Tampa, FL 33607  
Witness Address

STATE OF FLORIDA )  
 ) ss.  
COUNTY OF HILLSBOROUGH )

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this November 6, 2024, by Michael E. Arnold, who is  personally known to me or  produced \_\_\_\_\_ as identification.

(NOTARY SEAL)

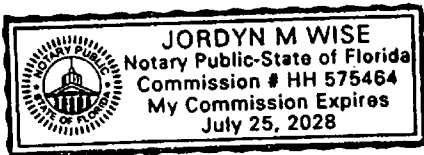


[Signature]  
Notary Public  
Jordyn M Wise  
Name typed, printed or stamped  
My Commission Expires: 7/25/28

STATE OF FLORIDA )  
 ) ss.  
COUNTY OF HILLSBOROUGH )

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization this November 6, 2024, by Susan Arnold, who is  personally known to me or  produced \_\_\_\_\_ as identification.

(NOTARY SEAL)



[Signature]  
Notary Public  
Jordyn M Wise  
Name typed, printed or stamped  
My Commission Expires: 7/25/28