

Prepared by:

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Navy Federal Title Services, LLC
21 NW 2nd Street
Delray Beach, FL 33444

Record and Return to:

Navy Federal Title Services, LLC, Attn: Post Closing
21631 Ridgetop Circle, Suite 265
Sterling VA 20166

Tax ID: 28-28-16-36688-000-0530

File Number: 25NTFL10803-P

WARRANTY DEED

THIS WARRANTY DEED, made this 25th day of March, 2025, by Gary William Gauby, an unmarried person and Erin Lyn Gauby, an unmarried person, whose address is 36 Village Lane, Safety Harbor, FL 34695, (hereinafter referred to as "**GRANTOR**") to Erin Lyn Gauby, an unmarried person, whose address is 36 Village Lane, Safety Harbor, FL 34695, (hereinafter called the "**GRANTEE**"). (Wherever used herein the terms "Grantor" and "Grantee" include all parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations.)

WITNESSETH: That the Grantor, for and in consideration of the sum of **TEN AND NO/100 DOLLARS (\$10.00)** and other valuable consideration, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases and transfers unto the Grantee, all that certain land situate in Pinellas County, Florida, to-wit:

Lot 53, HARBOR WOODS VILLAGE FIRST ADDITION, according to the map or plat thereof as recorded in Plat Book 77, Page 1, Public Records of Pinellas County, Florida.

SUBJECT TO Grantee herein, as part of the purchase price and consideration for this Deed, assumes and agrees to pay the indebtedness evidenced by that certain Mortgage made by Gary William Gauby to Navy Federal Credit Union, which Mortgage is recorded in the Public Records of Pinellas County, Florida in Deed Book 21965, Page 2226. And for the same consideration Grantee hereby assumes the obligations of Gary William Gauby under the terms of the instruments creating the loan to indemnify The Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the above-mentioned indebtedness. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, Title 38 of the United States Code, and supersedes any state or local law barring or limiting deficiencies following foreclosure of real property.

FURTHER SUBJECT TO covenants, conditions, restrictions, reservations, limitations, easements and agreements of record, if any; taxes and assessments for the year **2024** and subsequent years; and to all applicable zoning ordinances and/or restrictions and prohibitions imposed by governmental authorities, if any.

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

TO HAVE AND HOLD the same in fee simple forever.

AND the Grantor hereby covenants with Grantee(s) that it is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; 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 of all encumbrances, except taxes accruing subsequent to **December 31, 2024**, and easements and restrictions of record, which this reference thereto shall not serve to reimpose.

In Witness Whereof, grantor has hereunto set grantor's hand and seal the day and year first above written.

Signed, sealed and delivered in our presence:

Barbara J. Keil
Witness Name: Barbara J. Keil
Witness Address: 4125 Sutan Circle
Palm Harbor FL 34683

[Signature] (Seal)
Gary William Gauby

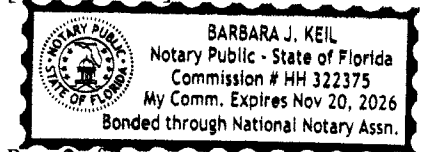
Katherine A. Doreus
Witness Name: Katherine Doreus
Witness Address: 32 Village Ln.
Safety Harbor FL 34695

[Signature] (Seal)
Erin Lyn Gauby

State of Florida
County of Pinellas

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 25th day of March, 2025 by Gary William Gauby and Erin Lyn Gauby, who are personally known or have produced a driver's license as identification.

[Notary Seal]



Barbara J. Keil
NOTARY PUBLIC
Printed Name: Barbara J. Keil
My Commission Expires: 11-20-26