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This instrument prepared by
Law Offices of James P. Covey, P.A.
2207 S. Kanner Highway
Stuart, FL 34994
Telephone: 772.286.5820

Property Appraiser's Parcel Identification
No. 08-33-40-00011-0000-00060/0

WARRANTY DEED

THIS WARRANTY DEED made the 15th day of Nov., 2013, by **JOSEPHINE GALLO, a single person**, (hereinafter referred to as the "Grantor"), whose Post Office address is 1280 Spanish Lace Lane, Vero Beach, FL 32963, to **JOSEPHINE GALLO, Grantee, with the Grantee receiving a "life estate" without any liability for waste, with full power and authority in the Grantee to sell, convey, mortgage, lease, encumber or otherwise manage and dispose of the real property described above in fee simple with or without consideration, without joinder by the remainderman, and to retain absolutely any and all proceeds derived therefrom. Upon the death of the Grantee, the remainder if any in fee simple absolute to ALBERT J. GALLO, SR., a married man**, whose Post Office address is 5 Judith Ct., Ocean, NJ 07712, with full power and authority granted by this deed to the Grantee, to protect, conserve, sell, lease, encumber or otherwise to manage and dispose of the above real estate property, or any part of it as set forth in Section 689.071 of the Florida Statutes.

WITNESSETH:

That the Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) 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 situated in Indian River County, Florida, and more particularly described as follows:

Lot 60, CASTAWAY COVE WAVE SIX, according to the plat thereof, as recorded in Plat Book 11, Pages 89 and 89A, of the Public Records of Indian River County, Florida

This conveyance is subject to:

1. Taxes and assessments for the current year and subsequent years;
2. All of the covenants, conditions, restrictions and easements of record, if any, which may now affect the afore-described property;
3. Applicable zoning regulations and ordinances;
4. Perpetual easement for encroachments now existing or hereafter existing caused by the settlement or movement of improvements or caused by minor inaccuracies in building or rebuilding.

TO HAVE AND TO HOLD the above-described real estate in fee simple with the appurtenances upon the trust and for the purposes set forth in this Deed.

And the Grantor by this Deed fully warrants the title to the above-described real estate and will defend the title against the lawful claims of all persons whomsoever. The terms "Grantor" and "Grantee" are used for singular or plural, as context requires.

Grantor represents and warrants that the real property is the homestead and residence of the Grantor, and the real property is adjacent to the homestead and residence of the Grantor.

THIS DEED PREPARED WITHOUT BENEFIT OF TITLE EXAMINATION.

IN WITNESS WHEREOF, the Grantor aforesaid has set her hand and seal this 15 day of November, 2013.

Signed, sealed and witnessed in our presence:

[Signature]
Witness (Print Name: James P. Covey)
[Signature]
Witness (Print Name: Melanie B. Lawrence)

[Signature]
JOSEPHINE GALLO, Grantor

STATE OF FLORIDA
COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me this 15 day of November 2013 by **JOSEPHINE GALLO**, who is () personally known to me or () who has produced _____ as identification and who () did or () did not take an oath.

[Signature]
NOTARY PUBLIC, State of Florida
Melanie B. Lawrence
Printed Name of Notary

My Commission Expires:
My Commission Number:

