



Prepared by  
Belinda Santiso, an employee of  
**First American Title Insurance Company**  
3055 Cardinal Drive, Ste 105  
Vero Beach, Florida 32963  
(772)231-5560

Return to: Grantee

File No.: 15914-2783338

## **WARRANTY DEED**

THIS INDENTURE, executed on **August 31, 2023**, between

**Daniel E. Kosh and Elizabeth W. Kosh f/k/a Elizabeth S. Wheeler, husband and wife**

whose mailing address is: 1320 Poitras Dr, Vero Beach, FL 32963,  
hereinafter called the "grantor", and

**Ralph B. Monnett, Jr. and Teresa R. Monnett, husband and wife**

whose mailing address is: 12509 Roseland Road, Sebastian, FL 32958,  
hereinafter called the "grantee":

(Which terms "Grantor" and "Grantee" shall include singular or plural, corporation or individual, and either sex, and shall include heirs, legal representatives, successors and assigns of the same)

**WITNESSETH:** The grantor, for and in consideration of the sum of \$10.00 and other good and valuable consideration, receipt whereof is hereby acknowledged, by these presents does grant, bargain, release, convey and confirms unto the grantee, their heirs and assigns, all that certain land situate in **Indian River** County, **FL**, to-wit:

Unit I-19 of HARMONY ISLAND, a Condominium according to the Declaration of Condominium thereof, recorded in Official Records Book 796, Page(s) 338, of the Public Records of Indian River County, Florida, and any amendments thereto, together with its undivided share in the common elements.

Parcel Identification Number: **32-39-23-00003-0009-00019.0**

**Subject to** all reservations, covenants, conditions, restrictions and easements of record and to all applicable zoning ordinances and/or restrictions imposed by governmental authorities, if any.

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

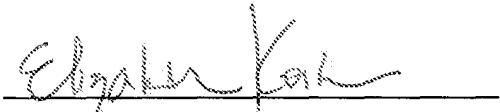
**To Have and to Hold**, the same in fee simple forever.

**And** the grantor hereby covenants with 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 of all encumbrances except taxes accruing subsequent to December 31st of 2022.

**In Witness Whereof**, the grantor has hereunto set their hand(s) and seal(s) the day and year first above written.



Daniel E. Kosh



Elizabeth W. Kosh f/k/a Elizabeth S. Wheeler

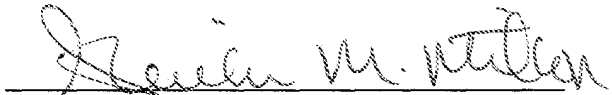
*Signed, sealed and delivered in our presence:*



Witness Signature

Belinda Santiso

Print Name



Witness Signature

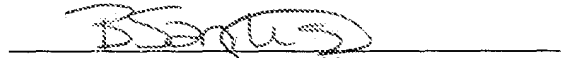
Sheila M. Milton

Print Name

State of **Florida**

County of **Indian River**

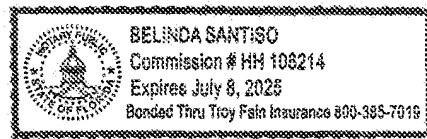
**The Foregoing Instrument Was Acknowledged** before me by means of  physical presence or  online notarization, on **August 31, 2023**, by **Daniel E. Kosh and Elizabeth W. Kosh f/k/a Elizabeth S. Wheeler, husband and wife.**



Notary Public

Belinda Santiso

(Printed Name)



My Commission expires: 7/8/2025

{Notarial Seal}

Personally Known  OR Produced Identification   
Type of Identification Produced a valid driver's license

Harmony Island Condominium Association, Inc.

c/o A.R. Choice Management, Inc.  
100 Vista Royale Blvd., Vero Beach, FL 32962  
Phone (772) 567-0808 or Fax (772) 567-2551  
Info@archoice.com ~ portal.archoice.com

**CERTIFICATE OF APPROVAL**

This is to certify that Ralph B Monnett Jr and Teresa R Monnett have been approved by the Board of Directors at **Harmony Island Condominium Association, Inc.** as the Purchaser of the following described property in Indian River County, Florida.

Harmony Island BLDG I UNIT 19 OR BK 796 PP 338, the physical address being: **5045 Harmony Circle, #109, Vero Beach, FL 32967.**

Such approval has been given pursuant to the provisions of the Declaration of Covenants of such association.

Dated this 27<sup>th</sup> day of July, 2023.

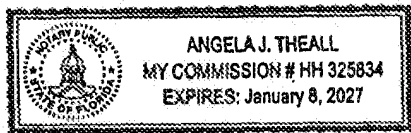
Harmony Island Condominium Association, Inc.

By Melissa Mallory

Melissa Mallory, Community Association Manager  
On Behalf of the Board of Directors for  
Harmony Island Condominium Association, Inc.

**STATE OF FLORIDA  
COUNTY OF INDIAN RIVER**

The foregoing instrument was acknowledged before me this 27<sup>th</sup> day of July, 2023, by Melissa Mallory on behalf of the association, who is personally known to me.



Angela J. Theall  
Notary Public, State of Florida at Large  
My Commission expires: 1/8/27