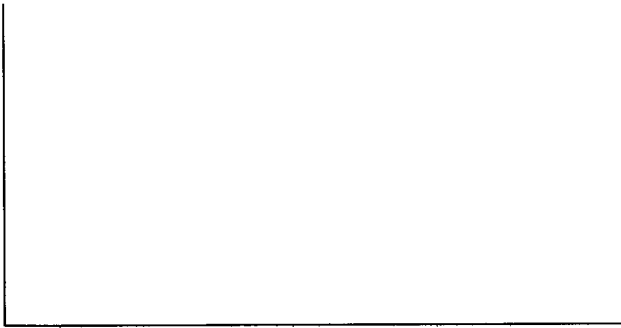


Prepared by and when recorded return to:

Pamela J. Hennig, Esq.
Conforti & Hennig
2770 Indian River Boulevard
Suite 316
Vero Beach, Florida 32960

Parcel ID No. 32390300008000000001.0



(Space above this line reserved for recording office use only)

WARRANTY DEED RESERVING ENHANCED LIFE ESTATE

THIS INDENTURE is made on March 12, 2024, between:

Grantor: CAROL A. ZDROK, an unremarried woman
Address: 7380 36th Court
Vero Beach, Florida 32967

and

Life Tenant: CAROL A. ZDROK, an unremarried woman
Address: 7380 36th Court
Vero Beach, Florida 32967

Life Tenant shall have a life estate for so long as Life Tenant may live, without any liability for waste, and with full power and authority in Life Tenant to sell, convey, mortgage, lease or otherwise manage and dispose of the Subject Property, as hereinafter defined, in fee simple, with or without consideration, without joinder by the Grantee remaindermen named below, and with full power and authority to keep absolutely any and all proceeds derived therefrom. Upon the death of the Life Tenant, title shall immediately vest in the following Grantee remaindermen who shall own the Subject Property in equal shares as tenants in common:

1st Grantee: JODIE L. ZDROK, a single woman
Address: 4700 Riverwood Circle, #415
Raleigh, NC 27612

2nd Grantee: KENNETH J. ZDROK, a single man
Address: 3460 Kingsboro Road NE, Apt. 443
Atlanta, GA 30326

3rd Grantee: DAVID E. ZDROK, a married man
Address: 40 Lincoln Street
Webster, MA 01570

WITNESSETH, that Grantor, for and in consideration of the sum of TEN and NO/100 DOLLARS (\$10.00) cash and other good and valuable consideration in hand paid by Grantees, the receipt and sufficiency of which are hereby acknowledged, has GRANTED, SOLD and CONVEYED, and by these presents does GRANT, SELL and CONVEY to Grantees, subject to the life estate reserved to the Life Tenant, the following described property:

SEE ATTACHED EXHIBIT "A"

This deed was prepared without the benefit of title examination or opinion.

TO HAVE AND TO HOLD, the Subject Property, to the extent conveyed hereby, in fee simple forever, subject to the terms and provisions contained herein, together with each and every right, privilege, hereditament and appurtenance in anywise incident or appertaining to the property.

The conveyance made hereby, and the warranties made hereunder, are made by Grantor and accepted by Grantees subject to the following matters, to the extent same are in effect at this time: any and all restrictions, covenants, conditions, liens, encumbrances, reservations, easements, and other exceptions to title, if any, relating to the property, but only to the extent they are still in force and effect and shown of record in Indian River County, Florida, and to all zoning laws, regulations and ordinances of municipal and/or other governmental or quasi-governmental authorities, if any, relating to the property and to all matters which would be revealed by an inspection and/or a current survey of the property.

Grantor does hereby bind Grantor and Grantor's heirs, personal representatives, executors, administrators, successors and assigns to warrant and forever defend all and singular the property, to the extent conveyed hereby, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

Life Tenant shall have the full power and authority, without the joinder or consent of the Grantees or any other person, to amend, revoke, divest, replace, change or alter the designation of the Grantees by a further conveyance, which may eliminate any and all rights that the Grantees may possess under this deed, including a conveyance back to Grantor, at which time Grantor may designate one or more different Grantees. The Grantees shall have no right, power, or authority to assign, transfer, encumber, or otherwise dispose of the Subject Property or any part thereof until the death of the Life Tenant. No interest in the Subject Property shall be subject in any manner to any claim, liability, attachment, execution, or other process of law of any creditor of the Grantees.

IN WITNESS WHEREOF, Grantor has executed this Warranty Deed Reserving Enhanced Life Estate on the day and year first above written.

Signed, Sealed and Delivered
in presence of

Rachel Cox
Rachel Cox
2270 Indian River Blvd., Ste. 316, Vero Beach, FL 32960

Carol A. Zdrok
CAROL A. ZDROK

Patricia Blade-Myers
Patricia Blade-Myers
2270 Indian River Blvd., Ste. 316, Vero Beach, FL 32960
Vero Beach, FL

STATE OF FLORIDA

§
§
§

COUNTY OF INDIAN RIVER

The foregoing instrument was acknowledged before me, the undersigned authority, by means of physical presence or online notarization, by CAROL A. ZDROK, who produced a driver's license issued by Florida that contained her photograph and signature as identification thereby proving her to be the person whose name is subscribed to the foregoing instrument as Grantor.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on March 12, 2024.



Pamela Hennig
Notary Public

Exhibit "A"

LOT 1 OF PROPOSED "OAK ISLAND PHASE II SUBDIVISION" SITUATED IN PART OF SECTION 3, TOWNSHIP 32 SOUTH, RANGE 39 EAST, INDIAN RIVER COUNTY, FLORIDA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF "OAK ISLAND SUBDIVISION" AS RECORDED IN PLAT BOOK 15, PAGES 38-38B OF THE PUBLIC RECORDS OF INDIAN RIVER COUNTY, FLORIDA, RUN S.00°06'48"W. ALONG THE WESTERLY BOUNDARY LINE OF SAID PLAT OF "OAK ISLAND SUBDIVISION", A DISTANCE OF 77.54 FEET; THENCE RUN S.89°53'12"E. ALONG A SURVEY REFERENCE LINE A DISTANCE OF 93.21 FEET TO THE POINT OF BEGINNING OF LOT 1 OF THE AFOREMENTIONED PROPOSED "OAK ISLAND PHASE II SUBDIVISION".

FROM SAID POINT OF BEGINNING RUN N.00°00'00"W. 50.00 FEET; THENCE RUN S.90°00'00"E. A DISTANCE OF 93.83 FEET; THENCE RUN S.00°00'00"E. A DISTANCE OF 50.00 FEET; THENCE RUN N.90°00'00"W. A DISTANCE OF 93.83 FEET TO THE POINT OF BEGINNING.

SAID PARCEL CONTAINING: 4,691.50 s.f. OR 0.107 acres.