

Prepared by and return to:

Elizabeth Bertrand
Palumbo & Bertrand, P.A.
2500 S. Bumby Avenue
Orlando, FL 32806

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Warranty Deed
(Reserving Enhanced Life Estate)

This Warranty Deed, made this 10th day of February, 2025 between **DALE S. SMITH** and **CYNTHIA A. SMITH**, husband and wife, whose post office address is 197 Fullerton Rd., Derrick City, PA 16727, hereinafter called the Grantor,

and

MARJI K. SMITH and **MATT R. KING**, husband and wife, whose post office address is 507 Route 16 S., Olean, NY 14760, as tenants by the entirety, hereinafter called the Grantee,

(Wherever used herein the terms "Grantor" and "Grantee" include all the 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 good and valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee, and Grantee's heirs and assigns forever, the following described land, situate, lying and being in Indian River County, Florida, to-wit:

Commence at the point of intersection of the North right-of-way line of Cleveland Avenue and the West right-of-way line of U.S. Highway No. 1 as recorded in Plat Book 2, Page 40, Public Records of Indian River County, Florida (a/k/a U.S. Hwy No. 1 and a/k/a Riverview Drive), said point of intersection also being the Southeast corner of Lot 3, being a part of the resubdivision of Block One, Edgewater Park, as recorded in Plat Book 2, Page 40, of the Public Records of Indian River County, Florida; thence run N 25° 04' 12" W along said West right-of-way line of U.S. Hwy. No. 1 for 137.70 ft; thence S 67° 13' 34" W for 22.96 feet to the Point of Beginning of herein described townhouse unit A-2; thence continue S 67° 13' 34" W for 63.33 ft; thence N 22° 46' 26" W for 11.35 feet; thence N 67° 13' 34" E. for 15.33 feet; thence N 22° 46' 26" W for 6.65 feet; thence N 67° 13' 34" E for 48.00 feet; thence S 22° 46' 26" E for 18.00 feet to the Point of Beginning.

ALSO KNOW AS UNIT A-2, RIVER OAKS TOWNHOMES, according to the Declaration of Covenants, Conditions and Restrictions thereof recorded in O.R. Book 667, Pages 698 to 716 inclusive, and addendum thereto recorded in O.R. Book 698, Pages 1592 to 1598 ½ inclusive, Public Records of Indian River County, Florida.

Parcel ID: 31-39-06-00023-0001-00002.0

Grantor reserves a life estate, without any liability for waste, with full power and authority in Grantor to sell, convey, mortgage, lease or otherwise dispose of the property described above in fee simple, with or without consideration, without joinder by the remaindermen, and to keep absolutely any and all proceeds derived therefrom.

Subject to easements, restrictions, mortgages, and reservations of record.

Together, with all the tenements, hereditaments, and appurtenances thereto belonging or in anywise 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, and 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.

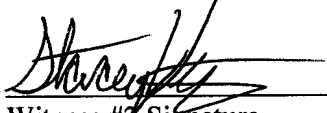
This deed was prepared and accepted without review of survey or title.

In Witness Whereof, the said Grantor has signed and sealed these presents the day and year first above written.

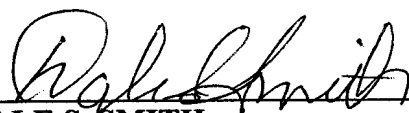
Signed, sealed, and delivered in the presence of:



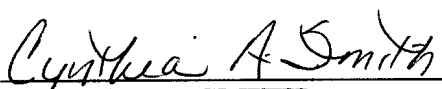
Witness #1 Signature
Witness #1 Name: Brian Palumbo
481 N. Union St., Olean, NY 14760



Witness #2 Signature
Witness #2 Name: Stacey VanGuilder
481 N. Union St., Olean, NY 14760



DALE S. SMITH

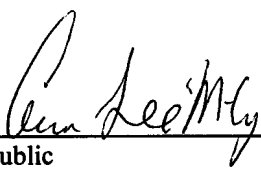


CYNTHIA A. SMITH

STATE OF NEW YORK
COUNTY OF CATTARAUGUS

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ remote online notarization this 10th day of February, 2025, by DALE S. SMITH and CYNTHIA A. SMITH who are ☐ personally known to me or ☒ have produced Divers Licenses as identification.

[SEAL]



Notary Public
Notary Public Name: Aaron McCoy

Commission Number: _____

Commission Expiration Date: _____

AARON LEE MCCOY
Notary Public, State of New York
No. 01MC6229037
Qualified in Cattaraugus County
Commission Expires 10/01/2026