Prepared by and when recorded return to:

Michael R. Davis Eldredge and Davis, P.A. 21 Old Kings Road North, Suite B-212 Palm Coast, Florida 32137

Property Appraiser's Parcel Identification No. 07-11-31-7029-00550-0080

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

QUITCLAIM DEED RESERVING ENHANCED LIFE ESTATE

THIS QUITCLAIM DEED RESERVING ENHANCED LIFE ESTATE executed February 5, 2025, by first party, Grantors JOSEPH TOTH, JR. and LINDA S. TOTH, husband and wife (hereinafter referred to as "Grantors"), whose post-office address is 102 Ryan Drive, Palm Coast, Florida 32164, and JOSEPH TOTH, JR. and LINDA S. TOTH, husband and wife (hereinafter referred to as "Life Tenants"), whose post-office address is 102 Ryan Drive, Palm Coast, Florida 32164, who shall have a life estate for so long as both of them may live, without any liability for waste, and with full power and authority in Life Tenants 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 last to die of the Life Tenants, title shall immediately vest in second party, Grantees who shall own the Subject Property in equal shares as joint tenants with full right of survivorship:

1st Grantee: JAMES B. TOTH, a married man

Address: 114 North Coopers Hawk Lane, Palm Coast, Florida 32164

2nd Grantee: WILLIAM J. TOTH, a single man

Address: 37 Main Street, Sparrow Bush, New York 12780

3rd Grantee: DENISE M. TOTH, a married woman

Address: 7190 Stone Lion Circle, Jacksonville, Florida 32256

4th Grantee: DIANA M. STYMACKS, a married woman

Address: 157 Spruce Lake Drive, Milford, Pennsylvania 18337

5th Grantee: LINDA J. DUVALL, a married woman

Address: 103 South Kaisertown Road, Montgomery, New York 12549

Witnesseth, that the said first party, for the sum of TEN and NO/100 DOLLARS (\$10.00), and other good and valuable consideration paid by the second party, the receipt whereof is hereby acknowledged, does hereby remise, release, and quitclaim unto the said second party forever, subject to the life estate reserved to the Life Tenants, the following described property:

Property address: 102 Ryan Drive, Palm Coast, Florida 32164.

Legal Description: Lot 8, Block 55, of Palm Coast, Map of Royal Palms, Section 29, according to the plat thereof, recorded in Plat Book 10, Page 26 of the Public Records of Flagler County, Florida.

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

GRANTORS WARRANT THIS IS HOMESTEAD PROPERTY.

TO HAVE AND TO HOLD, the Subject Property, to the extent conveyed hereby, in fee

BK: 2935 PG: 1621

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 is made by Grantors 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 Flagler 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.

Life Tenants 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 Grantors, at which time Grantors 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 both Life Tenants. 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, Grantors have executed this Quitclaim Deed Reserving Enhanced Life Estate on the day and year first above written.

Signed, Sealed and Delivered in presence of

JADA NEELY (

21 Old Kings Road North, Suite B-212

Palm Coast, Florida 32137

21 Old Kings Road North, B-212

Palm Coast, Florida 32137

STATE OF FLORIDA

COUNTY OF FLAGLER

The foregoing instrument was acknowledged before me, the undersigned authority, by means of physical presence or online notarization, by JOSEPH TOTH, JR., who is personally known to me to be the person whose name is subscribed to the foregoing instrument as Grantor, and by LINDA S. TOTII, who is personally known to me to be the person whose name is subscribed to the foregoing instrument as Grantor.

on February 5, 2025. GIVEN UNDER MY HAND AND SEAL OF OFFICE

R. DAVIS

ublic, Sta