

PREPARED BY AND RETURN TO:
TERRY McDAVID
POST OFFICE BOX 1328
LAKE CITY, FL 32056-1328

Property Appraiser's
Parcel Identification No.: R-02678-212

File No: 06-309

WARRANTY DEED

THIS INDENTURE, made this 21st day of June, 2006, between
V & M FINANCIAL, INC., a corporation existing under the laws of
the State of Florida, whose post office address is 7013 Hawks
Nest Terrace, West Palm Beach, FL 33407, party of the first part,
and CHARLES M. CUMMINGS AND CYNTHIA A. CUMMINGS, Husband and Wife
whose post office address is 283 SW Leisure Dr. Lake City, FL
32025, of the County of Columbia, State of Florida, parties of
the second part,

WITNESSETH: that the said party of the first part, for and
in consideration of the sum of Ten Dollars (\$10.00), to it in
hand paid, the receipt whereof is hereby acknowledged, has
granted, bargained, sold, aliened, remised, released, conveyed
and confirmed, and by these presents doth grant, bargain, sell,
alien, remise, release, convey and confirm unto the said party of
the second part, and its heirs and assigns forever, all that
certain parcel of land lying and being in the County of Columbia
and State of Florida, more particularly described as follows:

Lot 12, Covey Court, a subdivision according to the plat
thereof recorded in Plat Book 6, Page 168, public records,
Columbia County, Florida.

SUBJECT TO: Restrictions, easements and outstanding
mineral rights of record, if any, and taxes for the
current year.

TOGETHER with all the tenements, hereditaments and
appurtenances, with every privilege, right, title, interest and
estate, reversion, remainder and easement thereto belong or in
anywise appertaining:

TO HAVE AND TO HOLD the same in fee simple forever.

Inst:2006013496 Date:06/06/2006 Time:09:58

Doc Stamp Deed : 1750.00

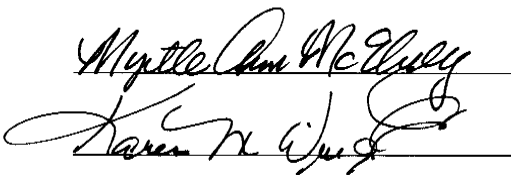
17 DC, P. DeWitt Cason, Columbia County B:1085 P:2109

And the said party of the first part doth covenant with said party of the second part that it is lawfully seized of said premises; that they are free of all encumbrances, and that it has good right and lawful authority to sell the same; and the said party of the first part does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

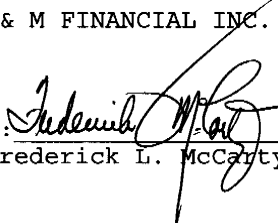
IN WITNESS WHEREOF, the party of the first part has caused these presents to be signed in its name by its President, and its corporate seal to be affixed, the day and year above written.

Signed, sealed and delivered
in our presence:

V & M FINANCIAL INC.



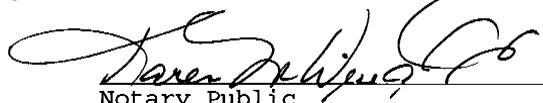
Karen M. Wright

By: 

Frederick L. McCarty, President

STATE OF FLORIDA
COUNTY OF COLUMBIA

The foregoing instrument was acknowledged before me this 2nd day of June, 2006 by Frederick L. McCarty, President of V & M Financial, Inc., a State of Florida corporation, on behalf of the corporation. He is personally known to me and did not take an oath.



Notary Public
My Commission Expires: _____

