



Ask Your Underwriter

■ *Linda M. Hernandez, Florida State Underwriter*

Question

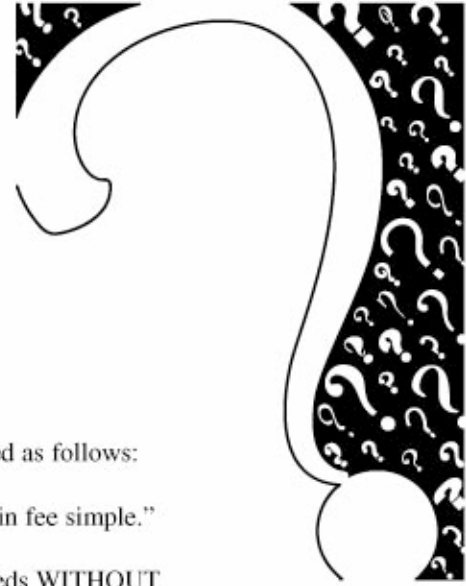
Our buyers want title conveyed to Buyer "A" for life, and then to Buyer "B." Can we insure such a conveyance and, if so, how do we show the interests to be insured on the deed and policy?

Answer

Yes, we can insure such a conveyance. You show the Grantees in the deed as follows:

"____'A'____, as to a life estate and ____'B'____, as to the remainder in fee simple."

On your policy, however, both individuals are shown as the named insureds WITHOUT reciting their respective interests. (This avoids a possible claim should a dispute arise between the parties as to their interests.)



Old Republic National Title Insurance Co.

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