

Prepared By and After Recording Return to:

Send Tax Statements to Grantee (Name and Address):

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**DEED WITH FULL COVENANTS
(Retained Life Estate)**

FOR VALUABLE CONSIDERATION OF TEN DOLLARS (\$10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, _____ and _____, Husband and Wife, hereinafter referred to as "Grantors", do hereby grant, bargain, sell unto _____, an individual, hereinafter "Grantee", all the following described property located in _____ County, New York, to wit:

- See Legal Description Attached as Exhibit A incorporated by reference as though set forth in full
- Legal Description:

together with the appurtenances and all the estate and rights of the Grantors in and to said premises.

SUBJECT to Life Estates retained by _____ and _____, Grantors, to run consecutively. It being the intention of the Grantors that the ending of one Life Estate shall in no way affect the remaining Life Estate.

To have and to hold the premises herein granted unto the Grantee and assigns forever. And said Grantors covenant as follows:

First. That said Grantors is seized of said premises in fee simple, and has good right to convey the same;

Second. That the Grantee shall quietly enjoy the said premises;

Third. That the said premises are free from encumbrances;

Fourth. That the Grantors will execute or procure any further necessary assurance of the title to said premises;

Fifth. That said Grantors will forever warrant the title to said premises.

In witness whereof, the Grantors hereunto set their hands and seal the day and year first above written.

In presence of:

(Witness)

Grantor

Type or Print Name

Grantor

Type or Print Name

COUNTY OF _____

On the _____ day of _____ in the year _____ before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Notary Public

Type or Print Name

My Commission Expires:

STATE OF NEW YORK

COUNTY OF _____

On the _____ day of _____ in the year _____ before me, the undersigned, personally appeared _____, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Notary Public

Type or Print Name

My Commission Expires:

EXHIBIT A