Florida Marital Settlement Agreement

Governed by Fla. Stat. ch. 61, including §§ 61.075, 61.08, 61.13, 61.14 and 61.30

IN THE CIRCUIT COURT OF THE _____ JUDICIAL CIRCUIT,
IN AND FOR _____ COUNTY, FLORIDA

CASE NO. _____

DIVISION: _____

Petitioner: _____,

and

Respondent: _____,

MARITAL SETTLEMENT AGREEMENT

I. THE PARTIES. This Marital Settlement Agreement ("Agreement") is made this _____, 20____, and is an agreement to dissolve the marriage between:

HUSBAND: _____, ("Husband")

AND

WIFE: _____, ("Wife").

The terms "Husband" and "Wife" are labels only; they do not refer to either person's gender and are used solely to identify each party to the court. Either one alone is a "Spouse," and together they are the "Couple."

II. THE MARRIAGE. The Couple was married on _____, 20____, in the City of _____, State of _____. At least one Spouse has resided in Florida for the six (6) months immediately before the filing of the petition for dissolution of marriage (Fla. Stat. § 61.021).

III. ARMED FORCES. The following are current members of the Armed Forces: (check one)

☐ - None of the Spouses

☐ - Husband

☐ - Wife

☐ - Both Spouses

IV. DATE OF SEPARATION. The date of separation of the Couple was on _____, 20____.

V. GROUNDS FOR DIVORCE. The marriage of the Couple is irretrievably broken, with no reasonable prospect of reconciliation, as a result of irreconcilable differences and incompatibility of temperament (Fla. Stat. § 61.052).

VI. MINOR CHILD(REN) OF THE MARRIAGE. Before or during the course of the marriage, the Couple recognizes that: (check one)

☐ - There **ARE** minor children of the Couple. The details related to Child Support, custody, and any other terms related to the Minor Children are found in Attachment A. The Couple shall also sign a Parenting Plan that complies with Fla. Stat. § 61.13(2)(b), which is incorporated herein by reference.

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☐ - There are **NO** minor children of the Couple, and no child is expected.

VII. FINANCIAL DISCLOSURE. The Couple have: (check one)

☐ - **ALREADY DISCLOSED** to one another their financial disclosures in accordance with Florida law, by exchanging sworn Financial Affidavits (Fla. Fam. L. R. P. Form 12.902(b) or 12.902(c)) and the documents required by Rule 12.285.

☐ - **WAIVED** the filing with the court (but not the exchange) of their sworn Financial Affidavits by a Notice of Joint Verified Waiver under Rule 12.285(c)(2), having exchanged those affidavits and all other mandatory disclosures with one another.

VIII. SPOUSAL SUPPORT (ALIMONY). The Couple agree that: (check one)

☐ - There **SHALL NOT** be Spousal Support. Neither Spouse shall be obligated to pay, provide for, or support one another after the marriage is dissolved ("Spousal Support"), and each Spouse waives all claims to alimony of every type.

☐ - There **SHALL BE** Spousal Support starting on _____, 20_____. The ☐ Husband ☐ Wife ("Paying Spouse") shall pay to ☐ Husband ☐ Wife ("Receiving Spouse"): (check one)

- ☐ - **Durational Alimony** (Fla. Stat. § 61.08). Payment of $_____ shall be due on the _____ of each month until _____, 20_____, or until either Spouse's death or the remarriage of the Receiving Spouse, whichever occurs first ("Spousal Support"). The term shall not exceed the maximum permitted by Fla. Stat. § 61.08.
- ☐ - Until an **End Date**, as ☐ Bridge-the-Gap or ☐ Rehabilitative alimony. Payment of $_____ shall be due on the _____ of each month until _____, 20_____ ("Spousal Support"). Bridge-the-gap alimony may not exceed two (2) years; rehabilitative alimony requires a written rehabilitative plan, which shall be set out in Attachment B.
- ☐ - On a **Payment Schedule** found in Attachment B ("Spousal Support").

IX. CHANGE OF CIRCUMSTANCES. The Couple agrees that: (check one)

☐ - Spousal Support **CANNOT** Change. Pursuant to Fla. Stat. § 61.14, each Spouse expressly, knowingly, and unambiguously waives the right to seek modification of the amount, duration, or termination of Spousal Support, or of its non-payment, based on any change of circumstances, whether or not foreseen. Any Spousal Support payable shall end only upon the death of either Spouse, the remarriage of the Receiving Spouse, or the end date or schedule stated in Section VIII, whichever occurs first.

☐ - Spousal Support **CAN** Change. Spousal Support may be modified only upon a proper showing of a substantial change in circumstances of either Spouse under Fla. Stat. § 61.14. A change of circumstance is limited to: (check all that apply)

- ☐ - Job Loss
- ☐ - Injury
- ☐ - Disability
- ☐ - Illness/Disease
- ☐ - Other. _____.

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X. HEALTH INSURANCE. The Couple agrees that: (check one)

☐ - Each Spouse is responsible for **THEIR OWN** health insurance.

☐ - Health insurance **IS PROVIDED** by ☐ Husband ☐ Wife ("Health Insurance Paying Spouse") to ☐ Husband ☐ Wife ("Health Insurance Receiving Spouse"). Health insurance shall include: (check all that apply)

- ☐ - Medical
- ☐ - Dental
- ☐ - Vision Care
- ☐ - Other. _____.

To enable the Health Insurance Receiving Spouse to use the coverage, the Health Insurance Paying Spouse shall cooperate fully and promptly, including by obtaining and providing all necessary insurance cards and claim forms, completing and submitting all necessary documents, and delivering all insurance payments.

XI. MARITAL HOME. At the time of writing this Agreement, the Couple: (check one)

☐ - **DO NOT** own a home, either separately or jointly.

☐ - **OWN** a home, either separately or jointly, at the property address of: _____ ("Marital Home").

The Marital Home is currently owned by: (check one)

- ☐ - Husband
- ☐ - Wife
- ☐ - Both Spouses

The following currently lives at the Marital Home: (check one)

- ☐ - Husband
- ☐ - Wife
- ☐ - Both Spouses

The Marital Home shall be: (check one)

- ☐ - Placed for sale as part of this Agreement.
- ☐ - Not placed for sale.

XII. HUSBAND'S PROPERTY. It is declared by the Couple that, under this Agreement, the Husband shall be the owner of the following assets and property:

_____

_____

_____

_____

(continued on Attachment C if required, incorporated herein by reference)

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XIII. WIFE'S PROPERTY. It is declared by the Couple that, under this Agreement, the Wife shall be the owner of the following assets and property:

_____

_____

_____

_____

(continued on Attachment D if required, incorporated herein by reference)

XIV. PAYMENT TO BALANCE DIVISION. To achieve an equal division of the property, the Couple agree that: (check one)

☐ - There **SHALL BE** a cash payment in the amount of $_____ from the ☐ Husband ☐ Wife to the ☐ Husband ☐ Wife. Payment must be made on or before _____, 20_____. If payment is late, interest shall accrue on the outstanding amount from the due date at the Interest Rate.

☐ - There **SHALL NOT** be a payment from one Spouse to the other. The Couple agrees that the assets and property were divided fairly and in good faith.

As used in this Agreement, the "Interest Rate" means the greater of ten percent (10%) per annum or the rate provided in Fla. Stat. § 55.03.

XV. HUSBAND'S LIABILITIES. It is declared by the Couple that, under this Agreement, the Husband shall accept liability for the following:

_____

_____

(continued on Attachment E if required, incorporated herein by reference)

XVI. WIFE'S LIABILITIES. It is declared by the Couple that, under this Agreement, the Wife shall accept liability for the following:

_____

_____

(continued on Attachment F if required, incorporated herein by reference)

XVII. RETIREMENT BENEFITS. Due to either investment or employment during the marriage, either the Husband or Wife: (check one)

☐ - **DO NOT** have retirement plans.

☐ - **HAVE** retirement plans. The Couple has the following retirement plans: _____ ("Retirement Plans").

Upon signing this Agreement, the Retirement Plans shall be owned by: (check one)

☐ - Husband

☐ - Wife

☐ - Both Spouses

☐ - Other. _____.

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XVIII. LEGAL NAME CHANGE. After the dissolution of marriage: (check one)

☐ - **NEITHER** Spouse will be changing their name.

☐ - The following **WILL BE** changing their name: (check all that apply)

☐ - Husband to _____.

☐ - Wife to _____.

XIX. OTHER PROPERTY PROVISION. All income, earnings, assets, or other property acquired by either Spouse after the date of this Agreement shall be the separate property of the Spouse acquiring them, and each Spouse disclaims and waives any and all rights and interest in each asset acquired by the other after that date.

XX. FULL DISCLOSURE OF ASSETS. Each Spouse warrants to the other that he or she has no knowledge of any asset other than those disclosed in accordance with Section VII or listed in this Agreement. This warranty applies regardless of which box is checked in Section VII. If either Spouse has knowledge of any undisclosed asset, that warrantor shall transfer or pay to the warrantee, at the warrantee's election, one of the following:

a.) If the asset is reasonably susceptible to division, a portion of the asset equal to the warrantee's interest in it;

b.) The fair market value of the warrantee's interest in the asset on the effective date of this Agreement, plus interest at the Interest Rate from the effective date to the date of payment; or

c.) The fair market value of the warrantee's interest in the asset on the date the warrantee discovers its existence, plus interest at the Interest Rate from the discovery date to the date of payment.

This provision does not impair the availability, in a court of competent jurisdiction, of any other remedy arising from nondisclosure of assets.

XXI. FULL DISCLOSURE OF LIABILITIES. Each Spouse warrants to the other that, on or before the effective date of this Agreement, he or she has not incurred and shall not incur any liability that is not disclosed and listed in this Agreement and for which the other is or may become personally liable, or that could be enforced at any time against an asset held or to be received by the other under this Agreement. If either Spouse incurs any such undisclosed liability, that warrantor shall fully indemnify the other with respect to the obligation, including, but not limited to, all liability on the obligation, attorney fees, and related costs. This provision does not impair the availability, in a court of competent jurisdiction, of any other remedy arising from nondisclosure of such liabilities.

XXII. UNDISCLOSED GIFTS. From the earlier of the signing of this Agreement or the first filing of the petition for dissolution of marriage, no gift shall be made by either Spouse without the other Spouse's consent. If a gift is made without consent, that warrantor shall pay to the warrantee a sum equal to one-half of the fair market value of the asset transferred, determined at the warrantee's election as of either (a) the effective date of this Agreement or (b) the date on which the warrantee discovers the transfer, less any appreciation in the asset's value attributable solely to the acts of the transferee(s) and successor(s), plus interest at the Interest Rate from the date elected to the date of payment. This provision does not impair the availability, in a court of competent jurisdiction, of any other remedy arising from undisclosed gifts or transfers for less than adequate consideration.

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XXIII. FUTURE LIABILITIES. Each Spouse warrants to the other that, after the effective date of this Agreement, he or she shall not incur any liability for which the other is or may become personally liable or that could be enforced against an asset held by the other Spouse.

a.) If either Spouse incurs any such liability, that warrantor shall indemnify the other for any liability on the obligation, attorney fees, and related costs.

XXIV. RELEASE OF LIABILITIES AND CLAIMS. Except as otherwise provided in this Agreement, each Spouse hereby releases the other from all interspousal obligations, whether incurred before or after the effective date, and from all claims to the property of the other, including claims based on rights that accrued before the marriage and all property and support claims. The Couple have considered such claims in making this Agreement.

XXV. STATUS OF TEMPORARY ORDERS. All temporary orders previously entered by the court in the pending dissolution action of the Couple shall be deemed fully satisfied as to those acts whose performance was required on or before the effective date of this Agreement and shall be deemed superseded by this Agreement as to those acts whose performance was not required.

XXVI. WAIVER OF RIGHTS ON DEATH OF OTHER SPOUSE. Except for any Child Support statements made in Attachment A, each Spouse hereby waives the right to receive any property or rights whatsoever on the death of the other, unless such right is created or affirmed by the other under a will or other written document executed after the effective date of this Agreement. Each Spouse believes that he or she has received a fair and reasonable disclosure of the property and financial obligations of the other Spouse. Each Spouse signs this Agreement in the presence of two subscribing witnesses, as required by Fla. Stat. § 732.702. Except for rights listed in this Agreement, the rights waived include, but are not limited to, rights to any of the following:

a.) Property that would pass from the decedent by intestate succession;

b.) Property that would pass from the decedent by testamentary disposition;

c.) A probate homestead (Fla. Stat. § 732.401);

d.) The setting aside of exempt property (Fla. Stat. § 732.402);

e.) A family allowance (Fla. Stat. § 732.403);

f.) The setting aside of an estate;

g.) An elective share, or an election to take property against the decedent’s will (Fla. Stat. § 732.201 et seq.);

h.) The statutory share of an omitted Spouse (Fla. Stat. § 732.301);

i.) An appointment as personal representative of the decedent’s estate, except as the nominee of a third party legally entitled to make such a nomination;

j.) Property that would pass from the decedent by non-probate transfer, such as the survivorship interest under a joint tenancy, a Totten trust account, or a payable-on-death account; and

k.) Proceeds as a beneficiary of any type of insurance policy.

XXVII. RECONCILIATION. If the Couple reconcile, this Agreement shall nevertheless remain in full effect unless and until it is modified or revoked in a writing signed by the Couple.

XXVIII. MODIFICATION BY SUBSEQUENT AGREEMENT. This Agreement may be modified by subsequent agreement of the Couple only by an instrument in writing signed by both of them, an oral agreement to the extent that the Couple executes it, or an in-court oral agreement made into an order by a court of competent jurisdiction.

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XXIX. NOTICE OF BANKRUPTCY FILING. If either Spouse decides to claim any rights under the bankruptcy laws, that Spouse must notify the other of this intention in writing at least ten (10) days before filing the petition. Such notice must include, but not necessarily be limited to, the name, address, and telephone number of the attorney, if any, representing the Spouse in that proceeding and the court in which the petition shall be filed.

XXX. ATTORNEY FEES TO ENFORCE OR MODIFY AGREEMENT. Except as to reserved issues, the prevailing Spouse in any action or proceeding to enforce or modify any provision of this Agreement, or any corresponding provision of a subsequent judgment into which the provision is merged, shall be awarded reasonable attorney fees and costs. To be deemed the prevailing Spouse for purposes of this provision, he or she must, at least ten (10) days before the filing of any motion, provide written notice to the other Spouse specifying the alleged breach or default, if capable of being cured, or the modification requested. The other Spouse must then be allowed to avoid implementation of this provision by curing the breach or default specified, or by executing an agreement for the modification requested, during the ten (10) day period.

XXXI. COOPERATION IN IMPLEMENTATION. On demand of the other Spouse and without undue delay or expense, each Spouse shall execute, acknowledge, or deliver any instrument (including any deed, which shall be executed with the formalities required by Fla. Stat. §§ 689.01 and 695.03), furnish any information, or perform any other acts reasonably necessary to carry out the provisions of this Agreement. If a Spouse fails to execute any document as required by this provision, the court may appoint the Clerk of the Court or his or her authorized designee to execute the document on that Spouse's behalf.

XXXII. EFFECTIVE DATE. The effective date of this Agreement shall be the date of its execution by the second of the Couple to do so.

XXXIII. COURT ACTION. If a judgment of dissolution of marriage is obtained by either Spouse, the original of this Agreement shall be attached to the judgment. The court shall be requested to do the following:

a.) Approve the entire Agreement as fair and equitable;

b.) Order the Couple to comply with all of its executory provisions;

c.) Merge the provisions relating to parental responsibility, time-sharing, Child Support, Spousal Support, future acts with respect to property division, attorney fees and costs, and income tax, and only those provisions, into the judgment; and

d.) Incorporate the remainder of the Agreement in the judgment for the sole purpose of identification.

XXXIV. ACKNOWLEDGMENTS. Each Spouse acknowledges that he or she respectively (1) is fully informed as to the facts relating to the subject matter of this Agreement, and as to the rights and liabilities of the Couple; (2) enters into this Agreement voluntarily, free from fraud, undue influence, coercion, or duress of any kind; (3) is representing themselves pro se or, if represented, has been advised by independent legal counsel; (4) has had the opportunity, before executing this Agreement, to have it reviewed by an attorney of his or her choosing; and (5) has read, considered, and understands each provision of this Agreement.

XXXV. SEVERABILITY. If any term, covenant, condition, or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void, or unenforceable, the remainder of the provisions shall remain in full force and effect and shall in no way be affected, impaired, or invalidated.

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XXXVI. ADDITIONAL TERMS & CONDITIONS. _____

_____

_____

XXXVII. ENTIRE AGREEMENT. This Agreement contains the entire agreement of the Couple on these matters, superseding any previous agreement between them.

XXXVIII. SIGNATURES AND DATES. IN WITNESS WHEREOF, the Couple have executed this Agreement on the dates written below, each in the presence of the two subscribing witnesses named below. The foregoing is agreed to by:

Husband's Signature: _____ Date: _____

Print Name: _____

Witness 1 Signature: _____ Print Name: _____

Witness 2 Signature: _____ Print Name: _____

Wife's Signature: _____ Date: _____

Print Name: _____

Witness 1 Signature: _____ Print Name: _____

Witness 2 Signature: _____ Print Name: _____

Acknowledgment of Husband

STATE OF Florida, COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____ day of _____, 20_____, by _____ (name of person acknowledging), who ☐ is personally known to me or ☐ has produced _____ as identification.

Notary Public Signature: _____ (Notary Seal)

Printed Name: _____ Commission No.: _____

My Commission Expires: _____

Acknowledgment of Wife

STATE OF Florida, COUNTY OF _____

The foregoing instrument was acknowledged before me by means of ☐ physical presence or ☐ online notarization, this _____ day of _____, 20_____, by _____ (name of person acknowledging), who ☐ is personally known to me or ☐ has produced _____ as identification.

Notary Public Signature: _____ (Notary Seal)

Printed Name: _____ Commission No.: _____

My Commission Expires: _____

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ATTACHMENT A (CHILD SUPPORT)

I. MINOR CHILDREN. There are/is _____ minor child(ren) of the marriage of the Couple. The minor child(ren) are as follows:

Name: _____ Date of Birth: _____, 20____

Name: _____ Date of Birth: _____, 20____

Name: _____ Date of Birth: _____, 20____

Aforementioned and hereinafter known as the “Minor Children.”

II. FUTURE CHILDREN. The Couple: (check one)

☐ - **IS NOT** expecting a child in the future.

☐ - **IS EXPECTING** a child on the date of _____, 20____.

III. PHYSICAL CUSTODY. The Couple chooses to enter into the following custody (parental responsibility) schedule: (check one)

☐ - **SOLE CUSTODY** (sole parental responsibility) is given to ☐ Husband ☐ Wife.

☐ - **JOINT CUSTODY** (shared parental responsibility)

IV. PARENTING TIME/VISITATION. The Couple shall have parenting time/visitation (time-sharing) with the Minor Children as follows. Any schedule that is not equal time-sharing rebuts the presumption in Fla. Stat. § 61.13(2)(c)1 and shall be set out in the Parenting Plan as being in the best interests of the Minor Children:

Husband will have the following schedule with the Minor Children: (check one)

☐ - Monday thru Friday

☐ - Every Weekend

☐ - Every Other Weekend

☐ - Limited Visitation

☐ - Other. _____.

Wife will have the following schedule with the Minor Children: (check one)

☐ - Monday thru Friday

☐ - Every Weekend

☐ - Every Other Weekend

☐ - Limited Visitation

☐ - Other. _____.

V. NOTICE OF CHANGE OF RESIDENCE. The Couple agrees to the following (any relocation of fifty (50) miles or more is also subject to Fla. Stat. § 61.13001):

☐ - **ALLOWED** to Move. Either Spouse may move their residence by providing at least _____ days’ notice.

☐ - **NOT ALLOWED** to Move. Neither Spouse shall be allowed to move their residence more than _____ miles away from another without the other Spouse’s consent.

VI. PREVIOUS COURT ACTIONS. The Couple has: (check one)

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☐ - **ALREADY** had custody and visitation rights administered by a court in the County of _____, State of _____. Case Number _____.

☐ - **NOT** had custody and visitation rights administered by a court.

VII. CHILD SUPPORT. Under this Agreement, there shall be: (check one)

☐ - **NO CHILD SUPPORT** payable at this time. Neither Spouse shall pay child support to the other, and each Spouse shall directly support the Minor Children during his or her own time-sharing. The right of the Minor Children to support is not waived and remains subject to modification, and Section XI of this Attachment must be completed.

☐ - **DEFERRED** child support to the court or the Child Support Program of the Florida Department of Revenue in the State of Florida ("Child Support").

☐ - **CHILD SUPPORT PAYMENTS**. Child Support payments shall be made by the ☐ Husband ☐ Wife to the ☐ Husband ☐ Wife in the following manner:

Payments of $_____ shall be due on the _____ of each month commencing on _____, 20_____ ("Child Support"), by income deduction order through the Florida State Disbursement Unit (Fla. Stat. §§ 61.1301 and 61.181) unless the court approves direct payment.

Child Support shall continue until the first of the following events:

a.) A Minor Child attains age 18, unless that child is still in high school, performing in good faith with a reasonable expectation of graduating before age 19, in which case support continues until graduation or age 19, whichever occurs first (or for any longer period permitted by Fla. Stat. § 743.07 for a dependent child with a disability);

b.) A Minor Child dies;

c.) A Minor Child marries, becomes legally emancipated, or enters active duty with the armed forces of the United States of America;

d.) The parent receiving support dies and the other parent assumes primary residence of the Minor Children; or

e.) Further court order.

VIII. ADDITIONAL SUPPORT. Under this Agreement, there shall be: (check one)

☐ - **NO ADDITIONAL SUPPORT**. Neither Spouse is obligated to pay Additional Support other than the Child Support in this Agreement.

☐ - **DEFERRED** additional support to the court or the Child Support Program of the Florida Department of Revenue in the State of Florida ("Additional Support").

☐ - **ADDITIONAL SUPPORT PAYMENTS**. Additional Support payments shall be made in the following manner: (check all that apply)

☐ - **Health and Dental Insurance**. ☐ Husband ☐ Wife shall maintain coverage for each minor child under the medical and dental insurance provided through his/her employment. To facilitate the use of such coverage for the child(ren), the Couple shall cooperate fully and promptly, including by obtaining and providing all necessary insurance cards and claim forms, completing and submitting all necessary documents, and delivering all insurance payments. For purposes of duration and modification, this provision shall be deemed part of the child support orders made by the court in the Couple's

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dissolution action.

☐ - **Uncovered Health Care Expenses**. ☐ Husband ☐ Wife shall be responsible for medical, dental, orthodontic, optical, psychiatric, psychological, and other health care expenses of the Minor Children, to the extent not covered by insurance. The Spouse incurring the expense shall present to the other Spouse an itemized statement of costs accrued or paid, proof of payment of any costs paid by that Spouse, and any necessary information about how to make payment to the provider, within a reasonable time but not more than _____ days after accruing the costs. The reimbursing Spouse shall make the required payment or reimbursement within a reasonable time but not more than _____ days after notification of the amount due. For purposes of duration and modification, this provision shall be deemed part of the Child Support orders made by the court in the Couple's dissolution action.

☐ - **Other**. ☐ Husband ☐ Wife agrees to make payment to the other Spouse for the following: _____

IX. DEPENDENTS. The following Minor Children can be used as dependents for tax-related benefits: (check all that apply and write the Minor Children's names)

☐ Husband shall have: _____.

☐ Wife shall have: _____.

X. CHILD SUPPORT ACKNOWLEDGMENTS. The Couple declares the following with regard to their agreement regarding Child Support:

a.) The Couple are fully informed of their rights concerning Child Support, including the right to have Child Support awarded in accordance with the guidelines in Fla. Stat. § 61.30;

b.) This agreement is made without coercion or duress;

c.) The agreement is in the best interests of the child(ren) involved;

d.) The needs of the child(ren) shall be adequately met by the stipulated amount; and

e.) The right to child support belongs to the child(ren), is not waived by this Agreement, and remains subject to modification by the court.

XI. CHILD SUPPORT GUIDELINES. The presumptive guideline amount of child support under Fla. Stat. § 61.30 is $_____ per month. The agreed Child Support: (check one)

☐ - Is within five percent (5%) of the guideline amount.

☐ - Differs from the guideline amount by more than five percent (5%), because applying the guideline amount would be unjust or inappropriate for the following reasons and facts: _____

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ATTACHMENT B (SPOUSAL SUPPORT)

Continuation of **Section VIII**:

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ATTACHMENT C (HUSBAND'S PROPERTY)

Continuation of **Section XII**:

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ATTACHMENT D (WIFE'S PROPERTY)

Continuation of **Section XIII**:

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ATTACHMENT E (HUSBAND'S LIABILITIES)

Continuation of **Section XV**:

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ATTACHMENT F (WIFE'S LIABILITIES)

Continuation of **Section XVI**:

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