

IT'S THE LAW!

ADAM S. GUMSON, ESQ.

DID YOU KNOW THAT, IN FLORIDA...

A **RESIDENTIAL MORTGAGE** is a document in which the owner uses the title to **RESIDENTIAL PROPERTY** as security for a loan described in a *Promissory Note*. The Mortgage must be signed by the owner (Borrower or Mortgagor), acknowledged before a Notary Public, and recorded with the Clerk's office.

Neither a **HOLOGRAPHIC WILL** (a Will written entirely in the handwriting of the person making the Will -- but not signed by any witnesses) nor an **ORAL WILL** is recognized as valid.

A **DURABLE POWER OF ATTORNEY** is a document authorizing another to act as one's agent or *Attorney-in-Fact* in financial matters (dealing with banks, stocks, taxes, etc.). A **HEALTH CARE SURROGATE** permits that same agent (or someone else) to act with respect to medical matters (including communicating with medical providers, obtaining records and/or transferring one to/from different facilities).

In order to **DIVORCE**, the Court has to have **SUBJECT-MATTER JURISDICTION** and so one of the parties must have resided in the state for at least six months and must have the intent to remain a resident at the time of filing. Other states have different residency and/or alternative requirements to qualify to file for a *Divorce*.

JUPITER LAW CENTER is a private neighborhood law firm located in the RiverPlace Professional Center, 1003 W. Indiantown Road, Suite 210, Jupiter, FL. (561) 744 - 4600, <u>jupiterlawcenter.com</u> The firm provides peace of mind by solving problems with integrity and compassion in the areas of Estate Planning (*Wills & Trusts, Powers of Attorney, Health Care Surrogates, Living Wills, Probate Estates, Succession Planning, Contracts & Purchase/Sale Agreements*), Family Law (*Divorce, Paternity, Child Support & Time Sharing, Alimony, Property Distribution, Modifications, Collaborative Law, Pre/Post Nuptial Agreements*) and Real Estate (*Community Association Law, Residential* & Commercial Transactions, Deeds, Closings).