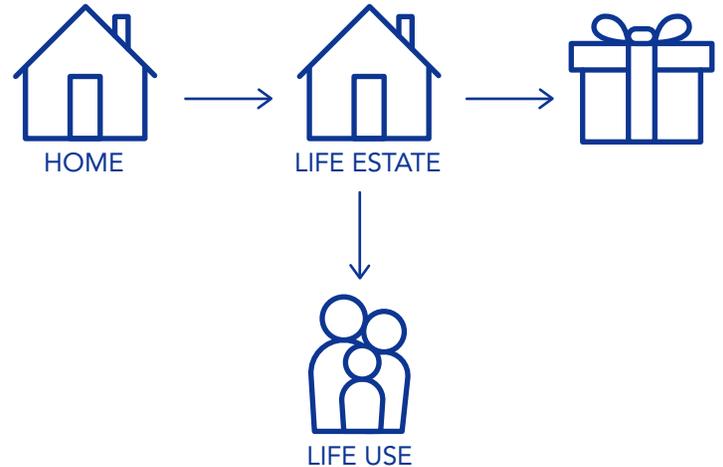


LIFE ESTATE RESERVED



If you have any questions, please contact **Josh DeVore** at **661.948.5071** or **jdevore@desertchristian.com**

You may desire to leave your home or farm to Desert Christian Schools at your death but would also like to receive a current charitable income tax deduction. A life estate reserved might offer the solution you need!



BENEFITS OF A LIFE ESTATE RESERVED

- Receive a federal income tax deduction for the value of the remainder interest in your home or farm
- Preserve your lifetime use and control of your home or farm
- Create a life estate based on more than one life. This will preserve the use of the property for you and a loved one, such as a spouse or dependent child

HOW A LIFE ESTATE WORKS

1. You deed your home or farm to Desert Christian Schools. The deed will include a provision that gives you the right to use your home or farm for the rest of your life and that of any other life estate party named in the deed.
2. You and Desert Christian Schools sign a maintenance, insurance and taxes (MIT) agreement to explain that you will do your best to keep the property in good condition and that you will maintain property insurance and pay the property taxes.
3. When the owners of the life estate have passed away, your home or farm will belong to Desert Christian Schools. We will use or sell the property to further our charitable work.