

Ketubah and Creditors.

Ref: *Sefer Nashim, Hilchot Ishut, Chapter 17*

Ketubah is money owing by husband to wife, if husband dies or divorces her. What is the priority level of these funds?

	Oath	Witnesses	Parties present	Explanation
A creditor will sometimes take priority to a <i>ketubah</i> or landed property (similarly with movable property).				Because creditor would suffer a loss, but the woman would not.
<i>Nichsei tzon barzel</i> written in <i>ketubah</i> (woman's own possessions) <ul style="list-style-type: none"> • here she is regarded as a creditor but at a higher level. 				Here she would suffer a loss.
Even if husband sells his property, wife can claim her <i>ketubah</i> , from the purchasers.				Purchasers have responsibility to be aware of this.
A widow can deal with <i>ketubah</i> in <i>Bet Din</i> of 3 experts or 3 trustworthy judges. A divorcee must go to a <i>Bet Din</i> of 3 expert judges.				
A woman who waives her right to her <i>ketubah</i> (<i>mochelet</i>) loses it all.		x	both	Nor is a contract needed. The words alone are binding. Financial matters differ from marriage or divorce. If witnesses needed in financial matters, it is more to do with certifying rather than creating validity.