

How to Transfer a Property Title

What to Know About Deeds, Ownership Changes and Legal Steps

Whether you're selling a home, gifting property to a family member or adding someone to your title, transferring real estate ownership involves more than just handing over the keys. Understanding the process helps ensure your transfer is legal, complete and protected from future disputes.

WHEN PROPERTY TITLES ARE TRANSFERRED

Property title transfers happen for many reasons. The most common is a home sale, where ownership passes from the seller to the buyer at closing. But titles are also transferred during a refinance, divorce, inheritance or gift of property between family members.

In some cases, a homeowner might want to add a spouse or child to the title for estate planning purposes. Others may use a transfer to place the property into a living trust or business entity, such as an LLC.

Each of these situations requires a clear and properly executed deed, which outlines who currently owns the property and who will receive it. Without the right documenta-



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tion, ownership can be unclear, leading to legal challenges down the road.

STEPS TO TRANSFER OWNERSHIP

The title transfer process starts with choosing the right type of deed. Common types include:

Warranty Deed – Often used in sales, it guarantees the title is clear of liens or other

issues.

Quitclaim Deed – Used for transfers without guarantees, often between family members.

Grant Deed – Offers a limited warranty and is used in some states for regular sales.

Once the appropriate deed is prepared, the current owner (grantor) signs it in front of a notary public. Depending on local laws, wit-

nesses may also be required.

The next critical step is recording the deed with the county recorder's office. This makes the change public record and ensures the new owner (grantee) has legal standing if questions of ownership arise.

If the transfer is part of a sale, the process is usually handled by the title company or closing attorney. But for

gifts, inheritance or trust transfers, you may need to consult a real estate attorney to make sure everything is done correctly.

A clean and legal title transfer protects both the current and future owner. Whether you're passing down a home or finalizing a sale, taking the right steps ensures the transfer is smooth and secure.



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REAL ESTATE 101



HOMEWISE GLOSSARY

Always Record the Deed with the County

After transferring a title, make sure the new deed is filed with the county recorder's office. This step makes the change official and protects the new owner's legal rights to the property.

Deed: A deed is a legal document that transfers ownership of real estate from one party to another. It includes the names of the buyer and seller, a description of the property and the seller's signature.

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