



Did You Know...

A WARRANTY DEED...

is the strongest deed. The deed warrants to the Grantee:

- A. That the Grantor has not previously conveyed the estate or any interest therein to anyone except the Grantee; and
- B. The estate is free from encumbrances, except as stated in the instrument.

The General Warranty Deed is the deed most used in insuring titles to real property and gives the most protection to the Grantee.

A SPECIAL WARRANTY DEED...

limits the warranty to: "by, through or under the Grantor but not otherwise."

These deeds are often used when the conveyance is from an executor, administrator, trustee, guardian, etc. There must be a valid reason for the Grantor to be limiting the warranty. We want to be certain that the Grantor does not have knowledge of some defect in the chain of title that is not being acknowledged.

A QUIT CLAIM DEED...

does not contain "grant and convey" language.

Quit claim deeds are not generally accepted in the direct chain of title and are normally used only for curative matters. An example would be where a Divorce Decree properly divests one spouse's interest in the property to the other— a Quit Claim Deed may then be used to satisfy disposal of the spouse's interest in the real property records.



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