KINGSVIEW PARTNERS

**ESTATE PLANNING 101**

**STEP 7 OF 7**

# What is a Deed?

*The bridge that moves your property into your trust.*

A deed is the legal document that transfers ownership of real estate – like your home or land – from one owner to another. Creating a trust doesn't automatically move your home into it; that takes a new deed.

### Who's on the Deed Now?

Before preparing a new deed, we check who's currently listed as owner – a former or deceased spouse may still need to be cleaned up.

### Usually Straightforward

The process isn't typically complicated, but it is detail-oriented – every state, and sometimes every country, has its own requirements.

### Your Mortgage Is Safe

When done correctly, transferring your home into a trust generally won't affect your mortgage, property taxes, or homestead exemption.

## 1

**PREPARED**

The deed is drafted with the correct legal description and ownership of information.

## 2

**SIGNED**

Usually signed in front of a notary public.

## 3

**RECORDED**

Filed with the county where the property sits. Until it's recorded, the transfer isnt complete.

### A trust alone isn't enough

Creating a trust is a great first step – but if your real estate isn't actually deeded into it, that property may still have to go through probate.

**THE TAKEAWAY**

*The deed is the moving truck that carries your property from your name into your trust. Without it, the trust is an empty safe.*

*For educational purposes only and not legal advice. Consult a qualified estate planning attorney for guidance on your specific situation.*

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