

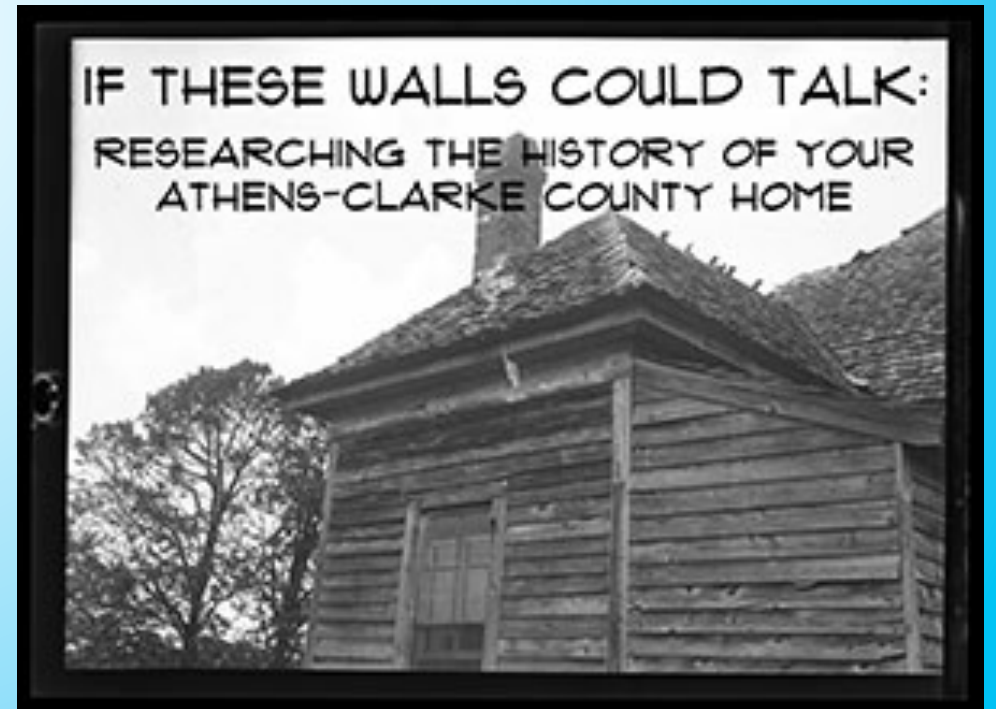
IF THESE WALLS COULD TALK - Class 2.

When Was My House Built: Researching Chain of

Title

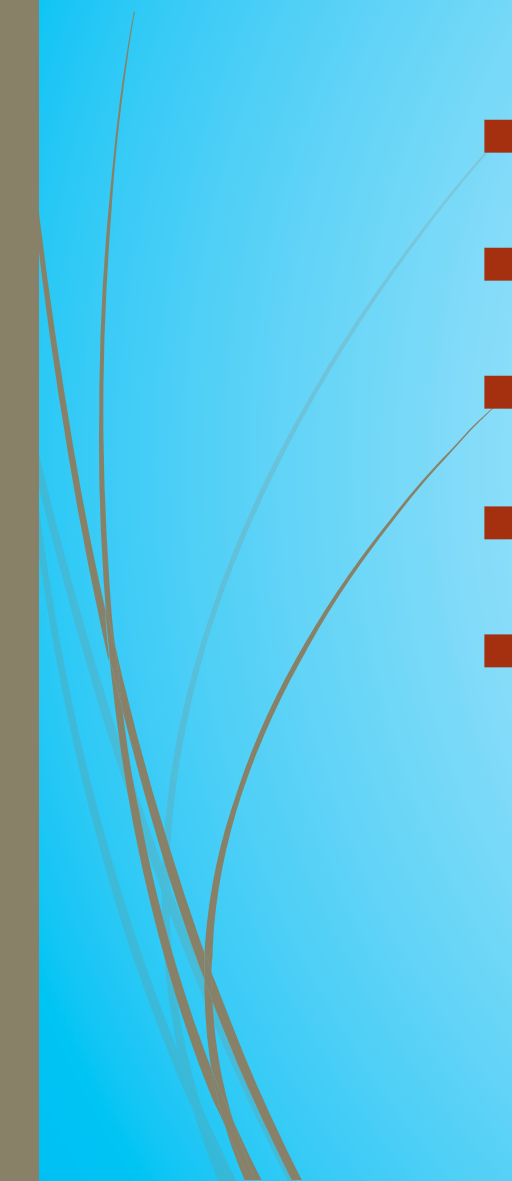
Tuesday, September 20, 7:00 p.m.

Teresa Hixson.





Chain of Title for real property

- What is “Chain of Title” ?
 - Why is a “Chain of Title” needed?
 - Who needs a Title search?
 - Who does the Title search?
 - Understanding the elements of a Title search.
- 



Definition

- n. the succession of title ownership to real property from the present owner back to the original owner at some distant time. (Real Estate Dynamics Textbook)
- *A list of successive owners of a parcel of land, beginning from the government, or original owner, to the person who currently owns the land.*
- Georgia requires minimum of 50 years on a title search



Why

- To show that a title to a piece of land is unencumbered and can be conveyed
- Protects buyers, sellers and lenders
- Historians and Genealogists do searches for proofs and information



Who does the search?

- ▶ Attorneys ensure the title search is done for properties being transferred.
 - ▶ In house research team
 - ▶ Outsource company
 - ▶ Title Insurance company
 - ▶ Lender's require title insurance to protect their investment.
 - ▶ Buyer's should always purchase a separate policy to protect their interests



How much information do you want?

- Who owns the house I like and would like to buy?
- When was my house built?
- How long has my family owned this land?
- Where did my great grandparents live?
- Where is the family homestead?



Where to Start

- ▶ Searching for the home you live in or plan to buy.
 - ▶ Start with the current owner.
 - ▶ Look up by address
- ▶ Genealogical research.
 - ▶ Start with the most recent information you have.
 - ▶ Search backwards to your relatives



Resources for searching

- Georgia is a State Land State so Deeds are recorded at the County level
- Deeds and general document recording are managed by the Georgia Superior Court Clerk's Cooperative Authority and the Clerk of Courts Office in each Georgia county.
- Look on line for free digital records



Clarke County Records

- 4th Floor of the courthouse
- Records since the county formed in 1801
- Grantor and Grantee Indexes
- Plats
- Computers to search the digitized information
- Fee to print



Digital Searching

- ▶ Qpublic

 - ▶ <http://gaassessors.com/>

- ▶ Georgia Superior Court Clerks' Cooperative Authority

 - ▶ <https://www.gsccca.org/>



Understanding the Records

- Deeds

- Records of land ownership and transactions

- Useful to genealogist, buyers and sellers, historians, and economists

- Have information on

- Ownership

- Relative land values

- Relationships

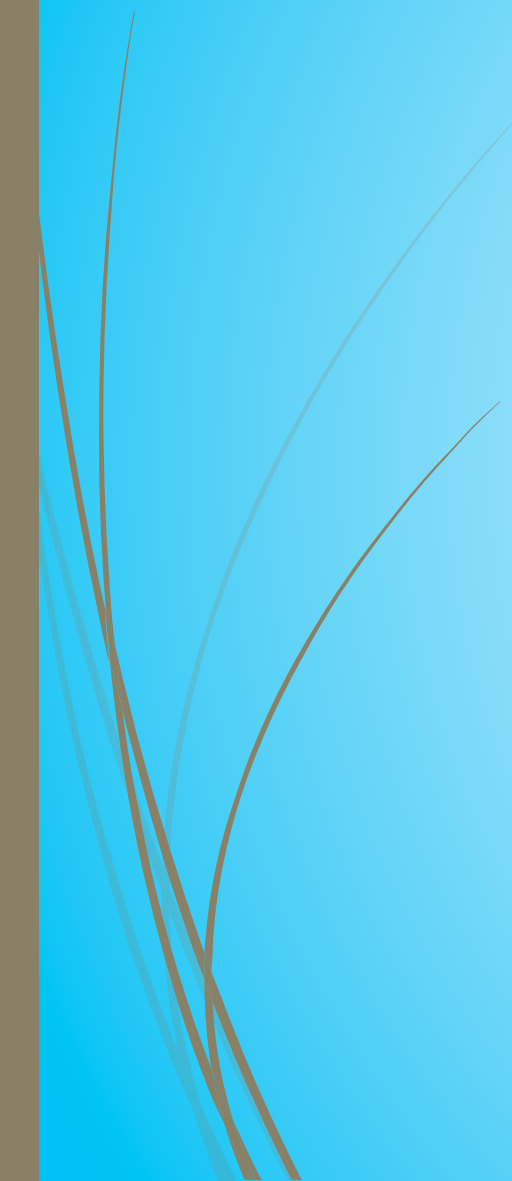
- Who could own land

- Neighbors

- Land use



Things you find on a Deed

- Grantor - Conveying the rights to the land
 - Grantee - Receiving the rights to the land
 - Type of Covenant
 - Warranty
 - Administrative
 - Trust
 - Correction
 - Quit Claim (Quitting or releasing the rights to the land)
 - Security – Mortgage
 - Many others
- 

- 
- 
- Description
 - Location -Town and County
 - Vague or precise information
 - Metes, bounds, distance, bearings,
 - Neighbors-abutters
 - Where recorded
 - Volume
 - Page
 - Easements
 - Releases
 - Date
 - Tax Stamp



- ▶ Plats

- ▶ A map drawn to scale showing the details on a piece of land

- ▶ Useful to genealogist, buyers and sellers, historians, and economists

- ▶ Identifies

- ▶ Watercourses

- ▶ Boundaries

- ▶ Easements

- ▶ Flood zones

- ▶ Roadway

- ▶ Rights of way



Important to know when the county was formed

- ▶ A dynamic map of the changing counties in GA
<http://www.mapofus.org/georgia/>
- ▶ Remember:
 - ▶ Clarke from Jackson and Green County 1801
and small part of Wilkes
 - ▶ Green County from Franklin
 - ▶ Part of Clarke is now Oconee



More resources for maps: links from familysearch.org

- ▶ Early Georgia maps are crucial for tracing colonial families. See Marion R. Hemperley, *Map of Colonial Georgia, 1773–1777* (Atlanta: Georgia Surveyor General Department, 1979), which shows parish boundaries before 1777, and his *Georgia Early Roads and Trails, Circa 1730–1850* (Atlanta: Georgia Surveyor General Department, 1979), which shows migration trails in the state. The Georgia Archives also has maps of Georgia for sale showing the land lottery and the militia districts.
- ▶ For changes in Georgia county boundaries, see William Thorndale and William Dollarhide, *Map Guide to the U.S. Federal Censuses, 1790–1920* (Baltimore: Genealogical Publishing Co., 1987), and Pat Bryant and Ingrid Shields, *Georgia Counties: Their Changing Boundaries* (Atlanta: Georgia Surveyor General Department, 1983).
- ▶ The largest collection of historical Georgia maps includes some 30,000 items, with many county maps, and large, detailed state maps can be found at the Georgia Archives. Modern maps of Georgia counties and some cities can be ordered for a fee from Map Room, Georgia Department of Transportation, 2 Capitol Sq., Atlanta, Georgia 30334.



Questions

THANK YOU, Please email me if you have any questions.

➤ Tkhixson@gmail.com

- Email if you have questions or need help buying or selling property
- I work at Coldwell Banker Upchurch Realty