



# AFFIDAVIT OF UNINSURED DEED: WHAT YOU NEED TO KNOW

## WHAT IS AN AFFIDAVIT OF UNINSURED DEED?

An Affidavit of Uninsured Deed is a legal document used when a real estate property transfer is not covered by title insurance. This affidavit provides details and assurances about the transfer, helping to protect both the buyer and the seller.

## WHEN IS IT NEEDED

- **Family Transfers:** A property being transferred between family members without a formal sale.
  - **Unrecorded Deeds:** Where a previous deed wasn't recorded correctly or on time.
  - **Previous Uninsured Transactions:** Where prior owners transferred the property without title insurance.
1. **Property Information:** A description of the property, including its legal address, parcel number, and any relevant history of previous transfers.
  2. **Affirmations by the Grantor:**  
The grantor confirms that:
    - They were the rightful owner of the property.
    - They are meant to initiate the transfer of ownership
    - The nature of the transfer
  3. **Notarization:** The affidavit must be notarized to confirm the authenticity of the signatures and information provided.

## WHY IS IT IMPORTANT?

Without title insurance, a property transfer can be risky. The Affidavit of Uninsured Deed helps mitigate some of these risks by providing transparency and ensuring that all parties are aware of the property's status. However, it does not provide the full protection that title insurance offers.

## CONSIDERATIONS FOR BUYERS AND SELLERS

**Buyers:** You should carefully review the affidavit and conduct due diligence, such as ordering a title search to verify the property's history.

**Sellers:** Providing a clear and honest affidavit can help prevent future legal issues and ease the transaction process.

If you have questions about the Affidavit of Uninsured Deed or need assistance with your real estate transactions, please contact your Consumer's Title Company Account Representative.