



DEPARTMENT OF CONSUMER AFFAIRS INFORMATION FOR HOMEOWNERS

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COMMON REAL ESTATE DOCUMENTS

Here are the three most common recorded real estate documents:

1. A **Grant Deed** or **Quitclaim Deed** is used when there is a change of ownership to a property. This might include buying or selling a property, adding or removing an owner, or placing a property into or out of a living trust.
2. A **Deed of Trust** is used to secure a loan. A deed of trust is recorded when you buy, refinance, take a loan on your property, get an equity line of credit, or post bail for someone.
3. A **Reconveyance** is recorded when a loan has been paid-in-full. It may also be called a "Full Reconveyance" or, "Substitution of Trustee and Full Reconveyance."

To find out which document you received, find the white sheet that has the words, "When Recorded Mail To" in the upper left hand corner. The title of the document will be in the center of the page, in dark letters, about a quarter of the way from the top.

When to Call for Help

The Department of Consumer Affairs Real Estate Fraud and Information Program was created to help homeowners and fight fraud. Our services are free and include counseling, information, referral, mediation and investigation of real estate complaints. Call us if:

- Your name was forged on a real estate document.
- Your home was sold without your knowledge.
- Title was transferred without your knowledge.
- Changes were made to the document after you signed.
- The copies are not clear or pages are missing.
- You did not understand what you got.

**For more information and assistance, please call the
Department of Consumer Affairs:
(213) 974-1450**