

REAL ESTATE



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Q | I am purchasing a house from the estate of a deceased individual. The estate will be transferring title to the house by a Personal Representative's Deed. What is a Personal Representative's Deed and should I be concerned?

A | A Personal Representative's Deed is the form of deed commonly used in connection with the sale of real property owned by an estate. Unlike a Statutory Warranty Deed, which provides a purchaser certain warranties of title, a Personal Representative's Deed conveys title to the real property without any warranties of title. The Personal Representative's deed is used because the personal representative did not personally own the real property and lacks knowledge to make warranties commonly granted when conveying real property. It is important that a purchaser taking title by a Personal Representative's Deed perform a thorough title search and obtain adequate title insurance to protect against any deficiencies in the title to the property.