



good deeds **PROGRAM**

Prepare Now to Avoid the Probate Process Later

There are two big reasons to avoid the probate process: 1) It can be very costly and 2) it can tie up property for many months. The Good Deeds Program is intended to help avoid both cost and delay.

This Good Deeds checklist is designed to help Delaware County residents protect their most valuable assets - now and in the future. Here, for your legal education and consideration, are several low or no-cost ways to avoid probate and save your family time, money and hassle down the road.



Real Estate Survivorship Deeds for Couples

Unless your property is in a trust or an LLC, your deed **MUST** include language to the effect of "for their joint lives, remainder to the survivor of them." Otherwise, your property would be considered a probate asset. Therefore, in most cases, couples buying property may want survivorship language in the deed at the time of the purchase. If there is no survivorship language, couples should consider a "survivorship deed" which includes the survivorship language. If a person wishes to add a second person to a deed, he or she may also do this by way of survivorship deed, but be aware that the additional person becomes a co-owner of the property, which could expose your property to that person's creditors. You should consult with an attorney before executing a survivorship deed.

Transfer on Death Affidavit for Singles and Widows: Single property owners may want to file a Transfer on Death Affidavit that states the individual's name, legally identifies the property and names the beneficiary or beneficiaries upon death. **This sworn statement may be filed with the Delaware County Recorder's Office. Deed Recordings and Copies of Deeds.**

Contact Information:

Delaware County Recorder's Office
Melissa Jordan, Recorder
145 N. Union St., 1st Fl., Delaware, OH 43015

Deed search:

www.cotthosting.com/ohdelaware/user/login.aspx
email: recorder@co.delaware.oh.us
phone: 740-833-2460

You should consult with an attorney before executing a survivorship deed. If you need an attorney, please visit the Delaware County Bar Association at:

www.delawarecountybar.org



Motor Vehicles

Transfer on Death (TOD): A vehicle owner can have a TOD notation placed on a vehicle title by filing a Transfer on Death Affidavit that states the name(s) of the beneficiaries, their addresses and social security numbers. This Affidavit may be filed with the Delaware County Clerk of Courts Title Division for a nominal fee. At death, ownership of the vehicle passes to the TOD beneficiary by showing the motor vehicle title and death certificate.

Rights of Survivorship (WROS): A vehicle owned by two individuals can have a WROS notation placed on the vehicle title. At death of one of the owners, ownership passes to the surviving owner by showing the motor vehicle title and death certificate.

Married Couples: A surviving spouse may transfer motor vehicle and watercraft titles by showing their spouse's death certificate, assuming the cars and boats have a combined value of less than \$65,000.



Boats, Campers, RVs, Mobile Homes

These are all titled assets that need either a TOD or WROS notation to avoid the probate process. The procedure is similar to that of vehicle titles.

Titles for Vehicles, Boats, RVs, Mobile Homes Contact Information:

Delaware County Clerk of Courts – Title Division
Natalie Fravel, Clerk
Delaware Title Office: 740-833-2490
2079 US Hwy 23 N, Delaware, OH 43015
Lewis Center Title Office: 740-657-3945
8647 Columbus Pike, Lewis Center, OH 43035
www.clerkofcourts.co.delaware.oh.us
email: clerkofcourts@co.delaware.oh.us

Please consult with an attorney for questions regarding the titling of vehicles and watercraft. If you need an attorney, please visit the Delaware County Bar Association at:
www.delawarecountybar.org



Bonds/Stock Shares

Savings bonds: This asset must be jointly owned or have an official Transfer on Death notation on the bond in order to transfer directly. If one person holds bonds only in their name, they automatically become a probate asset. To add an owner to a bond or to designate a Transfer on Death beneficiary, consult with an attorney and visit: www.treasurydirect.gov.

Individual shares of stock: Most stocks are now held in mutual fund accounts that already have a beneficiary designation on them. However, individual shares of stock must be transferred through Probate Court if you own them as an individual with no co-owner. You may place a Transfer on Death notation on shares of stock through the issuer.



CDs, Life Insurance, Annuities, Investment Accounts, Retirement Accounts, IRAs, 401k and 403B Accounts

You should have beneficiary designations on all your long-term investments. Typically, you would have identified beneficiaries when you signed up for the insurance or investment to avoid assets passing through the probate process.

Be warned: If you name "my estate" as a beneficiary, it will become a probate asset. Check your beneficiary designation forms by asking the issuer for a copy. If divorced, check to see if you have updated your beneficiary designation.

You should consult with an attorney if you have questions regarding survivorship or beneficiary designation on financial or retirement accounts. If you need an attorney, visit the Delaware County Bar Association at: www.delawarecountybar.org



Bank Accounts

Payable on death (POD) Bank Accounts:

Single account owners can add POD beneficiaries to bank accounts at no cost. All you need are the names, addresses, and social security numbers of any beneficiaries, and the bank that holds the account can do the rest. Upon death, the money is paid directly to the POD beneficiary when he/she shows a death certificate. Until that time, the beneficiary cannot access your account.

Joint Accounts: You also have the option to add an individual to an account as a co-owner, but **be warned**, the new co-owner will have complete access to your account and **will be able to withdraw money from the account**.

Q. WHAT ABOUT MY WILL?

A. If you use this "Good Deeds" checklist to arrange transfer of all your assets, your family may not even need to use your Will. However, it is still important to have a Will in case something is missed and needs to be transferred through probate. For parents with younger children, a Will is important because the parents can designate their choice of guardian for their children in the Will. Your Will should be stored in a fireproof place. You may also deposit your Will with the Delaware County Probate Court for a nominal state-required fee.

Probate, Estate & Trust Procedures:

Delaware County Probate Court
Judge David A. Hejmanowski, presiding
145 N. Union St., 3rd Fl., Delaware, OH 43015
www.probate.co.delaware.oh.us
email: probatefilings@co.delaware.oh.us
phone: 740-833-2680

You should consult with an attorney if you need help with a will or have questions regarding a will.

Attorney referrals:

Delaware County Bar Association
www.delawarecountybar.org

Prepare Now to Avoid the Probate Process Later

If something happens to you, your loved ones could face unnecessary costs and delays in receiving the assets and property you want them to own.

The Delaware County "Good Deeds" Program is a collaborative legal information and public awareness effort presented by the following:

David A. Hejmanowski
Delaware County Probate/Juvenile Court Judge
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Email: probatefilings@co.delaware.oh.us

Melissa Jordan
Delaware County Recorder
Website: www.recorder.co.delaware.oh.us
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Natalie Fravel
Delaware County Clerk of Courts
Website: www.clerkofcourts.co.delaware.oh.us
Email: clerkofcourts@co.delaware.oh.us



Natalie Fravel Melissa Jordan David A. Hejmanowski

**Helping Delaware County residents
protect their most valuable assets...**

Now and in the future.

This Checklist was prepared for Delaware County residents to promote public understanding and provide information of the probate law process as a public service..

This checklist is not intended to be legal advice.
Please consult with an attorney.

* Based on Ohio law as of July 1, 2021.
Information in this brochure is subject to change.



Good Deeds



Skip probate ...

Proceed straight to your intended beneficiary!

Surviving Spouses

- ♦ Affidavit submitted to title office by surviving spouse to transfer \$65,000 worth of vehicles, outside of Probate
- ♦ Liens, if any, transfer to the new title in the name of the surviving spouse, with the assistance of the lienholder
- ♦ Definition of "automobile" includes passenger cars, motorcycles and trucks
- ♦ Surviving spouse affidavit may not be used to transfer recreational vehicles
- ♦ One boat and one motor can also be transferred into surviving spouse's name
- ♦ Statutory citation: O.R.C. §2106.18



"WROS"

With Rights Of Survivorship

- ♦ Designation used when 2 owners appear on the title and both want their 1/2 to pass to surviving owner
- ♦ Liens, if any, transfer to the new title in the name of the surviving owner, with the assistance of the lienholder
- ♦ The two owners may or may not be related
- ♦ WROS may be used on any and all types of vehicles, recreational vehicles, mobile homes or watercraft
- ♦ Statutory citation: O.R.C. §2131.12

Natalie A. Fravel
Delaware County Clerk of Courts
Title Division

2079 US Hwy 23 N., Suite 1, Delaware, OH 43015
(740) 833-2490

And

8647 Columbus Pike, Lewis Center, OH 43035
(740) 657-3945

"TOD"

Transfer On Death

- ♦ Designation used when 1 owner appears on the title who wishes to pass ownership to a beneficiary
- ♦ Liens, if any, transfer to the new title and beneficiary(ies), with the assistance of the lienholder
- ♦ There may be 1, 2 or 3 beneficiaries and these may be changed at any time
- ♦ The beneficiary on a title may be a company or a trust
- ♦ The beneficiary has no ownership interest while the owner is living
- ♦ The owner and beneficiary may or may not be related
- ♦ Statutory citation: O.R.C. §2131.13



HOW TO SEARCH AND PRINT YOUR DEED

(And all other REAL PROPERTY records)

1. Visit the search page >> sign in as a GUEST >> "ACKNOWLEDGE" the agreement to continue.
<https://cotthosting.com/ohdelaware/User/Login.aspx>
2. For indexed deeds filed after 1978:
 - a. In Search parameters type your "Last Name" and "First Name" in appropriate fields and hit "Search" tab. Leave Index Type set to "ALL."
 - b. The "Names Directory" tab will open. Put a check by all the names that are responsive of your search. In my case, Melissa S Jordan and Melissa Sue Jordan would be checked. Select "Get Documents."

Delaware County, Ohio Recorder - Melissa Jordan

Indexed Records Quick Name Advanced Name Property Volume/Page Instrument Number Date Range Parcel Number Historical Indexes Certified Dates

Quick Name Search

New Search Edit Search Names Directory Tips and Tricks

Get Documents

1 - 4 of 4 50 per page 1 of 1 8/5/2019 10:39 AM ET Include Criteria

	Name	Hits
<input type="checkbox"/>	JORDAN MELISSA A	8
<input type="checkbox"/>	JORDAN MELISSA M	2
<input checked="" type="checkbox"/>	JORDAN MELISSA S	2
<input checked="" type="checkbox"/>	JORDAN MELISSA SUE	1

1 - 4 of 4 50 per page 1 of 1 8/5/2019 10:39 AM ET Include Criteria

Get Documents

- c. The search results will appear under the "Documents" tab. You can view the image of your deed by clicking on the image icon on the appropriate line to the right of the search box:

Delaware County, Ohio Recorder - Melissa Jordan

Indexed Records Quick Name Advanced Name Property Volume/Page Instrument Number Date Range Parcel Number Historical Indexes Certified Dates

Quick Name Search

New Search Edit Search Names Directory Documents Tips and Tricks

1 - 3 of 3 50 per page 1 of 1 8/5/2019 10:53 AM ET Include Criteria

Instrument Number	Index	Date Filed	Document Type	Grantor	Grantee	Remarks	Volume/Page	Ref	Amount	Images
2012, 000189112	OFF 1	05/30/2012	DEED	SWARTZ, BRENT J SWARTZ, JOAH E	JORDAN, MELISSA S JORDAN, KRISTOPHER W	Survey #: 2994 SCIOTO Parcel Number: 60012001072001	1124 / 1164		\$1,003.50	2
2012, 00019018	OFF 2	05/30/2012	MORTGAGE	JORDAN, MELISSA S JORDAN, KRISTOPHER W	RICHWOOD BANKING CO	Survey #: 2994 SCIOTO	1124 / 1166		\$267,600.00	13
2012, 000247202	OFF 3	11/30/2012	DEED	JORDAN, MELISSA SUE JORDAN, KRISTOPHER W	CAPONTIGRO, MARYNA	VILLAS AT RIVERBEND CONDOMINIUM ORANGE Unit 25-151 Bldg 25 Parcel Number: 21837102016534	1122 / 1511		\$415.50	1

- d. Once your image opens you will find a "Print" option in the upper left. Select "All Pages."

Delaware County, Ohio Recorder - Melissa Jordan

View Images Return to Previous Page Hide Index Information Save Selected as PDF Save Document as Image

Original Selection(s) Next/Prev Book/Page Next/Prev File Number Related Records

Select	Index	Date Filed	Document Type	Grantors	Grantees
<input checked="" type="checkbox"/>	OFF	05/30/2012	DEED	SWARTZ, BRENT J	JORDAN, KRISTOPHER W

Hide Toolbar Jump to Page(s)

Print

Current Page
Selected Pages
All Pages
Visible
Transformed

Delaware County
The Grantor Has Complied With
Section 319.202 Of The R.C.
DATE 5/30/12 Transfer Tax Paid

- e. Repeat for all records you wish to print, or simply view without printing.

3. For filed deeds prior to 1978 use the OIB Historical Indexes Tab: contact mjordan@co.delaware.oh.us if you need help with searching an older deed online for the purposes of this demonstration.

Protection from Property & Mortgage Fraud



Melissa Jordan, the Delaware County Recorder, is offering this service FREE. Sign up today!

<https://cotthosting.com/ohdelaware/Sentry/Home.aspx>

Melissa Jordan, Delaware County Recorder is now offering a free 24/7 service that better protects residents from potential property and mortgage fraud.

Here's how to register for PropertyCheck:

1. Sign up on the website listed above.
2. Select how to receive notifications—via text or email.
3. Type in the property owner's name for whom you wish to monitor—as the name appears on the official document. Please type all variations including misspelling. See Examples on back of this page.

PropertyCheck will now automatically alert you of any recordings regarding the property you specified.

The screenshot shows a web form for registering for PropertyCheck. At the top, there's a 'Welcome!' section with a user profile for 'Email: jason.bice@gmail.com' and a 'PIN' field. Below this are 'Sign Out' and 'Edit Account' buttons. To the right, there's a section for 'Add Or Edit A Notification' with options to 'Add a new notification' or 'View or remove an existing notification'. The main part of the form is titled 'Notifications' and includes a note: 'To simply track a name enter only the name information, and likewise for a property. To reduce the potential for "false positives", you may enter a combination of name and property information'. The form is divided into two columns: 'Name Information' and 'Property Information'. The 'Name Information' column has fields for 'Last Name / Business Name', 'First Name', and 'Middle Name'. The 'Property Information' column has fields for 'Number', 'Street', 'Apt./Office/Box', and 'Pin #'. Below these columns, there's a section titled 'How Would You Like To Be Notified?' with checkboxes for 'Email' and 'Text Message'. A 'Create My Notifications' button is at the bottom.

cott
**PROPERTY
CHECK** ✓

cott
systems

Dear PropertyCheck User:

I recommend entering all possible versions of your name and any common misspellings into your notifications in your PropertyCheck account. See example below.

Name: Ruth Ann Snider

Entered into property check variations:

Ruth Ann Snider

Ruth A Snider

Ruth Snider

Ruth Ann Snyder

Ruth A Snyder

Ruth Snyder

R Snider

R Snyder

R A Snider

R A Snyder

These are your “notifications” and you can view, change, add/delete once logged in to your PropertyCheck account.

Thank you!

Melissa Jordan

Delaware County Recorder



Personal Records and Important Documents

Name: _____ Date: _____

Fill out this form and store it in a safe place along with other important documents. Tell your spouse or partner, adult child, trusted friend or relative where this information could be found in an emergency. If you need additional space, please attach the information on a separate sheet indicating the number and title of each section.

Social Security _____ Date of Birth _____

Contact regarding S.S. information and benefits: _____

1) Family (Spouse/Partner, Children, Close Relative or Trusted Friend; contact is phone, email or address)

Name: _____ Relation: _____ Contact: _____

Name: _____ Relation: _____ Contact: _____

Name: _____ Relation: _____ Contact: _____

2) Doctor and Other Trusted Advisors (Name and contact phone number, e-mail or address)

Physician 1 _____

Physician 2 _____

Attorney: _____

Accountant _____

3) Last Will and Testament

Location: _____

4) Burial Policy/Funeral Plan/Declaration for Funeral Arrangements

Location: _____

Contact/Phone No.: _____

5) Cemetery Property

Ownership certificate location: _____

6) Birth Certificate

Location: _____

Name on Certificate: _____

Date of Birth: _____ City/County: _____ State: _____

Father's Name: _____

Mother's Name: _____

7) Marriage License

Location: _____

Wedding Date: _____ City/County: _____

8) Divorce Records

State: _____ Location: _____

Divorce Date: _____ City/County: _____ State: _____

Attorney's Name/Phone: _____

9) Military Records

Location: _____

Military ID No.: _____ Veterans Benefits/Info.: _____

Military Retirement Benefits
(Branch of Military Contact Phone No.): _____**10) Assets (Checking Accounts, Savings Accounts, CDs, etc.)**

Bank/Institution	Account Number	Name on Account	Branch Location/Phone No.

11) Safe Deposit Box

Location: _____ Key Location: _____

Contents: _____

12) Retirement, 401(k) and/or IRA Documents

Contact/Phone No.: _____

Contact/Phone No.: _____

13) Investments-Stocks/Bonds and Brokerage Accounts

Location: _____

14) Insurance Policies

Location: _____

Name of Ins. Co.	Phone No.	Policy No.	Beneficiary	Value

22) Personal/Business Computers

Name of Bank/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

23) Online/Electronic Credit Cards

Name of Credit Card/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Credit Card/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

24) Miscellaneous Online/Digital Accounts and Websites (This includes E-mail, Facebook, Twitter, PayPal, eBay, iTunes, Flickr, cell phone accounts, photo galleries, blogging websites, etc.)

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

25) Miscellaneous Valuables

Item: _____ Location: _____

Item: _____ Location: _____

Item: _____ Location: _____



JUDGE DAVID A HEJMANOWSKI

Delaware County Probate Court, 145 N. Union Street, Delaware, Ohio 43015

22) Personal/Business Computers

Name of Bank/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

23) Online/Electronic Credit Cards

Name of Credit Card/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Credit Card/Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

24) Miscellaneous Online/Digital Accounts and Websites (This includes E-mail, Facebook, Twitter, PayPal, eBay, iTunes, Flickr, cell phone accounts, photo galleries, blogging websites, etc.)

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

Name of Website and Web Address: _____

Account No.: _____ User Name: _____

Password: _____ Answer to Security Question: _____

25) Miscellaneous Valuables

Item: _____ Location: _____

Item: _____ Location: _____

Item: _____ Location: _____



JUDGE DAVID A HEJMANOWSKI

Delaware County Probate Court, 145 N. Union Street, Delaware, Ohio 43015

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.