

General Warranty Deed - The grantor guarantees title against defects that existed before the grantor acquired title, or that arose during the grantor's ownership. It does not warrant against encumbrances or defects arising from grantees own acts.

Special Warranty Deed - The grantor guarantees only against defects arising during the time of the grantors period of ownership.

Quit Claim Deed - The grantor warrants nothing. The quit claim deed merely conveys whatever interest the grantor has in the property, if any. It will NOT convey after-acquired title.

Bargain and Sale Deed - The grantor conveys real property as well as after-acquired title but does not guarantee or warrant against defects in the past chain of title. However, the grantor does make a statement that the grantor has not harmed the title. Quite often, personal representatives, trustees, and guardians use the bargain and sale form as they are merely representing a deceased party, trust or a minor.

Fiduciary and Official Deeds - Personal Representative, Conservator, Trustee, Sheriff, Treasurer, etc..) Usually these are bargain and sale deeds and contain no warranties but do pass after- acquired title; however, they can be general or special warranty deeds. The key operative words in a deed are "sell and convey"
*May be a waiting period before eligible for title insurance

TOD Deed (Transfer on death) - Used as probate avoidance device to only be effective after the death of the grantor but recorded prior to the death of the grantor.
*May be a waiting period before eligible for title insurance