



# Interpreting & Understanding Deeds

Presented by:

Kristin Montgomery, CPE Chief Assessor/Director of Assessment – Luzerne County  
[kristin.Montgomery@luzernecounty.org](mailto:kristin.Montgomery@luzernecounty.org)

Rita Yannayon, CPE - Tyler Technologies  
[rita.yannayon@tylertech.com](mailto:rita.yannayon@tylertech.com)

Darrell Arbore, Esq. - Westmoreland County Tax Assessment Office Solicitor

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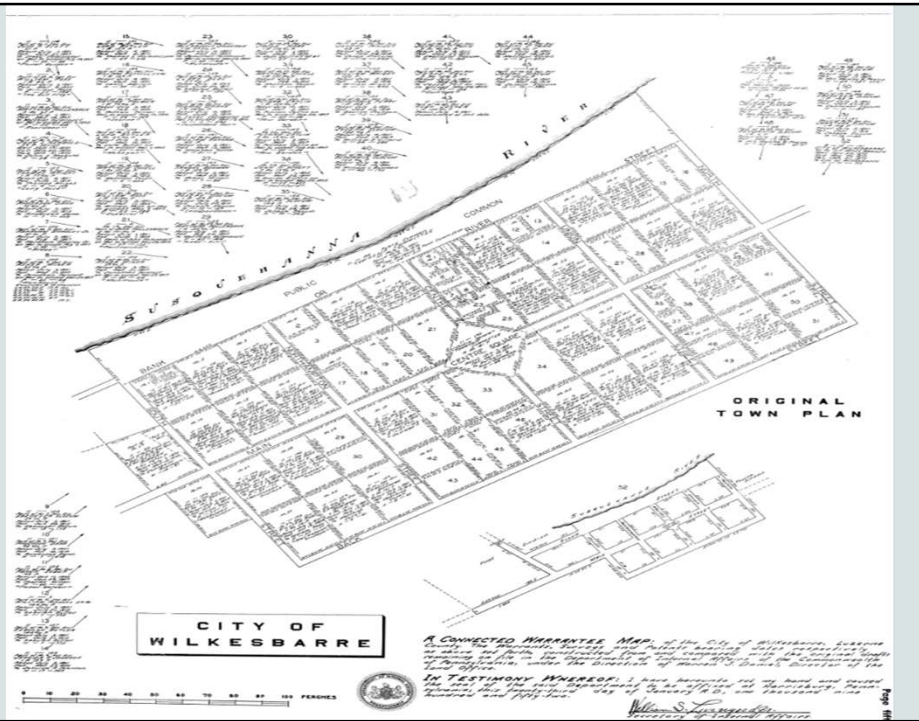
## WARRANTS

Warrant - certificate authorizing a survey of a tract of land; initiates title of a property and provides the basis for legal settlement but does not convey all rights to the property.

\*pa.gov

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Overview of the original warrant map for the square area in Wilkes Barre City.

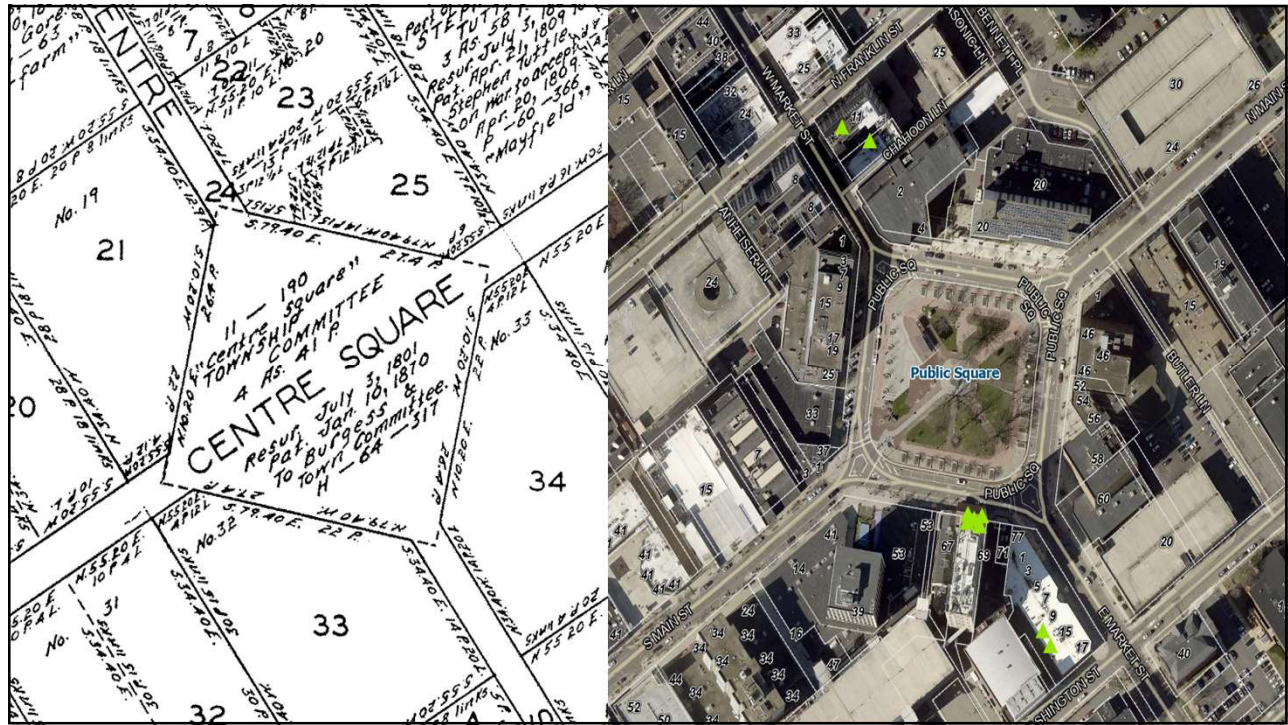


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Original Warrant Map  
Zoomed - square area in  
Wilkes Barre City.



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## PATENTS

Patent - final, official deed from the Penns or the Commonwealth, which conveys clear title and all rights to the private owner.

\*pa-gov

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# DEEDS

**Deed:** A signed and usually sealed instrument containing some legal transfer, bargain, or contract.

\*Merriam-Webster

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In plain language....  
What is a deed?

A document that transfers ownership of real property from a grantor (seller) to a grantee (buyer).

Abstract Company  
E.W. Billow Abstract Company  
480 Pierce Street, Suite 319  
Kingston, PA 18704

**CERTIFIED PROPERTY IDENTIFICATION NUMBER**  
MUNICIPALITY Jackson Twp  
PIN MAP 68151 BLOCK 4 LOT 29  
TRANSFER  DIVISION \_\_\_\_\_  
DATE 10-1-10 BR  
MAPPING CLERK

**THIS DEED**

MADE THE 30 day of September in the year of our Lord Two Thousand Ten (2010).

**BETWEEN ROBIN ROGERS**, Executrix of the Estate of Cleo Ines Eneboe, Deceased, late of the Township of Jackson, Luzerne County, Pennsylvania;

**GRANTOR,**

AND

**PATRICIA RUDDY**, of the Borough of Hunlock Creek, Luzerne County, Pennsylvania,

**GRANTEE.**

**WHEREAS**, Clifford O. Eneboe and Cleo I. Eneboe, his wife, became seized of all that certain piece or parcel of land situate in Township of Jackson, County of Luzerne and Commonwealth of Pennsylvania by deed of Robert Chisholm Milne and Margaret Helen Milne, his wife, dated January 21, 1966 and recorded in the Office of the Recorder of Deeds in and for Luzerne County, Pennsylvania in Deed Book 1584 at page 475, et seq.; and

**WHEREAS**, Clifford O. Eneboe died December 31, 1987 and title to the within described premises vested as entireties property in Cleo I. Eneboe, also known as Cleo Ines Eneboe, his wife, and

REC Book 3010 Page 174658

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## DEEDS

### Types of Deeds:

Warranty

    Special Warranty

    General Warranty

Quitclaim

Corrective

Taken

    Sheriff

    Tax Sale

Taken (Cont.)

    Judicial Sale

    Repository

    Adverse Possession

Given

    Gift of Love & Affection

    Decree of Distribution

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## Types of Deeds

### Warranty Deeds

#### Special Warranty

While a general warranty deed promises that the property has no outstanding mortgages, debts, liens, or encumbrances on the property now and from all previous owners of the property, a special warranty deed only promises this to be true during the period the grantor owned the property. Most lenders will require a warranty deed before granting any financing for the property. \*

\* [What Are The 3 Types of Deeds in Pennsylvania? \(bingamanhess.com\)](https://www.bingamanhess.com/what-are-the-3-types-of-deeds-in-pennsylvania/)

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## Types of Deeds

### Warranty Deeds

#### General Warranty

A general warranty deed provides the highest level of protection to the grantee. It ensures that the grantor holds a clear title to the property, has no outstanding mortgages, debts, liens, or encumbrances on the property now and from all previous owners of the property, and that there will be no future claim on the title of the property.

\*[What Are The 3 Types of Deeds in Pennsylvania? \(bingamanhess.com\)](https://www.bingamanhess.com/what-are-the-3-types-of-deeds-in-pennsylvania/)

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## Types of Deeds

### Quitclaim

A Quitclaim deed provides the lowest level of protection to the grantee. It only transfers an ownership interest from the grantor to the grantee. It does not guarantee that the property is without outstanding mortgages, debts, liens, or encumbrances. This type of deed is most often used in non-sale transactions, such as transfers between spouses or to children.

\*[What Are The 3 Types of Deeds in Pennsylvania? \(bingamanhess.com\)](https://www.bingamanhess.com/what-are-the-3-types-of-deeds-in-pennsylvania/)

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# Types of Deeds

## Corrective Deeds

A deed made without consideration for the sole purpose of correcting an error in the description of the parties or of the premises conveyed is not taxable.

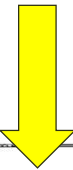
[61 Pa. Code § 91.151. Correctional deed. \(pacodeandbulletin.gov\)](#)

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## Corrective Deeds

If there is an error made, a corrective deed will be recorded. Sometimes you're lucky enough to have it written at the top like this deed!

You may also find that a deed was of a corrective nature in other areas.

<p>Prepared by: Terrana Law, P.C. 400 Third Avenue Suite 117 Kingston, PA. 18704 Telephone: 570-283-9500 Telecopier: Intraoffice File No.: 17-9956</p>		<p>CERTIFIED PROPERTY IDENTIFICATION NUMBER MUNICIPALITY <u>Wilkes-Barre City</u> PSN MAP <u>Honny</u> BLOCK <u>20</u> LOT <u>3, 4</u> TRANSFER DIVISION DATE <u>8-20-24</u> <u>RF</u> MAPPING CLERK EIN: 73-H10NW4 B020 L003 and L004</p>
<p>This <b>CORRECTIVE DEED</b>, made the <u>19<sup>th</sup></u> day of <b>August, 2024</b></p>		
<p><b>By and Between</b></p>		
<p><b>331 NORTH WASHINGTON STREET, LLC</b>, erroneously referred to as <b>331 NORTH WASHINGTON, LLC</b>, a New York limited liability company, hereinafter referred to as "<b>GRANTOR</b>"</p>		
<p>and</p>		
<p><b>331 NORTH WASHINGTON STREET, LLC</b>, a New York limited liability company, hereinafter referred to as "<b>GRANTEE</b>"</p>		
<p><b>WITNESSETH</b>, that the said Grantor for and in consideration of the sum of <b>One and 00/100 Dollar (\$1.00)</b> lawful money of the United States of America, unto it well and truly paid by the said Grantee, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, has granted, conveyed, bargained and sold, released and confirmed, and by these presents does grant, bargain and sell, release, confirm and convey unto the said Grantee, its transferees successors and assigns,</p>		
<p>All those certain lots or pieces of ground situate in Wilkes-Barre City, County of Luzerne,</p>		

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1630019105

RECORDERS USE ONLY

REV-183 REALTY TRANSFER TAX STATEMENT OF VALUE

DATE: 08/19/2024

SECTION I TRANSFER DATA

SECTION II REAL ESTATE LOCATION

SECTION III VALUATION DATA

SECTION IV EXEMPTION DATA - Refer to instructions for exemption status.

SECTION V CORRESPONDENT INFORMATION - All inquiries may be directed to the following person:

1630019105

PAGE 1

Other places to spot if a deed is a corrective deed...

You will notice under Section IV of the affidavit of value that this conveyance is exempt for the reason filled in to the left.

Sometimes one of the last clauses in the deed will also state this.

Here you can see the corrective or confirmatory deed is the chosen reason.

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# Types of Deeds Taken

## Sheriff's Deed

A document giving ownership rights in property to a buyer at a sheriff's sale (a sale held by a sheriff to pay a court judgment against the owner of the property). A deed given at a sheriff's sale in foreclosure of a mortgage.

[Sheriff's Deed | Encyclopedia.com](https://www.encyclopedia.com/law/encyclopedias-and-reference-works/encyclopedias-and-reference-works/sheriff-s-deed)

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Inat: # 202408196 - Page 2 of 4  
**SHERIFF'S DEED**

CERTIFIED PROPERTY IDENTIFICATION NUMBER: 64-1234-1000  
 64-1234-1000 -6 -2 -5 VENDOR'S OWNERSHIP  
 CERTIFIED 07/18/2024 BY RF

**Know all Men by these Presents**

*This deed made this 18th day of July 2024, I, Brian M. Szumski, Sheriff of Luzerne County, in the Commonwealth of Pennsylvania (CYNTHIA RACKLEY, Defendant(s)), for and in consideration of the sum of ONE THOUSAND SEVEN HUNDRED THREE AND 86 / 100 [\$1,703.86] dollars, to me in hand paid do hereby grant and convey to*

**U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR LB-IGLOO SERIES IV TRUST**

ALL THAT CERTAIN lot, piece or parcel of land, situate, lying and being in the Township of Wright, County of Luzerne and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** at a corner dividing Lots Nos. 55 and 56 in the Southerly line of Red Maple Avenue as shown on a map hereinafter mentioned; thence along said dividing line, South 2 degrees 01 minutes West 289.84 feet to a corner in the rear line of Lot No. 59; thence along a portion of the same and along a portion of the rear line of Lot No. 70, North 83 degrees 50 minutes West 86.00 feet to a corner of Lot No. 54; thence along the same, North 5 degrees 47 minutes West, 210.72 feet to a corner in the Southerly line of Red Maple Avenue aforesaid, and thence along the same along a curve to the right having a radius of 165.55 feet, an arc length of 119.46 feet and a chord course of North 79 degrees 48 minutes East, 117.03 feet to a corner, the place of beginning.

BEING the same premises which Patrick J. Finn and Maria A. Finn, his wife, by Deed dated September 13, 2007, and recorded in the Official Records of Luzerne County on October 26, 2007 in Deed Book Volume 3007, Page 284586, granted and conveyed unto Cynthia Rackley.

50 Red Maple Avenue, Mountain Top, PA 18707  
 Tax Parcel Number: 64-NBS2-006-002  
 Robert Flacco, Esq., Friedman Vartolo LLP, Attorney for Plaintiff

Judgment Amount: \$166,710.20  
 Premise Being: 50 Red Maple Avenue, Mountain Top, PA 18707  
**PREMISES BEING: 50 RED MAPLE AVE, MOUNTAIN TOP, PA 18707**  
**UPI / TAX PARCEL NUMBER: 64-NBS2-006-002**

---

*the same having been sold by me to the grantee on the 14th day of June 2024, after advertisement under a Writ of Execution issued on the 11th day of December 2023, out of the Court of Common Pleas of Luzerne County, Pennsylvania as Case Number: 8946/2022, at the suit of*

**U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR LB-IGLOO SERIES IV TRUST**  
 v.  
**CYNTHIA RACKLEY**

Sheriff's Deeds are typically not lien searched or title searched.

They remain extremely vague as this is a "buyer beware" sale.

This is a typical Sheriff's deed in Luzerne County ←

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## Types of Deeds Taken

### Tax Sale (aka Upset Sale)

At an upset tax sale, a tax-delinquent home is sold subject to existing liens such as mortgages, judgments, and other liens.  
 (72 P.S. § 5860.609).

More simply explained a tax sale is a "buyer beware" situation. Upset sales do not erase any loans/liens against the property.

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**TAX CLAIM BUREAU DEED - UPSET SALE**

**This Deed** Made this 21<sup>st</sup> day of September, 2023, between the TAX CLAIM BUREAU, of the County of Luzerne, Pennsylvania, as Trustee, Grantor, and

Engels Daniel Hernandez De La Nuez  
1021 E. Broad St.  
Hazleton, PA 18201

**Witnesseth**, that in consideration of \$ 38,000.00, and paid, receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey unto the said Grantee, the following lot of land with appurtenances:

Plate No: 1-3-268-10  
Loc: 66 Fall Street  
Pin No. 19NE4 002 017  
Borough of Ashley  
County of Luzerne  
State of Pennsylvania

Being the property formerly owned or reputed to be owned by Hunter, Jeremy & Lawrence D. Hodges. The same having been sold under proceedings filed in the Tax Claim Bureau of the County of Luzerne to No. 2023-09861 under the authority of the provisions of the Act of July 7, 1947, P.L. 1368, known as the Real Estate Tax Sale Law.

REC Book 3024 Page 5473

CERTIFIED PROPERTY IDENTIFICATION NUMBER

MUNICIPALITY  Ashley Boro

FIN MAP  39NE4  BLOCK  2  LOT  17

TRANSFER  /  DIVISION  /

DATE  1-3-24   RP

MAPPING CLERK

## Sample of an Upset (or Tax) Sale Deed

Like a Sheriff's deed, these deeds are not guaranteed.

The tax claim bureau does a search for owners to serve, but they do not do a lien search.

It is the buyer's responsibility to do the research.

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# Types of Deeds Taken

## Judicial Sale

The Judicial Sale is a sale permitted under the provisions of the Pennsylvania Real Estate Tax Sale Act, 72 P.S. §5860.101, et seq., which provides for an auction of real property due to delinquent property taxes that were not sold at an earlier Upset Tax Sale.

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### Judicial Sale (Cont.)

#### Article VI Sale of Property

b. Judicial Sale - Section 612(a)...freed and cleared of all tax and municipal claims, mortgages, liens, charges and estates, except separately taxed ground rents, to the highest bidder, and that the purchaser at such sale shall take and thereafter have an absolute title to the property **sold free and clear** of all tax and municipal claims, mortgages, liens, charges and estates of whatsoever kind, except ground rents, separately taxed.

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Similar to the tax claim upset sale deed, the Luzerne County Tax Claim Bureau titles the Judicial Sales as such.

For assessment processing, tax claim and the sheriff sale deeds are transfers coded with 08 (forced sale) for STEB purposes.



**TAX CLAIM BUREAU DEED - JUDICIAL SALE**

This Deed Made this 10<sup>th</sup> day of August, 2023, between the TAX CLAIM BUREAU, of the County of Luzerne, Pennsylvania, as Trustee, Grantor, and

Lower South Valley Land Bank  
15 E. Ridge St.  
Nanticoke, PA 18634

Witnesseth, that in consideration of \$ 1,606.45, and paid, receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey unto the said Grantee, the following lot of land with appurtenances:

Plate No: 46-2-230-5  
Loc: 128 W. Main St.  
Pin No. K651 013 013  
Township of Newport  
County of Luzerne  
State of Pennsylvania

Being the property formerly owned or reputed to be owned by Maul, Michael. The same having been sold under proceedings filed in the Tax Claim Bureau of the County of Luzerne to No. 2023-01037 under the authority of the provisions of the Act of July 7, 1947, P.L. 1368, known as the Real Estate Tax Sale Law.

COPY

REC Book 3023 Page 194588

CERTIFIED PROPERTY IDENTIFICATION NUMBER  
MUNICIPALITY Newport  
PIN MAP 651 BLOCK 13 LOT 13  
TRANSFER  DIVISION  
DATE 10-3-23 MF  
MAPPING CLERK 6

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# Types of Deeds Taken

## Repository

Once a property goes through all of the sales processes and still is not sold, it now belongs to the county... I refer to it as a quasi ownership. It's not deeded to the county; they own it by default.

That file of properties is known as the repository of properties, for which the county obviously does not pay taxes, so it's in their best interest to find a buyer.

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Most counties set a minimum sale price for properties purchased from their repository.

Once in repository, when sold, the property's market value changes to the value of the sale price.



**TAX CLAIM BUREAU DEED - REPOSITORY SALE**

This Deed Made this 24<sup>th</sup> day of October, 2023, between the TAX CLAIM BUREAU, of the County of Luzerne, Pennsylvania, as Trustee, Grantor, and

Andrew Hertzler  
5745 Musser Ln.  
Watsonstown, PA 17777

**Witnesseth**, that in consideration of \$ 500.00, and paid, receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey unto the said Grantee, the following lot of land with appurtenances:

Plate No: 44-107-2-D2  
Loc: Black Creek Rd.  
Pin No. Q3 00A 044  
Township of Nescopeck  
County of Luzerne  
State of Pennsylvania

Being the property formerly owned or reputed to be owned by Carville, Louis A. III. The same having been sold under proceedings filed in the Tax Claim Bureau of the County of Luzerne to Nos. 2023-11142 under the authority of the provisions of the Act of July 7, 1947, P.L. 1368, known as the Real Estate Tax Sale Law.

CERTIFIED PROPERTY IDENTIFICATION NUMBER  
MUNICIPALITY Nescopeck Twp  
PIN MAP Q3 BLOCK A LOT 44  
TRANSFER  DIVISION \_\_\_\_\_  
DATE 11/20/23 JTA  
MAPPING CLERK

REC Book 3023 Page 238371

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## NOTICE THE ASSESSED VALUE IN OUR CAMA

Property (Tax Admin, CAMA) (App-ID 2) - FilePro Client

Munic 44 NESCOPECK TOWNSHIP Ctrl 00101486  
 School 7 BERWICK AREA SD PIN 44-Q3 -00A-044-000

OWNER INFORMATION Bank Code  
 First  
 Last HERTZLER ANDREW  
 Ext  
 Own-2  
 Addr-1  
 Addr-2 5745 MUSSER LN  
 City WATSONTOWN PA 17777

CONTROL INFORMATION  
 Stat T Ward 00  
 Type L2 L Luse 100  
 Spec 1.00 Acres  
 Unit  
 Tie  
 Nbhd 4400

SITUS  
 House 44-207-2-D2-1  
 Street BLACK CREEK RD  
 City  
 Situs BLACK CREEK RD  
 Desc-2  
 Desc-3  
 Desc-4

12/12/2023 500 03023-238370

LAST MAILED VALUES		
	Taxable	Appraised
Land	500	500
Impr	0	0
Total	500	500

\*\*\* VALUE OVERRIDE \*\*\*  
 /CA/2003/MS/1A-NAMES\_ADDR/ HERTZLER ANDREW  
 kmontgom, viewing control # 00101486 44-Q3 -00A-044-000

Screens Update More

On this screen you can see we changed the A/V

Date	Reas	FAV Land	FAV Impr	FAV Total	CG Land	CG Total
02/28/2024	02	500	0	500	T	
10/08/2020	32	35600	0	35600	C	
11/01/2019		35600	0	35600	T	

On this screen you can see the sales history from the previous owner (it doesn't list the county's ownership) The 08 tells us it's a forced sale.

Grantee (Buyer)	Deed	Date	Price	St	AnM
HERTZLER, ANDREW	03023-238370	12/12/2023	500	0808JN	
CARVILLE III LOUIS A	01982-000205	02/20/1979	1000	55	

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## From RETSL (Real Estate Tax Sale Law)

(627 amended June 18, 1998, P.L.501, No.69)

Section 628. Assessment Restrictions on Property Sold From Repository.~

Notwithstanding any other provisions of the various assessment laws of this Commonwealth, the price for which property is sold under this subarticle of the act only, shall be deemed to be the fair market value of the property for tax assessment purposes. The assessment and the consideration upon which it was made shall not be changed unless any of the following occurs:

- (1) It is changed as part of a general county reassessment.
- (2) It is sold as an individual parcel or as part of a combined parcel.
- (3) It is improved as provided for in the several assessment laws of this Commonwealth.

(628 added July 3, 1986, P.L.351, No.81)

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## Types of Deeds Taken

### Adverse Possession & Condemnation

There are reasons where someone or a government can obtain property through adverse possession or condemnation. There are many legal caveats to these but for assessment processing purposes, it's a transfer of property.

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## Types of Deeds Given

Gift of love & affection

Decree of Distribution (for estates)

Once the decree of distribution is complete, appeals to the estate (such as a late lien filer) are improbable.

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## PROCESSING “TYPICAL” DEEDS IN THE ASSESSMENT OFFICE

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What to look for when  
reviewing a deed....

Sale Price – Most  
important for sales  
validation.

Typically found on page  
one, this one is on the  
2<sup>nd</sup> page.

**WHEREAS**, Cleo Ines Eneboe died testate October 1, 2009, a resident of Luzerne County, Pennsylvania; and

**WHEREAS**, the Last Will and Testament of Cleo I. Eneboe was duly admitted to probate before the Register of Wills of Luzerne County, by proceedings filed to No. 4009-1722; and

**WHEREAS**, Letters Testamentary were granted to Robin Rogers, the Grantor herein; and

**WHEREAS**, the Executor desires by this deed to sell and convey the within described premises to the Grantee herein.

**NOW THEREFORE** in consideration of the sum of One Hundred Fifty-nine Thousand and 00/100 Dollars (\$159,000.00), in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantee, her heirs and assigns,

**ALL** that certain piece or parcel of land situate in Township of Jackson, County of Luzerne and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

**BEGINNING** on East Ridge Street at the Northwesterly corner of Lot No. 36, being a corner common to Lots Nos. 36 and 37;

**THENCE** along East Ridge Street North 56 degrees 30 minutes East one hundred (100) feet to a corner common to Lots Nos. 35 and 36;

**THENCE** along the line dividing Lots Nos. 35 and 36 South 34 degrees 30 minutes East two hundred (200) feet to a corner common to Lots Nos. 31, 32, 35 and 36;

**THENCE** along the rear line common to Lots Nos. 31 and 36 South 56 degrees 30 minutes West one hundred (100) feet to a corner common to Lots Nos. 30, 31, 36 and 37; and

**THENCE** along the line dividing Lots Nos. 36 and 37 North 34 degrees 30 minutes West two hundred (200) feet to the place of **BEGINNING**.

**BEING** Lot No. 36 on plot of Harold T. Bertram, by J.T. Jeter, dated May 12, 1956, revised October 1, 1957, as shown on map attached to deed of Harold T. Bertram, et ux to Leo Ruikoski, Jr., dated July 10, 1961 and recorded in the Office of the Recorder of Deeds in and for Luzerne County, Pennsylvania in Deed Book 1479 at page 810, et seq.

**ALSO** the right to use Highland Drive and East Ridge Street as shown on said

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Important is confirming the mailing address for the tax bill!

All deeds SHOULD have a certification of the grantee's precise residence, aka their mailing address, typically found on the signature page.

On this, the 30 day of September, 2010, before me a Not public, personally appeared **ROBIN ROGERS**, Executor of the Estate of CLEO NEBOE, also known as CLEO INES ENEBOE, Deceased, known to me (satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Commonwealth of Pennsylvania  
NOTARIAL SEAL  
BETH W. BILBOW, NOTARY PUBLIC  
LUZERNE COUNTY, PA  
Commission Expires January 31, 2011

Notary Public  
My Commission Expires:




I hereby certify that the precise residence of the Grantee is:  
30 East Ridge St  
Shavertown, PA 18708



I hereby CERTIFY document is record  
Recorder of Deeds  
Luzerne County, P  
JAMES RED OBI  
RECORDER OF D

REC Book 3010 Page 174661



AN ODD SAMPLING OF DEEDS...



**THIS DEED,**

MADE this 18 day of January, in the year Two Thousand and Twenty-Four (2024),

BETWEEN ROLAND EVANS and DESIREE EVANS, his wife, of the Township of Jackson, County of Luzerne and Commonwealth of Pennsylvania,

GRANTORS

AND

ROLAND EVANS and DESIREE EVANS, his wife (life tenants), of the Township of Jackson, County of Luzerne, and Commonwealth of Pennsylvania, KRISTIN HENSLEY (remainderman) and DANIELLE DOMINICK (remainderman),

GRANTEES

This was presented because it was removed from Homestead.


Once e-mailed to the assessment solicitor he agreed who the owner was.

Who owns this property?

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“The difference between Revocable and Irrevocable is life & death.”

~ ~ Alfred K. Hettinger, Esq.



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CERTIFIED PROPERTY IDENTIFICATION NUMBER

MUNICIPALITY Butter Twp

PIN MAP P851 BLOCK 6 LOT 11-081

TRANSFER  DIVISION \_\_\_\_\_

DATE 12/5/23 JN

**DEED**

THIS INDENTURE, made as of this 29<sup>th</sup> day of November, 2023,

*Between*

Ralph R. Erickson, Jr., and Teresa Ann Erickson, having an address at 29 Reserve Drive, Drums, PA 18222, as the grantor hereunder (hereinafter referred to as the "Grantor"),

*And*

Kathryn Noelle Foose, having an address at 54 Walden Drive, Mountain Top, PA 18707, as Trustee under the Declaration of Trust of even date herewith, known as the Erickson Family Irrevocable Living Trust, made by Ralph R. Erickson, Jr. and said Trustee, as the grantee hereunder (hereinafter referred to as the "Grantee").

Who owns  
this property?

Does it  
qualify for the  
homestead  
exemption?

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Who owns this parcel?

Does it qualify for the  
homestead exemption?

Inst. # 20230705 - Page 2 of 6

CERTIFIED PROPERTY IDENTIFICATION NUMBERS  
 LASE4 01 012 000 SHICKSHINNY BOR  
 CERTIFIED 08/29/2023 BY SP

PIN #: 56-LASE4-001-012-000

DEED

Made this 2nd day of August in the year of our Lord, Two Thousand Twenty-Three (2023)

BETWEEN LOIS NORCROSS, formerly known as LOIS A. SUMMA of Shickshinny Borough, Luzerne County, Pennsylvania.....Grantor,

AND

LOIS NORCROSS, Trustee of the Lois Norcross Irrevocable Grantor Trust dated August 2, 2023, of Shickshinny Borough, Luzerne County, Pennsylvania.....Grantee.

WITNESSETH in consideration of ONE and 00/100 (\$1.00) DOLLAR, in hand paid, the receipt of which is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantee, its successors and assigns.

ALL THAT CERTAIN lot, piece or parcel of land situate in the Borough of Shickshinny, Luzerne County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING on the sideline of Grant Street at the Northeast corner of lot now or late of John Hankey.

THENCE Southwesterly along said lot one hundred fifty (150) feet to Wilson Street;

THENCE Easterly along said Wilson Street fifty (50) feet to a corner;

THENCE North 14 degrees 40 minutes East one hundred fifty (150) feet to the sideline of said Grant Street, at a corner of lot now or late of William Strong;

THENCE Westerly along the sideline of Grant Street fifty (50) feet to the place of beginning.

BEING Lot No. 7 in Block 10 on the draft of the addition to Shickshinny surveyed by J.L. Pealer on November 18, 1872.

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## Anatomy of a Deed

Heading

Date

Grantor

Grantee

Tenancy by the Entireties

Joint Tenants

Tenancy in Common

Consideration

Granting Clause



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## Anatomy of a Deed

Property Description

Informal Reference

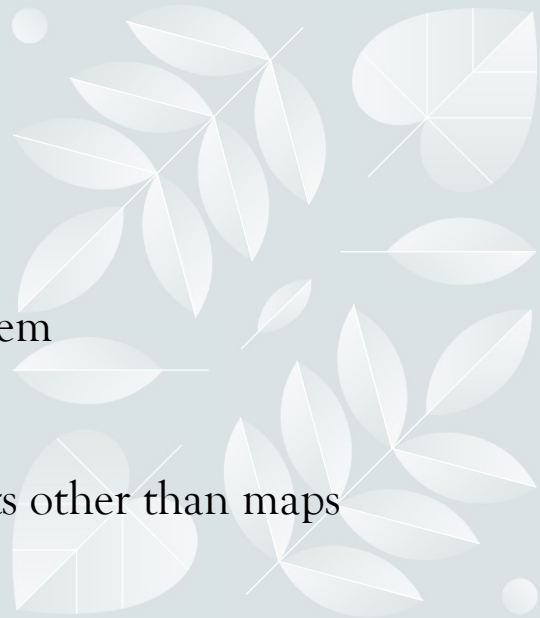
Metes & Bounds

Rectangular Survey System

Recorded Plat

Assessor Parcel Number

References to documents other than maps



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# Anatomy of a Deed

- Recital
- Under & Subject Clause
- Appurtenance Clause
- The Habendum
- Warranty
- Execution, Signing & Attestation
- Acknowledgement



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# Anatomy of a Deed



Heading

Date

Grantor

Grantee

Inst. # 202449056 - Page 2 of 4

CERTIFIED PROPERTY IDENTIFICATION NUMBERS  
 GLOVES -14 -16 -T PLAINS TOWNSHIP  
 CERTIFIED 09/13/2024 BY RF

Prepared By:  
 Mahler Law Firm, LLC  
 Eric N. Mahler, Esquire  
 1043 Wyoming Ave., 1<sup>st</sup> Floor  
 Forty Fort, PA 18704  
 (570) 718-1118  
[eric.mahler@mahlerlawfirm.com](mailto:eric.mahler@mahlerlawfirm.com)

PIN 50-G10NE3-014-016-000

## THIS DEED

Made the 3 day of September, in the year of our Lord Two  
 Thousand and Twenty-Four (2024), between

**Joann C. Rush, a Widow**, of Virginia Beach, Princess Anne County, Virginia,  
 hereinafter referred to as;

GRANTOR

-AND-

**Angela M Cruz De Taveras, an unmarried woman and Darrel T. Cruz an  
 unmarried man**, as tenants in common, of Bronx, Bronx County, New York, hereinafter  
 referred to as;

GRANTEES

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Angela M Cruz De Taveras, an unmarried woman and Darrel Taveras Cruz an unmarried man, as tenants in common, of Bronx, Bronx County, New York, hereinafter referred to as;

**GRANTEES**

Tenancy by the Entireties  
 Joint Tenants  
 Tenancy in Common

You can see this deed is clearly written as tenants in common.

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Consideration for this property was \$338,000

Witnesseth, that in consideration of **Three Hundred Thirty-Eight Thousand and 00/100 Dollars (\$338,000.00)**, in hand paid, the receipt whereof is hereby acknowledged; the Grantor does hereby grant and convey to the said Grantees, their heirs and assigns the following parcel:

**ALL** the surface or right of soil of all that certain lot, piece or parcel of land situate in the Township of Plains, County of Luzerne and State of Pennsylvania, bounded and described as follows, to wit:

Granting Clause shows this is the surface of this deed.

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# Anatomy of a Deed Property Description

## Informal Reference

Legal Description...in PA, usually metes & bounds as seen here.  
Other descriptors might be:

- Rectangular Survey System
- Recorded Plat
- Subdivision References
- Other Misc. document references

The Assessor Parcel ID Number (aka PIN)

**FRONTING** on a street (now known as Cotton Avenue) running in a Northerly direction From Main Street (now known as Miner Street) in the Village of Mill Creek (now known as Hudson), in said Township and **BEGINNING** at a corner on said street, or avenue, in line of land sold by Robert H. Carter, et ux., to William Ayers;

**THENCE** in a Westerly direction along said land now or late of William Ayers, ninety-five (95) feet, more or less, to a corner;

**THENCE** in a Southerly direction, fifty-two (52) feet to a corner in other land formerly of Robert H. Carter;

**THENCE** in an Easterly direction, parallel with the first mentioned line, ninety-five (95) feet to a point on said street;

**THENCE** in a Northerly direction, along said street, fifty-two (52) feet to the place of **BEGINNING**.

**BEING** the said dimensions, more or less, and containing in all about 4,940 square feet of land, more or less.

**SUBJECT** to the same exceptions, reservations and conditions as contained in prior deeds in the chain of title.

**PIN 50-G10NE3-014-016-000**

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# Anatomy of a Deed Property Description

## Recital (aka Being Clause)

**BEING** the same premises conveyed from Theodore Giovannini, executor of the Estate of Joseph Lewandoski a/k/a Joseph F. Lewandoski to Francis L. Rush and Joann C. Rush by Deed dated February 28, 1996 and recorded February 29, 1996 in Luzerne County Record Book 2555, Page 587. The said Francis L. Rush departed from this life on October 8, 2020 vesting all right, title and interest in the above described property to his wife, Joann C. Rush.

## Under & Subject Clause

**UNDER AND SUBJECT TO ALL EASEMENTS, CONDITIONS AND OTHER MATTERS OF RECORD, SAVE AND EXCEPT ANY MECHANICS', TAX, MORTGAGE AND/OR JUDGMENT LIENS.**

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## Anatomy of a Deed

### Property Description

Appurtenance Clause - A right, benefit, privilege, or improvement that allows for the full use and enjoyment (or burden) of land that belongs to the owner. Common examples of appurtenances are driveways, drainage ditches, fences, and rights of way.

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## Anatomy of a Deed

### Property Description

#### Appurtenance Clause – Sample

**TOGETHER WITH** all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of them, the said Grantor(s), as well at law as in equity, of, in and to the same.

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## Anatomy of a Deed

### Property Description

#### The Habendum

A habendum clause is a section of a deed or lease that defines the rights, interests, and other aspects of ownership for one of the parties in a deal. <sup>\*Westlaw</sup>

THIS DOCUMENT DOES NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT.

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## Anatomy of a Deed

### Property Description

#### The Warranty

**TO HAVE AND TO HOLD** the said lot or piece of ground described above, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee(s), their/his/her/its heirs and assigns, to and for the only proper use and behoof of the said Grantee(s), their/his/her/its heirs and assigns, forever.

**AND** the said Grantor(s), for themselves/himself/herself/ itself and their/his/her/its heirs, executors and administrators, do, by these presents, covenant, grant and agree, to and with the said Grantee(s), their/his/her/its heirs and assigns, that they, the said Grantor(s), and

their/his/her/its heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be with the appurtenances, unto the said Grantee(s), their/his/her/its heirs and assigns, against them, the said Grantor(s), and their/his/her/its heirs, will warrant and defend against the lawful claims of all persons claiming by, through or under the said Grantor(s) but not otherwise.

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# Anatomy of a Deed

## Property Description Execution, Signature & Attestation

### Acknowledgement

A Standard Clause intended to demonstrate that the parties understand and agree to the terms and conditions contained in a commercial agreement.

\*Westlaw

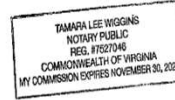
In Witness Whereof, the Grantor has hereunto set her hand and seal the day and year first above written.

*Joann C. Rush*  
Joann C. Rush

STATE OF VIRGINIA  
COUNTY OF Virginia Beach

On this 3 day of September, 2024, before me, a Notary Public, the undersigned officer, personally appeared Joann C. Rush known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand and official seal.



*Tamara Lee Wiggins*  
NOTARY PUBLIC

I hereby certify that the precise address of the Grantees is:

21-23 Cotton Avenue  
WIKES - Barre. A B765

*Grand M. Brea*  
Attorney for Grantees

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Survival Tip: If you get lost in the woods, just build a shelter. The tax **assessor** will be there shortly. 🇺🇸



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