1. TRANSFER YOUR HOME

Thanks to the Illinois Residential Real Property Transfer Act (§755 ILCS 27/1 et seq.), Illinois property owners can now transfer their <u>residential</u> property at death with a single document called a Transfer on Death Instrument ("TODI"). The CCRD offers one type of TODI, available for download at: <u>cookrecorder.com/forms/</u> This form should <u>not</u> be construed as legal advice. This statute also provides for the beneficiary's notice and acceptance form after death.

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2. TRANSFER YOUR CAR

Pursuant to the Illinois Application for certificate of title (§625 ILCS 5/3-104), Illinois residents can now transfer their Vehicle upon death with one document called a Beneficiary Affidavit. A Secretary of State Beneficiary Affidavit is available for download at: https://www.cyberdrive.lllinois.com/publications/pdf_publications/vsd773.pdf

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Karen A. Yarbrough
Cook County Recorder of Deeds

3. TRANSFER YOUR MONEY

Thanks to the Illinois Trust and Payable on Death Accounts Act (§205 ILCS 625/1 et. seq.), Illinois residents can now transfer their Checking and Savings account balance(s) upon death by establishing a Payable on Death Account ("POD").

For more details or questions regarding a POD, please visit a local branch of your bank or Credit Union.

The below info should not be construed as legal advice.

Some Basic Terms for "Pagable on Death"

For an individual or joint account, you may choose to make your account payable on your death to one or more payable on death ("POD") beneficiaries. You can make your account a POD occount by instructing us to list each POD beneficiary on the account and complying with the applicable state law. The applicable state law usually imposes requirements that must be met to create a POD account. As an example, you may have to include cartain words or fetters in the account title to create a POD account, such as: "payable on death," "POD," "in trust for," "ITF," as trustee for," "ATF," "transfer on death," "TOD," or "Tetten Trust." You are solely responsible for meeting those requirements. We may trust an account which names a POD beneficiary as a POD account, However, if the applicable them is no POD beneficiary.

above into obtained from Bank of America disclosures



Some Final Thoughts

This brochure is provided for informational purposes only, and should not be considered legal advice. Further, CCRD cannot advise you which option is prefereable based on your unique situation. It is recommended that you consult an estate planning and or real estate attorney to determine your available options. Property After

Death Workshops available.
Call 312.803.5936 or visit us on the web at cookrecorder.com

4. UPDATE YOUR TENANCY

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CLAIM AND/OR 6. RENOUNCE

When a tenant-owner of property passes, Illinois law allows for the notice of the "severance" of that tenancy by the <u>OPTIONAL</u> procedure of a Deceased Joint Tenancy Affidavit and/or a Surviving Tenant Affidavit. Recording such notice is <u>NOT</u> mandatory, but may be helpful to obtain new financing or to sell the property by updating the. property's chain of title. An example form can be downloaded from: <u>cookrecorder.com/forms/</u> The below form should <u>not</u> be construed as legal advice.

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DISCLAIMER OF INTEREST RENOUNCE PROPERTY **CLAIM PROPERTY** details or questions able to renounce any Please consult an circumstances, an attorney for more property based on property MAY be certain residential heir who inherits interest in that certain criteria. ANTERNAL OF VEXTRAM EXEMPTION OF COMMENTS OF ANTIBODIES OF STREET SELECT THE Pursuant to §755 ILCS 5/25-1 In limited 12 218 239 52/Forms/pdf files/CCPN608 pdf cookrecorder.com/forms/ ww.cyberdrive#linois.com -or-SMALL ESTATE AFFIDAVIT PURSUANT TO § 105 LC3 67.2 Pursuant to §755 ILCS 5/2-7 property. Please see an Attorney Affidavit MAY be a Small Estate circumstances used to claim for details In limited

PROPERTY after DEATH RESOURCE GUIDE

More information regarding the documents you need to TRANSFER YOUR HOME, TRANSFER YOUR CAR, and TRANSFER YOUR BANK ACCOUNT, and AVOID PROBATE

