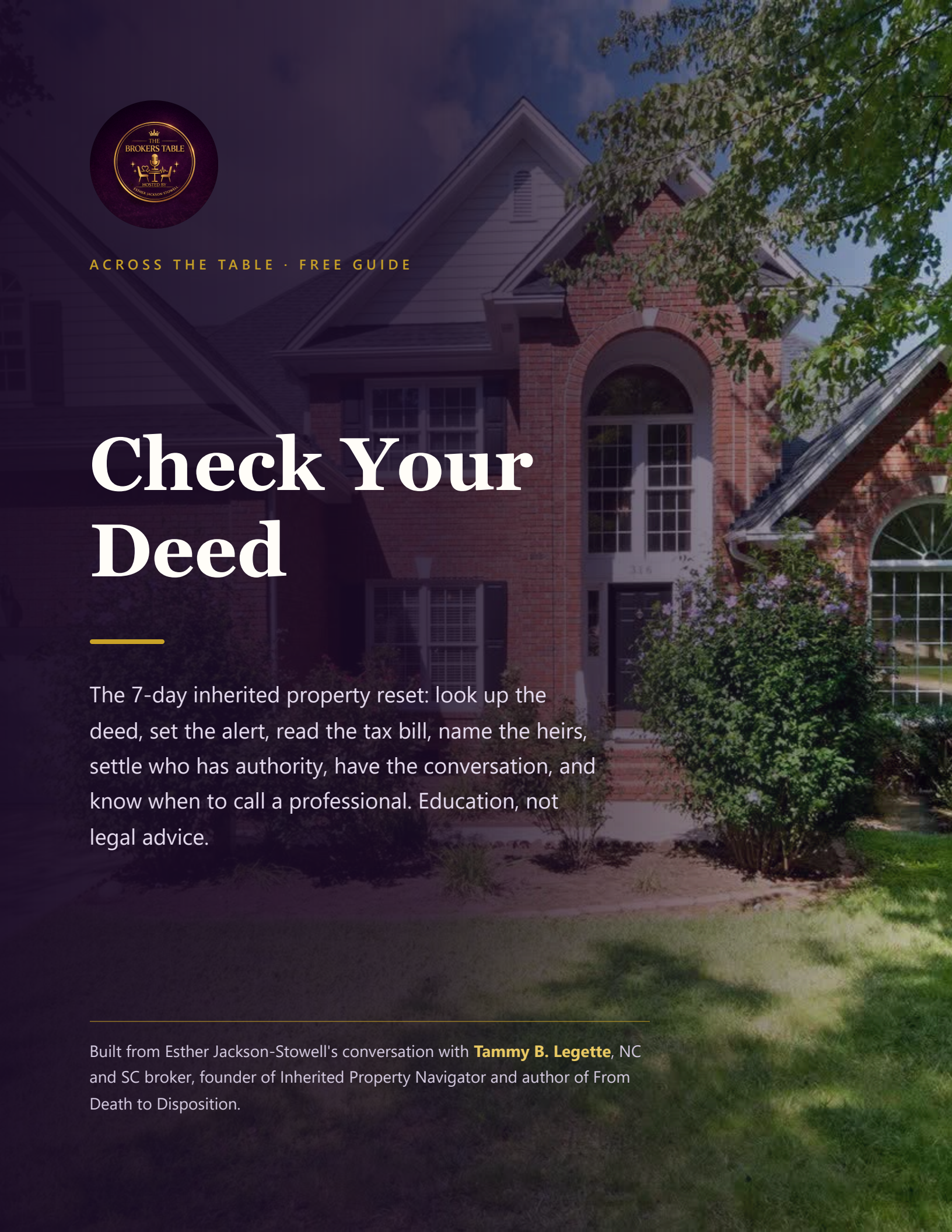


ACROSS THE TABLE · FREE GUIDE

Check Your Deed

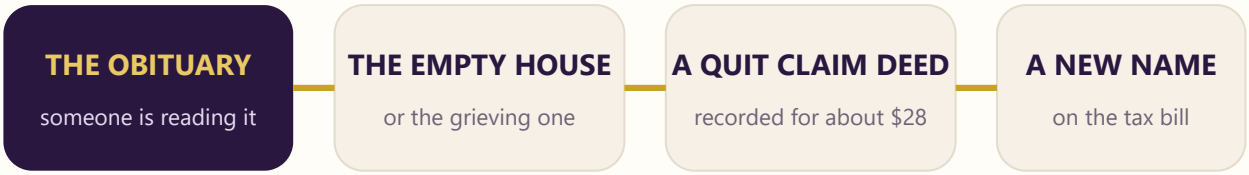
The 7-day inherited property reset: look up the deed, set the alert, read the tax bill, name the heirs, settle who has authority, have the conversation, and know when to call a professional. Education, not legal advice.

Built from Esther Jackson-Stowell's conversation with **Tammy B. Legette**, NC and SC broker, founder of Inherited Property Navigator and author of From Death to Disposition.

START HERE

Check your deed like you check your gas.

Tammy Legette had sold inherited property for 25 years when her grandfather passed. The estate affidavit said he had no children; he had eight. The one-page deed from 1972 had become ten pages. It cost about $28 to record. Nobody in the family was looking, because nobody thought to.



The only defence that costs nothing: look.

"Check your deed the way you would check your gas to see how much fuel you have when you're driving. Because that's your biggest asset."

TAMMY B. LEGETTE, ACROSS THE TABLE

Seven days, one page a day. Days one to three are about the record right now, for the home you own or the one you expect to inherit. Days four to six are about what happens when the owner is gone. Day seven is the professional. Nothing here replaces an attorney or a title professional; it gets you to their door with the file in order.

1 DAY ONE · LOOK UP THE DEED

Your county register of deeds, your name.

Tammy's instructions, word for word: go to your county register of deeds website, put in your name, and open every document listed against the property. "If you see any changes or any additions to the deed that you did the year you bought your house that have not been done through your trustee, make a call and talk with an attorney. Do not let it go by."

PROPERTY	COUNTY REGISTER OF DEEDS (WEBSITE)	DOCUMENTS LISTED	ANYTHING UNEXPECTED?

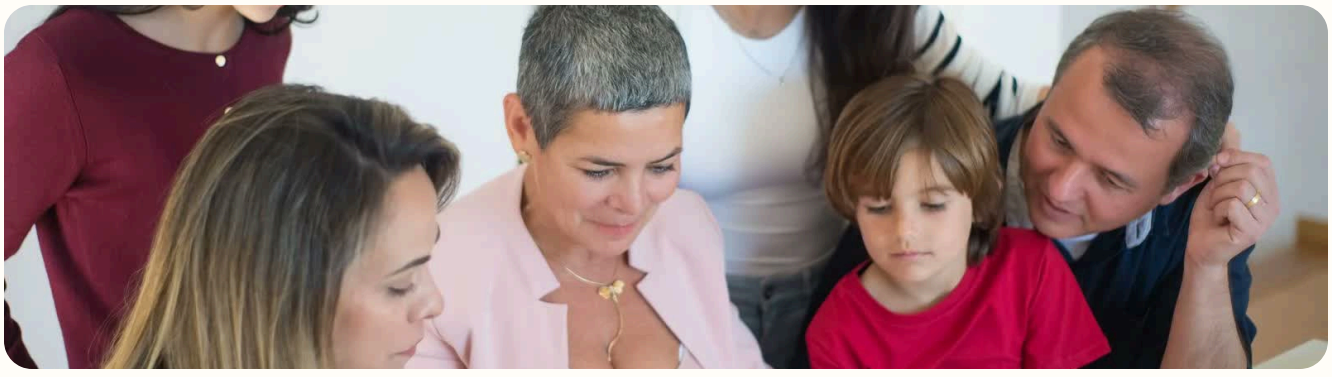
What a clean record looks like

The deed from the year you bought (or inherited), the mortgage and its release, and nothing you do not recognise. A document you did not sign is the call.

Why today, not later

Someone Tammy knows saw a change, did not understand it, and left it for another day. They are now in the middle of a deed fraud case. "Make a move today."

Intimidated by the records page? Inherited Property Navigator will check a deed for you: inheritedpropertynavigator.com. Not a substitute for your own look.



2 DAY TWO · SET THE ALERT, READ THE BILL

The free alarm, and the bill nobody reads.

Most counties offer a free property alert: a link on the register of deeds site, your name, and an email whenever anything is recorded against your property. It will not stop a filing, but it tells you the day it happens instead of years later. Then the tax bill: in her grandfather's case the transfer showed up there first.

- [ ] Property alert set up for every property we own or expect to inherit (date: _____)
- [ ] Latest tax bill checked online: right owner name, right mailing address
- [ ] If taxes are paid through the mortgage, we still looked at the county tax record
- [ ] Every HOA, lender and title envelope opened, including the boring ones
- [ ] A vacant home has a weekly check and a neighbor who knows us

WARNING SIGN	WHAT IT MEANS	SEEN IT?
Tax bill in a different name, or no tax bill at all	The record has been transferred	
HOA mail about a transfer	The HOA hears first	
Someone at the door saying they own it	A fraudulent deed may have been sold on to an investor	
A document on the deed you did not sign	Call an attorney this week	

3 DAY THREE · ONE FOLDER

Grief and missing paperwork are not a strategy.

Tammy's platform exists because families arrive grieving, with the papers in six places. Today is a folder, physical or digital, that someone else could find.

DOCUMENT	WHERE IT IS	IN THE FOLDER
The deed (a copy from the register of deeds)		
Mortgage statement, or the release		
Latest tax bill and the county tax record printout		
Homeowner's insurance		
The will, the trust, or a note that there is neither		
Birth and death certificates that prove who the heirs are		
Names and numbers: attorney, title professional, Realtor, HOA		

Why the certificates matter

Tammy went downtown with affidavits, birth certificates and death certificates that proved her grandfather had children. The paperwork did not fix the record on its own, but without it there is no case at all.

4 DAY FOUR · NAME THE HEIRS, SETTLE THE AUTHORITY

Who owns it, and who is allowed to sign.

"Because I'm the oldest, I'm in charge. Because I'm the only son. Because I was closest to mom." Tammy hears every version, and none of them is a legal answer. After a death, you cannot modify a loan the deceased cannot sign, an heir who does not understand can refuse to sign, and a minor heir may need a bond. Write it down before the first emotional conversation.

EVERYONE WITH A SHARE (HEIRS, CO-OWNERS, A SURVIVING SPOUSE)	RELATIONSHIP	NAMED IN THE WILL OR ESTATE FILE?

Who has authority

To sell, rent or borrow against this home, the person with legal authority is: _____

The document that proves it (executor appointment, trustee, deed):

_____

If the owner has already passed

Has the estate been opened? Does the affidavit of heirs name every child? Tammy found hers with a phone call to the county estates office and a trip downtown. Make the call.

Tammy's free Authority Checker walks through who can sign: inheritedpropertynavigator.com/tools. Confirm the answer with an attorney or title professional before any signature.

5 DAYS FIVE AND SIX · THE CONVERSATION, AND WILL OR TRUST

Talk to your children. Then ask about a trust.

"A will is good. A will is wonderful. But a will can be protested."

TAMMY B. LEGETTE

Day five is the conversation most families avoid. Tammy's own children say, "Mom, I don't want to talk about that," and she makes them, because the family where one child got 25% and the other 75% is in her office now, and the mother is not here to explain why. Day six is the professional question: should this home be in a trust? The name on the record does not change at a death, so the obituary readers lose their opening.

THE CONVERSATION (DAY 5)	SAID BY THE OWNER, IN PERSON
Who gets what, and why	
Who is in charge of the paperwork when I am gone	
What I want to happen to the house: keep, sell or rent	
Where the folder is	

QUESTIONS FOR AN ATTORNEY (DAY 6)	ANSWER
Should this home be held in a trust? What does it cost to set up and maintain?	
Can I still sell or refinance a home held in a trust?	
What does the will need to say about this home, and how is it protested?	
If a document was added to the deed without us, how do we quiet the title?	



7 DAY SEVEN · THE PROFESSIONAL, AND THE PETITION

Know when to bring someone in.

Opening a simple estate yourself can be fine, Tammy says; a contested will, an unsigned heir, a foreclosure after a death or anything strange on the deed is the attorney or title professional, now. A Realtor trained in inherited property understands both the paperwork and the grief. My professional, and the date I called: _____

Then the thing only citizens can do: North Carolina's Title Fraud Prevention Act (House Bill 535 and Senate Bill 423) would require ID to record a deed and let heirs challenge fraudulent deeds without an attorney. Tammy's petition is at change.org/stopdeedfraud. If you live elsewhere, find your state's bill, or start the campaign.



Tammy B. Legette

North Carolina and South Carolina broker and Realtor with 26+ years in inherited, probate and investor property, founder of Inherited Property Navigator, CIPN, and author of From Death to Disposition: The Deed That Shouldn't Exist. Her family's deed fraud case was covered by WSOC Action 9 in July 2026.

WEBSITE	inheritedpropertynavigator.com
THE BOOK (Amazon)	From Death to Disposition



Esther Jackson-Stowell

Host of The Broker's Table, where faith, family and money sit down together. Principal real estate broker, author and mother of four.

PODCAST	thebrokerstable.com
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