

title tips and escrow essentials

TITLE INSURANCE HAPPILY EVER AFTER



IF YOUR CLIENTS ARE GETTING MARRIED, HERE ARE THREE FACTS TO KEEP IN MIND:

- 1) A deed is necessary to create community property after marriage, *whether or not* both parties were vested in title before marriage. There are document prep and recording fees, but this deed is excise tax exempt.
- 2) In the case of a refinance of the family home, the new spouse can be added to title by deed when the deed of trust is recorded.
- 3) If the family home is being sold and the home belonged to one spouse before marriage, both spouses need to sign the deed at closing even if the new spouse was not added to the title. Washington state homestead law requires the signature of both spouses unless the non-owning spouse has not occupied the home within the past six months.

**If your newlywed clients have questions about their real estate holdings, please give us a call.
We are happy to help!**

Connect with CW Title to get answers to all of your title and escrow questions!
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