

# SENATE BILL 651

N1, N2

6lr2022  
CF HB 738

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By: ~~Senator Henson~~ Senators Henson, Charles, Folden, James, Love, McKay, Muse, Smith, Sydnor, Waldstreicher, and West

Introduced and read first time: February 6, 2026

Assigned to: Judicial Proceedings

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Committee Report: Favorable with amendments

Senate action: Adopted

Read second time: March 4, 2026

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## CHAPTER \_\_\_\_\_

1 AN ACT concerning

2 **Real Property – Transfer-on-Death Deed – Establishment**

3 FOR the purpose of altering the Maryland Uniform Disclaimer of Property Interests Act to  
4 provide for the disclaimer of nonprobate transfers at death; providing for the  
5 creation, revocation, recordation, and effects of a transfer-on-death deed for real  
6 property; providing example forms for the creation and revocation of a  
7 transfer-on-death deed; altering certain recording requirements for the clerks of the  
8 circuit court; exempting a certain transfer-on-death deed from certain property  
9 transfer taxes; providing for the retroactive application of this Act to ~~life estate deeds~~  
10 ~~with powers transfer-on-death deeds~~ executed prior to the effective date of this Act  
11 for a transferor who dies on or after the effective date of this Act; and generally  
12 relating to ~~life estate deeds with powers~~ transfer-on-death deeds.

13 BY adding to

14 Article – Estates and Trusts

15 Section 1-402 to be under the amended subtitle “Subtitle 4. Nontestamentary  
16 Transfers”

17 Annotated Code of Maryland

18 (2022 Replacement Volume and 2025 Supplement)

19 BY repealing and reenacting, without amendments,

20 Article – Estates and Trusts

21 Section 9-201(a) and (b) and 9-209(a)

22 Annotated Code of Maryland

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### EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 (2022 Replacement Volume and 2025 Supplement)

2 BY repealing and reenacting, with amendments,  
 3 Article – Estates and Trusts  
 4 Section 9–209(e) and (f) and 9–212  
 5 Annotated Code of Maryland  
 6 (2022 Replacement Volume and 2025 Supplement)

7 BY repealing and reenacting, with amendments,  
 8 Article – Real Property  
 9 Section 3–104  
 10 Annotated Code of Maryland  
 11 (2023 Replacement Volume and 2025 Supplement)

12 BY adding to  
 13 Article – Real Property  
 14 Section 14–1001 through ~~14–1013~~ 14–1014 to be under the new subtitle “Subtitle 10.  
 15 Maryland Transfer–on–Death Deed Act”  
 16 Annotated Code of Maryland  
 17 (2023 Replacement Volume and 2025 Supplement)

18 BY adding to  
 19 Article – Tax – Property  
 20 Section 12–108(ii), 13–207(a)(27), and 13–414  
 21 Annotated Code of Maryland  
 22 (2019 Replacement Volume and 2025 Supplement)

23 BY repealing and reenacting, with amendments,  
 24 Article – Tax – Property  
 25 Section 13–207(a)(25) and (26)  
 26 Annotated Code of Maryland  
 27 (2019 Replacement Volume and 2025 Supplement)

28 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
 29 That the Laws of Maryland read as follows:

30 **Article – Estates and Trusts**

31 Subtitle 4. **[Multiple–Party Accounts] NONTESTAMENTARY TRANSFERS.**

32 **1–402.**

33 **(A) A TRANSFER–ON–DEATH DEED MADE IN ACCORDANCE WITH THE**  
 34 **REQUIREMENTS OF TITLE 14, SUBTITLE 10 OF THE REAL PROPERTY ARTICLE IS**  
 35 **EFFECTIVE ACCORDING TO THE PROVISIONS OF THAT SUBTITLE.**

1           **(B) TRANSFERS OF REAL PROPERTY UNDER TITLE 14, SUBTITLE 10 OF THE**  
2 **REAL PROPERTY ARTICLE ARE EFFECTIVE AS PROVIDED UNDER THAT SUBTITLE**  
3 **AND ARE NOT TESTAMENTARY.**

4 9–201.

5           (a) In this subtitle the following words have the meanings indicated.

6           (b) “Beneficiary designation” means an instrument, other than an instrument  
7 creating a trust, naming the beneficiary of:

8                   (1) An annuity or insurance policy;

9                   (2) An account with a designation for payment on death;

10                  (3) A security registered in beneficiary form;

11                  (4) A pension, profit-sharing, retirement, or other employment-related  
12 benefit plan; or

13                  (5) Any other nonprobate transfer at death.

14 9–209.

15           (a) Subject to subsections (b) through (k) of this section, delivery of a disclaimer  
16 may be effected by personal delivery, first-class mail, or any other method likely to result  
17 in its receipt.

18           (e) In the case of an interest created by a beneficiary designation [made] **THAT**  
19 **IS DISCLAIMED** before [the time] the designation becomes irrevocable, [a] **THE** disclaimer  
20 shall be delivered to the person making the beneficiary designation.

21           (f) In the case of an interest created by a beneficiary designation [made] **THAT**  
22 **IS DISCLAIMED** after [the time] the designation becomes irrevocable[, a]:

23                   **(1) THE disclaimer OF AN INTEREST IN PERSONAL PROPERTY** shall be  
24 delivered to the person obligated to distribute the interest; **AND**

25                   **(2) THE DISCLAIMER OF AN INTEREST IN REAL PROPERTY MUST BE**  
26 **RECORDED IN THE LAND RECORDS OF THE COUNTY WHERE THE REAL PROPERTY**  
27 **THAT IS THE SUBJECT OF THE DISCLAIMER IS LOCATED.**

28 9–212.

1 (a) If an instrument transferring an interest in or power over property subject to  
 2 a disclaimer is required or permitted by law to be filed, recorded, or registered, the  
 3 disclaimer may be filed, recorded, or registered.

4 (b) **[Failure] EXCEPT AS PROVIDED UNDER § 9–209(F)(2) OF THIS SUBTITLE,**  
 5 **FAILURE** to file, record, or register the disclaimer does not affect its validity.

## 6 Article – Real Property

7 3–104.

8 (a) (1) **(I) [The] EXCEPT AS PROVIDED IN SUBPARAGRAPH (II) OF THIS**  
 9 **PARAGRAPH, THE** clerk of the circuit court may record an instrument that effects a change  
 10 of ownership if the instrument is:

11 [(i)] 1. Endorsed with the certificate of the collector of taxes of the  
 12 county in which the property is assessed, required under subsection (b) of this section;

13 [(ii) 1.] 2. A. Accompanied by a complete intake sheet; or

14 [2.] B. Endorsed by the assessment office for the county as  
 15 provided in subsection (g)(8) of this section; and

16 [(iii)] 3. Accompanied by a copy of the instrument, and any survey,  
 17 for submission to the Department of Assessments and Taxation.

18 **(II) THE REQUIREMENTS OF SUBPARAGRAPH (I)1 AND 2B OF**  
 19 **THIS PARAGRAPH DO NOT APPLY TO THE RECORDATION OF A TRANSFER–ON–DEATH**  
 20 **DEED OR A REVOCATION OF A TRANSFER–ON–DEATH DEED EXECUTED IN**  
 21 **ACCORDANCE WITH TITLE 14, SUBTITLE 10 OF THIS ARTICLE.**

22 (2) **(I) [The] EXCEPT AS PROVIDED UNDER SUBPARAGRAPH (II) OF**  
 23 **THIS PARAGRAPH, THE** Supervisor of Assessments shall transfer ownership of property  
 24 in the assessment records, effective as of the date of recordation, on receipt from the clerk  
 25 of the circuit court of a copy of the instrument, the completed intake sheet, and any survey  
 26 submitted under paragraph (1) of this subsection or documents received through an  
 27 electronic recordation system.

28 **(II) PROVIDED THAT THERE IS NOT A REVOCATION OF A**  
 29 **TRANSFER–ON–DEATH DEED DESIGNATING A BENEFICIARY RECORDED**  
 30 **SUBSEQUENT TO THE RECORDATION OF A TRANSFER–ON–DEATH DEED, OWNERSHIP**  
 31 **OF A PROPERTY THAT IS THE SUBJECT OF THE TRANSFER–ON–DEATH DEED MAY BE**  
 32 **TRANSFERRED IN THE ASSESSMENT RECORDS TO THE DESIGNATED BENEFICIARY**  
 33 **ONLY FOLLOWING THE DEATH OF THE TRANSFEROR NAMED ON THE**  
 34 **TRANSFER–ON–DEATH DEED.**

1 (b) (1) (i) Except as provided in subsection (c) of this section, property may  
2 not be transferred on the assessment books or records until:

3 1. All public taxes, assessments, and charges currently due  
4 and owed on the property have been paid to the treasurer, tax collector, or director of  
5 finance of the county in which the property is assessed; and

6 2. All taxes on personal property in the county due by the  
7 transferor have been paid when all land owned by the transferor in the county is being  
8 transferred.

9 (ii) The certificate of the collecting agent designated by law, showing  
10 that all taxes, assessments, and charges have been paid, shall be endorsed on the deed, and  
11 the endorsement shall be sufficient authority for transfer on the assessment books.

12 (2) (i) Except as provided in subsection (c) of this section, in Allegany,  
13 Cecil, Charles, Dorchester, Harford, Howard, Kent, Queen Anne's, Somerset, and St.  
14 Mary's counties no property may be transferred on the assessment books or records until:

15 1. All public taxes, assessments, any charges due a  
16 municipal corporation, and charges due on the property have been paid as required by law;  
17 and

18 2. All taxes on personal property in the county due by the  
19 transferor have been paid when all land owned by the transferor in the county and  
20 municipal corporation is being transferred.

21 (ii) The certificate of the collecting agent and municipal corporation  
22 designated by law showing that all taxes, assessments, and charges have been paid, shall  
23 be endorsed on the deed and the endorsement shall be sufficient authority for transfer on  
24 the assessment books.

25 (3) (i) On request, the treasurer, tax collector, or director of finance for  
26 a county shall issue to the requester a certificate clearly enumerating by type and amount  
27 any public taxes, assessments, and charges due to the county or municipality against a  
28 property located in the county or municipality.

29 (ii) A certificate issued under this paragraph shall bar any charge or  
30 assessment against the property levied on a bona fide purchaser for value with no notice of  
31 the charge or assessment prior to the purchase of the property.

32 (iii) A collecting agent presented with a certificate issued under this  
33 paragraph within 45 days after issuance shall endorse the deed as required under  
34 paragraph (1)(ii) or (2)(ii) of this subsection on payment of all charges set forth in the  
35 certificate and any applicable transfer or recordation taxes.

1 (iv) A county or municipality may collect a fee of up to \$55 for the  
2 issuance of a certificate under this paragraph.

3 (v) The payment of a fee and the issuance of a certificate under this  
4 paragraph may not preclude a claim by a county or municipality to payment of a charge or  
5 assessment against:

6 1. The owner of the property at the time of the issuance of  
7 the certificate; or

8 2. A person who acquires the property with knowledge of the  
9 charge or assessment.

10 (vi) Each treasurer, tax collector, or director of finance of a county  
11 shall adopt procedures to implement the requirements of this paragraph, including  
12 procedures for obtaining a statement on a certificate issued under this paragraph of all  
13 taxes, assessments, and charges due to a municipality on the transfer of ownership of a  
14 property.

15 (c) (1) (i) 1. The requirements for prepayment of personal property  
16 taxes in subsection (b) of this section do not apply to grants of land made:

17 A. By or on behalf of any mortgagee, lien creditor, trustee of  
18 a deed of trust, judgment creditor, trustee in bankruptcy or receiver, and any other  
19 court-appointed officer in an insolvency or liquidation proceeding; or

20 B. By a deed in lieu of foreclosure to any holder of a mortgage  
21 or deed of trust or to the holder's assignee or designee.

22 2. The requirements for payment of real property taxes in  
23 subsection (b) of this section do not apply to grants of land that transfer residential real  
24 property from the estate of a decedent to an heir or a legatee of the decedent, if the heir or  
25 legatee of the decedent enters into a payment plan to pay all public taxes, assessments, and  
26 charges currently due and owed on the property with:

27 A. The county or municipal corporation to which the taxes,  
28 assessments, and charges are due; or

29 B. The State Tax Sale Ombudsman.

30 3. The collector of taxes for the county or municipal  
31 corporation to which the taxes, assessments, or charges are due shall provide the heir or  
32 legatee of a decedent to whom property is transferred under subparagraph 2 of this  
33 subparagraph with the toll-free telephone number and website address of the State Tax  
34 Sale Ombudsman and a brief description of the services and programs available through  
35 the Ombudsman's office.

1                   4.     When an heir or a legatee of a decedent enters into a  
2 payment plan with a county, a municipal corporation, or the State Tax Sale Ombudsman  
3 under subparagraph 2 of this subparagraph, the collector of taxes for the county or  
4 municipal corporation or the State Tax Sale Ombudsman shall provide the heir or legatee  
5 with an affidavit of the payment plan, which the heir or legatee shall provide to the Clerk  
6 of the Circuit Court to record an instrument transferring ownership to the heir or legatee.

7                   (ii)   Notwithstanding any other provision of law, and except as  
8 provided in subparagraph (iii) of this paragraph, after the recordation of a deed or other  
9 instrument that effects a grant of land described in subparagraph (i)1 of this paragraph,  
10 the land shall be free and clear of, and unencumbered by, any lien or claim of lien for any  
11 unpaid taxes on personal property.

12                   (iii)   Subparagraph (ii) of this paragraph does not apply to:

13                   1.     Any lien for unpaid taxes on personal property that  
14 attached to the land by recording and indexing a notice as provided in § 14–804(b) of the  
15 Tax – Property Article prior to the recording of the mortgage, lien, deed of trust, or other  
16 encumbrance giving rise to the grant of land described in subparagraph (i)1 of this  
17 paragraph; or

18                   2.     Unpaid taxes on personal property owed by the transferee  
19 or subsequent owner of the land after a grant of land described in subparagraph (i)1 of this  
20 paragraph.

21                   (iv)   This paragraph does not affect the rights of the personal property  
22 tax lienholder to make a claim to any surplus proceeds from a judicial sale of land resulting  
23 in a grant of land described in subparagraph (i)1 of this paragraph.

24                   (2)   Subsection (b) of this section does not apply in Charles, St. Mary’s,  
25 Dorchester, Harford, Howard, Kent, Prince George’s, Worcester, Carroll, Montgomery,  
26 Frederick and Washington counties to any deed executed as a mere conduit or for  
27 convenience in holding and passing title, known popularly as a straw deed or, as provided  
28 in § 4–108 of this article, a deed making a direct grant in lieu of a straw deed, or to a deed  
29 which is a supplementary instrument merely confirming, correcting, or modifying a  
30 previously recorded deed, if there is no actual consideration paid or to be paid for the  
31 execution of the supplementary instrument.

32                   (3)   Subsection (b) of this section does not apply in Baltimore City and Anne  
33 Arundel, Baltimore, Carroll, Frederick, St. Mary’s, or Washington counties to any deed  
34 transferring property to the county when the controller or treasurer of the county has  
35 certified that the conveyance does not impair the security for any public taxes, assessments,  
36 and charges due on the remaining property of the grantor.

37                   (4)   (i)   Property may be transferred on the assessment books or records  
38 in July, August, or September if instead of paying the taxes required under subsection (b)(1)  
39 of this section on a property transfer by assumption, a lender or the attorney handling the

1 transfer of title files with the county treasurer, tax collector, or director of finance of the  
2 county in which the property is assessed a statement that certifies that the lender  
3 maintains a real estate tax escrow account.

4 (ii) Upon receipt of the statement required in subparagraph (i) of  
5 this paragraph, the county treasurer, tax collector, or director of finance shall endorse on  
6 the deed an appropriate certification and the endorsement shall be sufficient authority for  
7 transfer on the assessment books.

8 (5) (i) Except as provided in subparagraph (ii) of this paragraph, at the  
9 time of transfer of real property subject to a semiannual payment schedule for the payment  
10 of property taxes, only those semiannual payments that are due for the current taxable  
11 year under § 10–204.3 of the Tax – Property Article must be paid prior to the transfer of  
12 the property.

13 (ii) The semiannual payments that are due for the current taxable  
14 year under § 10–204.3 of the Tax – Property Article are not required to be paid before the  
15 transfer of the property if:

16 1. The property is residential real property that is being  
17 transferred from the estate of a decedent to an heir or a legatee of the decedent; and

18 2. The heir or legatee of the decedent enters into a payment  
19 plan to pay all public taxes, assessments, and charges currently due and owed on the  
20 property with:

21 A. The county or municipal corporation to which the taxes,  
22 assessments, and charges are due; or

23 B. The State Tax Sale Ombudsman.

24 (iii) The collector of taxes for the county or municipal corporation to  
25 which the taxes, assessments, or charges are due shall provide the heir or legatee of a  
26 decedent to whom property is transferred under subparagraph (ii) of this paragraph with  
27 the toll-free telephone number and website address of the State Tax Sale Ombudsman and  
28 a brief description of the services and programs available through the Ombudsman's office.

29 (iv) When an heir or a legatee of a decedent enters into a payment  
30 plan with a county, a municipal corporation, or the State Tax Sale Ombudsman under  
31 subparagraph (ii) of this paragraph, the collector of taxes for the county or municipal  
32 corporation or the State Tax Sale Ombudsman shall provide the heir or legatee with an  
33 affidavit of the payment plan, which the heir or legatee shall provide to the Clerk of the  
34 Circuit Court to record an instrument transferring ownership to the heir or legatee.

35 (6) (i) The requirements for payment of real property taxes in  
36 subsection (b) of this section do not apply to a grant of land that is subject to a payment  
37 plan for property taxes with a county, a municipal corporation, or the State Tax Sale

1 Ombudsman if the grantee enters into an agreement with the county, municipal  
2 corporation, or the State Tax Sale Ombudsman to assume the grantor's obligations under  
3 the payment plan.

4 (ii) The collector of taxes for the county or municipal corporation or  
5 the State Tax Sale Ombudsman shall provide the grantee with an affidavit of the payment  
6 plan, which the grantee shall provide to the Clerk of the Circuit Court to record an  
7 instrument transferring ownership to the grantee.

8 (d) (1) Every deed or other instrument offered for recordation shall have the  
9 name of each person typed or printed directly above or below the signature of the person.

10 (2) If a typed or printed name is not provided as required in this subsection,  
11 the clerk shall make reasonable efforts to determine the correct name under which the deed  
12 or other instrument shall be indexed.

13 (e) (1) (i) Any printed deed or other instrument offered for recordation  
14 shall:

15 1. Be printed in not less than 8 point type and in black letters  
16 and be on white paper of sufficient weight and thickness to be clearly readable. If the deed  
17 or other instrument is wholly typewritten or typewritten on a printed form, the typewriting  
18 shall be in black letters, in not less than elite type and on white paper of sufficient weight  
19 or thickness as to be clearly readable. The foregoing provisions do not apply to manuscript  
20 covers or backs customarily used on documents offered for recordation. The recording  
21 charge for any instrument not conforming to these requirements shall be three times the  
22 normal amount charged. In any clerk's office where the deeds or other instruments are  
23 scanned, no instrument on which a rider has been placed or attached in a manner  
24 obscuring, hiding, or covering any other part of the instrument may be offered or received  
25 for record. No instrument not otherwise readily subject to scanning may be offered or  
26 received for record until three times the normal recording charge is paid to the clerk and  
27 unless an affidavit, black type on white paper, is attached and made a part of the document  
28 stating the kind of instrument, the date, the parties to the transaction, description of the  
29 property, and all other pertinent data; and

30 2. Include at least a 3-inch margin at the top of the first page  
31 and 1-inch margins on the left and right sides of each page of the instrument for official  
32 use.

33 (ii) After any document has been recorded in one county, a certified  
34 copy of the recorded document may be recorded in any other county.

35 (2) A certified copy of any document from a state, commonwealth, territory,  
36 or possession of the United States, or the District of Columbia that would otherwise be  
37 recordable under Maryland law may be recorded in this State, if the document contains:

1 (i) An original certification made by the clerk or other governmental  
2 official having responsibility for the certification or authentication of recorded documents  
3 in the jurisdiction where the document is recorded; and

4 (ii) An indication of the recording reference and court or other public  
5 registry where the original document is recorded.

6 (f) (1) (i) In this paragraph, “under the attorney’s supervision” includes  
7 review of an instrument by the certifying attorney.

8 (ii) A deed other than a mortgage, a deed of trust, an assignment of  
9 rents, an assignment of a lease for security purposes, or an assignment or a release of a  
10 mortgage or a deed of trust may not be recorded unless it bears:

11 1. The certification of an attorney admitted to the Bar of this  
12 State that the instrument has been prepared by the attorney or under the attorney’s  
13 supervision; or

14 2. A certification by a party named in the instrument that  
15 the instrument was prepared by that party.

16 (iii) A mortgage, a deed of trust, an assignment of rents, an  
17 assignment of a lease for security purposes, or an assignment or a release of a mortgage or  
18 a deed of trust prepared by any attorney or one of the parties named in the instrument may  
19 be recorded without the certification required under subparagraph (ii) of this paragraph.

20 (2) Every deed recorded in Prince George’s County shall contain a reference  
21 to the election district in which the property described in the deed is located.

22 (3) Every deed or other instrument recorded in Talbot County shall have  
23 written, typed, or printed on its back, to be readily visible when folded for filing in the  
24 appropriate drawer or file, the name of every party to the deed or other instrument and the  
25 nature or character of the instrument.

26 (4) **(I) THIS PARAGRAPH DOES NOT APPLY TO A**  
27 **TRANSFER-ON-DEATH DEED EXECUTED IN ACCORDANCE WITH THE REQUIREMENTS**  
28 **OF TITLE 14, SUBTITLE 10 OF THIS ARTICLE.**

29 **(II)** No deed granting property lying within the boundaries of any  
30 sanitary district operated by the County Commissioners of Worcester County may be  
31 accepted by the Clerk of the Circuit Court for recording unless the deed is marked by the  
32 county to indicate that every assessment or charge currently due and owed to the county  
33 with respect to the property described in the deed has been paid.

34 (5) **(I)** In Frederick County, if the property to be transferred is a  
35 subdivision, which is being dissected from a larger tract of land, then every public tax,

1 assessment, and charge due on the larger tract shall be paid before the property is  
2 transferred on the assessment books or land records.

3 (II) Notwithstanding any other provision of this section, in Frederick  
4 County the certificate of the Treasurer and the appropriate municipal tax collector, if the  
5 property is within an incorporated town or city, showing that every tax has been paid shall  
6 be endorsed on the deed. The endorsement is sufficient authority for transfer on the  
7 assessment books or land records.

8 (6) Every deed granting a right-of-way or other easement to a public  
9 utility, public agency, or a department or agency of the State shall contain an accurate and  
10 definite description as well as a reference to the liber and folio where the servient land was  
11 granted and a recitation of the grantors, grantees, and the date of the reference deed.

12 (g) (1) This subsection does not apply to:

13 (i) An assignment of a mortgage or if presented for recordation, an  
14 assignment of a deed of trust;

15 (ii) A release of a deed of trust or mortgage;

16 (iii) A substitution of trustees on a deed of trust;

17 (iv) A power of attorney;

18 (v) A financing statement or an amendment, continuation, release,  
19 or termination of a financing statement recorded in land records; or

20 (vi) A restrictive covenant modification executed under § 3-112 of  
21 this subtitle.

22 (2) Except as provided in paragraph (1) of this subsection, each deed or  
23 other instrument affecting property and presented for recordation shall be:

24 (i) Accompanied by a complete intake sheet, on the form that the  
25 Administrative Office of the Courts provides; or

26 (ii) Endorsed as provided under paragraph (8) of this subsection.

27 (3) A complete intake sheet shall:

28 (i) Describe the property by at least one of the following property  
29 identifiers:

30 1. The property tax account identification number, if any, or  
31 in Montgomery County, any parcel identifier required under § 3-501 of this title, if different  
32 from the tax account number;

1                                   2.     The street address, if any;

2                                   3.     If the property is a lot within a subdivided tract, the lot  
3 and block designation, or in Baltimore City, the current land record block number;

4                                   4.     If the property is part of a tract that has been subdivided  
5 informally and there is neither an assigned tax account identification number for the parcel  
6 nor a lot and block designation, then the street address, if any, or the amount of acreage;  
7 or

8                                   5.     If the property consists of multiple parcels, the  
9 designation “various lots of ground” or the abbreviation “VAR. L.O.G.”;

10                               (ii)    Name each grantor, donor, mortgagor, and assignor and each  
11 grantee, donee, mortgagee, and assignee;

12                               (iii)   State the type of instrument;

13                               (iv)    State the amount of consideration payable, including the amount  
14 of any mortgage or deed of trust indebtedness assumed, or the principal amount of debt  
15 secured;

16                               (v)     State the amount of recording charges due, including the land  
17 records surcharge and any transfer and recordation taxes;

18                               (vi)    Identify, by citation or explanation, each claimed exemption from  
19 recording taxes;

20                               (vii)   For an instrument effecting a change in ownership, state a tax  
21 bill mailing address; and

22                               (viii)  Indicate the person to whom the instrument is to be returned.

23                               (4)     An intake sheet may request any other information that the  
24 Administrative Office of the Courts considers necessary in expediting transfers of property  
25 or recording and indexing of instruments.

26                               (5)     A clerk may not charge any fee for recording an intake sheet.

27                               (6)     **(I) [A] EXCEPT AS PROVIDED IN SUBPARAGRAPH (II) OF THIS**  
28 **PARAGRAPH, A** clerk may not refuse to record an instrument that does not effect a change  
29 of ownership on the assessment books solely because it is not accompanied by an intake  
30 sheet.

1                   **(II) A CLERK MAY REFUSE TO RECORD A TRANSFER-ON-DEATH**  
 2 **DEED EXECUTED IN ACCORDANCE WITH TITLE 14, SUBTITLE 10 OF THIS ARTICLE IF**  
 3 **IT IS NOT ACCOMPANIED BY AN INTAKE SHEET.**

4                   (7) A clerk may refuse to record a deed or instrument that effects a change  
 5 of ownership on the assessment rolls if the instrument is not accompanied by a complete  
 6 intake sheet or endorsed as transferred on the assessment books by the assessment office  
 7 for the county where the property is located.

8                   (8) (i) **THIS PARAGRAPH DOES NOT APPLY TO A**  
 9 **TRANSFER-ON-DEATH DEED EXECUTED IN ACCORDANCE WITH TITLE 14, SUBTITLE**  
 10 **10 OF THIS ARTICLE.**

11                   **(II)** If a deed or other instrument that effects a change in ownership  
 12 is submitted for transfer on the assessment books without an intake sheet, the person  
 13 offering the deed or other instrument shall mail or deliver to the person having charge of  
 14 the assessment books the information required on the intake sheet.

15                   [(ii)] **(III)** When property is transferred on the assessment books  
 16 under this paragraph:

17                                 1. The transfer shall be to the grantee or assignee named in  
 18 the deed or other instrument; and

19                                 2. The person recording the transfer shall evidence the fact  
 20 of the transfer on the deed or other instrument.

21                   [(iii)] **(IV)** An endorsement under this paragraph is sufficient to  
 22 authorize the recording of the deed or other instrument by the clerk of the appropriate  
 23 court.

24                   (9) A clerk may not record an instrument that effects a real property lease  
 25 dealing in natural gas and oil unless the instrument is accompanied by a complete intake  
 26 sheet.

27                   (10) (i) An intake sheet shall be recorded immediately after the  
 28 instrument it accompanies.

29                                 (ii) The intake sheet is not part of the instrument and does not  
 30 constitute constructive notice as to the contents of the instrument.

31                                 (iii) ~~1. THIS SUBPARAGRAPH DOES NOT APPLY TO A~~  
 32 ~~TRANSFER-ON-DEATH DEED.~~

33                                 ~~2.~~ The lack of an intake sheet does not affect the validity of  
 34 any conveyance, lien, or lien priority based on recordation of an instrument.

1           **SUBTITLE 10. MARYLAND TRANSFER-ON-DEATH DEED ACT.**

2   **14-1001.**

3           **(A) IN THIS SUBTITLE THE FOLLOWING TERMS HAVE THE MEANINGS**  
4 **INDICATED.**

5           **(B) “BENEFICIARY” MEANS A PERSON THAT RECEIVES REAL PROPERTY**  
6 **UNDER A TRANSFER-ON-DEATH DEED.**

7           **(C) “DESIGNATED BENEFICIARY” MEANS A PERSON DESIGNATED TO**  
8 **RECEIVE REAL PROPERTY IN A TRANSFER-ON-DEATH DEED.**

9           **(D) (1) “JOINT OWNER” MEANS AN INDIVIDUAL WHO OWNS PROPERTY**  
10 **CONCURRENTLY WITH ONE OR MORE OTHER INDIVIDUALS WITH A RIGHT OF**  
11 **SURVIVORSHIP.**

12                   **(2) “JOINT OWNER” INCLUDES:**

13                           **(I) A JOINT TENANT; AND**

14                           **(II) ~~AN OWNER OF COMMUNITY PROPERTY WITH A RIGHT OF~~**  
15 **~~SURVIVORSHIP; AND~~**

16                           **~~(III)~~ A TENANT BY THE ENTIRETY.**

17                   **(3) “JOINT OWNER” DOES NOT INCLUDE A TENANT IN COMMON ~~OR~~**  
18 **~~OWNER OF COMMUNITY PROPERTY WITHOUT A RIGHT OF SURVIVORSHIP.~~**

19           **(E) “PROPERTY” MEANS AN INTEREST IN REAL PROPERTY LOCATED IN THE**  
20 **STATE THAT IS TRANSFERABLE ON THE DEATH OF THE OWNER.**

21           **(F) “TRANSFEROR” MEANS AN INDIVIDUAL WHO MAKES A**  
22 **TRANSFER-ON-DEATH DEED.**

23           **(G) “TRANSFER-ON-DEATH DEED” MEANS A DEED AUTHORIZED UNDER**  
24 **THIS SUBTITLE.**

25   **14-1002.**

26           **THIS SUBTITLE DOES NOT:**

1           (1) AFFECT ANY METHOD OF TRANSFERRING PROPERTY OTHERWISE  
2 ALLOWED UNDER THE LAWS OF THE STATE; OR

3           (2) LIMIT THE RIGHT OF ANY PERSON TO MAINTAIN A CIVIL ACTION  
4 FOR DAMAGES OR OTHER REMEDIES OTHERWISE AVAILABLE UNDER ANY OTHER  
5 PROVISION OF LAW.

6 14-1003.

7           (A) AN OWNER OF PROPERTY MAY TRANSFER THE PROPERTY TO ONE OR  
8 MORE BENEFICIARIES EFFECTIVE AT THE TRANSFEROR'S DEATH BY A  
9 TRANSFER-ON-DEATH DEED.

10           (B) (1) A TRANSFER-ON-DEATH DEED THAT DESIGNATES MULTIPLE  
11 BENEFICIARIES MAY TRANSFER OWNERSHIP OF THE PROPERTY TO THE  
12 BENEFICIARIES UNDER ANY FORM OF TENANCY INDICATED IN THE  
13 TRANSFER-ON-DEATH DEED.

14           (2) IF THE TRANSFER-ON-DEATH DEED DOES NOT INDICATE A FORM  
15 OF TENANCY, TITLE TO THE PROPERTY SHALL BE CONVEYED TO THE DESIGNATED  
16 BENEFICIARIES ON THE DEATH OF THE OWNER OR, IF THERE ARE MULTIPLE  
17 OWNERS, ON THE DEATH OF THE LAST SURVIVING OWNER, AS JOINT TENANTS WITH  
18 RIGHTS OF SURVIVORSHIP.

19 14-1004.

20           (A) A TRANSFER-ON-DEATH DEED IS NONTESTAMENTARY.

21           (B) A TRANSFER-ON-DEATH DEED IS REVOCABLE EVEN IF THE DEED OR  
22 ANOTHER INSTRUMENT CONTAINS A CONTRARY PROVISION.

23           (C) THE CAPACITY REQUIRED TO MAKE OR REVOKE A  
24 TRANSFER-ON-DEATH DEED IS THE SAME AS THE CAPACITY REQUIRED TO MAKE A  
25 WILL.

26 14-1005.

27           (A) EXCEPT AS PROVIDED IN SUBSECTION (B) OF THIS SECTION, A  
28 TRANSFER-ON-DEATH DEED SHALL COMPLY WITH § 4-101 OF THIS ARTICLE.

29           (B) A TRANSFER-ON-DEATH DEED SHALL STATE THAT THE TRANSFER TO  
30 THE DESIGNATED BENEFICIARY IS TO OCCUR AT THE TRANSFEROR'S DEATH.

1 14-1006.

2 (A) A TRANSFER-ON-DEATH DEED IS EFFECTIVE IF, PRIOR TO THE DEATH  
3 OF THE TRANSFEROR, IT IS RECORDED IN THE LAND RECORDS OF THE COUNTY  
4 WHERE THE PROPERTY IS LOCATED IN ACCORDANCE WITH § 3-104 OF THIS  
5 ARTICLE.

6 (B) A TRANSFER-ON-DEATH DEED IS EFFECTIVE WITHOUT:

7 (1) NOTICE OR DELIVERY TO OR ACCEPTANCE BY A DESIGNATED  
8 BENEFICIARY DURING THE TRANSFEROR'S LIFE; OR

9 (2) CONSIDERATION.

10 14-1007.

11 DURING A TRANSFEROR'S LIFE, A TRANSFER-ON-DEATH DEED DOES NOT:

12 (1) AFFECT AN INTEREST OR A RIGHT OF THE TRANSFEROR OR ANY  
13 OTHER OWNER, INCLUDING THE RIGHT TO TRANSFER OR ENCUMBER THE  
14 PROPERTY;

15 (2) AFFECT AN INTEREST OR A RIGHT OF A TRANSFEREE, EVEN IF THE  
16 TRANSFEREE HAS ACTUAL OR CONSTRUCTIVE NOTICE OF THE  
17 TRANSFER-ON-DEATH DEED;

18 (3) AFFECT AN INTEREST OR A RIGHT OF A SECURED OR UNSECURED  
19 CREDITOR OR FUTURE CREDITOR OF THE TRANSFEROR, EVEN IF THE CREDITOR HAS  
20 ACTUAL OR CONSTRUCTIVE NOTICE OF THE TRANSFER-ON-DEATH DEED;

21 (4) AFFECT THE TRANSFEROR'S OR DESIGNATED BENEFICIARY'S  
22 ELIGIBILITY FOR ANY FORM OF PUBLIC ASSISTANCE;

23 (5) CREATE A LEGAL OR EQUITABLE INTEREST IN FAVOR OF ANY  
24 DESIGNATED BENEFICIARY; OR

25 (6) SUBJECT THE PROPERTY TO CLAIMS OR PROCESS OF A CREDITOR  
26 OF ANY DESIGNATED BENEFICIARY.

27 14-1008.

28 (A) SUBJECT TO SUBSECTION (C) OF THIS SECTION, ~~PRIOR TO THE DEATH~~  
29 ~~OF THE TRANSFEROR,~~ THE TRANSFEROR MAY REVOKE A PREVIOUSLY RECORDED

1 TRANSFER-ON-DEATH DEED, OR ANY PART OF THAT RECORDED  
2 TRANSFER-ON-DEATH DEED, BY RECORDING IN THE LAND RECORDS OF THE  
3 COUNTY IN WHICH THE PROPERTY IS LOCATED, BEFORE THE DEATH OF THE  
4 TRANSFEROR, AN EXECUTED AND ACKNOWLEDGED:

5 (1) TRANSFER-ON-DEATH DEED THAT REVOKES THE DEED OR PART  
6 OF THE DEED EXPRESSLY OR BY INCONSISTENCY;

7 (2) INSTRUMENT OF REVOCATION THAT EXPRESSLY REVOKES THE  
8 DEED OR PART OF THE DEED; OR

9 (3) INTER VIVOS DEED THAT ~~EXPRESSLY~~ REVOKES THE  
10 TRANSFER-ON-DEATH DEED OR PART OF THE DEED EXPRESSLY OR BY  
11 INCONSISTENCY.

12 (B) AFTER A TRANSFER-ON-DEATH DEED IS RECORDED, IT MAY NOT BE  
13 REVOKED BY:

14 (1) A REVOCATORY ACT ON THE DEED; OR

15 (2) A TESTAMENTARY DOCUMENT EXECUTED BY THE TRANSFEROR,  
16 EVEN IF THE TESTAMENTARY DOCUMENT IS EXECUTED AFTER THE DATE OF  
17 RECORDATION OF THE TRANSFER-ON-DEATH DEED.

18 (C) IF A TRANSFER-ON-DEATH DEED IS MADE BY MORE THAN ONE  
19 TRANSFEROR:

20 (1) REVOCATION BY A TRANSFEROR DOES NOT AFFECT THE DEED AS  
21 TO THE INTEREST OF ANOTHER TRANSFEROR; AND

22 (2) A DEED BY JOINT OWNERS IS REVOKED ONLY IF IT IS REVOKED BY  
23 ALL LIVING JOINT OWNERS.

24 (D) THIS SECTION DOES NOT LIMIT THE EFFECT OF AN INTER VIVOS  
25 TRANSFER OF THE PROPERTY.

26 14-1009.

27 (A) (1) EXCEPT AS OTHERWISE PROVIDED IN THE TRANSFER-ON-DEATH  
28 DEED OR IN THIS SECTION, THIS SECTION APPLIES ON THE DEATH OF A TRANSFEROR  
29 TO PROPERTY THAT IS THE SUBJECT OF A TRANSFER-ON-DEATH DEED OWNED BY  
30 THE TRANSFEROR AT DEATH, SUBJECT TO THE LIMITATIONS UNDER:

1 (I) TITLE 3, SUBTITLE 3 OF THE ESTATES AND TRUSTS  
2 ARTICLE (STATUTORY SHARE OF PRETERMITTED CHILD AND ISSUE);

3 (II) TITLE 3, SUBTITLE 4 OF THE ESTATES AND TRUSTS  
4 ARTICLE (ELECTIVE SHARE OF SURVIVING SPOUSE);

5 (III) SECTION 4-105(B)(3) AND (4) OF THE ESTATES AND  
6 TRUSTS ARTICLE (REVOCATION BY SUBSEQUENT MARRIAGE FOLLOWED BY A CHILD  
7 OR BY DIVORCE);

8 (IV) SECTION 4-403 OF THE ESTATES AND TRUSTS ARTICLE  
9 (LAPSE);

10 (V) SECTION 11-112 OF THE ESTATES AND TRUSTS ARTICLE  
11 (DISQUALIFICATION FROM INHERITING PROPERTY OR AN INTEREST IN PROPERTY  
12 FOR FELONIOUSLY AND INTENTIONALLY KILLING, CONSPIRING TO KILL, OR  
13 PROCURING THE KILLING OF A DECEDENT); AND

14 (VI) TITLE 10, SUBTITLE 8 OF THE COURTS ARTICLE  
15 (SIMULTANEOUS DEATH).

16 (2) (I) THE INTEREST IN THE PROPERTY IS TRANSFERRED TO A  
17 DESIGNATED BENEFICIARY IN ACCORDANCE WITH THE TRANSFER-ON-DEATH DEED  
18 ON THE DEATH OF THE TRANSFEROR IF THE BENEFICIARY SURVIVES THE  
19 TRANSFEROR.

20 (II) IF THE DESIGNATED BENEFICIARY DOES NOT SURVIVE THE  
21 TRANSFEROR AND THE TRANSFEROR HAS PROVIDED FOR AN ALTERNATE  
22 DESIGNATED BENEFICIARY IN THE TRANSFER-ON-DEATH DEED, THE INTEREST IN  
23 THE PROPERTY IS TRANSFERRED TO A SURVIVING ALTERNATE DESIGNATED  
24 BENEFICIARY IN ACCORDANCE WITH THE TRANSFER-ON-DEATH DEED ON THE  
25 DEATH OF THE TRANSFEROR.

26 (III) THE INTEREST OF ANY DESIGNATED BENEFICIARY WHO  
27 FAILS TO SURVIVE THE TRANSFEROR LAPSES.

28 (IV) A TRANSFER-ON-DEATH DEED MAY PROVIDE FOR  
29 SUCCESSIVE ALTERNATE DESIGNATED BENEFICIARIES.

30 (B) (1) SUBJECT TO TITLE 3, SUBTITLE 2 OF THIS ARTICLE, A  
31 BENEFICIARY TAKES THE PROPERTY TRANSFERRED BY THE TRANSFER-ON-DEATH  
32 DEED SUBJECT TO ALL CONVEYANCES, ENCUMBRANCES, ASSIGNMENTS,  
33 CONTRACTS, MORTGAGES, LIENS, AND ANY OTHER SECURITY AGREEMENTS, AS

1 DEFINED IN § 9-102 OF THE COMMERCIAL LAW ARTICLE, THAT THE PROPERTY IS  
2 SUBJECT TO AT THE TRANSFEROR'S DEATH.

3 (2) FOR PURPOSES OF THIS SUBSECTION, THE DELIVERY OF THE  
4 TRANSFER-ON-DEATH DEED IS DEEMED TO HAVE OCCURRED AT THE  
5 TRANSFEROR'S DEATH.

6 (C) A TRANSFER-ON-DEATH DEED TRANSFERS PROPERTY WITHOUT  
7 COVENANT OR WARRANTY OF TITLE EVEN IF THE TRANSFER-ON-DEATH DEED  
8 CONTAINS A CONTRARY PROVISION.

9 ~~(D) IF THE TRANSFEROR HAS IDENTIFIED TWO OR MORE DESIGNATED~~  
10 ~~BENEFICIARIES TO RECEIVE CONCURRENT INTERESTS IN THE PROPERTY, THE~~  
11 ~~CONCURRENT INTERESTS ARE TRANSFERRED TO THE BENEFICIARIES AS JOINT~~  
12 ~~TENANTS WITH A RIGHT OF SURVIVORSHIP.~~

13 ~~(E)~~ (1) IF A TRANSFEROR IS A JOINT OWNER AND IS SURVIVED BY ONE OR  
14 MORE JOINT OWNERS, THE PROPERTY THAT IS THE SUBJECT OF THE  
15 TRANSFER-ON-DEATH DEED BELONGS TO THE SURVIVING JOINT OWNER OR  
16 OWNERS WITH RIGHT OF SURVIVORSHIP.

17 (2) IF A TRANSFEROR IS A JOINT OWNER AND IS THE LAST SURVIVING  
18 JOINT OWNER, THE TRANSFER-ON-DEATH DEED IS EFFECTIVE ON THE DEATH OF  
19 THE LAST SURVIVING JOINT OWNER.

20 14-1010.

21 ANY BENEFICIARY MAY DISCLAIM ALL OR PART OF THE BENEFICIARY'S  
22 INTEREST AS PROVIDED UNDER THE MARYLAND UNIFORM DISCLAIMER OF  
23 PROPERTY INTERESTS ACT, TITLE 9, SUBTITLE 2 OF THE ESTATES AND TRUSTS  
24 ARTICLE.

25 14-1011.

26 (A) THIS SUBTITLE GOVERNS THE EFFECT OF THE FORM  
27 TRANSFER-ON-DEATH DEED PROVIDED IN THIS SECTION.

28 (B) (1) AN INDIVIDUAL MAY ESTABLISH A TRANSFER-ON-DEATH DEED  
29 BY EXECUTING, ACKNOWLEDGING, AND RECORDING A FORM TRANSFER-ON-DEATH  
30 DEED.

31 (2) THE FORM TRANSFER-ON-DEATH DEED SHALL:

1 (I) BE RECORDED IN ACCORDANCE WITH THE POLICIES AND  
2 PROCEDURES ESTABLISHED BY THE CLERK OF THE CIRCUIT COURT BEFORE THE  
3 TRANSFEROR’S DEATH; AND

4 (II) STATE THAT THE TRANSFER TO THE BENEFICIARY OCCURS  
5 AT THE TRANSFEROR’S DEATH.

6 (C) THE FOLLOWING FORM MAY BE USED TO CREATE A  
7 TRANSFER-ON-DEATH DEED:

8 “FORM TRANSFER-ON-DEATH DEED

9 NOTICE TO OWNER

10 YOU SHOULD CAREFULLY READ ALL INFORMATION ON ~~THE OTHER SIDE OF~~  
11 THIS FORM AND THE “COMMON QUESTIONS ABOUT THE USE OF THIS FORM”  
12 DOCUMENT.

13 YOU MAY WANT TO CONSULT A LAWYER BEFORE USING THIS FORM.

14 THIS FORM IS FOR CURRENT PROPERTY OWNERS. IF NOT ALL CURRENT  
15 OWNERS ARE SIGNING THIS FORM, YOUR NAME HAS CHANGED SINCE YOU ACQUIRED  
16 THE PROPERTY, OR YOU WISH TO NAME MULTIPLE PEOPLE TO OWN THE PROPERTY  
17 IN THE FUTURE, CONSULTATION WITH A LAWYER IS STRONGLY ADVISED. USE OF  
18 THIS FORM FOR MORE COMPLEX SITUATIONS THAN PROVIDED FOR IN THE FORM  
19 MAY HAVE UNINTENDED CONSEQUENCES.

20 THIS FORM MUST BE NOTARIZED AND RECORDED IN EACH COUNTY (OR  
21 BALTIMORE CITY) IN WHICH THE PROPERTY IS LOCATED BEFORE YOUR DEATH, OR  
22 IT WILL NOT BE EFFECTIVE. ~~THE WITNESSES AND NOTARY PUBLIC CANNOT BE~~  
23 ~~RELATIVES OR BENEFICIARIES OF THE OWNER(S) OR NAMED BENEFICIARIES A~~  
24 RELATIVE OF ANY BENEFICIARY OR OWNER.

25 PLEASE ATTACH AND RECORD ADDITIONAL PAGES IF THE REQUESTED  
26 INFORMATION DOES NOT FIT ON THIS FORM.

27 IDENTIFYING INFORMATION

28 OWNER(S) MAKING THIS DEED:

29 \_\_\_\_\_  
30 PRINTED NAME

\_\_\_\_\_ MAILING ADDRESS

31 \_\_\_\_\_



1 BEFORE MY DEATH, I HAVE THE FULL RIGHT TO REVOKE THIS DEED.

2 SIGNATURE OF OWNER OR OWNERS MAKING THIS DEED

3 \_\_\_\_\_ (SEAL) \_\_\_\_\_  
4 SIGNATURE DATE

5 \_\_\_\_\_  
6 PRINTED NAME

7 \_\_\_\_\_ (SEAL) \_\_\_\_\_  
8 SIGNATURE DATE

9 \_\_\_\_\_  
10 PRINTED NAME

11 PREPARER

12 I HEREBY CERTIFY THAT THIS REVOCABLE TRANSFER-ON-DEATH DEED WAS  
13 PREPARED BY \_\_\_\_\_, (OWNER/PRIMARY  
14 BENEFICIARY/ALTERNATE BENEFICIARY), A PARTY TO THIS INSTRUMENT.

15 SIGNATURE: \_\_\_\_\_

16 PRINTED NAME: \_\_\_\_\_

17 ACKNOWLEDGMENT

18 STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

19 THIS RECORD WAS ACKNOWLEDGED BEFORE ME ON THE \_\_\_ DAY OF \_\_\_, 20\_\_\_, BY

20 \_\_\_\_\_

21 SIGNATURE OF NOTARIAL OFFICER

22 TITLE OF OFFICE

23 STAMP

24 MY COMMISSION EXPIRES: \_\_\_\_\_”.

25 (D) THE FOLLOWING INFORMATIONAL SHEET MAY BE USED TO EXPLAIN  
26 THE FORM FOR TRANSFER-ON-DEATH DEED:

1 **COMMON QUESTIONS ABOUT THE USE OF THIS FORM**

2 **THIS INFORMATIONAL SHEET SHOULD NOT BE RECORDED WITH**  
3 **A TRANSFER-ON-DEATH DEED AT THE DEPARTMENT OF LAND**  
4 **RECORDS IN THE OFFICE OF THE CLERK OF THE CIRCUIT COURT.**

5 **SHOULD I CONSULT AN ATTORNEY PRIOR TO COMPLETING THIS FORM? IT IS**  
6 **ALWAYS RECOMMENDED THAT YOU SPEAK WITH AN ATTORNEY BEFORE SIGNING A**  
7 **DEED, AND THIS FORM MAY NOT BE APPROPRIATE FOR ALL CIRCUMSTANCES. THIS**  
8 **FORM MAY NOT BE APPROPRIATE IF YOUR NAME IS NOT ON THE CURRENT DEED TO**  
9 **THE PROPERTY, YOUR CURRENT LEGAL NAME IS DIFFERENT THAN YOUR NAME ON**  
10 **THE CURRENT DEED, YOU OWN THE PROPERTY WITH OTHER INDIVIDUALS, OR YOU**  
11 **WANT TO NAME MULTIPLE PEOPLE TO INHERIT YOUR PROPERTY TOGETHER.**

12 **WHAT DOES THE TRANSFER-ON-DEATH DEED DO? WHEN YOU DIE, THIS DEED**  
13 **TRANSFERS THE DESCRIBED PROPERTY, SUBJECT TO CERTAIN SECURITY**  
14 **AGREEMENTS ON THE PROPERTY, SUBJECT TO ANY LIENS, MORTGAGES, OR OTHER**  
15 **ENCUMBRANCES ON THE PROPERTY AT YOUR DEATH. PROBATE IS NOT REQUIRED.**  
16 **THE TRANSFER-ON-DEATH DEED HAS NO EFFECT UNTIL YOU DIE. YOU CAN REVOKE**  
17 **IT AT ANY TIME. YOU ARE ALSO FREE TO TRANSFER THE PROPERTY TO SOMEONE**  
18 **ELSE DURING YOUR LIFETIME. IF YOU DO NOT OWN ANY INTEREST IN THE PROPERTY**  
19 **WHEN YOU DIE, THIS DEED WILL HAVE NO EFFECT.**

20 **HOW DO I MAKE A TRANSFER-ON-DEATH DEED? COMPLETE THIS FORM.**  
21 **HAVE IT ACKNOWLEDGED BEFORE A NOTARY PUBLIC OR OTHER INDIVIDUAL**  
22 **AUTHORIZED UNDER LAW TO TAKE ACKNOWLEDGMENTS. RECORD THE FORM IN**  
23 **EACH COUNTY WHERE ANY PART OF THE PROPERTY IS LOCATED. THE FORM HAS NO**  
24 **EFFECT UNLESS IT IS ACKNOWLEDGED AND RECORDED BEFORE YOUR DEATH.**

25 **IS THE “LEGAL DESCRIPTION” OF THE PROPERTY NECESSARY? YES.**

26 **HOW DO I FIND THE “LEGAL DESCRIPTION” OF THE PROPERTY? THIS**  
27 **INFORMATION MAY BE ON THE DEED YOU RECEIVED WHEN YOU BECAME AN OWNER**  
28 **OF THE PROPERTY AND MAY BE FOUND IN A PARAGRAPH THAT STARTS WITH THE**  
29 **WORDS “BEGINNING” OR “BEING”. THIS INFORMATION MAY ALSO BE AVAILABLE IN**  
30 **THE OFFICE OF THE CLERK OF THE CIRCUIT COURT FOR THE COUNTY WHERE THE**  
31 **PROPERTY IS LOCATED. IF YOU ARE NOT ABSOLUTELY SURE, CONSULT A LAWYER.**

32 **WHAT HAPPENS IF I SELECT MULTIPLE BENEFICIARIES? IF THIS FORM NAMES**  
33 **MULTIPLE PRIMARY AND/OR ALTERNATE BENEFICIARIES AND YOU DO NOT**  
34 **INDICATE A DIFFERENT FORM OF OWNERSHIP, THE PROPERTY WILL BE**  
35 **TRANSFERRED TO THEM AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP. IF YOU**

1 ARE NOT SURE WHETHER THIS IS THE APPROPRIATE OWNERSHIP STRUCTURE FOR  
2 YOUR BENEFICIARIES, CONSULT WITH AN ATTORNEY.

3 CAN I CHANGE MY MIND BEFORE I RECORD THE TRANSFER-ON-DEATH DEED?  
4 YES. IF YOU HAVE NOT YET RECORDED THE DEED AND WANT TO CHANGE YOUR  
5 MIND, SIMPLY TEAR UP OR OTHERWISE DESTROY THE DEED.

6 WHICH CONTROLS AT MY DEATH, MY WILL OR THE TRANSFER-ON-DEATH  
7 DEED? THE TRANSFER-ON-DEATH DEED CONTROLS OVER A CONTRARY  
8 INSTRUCTION IN A WILL.

9 HOW DO I "RECORD" THE TRANSFER-ON-DEATH DEED? TAKE THE  
10 COMPLETED AND ACKNOWLEDGED FORM TO THE CLERK OF THE CIRCUIT COURT  
11 FOR THE COUNTY WHERE THE PROPERTY IS LOCATED. FOLLOW THE INSTRUCTIONS  
12 GIVEN BY THE CLERK'S OFFICE TO MAKE THE FORM PART OF THE OFFICIAL  
13 PROPERTY RECORDS. IF THE PROPERTY IS IN MORE THAN ONE COUNTY, YOU  
14 SHOULD RECORD THE DEED IN EACH COUNTY.

15 DOES A TRANSFER-ON-DEATH DEED HELP AVOID INHERITANCE TAXES? NO.  
16 YOUR BENEFICIARY MAY NEED TO PAY INHERITANCE TAXES AS A RESULT OF THE  
17 TRANSFER-ON-DEATH DEED. IF YOU HAVE QUESTIONS RELATED TO INHERITANCE  
18 TAXES, CONSULT A LAWYER.

19 CAN I LATER REVOKE THE TRANSFER-ON-DEATH DEED IF I CHANGE MY  
20 MIND? YES. YOU CAN REVOKE THE TRANSFER-ON-DEATH DEED. NO ONE,  
21 INCLUDING THE BENEFICIARIES, CAN PREVENT YOU FROM REVOKING THE DEED.

22 HOW DO I REVOKE THE TRANSFER-ON-DEATH DEED AFTER IT IS RECORDED?  
23 THERE ARE THREE WAYS TO REVOKE A RECORDED TRANSFER-ON-DEATH DEED: (1)  
24 COMPLETE AND ACKNOWLEDGE A REVOCATION FORM, AND RECORD IT IN EACH  
25 COUNTY WHERE THE PROPERTY IS LOCATED. (2) COMPLETE AND ACKNOWLEDGE A  
26 NEW TRANSFER-ON-DEATH DEED THAT DISPOSES OF THE SAME PROPERTY, AND  
27 RECORD IT IN EACH COUNTY WHERE THE PROPERTY IS LOCATED. (3) TRANSFER THE  
28 PROPERTY TO SOMEONE ELSE DURING YOUR LIFETIME BY A RECORDED DEED THAT  
29 EXPRESSLY REVOKES THE TRANSFER-ON-DEATH DEED. YOU MAY NOT REVOKE THE  
30 TRANSFER-ON-DEATH DEED BY WILL.

31 I AM BEING PRESSURED TO COMPLETE THIS FORM. WHAT SHOULD I DO? DO  
32 NOT COMPLETE THIS FORM UNDER PRESSURE. SEEK HELP FROM A TRUSTED  
33 FAMILY MEMBER, FRIEND, OR LAWYER.

34 DO I NEED TO TELL THE BENEFICIARIES ABOUT THE TRANSFER-ON-DEATH  
35 DEED? NO, BUT IT IS STRONGLY RECOMMENDED. ~~SECRET~~ NON-DISCLOSURE CAN

1 CAUSE LATER COMPLICATIONS AND MIGHT MAKE IT EASIER FOR OTHERS TO  
2 COMMIT FRAUD.

3 COULD A TRANSFER-ON-DEATH DEED I RECORD TODAY BE AFFECTED IF I  
4 DIVORCE LATER OR GET MARRIED AND HAVE CHILDREN? YES. IF YOU CREATE A  
5 TRANSFER-ON-DEATH DEED THAT NAMES YOUR SPOUSE AS THE BENEFICIARY  
6 WHILE YOU ARE MARRIED AND YOU LATER DIVORCE OR YOUR MARRIAGE IS  
7 ANNULLED, THE TRANSFER-ON-DEATH DEED WILL BE CONSIDERED TO BE  
8 AUTOMATICALLY REVOKED. ADDITIONALLY, IF YOU RECORD A  
9 TRANSFER-ON-DEATH DEED NAMING ANY BENEFICIARY AND LATER MARRY AND  
10 HAVE CHILDREN WITH YOUR FUTURE SPOUSE BY BIRTH, ADOPTION, OR  
11 LEGITIMATION, YOUR TRANSFER-ON-DEATH DEED WILL BE CONSIDERED TO BE  
12 AUTOMATICALLY REVOKED.

13 AS A BENEFICIARY, WHAT DO I DO ONCE THE OWNER HAS DIED? YOU WILL  
14 AUTOMATICALLY RECEIVE THE PROPERTY WHEN THE OWNER DIES, UNLESS YOU  
15 FOLLOW MARYLAND'S PROCEDURE TO DISCLAIM YOUR INTEREST. YOU MAY WISH  
16 TO EXECUTE AND RECORD A TRANSFER-ON-DEATH NOTIFICATION OF DEATH FORM  
17 TO SHOW THAT YOU ARE NOW THE RIGHTFUL OWNER OF THE PROPERTY.

18 I HAVE OTHER QUESTIONS ABOUT THIS FORM. WHAT SHOULD I DO? THIS  
19 FORM IS DESIGNED TO FIT SOME BUT NOT ALL SITUATIONS. IF YOU HAVE OTHER  
20 QUESTIONS, YOU ARE ENCOURAGED TO CONSULT A LAWYER.”.

21 14-1012.

22 (A) THIS SUBTITLE GOVERNS THE EFFECT OF THE FORM PROVIDED UNDER  
23 THIS SECTION, OR ANY OTHER INSTRUMENT USED TO REVOKE A  
24 TRANSFER-ON-DEATH DEED.

25 (B) THE FOLLOWING FORM MAY BE USED TO CREATE AN INSTRUMENT OF  
26 REVOCATION UNDER THIS SUBTITLE:

27 “REVOCATION OF A TRANSFER-ON-DEATH DEED

28 NOTICE TO OWNER

29 THIS REVOCATION MUST BE RECORDED IN EACH COUNTY (OR BALTIMORE  
30 CITY) IN WHICH THE PROPERTY IS LOCATED BEFORE YOU DIE OR IT WILL NOT BE  
31 EFFECTIVE. THIS REVOCATION IS EFFECTIVE ONLY AS TO THE INTERESTS IN THE  
32 PROPERTY OF THE OWNER WHO SIGNS THIS REVOCATION.

33 IDENTIFYING INFORMATION

1 **OWNER OR OWNERS OF PROPERTY MAKING THIS REVOCATION:**

2 \_\_\_\_\_  
3 **PRINTED NAME** **MAILING ADDRESS**

4 \_\_\_\_\_  
5 **PRINTED NAME** **MAILING ADDRESS**

6 **LEGAL DESCRIPTION OF THE PROPERTY:**

7 \_\_\_\_\_  
8 \_\_\_\_\_  
9 \_\_\_\_\_  
10 \_\_\_\_\_  
11 \_\_\_\_\_

12 **REVOCATION**

13 **I REVOKE ALL MY PREVIOUS TRANSFERS OF THIS PROPERTY BY**  
14 **TRANSFER-ON-DEATH DEED.**

15 **SIGNATURE OF OWNER OR OWNERS MAKING THIS REVOCATION**

16 \_\_\_\_\_ (SEAL) \_\_\_\_\_  
17 **SIGNATURE** **DATE**

18 \_\_\_\_\_  
19 **PRINTED NAME**

20 \_\_\_\_\_ (SEAL) \_\_\_\_\_  
21 **SIGNATURE** **DATE**

22 \_\_\_\_\_  
23 **PRINTED NAME**

24 **ACKNOWLEDGMENT**

25 **STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_**

26 **THIS RECORD WAS ACKNOWLEDGED BEFORE ME ON THE \_\_\_ DAY OF \_\_\_, 20\_\_\_, BY**

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**SIGNATURE OF NOTARIAL OFFICER**

**TITLE OF OFFICE**

**STAMP**

**MY COMMISSION EXPIRES: \_\_\_\_\_**

**COMMON QUESTIONS ABOUT USE OF THIS FORM**

**THIS INFORMATIONAL SHEET SHOULD NOT BE RECORDED WITH A REVOCATION OF A TRANSFER-ON-DEATH DEED AT THE OFFICE OF LAND RECORDS.**

**HOW DO I USE THIS FORM TO REVOKE A RECORDED FORM TRANSFER-ON-DEATH DEED OR OTHER TRANSFER-ON-DEATH DEED? COMPLETE THIS REVOCATION FORM. HAVE IT ACKNOWLEDGED BEFORE A NOTARY PUBLIC OR OTHER INDIVIDUAL AUTHORIZED UNDER LAW TO TAKE ACKNOWLEDGMENTS. RECORD THE FORM IN THE LAND RECORDS OF EACH COUNTY WHERE THE PROPERTY IS LOCATED. THE FORM MUST BE ACKNOWLEDGED AND RECORDED BEFORE YOUR DEATH OR IT HAS NO EFFECT.**

**HOW DO I FIND THE “LEGAL DESCRIPTION” OF THE PROPERTY? THIS INFORMATION MAY BE ON THE TRANSFER-ON-DEATH DEED. IT MAY ALSO BE AVAILABLE IN THE LAND RECORDS FOR THE COUNTY WHERE THE PROPERTY IS LOCATED. IF YOU ARE NOT ABSOLUTELY SURE, CONSULT A LAWYER.**

**HOW DO I “RECORD” THE FORM? TAKE THE COMPLETED AND ACKNOWLEDGED FORM TO THE CLERK OF THE CIRCUIT COURT FOR THE COUNTY WHERE THE PROPERTY IS LOCATED. FOLLOW THE INSTRUCTIONS GIVEN BY THE CLERK’S OFFICE TO MAKE THE FORM PART OF THE OFFICIAL PROPERTY RECORDS. IF THE PROPERTY IS LOCATED IN MORE THAN ONE COUNTY, YOU SHOULD RECORD THE FORM IN EACH OF THOSE COUNTIES.**

**I AM BEING PRESSURED TO COMPLETE THIS FORM. WHAT SHOULD I DO? DO NOT COMPLETE THIS FORM UNDER PRESSURE. SEEK HELP FROM A TRUSTED FAMILY MEMBER, FRIEND, OR LAWYER.**

**I HAVE OTHER QUESTIONS ABOUT THIS FORM. WHAT SHOULD I DO? THIS FORM IS DESIGNED TO FIT SOME BUT NOT ALL SITUATIONS. IF YOU HAVE OTHER QUESTIONS, CONSULT A LAWYER.”.**

1 (A) (1) ON THE DEATH OF A TRANSFEROR, A BENEFICIARY OR THE  
2 BENEFICIARIES OF A TRANSFER-ON-DEATH DEED MAY RECORD NOTICE OF THE  
3 DEATH OF A TRANSFEROR IN THE LAND RECORDS OF THE COUNTY IN WHICH THE  
4 PROPERTY IS LOCATED.

5 (2) NOTICE OF THE DEATH OF THE TRANSFEROR IS NOT REQUIRED  
6 TO EFFECTUATE THE TRANSFER OF THE PROPERTY, WHICH IS DEEMED TO HAVE  
7 OCCURRED AT THE DEATH OF THE TRANSFEROR.

8 (3) THE CLERK OF THE COURT SHALL FORWARD NOTIFICATION OF  
9 THE DEATH OF A TRANSFEROR TO THE MARYLAND STATE DEPARTMENT OF  
10 ASSESSMENTS AND TAXATION IN THE SAME MANNER AS A DEED OR A LEASE.

11 (B) THE FOLLOWING FORM MAY BE USED AND RECORDED UNDER  
12 SUBSECTION (A) OF THIS SECTION TO PROVIDE NOTICE OF THE DEATH OF A  
13 TRANSFEROR:

14 “TRANSFER-ON-DEATH DEED NOTIFICATION OF DEATH

15 THE UNDERSIGNED HEREBY AFFIRMS, UNDER THE PENALTIES OF PERJURY,  
16 THAT THE FOLLOWING IS TRUE REGARDING A TRANSFER-ON-DEATH DEED (TODD)  
17 RECORDED ON THE SUBJECT PROPERTY:

18 NAME OF TRANSFEROR(S): \_\_\_\_\_

19 RECORDING REFERENCE OF TODD:

20 BOOK/LIBER NUMBER: \_\_\_\_\_, PAGE/FOLIO: \_\_\_\_\_, DATED THE \_\_\_\_\_ DAY OF  
21 \_\_\_\_\_, 20\_\_\_\_, AND RECORDED AMONG THE LAND RECORDS OF  
22 \_\_\_\_\_ CITY/COUNTY.

23 COMPLETE ADDRESS OF SUBJECT PROPERTY AS IT APPEARS IN RECORDS OF  
24 MARYLAND STATE DEPARTMENT OF ASSESSMENTS AND TAXATION (SDAT):

25 \_\_\_\_\_  
26 \_\_\_\_\_

27 SDAT TAX IDENTIFICATION NUMBER: \_\_\_\_\_

28 NOTE: THE INFORMATION ABOVE MAY BE AVAILABLE ON SDAT’S WEBSITE.

29 TODD TRANSFEROR INFORMATION

30 DATE OF TRANSFEROR’S DEATH: \_\_\_\_\_

1 STATE WHERE DEATH CERTIFICATE ISSUED: \_\_\_\_\_

2 DEATH CERTIFICATE FILE OR REGISTRATION NUMBER: \_\_\_\_\_

3 TODD BENEFICIARY INFORMATION

4 NAME OF BENEFICIARY OR BENEFICIARIES IDENTIFIED ON TODD:

5 \_\_\_\_\_  
6 \_\_\_\_\_

7 MAILING ADDRESS OF BENEFICIARY WHO WILL BE RESPONSIBLE FOR REAL  
8 PROPERTY TAXES:

9 \_\_\_\_\_  
10 \_\_\_\_\_

11 RELATIONSHIP(S) OF BENEFICIARY OR BENEFICIARIES TO TRANSFEROR:

12 \_\_\_\_\_  
13 \_\_\_\_\_

14 IF A BENEFICIARY OR BENEFICIARIES DIED AFTER THE TRANSFEROR'S DEATH,  
15 PROVIDE THE DATE OF DEATH, DEATH CERTIFICATE STATE AND  
16 FILE/REGISTRATION NUMBER HERE. IF THE BENEFICIARY OR BENEFICIARIES DIED  
17 PRIOR TO THE TRANSFEROR, THEIR INTEREST IN THE PROPERTY HAS LAPSED.

18 \_\_\_\_\_  
19 \_\_\_\_\_

20 BENEFICIARY SIGNATURE: \_\_\_\_\_

21 DATE: \_\_\_\_\_

22 BENEFICIARY SIGNATURE: \_\_\_\_\_

23 DATE: \_\_\_\_\_

24 ACKNOWLEDGMENT

25 STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_

26 THIS RECORD WAS ACKNOWLEDGED BEFORE ME ON THE \_\_\_\_\_ DAY OF \_\_\_\_\_, 20 \_\_\_\_\_, BY

27 \_\_\_\_\_

28 SIGNATURE OF NOTARIAL OFFICER

29 TITLE OF OFFICE

STAMPMY COMMISSION EXPIRES: \_\_\_\_\_CERTIFICATION OF OCCUPANCY STATUS

SELECT ONE OF THE BELOW OPTIONS THAT CORRECTLY DESCRIBES THE PROPERTY'S OCCUPANCY STATUS:

OPTION ONE:

NONE OF THE BENEFICIARIES INHERITING THE SUBJECT PROPERTY UNDER THE DEED REFERENCED IN THIS NOTIFICATION LIVE AT THIS PROPERTY AS THEIR PRINCIPAL RESIDENCE.

OROPTION TWO:

AT LEAST ONE OF THE BENEFICIARIES INHERITING THE SUBJECT PROPERTY UNDER THE DEED REFERENCED IN THIS NOTIFICATION LIVES AT THIS PROPERTY AS THEIR PRINCIPAL RESIDENCE.

IF YOU SELECTED OPTION TWO AND YOU ARE THE BENEFICIARY OCCUPYING THE PROPERTY, PLEASE COMPLETE THE FOLLOWING:

I, \_\_\_\_\_ (PRINT NAME), DO HEREBY CERTIFY AND AFFIRM UNDER THE PENALTIES OF PERJURY THAT I CURRENTLY LIVE AT AND WILL CONTINUE TO LIVE AT THE ABOVE-REFERENCED PROPERTY, FOLLOWING THE RECORDING OF THIS NOTIFICATION. I SHALL OCCUPY THE PROPERTY AS MY PRINCIPAL RESIDENCE FOR AT LEAST 7 OF THE NEXT 12 MONTHS.

\_\_\_\_\_  
SIGNATURE".

14-1014.

THIS SUBTITLE MODIFIES, LIMITS, AND SUPERSEDES THE FEDERAL ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT, 15 U.S.C. SECTION 7001, ET SEQ., BUT DOES NOT MODIFY, LIMIT, OR SUPERSEDE SECTION 101(C) OF THAT ACT, 15 U.S.C. SECTION 7001(C), OR AUTHORIZE ELECTRONIC DELIVERY OF ANY OF THE NOTICES DESCRIBED IN SECTION 103(B) OF THAT ACT, 15 U.S.C. SECTION 7003(B).

**Article – Tax – Property**

1

2 12–108.

3           **(II) A REAL PROPERTY TRANSFER–ON–DEATH DEED UNDER TITLE 14 OF**  
4 **THE REAL PROPERTY ARTICLE IS NOT SUBJECT TO RECORDATION TAX IF THE**  
5 **PROPERTY IS A PRIMARY RESIDENCE OR A SECONDARY RESIDENCE OF THE**  
6 **TRANSFEROR.**

7 13–207.

8           (a) An instrument of writing is not subject to transfer tax to the same extent that  
9 it is not subject to recordation tax under:

10                   (25) § 12–108(gg) of this article (Transfer of principal residence surrendered  
11 in bankruptcy); [or]

12                   (26) § 12–108(hh) of this article (Transfer of real property within the Pimlico  
13 racing facility site, Pimlico site, Bowie Race Course Training Center property, or training  
14 facility site); **OR**

15                   **(27) § 12–108(II) OF THIS ARTICLE (REAL PROPERTY**  
16 **TRANSFER–ON–DEATH DEED).**

17 **13–414.**

18           **AN INSTRUMENT OF WRITING THAT IS EXEMPT FROM RECORDATION TAX**  
19 **UNDER § 12–108(II) OF THIS ARTICLE (REAL PROPERTY TRANSFER–ON–DEATH**  
20 **DEED) IS NOT SUBJECT TO COUNTY TRANSFER TAX.**

21           SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall be interpreted  
22 and enforced by a court in accordance with existing law governing life estates with powers  
23 of alienation, to the extent practicable and so long as the interpretation and enforcement  
24 does not conflict with the uniform application of the Uniform Real Property Transfer on  
25 Death Act promulgated by the Uniform Law Commission.

26           SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall apply to a  
27 transfer–on–death deed that was made before, on, or after the effective date of this Act by  
28 a transferor who dies on or after the effective date of this Act.

29           SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall take effect  
30 October 1, 2026.