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TESTIMONY on TRANSFER ON DEATH DEEDS

Madame Chair, Madame Vice-Chair and Members of the Judiciary Committee.

My name is Vanessa Clark Brooks. I am a Maryland resident and a former resident of Cecil County. Thank you for the opportunity to testify before the Judiciary Committee on Transfer on Death Deed(TODD) legislation. I am requesting your support of HB 738 based on my personal family experience.

The TODD can prevent tangled titles resulting from homeowners dying without a will and specific heirs. In my family this happened and over several generations, property passed through Maryland intestate laws to tenants in common that allowed the property to go to a forcible sale.

My great-grandfather, George Hindman, was able to purchase two adjacent lots, 115 and 117 Milburn Street, Elkton, Maryland in Cecil County in 1935. My great grandparents built a duplex with a fireplace in 117 and another three-bedroom house at 115. My great-grandparents and two of their four daughters resided in the property. When my great-grandfather died he left no will and when my great grandmother, Annie Congo Hindman subsequently died she left no will. The property passed to their four surviving daughters; two lived in the property until they died. Several of the grandchildren of George and Annie lived in the properties with their families until the last grandchild that live in the property died. For several years it remained uninhabited; ownership of the property was unclear, and the title would remain clouded regardless of who paid the back taxes of several years on the property. My mother and her first cousin were the remaining tenants in common, neither of whom wanted liability without clear title so the property was forcibly sold by one of them. The property was sold for less than \$3000 and was purchased by investors. In short, we lost the family home because there was no clear title.

This legislation would clearly help Maryland families like mine preserve their families' wealth and legacies in the form of real property to designate beneficiaries. The sale of the properties on Milburn Street in Elkton led to a loss of ownership for all potential heirs and resulted in the loss of intergenerational wealth. The property was not sold at the fair market value. Several investors have since purchased what are now two adjacent lots valued at \$45,000 each. To reacquire the former family property, it would cost over \$90,000.

This is a true story of what happens when tangled and clouded titles leave a family home to no one person and that asset is lost to future generations. Please vote in favor of HB 738.

FAVORABLE
Testimony in Support of Senate Bill 0651

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Respectfully submitted.

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