



# ST. LOUIS ESTATE PLANNING, LLC

ATTORNEYS AT LAW

## LEGAL DESCRIPTION OF REAL ESTATE

### WHAT IS IT?

- A legal description is a written description of real estate that is required for deed filing purposes. It is different than the mailing address of a property.

### WHY DO WE NEED IT?

- When filing a deed, it is important to use the correct legal description. Deeds cannot be filed without this information.

### WHAT DOES IT LOOK LIKE?

- Look at the next page (back of this page) for examples of legal descriptions.

### WHERE CAN IT BE FOUND?

- The legal description can usually be found on any of these:
  1. The deed which was filed when you purchased the property (usually a Quitclaim Deed or Warranty Deed). The title company which handled your real estate closing should have provided you a copy of this in your closing packet.
  2. The deed which was filed when you received or refinanced your mortgage (called a Deed of Trust).
  3. Title insurance paperwork.
- In most situations, the best practice is to use the legal description from the most recent deed to the property.
  - o However, if your property has grown larger (you acquired additional adjacent land from a neighbor), or smaller (you sold a portion of your land), then a previously filed deed may no longer be accurate.
- The legal description on your property tax statement or a “survey” is normally not sufficient.

### WHAT IF I CAN'T FIND MY LEGAL DESCRIPTION?

- St. Louis Estate Planning can usually locate the legal description from an online resource or directly from the county. These online database companies charge us a fee when we search for your deed. Our cost to the client for this service is \$25.

### HOW TO SEND IT TO US:

- If it is short (just a few sentences), take a picture with a cell phone and email or text the photo to one of the email addresses below. Please include your name in the subject line of an email or text your name if you send the photo in a text.
- If it is longer (more than a few sentences), we need a clean copy. Please make a copy or scan it, then email or mail it to us. You can use Genius Scan or Adobe Scan apps on a smart phone.

**Email:** Emily@STLEstate.com    **OR**    Michelle@STLEstate.com

**Mail:** St. Louis Estate Planning, 13610 Barrett Office Dr. Suite 206, St. Louis, MO 63021

## **EXAMPLES OF LEGAL DESCRIPTIONS:**

### **EXAMPLE 1 – A Typical Home in a Neighborhood:**

*Lot 78 of ARBOR MILL PLAT TWO, as per plat recorded in Plat Book 382 page 91 of the St. Louis County Records*

### **EXAMPLE 2 - A Typical Home in a Neighborhood:**

*All of Lots Six (6) and Seven (7) in Dogwood Estates Subdivision in Thompson County, Missouri according to the recorded plat thereof, found at Plat Cabinet A Slide 83, of the records of the Recorder of Deeds of Thompson County, Missouri.*

### **EXAMPLE 3 - A Typical Home in a Neighborhood:**

*Lot Twenty-Three (48) of SUBSTITUTED PLAT of HAMPSHIRE MEADOWS, a subdivision in St. Louis County, book 08-page 0637C of St. Louis County records. Together with all improvements thereon, known and numbered as 48 HAMPSHIRE MEADOWS DRIVE, St. Louis County, Missouri.*

### **EXAMPLE 4 – A Typical Condominium:**

*Unit 3 in Building 3 of Royal Heights Condominium, according to the plat thereof recorded in Plat Book 174 Pages 32 and 33 of the St. Louis County Records, together with the undivided share of common elements, all according to and more particularly described in the Royal Heights Condominium Declaration of Condominium, By-Laws and Indenture recorded in Book 6845, Page 312 and all subsequent amendments thereof.*

### **EXAMPLE 5 - Rural Farm Land:**

*Part of a 43 acre tract as recorded in Book 261 at Page 3555 of the Morgan County Deed Records and being part of United States Survey 3017, Township 37 North, Range 8 East of the Fifth Principal Meridian, Morgan County, Missouri, being more particularly described as follows: Beginning at an iron pin the Northwest corner of said 43 acre tract from which the Southwest corner of United States Survey 2180 in said Township and Range bears North 82 degrees 40 minutes 00 seconds West 1,047.89 feet; thence along the North line of said 43 acre tract South 82 degrees 40 minutes 00 seconds East 440.28 feet to an iron pin; thence leaving said North line South 02 degrees 40 minutes 00 seconds West 273.35 feet to an iron pin; thence South 22 degrees 18 minutes 05 seconds West 235.83 feet to an iron pin; thence North 77 degrees 49 minutes 29 seconds West 355.94 feet to an iron pin on the West line of said 43 acre tract; thence North 01 degree 37 minutes 56 seconds East 472.56 feet to the point of beginning and containing 4.68 acres.*