



ST. LOUIS ESTATE PLANNING, LLC

ATTORNEYS AT LAW

LEGAL DESCRIPTION OF REAL ESTATE - OVERVIEW

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. The legal description found on property **tax statements** and **survey plats** is usually an **abbreviation, incomplete and not sufficient**.

WHY DO WE NEED IT?

- Deeds cannot be filed without this information.

WHAT DOES IT LOOK LIKE?

- It often begins with the words “**Lot, Unit, Part of, All of**” with a book number, page number, subdivision or condominium name and county name. **See the next page for examples.**

WHERE CAN IT BE FOUND?

- The legal description can usually be found on any of the following:
 1. The deed filed when you purchased the property (usually a **Quitclaim Deed** or **Warranty Deed**). The title company that handled your real estate closing should have given you a copy of this in your closing packet.
 2. The deed filed when you received or refinanced your mortgage (called a **Deed of Trust**).
 3. Title insurance paperwork.
- Please note that **if your property has grown larger** (you acquired additional adjacent land from a neighbor), **or smaller** (you sold a portion of your land), a previously filed deed **may no longer be accurate**.

HOW TO SEND IT TO US:

- **Upload a copy** to our **DecisionVault portal in the Documents section**, using the link you were given to complete our client questionnaire. (This is our preferred method).
- **If it is short** (just a few sentences like in examples 1, 2, 3 and 4), take a picture with a cell phone and **email the photo to one of the email addresses below**. Please include your name in the subject line of the email.
- **If it is longer** (more than a few sentences, as in example 5), we need a clean digital copy. Please make or scan a copy, then email or mail it to us. You can use **Genius Scan or Adobe Scan apps** on a smart phone.

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

Mail: St. Louis Estate Planning - 2705 Dougherty Ferry Rd. Suite 200, St. Louis, MO 63122

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.