Deed Research and Conducting a Chain of Title

Useful Definitions:

<u>Deed:</u> A legal document executed under seal and delivered to effect a conveyance, usually a piece of real estate.

<u>Chain of title</u>: The succession of conveyances of the title of a particular item or real property. Commonly abbreviated at C.O.T.

Grantor/Lessor: Giver (seller, or 'lessor' may appear) in a deed.

Grantee/Lessee: Receiver (often the buyer, sometimes referred to a the 'lessee') in a deed.

The Charleston County R.M.C. (Register of Mesne Conveyances.) 101 Meeting St., the O.T. Wallace Building.

Getting Started: Tax assessment office on first floor: Give the clerk the address or current owner of the property to obtain a property record card (lists the TMS number, current information, and a brief chain of title, with deed references to continue researching the in the R.M.C., on the second floor.)

What records are at the R.M.C.:

- Property deeds for Charleston County from the present backwards to the late seventeenth century. Some deeds for other areas of the state, prior to 1783.1
- Index volumes that allow researchers to look up properties by purchaser's name, seller's name, or property address to locate deeds for a property.
- Plats of properties, including the McCrady plat series², other sets with index volumes, and individual plats annexed to specific deeds on microfilm.
- Ward books and Property Record Cards (in the tax office on the bottom floor.)

What to bring:

-DON'T bring any concealed weapons, nail files, or other sharp objects because you must go through a scanner and have your bags scanned to enter the building.

- An i.d., money for copies, notebook and writing utensils.

Important information to obtain from the deeds for the Chain of Title transcriptions: 1. Property owners: buyer and sellers' full names. 2. Dimensions of the lot and any building/property descriptions. 3. Date 4.Type of conveyance, if mentioned. 5. Book and page number of the deed. 6. Address of property (which may change) 7. Reference of previous deed, if mentioned.³

Location of deed materials at the R.M.C. and photocopy protocol:

- Copies are .50 a page; it is advisable to copy the deeds rather than take notes, since creating transcriptions and abstracts can be time consuming. To make copies, sign in at the front desk at the RMC and the clerk will issue a copy card. The card keeps track of the numbers of copies; pay when you return the card at the end of the day. *Bring an i.d. or drivers license, since they sometimes request it to issue a card.
- The deeds and plats are on microfilm, on racks housed throughout the RMC work area. There are over a dozen film readers, and computers with access to www.charlestoncounty.org.

¹ During the colonial period, Charlestown was the capital of South Carolina. As such, a duplicate of original deeds, wills, and other records were stored here. While many county records for other parts of the state were destroyed during the Civil War, there may be a copy at the Charleston R.M.C. For example, parts of the Ashley River region are in Berkeley or Dorchester County, but were then in Charleston, and the deeds are here. After 1783, Charleston was incorporated as the city of Charleston, Columbia became the state capital, and duplicate materials were no longer kept here.

²² McCrady plats are also available in the South Carolina Room at CCPL and at State Archives in Columbia. There is an index to this series available at: www.scdah.sc.gov, under 'research and genealogy', 'online records index'.

³ Older deeds may not list the previous transaction; indexes and cross-indexes are used to find the next reference and continue the C.O.T. backwards.

- Large copies of McCrady plats can be purchased for \$1.00, turn in request to clerk, who will make the copies and charge your copy card. There are other plat index volumes to check, located next to the staff offices.
- New deed index books (back to the late nineteenth century) are in the RMC work room on rolling racks under the desks for researchers.
- Older deed index volumes are down the hall (exit RMC and make a left, small door on the right next to the rest rooms) labeled "Historic Records Room." Index volumes need to stay in this climate controlled room, so mark down the information and head back to the RMC area to find the corresponding deed.

Getting Started: Conducting the Chain of Title:

- Start with most recent deed reference (a property record card will provide deed book information for a property, back to around 1987, when the county began their database.) For example, 189 Smith Street, conveyed by Millie Sanders to Louis Mevers, deed book Z785-pg. 480. Look this deed up on film and makes copies. * Be sure to write in the deed citation information and keep the pages in chronological order to keep from getting confused.
- At the end of most deeds there will be a reference to the previous property conveyance, which is used to continue the chain of ownership backwards. For example, "this being the same property as was previously conveyed by Thomas Jervey to Millie Sanders, deed book M234- 62." Make copies and continue working backwards.
- Older deeds may not include the reference to the previous conveyance, a.k.a., the Chain of Title 'drops'. To continue the C.O.T., use the **index volumes** to find the reference to the next oldest deed for the property, and continue back as far as you can.

The Index Volumes:

These books are grouped in large chronological chunks (i.e., 1900-1930, 1880-1900, etc.) and then alphabetically by buyer or seller. The indexes will include a property description (not always the address, but typically there will only be one or two properties under the owner's name from the previous deed you are tracing), date of transaction, buyer's name, and seller's name.

- There are two kinds of index books: **Direct Index**, which indexes properties by the **Seller or Grantor's** name, and the **Indirect Index**, which indexes by the **Buyer or Grantee's** surname. *The volumes are labeled as such on the spines; make sure you're in the right kind. Both of these types can be helpful, depending on if you are working backwards or forward, and what information you have to continue the C.O.T. (If you are working backwards from the oldest known owner, look for them in the Indirect Index, as they will be the grantee, or buyer, in the previous deed.)

Other useful sources for finding deed and grant information, or picking up a C.O.T.:

Lucas, Silas Emmett Jr. An Index to Deeds of the Province and State of South Carolina, 1719-1785 and Charleston District, 1785-1800. Easley, S.C.: Southern Historical Press, 1977. (Call: 929.3757 Index)

Bates, Susan Baldwin and Cheves Leland. <u>Proprietary Records of South Carolina</u>, (Vol. 1-3.) Charleston: History Press, 2006, 2007, 2009. (Call: 929.3757 Propriet)

Holcomb, Brent. <u>South Carolina's Royal Grants</u> (Seven volumes to date.) Columbia: SCMAR, 1980-2010 (Call: 929.3757 Holcomb)

Barbot, Louis J. <u>Alphabetical Index to All Conveyances, Leases, Mortgages, &c. Executed by and to City Council of Charleston, 1783-1877.</u> Charleston: News and Courier Job Press, 1877. (Call:929.3757915 Al)