

1. TRANSFER YOUR HOME

Thanks to the Illinois Residential Real Property Transfer Act (§755 ILCS 27/1 *et seq.*), Illinois property owners can now transfer their residential property at death with a single document called a Transfer on Death Instrument ("TODI"). The CCRD offers one type of TODI, available for download at: cookrecorder.com/forms/ This form should not be construed as legal advice. This statute also provides for the beneficiary's notice and acceptance form after death.

TRANSFER ON DEATH INSTRUMENT (TODI)
 PURSUANT TO 5755 ILCS 27/1 ET SEQ. (ILLINOIS RESIDENTIAL REAL PROPERTY TRANSFER ON DEATH INSTRUMENT)
 THIS TRANSFER ON DEATH INSTRUMENT (hereinafter referred to as a "TODI"), which was executed on this _____ day of _____ in the year of _____, by _____, who reside at _____, being of sound mind and disposing memory, do hereby make, declare and publish this TODI stating as follows: That the above referenced property owner(s) is/are the SOLE owner(s) of residential real estate under a duly recorded DEED, recorded _____ as document _____ in the County of _____, State of Illinois. The residential real estate is legally described as: _____
 WITH THE PROPERTY IDENTIFICATION NUMBER (PIN) OF: _____
 PROPERTY COMMONLY REFERRED TO ADDRESS: _____
 The owner(s), being of competent mind and capacity, and waiving and releasing all rights under the Homestead Exemption of the State of Illinois, do hereby convey and transfer, effective on death of the Owner last to die, the above-described real estate to the beneficiary designated below.
 BENEFICIARY DESIGNATION: ATTACH ADDITIONAL AS NEEDED
 NAME: _____
 ADDRESS: _____
 CITY/STATE: _____
 SPECIAL NOTICE: THIS DOCUMENT HAS BEEN PROVIDED AS A COURTESY FROM THE COOK COUNTY RECORDER OF DEEDS. THIS FORM IS NOT LEGAL ADVICE OR ASSISTANCE WITH YOUR INDIVIDUAL ESTATE PLAN. FURTHERMORE, IT WAS PROVIDED AS A COURTESY FROM THE COOK COUNTY RECORDER OF DEEDS. ANY TITLE EXAMINATION OR REVIEW OF YOUR INDIVIDUAL ESTATE, PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS.

2. TRANSFER YOUR CAR

Pursuant to the Illinois Application for certificate of title (§625 ILCS 5/3-104), Illinois residents can now transfer their Vehicle upon death with one document called a Beneficiary Affidavit. A Secretary of State Beneficiary Affidavit is available for download at: https://www.cyberdriveillinois.com/publications/pdf_publications/vsd773.pdf The below form should not be construed as legal advice.

Secretary of State Beneficiary Affidavit
 This space for use by Secretary of State.
 Secretary of State Vehicle Services Department
 Titles Division
 501 S. Second St.
 Springfield, IL 62756
 217-785-3000
 www.cyberdriveillinois.com
 This form allows a vehicle owner to change, add or remove a beneficiary on the title.
 The vehicle must be solely owned and not a business. Only one name may be listed on the Certificate of Title as the beneficiary. A beneficiary cannot be added to the title when there is a lienholder; lessor or ownership is designated as "joint tenancy." The beneficiary does not have interest or control of the vehicle. If a lienholder or lessor is added to the title later, the beneficiary will be removed from the title.
 The beneficiary's name, address and county will be printed on the face of the Illinois title on the right-hand side, below the legend(s) area with the heading BENEFICIARY INFORMATION.
 To transfer the ownership to the beneficiary, the beneficiary must submit the title (if available), \$95 title fee, certified death certificate of the vehicle's legal owner, and the appropriate tax form and check payable to Illinois Department of Revenue, if applicable.
 Upon the death of the sole owner of the vehicle and the beneficiary has been established on a Certificate of Title, the beneficiary may not be changed or revoked by a will, any other instrument, or a change in circumstances, or otherwise be changed or revoked, except by a court of law.
 Please select one: Adding Beneficiary Removing Beneficiary Changing Beneficiary
 Please Print or Type:
 Full Legal Name of Beneficiary: _____
 Mailing Address: _____
 City: _____ State: _____ ZIP Code: _____
 Driver's License or ID Card Number: _____
 Signature: _____ Date: _____
 Vehicle Identification Number: _____
 Year: _____ Make: _____ Model: _____ Body Type: _____
 I hereby release, discharge and agree to hold harmless the Illinois Secretary of State and from any and all liability to anyone whatsoever which may arise by reason of any contest of the validity of the beneficiary named herein, or the validity of the beneficiary in the manner prescribed in Public Act 095-0784 (625 ILCS 5/3-104).
 Printed Full Legal Name of Owner: _____
 Illinois Driver's License or ID Card Number: _____
 Signature: _____ Date: _____
 Subscribed and sworn to before me this _____ day of _____, 20____.
 Notary Public Signature _____ Date: _____

3. TRANSFER YOUR MONEY

Thanks to the Illinois Trust and Payable on Death Accounts Act (§205 ILCS 625/1 *et. seq.*), Illinois residents can now transfer their Checking and Savings account balance(s) upon death by establishing a Payable on Death Account ("POD"). For more details or questions regarding a POD, please visit a local branch of your bank or Credit Union. The below info should not be construed as legal advice.

Some Basic Terms for "Payable on Death" Accounts
 For an individual or joint account, you may choose to make your account payable on your death to one or more payable on death ("POD") beneficiaries. You can make your account a POD account by instructing us to list each POD beneficiary on the account and complying with the applicable state law. The applicable state law usually imposes requirements that must be met to create a POD account. As an example, you may have to include certain words or letters in the account title to create a POD account, such as: "payable on death," "POD," "in trust for," "ITF," "as trustee for," "ATF," "transfer on death," "TOD," or "Totten Trust." You are solely responsible for meeting these requirements. We may treat an account which names a POD beneficiary as a POD account. However, if the applicable requirements are not met, we may treat your account as though there is no POD beneficiary.

above info obtained from Bank of America disclosures

Some Final Thoughts
 This brochure is provided for informational purposes only, and should not be considered legal advice. Further, CCRD cannot advise you which option is preferable based on your unique situation. It is recommended that you consult an estate planning and/or real estate attorney to determine your available options. Property After Death Workshops available.

Edward M. Moody
 Cook County Recorder of Deeds

Call 312.603.3974 or visit us on the web at cookrecorder.com

