

<b>DOCUMENT TYPES AND DEFINITIONS:</b>		
<b>INSTRUMENT</b>		<b>DEFINITION</b>
Abandonment of Homestead	ABD Homestead	Document recorded to terminate a homestead.
Abstract of Judgment	ABST JDGT	A summary of the essential provisions of a money judgment. When recorded, it creates a general lien on real property of the judgment debtor in the county in which the abstract is recorded.
Assignment of Rents	ASSIGNMENT RENTS	A document that gives the beneficiary the right to collect rents of the secured property in the event of a default.
Certificate of Tax Lien	CTF TAX LIEN	A lien for nonpayment of property taxes. Attaches only to the property upon which the taxes are unpaid.
Covenants, Conditions, and Restrictions (CC&R's)	RESTRICTION	A term used in some areas to describe the restrictive limitations which may be placed on property. In other areas, simply called restrictions.
Declaration of Homestead	HOMESTEAD	Document recorded by a homeowner to protect his home from forced sale in satisfaction of certain types of creditors' claims.
Deed	DEED	Written instrument which, when properly executed and delivered, transfers title to real estate.
Deed of Reconveyance	RECONVEYANCE	An instrument used to transfer title from a trustee to the equitable owner of real estate, when title is held as collateral security for a debt. Most commonly used upon payment in full of a trust deed.
Deed of Trust		(See Trust Deed)
Easement	EASEMENT	The granting of a right which one has in the land of another. It is either for the benefit of land, such as a right to cross, or "in gross," such as a public utility easement.
Federal Tax Lien	FEDERAL TAX LIEN	A lien attaching to property for nonpayment of a federal tax (estate, income, etc.)
Fictitious Deed of Trust	FICTITIOUS TR DD	A deed of trust recorded by a trustee which discloses all the terms of the trust deed but does not relate to a specific transaction and is used for reference only.
Grant Deed	DEED	Form of deed, common in California, which contains implied warranties to the effect that the grantor has not previously conveyed or encumbered the property.



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**ORANGE COAST  
LENDER SERVICES**

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INSTRUMENT		DEFINITION
Judgment	JUDGMENT	The final determination of a court of a matter presented to it. Money judgments, when recorded, become a lien on real property of the defendant.
Lien	LIEN	A charge upon property for the payment of debt or obligation.
Mechanic's Lien	MECHANIC'S LIEN	Statutory lien in favor of laborers and material suppliers who have performed work or furnished materials or supplies to a work of improvement. If not paid, they have a right to record a lien within a prescribed period of time.
Notice of Completion	NOTICE COMPLETION	Notice recorded under the mechanic's lien law within 45 days after completion of a structure.
Notice of Default	DEFAULT	Recorded notice that a default has occurred under a deed of trust. It is the first step in non-judicial foreclosure of a deed of trust.
Notice of Rescission	RESCISSION	A recorded notice to rescind a notice of default of a mortgage or deed of trust.
Notice of Trustee Sale	NT TRUSTEE SALE	Foreclosure sale conducted by the trustee under a deed of trust after a default occurs.
Power of Attorney	POWER OF ATTORNEY	Instrument used to appoint an attorney-in-fact.
Quitclaim Deed	QUITCLAIM DEED	A deed used to transfer any interest in real property that the grantor may have. It contains no warranties of any kind.
Release	RELEASE	An instrument releasing property from the lien of the mortgage, judgment, etc. When a trust deed is used, the instrument is called a reconveyance. In some areas, a "discharge" is used instead of a release.
Request for Notice of Default	REQUEST NOTICE	A recorded notice made by the beneficiary of a trust deed that he be notified in the event that foreclosure proceedings are commenced by another party of interest.
State Tax Lien	STATE TAX LIEN	A lien attaching to property for nonpayment of state income tax.
Subordination Agreement	SUBDN AGMT	Agreement under which a prior or superior lien is made inferior or subject to an otherwise junior lien.
Trust Deed (Deed of Trust)	TR DEED	Written instrument by which title to land is transferred to a trustee as security for a debt or other obligation.
Trustee's Deed	TRUSTEES DEED	Deed given by the trustee when property is sold under the power of sale in a trust deed.
Uniform Commercial Code Financing Statement	UCC FINANCING STMT	A mortgage or security agreement using personal property as the collateral. These agreements are recorded in county if real property is affected.