



Wareejinta Hantida Geerida Ka Dib

Transfer on Death Deeds

Ma ku wareejin karaa caruurteyda gurigeyga si aanan ugu baahan in tago maxkamadda dhaxalka?

Haa, Minnesota waxa ay leedahay sharci kuu ogolaanaya in aad wareejiso mulkiyadda hantida marka aad geeriyooto si aan loogu baahan in la tago maxkamadda dhaxalka.

Waa qorsheynta dhaxalka waxaana lagu magacaabaa

Wareejinta Hantida Xilliga Geerida (TODD). Waa sida adiga oo xisaabta bangiga ku qora “waxaa la sarifan karaa marka aan geeriyoodo.” Qofka leh dhaxalka (mulkiilaha cusub) ayaa la wareega mulkiyadda hantida marka mulkiilaha iminka ku qoran uu geeriyoodo. Wax xuquuq ah ama awood ah kuma laha hantida ilaa uu mulkiiluhu geeiyoodo.



HA U ADEEGSAN TODD qof ay da'diisu kayar tahay 18 sano.

HA U ADEEGSAN TODD in aad hanti ku wareejiso qof lagu siiyo gargaarka dawaladda naafanimo ama dakhligiisa oo yar. Waxaa suurogal ah in laga joojiyo gargaarka haddii dhaxalka markiiba lagu wareejiyo. La hadal qareen qaabilsan sharciyada dadka da'da ah haddii aad xaaladdan ku sugan tahay.

Sidee ayuu TODD u shaqeeyaa?

TODD waxaa loo adeegsan karaa dardaaranka dhaxalka oo lagu wareejiyo hantida marka qofku geeriyoodo. Waxa aad kaga maarmi kartaa maxkamadda dhaxalka. TODD waa hab fudud oo loogu wareejiyo hantidaada ilmahaaga marka aad geeriyooto. Waxa kale oo aad TODD u adeegsan kartaa in aad hantidaada ku wareejiso qofka aad nolol wadaagga tihii ama cidii kale ee aad dooneyso.

Waxaa jira foom ku lifaaqan xogta urursan. Waxa kale oo aadka heli kartaa foom la buuxin karo barta internetka ee: <https://mn.gov/commerce/consumers/tips-tools/uniform-conveyancing-forms/>.

TODD waxaa la saxiixaa inta aad nooshahay, laakiin wareejinta hantida ma dhaceeyso ilaa aad geeriyooto.

Waad ka noqon kartaa TODD markii aad doonto geerida ka hor. Uma baahnid in aad fasax ka qaadato qofka aad u qortay mulkiyadda haddii aad maskaxdaada bedesho.

TODD miyey joojineysaa deynta, rahmadda ama qaansheegasho kale oo lagula wareegi lahaa hantideyda?

Maya, mulkiilaha cusub waxa saaran mas'uuliyad la mid ah tiis ku saarneyd xilliga geerida. Waxa ay mulkiyadda kula wareegaan deynta, rahmadda ama qaansheegasho kale oo dul saaran hantida. TODD ma joojineyso qaansheegasho ama rahmad liddi ku ah ee gobolka haddii aad horey u qaadatay ceymiska caafimaadka gobolka (MA) ama Gargaarka Guud (GA) intii aad nooleyd.

Dhinaca kale, TODD kaama hor istaageyso in lagu ogolaado MA ee guryaha dadka lagu hayo. Kama hareysid lahaanshaha mulkiyadda inta aad nooshahay mulkiilaha cusubna waxa uu guriga la wareegaa isaga oo u rahman MA.

Sidee ayaan ku ogaanayaa in TODDka aan qoro yahay mid sharci ah oo loo hogaansamayo?

TODDka waa in la saxiixo, la nootaayeeyo lagana xareeyo Xafiiska Diiwaangelinta ee Degmadda ka hor geerida mulkiilaha guriga si ay u sharciyeysnaato.

TODD la saxiixay wixii ka horeeyey 1da Agoosto 2008 waa dhaqangal marba haddii laga diiwaangeliyey diiwaan hayaha wixii ka dambeeyey 1da Agoosto.



Waajib kuguma aha in aad siiso qofka ad u qortay TODD inta aad nooshahay fasaxna ugma qaadaneysid haddii dooneyso in aad ka noqoto.

Sidee ayaa TODD uga duwan yahay hababka kale ee mulkiyadda hantida?

TODD cidna ma siiso mulkiyadda hantida inta aad nooshahay.

Kuwada noolaashaha ayaa mulkiyad siisa labada qof ee ku wada nool hoyga (wadaagidda mulkiyadda) inta aad nooshahay.

Dhaxalka nolosha (a life estate) ayaa mustaqbalka qof u ogolaata inuu wax ku yeesho hantida. Qofkaas waxaa lagu magacaabaa qofka u haray. Lyaga ayaa leh hantida ma guurtada ah geeridaada ka dib laakiin waxa aad leedahay xaquuq xataa kolka aad nooshahay.

Ka haridda sheegashada (A quit claim deed) waxa ay kaa qaadeysaa lahaanshaha hantidaada marka la diiwaan geliyo. La tasho qareen ka hor inta aadan gurigaaga uga harin (tanasulin) ilmahaaga ama qof kale. Waxa aad adeegsan kartaa ka haridda hantida haddii aad dooneyso in aadan maxkamadda dhaxalka tagin laakiin waxa aad khatar ugu jirtaa dhibaato badan oo xagga sharciga ah.

Ma joojin kartid (kama noqon kartid) wadaagga deganaashaha, dhaxalka nolsha ama ka haridda sheegashada hantida ma guurtada ah haddii aanay dhamaan dhinacyada, xaasaskooda/saygood, wada ogolaan in ay saxiixaan.

TODD waxaa la joojin karaa (laga noqon karaa) ama la bedeli karaa markii la doono geerida ka hor. Ma jirto cid aad fasax uga qaadaneysa haddii aad bedesho ra'yigaaga.

Sidee ayaan uga noqon karaa TODD?

Waxa aad ku joojin kartaaa (kaga noqon kartaa) TODD dhawr hab oo kala duwan.

- Waxa aad degmada hantidu ku taaloka diiwaan gelin kartaa ka noqosho. Halkan ayaad ka heli kartaa [foomka la buuxinayo](#). Soo booqo qeynba labaad ee “How does a TODD work?” (Sidee TODD u shaqeysaa?) Foomka lambarkiisu yahay 10.8.10.
- Waxa aad diiwaan gelin kartaa TODD cusub, adiga oo siinaya lahaashaha mulkiyadda hantida mid la mid ah ama ka balaaran qof kale. TODD ka la xareeyo ee leh taariikhda ugu dambaysa ayaa ah midka shaqeynaya.
- Waxa aad siin kartaa dhamaan mulkiyadda ama qeyb ka mid ah hantida ma guurtada ah qof kale. Haddii aad ka iibiso ama aad siiso guri qof kale inta aad nooshahay, ma tihid mulkiilaha gurigaas oo caruurtaada uguma gudbin kartid adiga oo u sii marinaya TODD marka aad geeriyooto.

Haddii aanay TODD ku qorneyn wax ka duwan sidaas, furiinka ama ka noqoshada waxa ay si toos ah u burineysaa mulkiyadda aad TODD ku siisay xaaskaaga.

Waxaa muhim ah in aad ogaato in TODD aan lagu joojin karin dardaaranka aad qorto.

TODD looma adeegsan karo ku wareejinta mulkiyadda hantida ee xaaska/sayga marka aad geeriyooto. Haddii aad qof sharciga isku qabtaan waxa ay leeyihiin xaqa ay kugu dhaxlaan.

Waa maxay faa'iidooyinka ay TODD leedahay?

TODD waxa loo adeegsan karaa ay caawin kartaa dhaxalka aan loo baahneyn in canshuurta la sii qorsheeyo oo hantida ee laga hadlayo kaliya ay tahay guri.

Hantida la dhaxlayaa waxa ay u baahan tahay maxkamada dhaxalka haddii:



- Hantida guud iyo lacagtu ay dhan tahay qiimo ka badan \$75,000 (hantida iyo lacagtu waa khasab inay noqdaan **kaliya** kuwa ku qoran magaca qofka dhinta), iyo in
- Uusan jirin dhaxal-suge si quman loogu magacaabay mid uun TODD ama u Magacaabay Cid la Siinayo Hantida Geerida ka Dib (POD).

Xiligii hore, sida kaliya ee lagu baajiyo fara gelinta maxkamadda dhaxalka waxa ay aheyd in haddii aad leedahay hanti in aad mulkiyadda hantida ku darto magaca qof kale. Laakiin, magaca qof kale oo aad ku darto inta aad nooshahay waxa ay abuurtaa dhibaatooyin badan: Waxaa ka mid noqon kara dhibaatooyinkaas:

- In ay xadido awoodda aad ku iibin karto ama aad deyn ku qaadan karto gurigaaga.
- Mararka qaarkood waxa ay kaa hor istaagtaa in lagu ogolaado MA ee hoyga dadka lagu hayo.
- Waxa ay keeni kartaa dhibaato la xiriirta xagga canshuuraha ee ilmahaaga haddii ay doonayaan in iibiyaan guriga geeridaada ka dib.
- In dhibaataadaada caruurtaadu ay adiga dhibaato kugu noqoto haddii uu magacooda ku qoran yahay mulkiyadda inta aad nooshahay oo ay kala tagaan, ama salifaan ama dacwad loo qabsado.

Adeegsiga TODD, kama haraysid (tanaasuleysid) gurigaaga ama qeyb ka mid ah gurigaaga inta aad nooshahay, sidaa darteed, dhibaatooyinkaas waad ka digtoonay.

Wax aan ka walwalomiyaa jira oo ku saabsan TODD?

Markalaga hadlo qorsheynta dhaxalka, kala tasho qareen fursadaha aad heysato. Waxaa lagaa yaabaa in TODD uusan aheyn xalka ugu wanaagsan ee qof kasta. Waxaa jira dhira dhibaatooyin badan oo ka dhalan kara haddii aadan aheyn mulkiilaha kaliya ee hantida. TODD kama hor istaageyso xaaska/sayga ama qof kula qoran guriga inuu sheegto hantida. TODD ma hor istaagi karto rahmadda MA ama qaansheegasho liddi ku ah dhaxalka.

Waxa kale oo aad u baahan tahay in aad qorsheyso waxyaabaha dhici kara haddii uu qofka dhaxalka leh geeriyoodo. Laakiin waxa aad ku dhaxli kara wax ka badan hal qof oo aad ku qori karto TODD oo aad ku faahfaahin karto sida ay milkiyadda u wadaagayaan.



Waxa kale oo aad u xilsaari kartaa qof ama wax ka badan oo maalula. Maamulayaasha waa kuwa la wareega hantida haddii uu geeriyoodo qofka leh dhaxalka adiga hortaa.

TODD waxa ay ku waaangsan tahay marka aad qof ama laba qof oow ada shaqeyn kara aad u magacoowdo. Tusaale ahaan, haddii TODD looga tago guri ilaa 4 caruur ah oo caruurta dhamaantood ay xaasas leeyihin, marka waxaa la tixgelinayaa heshiiska 8 qof (caruurta iyo xaasaskooda) in ay la iibiyo ama isbedel lagu sameeyo mulkiyadda guriga. Taasi waa arrin aad u cakiran.

Raadso talo xagga sharciga ah ka hor inta aadan go'aan ka gaarin haddii TODD ay tahay mid kuu wanaagsan.

Macluumaad dheeraad ah oo ku saabsan qorsheynta dhaxalka waxa aad ka heli kartaa xogta urursan:

[Su'aalaha Ku Saabsan Dhaxalka](#) iyo

[Su'aalaha Inta Badan La iska Waydiiyo Dardaaranka.](#)

Xog Urursan oo ku saabsan macluumaadka sharciga MA AHA talo xagga sharciga. La tasho qareen. Ha isticmaalan xogtan urursan haddi ay 1 sano ka soo wareegtay xilligii la daabacay. Weydiiso xogtii ugu dambeysay, liiska xogta urursan, ama aad ku hesho habab kale.

© 2023 Minnesota Legal Services Coalition. Qoraalkan waa la sii badin karaa waxaana loo adeegsan karaa oo kaliya hab shaqsi ah iyo waxbarasho kaliya. Xuquuqda kale waa mid la dhawray. Ogeysiiskan waa inuu la socdaa nuqul kasta oo la sii daabaco. Dib u daabicidda, sii qeybinta, iyo in loo isticmaalo hab ganacsi ah waa mid si adag loo mamnuucay.

(Top 3 inches reserved for recording data)

TRANSFER ON DEATH DEED
Statutory form
Minn. Stat. 507.071

Minnesota Uniform Conveyancing Blanks
Form 10.8.4 (2011)

NO DEED TAX DUE
pursuant to Minn. Stat. 287.22(15)

DATE: _____
(month/day/year)

I (we) _____
(insert name of Grantor Owner or Owners and spouses, if any, with marital status designated)

_____ ("**Grantor(s)**"),

hereby convey(s) and quit claim(s) to _____
(insert name of Grantee Beneficiary, whether one or more)

_____ ("**Grantee Beneficiary**"), effective

(check on the death of the Grantor Owner, if only one grantor is named above, or on the
only death of the last of the Grantor Owners to die, if more than one Grantor Owner is
one named above, or
box) on the death of _____

(insert name of Grantor Owner, must be one of the Grantor Owners named above)

the following described real property:

Check here if all or part of the described real property is Registered (Torrens)

together with all hereditaments and appurtenances belonging thereto.

NOTE: Pursuant to Minn. Stat. 507.071, subd. 8, this deed must be recorded before the death of the Grantor Owner upon whose death the conveyance or transfer is effective.

If checked, the following optional statement applies:

- When effective, this instrument conveys any and all interests in the described real property acquired by the Grantor Owner(s) before, on, or after the date of this instrument.

Grantor(s)

(signature)

(signature)

State of Minnesota, County of _____

This instrument was acknowledged before me on _____ by
(month/day/year)

(insert name and marital status of each grantor)

(Stamp)

(signature of notarial officer)

Title (and Rank): _____

My commission expires: _____
(month/day/year)

THIS INSTRUMENT WAS DRAFTED BY:
(insert name and address)