



Ntawv Muab Khoom Ntiag Tug Thaum Tag Sim Neej

Transfer on Death Deeds (TODD)

Kuv puas muaj feem muab kuv lub tsev hloov mus rau menyuam kom hla dhau tsev hais plaub faib khoom ntiag tug?

Tau. Xeev Minnesota muaj txoj cai uas cia koj hloov npe ntawm vajtse thaum koj tag sim neej kom hla tau tsev hais plaub kev faib khoom ntiag tug. Nws yog ib yam uas pab kev npaj ntawm khoom ntiag tug hu ua **Ntawv Muab Khoom Ntiag Tug Thaum Tag Sim Neej “Transfer on Death Deed” (TODD)**. Nws zoo ib yam li tau tom qab tag sim neej “payable on death” (POD) muab npe rau ntawm chaw cia nyiaj tus askhauj. Tus neeg uas tau qhov khoom (tus tswv tshiab) muaj cai los tswj lub tsev ntawd thaum tus tswv qub tag sim neej lawm. Lawv tsis muaj cai rau lossis muaj cai tswj lub tsev txog rau thaum tus tswv qub tag sim neej tso.

TSIS TXHOB siv qhov TODD los muab lub tsev rau ib tug neeg uas tsis tau muaj 18 xyoo.

TSIS TXHOB siv qhov TODD los muab lub tsev rau ib tug neeg muaj hnuv nyoog lawm uas tau kev pab los ntawm tseemfwv vim muaj kev xiam oob qhab thiab khwv tau nyiaj tsawg. Lawv cov nyiaj pab muaj feem xaus yog tias cov khoom ntiag tug ntawd tsis muaj kev saib xyuas kom zoo. Mus tham nrog ib tug kws lichoj paub txoj cai txog cov teeb meem no.



Qhov TODD ua haujlwm licas?

Qhov TODD muaj feem siv tau los hloov daim ntawv faib khoom thaum tag sim neej los mus hloov koj lub tsev thaum koj tag sim neej lawm. Nws pab tau kom koj hla dhau tsev hais plaub faib khoom ntiag tug. Qhov TODD muaj feem ua kom yoojyim rau koj hloov koj lub tsev mus rau koj cov menyuam thaum koj tag sim neej. Koj kuj muaj feem siv qhov TODD los hloov npe ntawm koj lub tsev mus rau koj tus txwj nkawm lossis rau lwm tus raws li koj xav tau, lossis ib lub khoom haum pab neeg.

Koj muab tau cov ntaub ntawv sau tau hauv online ntawm <https://mn.gov/commerce/business/real-estate/forms.jsp>. Siv daim uas haum koj tshaj. *(lus Askiv xwb)*

[10.8.1 Transfer on Death Deed - Unmarried - fillable.pdf](#) (tsis muaj txij nkawm)

[10.8.2 Transfer on Death Deed - Married, Sole Spouse in Title - fillable.pdf](#) (muaj txij nkawm, tiamsis koj ib leeg lub npe nyob hauv daim “title” ntawv yuav tsev xwb)

[10.8.3 Transfer on Death Deed - Married, Joint Tenants - fillable.pdf](#) (muaj txij nkawm, muaj neb ob lub npe nyob hauv daim “title” ntawv yuav tsev)

Koj tsis muaj feem siv qhov TODD los txwv koj tus txwj nkawm kev txais nws feem ntawm cov khoom ntiag tug thaum koj tag sim neej. Yog koj yeej sib yuav muaj ntaub ntawv rau ib tug neeg ces nws muaj cai rau txais ib feem ntawm lub tsev.

Qhov TODD yuavtsum xee npe rau thaum koj tseem muaj sia nyob, tiamsis kev hloov tswv tsis tshwmsim txog thaum koj tag sim neej lawm tso.

Koj muaj cai tshem tawm (tua tawm) qhov TODD thaum twg los tau uas ntej tsis tau tag sim neej. Koj tsis tas yuav tau kev tso cai los ntawm tus tswv pem suab los tshem tawm yog tias koj hloov siab. Saib kem hauv qab, *Kuv tshem tawm qhov TODD licas?*

Qhov TODD puas hla tau kev them nqi yuav tsev, kev tiv nqi khi rau khoom ntiag tug lossis ntaub ntawv tsib nqi ntawm kuv lub tsev?

Tsis tau, tus tswv tshiab yeej tseem yuav tau ris cov nuj nqis uas koj ris thaum lub sijhawm koj tag sim neej. Lawv tau tagrho lub tsev nrog rau tej nqi them tsev yuav, nqi khi rau lub tsev, nqi txiav txim los ntawm tsev hais plaub lossis lwm yam nqi uas lub tsev ntawd tseem tiv. Qhov TODD hla tsis dhau cov nqi uas muaj lossis nqi khi rau lub tsev uas lub xeev twb yeej tau tso rau koj lub tsev los lawm yog tias koj siv Medical Assistance (MA) lossis General Assistance (GA) nyob rau koj lub neej.

Tiamsis, qhov TODD yuav tsis txwv koj tau MA nyob hauv tsev laus. Koj tsis muab ib yam ntiag tug rau leej twg thaum koj tseem muaj sia thiab tus tswv ntsiab yuav tsum ris lub tsev nrog tas nrho txhua yam nqi MA koj tiv.



Kuv yuav ua licas thiaj paub tau tias kuv qhov TODD yeej yog tiag thiab raws li txoj cai?

Daim TODD yuav tsum tau kos npe rau, ntaus lub cim thiab sau tseg rau hauv County Recorder ua ntej tus tswv tas sim neej mas thiaj li siv tau.

Qhov TODD uas tau xee npe ua ntej Lub 8 Hli Tim 1, xyoo 2008 yeej muaj cai raws yog tias muab zwm cia rau lossis tom qab Lub 8 Hli Tim 1, xyoo 2008.

Koj tsis tas yuav muab qhov TODD rau tus tib neeg uas muaj feem ntawd thaum koj tseem muaj sia thiab koj tsis tas yuav tau kev tso cai los ntawm nws yog mus tshem tawm.

Qhov TODD txawv licas ntawm lwm cov kev tswj vajtse?

Qhov **TODD** tsis muab cai rau lwm tus tswj koj lub tsev thaum koj tseem ua neeg nyob.

Qhov hu ua **koom kev tswj** muab ib feem cai tswj rau ib tug neeg (tus koom tswj) thaum koj tseem muaj sia nyob.

Qhov hu ua “life estate” **lub neej vajtse av ntiag tus** muab txoj cai rau lwm tus neeg los tuav koj tej khoom ntiag tug rau yav pem suab. Tus neeg ntawd hu ua tus kws khaws khoom cia. Nws muaj feem tswj koj cov khoom ntiag tug tom qab koj tag sim neej tiamsis muaj cai thaum koj tseem ua neeg nyob.

Daim quit claim deed muab koj lub vajtse rau tus neeg lossis khoom haum uas txais nyiaj pab lossis teev tseg nrog lub nroog. Nrog koj tus kws lijchoj tham ua ntej muab koj tej vajtse rau koj cov menyuam lossis lwm tus nyob rau hauv daim ntawv hloov vajtse rau lwm tus. Koj muaj feem siv qhov muab daim ntawv hloov vajtse rau lwm tus kom hla dhau tsev hais plaub kev faib khoom ntiag tug tiamsis koj kuj muaj feem yuav muab koj tus kheej tso rau kev nyuaj los ntawm ntau qhov teebmeem lijchoj.

Koj tsis muaj feem tshem tawm (thim tawm) qhov koom kev tswj, vajtse av ntiag tug ua neej lossis ntawm qhov kev muab daim ntawv hloov vajtse rau lwm tus tshwj tias txhua tus neeg uas muaj feem, thiab lawv cov txwj nkawm, pom zoo xee npe rau.

Qhov TODD muaj feem raug tshem (thim tawm) lossis hloov thaum twg los tau ua ntej koj tag sim neej. Koj tsis tas yuav tau kev tso cai los ntawm leej twg li yog tias koj hloov siab.

Kuv tshem tawm qhov TODD licas?

Koj muaj feem tshem tawm (thim tawm) qhov TODD los ntawm ob peb txoj kev ua.

- Koj muaj feem mus ua ntaub ntawv thim ntaub ntawv hauv lub koj nroog qhov chaw ua ntaub ntawv uas lub tsev nyob rau. Muaj ib daim ntawv uas [ntaub ntawv hauv vassab](#). Mus rau kem vassab uas hais txog nyob rau txheej thib ob “How does a TODD work?” qhov TODD ua haujlwm licas? Daim ntawv tus naj npawb 10.8.10.
- Koj muaj feem ua ntaub ntawv rau ib qho TODD tshiab, faib cai ntawm lub tsev ib yam lossis ntau dua rau lwm tus. Daim TODD uas muaj hnuv tim tom qab tshaj yog daim siv tau.
- Koj muaj feem muab tagnrho lossis ib qho ntawm koj feem tswj lub tsev rau lwm tus raws kev ua ntaub ntawv faib khoom. Yog koj muag lossis muab koj lub tsev rau lwm tus thaum koj tseem muaj sia, koj yuav tsis muaj feem ntawm qhov khoom los muab rau koj tej menyuam raws qhov TODD thaum koj tag sim neej.

Yog qhov TODD tsis hais lwm yam txog, ces kev sib nrauj lossis sib tso raws ntaub ntawv yuav tshem tawm feem uas tau muab rau koj tus txwj nkawm qub.

Nws yog ib yam tseemceeb rau koj paub txog tias qhov TODD yuav tshwm tsis tawm los ntawm koj daim ntawv faib ntiag tug thaum tag sim neej.

Yam zoo txog qhov TODD yog dabtsi?.

Qhov TODD muaj feem pab tau rau cov khoom ntiag tug uas tsis tas yuav siv kev npaj rau tej se ntawm khoom ntiag tug thiab zoo rau thaum qhov khoom ntiag tug uas yuav raug kev faib hauv tsev hais plaub yog lub tsev xwb.



Ib qho vajtse yuav tsum mus rau cov kev cai faib ntiag tug, nyiaj, thiab cuab tam yog hais tias:

- Muaj ib lub tsev ua tus neeg tas sim neej npe thiab tsis muaj ib daim ntawv tseeb TODD hauv lub nroog rau lub tsev ntawd
- tagnrho cov khoom ntiag tug (tsis muaj daim ntawv tseeb TODD) thiab cov nyiaj txiag (tsis muaj ib daim ntawv them nyiaj thaum tas sim neej Payable on Death) muaj nqi tsis tshaj \$75,000

Yav dhau los, tib txoj kev ua hla dhau qhov tsev hais plaub faib khoom ntiag tug ces yog koj muab tus neeg lub npe ntxiv rau lub tsev. Tiamsis, kev ntxiv lwm tus lub npe rau tej ntaub ntauv thaum koj tseem ua neej yuav tshwmsim ntau yam teebmeem. Nws muaj feem:

- txwv tau kev muaj feem muag koj lub tsev
- tej thaum txwv koj kev tau MA rau kev tsev laus
- ua teebmeem se rau koj cov menyuam yog tias lawv xav muag koj lub tsev tom qab koj tag sim neej
- Khi koj cov menyuam tej teebmeem los ua koj cov teebmeem yog tias lawv cov npe nyob rau koj tej ntaub ntauv vajtse thaum koj tseem muaj sia nyob es lawv ho muaj kev sib nrauj, ua ntaub ntauv poob nyiaj lossis raug foob.
- Ua tus neeg tog tod tsis muaj feem txais kev pab ntawm tsoom fwv yog lawv tsis nyob hauv lub tsev.

Nrog qhov TODD, koj tsis tas yuav tso koj lub tsev lossis ib feem ntawm koj lub tsev rau lwm tus thaum koj tseem muaj sia nyob, ces tsis raug tej teebmeem li no.

Puas muaj tej yam kuv yuavtsum txhawj txog nrog qhov TODD?

Nrog txhua hom kev npaj rau tej khoom ntiag tug, mus nrog ib tug kws lijchoj tham txog cov kev xaiv kom muaj. Qhov TODD tejzaum yuav tsis yog qhov zoo tshaj rau txhua tus neeg. Yuav muaj lwm yam teebmeem ntxiv yog tias koj tsis yog tib tug uas muaj npe ua tswv ntawm lub tsev. Qhov TODD cheem tsis tau tus txwj nkawm lossis tus muaj npe koom ua tswv txoj kev yuav los txeeb kom tau lub tsev. Qhov TODD hla tsis dhau MA cov ntaub ntauv tiv nqi lossis kev tiv nqi rau lub tsev.

Koj kuj yuavtsum tau npaj tias yuav ua licas yog tus neeg uas muaj feem tau koj cov khoom ho tag sim neej ua ntej koj. Tiamsis koj muaj feem xaiv tshaj ib tug neeg rau qhov TODD thiab sau tias lawv yuav muaj cai licas rau lub tsev.

Koj kuj muaj feem xaiv ib lossis ntau tus neeg txais tuav. Cov neeg txais tuav yog cov uas yuav tau lub tsev yog tias cov uas muaj feem ho tag sim neej ua ntej koj.



Cov TODD ua tau haujlwm zoo tshaj plaws yog thaum tsuas muaj 1 lossis 2 tug neeg npe xwb thiab nkawd sib haum. Pivtxwv, yog tias qhov TODD tso lub tsev rau 4 tug menyuam thiab lawv txhua tus muaj txwj nkawm, ces yuavtsum yog muaj kev pom zoo los ntawm tagrho 8 leej neeg (cov menyuam thiab lawv cov txwj nkawm) rau kev muag lub tsev lossis lwm yam hloov ntaub ntauv ntawm lub tsev. Qhov no yuav nyuab heev.

Tom qab koj ua koj daim ntawv TODD, nco tsoom qhia rau koj lub tuam txhab isalas txog qhov TODD thiab cov neeg koj tseg khoom/nyiaj rau. Ua li ntawd ces, thaum koj tas sim neej, koj lub isalas tsev yuav txuas 30 hnuv ntxiv tom qab koj tas sim neej.

Mus nrhiav kev pab ntawm kws lichoj ua ntej txiav txim seb TODD puas yog txoj kev zoo tshaj rau koj.

Yog xav paub ntxiv txog lwm txoj kev npaj khoom ntiag tug ces mus saib peb daim ntawv tseeb: [Lus Nug Txog Faib Cuab Tam](#) thiab [Cov Lus Nquag Nug Txog Daim Ntawv Tseg Cov Cuab Tam Tom Qab Tas Sim Neej](#).

Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoo lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.

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