

How NLS Can Help

If you suspect that you may have a tangled title, contact NLS. We have several grants to help those with tangled title issues. Income eligibility is required and will depend upon the particular grants we have available at the time you apply. The grant income guidelines are not all the same so it is best to contact us either by applying for our services online or by calling our toll free number.



**NEIGHBORHOOD
LEGAL SERVICES**



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LEGAL SERVICES**

How to Get Help

Visit our website and apply online at

www.nlsa.us

and choose "Get Legal Help"
or call

1-866-761-6572

NLS provides interpreters and translation services.
All services are confidential

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Interest on Lawyer's Trust Account Board (IOLTA)*

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500 MARKET STREET | BRIDGEWATER, PA 15009-2998
Butler County Office
HOLLY POINTE BUILDING, SUITE C PLAZA LEVEL
220 S. MAIN STREET | BUTLER, PA 16001
Lawrence County Office
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TANGLED TITLES

NEIGHBORHOOD LEGAL SERVICES

Because Justice is for All



Do You Have a Tangled Title?

What is a Tangled Title?

A Tangled Title exists if you consider yourself the owner of the home but your name is not on the deed. This usually happens after a parent passes away without a will or without having put your name on the deed. With no recorded transfer of the home title, ownership of the property remains with the original owner.



The Need

Living in, caring for, or paying bills for a home do not make you the owner of the home! To be the owner, your name must be on the deed. Why does this matter?

Without your name on the deed:

- you may not be able to get a loan for repairs
- set up a payment plan for late water or sewer bills
- set up a payment plan for real estate taxes



Other problems include:

- not being able to work with the mortgage company to get a payment plan or take advantage of lower tax rates when offered.
- not being able to get insurance on the home
- not being able to sell the home

Without being able to do these things, you may end up living in unsafe conditions. You may end up being forced to leave because the home is foreclosed upon or taken by the taxing authorities. Building inspectors may tell you that you can no longer live in the property. This can result in homelessness.

Do You Have a Tangled Title?

Ask yourself the following questions:

- Is another person listed on the deed as the owner?
- Are tax bills coming to you in the name of a deceased individual?
- Are mortgage statements coming to you in the name of someone else?
- Did a relative or family friend pass the home to you without having a will?
- Have you been denied services because you are not the homeowner?



If you answered "YES" to any of the above questions, your home may have a tangled title.