

Burlington County Clerk's Office  
Document Recording Glossary

**Abstract of Title**

A historical summary of all the recorded instruments and proceedings that affect the title of the property.

**Acknowledgment**

A notarized declaration confirming that a signer executed a document voluntarily and properly.

**Adequate Proof of Identity**

Verification required by notaries and recording staff, typically through government-issued identification.

**Adjustable Rate Mortgage**

A mortgage loan that allows the interest rate to be changed at specific intervals during the term of the loan.

**Administrator/Administratrix**

A person appointed by a court to administer the estate of a person who left no will.

**Administrator's Deed (Cum Testamento Annexo a/k/a C.T.A)**

Used when a person dies without a will (intestate). The court-appointed administrator conveys the decedent's real property to heirs or buyers.

**Adverse Possession**

A method of acquiring title to real property when a person other than the owner of record has been in open possession for a given period of time, as stated by law.

**Affiant**

A person who makes an affidavit.

**Affidavit**

A sworn written statement used to confirm facts, correct information, or support indexing under additional names.

**Affidavit of Consideration (RTF Forms)**

Required for most deeds to disclose consideration and calculate the Realty Transfer Fee.

**Affidavit of Title**

A seller's sworn statement confirming ownership and disclosing liens or encumbrances.

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**Agreement**

A record of the consent of two or more persons respecting the transmission of some property, rights, or benefit.

**Agreement Not to Convey or Encumber**

The agreement of a property owner to a given lender not to convey or encumber the title or equity of a property for the duration of the note, mortgage, or other obligation.

**Agreement to Reimburse**

An agreement which serves as a lien against property by a recipient of a county or state assistance program to reimburse any funds granted.

**Amendment**

A change or alteration to any given document.

**Annexation**

The process by which an incorporated municipality expands its boundaries to include a specified area. Annexation procedures are established by state law.

**Apostille**

An authentication of a notary acquired from the New Jersey Division of Revenue for foreign governments, as further certification of a Clerk's signature, which is usually required.

**Appraisal**

The act or process of estimating the value of a property.

**Appraiser**

One qualified to estimate the value of real property.

**Assessment**

The amount of tax or special payment due to a municipality or association.

**Assessor**

A public official, typically called the Tax Assessor, who determines the property tax amount of real property.

**Assignment**

Transfers of rights or interests in a contract to another party.

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**Assignment of Mortgage**

A document transferring a lender's interest in a mortgage to another party.

**Assignee / Assignor**

The assignee receives a right or interest; the assignor transfers it.

**Assumption Agreement**

A formal agreement by a buyer to assume the terms of an existing mortgage. The seller remains liable to the lender unless the lender also agrees to release them.

**Attachment**

The legal seizure of property to force payment of debt or to determine ownership issues.

**Attorney's Certificates of Good Standing**

A notification to the public of a duly commissioned and qualified Attorney at Law issued by the New Jersey Supreme Court.

**Attorney in Fact**

One who is authorized to act for another under a Power of Attorney, which may be general or limited in scope.

**Balloon Mortgage**

A mortgage with a balloon payment, which is the final payment of the loan and is larger than any preceding payments.

**Bank Merger or Name Change**

Public notification regarding bank mergers or name changes. Necessary when cancelling or discharging a mortgage.

**Bankruptcy**

The inability to pay one's debts. Legal action is needed to eliminate or settle debts.

**Bargain and Sale Deed (With or Without Covenants)**

The most common deed type in Burlington County; fiduciaries often use the version without covenants.

**Beneficiary**

The person who receives the benefits resulting from certain acts such as a trust.

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**Blanket Assignment of Mortgage**

A single assignment used for more than one mortgage.

**Block and Lot Number**

The parcel identifier used by NJ municipalities and required on most recorded documents.

**Bona Fide**

In good faith.

**Book and Page**

Traditional reference system for older documents; still used for cross-referencing.

**Board of Directors**

The governing body of a corporation. Nonprofit and other organizations may have boards.

**Board of Proprietors**

The original owners of the lands which were the colonies of New York and New Jersey. Their records are still available. Proprietary copies of maps are available in some County Clerk's Offices.

**Borough**

One type of municipality in New Jersey.

**Building Codes**

Building requirements in individual municipalities.

**Burlington County Clerk**

The elected official responsible for recording and maintaining land records.

**Burlington County Surrogate's Court**

Handles wills, estates, and probate matters; issues documents that often accompany estate-related deeds.

**By-Laws**

A set of rules and regulations adopted by a corporation or association to establish how it will conduct its business.

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**Cancellation of Mortgage**

A method whereby a mortgagee acknowledges that a mortgage commitment has been paid in full and the County Clerk is authorized to cancel the record. Cancellation endorsement is submitted on the original recorded document.

**Caption**

The heading or title of a document.

**Cemetery Deed**

A deed which conveys ownership of a cemetery plot(s). These are usually on record at the cemetery and occasionally recorded with the County Clerk.

**Certified Copy**

An official copy of a recorded document, stamped or sealed to verify authenticity.

**Certification of Incorporation**

A document that creates a corporation endowed with certain rights, privileges, and duties as set by state law.

**Certified Copy**

A copy produced by the official holder of a record, which cites the keeper of the record and bears an official stamp or seal.

**Chain of Title**

The chronological sequence of recorded documents showing ownership history.

**Chains and Links**

A method of measuring land used by surveyors until recent times. A chain is 66 feet in length and consists of 100 links.

**Chattel Mortgage**

An obsolete name for a mortgage of personal property. Most items of personal property used as security today are filed under provisions of the Uniform Commercial Code.

**City**

A type of municipality in New Jersey.

**Clear Title**

Title to property which is free and clear of any encumbrances or disputed interests.

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**Clerk's Certificate**

A certificate attached to an original notarized document, which validates the name and legality of the officiating Notary Public.

**Closing**

The final step in a real estate transaction where documents are signed and ownership transfers.

**Collateral Tax Waiver**

See Inheritance Tax Waiver.

**Colonial Conveyances**

Returns given by the proprietors of the colony of New Jersey to individuals and entered into the Surveyor General's records and Perth Amboy.

**Commissioner's Deed**

Used when a court-appointed commissioner conveys property, often in partition or eminent domain matters.

**Common Elements**

The portions of a condominiums property that are held with indivisible interest by all unit owners, such as ground, parking lots, clubhouses, etc.

**Common Law**

The unwritten body of law which originated from practices and customs in England, and which still prevails unless superseded by other law.

**Complaint in Rem**

The filing of a complaint in the courts against a given property, usually initiated by a municipality for non-payment of taxes.

**Condemnation**

The legal process of taking private property for public use.

**Condominium**

A system of ownership of individual units in a multi-unit structure.

**Condominium Deed**

A deed for an individual unit in a condominium complex.

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**Consideration**

The amount paid for the property; must be disclosed on New Jersey deeds and affidavits.

**Construction Mortgage**

A loan secured by property, which is used for building a structure on the property.

**Construction Lien Claim**

The filing of a lien by contractors, subcontractors, and suppliers against a residential or commercial property, and its owners, for work, services, material, or equipment.

**Contract**

An agreement between two or more parties to do or not to do certain things for a consideration.

**Contract of Sale**

A written agreement whereby a purchaser agrees to buy certain real estate and a seller agrees to sell the certain real estate upon certain terms.

**Conveyance**

The act of transferring ownership of real property from one party to another.

**Cooperative (Co-Op)**

A multi-unit residential building in which a tenant becomes a shareholder in a corporation that owns the building. As of May 1988, co-op units in New Jersey are obtained by Proprietary Leases.

**Corporation**

A legal entity properly registered with the Secretary of State and is endowed with certain rights, privileges, and duties.

**Corrective Deed/Confirmatory Deed**

Recorded to fix minor errors in a previously recorded deed (misspellings, incorrect block/lot, incomplete legal description). Does NOT transfer new ownership – only corrects the record.

**Co-Tenancy**

Refers to forms of multiple ownership such as Tenancy in Common or Joint Tenancy.

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**Covenant**

An agreement written into deeds and other instruments in which promises are made for the performance or non-performance of certain acts or requiring or preventing certain uses of the property.

**Courtesy**

In Common Law, the right of a husband to all or part of his deceased wife's property, regardless of will provisions, if they had children in their marriage.

**Cover Sheet (Electronic Synopsis/Summary)**

A mandatory first page listing parties, document type, property location, and block/lot to ensure accurate indexing.

**Debt**

An obligation to pay.

**Decedent**

A deceased person.

**Declaration**

A formal pleading as to the facts and circumstances of a cause of action or a statement made out of court for various purposes.

**Declaration of Taking**

A statement giving public notice of the taking of private property by a unit of government.

**Dedication**

A gift of land by its owner for public use and the acceptance of such land by an authorized government official.

**Deed**

A legal instrument transferring ownership of real property.

**Deed in Lieu of Foreclosure**

A borrower voluntarily conveys property to the lender to avoid foreclosure. The lender typically releases the borrower from mortgage obligations.

**Deed of Dedication**

The formal conveyance of property gifted by an owner to a unit of government.

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**Deed of Easement**

Conveys a specific right to use land (e.g. utility easement, access easement). Not a transfer of ownership – just a property right.

**Deed of Trust**

A deed that conveys property to or from a trust. This title is also used for mortgages in some states.

**Deed in Lieu of Foreclosure**

The act of giving property back to a lender without foreclosure.

**Deed Restriction**

A limitation placed on property use by a previous owner or developer.

**Department of Environmental Protection, New Jersey**

The New Jersey Department of Environmental Protection issues various documents and permits concerning land use and restrictions.

**Defendant**

A person against whom a legal action is taken.

**Deficiency**

See Notice of Deficiency.

**Delivery**

The final and absolute transfer of a deed from a seller to a buyer in such a manner that it cannot be recalled by the seller.

**Deponent**

A witness, an affiant.

**Devise**

The disposition of land by will. This term is used for LAND only.

**Devisee**

A person to whom real property is given by will.

**Discharge / Release of Mortgage**

A document stating that a mortgage has been satisfied and is no longer a lien on the property.

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**Disclaimer**

A voluntary denial or repudiation of a person's claim or right to possess a given thing, such as a right of title to property.

**Document Review**

The pre-recording check for statutory compliance, formatting, fees, and indexing accuracy.

**Dominant Tenement/Servient Tenement**

The property that benefits from an easement; the property burdened by an easement.

**Donee**

A person to whom a gift is made (receives a gift).

**Donor**

A person who makes a gift.

**Dower**

Under Common Law, the right of a wife or child to a part of a husband or father's property.

**Durable Power of Attorney**

The authorization for an attorney-in-fact to continue acting for a principal after the principal's inability to contract.

**E-Recording**

Electronic submission of documents through approved vendors; widely used in Burlington County.

**Earnest Money**

A deposit for part of the purchase price of real estate to show good faith from the buyer.

**Easement**

A legal right to use another's land for a specific purpose.

**Eminent Domain**

The right of a government or public utility to take private property for public use by condemnation.

**Encroachment**

An obstruction that physically extends from one property onto the land of another.

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**Encumbrance**

Any claim, lien, easement, or restriction affecting property.

**Environmental Protection Agency, United States**

An agency of the United States government that enforces and implements various pollution prevention programs.

**Endorsement**

The act of signing one's name, as payee, on the back of a check or note with or without further qualification.

**Entirety**

A form of co-tenancy in which owners are seized as a whole.

**Equity**

The interest or value an owner has in real estate, above and beyond any liens against it.

**Escalator Mortgage**

See Adjustable Rate Mortgage

**Escheat**

Property reverts to the State of New Jersey when someone dies without heirs.

**Escrow**

An agreement between two or more parties which designates a third party to act as agent for both parties for the safekeeping of documents, carrying out instructions, delivering papers and documents, or disbursing funds.

**Estate**

A person's possessions. The degree, nature, and extent of interest that a person has in real property.

**Estate for Life**

See Life Estate

**Estate for Years**

An interest in land by contract for a specified and limited time.

**Estate Tax**

A tax based on the value of property left by the deceased.

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**Estoppel**

A doctrine of law that stops a person from denying facts that a person once acknowledged were true and others accepted on good faith.

**Et Al**

And others

**Et Seq**

And following

**Et Ux**

And wife

**Eviction**

A legal proceeding by a lessor (landlord) to revoke possession of property.

**Examination of Title**

Research of the title to a piece of real estate. These usually concentrate of recent records, as opposed to a title search.

**Execute**

To perform what is required to give validity to a legal instrument as by signing and perhaps sealing and delivering.

**Executor/Executrix**

A person named in a will to carry out all provisions and directions as expressed in the will.

**Executor's Deed**

Used when a person dies with a will. The executor named in the will conveys the decedent's property to heirs or buyers.

**Exemption**

An amount provided by law that reduces the taxable value or taxable income.

**Expungement of Record**

An order by a court for the annulment or destruction of a given record.

**Extension of Mortgage**

A modification of a mortgage, which extends the time period originally specified. See Modification of Mortgage.

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**Face Value**

The dollar amount shown by words and/or numbers on a document.

**Facsimile**

An exact and precise copy.

**Fair Market Value**

The price that a property would sell for in a market of willing buyers and willing sellers in the ordinary course of trade.

**Fannie Mae**

The nickname for the Federal National Mortgage Association.

**Farm Credit Agency, United States**

An agency of the Federal government that gives mortgage loans on rural property to farmers and to individuals who service farmers and ranchers.

**Farmland Assessment**

A tax classification for agricultural land; may appear in recorded documents or property descriptions.

**Federal Deposit Insurance Corporation (FDIC), United States**

A public corporation that insures up to \$250,000 for depositors in most commercial banks and savings and loans.

**Federal Housing Administration (FHA), United States**

An agency that administers loans and loan guarantee programs.

**Federal Revenue Stamps**

Stamps that indicated the payment of federal tax imposed upon a transaction and which were affixed to a document. Not required since 1968.

**Federal Tax Lien**

A notice of debt attached to a property for unpaid federal taxes, often to the Internal Revenue Service (IRS).

**Fee Simple**

The greatest interest in ownership of property that is possible to own without limitation. The owner has unconditional power of dispositions during the owner's life and the right to designate heirs upon the owner's death.

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**Fiduciary Deed**

A broad category covering deeds executed by someone acting in a fiduciary capacity:

- Executor
- Administrator
- Trustee
- Guardian
- Conservator

Often contains limited or no warranties.

**Filed Map**

A subdivision or site plan map recorded with the County Clerk, typically submitted on Mylar with required signatures.

**Filing**

Placing a document into official records; may differ from recording depending on document type.

**Finance Statement**

A document which encumbers personal property or fixtures with a debt. See Uniform Commercial Code (UCC).

**Fixture(s)**

Personal property that becomes real property when permanently attached.

**Flood Plain**

A level area of land which is subject to periodic flooding from a contiguous body of water.

**Foreclosure**

Enforcement of a lien (usually a mortgage) by sale of property which was given as security.

**Foreclosure Sale**

The public sale of property which was pledged as security for a debt (usually a mortgage). Such sales are held to pay debt in the event of a default in payment.

**Forfeiture**

The losses of a right title or interest in property due to failure to perform under terms of a contract or obligation.

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**Franchise**

A contractual right to engage in business under a trade name owned by another.

**Freddie Mac**

The nickname for the Federal Home Loan Mortgage Corporation.

**Freehold**

Interest in land without a predetermined time span.

**General Index**

A listing of all records affecting title to real estate by the names of individuals and entities, rather than by property description.

**Gift Deed**

Transfers property without consideration (no money exchanged). Still requires proper tax forms, though many fees are exempt.

**Ginnie Mae**

The nickname for the Government National Mortgage Association.

**Good Faith**

A concept of honesty.

**Graduated Percent Fee**

A series of fees on property values in excess of \$1 million. Formerly known as the "Mansion Tax".

**Grandfather Clause**

A special provision when a law is changed or a new law is passed giving the right to continue any specific activity which was in place and legal under the old law.

**Grant**

To bestow or confer a gift or bestowal by one having control or authority over it such as property.

**Grantor / Grantee**

Grantor transfers property; grantee receives it.

**Ground Lease**

A lease that only rents the land.

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**Guardian**

One appointed by the court to administer the personal affairs or property of an individual not capable of such duties.

**Guardian's Deed**

Used when a court-appointed guardian conveys property on behalf of a minor or incapacitated adult.

**Haben Dum Clause**

The "have and to hold" clause that defines or limits the quantity of the estate granted in the deed.

**Heir**

One who inherits property.

**Heirs and Assigns**

A term often used in deeds to provide a "fee simple" estate.

**Home Equity Loan**

A loan secured by a mortgage, either as a line of credit to be drawn on as needed, or a second mortgage providing a lump sum amount.

**Home Owners Association (HOA)**

An organization in a particular subdivision or condominium for the purpose of enforcing deed restrictions and/or managing common elements.

**Hospital Lien**

A lien filed by a hospital, doctor, or dentist against the property of a patient for non-payment of fees.

**Housing and Urban Development (HUD), United States Department of**

An agency of the federal government that implements certain federal housing and community development programs.

**Improved Land**

Land that has been partially or fully developed for use. This could include roads, utilities, buildings, etc.

**Improvements**

Additions or changes to land that increase its value (e.g., buildings, utilities).

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**Incompetent**

One not legally capable of completing legal matters, e.g., persons with intellectual disabilities or minors.

**Incorporate**

To form a corporation under state regulations as determined by the Secretary of State. See Certificates of Incorporation.

**Indenture**

A deed or other document to which two or more persons are parties with different interests. This term comes from olden times when each party had a copy, which was indented or torn in a given way to correspond with all other copies.

**Indexing**

Entering names, document types, and property identifiers into the searchable land records system.

**Inheritance Tax**

A tax based on the value of property acquired by an heir of the deceased.

**Inheritance Tax Waiver**

A document issued by the New Jersey Division of Taxation that releases property from inheritance tax.

**In Rem**

A proceeding against the property directly, rather than against a person, for taking land for nonpayment of taxes.

**Institutional Lien**

A lien against a patient for services at a state or county institution.

**Instrument**

A written document signed and delivered by one person to another, transferring title or giving a lien on property, or giving a right to a debt or duty.

**Instrument Number**

The unique number assigned to each recorded document in Burlington County's system.

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**Internal Revenue Service (IRS), United States**

An agency of the federal government responsible for the collection and administration of federal income taxes.

**Intestate**

The estate or condition of failing to leave a will at death.

**Involuntary Lien**

A lien imposed against property with the consent of the owner.

**Joint Tenancy**

Co-ownership with equal shares and right of survivorship.

**Joint Venture**

An agreement between two or more parties who invest in a single business or property for profit.

**Judgment**

A decree of a court stating that one individual is indebted to another and fixing the amount of the indebtedness.

**Judgment Docketing**

The process by which a Superior Court judgment becomes a statewide lien on real property.

**Judgment Lien**

The claim upon the property of a debtor resulting from a judgment.

**Jurat**

The portion of a Certificate of Affidavit stating when, where, and before whom it was signed.

**Land**

The surface of Earth. Legal definitions often distinguish land from water.

**Lease**

A contract whereby the one entitled to the possession of real property (lessor) transfers those rights to another (lessee) for a specific period of time.

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**Leasehold**

The estate in real property of a lessee, created by a lease.

**Legal Description**

A legally acceptable description of real property to locate it on the ground. Usually accomplished by government surveys, metes and bounds, or recorded maps (block and lot numbers).

**Legatee**

One who receives property by will. See Devisee.

**Lessee**

A person to whom property is rented under the lease. Also known as a tenant.

**Lessor**

One who grants property under a lease. Also known as a landlord.

**Letters of Administration / Letters Testamentary**

Court documents authorizing a personal representative to act on behalf of an estate.

**License**

A right granted that permits something that could not legally be done without such permission.

**Lien**

A legal claim against property to secure a debt.

**Life Estate**

A freehold interest in real property that expires upon the death of the owner or some other specified person.

**Limited Partnership**

A partnership consisting of general partners and limited partners. The limited partners do not act as managers and their liability

**Lis Pendens**

A notice that litigation affecting the property is pending.

**Map / Plat**

A detailed drawing of land divisions, lots, streets, and boundaries.

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**Marginal Notation**

A historical practice of adding notes in the margin of a recorded document; now replaced by indexing.

**Marketable Title**

A good title so free from defect that there can be no fair or reasonable doubt in law or fact.

**Master Deed (Condominium Master Deed)**

The document that creates a condominium under NJ law. Not a transfer deed. Frequently recorded and amended.

**Material Man**

A person who supplies materials used in the construction or repair of a building or property, and can file Construction Liens.

**Meander**

To follow a winding course.

**Merger**

The union of two or more interests such as businesses or banks

**Metes and Bounds Description**

A land description using distances, angles, and physical features; common in rural Burlington County.

**Mansion Tax**

The former name for a 1% tax on residential properties sold for \$1 million or more. In 2025, a law changed the Mansion Tax to a Graduated Percent Fee.

**Mineral Rights**

The privilege of gaining income from the sale of oil, gas, or other resources found on land.

**Minor Subdivisions**

The division of a tract of land into separate parcels by deed or map.

**Mobile Home**

A manufactured dwelling unit designed to be transported to a site and semi-permanently attached.

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**Mobile Home Park**

A subdivision of plots designed for the siting of mobile homes.

**Modification**

The making of a limited change to an instrument to modify a mortgage.

**Monument(s)**

A physical marker placed to identify a boundary point in a survey.

**Mortgage**

A security instrument in which real property is pledged as collateral for a loan (a loan secured by real property).

**Mortgagor / Mortgagee**

Mortgagor is the borrower; mortgagee is the lender.

**Muniments of Title**

Deeds and other original documents to denote the chain of title for a given property.

**Negotiation**

The bargaining process prior to reaching an agreement between two or more parties.

**Neighborhood**

A district or area characterized by similar or compatible land use, such as residential, commercial, or industrial.

**Non-Disturbance Agreement**

An agreement that provides for the lease to remain in effect in the event of a mortgage foreclosure.

**Notarize**

The confirmation by a Notary Public of the genuineness of a signature.

**Notary Public**

A person authorized by law to take acknowledgements and to administer oaths.

**Note**

A common reference to a promissory note.

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**Notice**

Official notification of a legal action or one's intent to take an action, such as a Notice of Settlement or Notice of Unpaid Balance.

**Notice of Action**

A Lis Pendens

**Notice of Deficiency**

To recover judgment for the amount due on a note or mortgage.

**Notice of Settlement**

A document recorded to protect pending real estate transactions by giving notice of an upcoming deed or mortgage.

**Null and Void**

Cannot be legally enforced.

**Open End Mortgage**

A mortgage written so that the borrower may secure additional funds in addition to the amount originally loaned.

**Open Mortgage**

A mortgage that has matured or is overdue and is therefore open to foreclosure at any time.

**Option**

A choice or right for a consideration to do an act or force the performance of an act under specific terms or conditions.

**Ordinance**

A legal enactment of a municipality or county. These often determine land use.

**Owner of Record**

The owner(s) appearing on public record of a particular property.

**Ownership**

The exclusive right to possess and use property.

**Parcel**

A specific piece of land.

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**Partial Release**

A provision in a mortgage that allows some of the pledged property to be released from collateral status. These releases are usually separate instruments, notated on the original mortgage.

**Partition**

The division of real property between those parties who were formerly co-owners. This is usually accomplished by a legal proceeding.

**Partition Deed**

Used when co-owners divide property among themselves, either voluntarily or by court order.

**Partnership**

An association of two or more persons to carry on as co-owners of a business for profit.

**Party / Parties**

Individuals or entities named in a document.

**Party Wall**

A wall located on a boundary line between two properties that is used by both owners.

**Passport**

A document issued by the federal government of the United States to citizens for travel to and from a foreign country.

**Permit**

A document issued by a government agency that allows for a specific action.

**Personal Property**

Property that is movable, not fixed land. All property that is not real estate.

**Personalty**

Personal property.

**Physician's Certificate**

Public notice of a physician's certification by the State Board of Medical Examiners.

**Piggy Back Loan**

A combination of a construction loan with a permanent loan commitment.

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**Pinelands Restrictions**

Land-use regulations affecting properties within the Pinelands region of Burlington County.

**Plaintiff**

The party that initiates a lawsuit.

**Plat (Map)/Plot**

Another term for a map showing land divisions.

**Power of Attorney (POA)**

A document authorizing someone to act on another's behalf in real estate matters.

**Prepayment Clause**

A clause in a mortgage that allows the borrower to pay off the indebtedness before it is due.

**Principal**

The chief or foremost party in a particular transaction.

**Priority**

The relative superiority of completing liens and encumbrances.

**Probate**

To establish the validity of the will of a deceased person.

**Promissory Note**

A written promise to pay a certain sum of money to a specified person under specific terms.

**Property**

The rights of an individual in land or goods to the exclusion of all others.

**Property Tax**

A government-based tax calculated on the market value of privately owned property.

**Proprietary Lease**

The lease a corporation provides to the stockholders of cooperative apartments, which grants them the use of a specific apartment under specified conditions.

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**Public Lands**

Land held by the government for conservation purposes, with use for limited activities.

**Public Record**

Usually refers to property transactions and records kept with the County Clerk's Office.

**Purchase Money Mortgage**

A mortgage given as part of the entire purchase price of real property.

**Quiet Title Action**

Court action to settle a title dispute and/or remove any claim on a title.

**Quit Claim Deed**

Transfers whatever interest the grantor has, with no warranties. Commonly used when clearing clouds on a title, adding or removing a spouse, or adjusting boundaries or interests.

**Radon**

A naturally appearing gas that may contaminate water or air in buildings.

**Raw Land**

Land with no improvements such as structures, streets, utilities, etc.

**Real Estate**

Land and all of its attachments, also known as real property or realty.

**Real Property**

Land and anything permanently attached to it, plus associated rights.

**Realty Transfer Fee (RTF)**

A state-mandated fee collected when recording most deeds; Burlington County verifies exemptions and calculations.

**Reassessment**

The process of updating the estimated value of property for tax purposes.

**Recording**

Officially entering a document into the public land records.

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**Recording Officer**

The county official responsible for recording and indexing property records.

**Redemption**

The act by which a property owner can reclaim forfeited property by paying back a debt caused by default of mortgage payments or tax sale for non-payment.

**Referee's Deed**

Used in certain court-ordered sales, especially partition actions or judicial dissolutions. The court-appointed referee conveys the property to the buyer.

**Register of Deeds and Mortgages**

The official property record-keeper in Essex and Hudson counties.

**Release**

A document whereby some claim, right, or interest is given up or extinguished.

**Release Deed**

Used to release a claim or interest in property, often in boundary or easement matters.

**Rent**

A charge for the use of space.

**Report of Commissioners**

A report issued by a commission appointed to appraise land and property for payment in condemnation proceedings.

**Resolution Trust Corporation (RTC)**

A federal agency created to manage and resolve insolvent savings and loan associations.

**Restriction**

A limitation or prohibition placed on the use of property, contained in a deed, declaration, agreement, or local ordinance.

**Return Address**

Required on all documents so the Clerk can return originals after recording.

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**Revenue Stamp**

A stamp affixed to deeds, which indicated payment of the State Transfer Tax. No longer used.

**Reversion**

The return of the title of land to the grantor upon the termination of a lease or other contingency.

**Revocation**

To recall the power of authority such as a revocation of a power of attorney.

**Rider**

An amendment or attachment to a contract or other document.

**Right of Survivorship**

The right to succeed to the interest of a deceased. The distinguishing feature of both Joint Tenancy and Tenancy by the Entirety.

**Right of Way**

A type of easement allowing passage across property.

**Riparian Rights**

Rights related to land bordering waterways such as the Delaware River or Rancocas Creek.

**Rural**

An area outside of cities and suburbs usually featuring farms, small towns, and unpopulated regions.

**Sales Contract**

A contract between a buyer and seller that agrees to the terms of sale.

**Satisfaction**

The performance of the terms of an obligation. Often, an instrument is recorded to show the final payment of a mortgage loan.

**Scale**

The proportional dimensions of a drawing, plan, or model as compared to the actual physical dimensions of the object it represents, e.g., 1 inch is equal to 1000 ft, etc.

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**Seal**

An impression on a document to effect its authenticity.

**Searcher**

A person, often an employee of a company, who examines the links of ownership, interest, or rights to a piece of property, which establishes a chain of title.

**Sheriff's Deed**

Issued after a foreclosure sale conducted by the county sheriff. Conveys the foreclosed property to the successful bidder.

**Special Assessment**

A charge levied for public improvements benefiting a property (e.g., sidewalks).

**Subdivision**

The division of land into smaller lots, usually shown on a filed map.

**Survey**

A precise measurement and drawing of property boundaries and improvements.

**Tax Deed/Tax Foreclosure Deed**

Issued after a municipality forecloses on a tax sale certificate. Transfers ownership to the certificate holder or municipality.

**Tax Sale Certificate**

A lien issued by a municipality for unpaid property taxes and recorded with the County Clerk.

**Testator / Intestate**

A testator has made a will; an intestate person dies without one.

**Title**

Legal evidence of property ownership.

**Title Insurance**

Insurance protecting against losses from title defects.

**Trustee's Deed**

Used when a trustee conveys property held in a trust. Warranties vary depending on the trust instrument.

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**UCC-1 Fixture Filing**

A filing that secures an interest in fixtures attached to real property.

**Variance**

Permission to deviate from zoning requirements.

**Warranty Deed (General Warranty)**

Provides the strongest warranties, guaranteeing clear title against all claims, past or present (rare in New Jersey).

**Warranty Deed (Special Warranty)**

Guarantees title only against claims arising during the grantor's ownership. More common in commercial transactions than residential ones.