

# Lawyer can help determine proof of ownership

By Edith Lank  
Creators Syndicate

Dear Edith: I read your column faithfully but don't recall seeing my question in print. In 1970, my husband and I had a modest home built on an acre of land. It was given to us by his parents (who are now deceased). In their generosity, they held the mortgage. The mortgage was paid off, but we never received any proof we did that. The lawyer in town at that time said his parents never registered that information with the county.



When we go to sell our home — which we've lived in for 47 years now — what proof do we need to show that we are the owners? We purchased an adjoining parcel, and we have faithfully paid school and land tax on both parcels all these years. What do we need to do now? — K. L. A.

**Answer:** Your county public records office should contain copies of the deed by which you acquired ownership, a copy of the mortgage document and a certificate confirming the mortgage was satisfied, or paid off. Evidently, it was never filed in the first place, so there was no need to enter a satisfaction piece. The mortgage wouldn't be enough to prove you owned the land anyhow, and neither would the fact that you've been paying

the taxes. It's possible your in-laws did sign a deed giving you that acre and did enter it in the public records office. Anyone is entitled to search the documents filed there. You can often search online, but it's simplest to ask a lawyer to do it.

If you have a signed deed, you could file it yourselves. If there's no deed and their wills didn't mention it, there are legal means to straighten it out. At worst, it could cause a minor holdup during closing when you sell.

**Vacant next door**

Dear Edith: Can you tell me what to expect when an out-of-town bank owns the house next door? It didn't sell after the family left and, evidently, the former owners could no longer maintain the pay-

ments. In any case, the house was padlocked by the bank after about six months.

**What happens now? Will a bank keep the lawn mowed? How long will it be before the bank tries to sell? Is it likely that the bank will try for market value, or get it off the books ASAP? — H. S.**

**Answer:** There's no way I can say what will happen, but I can at least reassure you on one point: Your local government will keep the grass mowed.

**Tenant insurance**

Hi, Edith: I want to let you and your readers know that having renters insurance is a very good idea. The costs are reasonable, and even necessary. Years ago, when I was renting, someone smart

told me to get it, so I did. The lady who lived below me fell asleep with a lit cigarette, which caused a fire. Luckily, everyone got out safely. There was a lot of smoke damage to everything in my unit, including all my clothes. Black soot was everywhere, and the smell was horrible. Within a day or two, the renters insurance took care of everything. Just wanted to share with your readers who may be on the fence about it. — S. A. B.

**Answer:** You're right. Tenants insurance is inexpensive and well worth it. When one of my sons was in college an accident happened; an expensive guitar was involved. Tenants' insurance saved the day.

Contact Edith Lank at [www.askedith.com](http://www.askedith.com), at [edithlank@aol.com](mailto:edithlank@aol.com) or at 240 Hemingway Drive, Rochester, NY 14620.



To keep mosquitoes at bay this summer, check window or door screens for tears, remove or treat standing water and use insect repellent correctly. (Thinkstock photo)

## Tips for keeping your home mosquito-free

Special for Homes

Mosquito season is upon us, and with Zika still a concern in some areas of the U.S. — including Florida — it's important that homeowners take precautions to protect themselves and their families from this dangerous and annoying pest.

"Mosquitoes need water to breed, so increased rainfall and humidity during the summer months can make your lawn a breeding ground for mosquitoes, including those that carry the Zika virus," said David Hicks, branch operations manager for Bug Out Service. "Given the health risks of the Zika virus, it's important that homeowners remain vigilant in mosquito prevention this summer."

Prevention should focus on two things: First, eliminating breeding areas around the yard, and second, correctly applying mosquito repellent.

Mosquitos only need about one-half inch of water to breed, so homeowners should eliminate any areas of standing water, such as flower pots, birdbaths, baby pools, grill covers and other objects where water collects. Simple tasks like pouring out stagnant water from flower pots and planters and changing the water in birdbaths can drastically reduce the amount of standing water around the home.

"In instances where you have larger bodies of water in your yard — like a pool

or pond — treatment and proper filtration will keep these from becoming a breeding ground for mosquitoes," said Hicks. "Clean pools are not inviting to mosquitoes."

Homeowners should also check the screens on their doors and windows. Even the smallest tear or hole in the screen can let mosquitoes into the home. In addition, it's important to apply insect repellent containing at least 20 percent DEET, picaridin or oil of lemon-eucalyptus, and reapply as directed on the label.

People who are spending long amounts of time outdoors should also consider wearing long pants, long-sleeved shirts and closed-toe shoes to limit exposure to mosquitoes.

"The main type of mosquito that carries the Zika virus feeds at dawn and dusk, indoors, in shady areas and in cloudy weather. They can be active, bite and spread infection year round and at any time of the day, so it's important to take these precautions all day long," said Hicks. "If you're concerned about a high level of mosquito activity on your property, it's best to call a professional."

Professional lawn and pest control companies like Bug Out Service can treat your yard for both adult mosquitoes and larva to reduce the current population and reduce future problems.

For more information on mosquito reduction and prevention, visit [www.bugoutservice.com](http://www.bugoutservice.com).

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