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12 How to research deeds for a property in Chester County, Pennsylvania

James Jones

West Chester University of Pennsylvania, JJONES@wcupa.edu

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"How to research deeds for a property in Chester County, Pennsylvania"

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INTRODUCTION

Every property has a deed that shows the name of the owner, the purchase price, the date of purchase and a description of the property. A deed also shows the name of the previous owner and provides a reference to the deed by which that owner received title to the property. In other words, if you have the current deed for a property, it is possible to locate the previous deed. Using the previous deed, you can find the "before previous" deed and so on, all the way back to the first time a deed was used to record the sale of the property in question. In the process, you can construct a list of the owners of the property over time, the dates when they assumed ownership, and the prices that they paid. If you are lucky, you may also find the dates when property owners died, spouses' and children's names, and many other kinds of information.

All of the necessary records are housed in two County offices, the **Assessment Office** and the **Records Search Office**, located at 313 W. Market Street, across from Mitch's Gym.



The building at 313 W. Market Street houses Chester County's deeds and tax assessment records. The County Justice Center is in the background.

THE PROCESS

1. All properties in Chester County are identified by a "tax parcel identifier" (TPI#). Unfortunately, the TPI# bears no direct relationship to the street address, so your first task -- before you go to the Assessment Office -- is to figure out the exact location of the property that interests you (henceforth referred to as "the property"). You should know the street address, but also

where it is located with respect to the nearest intersection and/or other landmarks. For instance, if you are interested in 405 S. Matlack Street, which is located in the Borough of West Chester, you need to know that it is located on the east side of South Matlack Street on the third lot south of the corner with East Magnolia Street. If you are researching a rural address, note adjacent streams, bends in the road, names of owners of adjacent properties and any other landmarks that will help you to find it on a map that only shows property lines and dimensions.

2. Chester County has digitized most of its land records and made them accessible to the public through computers located in 313 W. Market Street. Go there and head to the Assessment Office located in room 4202, on the left near the elevator. Inside, you will find a service counter on your right and a row of computers to your left. If this is your first time, ask one of the staff members how to locate the tax parcel identifier number for the property that interests you (or if you feel adventurous, start up the "MEA" software, choose "property address" and navigate your way to the data for that property by selecting the municipality, the street name, and the house number.

The tax parcel identifier will have the following form: **X-Y-Z** where **X** stands for the municipality, **Y** stands for section within that municipality, and **Z** stands for the specific property. For example, TPI# 1-10-252 is a property located in the southwest part of the Borough of West Chester. TPI# 52-3-019 is located in West Goshen Township. It is possible that your property is located in an area that has been subdivided, in which case the TPI# may be more complicated, like TPI# 52-10c-191.34. But in every case, the TPI# will have the three basic components.

Once you have the TPI#, the next step is to find the current deed reference. The format for deed references is derived from the way they were recorded in the past -- in the order that they were recorded, handwritten (and later typed) on consecutive pages of massive ledger books. The first deed was recorded in Book A on page 1; after that book was filled they started in Book B, then C and so on all the way to the end of book Z. Then they started in book A2 on page 1 and continued to the end of book Z2, then book A3 and so on. A complete deed reference takes the form of book number/page number; i.e. deed A3/167.

You can locate your property's deed reference using one of three programs: MEA, ChescoPin (which gives access to a wide variety of County information and offers real estate information under a separate menu item) and "White Card" which offers more detailed information about property deeds, but is slightly more difficult to navigate. If you need assistance, tell someone at the

service desk that you know the tax parcel identifier and you are looking for the current deed reference.

You can learn more than just the deed reference. The digitized records contain information about the current owner including name and address, the size of the property, a zoning code indicating how the property may be used (vacant, residence, commercial, etc.), the price paid for the property, the date of the last sale, and the reference to the deed. Note that if there is a house on the property and the owner's address is not the same as the property's address, then you have found a property that is most likely used as a rental unit.

For history research, the most important information is the name of the owner, the date of the last sale, and the deed reference. For this purpose, the "White Card" program lists the most recent transactions in chronological order, so it can save you a bit of time by allowing you to "jump backwards" a few transactions.

NOTE: On occasion it may be helpful to examine all of the properties on a single block (such as when you know the adjacent property owner's name but aren't sure exactly where the property is located). You can find data for adjacent tax parcel numbers using either MEA or "White Card," but keep in mind that houses on opposite sides of the street may not even be in the same municipality or section within a municipality, and parcels within a block do not always have consecutive numbers.

3. When you finished recording deed references and dates, go downstairs to Deed Library, which is located on the third floor in room 3502. This office contains microfilm copies of all Chester County deeds and mortgages back to about 1900, paper copies of most of them, and digitized copies of all deeds ever recorded in Chester County. (Paper copies of deeds before 1900 are located in the Chester County Archives in the basement of the Government Services Building at 601 Westtown Road, near the Westtown Road exit of US Route 202). On your first visit, ask for help at the Service Desk because they can explain the process more easily than I can write it here.

You can look at the deed on microfilm or, if it predates about 1980, in the actual deed book (i.e. on paper), but now that all of the images have been digitized, I have found it worthwhile to learn how to use the computer software, which allows me to work much faster. Occasionally, when the digital image is difficult to decipher, I look at the paper deed in the ledger book (a magnifying glass comes in handy as well).

4. After you have found the deed for the property that interests you, verify that it is correct by checking the street address (if given) or anything else that tells you where the property is located. Sometimes, this can be pretty laborious, such as when the the description starts with "*Beginning at a point in the south side of Chestnut Street 157 feet east of the east side of High Street ...*" but fortunately, once you have deciphered this, you will see the same language repeated on prior deeds as long as the property did not change shape or size. You may also find, as you move backwards in time, that some deeds contain descriptions for more than one property, so make sure to check every property description in the deed to find the one that interests you.

When you are sure you have the correct deed and the correct parcel on that deed, make a note of the names of all buyers and sellers, the date of the sale, and amount of the purchase price. Then read the property description to see whether it mentions any buildings. Modern deeds should include descriptions of buildings that are in existence today, but as you go backwards, you may find descriptions of older buildings that have since been torn down, or existing buildings before additions were added. For a historian, this is of interest because new construction on a property is often evidence of changing economic conditions.

5. The last step is to find the reference for the previous deed. Following the description of the lot, you will find a passage that begins with the phrase "Being the same as ..." The rest of this passage will tell you the previous owner, the date of sale and the deed reference. Record all of that, proceed to the next microfilm or deed book, and repeat the process.
6. As you work your way backwards, you will eventually come to a reference for a deed that is located in the Chester County Archives rather than in the Records Search Office. To use your time most efficiently, for each property, go back as far as you can at the Records Search Office, and make a list of the older deeds that you need to consult at the Archives. If you are researching several properties that are all close together, like a single block in the Borough of West Chester, you will eventually find a single deed for a parcel that included all of your properties -- the owner of the property is the person who subdivided it.

TIPS

According to the staff, the best time to visit the Assessment Office is after lunch between 1-2pm. From my own experience, I know that the morning hours between 9-11AM are not bad either, but stay away from lunch hour, because half of the staff goes on break while many people try to use their lunch break to get research done.

The microfilm machines at the Records Search Office allow you to photocopy deeds for 50 cents per page (quarters only). You can also make copies of various computer records -- ask the staff about prices.

Take along a magnifying glass so you can examine the microfilm closely, because all of the older deeds are handwritten, and you will have to decipher handwriting.

Some properties will have relatively few deeds because families bought them and stayed in them for one or more generations. Others will have many deeds because they changed hands frequently.

In some cases, the deed itself may have a reference to the wrong prior deed or provide an incomplete reference. In that case, you may be able to find the correct prior deed using the Grantee and Grantor indexes which are also located in the Records Search Office. The process is beyond the scope of this essay, but start with the knowledge that the *Grantor* is the person who sold the property and the *Grantee* is the person who bought the property.