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**KEVIN DOVERSPIKE**  
Realtor  
I'm never too busy for your referral

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**Holiday Toy Drive.**   
**COMING SOON**  
FAMILIES FORWARD  
DIGNITY • EMPOWERMENT • HOPE

We will be collecting new, unwrapped toys to share with children in need right here in Orange County.  
December 1st-22nd

## Reconveyance and Refinance?

Did you REFI your home, have you checked to see if you old loan has been reconveyed? Please email me to verify whether or not your old lender has reconveyed their loan...

The deed of reconveyance is recorded in the county where the property is held. Once the deed has been recorded, any search on that property will show that liens have been paid in full. A property with a lien against it cannot be sold, unless the lien is a mortgage that will be paid in full from the proceeds of the home sale. In such situations, recording the deed of reconveyance is part of the closing process of the home's sale, and its recording is commonly handled by a title insurance company. When a home has been refinanced the previous lender should record a reconveyance. Call or Email me to find out if one if of record on your home?



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