



DUTY LAW

Clouded Title Red Flags Checklist

A quick self-check to help you spot common signs of a clouded property title in Arkansas.

Liens & Debts

- ☐ An old mortgage or deed of trust appears in the record with no recorded satisfaction or release.
- ☐ A mechanic's, judgment, or tax lien from a previous owner still shows up in a title search.
- ☐ You've paid off a loan on the property, but you're not sure the lender ever filed a release.

Deeds & Paperwork

- ☐ The legal description on the deed doesn't quite match the county plat, survey, or tax records.
- ☐ There's a typo, missing page, or inconsistency somewhere in the recorded deed.
- ☐ A prior deed in the chain of title was never properly notarized or witnessed.
- ☐ You've found more than one deed for the same property with conflicting information.

Heirs & Family Property

- ☐ The property was passed down informally within the family, without a will or a formal probate.
- ☐ A previous owner passed away, and the property is still listed in their name under county records or when property taxes are paid annually.
- ☐ There may be heirs you haven't located, or who haven't formally signed off on the property.
- ☐ A sibling, cousin, or other relative may have an ownership interest nobody has addressed.

Boundaries & Surveys

- ☐ Fences, tree lines, or existing structures don't line up with the recorded property boundaries.
- ☐ The property has never been surveyed, or the survey on file is decades old.
- ☐ A neighbor has raised a question or objection about where the property line actually runs.

Tax Sales & Public Sales

- ☐ The property was acquired through a tax sale, sheriff's sale, or similar public sale.
- ☐ You're unsure whether all required notice was given to prior owners or lienholders at the time of sale.

What To Do Next

If you checked even one box above, it doesn't necessarily mean you don't own your property — but it does mean a title company, lender, or buyer may flag the issue before a sale, refinance, or transfer can close.

The sooner a title issue is identified, the more options you typically have to resolve it — sometimes with a simple corrective document, and sometimes through a formal Quiet Title action in circuit court.

Want the Complete Arkansas Quiet Title Action Guide?

Our step-by-step guide walks through the full quiet title process and how to resolve title issues without court where possible. The full guide is available at our online shop: duty-law.com

Have questions about a specific property? Schedule a consultation with our team.

(501) 599-8959

This checklist is provided for general informational purposes and does not constitute legal advice. Every property and title history is different.