

Florida real estate title, deeds, and liens quick reference

A printable recognition sheet for title, deed types, deed clauses, lien categories, recording, notice, and lien-priority traps on the Florida sales associate exam.

DOCUMENT	EFFECT	PRIORITY
<p>1</p> <p>Document</p> <p>The exam often separates the right from the instrument that transfers it.</p>	<p>2</p> <p>Effect</p> <p>General warranty, special warranty, and quitclaim do not promise the same thing.</p>	<p>3</p> <p>Priority</p> <p>Recording matters, but taxes, statutes, and subordination can change the answer.</p>

Title and deed map

DOCUMENT OR TERM	WHAT IT MEANS ON THE EXAM	TRAP
Title	Legal right of ownership	Title is not the deed document
Deed	Written instrument that transfers title	A deed can transfer only what the grantor owns
General warranty deed	Broadest warranty, including prior ownership claims	Strongest deed warranty
Special warranty deed	Warranty limited to grantor's ownership period	Special does not mean strongest
Quitclaim deed	No warranty, transfers whatever interest exists	No warranty does not mean no transfer
Granting clause	Words of conveyance	Look for the clause that transfers interest
Habendum clause	Defines the estate being granted	Think to have and to hold
Acknowledgment	Formal declaration before authorized officer	Supports recording

Lien recognition map

LIEN CONCEPT	EXAM CLUE	TRAP
Voluntary lien	Mortgage chosen by owner	Voluntary does not mean optional after default
Involuntary lien	Tax, judgment, or mechanic fact	Owner did not choose the lien
Specific lien	Attaches to one property	Mortgage and property tax are common clues
General lien	May attach to all property owned by debtor	Judgment lien often points here
Property tax lien	Ad valorem tax clue	A specific lien tied to the taxed property
Mechanic's / construction lien	Labor or materials improved property	Florida statute commonly uses construction lien
Judgment lien	Court judgment becomes lien through proper steps	Do not treat every lawsuit as a lien
Lis pendens	Pending litigation notice	Notice, not the lien itself

Recording and priority checks

PRIORITY CLUE	EXAM-SAFE RULE	WATCH FOR
Recording	Creates constructive notice	Actual knowledge and public-record notice are different
First in time	Earlier recorded interests usually win	Subject to exceptions the stem gives
Property taxes	Often superior to private liens	Do not rank them like ordinary mortgages
Subordination	A lienholder agrees to move behind another lien	Priority can change by agreement
Satisfaction	Debt paid and lien released	Different from foreclosure
Foreclosure	Lien enforced through sale process	Avoid procedural advice beyond exam recognition

Worked examples

STEM CLUE	RECOGNITION SETUP	EXAM-SAFE ANSWER
Question asks for legal right of ownership	Title vs deed	Title
Broadest deed warranty	Warranty ranking	General warranty deed
Grantor gives no warranties	Deed type	Quitclaim deed
Lienholder agrees to move behind a later lien	Priority change	Subordination

QUICK SELF-TEST

Can you separate the document, right, and priority clue?

Cover the answer key first. If you miss two or more, do not reread the whole sheet. Drill the family that caused the miss.

MORE PRACTICE: [PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION](https://passfloridarealestate.com/try-a-question)

- 1 **WARM-UP**
Which term means the legal right of ownership: title or deed?
- 2 **WARRANTY RANK**
Which deed gives the broadest warranty protection?
- 3 **QUITCLAIM**
A deed gives no warranties but transfers whatever interest the grantor has. What deed is it?
- 4 **NOTICE CLUE**
A document is recorded in public records. What kind of notice is created?
- 5 **PRIORITY TRAP**
A lienholder agrees to move behind another lien. What changed?

ANSWER KEY: TERM AND TRAP

- 1 **Answer: Title**
Title is the ownership right. A deed is the instrument that transfers it.
- 2 **Answer: General warranty deed**
General warranty covers the broadest set of title promises.
Trap watch: special warranty sounds stronger, but it is narrower.
- 3 **Answer: Quitclaim deed**
Quitclaim has no warranty, but it can still convey an interest.
Do not assume no warranty means invalid deed.
- 4 **Answer: Constructive notice**
Recording makes the information available through public records.
- 5 **Answer: Priority by subordination**
Subordination changes lien priority by agreement.
Trap watch: do not rank every lien only by recording date.

Florida title anchors

FLORIDA ANCHOR	EXAM-SAFE MEANING	WATCH FOR
Recording	Creates constructive notice in public records	Actual notice and constructive notice are different
Homestead	Can affect ownership and creditor questions	Do not treat it as ordinary property in every stem
Construction lien	Labor or materials improved property	Timing and recording facts can matter
Property tax lien	High-priority property lien	Do not rank it like an ordinary private lien

Wrong-answer traps

TRAP	WRONG ANSWER PATTERN	REPAIR
Deed vs title	Chooses the paper when the question asks for ownership right	Title is the right. Deed is the instrument
Quitclaim panic	Assumes quitclaim deeds are invalid	No warranty is not no conveyance
Warranty ranking	Calls special warranty stronger than general warranty	General warranty is broader
Lis pendens confusion	Calls notice of lawsuit a lien	It warns about title litigation
Priority shortcut	Ranks every lien only by recording date	Check taxes, statute, and subordination facts

Sources: DBPR Real Estate Sales Associate Candidate Information Booklet, Florida Administrative Code Rule 61J2-2.029, Florida Statutes Chapters 475, 689, 695, and 713, and Pearson VUE Florida Real Estate testing page. This PDF is exam preparation only, not legal, title, closing, brokerage, or professional advice.