

# Reconveyance Deed - What is a Deed of Reconveyance

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**Definition:** A reconveyance deed is an official document from a mortgage holder releasing the debtor from the mortgage. It is evidence that the mortgage has been paid in full. The mortgage note is marked paid, the original mortgage is returned and a deed of reconveyance is issued to the home owner showing the mortgage has been paid off.

A deed of reconveyance must be recorded in the public records of the county where the property is located. If the deed of reconveyance is lost or destroyed, it creates a title nightmare and puts a cloud on the title because there is nothing to show that the loan has been paid.

*Source: <http://homebuying.about.com/od/glossaryqr/g/Reconveyance.htm>  
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