



	TENANCY IN SEVERALTY	TENANCY IN COMMON	JOINT TENANCY	TENANCY BY THE ENTIRETY
PARTIES	One person, severed from all others.	Two or more persons, with no right or survivorship.	Two or more individuals, with right of survivorship.	Individuals married to each other, with right of survivorship.
DIVISION OF OWNERSHIP	N/A	Ownership can be divided into any number of interests, equal or unequal. Hawai'i Law presumes that interest are equal if not specific.	Equal and indivisible.	Equal and indivisible.
CREATION	Single conveyance to Tenant.	One or more conveyances to Tenants, at the same or different times.	Single conveyance to Tenants creating equal or identical interest at the same time. Vesting must specify Joint Tenancy or law presumes a Tenancy in Common.	Single conveyance to Tenants that must indicate consent, which can be indicated on deed (divorce automatically results in Tenants in Common.
POSSESSION	Sole	Equal right of possession.	Equal right of possession.	Equal right of possession.
CO-TENANTS CONSENTS REQUIRED FOR TRANSFER	N/A	Each co-tenant may transfer or mortgage his respective interest separately without consent of other tenants.	Lender or underwriter may require. The conveyance by one Tenant terminates the joint tenancy and creates a Tenancy in Common as that interest.	Yes
CREDITOR'S RIGHTS	Subject to creditor claims	Co-Tenants fractional interest may be sold to satisfy his creditor who then becomes Tenant in common.	Joint Tenants interest generally not subject to liens of other Tenants but forced sale can occur if lien attaches prior to the debtors death.	Subject to forced sale to satisfy joint debt. (lien cannot be attached to property to satisfy on spouse's debt.)