

# WHAT YOU NEED TO KNOW



# REJECTED RECORDINGS

In the ever-changing world of real estate and title insurance, there are a wide range of requirements and procedures associated with recording documents. In order to operate more efficiently and to prevent issues for you and your clients, it is beneficial to have a broad understanding of what the County Recorder requires.

First, a complete, correct and legible notary acknowledgment is needed. The names of the parties being acknowledged must match the names on the documents. The name of the notary needs to be the same as shown on their stamp. The correct form of acknowledgment must be used.

Second, the document must be complete, legible and with no blank sections. The best way to review the document is to start at the top of the document and work your way down, one blank section at a time. For example, on a deed, there is usually a "recording requested by" section, a "return address" area, and a "transfer tax declaration." As you continue down, there is a grantor, grantee, legal description, signature lines, and a notary form. All of these sections and/or areas must be complete to the degree that the county will understand the transaction.

When a deed is to be filed with the county, typically a Preliminary Change of Ownership (PCOR) form must be completed and attached to the document. One area of the form that can cause problems is the sales price. The transfer tax on the deed must match the sales price shown on the PCOR. If they do not match, it will result in a "pull" or overpayment of the tax.

Keep in mind, when the recording clerk(s) are reviewing the document, it must be able to "speak for itself" on all elements of the transaction. If the county finds something missing or incorrect, the document will be "pulled."



## Common Reasons for Rejected Recordings

- **Prior recording reference missing**
- **Need a valid reason for \$0.00 Tax**
- **Parties need to be identified**
- **Exhibit missing/illegible**
- **Illegible notary seal**
- **Tax signature missing**
- **How was tax computed**
- **Tax amount missing**
- **Mail tax statements to missing**
- **Recording requested by missing**
- **Return mailing address missing**