

Settlement Policies & Procedures - Recording procedure

1. Documents are submitted or shipped for recording to the proper recording office within two business days of settlement.
2. Where available, electronic recording is used.
3. For counties where we do not have an office and electronic recording is not available, we use FedEx to have the documents recorded in that county and they are then returned to us.
4. Shipments of documents for recording are tracked and a log is kept.
5. We verify that recording actually took place and maintain recording information for each document in each file, as well as have our policy department track all recorded documents as part of the policy preparation procedure.
6. When notice is received that a document has been rejected, the document is treated as a 'new closing' and all effort is made to resolve the problem and submit for re-recording within two days. If a solution is not forthcoming, we consult with our underwriter and develop a strategy to mitigate immediately.

Sample recording checklist on next page

Recording Checklist

File Number:

Task	Notes	Date Completed
Grantor Name/Address		
Grantee Name/Address		
Mortgagee/Assignee/Borrower Name Address		
Marital Status		
Legal Description (Proofed against title commitment)		
Tax ID Number		
Signature(s) – match typed names beneath		
Light ink or blurry Notary Stamp (may get kicked back unrecorded)		
Notarized		
Notary acknowledgment County		
Drafted By Name/Address		
Return To Name/Address		
Printed Notary Name		
Margins Sizes – meet state requirements – all blank		
a/k/a or f/k/a verbiage, if needed		
POA/Trust/Probate/Death Certificate Verbiage, if needed		
Document Dated date		
Printed ink color – black		
Trust/Corporate or other signature block/identification		
Document identified by name		
Exhibit Rider indicated and/or attached (i.e. see attached Exhibit A)		
Home Based Verbiage, if applicable		
Notary		
Notary “Acting In” County		
Notary Expiration Date		
Individual/ Company Name(s) in Notary Acknowledgement		
Capacity/marital Status in Acknowledgement		
Date in Acknowledgement		
Name(s) printed under all signature(s)		
Return to		
Reference information top of page 2 (deed)		
Print size 10 point or higher (in accordance with your state requirements)		
State Referenced in Acknowledgement		
DOUBLE CHECK sending to proper County		