

Guidelines for Carroll County, Maryland e-Recording Effective 5-11-17

The following is a list of items that need to be completed in order to submit documents electronically to Carroll County. Please review and complete all of the requirements before submitting documents to the county.

The following document types will be accepted at this time:

Appointment of Substitute Trustee	Mortgage
Assignment Deed	Partial Release
Assignment of Deed of Trust	Power of Attorney
Assignment of Mortgage	Quit Claim Deed
Condo Lien	Release
Deed of Trust	Subordination Agreement
Deed of Trust/Mortgage-Refinance	Terminations (no Termination of Lease)
Deed of Trust/ Mortgage Modification	UCC Financing Statement (original)
Deed Simple	UCC Financing Statement Amendment
HOA Lien	Water & Sewer Lien

All Documents must be Carroll County property.

All documents must state whether it is a principal residence.

DEED SIMPLE, ASSIGNMENT DEED and QUIT CLAIM DEED

- A simple deed is defined as a deed with a Consideration on which taxes are being paid. The only exemptions that apply to a simple deed is a First Time Homebuyer.
- All deeds must qualify for a full MD residency exemption from withholding tax.
- Maryland law requires that all deeds, mortgages, and deeds of trust bear a Certificate of Preparation which is set forth in Real Property Article 3-104(F) (1). A complete, signed Certificate of Preparation must be included in the document. Agricultural documents and any that must route through SDAT are not being accepted at this time.
- A valid Lien Certificate, if any, for all properties included in the Deed should be included as a Supporting Document.
- If there is a Homeowners Tax Credit or a Senior Tax Credit on the Lien Certificate, the deed cannot be submitted through Simplifile.
- If the new owner has an owner occupancy affidavit in the deed, the 1st installment must be paid from July 1 through Nov 30, as of Dec 1st all property taxes must be paid in full.
- If the new owner is not going to occupy the property the full tax bill must be paid.

DEED OF TRUST AND MORTGAGE

- If the Deed of Trust follows a Deed and was used to purchase the property, it must be marked on Deed of Trust, Purchase Money.
- If the Deed of Trust is for more than the purchase price, additional Recordation Tax will be collected.
- If the Deed of Trust does not follow a deed then full recordation will be collected, unless there is a partial draw affidavit or a refinance affidavit included in the document.
- If the Deed of Trust does not follow a deed, but it is marked Purchase Money, a copy of Settlement Disclosure Statement (HUD-1) is required to be included in the Supporting Documents.
- A complete, signed Certificate of Preparation must be included in the document.

RE-RECORDING

When submitting a document for re-recording, the following is required:

- The reason for re-recording must be stated on the front page of the document.
- Submitter must provide the book/page of the original recording.
- Submitter must provide any required acknowledgement of the change(s) being made.
- Submitter must check appropriate box to indicate a Re-recording if necessary.

RELEASES AND ASSIGNMENTS OF MORTGAGE / DEED OF TRUST

Blanket releases and assignments are not being accepted. Only one book/page may be released or assigned per document.

REJECTIONS

Documents that do not comply with these rules or are missing information, labeling or supporting documents will be rejected. In the existing paper process, many last-minute corrections have been done at the counter, which obviously cannot be done with e-Recording. Please verify that all necessary information is attached to your e-Recording document to avoid processing delays.

Please call Simplifile Support at (800) 460-5657 if you need assistance completing the listed requirements.

April, 2017