

RECORDABLE DOCUMENT CHECKLIST

General Recording Requirements

- Only original documents with “wet” signatures can be recorded, no copies.
- All documents must be dated and that date must be the day it is being recorded or earlier. We cannot record items for future dates.
- All documents must be signed by the executing party.
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Correct fees?
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Certified Address
 - Any document that changes the taxability of a property or the tax responsibility (ie who’s paying the taxes) is required to have a signed certified address.
 - When in doubt call Tax Assessment, extension: 6721.
- Document Layout - All documents being recorded follow the Property Records Industry Association ([PRIA](#)) indexing standards.
 - Documents should be printed on white 8 ½” x 11” or 8 ½” x 14” standard weight paper.
 - Font size can be no less than 10 pt.
 - Margins.
 - First page: Header = 3”, Footer = 1”, Left & Right = 1”.
 - All other pages: Header = 1”, Footer = 1”, Left & Right = 1”.
 - Numbered pages must be sequential and complete.
- There should be a double-space before SR, JR, III, etc.; Also between the State and the ZIP.
- Is this a “DO NOT PUBLISH”?
 - If so email the deed book & page number to Rick & Nancy.
 - Note: The Centre County Gazette will not honor DNP requests. Inform the submitter.
- Non-Taxable Deeds
 -

Document Instructions

Agreement, Third Party Lender (AGMT)

- Case Example: [R 2238-845](#)
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 plus extra pages & names.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - 1 = All signing parties.
 - 2 = All signing parties plus anyone else being conveyed an interest by the agreement.
 - DO NOT Index related Books & Page Numbers.

Affidavit of Missing, Lost, or Incomplete Assignment (AFFI)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 (\$2.00/pg,\$0.50/name).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - 1 = Property Owner.
 - 1 = All named banks in document.
 - 2 = New Lending Institution.
 - Relate only the MTG not previous ASGNs.

Affixation Affidavit Regarding Manufactured Housing Unit (AFFI)

- See [Manufactured Home Affidavit of Affixation](#).

Assignment of Leases & Rents (ASGN)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- **Is there a certified address.**
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration.
 - 1 = Property Owner.
 - 2 = Lending Institution.
 - Reference the related MTG.
- If MTG & ASGN are being recorded together, write the MTG ref. On the last page of the ASGN.

Assignment of Mortgage (ASGN)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Is there a [certified address](#).
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - 1 = Property Owner.
 - 1 = Original/Current Lender.
 - 2 = New Lending Institution.
 - Relate only the MTG not previous ASGNs.

Bond or Commission of Elected Officials (BDEO)

- Case Example: [R 2244-394](#)
- Received from Centre County.
- Fees: There is no real fee but a penny must be put in GUI as the fee then the payment is CASH \$0.01.
- Index:
 - Use appointment date.
 - No consideration.
 - 2 Pages/2 Names.
 - Municipality = 99 Centre County.
 - 1 = COMMONWEALTH OF PA [ID#738].
 - 2 = Name of the elected official.

Notary name and address changes (updated August 2019) - he Revised Uniform Law on Notarial Acts (RULONA) no longer requires that notaries notify the recorder of deeds of the county of original appointment of any address change or name change. The Department of State is the official repository for Pennsylvania notary public commission information and it is expected that the Department's records are the primary source for verification of notary public credentials in Pennsylvania.

By Laws (BY)

- Case example: [R 1022-357](#).

Certificate of Completion (CER2)

- Case Example: [R 02157-0528](#)
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 (4/4)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Document must indicate the properties municipality.
- Index:
 - 1 = Party issuing the certification.
 - Do not use PE of other professional credentials.
 - 2 = Building site with [space, space] unit/lot number.
 - **DO NOT** index related Books & Page Numbers.

Certified Address

- Any document that changes the taxability of a property or the tax responsibility (ie who's paying the taxes) is required to have a signed certified address.
- All mortgages, assignments, or related documents require, by state statute, a signed certified address.
 - For the purpose of obtaining with accuracy the precise residence of all mortgagees, assignees, and persons to whom interest is payable on articles of agreement, ***it shall be the duty of the recorder of deeds in each county, whenever a mortgage, assignment, or agreement given to secure the payment of money, shall be presented to him for record***, to refuse the same, unless the said mortgage, assignment, or agreement has attached thereto, and made part of said mortgage, assignment, or agreement, a certificate signed by said mortgagee, assignee, or person entitled to interest, or his, her or their duly authorized attorney or agent, setting forth the precise residence of such mortgagee, assignee, or person entitled to interest; said certificate to be recorded with said mortgage, assignment, or agreement; and therefrom the said recorder shall prepare and deliver, at stated intervals, to the proper Board of Revision of Taxes, or other officials charged with the assessment of State tax, a list of said mortgages, assignments, and agreements, with the names and residences of said mortgagees, assignees, or persons entitled to interest, with the amount and date of said mortgages, assignments, and articles of agreement, with the date of recording and the properties upon which the debts are secured.
 - [Pennsylvania Statutes Title 21 P.S. Deeds and Mortgages § 625. Certificate of residence of mortgagee or assignee](#)
- When in doubt call Tax Assessment, extension: 6721.

Clean & Green (C/G, RC/G, AC/G)

- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to the Assessment Office.
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50, **exception: RC/G is \$20.50.**
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - Received from = Assessment Office.
 - Use the document date not the submission date.
 - No consideration.
 - Input parcel number.
 - 1 = Property owner.
 - 2 = Clean & Green. [Firm ID# 158]
- No receipt needed, throw it away.

Common Level Ratio?

- As of July1, 2019 the common level ratio for Centre County is 3.92.
- See [“What is the Common Level Ratio?”](#) for more information.

Condemnation (COND)

- Includes *Notice of Condemnation* and *Declaration of taking*.
- Case Example:
 - [R 2228-362](#) Dept of Trans., Eminent Domain.
 - [R 2196-407](#) Dept of Trans., Eminent Domain.
 - [R 2235-516](#) SC Water Authority, Eminent Domain.
 - [R 2240-212](#) Dept of Trans., Eminent Domain.
- Does the deed have a UPI stamp?
 - Required unless the judge states otherwise.
 - Only documents that transfer ownership of property get UPI stamps.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the court.
- Does not need to be notarized.
- Certified address is not required.
- Is it an original document or a certified copy?
- Correct fees?
 - \$18.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration, no transfer tax.
 - 1 = Previous Owner.
 - 2 = Awarded party(s).
 - Reference the deed for the identified property.
 - Reference any Plat Books in the legal description.

UPDATE (10/21/19): Per Joe, all documents related to a Condemnation, Notice of Taking, etc. are to be files as COND. COND and DECL have the same fees so it doesn't really matter.

(*) If the document state the Agencies intent to file a claim against the property ie seize it by Eminent Domain, then it is DECL. If the document actually transfers control of property it is a COND.

Confirmatory Deed

- See [Deed of Confirmation](#).

Contractual Consent (CONS)

- Case Example: R 2231 / 671
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the court.
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document or a certified copy?
- Correct fees?
 - \$18.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration, no transfer tax.
- Index:
 - 1 = Property Owner.
 - 2 = Party being granted consent or Agency being notified i.e. PA DEP.
 - Reference the deed for the identified property.

Corrective Deed

- See [Deed of Correction](#).

Court Order

- See either [Order](#) or [Decree](#).

Declaration (DEC, DECA, DECO, RES, RELQ)

- Types:
 - Declaration of Acquisition (DECA). Case example: [R 1825-965](#).
 - Declaration of Condominium (DECO).
 - Declaration of Covenants, Declaration of Protective Covenants (DEC).
 - Declaration of Restrictive Covenants (RES). Case example: [R 1022-364](#).
 - [Declaration of Relinquishment](#) (RELQ).
 - Declaration of Right of Way (R/W) see [Right of Way](#).
 - Declaration of Taking (DECL) see [Condemnation](#).
 - Declaration of Waiver of Restrictive Covenants & Reservations (DEC)
- Does not need a UPI stamp.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Certified address is not required.
- Is it an original document or a certified copy?
- Correct fees?
 - \$18.50. (4/4)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - Declaration of Acquisition (DECA).
 - No consideration, no transfer tax.
 - Municipality (required).
 - 1 & 2 = Both to both, Correspondent and acquired company.
 - Declaration of Condominium (DECO).
 - No consideration, no transfer tax.
 - Municipality (required).
 - 1 = Declarant & Condo name.
 - 2 = Declarant only.
 - Reference the deed for the identified property.
 - Reference any Plat Books in the legal description.
 - Declaration of Covenants (DEC).
 - No consideration, no transfer tax.
 - Municipality (required).

- 1 = Signing Company & Company Declaration is for.
 - 2 = Company Declaration is for only.
 - Related book & page.
- Declaration of Restrictive Covenants (RES).
 - No consideration, no transfer tax.
 - Municipality (required).
 - 1 = Subdivision & Developer.
 - 2 = Subdivision.
- Declaration of Relinquishment (RELQ).
 - No consideration, no transfer tax.
 - Municipality (required).
 - 1 = Condemnor.
 - 2 = Condemnee.
- Declaration of Waiver of Restrictive Covenants & Reservations (DEC)
 - No consideration, no transfer tax.
 - Municipality (required).
 - 1 = Developer.
 - 2 = Buyer/Owner.
 - Reference the deed for the identified property.

Decree (DECR)

- Case Example: [R 2160-963](#) Decree Awarding Real Estate.
- Does the order have a UPI stamp? Required unless the judge states otherwise
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the court.
- Does not need to be notarized.
- Is there a certified address?
- Is it an original document or a certified copy?
- Correct fees?
 - \$18.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration, no transfer tax.
 - 1 = Defendant/Previous Owner.
 - 2 = Plaintiff/Awarded party(s).
 - Reference the deed for the identified property.
 - Reference any Plat Books in the legal description.

Deeds & Non-Taxable Deeds (DEED, DN)

- Does the deed have a UPI stamp?
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated? **If older than 90 days SOV is required.**
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- What’s the consideration?
 - Does the text match the number?
 - Is the transfer tax correct?
 - 2% except for State College Borough (3%), Ferguson (2.75%), and Taylor (1.5%)
 - If the consideration is \$1.00 and explanation is required and possibly a SOV.
 - For an DN in Simplifile, add the \$1 in GUI after doc is uploaded.
 - In GUI the top box is the stated consideration and the bottom box is the taxable consideration.
- Is there a certified address.
- Index:
 - 1 = Seller/Previous Owner.
 - 2 = Buyer/New Owner.
 - Reference any Plat Books in the legal description.
 - “EXCEPTING & RESERVING” document references DO NOT get indexed.
- Is this a “DO NOT PUBLISH”? If so email the deed book & page number to Rick & Nancy.
- Special Deeds:
 - [STATE COLLEGE COMMUNITY LAND TRUST INC.](#)

Deed in Lieu of Foreclosure (DN)

This is the transfer of ownership of a property from the owner to the mortgage holder.

- Does the deed have a UPI stamp?
 - Is it for Centre County?
 - Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
 - Dated?
 - Is it signed?
 - Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
 - Is it an original document? (not a copy)
 - Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
 - What’s the consideration?
 - Does the text match the number?
 - These deeds are tax exempt.
 - SOV with attached copy of MTG is required/
 - In Simplifile, add the consideration in GUI after doc is uploaded.
- Is there a certified address.
- Index:
 - 1 = Seller/Previous Owner.
 - 2 = Lender/Mortgage Holder.
 - Reference any Plat Books in the legal description.
 - “EXCEPTING & RESERVING” document references DO NOT get indexed.

Deed of Confirmation (DN)

- Does the deed have a UPI stamp?
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Does it have a [Statement of Value](#)?
 - [Confirmatory deeds](#) are tax exempt.
 - SOV with a full copy of the deed being confirmed is required by the state..
- Is there a [certified address](#).
- Index:
 - Self to self.
 - Reference deed being confirmed.
 - Reference any Plat Books in the legal description.
 - “EXCEPTING & RESERVING” document references DO NOT get indexed.
- Is this a “DO NOT PUBLISH”? If so email the deed book & page number to Rick & Nancy.

Deed of Correction (DN)

- Does the deed have a UPI stamp?
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Does it have a [Statement of Value](#)?
 - [Corrective deeds](#) are tax exempt.
 - SOV with a full copy of the deed being corrected is required by the state..
- Is there a [certified address](#).
- Index:
 - Self to self.
 - Reference deed being corrected.
 - Reference any Plat Books in the legal description.
 - “EXCEPTING & RESERVING” document references DO NOT get indexed.
- Is this a “DO NOT PUBLISH”? If so email the deed book & page number to Rick & Nancy.

Deed of Dedication (DN)

- Case Examples:
 - [R 2233-114](#) PA DOT to West Penn Power.
 - [R 2239-449](#) to Township.
- Does the deed have a UPI stamp?
 - State Road, no UPI needed
 - Borough or Township, UPS IS needed.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
 - It will most likely be stamped by the Prothonotary rather than a Notary Public.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- What’s the consideration?
 - Does the text match the number?
 - Is there a [Statement of Value](#)?
 - Transfers into or from the Commonwealth do not require SOV’s.
- Is there a certified address.
- Index:
 - 1 = Seller/Previous Owner.
 - 2 = Grantee/New Owner.
 - Reference any Plat Books in the legal description.

Deed of Preservation and Conservation Easement (EASE)

- See [Easements](#).

Deed of Easement (EASE)

- See [Easements](#).

Deeds, Sheriff (DN)

- Case Example: [R 2230 / 878](#)
- Received from: CENTRE COUNTY SHERIFF'S OFFICE.
- Does the deed have a UPI stamp?
- Is it for Centre County?
- Fill in "cheat sheet" in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the Sheriff.
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
 - It will most likely be stamped by the Prothonotary rather than a Notary Public.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to "Recorder of Deeds"?
 - Check signed?
- What's the consideration?
 - Does the text match the number?
 - Is there a [Statement of Value](#)?
- Is there a certified address.
- Index:
 - 1 = Seller/Previous Owner "BY SHERIFF".
 - 2 = Buyer/New Owner.
- Reference any Plat Books in the legal description.

Deed, U S Marshal (DEED)

- Case Example: R 2219 / 083
- Does the deed have a UPI stamp?
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the Marshal.
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
 - It will most likely be stamped by the District Court.
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- What’s the consideration?
 - Does the text match the number?
 - Is there a [Statement of Value](#)?
- Is there a certified address.
- Index:
 - 1 = UNITED STATES MARSHAL
 - 1 = Seller/Previous Owner “BY U S MARSHAL”.
 - 2 = Buyer/New Owner.
 - Reference any Plat Books in the legal description.

Easements (EASE, ESTX)

- Definition: An Easement is the right to use another person's land for a stated purpose. It can involve a general or specific portion of the property.
- Case example:
 - [R 2232-997 Maintenance easement.](#)
 - [R 2239-987 Deed of Preservation and Conservation Easement.](#)
 - [R 2240-490 West Penn Power utility easement.](#)
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it taxable?
 - If so we need an SOV.
 - Taxable consideration will be indexed.
 - The GUI code for a Taxable Easement is ESTX.
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$58.75 (4/4).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No UPI.
- Index:
 - 1 = Property Owner.
 - 2 = People of Company using the easement (ex: West Penn Power)
 - Note: If both parties are signing the agreement, index ‘both to both’ unless the document specifically states “Grantor” & “Grantee.”

Financing Statement (FS, FSCO, FSAM, FSTE)

- See: [UCC Financing Statement \(FS\), Continuation \(FSCO\), Amendment \(FSAM\), Termination \(FSTE\).](#)

Highway Maps (STAT)

- To look these up in [Webia](#), use book code H, the year the maps was recorded for the book #, and page # as normal.
- Is it an original document?
 - Will most likely have full sized originals and half sized copies.
 - It is acceptable to let the customer leave with his originals and make our scans from the half pages.
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
- What is the date of the most recent revision? Use the date of the plan if there are no revisions.
- Correct fees?
 - \$15.50 for the first page and \$3.00 for each additional page.
 - Check made out to "Recorder of Deeds"?
 - Check signed?
- Index:
 - 1 = PA DOT SR ##### (space, space) [section#].
 - 2 = COMMONWEALTH OF PA DEPT OF TRANS [ID# 199].
 - No references attached.

Procedure: Once the plan is recorded, places stickers on the first page of the original, the half sheet, and the app cards (if they have them). Once stickered the app cars go to the Deputy Recorder for filing. Highway Map scans go on the O: drive, same as plats & plans. Make sure GUI has assigned the correct number to the map, and did not skip any numbers.

Example: The first highway map recorded in 2015 was numbered, H 02015-0001. The next map would be H 02015-0002, then H 02015-0003, etc.

Once we verify we have good scans the half sheets can be discarded or returned to the customer if still present.

Lease (LEAS)

- **What is the duration of the lease?** If it's 30 years or more it is taxable. See [LSTX](#).
- Is it for Centre County?
- Fill in "cheat sheet" in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- UPI Stamp is not required.
- Correct fees?
 - \$58.75 (\$2.00/\$0.50).
 - Check made out to "Recorder of Deeds"?
 - Check signed?
- **Is there a [certified address](#).**
- Index:
 - Consideration \$0.00.
 - 1 = Lessor/Landlord.
 - 2 = Lessee/Tenant.
 - Reference any Plat Books in the legal description.

Manufactured Home Affidavit of Affixation (AFFI)

- Case Example:
- Is it for Centre County?
- What is the municipality?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 (\$2.00/pg, \$0.50/name).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - No UPI number.
 - 1 = All signing names, should be owners & lenders.
 - 2 = All signing names, should be owners & lenders.
 - Related MTG & DEED if referenced.

Memorandum of Agreement (AGMT)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 (+0.50/2.00)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - Consideration?
 - May require a UPI number.
 - Both to both.

Memorandum of Agreement of Sale (AGRT)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$58.75 (+0.50/2.00)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - Consideration?
 - UPI Stamp is required..
 - 1 = Property owner.
 - 2 = Buyer.

Modification (MOD)

- Case Example: [R 02206-0074](#)
- Is it for Centre County?
- Does it have a reference to the mortgage being modified?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50 (+0.50/2.00)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration.
 - No UPI number.
 - 1 = Property owners & Bank.
 - 2 = Lending Institution.
 - Reference the MTG being modified.

Mortgages (MTG)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- **Is there a [certified address](#).**
- Is it an original document? (not a copy)
- Correct fees?
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- What’s the consideration? (This is the amount the mortgage is for)
- If the deed and mortgage are being recorded at the same time:
 - Write the deed reference on the last page of the mortgage.
 - Double check that the legal description on the MTG matches the DEED.
- Index:
 - 1 = Buyer or new/current owners i.e. the party taking out the loan.
 - 2 = Lending Institution.
- Related documents: If a DEED referenced is given, relate it to the MTG. Do not relate other MTGs including any reference to a ‘Master Mortgage.’

Mortgage Search (SRCH)

- See [Name Change](#).

Name Change (SRCH)

- Fees: \$5.00.
- When a person requests the search we need their FIRST MIDDLE and LAST name plus their date of birth.
 - **NOTE:** Search requests should be made at least a day ahead of the court date. Remind the requester that they will need to come to our office first so allow time to get to the courthouse from the Willowbank Building.
- In WEBIA search their name from their DOB to today.
- Look for any MTG Docs.
 - If no mortgages are found, move to the next step.
 - If mortgages are found see below.
 - Make a list of all MTGs on record with the party names, amount of the mortgage was for, document date, and book & page numbers.
 - If the MTG was satisfied, released, or terminated; include that document's date and book & page numbers.
- From the I Drive, open either '**mortgage search w name and date,time.rtf**' or '**mortgage search with mtgs found.rtf**' file.
- Complete form with full name, DOB, and relevant MTG info.
- Print form and save for customers.
- When the customer picks up their search.
 - Repeat the search in WEBIA to confirm they information is correct. Make changes if needed.
 - Sign Joe' name then stamp and crimp the document.
 - Time stamp.
 - Collect fee.
- Record in GUI.
 - Received from: Name searched.
 - Number of Documents: 0
 - Document Code: SRCH

Notary Bonds (NTB)

- Fees.
 - Notary Bond is \$35.50 plus \$3.00 for the Prothonotary office.
 - If paying by check they can make it for \$38.50 and get \$3.00 cash back for Prothonotary.
- **PRINT RETURN LABEL!**
- Index:
 - Use appointment date.
 - 4 Pages/2 Names.
 - 1 = Notary.
 - 2 = COMMONWEALTH OF PA [ID#738].
- Write the expiration date on the bottom of the receipt.
- To be scanned the pages should be: “Green” sheet, Application, POA, Bond.
- Notary name and address changes (updated August 2019) - the Revised Uniform Law on Notarial Acts (RULONA) no longer requires that notaries notify the recorder of deeds of the county of original appointment of any address change or name change. The Department of State is the official repository for Pennsylvania notary public commission information and it is expected that the Department’s records are the primary source for verification of notary public credentials in Pennsylvania.

Notice of Condemnation (COND)

- See [Condemnation](#).

Order (ORDR)

- Case Example: [R 2242-587](#)
- Does the deed have a UPI stamp? Required unless the judge states otherwise.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed? Will be signed by the court.
- Does not need to be notarized.
- Is there a certified address?
- Is it an original document or a certified copy?
- Correct fees?
 - \$18.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration, no transfer tax.
 - 1 = Defendant/Previous Owner.
 - 2 = Plaintiff/Awarded party(s).
 - Reference the deed for the identified property.
 - Reference any Plat Books in the legal description.

Plans (PLAN)

- Note: Highway Plans have special instructions. See [Highway Maps](#).
- Is it an original document? (not a copy)
- Are there 3 copies in addition to the original? (2x Assessment, 1x Planning)
- What is the source of title?
 - Owner's names.
 - Deed book & pages numbers for the associated tract(s) of land.
- Is it signed?
 - All owners listed on the deed must sign.
 - If the owner is an organization (business, partnership, LLC, etc.) signature must include the signer's title and capacity to sign.
 - Planning MUST send a memorandum and/or sign off on the actual plan. Check your email for instructions.
 - Municipalities that require a memorandum are: Bellefonte Borough, College, Ferguson, Halfmoon, Harris, Liberty, Patton, Rush, Spring, and State College Borough.
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - If the owner is an organization (business, partnership, LLC, etc.) the acknowledgement must include the signer's title and capacity to sign..
- What is the date of the most recent revision?
- Correct fees?
 - \$40.00 for the first page and \$5.00 for each additional page.
 - Check made out to "Recorder of Deeds"?
 - Check signed?
- Index:
 - 1 = Subdivision or project name (when applicable).
 - 1 = Owners.
 - 2 = Municipality.
 - Reference any Plat Books listed on the plan that relate to the reference property(s) but not adjacent properties.

Power of Attorney (POA)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration.
 - Municipality: 99 - Centre County
 - 1 = Person granting the power.
 - 2 = Person(s) power is being granted to.

Release (REL)

- See [Satisfaction/Release \(SAT, REL\)](#)

Resolution (RESO)

- Case Example: [R 2243-208](#).
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
 - Along with signature(s) resolutions require the township seal.
 - They do not need to be notarized..
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 [4/4]
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - No consideration.
 - 1 = Municipality.
 - 2 = Municipality & Property Owner.
 - Link any documents referenced in the resolution.

Restrictive Covenants (RES)

- Case example: R 2233-151
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$18.50 (\$2.00/\$0.50)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - Both to Both.
 - Reference the related DEED.

Revocation (REV)

- Case example: [R 2227-435](#)
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Index:
 - 1 = Person signing the document.
 - 2 = Person being removed as POA.
 - Municipality = 99 Centre County.
 - Reference related POA.

Right of First Refusal (REFU)

- Case Example: R 02231-0295
- Does have a UPI stamp? Must have a stamp.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Does it have a **certified address**?
- Correct fees?
 - \$18.50 (\$2.00/\$0.50)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- Is there consideration? If so then they have to pay transfer tax on the amount paid.
 - Does the text match the number?
 - Is the transfer tax correct?
 - 2% except for State College Borough (3%), Ferguson (2.75%), and Taylor (1.5%)
 - If the consideration is \$1.00 and explanation is required and possibly a SOV.
- Index:
 - 1 = Seller/Current Owner.
 - 2 = Buyer/Possible Future Owner.

Right of Way (R/W)

- Definition: A Right-of-way gives someone ONLY the right to travel across property owned by another person.
- Update: Record by the title on the document. ~~Is this a [Right of Way](#) or and [Easement](#)?~~
 - ~~Sometimes documents that are titled “right of way” are actually easements.~~
- Case example: [R 1022-353, Declaration of Right of Way.](#)
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it taxable?
 - If so we need an SOV.
 - Taxable consideration will be indexed.
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$58.75.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No UPI.
- Index:
 - 1 = Property Owner.
 - 2 = Party right of way is being granted to. (ex: West Penn Power)
 - Note: If both parties are signing the agreement, index ‘both to both’ unless the document specifically states “Grantor” & “Grantee.”

Satisfaction/Release (SAT, REL)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$60.75. (4/4)
 - Check made out to “Recorder of Deeds”?
 - Check signed?
 - If the document is releasing more than one lien/mortgage: each additional reference is \$2.00.
- Does it have a good MTG reference?
- Index:
 - No consideration.
 - 1 = Mortgagee/Lending Institution. **CHECK FOR THE NORTHWEST SAVINGS-BANK THING!**
 - 2 = Mortgagor/Property owner.
 - Do not key “by AGENT, ATTY, etc.” when flipping for SAT/REL.
- SATISFIED Stamp, when there is a copy of the MTG included with the SAT.
 - Make sure stamp is to today's date.
 - Stamp can overlap text if there is not enough empty space on the page.
 - Also stamp the page ‘COPY’ unless it is the original MTG.

State College Community Land Trust INC (DEED + LSTX)

- Case Example: [R 2191-860 \(DEED\)](#), [R 2191-861 \(LSTX\)](#), [R 2191-862 \(MTG\)](#), [R 2191-863 \(SUB MTG\)](#).
- Typically this will be a package with a Deed, a Taxable Lease, a Mortgage and a Subordinate Mortgage. The buyer has purchased the building but not the land under it. The land is leased for 99 years and the taxable lease will have a SOV based on the assessed value of the land only.

Statement of Value (SOV)

- Does it have a Date of Acceptance?
- Is it signed?
- Is the county assessed value correct?
- Processing:
 - Fill in the 'State Tax Paid' in the upper right corner. If exempt this will be \$0.00.
 - Place sticker in upper right corner.
 - If GUI, keep SOV with DOC to be scanned.
 - If e-File you can put it directly on the pile.
- [Link to PA form REV-183.](#)

Supplement to Mortgage (SUPP)

- Case example:
- Is it for Centre County?
- Fill in "cheat sheet" in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50 (+\$2.00/\$0.50).
 - Check made out to "Recorder of Deeds"?
 - Check signed?
- No consideration.
- Index:
 - 1 = Property Owner.
 - 2 = Lending Institution.
 - Reference the MTG being supplemented.

Supplemental Indenture of Mortgage (MTG)

- Case example: [R 2233-831.](#)
- Record as a [mortgage.](#)

Subordination of Mortgage (SUB)

- Case example: R 2231 / 202
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated?
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50 (+\$2.00/\$0.50).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- No consideration.
- Index:
 - 1 = Property Owner.
 - 1 = MTG holder being subordinated.
 - 2 = Other Lending Institution.
 - Reference the original MTG being subordinated, ignore any ASGNs or MODs.

Taxable Lease (LSTX)

- ~~Does the deed have a UPI stamp?~~ UPI Stamp is not required as of 8/31/2012.
- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Dated? **If older than 90 days SOV is required.**
- Is it signed?
- Notarized?
 - Notary must have the venue.
 - Date can not pre-date the document date.
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$58.75 (\$2.00/\$0.50).
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- What’s the consideration?
 - The stated consideration will be \$1.00.
 - The taxable consideration is based on the assessed value.
 - Is the transfer tax correct?
 - 2% except for State College Borough (3%), Ferguson (2.75%), and Taylor (1.5%)
 - In GUI the top box is the stated consideration and the bottom box is the taxable consideration.
- Is there a **certified address**.
- Index:
 - 1 = Lessor/Landlord.
 - 2 = Lessee/Tenant.
 - Reference any Plat Books in the legal description.

Termination (TERM)

- Is it for Centre County?
- Fill in “cheat sheet” in the upper right corner.
 - # Of Pages - # of Names.
 - Cost to record + extra pages (\$2.00/page) + extra names (\$0.50/name).
 - Return to. (**env** for envelope provided)
- Is it signed?
- Dated?
- Notarized?
 - Notary must have the venue.
 - **Date can not pre-date the document date.**
 - Notarized name must match document name and signature.
- Is it an original document? (not a copy)
- Correct fees?
 - \$20.50.
 - Check made out to “Recorder of Deeds”?
 - Check signed?
- DO NOT record UPI number even though the field will pop-up in GUI.

UCC Financing Statement (FS), Continuation (FSCO), Amendment (FSAM), Termination (FSTE)

- Look for the check box to see what kind of “AMENDMENT” it is. **Not all amendments are recorded as amendments.**
- Fee = \$100.00 per statement.
- Does not need signatures or notary.
- Index:
 - Filing Date = Today’s date.
 - No Consideration.
 - Municipality: If there is a legal or UPI number use that otherwise it is 99 Centre County.
 - 1 = Debtor/Collateral.
 - 2 = Secured Party.
 - Reference original FS.
- If extra copies of the document have been included.
 - Print extra sticker(s) for each copy.
 - Stamp the extras, not the original, with your ‘COPY’ stamp.
 - Return copies in envelope.

Other Reference

Abbreviations & Suffixes

Administrator	ADMR	
Administratrix	ADMRX	
By Agent	BY AGENT	(only keyed in the OR field) (don't index the agent)
By Attorney	BY ATTY	(only keyed in the OR field)
By Prothonotary	BY PROTHONOTARY/BY PROTHO	(if line will exceed 40 characters)
Executor	EXTR	
Executrix	EXTRX	
Co-Administrator	CO-ADMR	
Co-Administratrix	CO-ADMRX	
Co-Executor	CO-EXTR	
Co-Executrix	CO-EXTRX	
Co-Personal Representative	CO-PER REP	
Committee	COMMITTEE	
Custodian	CUSTODIAN	
Guardian ²	GUARDIAN	Person acting as Guardian (see note below).
Personal Representative	PER REP	
Trustee	TR	
Co-Trustee	CO-TR	

AKA	Also known as	Index both names.
DBA	Doing business as	Index both names.
FBO	For the benefit of	Follows a trust, not indexed.
FKA	Formerly known as	Business: Only index new name. Person: Index both.
NBM	Name before marriage	Index both names. Example: R 2241-698
NKA	Now known as	Index only the new name.
SBM	Successor by merger	Index only the new company.
ORA	On record as	Index both names.
T/A	Trading as	Index both names.

Notes:

1. All suffix titles are preceded by a double space.
2. Guardians - In the case of a non-deceased person or minor, use the name of the person the guardian is acting for followed by BY GUARDIAN. In the case of a deceased person index the deceased person's name followed by ESTATE, then index the guardian's name followed by GUARDIAN.
3. When a business or organization is the TRUSTEE, EXECUTOR, etc. only index the company/organization name, do not add the suffix.
 - a. Example: [R 2242-315](#).

Deed Book Suffix Codes

<u>Code</u>	<u>Description</u>	<u>Number Range</u>	<u>Dates Covered</u>
D	Deed Books	001-471	1800-1988
G	Clean & Green	001-014	1994-2004
H	Highway Map Books	001-20XX	1920s-CURRENT
J	Judicial (Sheriff's)	001-009	1843-1965
A-G = 1-7, 1 & 2 = 8 & 9			
M	Mortgage Books	01-400	1905-1988
P	Plat Books	001-9X	1920s-CURRENT
R	Record Books	472-21XX	1989-CURRENT
S	Secured Trans UCC	007-15	1989-2004
X	Miscellaneous Books	001-215	1845-1988

Deed Books

These books are still access in [webia](#) using D for the record type, the letter or number below as the book #, and the page # as normal. So if the reference was for H24, in webia you would enter D, H, 24 or D, 8, 24.

A -1	G - 7	M - 12	S - 18	Y - 24
B - 2	H - 8	N - 13	T - 19	Z - 25
C - 3	I - 9	O - 14	U - 20	
D - 4	J ¹	P - 15	V - 21	
E - 5	K - 10	Q - 16	W - 22	
F - 6	L - 11	R - 17	X - 23	
A2 - 26	G2 - 32	M2 - 37	S2 - 43	Y2 - 49
B2 - 27	H2 - 33	N2 - 38	T2 - 44	Z2 - 50
C2 - 28	I2 - 34	O2 - 39	U2 - 45	
D2 - 29	J ²	P2 - 40	V2 - 46	
E2 - 30	K2 - 35	Q2 - 41	W2 - 47	
F2 - 31	L2 - 36	R2 - 42	X2 - 48	
A3 ³ -51	52 Starts # Bks			

Miscellaneous Books

A-1	G-7	M-12	S-17	Y-23
B-2	H-8	N-13	T-18	Z-24
C-3	I-9	O-14	U-19	25 Starts # Bks
D-4	J ²	P-15	V-20	
E-5	K-10	Q ²	W-21	
F-6	L-11	R-16	X-22	

1. There is no Deed Book "J" or "J2".
2. There is no Miscellaneous Book "J" or "Q".
3. There is only one A3 Book.

Frequent Names

ID FIRM NAME

- 387 AGCHOICE FARM CREDIT
- 979 AMERISERV FINANCIAL BANK
- 179 BANK OF AMERICA
- 007 BENEFICIAL CONS DISC CO
- 142 BENEFICIAL MORTGAGE CO OF PENNSYLVANIA
- 004 BRANCH BANKING AND TRUST COMPANY
- 107 CBT BANK
- 130 CITIBANK
- 948 CITIMORTGAGE INC
- 972 CITIZENS BANK OF PENNSYLVANIA
 - CITIZENS BANK is probably CITIZENS BANK OF PENNSYLVANIA.
 - 9/16/2019 - They have started putting F/K/A on docs. Check signature line.
- 158 CLEAN AND GREEN
- 388 CNB BANK
- 017 COLONIAL SAVINGS
- 413 COLUMBIA GAS OF PA INC
 - Columbia Gas of Pennsylvania, INC is indexed COLUMBIA GAS OF PA INC.
- 738 COMMONWEALTH OF PA
- 199 COMMONWEALTH OF PA DEPT OF TRANS
- 853 CON-STONE INC
- 498 CORNING FEDERAL CREDIT UNION
 - DOLLAR BANK, FEDERAL SAVINGS BANK is indexed DOLLAR BANK.
- 083 DEUTSCHE BANK NATIONAL TRUST CO
- 955 FANNIE MAE
- 052 FEDERAL HOME LOAN MORTGAGE CORP
- 210 FEDERAL NATIONAL MORTGAGE ASSOC
- 078 FIFTH THIRD BANK
- 001 FIRST CITIZENS COMMUNITY BANK
- 951 FIRST COMMONWEALTH BANK
- 988 FIRST NATIONAL BANK OF PA
 - FIRST NATIONAL BANK OF PENNSYLVANIA is recorded as FIRST NATIONAL BANK OF PA.

- 257 FULTON BANK
- 193 JERSEY SHORE STATE BANK
- 273 JOHNSON FARM ASSOCIATES
- 949 JPMORGAN CHASE BANK
 - JPMORGAN CHASE BANK, “JPMORGAN” is all one word.
- 253 JUNIATA VALLEY BANK
- 067 KISH BANK
- 897 M&T BANK
- 895 MANUFACTURERS & TRADERS TRUST COMPANY
 - Make sure it has a ‘&’ and not ‘and’.
- 942 MEMBERS 1ST FEDERAL CREDIT UNION
- 025 MIDWEST LOAN SERVICES INC
- 281 MIFFLINBURG BANK & TRUST COMPANY
- 118 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
- 101 NATIONAL PENN BANK
- 259 NAVY FEDERAL CREDIT UNION
- 098 NORTHWEST BANK
- 400 ~~NORTHWEST SAVINGS BANK~~
 - NORTHWEST SAVINGS BANK will most likely be index NORTHWEST BANK, as they have dropped the “SAVINGS” from their name.
- 398 OCWEN LOAN SERVICING LLC
- 071 PENN STATE FEDERAL CREDIT UNION
- 403 PENNSYLVANIA ELECTRIC CO
- 147 PENNSYLVANIA HOUSING FINANCE AGENCY
- 192 PENNSYLVANIA IND DEV AUTH
- 072 PENNSYLVANIA STATE EMPS CREDIT UNION
 - Updated 11/2019: Formerly PENNSYLVANIA STATE EMP'S CREDIT UNION.
- 741 PENNSYLVANIA STATE UNIVERSITY
- 075 PENTAGON FEDERAL CREDIT UNION
- 847 PHH MORTGAGE CORP
- 843 PINNACLE DEVELOPMENT LLC
- 241 PNC BANK
- 170 PNC MORTGAGE
- 028 PSECU

- 952 RELIANCE BANK
- 252 RELIANCE SAVINGS BANK
 - RELIANCE SAVINGS BANK [ID#252] DBA RELIANCE BANK [ID#952].
 - Double check the acknowledgement it might not have the DBA.
- 404 S & A CUSTOM BUILT HOMES INC
- 405 S & A HOME BUILDER LLC
- 829 S & A HOMES INC
- 886 S & T BANK
- 245 SANTANDER BANK
- 983 SECRETARY OF HOUSING & URBAN DEVELOPMENT
 - Make sure it has a '&' and not 'and'.
- 884 SEDA-COG LOCAL DEVELOPMENT CORP
- 080 SPE FEDERAL CREDIT UNION
- 861 STATE COLLEGE BOROUGH WATER AUTHORITY
- 930 STATE COLLEGE FEDERAL CREDIT UNION
- 868 STEARNS BOAL LP
- 246 THIRD FEDERAL SAV & LOAN ASSN CLEVELAND
- 099 TITAN FEDERAL CREDIT UNION
- 831 U S BANK
- 220 U S SMALL BUSINESS ADMINISTRATION
- 880 UNITED STATES DEPT OF AGRI RURAL HOUSING

United States Marshal for the District of Middle Pennsylvania (or similar) is indexed as UNITED STATES MARSHAL.
- 329 UNITED STATES OF AMERICA F S A

United States of American, acting through the Farm Service Agency, United States Department of Agriculture is indexed UNITED STATES OF AMERICAN F S A. [ID#329]
- 860 UNIVERSITY AREA JOINT AUTHORITY
- 879 USAA FEDERAL SAVINGS BANK
- 878 WELLS FARGO BANK
- 412 WEST PENN POWER CO

Frequent Firm Name Code Key

ID #'s	Firm Type
1-299	Banks, Mortgage Companies, Savings & Loans, Lenders, Credit Unions
300's	
400's	Company Names
500's	Corporations
600-649	Authority's & Associations
650-699	Partnerships
700's	Political Jurisdictions
800-849	Energy Companies
850-899	Individuals
900's	Special

Frequently Asked Customer Questions

Q: Now that I have paid off my mortgage, how do I get my deed?

A: Unlike, for example, a car loan where the lender holds the title until the loan is satisfied, mortgage companies do not hold deeds. The original deed should have been returned to you shortly after it was recorded at our office. Usually they are mailed back to the closing agency, your lawyer or settlement company. If you did not receive your original deed or can't locate it for whatever reason (this is very common) you have several options:

1. You can come to our office at 414 Holmes Street Suite 1 Bellefonte, PA 16823 and print a copy. Printouts for public records are \$0.50/page. If your deed is 4 pages long, most are, it would be \$2.00. We are open Monday-Friday 8:30 Am to 5:00 PM, closed Government Holidays.
2. If you can't come in to the office you can send a self-addressed stamped envelope to the above address along with a check for the printing fees \$0.50/page made out to 'Recorder of Deeds' and we will send you a copy. Call our office, (814) 355-6801, during business hours and we can calculate the printing fees for you.
3. You can also access our records online for a fee. Visit this [link](#) for more information.

Q: What is the difference between a Lien and a Mortgage?

A: A [lien](#) is any official claim or charge against property or funds for payment of a debt or an amount owed for services rendered. The "property" doesn't necessarily have to be real estate, just something of value owned by the debtor.

A [mortgage](#) is a loan that has been secured by real estate. Typically a mortgage gives the lender the right to seize and sell your home if you default on the mortgage payments. A mortgage can become a lien if the mortgagor goes into default, but otherwise a mortgage is not technically a lien.

In county terminology, a **Lien** is a court ordered claim against an individual recorded at the [Prothonotary's Office](#). A **Mortgage** is a loan that has been secured by real estate recorded at the [Recorder of Deeds](#) office.

Q: How do I add/remove a name from my deed?

A: No document on the record can be changed once it has been recorded and verified. You have to have a new deed drawn up and then recorded, paying appropriate fees and taxes where applicable. We recommend using a lawyer or settlement company.

Q: What is the Common Level Ratio?

A: As of July 1, 2019 the common level ratio for Centre County is 3.92. [The State Tax Equalization Board \(STEB\)](#) sets these values. It means when the reassessment was done in Centre County in the early 1990's (1994) all property was reassessed and the assessed value for tax purposes was set to ½ of the fair market value. In other words, a \$100K property had its assessment set at \$50K (\$100K divided by 2 or a common level ratio of 2.00) to base the taxes on. The value of the common level ratio reflects the amount of adjustment for inflation and appreciation of the market values in Centre County per the STEB for a property in today's values. So that \$100K property in 1993 would be worth now (per the STEB) $\$50K \times 3.92 = \$196,000.00$. The common level ratio is different in every county because of the differences in appreciation, inflation and assessment history. The STEB reviews the common level ratio for every county and adjust it accordingly every year. Some counties go up some may go down or some may stay the same.

Q: My trailer is now on a foundation on the property that I own, what do I do with the trailer's title (issued by the DMV).

A: The title must be "retired" with the state. See PennDOT form [MV-16](#).

Q: How do I check easements, right of ways and deed restrictions on my ground?

A: This could be difficult since deed restrictions do not have to be spelled out in each new deed. A restriction could be in a deed ten owners back and still be in effect. Most attorneys do complete searches before granting title insurance. These restrictions will be reported. You can retain their professional services for your question. Our staff will help assist you in the procedure to look at prior deeds but we cannot do searches.

Q: How can I determine my property line?

A: Your deed will have a legal description of the boundary of your property, but you need a surveyor to use this information to locate the property lines and place markers on the land.

Q: Do you have plans showing the location of my building?

A: Some plans are filed here that show the proposed location of buildings but in general the location of a residence on an individual lot is not recorded.

Q: What is the elevation of my property?

A: Topographic (TOPO) Quadrangle Maps are available in the Centre County Conservation District Office located in the Willowbank Building that show elevation and latitude and longitude of each area in the county.

Q: Do you record deeds for cemetery lots?

A: No. Usually a cemetery lot deed only gives you permission to use the ground. The cemetery still retains title to the property. Such "Deeds" or "Titles" are maintained in the office of the cemetery company or association.

Q: How can I check for liens against a property?

A: Except mortgages, most liens are filed in the Prothonotary's Office, not in the Recorder of Deeds Office. Our office maintains records of mortgages and secured transactions affecting real estate. Judgement liens, municipal liens and secured transactions affecting personal property are filed in the Prothonotary's Office.

Q: How can I determine the owner of a property?

A: Our records are by names, not location. If you want all the property owned by an individual, our records will list that. If you want to know who owns a certain lot, that information will be available in the [Centre County Tax Assessment Office](#), on the third floor of the Willowbank Building. Their information will tell you the owner. If you need to research the deed for more information, come to our office with the owner's name.

Q: Who were previous owners of my property?

A: In most cases, following the legal description in your deed is a section known as "Recital" or "Being Clause." It should provide the name of the person(s) who sold the property to the person(s) who then sold to you and the deed book and page number of that transaction. You should be able to look at previous deeds to follow the trail all the way back to the year 1800.

Q: My wife and I are transferring a property to my brother and his son. Do we have to pay transfer tax?

A: Sibling to Sibling (or Sibling & Spouse to Sibling) transactions are exempt. Uncle to nephew transfers are not. In this example, assuming the brother and his son shared equal interest (50/50), you would have to pay the transfer tax on the nephews interest, i.e. 50% of the assessed value or the stated consideration, whichever is higher.. The only way to avoid paying the tax would be for the owner (and his wife) to transfer the property to the brother solely, then the brother would have to wait one year and one day, then he could add his son to the deed by filing a new deed.

GUI Codes & Fees

Updated: September 17, 2019.

CODE	Desc	Bk	Rec	Total Fees
ABST	ABSTRACT	R	D	\$18.50
AC/G	AMENDMENT CLEAN & GREEN	R	G	\$18.50
ADEM	ADDENDUM	R	D	\$18.50
ADJU	ADJUDICATION	R	D	\$18.50
AFFI	AFFIDAVIT	R	D	\$18.50
AGMT	AGREEMENT	R	D	\$18.50
AGRI	Agricultural Security Area Resolution	R	D	\$18.50
AGRT	SALES AGREEMENT	R	D	\$18.50
AGTX	SALES AGREEMENT TAXABLE	R	D	\$18.50
ALON	ALLONGE	R	D	\$18.50
AMEN	AMENDMENT	R	M	\$20.50
ASGN	ASSIGNMENT	R	D	\$60.75
ASSU	ASSUMPTION	R	M	\$18.50
BDEO	BOND OR COMM ELECTED OFFICIAL	R	D	\$18.50 (\$0.01)
BOND	COUNTY BOND	R	D	\$18.50
BSC	BANK SERVICE CHARGE	R	I	\$0.00
BY	BY-LAWS	R	D	\$18.50
C/G	CLEAN & GREEN	R	G	\$18.50
CARD	CREDIT CARD PAYMENT	R	C	\$0.00
CASH	CASH	R	C	\$0.00
CER1	CERTIFIED COPY	R	C	\$1.50
CER2	CERTIFICATE (of completion)	R	D	\$18.50
CHK	CHECK	R	C	\$0.00
CHRG	CHARGE ON ACCOUNT	R	C	\$0.00
CMDJ	COMM MAGISTERIAL DIST JDG	R	D	\$0.00
COAL	COAL MAP	R	M	\$13.00
COMM	COMMISSION (Oath of Office)	R	O	\$18.50
COMS	REALTY TAX COMMISSION		O 7	\$0.00
COND	CONDEMNATION	R	D	\$18.50
CONS	CONSENT	R	D	\$18.50
CONT	CONTRACT	R	D	\$18.50
COP1	COPIES	R	C	\$0.50/page
COP2	COPIES-LARGE	R	C	\$5.00/page
CORP	CORPORATION	R	C	\$18.50
CORR	CORRECTION	R	D	\$20.50
DEAV	DECLARATION BY ADVERSE	R	D	\$18.50
DEC	DECLARATION OF COVENANTS	R	D	\$18.50
DECA	DECL OF ACQUISITION	R	D	\$18.50
DECL	DECLARATION OF TAKING	R	D	\$18.50

DECO	DECLARATION OF CONDOMINIUM	R	R	\$18.50
DECR	DECREE	R	D	\$18.50
DEED	DEEDS - TAXABLE	R	D	\$18.50
DISC	DISCLAIMER	R	D	\$18.50

Municipalities

A municipalities Client ID# is 7 plus its' numeric designation ie Benner Township's Client ID# would be 712.

Alphabetical:

32 BELLEFONTE BOROUGH
12 BENNER TOWNSHIP

37 BENNER INDEPENDENT TWP
07 BOGGS TOWNSHIP
01 BURNSIDE TOWNSHIP
34 CENTRE HALL BOROUGH
19 COLLEGE TOWNSHIP
03 CURTIN TOWNSHIP
24 FERGUSON TOWNSHIP
21 GREGG TOWNSHIP
23 HAINES TOWNSHIP
17 HALFMOON TOWNSHIP
25 HARRIS TOWNSHIP
27 HOWARD BOROUGH
08 HOWARD TOWNSHIP
11 HUSTON TOWNSHIP
04 LIBERTY TOWNSHIP

09 MARION TOWNSHIP
15 MILES TOWNSHIP
28 MILESBURG BOROUGH
33 MILLHEIM BOROUGH
18 PATTON TOWNSHIP
22 PENN TOWNSHIP
29 PHILIPSBURG BOROUGH
35 PORT MATILDA BOROUGH
20 POTTER TOWNSHIP
05 RUSH TOWNSHIP

26 SNOW SHOE BOROUGH
02 SNOW SHOE TOWNSHIP

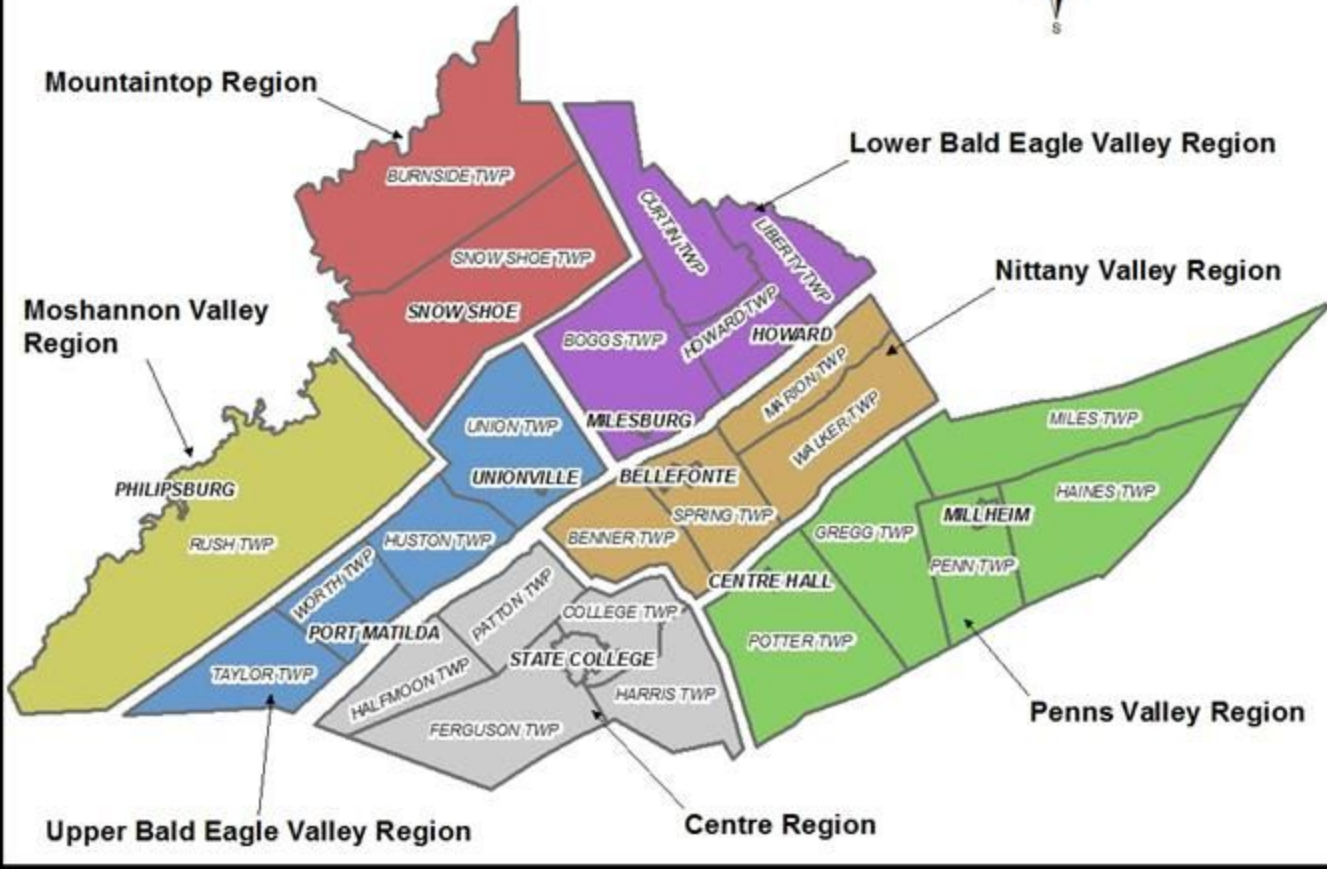
List by Number:

01 BURNSIDE TOWNSHIP
02 SNOW SHOE TOWNSHIP
03 CURTIN TOWNSHIP
04 LIBERTY TOWNSHIP
05 RUSH TOWNSHIP
06 UNION TOWNSHIP
07 BOGGS TOWNSHIP
08 HOWARD TOWNSHIP
09 MARION TOWNSHIP
10 WORTH TOWNSHIP
11 HUSTON TOWNSHIP
12 BENNER TOWNSHIP
13 SPRING TOWNSHIP
14 WALKER TOWNSHIP
15 MILES TOWNSHIP
16 TAYLOR TOWNSHIP
17 HALFMOON TOWNSHIP
18 PATTON TOWNSHIP
19 COLLEGE TOWNSHIP
20 POTTER TOWNSHIP
21 GREGG TOWNSHIP
22 PENN TOWNSHIP
23 HAINES TOWNSHIP
24 FERGUSON TOWNSHIP
25 HARRIS TOWNSHIP
26 SNOW SHOE BOROUGH
27 HOWARD BOROUGH

28	MILESBERG BOROUGH	30	SOUTH PHILIPSBURG BOROUGH
29	PHILIPSBURG BOROUGH	31	UNIONVILLE BOROUGH
30	SOUTH PHILIPSBURG BOROUGH	32	BELLEFONTE BOROUGH
13	SPRING TOWNSHIP	33	MILLHEIM BOROUGH
36	STATE COLLEGE BOROUGH	34	CENTRE HALL BOROUGH
16	TAYLOR TOWNSHIP	35	PORT MATILDA BOROUGH
06	UNION TOWNSHIP	36	STATE COLLEGE BOROUGH
31	UNIONVILLE BOROUGH	37	BENNER INDEPENDENT TWP
14	WALKER TOWNSHIP		
10	WORTH TOWNSHIP	99	CENTRE COUNTY
		98	OUT OF COUNTY
99	CENTRE COUNTY		
98	OUT OF COUNTY		

PLANNING REGIONS

Centre County, Pennsylvania



Other Fees

Certified Copy of a Deed (CER1)	\$1.50 +\$0.50/page. Must be printed by a staff member.
Copies (COP1)	\$0.50/page.
Copy of plot/plan (COP2)(24" x 36")	\$5.00/page.
Search, name change (SRCH)	\$5.00.
Credit Card (CARD)	2.5% of the fee with a \$1.00 minimum.

Outside Vendors & Contacts

AllPaid/GovPayNet.com

- RENEE AMOREZ - Account Manager | Payment Services
 - As of 10/29/2019 she is our new account representative for GovPay.net, try to contact Renee first if we need any GovPay.net issues resolved.
 - Phone: (317) 713-6552
 - Fax: 888-665-4755
 - Email: ramorez@GovPayNet.com

PAN - Pennsylvania Association of Notaries

- MARC L. ARONSON - President
 - Email: maronson@notary.org
 - [Biography](#)

PA Notary Law

Certificate of Notarial Act - [RULONA](#), Act 73 § 315.

(a) Requirements.--

- (1) A notarial act shall be evidenced by a certificate.
- (2) Regardless of whether the notarial officer is a notary public, the certificate must:
 - (i) be executed contemporaneously with the performance of the notarial act;
 - (ii) be signed and dated by the notarial officer;
 - (iii) identify the county and State in which the notarial act is performed; and
 - (iv) contain the title of office of the notarial officer.
- (3) If the notarial officer is a notary public, all of the following subparagraphs apply:
 - (i) The notary public must:
 - (A) sign the notary public's name exactly and only as it appears on the commission; or
 - (B) execute the notary public's electronic signature in a manner which attributes the signature to the notary public identified in the commission.
 - (ii) The certificate must indicate the date of expiration of the notarial officer's commission.

NOTE: Per PAN and the PA Dept. of State, a notary certificate must state the name of the signing party being acknowledged.

(b) Official stamp.-- (See [Seal Requirements](#))

- (1) If a notarial act regarding a tangible record is performed by a notary public, an official stamp shall be affixed to the certificate near the notary public's signature in a form capable of photographic reproduction.
- (2) If a notarial act is performed regarding a tangible record by a notarial officer other than a notary public and the certificate contains the information specified in subsection (a)(2)(ii), (iii) and (iv), an official stamp may be affixed to the certificate.
- (3) If a notarial act regarding an electronic record is performed by a notary public and the certificate contains the information specified in subsection (a)(2)(ii), (iii) and (iv) and (3), an official stamp may be attached to or logically associated with the certificate.
- (4) If a notarial act regarding an electronic record is performed by a notarial officer other than a notary public and the certificate contains the information specified in subsection (a)(2)(ii), (iii) and (iv), an official stamp may be attached to or logically associated with the certificate.

(c) Sufficiency.--A certificate of a notarial act is sufficient if it meets the requirements of subsections (a) and (b) and:

- (1) is in a short form set forth in section 316 (relating to short form certificates);
- (2) is in a form otherwise permitted by a statutory provision;
- (3) is in a form permitted by the law applicable in the jurisdiction in which the notarial act was performed; or
- (4) sets forth the actions of the notarial officer and the actions are sufficient to meet the requirements of the notarial act as provided in:
 - (i) sections 305 (relating to requirements for certain notarial acts), 306 (relating to personal appearance required) and 307 (relating to identification of individual); or
 - (ii) a statutory provision other than this chapter.

(d) Effect.--By executing a certificate of a notarial act, a notarial officer certifies that the notarial officer has complied with the requirements and made the determinations specified in sections 304 (relating to authority to perform notarial act), 305 and 306.

(e) Prohibition.--A notarial officer may not affix the notarial officer's signature to or logically associate it with a certificate until the notarial act has been performed.

(f) Process.--

(1) If a notarial act is performed regarding a tangible record, a certificate shall be part of or securely attached to the record.

(2) If a notarial act is performed regarding an electronic record, the certificate shall be affixed to or logically associated with the electronic record.

(3) If the department has established standards under section 327 (relating to regulations) for attaching, affixing or logically associating the certificate, the process must conform to the standards.

Seal Requirements

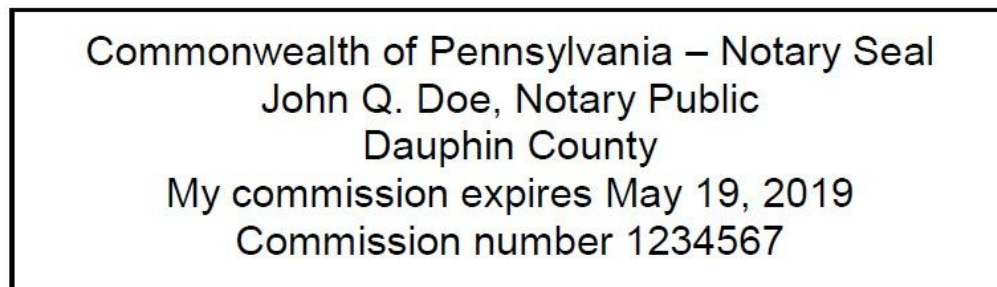
Notaries public commissioned in Pennsylvania are required to use an official seal to authenticate all the acts, instruments and attestations of the notary public. For paper (versus electronic) notarizations, this is a rubber stamp seal which must have a maximum height of 1 inch and a width of 3 ½ inches with a plain border.

The stamp/seal must contain, in the following order:

1. The words "Commonwealth of Pennsylvania"
2. The words "Notary Seal"
3. The name as it appears on the commission of the notary public and the words "Notary Public"
4. The name of the county in which the notary public maintains an office
5. The date the notary public's commission expires
6. The notary commission number*

Notaries may use an embosser in addition to the rubber stamp seal. However, the embosser is optional and may not replace the rubber stamp seal.

The stamp will no longer contain the municipality in which the notary maintains an office. "Commonwealth of Pennsylvania" is added to the stamp. The proposed regulations of the Department require the inclusion of the notary commission number on the stamp. This is an example of a RULONA-compliant stamp:



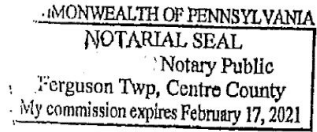
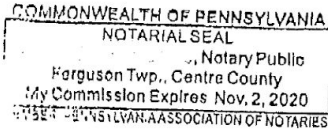
* Transitional provision: A notary public who holds a commission on the effective date of RULONA may continue to use his or her existing seal until the expiration of that commission, which may occur after the effective date of both

RULONA and the Department's regulations. Full compliance with RULONA seal requirements must occur with the notary's next commission. The effective date of the Revised Uniform Law on Notarial Acts (RULONA) on October 26, 2017. Last date for seals without a commission number will be October 25, 2021.

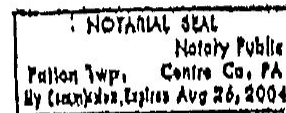
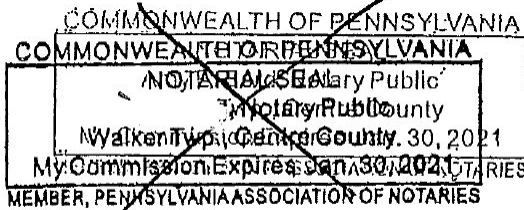
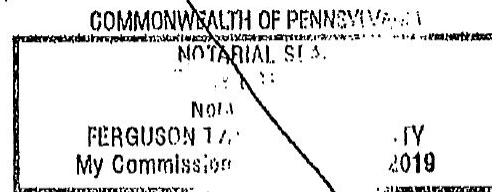
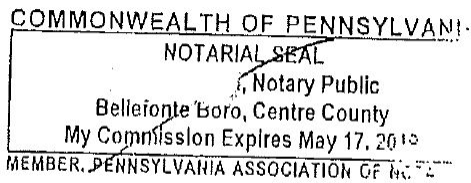
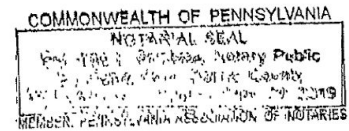
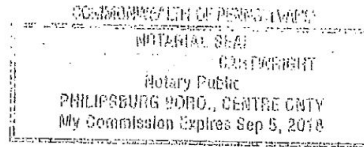
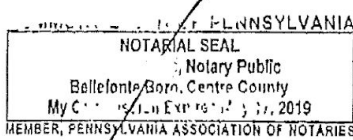
[Also see Pa Department of State](#)

[Search Notaries at PA.gov](#)

Unacceptable Stamp Examples



ILLEGIBLE - NOT ABLE TO REPRODUCE



Name Change

A notary public must notify the Department of State within **30 days of any change in the information on file**, including the notary public's legal name.

Notice of a change in name must be on a form prescribed by the Department and accompanied by evidence of the name change (such as a marriage certificate, court order, or divorce decree).

Following notification to the Department, the notary may use the new name or continue to perform notarial acts in the name in which the notary was commissioned until the expiration of the notary's term. However, **before using the new name on notarial work, the notary public must register the new signature with the [Prothonotary's Office](#)** of the county where the notary's office address is located and purchase a new rubber stamp seal. Application for reappointment must be made in the new name.

NOTE: To change your name you must use one of the approved forms below:

[Printable Name Change Form](#)

[Online Name Change Form](#)

Address Change

A notary public must notify the Department of State **within 30 days of any change** in the information on file, including the notary public's **office address** or **home address**.

Notice of a change in address must be made in writing or by email and must state the effective date of the change.

The Department has developed a [Change of Address form](#) to assist notaries to comply.

RULONA requires that the notary register his or her official signature in the [Prothonotary's Office](#) of the county where the notary public maintains an office. Where a notary public moves the notary's office address to a different county, the notary must register the notary's official signature in the prothonotary's office of the new county within 30 days of moving into the new county.

Note: To change your address you must use one of the approved forms below.

[Printable Address Change Form](#)

[Online Address Change Form](#)

Resignation of Notary Commission

Notaries public may voluntarily resign from the duties of office at any time during the course of the notary commission. Additionally, if a notary public neither resides nor works in the Commonwealth, that notary public shall be deemed to have resigned from the office of notary public as of the date the residency ceases or employment within the Commonwealth terminates. **A notary public who resigns his or her commission shall notify the Department of State in writing within 30 days of the effective date of the resignation**, using the [form](#) below. Resigning notaries should include the notary public's name as commissioned and the effective date of the resignation. This includes notaries public who resign by virtue of removing their residence or employment from the Commonwealth. Notaries

who are ***simply letting their commissions expire*** at the end of their term and do not intend to renew for another four-year term should NOT file this or any other form with the Department.

Resigning notaries public, as well as those whose commissions have expired or been revoked:

Pursuant to 57 Pa.C.S. § 319(e), must deliver their journal to the office of the recorder of deeds in the county where the notary public last maintained an office within 30 days of:

- (1) expiration of the commission of the notary public, unless the notary public applies for a commission within that time period;
- (2) resignation of the commission of the notary public.

Pursuant to 57 Pa.C.S. § 318(a)(2), must disable their stamping device (notary seal) by destroying, defacing, damaging, erasing or securing it against use in a manner which renders it unusable. DO NOT send the rubber stamp seal or embosser to the Department of State.

[Printable Resignation Form](#)

Death of the Notary Public

Notification of death of a notary public should be mailed to:

Department of State

Bureau of Commissions, Elections and Legislation
210 North Office Building
Harrisburg, PA 17120-0029

On the death or adjudication of incompetency of a current or former notary public, the personal representative or guardian of the notary public or a person knowingly in possession of:

- The journal of the notary public shall deliver it within 30 days to the office of the recorder of deeds in the county where the notary public last maintained an office.
- The stamping device must render it unusable by destroying, defacing, damaging, erasing or securing it against use in a manner which renders it unusable. DO NOT send the rubber stamp seal or embosser to the Department of State, Bureau of Commissions, Elections and Legislation.

I-9 Forms

Pennsylvania Notaries and Completion of I-9 Forms: [Form I-9](#) (Employment Eligibility Verification) is a form required by the Department of Homeland Security, U.S. Citizenship and Immigration Services. It must be completed by all employers for every new employee hired after November 6, 1986, in order to comply with federal law requiring that employers hire only individuals who may legally work in the United States.

While the employer is ultimately responsible for the inspection of identity documents for new hires and the completion of the I-9 form, information found on the U.S .Citizenship and Immigration Services website, [Handbook for Employers \(Form M-274\)](#), informs employers that they may designate and/or contract with someone to fill out the employer portion of the form as an “authorized representative” of the employer.

The Department has been asked whether a notary public may complete Section 2 of the federal I-9 Employment Eligibility Verification forms. Because notaries routinely examine documentation of identification as part of their notary public duties, many are uniquely qualified to act as an authorized agent for the company in the completion of the I-9 form. However, the **completion of section 2 of the I-9 is NOT a notarial act** and must not be completed under a notarial seal.

[Marc L. Aronson, PAN President](#): Notaries often receive contradictory information regarding these forms because the instructions on I-9s state that an employer may designate a ‘third party agent’ to verify an applicant’s ID and sign a statement attesting that they did so. Suggested ‘third party agents’ in the instructions include Notaries and attorneys. However, verifying a person’s work credentials is not an official notarial act. By signing such a statement and affixing your seal to it, you would effectively be notarizing your own signature, which is prohibited.

If you choose to perform this task, you must do so as a private individual. Do not use your notary seal or write the title “Notary Public” under your signature. Be aware that private employers often add erroneous instructions to those already on the I-9, directing notaries to place their seal on the form. Don’t do it.

The I-9 form does not request or require any notarial act. It requires an unsworn certification from the employer or the agent of the employer:

CERTIFICATION: I attest, under penalty of perjury, that

- (1) I have examined the document(s) presented by the above-named employee,
- (2) the above listed document(s) appear to be genuine and to relate to the employee named, and
- (3) to the best of my knowledge, the employee is authorized to work in the United States.

The employee’s first day of employment (month/day/year): _____

A Pennsylvania notary public may be an “authorized representative” specifically for the purpose of completing the I-9 form. This status may be because the notary works for the employer or pursuant to a contractual relationship with the employer authorizing the individual to act in the capacity of “authorized representative” specifically for the purpose of

completing the I-9 form. However, it should be clear that while a notary may sign on behalf of an employer, the notary does not do so in the capacity of a notary public under the notary public law (RULONA) but rather as an agent of the employer. Thus, the notary may convey that he or she is an agent for the employer in the “Title of Employer or Authorized Representative” box in section 2 of the I-9. However, no notary title or seal should be used to complete the I-9 as an authorized representative of the employer.

No other documentation of the statements made on the I-9 is required. However, it has been reported to the Department of State that some employers are requesting that the notary (acting as authorized representative on section 2 of the I-9) notarize a separate “Notary Acknowledgment Form” referencing the unsworn certification made in the I-9, using notarial language and the notary seal. This is essentially leading the notary to notarize his/her own signature as well as the employee’s signature, because the notary’s signature is in section 2 of the I-9 and the notary executed the certification on behalf of the employer. Under the RULONA, a notary may not notarize his or her own signature or statement. Therefore, any additional certifications or acknowledgments of the statements made in the I-9 as an authorized representative should not be undertaken. Remember, the notary is not acting in a notarial capacity for section 2 of the I-9, but as an authorized representative of the employer. As stated above, the notary should not use his or her title (Notary Public) or rubber stamp seal or embosser to complete the I-9 as an authorized representative of the employer.

Implemented in the [Revised Uniform Law on Notarial Acts \(RULONA\)](#) on October 26, 2017.

Acknowledgement by an Attorney at Law

Case Example: [R 2239-708](#)

Pennsylvania allows an attorney, and only an attorney, to witness an individual's signature and then appear before a notary to testify that the attorney witnessed the signature. The person who signed is not required to appear before the notary. The acknowledgement must have the **Attorney’s Names** as well as their **PA Supreme Court ID Number**.

Pennsylvania Statutes Title 42 Pa.C.S.A. Judiciary and Judicial Procedure § 327. Oaths and acknowledgments

(a) General ability.--Each judicial officer, each clerk of court, each retired or senior judge and such other personnel of the system and jurors as may be designated by or pursuant to general rules may administer oaths and affirmations and take acknowledgments. An acknowledgment may be taken by a member of the bar of the Supreme Court of Pennsylvania if the document is thereafter certified to an officer authorized to administer oaths. Certification by an attorney shall be in accordance with 57 Pa.C.S. Ch. 3 (relating to Revised Uniform Law on Notarial Acts) and shall include the attorney's Supreme Court identification number.

Federal Notary

Federal law and most states authorize certain individuals serving with or working for the U.S. Armed Forces to perform notarizations for military personnel and their dependents anywhere in the world. Military Notaries can include commissioned officers, enlisted paralegals, judge advocates or civilian lawyers working as legal assistance attorneys and licensed to practice law in the United States.

Federal law does not require military Notaries to use a seal. Their signature and title alone is sufficient. However the military recommends use of a seal because it enhances the acceptability of a notarized document. If a seal is used, it should contain a reference to the federal statute regarding military Notaries: Title 10 U.S.C. 1044a.

10 U.S. Code § 1044a. Authority to act as notary

- (a) - The persons named in subsection (b) have the general powers of a notary public and of a consul of the United States in the performance of all notarial acts to be executed by any of the following:
 - (1) Members of any of the armed forces.
 - (2) Other persons eligible for legal assistance under the provisions of section 1044 of this title or regulations of the Department of Defense.
 - (3) Persons serving with, employed by, or accompanying the armed forces outside the United States and outside the Commonwealth of Puerto Rico, Guam, and the Virgin Islands.
 - (4) Other persons subject to the Uniform Code of Military Justice (chapter 47 of this title) outside the United States.
- (b) - Persons with the powers described in subsection (a) are the following:
 - (1) All judge advocates, including reserve judge advocates when not in a duty status.
 - (2) All civilian attorneys serving as legal assistance attorneys.
 - (3) All adjutants, assistant adjutants, and personnel adjutants, including reserve members when not in a duty status.
 - (4) All other members of the armed forces, including reserve members when not in a duty status, who are designated by regulations of the armed forces or by statute to have those powers.
 - (5) For the performance of notarial acts at locations outside the United States, all employees of a military department or the Coast Guard who are designated by regulations of the Secretary concerned or by statute to have those powers for exercise outside the United States.
 - (6) All civilian paralegals serving at military legal assistance offices, supervised by a military legal assistance counsel (as defined in section 1044d(g) of this title).
- (c) - No fee may be paid to or received by any person for the performance of a notarial act authorized in this section.

(d) - The signature of any such person acting as notary, together with the title of that person's offices, is prima facie evidence that the signature is genuine, that the person holds the designated title, and that the person is authorized to perform a notarial act.

Amended Dec. 23, 2016.

PA Transfer Tax Exemptions

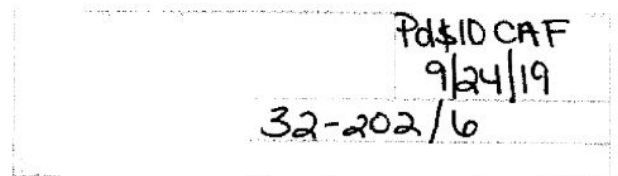
- [Specific transactions](#) exist which are given exemptions from payment of the tax. Some of these excluded transactions include:
 - Certain transfers among family members.
 - Certain transfers to governmental units.
 - Certain transfers between religious organizations.
 - Certain transfers to shareholders or partners.
 - Certain transfers to or from a non-profit industrial development agency.
 - Certain transfers of ownership interest in a real estate company or family farm.
 - Leases for the production or extraction of coal, oil, natural gas, or minerals.
 - Certain partitions of realty held by cotenants, when the property was passed by testate or intestate succession.
 - Deeds to burial sites.
- A transfers between any of the following, are tax exempt:
 - Husband and wife.
 - A lineal ascendent (parent, grandparent, great grandparent and the like) and lineal descendent (child, grandchild, great grandchild and the like).
 - Children of the same parent, i.e. siblings.
 - A lineal ascendent (parent, grandparent, great grandparent and the like) of a child and the spouse of the child, unless the child is deceased and the child's spouse has remarried.
 - An individual and the individual's sibling's spouse, unless the sibling is deceased and the sibling's spouse has remarried.
 - Persons who were previously married but who have since been divorced, if the transferred realty was acquired by both spouses or by either spouse before or during their marriage.
- A subsequent transfer by the transferee within 1 year shall be subject to tax as if the original grantor was making the transfer to the transferee's grantee.
- The estate of a deceased family member is not a family member for purposes of claiming the familial exemption under this paragraph.
 - Example: A & B transferred two lots to C & D; C being their child and D being C's spouse. Within 1 year of that transfer, C & D conveyed one of the lots to E & F, D's parents, and the other lot to G, C's sibling. The transfer to E & F is not excludable, because a direct transfer from A & B to E & F would have been taxable. The transfer to G is excludable, because the transfer between C & D and G is an excludable transfer between siblings and between a sibling's spouse and a sibling and because a direct transfer from A & B to G, their lineal descendent, would have been an excludable transfer.
- Confirmatory Deed.
 - A deed made without consideration for the sole purpose of confirming title to real estate under a prior recorded document, including a deed that only asserts a transfer of title to real estate by operation of law as a result of an existing survivorship interest, is not taxable.
 - A deed made without consideration for the sole purpose of confirming an entity's existing real estate ownership following a conversion of the entity is not taxable.
 - See [Confirmatory Deed](#).
- Correctional Deed, a deed made without consideration for the sole purpose of correcting an error in the description of the parties or of the premises conveyed is not taxable. See [Correctional Deed](#).

- See [PA revenue code chapter 91](#).

Simplifile

- ***** IS IT UNIVERSAL?!?!? *****

- All documents submitted by Universal Settlement Services of PA, LLC must be reviewed by at least 2 people regardless of acceptance or rejection.
- **Top Tips!**
 - Remove the “INC” from MERS documents.
 - If it’s a MERS MTG, MERS will be the only lender indexed.
 - Make sure you have the space-space before the zip, Jr., III, etc.
 - Check that the UPI and Municipality match and are accurate.
 - Check that the Certified Address is not all on one line.
 - SAT - Make sure bank is party #1 and the property owner is party #2.
 - Double check bank [names](#).
 - Everything scanned into Simplifile is going to look like a photocopy.
 - You can enter municipalities by number!
- [Statement of Value](#) (SOV) - The SOV needs to be submitted in the SOV exhibit field and not part of the main document.
 - Print.
 - Attach sticker (print from GUI).
 - Fill in State Tax paid.
- Non-Taxable Deeds - For DN’s, Go into GUI and MOD Non-taxable deeds when compensation equals \$1.00.
- Municipalities.
 - Simplifile will not carry over multiple municipalities, they will have to be added in GUI manually.
 - Transfer tax.
- Updating GUI after accepting docs in Simplifile.
 - From the main menu double click ‘2. Book & Page Update.’
 - Press **Esc** to accept printer settings.
 - Choose ‘Query’ then enter the current book # in the 4th field of the top line and your page range in the 5th field.
 - Page range (###:###) is the last updated page number to the most recent page added, separated by a colon.
 - 999 Can almost always be used as the upper page number.
 - Re-Updating pages doesn’t hurt anything.
 - You Tab between fields to save mouse clicks.
 - To update a Plat Book you will have to add a ‘P’ in the 3rd field of the top line.
 - Press **Esc** to begin your search.
 - Sort by ‘Book’. Then click ‘Other’ and then ‘Update’.
- UPI Stamps
 - Deeds can have an electronic stamp or a hand stamp.
 - If hand stamps are scanned in color, when Simlifile converts it to B&W the red ink will disappear. When



you have a stamp like this ask the submitted to escan in B&W and resubmit.

- **New Submitters**

- In GUI Query today's receipts and find the new submitter. In the 'Received from;' column there will be an alphanumeric code instead of a name. Write down this code.
- Double click the receipt and get the deed book & page # from one of the documents in the package.
- In Simplifile go to Completed and find the document by the record book & page #. Click the document name not the recording info.
- In the top left click on the name of the company that submitted the document. The Submitter Information should now be on your screen.
- Leaving the Submitter Information up on one screen go to GUI on your other screen. From the main menu double click '7. Auxiliary File Maint.'
- Next choose '2. Customer File Maint.'
- Type 'A' to Add or click the button.
- Add the new submitters information.
 - The first field (shorter than the others) next to where it says "Customer" is the "look-up" code. It is derived from the company name. If *ABC Title Corp* was your new submitted then 'ABCTITLE' would be the proper look-up code. 8 Character maximum.
 - Next add the full company name and address.
 - The last line of the address field should read "E-RECORDED".
 - Tab through the fields until you get to 'Card Id.' This is where you put the alphanumeric code you wrote down earlier.
- Press **Esc** to save the record then **E** to exit to the main menu.
- Now go back into option '1. Record Entry' and find the record for the new submitter.
- Choose MOD and change received from to the new submitters info. Type part of the name and then use F5.
- **Tab through the document until you reach the return/tax address fields and press F6.**
- Done.

Appendix A: Glossary

Concurrent Estate, there are three types of concurrent ownership, or ownership of property by two or more persons: [Tenancy by the Entirety](#), [Joint Tenancy](#), and [Tenancy in Common](#). These forms of concurrent ownership give individuals a choice in the way that co-ownership of property will be carried out. Each type of tenancy is distinguishable from the others by the rights of the co-owners.

Confirmatory Deed, PA Code Section 91.152 (*Current through Register Vol. 49, No. 46, November 16, 2019*):

(a) A deed made without consideration for the sole purpose of confirming title to real estate under a prior recorded document, including a deed that only asserts a transfer of title to real estate by operation of law as a result of an existing survivorship interest, is not taxable. This subsection only applies if the following apply:

- (1) The grantee of the deed of confirmation held or holds record title to the property interest described in the deed of confirmation under a prior deed.
- (2) The deed of confirmation is made solely for the purpose of making the grantee's record legal title under the prior deed sure and unavoidable.
- (3) The grantor of the deed of confirmation has no interest in the real estate conveyed or the grantor received his interest by a document that was void from inception.

(b) A deed made without consideration for the sole purpose of confirming an entity's existing real estate ownership following a conversion of the entity is not taxable. This subsection only applies if all of the following occur:

- (1) The entity holds title to the real estate at the time of the conversion as opposed to its owners. An entity does not hold title to real estate if the entity's owners have merely made a capital contribution of the real estate to the entity without the conveyance of title to the real estate.
- (2) Without the making of any document:
 - (i) The entity is vested with all the same property, real, personal and mixed, franchises and debts before and after the conversion.
 - (ii) The entity is subject to all the same obligations before and after the conversion.
 - (iii) Liens upon the property of the entity before the conversion are not impaired by the conversion.
 - (iv) Any claim existing or action or proceeding pending by or against the entity before the conversion may be prosecuted to judgment against the entity after the conversion.

(3) The entity is not required to wind up its affairs or pay its liabilities and distribute its assets either because there is no break in the continuity of its existence or because its separate existence ceases with the conversion.

(4) Considering all the ownership interests in the entity prior to the conversion, there is no change in proportionate ownership interests resulting from the conversion. Notwithstanding the provisions of § 91.154 (relating to documents involving corporations, partnerships, limited partnerships and other associations), when determining if there is a change in proportionate ownership interests, entities will not be considered to be entities separate from their members, partners, stockholders or shareholders; and when determining if there is a change in proportionate ownership interests resulting from the change to a limited partnership, the interests of the limited partners and general partners will both be considered.

(5) Title to real estate would not revert or be in any way impaired by reason of the conversion.

Example 1. A and B are equal partners in a general partnership known as AB, general partnership. One of the assets of the partnership is real estate that A and B contributed to the partnership but own in their individual names. A and B want to convert their general partnership to a limited partnership known as AB, LP. A and B

set up a limited liability company (LLC) to be the 1% general partner in the limited partnership. A and B will have a 99% limited partnership interest in the limited partnership (that is, A and B each have a 49.5 % limited partnership interest). In order to effectuate the conversion, A and B merge AB into AB, LP. The limited partnership is the surviving entity of the merger. The general partnership ceases to exist as a result of the merger.

By way of the merger, AB has changed its business organization form, or converted, from a general partnership to a limited partnership. AB, LP continues the same business as AB and has all the same assets and liabilities as AB. Further, ownership of the business has not changed. A and B were equal owners of AB and are equal owners of AB, LP through their equal ownership of the LLC and their equal limited partnership interests in AB, LP.

After the conversion, A and B prepare a deed for the real estate from A and B, individually, and AB, general partnership, as grantors to AB, LP as grantee. The deed is taxable because the real estate was in the name of A and B individually. Legal title was never transferred to the general partnership. Therefore, the deed effectuates a transfer of title in the real estate from A and B, individually, to AB, LP. AB, general partnership is merely joining in the deed. A document that transfers title to real estate from individuals to an entity is taxable.

Example 2. Assume the same facts as in Example 1 except that AB purchased the real estate with partnership funds and titled the real estate in the name of AB. Because the general partnership holds title to the real estate and because the deed merely confirms AB's existing ownership of the real estate following its conversion to AB, LP, the deed is not taxable.

Example 3. Assume the same facts as in Example 2, except that instead of setting up a limited liability company (LLC) to be the general partner of AB, LP, A becomes the general partner and B becomes the limited partner. Each holds a 50% interest in the partnership's income. Although A and B each have an equal income interest, A now has sole control over the limited partnership as its general partner and B has only an income interest as a limited partner. In the general partnership, A and B had equal management and income interests. Because there is a change in ownership interests, AB, LP is a different entity than AB. Therefore, the deed is taxable.

Example 4. X, Y and Z are equal co-partners in XYZ general partnership. XYZ general partnership owns Pennsylvania real estate. X, Y and Z desire to change the form of the general partnership to a limited liability company (LLC). X, Y and Z set up an LLC to take the place of the general partnership. X, Y and Z are equal members in the LLC. To effectuate the conversion, X, Y and Z transfer their partnership interests to the LLC. As a result, the LLC becomes the sole partner of the partnership. By law, the partnership must dissolve. As part of the dissolution, the partnership conveys all its assets, including real estate, and assigns its liabilities to the LLC, the sole partner. Because of the dissolution, the general partnership ceases to exist and the LLC survives with the same owners, assets and liabilities as the general partnership. Because of the dissolution, there has been a break in the continuity of the general partnership. Consequently, the exclusion under this subsection does not apply. Further, the document that conveyed the real estate from the general partnership to the LLC effectuated a direct transfer of real estate from the general partnership to the LLC while they both existed. Because the transfer was from an entity, XYZ general partnership, to its sole member, the LLC, the document is subject to tax under § 91.154(a) (relating to documents involving corporations, partnerships, limited partnerships and other associations), and the exclusion under § 91.193(13) (relating to excluded

transactions) does not exclude the document from tax because the LLC has not owned its interest in the general partnership for more than 2 years.

[61 Pa. Code § 91.152](#)

Correctional Deed, PA Code Section 91.151 (*Current through Register Vol. 49, No. 46, November 16, 2019*):

A deed made without consideration for the sole purpose of correcting an error in the description of the parties or of the premises conveyed is not taxable. This exclusion only applies if:

- (1) The property interest in the new deed is identical to the property intended to pass with the original deed.
- (2) The parties treated the property interest described in the correctional deed as that of the grantee from the time of the original transaction.
- (3) The parties have not treated the property interest described in the original deed as the property of the grantee from the time of the original transaction.

[61 Pa. Code § 91.151](#)

Declaration of Relinquishment. The condemnor, by filing a declaration of relinquishment in court within two years from the filing of the declaration of taking and before having made the payment provided in section 307(a) or (b) (relating to possession, right of entry and payment of compensation) or as to which the condemnee has not tendered possession of the condemned property as provided in section 307, may relinquish all or any part of the property condemned that it has not taken actual possession of for use in the improvement.

The title shall then revert in the condemnee as of the date of the filing of the declaration of taking, and all mortgages and other liens existing as of that date and not thereafter discharged shall be reinstated.

Notice of the relinquishment shall be:

1. Recorded in the office of the recorder of deeds of the county in which the property taken is located, with the condemnor as the grantor and the condemnee as the grantee.
2. Served on the condemnee, any mortgagee of record and any lienholder of record in the same manner as provided for service of the declaration of taking.

The fees payable to the recorder for recording the notice of relinquishment shall be in the same amounts as provided in section 304(c) (relating to recording notice of condemnation).

Where condemned property is relinquished, the condemnee shall be reimbursed by the condemnor for reasonable costs and expenses as provided in section 306(g) (relating to preliminary objections).

The condemnor and the condemnee, without the filing of a declaration of relinquishment, may by agreement effect a reversion of title in the condemnee which agreement shall be properly recorded.

See Pennsylvania Statutes Title 26 Pa.C.S.A. Eminent Domain § 308. Revocation of condemnation proceedings

A **Deed** is the written document which transfers title (ownership) or an interest in real property to another person. The deed must describe the real property, name the party transferring the property (grantor), the party receiving the property (grantee) and be signed and notarized by the grantor. To complete the transfer (conveyance) the deed must

be recorded in the office of the County Recorder or Recorder of Deeds. There are two basic types of deeds: a [warranty deed](#), which guarantees that the grantor owns title, and the [quitclaim deed](#), which transfers only that interest in the real property which the grantor actually has.

There are many situations in which it may be desirable to add or delete a person's name from a deed, such as adding or removing a spouse, child or sibling. A person can only be deleted from a deed with their approval, i.e., they must execute the deed (sign and have their signature notarized).

Doctrine of Scrivener's error, see [Scrivener's](#) error.

A **Military Power of Attorney** (or "Military POA") is written and signed by a service member who wants to grant certain authorities to someone such as a friend or family member to handle legal or financial matters in his or her absence. The service member would typically elect as the "attorney-in-fact" someone they had a great deal of trust in, as powers of attorney will allow the individual selected to make important decisions in the service member's name. This Military Power of Attorney will allow such powers as: taking possession and accepting delivery of personal property, managing housing and real estate transactions, using and operating motor vehicles in the service member's name, performing banking transactions, preparing and filing the service member's taxes, and many other available authorities.

An **Easement** is the right to use another person's land for a stated purpose. It can involve a general or specific portion of the property. See [easement](#) recording instructions.

Eminent Domain, the right of a government or its agent to expropriate private property for public use, with payment of compensation.

General Warranty Deed, see [Warranty Deed](#).

Joint Tenancy, A type of [concurrent ownership](#) of real or Personal Property by two or more persons in which each owns an undivided interest in the whole.

In estate law, joint tenancy is a special form of ownership by two or more persons of the same property. The individuals, who are called joint tenants, share equal ownership of the property and have the equal, undivided right to keep or dispose of the property. Joint tenancy creates a Right of Survivorship. This right provides that if any one of the joint tenants dies, the remainder of the property is transferred to the survivors. Descended from common-law tradition, joint tenancy is closely related to two other forms of concurrent property ownership: Tenancy in Common, a less restrictive form of ownership that sometimes results when joint tenancies cease to exist, and Tenancy by the Entirety, a special form of joint tenancy for married couples.

Joint tenants usually share ownership of land, but the property may instead be money or other items. Four main features mark this type of ownership: (1) The joint tenants own an undivided interest in the property as a whole; each share is equal, and no one joint tenant can ever have a larger share. (2) The estates of the joint tenants are vested (meaning fixed and unalterable by any condition) for exactly the same period of time—in this case, the tenants' lifetime. (3) The joint tenants hold their property under the same title. (4) The joint tenants all enjoy the same rights until one of them dies. Under the right of survivorship, the death of one joint tenant automatically transfers the

remainder of the property in equal parts to the survivors. When only one joint tenant is left alive, he or she receives the entire estate.

If the joint tenants mutually agree to sell the property, they must equally divide the proceeds of the sale. Because disagreement over the disposition of property is common, courts sometimes intervene to divide the property equally among the owners. If one joint tenant decides to convey her or his interest in the property to a new owner, the joint tenancy is broken and the new owner has a tenancy in common.

Several features distinguish Tenancy in common from joint tenancy: A tenant in common may have a larger share of property than the other tenants. The tenant is also free to dispose of his or her share without the restrictive conditions placed on a joint tenancy. Unlike joint tenancy, tenancy in common has no right of survivorship. Thus, no other tenant in common is entitled to receive a share of the property upon a tenant in common's death; instead, the property goes to the deceased's heirs.

A **Lien** is any official claim or charge against property or funds for payment of a debt or an amount owed for services rendered. A lien is usually a formal document signed by the party to whom money is owed and sometimes by the debtor who agrees to the amount due. A lien carries with it the right to sell property, if necessary, to obtain the money. A mortgage or a deed of trust is a form of lien, and any lien against real property must be recorded with the County Recorder to be enforceable, including an abstract of judgment which turns a judgment into a lien against the judgment debtor's property. There are numerous types of liens including: a mechanic's lien against the real property upon which a workman, contractor or supplier has provided work or materials, an attorney's lien for fees to be paid from funds recovered by his/her efforts, a medical lien for medical bills to be paid from funds recovered for an injury, a landlord's lien against a tenant's property for unpaid rent or damages, a tax lien to enforce the government's claim of unpaid taxes, or the security agreement (UCC-1) authorized by the Uniform Commercial Code. Most liens are enforceable in the order in which they were recorded or filed (in the case of security agreements), except tax liens, which have priority over the private citizen's claim.

A **Mortgage** is a document in which the owner pledges his/her/its title to real property to a lender as security for a loan described in a promissory note. Mortgage is an old English term derived from two French words "mort" and "gage" meaning "dead pledge." To be enforceable the mortgage must be signed by the owner (borrower), acknowledged before a notary public, and recorded with the County Recorder or Recorder of Deeds. If the owner (mortgagor) fails to make payments on the promissory note (becomes delinquent) then the lender (mortgagee) can foreclose on the mortgage to force a sale of the real property to obtain payment from the proceeds, or obtain the property itself at a sheriff's sale upon foreclosure. However, catching up on delinquent payments and paying costs of foreclosure ("curing the default") can save the property. In some states the property can be redeemed by such payment even after foreclosure. Upon payment in full the mortgagee (lender) is required to execute a "satisfaction of mortgage" (sometimes called a "discharge of mortgage") and record it to clear the title to the property. A purchase-money mortgage is one given by a purchaser to a seller of real property as partial payment. A mortgagor may sell the property either "subject to a mortgage" in which the property is still security and the seller is still liable for payment, or the buyer "assumes the mortgage" and becomes personally responsible for payment of the loan. Under English common law a mortgage was an actual transfer of title to the lender, with the borrower having the right to occupy the property while it was in effect, but non-payment ended the right of occupation. Today only Connecticut, Maine, New Hampshire, North Carolina, Rhode Island and Vermont cling to the common law, and other states using mortgages treat them as liens on the property. More significantly, 14 states use a "deed of trust" (or "trust deed") as a mortgage. These states include: California, Illinois, Texas, Virginia, Colorado, Georgia, Alaska, Arizona, Idaho, Mississippi,

Missouri, Montana, North Carolina and West Virginia. Under the deed of trust system title is technically given to a trustee to hold for the lender, who is called a beneficiary.

Plenary guardianship is a guardianship in which the court gives the guardian the power to exercise all legal rights and duties on behalf of a ward, after the court makes a finding of incapacity. A court may appoint a plenary guardian only upon a finding that the ward lacks the capacity to perform all of the tasks necessary to care for his/her person or property and is in need of plenary guardianship services.

The following is an example of a state statute (Pennsylvania) which provides for appointment of a plenary guardian.

[20 Pa.C.S. § 5512.1\(c\)](#) provides for plenary guardian of the person. It states that “The court may appoint a plenary guardian of the person only upon a finding that the person is totally incapacitated and in need of plenary guardianship services.”

Quick Claim Deed, see below.

A **Quitclaim Deeds** is sometimes erroneously called a *quick claim deed*. This kind of deed is used to convey an interest in real property that makes no guarantees about title. It simply transfers to a grantee whatever interest the grantor may have in the real property.

This means that there is a risk to accepting a quitclaim deed from a stranger. However, quitclaim deeds are effective ways to transfer property interests in families or between co-owners. Quitclaims are often used to:

- transfer property title from community property to joint tenancy
- transfer property into a revocable living trust
- transfer property from a spouse to the other after a divorce
- transfer a co-owner’s interests to another co-owner
- transfer property you currently own yourself into co-ownership with someone else

Pennsylvania Quitclaim Deed Laws

State statutes provide that whenever a Pennsylvania deed uses the words “release and quit claim,” this means that the grantor (making the deed) is releasing to the grantee all her right, title and interest in the property.

The laws specify that after signing a quitclaim deed, the grantor has no further legal claim to the property. Since a quitclaim doesn’t use the words “grant and convey,” the grantor does not warrant that the estate is free from encumbrances, liens or mortgages.

In Pennsylvania, the person making a quitclaim deed signs it before a notary. The grantee signs a Certificate of Residence listing his name and address. This must accompany the quitclaim deed and the signatures must also be notarized.

Under Pennsylvania law, the deed must be recorded with the recorder of deeds in the county where the property is located. If the quitclaim deed isn’t recorded, it is considered void on behalf of a future buyer who doesn’t know about the quitclaim.

Pennsylvania imposes a real estate transfer tax that must be paid at the time the quitclaim is filed, but various exemptions apply. For example, transfers between family members are exempt, as well as transfers to or from a living trust or transferring property under a will.

In some cases, you also have to file a Realty Tax Statement of Value form along with your deed. For example, you have to do this if you claim a transfer tax exemption other than for an intrafamily transfer, i.e. transfers between spouses, parents and children, grandparents and grandchildren, and siblings. Get the form and instructions from the Pennsylvania Department of Revenue website.

Many counties impose their own additional tax, so check before you go to record. The amount of the tax is based on the value of the property being transferred.

Right of Survivorship, when a tenant by the entirety dies, the surviving spouse receives the deceased spouse's interest, thus acquiring full ownership of the property. This is called a Right of Survivorship. Joint tenants also have a right of survivorship.

A **Right-of-way** gives someone ONLY the right to travel across property owned by another person.

A **Scrivener's error** is a legal principle which permits a typographical error in a written contract to be corrected by parol evidence if the evidence is clear, convincing, and precise. However if such correction affects property rights then it must be approved by those affected by it. Scrivener's error is an error due to a minor mistake or inadvertence and not one that occurs from judicial reasoning or determination.

Special Warranty Deed, see [Warranty Deed](#).

Tenants in Common, A form of [concurrent ownership](#) of real property in which two or more persons possess the property simultaneously; it can be created by deed, will, or operation of law.

All tenants in common hold an individual, undivided ownership interest in the property. This means that each party has the right to alienate, or transfer the ownership of, their own ownership interest. This can be done by deed, will, or other conveyance. In a tenancy by the entirety (a concurrent estate between married persons), neither tenant has the right of alienation without the consent of the other. A joint tenant may alienate his property, but if that occurs, the tenancy is changed to a tenancy in common and no tenant has a right of survivorship.

Another difference between tenants in common and joint tenants or tenants by the entirety is that tenants in common may hold unequal interests. By contrast, joint tenants and tenants by the entirety own equal shares of the property. Furthermore, tenants in common may acquire their interests from different instruments: joint tenants and tenants by the entirety must obtain their interests at the same time and in the same document.

Tenancy by the Entirety, a type of [concurrent estate](#) in real property held by a Husband and Wife whereby each owns the undivided whole of the property, coupled with the Right of Survivorship, so that upon the death of one, the survivor is entitled to the decedent's share.

A Tenancy by the Entirety allows spouses to own property together as a single legal entity. Under a tenancy by the entirety, creditors of an individual spouse may not attach and sell the interest of a debtor spouse: only creditors of the couple may attach and sell the interest in the property owned by tenancy by the entirety.

A tenancy by the entirety can be created only by married persons. A married couple may choose to create a joint tenancy or a tenancy in common. In most states a married couple is presumed to take title to property as tenants by the entirety, unless the deed or conveyancing document states otherwise.

The most important difference between a tenancy by the entirety and a joint tenancy or tenancy in common is that a tenant by the entirety may not sell or give away his interest in the property without the consent of the other tenant. Upon the death of one of the spouses, the deceased spouse's interest in the property devolves to the surviving spouse, and not to other heirs of the deceased spouse. This is called the right of survivorship.

Tenants in common do not have a right of survivorship. In a tenancy in common, persons may sell or give away their ownership interest. Joint tenants do have a right of survivorship, but a joint tenant may sell or give away her interest in the property. If a joint tenant sells her interest in a joint tenancy, the tenancy becomes a tenancy in common, and no tenant has a right of survivorship. A tenancy by the entirety cannot be reduced to a joint tenancy or tenancy in common by a conveyance of property. Generally, the couple must Divorce, obtain an Annulment, or agree to amend the title to the property to extinguish a tenancy by the entirety.

Warranty Deed, a warranty deed is a document often used in real estate that provides the greatest amount of protection to the purchaser of a property. It pledges or warrants that the owner owns the property free and clear of any outstanding liens, mortgages, or other encumbrances against it.

There are two types of Warranty Deeds, Special and General. A **Special Warranty Deed** is the type of deed used most frequently in Pennsylvania real estate sales. It essentially represents that the seller did nothing to weaken the status of title from the time that he/she received it. A **General Warranty Deed**, which are not commonly used anymore, contains a representation by the seller that the title is good, going all the way back, even prior to the seller's receiving title himself/herself. A **Quitclaim Deed** is a deed that contains no warranties at all. It basically says that the buyer is getting the title "as is, where is." See [Quitclaim Deeds](#).

In any deed, the grantor warrants he or she is the rightful property owner and has a legal right to transfer title. With a general warranty deed, the grantor is responsible for a breach of any warranties and guarantees, even if the breach occurred without his or her knowledge or during a period when the grantor did not own the property. The general warranty deed places a great amount of risk upon the grantor as he or she is responsible for any breaches that may have occurred well beyond their knowledge or ownership of the property.

For this reason, title insurance is used in most transactions to guard against possible claims and liens. A title company would provide a full title search and explore any other possible breaches before the property is transferred.

Some of the covenants and protections granted through a warranty deed include:

- The grantor warrants he or she is the rightful owner of the property and has a legal right to transfer the title.
- The grantor warrants that the property is free and clear of all liens and that there are no outstanding claims on the property from a creditor using it as collateral.

- There is a guarantee that the title would withstand any third-party claims to ownership of the property.
- The grantor will do whatever is necessary to make good the grantee's title to the property.

Appendix B: Maps

