

Guidelines for Baltimore County e-Recording

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

The following document types will be accepted at this time:

Assignment Deed
Assignment of Deed of Trust
Assignment of Mortgage
Deed of Trust
Deed of Trust/Mortgage - Refinance
Deed Simple
Mortgage
Partial Release
Quit Claim Deed
Release

All documents must be Baltimore County property.
All documents must state whether it is a principal residence.

DEED SIMPLE, ASSIGNMENT DEED and QUIT CLAIM DEED

- A simple deed is defined as a consideration deed, where taxes are being paid. The only exemptions that apply to a simple deed are First Time Homebuyer and Owner Occupancy.
- Owner Occupancy affidavit required to be included in Deed for the \$330 Baltimore County Transfer Tax exemption.
- All deeds must qualify for a full MD residency exemption from withholding tax.
- A complete, signed Certificate of Preparation must be included in the document.
- Agricultural documents are not being accepted at this time.
- A valid Lien Certificate, if any, for all properties included in the Deed should be included as a Helper Document.
- If there is a Homeowners Tax Credit on Lien Certificate, it must be reset by OBF & paid before deed can be approved.
- If the new owner has an owner occupancy affidavit in the deed, the 1st installment must be paid From July 1 through Nov 30, as of Dec 1st all property taxes must be paid in full.
- If the new owner is not going to occupy the property the full tax bill must be paid.

DEED OF TRUST and MORTGAGE

- Did this Deed of Trust follow a Deed and was it used to purchase the property, if yes, it must be marked on Deed of Trust, Purchase Money. Is the Deed of Trust for more than the purchase price, if yes, additional Recordation Tax will be collected.
- If the Deed of Trust does not follow a deed then full recordation will be collected, unless there is a partial draw affidavit or a refinance affidavit included in the document.
- If the Deed of Trust does not follow a deed, but it is marked Purchase Money, then a copy of the HUD is required to be included in the Helper Docs.
- A complete, signed Certificate of Preparation must be included in the document.

RE-RECORDING

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

- The reason for re-recording must be stated on the front page of the document
- Submitter must provide the book/page of the original recording
- Submitter must provide any required acknowledgement of the change(s) being made.
- Submitter must check the box indicating it's a re-recording.

RELEASES AND ASSIGNMENTS OF MORTGAGE/DEED OF TRUST

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

REJECTIONS

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

To reduce rejections, corrections will be made as necessary by the Clerk's Office, which could result in a difference in fees. For example, fees may change if a box was checked or unchecked in error when the document was submitted for recording.

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