



Good Deeds

News from the Office of the Recorder of Deeds, Chester County, Pennsylvania

Volume 1, Issue 3

8/15/2008

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Click on "Records Search" for records online.

Hours:

The office is open Monday through Friday from 8:30am to 4:30pm. However, same-day document recording stops at 4:00pm on all days. The Search Library is open from 8:30am to 4:15pm, weather permitting.

Fees:

For a full list of service fees, see our website: www.chesco.org/recorder.

Reminder:

To save time and facilitate the filing and recording of documents, submitting parties should include two return self-addressed, stamped envelopes with the initial filing. The first envelope will be used to notify the submitting party the document has been received and the second envelope will be used to return the original recorded document. If return envelopes are not included, the notification process will take longer to complete.

Prior Newsletters are available at www.chesco.org/recorder.

E-Recording in Chester County

Our office began accepting documents for eRecording via the internet in March 2006. As of July 31, 2008, over 10,000 documents have been eRecorded. Over 20% of our daily recordings are now eRecordings.

"E-Recording offers our submitters the ability to conduct business with the County without leaving their office. In today's economy, this brings value not only in time management, but in energy savings as well," commented Recorder Ryan Costello.

"The ability to eRecord documents gives the submitter a more efficient way of doing business," said Deputy Recorder Ruth Haganir.

If you are interested in submitting documents electronically, the first step is to contact our eRecording partner, Simplifile.

"Subscribing to the Simplifile service is, in a word, simple. Your account can literally be installed, configured and activated within an

hour so that you can start eRecording that day," said Simplifile representative Rob Moore.

Visit our website at www.chesco.org/recorder for details on how to contact Simplifile and activate an eRecording subscription.



Recorder Ryan Costello is shown with recorder Francine Vasquez as she reviews an eRecording.

Chester County Holidays & Important Dates

August 18	Amended UPI Ordinance Takes Effect
September 1	Labor Day, County Offices Closed
September 12 --22	Many court related offices scheduled to move to the new Justice Center. Call ahead to determine any delays/change in office location. <i>NOTE:</i> Recorder of Deeds, Bureau of Land Records, Assessment and GIS/Mapping will remain at 121 N. Walnut Street.
September 29	Deed-In-Blank Administrative Fee Takes Effect
November 4	Election Day, County Offices Closed
November 11	Veterans Day, County Offices Closed
November 27 & 28	Thanksgiving Holidays, County Offices Closed
December 25	Christmas, County Offices Closed
January 1, 2009	New Year's Day, County Offices Closed

Behind in Your Mortgage Payments?

The Recorder of Deeds office does not track foreclosures, but we do record the Sheriff's Deeds that are often the end result. In 2007, we recorded 85 Sheriff's Deeds; in the combined first and second quarters of this year we have recorded 81. Many times a home goes to foreclosure without a mortgagor (borrower) ever communicating with the mortgagee (lender) and without the mortgagor realizing that there are options that may be available to avoid foreclosure. Some things to keep in mind if you are behind in your mortgage payments, or know someone who is:

1. **Contact your lender directly and talk with them.** Lenders do not want to foreclose on a home—this is expensive for them and they would rather keep you as a customer. According to the Joint Economic Committee of Congress, the average foreclosure costs a lender \$77,935, while preventing a foreclosure costs them about \$3,300. If you are behind in your mortgage payments, or expect to be, call your lender. Most are willing to work with a troubled mortgagor. Options may be available such as temporary forbearance, a new repayment plan, or a modification to your existing loan that could relieve the financial pressure and keep you current with your loan payment.
2. **Know your rights and responsibilities.** Read your mortgage document and review the terms and conditions.
3. **Do not fall victim to a scam artist.** There are predatory companies taking advantage of troubled mortgagors. Be wary of any offer of help that arrives unsolicited and/or seems too good to be true. If someone is offering to help you, but it involves the ownership of your home changing hands, some sort of up-front fee, or if there is a great deal of pressure to act right away, then be very wary of the "help" being offered.
4. **Talk with a Homeownership Counselor.** If you are unable to reach your mortgage company, or prefer to speak with a third party, you can contact a homeownership counselor. The U.S. Department of Housing and Urban Development has counselors available (1-800-569-4287 or www.hud.gov) and there are also non-profits designed to help, like the Homeownership Preservation Foundation (1-888-995-HOPE or www.995hope.org). A homeownership counselor will help you to understand your options and come to a decision on what is best for you and your situation.

Recording Refresher...the NOTARY'S REGISTER

A notary's ledger is the official record of the notarial acts completed during the term of that notary. Notary Public Law requires notaries to keep a register, a chronological record of notarial acts, including the date of the instrument, the type of act and the fee charged [57 PS § 149 et seq.]. The register is the exclusive property of the notary, may not be used by any other person and may not be surrendered to any employer of the notary upon termination of employment [57 PS § 161(b)].

Notaries are not required to keep copies of the instruments notarized or copies of the signer's identification. These should not be retained because of the risk involved in keeping a record of customers' personal information.

In the event of the notary's death, resignation or disqualification, the notary's register should be delivered to the appropriate county Recorder of Deeds office within thirty days. Notification of death or resignation should be sent to the PA Department of State (www.dos.state.pa.us). If a notary's commission is revoked or expires, unless the notary public applies for a commission within thirty (30) days of the expiration of the prior commission, the notary's register should be delivered to the Recorder of Deeds office [57 PS § 161(d)]. In Chester County, these registers are logged and kept in secure storage in the event the information contained within is needed in future proceedings.

NOTARY REGISTER TIPS

- **Alterations:** Do not alter or change register entries. Do not use correction fluid.
- **Ditto Marks:** Do not use ditto marks.
- **Lost Register:** If a notary's register is lost, stolen or destroyed, the notary should, on the first line of her/his new register, note that there was a previous register and include a brief explanation of what happened to that register. Notification of the lost register should be sent to the PA Department of State.
- **Personal Information:** Personal customer information should not be kept in the register (e.g., driver's license numbers, social security numbers). To redact any personal information previously kept, draw a line through it with a black marker so as to mask the information. The Pennsylvania Association of Notaries recommends typing a notation on the page indicating that "Confidential information has been partially redacted from this page. No information has been altered."
- **Certified Copy of an Entry:** To make a certified copy of an entry contained in the register, the notary public should make a photocopy of the entire page containing the entry in question. A certificate stating, "This is a true and correct copy from my official register," should be attached to the photocopied register page.



Recorder Ryan Costello welcomes back veteran recorders Carole Warren and Bob Biondi to the Chester County ROD staff.