



Ryan A. Costello, Esq.
Recorder of Deeds

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**County Of Chester
Office of the
Recorder of Deeds**



FAQs

**Getting
Information**

2008

www.chesco.org/recorder



A MESSAGE FROM THE RECORDER

Hello,

Frequently, the Recorder of Deeds Office receives requests to help people find information contained in our office. While we can help people with such items as our recording fees, office hours, location, and recording guidelines for documents, we are not authorized to give legal advice, or to search the records maintained by our office to determine information about a specific piece of property. We can, however, help you to begin your research.

This guide contains answers to many commonly asked questions, and requests for information, received by our office. The information is arranged by category.

For more information, please visit our website at www.chesco.org/recorder or contact our office directly at 610-344-6330 or RODinfo@chesco.org and a staff member will be happy to assist you.

Sincerely,

A handwritten signature in black ink, appearing to read "Ryan".

Ryan A. Costello
Recorder of Deeds

Services Center in Suite 290 at 601 Westtown Road 610-344-6225. After your plan is approved, you will submit your paperwork to the Bureau of Land Records for UPI# verification, and then to our office for recording. Please remember that our office does not accept personal checks or credit cards.

HOW DO I FIND OR VERIFY THE UPI NUMBER?

Please contact the Bureau of Land Records at 610-344-4561/5968 for assistance with UPI numbers. Visit www.chesco.org/BLR for more information.

HOW DO I BECOME A NOTARY PUBLIC?

Contact your PA State Senator or obtain information from the PA Department of State at www.dos.state.pa.us/notaries or Pennsylvania Association of Notaries at www.notary.org.

Chester County's State Senators

Domenic Pileggi, 9th District:
Phone: 717-787-4712

Andrew E. Dinniman, 19th District:
Phone: 717-787-5709

John C. Rafferty, 44th District:
Phone: 717-787-1398

RECORDER OF DEEDS FAQS

1. General Office Information

- What are the hours of the Recorder of Deeds Office?
- How far back do your records go?
- Can I get information over the telephone?
- Can I get information over the Internet?
- How can I get a copy of a document recorded in your office?
- What information do I need to check a Deed or Mortgage?
- How do I find the information I need in the indices?

2. Recording & Filing Documents

- In order to record a document do I have to go anywhere else?
- May I record by mail?
- How Can I Get the UPI Number?
- When will recorded documents be returned?
- Why does it take four to six weeks?

3. Deeds

- Do any municipalities require pre-registration of Deeds?
- Can anyone look at my Deed?
- Can I prepare my own Deed?
- How do I replace a lost Deed?
- How do I change, add or delete a name on a Deed?
- Is it necessary to delete a deceased spouse's name?
- If a woman marries, must she change her name on her Deed?
- If I sell a portion of my land, do I get a Deed for the remainder?
- Must I record my Deed?
- If I build on my lot, do I get a new Deed for the house?
- If I find a mistake in my Deed, how do I correct it?

4. Mortgages

- Can anyone look at my mortgage?
- Who satisfies my mortgage?
- How is a mortgage satisfied?
- What if the original mortgage was lost?
- Must a mortgage be satisfied?

5. Subdivision Plans

- Are there special rules for plans?
- Are subdivision plans required?

6. Taxes

- What is the real estate transfer tax?
- Who pays the transfer tax?
- Are any transactions exempt?
- When is a statement of value required?
- Why is additional transfer tax sometimes due?
- How is additional tax paid?
- Is a transfer between divorced parties exempt?

7. Property & Building Information

- How can I determine the owner of a property?
- How do I check easements on my ground?
- How do I check Deed restrictions on my ground?
- What is the elevation of my property?
- How can I determine the latitude and longitude of my ground?
- How can I determine my property line?
- Do you have plans showing the location of my building on my lot?
- Do you record deeds for cemetery lots?
- How can I check for liens against my property?

WHAT DOCUMENTS DO YOU HANDLE?

We handle as many as twenty-five different kinds of documents in addition to deeds and mortgages including; Notary Commissions, Power of Attorney, Military Discharges, and filings under the Uniform Commercial Code.

CAN I RECORD MY MILITARY DISCHARGE?

Yes. It is a good idea to record it in the event of loss. Contact the Department of Veterans' Affairs at 610-344-6375. They are located in Room 385 of the County's Government Services Building at 601 Westtown Road. They will assist you and ensure that your military discharge is recorded. We can provide you with a certified copy in the event you need it for various veteran benefits. There is no charge for this since the fee is paid by the county. No one except the veteran, his family, or a veteran organization official is permitted to look at these records.

HOW CAN I RECORD MY SEPTIC PLAN?

Prior to recording a septic plan or easement, you will need to have approval from other County agencies. Please contact the Chester County Health Department for information on the approval process for septic systems. The CCHD is located in the Government

have information that will be useful in your search. In addition, the Chester County Office of Assessment may also be helpful for information concerning more recent buildings.

HOW DO I DETERMINE IF RELATIVES LIVED HERE YEARS AGO?

By checking the index books in our Record Search Library to see if the name appears in any Deed or Mortgage books. The Chester County Historical Society may also be able to offer assistance with your research. The Recorder of Deeds staff is not permitted to do research for the public.

9. MISCELLANEOUS INFORMATION

WHY ARE MICROFILM COPIES MADE?

Microfilm is the mandated archival record for Recorder of Deeds' in Pennsylvania. A microfilm copy of each document is kept in our office for use by the public. Duplicates of that film are also stored in an atomic-proof underground vault located in Western Pennsylvania. This is a safeguard against any catastrophic circumstance in our area. All records can be duplicated in the event the originals are damaged or destroyed.

- How can I determine the location of old wells or water & sewer lines?

8. Historical Information

- How can I trace ownership of my property?
- How can I tell the age of my house?
- How do I determine if relatives lived here years ago?

9. Miscellaneous Information

- Why are microfilm copies made?
- What documents do you handle?
- Can I record my military discharge?
- How do I record my septic plan?
- How do I find or verify the UPI Number?
- How do I become a notary public?

1. GENERAL OFFICE INFORMATION

WHAT ARE THE HOURS OF THE RECORDER OF DEEDS OFFICE?

The **Recording 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 Monday through Friday from 8:30Am to 4:15PM.

Our office and library are closed on designated County holidays. All hours are weather permitting.

HOW FAR BACK DO YOUR RECORDS GO?

Our records begin in 1688. If you are attempting to look up information filed prior to 1900, however, you will find it easier to do research at the Chester County Archives. Most of our records prior to that date are on microfilm, but because they are handwritten, they are sometimes difficult to read. The Chester County Archives contain most of these records in their original form and contain many other resources to supplement genealogical and other historic research. See Section 8 Historical Information for additional resources.

able to provide information in some cases. You may also be able to have a plumber trace your lines.

8. HISTORICAL INFORMATION

HOW CAN I TRACE OWNERSHIP OF MY PROPERTY?

Most Deeds contain a section, after the legal description of a property, called the recital. These clauses typically summarize how the current owner obtained title including the book and page number of any prior Deeds. Once you have found your Deed, find the same information of the preceding transaction involving your property. Follow this process repeatedly and you can develop what is commonly referred to as a "Chain of Title." Recitals are not always correct and occasionally a Chain of Title can be very complicated. It is generally best to have someone with some degree of expertise in this field trace the ownership of your property.

HOW CAN I TELL THE AGE OF MY HOUSE?

It is difficult to determine this by checking deeds since a deed is typically intended to describe land and not buildings. It is possible that the township may have this information on file, depending on the age of the house. You can also check with the Chester County Historical Society since they may

built. The actual location may be shown on documents filed with your municipality for zoning or permit purposes.

DO YOU RECORD DEEDS FOR CEMETERY LOTS?

Generally, no. A Deed to a cemetery lot usually only gives you permission to use the ground. The cemetery still retains title to the ground. Such "Deeds" or "Titles" are maintained in the offices of the cemetery company. If a Deed for a cemetery lot did in fact convey title, than it could be recorded in this office.

HOW CAN I CHECK FOR LIENS AGAINST MY PROPERTY?

This is a complicated process that includes searches in several other county offices, including, potentially, the Recorder of Deeds, Prothonotary, Tax Claim Bureau, Register of Wills, and others. It is generally best to hire someone with a degree of expertise in this field such as a title insurance company or title searcher to perform this kind of work.

HOW CAN I DETERMINE THE LOCATION OF OLD WELLS OR WATER & SEWER LINES?

This information is not recorded in our office. Records in the municipality in which your property is located may give you this information. The Chester County Health Department may also be

CAN I GET INFORMATION OVER THE TELEPHONE?

Yes, General Recording Requirements and Recording Fees can be obtained by telephone. From our website, you can access fees and recording requirements, along with some specific document information and some document images. Office employees are not permitted to conduct research for the public. For assistance in researching previously recorded documents, you may come to our Record Search Library, or hire a title searcher, title insurance company, or an attorney.

CAN I GET INFORMATION OVER THE INTERNET?

Yes. Visit our "Records Search" Home Page on our website www.chesco.org/recorder. Follow the directions on this page. You will need to register, but there is no fee.

HOW CAN I GET A COPY OF A DOCUMENT RECORDED IN YOUR OFFICE?

If the document was recorded after 1994, you can print it from our website using Records Search (see above). The service is free. If the document was recorded prior to 1994, you can come to our Record Search Library to lookup and print your document OR you can submit a written request to have a copy mailed to you. Using the Library and printing the document yourself is \$0.50 per page for copies, \$1.50 for

certification if needed. If sending a written request, you must include the owner's name, the book and page number of the document, a self-addressed stamped envelope, and a check covering the fee. The fee for this service is \$5.00 per page, and \$1.50 to certify the document, if needed. You can have a copy faxed to you if you provide us with the book and page number. The fee for this service is \$5.00 per page, plus a \$1.00 fax charge. We are not able to certify copies sent by fax machine.

WHAT INFORMATION DO I NEED TO CHECK A DEED OR MORTGAGE?

Our records are kept by the property owner's last name, and by the book and page number assigned to every document recorded in our office. If you have the book and page number, or know the name of the property owner, then you can search our database via the Records Search area of our website [See Section 1 "Can I get information over the Internet?"]. You can also visit our Search Library to do your research. Our staff can help you start your research either in microfilm, hard copy, or on our computer system. If you do not have the book and page, you will need to refer to our indexes which list documents alphabetically by the last name of the party to a transaction.

Geographic Information Systems.

HOW CAN I DETERMINE THE LATITUDE AND LONGITUDE OF MY GROUND?

This can be checked on a United States Coast and Geodetic Survey Map of your area. These can be found several places, including the Chester County Planning Commission and Chester County Geographic Information Systems.

HOW CAN I DETERMINE MY PROPERTY LINE?

Your Deed will give you the legal description, but a surveyor is needed to use this information to actually locate your property lines and place stakes or other markers to indicate them. In some cases surveyors can locate markers that were been placed when the lot was originally surveyed. There may be conflicts in the information in your Deed, and your neighbors' Deeds, as well as other interests in your land. It is generally best to have someone with some degree of expertise in this field help you determine the boundary lines of your property.

DO YOU HAVE PLANS SHOWING THE LOCATION OF MY BUILDING ON MY LOT?

Maybe. The location of buildings might be on plans recorded in our office, but they are generally the proposed locations of buildings, not where they may actually have been

government condemnations, federal legislation, and by agreements recorded in your name or those of your predecessors in title. Our office contains some of this information, but even this information can only be discovered by doing a title search of your property. It is generally best to have someone with some degree of expertise in this field help you determine any restrictions on your property.

HOW DO I CHECK DEED RESTRICTIONS ON MY GROUND?

Restrictions on property can come from a variety of sources, including government regulations, declarations by a homeowners' association, and by restrictions placed directly on your Deed or those of your predecessors in title. Our office contains some of this information, but even this information can only be discovered by doing a title search of your property. It is generally best to have someone with some degree of expertise in this field help you determine any restrictions on your property.

WHAT IS THE ELEVATION OF MY PROPERTY?

This can be checked on a United States Coast and Geodetic Survey Map of your area. These can be found several places, including the Chester County Planning Commission and Chester County

HOW DO I FIND THE INFORMATION I NEED IN THE INDICES?

To use the indices you must have a name of one of the parties to the transaction. It is also better to know the year of the transaction since that will narrow down the set of indices you must use. One of our staff will instruct you in the use of the indices when you visit the Records Library.

2. RECORDING & FILING DOCUMENTS

IN ORDER TO RECORD A DOCUMENT DO I HAVE TO GO ANYWHERE ELSE?

Maybe. If you are recording a plan [subdivision, septic, etc.], you may need additional approvals prior to recording. Check with your municipality for details.

MAY I RECORD BY MAIL?

Yes. Make certain the document meets all legal requirements, our document standards and that you have proper checks enclosed, made payable to the Recorder of Deeds for the correct amounts, along with your stamped, self-addressed envelope(s) for the return of your original documents post recording, or for the return of unacceptable documents. See our website for Recording Guidelines and Recording Fees.

HOW CAN I GET THE UPI

NUMBER?

Every parcel in the County is assigned a Uniform Parcel Identifier (UPI) number. The Bureau of Land Records (BLR) assigns and maintains the UPI numbers. BLR can give you the UPI number for your property. BLR can be reached at 610-344-4561/5968. Visit the BLR website www.chesco.org/BLR.

WHEN WILL RECORDED DOCUMENTS BE RETURNED?

It generally takes four to six weeks.

WHY DOES IT TAKE FOUR TO SIX WEEKS?

We scan your document and enter information from your document into our recording system. From the scanned image microfilm is created by an outside vendor. The original recorded documents are retained until we verify the recording information is correct and that the microfilm record of each document is complete and legible. We are constantly examining ways to improve this turnaround time.

3. DEEDS

DO ANY MUNICIPALITIES REQUIRE PRE-REGISTRATION OF DEEDS?

No.

husband and wife holding title can be transferred to either ex-spouse and is exempt from the tax. However, if the ex-spouse has remarried and you are transferring to your ex-spouse and his/her new spouse there will be a 1% state transfer tax and a municipal tax of 1% (except for properties located in Tredyffrin - 1.5% and the City of Coatesville - 2%) on a 25% interest of the value of the property provided the property is transferred within one year of the divorce decree. Contact the PA Department of Revenue with any questions.

7. PROPERTY & BUILDING INFORMATION

HOW CAN I DETERMINE THE OWNER OF A PROPERTY?

Our records are organized by property owner name, not by property location. In order to determine the name of an owner based on a property's location, you will first need to contact the Chester County Office of Assessment at 610-344-6105 or the Bureau of Land Records at 610-344-4561/5968. They can help you to determine the owner(s) of the property if you provide the property address.

HOW DO I CHECK EASEMENTS ON MY GROUND?

Easements on property can come from a variety of sources, including

other exemptions allowed in certain situations. Non-profits are not automatically exempt. Consult an attorney or contact the PA Department of Revenue with questions on exemptions.

WHEN IS A STATEMENT OF VALUE (SOV) REQUIRED?

Anytime the transfer tax is not paid or anytime the true value of the land is not shown on the Deed (such as in a \$1.00 consideration). State investigators review each Deed to see if the value is as stated or if the reason given for exemption is valid. Please contact the PA Department of Revenue with any questions about the SOV. Please note: When a Statement of Value is submitted to our office, it is recorded with the Deed, and should be included in the page count when determining the recording fee.

WHY IS ADDITIONAL TRANSFER TAX SOMETIMES DUE?

This happens when the state investigator determines the property being sold is worth more than stated, or if the reason given for tax exemption is not valid. The PA Department of Revenue would collect any additional taxes owed to the Commonwealth, or a municipality, along with any interest or penalties owed.

IS A TRANSFER BETWEEN DIVORCED PARTIES EXEMPT?

A Deed that was recorded with

CAN ANYONE LOOK AT MY DEED?

Yes. With the exception of Military Discharges, all documents recorded in this office are public information. This means anyone can look at your Deed, Mortgage, or any other documents filed in this office as they are a part of the public record.

CAN I PREPARE MY OWN DEED?

Yes. However, it is generally best to have someone with some degree of expertise in this field to draft your Deed such as an attorney or a title company. Employees of the Recorder of Deeds may not do this for you.

HOW DO I REPLACE A LOST DEED?

Physical possession of a Deed is not necessary to prove ownership of land once that Deed has been recorded in our office. Any documents filed in our office are there to provide public notice of the contents of those documents. You can, however, obtain a copy of a Deed or any other document from this office a number of ways. See Section 1 "How Can I get a copy of a document recorded in your office?" for more details.

HOW DO I CHANGE, ADD OR DELETE A NAME ON A DEED?

The Recorder of Deeds cannot alter any documents once they have gone on record. Changes can only be made by recording a new Deed

showing the change. It is generally best to have someone with some degree of expertise in this field to draft your Deed such as an attorney or a title company. Employees of the Recorder of Deeds may not do this for you. See Section 3 "Can I Prepare My Own Deed?" for more detail.

IS IT NECESSARY TO DELETE A DECEASED SPOUSE'S NAME FROM A DEED?

No. The Recorder of Deeds cannot alter any documents once they have gone on record. If for some reason you wish to reflect that the property is no longer in the name of a deceased person, you will need to have a new Deed prepared and recorded in this office. It is generally best to have someone with some degree of expertise in this field to draft your new Deed.

IF A WOMAN MARRIES, MUST SHE CHANGE HER NAME ON HER DEED?

No. You cannot alter any documents once they have gone on record. If for some reason you wish to reflect that the property is now owned by the same people with different names you will need to have a new Deed prepared and recorded in this office. It is generally best to have someone with some degree of expertise in this field to draft your new Deed.

6. TAXES

WHAT IS THE REAL ESTATE TRANSFER TAX?

There is a State Tax and a Municipal Tax each amounting to 1% of the fair market value of the property or interest being conveyed. For property in the City of Coatesville the Municipal Tax is 2%, for property in Tredyffrin Township, it is 1.5%. The fair market value of the property is not necessarily the sale price.

WHO PAYS THE TRANSFER TAX?

The state and local governments do not care who pays the tax, as long as it is paid. The Recorder of Deeds Office will not accept a Deed unless the tax is paid at the time of recording, or a PA Statement of Value is included detailing the reason for tax exemption. In many sales agreements, the seller and the buyer split the tax. However, the new owner is responsible if there is any question over the amount of tax paid.

ARE ANY TRANSACTIONS EXEMPT?

Yes. Though most transactions are taxable, some are tax exempt. Conveyances between husband and wife, parent and child, grandparent and grandchild, and brothers and sisters are generally exempt from real estate transfer tax. There are

5. SUBDIVISION PLANS

ARE THERE SPECIAL RULES FOR SUBDIVISION PLANS?

Subdivision plans are to be between 17" x 22" and 34" x 44". The print contrast must be suitable for microfilming black on white. Three copies are required. We do not accept Linen or Mylar originals. The plans must be signed by the Chester County Planning Commission and proper municipal authorities. If a plan has signatures dated prior to the 90-day limit, the plan may either be re-signed and re-dated by the proper municipal authorities, or a letter from a municipal official or officer may be attached to the plan. This letter must state that the municipality is waiving the 90-day recording period. This letter is then recorded with the plan and is counted as a page in determining the recording costs.

ARE SUBDIVISION PLANS REQUIRED?

Your municipality may have ordinances that require approval and recordation of any subdivision plans. Check with your local officials.

IF I SELL A PORTION OF MY LAND, DO I GET A DEED FOR THE REMAINDER?

No. The Recorder of Deeds is merely a repository for any Deeds that are recorded. If your current Deed has been recorded and you subsequently sell a piece of that land on another Deed which is then recorded, a title search will reveal these two transactions and allow a person to conclude that the amount of land you own has now changed. If for some reason you wish to reflect that the property's legal description is now different, you will need to have a new Deed prepared and recorded in this office. It is generally best to have someone with some degree of expertise in this field to draft your new Deed.

MUST I RECORD MY DEED?

Recording a Deed is not required in Pennsylvania, but it is necessary to record if you wish to avail yourself of the protection of Pennsylvania's recording laws. You should consult an attorney for a better explanation of the consequences of not recording a Deed.

IF I BUILD ON MY LOT, DO I GET A NEW DEED FOR THE HOUSE?

This is currently not typical business practice in Pennsylvania. You should consult an attorney for a better explanation of whether or not it is a good idea to have a new Deed prepared after you have built upon a lot.

IF I FIND A MISTAKE IN MY DEED, HOW DO I CORRECT IT?

You cannot alter any documents once they have gone on record. In order to replace the current Deed for your property, to reflect any changes or corrections, you will need to have a new Deed prepared and recorded in this office. This is usually referred to as a Deed of Correction. It is generally best to have someone with some degree of expertise in this field to draft your new Deed.

4. MORTGAGES

CAN ANYONE LOOK AT MY MORTGAGE?

Yes. With the exception of Military Discharges, all documents recorded in this office are public information. This means anyone can look at your Deed, Mortgage, or any other documents filed in this office as they are a part of the public record.

WHO SATISFIES MY MORTGAGE?

The mortgagee (lender), upon receiving all money due under the terms of a loan, should draft a Satisfaction Piece. The mortgagee may send the Satisfaction Piece to the Recorder of Deeds to be recorded or may send the Satisfaction Piece directly to the mortgagor (borrower). By sending the satisfaction to the mortgagor,

the mortgagee places the responsibility of recording the document on the mortgagor. Ascertain at time of settlement how your lender plans to proceed.

HOW IS A MORTGAGE SATISFIED?

The satisfaction document, a check for the proper recording fee, and a self-addressed stamped envelope should be mailed or taken to the Recorder of Deeds Office. The original document will be returned in approximately four to six weeks [See Section 2 "Why does it take four to six weeks?"].

WHAT IF THE ORIGINAL MORTGAGE WAS LOST?

This office no longer requires that an original mortgage be produced along with a satisfaction piece. If you still wish to see a copy of a mortgage that has been lost, please see Section 1 "How Can I Get A Copy of a Document Recorded in Your Office?" for more detail.

MUST A MORTGAGE BE SATISFIED?

According to the PA Mortgage Satisfaction Act of 2002 [21 P.S. § 721-6], a lender is required to satisfy a mortgage within 60 days after receiving payment of the entire mortgage obligation and all required satisfaction and recording costs. An attorney can assist you with any questions related to this matter.