



What are Common Deed Errors?

SettlementOne Title recognizes there's much to do and remember when gathering documents for signing. To help you help your clients with document housekeeping before they sign on the dotted line, here's a simple checklist to use as a reminder guide:

The document is scanable

- The official recordability of documents is now based on that very question. Faxed copies of documents are generally not acceptable for recording, even though the signatures and the notary acknowledgements are original. Be wary of attaching photocopies of legal descriptions to your document packages too; document legibility decreases with each copy generation. These can cause your documents to be rejected.

Property description is included and accurate

- While a mailing address appears on the form, the property description is the more important element, so make sure that information is included in the paperwork. When clients notice an inaccuracy in a street address or unit/building number, encourage them to report the error, to ensure official property tax correspondence arrives at the correct location.

Signature lines are correct, consistent, and clearly marked

- Ensure all areas requiring signatures and initials are clearly marked with stick-on signature tags. Check for accuracy and consistency in name spelling throughout the package! And watch for special language use too, especially if documents are drawn under a Trust or are being signed by Power of Attorney.

Make sure notary acknowledgements and stamps are clear

- Avoid delay and potential problems by ensuring there's ample space available for notary acknowledgements and stamps and that they are clearly visible. A document's recordability hinges on clear and legible notary stamps and accurate acknowledgements.

Notary acknowledgements are current

- The phrase "Penalty of Perjury" was recently added to notary acknowledgements. If a notary attaches an acknowledgement without this language, then the docs cannot and will not be recorded.

Strive for 100 percent accuracy on deeds!

- Be your client's advocate. Help your clients avoid some of the more common deed errors by helping them to secure copies of the docs from the escrow team, for review in advance of signing. Remind clients to read all docs carefully. If a mistake is suspected or discovered, encourage clients to speak up and ask questions without delay...before they sign on the dotted line.

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