

Frequently Asked Questions:

1) **Where is the Howard County Recorder's Office located?**

Our office is located at 220 N. Main Street in the Government Administration Center (corner of Mulberry & Main Streets), Room 330 on the third floor. We are open from 8:00 AM to 4:00 PM Monday through Friday.

2) **How are the fees charged by the Recorder's Office determined and set? How are the recording requirements determined?**

The Recorder's Office is a state constitutional office and as such, fees charged by the Recorder's Office are established under Indiana Code 36-2-7. Also, recording requirements are set by Indiana Code 36-2-11. Please see our fee schedule on the home page.

3) **I received a solicitation by mail offering to sell me a copy of the deed to my home. Is this the only way I can obtain this record?**

The deed to your home or property is a public record available in the Recorder's Office. It may be obtained for \$1.00 per page. If you would like a certified copy of your deed, there is an additional \$5.00 charge to certify it.

Uncertified copies may also be obtained on line through Tapestry (www.landrecords.net) for a one time charge of \$5.95 plus \$1.00 per page printed. Each new search is \$5.95. Certified copies are not available on-line.

4) **I need to record a document with the Recorder's Office. Do you provide blank forms?**

We provide only the Certificate of Assumed Business Name form. To download the form, please return to our home page and go to the Downloads tab on the left tool bar.

5) **If there is a problem with my document, would it be recorded anyway?**

All documents are reviewed prior to recording to check for errors. Submitters are advised of errors so they may make the corrections prior to being charged for a recording, unless there is an immediate time constraint such as exemption deadlines. We are not lawyers and cannot advise you on the legality of any document. We review the document to make sure it meets recording requirements.

6) **What types of payment does the Recorder's Office accept?**

We accept cash, checks and debit/charge cards (VISA, Mastercard, Discover – in office only and subject to a convenience charge by Pay Gov). With approval, escrow accounts may also be set up. In addition, documents may be electronically submitted and in that case, ACH Debit through an e-courier account is utilized.

Also, documents viewed and printed on-line through Tapestry (www.landrecords.net) are paid for by charge card. Persons with Laredo accounts are billed monthly for any documents printed. **Please note that we are downloading images daily for the time frame 1997 to March 1998 for indexing. We currently have 1975 – 12/31/96 in the system and 4/1/98 to present. We hope to have 1997 – March 1998 completed soon. If the document you are seeking falls within the time range not yet indexed, you will need to come into our office to search the books.**

7) **What is the Social Security Affirmation statement? How do I know if I must include the Social Security affirmation statement on my document?**

The following statement should be included on all documents except those that require a social security number, i.e. military discharges and Federal tax liens. Documents acknowledged or executed outside of the State of Indiana do not require this statement.

“I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Name must be printed or typewritten here

8) **What is the process for recording a deed?**

A deed must be presented and approved by the Assessor (Room 336) and the Auditor (Room 222) before it can be recorded in our office. Some deeds require a sales disclosure. You may discuss with the Assessor's Office (456-2211) and the Auditor's Office (456-2215) what their requirements are in order to avoid delays or surprises. If the deed is approved by the Assessor and Auditor, then it may be brought to the Recorder's Office for recording so long as it meets statute requirements for recording. Please be advised that each office has statute requirements by which they must abide.

**GENERAL INSTRUCTIONS FOR RECORDING
CONVEYANCE DOCUMENTS**

There are various types of land conveyance documents. Some of the main reasons we reject these types of documents are: 1) the document does not contain a full notary jurat, and 2) the names do not match throughout the document. Sample notary jurat language is given below for your guidance.

- Leave a two (2) inch top margin for our recording information. If you do not have a two (2) inch top margin, there will be an additional charge of \$1.00 per document.
- Document must be in at least 10 point type and be on white paper of at least 20 pound weight.
- Each cross reference to a prior recorded document is \$1.00 per cross reference.
- The names of all parties must be on the first page, on the signature page and in the notary block. Check that all names match, signed name and printed name. All signatures **must** have a printed or typewritten name below the signature line UNLESS THE DOCUMENT WAS EXECUTED OR ACKNOWLEDGED OUTSIDE OF THE STATE OF INDIANA. Also make sure names match throughout the document - first page through notary block.
- Must have a FULL legal description of the property being conveyed.

AND SAMPLE LANGUAGE WE LOOK FOR WHEN PROCEESSING CONVEYANCE DOCUMENTS:

- Grantee's Address is (no PO Boxes) _____
or
Buyer's Address is *if land contract* (no PO Boxes) _____
- Document prepared by: _____ Printed Name
(*if acknowledged or executed outside State of Indiana this statement is not required*)

LIST OF RECORDERS' General rejection reasons:

- You must indicate the person's name who prepared the instrument (Prepared by: _____ and a typewritten or printed name). This statement NOT required for document acknowledged or executed outside of the State of Indiana.
- Names must be typed or printed under all signatures. See page _____.
- Signature is missing on document/check.
- Signature must be notarized OR notary information is incomplete.
- Company name and/or title of officer must appear at signature.
- We show different name or spelling difference.
- Instrument number and/or book and page are INCORRECT.
- Assignment must include name of assignee and book and page.
- Assignment/Merger: We have no record OR we show already assigned.
- Book and page of power of attorney must be provided at signature.
- Book and page number or Instrument number of original document must be shown.
- Legal description is incomplete or missing.
- We show mortgage already released or we show different mortgage amount.
- Filing Fee sent is incorrect OR not included. Should be \$_____.
- Document is not of good quality for filming or image processing.
- Print must be 10 point or larger.
- Real Estate is not located in Howard County.
- Top Margin must be two (2) inches for stamping documents. Pursuant to IC 36-2-11-16.5 documents that do not meet the margin requirements are considered non-conforming and are charged \$1.00 additional fee per document.
- If executed in Indiana must contain social security redaction clause –
I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Printed name (if acknowledged or executed outside State of Indiana this statement is not required)

- Conveyance documents must have the words “Grantee Address is” and what the physical address is. No P.O. Boxes allowed.

Other Miscellaneous Document & Recording Notes

Blanket assignments and releases are not accepted. Each assignment or release must be an individual document.

Self Addressed Stamped Envelopes are required for document returns.

The original document will always be returned to you after we have scanned and completed the indexing if you have provided return envelopes.

9) **How can I add or delete a name to the deed of my property?**

Your attorney should be consulted to make sure that your interests are protected properly. Generally, a new deed will need to be prepared to change title to a property. It must then be submitted to the Assessor for approval, the Auditor for approval, and then to the Recorder for recording.

10) **My credit report shows an Indiana Department of Revenue tax lien on my record. It says this report is on file in the Recorder’s Office. How can I get a copy?**

Credit Bureaus frequently and INCORRECTLY report that state tax liens are filed in the Recorder’s Office. These records are filed with the County Clerk’s Office (765-456-2204). The best source of information regarding your state tax liens is the Indiana Department of Revenue at (317) 232-2240. The Department of Revenue can also be contacted online at www.in.gov/dor.

Federal Tax Liens ARE RECORDED in the Recorder’s Office and they may be accessed by coming into the office and using one of our public access terminals, or by going online through Tapestry (www.landrecords.net).

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11) **Does the Recorder's Office have information regarding neighborhood association bylaws and restrictive covenants?**

Restrictive covenants are filed with the Recorder's Office. Covenants can exist either as separate documents or as part of the original plat of the subdivision. On rare occasions, neighborhood associations also record their bylaws.

12) **What is the role of the Recorder's Office in starting a business?**

You are required under Indiana Code 23-15-1-1 to file a fictitious business name statement for a variety of different reasons. This document is known as a Certificate of Assumed Business Name. Please refer to Indiana Code 23-15-1-1 to see which persons or entities should file a Certificate of Assumed Business Name in the Recorder's Office as some are only required to be filed with the Indiana Secretary of State. To find more information on starting a business, please visit www.in.gov/sos. The Certificate of Assumed Business Name form that can be recorded in our office is located under the Downloads tab on our home page.

13) **Why won't the Recorder's Office perform lien or other searches?**

For liability reasons, this office does not conduct real estate searches. Staff members are not bonded to complete such a search. Please contact an abstractor, a title company, or visit our office to view our records. All recordings in the Howard County Recorder's office are open and available for review by you in our office. Please note that court judgments, state tax liens, bankruptcies are among the claims against property that are NOT necessarily filed with the Recorder's Office. For a BONDED SEARCH, you must contact a bank, title company or an independent searcher.

For liability reasons, this office does not give out recording information over the phone. Please use our [Search On Line Records](#) tab on the left side of the home page screen and then click [DATA SEARCH FREE](#). This link will give you basic recording information, however, no image will be available. You may contact an abstractor, a title company, or visit our office to view our records. **Please note that we are downloading images daily for the time frame 1997 to March 1998 for indexing. We currently have 1975 – 12/31/96 in the system and 4/1/98 to present. We hope to have 1997 – March 1998 completed soon. If the document you are seeking falls within the time range not yet indexed, you will need to come into our office to search the books.**

14) **How do I obtain a recorded copy of my Military Discharge?**

In response to the ongoing identity theft crisis, a Military Discharge Document (DD-214) is considered by Indiana State Statute to be a confidential document. According to Indiana Code 10-17-2-4, only specific persons and/or entities are allowed to view and obtain copies of these documents after providing photographic identification. The list is very specific and set out within the statute. You will be asked to provide photo ID, or documentation as required by law. If you have any questions, please do not hesitate to ask.

To review the Indiana Code, visit:

<http://www.in.gov/legislative/ic/code/title10/ar17/ch2.html>

15) **Where can I obtain a copy of my birth certificate?**

Birth Certificates for persons born in Howard County, Indiana, are available through the Howard County Health Department. Their office can be reached at (765) 456-2927 or for more information at:

<http://www.co.howard.in.us/health/Vital/index.htm>

16) **I have a zoning issue or question. Who should I contact?**

The Planning Commission can assist you with zoning issues or questions. You can contact their office at (765) 456-2330.

17) **Where do I obtain a building permit?**

The Kokomo Plan Commission can assist you with your permit. This is a city / county commission. They can assist you whether you are in the county or city. For more information visit www.cityofkokomo.org.

18) Where do I pay my property taxes?

The Howard County Treasurer's Office located in the Government Administration Center (corner of Main & Mulberry Streets) on the second floor. If you have questions, you may contact their office at (765) 456-2213 or visit their website at <http://co.howard.in.us/Treasurer/index.htm>

19) Where do I apply for my tax exemptions or find out which exemptions I qualify for?

The Howard County Auditor's office located in the Government Administration Center (corner of Main & Mulberry Streets) on the second floor. If you have questions, you may contact their office at (765) 456-2215 or visit their website at <http://co.howard.in.us/Auditor/index.htm>