

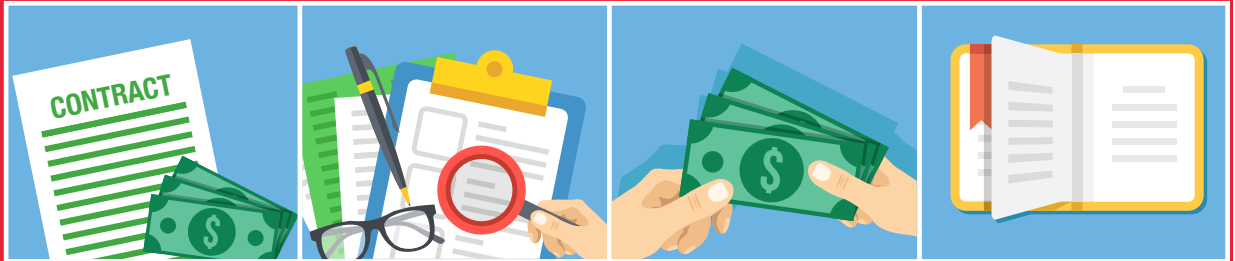
# RECORDING FEES ARE TOO COMPLEX

## HOW?

**THE COST TO RECORD A DOCUMENT IN PUBLIC RECORDS IS CONFUSING. THE COST IS OFTEN CALCULATED BASED UPON:**

- 1 The number of legal names cited in a document
- 2 The number of pages in a document
- 3 The number of property parcel numbers in the document
- 4 The number of reference points in a document

### Predictable Recording Fees Can Help!



**CONSUMERS**  
who want to know the amount of fees they will be charged when they buy a home.

**COUNTY RECORDERS**  
who benefit from more predictable budget planning and fewer recording rejections.

**BANKS AND CREDIT UNIONS**  
who need predictable fees in order to comply with federal consumer financial law.

**REAL ESTATE SETTLEMENT SERVICE PROVIDERS**  
to accurately describe closing costs.

New federal regulations give tougher penalties for those that do not provide consumers clear information about the costs of a mortgage, including recording fees.



## ■■■■■■■■■■ SOLUTION ■■■■■■■■■■

State legislatures are passing bills to provide predictable recording fee structures that remove uncertainty in the recording process for all parties involved in a real estate transaction.



American Land Title Association  
Protect your property rights



### Predictable/Flat Fees for Recording Work Well in 19 States and the District of Columbia:

