

E-Recording
Basics of What Can and Cannot Be E-Filed
Updated 7-2-2021

Background. The E-Recording system and Cashiering system is set up to accept “Standard” documents and documents that have fixed statutory prices. What does that mean for you, the e-filer? That means, the vast majority of documents are able to be e-filed as long as they are “Standard” as defined in 55 ILCS 5/4-12002.1. However, there are categories of documents that cannot be e-filed since they are “non-standard.”

The following documents are not able to be E-Filed:

Condominium Declarations/Condominium De-conversions (including their surveys, sometimes called Plat). No, you cannot e-file. This category of documents creates Property Index Numbers by either creating new Condominium Property Index Numbers or by voiding them to create regular Property Index Numbers.

Plats (i.e., Plat of Subdivision). No, you cannot e-file. This category of documents create new Property Index Numbers by dividing or subdividing existing parcels. The Plats are also oversized and pricing requires the manual counting of the lots.

UCC-U (Please see below Temporary Guidance).

More than 5 PINs & 5 Document Numbers (Please see below Temporary Guidance).

Documents that contain more than 5 PINs or reference more than 5 previously recorded document numbers.

**Temporary emergency guidance applicable during the closure of the Office
due to the Coronavirus Pandemic**

Please note that the following temporary emergency guidance is designed to allow parties to e-record documents that would otherwise not be possible in the normal course. Your documents, as in the normal course, are considered recorded at the request of the submitter and you are responsible for assuring that your actions fall within whatever legal requirements may apply.

- If you have any documents you are unsure if we should accept or reject, just send me a text with the payload number(start with 117, at bottom of the screen), to review.
- If you are in need of further assistance, please reach out to rod.helpdesk@cookcountyil.gov.

UCC-U

Can I e-record my UCC-U? Although UCC-U's are a non-standard document, if you choose, you may e-record the UCC-U using a "conforming" and "standard" cover-sheet. By doing so, you must accept that the cost for recording will be different (higher) and the document will be in the real estate index. You will not receive a U recording number, and you should check with your legal department to determine if that is acceptable. Please advise the Recorder's Legal Department by sending a copy of your recorded document to: rod.foia@cookcountyil.gov with “UCC-U” in the subject line so that your recorded

document can be added to the UCC-U index. The UCC-U index will utilize the real estate recording document number and the date that it was recorded.

Documents that otherwise would be standard, but have issues that make them non-standard

My document has more than 5 PINs/Document Numbers, can I E-File? Depends. Please note that breaking up a transaction to be able to E-File may cost more, however, a walk-in would not necessarily be less expensive because of the Blanket Filing Ban.

Ground Rule: Your document must be capable becoming a "Standard Document" under the Predicable Fee Law. This applies to deeds, ordinances, etc.,

Option #1

If you are aware of a future transaction and can plan ahead:

Split your transaction into groups of documents that only include up to 5 PINs/Document Numbers. Make sure you have MyDecs, Tax Stamps, Anti-Predatory documents necessary for each of the transactions.

Option #2

If you are unable to split the transaction and already have one document that contains more than what is allowed under the "Standard Document" requirement, then:

-Create Conforming Standard Document Cover Sheets

-Each Cover Sheet will denote up to 5 PINs/Document Number with Legal Descriptions

-Each Cover Sheet has to specifically state that the Cover Sheet is Number ___ of ___.

-You must submit a separate MyDec for each Cover Sheet (Assuming the first MyDec contains all of the tax payments, then subsequent MyDecs are exempt)

-REMEMBER: you are recording the Same Document multiple times, the only difference is your Cover Sheet!

Example:

I have a deed with 19 PINs, can I e-file? Yes, as long as you create a conforming standard document and are able to group the PINs. Create four conforming Cover Sheets. Each Cover Sheet will contain up to 5 PINs with their legals, you will attach the document to each Cover Sheet. With this example, you will write on each Cover Sheet "Cover Sheet 1 of 4; 2 of 4, etc." Each Cover Sheet must also have a separate MyDec where each subsequent MyDec is exempt. -REMEMBER: you are recording the Same Document multiple times, the only difference is your Cover Sheet!

Example:

I have an ordinance (could be an SSA, etc.) what do I do? Use Option #2, realizing that any particular ordinance may have many PINs and Documents necessitating several cover-sheets.

Scrivener's Affidavits

Do not submit scrivener's affidavits for e-recording that relate in any way to correcting any monetary amount or taxation issue that was incorrect in the original document.

Example #1: My document had an incorrect consideration amount, or the mortgage amount is incorrect, can I e-record a scrivener's affidavit? No.

Example #2: I forgot to affix the tax stamp on the original document, can I e-record a scrivener's affidavit with the tax stamp? No.

Example #3: My original document has an error in the legal description, pin number, my name is misspelled, my address is incorrect, can I e-record? Yes.

TODI

TODI, may be e-filed. Transfer on Death Instruments may be E-Filed. You may wish to contact one of the major local title insurance firms, or – assuming eligibility – contact the Center for Elder & Disability Law – to e-file your TODI. If a TODI is E-Filed, please submit a request for refund through the Clerk's Accounting Department if you are charged \$98 instead of \$50.

Notice of Death Type Affidavits

TODI Notice of Death Affidavit, the Surviving Tenant Affidavit and Affidavit of Heirship may be e-filed. The affidavits must be submitted along with a certified death certificate that must be clearly marked as an exhibit. The recorded affidavits and their exhibits are part of the permanent public record. Please redact any social security number before submitting your document.