

# The Recorder's Report

Ann M. Radcliffe, Lake County Recorder

## Recorder's Message

By: Ann M. Radcliffe

It has been a busy 6 months here with a few projects completed and few in the queue. I am happy to announce that we now have document images online and easily accessible to the public. These documents can be accessed by obtaining a username and password from this office and then downloading the LAREDO software. (See page 3 for more information.) The LAREDO index is available from 1986 to present, however, the document images are only available from July, 1991 to present. We are currently in the process of having the books scanned from 1986 to July 1991. I expect those images will be available by the first of the year.

This past September, Probate Court Judge Mark Bartolotta, Clerk of Courts Maureen Kelly and I held the first Lake County Good Deeds Program in the lower level of the Administration Building. The program was a great success with over 100 people in attendance. (See page 2 for program details.)

*Ann*

## News from the (ORA) Ohio Recorders Association Winter 2015 Conference

While the County Recorder may not be an active, visible party to the new TRID (TILA-RESPA Integrated Disclosure) rules that took effect on October 3rd, 2015, they do have an effect on each and every real estate transaction in their county. If a lender cannot accurately calculate the recording fees and file their documents in a timely manner they can be subject to very hefty fines by the CFPB (Consumer Financial Protection Bureau).

As Recorders, we are looking for ways to help our constituents who could all be affected by a delay in the mortgage closing process. We are also looking for ways to reduce the confusion that may be caused by the various recording fees across the United States.

Lake County is doing its part by making the document images available online and by e-Recording documents for faster turnaround. Documents that get rejected for recording are returned to the customer immediately, whether it be e-Recording or regular mail, with an explanation for the rejection so that they will be corrected and resubmitted quickly.

As the recording industry continuously changes County Recorders will continue to provide prompt, efficient and accurate service to the public.



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Lake County Recorder's Office

## GOOD DEEDS PROGRAM

A collaborative effort between Lake County Probate Court Judge Mark Bartolotta, Lake County Recorder Ann M. Radcliffe, and Lake County Clerk of Courts Maureen G. Kelly, to present information regarding ways to minimize the probate process.

This is a free public service to the residents of Lake County to assist them and their families in planning ahead to minimize probate court involvement in estates after losing a loved one.

"Good Deeds" is a deed review process for all Lake County homeowners to:

1. Identify whether their current deed would require transfer through Probate Court upon ones death;
2. Consider other options that could possibly minimize Probate Court involvement.

If you would like to have your deed reviewed at the next program we recommend you obtain a copy of your current title deed prior to this event.

This can be accomplished by:

- Calling the Auditor's Office to obtain the deed number at (440) 350-2528 or accessing the information online: <http://www.lake.iviewauditor.com/Search.aspx>
- Emailing the Recorder's Office for a copy of the deed: (please include the document number or deed volume and page and owner name as it should appear on the deed) [publicrecords@lakecountyohio.gov](mailto:publicrecords@lakecountyohio.gov)

Check with the Lake County Recorder's Office for future program times and dates.

## Documents Report

### January 2015 - October 2015

Deeds	6184
Mortgages	6807
Veteran Military Discharge	495
Other	17579
Total documents recorded	31065



## ARMED FORCES VETERAN ID CARD

### Requirements to receive a card:

1. A legible **Original** or **Certified copy** of your Honorable discharge paperwork (DD214) to be recorded, at no charge. (DD214 will be returned to veteran by mail after processing. It can also be picked up by the veteran.)
2. A valid identification card.
  - If your Honorable discharge is already recorded in this office, please let us know and we can look it up.
  - If your Honorable discharge is not legible, it must be followed by a letter from the VA translating the discharge.
3. \$1.00 for the card.

Veteran ID card can be used:

- ❖ To receive discounts at participating retail establishments and restaurants.
- ❖ As proof of military service.
- ❖ To obtain certified copies of your DD214 from the Lake County Recorder's Office.
- ❖ Voter Identification.

The Recorder's Office has issued 2,595 cards since January 2014!!

### DATES TO REMEMBER

**CLOSED**  
Thursday and Friday,  
November 26<sup>th</sup> and 27<sup>th</sup>  
for the  
Thanksgiving Holiday

**CLOSED**  
December 25<sup>th</sup>  
Christmas Day

**CLOSED**  
January 1<sup>st</sup>  
New Year's Day

## Search the Document Index Online (1986 to present)

The Lake County Records Office now offers access to documents images online for free. You can install the program any time but you cannot log in until you obtain a username and password from this office.

**Advanced Online Records Search - (LAREDO)** - The Advanced Online Records Search is a good option for those needing access to Lake County documents on a regular basis. A username and password must be obtained by the Recorder's Office in order to access this search engine.

**NOTE:** There is no cost for the Laredo subscription.

To access the Laredo online you must complete the subscriber application and return it to the Lake County Recorder's Office.

To install Laredo on your PC go to: [http://www.lakecountyohio.gov/recorder/SearchtheDocumentIndex\(1986topresent\).aspx](http://www.lakecountyohio.gov/recorder/SearchtheDocumentIndex(1986topresent).aspx)

1. Click on "Advanced Online Records Search"
2. Click on "Products".
3. Click on "[Laredo](#) Land Records Document Search Engine".
4. Choose OHIO
5. Choose LAKE
6. Download the search engine.

If you have any problems please contact Fidlar support at 800-747-4600 or [support@fidlar.com](mailto:support@fidlar.com).

## Recorded Documents

### Deeds/Affidavits

- ❖ Warranty Deeds/Quit Claim Deeds/Survivorship Deeds
- ❖ Sheriff's Deeds
- ❖ Affidavits of Joint Survivorship
- ❖ Transfer on Death Beneficiary Affidavits
- ❖ Transfer on Death Confirmation Affidavits

### Liens

- ❖ Mechanic's Liens/Federal Tax Liens
- ❖ Corrupt Activity Liens/Medicaid Fraud Liens
- ❖ Ohio Unemployment Liens/Workers Compensation Liens
- ❖ Tax Certificates

### Mortgages

- ❖ Mortgage Releases
- ❖ Assumptions/Encumbrances/Assignments
- ❖ Subordinations/Waiver of Priority

### Other

- ❖ Military Service Discharge (DD214)
- ❖ Easements/Restrictions/Declaration and By-Laws
- ❖ Subdivision and Condominium Plats
- ❖ Health Care Power of Attorney/Living Wills
- ❖ Memorandum of Trusts

## E-Recording

With eRecording available, Lake County recording customers such as mortgage companies, banks, attorneys and title companies will be able to scan, upload, and submit documents electronically to the recorder's office, saving time and money. For this office, the savings is in paper, postage, staples, and envelopes, helping us "go green".

Since documents are sent electronically, there is not the need to scan and mail the document back to the customer. Once documents are recorded they are immediately returned to the customer and made available for public view.

We only accept the same documents types for eRecording that we would through regular mail. (We do not accept any transfers through the mail.)

Lake County currently accepts eRecordings from four submitting vendors. To compare prices and to begin eRecording with our office, contact:

**Corporation Service Company (CSC)**  
(855) 200-1150/  
<http://www.erecording.com>

**eRecording Partners Network (EPN)**  
(888) 325-3365  
<http://www.GOePN.com>

**Indecomm Global Services**  
(877) 272- 5250  
<http://www.indecomm.net>

**Simplifile**  
(800) 460-5657  
<http://www.simplifile.com>

## Word Search – Winter Words

A	F	T	E	W	G	N	I	R	E	V	I	H	S
B	R	E	E	Z	E	A	D	G	J	L	P	L	L
S	O	C	Q	E	T	U	O	W	R	Y	I	A	I
O	S	A	T	F	D	E	T	I	H	W	G	I	P
L	T	J	H	I	K	S	F	H	K	Z	X	C	P
U	B	C	A	R	C	O	L	D	B	M	N	A	E
T	I	V	W	E	X	Q	W	R	E	R	T	L	R
E	T	Y	U	I	F	R	E	E	Z	I	N	G	Y
Z	E	S	N	O	W	O	P	A	A	S	D	F	G
E	H	J	K	L	Z	X	F	R	O	S	T	Y	C
R	V	B	F	N	M	I	C	Y	Q	W	E	R	T
O	V	E	R	C	A	S	T	P	Y	U	I	O	P
C	Z	A	O	H	F	S	R	O	O	D	T	U	O
Q	A	S	Z	I	D	F	J	L	A	B	E	W	Z
M	G	S	E	L	H	J	I	A	S	K	L	I	P
E	Z	L	N	L	R	X	N	R	R	C	V	N	W
L	B	U	N	Y	E	M	G	Q	O	W	E	T	A
T	R	S	T	Y	T	U	L	I	O	P	A	E	M
I	Z	H	X	C	N	V	I	B	D	N	M	R	T
N	Q	Y	W	E	I	R	N	T	N	U	M	B	G
G	Y	D	N	I	W	Y	G	N	I	L	W	O	H

ABSOLUTE ZERO

ARCTIC

BREEZE

CHILLY

COLD

DREARY

FIRE

FREEZING

FROSTBITE

FROSTY

FROZEN

GLACIAL

HOWLING

ICY

INDOORS

JINGLING

MELTING

NUMB

OUTDOORS

OVERCAST

POLAR

SHIVERING

SLIPPERY

SLUSHY

SNOW

THAW

WET

WHITE

WINDY

WINTER