Title Company Electronic Recording Process

Electronic-Recording (also known as e-recording) is the process of recording documents via a secure internet portal that would otherwise be sent by mail or courier to the County Assessor-Recorder’s Office. Only Title Companies, Title Insurers, Banks, and Government Entities, may submit documents via e-recording.

Here are the steps in the e-recording process:

1. Documents are received from Escrow by the Title Company.
2. Documents are reviewed, abstracted for title insuring purposes and for recording ability (recorder’s requirements).
3. Title abstracts for correct parties’ names, legal description, Assessor Parcel Number (APN), transfer tax and notary acknowledgment validity.
4. Upon authorization from Escrow to record, Title attaches recording cover sheets to each document and scans through the Recorder’s electronic recording portal.
5. Once scanned, documents are viewed and scanned copies are adjusted to meet the Recorder’s legibility requirements, if needed.
6. Documents are then submitted into the recording queue for the recorder to review and record in the order that documents are received.
7. If the Recorder rejects the documents, Title then has the opportunity to make corrections and any necessary adjustments, and then re-submits the document for recording. Note: Some Counties have a cutoff period for recordings, documents that exceed this time frame may record the following day.
8. Once recorded, Title receives confirmation of the recording which includes charges and assigned instrument numbers.

Important Note: It is ideal for Escrow to send documents to Title several days prior to closing to allow Title time to review and abstract them. However, often times Title receives the documents the same day of the scheduled closing.