

# Deed Return Check List Sheet 2016

Cecil County Finance Office Tracking # \_\_\_\_\_

Date: \_\_\_\_\_

Parcel ID \_\_\_\_\_

The enclosed document(s) is/are being returned to you unprocessed for the following reason:

Payment for real estate taxes was either not included or incorrect. The amount due is \$ _____ if received on or before _____. Make check payable to Cecil County.
County transfer fee for the deed was not enclosed OR incorrect. The correct amount is \$ _____. The Cecil County Transfer Fee is 0.5% of the consideration identified in the deed and/or other instrument. Separate check needs to be made payable to Cecil County.
The check enclosed for payment of Recordation Tax was not correct. The amount due is \$4.10 per \$500.00 rounded up to the next \$500.00 unit. The correct amount is \$ _____. Be sure to make the Recordation Tax check payable to Cecil County.
The check for Recordation Tax and/or Cecil County Transfer Fee should be made payable to Cecil County. The State Transfer Tax and recordation fee (\$60 or \$115) is payable to the Clerk of the Court. Separate checks are required.
First time Maryland homebuyer affidavit not provided, so they do not qualify for the Cecil County Transfer Fee rate of 0.25%
No check enclosed.
Town of _____ has not stamped the Deed. Please forward to the Town prior to submitting to our office.
The Sewer bill is not paid. The amount due is \$ _____ if paid on or before _____. If you have any questions regarding the sewer bill, then please contact our sewer department at 410-996-5390.
The Refinance Clause references the original mortgage loan amount instead of the current unpaid principal balance.
The original mortgagor(s) on the old loan and the then new loan differ. Therefore, they do not qualify for the refinance exemption.
Modification must state the current principal balance and pay recordation tax on any new money.
The Refinance Affidavit does not meet the requirements of The Office of the Attorney General. (Tax Property Article §12-108)
The Refinance Affidavit must be signed and notarized or made a part of the document by referring to it in the Deed of Trust. For example, "See Exhibit A for Refinance Affidavit attached hereto and made apart thereof."
Property is not in Cecil County.
Homeowners' Tax Credit needs to be recaptured. The amount due is \$ _____ if paid on or before _____. If you have any questions, contact our office at 410-996-5385 for the recapture amount.
State of Maryland Intake Sheet missing or incomplete- copy enclosed. All sections must be completed except #2 and #9.
Cecil County Property Transfer Record Sheet is missing- copy enclosed
Property Account Number (Tax ID) is missing or incorrect.
Deed reference number does not match.
Need AG letter/stamp from the Maryland Department of Assessment's Office. They can be reached at 410-996-2760, fax # 410-996-2770.
Name on deed does not match State Assessment records.
No prepaid postage envelope provided to forward the documents. Please send a stamped envelope addressed to the Clerk of the Court at 129 E. Main St., Elkton, MD 21921, so we can mail your deed/mortgage for recording.
The complete property account number (Tax ID) must appear on the Deed of Trust or on a fully completed intake sheet accompanying the Deed of Trust.
A signed copy of the note must accompany the Indemnity Deed of Trust.
Indemnity Deed of Trust must secure the guaranty and only the guaranty. If the IDOT secures the obligations, the indebtedness or the obligations and indebtedness under the loan document or the guaranty, it will be taxable. Please include sufficient language to clarify the document secures only the guaranty, i.e. "The Grantor is a guarantor and is not primarily liable for repayment of the Loan. This Deed of Trust secures the Guaranty and does not secure the Note. Accordingly, this Deed of Trust is not subject to recordation tax."
Indemnity Deed of Trust Affidavit not included. You may obtain this form from our website at <a href="http://www.ccgov.org/dept_finance/recordation.cfm">http://www.ccgov.org/dept_finance/recordation.cfm</a>
Other:

Please contact \_\_\_\_\_ at 410-996-5385 with any questions.

**Upon correction of items listed, please mail documents back, including this form, to  
Cecil County Finance Office, 200 Chesapeake Blvd., Suite 1100, Elkton, MD 21921.**

For helpful information, you may visit our website [http://www.ccgov.org/dept\\_finance/recordation.cfm](http://www.ccgov.org/dept_finance/recordation.cfm)