## **SENATE BILL 376**

N17lr2043 **CF HB 595** By: Senator Norman Introduced and read first time: January 26, 2017 Assigned to: Judicial Proceedings Committee Report: Favorable with amendments Senate action: Adopted Read second time: March 1, 2017 CHAPTER AN ACT concerning Mortgages and Deeds of Trust - Certification Requirement for Recordation -Repeal Real Property - Certification Requirement for Recordation FOR the purpose of repealing the requirement that a mortgage or deed of trust bear a certain attorney certification or a certification that the instrument was prepared by a certain party in order to be recorded; requiring that a deed or lease bear a certain attorney certification or a certification that the instrument was prepared by a certain party in order to be recorded; providing that the clerk of the circuit court may record a mortgage or deed of trust prepared by one of the parties named in the instrument without a certain certification; making a certain stylistic change; defining certain terms; and generally relating to the recording of mortgages and deeds of trust. BY repealing and reenacting, with amendments, Article – Real Property Section 3-104(f)(1)Annotated Code of Maryland (2015 Replacement Volume and 2016 Supplement) SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows: Article - Real Property 3-104.

## EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

<u>Underlining</u> indicates amendments to bill.

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Strike out indicates matter stricken from the bill by amendment or deleted from the law by amendment.



1 2	(f) (1) (I) 1. IN THIS PARAGRAPH THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.
3 4	2. A. "DEED" MEANS A WRITTEN INSTRUMENT THAT CONVEYS LEGAL TITLE TO PROPERTY.
5	B. "DEED" DOES NOT INCLUDE:
6	I. A DEED OF TRUST;
7	II. A MORTGAGE;
8	III. AN INSTRUMENT OR THE ASSIGNMENT OF AN
9	INSTRUMENT THAT CREATES OR GIVES NOTICE OF A SECURITY INTEREST IN
10	PROPERTY; OR
11	IV. AN INSTRUMENT THAT TERMINATES OR PARTIALLY
12	TERMINATES A LIEN CREATED BY A DEED OF TRUST, A MORTGAGE, OR AN
13	INSTRUMENT THAT CREATES OR GIVES NOTICE OF A SECURITY INTEREST.
14	3. "Under the attorney's supervision" includes
15	REVIEW OF AN INSTRUMENT BY THE CERTIFYING ATTORNEY.
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16	(II) No deed[, mortgage, or deed of trust] OR LEASE may be recorded
17	unless it bears <u>:</u>
18	1. the THE certification of an attorney [at law] ADMITTED
19	TO THE BAR OF THIS STATE that the instrument has been prepared by an THE attorney
20	or under an THE attorney's supervision, or a; OR
21	2. <u>A</u> certification <u>BY A PARTY NAMED IN THE INSTRUMENT</u>
22	that the instrument was prepared by one of the parties named in the instrument THAT
23	PARTY.
24	(III) THE CLERK OF THE CIRCUIT COURT MAY RECORD A
$\frac{24}{25}$	MORTGAGE OR DEED OF TRUST PREPARED BY ONE OF THE PARTIES NAMED IN THE
26	INSTRUMENT WITHOUT THE CERTIFICATION REQUIRED UNDER SUBPARAGRAPH (II)
27	OF THIS PARAGRAPH.
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28	SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
29	October 1, 2017.