

## **INSTRUCTIONS FOR OBTAINING MORTGAGES FROM THE RECORDER**

We need copies of all mortgages and other liens against your real property before we can file your bankruptcy case. In most cases, we do not require every page of the mortgage. In Hamilton County, the Recorder charges \$2.00 per page. In other counties, the Recorder charges much less, and it might be easier to obtain a copy of the entire mortgage. To save copy costs, however, you may obtain just the following:

1. The first page. The first page should include the amount you borrowed.
2. If the amount you borrowed is not indicated on the first page, then obtain the page on which the amount borrowed is indicated. This could be the second page, or even a later page.
3. The signature page. This will be the first page on which your signature(s) appear. Your signature(s) will be notarized. If your signature(s) is not notarized, then you may have the wrong page. Mortgages often include riders, such as variable interest rate riders and planned unit development riders. We do not require copies of the riders.
4. The notary page (if separate from the signature page). Sometimes there is not enough room for the notary seal on the signature page, and therefore the notary seal appears on the next page.
5. The legal description. Usually the legal description is an attachment (the last page). Sometimes, however, the legal description will appear on the first page.
6. Check with the Recorder's Office to be sure there aren't any mortgages or other liens that you didn't know existed. If there is any question, you should obtain a copy and provide it to me.

The Hamilton County Recorder's Office is located on the second floor of the County Administration Building, across from the courthouse, at 138 East Court Street in downtown Cincinnati.

The Clermont County Recorder's Office is located in the county administration building at 101 East Main Street in downtown Batavia.

The Warren County Recorder's Office is located in the government center at 406 Justice Drive in Lebanon.

The Butler County Recorder's Office is located across from the old courthouse at 130 High Street in downtown Hamilton.