

## WFG Underwriting Bulletin



To: All Illinois Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: March 15, 2016  
Bulletin No. IL 2017-03  
Subject: Corrective Document Re-Recording Procedures in Cook County

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Attached please find a PDF NOTICE issued by the office of the COOK COUNTY RECORDER OF DEEDS advising us as to the new policy of the Recorder's Office with respect to "corrective recordings". The new procedure complicates the ability to make corrections or adjustments to any prior recorded document.

- (1) A full affidavit must be prepared and filed to explain the change "no matter how small the change" (with the obvious additional recording costs).
- (2) The corrected earlier document will also have to be re-executed by the prior signers with the new signatures acknowledged again!!!
- (3) Furthermore, a certified copy of the prior recorded document will be required to be purchased and included with the re-recording.

In short, more complications and more costs for any corrections.

This also provides an additional opportunity for the Cook County Recorder of Deeds – under the guise of preventing fraud --- to reject the re-recording and consequently, some court proceedings may be required to force the correction.

Please review and re-review (and, again, re-review) all details of all documents that will be recorded as the "ante is upped" – it will be rather expensive in time and money to make any correction – no matter how small. (Remember that we never think we have time to do it the right way the first time, but we always have to find time to do it over.)

Click [HERE](#) for the PDF NOTICE

Should you have any questions, please contact your Illinois underwriting counsel Stanley J. Czaja at (773) 706-3779 or via email at [SCzaja@wfgnationaltitle.com](mailto:SCzaja@wfgnationaltitle.com).

**NOTE: The information contained in this Bulletin is intended solely for the use of employees of WFG National Title Insurance Company, its title insurance agents and approved attorneys. Disclosure to any other person is expressly prohibited unless approved in writing by the WFG National Title Insurance Company's Underwriting Department.**

**The Agent may be held responsible for any loss sustained as a result of the failure to follow the standards set forth above.**