

## WFG Informational Bulletin

To: All Illinois Policy Issuing Agents of WFG National Title Insurance Company  
From: WFG Underwriting Department  
Date: June 5, 2019  
Bulletin No.: IL 2019-01  
Subject: Cook County Predictable Recording Fee Schedule – Effective May 20, 2019

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To all WFG Illinois agents,

On March 21, 2019, the Cook County Board of Commissioners passed the Predictable Recording Fee Ordinance. This Ordinance is designed to make it easier for customers to calculate the price of recording a document with the Recorder of Deeds Office. The effective date of the Predictable Fee Ordinance was May 20, 2019. The fee for recording the vast majority of documents in Cook County is a flat \$98.00.

According to the Cook County Recorder of Deed's Office, "this ordinance will promote efficiency in the real estate markets as it will permit full and accurate disclosure of the fees associated with real estate transactions. Further, this ordinance will create efficiency in the administration of the Recorder's Office while lowering some of the costs associated with the Recording process. The need for Recorder of Deeds staff to count pages will be significantly reduced while also minimizing the need for processing customer refunds that occur as a result of overpayment of recording fees."

Under the new ordinance, the predictable recording fee only applies to documents classified as "Standard Documents". State law breaks down recordable documents into two categories – Standard Documents and Non-Standard Documents. Since the vast majority of documents are Standard Documents, it was easier for the legislature to define Non-Standard Documents. State Law defines Non-Standard Documents as:

1. a document that creates a division of a then active existing tax parcel identification number;
2. a document recorded pursuant to the Uniform Commercial Code;
3. a document which is non-conforming, as described in paragraphs (1) through (5) of Section 4-12002 [a];
4. a State lien or a federal lien;
5. a document making specific reference to more than 5 tax parcel identification numbers in the county in which it is presented for recording; or

6. a document making specific reference to more than 5 other document numbers recorded in the county in which it is presented for recording.

Some examples of Non-Standard Documents include Plats, Condo declarations, and certain documents recorded pursuant to the Uniform Commercial Code (“U” Docs). Mechanic’s liens are treated as Non-Standard Documents for the purpose of pricing these types of documents. Under state law and County Ordinance, any document that is not a Non-Standard Document is a Standard Document that is subject to the new flat fee schedule.

The predictable fee schedule also includes a new fee structure for certified and non-certified copies of Standard Documents. For certified copies of Standard Documents, the price is \$55. For non-certified copies of Standard Documents, the price is \$27.50. The price of purchasing certified and non-certified copies of Non-Standard Documents did not change under the Predictable Fee Ordinance.

Copies of the fee schedules can be found [HERE](#) and [HERE](#) or you can visit <https://cookrecorder.com/recording-fees/>

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