



To: All Maryland Policy Issuing Agents of WFG National Title Insurance Company
From: WFG Underwriting Department
Date: May 3, 2021
Bulletin No.: MD 2021-04
Subject: Recording Delays in Maryland

Title agencies doing business in the State of Maryland should be aware that certain jurisdictions are experiencing long delays in the recordation of documents; in some cases, these delays are several months long. Delays are being experienced in Baltimore City, Baltimore County, Prince George's County, and possibly in other counties as well.

For refinances involving payoffs of recently recorded deeds of trust, please keep in mind that a refinance affidavit is necessary in order to reduce the amount of recordation tax that is charged for recording the new instrument. This affidavit must include the recording information (Book/Page or Liber/Folio number) of the deed of trust that is being refinanced. You may not have access to that information by the time it is necessary to record your new deed of trust.

In such cases, it may be necessary to pay the full tax amount. If that is not possible, you will have to delay the closing of the refinance transaction until the information becomes available.

Information Bulletins are designed to provide our agents with information we think will help in managing their business or just being better title professionals, but which does not rise to the level of being an underwriting mandate and are not within the scope of the agency agreement.