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Decreasing Document Rejections Best Practices

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DATE Disclaimer: This is a proposed-for-adoption draft.

(There are still known deficiencies in format, which PRIA's Style Committee will clean up following final approval.)

PROPERTY RECORDS INDUSTRY ASSOCIATION

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Executive Summary

The Property Records Industry Association (PRIA) has long been an advocate for collaboration and process improvement for the benefit of all parties in the real property industry. Both document processors and recorders from across the country could share anecdotes about the issues and practices that cause the rejection of documents in the recording process. Every document rejected represents a waste of time and resources, and this issue is of great importance to both submitters and recorders.

This project solicited input from all parties in the document preparation, submission, and recording processes. Many PRIA members shared their rejection stories.

Rejection reasons were identified in seven general categories from which ideas for best practices evolved. This paper includes the following main sections:

1. An overview of document rejection issues from the perspectives of recorders and of document preparers or submitters
2. A detailed description of best practices for recorders, document preparers, and document submitters (see Appendix A)
3. A set of definitions for all forms and causes of document rejections. The inclusion of a rejection reason in this list does not imply that all parties agreed on the validity of a rejection reason (see Appendix B)

The best practices identified in this paper should be used as a basis for developing training and education efforts for both recorders and submitters. Key recommendations for best practices to reduce document rejections include:

- A. Better communication between recorders, document preparers, processors, and submitters is a dominant theme. Recorders should publish and explain their recording requirements. Preparers, processors, and submitters should learn and follow the recording requirements.
- B. All parties should designate points of contact who are responsible for assisting with document preparation and error correction.
- C. Preparers, processors, and submitters should be committed to preparing documents which conform to published recording requirements and should train staff to improve the quality of document preparation
- D. Submitters should be more attentive to correcting the cause of errors, and recorders should more clearly communicate the reason(s) for rejecting documents.
- E. Recording jurisdictions should be more complete, thorough, and consistent in applying recording fees.

- F. Recording jurisdictions, their regional and state associations, and stakeholder groups should seek consistency in the application of recording standards, policies, and fees.

Introduction

In keeping with the PRIA mission to identify opportunities for collaboration among industry stakeholders and to develop recommendations for standards and best practices, a project to address the causes and frequency of document rejections was undertaken. The subject is of interest to all parties in the recording process, including submitters (traditional and electronic), electronic recording and document processing organizations, and recorders throughout the country.

Information reviewed indicated that rejection rates may be 15 percent or higher in some cases (recording jurisdictions or submitters). Document rejections represent wasted time, energy, and resources in the recording process. A reduction in waste and associated rework results in savings for submitters, recorders, and intermediary organizations.

Starting in 2017, the work project team set out to:

- Explore and document the most common causes of document rejections.
- Explore and document the basis for requirements relating to document formatting and content.
- Identify strategies and best practices for improving the quality of document preparation (to conform to common recording requirements).
- Identify strategies and best practices for encouraging the consistent application of policies and standards for reviewing and processing documents.

Initial Research and Exploratory Activities

During the initial phase of the project, the participants in the work group shared perspectives about document rejections, and the respective stakeholders provided anecdotal examples of the things that various parties did that would result in the rejection of a document. To further explore stakeholder perspectives on the topic, an electronic survey was published in the fall of 2017. The basic question was:

Thinking about the stakeholders you represent, including your own organization, what are your biggest frustrations with respect to the rejection of documents prepared for and submitted for recording?

The responses were unstructured and identified a variety of frustrations expressed by both recorders and submitters ranging from image quality, incorrect fees, disregard for jurisdiction requirements, and inconsistencies in the application of policies and requirements by recording jurisdictions.

The open-ended format of the survey responses and the finite number of responses did not allow for any clear conclusions at that early stage. But, the results provided the basis for understanding more about the issues. More specifically, the following insights were gained.

1. Recorders and submitters expressed frustrations with each other. Recorders don't understand why submitters keep making the same mistake over and over, and they are frustrated that document preparers seem to disregard known and published requirements for recording. As a group, submitters do not understand why a document is acceptable in one jurisdiction but not another, or how requirements might vary among the staff within the same jurisdiction.
2. There was a need to have a deeper understanding of the rationale and circumstances associated with certain rejection reasons. Simply telling the other party to "do it right" or "stop doing that" would not adequately address the underlying causes for a rejection.
3. The language used to describe the reasons for a rejection varied widely among both submitters and recorders. There was a need to explore some means to help translate terms and improve communications among stakeholders.
4. Since the terms and language varied so much, the task of aggregating and interpreting data concerning document rejections was much more difficult than had been expected. The data included a substantial proportion of reasons described as "other."

Issue Elaboration and Definition Phase

An effort ensued to attain a deeper understanding of the concerns expressed by respondents and to share their rejection stories. New surveys were generated, with one directed to recorders and the other directed to submitters. The surveys organized the rejection story requests into eight categories: document formatting, image quality/legibility, incorrect fees, information missing, legal description, notary, other, and issues unique to [a] specific recording jurisdiction.

Recorders were asked to respond to the following questions:

- As a recorder, describe a situation or event relating to the rejection of a document for recording that frustrated you. (Answer who, what, when, where, why and how.)
- What steps were taken by your organization to communicate with the submitter about the reason for the rejection?
- What steps could or should have been taken by the submitter or your recording jurisdiction to prevent the document rejection?

Submitters were asked to respond to the following questions:

- As a submitter, describe a situation or event relating to the rejection of a document for recording that frustrated your organization or your customer. (Answer who, what, when, where, why and how.)
- What steps were taken by your organization or your customer to address the reason for the rejection?
- What steps could or should have been taken by the submitter, your organization or the recording jurisdiction to prevent the document rejection?

A second survey was generated to gather input on defining terms with respect to document rejections. Using the same rejection categories (document formatting, image quality/legibility, incorrect fees, information missing, legal description, notary, other, and issues unique to [a] specific recording jurisdiction), recorders and submitters were asked to respond to the following questions.

- List all of the requirements associated with this category, which if unmet, could cause a document to be rejected.
- Describe the statutory, regulatory, business or policy purpose for the requirements specified in one of the above from the recorder's perspective.
- Describe why a submitter might disagree with a requirement that led to the rejection of a document.

Limited Aggregated Data Review

During this period the working group was able to assemble some aggregated data about document rejections from multiple sources.

Working group members, including representatives from national electronic recording service organizations and some larger population counties, provided their “top ten” reasons for rejection reasons based on their experience in 2017. Aggregated data available through several PRIA member organizations was included in the process of developing a list of reasons given for rejecting documents.

The variance in terms and definitions used across recording platforms and jurisdictions requires that the analysis be qualified. Many states and jurisdictions did not have representatives responding to the surveys. Nevertheless, the working group was able to make the following observations.

1. More than 150 separate rejection reasons were documented from the research, including the rejection reasons which were associated with the unique requirements of individual recording jurisdictions.
2. Rejection reasons can be classified in one of the following general categories:
 - a. Document Formatting
 - b. Image Quality
 - c. Incorrect Information
 - d. Missing Information
 - e. Payment Error
 - f. Wrong Recording Jurisdiction
 - g. Customer Courtesy
3. Each of these classifications, except Wrong Recording Jurisdiction, has more than one specific issue that may be the basis for a document rejection. Missing Information and Incorrect Information have the largest subsets of rejection reasons, although not necessarily the highest frequency reasons.
4. Issues relating to notarial acknowledgments could fall into multiple categories including missing or incorrect information, or image quality.
5. Issues relating to property locations (legal descriptions) could be present in either the missing or incorrect information categories.
6. Payment errors appear to be more prevalent in traditional recording processes and less frequent in electronic recording processes.
7. Issues that are specific to individual recording jurisdictions may occur in any of the primary rejection categories.

8. Some rejection reasons are associated with the practice in some recording jurisdictions of evaluating whether the documents are legally correct or accurate. Not all rejection reasons are based on document recording or formatting standards.
9. Generally, recorders wanted document preparers and submitters to do more to ensure that the documents are correct and complete before submission, and that the preparers and submitters should make the effort to know and understand the requirements of the recording jurisdictions.
10. Generally, document preparers and submitters wanted recorders to be more consistent in the application of document formatting and recording standards within their respective offices and in the recording jurisdictions or at least be consistent among the jurisdictions within each state.

Best Practice Ideas and Recommendations

The best practices evolved from the input received through the rejection stories and discussions about the definitions for various rejection reasons. Recording jurisdictions and submitters share the responsibility for accurate and efficient processes for placing important documents in the public record. In the spring of 2018, a survey was published specifically on the topic of best practices. Recorders and submitters were asked to respond to the following question:

- Generally, what best practices would you recommend for reducing the volume of documents that are rejected in the recording process?

Best practice ideas were generated and classified into categories. For submitters, the best practices ideas can be characterized as recommendations for communication, document preparation, error correction, and technology. For recorders, the best practices ideas can be characterized as recommendations for communication, document review, fee practices, and regional and state practices. Clearly, better communication between submitters and recorders was one of the strongest themes in the best practice discussion. Better communication among all parties in the recording process will result in fewer errors and document rejections.

Submitter Best Practices Summary

Communication

The recommendations for best practices for submitter communication have a strong focus on knowing and understanding the recording and document formatting requirements published by recording jurisdictions. When possible, submitters should designate a primary contact person to engage in communication *prior* to submission.

Document Preparation

As a best practice, PRIA recommends that submitters and preparers invest the time and resources into document preparation (including image creation) and quality control processes to ensure that documents conform to the known requirements for recording and are accompanied by the required fees. An upfront commitment to these processes, coupled with communication efforts to stay current on recording requirements, has the potential for significantly reducing rejections.

A vital component of the preparation and submission process is the staff charged with carrying out these duties. Staff training can help ensure a consistent understanding of recording and document formatting requirements by everyone in the preparation and submission process. This understanding includes external parties such as notaries who have a part in preparing and executing documents to be placed in the public record.

Error Correction

When errors occur, learn from them and set up processes to prevent them from being repeated. Make sure that all errors are addressed at once, and avoid “serial” correction processes, i.e., correcting one error without correcting all other errors identified by a recording jurisdiction. While it may seem obvious based on the review of comments provided by recorders, it must be stated as a best practice; when informed of an error do not simply resubmit the same document with no change.

Technology

Software and other innovations should be used to reduce errors in the preparation and submission process. It is commonly accepted that some errors, particularly errors relating to incorrect fees, have a much lower incidence when documents are recorded electronically. While it does require an upfront investment, maintaining a database of requirements for recording jurisdictions to which documents are frequently submitted can help reduce submission errors.

Recorder Best Practices Summary

Communication

The recommendations for best practices for recorder communication have a strong focus on ensuring that all current recording and formatting requirements are frequently updated and published by recording jurisdictions through multiple communications channels. The burden of researching requirements should not rest on the submitter. Make the information easy to find in multiple ways: email, newsletters, web sites, social media, text alerts, printed posters, or inserts in return mail. Ask intermediaries such as electronic recording companies to help disseminate information.

Information that can be shared with the submitter community may include but is not limited to recording and document formatting requirements, fees, document content requirements, and image formatting requirements (compression, black and white, acceptable image formats). Provide submitters with checklists, information about common reasons for document rejections, and procedures for making corrections.

As a best practice, recorders should be proactive. When policy changes are pending, or when events such as office closures occur, post or distribute special alerts and updates. If a document is rejected, communicate the reasons quickly and thoroughly. Make sure the submitter understands what needs to be corrected. For consistency use common terms and definitions to communicate the reasons for rejecting a document. As a starting point, recorders can identify the top ten reasons for rejecting documents in each respective jurisdiction and take steps to inform submitters about those issues. Using common definitions can add consistency to the recording process.

Finally, to facilitate effective communication, establish a primary point of contact to handle requests for assistance concerning document rejections. Recording jurisdictions should engage with customers by publishing a contact phone number, email address (which may be an “alias” or community mail box), a web page contact form, and social media handles, e.g., @recordercounty, and possibly a Short Message Services (SMS) number for texts or a chat pod directed at submitters.

Document Review

County recorders want submitters to do a better job preparing documents, and submitters have offered their ideas for best practices in the recording jurisdiction review processes. Best practices include efforts to ensure that sufficient staff is assigned to the document review process, and they are trained to review, evaluate, and process documents consistently within a jurisdiction and among the jurisdictions in a region or state.

A recommended best practice for submitters is to be thorough in document preparation and to correct all errors in a document at once. This best practice theme also applies to recorders, who should thoroughly review entire documents and identify all errors at once to prevent the back and forth “serial” correction processes. If there are multiple documents in a submission package (traditional or electronic), review them all so that all errors can be corrected in all documents.

Recording jurisdictions should organize themselves to proactively engage submitters that exhibit repeated or systemic errors in the preparation of documents. Offer training and assistance to those submitters with the goal of preventing future errors (including fee errors). Generally, a jurisdiction should attempt to work with a submitter on a resolution rather than simply rejecting all documents or packages

Technology continues to emerge that can aid recorders in the document review process. These tools can be used to programmatically identify formatting or content errors, or to handle or convert images from a variety of sources and enhance the legibility of documents without altering the content.

A best practice for a recording jurisdiction should include processes to periodically review and adjust the standards and requirements for documents submitted for recording. Some requirements could be characterized as artifacts of a predominantly paper world, but as the adoption of electronic document processing and recording continues to grow, some requirements may not be as relevant. For example, electronically submitted documents might not require the same amount of space or need the same location requirements on the first page, as electronic recording stamps have become more precise and flexible. Requirements for embedding the identity of a submitter, preparer or "return to" information in a document may not need to be the same for electronic documents, because the submitter information can be embedded in the metadata of an image, or in the XML message associated with an electronically submitted document.

Fee Practices

The consistent application of policy also applies to recording fees. As a best practice, PRIA recommends that recording fee policies are consistently applied within a jurisdiction and among the jurisdictions in a region or state. Recording jurisdictions should consider adjustments to their processes that would reduce the incidence of submitter fee errors as a reason for rejecting documents. There are practices that can reduce or eliminate delays associated with the back and forth handling of a document due to fee issues. For example, one practice is to authorize recorders to charge the necessary fees through eRecording processes or escrow accounts, the adoption of fee structures which may be more predictable for submitters, or methods for recording traditionally submitted documents even when the enclosed payment is too high or too low.

Regional and State Practices

There are long-standing traditions and practices in recording jurisdictions that favor home rule and enable practices that may vary from the norm. As the pace of technology adoption in the property records industry quickens, the latitude for variance in practices among recording jurisdictions within a state will decline. PRIA recommends that as a best practice that recording jurisdictions and their state associations take the lead and work toward modern and consistent policies. Don't wait for the stakeholder to seek legislative or judicial relief. Recordors' associations, PRIA Local chapters, or other organizations can provide the framework for reviewing and simplifying recording requirements, for aggregating and reviewing rejection data, and proactively training, assisting, and communicating with submitters operating within their states. Finally, recorders with common local land record management systems (LRMS) can help ensure that those systems conform to and support the application of consistent policies and practices.

Related PRIA Resources

PRIA has considered a number of subject areas and best practices, which relate directly to the objective of reducing document rejections and driving wasted effort from the recording process. Recommended practices with respect to eRecording, document formatting, indexing, image creation and archiving, and local land records management systems, if implemented, can contribute to greater efficiency and a reduction in document rejections. For more information, view the PRIA Resource Library at <https://www.pria.us>.

Next Steps

Implementing these recommended best practices for reducing document rejections should be the basis for training and education efforts for both recorders and submitters. Such efforts will be consistent with the PRIA ideal for collaboration to benefit all stakeholders and contribute to the common good.

All PRIA stakeholders, recorders, submitters, eRecording companies, intermediate document processing companies, LRMS vendors, and land record portals are encouraged to embrace the rejection definition structure outlined in Appendix B, and incorporate those common terms into their business processes.

A suggested additional first step for recording jurisdictions is to track and document the most common rejection issues they encounter, and then map those issues to the rejection definition structure outlined in Appendix B. The LRMS vendors and the interfaces used for reviewing and processing documents then can begin to incorporate these terms in their respective workflows. Usage of these terms will enable PRIA stakeholders to work together and aggregate document rejection data, and then use the new information to further improve training and education efforts.

Topics for Future Consideration

This review of rejection reasons and recommended best practices helped shed light on practices that contribute to the rejection of documents submitted for recording. Specifically, many reasons and definitions associated with document rejections seem to be based on the practice in some recording jurisdictions of evaluating or judging the acceptability or “completeness” of a document. In some jurisdictions it appears the recording process is expected to provide a proxy for a legal review, even though that review is beyond the scope of legal responsibility for document recording. Some survey respondents and work group participants expressed the view that recorders should record, not evaluate a document. It is quite apparent that practices, such as checking for the accuracy of a legal description, or checking for the correctness of a notary stamp, frequently takes place throughout the country.

Submitter Best Practices

Communication. Better communication among all parties in the recording process would result in fewer errors and document rejections. Recording jurisdictions and submitters share the responsibility for accurate and efficient processes for placing important documents in the public record.

- **Pre-submission Communication.** Establish a procedure for contacting the recorder's office prior to submission when there are questions about document content, formatting or fees.
- **Know the Requirements and Fees.** Proactively monitor recorder web sites and other materials published by jurisdictions about recording requirements, fees and operating hours. Adhere to published recording requirements and follow recorder instructions.
- **Designate a Contact Person.** Provide a point of contact (phone number, email address) for recorders to communicate with submitters about submitted documents
- **Learn from Errors.** Take responsibility for errors, make necessary corrections, and learn from the process to avoid future errors and rejections.
- **Get Everyone Involved.** Encourage intermediate parties in the submission process to help facilitate communication and error resolution rather than simply referring the submitter or recorder to the other party.

Document Preparation. Submitters should be more attentive in the process of preparing documents for recording.

- **Invest in Preparation Processes to Prevent Errors.** Establish a checklist for personnel to use when preparing documents for submission to recording jurisdictions. The checklist should address content, formatting, image quality, and recording jurisdiction requirements.
 - **Content and Formatting.** Implement a process for reviewing a document for accuracy, completeness, and formatting (including notary acknowledgements) prior to submission.
 - **Recording Fees.** Implement a process for reviewing a document for the accuracy of recording fees prior to submission.
 - **Image Quality.** When eRecording, implement a process for reviewing the quality of a document image (resolution, sharpness, suitability for archiving, and digital preservation) prior to submission.

- Document Type. When eRecording, select the appropriate document type as business rules and fees may vary for different types of documents.
- Invest in Staffing and Training To Improve Document Preparation Quality.
 - Provide appropriate training to personnel responsible for preparing documents (content, formatting, or fees).
 - Provide appropriate training to personnel responsible for creating traditional paper documents.
 - Provide appropriate training to personnel responsible for creating electronic documents (rendered or scanned images), e.g., ensure that personnel know how to correctly use equipment and software to scan or render a document image.
 - Provide personnel responsible for preparing documents with other resources to correctly prepare documents, e.g., adequate staffing, cross training, leadership, and guidance.
- Engage external participants in the document preparation process and encourage them to be more attentive when contributing content to documents being prepared for recording.
 - Provide appropriate training and continuing education for notaries about the importance of the accuracy, completeness, and legibility of notary stamps for documents.
 - Provide appropriate training and continuing education for paralegals, legal assistants, and clerical staff about the importance of the accuracy, completeness, and legibility of documents.

Error Correction. Submitters should be more attentive in the process of correcting errors in documents submitted for recording.

- Correct the issue causing the rejection; do not simply resubmit the same document with no changes.
- Correct all errors identified in a rejection notification and avoid serial correction processes.
- Cure the underlying cause of a rejection and work to prevent the recurrence of similar errors

Technology. Errors and rejections can be reduced by using technology for submitting documents.

- Increase the adoption of eRecording systems. Experience indicates that electronic documents have lower rejection rates, particularly with respect to fee errors.

- Develop and maintain a database of recording requirements in the jurisdictions to which documents are most frequently submitted.

RECORDER BEST PRACTICES

Communication. Better communication among all parties in the recording process would result in fewer errors and document rejections. Recording jurisdictions and submitters share the responsibility for accurate and efficient processes for placing important documents in the public record.

- **Communication Channels and Formats.** Provide information about recording and submission requirements to submitters in multiple formats and through multiple channels.
 - Post in recording offices (print)
 - Insert periodic updates in return mail (print)
 - Email
 - Newsletters (print or electronic)
 - Social media (electronic)
 - Web pages (electronic)
 - Text alerts (electronic)
 - Knowledge base, bulletin boards (electronic), and messaging services provided by intermediate parties such as eRecording and document processing companies
- **Communication Content.** Provide a complete and thorough description of all recording and submission requirements. Highlight and explain any requirements which are unique to a recording jurisdiction.
 - Document formatting requirements. Provide a sample document image showing correct formatting, e.g., margins, fonts, and recording stamp area.
 - Document content requirements. Provide information on items such as Return To/Prepared By information.
 - Image formatting requirements. Disclose any requirements about resolution, sharpness, suitability for archiving, PDF format, black and white only, file size, and compression type.
 - Distribute submission checklists.
 - Common reasons for document rejections. Reveal the most frequent document rejections for both paper/traditional recording and eRecording.
 - Procedures to follow when a document is rejected.
 - Who the submitter should contact with questions about a rejection.
 - What information is needed when communicating about a rejection, e.g., a batch or submission ID or other information.

- Requirements for a jurisdiction memorandum of understanding (eRecording).
- Recording fees, fee policies, and web site apps such as fee calculators.
- Special alerts and updates. Reveal any pending policy changes or pending fee changes well in advance of any planned implementation date, as well as office closures for holidays, training, technology outages, or emergency events (fire, flood, etc.).
- Rejection Reasons. Provide a complete and thorough description of all reasons for rejecting or declining a document submitted for recording.
 - Communicate all errors in a rejection notification. Avoid serial rejection processes (repeated rejections for different issues).
 - Communicate rejection reasons immediately. For traditional submissions, consider email or telephone notifications. For electronic submissions, use the messaging tools provided by the eRecording vendor or service.
 - Communicate rejection reasons using a common or standard set of definitions and codes to facilitate consistent communications across all recording jurisdictions. Common rejection reasons include the following categories:
 - Document formatting
 - Image quality
 - Incorrect information
 - Missing information
 - Payment error
 - Incorrect jurisdiction
 - Customer Courtesy
- Point of Contact. Information about recommended communications channels should be published by each recording jurisdiction. Include the following:
 - Phone number
 - Email address (which may be an “alias” or community mail box)
 - URL address for a web page contact form
 - Social media handles, e.g., @recordercounty
 - Short Message Services (SMS) number

Document Review. Recording jurisdictions should be complete, thorough, and consistent in the process of reviewing documents submitted for recording.

- Review all documents in a submission package (traditional or electronic), even when an individual document within a package may be rejected for some reason(s).
- Act on all documents and specify all errors in a rejection notification thus avoiding serial rejection processes (repeated rejections for different issues).
- Provide appropriate training and other resources to personnel responsible for reviewing documents (content, formatting, or fees) to ensure the consistent application of policies and requirements.

- Proactively engage submitters with repeated or systemic errors in the preparation of documents to train and assist them with the goal of preventing future errors (including fee errors). A jurisdiction should attempt to work with a submitter on a resolution before simply rejecting all documents or packages.
- Employ technologies to handle or convert images from a variety of sources and to enhance the legibility of a document without altering the content.
- Allow for variance in the identity of the submitter, preparer or "return to" information, as long as a point of contact is provided if there are questions.
- Return recorded documents to the organization that submitted it, regardless of the preparer or the "return to" information.

Fee Practices. Recording jurisdictions should be more complete, thorough and consistent in the process of applying recording fees to documents submitted for recording.

- Ensure recording staff consistently apply fee policies, and encourage jurisdictions within regions to do the same.
- Ensure that recording functions can handle submissions with overpayments or underpayments.
- Move toward predictable fee structures in order to reduce fee related rejections.
- Establish processes for submitters to authorize recorders to charge necessary fees, e.g., authorize the acceptance of modified fees through eRecording processes or escrow accounts.

Regional and State Practices. Recording jurisdictions within regions and states should seek to become more consistent in the application of recording standards, policies, and fees to the extent possible.

- Review and simplify recording requirements, including streamlining rules for different document types, as well as the number and type of supporting documents required.
- Review rejection data, observe submitters with high rejection rates and proactively train, assist and communicate with those submitters.
- Use a structure, such as recorders' association or PRIA Local group, to ensure that jurisdictions within a state or region apply policy and business practices consistently, (for example, the fees for the same document should be the same regardless of which jurisdiction in a state receives it).
- Use a structure, such as recorders' association or PRIA Local group, to organize training efforts for submitters, recorders, and notaries.
- Incorporate expectations for service standards and best practices for communication and error correction in agreements between recorders, eRecording companies, local land records management systems, and portals.

Related PRIA Work Products. PRIA has published a variety of papers concerning standards and best practices. Implementation of these standards would help lower the rate of document rejections. Related topics include:

- Notary Best Practices
- eRecording Best Practices

For more information, see the PRIA web site at <https://www.pria.us> and reference the Resource Library and the Projects/Committees menus.

Document Rejection Reasons and Definitions

This paper on Reducing Document Rejections identified numerous best practices for both recorders and submitters which, if implemented, may reduce the volume and frequency of documents which require reprocessing. The working group developed a table of document rejection reasons. These reasons are intended to help recorders and submitters improve their communication.

Management thinker Peter Drucker is frequently cited as the origin of the following quote: “If you can’t measure it, you can’t improve it.” The definitions in this Appendix can be used by recorders and submitters to track the reasons for rejection in their respective document management systems. For example, land records management system (LRMS) vendors and land records portals could incorporate the definitions into their document processing workflows. When a recorder rejects a document, the reason and an associated code value can be communicated to the submitter and logged in a database. The most frequent or common rejection reasons can be identified, and those high frequency reasons can form the basis for training and communication focused on improving the quality of document processing. Such efforts can be directed to both submitters and recorders.

All PRIA stakeholders — recorders, submitters, eRecording companies, intermediate document processing companies, LRMS vendors, and land record portals — are encouraged to adopt the rejection definition structure outlined here, and to incorporate the common terms into their business processes.

As noted in the section of the paper titled “Issue Elaboration and Definition Phase,” more than 150 rejection reasons have been documented. Rejection reasons are classified in one of the following general categories:

- a. Document Formatting
- b. Image Quality
- c. Incorrect Information
- d. Missing Information
- e. Payment Error
- f. Wrong Jurisdiction
- g. Customer Courtesy

Each classification (except Wrong Jurisdiction) has more than one specific issue that may be the basis for a document rejection. Missing Information and Incorrect Information have the largest subsets of rejection reasons, although they are not necessarily the highest frequency reasons.

The following tables are organized around these general classifications. The column headings in each table are as follows:

Category. One of the seven primary categories of rejection reasons enumerated above.

Code. Each rejection reason has been assigned a unique code value. The first two characters of the code value are the capitalized initials of the category title: DF = Document Formatting; IQ = Image Quality; II = Incorrect Information; MI = Missing Information; PE = Payment Error; WJ = Wrong Jurisdiction; and CC = Customer Courtesy.

The integers which follow the category abbreviations are a numeric sequence which mostly follows the alphabetical order of the Short Title given to each rejection reason. For example, the code of MI125 represents Missing Zoning Authority Stamp, which is the last item in the Missing Information rejection reason category.

Note that in most cases each code skips a numeric value in the sequence. This method is intended to allow for the likelihood that additional rejection reasons and short titles may be added to the table. Skipping values in the numeric sequence may reduce the future need to reorder the code values.

Short Title. A label intended to succinctly identify a rejection reason. This label is also used to order the rejection reasons within each category.

Short Definition. A brief statement which summarizes the rejection reason. It is intended to provide a somewhat more complete, but not extensive, explanation for the rejection reason.

Rejection Reason Subtopics

Some rejection reasons may also be associated with specific components of documents which may be subject to error. For example, a common component of a recorded document is the notarial stamp or acknowledgement. An error in a notarial component could be associated with any of the primary rejection reason categories including Document Formatting, Image Quality, Incorrect Information and Missing Information. Some users may wish to view all notary-related errors in one grouping. For this reason, this Appendix includes several supplemental tables organized around different subtopics including: Notary Stamps, Legal or Location Descriptions, Party Names, Taxes, Preparers, and Supporting Documents. Any rejection reason not associated with one of these special topics is also presented under the heading "Other."

When a rejection reason is organized by Subtopic, it should be noted that the unique Code assigned to that rejection reason remains unchanged, and it continues to be associated with one of the seven primary rejection categories.

Unspecified Rejection Reasons

For each of the primary rejection reason categories, the rejection reasons table includes a reason which is labeled as “unspecified.” The purpose of these items, each of which is assigned a unique code value, is to provide users with some general information about the reason for a rejection, even if a specific detailed reason is not communicated. For example, a recorder could reject a document due to an Image Quality issue without providing a more specific explanation of what the issue is. This would be an “Unspecified Image Quality Issue - Other” with a Code of IQ01.

There are also several “unspecified” definitions for the rejection reason subtopics. For example, in the “Missing Information” rejection reason category, there is a choice labeled “Missing Notary Information - Unspecified” – Code MI59. When used, the recorder and the submitter would know that there is missing information associated with the notary section in a document. Specific information about what part of the notary section is incomplete or may not be known, but the users would have more information than would be provided with the general category of “Unspecified Missing Information - Other” – Code MI01.

Communication about rejection reasons can be more effective if some explanation about the specific issue is provided. However, it may not be practical to include every possible rejection reason in an LRMS or land records portal user interface or workflow. Choices about how best to use the “unspecified” rejection reasons and codes in the table will need to be made by the LRMS vendors, the land records portals and their users.

Data Aggregation and Analysis

One of the challenges of preparing this Reducing Document Rejections paper was the lack of any consistent or reliable data concerning the reasons and causes for document rejections. It seemed that every recording jurisdiction, state and national region defined things differently. There was no common language for rejection reasons and no way to consistently aggregate or interpret data. Even document processing companies and land records portals that work with multiple recording jurisdictions often rely upon “free form” text to communicate about rejection reasons.

Land Records Management Systems (LRMS), land records processing portals, eRecording vendors, and document submitters are encouraged to use the definitions and organize them into their respective workflows and user interfaces as they deem appropriate. As long as the

common definition and unique code value are preserved and correctly assigned and mapped to each rejection reason, then it will be possible to track rejection data.

A suggested first step for recording jurisdictions is to track and document the most common rejection issues they encounter, and then map those issues to the rejection definition structure outlined in this Appendix. The LRMS vendors and the interfaces used for reviewing and processing documents then can begin to incorporate these terms in their respective workflows.

Usage of these terms will enable PRIA stakeholders to work together and aggregate document rejection data and analyze it across sub-state regions, states, and regions within the United States. This information can be a powerful tool for creating training and education activities to help reduce the rejection of documents, and to improve productivity and efficiency in the recording process. To paraphrase Peter Drucker, "If we can measure it, we can improve it!"

Conclusion

The rejection reasons table in this paper is intended to be a compilation of documented rejection reasons that have been given in U.S. recording jurisdictions. The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason. Some rejection reasons are associated with the practice in some recording jurisdictions of evaluating whether the documents are legally correct or accurate. Some rejection reasons are based on document recording requirements or formatting standards. This paper is not intended to reconcile different opinions on this topic.

Customer Courtesy & Incorrect Jurisdiction

The category “Customer Courtesy” includes several rejection reasons which may be applicable in situations where either the recording of a document is not required, or the customer has recognized an error before the Recorder’s office has had an opportunity to review it.

Category	Code	Short Title	Short Definition
Customer Courtesy	CC01	Unspecified Courtesy Issue - Other	The recording jurisdiction, as a courtesy to the submitter, declines the document, but the reason is not specified
Customer Courtesy	CC03	Customer Request	A customer recognizes an error prior to review by the recording jurisdiction, and submits a request for a rejection to allow for the correction of the error
Customer Courtesy	CC05	Document Not Required	A document is submitted but it is not required for a transaction, the transaction is already completed, or the submission is a duplicate
Customer Courtesy	CC06	Document Type Prohibited	A document type is submitted but cannot be recorded by law or administrative policy
Customer Courtesy	CC07	Extraneous Document	A document is extraneous or unnecessary, and recording is not required
Customer Courtesy	CC09	Recorder Discretion	The recording jurisdiction, as a courtesy to the submitter, declines the document to prevent an unnecessary recording or charge to the customer

The category “Wrong Jurisdiction” addresses one common reason for document rejections; the document has been submitted to the wrong county. For example, a document intended for recording in Polk County, Florida is mistakenly sent to Polk County, Iowa.

Category	Code	Short Title	Short Definition
Wrong Jurisdiction	WJ01	Wrong Jurisdiction	A document is submitted to the wrong recording jurisdiction

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Document Formatting

The category “Document Formatting” includes rejection reasons relating to the format of the document or the form in which information is presented in the document, but not the content or information provided in the document. Issues range from margins and font sizes to the physical condition of a submitted document.

Category	Code	Short Title	Short Definition
Document Formatting	DF01	Unspecified Document Formatting Issue - Other	A document does not conform to published formatting requirements, but the error is not specified
Document Formatting	DF03	Altered Documents Not Accepted - Label	A document which has been altered, e.g., with a label, is not accepted
Document Formatting	DF05	Altered Documents Not Accepted - Stamp	A document which has been altered, e.g., with a stamp, is not accepted
Document Formatting	DF07	Altered Documents Not Accepted - Unspecified	A document which has been altered and is not accepted, but the error is not specified
Document Formatting	DF09	Altered Documents Not Accepted - White Out	A document which has been altered, e.g., with "white out", is not accepted
Document Formatting	DF11	Blank Pages Not Accepted	The form of the document, specifically with respect to blank pages, is not accepted
Document Formatting	DF13	Border Style Not Accepted	A document with a line or border in the margin area, or which obscures information in the document, is not accepted
Document Formatting	DF15	Color Not Accepted	Images with color are not accepted
Document Formatting	DF17	Content In Margin Not Accepted	The form of the document, specifically with respect to the placement of content in the margins, is not accepted
Document Formatting	DF19	Defective Document	The document is submitted submitted in paper form, but cannot be processed because it can't be read or scanned
Document Formatting	DF21	Document Type - Rescission - Not Accepted	The recording state or jurisdiction, does not accept a document rescinding a previously recorded document
Document Formatting	DF23	Document Type Prohibited Electronically	The recording state or jurisdiction does not accept the document type for the electronic submission of documents.

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Document Formatting

Category	Code	Short Title	Short Definition
Document Formatting	DF25	Documents Images Combined	A required supporting document (such as a tax or environmental document) which should be submitted as a separate document, is combined with another document or image.
Document Formatting	DF27	English Text Required	A document is not accepted in a language other than English
Document Formatting	DF29	File Size Too Big	The size of an electronic file is too big to be processed
Document Formatting	DF31	First Page Content Required	Required information for a document, such as party names or associated references, is not included on the first page
Document Formatting	DF33	Font Size or Type Not Accepted	The form of the document, specifically with respect to the font size, style or type, is not accepted
Document Formatting	DF35	Form Prohibited - Unspecified	The form of a document is not accepted for non-specific reasons
Document Formatting	DF37	Form Prohibited By Jurisdiction	The form of a document, for reasons specific to a recording jurisdiction, is not accepted
Document Formatting	DF39	Image Format Not Accepted	Images which are not compatible with the local land record management system are not accepted
Document Formatting	DF41	Reserved	Reserved
Document Formatting	DF43	Incorrect Legal Description Format	Legal description information about unplatted or platted land (section, township, range or lot, block, unit) does not conform to the formatting requirements of the recording jurisdiction
Document Formatting	DF45	Incorrect Tax Identifier/PIN Format	Parcel identification information, such as a PIN (parcel identification number or other tax identifier), does not conform to the formatting requirements of the recording jurisdiction
Document Formatting	DF47	Insufficient Space For Recording Stamp	There is insufficient space on the first page for the recording stamp
Document Formatting	DF49	Margin Size Not Accepted	The form of the document, specifically with respect to the margin size, is not accepted
Document Formatting	DF51	Notary Acknowledgement or Affidavit Not Accepted	The form of the document, specifically with respect to the notary acknowledgement or affidavit, is not accepted
Document Formatting	DF53	Notary Seal Obscures Printed Text	The notary seal obscures other text in a document

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Document Formatting

Category	Code	Short Title	Short Definition
Document Formatting	DF55	Notary Stamp Format Not Accepted	The form of the document, specifically with respect to the notary stamp format, is not accepted
Document Formatting	DF57	Original Required	The recording state or jurisdiction does not accept documents which they believe are not originals
Document Formatting	DF59	Page Orientation	The orientation of pages in a document (landscape, portrait, upside down, or readable left to right) is incorrect
Document Formatting	DF61	Page Size Not Accepted	The form of the document, specifically with respect to a page size (dimension) other than a standard letter or legal sized document, is not accepted
Document Formatting	DF63	Pages Out of Order	The order of pages in a document is incorrect
Document Formatting	DF65	Party Names Not Printed	Party names (people or organizations) are not printed
Document Formatting	DF67	Photo Images Not Accepted	Images with color or black and white photos not accepted
Document Formatting	DF69	Prepared By/Return To Not Accepted	The form of the document, specifically with respect to the formatting of the prepared by/return to information, is not accepted
Document Formatting	DF71	Re-Recording Required	The recording state or jurisdiction does not accept the form of the document; a re-recording is required in lieu of a corrective instrument
Document Formatting	DF73	Tax Code Format Not Accepted	The recording jurisdiction does not accept the tax code in the same format as other jurisdictions in a region
Document Formatting	DF75	Top Margin Size Not Accepted	The size of the blank top margin on the first page of a document does not conform to formatting requirements

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Image Quality

The category “Image Quality” includes several rejection reasons which are related to the legibility of the document as a whole or the legibility of a component of the document such as the notary seal or the party signatures.

Category	Code	Short Title	Short Definition
Image Quality	IQ01	Unspecified Image Quality Issue - Other	A document does not conform to published image quality requirements, but the error is not specified
Image Quality	IQ03	Illegible Document	A document, as a whole, is not legible or readable, because it is blurred, opaque or pixelated
Image Quality	IQ05	Illegible Legal Description	The legal description is not legible or readable
Image Quality	IQ07	Illegible Notary Acknowledgement	The notary acknowledgement section is not legible or readable
Image Quality	IQ09	Illegible Notary Seal	The notary stamp/seal/indicia is not legible or readable
Image Quality	IQ11	Illegible Party Names	Printed party names (people or organizations) are illegible
Image Quality	IQ13	Illegible Signatures	The signatures are faint or obscured, making them illegible
Image Quality	IQ15	Signature Obscures Printed Text	The printed name or title of a party is obscured by a signature

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Incorrect Information

The category “Incorrect Information” identifies numerous rejection reasons related to information which is apparent or known to the recorder as erroneous. Types of incorrect information may include legal descriptions, party name information, dates, or transaction amounts.

Category	Code	Short Title	Short Definition
Incorrect Information	II01	Unspecified Incorrect Information Issue - Other	A document does not conform to requirements for correct information, but the error is not specified
Incorrect Information	II03	Incorrect Abbreviations	An abbreviation used in a document is not accepted by the recording jurisdiction
Incorrect Information	II05	Reserved	Reserved
Incorrect Information	II07	Reserved	Reserved
Incorrect Information	II09	Incorrect Assignment Affidavit	The Assignment Affidavit supporting another document is incorrect
Incorrect Information	II11	Incorrect Associated Reference	The reference to a previously recorded document is incorrect
Incorrect Information	II13	Incorrect Borrower Information	Information about the borrower is incorrect
Incorrect Information	II15	Incorrect Chain of Title	Information about the chain of title is incorrect
Incorrect Information	II17	Incorrect Cover Sheet	The cover page is incorrect or incomplete
Incorrect Information	II19	Incorrect Date - First Page	The instrument date displayed on the first page is incorrect
Incorrect Information	II21	Incorrect Death Certificate Information	Information on a Death Certificate has been altered, or the cause of death is incorrectly specified in the document
Incorrect Information	II23	Incorrect Document Date	The date of a deed, mortgage or other document is incorrect
Incorrect Information	II25	Incorrect Document Index Information (Electronic)	The metadata, index or XML data submitted with an electronic document does not match the information in the electronic document

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Incorrect Information

Category	Code	Short Title	Short Definition
Incorrect Information	II27	Reserved	Reserved
Incorrect Information	II29	Incorrect Document Type (Electronic)	The document type is incorrect in the metadata, index or XML data submitted with an electronic document
Incorrect Information	II31	Reserved	Reserved
Incorrect Information	II33	Reserved	Reserved
Incorrect Information	II35	Incorrect Intervening Assignment	The Intervening Assignment supporting another document is incorrect
Incorrect Information	II37	Incorrect Jurisdiction Subdivision	A subdivision of a recording jurisdiction, e.g., N or S, is incorrect
Incorrect Information	II39	Incorrect Legal Description - Unspecified	The legal description or location information is incorrect, but the error is not specified
Incorrect Information	II41	Incorrect Legal Description-Platted	The legal description or location information for platted land is incorrect
Incorrect Information	II43	Incorrect Legal Description-Unplatted	The legal description or location information for unplatted land is incorrect
Incorrect Information	II45	Incorrect Lender	The lender referenced in the document is incorrect
Incorrect Information	II47	Reserved	Reserved
Incorrect Information	II49	Incorrect Modification Reference	The reference information for a modification is incorrect
Incorrect Information	II51	Incorrect Mortgage Amount	The amount of a loan represented in a document is incorrect
Incorrect Information	II53	Incorrect Notary Acknowledgement	The acknowledgement section includes incorrect information or is not complete
Incorrect Information	II55	Incorrect Notary Affidavit Information	The affidavit section of a notary stamp includes incorrect information or is not complete
Incorrect Information	II57	Incorrect Notary Commission - Expired or Not Effective	The notary commission has expired

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Incorrect Information

Category	Code	Short Title	Short Definition
Incorrect Information	II59	Incorrect Notary Date Match	The notary date does not match the execution date
Incorrect Information	II61	Reserved	Reserved
Incorrect Information	II63	Incorrect Notary Information - No Match	The name and the signature of the notary do not match
Incorrect Information	II65	Incorrect Notary Information - Unspecified	The notary information is incorrect, but the error is not specified
Incorrect Information	II67	Incorrect Page Count	The page count for a document is incorrect
Incorrect Information	II69	Incorrect Parcel Number	A parcel identification number (PIN) is incorrect
Incorrect Information	II71	Incorrect Party Information - Unspecified	The party information is incorrect, but the error is not specified
Incorrect Information	II73	Reserved	Reserved
Incorrect Information	II75	Reserved	Reserved
Incorrect Information	II77	Reserved	Reserved
Incorrect Information	II79	Incorrect Party Signature Match	A printed party name does not match the signature on the document
Incorrect Information	II81	Incorrect Preparer Information - Unspecified	The preparer information is incorrect, but the error is not specified
Incorrect Information	II83	Incorrect Preparer Mailing Address	The preparer's mailing address is incorrect
Incorrect Information	II84	Incorrect Preparer Physical Address	The preparers physical address is incorrect
Incorrect Information	II85	Incorrect Property Address	The physical or mailing address of a property is incorrect

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Incorrect Information

Category	Code	Short Title	Short Definition
Incorrect Information	II87	Incorrect Reference - Unspecified	A reference to a related document is incorrect
Incorrect Information	II89	Incorrect Reference to Judgments or Liens	A reference to a related judgment or lien is incorrect
Incorrect Information	II91	Incorrect References in Surveys	A text description associated with a surveyor's drawing is incorrect
Incorrect Information	II93	Incorrect Signature Block	Information in the signature block is incorrect
Incorrect Information	II95	Incorrect Signer Names and Titles	A signer's name and title are incorrect
Incorrect Information	II97	Reserved	Reserved
Incorrect Information	II99	Incorrect Supporting Document	An associated or supporting document, related to a group of submitted documents, is incorrect
Incorrect Information	II101	Incorrect Tax Exemption	The specification of an exemption from taxes is incorrect
Incorrect Information	II103	Incorrect Torrens Certificate	The Torrens Certificate is incorrect

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

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Missing Information

The category “Missing Information” identifies numerous rejection reasons relating to content which is expected to be present in a document, but it is missing. Types of missing information may include legal descriptions, notary information, party name information, preparer information, dates, transaction amounts or supporting documents.

Category	Code	Short Title	Short Definition
Missing Information	MI01	Unspecified Missing Information - Other	A document does not conform to requirements for complete information, but the error is not specified
Missing Information	MI03	Incomplete Pages	Pages are incomplete (pages cut off during preparation or other causes)
Missing Information	MI05	Missing All-Purpose Acknowledgement	An all-purpose acknowledgement is missing
Missing Information	MI07	Missing Assignee or Assignor Address	The mailing address of an assignee or assignor is missing
Missing Information	MI09	Missing Assignment Affidavit	A required supporting document such as an Assignment Affidavit is missing
Missing Information	MI11	Missing Associated Reference	A reference to a previously recorded document is missing
Missing Information	MI13	Missing Borrower Information	Information about the borrower is missing
Missing Information	MI17	Missing Certified Copy Evidence	The recording state or jurisdiction requires evidence that a submitted document be "certified" to validate that it is recordable
Missing Information	MI19	Missing Chain of Title	Information about the chain of title is missing
Missing Information	MI21	Missing Completion Date	A completion date is missing from a construction loan or notice of completion
Missing Information	MI22	Missing Court Certification Stamp	A Court Certification stamp is missing
Missing Information	MI23	Missing Cover Sheet	A cover page is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Missing Information

Category	Code	Short Title	Short Definition
Missing Information	MI25	Missing Death Certificate	A Death Certificate is missing
Missing Information	MI26	Missing Document Title	A document title, which may be required in a recording jurisdiction, is missing
Missing Information	MI27	Missing Document(s) - Unspecified	One or more documents are missing from the submission package, but the missing document(s) is not specified
Missing Information	MI29	Reserved	Reserved
Missing Information	MI31	Missing Intervening Assignment	An intervening assignment is missing or there is a break in the assignment chain
Missing Information	MI33	Missing Jurisdiction Subdivision	The subdivision of a recording jurisdiction, e.g., N or S, is missing
Missing Information	MI35	Missing Legal Description-Platted	The statutory or location description for platted land is missing
Missing Information	MI37	Missing Legal Description-Unplatted	The statutory or location description for unplatted land is missing
Missing Information	MI39	Missing Legal Description-Unspecified	Location or legal description information is missing, but the error is not specified
Missing Information	MI41	Missing Lender Information	Information about the lender is missing
Missing Information	MI43	Missing Modification Reference	The reference information for a modification is missing
Missing Information	MI45	Missing Notary Acknowledgement	The notary acknowledgement is missing
Missing Information	MI47	Missing Notary Acknowledgement Information	Information which must be included in a notary acknowledgement is missing
Missing Information	MI49	Missing Notary Affidavit	The notary affidavit is missing
Missing Information	MI51	Missing Notary Affidavit information	Information required in the notary affidavit is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Missing Information

Category	Code	Short Title	Short Definition
Missing Information	MI53	Missing Notary Commission Expiration Date	The commission expiration date of the notary, if required, is missing
Missing Information	MI55	Missing Notary Commission Number	The notary commission number, if required, is missing
Missing Information	MI57	Reserved	Reserved
Missing Information	MI59	Missing Notary Information - Unspecified	Notary information is missing, but the error is not specified
Missing Information	MI60	Missing Notary Name or Signature	The name or signature of the notary is missing
Missing Information	MI61	Missing Notary Stamp	The entire notary stamp is missing
Missing Information	MI63	Missing Page(s)	A document is incomplete because pages are apparently missing
Missing Information	MI65	Missing Parcel Number	A parcel identification number (PIN) or a reference to a PIN is missing
Missing Information	MI67	Missing Party Address	The address of a grantee or grantor is missing from a document
Missing Information	MI69	Missing Party Information - Unspecified	Party information is missing, but the error is not specified
Missing Information	MI71	Missing Party Information (electronic)	A party name is missing in the metadata, index or XML data submitted with an electronic document
Missing Information	MI73	Missing Party Role Reference	The title or role of a party in a transaction is missing
Missing Information	MI75	Missing Party Signature	The signature of a party to a transaction is missing
Missing Information	MI77	Missing Power of Attorney	A required Power of Attorney (POA) document is missing
Missing Information	MI79	Missing Preparer Address	The preparer's mailing address is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Missing Information

Category	Code	Short Title	Short Definition
Missing Information	MI81	Missing Preparer Information - Unspecified	Preparer information is missing, but the error is not specified
Missing Information	MI83	Missing Preparer Name	The preparer's name is missing
Missing Information	MI85	Missing Preparer Phone Number	The preparer's phone number is missing
Missing Information	MI87	Missing Real Estate Tax Information	Required real estate tax information is missing
Missing Information	MI89	Missing Reference to Judgments or Liens	References to related judgments or liens are missing
Missing Information	MI91	Missing Remote Notarization Declaration	The remote notarization declaration stamp is missing
Missing Information	MI93	Missing Remote Notarization Index Reference	The remote notarization index reference number for the notarial act, such as the reference number for the video/audio recording, is missing
Missing Information	MI95	Missing Re-Recording Explanation	The submission of a document for re-recording is not accompanied by an explanation or other supplementary information
Missing Information	MI97	Missing Security Interest	A reference to collateral perfecting the security interest of a party to a transaction is missing
Missing Information	MI99	Missing Signature - Parties	The signatures of some or all of the participating parties to a transaction are missing
Missing Information	MI101	Missing Signature Block	The signatory block is missing
Missing Information	MI103	Missing Signer Names and Titles	The signer names and titles are missing
Missing Information	MI105	Missing State of Incorporation	The state of incorporation for a statutory entity is missing
Missing Information	MI107	Missing Supporting Environmental Document	A required supporting environmental document such as a Groundwater Hazard Statement is missing
Missing Information	MI108	Missing Supporting Tax Document	A required supporting tax document such as a Declaration of Value is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Missing Information

Category	Code	Short Title	Short Definition
Missing Information	MI109	Missing Torrens Certificate	The Torrens Certificate is missing
Missing Information	MI111	Missing Transaction Amount	The dollar amount of the real estate transaction is missing
Missing Information	MI113	Missing Transaction Date	An effective date for the transaction is missing
Missing Information	MI115	Missing Trustee Acknowledgement	An acknowledgement of a trustee is missing
Missing Information	MI117	Missing Trustee Name	The name of a trustee is missing
Missing Information	MI119	Missing Trustee Signature	A signature of a trustee is missing
Missing Information	MI121	Reserved	Reserved
Missing Information	MI123	Missing Witness Information	Information about required witnesses (required for any documents affecting real property) is missing
Missing Information	MI125	Missing Zoning Authority Stamp	The stamp or indicia representing the approval of a survey or plat by a zoning authority is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Payment Error

The category “Payment” identifies several rejection reasons relating to the payment of recording fees. Types of payment errors may include incorrect fee amounts, missing payments, or a missing signature on a check.

Category	Code	Short Title	Short Definition
Payment Error	PE01	Unspecified Payment Issue - Other	A document (or group of documents) has a payment error, but the error is not specified
Payment Error	PE03	Defective Payment	A document (or group of documents) is submitted in paper form, but the payment cannot be processed, e.g. a check is damaged
Payment Error	PE05	Incorrect Fee Amount	A document (or group of documents) is submitted, but the payment amount is incorrect
Payment Error	PE07	Incorrect Payee	A check or other financial instrument specifies an incorrect payee
Payment Error	PE09	Incorrect Payment - Multiple Transactions	The payment amount is incorrect, because the number of titles or transactions represented in the document is incorrect
Payment Error	PE11	Incorrect Payment - Nonconforming Document	The payment amount is incorrect, because the document does not conform to published requirements and an additional fee amount is required
Payment Error	PE13	Incorrect Payment - Party Names Count	The payment amount is incorrect, because the number of vesting or beneficiary parties in incorrect
Payment Error	PE15	Incorrect Payment - Tax Amount	A document (or group of documents) is submitted, but the tax payment amount is incorrect
Payment Error	PE17	Incorrect Payment - Unique Jurisdiction Fee	The recording jurisdiction does not apply fee policies using the same method as other jurisdictions in a region
Payment Error	PE19	Missing Payment	A document (or group of documents) is submitted, but payment is missing
Payment Error	PE21	Payor Signature Missing	The signature of the payor is missing from the check or other financial instrument
Payment Error	PE23	Tax Payments Delinquent	Payment cannot be accepted for the recording because tax payments on a property are delinquent

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

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Notary Related

This table includes rejection reasons which are associated with the notary component of documents. The rejection reasons relate to multiple categories including Document Formatting, Image Quality, Incorrect Information and Missing Information. It is provided as a separate table to permit users to see all notary-related rejection reasons. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF51	Notary Acknowledgement or Affidavit Not Accepted	The form of the document, specifically with respect to the notary acknowledgement or affidavit, is not accepted
Document Formatting	DF53	Notary Seal Obscures Printed Text	The notary seal obscures other text in a document
Document Formatting	DF55	Notary Stamp Format Not Accepted	The form of the document, specifically with respect to the notary stamp format, is not accepted
Image Quality	IQ07	Illegible Notary Acknowledgement	The notary acknowledgement section is not legible or readable
Image Quality	IQ09	Illegible Notary Seal	The notary stamp/seal/indicia is not legible or readable
Incorrect Information	I153	Incorrect Notary Acknowledgement	The acknowledgement section includes incorrect information or is not complete
Incorrect Information	I155	Incorrect Notary Affidavit Information	The affidavit section of a notary stamp includes incorrect information or is not complete
Incorrect Information	I157	Incorrect Notary Commission - Expired or Not Effective	The notary commission has expired
Incorrect Information	I159	Incorrect Notary Date Match	The notary date does not match the execution date
Incorrect Information	I163	Incorrect Notary Information - No Match	The name and the signature of the notary do not match

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

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Notary Related

Category	Code	Short Title	Short Definition
Incorrect Information	II65	Incorrect Notary Information - Unspecified	The notary information is incorrect, but the error is not specified
Missing Information	MI45	Missing Notary Acknowledgement	The notary acknowledgement is missing
Missing Information	MI47	Missing Notary Acknowledgement Information	Information which must be included in a notary acknowledgement is missing
Missing Information	MI49	Missing Notary Affidavit	The notary affidavit is missing
Missing Information	MI51	Missing Notary Affidavit information	Information required in the notary affidavit is missing
Missing Information	MI53	Missing Notary Commission Expiration Date	The commission expiration date of the notary, if required, is missing
Missing Information	MI55	Missing Notary Commission Number	The notary commission number, if required, is missing
Missing Information	MI59	Missing Notary Information - Unspecified	Notary information is missing, but the error is not specified
Missing Information	MI60	Missing Notary Name or Signature	The name or signature of the notary is missing
Missing Information	MI61	Missing Notary Stamp	The entire notary stamp is missing
Missing Information	MI91	Missing Remote Notarization Declaration	The remote notarization declaration stamp is missing
Missing Information	MI93	Missing Remote Notarization Index Reference	The remote notarization index reference number for the notarial act, such as the reference number for the video/audio recording, is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Supporting Document

This table includes rejection reasons which are associated with a supporting document submitted for recording. The rejection reasons relate to multiple categories including Document Formatting, Incorrect Information and Missing Information. It is provided as a separate table to permit users to see all rejection reasons which may be related to supporting documents such as affidavits, tax reports, or environmental reports. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF25	Documents Images Combined	A required supporting document (such as a tax or environmental document) which should be submitted as a separate document, is combined with another document or image.
Incorrect Information	II09	Incorrect Assignment Affidavit	The Assignment Affidavit supporting another document is incorrect
Incorrect Information	II35	Incorrect Intervening Assignment	The Intervening Assignment supporting another document is incorrect
Incorrect Information	II99	Incorrect Supporting Document	An associated or supporting document, related to a group of submitted documents, is incorrect
Incorrect Information	II103	Incorrect Torrens Certificate	The Torrens Certificate is incorrect
Missing Information	MI09	Missing Assignment Affidavit	A required supporting document such as an Assignment Affidavit is missing
Missing Information	MI23	Missing Cover Sheet	A cover page is missing
Missing Information	MI25	Missing Death Certificate	A Death Certificate is missing
Missing Information	MI27	Missing Document(s) - Unspecified	One or more documents are missing from the submission package, but the missing document(s) is not specified
Missing Information	MI31	Missing Intervening Assignment	An intervening assignment is missing or there is a break in the assignment chain
Missing Information	MI77	Missing Power of Attorney	A required Power of Attorney (POA) document is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Supporting Document

Category	Code	Short Title	Short Definition
Missing Information	MI107	Missing Supporting Environmental Document	A required supporting environmental document such as a Groundwater Hazard Statement is missing
Missing Information	MI108	Missing Supporting Tax Document	A required supporting tax document such as a Declaration of Value is missing
Missing Information	MI109	Missing Torrens Certificate	The Torrens Certificate is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Legal or Location Description

This table includes rejection reasons which are associated with the legal description (location description) component of documents. The rejection reasons relate to multiple categories including Document Formatting, Image Quality, Incorrect Information and Missing Information. It is provided as a separate table to permit users to see all rejection reasons which may be related to legal descriptions. Note that the Code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF43	Incorrect Legal Description Format	Legal description information about unplatted or platted land (section, township, range or lot, block, unit) does not conform to the formatting requirements of the recording jurisdiction
Image Quality	IQ05	Illegible Legal Description	The legal description is not legible or readable
Incorrect Information	II37	Incorrect Jurisdiction Subdivision	A subdivision of a recording jurisdiction, e.g., N or S, is incorrect
Incorrect Information	II39	Incorrect Legal Description - Unspecified	The legal description or location information is incorrect, but the error is not specified
Incorrect Information	II41	Incorrect Legal Description-Platted	The legal description or location information for platted land is incorrect
Incorrect Information	II43	Incorrect Legal Description-Unplatted	The legal description or location information for unplatted land is incorrect
Incorrect Information	II69	Incorrect Parcel Number	A parcel identification number (PIN) is incorrect
Missing Information	MI33	Missing Jurisdiction Subdivision	The subdivision of a recording jurisdiction, e.g., N or S, is missing
Missing Information	MI35	Missing Legal Description-Platted	The statutory or location description for platted land is missing
Missing Information	MI37	Missing Legal Description-Unplatted	The statutory or location description for unplatted land is missing
Missing Information	MI39	Missing Legal Description-Unspecified	Location or legal description information is missing, but the error is not specified
Missing Information	MI65	Missing Parcel Number	A parcel identification number (PIN) or a reference to a PIN is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Transaction Parties

This table includes rejection reasons which are associated with the party information (typically grantors and grantees) who are referenced in a document. The rejection reasons relate to multiple categories including Document Formatting, Image Quality, Incorrect Information and Missing Information. It is provided as a separate table to permit users to see all rejection reasons which may be related to information in the document which concerns the parties involved in a transaction. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF65	Party Names Not Printed	Party names (people or organizations) are not printed
Image Quality	IQ11	Illegible Party Names	Printed party names (people or organizations) are illegible
Incorrect Information	II13	Incorrect Borrower Information	Information about the borrower is incorrect
Incorrect Information	II45	Incorrect Lender	The lender referenced in the document is incorrect
Incorrect Information	II71	Incorrect Party Information - Unspecified	The party information is incorrect, but the error is not specified
Incorrect Information	II79	Incorrect Party Signature Match	A printed party name does not match the signature on the document
Incorrect Information	II95	Incorrect Signer Names and Titles	A signer's name and title are incorrect
Missing Information	MI07	Missing Assignee or Assignor Address	The mailing address of an assignee or assignor is missing
Missing Information	MI13	Missing Borrower Information	Information about the borrower is missing
Missing Information	MI41	Missing Lender Information	Information about the lender is missing
Missing Information	MI67	Missing Party Address	The address of a grantee or grantor is missing from a document

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Transaction Parties

Category	Code	Short Title	Short Definition
Missing Information	MI69	Missing Party Information - Unspecified	Party information is missing, but the error is not specified
Missing Information	MI71	Missing Party Information (electronic)	A party name is missing in the metadata, index or XML data submitted with an electronic document
Missing Information	MI73	Missing Party Role Reference	The title or role of a party in a transaction is missing
Missing Information	MI75	Missing Party Signature	The signature of a party to a transaction is missing
Missing Information	MI99	Missing Signature - Parties	The signatures of some or all of the participating parties to a transaction are missing
Missing Information	MI101	Missing Signature Block	The signatory block is missing
Missing Information	MI103	Missing Signer Names and Titles	The signer names and titles are missing
Missing Information	MI117	Missing Trustee Name	The name of a trustee is missing
Missing Information	MI119	Missing Trustee Signature	A signature of a trustee is missing
Missing Information	MI123	Missing Witness Information	Information about required witnesses (required for any documents affecting real property) is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

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Document Preparer

This table includes rejection reasons which are associated with the preparer information that is typically required when submitting a document for recording. The rejection reasons relate to multiple categories including Document Formatting, Incorrect Information and Missing Information. It is provided as a separate table to permit users to see all rejection reasons which may be related to information in the document that concerns the person who prepared the document. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF69	Prepared By/Return To Not Accepted	The form of the document, specifically with respect to the formatting of the prepared by/return to information, is not accepted
Incorrect Information	II81	Incorrect Preparer Information - Unspecified	The preparer information is incorrect, but the error is not specified
Incorrect Information	II83	Incorrect Preparer Mailing Address	The preparer's mailing address is incorrect
Incorrect Information	II84	Incorrect Preparer Physical Address	The preparers physical address is incorrect
Missing Information	MI79	Missing Preparer Address	The preparer's mailing address is missing
Missing Information	MI81	Missing Preparer Information - Unspecified	Preparer information is missing, but the error is not specified
Missing Information	MI83	Missing Preparer Name	The preparer's name is missing
Missing Information	MI85	Missing Preparer Phone Number	The preparer's phone number is missing

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Taxes

This table includes rejection reasons which are associated with the any tax information which may be required in a document. The rejection reasons relate to multiple categories including Document Formatting, Incorrect Information and Payment Error. It is provided as a separate table to permit users to see all rejection reasons which may be related to tax information. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Document Formatting	DF45	Incorrect Tax Identifier/PIN Format	Parcel identification information, such as a PIN (parcel identification number or other tax identifier), does not conform to the formatting requirements of the recording jurisdiction
Document Formatting	DF73	Tax Code Format Not Accepted	The recording jurisdiction does not accept the tax code in the same format as other jurisdictions in a region
Incorrect Information	II101	Incorrect Tax Exemption	The specification of an exemption from taxes is incorrect
Payment Error	PE15	Incorrect Payment - Tax Amount	A document (or group of documents) is submitted, but the tax payment amount is incorrect

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Other Rejection Reasons

This table includes rejection reasons which are not associated with a named subtopic (Notary Stamps, Legal or Location Descriptions, Party Names, Taxes, Preparers, or Supporting Documents). The rejection reasons relate to all of the primary rejection reason categories. It is provided as a separate table to permit users to see all rejection reasons which are not related to one of the subtopics. Note that the code values remain associated with the primary rejection reason category. There are no separate code values for the different subtopics.

Category	Code	Short Title	Short Definition
Customer Courtesy	CC01	Unspecified Courtesy Issue - Other	The recording jurisdiction, as a courtesy to the submitter, declines the document, but the reason is not specified
Customer Courtesy	CC03	Customer Request	A customer recognizes an error prior to review by the recording jurisdiction, and submits a request for a rejection to allow for the correction of the error
Customer Courtesy	CC05	Document Not Required	A document is submitted but it is not required for a transaction, the transaction is already completed, or the submission is a duplicate
Customer Courtesy	CC06	Document Type Prohibited	A document type is submitted but cannot be recorded by law or administrative policy
Customer Courtesy	CC07	Extraneous Document	A document is extraneous or unnecessary, and recording is not required
Customer Courtesy	CC09	Recorder Discretion	The recording jurisdiction, as a courtesy to the submitter, declines the document to prevent an unnecessary recording or charge to the customer
Document Formatting	DF01	Unspecified Document Formatting Issue - Other	A document does not conform to published formatting requirements, but the error is not specified
Document Formatting	DF03	Altered Documents Not Accepted - Label	A document which has been altered, e.g., with a label, is not accepted
Document Formatting	DF05	Altered Documents Not Accepted - Stamp	A document which has been altered, e.g., with a stamp, is not accepted
Document Formatting	DF07	Altered Documents Not Accepted - Unspecified	A document which has been altered and is not accepted, but the error is not specified

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Document Formatting	DF09	Altered Documents Not Accepted - White Out	A document which has been altered, e.g., with "white out", is not accepted
Document Formatting	DF11	Blank Pages Not Accepted	The form of the document, specifically with respect to blank pages, is not accepted
Document Formatting	DF13	Border Style Not Accepted	A document with a line or border in the margin area, or which obscures information in the document, is not accepted
Document Formatting	DF15	Color Not Accepted	Images with color are not accepted
Document Formatting	DF17	Content In Margin Not Accepted	The form of the document, specifically with respect to the placement of content in the margins, is not accepted
Document Formatting	DF19	Defective Document	The document is submitted submitted in paper form, but cannot be processed because it can't be read or scanned
Document Formatting	DF21	Document Type - Rescission - Not Accepted	The recording state or jurisdiction, does not accept a document rescinding a previously recorded document
Document Formatting	DF23	Document Type Prohibited Electronically	The recording state or jurisdiction does not accept the document type for the electronic submission of documents.
Document Formatting	DF27	English Text Required	A document is not accepted in a language other than English
Document Formatting	DF29	File Size Too Big	The size of an electronic file is too big to be processed
Document Formatting	DF31	First Page Content Required	Required information for a document, such as party names or associated references, is not included on the first page
Document Formatting	DF33	Font Size or Type Not Accepted	The form of the document, specifically with respect to the font size, style or type, is not accepted
Document Formatting	DF35	Form Prohibited - Unspecified	The form of a document is not accepted for non-specific reasons
Document Formatting	DF37	Form Prohibited By Jurisdiction	The form of a document, for reasons specific to a recording jurisdiction, is not accepted
Document Formatting	DF39	Image Format Not Accepted	Images which are not compatible with the local land record management system are not accepted

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Document Formatting	DF47	Insufficient Space For Recording Stamp	There is insufficient space on the first page for the recording stamp
Document Formatting	DF49	Margin Size Not Accepted	The form of the document, specifically with respect to the margin size, is not accepted
Document Formatting	DF57	Original Required	The recording state or jurisdiction does not accept documents which they believe are not originals
Document Formatting	DF59	Page Orientation	The orientation of pages in a document (landscape, portrait, upside down, or readable left to right) is incorrect
Document Formatting	DF61	Page Size Not Accepted	The form of the document, specifically with respect to a page size (dimension) other than a standard letter or legal sized document, is not accepted
Document Formatting	DF63	Pages Out of Order	The order of pages in a document is incorrect
Document Formatting	DF67	Photo Images Not Accepted	Images with color or black and white photos not accepted
Document Formatting	DF71	Re-Recording Required	The recording state or jurisdiction does not accept the form of the document; a re-recording is required in lieu of a corrective instrument
Document Formatting	DF75	Top Margin Size Not Accepted	The size of the blank top margin on the first page of a document does not conform to formatting requirements
Image Quality	IQ01	Unspecified Image Quality Issue - Other	A document does not conform to published image quality requirements, but the error is not specified
Image Quality	IQ03	Illegible Document	A document, as a whole, is not legible or readable, because it is blurred, opaque or pixelated
Image Quality	IQ13	Illegible Signatures	The signatures are faint or obscured, making them illegible
Image Quality	IQ15	Signature Obscures Printed Text	The printed name or title of a party is obscured by a signature
Incorrect Information	II01	Unspecified Incorrect Information Issue - Other	A document does not conform to requirements for correct information, but the error is not specified
Incorrect Information	II03	Incorrect Abbreviations	An abbreviation used in a document is not accepted by the recording jurisdiction

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Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Incorrect Information	II11	Incorrect Associated Reference	The reference to a previously recorded document is incorrect
Incorrect Information	II15	Incorrect Chain of Title	Information about the chain of title is incorrect
Incorrect Information	II17	Incorrect Cover Sheet	The cover page is incorrect or incomplete
Incorrect Information	II19	Incorrect Date - First Page	The instrument date displayed on the first page is incorrect
Incorrect Information	II21	Incorrect Death Certificate Information	Information on a Death Certificate has been altered, or the cause of death is incorrectly specified in the document
Incorrect Information	II23	Incorrect Document Date	The date of a deed, mortgage or other document is incorrect
Incorrect Information	II25	Incorrect Document Index Information (Electronic)	The metadata, index or XML data submitted with an electronic document does not match the information in the electronic document
Incorrect Information	II29	Incorrect Document Type (Electronic)	The document type is incorrect in the metadata, index or XML data submitted with an electronic document
Incorrect Information	II49	Incorrect Modification Reference	The reference information for a modification is incorrect
Incorrect Information	II51	Incorrect Mortgage Amount	The amount of a loan represented in a document is incorrect
Incorrect Information	II67	Incorrect Page Count	The page count for a document is incorrect
Incorrect Information	II85	Incorrect Property Address	The physical or mailing address of a property is incorrect
Incorrect Information	II87	Incorrect Reference - Unspecified	A reference to a related document is incorrect
Incorrect Information	II89	Incorrect Reference to Judgments or Liens	A reference to a related judgment or lien is incorrect
Incorrect Information	II91	Incorrect References in Surveys	A text description associated with a surveyor's drawing is incorrect

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Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Incorrect Information	II93	Incorrect Signature Block	Information in the signature block is incorrect
Missing Information	MI01	Unspecified Missing Information - Other	A document does not conform to requirements for complete information, but the error is not specified
Missing Information	MI03	Incomplete Pages	Pages are incomplete (pages cut off during preparation or other causes)
Missing Information	MI05	Missing All-Purpose Acknowledgement	An all-purpose acknowledgement is missing
Missing Information	MI11	Missing Associated Reference	A reference to a previously recorded document is missing
Missing Information	MI17	Missing Certified Copy Evidence	The recording state or jurisdiction requires evidence that a submitted document be "certified" to validate that it is recordable
Missing Information	MI19	Missing Chain of Title	Information about the chain of title is missing
Missing Information	MI21	Missing Completion Date	A completion date is missing from a construction loan or notice of completion
Missing Information	MI22	Missing Court Certification Stamp	A Court Certification stamp is missing
Missing Information	MI26	Missing Document Title	A document title, which may be required in a recording jurisdiction, is missing
Missing Information	MI43	Missing Modification Reference	The reference information for a modification is missing
Missing Information	MI63	Missing Page(s)	A document is incomplete because pages are apparently missing
Missing Information	MI87	Missing Real Estate Tax Information	Required real estate tax information is missing
Missing Information	MI89	Missing Reference to Judgments or Liens	References to related judgments or liens are missing
Missing Information	MI95	Missing Re-Recording Explanation	The submission of a document for re-recording is not accompanied by an explanation or other supplementary information
Missing Information	MI97	Missing Security Interest	A reference to collateral perfecting the security interest of a party to a transaction is missing

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Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Missing Information	MI105	Missing State of Incorporation	The state of incorporation for a statutory entity is missing
Missing Information	MI111	Missing Transaction Amount	The dollar amount of the real estate transaction is missing
Missing Information	MI113	Missing Transaction Date	An effective date for the transaction is missing
Missing Information	MI115	Missing Trustee Acknowledgement	An acknowledgement of a trustee is missing
Missing Information	MI125	Missing Zoning Authority Stamp	The stamp or indicia representing the approval of a survey or plat by a zoning authority is missing
Payment Error	PE01	Unspecified Payment Issue - Other	A document (or group of documents) has a payment error, but the error is not specified
Payment Error	PE03	Defective Payment	A document (or group of documents) is submitted in paper form, but the payment cannot be processed, e.g. a check is damaged
Payment Error	PE05	Incorrect Fee Amount	A document (or group of documents) is submitted, but the payment amount is incorrect
Payment Error	PE07	Incorrect Payee	A check or other financial instrument specifies an incorrect payee
Payment Error	PE09	Incorrect Payment - Multiple Transactions	The payment amount is incorrect, because the number of titles or transactions represented in the document is incorrect
Payment Error	PE11	Incorrect Payment - Nonconforming Document	The payment amount is incorrect, because the document does not conform to published requirements and an additional fee amount is required
Payment Error	PE13	Incorrect Payment - Party Names Count	The payment amount is incorrect, because the number of vesting or beneficiary parties in incorrect
Payment Error	PE17	Incorrect Payment - Unique Jurisdiction Fee	The recording jurisdiction does not apply fee policies using the same method as other jurisdictions in a region
Payment Error	PE19	Missing Payment	A document (or group of documents) is submitted, but payment is missing
Payment Error	PE21	Payor Signature Missing	The signature of the payor is missing from the check or other financial instrument

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619

Other Rejection Reasons

Category	Code	Short Title	Short Definition
Payment Error	PE23	Tax Payments Delinquent	Payment cannot be accepted for the recording because tax payments on a property are delinquent
Wrong Jurisdiction	WJ01	Wrong Jurisdiction	A document is submitted to the wrong recording jurisdiction

The inclusion of a rejection reason in this table does not imply that all parties agree on the validity of a rejection reason.

Updated: 081619