

PICKENS COUNTY REGISTER OF DEEDS RECORDING REQUIREMENTS

(All Documents to be recorded must be the original, no photocopies accepted.)

Please keep in mind these are basic requirements are not all inclusive. The Registrar reserves the right to request or require additional information as needed in order for a document to be recordable.

Amendment to the Code of Laws regarding Recording a Document.

'A person preparing or filing a document for recordation or filing in the official records **may not** include a social security, driver's license, state identification, passport, checking account, savings account, credit card, or debit card number, or personal identification (PIN) code, or passwords in the document, unless expressly required by law. An individual has a right to request a register of deeds or clerk of court to remove, from an image or copy of an official record placed on a publicly available Internet web site or on a publicly available Internet web site used by a register of deeds or clerk of court to display public records, any social security, driver's license, state identification, passport, checking account, savings account, credit card, or debit card number, or personal identification (PIN) code, or passwords contained in an official record. The request must be made in writing and delivered by mail, facsimile, or electronic transmission or in person, to the register of deeds or clerk of court. The request must specify the identification page number that contains the social security, driver's license, state identification, passport, checking account, savings account, credit card, debit card number, or personal identification (PIN) code, or passwords to be redacted. There is no fee for the redaction pursuant to request.'

South Carolina General Assembly Bill Number 453 – Signed by the Governor April 2, 2008 with an effective date of December 31, 2008.

DEEDS AND MORTGAGES

1. Signature of Grantor (Seller) and/or Mortgagor (Borrower) check signatures against typing.
2. Name and address of Grantee (Buyer) and/or Mortgagee (Lender)
3. Derivation Clause (Details the prior transfer of the property).
4. Two Witnesses to signatures.
5. SC Probate or Acknowledgement.
6. Property Description – must have Plat book reference and page or Metes and Bounds.
7. Tax Map Number – Sometimes referred to as Parcel number or Pin number. Not required for Mortgages.
8. An affidavit is required with Deeds only if the Deed is exempt from document stamps or if the property is transferred between immediate family for \$1 Love and affection. In lieu of the affidavit for family transfers the preparer may state the relationship of the buyer and seller.
9. Document must be notarized.

DEEDS OF DISTRIBUTION /QUIT CLAIM DEEDS

1. Same requirements as deeds but does not require a derivation clause.

ASSIGNMENT OF MORTGAGE

-If filed separate from original mortgage

1. Must have original mortgage book and page reference.
2. Must have the date original mortgage was recorded.
3. Name of Mortgagor.
4. Name and address of Mortgagee/Assignee.
5. Two Witnesses to signatures.
6. SC Probate or Acknowledgement.
7. Must be notarized.

-If filed attached to a mortgage as an additional page

1. Must have two witnesses.
2. Does not require an additional SC Probate or Acknowledgement.

MODIFICATION OF MORTGAGE

1. Must have original mortgage book and page reference.
2. Name of Mortgagor and Mortgagee.
3. Two witnesses to signatures.
4. Sc Probate or Acknowledgement.
5. Must be notarized.

RELEASE OF MORTGAGE OR DEED

1. Book and page of original document.
2. Grantor/Grantee or Mortgagor/Mortgagee Names.
3. Signature of party releasing document.
4. Two Witnesses.
5. SC Probate or Acknowledgement.

SATISFACTION OF MORTGAGE

-If stated on the original Mortgage.

1. Signature and Title of authorized Bank Representative or individual.
2. Name of Mortgagee (Company Name or Individual).
3. One Witness to the Signature.
4. Date of Satisfaction.

-If Original has been Lost.

1. Must File a Lost Mortgage Satisfaction.
2. Must have two witnesses to signature.
3. Include date of satisfaction.
4. Must have Book and Page of Mortgage being satisfied.
5. Signature and title of authorized Bank Representative or individual.
6. Name of Mortgagee (company name or individual).
7. SC Probate or Acknowledgement

POWER OF ATTORNEY

1. Signature of principal
2. SC Probate or Acknowledgement.
3. Two Witnesses to signature.

PLATS

1. All Plats must be approved and stamped by Planning and the 911 Departments before they can be recorded.
2. Must have the Surveyor's embossed seal and signature.
3. Plat size must be between 8 ½ x 11 up to 24 x 36 inches. (Per County Ordinance)
4. Must have two copies of the Plats if larger than 11 x 17 inches.
5. All Plats regardless of being exempt must be still approved by 911 before recording.
6. If the property is located inside the city it must have the appropriate stamp from that municipality.

MECHANICS LIEN/HOMEOWNERS ASSOCIATION LIEN

1. Must be signed by attorney or party claiming lien.
2. Description of property.
3. Statement of accounts.
4. Affidavit of Service.
5. Notarized.

MECHANICS LIEN SATISFACTION /HOMEOWNERS ASSOCIATION LIEN

-If stated on original

1. Signature of authorized representative.
2. One witness to signature.
3. Date Of satisfaction

-If original has been lost

1. Signature of attorney or party claiming lien
2. Must provide book and page of original Mechanics Lien/Homeowners Lien.
3. Date of satisfaction.
4. One witness to signature.

NOTICE OF PLEDGE OF REAL ESTATE

1. Signature of Property Owner pledging the property.
2. Two witnesses to signature.
3. SC Probate or Acknowledgement.
4. Notorized.
5. Signed by Pickens County Clerk of Court.
6. Copy of Original Deed of Property.
7. Certificate of Value for Bond.