

Cook County Illinois

118 North Clark Street
Chicago, IL 60602-1387
(312) 603-5050

 ROD.SUPPORT@COOKCOUNTYIL.GOV

HELPFUL LINKS

 [AUTHORIZED AGENCIES](#)

 [REGISTRATION PACKET](#)

 [MYDEC WEBSITE](#)

Important information for deed submissions

1. For deed submissions, Cook County requires the use an authorized settlement agency to directly purchase required tax stamps. To see a list of currently authorized agents, click the **Authorized Agencies** link above or use an internet browser and navigate to https://mytax.illinois.gov/MyDec/_/ .

Settlement agents include title companies, real estate attorneys, and closing companies. Their purpose is to legally close a real estate transaction by managing the transfer of funds and property ownership.

2. To become an authorized agent, request a *Tax Stamp Authorization and Registration Packet* by clicking the **Registration Package** link above or email rev.mydecadmin@illinois.gov. The approval process may take some time, as your packet submission is reviewed by three agencies — Cook County, the State of Illinois, and the City of Chicago.

Applicants will receive approval notification, which includes special instructions for filing deeds and details for the county ACH account into which taxes are to be paid.

3. To submit a deed with **ePrepare** (CSC's web-based eRecording solution), settlement agents first create a declaration in **MyDec** to obtain a 14-digit Declaration ID. This ID is then indexed in ePrepare, which links your submission to the requisite tax forms.

When the deed is recorded, CSC pays any recording fees, which are passed on to the submitter at the end of the day. However, the settlement agent pays for the required tax stamps via their designated county ACH account.

Questions about MyDec? Please contact the MyDec Support Team at (844) 445-1114.

The following pages contain additional helpful information from Cook County.

We're ready to talk.

 1 855 200 1150

 erecording.com

 csc-help@cscglobal.com

CONTINUED

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KAREN A. YARBROUGH

RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

August 18, 2015

Dear Recording Stakeholder:

We are writing to inform you that starting August 25, 2015, Cook County will officially be able to E-Record deeds and conveyance documents. We thank you for your patience as we worked to implement the state law that allows us to electronically issue state and county real estate transfer tax stamps in conjunction with the state's [MyDec](#) portal. Due to the large number of deeds we record each week, fully integrating our electronic recording system with [MyDec](#) was necessary, and we are hopeful that the extensive work we put into this project will vastly improve your companies' recording experience, making it more efficient and accurate.

PROCESS

In summary, the process works like this:

- The Title Company/User/Attorney creates their PTAX/Declarations in [MyDec](#), ensuring all information is accurate. (**NOTE:** See the attached E-Recording Checklist for information needing confirmation).

For MyDec support: Call 1-844-445-1114

- The Title Company/User/Attorney then transmits the unique Declaration ID number with their submission through their submitter; please make sure your submitter/vendor is configured with eRX to transmit this information. (**IMPORTANT:** attaching a scanned copy of the MyDec or PTAX and sending it with the document image is no longer needed. Going forward, any exhibits that are received with a document image will be recorded and you will be charged as a page. Refunds or re-recordings will not be processed for mistakes such as this.)

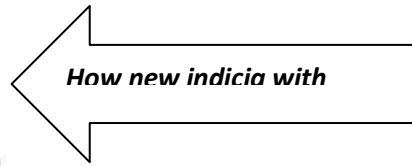
For e-recording support, please work with your vendor/submitter

- CCRD staff uses that Declaration ID to access the PTAX forms for that document; verifies the PTAX is correct; verifies that all basic and usual recording requirements are met for the document (**NOTE:** See the attached E-Recording Checklist for information needing confirmation); and then accepts both the deed and the declarations.
- Upon acceptance, CCRD will electronically affix the transfer stamp information in the 3" x 5" space reserved for our use, as shown in the image below, making stickers or adhesive stamps unnecessary. (**NOTE:** This is a relatively new statutory amendment: State of Illinois (35 ILCS 200/31-15) - Collection of Tax Cook County Sec. 74-101.)

For support on individual documents or rejections, contact Deputy Recorder John Mirkovic at (312) 603-5065 or the office referenced in the Reason for Rejection.

Doc#: 1520401000 Fee: \$50.00
Karen A. Yarbrough
Cook County Recorder of Deeds
Date: 07/23/2015 05:07 PM Pg: 1 of 2

Doc ID 20150601694926
ST/CO Stamp 0-024-007-552 ST Tax \$650.00 CO Tax \$325.00
City Stamp 2-138-526-592 City Tax: \$6,825.00



- The system will then return the recordings to you as usual.

GUIDELINES

Before we can accept deeds electronically from your company, we need you to understand and agree to the following guidelines:

- To e-record deeds with Cook County, your company must be a user of [MyDec](#) and have an agreement with a County-approved e-recording “submitter.”
- Additionally, you must be pre-cleared by the City of Chicago and Cook County so that you can authorize stamps before they are purchased. ACH transfers are required by the end of the day for all stamps used in that recording day. For more information on this process, visit <http://tax.illinois.gov/LocalGovernment/PropertyTax>. *If you have further questions about this item, call: 1-844-445-1114 or email Rev.MyDecAdmin@illinois.gov.*
- You understand that delayed or non-payment of stamp revenue to CCRD may result in suspension of e-recording access.
- You understand that because legal descriptions are required in PTAX forms, and that because the MyDec configuration does not allow image attachments, you may not simply put SEE ATTACHED in the legal description box in MyDec. The full legal must be entered as text (or copy/pasted from an existing legal description file) in that MyDec field so it can be sent to CCRD. If we don't see the legal in text form, the declaration, deed, and the entire payload will be rejected.
- You must fulfill all municipal requirements such as municipal stamps and obtaining water certifications. The system is not configured for you to send copies of certifications, so it is important that you affix any local stamps to your deed before scanning, as we will treat the presence of these stamps as evidence that municipal requirements were met.

- Your e-recording submitter must have their software configured to allow you to send us the Declaration ID with each document.
- You agree to fix any issue that caused the rejection before resubmitting documents that were rejected. If the document is not fit for e-recording, you must record the original over the counter.
- You also agree that if a document is erroneously accepted when it should have been rejected, that this should not be considered a policy change.

As we open this new service to more companies, we thank you in advance for your understanding that this will be a learning process for end-users, submitters and CCRD. We will make every effort to provide the best customer service and case management when documents must be rejected, and more importantly, education on how these documents must be submitted.

If your company has been waiting to try out e-recording until all documents can be recorded this way, we hope that you will see that it's time to explore this way to increase accuracy and efficiency on both sides of the counter.

As soon as you are able, have an authorized person from your company complete and return the acknowledgement below. At that time, we will add you to the approved list.

Sincerely,



John Mirkovic
Deputy Recorder of Deeds -
Communications (312) 603-5065

CCRD E- Recording Checklist

Please confirm that all the following tasks have been completed prior to each submission.

NOTE: *In addition to the tasks listed below, submitters are also obligated to follow any additional recording requirements that are not explicitly listed here.*

- The name and address of the person who prepared the instrument should be listed on the document.
- Purchase MyDec revenue stamps prior to submitting document to the E-recording system (State, County) (City of Chicago & other municipalities, if applicable)
- Does the conveyance meet municipalities' requirements for recording transfer tax or transfer tax exemptions?
- Exempt transfer language (if applicable) on conveyance:

Example: “Exempt under Real Estate Transfer Law Tax 35 ILCS 200/31-45 sub par and Cook County Ord. 93-O-27 par

Signature _____ Date _____”.

- Complete Legal Description typed (or copy/pasted) in the legal field on the MyDec as it appears on the instrument.
- Information from the MyDec (Name, Property Address, PIN Number, Legal Description) must match the information on the instrument.
- Property Related to **“Cook County”** only.
- Notary Seal and Signature should be visible on the instrument.
- Grantor Signatures on deed.
- Statement of Grantor / Grantee Affidavit (if applicable).
- Instrument states “tax bill mailing info” & grantees name and address according to “765 ILCS 5/9 & 10”.