NORTHWEST LAND TITLES & RECORDS

MORTGAGES & LAND RECORDS
NORTHWEST LAND TITLES & RECORDS

- Staff: (Located in Portland, Oregon)
- Michele Hensel, Supervisor
- 6 - Legal Instrument Examiners
- 1 - Legal Assistant
- 1 - Recorder
- 1 - Cartographer
- 1 - GIS Coordinator (Contract)
NORTHWEST REGION PROVIDES SERVICE TO:

15 AGENCIES
45 TRIBES

IDAHO, OREGON, WASHINGTON AND PARTS OF ALASKA AND WASHINGTON (Metlakatla, Flathead)
NORTHWEST CURRENT MORTGAGE PROCESS:

1. Receive Mortgage
2. Stamp and log into Mail log
3. Supervisor provides Mortgage to Recorder
4. Recorder records and provides document transmittal to Supervisor
5. Supervisor assigns TSR in TSR module to examiner & TSR log.
6. Supervisor places document transmittal into examiner mail slot
7. Examiner encodes mortgage and examines TSR (Title Status Report)
8. Supervisor reviews and signs certified TSR
9. Supervisor logs TSR Request as complete on TSR log
10. Supervisor e-mails agency or provides certified TSR to Gina Hinchman-Eastman (Housing Program Specialist)
NORTHWEST REGION ROLE OF GINA HINCHMAN-EASTMAN

- Agencies mail mortgages directly
- Some lenders mail mortgages directly and Gina will notify agency and ask permission to review
- Reviews mortgage package to make sure everything is included by utilizing a checklist and have Regional Realty office review and sign off on checklist
- Approval is performed by Regional Director
- Mortgage is submitted to LTRO for recording
- Once mortgage is recorded, Certified TSR is issued and Gina will “Fed-Ex” both the mortgage and TSR to Lender
ISSUES HOLDING UP A MORTGAGE OR LEASEHOLD MORTGAGE:

- Promissory note included in mortgage is not an original
- Title Defects on TSR – Notifies agency needs to be corrected
- Old mortgages on Title and no satisfaction mortgages submitted to take off old mortgages
- Leasehold mortgages – NO LEASE ON TSR. Lease should be on TSR before borrower signs their documents
WHERE IS MY DOCUMENT?
WHERE IS MY TITLE STATUS REPORT?
WHY IS IT TAKING SO LONG? .....
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- Was mortgage document identified by Land Area Code/Tract No?
- Was mortgage mailed to correct agency?/region (NW case)
- Is mortgage an original?
- Is there a legal description?
- Did agency request a TSR?
- Are there issues with the TSR such as:
  - Leasehold submitted but no lease recorded on title.
  - Corrections need to be on lease (beginning date/ending date)
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• WHY IS IT WORKING FOR THE NORTHWEST REGION?

• COMMUNICATION

• EMPLOYEE’S KNOW THEIR ROLES AND RESPONSIBILITIES

• NATIONWIDE BUSINESS PRACTICES (SAME LANGUAGE USED NATIONWIDE FOR WORDING OF MORTGAGES/LEASEHOLD MORTGAGES)
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416 TSR's Certified as of 10/1/2017-(129 Mortgage)