

Keep Your Black Pens Handy and Other Helpful Suggestions for Avoiding Unnecessary Headaches in Recording a Mortgage or Other Loan Document in Wisconsin

Like many other states, Wisconsin has a variety of particular recording requirements that must be satisfied in order to record a mortgage or other document in the applicable Register of Deeds Office for any particular Wisconsin county.

As noted below, many—but not all—of these requirements concern the first page of the document and Wisconsin attorneys can often facilitate a more efficient transaction for out-of-state counsel and lenders by preparing a simple recording cover page that is specifically designed to meet these recording requirements. The following is a listing of the current Wisconsin recording requirements.

- The upper right hand corner of the first page of the mortgage or other document must be completely blank (at least 3" by 3") for the official recording stamp.
- The name and return address must be either (1) directly under the recording area on the first page, or (2) on the left side of the first page and within the top 3 inches of the mortgage or other document.
- The tax parcel identification number for the applicable real property must be placed directly under the return address. In a situation where there are multiple parcels that will be encumbered by the mortgage or other document, the tax parcel identification numbers may be listed on an attached exhibit to the document and a simple reference to that exhibit can be added to the first page.
- The title of the document must be within the top 3 inches of the first page but not within the 3" by 3" corner, which is to be left blank for the recording stamp to be provided by the Register of Deeds Office.
- Title, parties, return address and legal description must each be legible and reproducible.
- All signatures must be in BLACK ink so that the document will scan properly.
- The top margin is a minimum of 1/2 inch for every page. Other margins must meet a minimum of 1/4 inch.
- The pages may not be stapled or hinged.

POSTED:

Aug 14, 2014

RELATED PRACTICES:

[Real Estate](#)

<https://www.reinhartlaw.com/practices/real-estate>

RELATED PEOPLE:

[John M. Murphy](#)

<https://www.reinhartlaw.com/people/john-m-murphy>

[Joseph D. Shumow](#)

<https://www.reinhartlaw.com/people/joseph-shumow>

[Nathan J. Wautier](#)

<https://www.reinhartlaw.com/people/nathan-wautier>



- Lastly, you must insert the name of the document drafter. Typically, the name of the drafter is inserted on the first page as well.

As in other states, each document must also contain an accurate legal description for the real property to be encumbered and all original signatures must be notarized or authenticated by a Wisconsin attorney. Lenders and their counsel can avoid many unnecessary headaches by simply ensuring that their mortgages and other documents to be submitted for recording comply with these formatting and execution requirements. Finally, please note that the Register of Deeds will require the payment of a flat \$30 recording fee for any mortgage or other document to be submitted for recording regardless of the number of its pages.

If you have questions about this update or the recording requirements in Wisconsin, please contact your Reinhart attorney or any member of the Reinhart Real Estate Opinion Team.

These materials provide general information which does not constitute legal or tax advice and should not be relied upon as such. Particular facts or future developments in the law may affect the topic(s) addressed within these materials. Always consult with a lawyer about your particular circumstances before acting on any information presented in these materials because it may not be applicable to you or your situation. Providing these materials to you does not create an attorney/client relationship. You should not provide confidential information to us until Reinhart agrees to represent you.