

STATE BY STATE RESOURCE - WORK AID

State	Closing Entity	Attorney Involvement	Reissue Evidence - Refinance Loans	Mortgage Tax	Spouse Required to Sign - *Some states have alternatives/waivers	Witness	Good Funds	Memo
ALABAMA	Notary		No Reissue Available - Consolidated/Centralized	YES	YES		\$1,500.00	
ALASKA	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
ARIZONA	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
ARKANSAS	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
CALIFORNIA	Notary		No Reissue Available - Consolidated/Centralized		YES *		\$1,500.00	Sole and separate property recognized
COLORADO	Notary		No Reissue Available - Consolidated/Centralized		YES		No Personal Checks	
CONNECTICUT	Attorney	Closing	Reissue <u>Automatically</u> Determined with Search Data		NO	2 (notary may be 1)	\$1,500.00	
DC	Notary		Need prior policy or prior HUD showing proof of insurance (7 yrs)		NO		\$1,500.00	
DELAWARE	Attorney*	CPL - Closing - Disbursement	Need prior policy, HUD or reasonable proof of insurance needed (5 yrs)		NO		\$1,500.00	
FLORIDA	Notary		Need Copy of Owner's Policy	YES	YES	2 (notary may be 1) *	\$500.00	*Witness requirement for DEED only
GEORGIA	Attorney	CPL - Closing - Disbursement - Attorney Opinion	No Reissue Available	YES	NO	2 (attorney may be 1)	\$1,500.00	
HAWAII	Notary		No Reissue Available - Consolidated/Centralized		NO		\$1,500.00	
IDAHO	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
ILLINOIS	Notary		Reissue <u>Automatically</u> Determined with Search Data (10 yrs)		YES		\$1,500.00	
INDIANA	Title Producer		No Reissue Available		NO		\$500.00	
IOWA	Notary		No Reissue Available		YES		\$1,500.00	
KANSAS	Notary		Reissue <u>Automatically</u> Determined with Search Data (10 yrs)	YES	YES		\$1,500.00	
KENTUCKY	Notary		Refinance <u>Automatically</u> Determined with Search Data	YES	YES		\$1,500.00	
LOUISIANA	Notary	Attorney Opinion	No Reissue Available	YES	YES*	2 (Closer cannot be witness)	\$1,500.00	Sole and separate property recognized/ Mtg Tax in New Orleans Parrish only
MAINE	Notary		Reissue <u>Automatically</u> Determined with Search Data (3 yrs)		NO		\$1,500.00	
MARYLAND	Title Producer		Refinance <u>Automatically</u> Determined with Search Data	YES	NO		\$1,500.00	
MASSACHUSETTS	Attorney	Closing - Disbursement - Attorney Opinion	Need prior policy, HUD or reasonable proof of insurance needed (15 yrs)		YES		\$1,500.00	
MICHIGAN	Notary		No Reissue Available		YES		\$1,500.00	
MINNESOTA	Notary		Reissue <u>Automatically</u> Determined with Search Data (10 yrs)	YES	YES		\$1,500.00	
MISSISSIPPI	Notary		Need prior policy, HUD or reasonable proof of insurance needed (10 yrs)		YES		\$1,500.00	
MISSOURI	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
MONTANA	Notary		Reissue <u>Automatically</u> Determined with Search Data (2 yrs)		YES		\$1,500.00	
NEBRASKA	Notary		Reissue <u>Automatically</u> Determined with Search Data (5 yrs)		YES		\$500.00	

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NEVADA	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
NEW HAMPSHIRE	Notary		Reissue <u>Automatically</u> Determined with Search Data (10 yrs)		YES		\$1,500.00	
NEW JERSEY	Notary		Refinance <u>Automatically</u> Determined with Search Data		YES		\$1,000.00	
NEW MEXICO	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
NEW YORK	Notary	Closing - Disbursement	Reissue <u>Automatically</u> Determined with Search Data	YES	NO		\$1,500.00	
NORTH CAROLINA	Attorney*	Attorney Opinion - Closing & Recording Process	Need prior policy, HUD or reasonable proof of insurance needed (15yrs)		YES		\$1,500.00	<u>Must be on record to disburse</u>
NORTH DAKOTA	Notary		Need Copy of Owner's Policy		YES		\$1,500.00	
OHIO	Notary		<u>Refinance Rate</u> - Need payoff to apply discount <u>Reissue Rate</u> - Need Copy of Owner's Policy (10 yrs)		YES		\$1,000.00	
OKLAHOMA	Notary				YES			
OREGON	Notary		Reissue <u>Automatically</u> Determined with Search Data (2 yrs)		NO		\$1,500.00	
PENNSYLVANIA	Notary		No Reissue Available		NO*		\$1,500.00	Unless there is a knowledge of or a pending divorce
RHODE ISLAND	Notary		Reissue <u>Automatically</u> Determined with Search Data		NO		\$1,500.00	
SOUTH CAROLINA	Attorney	Attorney Opinion - Closing - Authorization to Disburse	Reissue <u>Automatically</u> Determined with Search Data (10 yrs)		NO		\$1,500.00	
SOUTH DAKOTA	Notary		No Reissue Available - Consolidated/Centralized		YES	2 (attorney may be 1)	\$1,500.00	
TENNESSEE	Notary		Reissue - reasonable proof of insurance needed substitution - same lender/ same borrower(s)	YES	YES		\$1,000.00	
TEXAS	Notary		Reissue <u>Automatically</u> Determined with Search Data		YES			Home Equity/ Cash Out In Title Office
UTAH	Notary		No Reissue Available - Consolidated/Centralized		NO		\$1,500.00	
VERMONT	Notary		Reissue <u>Automatically</u> Determined with Search Data (10 yrs)		YES		\$1,500.00	
VIRGINIA	Notary		Reissue <u>Automatically</u> Determined with Search Data	YES	NO		\$1,500.00	<u>Must be on record to disburse</u>
WASHINGTON	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	
WEST VIRGINIA	Attorney	Closing	Need prior policy, HUD or reasonable proof of insurance needed (7 yrs)		YES		\$1,500.00	
WISCONSIN	Notary		No Reissue Available		YES		\$1,500.00	
WYOMING	Notary		No Reissue Available - Consolidated/Centralized		YES		\$1,500.00	

****reissue/refinance rates may not be eligible if there is a change in ownership or bankruptcy, foreclosure, multiple lawsuits or judgments, a gap in title, a conveyance of title into divided interests of less than 1/16, more than 20 additional easements.**