



ALABAMA RECORDING REQUIREMENTS

CALLOWAY
TITLE AND ESCROW, LLC

MORTGAGE TAX

- Payable to "Judge of Probate" in the county where property is located
- A long-term debt is any security instrument due more than 3 years from date of note
- On multi-state transactions a Recording Order from the Alabama Department of Revenue is required if not paying tax on full amount of debt
- Rate: \$1.50 per \$1,000 based on mortgage amount

DEED TAX

- Applies to warranty, limited warranty, quitclaim, or other conveyance deeds
- Payable to "Judge of Probate" in the county where property is located
- A Sales Validation Form (RT-1) is required unless all requisite info is in the deed
- Rate: \$1.00 per \$1,000 of sales price (less amount of loan secured by mortgage recorded simultaneously with deed)

RECORDING CHARGES

- First page: \$10.00
- Each additional page: \$3.00
- Cross references are \$2.00 each
- Charges vary by county, please confirm with Probate Judge

DOCUMENT FORMATTING RULES

- Documents (except affidavits) must be acknowledged by a notary
- The notary seal must be visible on the instrument
- Corporations require attesting signature and/or corporate seal



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APPENDIX A: DEED TAX CALCULATION EXAMPLE

Purchase Price	\$1,000,000
Less Amount of Mortgage	\$ 500,000
Tax owed on Difference	\$ 500,000

Deed Tax Calculation would be:

$$\$500,000/\$1,000 = 500 \times \$1.00 = \$500$$

APPENDIX B: ADDITIONAL DOCUMENT FORMATTING REQUIREMENTS

Alabama State Wide Requirements:

- A minimum 10-point font size
- 8.5"x10" paper (not to exceed 8.5"x14")
- Must be typed or laser printed
- Document must have original signatures and valid notarizations with a clearly visible notary stamp or seal.
- Name and Address of individual who drafted the document must be included on the document.

Typical Margin Requirements of most Alabama counties:

- First Page: 2" to 3" blank space at the top of the page to accommodate recorder's stamp and recording information; 1/2" to 1" side and bottom margins
- Subsequent Pages: 1/2" to 1" margins on all sides