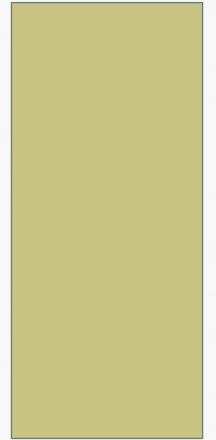


NORTHWEST LAND TITLES & RECORDS

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

NORTHWEST REGION PROVIDES SERVICE TO:

15 AGENCIES

45 TRIBES

**IDAHO, OREGON, WASHINGTON AND PARTS OF
ALASKA AND WASHINGTON (Metlakatla, Flathead)**

NORTHWEST LAND TITLES AND RECORDS

- **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)

NORTHWEST LAND TITLES & RECORDS

- **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**

NORTHWEST REGION ROLE OF GINA HINCHMAN-EASTMAN

- **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

NORTHWEST LAND TITLES & RECORDS

- WHERE IS MY DOCUMENT?
- WHERE IS MY TITLE STATUS REPORT?
- WHY IS IT TAKING SO LONG?

NORTHWEST LAND TITLES & RECORDS

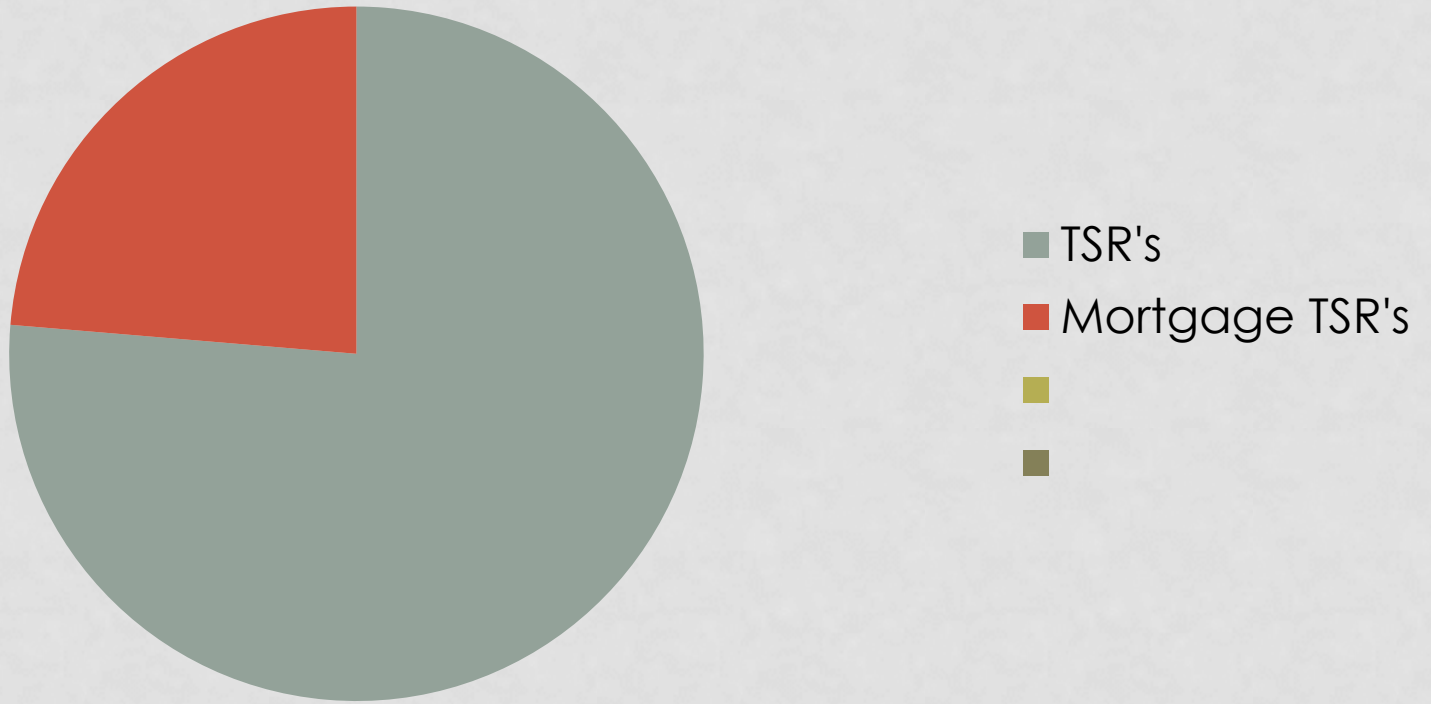
- Was mortgage document identified by Land Area Code/Tract No?
- Was mortgage mailed to correct agency?/region(NW case)
- Is mortgage an original?
- Is there a legal description?
- Did agency request a TSR?
- Are there issues with the TSR such as:
 - Leasehold submitted but no lease recorded on title.
 - Corrections need to be on lease (beginning date/ending date)

NORTHWEST LAND TITLES & RECORDS

- **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)

NORTHWEST REGION LAND TITLES & RECORDS

416 TSR's Certified as of 10/1/2017-(129 Mortgage)



NORTHWEST LAND TITLES & RECORDS

