By: Representative Snowden

To: Judiciary A

HOUSE BILL NO. 600 (As Sent to Governor)

AN ACT TO AMEND SECTION 89-5-24, MISSISSIPPI CODE OF 1972, TO REQUIRE THAT MINIMUM FONT FOR CERTAIN LEGAL TYPED INSTRUMENTS TO BE PRESENTED FOR RECORDING BE INCREASED FROM 8-POINT TO 10-POINT FONT SIZE; TO CLARIFY THE CONTENT OF THE RECORDING INFORMATION TO BE PLACED ON THE FIRST PAGE OF THE DOCUMENT; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:
8 SECTION 1. Section 89-5-24, Mississippi Code of 1972, is
9 amended as follows:

10 89-5-24. (1) Except as otherwise provided in subsections 11 (3) and (4), any document or instrument presented to the clerk of 12 the chancery court for recording shall meet the following 13 requirements:

Each document or instrument shall consist of one or 14 (a) more individual pages printed only on one (1) side. The document 15 or instrument shall not consist of pages that are permanently 16 bound or in a continuous form and shall not have any attachment 17 stapled or otherwise affixed to any page except as necessary to 18 comply with statutory requirements. However, the individual pages 19 of a document or instrument may be stapled together for 20 21 presentation for recording. A label that is firmly attached with a bar code or return address may be accepted for recording. 22

(b) All documents must be printed or typed in a font no
smaller than ten (10) point in size. If a document or instrument,
other than a plat or survey or a drawing related to a plat or
survey, presented for recording contains type smaller than
ten-point type, the document or instrument shall be accompanied by

28 an exact typewritten or printed copy that meets the requirements 29 of this section.

30 (c) Each document shall be of sufficient legibility to 31 produce a clear reproduction. If a document or instrument, other 32 than a plat or survey or a drawing related to a plat or survey, is 33 not sufficiently legible to produce a clear reproduction, the 34 document or instrument shall be accompanied by an exact 35 typewritten or printed copy that meets the type size requirements 36 of paragraph (b) and shall be recorded contemporaneously as

37 additional pages of the document or instrument.

38 (d) Each document or instrument, other than a plat or 39 survey or a drawing related to a plat or survey, shall be on white 40 paper of not less than twenty-pound weight. All text within the 41 document or instrument shall be of sufficient color and clarity to 42 ensure that the text is readable when reproduced from the record.

All signatures on a document or instrument shall be 43 (e) 44 in black or blue ink and of sufficient color and clarity to ensure 45 that the signatures are of sufficient legibility to produce a clear reproduction when the document or instrument is reproduced 46 47 from the record. The corresponding name shall be typed, printed 48 or stamped beneath the original signature. The typing or printing 49 of a name or the application of an embossed or inked stamp shall 50 not cover or otherwise materially interfere with any part of the 51 document or instrument except where provided by law. Failure to 52 print or type signatures as required in this paragraph does not invalidate the document or instrument. 53

(f) The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least three (3) inches of vertical space from left to right which shall be reserved for the recorder's use. All other margins on the document or instrument shall be a minimum of three-fourths (3/4) of one (1) inch. Nonessential information including, but not limited to, form

H. B. No. 600 11/HR07/R839SG PAGE 2 (CJR\HS) numbers or customer notations may be placed in a margin other than the top margin. A document may be recorded if a minor portion of a seal or incidental writing extends into a margin. The recorder shall not incur any liability for failure to show a seal or information that extends beyond the margin of the permanent archival record.

67 (2) Each document or instrument, other than a plat or survey
68 or a drawing related to a plat or survey, that is presented for
69 recording and that contains any of the following information shall
70 have that information on the first page below the three-inch
71 margin:

(a) The name, <u>physical business mailing</u> address and
<u>business or employment</u> telephone number of the individual who
prepared the document <u>and of every grantor, grantee, borrower,</u>
beneficiary, trustee or other party to the instrument.

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* *

(b)

77 (c) The title of the document or instrument.

A return address.

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79 (d) Any address and telephone number required by
80 Section 27-3-51, Mississippi Code of 1972.

81 <u>(e)</u> The legal description of the property or indexing 82 instruction per Section 89-5-33(3). If there is insufficient 83 space on the first page for the entire legal description or the 84 entire indexing instruction, immediately succeeding pages shall be 85 used.

86 (3) The following documents or instruments are exempt from87 the format requirements of this section:

88 (a) A document or instrument that was executed before89 July 1, 2009.

90 (b) A military separation document or instrument.
91 (c) A document or instrument executed outside the
92 United States.

H. B. No. 600 11/HR07/R839SG PAGE 3 (CJR\HS) A certified copy of a document or instrument issued 93 (d) by a court or governmental agency, including a vital record. 94 A document or instrument where one (1) of the 95 (e) 96 original parties is deceased or otherwise incapacitated. 97 (f) A document or instrument formatted to meet court 98 requirements. 99 A federal tax lien. (a) 100 A filing under the Uniform Commercial Code. (h)

The recorder shall record a document or instrument that 101 (4) does not substantially conform to the format standards specified 102 103 in subsections (1) and (2) of this section upon payment of an 104 additional recording fee of Ten Dollars (\$10.00) per document or instrument. The fee shall be charged only for documents or 105 106 instruments dated on or after July 1, 2009; this fee may not be charged for those documents or instruments specifically exempted 107 108 in subsection (3).

109 (5) Failure to conform to the format standards specified in 110 this section does not affect the validity or enforceability of the 111 document or instrument.

112 SECTION 2. This act shall take effect and be in force from 113 and after July 1, 2012.