



## Recorder 2025 Executive Summary

|                                                | Jan    | Feb    | Mar    | Apr    | May    | Jun    | Jul    | Aug    | Sep | Oct | Nov | Dec | 2025    | Projected<br>Year End | 2024    |
|------------------------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|-----|-----|-----|-----|---------|-----------------------|---------|
| <b>Recordings</b>                              |        |        |        |        |        |        |        |        |     |     |     |     |         |                       |         |
| Electronic                                     | 32,327 | 31,468 | 33,847 | 35,283 | 33,338 | 32,079 | 33,247 | 31,334 |     |     |     |     | 262,923 | 394,385               | 396,996 |
| In-Person                                      | 14,927 | 12,795 | 18,729 | 17,564 | 13,892 | 16,285 | 13,939 | 13,812 |     |     |     |     | 121,943 | 182,915               | 177,701 |
| Total                                          | 47,254 | 44,263 | 52,576 | 52,847 | 47,230 | 48,364 | 47,186 | 45,146 |     |     |     |     | 384,866 | 577,299               | 574,697 |
| Average Days to Record                         | 0.3    | 0.4    | 0.8    | 0.5    | 0.4    | 0.9    | 0.4    | 0.5    |     |     |     |     | 0.5     | 0.5                   | 0.6     |
| <b>Selection of Documents</b>                  |        |        |        |        |        |        |        |        |     |     |     |     |         |                       |         |
| Notice of Trustee Sale                         | 135    | 97     | 142    | 144    | 95     | 163    | 145    | 124    |     |     |     |     | 1,045   | 1,568                 | 1,489   |
| Notice of Breach or Default & Election to Sell | 145    | 202    | 229    | 212    | 198    | 205    | 220    | 198    |     |     |     |     | 1,609   | 2,414                 | 1,935   |
| Deed of Trust                                  | 6,334  | 5,669  | 7,014  | 7,424  | 6,922  | 7,038  | 6,846  | 6,653  |     |     |     |     | 53,900  | 80,850                | 81,874  |
| Lien                                           | 11,922 | 9,037  | 15,194 | 13,656 | 10,517 | 11,788 | 9,779  | 9,678  |     |     |     |     | 91,571  | 137,357               | 129,178 |
| Homestead                                      | 1,280  | 1,382  | 1,459  | 1,487  | 1,328  | 1,511  | 1,921  | 1,590  |     |     |     |     | 11,958  | 17,937                | 16,186  |
| Trustee Deed                                   | 78     | 829    | 155    | 544    | 638    | 545    | 866    | 782    |     |     |     |     | 4,437   | 6,656                 | 5,011   |
| Deed                                           | 10,973 | 10,232 | 11,606 | 12,007 | 11,112 | 10,867 | 11,392 | 10,187 |     |     |     |     | 88,376  | 132,564               | 138,124 |
| Substitution/Reconveyance                      | 3,217  | 2,724  | 3,370  | 3,486  | 3,576  | 2,808  | 3,367  | 3,247  |     |     |     |     | 25,795  | 38,693                | 37,882  |

### Notes & Highlights

**Deed:** Legal document conveying title to a property.

**Lien:** A lien is used to provide security to a party who has an interest in real property. The lien is placed on title to a property and must be paid before the lien can be removed or title to the property can be transferred to another party. This ensures that the lien holder gets paid for their interest in the property.

**Deed of Trust:** An instrument that secures a debt, the repayment of the loan/mortgage encumbered by real property.

**Notice of Trustee Sale:** A document announcing the public sale of a property to recover a debt owed by the owner of the property.

**Notice of Breach / Notice of Default & Election to Sell:** A notification to a borrower that they have not made the required payments on their loan. The notice tells the borrower that they must pay the moneys owed within a certain time frame or else the property will be sold in a Trustee sale. Generally the homeowner has 3 months after a NOD before a sale date is set.

**Trustee Deed:** Deed given by the trustee when the real property is sold under the power of sale in a deed of trust in a foreclosure proceeding.

**Homestead:** A document recorded by either a homeowner or head of household on a primary residence to protect the home from forced sale in satisfaction of certain types of creditor's claims.

**Substitution/Reconveyance:** A document known as a substitution of trustee and full reconveyance identifies the person who has the authority to reconvey the property and remove the lien. Once the document is registered, it establishes the borrower as the sole owner of the property, which is now free and clear of the previous mortgage. These documents are commonly used for the purposes of refinancing real property and obtaining a new loan.