

**Gloucester County Clerk Land Records Manual:  
A History of the Mechanics of Recordation**

## **Foreward**

The Gloucester County Clerk Land Records Manual provides a brief history of land recordings and filings found within the Clerk's Office. The manual documents many of the changes in recording methodologies due to technology and other innovations. The intent of the manual is to aid users when performing both electronic and manual searches. Land Records found within the Gloucester County Clerk's Office begin in the mid 1700's. Please see Record Room Staff regarding the county's historical records which begin in 1686, the year Gloucester County was incorporated.

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## History of Recording Methods

- **Mid 1700's** – Handwritten documents, books, and indexes in iron gall ink
- **Mid 1800's** – Handwritten documents, books, and indexes in iron gall ink with some preprinted forms and indices
- **Mid 1920's** – Typed and handwritten documents, books, and indexes with some pre-printed forms
- **1980** – System 101 (Hall & McChesney) System was a modernized Flexowriter (teleprinter) with magnetic tape. Back indexing of hand written indices done to reproduce deed and mortgage indices.
  - ❖ Deeds 1959 – 1986
  - ❖ Mortgages 1967 – 1986
- **1987** - System 103 (DOS) A true computer system in which indexing begins with Business Records Corporation, known as BRC.
  - ❖ Mainly used for deeds, mortgages, assignments, and judgments
  - ❖ Hand indexing in the front of individual books still done for other types of instruments: example Honorable Discharge Book
  - ❖ Specific hand indexing books still utilized for other documents including Notices of Settlements and Trade Names
  - ❖ System utilized 1987 thru 1991
- **1992** – Unix (Foresight) Computer Indexing System installed by BRC
  - ❖ Utilized 1992 thru June 2000
  - ❖ Very few instruments are hand indexed during this timeframe
- **July 2000** AS/400 installed by Affiliated Computer Systems (ACS)
  - ❖ Imaging instruments begins July 2000 thru January 15, 2011
  - ❖ First County Clerk Imaging System to be certified by DARM
  - ❖ First land records e-recording by New Jersey County Clerk
- **January 18, 2011** – Current 20/20 Perfect Vision a Document Management Imaging Workflow System installed by ACS/Xerox (LRMS)

### **Available Computer Indexing**

Deeds	1959 - CURRENT
Mortgages	1967 - CURRENT
Assignments of Mortgages	1987 - CURRENT
Cancellations of Mortgages	2003 - CURRENT
Discharges of Mortgages	1992 - CURRENT
Releases of Mortgages	1992 - CURRENT
Construction Liens	May 10, 1994 - CURRENT
Federal Tax Liens	1987 - CURRENT
Hospital Liens	1987 - CURRENT
Physician Liens	1997 - CURRENT
In Rem Complaints	1987 - CURRENT
Notices of Lis Pendens Foreclosure	July 1, 2002 - CURRENT
Notices of Lis Pendens Recorded	1987 - CURRENT
Notices of Settlements	2001 - CURRENT

### **Available Computer Indexing Continued**

Discharges of Settlements	2012 – CURRENT
Miscellaneous Filings	1876 – CURRENT
Bills of Sales	1919 - CURRENT
Certificates of Incorporations	1890 - CURRENT
Disclaimers	1981 - CURRENT
Fireman Exemptions	1918 – CURRENT
Inheritance Tax Waivers	1910 - CURRENT
Mergers	2000 – CURRENT
Permits	2003 - CURRENT
Physicians Registrations	1896 – CURRENT
Vacations	1925 –CURRENT
Maps & Plats	1836 – CURRENT
Trade Names	July 31, 1906 – CURRENT

UCCs (Secured Transactions) 1990 – CURRENT

**Available Computer Images**

Deeds 1959 - CURRENT

Mortgages 1967 – CURRENT

Assignments of Mortgages November 1, 2000 - CURRENT

Cancellations of Mortgages 2003 – CURRENT

Discharges of Mortgages November 1, 2000 – CURRENT

Releases of Mortgages November 2, 2000 – CURRENT

Construction Liens November 2, 2000 – CURRENT

Federal Tax Liens November 3, 2000 – CURRENT

Hospital Liens 2004 – CURRENT

Physician Liens 2004 – CURRENT

In Rem Complaints 1987 – CURRENT

## **Available Computer Images Continued**

Notices of Lis Pendens Foreclosure	July 1, 2002 – CURRENT
Notices of Lis Pendens Recorded	July 14, 2000 – CURRENT
Notices of Settlements	2001 - CURRENT
Discharges of Settlements	2012 - CURRENT
Miscellaneous Filings	October 17, 2000 – CURRENT
Bills of Sales	2002 – CURRENT
Certificates of Incorporations	2001 – CURRENT
Disclaimers	1981 – CURRENT
Fireman Exemptions	1918 - CURRENT
Inheritance Tax Waivers	November 2, 2000 – CURRENT
Mergers	2002 - CURRENT
Permits	2003 – CURRENT
Physicians Registrations	2003 – CURRENT



## **Available Computer Images Continued**

Vacations	2001 – CURRENT
Maps & Plats	1836 - CURRENT
Trade Names	July 31, 1906 – CURRENT
UCCs (Secured Transactions)	2008 – CURRENT

## 16 Book Types By Book Code

DB	Deeds	(1959)
MB	Mortgages	(1967)
AB	Assignments of Mortgages	(7/2002)
DIS BK	Discharges of Mortgages	
REL BK	Releases of Mortgages	
DD BK	Honorable Discharges	
TAX BK	Inheritance Tax Waivers	
BIL BK	Bills of Sales	
INC BK	Certificates of Incorporations	
ROAD	Roads	
VAC BK	Vacations	
MS	Miscellaneous	(circa 1987)
FTL BK	Federal Liens & Releases	
JDG BK	Judgments	
LPR BK	Lis Pendens (recorded)	
CL BK	Construction Liens	

\*Modern Books have approximately 350 to 360 pages while older books can have up to 1,600 pages.

\*Book codes cannot be used on all book types since the majority of the book codes begin January 18, 2011 with the 20/20 Perfect Vision system.

\*Use the book code "BK" for all documents (excluding DB, MB, AB, & MS) which were recorded prior to January 18, 2011, the implementation of 20/20 Perfect Vision system

\*Booking and Paging information can be found in the Prepared By/Remarks Field for older instruments.

**Example:** 10-29 translates into Book 10 Page 29.

\*Virtual Books begin January 2005.

## Printed Paper Books

Beginning January 2005, the Clerk's Office stopped printing paper books except Honorable Discharge Books.

Ending books and their corresponding page numbers:

	<u><i>Ending Book</i></u>	<u><i>Ending Page</i></u>
Deeds	3901	282
Mortgages	8256	165
Assignments Mtgs.	80	197
Discharges Mtgs.	464	63
Releases Mtgs.	131	337
Inheritance Tax	31	143
Bills of Sale	9	56
Cert of Inc.	27	102
Roads	1	41
Vacations	6	171
Miscellaneous	12	301
Federal Liens	72	6
Judgments	44	207
Lis Pendens	23	296
Construction Liens	18	306

## **Deed Books**

The earliest Deed Book begins on November 12, 1784. The Gloucester City fire occurred in 1786; the new court house opened in 1787.

Deed Book A begins on November 12, 1784.

Deed Book Z5 begins on May 31, 1879.

Deed books are arranged A-Z then AA-ZZ then A3-Z3 until Z5.

The Gloucester County Clerk has 126 Deed Books ranging from A to Z5.

Deed Books V, J, J3, & J4 never existed due to the calligraphy being too close (the u and the i).

$$26 \times 5 = 130$$

$$130 - 4 = 126$$

The next Deed Book after Z5 begins with Deed Book 127. This ends the lettering system used for the original deeds recorded in Gloucester County Clerk's Office.

### **Examples of Instruments Recorded in the Deed Book**

- ❖ Deeds
- ❖ Power of Attorneys
- ❖ Agreements
- ❖ Court Orders
- ❖ Leases & Assignments of Rents and Leases
- ❖ Cemetery Deeds
- ❖ Final Judgments
- ❖ Right of Ways & Easements
- ❖ Declarations of Restrictions
- ❖ Declarations of Takings
- ❖ Releases of Judgments

## **Mortgage Books**

Mortgage Book A begins September 30, 1765.

The first series of Books range from Book A thru Book Z (1765 – 1855)

Numbering is as following:    A-Z  
  AA – ZZ  
  A3 – Z3  
  A4 – Z4

Mortgage Book J (1819 – 1821) is missing.

Mortgage Book Numbers I 3 & I 4 were never used (letter i).

$26 \times 4 = 104$

$104 - 2$  (never made mortgage books) = 102

The next Mortgage Book after Z4 begins with book 102. This ends the lettering system used for the original mortgages recorded in Gloucester County Clerk's Office.

### **Examples of Instruments Recorded in the Mortgage Book**

- ❖ Mortgages
- ❖ Tax Sale Certificates
- ❖ Notices of Condominium Liens
- ❖ Modifications of Mortgages
- ❖ Postponements of Mortgages
- ❖ Amendments of Mortgages
- ❖ Subordinations of Mortgages
- ❖ Assumptions of Mortgages
- ❖ Extensions of Mortgages

## **Common Indices found within the Clerk's Office**

- ❖ Grantor
- ❖ Grantee
- ❖ Mortgagor
- ❖ Assignor- Releasor- Dischargor
- ❖ Construction Liens
- ❖ Judgments
- ❖ Notice of Settlement
- ❖ UCC/Secured Transactions
- ❖ Trade Names
- ❖ Map Index and Map Conversion Index
- ❖ Cancellation of Mortgage

## **Computerized Data Sets/Offices in the 20/20 Perfect Vision LRMS**

- |               |   |
|---------------|---|
| ❖ Real Estate | General Land Records                        |
| ❖ Maps/Plans  | Maps and Plats                              |
| ❖ UCC         | Secured Transactions/Financing Statements   |
| ❖ Trade Names | Sole Proprietorships & General Partnerships |

## **The Russell Indexing System**

The Russell Indexing System is a patented methodology used for indexing documents. It is officially called the Russell Soundex System patented in circa 1917. It is based on grouping surnames together using a phonetic code in order to eliminate spelling errors. This basically translates into the key letters:

**L M N R T.**

The Russell Soundex System was utilized in many indexes such as census records, immigration and naturalization records, and land records. There are numerous versions of indexing charts used in the Gloucester County Clerk's Office which vary depending on the type of index. For example, grantor and grantee indexes use more in depth charts than older judgment indexes which use abbreviated versions. Nevertheless, all of the charts utilize the key letters **L M N R T, Corp** and **Miscellaneous**.

The Russell Indexing System is used only in older indices. It can be found in early grantor and grantee indexes until 1987. It can also be found in early mortgagor indexes until 1987. Older indices such as releasor, judgment, and secured transactions (UCC's) utilize condensed versions of the system. The letter S also uses a slightly larger version as well. See multiple charts located in the record room for all versions of the indexing system.

\*Indexing prior to the Russell Indexing System is in alphabetical chronological order and usually hand written.

## Directions for Using the Russell Indexing System

Key Letters            **L M N R T**            Most Common Consonants

1. Always begin with the second letter of the last name. Last names are called surnames.
2. Two key letters together are ignored. **Example:** MM or LL. Go to the next key letter if there is one.
3. If there are no key letters, go to miscellaneous.
4. Once you find the key letter or letters, go to given name initials. Given names are first names.
5. Use the page number designated. **Example:** 110, 260, 1560, etc.
6. Remember, all entries are in chronological order.
7. Use the Corps, Etc. if you are searching for a company still utilizing the key letters. Always ignore “the”.

**Example:** Allen ---key letters are LN--- (no double LL)  
Wood--- no key letters, go to Misc.  
Lovelace---key letter L  
Seder---key letter is R  
Everly ---key letters are RL

**Corp. Example:** Newfield Bank---key letter is L (use only the first word of the company).

**Note:** The Russell Indexing System for judgments is condensed, but is the same system. It uses only one key letter instead of the possibility of combining two. Other indices use different variations of the system as well.



## **Cross Indexing (Record Room Indexing Methodology)**

Cross indexing was an in-house indexing methodology (method) historically used to ensure that all reversed parties could be found easily in multiple printed indices. For example, a Declaration of Restriction crossed indexed both parties so that the “restriction” could be found in both the paper Grantor Index and the paper Grantee Index. When performing a manual search (the use of printed indices), a searcher would be able to find the restriction while either “grantoring” or “granteeing” the name, since all indexing appeared in both grantor and grantee indexes, i.e. parties were indexed as both grantors and grantees.

Likewise, cross indexing was used on certain documents indexed in the Mortgage Book since only a Mortgagor Index was printed. Computer indexes were not printed for Mortgagees since searching by lien holder has no meaningful purpose regarding title. (Title Searchers are looking for encumbrances and liens on individuals or individual properties). In addition, thousands of entries would appear for large corporations and banks such as First Fidelity Bank and United Jersey Bank indexed as Mortgagees.

In addition, cross indexing was used when multiple reverse parties signed a document. However, there is no statutory requirement for cross indexing. All documents are required to be indexed by name only, and it is the responsibility of the user to search all spelling variations of names. Searching by party type on the LRMS is not recommended, especially for those who do not understand the unique history of land recordation within the Gloucester County Clerk’s Office.

Although paper indices are not relevant anymore due to computer searching, this cross indexing methodology was still used until October 1, 2016 to provide ongoing consistency within the Gloucester County Clerk’s Land Records Management System. During this time cross indexing remained in effect to enhance the overall integrity of the Land Records Management System, by allowing indexing to remain consistent over time. However, this indexing methodology ceased to be used effective October 1, 2016 since the recording method was deemed unnecessary, cumbersome, and archaic. The following is a list of instruments which were historically crossed indexed in both paper and computer indices:

## **Instruments that were Crossed Indexed until October 1, 2016**

- Agreements (AGR)
- Declaration of Restrictions (DOR)
- Leases (LEA)
- Right of Ways (ROW)
- Termination of Lease (TOL)
- Life Estate Deed (DEE)
- Court Order (ORD)
- Assignment of Rents and Leases (ASR)
- Stream Encroachments-Environmental Permits (STR)
- Merger (MER)
- Mortgage Modification (MOD)
- Assumption of Mortgage (ASU)
- Extension of Mortgage (EOM)
- Memorandum of Indenture (MOI)
- Miscellaneous Recordings (MIS)
- Bill of Sale (BIL)
- Vacation (VAC)
- Certificate of Incorporation (COI)
- Notice of Settlement NOP (Parties)
- Any instrument where reverse parties sign

## **History of Numbering Documents within the County Clerk's Office**

Docket numbers were used in the Gloucester County Clerk's Office as early as the 1930's. Day or daily books were kept which showed all documents received in the office (in order of arrival) as well as the fees associated with them and similar recording information. Docket numbers come from the court system, yet the Clerk's Office uses the term too as it applies to an instrument or document number for land recordings. The purpose of the docket number is to show order for recorded documents as it relates to the "rights of the first lien holder" or "race to the courthouse." The docket number is chronological and numerical which in turn reflects the order of the recorded document in the case of a dispute.

Moreover, docket books are really daily logs of recorded instruments and have a retention period of three years. (Only true court docket books are permanent records). The retention schedule refers to them as dailies. The earliest form of docketing showed the clerk who typed and recorded the document as well as a number identifier. Later on, the docket number assigned to the instrument, plus the docket book was written on the recording. An example would be 527/59. The assigned instrument number would be 527, while 59 represents the docket book or daily log book used during that specific time period. This system ends in 1986 with docket book 70 corresponding with the introduction of the fee accounting computer system and computer printout of docket and counter control books.

For the most part, the oldest documents do not have docket numbers or instruments numbers stamped on them. (These documents were handwritten and transcribed by clerks and only reference time and date.) Regarding computer indexing, prior to 1987, all recorded instruments were assigned computer generated numbers to be used in the computer index. These numbers are chronological (in book and page order per document type). From 1987 through June 30, 2000, Hall and McChesney numbers were used as computer indexing numbers. Hence, not only were the numbers stamped on the front of the instruments, but they were also physically typed into the computer and used for indexing the documents into the database.

Beginning July 1, 2000, the docket numbers stamped on the documents by the docket machine were used as computer indexing numbers instead of the Hall and McChesney numbers. However, Hall and McChesney numbers were still used internally for tracking purposes, thus assuring the actual number of documents received on a given day. This Hall and McChesney number was stamped on the first page of the instrument; all use of Hall and McChesney numbers ceased on June 30, 2002.

Numbering for judgments and other miscellaneous documents varies over time. The same system of assigned number and docket book (527/59) applies for the earliest documents. (Any instrument prior to 1987 will not be indexed in the current computer system unless staff back indexed these instruments as part of the LRMS database enhancement project.) Accordingly, numbering for these documents after 1986 is either computer generated or assigned by hand stamping the Hall and McChesney number. (The term Hall and McChesney number means a hand stamped number on a revolving stamp. It is referred to as a Hall and McChesney number simply because Hall and McChesney was the earliest land recording vendor in our county circa 1959. The manufacturer of the stamp was Bates.) The record room kept track of these stamped numbers in notebooks which were sequential by day and by document type. Secured Transactions (UCC's) have a separate hand numbering system unique to UCC's per law. The same principle applies for maps.

Finally, the best way to determine what type of numbering applies to an instrument is to look either on the actual document or the paper indexes. In some instances multiple numbers exist. Some of these numbers are used for computer indexing while others were used for filing purposes (by document type). Others are computer generated when the earliest database was built via a flexowriter. Other paper indexes will not have any numbers at all and utilize the Russell Indexing System, based on the key letters of L M N R T, while the earliest indexes are both chronological and alphabetical.

## **History of the Assignment of Mortgage Book**

The earliest Assignment of Mortgage Book is Book A circa 1853.

Book numbering follows A-Z, A1, B1, C1, etc. chronologically thru Y29.

Beginning July 1, 2002 letters are eliminated. Books have a Book Type (AB 1, AB 2, AB 3, etc.) for Assignment Book, due to auto booking and paging commencing.

### **Indexes**

Early Assignment Books have an alphabetical index in the front of each book until Book G, pre-printed books (1885). Beginning with this Assignment Book, all indexing for assignments was placed in the appropriate Mortgagee Index for mortgages, and original mortgage books were not stamped or marginally notated "assignment of mortgage". (Mortgagee Indexes are rare and only found in the late 18<sup>th</sup> and early 19<sup>th</sup> centuries).

The next index begins 1938-1978 and includes all types of assignments including judgments, leases, and similar instruments.

1938-1978 Index combined with judgments, leases, etc.

1979-1986 Index combined with judgments, leases, etc.

1987-1991 Assignment of Mortgage index only

1992-2005 Index combined with releases and discharges

Additional overlapping computer printed indexes for assignors and assignees exist, some with original mortgage book references. Paper indexes are no longer printed.

*\*\*Marginal Notations end July 1, 2002\*\**

### **Computer Codes & Indexing**

ASN (original record room code) January 1, 1987 thru June 30, 2002

(Codes merged 8-8-2011 within the LRMS, 20/20 Perfect Vision)

- Shows original mortgage book and page reference as remark

ASM (current fee code) January 1987 thru current

- Marginal notation is indexed via mortgagors' names July 2002- current

## **History of Discharges of Mortgages**

Earliest Book is Book 1 of Discharged Mortgages & Judgments circa 1876

Indexes are in the front of all Discharge Books until January 1992

Original Mortgage Book and Page Numbers are not indexed from 1/1/1992 thru 6/30/2002

Notations are indexed (original mortgage book and page) beginning 7/1/2002

Code for Discharge of Mortgages begins 7/1/2000 with the implementation of the AS/400

Images for Discharges of Mortgages begin November 1, 2000

The code for all computer indexing is DIS.

## **History of Releases of Mortgages**

### **(Partial)**

Earliest Book is Book 1 of Release of Mortgages circa 1881

There are no index books until 1955, only marginal notations on original mortgages

Paper indices from 1955 thru 1991 utilize the Russell Indexing System

Original Mortgage Book and Page Numbers are not indexed from 1/1/1992 thru 6/30/2002

Notations are indexed (original mortgage book and page) beginning 7/1/2002

Code for Releases of Mortgages begins 7/1/2000 with the implementation of the AS/400

Images for Releases of Mortgages begin November 1, 2000

The code for all computer indexing is REL

## **History of Federal Tax Liens**

### **History of Recordation (Begin in July 1930, Book 1)**

- ❖ All Instruments are booked and paged including releases
- ❖ All instruments are microfilmed (record retention period 60 years)
- ❖ Computer Indexing for original *Federal Tax Liens only*, begins in January 1987 in the judgment index.
- ❖ Computer Indexing for Releases begins January 2001.
- ❖ Actual code for RFT (Release of Federal Tax Lien) begins July 5, 2002. Prior to that date, Releases are under Federal Tax Liens. You have to view the actual image to discern the type of federal lien or look under *remarks* in indexing
- ❖ Images for Original Federal Tax Liens begin November 1, 2000
- ❖ Images for Releases of Federal Tax Liens begin January 1, 2001

Prior to computer indexing for Releases of Federal Tax Liens, the instruments were booked and paged, but not indexed. Original paper filings of the Tax Liens were pulled, checked, and stamped, then returned to the cans. Releases were then filed with the original federal tax lien paper documents.

Searchers would find the original tax lien in the judgment index, then pull the original filing to check to see if it was released, via a release of federal tax lien.

In addition, besides the original paper filings located in cans throughout the record room, paper books were created. These Federal Tax Lien Books were notated, too. The original Federal Tax Lien located in the book was notated in red with "Date Release See Book X and Page X," thus producing another physical notation. This form of notating ceased March 1, 2010.

### **Additional information**

- ❖ Original loose paper filings from July 1930 through December 2004 were destroyed via records retention disposal #197
- ❖ When recording Federal Tax Liens, prior to auto booking and paging (which commenced July 1, 2002), all original Federal Tax Liens were booked and paged first, followed by the Releases for the day.

## **History of Notices of Lis Pendens**

### **Notice of Lis Pendens Books**

Lis Pendens begins with Book 1 (circa 1876) thru the current Lis Pendens Book Number.

Both Foreclosures and Civil Land Disputes are included in these books until circa 1970 when only land disputes are recorded in the LPR Book.

Foreclosures were then filed; paper filings were kept on record within the office and not given a book and page number nor returned to senders i.e. not recorded. Current Lis Pendens Foreclosures are not booked and paged, but are returned now after filing.

### ***Lis Pendens Foreclosure Proceeding Books***

*Circuit Court begins circa 1932*

Book 1, 2, 3, 4 (1932-1940) indexes are in front of each book

Book 1 Executions Foreclosure Proceedings (1933) index is in the front

Book 1 Foreclosure Sealing Docket circa (1932) index is in the front

- These are the actual transcriptions of proceedings and the court docketed judgments within the court regarding foreclosing on property.

### ***History of Indexing and Marginal Notations***

Older LBR Books have an index in the front of each book.

Indexing can then be found in the judgment indices or notated on the original, recorded corresponding documents.

### ***Prior to July 2002, the following applies:***

Foreclosures – There was no indexing nor marginal notations on original mortgages. When discharged, no indexing, but notated on original paper Lis Pendens filing kept in the record room.

Recorded LP- were indexed in the judgment index. There was no notating on the corresponding deed or property. When discharged, a marginal notation was placed on the recorded Lis Pendens in the Lis Pendens Book, never on the deed. There was no indexing for a discharge of Lis Pendens.



## History of UCCs

Referred to as:

- ❖ UCC (Uniform Commercial Code)
- ❖ Financing Statements or
- ❖ Secured Transactions

Earliest Paper Indexes 1963-1989 Russell Indexing System

Computer Indexing January 1, 1990 - current

Images available January 1, 2008 – current

Earliest file number from original numbering system 12476 (1973)

Last file number from original numbering system 51305 (2007)

2008 thru January 2011 docket number used as file number

February 1, 2011 separate file numbering system and dataset/office beginning with #1

Indexing addresses is eliminated

### Indexing Codes for 20/20 Perfect Vision System

- |       |                      |
|-------|----------------------|
| ❖ UCC | original UCC         |
| ❖ FSA | assignment of UCC    |
| ❖ FSC | continuation of UCC  |
| ❖ AMD | amendment of UCC     |
| ❖ FSP | partial release UCC  |
| ❖ FST | termination of UCC   |
| ❖ UPP | postponement of UCC  |
| ❖ FSB | subordination of UCC |

### **Instruments that are Booked & Paged & Imaged**

Deeds & Instruments recorded in the Deed Book

Mortgages & Instruments recorded in the Mortgage Book

Assignments of Mortgages

Bills of Sales

Certificates of Incorporations

All Construction Liens

Discharges of Mortgages

All Federal Tax Liens

Inheritance Tax Waivers

Lis Pendens Recorded

Municipal Lien Claims

Mergers

Hospital Liens

Physician & Dental Liens

Releases of Mortgages

Roads

Vacations

### **Instruments that are Imaged but not Booked & Paged**

Aircraft Liens

Disclaimers

Cancellations of Mortgages

Discharges of Lis Pendens

Cancellations of Tax Sales Certificates

Fireman Exemptions

UCCs (Financing Statements)

In Rems

Lis Pendens – Foreclosures

Maps & Plats

All Notices of Settlements

Permits

Physician Registrations

Trade Names

## Recording Data Pages

### Original Data Recording Page

- ❖ Implemented **June 1, 2000**
- ❖ Placed at the end of the document to show a break in each instrument due to the implementation of imaging technology
- ❖ Initially called a “backer”
- ❖ Eventually moved to the front of the instrument on **July 1, 2002** \*see notation below
- ❖ Placed on the majority of recorded documents only
- ❖ Discontinued on most documents on **April 1, 2006**
- ❖ Up until **May 1, 2017** was used for re-recordings, E-recordings, all forms of Tax Sale Certificates & Redemptions, & when recording information could not be placed on the first page due to space limitations

### Data Recording Page & Auto Book & Page

Please be advised that as of July 1, 2002, the Data Recording Page (the Backer) is being recorded at the beginning of a document as opposed to the end. Now, it is referred to as a Fronter. Likewise, auto booking and paging commences on the same date as well, July 1, 2002. Instruments are now book and paged via computer validators as opposed to book and paging stamping machines.

### **Current Practice Effective May 1, 2017**

Per changes in the Recording Law, P.L. 2011 Chapter 217, all land recordings must have a cover sheet or data recording page which includes the following data fields: document type, date of document, and names of parties to be indexed. In addition, all deeds must include a lot and block, a consideration, and the mailing address of the grantee (s). Likewise, original mortgage booking and paging information is required for instruments with marginal notation fees such as assignments of mortgages, discharges of mortgages, partial releases of mortgages and other similar documents recorded in the mortgage book. The data recording page can be found on the County Clerk’s website.

## History of Bar Coding and the Data Recording Page

Bar Coding began on April 3, 2006, which in turn eliminated most of the documents receiving the **Data Recording Page** previously placed in the beginning of documents. Once the Data Recording Page was eliminated, recording information was stamped on the actual first page of an original document. This validation stamp included recording fees and RTF fees.

Likewise, the physical booking and paging of each individual page of an instrument ceased on this date as well. Between **April 3, 2006 and December 8, 2012** only the first page received a book and a page number while the computer continued to count and account for the pages internally. (This validation stamp contained additional information such as docket number, recording type, recording date, fees, and receipt number).

The only exceptions to this rule were **DD214's (Honorable Discharges)**, all forms of **Tax Sale Certificates**, all forms of **Warrants of Executions**, and all forms of **Federal Tax Liens**. (On these instruments the paper tends to bleed, and there is limited space for bar coding).

However, **DD214's** receive their own specific cover page, and **Tax Sale Certificates** receive a data recording page as do **Cancellations of Mortgages, Re-recordings, and Corrected Documents**. All of these documents are booked and paged except cancellations.

Beginning **December 10, 2012** the practice of booking and paging all instrument types was reinstated. (Remember that this practice never ceased for some document types). This practice was reinstated to provide better organization of records and aid in accurate microfilm creation. In addition, the Data Recording Page is now utilized whenever a bar code stamp cannot be placed on the first page of an instrument due to lack of space or other reasons which distort the barcode stamp. Documents which are not recorded in books receive the initial barcode on the first page of the instrument. All other pages receive the docket number and the recording date.

### Current Practice

All paper land recordings receive a data recording page used for indexing and stamping. E-recordings have an electronic synopsis which is an electronic image created during the e-recording process, containing the mandatory data fields as depicted in P.L. 2011 Chapter 217.

## **eRX History**

All eRX documents receive a data recording page denoting the document as an electronic recording, and each page receives the appropriate book and page number. Booking and paging has never been altered on e-recordings.

## **Current e-RX Practice**

**Effective May 1, 2017** per changes in the Recording Law, P.L. 2011 Chapter 217, all e-recordings have an electronic synopsis which is similar to the mandatory data recording page and created during the e-recording process. Although not identical to the data recording page (also known as a cover sheet), the electronic synopsis contains the mandatory data fields described in the law, along with the appropriate docketing and booking and paging information. Additionally, the electronic synopsis denotes that the document is an e-recording, and the indexing data submitted passes through into the 20/20 Perfect Vision Land Records Management System.

## **Realty Transfer Fee Labels and Validating**

Commencing April 1, 2003, all realty transfer fees are validated through computer validators as opposed to using the label printer for printing labels. Prior to printed labels, realty transfer fees were stamps with hand written calculations. The current state system for collecting realty transfer fees began circa January 1968 replacing the Federal Documentary Tax.

## **History of Document Codes/Types**

The majority of the document codes for instruments begin in July 2002 with the implementation of the AS/400 LRMS. Prior to that time, most documents recorded within the computer database have limited information regarding the specific document type. For example, all instruments recorded in the Deed Book will appear under the DEE code for deed even though the document could be a Power of Attorney or an Agreement. Likewise, instruments recorded in the Mortgage Book will be coded under the code, MTG. For example, a Postponement of Mortgage prior to July 2002, will appear under the MTG code.

For the most part, documents which were indexed in the Judgment Indices first appear in 1987 along with Assignments of Mortgages. These instruments includes Federal Tax Liens, Wage Claims & Docketed Judgments, Hospital Liens, Recorded Lis Pendens Notices, In Rem Complaints, Mechanics Notices of Intentions, and other obsolete instruments. Construction Liens begin in May of 1994 when they replaced MNIs and Stop Notices.

Other document types begin when hand indexing ended. This would include Discharges of Mortgages, Releases of Mortgages, Notices of Settlements, and UCCs or Secured Transactions. Entire indices for other instruments such as Trade Names and Maps have been re-indexed into either the Unix Foresight Computer Indexing System or the AS/400, and have thus been migrated into the current LRMS. Likewise, instruments such as Notices of Lis Pendens Foreclosures and Cancellations begin with the ceasing of their corresponding marginal notations.

In addition, the Gloucester County Clerk's Office has implemented numerous back indexing projects, specifically for recording books with individual indices located in the front of the books and not found in traditional indexes. This includes Bills of Sales, Certificates of Incorporation, Inheritance Tax Waivers, and Vacations. Other miscellaneous filings have been backed indexed from the instruments themselves or from the Miscellaneous Index circa 1826. This includes Permits, Physician Registrations, Disclaimers, Fireman Exemptions, and Miscellaneous Filings.

Finally, there are many coding anomalies in the LRMS due to the unique history of computer technology within the Clerk's Office. For example, although the indexing of Assignments of Mortgages begins in 1987, relative information is missing such as original mortgagors' names and other remarks/notations found on modern recordings. Searching by document type is not recommended for users unfamiliar with the anomalies of Gloucester County's LRMS, while coding by document type is not required by statute.

## **History of Full Service Indexing**

### ***Indexing on the AS/400***

Full Service Indexing began July 1, 2002. Prior to this date, the record room indexed all data. Currently, the record room indexes the following:

- Maps
- UCCs (all types)
- Honorable Discharges
- All indexing corrections prior to full service indexing

On January 1, 2005, Full Service Indexed ceased, and the Record Room returned to indexing all records and instruments.

### ***Indexing on the 20/20 Perfect Vision LRMS***

In January 18, 2011, the Gloucester County Clerk's Office moved to a new platform, the 20/20 Perfect Vision Document Management Workflow System (the current LRMS) which allows data to pass from the cashiering module to the indexing module. The record room now adds additional indexing and verifies indexing as opposed to no indexing data passing through on older land records management systems.

## **Marginal Notations and Stamping Original Instruments**

### ***Physical Marginal Notations for:***

- Assignments of Mortgages
- Discharges of Mortgages
- Releases of Mortgages
- Modifications of Mortgages
- Postponements of Mortgages

end July 1, 2002. Instead of physically stamping the paper books, all initial, original parties (mortgagors) are indexed.

### ***Cancellations of Mortgages and Tax Sale Certificates***

Physical Marginal Notations for Cancellations of Mortgages end beginning January 1, 2003. Under the code CAN, only certain parts of the original mortgage endorsed for cancellation are imaged and indexed in place of stamping the original paper, mortgage book. The Clerk's Original Mortgage Cancellation Stamp is placed on each Cancellation of Mortgage and Tax Sale Certificate prior to imaging.

### ***Notice of Lis Pendens Foreclosure***

Marginal notations on original mortgages going into foreclosure end beginning July 1, 2002. Any LPF prior to July 2002 was never indexed, only a physical marginal notation was written on the corresponding mortgage. Original LPFs were then filed by date in cans within the record room. These filings can now be found in the title searcher basement.



### ***Notice of Lis Pendens Recorded***

All recorded Lis Pendens, land disputes, not mortgage foreclosures, are recorded in the Lis Pendens Book and indexed in the judgment index. Original booked and paged recordings were then filed in the Lis Pendens' cans with the other Lis Pendens Foreclosures, not returned to the filers. The Clerk's Office does not keep original paper filings as of January 2005.

### ***Discharges of Lis Pendens Foreclosure and Land Recording***

Any Discharge of Lis Pendens prior to July 1, 2002 was not indexed. Original books and pages (Mortgage Books and Lis Pendens Recording Books) were stamped while the actual paper filings were filed in the Lis Pendens' cans with its corresponding original Lis Pendens. Discharges of Lis Pendens for land disputes are not booked and paged nor are Discharges for Lis Pendens Foreclosures. The code, DLP for any Discharge of Lis Pendens was created in July of 2002 for indexing and imaging purposes specifically since physical notating of original instruments ceased.

### ***Miscellaneous***

Notations on Federal Tax Lien Books for Releases of Federal Tax Liens ceased 3/1/2010.

## **Instruments with Abstracts Fees**

Documents Type	Code
1. Deeds	DEE
2. Easements	EAS
3. Final Judgments	FJ
4. Rights of Ways	ROW
5. Declarations of Taking	DOT

The Abstract Fee per State Statute is \$10.00. All data is sent electronically via ftp to the Board of Taxation's tax abstract program. Abstract data has been sent electronically circa 2003. Prior to 2003 copies of instruments with abstract fees were sent via interoffice mail to the County Board of Taxation, the day after their recordation.

## **Electronic Recording via eRX**

On September 15, 2003, the Gloucester County Clerk's Office was the first County Clerk in the State of New Jersey to record an electronic land document. Using ACS' electronic recordation exchange (eRX), two mortgages were sent via the Internet from Homestead Title Agency located in Woodbury to the Gloucester County Clerk's Office, Old Courthouse also located in Woodbury. The end result was the electronic recordation of these mortgages without the original paper documents ever reaching the Clerk's Office in the Old Courthouse.

Once the mortgages were electronically transmitted by Homestead Title Agency via scanning the paper documents, they were verified by the County Clerk's Office, accepted, and automatically booked and paged within the Clerk's AS/400 Land Records Management System. Within one hour, the instruments were returned to Homestead Title Agency through the Internet via the e-RX.

Today, e-recordings comprise approximately 30 to 35 percent of the Clerk's land recordings. Each page of an electronic recording is booked and paged, and each has an electronic synopsis which denotes electronic recording information along with the mandatory data fields effective May 1, 2017 per changes in the County Clerk Recording Law.

Please refer to Gloucester County's website for the Gloucester County Clerk's Business Policies and Procedures for the Electronic Submission of Land Title Documents for Recordation per N.J.A.C. 15:3-9.