

Municipal Liens

A Reference Sheet for Easy Recording! And Easy Retrieval!

Here are the two most frequently asked questions regarding Municipal Liens. If you have any questions or if we can help you develop a standard template, please feel free to call the Lake County Recorder's Office at 847-377-2575.

1. Why didn't the Bank or Title Company find our city/village lien prior to the sale of the property?

When a City or Village submits a lien for recording, the most common mistake is usually that the information was not complete, or information has been omitted on the lien. The more information there is on a lien, the easier (and quicker!) it is to find! We can't overemphasize the importance of the lien to reflect **complete ownership information and a detailed legal description** on all of your liens. As always, you should check with your legal professionals, however we hope the following tips will help the bank and/or title company searchers easily find your recorded documents prior to the sale.

2. How do you search for a lien?

Land record documents are indexed by owner(s) names. Secondary, and sometimes less reliable, searches are also done by PIN (Property Index Numbers) and legal descriptions. Title searchers use all the tools to make sure that they limit the risk of missing documents.

Include the Owner's information!

The ownership information is available on the last recorded deed. You may call or email the Recorder's Office to obtain any information you might need. When completing your lien, please include all owners of the property and/or the name of the Trust if appropriate.

If you have Internet access, ownership information is also available on Lake County's Ascend Application. But remember: If you are obtaining your information from the Assessor or Map Department on the Lake County website, you are looking at Taxpayer Names **not Owners**. They may be different; you must reference the actual deed.

Include the Complete Legal Description!

On many occasions, liens come in with an abbreviated legal description that does not fit the computer search applications. These abbreviated legal descriptions may be used by various township and county departments but are not converted to title search indexes. The best source for the complete legal description is the deed for the property.

Here's an example:

Incomplete abbreviated version: Fox Glen Unit 2; Lot 127 (**Not Searchable!**)

Complete version: Lot 127 in Fox Glen Unit Two Subdivision, a subdivision of part of the West ½ of the Southwest ¼ of Section 8, Township 45, North Range 10 East of the Third Principal Meridian, according to the plat thereof recorded October 11, 1996 as Document 3886627 in Lake County Illinois.

Include the “Prepared By” AND “Mail Back” Information!

State Statute requires that all documents must include the name and address of the party that “prepared” the document and to whom the document should be “returned to” after recording. Electronic recordings require that the “return to” be the same as the submitter.

New Technology

Added in the past year, Online Access & Speed-eRecord are two new tools in the Recorder's Office. Many municipalities now subscribe to Online Access to view documents. Recent legislation now provides for electronic acceptance of Liens and Releases. This new service has allowed many municipalities to speed up their recordings and increase efficiency. Please visit our website at www.lakecountyil.gov/recorder and click on the links for more information!

We welcome your feedback! If there are other ways we can assist you with the filing of your Municipal Liens, please do not hesitate to contact the Recorder's Office at 847-377-2575

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