

**Department of Legislative Services**  
Maryland General Assembly  
2026 Session

**FISCAL AND POLICY NOTE**  
**First Reader**

Senate Bill 723

(Senator Jennings)

Judicial Proceedings

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**Real Property - Deeds - Recordation Requirements**

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This bill requires that if a purchaser or other party has obtained title insurance for a transaction involving residential property, any deed offered for recording that effects a change in ownership must include the title insurer's name and the policy number.

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**Fiscal Summary**

**State Effect:** The bill is not anticipated to materially affect State operations or finances.

**Local Effect:** The bill is not anticipated to materially affect local government operations or finances.

**Small Business Effect:** None.

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**Analysis**

**Current Law:** "Deed" includes any deed, grant, mortgage, deed of trust, lease, assignment, and release, pertaining to land or property or any interest therein or appurtenant thereto, including an interest in rents and profits from rents.

Clerks of the circuit courts are responsible for recording land records. Generally, deeds and other legal instruments must satisfy specified requirements prior to being recorded in the appropriate land records. Some of those requirements include the instrument being (1) endorsed to indicate satisfaction with all required taxes, assessments, and charges and (2) accompanied by a required intake document and a copy of the legal instrument (and any appropriate survey) for submission to the State Department of Assessments and

Taxation. In addition, any printed deed or other instrument submitted for recordation must also satisfy certain formatting requirements.

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### **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** HB 1601 (Delegate Griffith) - Rules and Executive Nominations.

**Information Source(s):** Judiciary (Administrative Office of the Courts); Department of Legislative Services

**Fiscal Note History:** First Reader - March 3, 2026  
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