

**HB0810 State Department of Assessments and Taxation - Blockchain-Based Real Property Title Pilot Program - Establishment**  
**Economic Matters – February 26, 2026**  
**Sponsors: Delegate Kym Taylor**  
**Position: Information Only**

**Testimony of Michelle Karczeski, Clerk of the Circuit Court, Harford County.**

Thank you, Chair Valderrama, Vice Chair Charkoudian, and members of the committee, for this opportunity to give Information on House Bill 0810. For the record, my name is Michelle Karczeski, Clerk of the Circuit Court for Harford County. I am the President of the Maryland Circuit Court Clerks Association which represents the 24 elected Clerks of the Circuit Court of Maryland.

On behalf of myself and the other Clerks of the Circuit Court in Maryland, we have reviewed HB0810 and wish to note that this bill would directly impact the secure recording and verification of real property ownership, which is the responsibility of the Clerks of the Circuit Court. In carrying out this duty, we coordinate with many stakeholders. These stakeholders include the State Department of Assessment and Taxation, the County Finance Offices, the Marland State Archives and private companies involved in the real property and title industries. The Clerks also operate the Address Confidentiality Program which protects the home addresses for victims of domestic violence and the Judicial Address confidentiality Program which protects the home addresses of Judicial officers. We would like to ensure that any blockchain – based real property title program which may be developed addresses the security of the recording and verification process as well as the security of addresses which are required to be confidential. Accordingly, if this bill passes, we will request that the Clerks of the Circuit Court be included as participants in the pilot program which would be established by the bill.

Thank you for the opportunity to comment on House Bill 0810 and I am available if you have any questions.