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To: Members of the Senate Judicial Proceedings Committee
From: MLTA Legislative Committee
Date: March 3, 2026 [Hearing Date: March 5, 2026]
Subject: **SB 0723** – Real Property – Deeds – Recordation Requirements
Position: **Support with Amendments**

The Maryland Land Title Association (MLTA) is a professional organization working on behalf of title industry service providers and consumers and is comprised of agents, abstractors, attorneys, and underwriters. **MLTA SUPPORTS Senate Bill 723 – Real Property – Deeds – Recordation Requirements provided that certain amendments are made.**

For example, this bill requires that a title insurance policy number be printed on a deed before the deed is presented for recordation. A condition of a title insurance policy being issued is that the deed, or any other instrument evidencing an insured interest, be recorded before the policy is issued, and title insurance policies make specific reference to the documents recording reference. As such, no title policy number will be available at the time the deed is presented for record. As such, it would not be possible for deed preparers to comply with this requirement.

Additionally, only rarely will the title insurance underwriter be preparing the deed. There is concern that a settlement company may fail to correct a form and misidentify the underwriter on a transaction. Because of this, MLTA requests that the bill be amended to further provided that the naming of an underwriter on a deed is not proof of title insurance.