State Summary—Connecticut

Basic Information

Local Organization: 169 cities/towns; one recording office per city or town. There is no county recording in Connecticut. See page 4 of this summary for a listing of towns/cities by county.

Head Official Title: Town Clerk

Types of Real Estate Liens: Mortgage → Release

Format of Documents

Some elements of format are specified by statute, and these are marked with an asterisk (*). The other rules are the suggestions of the editors for assuring that your documents are legibly reproducible by any micrographic or imaging equipment.

Paper:

Quality: White, 20 lb.

First Page:

Size: 8½” by 11” or 8½” by 14”

Margins: not less than ¾ of an inch in width on all sides and each instrument shall have a return address and addressee appearing at the top of the front side of the first page of the instrument.*

Other Pages: Clearly mark and cross reference all exhibits

Size: 8½” by 11” or 8½” by 14”

Margins: not less than ¾ of an inch in width on all sides.

Print: Typed or computer generated

Minimum Size: 10 point

Color: Black ink

Title/Caption: Include a caption briefly stating the name nature of the instrument

Legibility Standard: Legible for photoreproduction

Content of Documents

Legal Description of Property: A legal description (including section, block, lot or tract) must be included in deeds and mortgages. Also include volume & pages and document dates on all subsequent documents referencing previously recorded documents and the original recording.

Signatures: All names must be typed beneath original signatures. Corporate seal is required.

Addresses: Grantee current mailing address must be stated in deed.

Notarization/Acknowledgment: Notarial certificate including signature with name printed or typed beneath, date of acknowledgment, date of expiration and, if they have an official seal, their seal.

Witnesses: Two witnesses required, one of whom may also be the acknowledging notary, on all instruments.

Preparer/Return-to: No requirement for preparer name. Include a return-to name and address.

Reference Number: Generally, volume & page.

Many recording offices request all previously recorded document references be included on subsequent related documents.

Other: See below for tax forms required with deeds.

One town official has stated, “Documents signed, witnessed and/or acknowledged in other states must comply with the laws of that state and are accepted for recording in Connecticut.” Our experience, however, indicates that it is best to follow local laws.
Most Common Reasons for Rejection

1. Document submitted to wrong town
2. Fee incorrect
3. Reference to previously recorded documents missing or incorrect
4. Document or attachments illegible (Some towns note they will stamp as illegible and accept)
5. Tax forms not submitted with deeds
6. Notarial certificate incomplete or seal missing
7. Names not printed beneath signatures
8. Signatures disagree with printed name
9. Not enough witnesses (two required)
10. Attempt to record in county office (There are none)
11. Missing exhibits referenced
12. Document not an original

Fee Structure

First Page Fee: $60.00 for the first page (includes historic documents preservation fee of $3.00). If the document being recorded is a Mortgage Electronic Registration Systems (‘MERS’) document then, as a July 15, 2013, a base fee of $159.00 applies. For releases and assignments the $159.00 is a flat per document fee. For all other types of MERS documents the $159.00 fee is for the first page and the $5.00 per additional page fee applies.

Additional Pages Fee: $5.00 per page (A page is one side of a sheet with printing on it and any riders attached to a sheet.)

Penalty Fees: Add $5.00 if grantee mailing address is missing from deed.
Add $1.00 per document if any signature does not have the name typed or printed beneath it. Some towns charge an additional $5.00 per page for documents larger than 8½” by 14”.

Special Fees: Add $2.00 handling fee for State Conveyance Tax return accompanying deed. The tax return is not due if consideration is under $2,000, and the fee is not payable if the return shows exempt. Add $2.00 on assignments and releases for each reference after the second in one document.

eRecording Fees: Ernst provides eRecording specific recording fees where applicable. The eRecording fee may or may not be the same as a paper recording fee depending on jurisdiction.

Taxes: Municipal Real Estate Conveyance Tax is $0.0025 times consideration. Municipalities with enterprise zones, or with property designated as manufacturing plants may require an additional $0.0025 times consideration. If the consideration is less than $2,000, there is no tax. Include a statement with deed. Tax is payable to Town Clerk. Please see chart on page 4.2 of this summary for additional tax information.

State Real Estate Conveyance Tax varies from 0.5% to 1.0% of consideration depending on type of property and consideration. The residential transaction rate of .0075 of consideration up to $800,000 and .0125 times consideration above $800,000 is indicated on the detail pages for each township. The non-residential transaction rate is 1.25%. If the consideration is less than $2,000, there is no tax. Include a State Conveyance Tax Return (OP-236) with deed if any tax is due. Tax is payable to Commissioner of Revenue Services. Social security number or tax identification number of the grantor or seller is required on the tax return. The name and juris number of the grantor’s closing attorney is required on the tax return. Please see chart on page 4.2 of this summary for additional tax information.

Recording Practices

Blanket Assignments: Most recording offices will accept blanket assignments generally at a fee of $1.00 per additional assignment after the first two, as noted on detail pages.

Blanket Releases: Many recording offices will accept blanket releases generally at a fee of $1.00 per additional release after the first two, as noted on detail pages.

Self-addressed Stamped Envelope: Many recording offices request, and a few require, as noted on detail
pages.

**Turnaround Time:** From one to four weeks in most towns, but some as long as two-three months.

**Indexing System:** Generally, a combined index of all documents called “Grantor/Grantee” or “Land Records.”
UCC Filing—Equipment Collateral

Forms Designations: UCC-1, UCC-3 (amendment, continuation, termination); UCC-11 (search request).

Central Filing Office Mailing Address:
UCC Division
Secretary of State
P.O. Box 150470
Hartford, CT 06115-0470

Telephone: 860-509-6002 (EST)

Basic Filing Fee (standard form UCC-1, no attachments, one debtor, one secured party): $53.00

Notes:
(1) Real estate financing instruments that include fixture collateral are sufficient as to that collateral only as a fixture if the requirements of Article 9 of the UCC are met. If the fixture collateral could also be construed as equipment, an equipment filing under the UCC may be required to perfect an interest in that collateral.
(2) Certain types of equipment collateral may require local filing.
(3) See The Uniform Commercial Code Filing Guide for complete information on UCC filing practices.

Disclaimer

The Real Estate Recording Guide is not a legal manual. Rather, it is designed to be used as a tool by real estate documentation specialists to facilitate the recording of real estate related documents. All summaries of law and local practices included herein are based upon responses to inquiries of local recording officials, are presented for basic informational purposes, and do not purport to be statements of or interpretation of law. Real estate law is a complex subject with significant variations from state to state. The publisher, Legal Publications, LLC, and the editors are not engaged in rendering legal, accounting, or other professional services. Questions regarding the legal sufficiency of any document should be referred to an attorney with competency in real estate law. Legal Publications, LLC and the editors specifically disclaim any liability for claims, damages, loss or risk which may arise as a consequence, directly or indirectly, of the use of information provided herein.

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Real estate, Uniform Commercial Code, tax liens and other related records, which in other states are usually maintained at the county level, are found at the city/town level in Connecticut. Adding to possible confusion, many counties contain a city or town having the same name—these are highlighted in the following list. Some towns are so small that they are not included in the official list of places used by the US Postal Service. This list contains the official city/town names included in each county.

### Fairfield County
- Bethel Town
- Bridgeport City
- Brookfield Town
- Danbury City
- Darien Town
- Easton Town
- New Canaan Town
- New Fairfield Town
- New Milford Town
- Norwalk City
- Redding Town
- Ridgefield Town
- Shelton City
- Sherman Town
- Stamford City
- Stratford Town
- Trumbull Town
- Weston Town
- Westport Town
- Wilton Town

### Litchfield County
- Barkhamsted Town
- Bethlehem Town
- Bridgewater Town
- Canaan Town
- Colebrook Town
- Cornwall Town
- Goshen Town
- Harwinton Town
- Kent Town
- Morris Town
- New Hartford Town
- New Milford Town
- Norfolk Town
- North Canaan Town
- Plymouth Town
- Roxbury Town
- Salisbury Town
- Sharon Town
- Thomaston Town
- Torrington City
- Warren Town
- Washington Town
- Winsted Town
- Winchester Town
- Woodbury Town

### Hartford County
- Avon Town
- Berlin Town
- Bloomfield Town
- Bristol City
- Burlington Town
- Canton Town
- East Granby Town
- East Hartford Town
- East Windsor Town
- Enfield Town
- Farmington Town
- Glastonbury Town
- Granby Town
- New Hartford Town
- New Britain Town
- Newington Town
- Plainville Town
- Rocky Hill Town
- Simsbury Town
- South Windsor Town
- Southington Town
- Suffield Town
- West Hartford Town
- Wethersfield Town
- Windsor Town
- Windsor Locks Town

### Middlesex County
- Chester Town
- Clinton Town
- Cromwell Town
- Deep River Town
- Durham Town
- East Haddam Town
- East Hampton Town
- Essex Town
- Haddam Town
- Killingworth Town
- Middlefield Town
- Middletown City
- Old Saybrook Town
- Portland Town
- Westbrook Town

### New Haven County
- Ansonia City
- Beacon Falls Town
- Bethany Town
- Branford Town
- Cheshire Town
- Derby City
- East Haven Town
- Guilford Town
- Hamden Town
- Madison Town
- Meriden City
- Middlebury Town
- Milford City
- Naugatuck Town
- North Branford Town
- North Haven Town
- Orange Town
- Oxford Town
- Prospect Town
- Seymour Town
- Southbury Town
- Wallingford Town
- Waterbury City
- West Haven City
- Wolcott Town
- Woodbridge Town

### New London County
- Bozrah Town
- Colchester Town
- East Lyme Town
- Franklin Town
- Griswold Town
- Groton Town
- Lebanon Town
- Ledyard Town
- Lisbon Town
- Lyme Town
- Montville Town

### New London City
- North Stonington Town
- Norwich City
- Old Lyme Town
- Preston Town
- Salem Town
- Sprague Town
- Stonington Town
- Voluntown Town
- Waterford Town

### Tolland County
- Andover Town
- Bolton Town
- Columbia Town
- Coventry Town
- Ellington Town
- Hebron Town
- Mansfield Town
- Somers Town
- Stafford Town
- Union Town
- Vernon Town
- Willington Town

### Windham County
- Ashford Town
- Brooklyn Town
- Canterbury Town
- Chaplin Town
- Eastford Town
- Hampton Town
- Killingly Town
- Plainfield Town
- Putnam Town
- Scotland Town
- Sterling Town
- Thompson Town
- Windham Town
- Woodstock Town

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# Towns Without Recording Offices

Several postal designations in Connecticut do not have their own local government. Use the following to determine the proper town for recording.

<table>
<thead>
<tr>
<th>Towns Without Recording Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the postal designation or address is:</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Bantam</td>
</tr>
<tr>
<td>Bel Aire Estates</td>
</tr>
<tr>
<td>Broad Brook</td>
</tr>
<tr>
<td>Cos Cob</td>
</tr>
<tr>
<td>Danielson</td>
</tr>
<tr>
<td>Dayville</td>
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<tr>
<td>Fenwick</td>
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<tr>
<td>Georgetown</td>
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<tr>
<td>Jewett City</td>
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<tr>
<td>Kensington</td>
</tr>
<tr>
<td>Melrose</td>
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<tr>
<td>Mystic</td>
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<tr>
<td>North Franklin</td>
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<tr>
<td>Old Greenwich</td>
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<tr>
<td>Plantsville</td>
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<tr>
<td>Riverside</td>
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<tr>
<td>Sandy Hook</td>
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<tr>
<td>Southport</td>
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<tr>
<td>Stafford Springs</td>
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<tr>
<td>Stoors</td>
</tr>
<tr>
<td>Warehouse Point</td>
</tr>
<tr>
<td>West Cornwall</td>
</tr>
<tr>
<td>Willimantic</td>
</tr>
<tr>
<td>Winsted</td>
</tr>
<tr>
<td>Windsorville</td>
</tr>
<tr>
<td>Woodmont</td>
</tr>
</tbody>
</table>
CONVEYANCE TAXES IN CONNECTICUT*

<table>
<thead>
<tr>
<th>PROPERTY DESCRIPTION</th>
<th>STATE TAX</th>
<th>BASIC MUNICIPAL TAX **</th>
<th>POSSIBLE ADDITIONAL MUNI TAX ***</th>
<th>TOTAL CONV. TAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Residential</td>
<td>1.25% of consideration</td>
<td>0.25% of consideration</td>
<td>0.25% of consideration</td>
<td>1.5% OR 1.75%</td>
</tr>
<tr>
<td>Residential – portion of consideration that is $800,000 or less</td>
<td>0.75% of consideration</td>
<td>0.25% of consideration</td>
<td>0.25% of consideration</td>
<td>1% OR 1.25%</td>
</tr>
<tr>
<td>Residential – Portion of consideration that is over $800,000</td>
<td>1.25% of consideration</td>
<td>0.25% of consideration</td>
<td>0.25% of consideration</td>
<td>1.5% OR 1.75%</td>
</tr>
</tbody>
</table>

* Consideration must be equal to or over $2000 before any conveyance taxes apply.

** Basic municipal tax was scheduled to revert to a rate of 0.11% as of 7/1/10, but it did not so revert. Additional municipal tax rate does NOT change.

*** Additional municipal taxes are permitted in the following towns (and all charge the added tax):

- Bloomfield
- East Hartford
- Hartford
- New Britain
- Norwalk
- Stamford
- Bridgeport
- Groton
- Meriden
- New Haven
- Norwich
- Waterbury
- Bristol
- Hamden
- Middletown
- New London
- Southington
- Windham