

eRecording Counties and Loan Eligibility

How lenders determine where digital closings can proceed

Recording requirements vary by county. While remote online notarization enables digital signing, the ability to complete a fully digital closing often depends on whether the county recorder accepts electronically recorded documents.

Lenders typically evaluate eRecording availability early in the closing process and use that information to determine whether a transaction can proceed as a fully digital closing or requires an alternative workflow. Across the United States, electronic recording is widely available and continues to expand, with thousands of jurisdictions supporting the process.

Why eRecording matters for lenders

eRecording allows executed closing documents to be submitted directly to the county recorder electronically rather than being mailed or delivered in person. For mortgage lenders, this helps:

Accelerate recording timelines

Documents can be submitted and processed more quickly than traditional delivery methods.

Reduce post-closing period risk

Faster recording shortens the gap period between closing and official recordation.

Support digital closing workflows

eRecording allows loans signed online to remain digital through recording when supported by the county.

Electronic recording functions as a secure digital version of sending documents to the courthouse for recording.

Using county lists to determine eligibility

Most lenders rely on industry resources or vendor networks to determine whether a county supports eRecording.

Common resources include:

- [ICE Mortgage Technology Simplifile county coverage](#)
- [CSC eRecording availability maps](#)
- [eRecording Partners Network county lists](#)
- [PRIA Technology jurisdictions list](#)
- County recorder websites ([example](#))
- Title partner guidance ([example](#))

These resources help teams confirm whether a transaction can move forward as a fully digital closing or whether a hybrid or paper recording process will be required.

Nationwide networks track eRecording availability across thousands of jurisdictions and continue to add new counties as adoption expands.

When a county does not support eRecording

If a county does not currently accept electronically recorded documents, lenders may still proceed with a remote signing depending on state rules and investor requirements.

In these situations, the closing may use:

- Hybrid recording workflows
- Paper recording after signing
- Papering out of electronic documents where permitted

As a best practice, many lenders maintain a list of supported eRecording counties within their loan origination system (LOS) to help determine transaction eligibility earlier in the process. Confirming county recording support before routing a transaction to a remote online notarization workflow can help reduce last-minute changes and closing delays.

Transaction configuration is typically determined during closing preparation in coordination with title partners.

Best practice for lenders

Because recording requirements change regularly, lenders should verify eRecording availability during transaction setup and confirm acceptance with the county recorder or title partner before closing.

Maintaining updated county resources within the loan origination system (LOS) helps teams determine eligibility earlier and reduce post-closing adjustments.

If a lender believes a county's eRecording eligibility is not reflected accurately in the platform, they should contact Proof Support or their designated Customer Success Manager so the information can be reviewed and updated if needed.

About Proof

Proof connects trusted identity to high-stakes digital actions. Organizations use Proof to verify identity, authorize actions like signing and notarization, and preserve defensible records they can stand behind. Proof operates the Notarize Network, the largest on-demand network of trusted notaries available 24/7. Learn more at proof.com.