

Kentucky Title Examination System

Complete User Documentation

R. Grant Stephens, Esq.

gstephens@kyattorney.com

TABLE OF CONTENTS

1. System Overview & Purpose 3
2. Accessing the System 4
3. The Title Search Workflow 5
4. Creating & Managing Examinations 7
5. Entering Documents 9
6. The Chain of Title 13
7. Title Issues 15
8. Progress Tracker 16
9. PDF Report 17
10. Scanned Document Attachments 17
11. Help & Reference 18
12. Roles & Permissions 18
13. Kentucky Law Reference 19
14. Troubleshooting 20

1. SYSTEM OVERVIEW & PURPOSE

The Kentucky Title Examination System is a secure, web-based application designed for R. Grant Stephens Law Office to conduct, document, and manage 30-year real estate title searches for Kentucky property closings. It is accessible from any device with an internet connection — desktop browser, laptop, or iPhone — at:

<https://titles.kyattorney.com>

What the System Does

- Records every instrument found during a title search (deeds, mortgages, liens, easements, releases, etc.)
- Automatically checks each document for facial defects under Kentucky law (KRS Ch. 382, 423, 376, etc.)
- Builds and maintains the chain of title with automatic gap detection
- Tracks title issues by severity: FATAL (must cure), WARNING (attorney review), INFO (informational)
- Generates professional PDF title examination reports
- Stores scanned PDF copies of each recorded instrument
- Tracks workflow progress through a 24-step completion checklist
- Maintains a complete activity log of all actions taken on each examination

What the System Does NOT Do

This system is a documentation and defect-checking tool. It does not provide legal advice, issue title insurance commitments, or substitute for the attorney's professional judgment. All FATAL defects must be reviewed and resolved by the supervising attorney before closing.

2. ACCESSING THE SYSTEM

Login

Open any web browser and navigate to <https://titles.kyattorney.com>. You will see the login screen with the firm logo. Enter your username and password and click Sign In.

Credential	Details
Attorney username	grant
Paralegal username	destiny
Password	Set by each user — minimum 8 characters
Session timeout	3 hours of inactivity — you will be logged out automatically
Tab close	Closing the browser tab ends your session

■ To create a home screen shortcut on iPhone: open Safari, go to titles.kyattorney.com, tap the Share button, then tap 'Add to Home Screen'. The system works like a native app.

■ **Change your password immediately if you suspect it has been compromised. Click the 'Password' button in the top navigation bar.**

Changing Your Password

1. Click the **Password** button in the top right navigation bar
2. Enter your current password
3. Enter your new password (minimum 8 characters)
4. Confirm the new password and click Change Password

3. THE TITLE SEARCH WORKFLOW

A complete Kentucky title examination follows three phases. This workflow is also tracked step-by-step in the Progress Tracker tab of each examination.

Phase 1 — Intake & Setup (at the office)

Step	Action
Step 1	Receive the closing order — property address, client name, closing date
Step 2	Create a new Examination in the system (click + New in the sidebar)
Step 3	Fill in the Overview tab: address, county, parcel number, search dates, client name
Step 4	Set the Search From Date to 30 years before today (auto-filled — verify)
Step 5	Identify the current owner from the most recent recorded deed
Step 6	Access the county clerk index — online portal or plan in-person visit

Phase 2 — Search & Examination (at the clerk's office)

Step	Action
Step 7	Search the Grantor/Grantee index back 30 years from current owner
Step 8	Pull and examine each recorded instrument
Step 9	Enter each instrument in the Documents tab — check Add to Chain for deeds
Step 10	Check for trust or entity parties — obtain Certificate of Trust if needed
Step 11	Search the Judgment Lien index (Circuit Court Clerk)
Step 12	Search the Federal & State Tax Lien index (County Clerk)
Step 13	Search the Mechanics Lien index (County Clerk — 6-month window, KRS 376.010)
Step 14	Search the Lis Pendens index (Circuit Court Clerk)

Step 15	Verify chain of title is continuous — each grantee = next grantor
----------------	---

Phase 3 — Review & Closing (back at the office)

Step	Action
Step 16	Click Run Checks — validates all documents and chain automatically
Step 17	Review all FATAL defects and WARNINGS in the Issues tab
Step 18	Notify attorney immediately of any FATAL defects
Step 19	Resolve or note all issues — mark resolved in Issues tab
Step 20	Change examination status to Pending Attorney Review and save
Step 21	Generate PDF Report and submit to attorney
Step 22	Attorney reviews and approves the examination
Step 23	Issue title commitment (attorney action)
Step 24	Closing and disbursement

■ At clerk's offices without WiFi: use your iPhone as a personal hotspot. Settings → Personal Hotspot → Allow Others to Join. Connect your MacBook to the hotspot and access titles.kyattorney.com normally. Alternatively, enter documents directly from Safari on your iPhone at the clerk's counter.

4. CREATING & MANAGING EXAMINATIONS

Creating a New Examination

Each real estate closing matter gets its own Examination record. Click the green **+ New** button in the left sidebar. A new examination opens automatically. Fill in the Overview tab and click Save.

Overview Tab — Field Reference

Field	What to Enter	Why It Matters
Property Address	Full street address including city, state, zip	Identifies the subject property
County	Kentucky county where property is located	Determines which clerk's office to search
Parcel Number	PVA parcel/tax ID number	Cross-reference with county records
Search From Date	30 years before today (auto-filled)	Sets the minimum search period per KY standards
Search To Date	Today's date (auto-filled)	End of search period
Closing Date	Scheduled closing date	Used in report header
Client / Buyer Name	Full legal name as it will appear on deed	Used in title commitment
Lender Name	Mortgage lender name (if applicable)	Used in loan policy
Examiner Name	Your name	Appears on PDF report
Purchase Price	Contract sales price in dollars	Used in report and fee calculation
Loan Amount	Mortgage loan amount (if applicable)	Used in loan policy
Status	In Progress / Pending Review / Clear to Close / On Hold	Tracks examination stage
Notes	Any examiner observations or instructions	Appears in PDF report

Examination Status Values

Status	Meaning	Who Sets It
In Progress	Active search underway	Paralegal
Pending Attorney Review	Search complete, awaiting attorney sign-off	Paralegal
Clear to Close	Attorney has approved — ready for closing	Attorney

On Hold	Paused pending additional information	Either
Cancelled	Matter cancelled	Attorney

Deleting an Examination

Only the attorney (username: grant) can delete an examination. Deletion is permanent and removes all associated documents, chain entries, issues, and activity logs. The Delete button appears in the top toolbar only when logged in as attorney.

■ **Deletion cannot be undone. Verify with the attorney before deleting any examination.**

5. ENTERING DOCUMENTS

Every instrument found during the title search must be entered as a Document. The system checks each instrument automatically for Kentucky law compliance when you save it. The Documents tab shows a compact summary list at the top (all documents in a single line each) followed by full detail cards with defect findings below.

How to Add a Document

1. Click the **Documents** tab
2. Click the green **+ Add Document** button
3. Fill in every field visible on the face of the recorded instrument
4. Check '**Individual person**' for grantor/grantee if they are natural persons (not trusts or entities)
5. Check '**Add this instrument to the Chain of Title**' if it is a deed or ownership conveyance
6. Click **Save & Run Defect Check**
7. Review any defects or warnings that appear — report FATAL defects to the attorney immediately

Document Field Reference

Field	What to Enter
Document Type	Select from dropdown — 41 types available including deeds, mortgages, liens, certificates
Instrument Number	Recording number assigned by county clerk (e.g. 2024-12345)
Book / Page	Deed book and page number (e.g. DB 450 / PG 123)
Recorded Date *	Date the instrument was FILED with the clerk — not the signing date
Grantor *	Party conveying/selling/encumbering — enter EXACTLY as written on instrument
Grantee *	Party receiving — enter EXACTLY as written on instrument
Individual Checkbox	Check if grantor/grantee is a natural person. Unchecked = trust or entity check applies
Execution Date	Date the instrument was signed by the parties
Acknowledgment Date	Date the notary took the acknowledgment — found in the notary block
Notary Name *	Notary's printed name as it appears on the instrument
Notary State	State where the acknowledgment was taken (usually KY)
Notary County	County written in the acknowledgment venue clause

Commission Expiration *	Date the notary's commission expires — on the notary seal or stamp
Release Date	For releases/satisfactions — date the lien or mortgage was released
Maturity Date	For mortgages — date the loan matures
Consideration (\$)	Purchase price stated in the deed
Amount (\$)	For mortgages and liens — the dollar amount of the encumbrance
Legal Description *	Copy the FULL legal description exactly as it appears on the instrument
Raw Notes	Any additional notes, cross-references, or observations
Add to Chain	Check for deeds and ownership conveyances — auto-populates Chain of Title

** Fields marked with * are critical for defect checking. Missing or incorrect values in these fields may cause false negatives or missed defects.*

Document Type Selection Guide

The system includes 41 document types. The most common types and when to use them:

Document Type	When to Use
Warranty Deed	Full covenant deed — grantor warrants title against all claims
Quitclaim Deed	Conveys only what grantor has — no warranty. Treat with caution.
Special/Limited Warranty Deed	Grantor warrants only against claims arising during ownership
Commissioner's Deed	Court-ordered deed from judicial sale or foreclosure
Executor's / Administrator's Deed	Deed from estate sale — verify probate authority
Trustee's Deed	From trustee of a trust — Certificate of Trust required
Deed of Correction / Scrivener's Affidavit	Corrects error in prior deed
Mortgage / Deed of Trust	Lien securing a loan — check for release
Release / Satisfaction of Mortgage	Discharges a recorded mortgage
Federal Tax Lien	IRS lien — FATAL, blocks title
State Tax Lien	KY DOR lien — blocks title
Judgment Lien	Court judgment against owner — 10-year period
Mechanics Lien	Contractor lien — 6-month filing window
Lis Pendens	Active lawsuit — FATAL, blocks title
Certificate of Trust	Establishes trust authority — required when trust is a party

Trust Agreement (Recorded)	Full trust document of record
Power of Attorney	Authority for another to act — verify not revoked
Easement	Right of use over property — noted as encumbrance
UCC Fixture Filing	Security interest in fixtures attached to real property

Understanding Defect Results

After saving a document, the system immediately validates it against Kentucky law. Results appear color-coded on the document card:

Indicator	Severity	Meaning	Action Required
■ Red	FATAL	Must be cured before closing can proceed	Stop — notify attorney immediately
■ Orange	WARNING	Attorney review needed — may not block closing	Flag for attorney when submitting
■ Blue	INFO	Informational note — awareness only	Note in examination record
✓ Green	OK	No facial defects detected	Continue — document appears in order

Defect Codes Reference

Code	Severity	Description
NOT-003	FATAL	Notary commission expired on or before the acknowledgment date (KRS Ch. 423)
ACK-001	FATAL	Acknowledgment date is before execution date — impossible
ACK-002	FATAL	Instrument recorded before it was acknowledged
DEED-001	FATAL	Missing legal description
FTL-001	FATAL	Federal tax lien — IRS 10-year collection period (IRC §6502)
LP-001	FATAL	Lis pendens — active lawsuit affecting title (KRS 382.440)
NOT-001	WARNING	Missing notary name
NOT-002	WARNING	Missing commission expiration date

NOT-004	WARNING	Out-of-state notary — verify compliance
TRUST-001	WARNING	Trust party detected — Certificate of Trust required
ENTITY-001	WARNING	Business entity detected — verify authority to convey
MECH-001	WARNING	Mechanics lien — verify 6-month filing window (KRS 376.010)
MORT-003	WARNING	Mortgage may be past 15-year statute of limitations (KRS 413.090)
DEED-002	INFO	Quitclaim deed — limited covenants
DEED-003	INFO	Special warranty deed — limited covenants
DEED-005	INFO	Marital/homestead rights — verify spousal joinder

Trust & Entity Parties

When a grantor or grantee is a trust or business entity, additional documentation is required to establish authority to convey. The system handles this as follows:

- **Individual persons** — check the 'Individual person' checkbox next to the grantor or grantee name. This tells the system not to look for entity documentation.
- **Trusts** — leave the checkbox unchecked. The system will flag TRUST-001 warning. Enter a Certificate of Trust or Trust Agreement (Recorded) as a supporting document. When Run Checks is executed, if no Certificate of Trust is found predating the deed, a FATAL Trust Documentation issue is generated.
- **LLCs, Corporations, Partnerships** — leave the checkbox unchecked. The system flags ENTITY-001 warning. Verify signatory authority (operating agreement, corporate resolution, articles of organization).

6. THE CHAIN OF TITLE

The chain of title is the chronological sequence of every ownership transfer for the subject property going back 30 years. Every seller in the chain must have first appeared as a buyer. A break — where a grantor never received title — is a FATAL defect.

THE FUNDAMENTAL RULE OF CHAIN OF TITLE

The GRANTEE of each entry must exactly match the GRANTOR of the next entry. Any deviation is a chain break and a title defect.

Automatic Chain Population

The system builds the chain of title automatically from documents. When entering a document, check the '**Add this instrument to the Chain of Title**' checkbox at the bottom of the document form for any deed or ownership conveyance. The system will:

- Automatically create a chain entry using the document's grantor, grantee, type, and recorded date
- Sort all chain entries chronologically by recorded date
- Assign sequence numbers automatically (1 = oldest)
- Show a blue ■ Chain badge on the document card
- Remove the chain entry if the 'Add to Chain' checkbox is unchecked
- Remove the chain entry if the document is deleted

What Goes in the Chain vs. Documents Only

Instrument Type	Documents Tab	Chain of Title
Warranty Deed	✓	✓
Quitclaim Deed	✓	✓
Special Warranty Deed	✓	✓
Commissioner's / Executor's Deed	✓	✓
Trustee's Deed	✓	✓
Mortgage / Deed of Trust	✓	X
Release / Satisfaction	✓	X
Judgment Lien	✓	X
Federal / State Tax Lien	✓	X

Mechanics Lien	✓	X
Lis Pendens	✓	X
Easement	✓	X
Certificate of Trust	✓	X
Power of Attorney	✓	X

Chain Gap Detection

The system detects gaps automatically. When a grantor in one entry does not match the grantee of the prior entry, the row is highlighted in red and a gap alert appears. Click **Analyze Chain** to run a full analysis including search period coverage. Running **Run Checks** from the toolbar also generates chain issues automatically.

Example — Correct Chain

#	From (Grantor)	To (Grantee)	Instrument	Date
1	Robert Brown	James Wilson	Warranty Deed	03/15/1998
2	James Wilson	Mary & John Johnson	Warranty Deed	07/22/2007
3	Mary & John Johnson	Current Owner LLC	Warranty Deed	11/01/2019

✓ *Correct: Brown → Wilson → Johnson → Current Owner. Each grantee becomes the next grantor.*

Example — Chain Break (FATAL)

#	From (Grantor)	To (Grantee)	Instrument	Date
1	Robert Brown	James Wilson	Warranty Deed	03/15/1998
2	UNKNOWN PARTY	Current Owner LLC	Warranty Deed	11/01/2019

■ *BREAK: James Wilson (entry #1 grantee) never appears as a grantor. A deed from Wilson to someone is missing from the chain.*

7. TITLE ISSUES

The Issues tab collects all title problems in one place, grouped by severity. Issues are generated automatically when you click Run Checks, or can be added manually.

Running the Full Check

After entering all documents and verifying the chain, click the **Run Checks** button in the top toolbar. This:

- Re-validates every document against Kentucky law
- Checks all chain entries for gaps and search period coverage
- Verifies trust documentation for any trust parties
- Removes previously auto-generated issues and replaces them with current findings
- Populates the Issues tab with all findings grouped by severity

Resolving an Issue

1. Click the green **Resolve** button on the issue
2. Enter a description of how the issue was cured (e.g., 'Obtained re-acknowledgment from grantor on 06/28/2026')
3. Click Mark Resolved
4. Resolved issues remain visible in the system for attorney review but are marked as closed

■ **Only mark a FATAL issue as Resolved after confirming the cure with the attorney. Paralegals should not resolve FATAL defects independently.**

8. PROGRESS TRACKER

The Progress tab inside each examination provides a 24-step workflow checklist. Each step can be set to one of four states:

State	Color	Meaning
Not Started	Gray	Step has not been begun
In Process	Orange	Step is actively underway
Completed	Green	Step is fully done
On Hold	Red	Step is paused — waiting on information or resolution

The overall completion percentage bar at the top shows how many of the 24 steps have been marked Completed. Progress is saved per examination in the browser.

9. PDF REPORT

The PDF report is the final deliverable of the title examination. Click the **PDF Report** button in the toolbar to generate and download it.

Report Section	Contents
Section 1 — Property Information	Address, county, parcel, search period, parties
Section 2 — Summary	Examination status, document count, issue counts, open encumbrances
Section 3 — Documents	All instruments with defect findings and KRS references
Section 4 — Chain of Title	Full chain table with gap analysis
Section 5 — Title Issues	All issues grouped by severity with resolution notes

■ The report reflects the examination exactly as it exists at the moment you download it. If you add more documents afterward, download a fresh copy.

10. SCANNED DOCUMENT ATTACHMENTS

Each document entry can have a scanned PDF copy of the recorded instrument attached. This keeps the electronic record complete and eliminates the need for a separate paper file.

Attaching a Scan

1. In the Documents tab, find the document card you want to attach a scan to
2. Click the green **■ Attach Scan** button on the card
3. Select the PDF file from your computer or iPhone
4. The file uploads automatically (max 30 MB per document)
5. A green **■ PDF** badge appears on the document card confirming the attachment

Viewing & Removing Scans

Click **■ View Scan** to open the PDF in a new browser tab. Click **Remove PDF** to detach the scan from the document (the entry data is preserved).

■ On iPhone: use Adobe Scan (free) to photograph instruments at the clerk's office, save as PDF, then upload directly from Safari using the Attach Scan button. No laptop needed.

11. HELP & REFERENCE

Resource	How to Access
Full User Guide (this document)	Click ■ Help button in top navigation
Paralegal Quick Reference	Click ■ Paralegal Help button in top navigation
Title Search Flowchart (SVG)	Available from attorney — vector format for printing
In-App Paralegal Reference Guide	Click the 'Paralegal Reference Guide' button on the welcome screen
Kentucky Revised Statutes	apps.legislature.ky.gov/law/statutes
County Clerk Online Indexes	landex.com or individual county portals
System URL	https://titles.kyattorney.com

12. ROLES & PERMISSIONS

Permission	Paralegal (destiny)
Create / edit examinations	✓
Add / edit / delete documents	✓
Run defect checks	✓
Build chain of title	✓
Add / resolve issues	✓
Download PDF report	✓
Attach / view scanned PDFs	✓
Update progress tracker	✓
Delete examinations	X
Delete title issues	X
Change own password	✓

13. KENTUCKY LAW REFERENCE

Statute / Rule	Topic
KRS 382.010 et seq.	Recording requirements — instruments affecting title
KRS 382.130	Acknowledgment requirements for recordation
KRS 382.135	Required elements in deeds — grantor, grantee, consideration, description
KRS 382.440	Lis pendens — notice of pending action
KRS 382.520	Marketable title — 30-year search period
KRS 386B.10-050	Certificate of Trust — establishes trustee authority
KRS 413.090	15-year statute of limitations on mortgages
KRS 423 (Ch. 423)	Notaries public — commission, authority, acknowledgments
KRS 426.720	Judgment liens — 10-year enforcement period
KRS 376.010	Mechanics liens — 6-month filing deadline
KRS 376.090	Mechanics liens — 12-month enforcement deadline
KRS 134.420	State tax liens — Kentucky DOR
IRC §6502	Federal tax liens — 10-year IRS collection period
26 USC §6323(f)	Federal tax liens — county filing requirement
KRS 457	Power of Attorney — real estate authority

14. TROUBLESHOOTING

Problem	Solution
Login screen does not appear / goes straight to app	Clear browser cache (Ctrl+Shift+Delete in Edge) and reload. Or open a private/incognito window.
Sign Out button does not work	Open browser developer tools (F12), go to Console, type doLogout() and press Enter.
'Session expired' error when creating examination	Sign out and sign back in. The session token has expired after 3 hours of inactivity.
Cannot attach PDF — file too large	Maximum file size is 30 MB per document. Compress the PDF or split into pages.
Chain of title not updating after checking Add to Chain	Save the document first, then check the Chain of Title tab. If still not showing, run Run Checks.
Defect check shows no issues but instrument has obvious defect	Verify all fields are filled in correctly. The system can only check what is entered. Run Checks again after correcting the data.
Server not accessible / connection error	Check internet connection. Try https://titles.kyattorney.com in a different browser. If persistent, contact the system administrator.
'Not logged in' error	Your session has expired. Sign out and sign back in.