

## Southern California County Recorders Cutoff Time Schedule

County	Phone	Cutoff-Time	Specials
Los Angeles	562.462.2137	3:30pm (the night before)	No
Orange	714.834.2710	3:00pm	Yes - Daily
Riverside	951.486.7000	1:30pm	Yes (Friday and month end)
San Bernardino	909.387.8314	11:00am	Yes - Daily
San Diego	619.237.0502	3:00pm (sales)	Yes Sales only <small>last day of the month or day before holiday</small>
Santa Barbara	805.568.2250	3:30pm (the night before)	No
Ventura	805.654.3788	3:30pm (the night before)	No
Kern	661.868.3460	12:00pm	Yes - Daily
Imperial	760.482.4481	10:00am	No

## Southern California County Tax Assessors

### Imperial County

940 West Main St. #106  
El Centro, CA 92243-2864  
Karen Vogel - Treasurer & Tax Collector/  
Retirement Administrator  
(760) 482-4481  
(760) 482-4494 - Fax  
karenvogel@imperialcounty.net

### Kern County

1115 Truxtun Avenue, 2nd Floor  
Bakersfield, CA 93301  
Jackie Denney - Treasurer-Tax Collector  
(661) 868-3460  
(661) 868-3409 - Fax  
denneyj@co.kern.ca.us

### Los Angeles County

500 W. Temple St.  
Los Angeles, CA 90012  
Mark Saladino - Treasurer-Tax Collector  
(213) 974-2101  
(213) 626-1812 - Fax  
ttcmail@ttc.lacounty.gov

### Orange County

12 Civic Center Plaza G-76  
Santa Ana, CA 92701  
Chriss Street - Treasurer-Tax Collector  
(714) 834-3545 - TAX COLLECTOR  
(714) 834-2912 - Fax  
cstreet@ttc.ocgov.com

### Riverside County

P.O. Box 12005  
Riverside, CA 92502-2205  
Don Kent - Treasurer-Tax Collector  
(951) 955-3999  
(951) 955-3906 - Fax  
dkent@co.riverside.ca.us

### San Bernardino

172 W. 3rd St., 1st Floor  
San Bernardino, CA 92415-0360  
Larry Walker - Auditor-Controller  
Recorder - Treasurer-Tax Collector  
(909) 387-6383  
(909) 387-6326 - Fax  
larrywalker@acr.sbcounty.gov

### San Diego County

1600 Pacific Hwy., Rm. 112  
San Diego, CA 92101  
Dan V. McAllister - Treasurer-Tax Collector  
(619) 531-5225  
(619) 557-4093 - Fax

### Santa Barbara County

P.O. Box 579  
Santa Barbara, CA 93102-0579  
Bernice James - Treasurer-Tax Collector  
Public Administrator - Public Guardian  
  
(805) 568-2490  
(805) 568-2488 - Fax  
bjames@co.santa-barbara.ca.us

### Ventura County

800 S. Victoria Avenue  
Ventura, CA 93009-1290  
Lawrence L. Matheney  
Treasurer & Tax Collector  
(805) 654-3726  
(805) 654-2189 - Fax  
Lawrence.Matheney@ventura.org

(888) 579-8454  
(800) 300-0775  
Customer Service  
800-300-0775



Customer Service

\*\*\*Please note that each county has many other fees for recording various documents. For a full listing of each please visit the website of the specific county.

\* Specify

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# Understanding Your Credit Score

When you're applying for credit—whether it's a credit card, car loan, personal loan or mortgage—lenders will want to know your credit risk level. To understand your credit risk, most lenders will look at your credit score.

Your credit score influences the credit that's available to you, and the terms (interest rate, etc.) that lenders offer you. It's a vital part of your credit health.

Understanding credit scoring can help you manage your credit health. By knowing how your credit risk is evaluated, you can take actions that will lower your credit risk—and thus raise your score—over time. A better score means better financial options for you.

## WHAT IS A CREDIT SCORE?

A credit score is a number lenders use to help them decide: "If I give this person a

loan or credit card, how likely is it that I will get paid back on time?" A score is a snapshot of your credit risk at a particular point in time.

The most widely used credit scores are FICO scores. Lenders use FICO scores to make billions of credit decisions every year. Fair Isaac develops FICO scores based solely on information in consumer credit reports maintained at the credit reporting agencies.

**Getting a better score. It's important to note that raising your score is a bit like getting in shape. It takes time and there is no quick fix and is the same for title reports.**

## For How Long Is the Property Owner Purchasing Title Insurance Covered?

Indefinitely. The owner's protection lasts as long as the owner or any heirs have an interest in or any obligation with regard to the property. When they sell, however, the lender will require the purchaser to obtain a new policy. That protects the lender against any liens or other claims against the property that may have arisen since the date of the previous policy.

For example, if the contractor you failed to pay for remodeling your kitchen places a lien on your home, you are not protected by your title policy; the lien was placed after the date of the policy.

**Please call Dennis Wilson at Lawyers Title with any additional questions 888-579-8454**

## WHAT A FICO SCORE CONSIDERS

A score takes into consideration all the following categories of information, not just one or two. The importance of any factor depends on the overall information in your credit report. Your FICO score only looks at information in your credit report. Your score considers both positive and negative information in your credit report.

### Payment History

*What is your track record? Approximately 35% of your score is based on this category.*

### Amounts Owed

*How much is too much? Approximately 30% of your score is based on this category.*

### Length of Credit History

*How established is yours? Approximately 15% of your score is based on this category.*

### New Credit

*Are you adding more debt? Approximately 10% of your score is based on this category.*

### Types of Credit in Use

*Is it a 'healthy' mix? Approximately 10% of your score is based on this category.*

**FICO Score Range  
300 - 850**



## When Does Title Insurance Protection Begin and End?

With the exception noted later, title insurance only protects against losses from claims that arose prior to the date of the policy. Coverage ends on the day the policy is issued and extends backward in time for an indefinite period. This is in marked contrast to property or life insurance, which protect against losses resulting from events that occur after the policy is issued, for a specified period into the future.

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