

CLEVELAND COUNTY TREASURER MORTGAGE TAX FAQ

- **Basic information about the process of paying mortgage tax.**
 - Any mortgage that is being filed in the County Clerk’s Office must have a Treasurer’s Endorsement on it showing that the mortgage tax and certification fee was paid.
 - The term of the mortgage and the amount of the mortgage is used to calculate the amount of mortgage tax due.
 - In addition to the mortgage tax due, a \$5.00 certification fee is also collected on each mortgage.
 - Each mortgage presented to the Treasurer’s office will require a mortgage tax information sheet attached.
 - Each modification of mortgage must have a notarized mortgage tax affidavit attached.
 - A mortgage or modification that is split between states and/or counties must have a notarized mortgage tax affidavit attached.

- **Who should pay mortgage tax?**
 - Anyone intending on filing a mortgage with the County Clerk’s Office will need to pay mortgage tax.

- **How much is mortgage tax?**

TERM OF MORTGAGE	RATE PER \$100.00
5 years or more	\$00.10
4 years & less than 5 years	\$00.08
3 years & less than 4 years	\$00.06
2 years & less than 3 years	\$00.04
Less than 2 years	\$00.02
Less than \$100.00	\$00.10 (flat charge)
Mortgage on Demand	\$00.02

- **Are there any other fees in addition to the mortgage tax?**
 - Yes, there is a mortgage tax certification fee of \$5.00 payable to the Cleveland County Treasurer. You can include this fee in with your check for mortgage tax.

- **Am I exempt from mortgage tax?**
 - Based on the Oklahoma State Statutes only certain agencies are exempt from mortgage tax. Call our office at 405-366-0217 or e-mail at Mtgtax@clevelandcountyoak.com if you are unsure whether you are exempt or not.
 - If your agency is exempt but not on our list, please complete the applicable affidavit found [here](#) and return to our office either by mail or e-mail.

- **Who do I pay mortgage tax to?**
 - Pay mortgage tax and certification fee to the Cleveland County Treasurer. Any filing fees due to the Cleveland County Clerk should be on a separate check.

- **Can I pay with a credit card?**
 - Yes, you can pay by credit card, debit card, check, money order, cashier's check, or cash.

- **What is needed to file a mortgage?**
 - Include the mortgage document, your payment, and a mortgage tax information sheet or mortgage tax affidavit. You can print any of our preferred forms [here](#).

- **What other documents also require mortgage tax on them?**
 - Contract for Deed.
 - Promissory Note.
 - Subordinate Mortgage.
 - Owner Finance Contract.
 - Deed of Trust.

- **What documents DO NOT require mortgage tax?**
 - The following documents do not require mortgage tax nor the certification fee.
 - i. Oil & Gas mortgage.
 - ii. Subordination Agreement.
 - iii. Subordination of Mortgage.
 - iv. Assignment of Mortgage only.
 - v. Assumption of Mortgage.
 - vi. Sale of Property/Cash Transaction.

- **What is required for a modification of mortgage?**
 - A modification of mortgage will require a notarized mortgage tax affidavit. Click on this [link](#) to print a blank affidavit.
 - If help is needed calculating mortgage tax on a modification of mortgage please call 405-366-0217 and ask for the mortgage tax department. We can also be contacted by e-mail at Mtgtax@clevelandcountyok.com.

- **What is required for a split mortgage?**
 - Split mortgages require a notarized mortgage tax affidavit and will require the following information.
 - i. The percentage of the mortgage amount that applies to each county.
 - ii. The amount of mortgage tax due to each county.

- **Electronic Filing.**
 - Mortgages filed electronically will require the same information as mortgages/modifications filed by mail. The payments are made electronically. Please include the amount of mortgage tax intending on paying on your mortgage tax information sheet or affidavit.

- **Forms.**
 - Select the following links for each form needed:
 - i. [Mortgage Tax Information Sheet](#)
 - ii. [Mortgage Tax Affidavit](#)
 - iii. [Exempt Letter and Affidavit FCU \(Federal Credit Union\)](#)
 - iv. [Exempt Letter and Affidavit non FCU](#)
 - v. [NCUA Letter of Exemption](#)

- **Contact information.**
 - Phone: 405-366-0217 ask for the Mortgage Tax Department.
 - E-mail: Mtgtax@clevelandcountyok.com