



"WORKING TOGETHER"

Property Records Education Partners (PREP)

[PREP Newsletter](#)

[Volume 28 - mid-October 2011](#)

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PRIA Holding Striving for eRecording eXcellence Summit

The Property Records Industry Association will hold a Striving for eRecording eXcellence Summit on Oct. 26, at the Bloomington Doubletree by Hilton in Minneapolis.

The industries' leading experts will be in attendance discussing the future of eRecording. Ten years ago the first PRIA eRecording XML standard's meeting took place in Minneapolis. Today, there are 703 counties that can now accept an electronic transaction and approximately 4,000 document submitters.

This one-day meeting will focus on the development of a strategic plan to increase the number of eRecording counties and document submitters along with building industry awareness about data integrity in an XML transaction.

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Communication Tools you can Use - [PREP Blog](#) and [PRIA/PREP LinkedIn Group](#)

- Go to or subscribe to the [PREP Blog](#) and join the [PRIA/PREP LinkedIn Group](#)
- We try to put many of the [PREP Chapter Minutes/Agendas](#) on the [BLOG](#) when we receive them, so you all can track what is going on in other PREP Chapters. We also post daily articles of interest and legislation that may affect real property records and related industries - on both the [BLOG](#) and on [LinkedIn](#).

PREP Chapter Meetings *Oct/Nov 2011*

Washington State
Missouri
Red River MN/ND
South Carolina UP
SE Minnesota
NO California
Nebraska
Central Florida

News From PREP Chapters:

In this newsletter volume, we'll be highlighting a summary from the newly organized [Southern California PREP Chapter](#) and the minutes from the [SE Minnesota PREP Chapter](#). Each PREP Newsletter will post the most recently received "minutes" from PREP Chapters. You can also always go to the PRIA/PREP Webpage - click on the [map](#), and see minutes/agendas/handouts from all the meetings held across the country.

Southern California PREP:

Co-chairs: Government - Tauna Mallis, at tmallis@asrckrec.com and Business - Zachary Zaharek at zzaharek@firstam.com

First American Data Tree hosted the inaugural Southern California PREP meeting in Santa Ana on September 14, 2011. The well attended session provided information on how accuracy and data affects the national economy, steps taken to deter and prevent real estate fraud and the importance of making recorded documents available to the individuals and business. Those in attendance gave very positive reviews of the inaugural meeting!

SE Minnesota PREP:

Co-chairs: Government, Pam Hameister at hameister.pam@co.olmsted.mn.us and Business: Jim Ohly at jim@ohlylaw.com

The SE Minnesota PREP Chapter held their meeting on August 10, 2011. The following agenda was presented at that meeting. 1) Dissolution of Marriage and Torrens Property ~ Kelly Callahan - Freeborn County Recorder: Kelly presented the group with information on how dissolutions of marriage affect Torrens title real estate and issues that can stem from this situation. His presentation hand out is attached to the email with these minutes. 2) Nominations for Co-Chair elections to be held at November Meeting: We are seeking nominations for a public and private sector co-chairs. Current nominees are Jim Ohly with Ohly Law Office and Bev Bauer - Houston County Recorder. If you are interested in running for a co-chair position, please contact Susan (secretary) prior to the November meeting. 3) County Recorder Updates: Houston -Converting microfiche to LandShark. Office currently processes UCC's; Freeborn ~ Imaging is currently through 1995. Office will continue to process UCC's; Steele ~ Continuing to image microfiche; Dodge ~ Office may not continue to

Contact Information

Do you have questions or suggestions on this newsletter or any updated information on co-chairs, emails, phone numbers etc. please contact us:

[Carolyn Ableman](#)
PREP Coordinator
[Mark Monacelli](#)
PRIA PREP Committee Co-Chair
Recorder
St Louis County, Minnesota
[Nick Hacker](#)
PRIA PREP Committee Co-Chair
ALTA, Manager of Government
Affairs

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process UCC's; Fillmore ~ Documents from 1994 to present are available on their online site "iDocs": Contact their office for subscription pricing. Their office is accepting documents for e-filing through Simplifile and INGEN. Currently accepting Satisfactions, Assignments and Amendments; Mower ~ Office currently processes UCC's; Olmsted ~ Testing the e-CRV and anticipate going live the end of September. Continuing to work on imaging aperture cards microfiche. January 20th started e-recording with Simplifile and INGEN. 3% of documents submitted were e-filed to date. An information center is being added in the recorder's office. The public computers will be moving to a different area; Winona ~ Continue working on conversions and their LandShark system is back to 1994. Record sales on crop land. Commented on a new program with the state - Homestead Market Value Exclusion; Goodhue & Wabasha counties were not present to provide updates to the group. The next meeting will be held on November 9, 2011.

Links to National News

[Mortgage Lenders Poised to Get More Personal](#) - "Many consumers applying for a mortgage are going to start sharing more personal information with lenders next year, like it or not."

[Refinancing Chills U.S. Home Purchases](#) - "The refinancing boom is combining with a U.S. jobless rate above 9 percent and a surplus of distressed properties to limit buyer demand for houses."

[Banks Turn to Demolition of Foreclosed Properties to Ease Housing-Market Pressures](#) - "The sight of excavators tearing down vacant buildings has become common in this foreclosure-ravaged city, where the housing crisis hit early and hard. But the story behind the recent wave of demolitions is novel--and cities around the country are taking notice."

[Third-Quarter Rise in Foreclosure Filings Is Just the Start: RealtyTrac](#) - "Data released by RealtyTrac Thursday shows that foreclosure filings--including default notices, scheduled auctions, and bank repossessions--were reported on 610,337 properties in the third quarter of this year."

[Banks May Still Face Fraud, Municipal Lawsuits After Foreclosure Agreement](#) - "U.S. banks may still face state securities-fraud claims and municipal lawsuits over unpaid mortgage fees under a settlement that is "getting closer," the official leading talks for state attorneys general said."

ALTA NEWS: Industry Urged to Speak Up About Forthcoming Laws, Regulations

With the abundance of new state and federal legislation, regulations, lobbying efforts and news reports, many are wondering where exactly everyone will end up when hundreds of new mandates are imposed on multiple industries tied to the housing market. But instead of sitting back and waiting for the government to tell you what you have to do and what your processes and procedures should look like, why not begin influencing the process and tell the government how things should be done?

October Research and the staff at Dodd Frank Update are hosting an important webinar to give industry professionals the information they need to influence lawmakers and regulatory overseers in the legislative and

rulemaking process. [Speak Up: How to Effectively Influence Government](#) will air at 2 p.m. ET, Oct. 26.

"Time and time again, we hear of business owners that are overwhelmed with implementing regulations that are costly and sometimes detrimental to their business," said Nathan Marinchick, editor of [Dodd Frank Update](#). "Yet, in the near future, we are looking at some of the most significant reforms this country has ever seen. Sitting back and waiting for the regulations is not going to help anyone. Now is the time to state your case in front of the legislators and regulators so that when the regulations do come, you will be prepared. This Webinar can help you understand the best approaches to making your voice heard."

October Research has recruited a national lobbyist and top compliance attorney to share information on specific things industry professionals can do and should be doing to have an effective voice on Capitol Hill and in the states. Justin Ailes, vice president of government and regulatory affairs at the American Land Title Association, and Loretta Salzano, founding partner of Franzén & Salzano PC, will cover the following topics:

- What is the rulemaking and legislative process;
- How can industry members get involved; and
- What specific things should you do early in the process?

The speakers will use timely reform issues, such as mortgage disclosure reform, and Fannie Mae and Freddie Mac reform, to address the above points and talk about how to effectively influence the regulators, how to comment on a regulation and how to make a legislative impact.

It is imminent that your business will be influenced and financially affected by what is coming in the near future. But don't wait for the final regulation before you voice your opinion about it. By then it is too late. Make your case heard now when the new laws and regulations are still being debated.

This webinar will tell you what you need to know about the rulemaking and legislative process and what you can do to influence that process, so that by the time the final regulation hits your doorstep, it makes sense to you, is good for the consumer and will come with a much more manageable implementation and compliance process. [Register here](#) or find out more about [Speak Up: How to Effectively Influence Government](#).

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