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[Volume 41 - April 2012](#)

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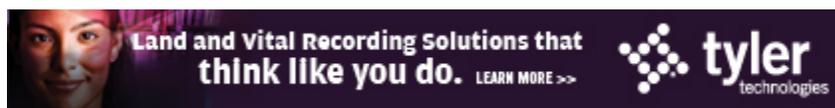
Sherburne County, Minnesota expands their eRecording Services



Congratulations to Sherburne County and its customers in the Elk River, Minnesota area, for now being able to accept deeds for eRecording. After electronically recording limited document types for several years the County Recorder's office will now be expanding the list of documents to include Warranty Deeds and Quit Claim Deeds.



Through a workflow technology, deeds are routed to the Property Tax Dept. for the collection of State Deed Tax and collection of the Certificate of Real Estate Value and then routed back to the Recorders office for final review and electronic recording. Sherburne County Recorder and Registrar of Titles, Michelle Ashe says, "We look forward to providing service that includes greater efficiency and reduced turnaround times." For more information about Sherburne County's system and eRecording process please contact Michelle Ashe at Michelle.Ashe@co.sherburne.mn.us



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News from PREP Chapters

- In This Issue
- Sherburne County, MN expands eRecording
- News from PREP Chapters - North Central Texas and Upstate South Carolina
- World Conference on Land and Poverty
- PREP Blog and PREP LinkedIn Links to National News
- ALTA News
- Advertise in PREP Newsletter

Each PREP Newsletter will highlight one or two PREP Chapters with a brief summary or overview of recent meetings. You can also go to the [PREP Chapter Locator Map](#) and look up all minutes/agendas from each chapter. In this newsletter, we'll be highlighting these chapters: [North Central Texas and Upstate South Carolina](#)

North Central Texas PREP Chapter:

Co-chairs: Government, Stacey Kemp at skemp@co.collin.tx.us and Business, Doug Hollowell at doug@integritytc.com

Examples of PRIA's Products
["2010/11 PREP Chapter Topics"](#)
["How to get Ready for eRecording"](#)
[Bulk Records Access and Cost](#)

The North Central Texas Chapter of PREP met on 3/15/12 in Dallas, Texas. This chapter has been established to provide a free flow of information between public and private sectors in order to encourage unified problem resolutions. The co-chairs presented a review of the minutes of the August 18, 2011, meeting and asked for approval which was approved. The primary topics and speakers were as follows: 1) Mary Louise Garcia, County Clerk, Tarrant County spoke on Adverse Possession - Tarrant County has been in the forefront with adverse possession. Ms. Garcia has worked with the sheriff's office, constables and the District Attorney to take care of this challenge to the community and she hoped the steps they have taken will be beneficial to other counties. What was happening was people were filing affidavits of adverse possession on abandoned and foreclosed properties and attempting to take possession of those properties for a \$16 filing fee; 2) Barbara Frerichs, Chief Deputy from Maricopa County, Phoenix, Arizona, spoke on Augmenting Language in Local Government Code: Mr. Fausto from Property Info met Barbara Frerichs, at a NACRC meeting last year. After learning about the kiosks used in Maricopa County for electronic recording, he invited her to speak via a conference call at today's PREP meeting on augmenting language in the local government code. Prior to her call meeting attendees discussed Property Fraud Alert and eRecording; Maricopa County is now at 80% in electronic recording and it continues to grow every month. Discussion about eRecording submitter liability, and more detailed kiosk information was presented. 3) Round Table Discussion points about MERS, unified recording standards: There was a round table discussion on Mortgage Electronic Registration System issues, or MERS. A lawsuit has been filed alleging that MERS allowed documents to be signed that were false. The clerks involved in the lawsuit are seeking damages for loss of income based on the fact that the documents they filed were false. The panel next discussed the pros and cons of unified recording standards which would include standard margins, font size and paper size. The next meeting will be held on August 16, 2012. [Read the minutes from this meeting.](#)

Upstate South Carolina PREP Chapter:

Co-chairs: Government, Courtney Willson at cwillson@greenvillecounty.org and Business, Mark Rettinger at jdtitlellc@yahoo.com

The Upstate South Carolina PREP Chapter held a meeting on March 13, 2012 in Greenville, SC. Courtney Willson (Government Co-Chair) welcomed the group and introduced the primary speaker: Katherine Cuneo, Title abstractor. Ms. Cuneo's topic was entitled: "What is a Title Exam?" She explained the process and importance of title examinations and shared her experiences. She explained how each county office has a part in the title examination and she identified some potential problems and liability issues. The next meeting is tentatively scheduled for August 14, 2012. [Read the minutes from this meeting.](#)

[\(other PRIA Standards and Publications\)](#)

PREP Chapter Meetings April/May 2012

Connecticut
Metro Minnesota
Central Florida
SE Minnesota
Red River MN/SD
Pennsylvania
Nebraska

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
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Thomson Reuters (a PRIA Business Partner) Highlights How Technology is Driving Economic Success in Africa at World Bank Land Poverty Conference

Delegates hear how land administration and government revenue management solutions are used in the land valuation process -

Thomson Reuters, the world's leading source of intelligent information for businesses and professionals, has highlighted how 21st Century land information management software is helping to bring an end to generations of conflict over land ownership.

A leader in providing integrated property tax and land administration software for governments worldwide, Thomson Reuters presented two papers at the Annual World Bank Conference on Land and Poverty, which took place this week at the World Bank headquarters in Washington D.C. The papers that were presented highlighted how Liberia and Cape Town are solving land management issues and introducing innovative software solutions to help improve their economies. Recognised globally for its work in providing affordable, easy to use, and scalable geographic information based land governance software solutions, Thomson Reuters is helping to deliver new levels of accurate information critical to the financial health of the region.

During the conference, representatives from governments, civil society, academia, the private sector, and the development community discussed issues of concern to land practitioners and policy makers worldwide. Throughout the intense three-day event, papers were presented on key topics including, land as a key development issue, implementing good land governance, and how civil society can contribute to making good land governance a reality. [See press release and links to the presentation documents.](#)



Keep Up With Land Records Issues Across the Country

Almost every day, we post news articles, and PRIA and PREP Chapter information, so feel free to subscribe to both the [PREP Blog](#) and the [PRIA/PREP LinkedIn Group](#) to stay in touch.

Recent Links to National News

[Housing Market May Be on Rebound at Last](#) - "New data show price declines easing in big cities, sales of new homes improving nationally and foreclosures in California dropping to levels not seen since 2007."

[Home Prices at Near Post-Crisis Low](#) - "Prices stagnated from January to February, but one index marked a potential shift in hard-hit states."

[Foreclosure picture in state improves](#) - "Initial foreclosure filings fell sharply in the first three months of the year, both statewide and in San Joaquin County (CA), due to a more stable economy and housing market, as well

as policies that increasingly favor short sales, a real estate information service reported Tuesday."

[Appraisal Institute Pushes Industry Ethics After Study Finds Significant Rise in Mortgage Fraud](#)

- "Responding to a new study indicating that mortgage fraud in the U.S. rose 20 percent from Q3 of 2010 to Q3 of 2011, The Appraisal Institute has encouraged lenders and consumers to work with valuation professionals who hold competence and ethics in the highest regard."

[Recorders offer free fraud alert service](#)- "So far, 366 people have signed up in Lake County for a new property fraud alert system that notifies them if someone processes a transaction using their name."

ALTA NEWS: ALTA Commends FHFA Final Rule Limiting Harmful Private Transfer Fees

ALTA applauded the Federal Housing Finance Agency (FHFA) for issuing a final rule limiting Fannie Mae, Freddie Mac and the Federal Home Loan Banks from investing in mortgages encumbered by certain types of private transfer fee (PTF) covenants.

"ALTA commends the FHFA for protecting consumers from predatory fees that provide no direct benefit to the property," said Michelle Korsmo, chief executive officer of ALTA. "As an association representing companies that provide homeownership assurance, we know firsthand that transfer fees with no direct benefit to the property hinder the safe and secure transfer of real estate."

Certain PTFs require that a percentage of the sales price be paid to the original corporate owner of the covenant each time the property is sold, typically for 99 years. The FHA said the final rule does not apply to PTFs that directly benefit the property, such as homeowner associations, condominiums, cooperatives and some tax-exempt organizations.

With limited exceptions, the rule applies only prospectively to private transfer fee covenants created on or after the date of publication of the proposed rule, Feb. 8, 2011. Covenants created before that date, as well as covenants created after that date pursuant to certain agreements entered into before that date, would be excepted from the rule.

At the state level, 38 states have bans or restrictions in place against the use of PTFs.

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