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[Volume 49 - August 2012](#)

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Can Cybersecurity Public-Private Partnerships Work?

excerpted from Government Technology, 8/7/12

In July, *Government Technology* magazine went to the 2012 Black Hat security conference in Las Vegas to find out what happens at one of the hottest security conferences out there.

One topic that was bandied about in keynotes was the issue of public-private partnerships, where government agencies and companies share data and information so everyone involved has the knowledge to secure networks and data.

But do the two entities always see eye to eye? Security pros at the conference shared insight on the culture shock that can exist between the two groups.

[See video that explains this concept.](#)

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News from PREP Chapters

In each PREP Newsletter, we'll highlight one or more of the PREP Chapters meeting across the country. In this edition, we'll be spotlighting the **Southwest Minnesota Chapter**. You can also go to PRIA's PREP page at any time to find a [local PREP Chapter in your area](#).

Southwest Minnesota PREP:

Co-chairs: Government, Julie Kalkbrenner at julie.kalkbrenner@co.kandiyohi.mn.us and Gail Miller at gail_m@co.renville.mn.us and Business, Marilyn Rusch at marilyn@mcleodtitle.com

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Examples of PRIA's Products

The Southwest Minnesota PREP Chapter met on March 22, 2012. Kay Wrucke, current PRIA President, made a presentation entitled: "The other "e" in eRecording, eCRV, eWell, eSubmitters and eASY". She also handed out a special 2012 edition of the PRIA newsletter and discussed the work that PRIA is doing with eRecording real estate documents. PRIA is working with national standards for eRecording to be utilized across the country. Kay reviewed a current survey of Minnesota counties eRecording status. Wrucke also discussed the work of the Minnesota Electronic Real Estate Recording Commission (ERERC), more information can be found at the commission's website at <http://www.commissions.leg.state.mn.us/erer/erer.htm>. The use of the electronic Certificate of Real Estate Value(eCRV) form and the eWell Certificate were discussed. These documents are needed to electronically record certain types of deeds. The use of the eCRV and the eWell Certificate will eliminate the need for submitters to create these documents on paper. The group identified electronic document submitter vendors and the type of electronic payments that are utilized in Minnesota counties. The group also reviewed a District Four survey of eRecording compiled by Josh Amland regarding land records software, e-crv status and plans, edocument types, and whether Torrens documents are e-recorded. The group acknowledged that septic and homestead documents will need to be automated to achieve a fully functional electronic document system. ([Read complete minutes.](#))



GIS and Cloud: A Match Made in Heaven?

excerpted from Government Technology 8/14/12

Arguably one of local government's most important functions is maintaining and updating map layers and other GIS data and applications used for zoning, property assessment, emergency response and other vital functions. Increasingly that information is being stored in the cloud, especially as the technology has matured.

Such is the case for Douglas County, Neb., which is using a cloud solution to test and run GIS applications. The county, whose boundaries include Omaha, has been a longtime user of solutions from Esri, the Redlands, Calif.-based company that specializes in geographic software and services. In 2010, the county put those GIS applications into the Amazon Web Services platform after the county decided it was time for a hardware upgrade, said Mike Schonlau, the county's GIS coordinator.

At the time, Schonlau said, Esri was releasing products that were going to be made available through Amazon Web Services, he said. Once the IT stars aligned, Douglas County began testing its GIS-based applications in Amazon's cloud."

[Read complete article.](#)



["The History of Public Records"](#)
["2010/11 PREP Chapter Topics"](#)
["How to get Ready for eRecording"](#)
[Bulk Records Access and Cost \(other PRIA Standards and Publications\)](#)

PREP Chapter Meetings September/October 2012

Pennsylvania
 SW Minnesota
 Washington State
 Metro Minnesota
 Nebraska
 Southern California
 South Florida

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

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PRIA PREP Committee Co-Chair

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PRIA Announcement: From Business Requirements Work Group - 30 day Review for "Portals White Paper"

PRIA's Business Requirements Work Group of the Technology Committee, co-chaired by Larry Burtness, Washoe Co, Nev., and Karl Trottnow, First American Mortgage Services, has posted the first draft of its "Portals White Paper" for 30-day review. Any questions or comments should be submitted to [Larry Burtness](#) and [Karl Trottnow](#) by September 13, 2012. The Business Requirements Work Group will meet for further review and discussion on Thursday, August 30, from 1:30-3 p.m., during the 2012 Annual Conference This draft will remain available on the website through September 12, 2012. To access the document, click [here](#).



Real Estate in the digital age: The time has come

excerpted from [The Washington Post 8/16/12](#)

"On July 25, 2000, the first paperless real estate transaction took place in Broward County, Fla. That transaction involved the purchase and financing of a home and took less than five minutes to record. Confirmed documents bearing all recording data were immediately returned to the settlement agent via e-mail. Images of the recorded documents were immediately available on the county's Web site.

Unfortunately, in the ensuing 12 years, real estate transactions in many parts of the country, including the District and Maryland, are still being recorded the old-fashioned way. That is, with paper, blue ink pen, a notary stamp and one or more trips to the courthouse or recorder of deeds. Each trip requires a wait at one or more windows, the payment of the necessary fees and presentation of the original documents for recording. According to Tom Kennedy, acting director of records, taxes and treasury for Broward County, only about one-third of the Florida counties have now adopted some level of electronic recordings. In Virginia, Fairfax and Loudoun counties have adopted and are using electronic filing systems for land records. Their systems permit anyone who pre-registers to electronically deliver documents to the courthouse for recording. Electronically delivered and recorded documents are verified and returned in one to two business days. Jurisdictions vary in how quickly they can manually process, image and return the original documents. According to Susan Simpson, director of operations at Passport Title Services, LLC, in Rockville, "Montgomery County, Md., and most Northern Virginia counties return manually processed originals in approximately two weeks. The recorder of deeds office of the District of Columbia is now taking approximately four weeks to return original recorded documents. Prince George's County, Md., returns original documents in approximately eight weeks." [Read complete article](#).

Fixing the Mortgage Mess: The Game-changing Implications of Bain v. MERS

excerpted from [OpEdNews 8/23/12](#)

Two landmark developments on August 16th give momentum to the growing interest of cities and counties in addressing the mortgage crisis using eminent domain:

- (1) The Washington State Supreme Court held in [Bain v. MERS, et al.](#), that an electronic database called Mortgage Electronic Registration Systems (MERS) is not a "beneficiary" entitled to foreclose under a deed of trust; and
- (2) San Bernardino County, California, [passed a resolution](#) to consider plans to use eminent domain to address the glut of underwater borrowers by purchasing and refinancing their loans.

MERS is the electronic smokescreen that allowed banks to build their securitization Ponzi scheme without worrying about details like ownership and chain of title. [According to trial attorney Neil Garfield](#), properties were sold to multiple investors or conveyed to empty trusts, subprime securities were endorsed as triple A, and banks earned up to 40 times what they could earn on a paying loan, using credit default swaps in which they bet the loan would go into default. As the dust settles from collapse of the scheme, homeowners are left with underwater mortgages with no legitimate owners to negotiate with. The solution now being considered is for municipalities to simply take ownership of the mortgages through eminent domain. This would allow them to clear title and start fresh, along with some other lucrative dividends. ([Read complete article](#)).

Links to National News

[Will Housing Lead A U.S. Recovery?](#) - "The residential real estate market appears to have been one of the few encouraging areas within the U.S. economy during the second quarter."

[Mortgage Applications Fell Last Week as Refis Dropped](#) - "The Mortgage Bankers Association said its seasonally adjusted index of mortgage application activity, which includes both refinancing and home purchase demand, fell 4.3 percent in the week ended Aug 24."

[Citigroup Agrees to \\$590M Settlement](#) - "Investor lawsuit alleged that the bank failed to disclose its exposure to subprime mortgage debt."

[Homeownership Is Still Elusive For Too Many Americans](#) - "While there are clear benefits to homeownership, there are some critical public policy issues that I believe need our collective wisdom and insights to address as we work to help restore the mortgage and housing markets."

[Trulia vs. Zillow: The Battle for Online Real Estate](#) - "Trulia is the latest website daring the public to buy its shares, hoping to raise \$75 million in the very competitive world of real estate listings."

ALTA NEWS: Federal Appeals Court Dismisses Anti-trust Suits against Title Insurers

The United States Court of Appeals for the Third Circuit on June 14 dismissed two class action anti-trust suits challenging title insurance rates in New Jersey and Delaware. In the precedential decisions of *McCray et al. v. Fidelity National Title Insurance Company* and *In Re: New Jersey Title Insurance Litigation*, a three-judge panel held that the filed-rate doctrine barred an action where title insurance companies file rates for approval with a state regulator through a

licensed rating organization. The U.S. Supreme Court's long-standing filed rate doctrine-which shield rates set by insurers, utilities and others from antitrust liability if the prices are filed with a federal or state agency-was established in Keogh v. Chicago and Northwestern Railway Co., 226 U.S. 156 (1922) and re-affirmed in 1986 by the United States Supreme Court in Square D Co. v. Niagara Frontier Tariff Bureau, Inc., 476 U.S. 409 (1986).

The two decisions reinforce the state regulatory role in the insurance and public utility arenas. Notably, the Third Circuit observed that the filed-rate doctrine barred the federal anti-trust action even where it is alleged that the state regulator did not perform a meaningful review of the filing. The opinions extensively discuss the elements of the filed-rate doctrine and are of great interest to insurers, utilities and other regulated industries that file rates for federal or state approval. U.S. Circuit Judges Theodore A. McKee and Dolores K. Sloviter and retired U.S. Supreme Court Justice Sandra Day O'Connor heard the cases for the Third Circuit.

Keep Up with Land Records News 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.

"2012-13" Newsletter Advertising Options

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