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Housing Market Remains on Rebound for 2013

excerpted from [National Mortgage Professional 12/20/12](#)



Upticks in recent months among a number of housing indicators point to a slow and steady growth in the nation's housing market in 2013, but several challenges remain, according to the latest economic and housing forecast by David Crowe, chief economist for the National Association of Home Builders (NAHB).



"Consistent, positive reports on housing starts, permits, prices, new-home sales and builder confidence in recent months provide further confirmation that a gradual but steady housing recovery is underway across much of the nation," said Crowe. "However, stubbornly tight lending standards for home buyers and builders, inaccurate appraisals and proposals by policymakers to tamper with the mortgage interest deduction could dampen future housing demand."



Stating there is no consistent national trend, Crowe noted the housing recovery is local but spreading.



"We are transitioning from a very low demand level, where most people hold themselves out of the marketplace, to a case where supply will start being the problem," said Crowe. "As we begin to build more homes to address that supply, the new home stock will be a much more important element of the recovery." ([Read complete article.](#))



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News from PREP Chapters

We'll post a PREP Chapter meeting summary every two weeks. In this Newsletter edition you'll hear from the **Colorado PREP Chapter**. Please go to

[PRIA's PREP Webpage anytime to see complete minutes, meeting agendas and dates in your area.](#)

Colorado PREP Chapter:

Co-chairs: Sandy Hook, Government, at SandyHook@elpasoco.com and Kathy Taylor, Business, at ktaylor@halfile.com

The Colorado PREP Chapter held a meeting on 12/6/12, with a presentation given regarding "Economic Conditions in Colorado" by Kate Watkins, Asst. Economist, Denver Branch Federal Reserve Bank. For those interested, the presentation is [available](#) for viewing online. Following this topic, there was discussion regarding the use of VODs (Verification of Death Certificates) instead of Death Certificates by Assessors in transferring title in joint tenancy. The following presentations are planned for the 2013 PREP Chapter meetings, including: 1) Integration of GIS with Land Records, 2) Sovereign Citizens Movement and 3) The Impact of Land Fraud. PREP participants were urged to attend the PRIA Winter Symposium from 2/26/13 - 3/1/13 at the Washington DC Marriott. Details for this symposium are available on the [PRIA website](#). Finally a presentation was given regarding the background information on the Uniform Real Property Electronic Recording Act. The Uniform Law Commissioners and the CBA's Real Estate Section Council would like feedback from the PREP group regarding the act and comments are welcome. The next PREP meeting will be held on 3/21/13 and the topic will be Integration of GIS with Land Records by Heather Henderson, ESRI. ([Please see PRIA's website to view complete minutes from this meeting.](#))



PRIA's Winter Symposium - Online Registration Now Open

PRIA is pleased to announce that Margo Tank, a partner at Buckley Sandler LLP, will be speaking at PRIA's Winter Symposium. Ms. Tank advises financial services providers and technology companies on how to structure business programs and online platforms in compliance with the Electronic Signatures in Global and National Commerce Act (ESIGN) and the Uniform Electronic Transactions Act (UETA).

[Online registration materials for the 2013 PRIA Winter Symposium](#) scheduled for 2/26/13 - 3/1/13 at the Washington Marriott in Washington, DC, are now available on the PRIA website. To get a head start on your registration for the 2013 Winter Symposium, click [here](#). (As a reminder, the PRIA room block at the Washington Marriott is filling quickly.)

PRIA Business Sector Members are encouraged to consider their membership status prior to registering since many of the membership levels include one or more complimentary registrations to the conference. If you are unsure of your company's membership level, you may contact [Erin Huber](#) in the PRIA offices. Take advantage of these business member benefits and bring several people from your organization to this year's symposium.

ALTA NEWS
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Examples of PRIA's Products

- ["The History of Public Records"](#)
- ["The Impact of Fraud on the Real Estate Industry"](#)
- ["How to get Ready for eRecording"](#)
- [Bulk Records Access and Cost \(other PRIA Standards and Publications\)](#)

PREP Chapter Meetings
January/February 2013

- Nebraska
- North Central Texas
- SE Minnesota

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](#)
PREP Committee Government Co-Chair, Recorder St Louis County, Minnesota
- [Madeleine Nagy](#)
PREP Committee Business Co-Chair, ALTA State Government Affairs

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Important Dates:

- January 28, 2013 - Last day to register at the early-bird rates
- January 29, 2013 - Regular conference registration fees go into effect
- February 17, 2013 - PRIA room block released and conference rates no long apply
- February 17, 2013 - No registration refunds issued after this date

Visit the [PRIA website](#) for the latest information on the 2013 Winter Symposium.

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Oneida County Begins Using Digital eRecording Software

excerpted from [CNYhomepage.com 12/20/12](#)

Oneida County has just become the first county in upstate New York to go live with a paper-saving, digital recording program.

It's called eRecording. And starting this week, the county has begun electronically recording all real estate and land use records. The Oneida County Clerk says the new technology will quicken the process for recording deeds, mortgages, and other time-sensitive documents. "It's recorded in a matter of seconds. Where before that, it would take days or weeks for the document to be on record. It's gonna save us time, it's gonna save the county money, and it's gonna save my staff time," says Sandra DePerno, Oneida County clerk.

And DePerno says the system is expected to save the county about \$60,000 dollars per year. ([Read complete article.](#))

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Cass County in Nebraska Joins Surrounding Counties and Adopts eRecording with Simplifile

Cass County, Neb., has been made available for eRecording through Simplifile, the nation's largest and leading provider of electronic recording (eRecording) services.

"We're excited to offer eRecording in Cass County and provide this new technology to meet the needs of our constituents," said Angie Pohlmeier, Cass County's deputy register of deeds. "We wanted to offer a more convenient, secure option for people to submit their documents to the county, and Simplifile has helped us achieve that." ([Read complete press release on PRIA's](#)

[website.](#))



Links to National News

[Yesterday, Today And Tomorrow In Housing](#) - "The multiyear boom and bust in housing prices of the past decade, together with the sharp increase in mortgage delinquencies and defaults that followed, were among the principal causes of the financial crisis and the ensuing deep recession - a recession that cost some 8 million jobs."

[10 Healthiest U.S. Housing Markets for 2013](#) - "Cities with strong job growth, low vacancy rates, and low foreclosure inventory made Trulia's list of the 10 healthiest housing markets for 2013."

[Settlement Expected on Past Abuses in Home Loans](#) - "Banking regulators are close to a \$10 billion settlement with 14 banks that would end the government's efforts to hold lenders responsible for foreclosure abuses like faulty paperwork and excessive fees that may have led to evictions, according to people with knowledge of the discussions."

[Home Sales Surge to Highest Level in 3 Years](#) - "U.S. sales of previously occupied homes jumped to their highest level in three years last month, bolstered by steady job gains and record-low mortgage rates."

ALTA NEWS: Title Premium Volume Increases 28 Percent in Third Quarter

Title insurance premium volume continued a string of quarterly improvements as premiums increased nearly 28 percent during the third quarter of 2012 compared to the same period a year ago.

According to ALTA's 2012 Third-Quarter Market Share Analysis, the title insurance industry generated \$3 billion in title insurance premiums during the third quarter of 2012 compared to \$2.4 billion during the third quarter of 2011. Through nine months, the title industry has generated \$8.09 billion in premiums, up from \$6.9 billion through nine months in 2011.

In all, 48 states and the District of Columbia reported premium increases. The states generating the most title insurance premiums during the third quarter of 2012 were California (\$440.7 million, up 31.3 percent compared to the second quarter of 2011), Texas (\$382.2 million, up 26.1 percent), Florida (\$242 million, up 30.6 percent), New York (\$213.9 million, up 15.8 percent) and Pennsylvania (\$130.1 million, up 44.6 percent).

Many other states reported significant increases in title insurance premium volume during the latest quarter compared to the third quarter of 2011, including North Dakota (94 percent), Louisiana (53 percent), North Carolina (51 percent), Idaho (51 percent), Nebraska (45 percent) and Pennsylvania (45 percent).

In terms of market share, the Fidelity Family of title insurance underwriters captured 33.7 percent of the market during the third quarter of 2012, while the First American Family garnered 26.1 percent, the Old Republic Family had 13.7 percent and the Stewart Family recorded 13.6 percent. Meanwhile, regional underwriters held 13 percent of the market during the third quarter of 2012, up from 11.9 percent market share during the same period a year ago.

ALTA expects to release its fourth-quarter 2012 and year-end Market Share Analysis around 3/20/13.

Keep Up with Land Records News Across the Country

Almost every day, we post national news articles, and PRIA and PREP Chapter information on the [PREP Blog](#) and the [PRIA/PREP LinkedIn Group](#). You are able to stay in touch by subscribing to both sites and automatically receiving updates daily or weekly.

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