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**PREP  
Newsletter**

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SIMPLIFYING RECORDS MANAGEMENT NEEDS  
FOR GOVERNMENTS AROUND THE WORLD

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**What a Little Land Can Do**

*excerpted from the [New York Times 11/21/12](#)*

The poorest people in the world are those who don't have land. In India, landlessness is a better predictor of poverty than illiteracy or belonging to castes at the bottom of society. At least 17 million rural households in India are completely landless, living on others' land and working as sharecroppers or day laborers tending other peoples' crops.

Landlessness is a huge problem all over the world. More equal distribution of land is a valuable goal - it is efficient in both [fighting poverty](#) and [producing food](#). But redistributing land is one of the most difficult and controversial of all political tasks. A history of land reform is a history of revolution. The concentration of land in the hands of the rich is a prime source of conflict. When a leftist movement has won, its first action has often been land reform - the further to the left the new government, the less likely it is to compensate landowners (and the more likely to shoot them, which was the norm in China and the Soviet Union).

But confiscatory land reform is not the only kind. Many programs have paid landowners market value for their land. Perhaps the world's most influential architect of a more democratic land reform is the University of Washington law professor Roy Prosterman, who founded the Rural Development Institute, now known as Landesa. Prosterman and his group have worked with dozens of countries to design market-based land reform. But his ideas, too, have been used for political ends; if you know Prosterman's name, it's because you've heard of Land to the Tiller, the United States-backed land reform in Vietnam during the war. The United States adopted Prosterman's ideas in Vietnam, the Philippines and El Salvador to turn peasants away from leftist guerrillas. ([Read complete article.](#))

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**In This Issue**  
What a Little Land Can Do  
News from PREP Chapters  
PRIA's Winter Symposium  
Recording Jurisdiction  
Identifiers  
Simplifile and Exchange  
Partner  
PRIAwareness  
Links to National News  
ALTA NEWS  
PREP Blog and PREP LinkedIn  
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**News from PREP Chapters**

Several PREP Chapters have recently given the latest PRIA presentation entitled "[The Impact of Fraud on the Real Estate Industry](#)". This easy-to-use powerpoint includes current information about national real property records related fraud and includes a survey you can give locally to assess your groups experiences with fraud.

**Examples of PRIA's  
Products**

["The History of Public Records"](#)  
["The Impact of Fraud on the](#)

This presentation and several others are available for use at PREP Chapter meetings. [Please see PRIA's PREP Presentation page to review the powerpoints available.](#)

You can also go to PRIA's PREP page at any time to find a [local PREP Chapter in your area](#) and to review their meeting agendas and minutes.



[Real Estate Industry](#)  
["How to get Ready for eRecording"](#)  
[Bulk Records Access and Cost](#)  
[\(other PRIA Standards and Publications\)](#)

### PREP Chapter Meetings December 2012

Colorado  
Northern California

## PRIA's Winter Symposium Program Posted

The preliminary schedule for the 2013 Winter Symposium, scheduled for February 26 - March 1, at the Washington Marriott in Washington, D.C., has been posted to the [PRIA website](#).

The hotel reservation [portal](#) is activated and rooms can be booked online over the dates of February 25 - 28.

Registration materials and sponsorship information will be posted the week of December 10 so you can register at the early-bird rate and book this expense in the current fiscal year.



### 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:

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

## PRIA Board Approves Publication of Briefing Paper "Recording Jurisdiction Identifiers"

The Board of Directors of the Property Records Industry Association (PRIA) has approved for publication the group's most recent briefing paper, "Recording Jurisdiction Identifiers." This [briefing paper](#) was written and submitted by PRIA's Uniform Numbering System Work Group under the guidance of the Business Processes and Procedures Committee. Recording Jurisdiction Identifiers (RJID) provide an exact identity for a recording jurisdiction, thus ensuring that a document is sent to the correct recording jurisdiction. It helps eliminate confusion with jurisdictions with similar names in different states such as Orange County, Calif., Orange County, Fla., Orange County, Ind. and Orange County, N.J. ([Read complete PRIA press release.](#))

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## Simplifile and Erxchange Partner to Expand E-Recording Nationwide

excerpted from [PRIA Press Release 11/26/12](#)

"Simplifile, the largest and leading provider of electronic recording (e-recording) services, today announced that Simplifile has entered into a partnership agreement with Erxchange, a leading electronic recording solution, to extend the

Simplifile e-recording network into 31 new counties previously only available through Erxchange. The newly formed partnership also enables Erxchange customers to submit documents into the Simplifile e-recording network of more than 790 recording jurisdictions nationwide. Three new counties are currently accessible through the Simplifile network - Cook County, Ill., Hidalgo County, Texas, and Bell County, Texas - and the remaining 28 counties will become available in the coming weeks and months.

Thousands of existing Simplifile e-recording customers, including title companies, banks, attorneys, lien filers, and other organizations, can immediately take advantage of the partnership. Erxchange customers that submit documents through Simplifile will now have access to Simplifile's 24/7 technical support, an assigned account representative, free training courses and API support for system integration - and benefit from Simplifile's unmatched document type support." ([Read complete press release.](#))



## **PRIAwareness: Awareness Tools for Recorders**

PRIAwareness is a toolkit for Recorders and their business partners wishing to educate the public on the significant role of the Recorder's Office. You can access the [PRIAwareness Tools](#) on the PRIA website. And you can promote our new national website, [MyCountyRecorder.org](#), that explains to the public the history, advancements and responsibilities of the Recorder's Office.

Here is an excerpt from the latest Bulletin from PRIAwareness entitled "Building Trust":

*"The entire premise of the official public land records for property is based on trust. Recorders have implemented multiple processes and utilized the latest technologies to ensure that the information in the official public land records is accurate. Recorders have come a long way from copying documents by hand or typewriter into large, leather-bound books and searchers no longer have to decipher the spidery handwriting in those books. Today's information is stored in state-of-the-art computer databases and most often archived to microfilm which meets a 500-year retention requirement."*

## **Links to National News**

[Mortgage Crisis Presents a New Reckoning to Banks](#) - "The nation's largest banks are facing a fresh torrent of lawsuits asserting that they sold shoddy mortgage securities that imploded during the financial crisis, potentially adding significantly to the tens of billions of dollars the banks have already paid to settle other cases."

[North Carolina launches social media records management platform](#) - "North Carolina's state government unveiled a social media archiving platform Tuesday that designers believe will be the first to offer complete public access to archived social media data and metadata."

[Housing is Adding More Vigor to the Recovery, Report Says](#) - 'The U.S. housing market is becoming the leading source of strength for the long-sluggish American economic recovery, outpacing both business investment and exports. But even with the return of that crucial linchpin, job growth is expected to remain weak next year, a new report says.'

[LPS: Foreclosure starts drop 21.9% on mortgage servicing settlement](#) - "The

National Mortgage Settlement and provisions it outlined for mortgage servicers may have accounted for a steep 21.9% drop in foreclosure starts in October, according to Lender Processing Services' Mortgage Monitor."

## **ALTA NEWS: ALTA Joins Letter Urging CFPB to Drop 'All In' APR Proposal**

In a joint letter with 15 other associations, ALTA encouraged the Consumer Financial Protection Bureau to drop its proposed so-called "All In" annual percentage rate (APR), which would eliminate many exemptions to the calculation for residential mortgages.

According to the letter, the current APR does not provide value to the consumer and does not serve as an accurate shopping tool. The Bureau's research indicates that consumers confuse the APR with the note rate.

"This confusion has nothing to do with what is in or out of the APR calculation," ALTA wrote in the letter. "Simply adding additional fees ... will add significant costs and complications to the rulemaking effort, with no measureable benefit to the borrower."

Deadline to provide comment to the CFPB regarding the "All In" APR has been extended to Nov. 6. ALTA is working on its own letter regarding concerns about the APR proposal.

For more information, contact [Steve Gottheim](#), ALTA's legislative and regulatory counsel.

## **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.

## **Advertise in PRIA's PREP Newsletter**

We now distribute PRIA's "PREP Newsletter" to over 12,000 addresses in the real property records industry every two weeks. And we'd love to have your business sponsor and advertise in this newsletter. Please [contact us](#) to post your ads and take a look at [PRIA's Media Kit](#) for some new reduced rates for bundled advertising in multiple PRIA publications.

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