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**(PREP)**



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SIMPLIFYING RECORDS MANAGEMENT NEEDS  
 FOR GOVERNMENTS AROUND THE WORLD

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**Are "E-Mortgages" Coming Soon for FHA?**

*excerpted from [Reverse Mortgage Daily 4/17/13](#)*

Among technology efforts being pursued by the Federal Housing Administration is the potential for borrowers to e-sign their loans before becoming insured by the agency. The implementation of new data submissions standards and development of an electronic case binder format are among additional tech efforts under way by FHA, [National Mortgage News reports](#). The mortgage industry should expect to see more changes in the coming two to three years than have been made over the past 10, Brenda Boldridge, a program support officer for FHA told attendees of the Mortgage Bankers Association Technology conference in Hollywood, Florida, according to the report.

FHA is working toward new standards that adhere to the MISMO platform, but additionally, there's work under way for e-submission of FHA loans. According to the National Mortgage News report: "The FHA currently supports limited e-signature acceptance and does not permit lenders to originate loans with fully paperless e-notes. Previous efforts to expand its e-signature acceptance have stalled, leaving a wide discrepancy between the technological capabilities of the FHA and GSEs-even as other government entities have embraced e-signatures, like the Internal Revenue Service's adoption of e-sign for its 4506-T Request for Transcript of Tax Return." ([Read complete article.](#))



**News from PREP Chapters**

PREP Chapter meeting summaries are posted every two weeks. In this Newsletter edition you'll read about the [Colorado PREP Chapter](#). (Please go to [PRIA's PREP webpage anytime to see complete minutes, meeting agendas and meeting dates in your area.](#))

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**In This Issue**

**Colorado PREP Chapter:**

Co-Chairs: Government, Sandy Hook, [SandyHook@elpasoco.com](mailto:SandyHook@elpasoco.com) and Business, Kathy Taylor, [ktaylor@halfile.com](mailto:ktaylor@halfile.com)

Colorado's PREP Chapter met on March 23, 2013. Their agenda included the following presentations: 1) GIS and Land Records: Presentation by Heather Henderson and Jayson Hagen with Esri. This presentation included discussion about the PRIA developed GIS Workgroup which studies the benefits of integrating land records systems with GIS, the premise being that this integration reduces or eliminates duplicate keying, facilitates transparency, and possibly provides revenue streams. Heather presented a brief overview of GIS including a discussion of the progression of GIS into the five patterns of Asset Management, Planning and Analysis, Field Mobility, Operational Awareness and Citizen/Customer Engagements. This was followed by a discussion and demonstration by Jay of how GIS can be used with property records and land management. User tools and contact information are within the minutes from this meeting.

2) CBA Real Estate Section Council's request for feedback on URPERA.

3) Kathy Taylor (PREP Business co-chair) brought up the suggestion of considering the 101 Series (Banking, Title Insurance, Title Plant) as possible presentations for future PREP meetings. David Floyd, as a presenter of Title Plant 101, would be willing to present at a future PREP meeting. Additionally the group would like to put together a "resource guide" for current and future PREP co-chairs to use to identify facilities that may be used for meetings.

4) "Word on the Street" issue: there is a big jump in recording volumes with the usual impacts from the increased workload.

The next meeting for Colorado's PREP Chapter will be on November 14, 2013. FBI Supervisory Special Agent (SSA) Bradley Swim will discuss land fraud crimes and groups such as sovereign citizens who focus on land records and public officials along with case studies, motivations, and prevention methods. ([Read complete minutes on the PRIA website.](#))



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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"](#)
- ["Access to and Sale in Bulk of Land Records"](#)
- [\(other PRIA Standards and Publications\)](#)

**PREP Chapter Meetings**

*May/June 2013*

- Metro Minnesota
- New York
- Red River Minnesota
- Northern California
- Central Florida
- North Central Texas
- SE Minnesota

**Illinois County Recorders Receive \$3.3M from National "Robo-Signing" Settlement with LPS**

*excerpted from [Mortgage News 4/24/13](#)*

Illinois Attorney General Lisa Madigan announced the distribution of \$3.3 million to Illinois county recorders from the national settlement with Lender Processing Services Inc. (LPS) that resolved allegations that the Jacksonville, Fla.-based firm engaged in pervasive "robo-signing" of mortgage documents and other faulty practices while servicing loans of struggling homeowners at risk of foreclosure.

As part of the settlement, LPS paid \$3,364,326 to Illinois for cy pres distribution. Madigan said all of the money will be distributed to Illinois' 102 county recorder offices. ([Read complete article.](#))

**Contact Information**

Do you have questions or suggestions for 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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## eRecording Counties Top 900 Mark

The number of recording jurisdictions that are electronically recording documents reached the 900 mark on April 11 according to Kay Wrucke, recorder, Martin County, (Minn.), and president of the Property Records Industry Association (PRIA). Electronic recording (eRecording) is the automated process in a land records office of receipt, examination, fee calculation and payment, endorsing of recording information and return of recorded electronic documents to the submitter. eRecording improves the quality of data, reduces turn-around times and provides significant cost savings for those who utilize it, when compared to a manual process.

"This milestone is particularly meaningful because '900' represents approximately 25 percent of the total number of recording jurisdictions in the country," according to Wrucke. "Between June 2012 and April 2013, the number of counties committing to the eRecording process increased by 9 percent," said Washoe County (Nev.) Recorder and PRIA Technology Committee Co-chair, Larry Burtness. "As the PRIA eRecording standards continue to mature, the number of counties leveraging this technology continues to expand."

According to PRIA's tracking system, it took from the late 1990s until August 2006 to reach the 200 eRecording counties mark. Over 1,000 counties are expected to be electronically recording documents by the end of 2013. ([Read this and other recent press releases on PRIA's website.](#))



## Randolph County (NC) Register of Deeds Office Expands Electronic Document Recording Capabilities

Krista M. Lowe, County Register of Deeds, announced today that Randolph County has expanded its electronic document recording services by adding Corporation Service Company (CSC) as an approved eRecording vendor.

Randolph County has offered electronic document recording services since 2012. Its partnership with CSC will allow even more document submitters to electronically submit land records for recordation. CSC's submitters include a majority of the nation's largest banks and virtually all the major title insurance companies, among others.

"We think document submitters will find CSC's setup process fast and extraordinarily beneficial," states Lowe. Any submitter with a computer, Internet connection and scanner/printer can eRecord with Randolph County. Documents

are in full compliance with federal, state and local laws, as well as industry standards. ([Read complete press release.](#))



## New Website Transforms Public Access to Official Records, Simplifies Property and Title Searching

excerpted from [The Gilmer Mirror 4/18/13](#)

Businesses and individuals searching official records are typically confronted with a maze of cluttered images, confusing links, and buttons that lead to outdated pages and unwanted departments.

Indian River County, FL has long been recognized as a leader among county governments in utilizing technology to improve public services. As one of the first counties to automate multiple court systems, official records, and public record access, the county has consistently used technology to increase efficiency and improve public service.

In March, the county brought online a new official records system that is the only public records interface of its kind in the country. The system, Landmark, was developed by Pioneer Technology Group. From the very first look at the new [records search](#) site, users immediately appreciate that this is something very different for official records access.

Unlike most official records websites, the Landmark site for Indian River greets users with a simple presentation and an uncluttered view that has more in common with the displays found on the newest smart phones. Large, clearly marked icons quickly identify search types and deliver users immediately to their preferred destinations.

"Our public, especially commercial searchers and title companies have been very enthusiastic about the new online site," said Christie Price, Recording Division Supervisor for Indian River County. "The support team at Pioneer Technology Group has been great about conducting public workshops and training sessions, and that's made the transition very simple. We've received excellent feedback from users and title companies on how quickly Pioneer responds to their input".

The site offers simple search options for the public such as "show all documents containing my name". For commercial searchers and title companies who use official records systems frequently, the system provides the ability to quickly compile searches, save information, and enables access to the most current dates available for land data and imaged documents. Pioneer Technology is also in the process of imaging all of the counties historical official records from the 1920's forward and adding them to system. ([Read complete article.](#))



See the future of O.R. Systems here

## **ALTA News: American Land Title Association Announces First Class of National Title Professionals**

The American Land Title Association (ALTA), the national trade association of the land title insurance industry, announced April 10 it has awarded its first class of "National Title Professional"(NTP) designees.

The first class of designees include Anne Anastasi of Genesis Abstract LLC in Hartboro, Pennsylvania, Jeffrey Bosse of Bosse Title Company in Evansville, Indiana, Joseph Grabas of Investors Title Agency Inc. in Edison, New Jersey, Philip Janny of Plunkett & Graver PC in Allentown, Pennsylvania, and James Stipanovich of Old Republic National Title Insurance Company in Independence, Ohio.

"I am extremely proud of our first class of National Title Professional designees," said ALTA president Frank Pellegrini. "This professional designation is evidence of their dedication, experience, and knowledge in the land title industry. Their work and involvement is exemplary and I encourage all members of the land title industry to apply for the NTP designation today."

The National Title Professional (NTP) designation recognizes land title professionals who demonstrate the knowledge, experience, and dedication essential to the safe and efficient transfer of real property.\* The designation has several elements, including industry and compliance prerequisites and training requirements. To apply for the NTP designation and for more information, please visit the [ALTA's NTP website](#).

## **Links to National News**

### **[Why Home Sales Stalled in March](#)**

"Sales of previously owned homes fell by 0.6% in March from February, causing some analysts to second guess the housing rebound. What's going on?"

### **[Foreclosures and Delinquencies on the Decline](#)**

"The number of properties in the foreclosure process nationwide continues to decline, according to a report released Tuesday by LPS Applied Analytics, a market research company."

### **[Housing Sector 56% Back to Normal](#)**

"If the housing recovery were a home, the foundation, framing, roof, windows and siding would all be in place. Now the industry has to complete the second half of its return to normal. This is where progress can slow down."

### **[The CFPB is Gonna Audit, Deal with It](#)**

"A sudden Consumer Financial Protection Bureau audit is the fear that keeps compliance departments and servicing executives up at night."

## Join the PREP Blog and the PREP LinkedIn Group

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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