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Property Records Education Partners
(PREP)



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SIMPLIFYING RECORDS MANAGEMENT NEEDS
 FOR GOVERNMENTS AROUND THE WORLD

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Winner of the 2013 eRecording All-Star Awards Announced

(excerpted from the [PRWeb Digital Journal 8/29/13](#))

Corporation Service Company® (CSC®) has announced the winners of its 2013 eRecording All-Star Awards. These awards recognize government recording offices for advancements in electronic document recording.

The eRecording All-Star Awards honor the work of clerks and recorders who have implemented and promoted the use of eRecording technology. The four award categories for 2013 were: the Model County Award, the Leader of the Pack Award, the Trailblazer Award and the Rookie of the Year Award. View [this year's award winners here](#).

Model County Award - Butler County, OH

The Model County Award recognizes a recording office that has a long and established history of eRecording documents and of serving as a model for other offices.

Leader of the Pack Award - Maricopa County, AZ

The Leader of the Pack Award recognizes a recording office that is recording the majority of its real estate documents electronically and is encouraging submitters to adopt eRecording processes.

Trailblazer Award - Greenville County, SC

The Trailblazer Award recognizes a recording office that has led its state in implementing or further developing eRecording technology.

Rookie of the Year Award - Rockland County, NY

The Rookie of the Year Award recognizes a recording office that has made tremendous advancements in implementing eRecording technology within a short time frame.

A committee composed of CSC management and operations staff selected the four award winners, who will receive commemorative trophies to honor their accomplishments.



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"We're very pleased to recognize these counties for their contributions to the document recording industry," said Mark Rosser, vice president for CSC. "We received a large number of nominations from very qualified and respected recording offices, but these four stood out as real champions of the eRecording process." CSC plans to conduct these awards annually. ([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 [SE Pennsylvania PREP Chapter](#). And please go to [PRIA's PREP webpage](#) anytime to see minutes and agendas from all PREP Chapters.

SE Pennsylvania PREP Chapter:

Co-chairs: Government, Nancy Becker at nbecker@mail.montcopa.org and Business, Dallys Novarina at dallys@dallys.com

The SE Pennsylvania PREP Chapter met on August 7, 2013. The meeting began with opening remarks from Nancy Becker, the Montgomery County Recorder of Deeds and Government PREP Co-Chair. Nancy thanked the PLTI for hosting the PREP/PLTI meeting. Nancy gave an update of the Montgomery County Recorder of Deeds Office and explained that documents may be viewed and obtained online through a subscription service for current documents (1972 to present) and historical data (1874 to 1971). There is also a per-minute charge for historical data to help someone look for a specific document. She also commented on letters from companies that want to sell you copies of your Deed, which of course may be purchased in the Recorder of Deeds office, online or in writing for a fraction of the fees these companies are asking. It appears these letters go out to seniors and those who may have recently re-financed.

The National Association of County Recorders, Election Officials and Clerks (NACRC) at their annual conference in Dallas, TX July 18-21 awarded Montgomery County the National Best Practices Award (the land records division) for an innovative way to encourage Veterans to record their DD214 (discharge papers) while helping the Veterans by offering them discounts at Montgomery County stores and businesses. Nancy has recruited over 230 businesses to give Veterans a discount if they show the Veterans Photo ID card. The number of discharges recorded has increased over 1,000% since the program was initiated in March, 2012.

Nancy then informed everyone that the next PREP meeting will be held in Lancaster County on November 19, 2013. She stated that this is the only PREP Chapter in Pennsylvania and because it is regional, we will be taking PREP on the road for the November meeting to enable industry partners from other areas in the Commonwealth to attend.

Nancy introduced the first speaker, Ed Mullin, Esquire, who spoke about the PA Municipalities Planning code, and recording documents for subdivision and land

Update your Ads for the
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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

Fall 2013

Metro Minnesota
New York
SE Minnesota
Central Florida
Pennsylvania
Central Texas
North Central Texas
Washington State

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:

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PREP Committee Government

Co-Chair, Recorder

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PREP Committee Business

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development. He also discussed Municipal capital improvements (impact fees) and zoning. Nancy then introduced Betty McTamney from Keller Williams Realty Group, 2013 President of the PA Association of Realtors. Betty began by speaking about the seller financing bill 1124 that was passed. In PA a person can finance up to 4 loans a year. And nationally it is 5 loans a year. She addressed the Mechanics Lien Law Bill 145, concerning unfair liens placed on homeowners from subcontractors. Betty mentioned the Property Tax Reform Bill where the association has no position and will be having a firm do a survey. Nancy then introduced Carl Weiner, Esquire. His topic was Understanding Real Estate Interests in Condominiums and Planned Communities. After Carl Weiner finished his presentation, Nancy Becker introduced Joe Hampshire from Centennial BluePrint and he discussed bulk scanning of documents. ([Read complete minutes on PRIA's SE Pennsylvania's PREP Chapter website.](#))



Shawnee County (KS) Residents Offered Free Fraud Protection

excerpted from [WIBW.COM 9/5/13](#)

Shawnee County Register of Deeds, Becky Nioce, Thursday urged county residents to take advantage of a free service now being offered to help protect Shawnee county residents against property fraud. People can sign up through the county's website to receive Property Fraud Alerts, an automated database that monitors activity involving land records filed in the Shawnee County Register of Deeds Office.

According to the FBI, there is no faster growing white collar crime in this country than property and mortgage Fraud. The Property Fraud Alert system notifies individuals when transactions involving their property are recorded in the Register of Deeds Office. It provides people advanced notice of possible fraudulent activity involving their land records. This can include notice of fraudulent liens or mortgages. The service and database are managed and maintained by Fidlar Technologies, the county's software provider for land records. ([Read complete article.](#))

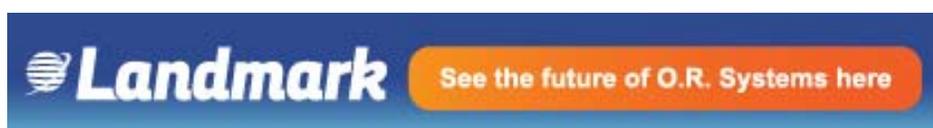


Charges Made in \$1M Central NY Mortgage Fraud Scheme

Two lawyers, a real estate appraiser and two other people have been accused of running a central New York mortgage fraud ring that stole more than \$1 million from first-time homebuyers and lending institutions.

State Attorney General Eric Schneiderman says the defendants advertised a rent-to-own program for first-time buyers with weak credit that promised no down payments and no closing costs. They had acquired dozens of rundown properties in the Syracuse area from the U.S. Department of Housing and Urban Development, gotten bogus appraisals and taken out mortgages.

Prosecutors say they then engineered refinancing in the names of the people taken in by the rent-to-own scheme and kept the proceeds, leaving the prospective homeowners to pay off two loans. They're facing a variety of charges, including residential mortgage fraud, grand larceny and falsifying business records. (Article posted is from [Seattle Post Intelligencer 8/29/13.](#))



Simplifile Expands NY eRecording in Nassau and Saratoga Counties

New York is steadily growing its number of electronic recording (eRecording) jurisdictions with the help of eRecording service vendor Simplifile, adding both Nassau and Saratoga counties this month.

eRecording enables customers including title companies, banks, attorneys, and lien filers, for example, to record public documents via the Internet, providing a more cost-effective and time-saving option than the traditional paper document recording method through the mail or courier service.

With the addition of both Nassau County, the sixth largest New York county by population, and Saratoga County, the state of New York now has 10 eRecording-capable jurisdictions. ([Read entire press release on PRIA's website.](#))

Cook County, Illinois Recorder Cracking Down on Home Hijacking Fraud

excerpted from [CBS Chicago 9/5/13](#)

The Cook County Recorder's Office handles more than a million documents a year, making it the largest office of its kind in the country. But some of those filing documents are criminals who try and take over homes illegally.

As CBS 2's Mike Puccinelli reports, sometimes they are so brazen they even try and oust people from occupied homes. One woman wants to tell her story. What she can't believe is how, in July, a fraudster actually tried to illegally take over her home. She knew something was wrong when her son no longer could get in the front gate. "He called me and said, 'I can't get in,'" says the woman, who doesn't wish to be identified. "I said, 'What do you mean you can't get in the gate?'" It turns out, the locks had been changed. Then the situation got worse when the fraudster attempted to change the locks on her front door. She saw the crime in progress and called for help.

But when police arrived, the fraudster presented documents claiming he was the owner of the building. All the while the real owner watched from her upstairs window. He was so convincing and the documents appeared to be authentic, so he wasn't arrested until last month. Despite the rather sophisticated means of hijacking homes, police investigators say there's really no hiding what the fraudsters are.

"Thieves, burglars and financial parasites," says Sgt. John Lucki, financial crimes commanding officer for the Chicago Police Department. That's why the Cook County Recorder's office is stepping up its fraud-detection efforts by actively promoting its free property-fraud alert system. It notifies an owner when a document is recorded against their property. Cook County Recorder Karen Yarbrough says it's the best way of fighting back against a crime that is growing in Chicagoland. ([Read complete article.](#))

ALTA NEWS: Connecticut Legislation Increases Cost to Record Lien Releases

Tucked in Connecticut's biennial budget is legislation that will increase the cost to record all MERS-related documents and could impact the timely recording of lien releases. Passed by the House and Senate, the legislation became effective July 15, 2013. Linda Aparo, chief executive officer of FinalTrac, warns the legislation will significantly impact real estate attorneys and release tracking companies doing business in Connecticut. Aparo said the state has legislation that gives lenders 60 days to record lien releases.

"The short notice incorporated into the effective date leaves all real estate professionals in a bind," she said. "As an illustration, any loan closing that has occurred from May 15, 2013 allows the lender to record, without penalty, until July 15, 2013." Once the law is in effect, companies such as FinalTrac will be asked to follow up with each lender to ensure mortgage releases have been filed appropriately. Aparo said the current cost to file releases for MERS is \$53. However, the new fee will be \$159.

"Since there was no time to give advance notice to clients of the need for an increase for MERS recordings, no one will have obtained the necessary recording fees from the borrowers for these recordings." The ability to collect additional fees from borrowers, post closing, poses a significant problem for real estate professionals.

"Since real estate attorneys are held by federal regulations with what they can charge a borrower (RESPA), how can they go back to the borrower and recoup the recording fees post closing, even if the borrower is willing to pay, which is rare, at best?" Aparo asked. "With the passing of this new house bill, we will be unable to timely record these release documents since we will not have the proper recording fees." She has emailed all representatives in Connecticut asking for an extension of time for recording of the release and assignment portion of the bill by 60 days in order to allow lenders time to adjust for the collection of recording fees.

Links to National News

[2008 Financial Crisis: Could It Happen Again?](#) - "Five years since the great collapse, the U.S. financial system looks healthier - but problems persist."

[Milestone Achieved with 1000 Counties Now eRecording](#) - "With its initial eRecorded document, Alamance County, N.C., became the 1,000th recording jurisdiction to enable the eRecording process in the United States."

[CoreLogic: 2.5 Million Homes Float Back Into Positive Territory](#) - "Approximately 2.5 million more residential properties returned to a state of positive equity during the second quarter of 2013, according to the CoreLogic second-quarter home equity report."

[Invasive Tactic in Foreclosures Draws Scrutiny](#) - "Faced with more than 10 million foreclosures that have piled up since the start of the mortgage crisis, the nation's largest banks are turning behind the scenes to property management firms, with the Ohio-based Safeguard the largest, to help them navigate the wreckage, determine the occupancy of the troubled properties and preserve them until the homes can be resold."

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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.

[Update your Ads for the 2013/2014 PRIA Year in all of PRIA's Newsletters \(includes PREP\)](#)

Banner ads are now available for the two PRIA publications, *In Touch* and PREP's "Working Together" Newsletter. First right of refusal was offered to those companies purchasing banner ads in 2012-2013, but now additional opportunities are available for companies wishing to claim a banner ad spot for 2013-2014.

Ad Position	Bundled Rate (annual)
5th Banner (and Lower)	\$1,479

In Touch is produced and distributed 12 times each year, while PREPs "Working Together" is distributed 24 times a year. It's a lot of exposure with a wide audience, up to 12,000 readers, for just a few dollars.

To claim your spot [click here](#).

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