Is there a paradigm shift brewing in how we describe the characteristics of documents submitted for eRecording?

In the early days of electronic recording (eRecording) the term "levels" was used to describe documents being submitted for eRecording. With levels as the descriptor there was a perceived flatness that described the characteristics and resulted in a logical placement of the document into one of the levels. At the time, a document fit easily into one of the level 1, 2 or 3 molds.

In December 2000 an article authored by one of the Property Records Industry Joint Task Force (PRIJTF)/PRIA pioneers Carl Ernst described a new term, "models", to identify more specifically the characteristics of documents submitted for eRecording. Model 1 was described as the electronic transmission of a scanned paper document. Model 2 was described as either a scanned image of a paper document, or a computer prepared document, but also with the addition of XML data fields, typically containing recording data such as document type and grantee/grantor names. Finally, Model 3 took an additional step and was defined as at least in part a truly digital document, containing multi-layered content.

At the time, the term models defined the differences without labeling one as being necessarily better than the other. The term models has continued to be the common descriptive term as the eRecording technology matured. The model concept was updated in 2009 using the concept of a "continuum" of eRecording models. While models 1, 2 and 3 were generally accepted as the industry standard, there were so many counties eRecording at the time that they did not all fit neatly into the model 1, 2, or 3 mold. The actual characteristics of eRecording packages being submitted and recorded were placing them in a variety of locations in between the three models.

There is a new term that provides a more distinct description of documents as they pass through the eRecording process, "profiles". Currently identified as Basic, Retrievable and Verifiable, these profiles define the technical structure that is specific for each profile designation and which build in complexity for each profile definition. The Mortgage Industry Standards Maintenance Organization (MISMO) is utilizing the term profiles and based on PRIA's alliance with MISMO, it may be beneficial to both organizations as well as the property records industry to consider profiles as the next generation of models.

It should be noted that there is no direct correlation between the eRecording models and the eRecording profiles.

The three profiles are:

• **Basic**
• **Retrievable**
• **Verifiable**

All of the profiles have three characteristics in common. The first characteristic is the VIEW, which is how the document is "seen" by either a person or computer system. Second is the ABOUT_VERSION that identifies the profile being used in the current view. Third is the DOCUMENT_CLASSIFICATION which identifies the document type and use.

In addition to the characteristics above, a document utilizing the Basic profile may also have an optional digital signature with an associated audit log that tracks all events or changes to the document. The digital signature ensures that the content of the document and view has not been altered since origination. Also, if a human signature is required on the document then the date and time of the signature event, including the electronic signature if applicable, and other associated data would be required.

A document utilizing the Retrievable profile has the same attributes of a Basic profile document with some additional features. A Retrievable profile also requires that data other than human signature data, and the data associated with human signature data, is present in the document.

The Verifiable profile includes all of the attributes of the other profiles but also provides a mapping between the data displayed in the view and the same data stored in the data section of the document file. The Verifiable profile allows computer software to ensure that the data in the data section and the data in the view are the same. Also, the digital signature of the Verifiable profile is required instead of optional.

In summary, with levels, there was a stigma that a higher level of eRecording was inherently better than the lower level. The transition from levels to models reduced the thought that one was better than the other. The Continuum concept further defined the models to better match what the recording jurisdictions determined matched their business process and their Land Records Management System. It's time for PRIA to consider moving from the concept of eRecording models to eRecording profiles in order to provide a more precise technical description of the type of eRecording being presented.