



"WORKING TOGETHER"

Property Records Education Partners (PREP)

[PREP Newsletter](#)

Volume 5, October 2010

PRIA's Technology Committee continues to Create Tools

The Technology Committee has been busy since the PRIA Annual Conference this summer, adding a new workgroup and continuing to press forward with developing Version 3 of our **eRecording XML** standard. As always, the committee's work needs input and observation from anyone in the industry. ([Read the rest of this article](#) or [click here to find out more about what this committee is doing and how you can help!](#))

The board recently approved the formation of a [GIS Workgroup](#), co-chaired by Diane Swoboda Peterson (Woodbury County, IA) and Pierce Eichelberger (ILS). The new workgroup has held several conference calls and is planning a half-day workshop in conjunction with the Winter Symposium. If you are curious about **how recorded documents interface with GIS mapping and database applications**, send an email to Technology Coordinator Mark Ladd (mladd@priamail.us) and he'll get you plugged-in to this exciting new project.

The Business Requirements Workgroup is meeting via conference call on the 2nd and 4th Tuesdays of each month to continue drafting a whitepaper on the topic of **eRecording portals**. The paper is focused on highlighting features and functions that should be considered when evaluating a portal solution. Workgroup calls are not restricted to those who have experience with eRecording portals. Questions from those who are considering portal solutions can provide valuable perspective to the drafting effort as well.

The XML Workgroup continues to work with our Alliance Partner, MISMO, to incorporate input from public comments received on the Version 3.1 Candidate Recommendation. The workgroup co-chairs are also making preparations for the drafting of an Implementation Guide for Version 3. This effort will require the technical expertise of our technology provider members as it moves forward. Watch for announcements on the list serve regarding these conference calls.

As always, "we've got a lot of work to do!" If you are interested in participating or observing any of the Technology Committee's projects, just contact Technology Coordinator, Mark Ladd at mladd@priamail.us.



Examples of PRIA's Products

["How to get Ready for eRecording"](#)

["Privacy and Land Records"](#)

[\(other PRIA Standards and Publications\)](#)

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Upcoming PREP Chapter Meetings

November
SE Minnesota
Central Florida
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E Central Missouri
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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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PRIA PREP Committee Co-Chair

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PRIA PREP Committee Co-Chair

ALTA, Director of Government Affairs

Links to National News

[Warning signs of foreclosure crisis were ignored, says FDIC Chairman Sheila Bair -](#)

"Sheila C. Bair, chairman of the Federal Deposit Insurance Corp., said Monday that federal officials should have recognized "warning signs" in recent years that the mortgage industry was cutting corners in the foreclosure process."

[Buying Foreclosures: Do you own the title?](#)

"Suppose you bought a foreclosed house and moved in with your family. You loved your new home - until this month, when news broke that major banks had screwed up thousands of foreclosures by rushing through the process..."

[Most Americans worry about ability to pay mortgage or rent, poll finds](#)

"A majority of Americans now say they are worried about making their mortgage or rent payments, underscoring the extent of economic anxiety in the country heading into midterm elections."

Interview of a "soon-to-retire" PREP Co-Chair - Suzanne Henderson, [Tarrant County Clerk](#), Fort Worth, Texas

A devoted long time member, supporter, Board member and officer of IACREOT, NACRC, PRIA and now PREP is soon to retire from public office at the end of 2010. Suzanne was elected as Tarrant County's Clerk in Fort Worth, Texas in 1986 and has been a principal figure at PRIA since PRIA began. We thought we should interview her before she rides off into the sunset...! ([Read complete interview.](#))

So, Suzanne, how did you first become interested in PREP?

Suzanne: You know I was heavily involved in NACRC when I first became Clerk and I was so eager to learn everything there was to learn about Recording and Property Records - one of many functions of the Clerk's office in Texas. When the Property Records Task Force was started as a part of NACRC, I was fascinated with the new relationship that this task force was promoting with the business side of the property records equation. I really hadn't seen that before and I knew instinctively that building that relationship was long overdue. But I was busy going through the elected chairs of NACRC and resisted Ardis' overtures for me to start a PREP chapter in Texas (Ardis Schmitt was the former PREP National Coordinator).

So what did it take to get your PREP Chapter started - and that was about 5 years ago, correct?

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Suzanne: Yes, I believe so. Well after my NACRC Presidency, I was eager to keep the education and insights from the newly created PRIA coming back to my office and association in Texas. Just as Ardis had told me many times, it really was not that hard to start a chapter. Of course at the time we were dealing with spreading the eRecording word throughout the counties in Texas, and that gave us something to talk about right off the bat! I worked with title companies and we sent out the word and started having eRecording panels at some of our first meetings.

Did you have some other hot topics in Texas that really proved the value of bringing your government and business partners together?

Suzanne: Oh absolutely; in fact one of our big success stories as a PREP Chapter was that by virtue of having us meet and know each other better we were able to join forces with the title companies and insurance commission to draft a joint bill for eRecording. I think this collaboration sold our bill to the legislators and did a lot for reinforcing the value of eRecording to the taxpayer and to the county.

As you know, PREP Chapter participation is voluntary and there is no membership fee. Do you see value in charging even a small fee for attendance?

Suzanne: No I really do not. I think you get good participation if you simply have a consistent structure to your meetings where people are free to share information and discuss issues; if you charge a fee, you will lose participation. Just one more thing for people to pay for, that they really can't afford. However, if you charged a nominal fee for special presentations, I think that would be ok; just not a membership or conference fee on a regular basis.

In your experience, what would be further motivation for PREP Chapter participants or co-chairs??

Suzanne: I think that having PRIA still support PREP is very important. Having a coordinator to communicate to all the chapters, supporting new usable products for the co-chairs to work from for discussion, and maybe providing some association sponsored events locally either with speakers on site or via a webinar - all these would be motivators for keeping the co-chairs active.

Any final words of wisdom Suzanne? (And by the way, we are all going to miss your valuable input into PRIA and your hard work in creating and sustaining a solid PREP Chapter in your part of Texas.)

Suzanne: Well thank you so much! I am really going to miss all of my comrades in PRIA and of course here in Tarrant County. I guess I would just say that I have so benefited from being part of a forward thinking standards setting body like PRIA that lets me - a Clerk from Texas - be at the table to influence those standards. If I hadn't been

part of PRIA, I would never have had the confidence or understanding about eRecording or other technological solutions that I believe have benefitted my office and my constituents so dramatically. And then bringing these issues and new understandings home to our people locally has really made all the difference. As I said, without the PREP Chapter structure I doubt our government and business partners would have been so productively collaborative and we'd probably still be haggling over the same old subjects from document recording times to fear about using technology.

What will happen now with the North Central Texas PREP?

Suzanne: Fortunately Stacey Kemp, the Collins County Clerk has enthusiastically stepped up to the task of being the government co-chair, and we are fortunate to have Doug Hollowell from the title industry remain as our business co-chair. Diane Mickunas-Ries from Manatron has offered her help as well with our chapter and some other new chapters starting to form in Texas. Diane used to be the Washington State PREP Government Co-chair before she took the position with Manatron, so she has a lot of experience. So I'm sure between all of them and many of our other forward thinking Clerks and business partners in Texas, we'll have a strong PREP showing in the future. I hope so. I can't say enough about how important I think PREP is; and I'm so glad I had the opportunity to be the co-chair of our chapter.

American Land Title Association Supports FHFA's Policy Framework for Resolving Potential Foreclosure Process Deficiencies

The American Land Title Association (ALTA) supports the Federal Housing Finance Agency's (FHFA) four-point policy framework for resolving potential foreclosure process deficiencies. This framework will assist the land title industry to continue insuring Real Estate Owned (REO) properties based upon companies' individual risk assessments.

"ALTA supports FHFA's outline for an orderly and expeditious resolution of foreclosure process issues that will provide greater certainty to homeowners, markets and other stakeholders," said Kurt Pfothenauer, chief executive officer of ALTA. ([Read complete article](#)).

With respect to the clearing of title for REO properties, FHFA's blueprint requires mortgage servicers to review their processes and procedures and verify that their documents, including affidavits and verifications, are completed according to legal requirements. When a foreclosure process deficiency is identified, it should be remediated. FHFA directs mortgage servicers to address any issue and take actions as may be required to ensure that title insurance is available to the purchaser of the property.

"Title insurers are looking to lenders to provide appropriate indemnities," Pfothenauer said. "We will continue to work with federal and state regulators, Fannie Mae, Freddie Mac and lenders to bring certainty to the marketplace, and we will continue to offer the title industry's perspective on this issue."

PREP Chapter News

In this newsletter volume, we'll be highlighting [Metro Minnesota, and So. California PREP Chapters](#). [\(Read complete article\)](#). You can also read the minutes from any of the [PREP Chapters on the PRIA/PREP website](#).

Metro Minnesota PREP:

This PREP Chapter held a meeting on October 14, 2010. Subjects discussed included a presentation from the Department of Commerce about document fraud and "robo-signers". Discussion also included fraudulent document examples from Affordable Housing, and issues with MERS/Pooling agreements. The Torrens Examiner from Ramsey County also gave a presentation about the foreclosure impact on Torrens. Legislation was discussed as there are several bills of interest such as a child support lien bill, one to amend reverse mortgage redemption periods, and Bar Association monitoring of MERS issues. County reports were given on document recording issues and the next meeting date was set for December 9, 2010.

So. California PREP:

This PREP Chapter held a meeting on October 6, 2010. The first discussion item concerned the new bill that requires businesses to identify that they are not a government agency when they offer to perform deed copying services. Diana Bradrick, a PRIA Board member and the Assessor/Recorder/County Clerk for San Diego County gave an update about PRIA products, the upcoming PRIA Winter Symposium (March 2-4, 2011) and national support for PREP chapters. Representatives from Agility Recovery Solutions gave a presentation on disaster recovery services. The LA County Deputy District Attorney spoke about the process their office goes through when handling real estate fraud. And the Riverside County Deputy District Attorney gave a presentation on reporting real estate fraud, notary laws, foreclosure consultants, and loan modification issues. Finally a presentation on SECURE ERDS was given by Patrick Copland, from Orange County. This is a multi-county system electronic recording portal system owned by Orange, LA, San Diego, and Orange counties. LA and Orange counties have systems that are live and work with local and national submitters, and Riverside and San Diego will be going live in the near future.