



"WORKING TOGETHER"

Property Records Education Partners (PREP)

[PREP Newsletter](#)

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"eRecording Counties Surpass 600"

The number of counties electronically recording documents surpassed 600 during the month of February, according to Richard Bramhall, president of the Property Records Industry Association (PRIA). "Between April 2010 and February 2011, the number of counties committing to the eRecording process increased by 20 percent," said Joan McCalmant, Linn County (Iowa) recorder and PRIA Technology Committee co-chair. "As the PRIA eRecording standards continue to mature, the number of counties leveraging this technology is rapidly expanding."

According to PRIA's tracking system, it took from the late 1990s until August 2006 to reach the 200 eRecording counties mark. That number has now more than tripled in the ensuing four and a half years. "It's exciting to see so many counties embracing this technology and, along with the technology, the PRIA standards," Bramhall said.

PRIA, the national standard-setting body for the land records industry, maintains a list of counties that have implemented eRecording technology and posts the list on the association's website. The list includes counties whose implementations have been confirmed by PRIA. "We are confident the actual number of eRecording counties is higher than what we publish, but the list is limited to those counties that have been accurately verified," said Technology Consultant Mark Ladd. The names of the eRecording counties are available to the public, while PRIA members have access to a more detailed list which includes contact information for the counties, as well as the individual county's technology vendor(s). The list is continually updated by the PRIA Technology Consultant who tracks down reports of new eRecording-enabled counties from a variety of sources.

"PRIA has worked diligently to develop XML standards and promote industry adoption of this important technology," said Technology Committee Co-chair Kate Teal of Ernst Publishing. "eRecording is experiencing unprecedented success with recorders who have installed the technology. It is also providing a competitive edge to the firms that submit documents to the recorders electronically, as it decreases turnaround time and allows firms to more rapidly complete the transaction process."



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Examples of PRIA's Products

- ["How to get Ready for eRecording"](#)
- ["Privacy and Land Records"](#)
- [\(other PRIA Standards and Publications\)](#)

Upcoming PREP Chapter Meetings

February/March 2011
SE Pennsylvania
SE Minnesota
Washington State



Tools for PREP Chapters to use - now online!

- [PREP Chapter Meeting minutes and topics](#) from around the country are now on the PREP website. We are hoping it will spark your imagination as you consider timely issues to discuss in your region!
- [PREP Blog](#) - our very own PREP Chapter blog is up and we look forward to receiving posts from you! (<http://prepchapters.org>)
- [Notary Basics](#) - a great audio presentation prepared by the Pennsylvania Association of Notaries - ready to present to your PREP Chapter

Links to National News

[Existing Home Sales in U.S. Probably Fell in January](#) - "Sales of U.S. previously owned homes probably dropped in January from a seven-month high, showing any recovery will take time to develop, economists said before a report today."

[Mortgage Application Filings Rise on Low Interest Rates](#) - "The volume of mortgage applications filed in the past week jumped more than 10% as turmoil in the Middle East sent interest rates lower, spurring more lending activity, the Mortgage Bankers Association said in its Weekly Mortgage Applications Survey Wednesday."

[Phasing Out Freddie Mac, Fannie Mae Could Boost What Other Borrowers Must Pay](#) - "Fixed 30-year mortgage rates in the 5 percent range? Minimum down payments below 5 percent? Jumbo-size home loans for high-cost markets at regular interest rates? Kiss them good-bye - possibly sooner than you might guess."

[U.S. Pushes Mortgage Deal](#) - "The Obama administration is trying to push through a settlement over mortgage-servicing breakdowns that could force America's largest banks to pay for reductions in loan principal worth billions of dollars."

[Foreclosure Sales Made Up 26% of 2010 Home Sales](#) - "Foreclosure sales continued to account for more than 20% of all U.S. home sales in

Nebraska
Metro Minnesota
Colorado PTF
North Central Texas
Missouri
Central Florida
South Florida
Central Texas

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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the fourth quarter and fiscal year 2010, foreclosure data firm RealtyTrac said Thursday."

ALTA NEWS: "ALTA Holding Regional Meetings for Agents and Abstracters"

With agents and abstracters facing economic challenges, ALTA has developed five Agents and Abstracters Forums to make them more accessible and affordable. [Click here for attendance information.](#)

The winter meeting was held Jan. 16 in Nashville, Tenn. Attendees heard from attorney Marx Sterbcow who spoke about the new Consumer Financial Protection Bureau, its main objectives and plans for RESPA enforcement. Roundtable discussions covered myriad of topics such as marketing, ways to increase business with social networking, economic health insurance options, staffing policies and the effects of recent RESPA changes on the time it takes to process orders. Read complete article.

The Agents and Abstracters Forum provides an unparalleled opportunity for small, independent agents and abstracters to meet with your peers and freely exchange ideas, experience and opinions on issues that affect your business today. The agenda is developed by title agents, for title agents. The discussion flows freely since there are only agents in attendance.

AGENTS AND ABSTRACTERS FORUM SCHEDULE

Midwest

March 27, 2011
Kansas City, MO

West

May 8, 2011
Las Vegas, NV

Midwest

April 10, 2011
Minneapolis, MN

Northeast

September 18, 2011
Baltimore, MD

PREP Chapter News

In this newsletter volume, we'll be highlighting both the [Central Florida PREP Chapter](#) and the [SE Nebraska PREP Chapter](#). ([Read complete article](#)). You can also read the minutes from any of the [PREP Chapters](#) on the PRIA/PREP website.

Central Florida PREP:

Co-chairs: Business, John Simmons at jsimmons@ATIF.com and Government, Tomi Ings at tominsina.ings@occompt.com

The Central Florida PREP Chapter met on February 11, 2011. Topics for this meeting included the following: 1) brief backgrounds about PREP and the Florida Quality Council; 2) the Central Florida Clerks gave their individual updates (Brevard, Orange, Lake); 3) a presentation about "Securitized and how they work" by Becky Walzak - President, Walzak Consulting, discussed: mortgage-backed securities, the savings and loan crisis, the 4 C's guideline, credit of the borrower, property collateral, character and capacity of the borrower, PAR-what a loan is worth, stated income loans, liar loans, MERS (Mortgage Electronic Registration System), Origination fraud, and the MBA (Mortgage Bankers Association); 4) a presentation on Foreclosure: Defense and Prevention by Matt Weidner - Attorney, Law Offices of Matthew Weidner, PA discussed: gage claim issues, foreclosure mills, shortcutting of judicial process, short sales, rocket docket, mortgage foreclosure meltdowns, doctoring documents, MERS, Fraud problems: robo-signatures, fake documents, false affidavits, false notaries, and fake witnesses, E-notarization, and, "Fraudclosure"; 5) Carol Foglesong gave a presentation about Florida and Florida PREPs. She discussed House Bill 355: Changes to Tax Deeds and the Value Adjustment Board, and connecting with Florida Land Title Association (FLTA); 6) Broker, Lender, and Consumer Issues was discussed by Diana Cessna - Realtor/Short Sale Consultant for Charles Rutenberg Realty. Items discussed included analysis, bank disclosures, asset preservation services, mortgage modification processes, short sales, strategic defaults, servicer and banker fraud, and, bank owned properties. The next meeting will be on May 17, 2011.

SE Nebraska PREP:

Co-chairs: Government, Diane Battiato, at diane.battiato@douglascounty-ne.gov and Business, Ellen Albrecht at ealbrecht@firstam.com

The SE Nebraska PREP Chapter met on February 10, 2011. The Government co-chair, Diane Battiato gave an overview of three activities in her county: Project Aristotle, Project Archive Access, and the county's enterprise-wide imaging project. Diane reported that Project Aristotle, which is the county's proposed enterprise-wide land-records-management system, has made significant progress. A land-records-management-system vendor has been selected - Aptitude Solutions, Inc. Diane mentioned that they have submitted a request for funding to the county board, and hopefully the request will be considered during this upcoming budget cycle in the spring. Archive Access, which is the register of deeds' index-book-scanning activity.

This project is still expected to be completed this summer. The third project, the county's enterprise-wide imaging project, began about 21 months ago. DOCCenter was hired to host the images in their repository, called DocLanding. The primary topic at this PREP Chapter meeting was around the upcoming Legislative bills. Attorney and lobbyist Sean Kelley, of Kelley & Jerran P.C., L.L.O., and John Daum, an underwriter with Stewart Title presented. LB 14 will change or eliminate fees received by the register of deeds' office, and the clerk's office. It also will create a technology fund to be used for future projects. Sean Kelley mentioned that this bill has not come out of committee as of today, and that the governor will not sign a bill that is a tax increase. John Daum thinks it needs more support this year and is not optimistic that it will pass. LB 15 focuses on transferring a judgment to another county without having the judgment transcribed in the new county. This bill is still in committee. Title companies and real estate companies are opposed to this bill. LB 49 will provide certain requirements relating to filing a nonconsensual lien. Diane Battiato said she supports the bill's intent, but not its process: "This pertains to the requirement that an addressed, stamped envelope accompany the lien. The envelope would be mailed to the person against whom the lien is filed, to serve as an alert, so to speak. If there is no envelope at the time of recording, however, the lien would be rejected, per LB 49. This is a problem for recorders. Currently, an envelope is not required as part of a filing; therefore, we cannot reject the document. This is an important distinction for... recorders." LB 254 will change formatting requirements for document filings. Title companies are concerned and are working on an amendment. Realtors and lenders are opposed to the bill. The next PREP meeting will be scheduled on a Thursday in May.