

Property Records Industry Association

**White Paper
On
“First Page Indexing Requirements”**

Recommended National Standard

As Approved by the PRIA Board of Directors on March 3rd, 2005

Authored By:

Kathi L. Guay (PRIA Director, Register of Deeds – Merrimack County, NH)
Darren G. Ross (PRIA Standards Committee, Director of E-Commerce – Stewart Title)

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Overview

The Property Records Industry Association is a coalition of public and private participants of the property records industry, cooperating to formulate positions on issues of common interest. Among other objectives, the PRIA works to identify problems, opportunities and solutions that will make property records systems more efficient, effective and responsive to the public. PRIA also works to identify areas of consensus within the industry, leading to recommendations for national standards pertaining to recordable documents. This white paper is the product of the PRIA standards committee, a standing committee dedicated to promoting more consistent processes, procedures and practices among recording offices nationwide.

Exclusions and Limitations

Traditional Paper-based Recording versus Electronic Recording

This white paper and discussion is limited to the recording of PAPER documents. Recording standards for other media, such as electronic image formats, XHTML SMARTDocs, etc., will be addressed later.

Real Estate & Real Property Instruments

This discussion focuses on a standard first page content for recordable real estate documents such as deeds, mortgages or deeds of trust, assignments, releases and satisfactions, etc. It does not consider non-real estate documents, such as military notices, county ordinances, federal tax liens or court documents.

Document Indexing Data Content versus Formatting / Paper Requirements

This white paper and discussion, while certainly taking into consideration certain document formatting and paper-based requirements (such as state required margins and specific locations for certain information), focuses on the actual first page indexing data content that should be included, as opposed to where and/or how it should be placed or appear.

The Standards Committee has already formulated a final paper on document formatting standards that addresses margin requirements, font size, paper size and weight and legibility as well as some other issues. What we have seen from that final paper is an increase in legislation throughout the states that has incorporated a number of the recommended standards but still leaves gaps in creating an efficient and comprehensive document.

Introduction to the Issues

Increased Volumes

As the recording industry has seen a significant increase in the volume of real estate documents being prepared and filed, most especially concerning mortgages and refinances over the past year or more, we are seeing a couple of issues impact the processing of these documents.

Accuracy, Completeness, and Standardization

Not only is the volume of documents escalating, there are more mortgage and title companies cropping up and more unusual forms and documents are being created as quickly as possible and often with what appears as very little regard for accuracy, completeness or standardization. This paper specifically addresses real estate recordable first page content standards.

While the resources of the recording offices are being stressed to the max with this onslaught of recordings, even if the technology is available to address the volume, it is not always being used to its potential because there isn't a standard in place to require information in one location to make processing, indexing and other functions more efficient.

A standard should help to eliminate a lot of the continuous "flipping" of pages and time wasted in attempting to ascertain parties involved and the gathering of other essential information required. The inherent benefits include process improvement, reduced costs and time savings associated with document review and indexing, improved accuracy, improved "turn time" in the indexing and recording of documents and delivery back to filers, and increased capacity for more documents.

Objective : A National Standard for First Page Indexing Content

The hope and intent of this draft white paper on first page indexing content is to stimulate discussion from the recording industry participants to formulate a standard that addresses the information that should be required on the first page of each real estate document to facilitate the collection and dissemination of this information.

The Role of Recorders and the Guiding Principles of Document Recording

All fifty states operate real estate recording systems that assist the public in determining who has title to any given parcel of land. The parties to real estate transactions bring the documents to the office to be recorded. The information is available to the public for examination and users may examine any document on file and draw their own conclusions about any parcel of land.

Most states charge local, usually county, officials with maintaining this library of information for the real property located within that local government's boundaries. Therefore, within most states there are multiple local recorder offices, each charged with creating and maintaining reliable depositories of information regarding the land transactions within that local government.

While processes and technologies employed may vary, recorders basically do two things with documents presented for recording:

- First, the recorder retains a copy of the document to add to the library of information maintained by the recorder.

With few exceptions, the original document is returned to the person requesting recording. In most cases, an image of the recorded document is retained in the public library of the recorder forever.

- Second, the recorder indexes the documents so that they may be located at a later date.

With the millions of individual recorded documents that may be housed within any recording district, this index is essential to allow the users to locate the documents affecting the land in which they are interested.

However, you will find differing interpretations of documents in every jurisdiction, often depending on what the caption of the document says and what the body of the document purports the transaction to be.

It is the second process of indexing that this paper is designed to offer suggestions and open discussion as to ways to incorporate a standard for the first page indexing data content to make the collection of the necessary information for indexing as efficient and accessible as possible.

Standards at the State Level and the Importance of The Rule of Law

What we have learned from our prior experience with the white paper on document formatting standards is that with even the best intentions, there have been a number of changes made to the

final adopted standard when it has been introduced in the legislatures of different states. While the standard has helped to eliminate some inconsistencies throughout the 3,600 plus recording offices, at least down to a State level, it has still not ensured the accuracy or completeness of documents being submitted for recording.

State of the States

From prior research generated from the Standards Committee on document formatting standards, there are over 38 states with various types of mandated recording requirements. However, from all the research gathered thus far, it appears with the exception of approximately 12 states (listed below), no states have addressed the first page indexing content issue except for a requirement of at least a “Caption” on the first page and/or “Return To” and “Prepared By” party information (varies per state as to which one is requested and/or whether optional or mandatory).

12 Identified States with some form of First Page Indexing Content Requirements:

Alaska
Arizona
California
Louisiana
Michigan
Minnesota
Missouri
Oregon
Texas
Utah
Washington
Wisconsin

In addition to Washington and Wisconsin, Missouri appears to be the latest state to adopt a statute containing first page requirements (HB606, section 59.313).

The Washington statute has seemingly been only marginally successful, with recorders following provisions with respect only to using cover sheet information.

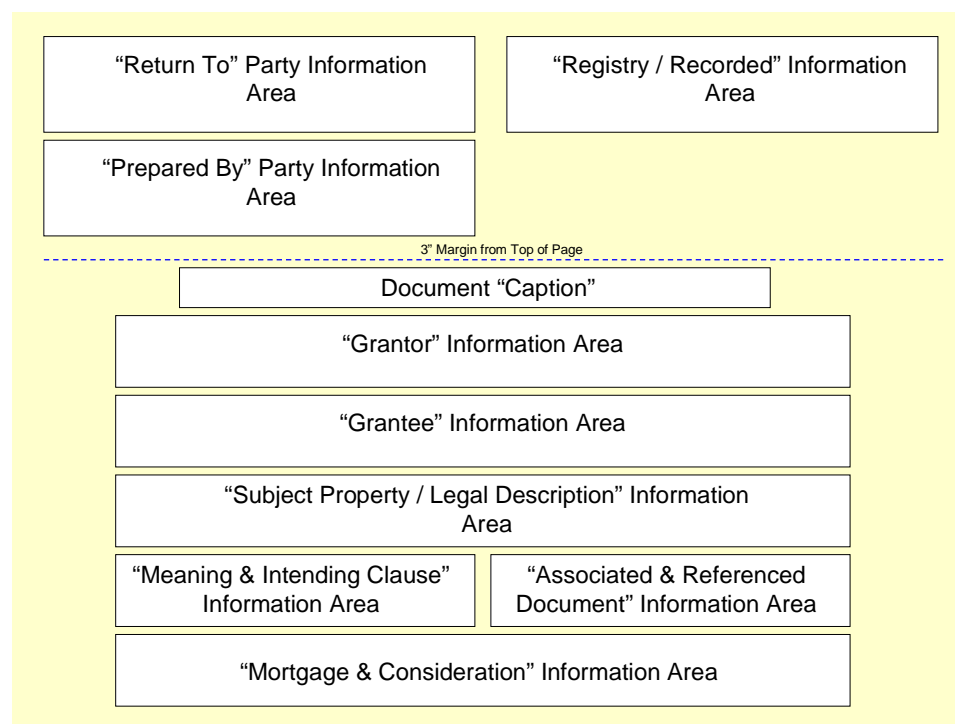
The Missouri statute is in line with PRIA recommendations in stating what information must appear on the first page, without a constraint on the order or designation of the information. Interestingly, the Wisconsin statute does not address the parties’ names.

For more information on various state-level document requirements, see “The Real Estate Recording Guide” (Copyright 1995 – 2001), all rights reserved.

First Page Indexing Content – Discussion and Recommendations

This section discusses the issues surrounding the indexing data elements for first page content and proposes content recommendations to be implemented across the nation. These recommendations are made with both PRIA and various other Document Formatting Standards and requirements in consideration.

Sample Illustration of First Page Indexing Content Areas



“Return To” Information

Description: The party to which the recorded documents are returned to by the recording entity.

Proposed Location: A set area on the top left half of the three inch margin on the first page.

Proposed “Return To” Party Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Organization Name	M (Org or Individual)	Return To party’s business/organization name
Individual First Name	M	Return To party’s individual first name
Individual Middle Name/Init.	O	Return To party’s individual middle name or initial
Individual Last Name	M	Return To party’s individual last name
Individual Full/Unparsed Name	O	Return To party’s individual full name
Street Address 1	M	Return To party’s physical or mailing street address (unparsed)
Street Address 2	O	Return To party’s physical or mailing street address 2 (unparsed) – i.e., for specifying suite #, unit#, ATTN codes, etc.
City	M	Return To party’s physical or mailing City name
State	M	Return To party’s physical or mailing State name or code
Postal Code / Zip Code	M	Return To party’s physical or mailing postal/zip code
County	O	Return To party’s physical or mailing county name
Country	O	Return To party’s physical or mailing country name
Contact Telephone Number	O	Return To party’s contact telephone number
Contact Telephone Number	O	Return To party’s contact telephone

Type		number type (i.e., Home, Office, Cell)
Preferred Return Method	O	Return To party's preferred method of returned documents (i.e., Regular Mail, Fedex/UPS, FAX, EMAIL, FTP, etc.)
Preferred Return Identifier	O	Return To party's preferred return delivery/routing information (i.e, an email address, a FTP address, a URL, etc.)

PRIA BOD Recommendation: Approved
PRIA BOD Recommendation Date: 03/03/05

“Prepared By” Information

Description: The party which prepared the documents being submitted for recording.

Proposed Location: A set area on the top left half of the three inch margin on the first page.

Proposed “Prepared By” Party Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Organization Name	M (Org or Individual)	Prepared By party's business/organization name
Individual First Name	M	Prepared By party's individual first name
Individual Middle Name/Init.	O	Prepared By party's individual middle name or initial
Individual Last Name	M	Prepared By party's individual last name
Individual Full/Unparsed Name	O	Prepared By party's individual full name
Street Address 1	M	Prepared By party's physical or mailing street address (unparsed)
Street Address 2	O	Prepared By party's physical or mailing street address 2 (unparsed) – i.e., for specifying suite #, unit#, ATTN codes, etc.
City	M	Prepared By party's physical or

		mailing City name
State	M	Prepared By party's physical or mailing State name or code
Postal Code / Zip Code	M	Prepared By party's physical or mailing postal/zip code
County	O	Prepared By party's physical or mailing county name
Country	O	Prepared By party's physical or mailing country name
Contact Telephone Number	O	Prepared By party's contact telephone number
Contact Telephone Number Type	O	Prepared By party's contact telephone number type (i.e., Home, Office, Cell)
Submitted Document Number of Pages	O	The total number of pages comprising a document or document package submitted for recording (excludes any pages not actually recorded as part of the document or package)
Number of Documents Submitted	O	The total number of pages comprising a package or set of documents submitted for recording (excludes any additional documents/pages not actually recorded as part of the package)

PRIA BOD Recommendation: Approved
PRIA BOD Recommendation Date: 03/03/05

“Registry Recording” Information

Description: Reserved for the exclusive use of the Registry/Recording Entity for placement of registry and recording endorsement information, markings, stamps, etc.

Proposed Location: A set area on the top Right half of the three inch margin on the first page.

Proposed “Registry Recording” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
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Recorded Document/Instrument Number	M	The number assigned by the registry/recording entity or their respective system to the recorded document.
Recorded Document Recorded Date	M	The date assigned by the registry/recording entity or their respective system to reflect the actual date the document was recorded.
Recorded Document Recorded Time	M	The time assigned by the registry/recording entity or their respective system to reflect the actual date the document was recorded.
Recorded Document Volume Type Identifier	M (or Official Records)	The volume type identifier assigned by the registry/recording entity or their respective system for the recorded document.
Recorded Document Volume Identifier	O (or Plat Books, Marriage Licenses, etc.)	The volume number, name, code or other identifier assigned by the registry/recording entity or their respective system for the recorded document.
Recorded Document Book Identifier	O	The book name, code or other identifier assigned by the registry/recording entity or their respective system for the recorded document.
Recorded Document Page Identifier	O	The page number, code or other identifier assigned by the registry/recording entity or their respective system for the recorded document.
Recording Office Name	M	The official name of the registry / recording entity.
Recording Office County	M	The official county code or name of the registry / recording entity.
Recording Office State	M	The official state code or name of the registry / recording entity.
Recording Office County Clerk/Recorder's Name/Title	M	Official identifier for the actual county clerk, recorder or elected official
Recording Person's Name	O	The name of the recording officer actually performing the recordation

		of the instrument.
Recording Person's Number or Other Identifier	O	The number, code or other information of the recording officer actually performing the recordation of the instrument.
Recorded Document Number of Pages	O	The actual and total number of pages recorded for the respective document / instrument.
Recorded Document Recordation Fees or Taxes	O	The actual fees charged for recordation of the instrument
Recorded Document Transfer Taxes or Fees	M	Florida requirement
Other Recording Endorsement Identifier	O	Other unique recording endorsement number, code, or identifier for the respective recorded document/ instrument.

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“Caption” Information

From current data collected, 13 states currently require a caption at the top of each document.

Unfortunately, different captions mean different things depending on what part of the country you come from. In many states, a mortgage deed is a mortgage, in other parts of the country, it's called a Deed of Trust. Often we find mixed messages after reading what the caption says and what the body of the document purports.

The caption should be what the document is performing. This would assist in the indexing of each document as correctly named by using what the preparer has determined to be the action of the document by its caption.

Many documents start out with a clear and concise caption only to muddy the waters with other transactions occurring within the body of the document that have nothing at all to do with the caption.

Description: A Unique and explicit name for the document/instrument being submitted for recordation. The purpose behind a caption is twofold: one, to serve as a notice of the type of document and secondly, to purportedly assist the reader in determining the action of the document.

Proposed Location: Ideally, beneath top margin as specified for the instrument on the first page. Some state statutes required the placement of the caption beneath the “Prepared By” party information, so further research on a compliant area or optional area(s) is necessary and should be considered for the formal recommendation.

Proposed “Caption” Information:

The PRIA XML E-Recording Workgroup of the Technology Committee has identified and included an initial “standard” list of document / instrument types or captions. It is the recommendation of the PRIA Standards Committee and this paper to begin to evaluate and select specific document/instrument types from this existing list for the formal establishment of a national standard list of Captions.

The current list of document / instrument types selected from the PRIA XML E-Recording DTD vers. 1.0 are as listed below:

Abstract of Judgement
Affidavit of Death
Assignment
Assignment of Deed of Trust
Bargain And Sale Deed
Blanket Assignment
Deed
Deed Of Trust
Federal Tax Lien
Judgement
Modification Agreement Or Consolidation Agreements
Mortgage
Other
Partial Satisfaction Of Lien
Power of Attorney
Quit Claim Deed
Reconveyance
Release of Federal Tax Lien
Release of State Tax Lien
Satisfaction Of Lien
Satisfaction of Mortgage
State Tax Lien
Subordinate Lien Agreement
Substitution of Trustee
Treasurers Tax Lien
Warranty Deed

“Grantor” Information

Description: Content to provide for the placement of Grantor names to include debtors, transferors, assignors, mortgagors or any name that would be placed in a Grantor index. Full names should include proper spelling, proper Initials and the listing of any A/K/A or F/N/A in this area. This should be done using separate name fields. There should be a separate field for last name, a separate field for first name and a separate field for all other inclusions, such as middle initial, a/k/a & f/k/a etc. Additional content should be provided for Grantor address information.

Proposed Location: A set area in the top center of the document beneath the document’s Caption (assuming caption is centered underneath top margin) on the first page.

Proposed “Grantor” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Grantor Role / Type	O	Specifies the role or type of Grantor such as debtor, assignor, mortgagor, transferor, seller/owner, etc.
Organization Name	M (Org and/or individual name(s))	Grantor’s business/organization name (If business)
Individual First Name	M	Grantor’s individual first name
Individual Middle Name/Init.	C (Required if a middle name/init exists)	Grantor’s individual middle name or initial
Individual Last Name	M	Grantor’s individual last name
Individual Full/Unparsed Name	O	Grantor’s individual full name
Individual Name Suffix	O	Grantor’s individual name suffix (i.e. , Jr., Sr., III,etc.)
Individual Legal Capacity	O	Grantor’s legal role in execution of the instrument (Guardian, Trustee, Personal Rep, Attorney in Fact, etc.)
Individual Marital Status	O	Grantor’s current marital status (at time of document preparation and/or execution)
Street Address 1	O	Grantor’s physical or mailing street address (unparsed)

Street Address 2	O	Grantor's physical or mailing street address 2 (unparsed) – i.e., for specifying suite #, unit#, PO Box, Rural Route, etc.
City	O	Grantor's physical or mailing City name
State	O	Grantor's physical or mailing State name or code
Postal Code / Zip Code	O	Grantor's physical or mailing postal/zip code
County	O	Grantor's physical or mailing county name
Country	O	Grantor's physical or mailing country name
Contact Telephone Number	O	Grantor's contact telephone number
Contact Telephone Number Type	O	Grantor's contact telephone number type (i.e., Home, Office, Cell)
Alias Type	O	Grantor alias type code (i.e., FKA, AKA, NKA, DBA, etc.)
Alias Organization/Business Name	O	Grantor's alias Organization/Business Name
Alias First Name	O	Grantor's alias individual first name
Alias Middle Name/Init.	O	Grantor's alias individual middle name or initial
Alias Last Name	O	Grantor's alias individual last name
Alias Individual Full/Unparsed Name	O	Grantor's alias individual full name
Refer-to-Page Indicator	O	Specifies a unique page or exhibit included with or within the submitted document for the listing of multiple grantors <i>(Where it would be prohibitive or impractical to list all on the first page of a document)</i>

Note: Grantor and respective Alias information may be repeated as many times as necessary for appropriate designation of all parties.

PRIA BOD Recommendation: Approved
PRIA BOD Recommendation Date: 03/03/05

“Grantee” Information

Description: Content to provide for the placement of Grantee names to include transferees, assignees, mortgagees or any name that would be placed in a Grantor index. Full names should include proper spelling, proper Initials and the listing of any A/K/A or F/N/A in this area. This should be done using separate name fields. There should be a separate field for last name, a separate field for first name and a separate field for all other inclusions, such as middle initial, a/k/a & f/k/a etc. Additional content should be provided for Grantee address information.

Proposed Location: A set area in the top center of the document beneath the “Grantor” information on the first page.

Proposed “Grantee” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Grantee Role / Type	O	Specifies the role or type of Grantee such as assignee, mortgagee, transferee, borrower/buyer, etc.
Organization Name	M (Org and/or individual name(s))	Grantee’s business/organization name (If business)
Individual First Name	M	Grantee’s individual first name
Individual Middle Name/Init.	C (Required if middle name/init exists)	Grantee’s individual middle name or initial
Individual Last Name	M	Grantee’s individual last name
Individual Full/Unparsed Name	O	Grantee’s individual full name
Individual Name Suffix	O	Grantee’s individual name suffix (i.e. , Jr., Sr., III,etc.)
Individual Legal Capacity	O	Grantee’s legal role in execution of the instrument (Guardian, Trustee, Personal Rep, Attorney in Fact, etc.)
Individual Marital Status	O	Grantee’s current marital status (at time of document preparation and/or execution)
Street Address 1	O	Grantee’s physical or mailing street address (unparsed)
Street Address 2	O	Grantee’s physical or mailing street

		address 2 (unparsed) – i.e., for specifying suite #, unit#, PO Box, Rural Route, etc.
City	O	Grantee’s physical or mailing City name
State	O	Grantee’s physical or mailing State name or code
Postal Code / Zip Code	O	Grantee’s physical or mailing postal/zip code
County	O	Grantee’s physical or mailing county name
Country	O	Grantee’s physical or mailing country name
Contact Telephone Number	O	Grantee’s contact telephone number
Contact Telephone Number Type	O	Grantee’s contact telephone number type (i.e., Home, Office, Cell)
Alias Type	O	Grantee alias type code (i.e., FKA, AKA, NKA, DBA, etc.)
Alias Organization/Business Name	O	Grantee’s alias Organization/Business Name
Alias First Name	O	Grantee’s alias individual first name
Alias Middle Name/Init.	O	Grantee’s alias individual middle name or initial
Alias Last Name	O	Grantee’s alias individual last name
Alias Individual Full/Unparsed Name	O	Grantee’s alias individual full name
Refer-to-Page Indicator	O	Specifies a unique page or exhibit included with or within the submitted document for the listing of multiple grantees <i>(Where it would be prohibitive or impractical to list all on the first page of a document)</i>

Note: Grantee and respective Alias information may be repeated as many times as necessary for appropriate designation of all parties.

PRIA BOD Recommendation: Approved
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“Subject Property / Legal Description” Information

Description(s): Content to provide for the placement of all locations of property, listed by the full name of the State, County, City and/or Township in which the property is being liened, mortgaged, leased, conveyed or other transaction.

Content to provide for the placement of street name, map and lot number, assessors parcel number, property identification number, lot and plan number, subdivision or other unique identifier to that particular parcel of land or property.

Content to provide for the written narrative of or reference to a legal description to include feet, degrees, meters, rods, squares and directional instructions to describe and layout the footprint of the property by using some type of measurements with boundary markers and other descriptions unique to that parcel of land or property.

Proposed Location: A set area in the top center of the document beneath the “Grantee” information on the first page.

Proposed “Subject Property / Legal Description” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Property Street Address 1	O	Full (Unparsed) primary street address of subject property
Property Street Address 2	O	Full (Unparsed) street address 2 – i.e., for specifying suite #, unit#, PO Box, Rural Route, etc.
Property City	C (depending upon jurisdiction / locale)	City name of subject property
Property State	M	State name or code of subject property
Property Postal Code / Zip Code	O	Postal/zip code of subject property
Property County	M	County name of subject property
Property Country	O	Country name of subject property
Property Subdivision Name	O	Subdivision name of subject property
Property Subdivision Recording Information	O	Recorded legal description or other information pertaining to the subject property
Property Lot	O	Lot identifier of subject property
Property Block	O	Block identifier of subject property
Property Section	O	Section identifier of subject property

Property Range	O	Range identifier of subject property
Property Township	O	Township identifier of subject property
Property Phase	O	Phase identifier of subject property
Property Unit	O	Unit identifier of subject property
Property Timeshare Identifier	O	For specification of weeks, points, etc. for timeshare or similar types of property
Property Parcel Identification Number (PIN)	O	PIN identifier of subject property and/or assessor's parcel number
Property Metes and Bounds Legal Description	O (or reference to another page/location)	Metes and bounds (long legal) description of subject property
Property Other Legal Description	O	Other legal description of subject property (could also be used to specify Week for Timeshare)

Note: Property information block may be repeated as many times as necessary for the designation of multiple, respective parcels and/or subject properties.

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“Meaning and Intending Clause” Information

Description: Content to provide for the placement of prior owners and conveyances of the property. This would be the area to note if the property came from an estate or from a trust with appropriate reference to the filing information on the prior acts. This is helpful in running a title.

Proposed Location: A set area in the top center of the document beneath the “Subject Property / Legal Description” information on the first page.

Proposed “Meaning and Intending Clause” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Prior Seller/Owner Name	O	Full (Unparsed) name of prior seller/owner of subject property
Prior Conveyance Type	O	The type of previous conveyance of the subject property
Prior Conveyance Date	O	The date of such prior conveyance of

		subject property
Prior Conveyance County	O	The county name of prior conveyance of subject property
Prior Conveyance State	O	The state name or code of prior conveyance of subject property
Prior Interest Transfer Type	O	The type of prior interest transfer of subject property (i.e., Fee, Leasehold, etc.)
Prior Interest Transfer Amount	O	The amount of prior interest transfer of subject property (i.e., 100%)
Additional / Other Prior Conveyance Information	O	Additional (freeform) information on prior conveyance of subject property

Note: “Meaning and Intending Clause” information block may be repeated as many times as necessary for the designation of all appropriate prior conveyances of subject property(ies).

PRIA BOD Recommendation: Approved

PRIA BOD Recommendation Date: 03/03/05

“Associated and Referenced Document” Information

Description: Content to provide for the placement of book and page references for documents to refer to such as original book and page numbers of mortgages being released, mortgages being assigned, any transaction that refers to a particular book and page and/or date reference.

Proposed Location: A set area in the top center of the document beneath the “Meaning and Intending Clause” information on the first page.

Proposed “Associated and Referenced Document” Information:

Index Data Element	Mandatory(M)/ Optional(O) /Conditional(C)	Description
Associated Document / Instrument Number	M	The number assigned by the registry/recording entity or their respective system to the referenced document.
Associated Document Recorded Date	O	The date assigned by the registry/recording entity or their respective system to reflect the actual date the referenced document was recorded.
Associated Document Volume	O (Official	The volume type identifier assigned

Type Identifier	Records or other)	by the registry/recording entity or their respective system for the referenced document.
Associated Document Volume Identifier	O – Reference to plat books, volumes,etc.	The volume number, name, code or other identifier assigned by the registry/recording entity or their respective system for the referenced document.
Associated Document Book Type Identifier	O	The book type identifier assigned by the registry/recording entity or their respective system for the referenced document.
Associated Document Book Identifier	O	The book name, code or other identifier assigned by the registry/recording entity or their respective system for the referenced document.
Associated Document Page Identifier	O	The page number, code or other identifier assigned by the registry/recording entity or their respective system for the referenced document.
Associated Document Recording Jurisdiction Name	O	The official name of the jurisdiction in which the referenced document was recorded.
Associated Document Recording Office Name	O	The official name of the registry / recording entity that actually performed the recordation of the referenced document.
Associated Document Recording Office County	O	The official county code or name of the registry / recording entity that recorded the referenced document.
Associated Document Recording Office State	O	The official state code or name of the registry / recording entity that recorded the referenced document.

Note: “Associated and Referenced Document” information block may be repeated as many times as necessary for the designation of all appropriate referenced or associated documents.

PRIA BOD Recommendation: Approved
PRIA BOD Recommendation Date: 03/03/05

“Mortgage and Consideration” Information

Description: Content to provide for the placement of property and mortgage terms, based on a “promise to pay” secured by real property, including but not limited to sales price, loan amount(s), modifications, exemptions, etc.

Proposed Location: A set area in the top center of the document beneath the “Additional Names” (if we keep that section) information on the first page.

Proposed “Mortgage and Consideration” Information:

Index Data Element	Mandatory(M) /Optional(O) /Conditional (C)	Description
Subject Property Sales Amount	C	Full Purchase Price or consideration paid for property
Subject Property Loan Amount	C	Amount of loan/mortgage on property
Subject Property Consideration Amount	C	Price or consideration, if other than currency, i.e.payment of taxes or other debt,etc, as part of purchase price/consideration for the property
Subject Property Mortgage Assumption Amount	C	(i.e., an assumption amount on a deed)
Subject Property Tax Exemption Amount/Reason	O	Statutory/Rule exemption from tax if applicable and/or amount exempt.

Note: The “Mortgage and Consideration” information block may be repeated as many times as necessary for the designation of all appropriate additional mortgage and/or consideration names desired to be indexed.

PRIA BOD Recommendation: Approved
PRIA BOD Recommendation Date: 03/03/05

Conclusion & Recommendations

Through the work and initiatives of many individuals, groups, organizations, NACO, NACRC, PRIA and others, we have made such progress with the implementation of the Document Formatting Standard that the hope is to move to the next level.

It has been apparent through numerous discussions that it is imperative that the Recorders should retain the authority and responsibility to index according to state practice. Hopefully with input from both the public and private sectors, a comprehensive as well as efficient and accurate format will emerge from continued feedback, discussions, adoption and usage on and of this first page indexing standard.

The results of evaluation of industry feedback and comments, recommendations and subsequent PRIA approval status will be updated and reflected in subsequent, latter versions of this first page indexing standard and will be updated and published on the PRIA website as updates occur.

Please forward any comments or feedback on this white paper to either or both:

Kathi L. Guay
Merrimack County, NH
Register of Deeds (NACRC)
kguay@aol.com

Darren G. Ross
Stewart Information Services Corporation (Stewart Title)
Director of Electronic Commerce
dross@stewart.com