

# Reducing Document Rejections

*Best Practices*

*Phil Dunshee, Brian Ernisse,*

*Kyle Quackenbush*

*Webinar*

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# The Rejections Challenge

- **How Big or Important Is This Issue?**
  - More Than 150 Separate Reject Reasons Documented
  - What Proportion of Documents Are Rejected?
  - Impact on Submitter and Recorder Operations
    - Time - Error Correction
    - Money - Value of Time
    - Money - Delivery/Transmittal Costs

# Best Practice Primary Themes

- **Communication**
- **Document Preparation**
- **Document Review and Error Correction**
- **Use of Technology**

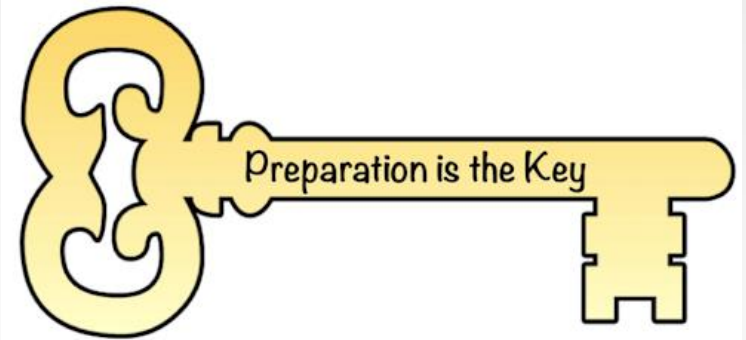
# Communication Best Practices



- **Be Proactive**
- **Use Multiple Channels**
  - **Web Sites, Social Media, Email, Return Inserts, and more!**
- **Assign Primary Point of Contact**
- **Learn and Understand**

# Preparation Best Practices

- **Use a Checklist**
  - Document Complete?
  - Includes Required Information and Supporting Documents?
  - Formatting Correct?
  - Image Quality Good?
  - Image Format Correct?
  - Fees Correct?
  - Right County?
- **Train Staff**
- **Work With Partners**



# Correct Errors Correctly

## ERROR CORRECTION PROCEDURES



- **Correct the Error - Really!**
  - Do Not Simply Resubmit
- **Correct All The Errors - No “Serial” Rejections**
  - Applies to Both Submitters and Recorders
- **Cure The Cause - Training and Prevention**

# Consistency

**IF YOU WANT TO  
BE TAKEN  
SERIOUSLY,  
BE CONSISTENT.**

- **Recording Policy and Practice**
  - **Apply Consistently Within A County**
  - **Apply Consistently Within States and Regions**
- **Work With Your Associations**
- **Follow Other PRIA Best Practices**



# The Main Rejection Reasons

- **Seven Major Rejection Categories**
  - **Missing Information - 63**
    - Example - Missing Preparer Info
  - **Incorrect Information - 43**
    - Example - Incorrect Associated Document Reference
  - **Document Formatting - 37**
    - Example - Font Size, Margin Size





# The Main Rejection Reasons

- **Seven Major Rejection Categories**
  - **Payment Error - 12**
    - Incorrect Fee Amount
  - **Image Quality - 8**
    - Example - Illegible Document
  - **Customer Courtesy - 6**
    - Example - Customer Request
  - **Wrong Recording Jurisdiction**
    - Really?



# Special Rejection Topics

- **Six Topical Areas Within Categories**
  - Notary Related- 22
    - Example - Missing Notary Stamp
  - Party Related - 21
    - Example - Missing Borrower Information
  - Supporting Document- 14
    - Example - Missing Supporting Tax Document

# Special Rejection Topics

- **Six Topical Areas Within Categories**
  - Legal Descriptions- #12
    - Example - Missing Legal Description-Platted
  - Preparer Related- #8
    - Example - Missing Preparer Address
  - Tax Related- #4
    - Example - Incorrect Tax Exemption



- **Evaluating Completeness & Accuracy**
  - V. Evaluating “Recordability”**
    - Be aware that there are different perspectives on this topic

# 30-Day Review



- **Reducing Document Rejections Published**
  - **30 Day Review Underway**
  - **Download at: <https://www.pria.us>**
  - **Deadline For Comments**
    - **Monday, October 7, 2019**
  - **We Welcome Your Input - Send To:**
    - **[info@pria.us](mailto:info@pria.us) subject line: Rejections**


# Next Steps



- **Implementing Rejection Reasons**
  - **Common Definitions**
  - **Recorder's LRMS Workflow**



# Assignment



Your mission,  
should you choose  
to accept it....

- 1. Map Your Top 10 Rejection Reasons To The Rejection Reasons Table**
- 2. Track These Rejection Reasons In Your Office**
- 3. Explore Communication and Training Strategies To Address Your Most Common Rejection Reasons**



# Thank You!

Questions? Please contact us!

Brian Ernisee - [brian\\_ernisee@nwtc.com](mailto:brian_ernisee@nwtc.com)

Phil Dunshee - [phil@clris.com](mailto:phil@clris.com)

Stevie Kernick - [stevie@pria.us](mailto:stevie@pria.us)

Kyle Quackenbush - [kyle.quackenbush@occompt.com](mailto:kyle.quackenbush@occompt.com)

