



JULY 2020

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Industry Groups Develop Model Executive Order to Help States Standardize RON

excerpted from Mortgage Orb 7/9/20

The Mortgage Bankers Association (MBA), American Land Title Association (ALTA) and National Association of Realtors (NAR) have jointly developed a model executive order to help states that currently do not have remote online notarization (RON) laws in place to carry out remote online notarizations in a standard and uniform manner during the coronavirus pandemic.

The draft executive order is designed to bring consistency to the various temporary measures non-RON-approved states have issued as a result of the COVID-19 pandemic. It proposes legal protection of remote notarizations in order to protect borrowers in states which have moved to virtual closings as a result of COVID but which do not yet have RON legislation in place.

“However, given the challenges of passing RON laws in half the states during the pandemic, we believe it is appropriate to ensure that any new or revised state RIN (remote ink notarization) authorization language be crafted in a way that assures real estate sales are conducted in a manner that offers the most legal certainty,” the organizations write in the statement. “Therefore, we have developed this model executive order, which allows for the implementation of both RON and RIN in such a way that is consistent with minimum standards necessary for remote notarizations.” ([Read complete article.](#))



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PRIA Hosts Two July Webinars

Scanning and Indexing Historical Land Records for Remote Access (7/16, 2 PM, ET) is presented by Scott Robinson, US Imaging and Lori Wilson-Mazzola, Montcalm County, MI. During this presentation, attendees will learn: how to scan books, how to scan microfilm, options for enhancing digital images, and options for indexing digital images. To register for this webinar, click [here](#).

Modernized Land Records, Part 2, Parcel Management in Parcel Fabric (7/23, 3 PM, ET) is presented by Jodi Helgeson, Adams Co., WI; Lisa Schaefer, Pro-West & Associates; Brandon Tourtelotte, Pro-West & Associates; and Dr. Nancy von Meyer, Fairview Industries. Learning objectives for this webinar include: understanding that Parcel

Fabric is the key part of best practices in Parcel Management, explaining why now is a good time to implement Parcel Fabric, and demonstrating how and why to engage GIS staff to gain support from more departments for land records modernization. To register for this webinar, click [here](#). And if you missed Part 1, click [here](#) to view a recording of Modernized Land Records Part 1 - GIS & Land Records Overview.

Both webinars are complimentary for PRIA members and non-members.

Beginning in August, non-members will pay a \$25 registration fee for webinars; PRIA members will continue to receive complimentary access.



PRIA LOCAL News

We hope you will join us at **PRIA's Virtual Annual Conference on August 18-20**. PRIA has been working hard to design a very affordable conference with timely, relevant sessions that you can easily attend remotely.

One session at the Conference (3:00-3:45 PM ET, Thursday, 8/20) will be about PRIA Local. We'll have a lively panel discussion with several Chapters across the country including the Greater Wisconsin, Pure Michigan, 906 Upper Peninsula (MI), Utah, and SE Minnesota Chapters. In addition to hearing about their experiences starting and maintaining Chapters, you'll find out how to hold effective remote meetings with your attendees.

There's no better time than the present to use PRIA Local's abilities to bring people together. So please consider attending. We'd love to hear your thoughts and questions about having a **PRIA Local** Chapter of your own. There will be ample time for interaction with the panel.



PRIA'S 2020 Virtual Annual Conference - August 18 - 20, 2020

Registration for PRIA's first-ever Virtual Annual Conference, August 18-20, 2020, is available on the PRIA [website](#) in both PDF and online formats. PRIA members pay just \$99 for three days of programs with two general sessions and one breakout session available each day.

PRIA business members benefit from a variety of discounts on registration fees based on their organization's membership level. You should review the registration form carefully to determine your category and pay the commensurate registration fee.

The conference program is ever evolving and while the primary topics are fixed, session descriptions and presenters are still being confirmed. Check the [website](#) frequently for updates to the schedule.

Of course, the effects of COVID-19 on the property records industry will be one of the key topics for the conference. Hear from recorders and business folks from around the country about how their offices responded to the COVID-19 crisis and come prepared to share your experience. That's not all that's in store for registrants, so check the schedule for the full complement of programming.



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Building Trust in Digital Mortgage Closings

excerpted from MReport 6/6/20

Mortgage lenders must comply with complex regulations while delivering a wonderful customer experience, even during the toughest parts of the mortgage process, like closings. Since the start of the pandemic, there's been a push to change closing regulations to improve the process and customer experience.

Looking at customer perceptions of closings, and how COVID is affecting eClosing policy, lenders can look at ensuring closings remain a trust builder, regardless of policy. The typical customer hears a lot of messaging and advertising about a simple digital mortgage. And remember: they don't know mortgage law, so "digital mortgage" sounds like an entirely online process that's as easy as ordering on Amazon or watching Netflix. The reality, as we all know, isn't that simple. ([Read complete article.](#))



NARA Sharpens Digital Preservation Plans

excerpted from Business of Federal Technology 6/30/20

When the National Archives and Records Administration first received electronic files in 1970, most of the material was in the form of structured datasets produced by mainframe computers -- mostly ASCII text and Extended Binary Coded Decimal Interchange Code (EBCDIC), 8-bit digital encoding used by IBM and other data processing systems.

Fast forward 50 years, and the proliferation and diversity of electronic file formats -- nascent and obsolete -- is hard to get a handle on. Nevertheless, NARA must still take on agency records in a variety of electronic formats -- even ones that are out of use or can only run on out-of-support operating systems.

After months of development and comment, NARA released its **Digital Preservation Framework** on June 30. The revised framework, which incorporates comments from agencies, experts and stakeholders in the records management field, identifies 16 electronic record category types and offers a set of best practices for managing risk to prevent the loss or diminution of government's digital work. ([Read complete article.](#))

Drive Thru Courthouse: Marriage, Notary Services, and Gun Permits

excerpted from Wavy.Com 6/30/20

As Virginia moves into its next phases of reopening, the Virginia Beach Circuit Court clerk, Tina Sinnen, is trying to keep as many people as possible out of the courthouse while staying open for business. Just drive right up to the old bank at 1804 Princess Anne Road in Virginia Beach and you can get hitched, get a notary or a gun permit. Just fill out the paperwork and shoot it through the tube.

"You're not getting out of your car, you don't have to empty your pockets, you're not having to come through a security station because you're not leaving your vehicle," Sinnen said.

Sinnen has always wanted to open a satellite office for the convenience of it. "If you're not coming to the courthouse building for a court case, it's really not a user-friendly place to come to," she said. ([Read complete article.](#))

ALTA NEWS - CFPB Announces Proposed Advisory Opinion (AO) Program *excerpted from ALTA Advocacy Update by ALTA CEO/COO Diane Tomb, 7/6/20*

"On June 18, the CFPB announced a pilot advisory opinion program to provide businesses with the ability to request guidance on areas of uncertainty. At the same time, the CFPB released plans for a proposed advisory opinion program for the CFPB to implement after the pilot.

ALTA has been a strong advocate for the CFPB starting an advisory opinion program. ALTA Past President Rob Chapman testified before Congress on the need for advisory opinions in 2014 saying: "The Bureau takes its enforcement role seriously and should take its ability to promote good practices just as seriously. An advisory opinion provides certainty to those of us who comply with federal consumer financial law in real-life situations. Consumers will see better outcomes if the Bureau spends more time advising people in the industry how to best follow the law."

With the help of ALTA, the House Financial Services Committee drafted legislation on the topic in 2014. Under the pilot and proposal, advisory opinions issued under the programs will be made available to the public, and "[u]nless otherwise stated, each AO will be applicable to the requestor and to similarly situated parties to the extent that their situations conform to the Bureau's summary of material facts in the AO."

Like with advisory opinion processes at the SEC or IRS, the CFPB advisory opinions can offer valuable guidance to ALTA members by providing information about how CFPB applies its regulations to fact patterns. This should provide reliable guidance on specific areas of regulatory uncertainty."

Any Other Topics You'd Like to See in the PRIA Local Newsletter? Please Contact us Anytime

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