



MARCH 2020

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Ransomware Attacks Prompt Tough Question for Local Officials: to Pay or not to Pay?

*excerpted from **Government Technology** 3/4/20*

When cybercriminals struck Lake City, Florida, last June, city officials had to make a tough choice: pay the hackers or restore systems on their own. A ransomware attack had hijacked the government's computer network and held it hostage for several weeks. While the attack didn't affect the police, fire or financial departments, it wreaked havoc on phone lines, email, utility records and many other services.

The hackers first demanded about \$750,000 in bitcoin, a cryptocurrency, from the small, rural city to give it back control of its network. The city tried to recover the data on its own, City Manager Joseph Helfenberger recalled, but that failed. Its insurance company negotiated with the hackers and got the ransom down to about \$470,000. It recommended paying, and officials figured that was the best option because the city would have to cover only the \$10,000 deductible.

There were at least **113 successful ransomware attacks** on state and local governments last year, according to global cybersecurity company Emsisoft, and in each case, officials had to figure out how to respond. Some states have passed laws to target cybercriminals who deploy ransomware, but prosecutors have rarely used them. And local officials often are left vulnerable.

Yet no one knows how many local and state governments have been hit by a ransomware attack. There is no national clearinghouse that collects all that information. Nor is every attack publicly reported. The FBI, which tracks national crime data, couldn't be reached for comment before publication.

Sophisticated hackers and cybercriminals zero in on local and state governments because their networks contain lots of valuable information, such as Social Security numbers, birth certificates, bank account details and credit card numbers. ([Read complete article.](#))



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PRIA Hosts March Webinar on "Sharing Success with Your Constituents"

PRIA is hosting the March webinar, entitled "Sharing Success with Your Constituents" on

March 19, at 3 PM ET. The webinar will be presented by Talal Said, Granicus.

This webinar is complimentary for PRIA members and only \$25 for nonmembers. Learning objectives for this webinar include:

1. Demonstrating communication channels for successfully reaching your constituents.
2. Discussing how to optimize engagement in the channel that best registers with your constituents.
3. Showing how to perfect a communications strategy specific to your organization's unique needs.
4. Describing email best practices and tangible metrics you should be striving to achieve.
5. Explaining how to reduce reactive inquiries through proactive outreach.

To register for this webinar, **click here**. Registrations will be accepted on a first-come, first-served basis until all seats are filled.



PRIA LOCAL News

We had a good group of attendees from all across the country who shared their recent and past experiences at our PRIA Local Workgroup Session in Austin last month at the **2020 PRIA Winter Symposium**.

We heard from several Utah participants who started meeting in 2019 and were very excited about the turnout and reaction they received from both their government and business attendees. We heard from new Chapters in Wisconsin and Michigan who gave us positive feedback about the impact meeting together has given their participants. Several attendees from Arkansas, Texas and Virginia counties were all interested in starting Chapters in their locales. Former co-chairs of Colorado's PRIA Local and current co-chairs from the long standing Central Florida Chapter talked about their experiences in having Chapters for many years with some good start-up and maintenance advice. And ALTA representatives attended to give their support and ideas about connecting ALTA members in every state with PRIA Local. We're very happy to have met these great people interested in PRIA Local.

Two PRIA Local Chapters will be meeting in March. The **Central Florida Chapter** will be meeting today, March 10, and the **Metro Minnesota Chapter** will be meeting on March 12. Both of these Chapters have been meeting for many years so you can view their materials on the PRIA webpage.

And as always, for those of you who couldn't make it to the Winter Symposium but who are considering the benefits of meeting with all your government and business partners at the local level, we've compiled materials and guides on the **PRIA website**, to make starting a PRIA Local Chapter as easy as possible. Check the **PRIA Local Map** to find a Chapter meeting in your area or **contact Carolyn Ableman**, PRIA Local Coordinator, to find out more or to start your own Chapter.

Remote Online Notarization Becomes Law in Wisconsin

excerpted from The National Law Review 3/3/20

Governor Evers signed AB 293 recently which permits parties in Wisconsin to allow the performance of notarial acts via audio-visual technology for remotely located individuals. In other words, a notary public in Wisconsin does not need to be in the same room as the person for whom they are performing the notarial act--if the requirements of this new law are met. This is an important development for brokers, developers, notaries, real estate and finance lawyers, and others who routinely engage in transactions requiring a notary.

The creation of Chapter 140 of the Wisconsin Statutes heralds the arrival of Remote Online Notarization (RON) in Wisconsin. RON takes advantage of online technological advances to allow individuals to acknowledge documents for real estate closings and other business and legal processes, and should operate in tandem with other electronic real estate closing processes and applications. For real estate professionals, this eliminates or reduces one of the last remaining hurdles to closing a transaction remotely. With the potential to notarize documents remotely, the timing of a real estate closing no longer has to be based on the physical location. ([Read complete article.](#))



South Dakota Bill to Remove Deeds, Property Titles from County Websites, Defeated

excerpted from Rapid City Journal 2/20/20

Public information should stay public was the decision Wednesday of the South Dakota House Local Government Committee as it defeated HB1269, which would have removed deeds and property titles from the websites of registers of deeds.

Rep. Julie Frye-Mueller, R-Rapid City, sponsored the legislation, saying it was a way to protect the information of citizens. "Why would we provide identity thieves another database to hack?" Frye-Mueller asked. "Just allow the person their own privacy." According to the legislation, landowners could opt in to have their information on the Internet.

Four county registers of deeds rose in opposition to the bill, saying that in many cases counties have already invested in websites that provide that information to the public. Brown County Register of Deeds Roberta Nichols said subscribers to the website include attorneys, surveyors and bankers. Citizens can access the site, she said, but without a subscription would not get as much information.

"These documents are not private documents by any means," said Nichols, noting that register of deeds offices were set up expressly to provide access to public documents. ([Read complete article.](#))



Missouri Wants Notary Law Overhauled to Include Electronic Remote Services

excerpted from News Tribune 2/16/20

Missouri senators have proposed updates to the state's laws for public notaries, and Secretary of State John "Jay" Ashcroft said changes would make transactions easier.

"Notary laws have not been updated for a long time," Ashcroft said last week when he testified for informational purposes before the Senate's Local Government and Elections Committee hearing on Senate bills 578 and 593.

Notaries public are officials authorized to do things including to take acknowledgments, administer oaths and affirmations, as well as certify a copy of a document is a true copy. Several pieces of the state's notary laws have not been changed since becoming effective in 1978, and Ashcroft wants to incorporate electronic remote notary services into the law. ([Read complete article.](#))

Front-loading is the Next Big Step for Digital Mortgages

excerpted from Housing Wire 2/26/20

The digital mortgage has come a long way over the past few years, but one expert says the next big step will be front-loading the origination and funding processes using predictive algorithms.

Daniel Kenshalo, Black Knight vice president of data science and 2019 HousingWire Rising Star, discussed the importance of data in the next phase of the digital mortgage.

Data can be used to advance the digital mortgage as we know it by using more "connected" data – meaning consumer banking data that is merged and connected with loan performance data, home sales data and assessor and recorder data – which will be used to predictively identify potential bottlenecks in the mortgage application, origination and closing processes.

Another next big step for digital mortgages will be more "front-loading" of the origination and funding processes enabled by predictive algorithms supported by rich, connected datasets. ([Read complete article.](#))

ALTA NEWS - Coalition to Stop Real Estate Wire Fraud

excerpted from ALTA Advocacy Update by ALTA CEO/COO Diane Tomb, 2/26/20

In late February, the Federal Bureau of Investigation's Internet Crime Complaint Center (IC3) issued its "2019 Internet Crime Report." The report showed that 11,677 victims reported losing \$221 million through real estate wire fraud in 2019. Compared with 11,300 reported victims and \$150 million in losses in 2018, these numbers represent an increase of more than 47%.

Donna Gregory, the chief of IC3, noted that while the FBI didn't see an uptick in new types of fraud, they are seeing criminals deploy new tactics and techniques to carry out existing scams. "Criminals are getting so sophisticated," Gregory said. "It is getting harder and harder for victims to spot the red flags and tell real from fake."

Every day, it seems as though we see articles like this from this weekend's Wall Street Journal: Hackers tricked a bank to wire funds despite the bank calling the account holder's executive assistant to verify the transfer. In another article, a victim lost \$40,000 to a robocall phone scam only to have his bank require an NDA before helping.

No matter how much money we spend, criminals will continue to target consumers. Therefore, we must continue to educate homebuyers and owners about how to protect their money when purchasing a home or refinancing a mortgage.

That is the mission behind the "Coalition to Stop Real Estate Wire Fraud." Launched last year, the Coalition runs digital advertising campaigns to ensure homebuyers see more than just a warning at the bottom of their title company email. The campaign delivered more than 22 million ad impressions to potential homebuyers in 2019. As criminals think of new and more sophisticated attacks, we need to find ways to reach our customers and partners about the threat. While email is still a common entry point, fraudsters are beginning to use text messages--a crime called "smishing"--or even fake websites--a tactic called "pharming."

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

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PRIA Local LinkedIn

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