



LOCAL

JANUARY 2022



INTEGRATED DOCUMENT RECORDING SOLUTIONS

The Key to Document Recording | GOePN.com

Why Land Titles Need to Go Digital

excerpted from *Governing* 1/4/22

Imagine that a Major League Baseball stadium were stolen via title fraud, and the owners had to go to court to prove that they, in fact, were the rightful title holders. Absurd as that sounds, it's what happened to San Diego's baseball stadium six years ago, and it wasn't the result of a sophisticated criminal operation. A mentally ill man did this, the *San Diego Union-Tribune* reported, simply by "walking into the San Diego County Recorder's Office and submitting a properly filled-out deed transfer."

Such extreme incidents are rare, but it speaks to a real issue in public administration — the volume of public records, specifically land titles, that exist only in paper form. The consequences of title theft are dire, especially for average homeowners who aren't as well-resourced as stadium owners. Once a title is stolen, the credit reporting service Experian says, "the fraudster can then secure as many loans as possible using your equity as collateral. The real homeowner often is completely unaware of the scam until the lender starts to send letters indicating they intend to foreclose on the home." In 2020, deed theft scams netted \$547 million. ([Read complete article.](#))



TRUST THE TEAM BEHIND
YOUR TECHNOLOGY.

Learn more ▶

PRIA Local News

Happy New Year!

Thank you PRIA Local chapter attendees and co-chairs for all you've done this past year and for keeping communication open between business and government. We look forward to a vibrant 2022 with lots more collaboration and chapter meetings (and hopefully some in-person meetings once again).

For those of you able to join us at the upcoming **PRIA Winter Symposium**, we will have PRIA Local co-chairs on stage (in person and virtually) to share with you the many benefits of having a chapter. This roundtable will be held both in-person and virtually on February 16. We hope you can join us for this session and many other great educational sessions at this conference.

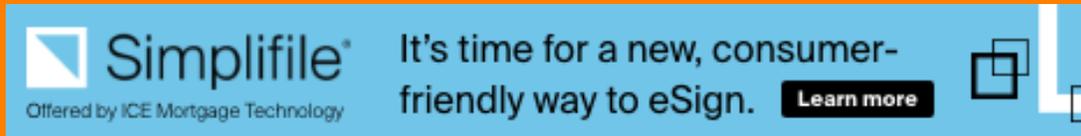
January PRIA Local chapter meetings:

Heart of Iowa PRIA Local Chapter, January 25, 2022

Please feel free to contact the Heart of Iowa's co-chairs and any of the **PRIA Local chapter co-chairs** on their website pages if you want to find out more details about their chapters, why and how they started them, and what they think the benefits are to having a chapter.

PRIA Local Challenge:

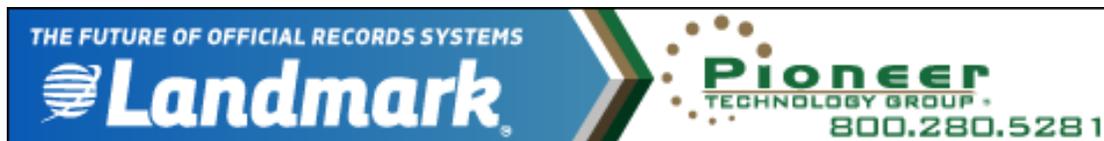
The PRIA Local Challenge will continue in 2022. That means that anyone starting or re-starting a **PRIA Local chapter** in their area and holding at least one meeting will receive a **PRIA membership** to a non-member chapter participant. We've had two new chapters take advantage of this offer: **East Central Missouri** and the **Heart of Iowa** chapters both started in 2021 and both received the free annual PRIA membership.

A banner for Simplifile, featuring the logo on the left, the text "It's time for a new, consumer-friendly way to eSign." in the center, and a "Learn more" button on the right. Below the logo, it says "Offered by ICE Mortgage Technology".

Wyoming and New Mexico Issue Standards for Remote Notarization

excerpted from JD Supra 12/31/21

Recently, Wyoming and New Mexico issued regulations setting forth standards for Remote Online Notarizations (RON). Wyoming's Secretary of State recently issued a rule requiring that the name of the electronic notarization system, or other form of communication technology, used to perform the notarial act be included in the notarial certification for RONs. New Mexico also recently issued standards for RONs. These standards include, amongst other things, application requirements for performing RONs, requirements for how RONs shall be performed, and the manner by which a notarial officer should verify an individual's identity when performing a RON. These rules went into effect January 1, 2022. ([Read complete article.](#))

A banner featuring two logos. On the left is the Landmark logo with the tagline "THE FUTURE OF OFFICIAL RECORDS SYSTEMS". On the right is the Pioneer Technology Group logo with the phone number "800.280.5281".

North Carolina Completes State's First Fully Remote Home Closing

excerpted from The Stokes News 12/15/21

North Carolina's first fully digital and fully remote electronic mortgage closing happened in mid-December. The homebuyer, who is also a local realtor, thinks this change is making history.

"This was the first true remote real estate closing in North Carolina," said Mark Saunders, owner of Saunders Realty LLC. "My wife (Marcia) and I were in King, my lender was in Winston-Salem and the attorney and notary were in Charlotte. I really think this is the future of real estate closings in our state!"

North Carolina Secretary of State Elaine Marshall and Truliant Federal Credit Union made a joint announcement, saying that Truliant had become the first North Carolina-based financial institution to complete a fully digital and fully remote electronic mortgage closing, or eClosing. In this case, Saunders completed the eClosing with Truliant in Winston-Salem and a notary in Charlotte using the state's Emergency Video Notarization Law. The electronically notarized documents were then accepted by the Stokes County Register of Deeds. ([Read complete article.](#))



Pima County, Arizona Recorder's Office Makes Online Documents More Accessible

excerpted from Tucson.com 1/4/22

The Pima County Recorder's Office has made recorded land transaction documents available to view and purchase online. Unofficial, watermarked documents maintained by the Pima County Recorder's Office can now be viewed online at no charge.

One of the top priorities of the new administration under Recorder Gabriella Cázares-Kelly is to provide online access to the recorded documents in Pima County, a news release said. Previously, the public online search function only showed the indexed information about the document, but not an image. Currently, all documents from June 1982 to today are indexed with all private information redacted, as required by statute. All documents that are not yet indexed can be viewed on public records computers in the recorder's office. ([Read complete article.](#))

Join us at PRIA's Winter Symposium February 14-17, 2022



Please join PRIA colleagues across the country at PRIA's Winter Symposium – Celebrating the Past, Imagining the Future. The conference is slated for February 14-17, in Phoenix, AZ or you can attend virtually.

From general sessions to interactive breakouts and networking opportunities, the **program** will address topical issues of vital importance to the property records industry including the latest on eNotary and how to be prepared when disaster strikes. **REGISTER HERE.**

PRIA's January Webinar: "Legislative Update" - January 19, 3 PM, ET

PRIA's January Webinar, "Legislative Update" will be presented by Paul Hodnefield, CSC on Wednesday, January 19, at 3 PM, Eastern Time.

This webinar will provide an annual legislative update with a look into what will be center stage in state legislatures during 2022. To register for this webinar, [click here](#).

Registrations will be accepted on a first-come, first-served basis until all seats are filled.

Texas Law Allows Residents' Sensitive Personal Information to be Exposed on County Websites

excerpted from Texas Public Radio 12/20/21

For more than a decade, some Texas county clerks' offices have left thousands of unredacted social security numbers online — exposing people to COVID relief fund theft and other identity crimes. County clerks never told people they were exposed, and the state government hasn't prioritized protecting this crucial piece of their personal information.

Since 2007, the state government no longer allows social security numbers on certain

documents and must redact this information if they receive a redaction request. State law further allows county clerks to review and redact older records, many of which contain unredacted social security numbers. But they aren't required to do so. ([Read complete article.](#))

Faster Removal of Racist Covenants in Illinois Property Deeds Now Possible in 2022

excerpted from WAND News 1/4/22

Homeowners can more easily remove racist language from property deeds in an Illinois state law that took effect at the start of 2022. State Sen. Adriane Johnson (D-Buffalo Grove) sponsored the legislation (House Bill 58). It makes it easier, faster and more affordable for a person to remove such language that might exist in their property documentation.

WAND News extensively reported on this topic and similar issues in a [2021 I-TEAM report](#). WAND News reporter Doug Wolfe uncovered real estate deeds and other documents dating back to the 1930s and 1940s that discriminated against minorities while allowing whites to get bank loans for homes. County recorders helped Wolfe find restrictive racial covenants and racial restrictions in real estate records that still existed in 2021. ([Read complete article.](#))

ALTA NEWS - CFPB Puts Out Call for Whistleblowers on Artificial Intelligence Discrimination

excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 1/4/22

In an effort to increase its scrutiny of the use of machine learning in the financial industry, the Consumer Financial Protection Bureau (CFPB) made a direct appeal to “engineers, data scientists and others who have detailed knowledge of the algorithms and technologies used by companies and who know of potential discrimination or other misconduct within the CFPB’s authority to report it to us.” The blog post, titled “CFPB Calls Tech Workers to Action,” describes whistleblowing as “a tool to hold industry accountable.”

The call to action follows a June 2021 request for information regarding financial institutions’ use of artificial intelligence as regulators grapple with fair lending concerns. In the blog post, the CFPB highlights potential scenarios of how machine decision making can present fair-lending issues.

While algorithmic mortgage underwriting is sometimes hailed as a method to significantly reduce housing discrimination, and many of those designing the algorithms seek to create a fairer housing market, that’s not always how things work out. In a recent study of over 2 million mortgage applicants, researchers found discriminatory effects of these new technologies, as Black and Hispanic families have been more likely to be denied a mortgage compared to similarly situated white families.

One researcher described the situation as one where loan officers take applicant information, but algorithms make the decisions. Whether such a process removes or embeds discrimination depends on a number of factors, including the types of data collected, how they are weighted, and how decisions are reviewed.

While Dodd-Frank provides protections to whistleblowers from retaliation, it does not provide financial incentives for whistleblowers who report such alleged violations. (In 2020, the CFPB proposed legislative language to amend Dodd-Frank to establish a program for whistleblowers to receive monetary awards.)

With the growth in the use of automated title decision engines, title companies should pay close attention to the development of laws, regulations and theories from this CFPB effort. While the CFPB does not oversee the business of insurance, their work likely will be

persuasive to other federal and state regulators as they look at the issues created by automated decision making over the next decade.

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

PRIA Local Coordinator - Carolyn Ableman

PRIA Local Business Co-chair - Elizabeth Blosser

PRIA Local Government Co-chair - Susan Kramer

PRIA Local LinkedIn

CONTENT DISCLAIMER

The views and opinions expressed in the media, articles, comments, or links in this publication are those of the speakers or authors and do not necessarily reflect or represent the views and opinions held by PRIA or its members. PRIA does not warrant the accuracy, timeliness or completeness of the information contained in this publication. If you have a complaint about something you have found in this publication, please contact PRIA by email at info@pria.us.

FAIR USE NOTICE

This publication may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. PRIA believes this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this publication is distributed without profit, to those who have expressed a prior interest in such information, for comment and nonprofit educational purposes.

Property Records Industry Association
coordinator@pria.us
919.459.2081

