



LOCAL

MARCH 2022



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Counties Launch Property Fraud Alert Programs

excerpted from [Governing 2/25/22](#)

County officials are implementing property fraud alert programs that notify residents of any changes made to their property and deed documents. For many localities these programs are precautionary. Property title fraud remains rare, but as the number of digitized land records continues to grow, the extra layer of protection could become necessary.

Last month, Washington County, Utah, launched a program that tracks the daily paperwork in the recorder's office and notifies residents if any documents relating to their property parcel were recorded. Based on Salt Lake County's program, Washington County's Property Watch program is free and allows residents to quickly respond to any potential fraud. County Commissioner Gil Almquist told *St George News*, "Washington County is a great community and, although title fraud has not been a large problem locally, we are proactive and solution-minded."

Just a few weeks later, West Haven, Conn., Oneida County, Wis., and Gregg County, Texas, all announced their own free property title monitoring programs and Leavenworth County, Kan., was recognized for having the state's highest number of new property fraud alert subscriptions in 2021. Few, if any, of these counties had experienced property title fraud themselves at the time of their programs' announcements. ([Read complete article.](#))



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PRIA Local News

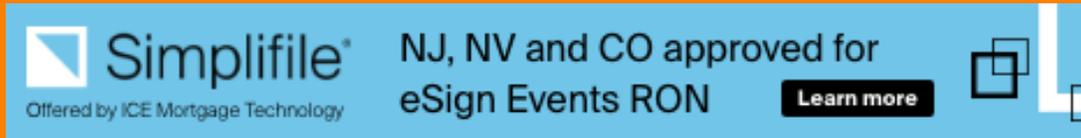
PRIA Local chapter co-chairs presented at PRIA's Winter Symposium on 2/16/22 in Phoenix. Co-chairs from **Florida, Iowa, Michigan, Minnesota, Missouri, Utah and Wisconsin** all shared their experiences and benefits of having a chapter.

The conference provided a long-awaited chance for colleagues to get together once again. And while there's nothing like being together in person, we were fortunate to have the virtual attendees and speakers live and on-screen. We also connected with several people interested in starting additional **PRIA Local Chapters** in Arizona, Arkansas, California, Colorado, Florida, Nevada and North Dakota.

In March there will be meetings held by **Metro Minnesota** and **Utah**.

[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 company logo on the left, the text "NJ, NV and CO approved for eSign Events RON" in the center, and a "Learn more" button on the right. Below the logo, it says "Offered by ICE Mortgage Technology".

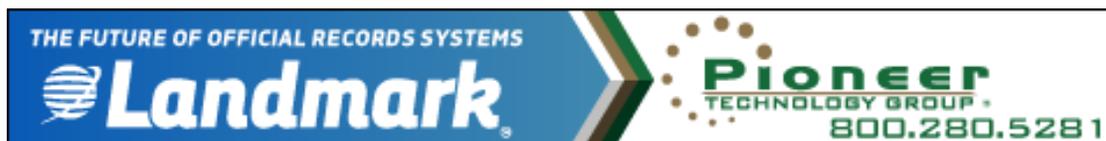
County Okays ARPA Monies for Scanning of Documents

excerpted from Harlyn Online, 2/22/22

Shelby County, Iowa has authorized ARPA (American Rescue Plan Act) funds to pay for an imaging effort that will allow Shelby County Recorder documents to be available for public search online.

The county last month approved a bid from Cott Systems – Records Management Solutions of Ohio at a cost of approximately \$148,000, with a \$3,000 annual maintenance fee. Funds for the project have been earmarked from the federal ARPA dollars the county has received, and the project will get under way soon, taking roughly four months to complete.

Shelby County Recorder Geralyn Greer said when finished, constituents will have electronic access to records at their fingertips. Historical books will be digitized and coded using search logic to create a simple public online search process. ([Read complete article.](#))

A banner for Landmark and Pioneer Technology Group. On the left, it says "THE FUTURE OF OFFICIAL RECORDS SYSTEMS" above the Landmark logo. On the right, it features the Pioneer Technology Group logo with the phone number 800.280.5281.

CFPB Outlines Algorithmic Appraisals

excerpted from M Report 2/24/22

The Consumer Financial Protection Bureau (CFPB) recently outlined options to ensure that computer models used to help determine home estimates are accurate and fair.

The options will now be reviewed to determine their potential impact on small businesses. When underwriting a mortgage, most lenders require an appraisal, which is the estimated value of the home. While traditional appraisals are conducted in-person, many lenders also employ algorithmic computer models.

The technical term for these models is automated valuation models, and they use massive amounts of data drawn from many sources to value homes. The typical in-person and algorithmic appraisals may be susceptible to bias and inaccuracy, lacking the appropriate safeguards. ([Read complete article.](#))

A banner for Tyler Technologies. On the left, it says "BOLD MOVES IN RECORDS MANAGEMENT" above a photo of two people. On the right, it features the Tyler Technologies logo.

MISMO Seeks Participants to Create eVault Standards

excerpted from National Mortgage Professional 3/1/22

MISMO, the real estate finance industry's standards organization, recently announced it's seeking participants for a new development workgroup (DWG) focused on creating eVault standards that foster interoperability among eVault providers.

The group will seek to develop standards that improve the current process, enhance digital mortgage scalability, and help ensure the seamless transfer of eNotes to facilitate their sale to investors, MISMO said in a news release.

The new eVault Standards DWG will collaborate with industry participants, government agencies, and other stakeholders to create a single set of standards that reduce the financial and operational costs involved in eVault transactions and streamline eVault operations, the organization said. Industry support is needed to ensure that all relevant needs are considered and to confirm that key activities are identified, addressed, and incorporated into the eVault standards. ([Read complete article.](#))

PRIA sponsors March webinar: "Ransomware and Cyber Attacks" on 3/24/2022

Join us for PRIA's March webinar, "Ransomware and Cyber Attacks" on Thursday, March 24, at 3 p.m., Eastern Time. This webinar is [complimentary for all attendees](#) and is presented by Sharon Blount-Baker, Crawford Co., AR, Carrie Kilgore, Crawford Co., AR and Brandon Krause, Bay Co., MI.

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

Monroe County, Indiana's Racial Covenant Project Nears Mapping Stage

excerpted from Indiana NPR 2/15/22

Monroe County residents will soon be able to search online for which local properties contain racially restrictive covenants. The Monroe County Recorder's Office is set to begin mapping those locations as part of its project to collect and identify properties that contain such restrictions.

Chief deputy recorder Ashley Cranor began collecting information on the covenants in late 2019 after running across them regularly in her work. The Recorder's Office eventually partnered with the Monroe County History Center to comb through the county's historic housing documents and identify those that contain racially restrictive language, which was common throughout the first half of the 20th Century. Many local documents limited property ownership or residency in certain areas to "members of the pure white race." ([Read complete article.](#))

Colorado and Florida Adopt Provisions Regarding Remote Online Notaries and Providers

excerpted from JD Supra 2/25/22

Colorado and Florida are recent examples of states updating their rules and regulations regarding notaries public.

Colorado adopted provisions amending the Notary Program Rules, effective on March 17, 2022, and Florida, as part of an effort to implement the legislative directive for FS 117.295 requires that the Florida Department of State's website publish a list containing each remote online notary public and the remote online notary public's service provider,

ALTA NEWS - FHFA Announces More than \$1.1 Billion for Affordable Housing Programs

excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 3/1/22

Recently, Federal Housing Finance Agency (FHFA) Acting Director Sandra Thompson announced that the Housing Trust Fund and Capital Magnet Fund will receive a total of \$1.138 billion for affordable housing initiatives from Fannie Mae and Freddie Mac.

The Housing Trust Fund is overseen by the Department of Housing and Urban Development and will receive \$740 million. This program allocates funding annually to states and state-designated entities for the production or preservation of affordable housing through the acquisition, new construction, reconstruction and/or rehabilitation of non-luxury housing.

The Capital Magnet Fund is overseen by the Department of the Treasury and will receive \$398 million. This program competitively awards money to finance affordable housing activities as well as related economic development activities and community service facilities.

Thompson said the announcement of record funding for additional housing products will increase access to affordable, sustainable housing options. This is the largest amount ever provided to these programs from the government-sponsored enterprises (GSEs).

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

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