

PRIA IN TOUCH

February 20, 2020

More counties choose
Simplifile for e-recording.

Find out why.

President's Message

Dear Members:

I'm packing my bags and getting ready to head to Austin for what promises to be one of the largest PRIA conferences ever. As of February 20, there are 228 people registered for the Winter Symposium, compared to 220 for the Annual Conference in Colorado Springs. With each new PRIA conference, attendance ticks up.



The attendance record corresponds to an all-time high in sponsorship contributions by 18 of PRIA's business partners. As we like to say, we just couldn't do it in such fine style without their support.

Programs are diverse and feature both recorders and private sector representatives with a variety of program formats. For the first time, PRIA will introduce a *Recorder 101* session which, as the name suggests, targets those government officials who are relatively new to their positions. This program is a product of PRIA's Education Committee and will be adapted into a webinar format following the Winter Symposium.

Consider you can learn how two counties are aggressively handling property fraud, find out how three counties managed recovery from disasters in their offices, hear about sovereign citizens and the state of redaction across the country. And, this is just a sampling of what is available during the three-day program.

Did I mention there's ample time for socializing and relaxing with your colleagues at the meal functions and evening social events? You can even try Karaoke during Wednesday evening's Texas Theme Party – but only if you want to. So pack your cowboy hat, boots and jeans and get ready to Texas Two-step.

The board meets next in Austin on Monday, February 24, 3 p.m., CT. Members are welcome to attend this meeting and witness the board at work. A board binder will be posted to the members-only side of the PRIA website three days prior to this meeting.

If you are attending the Winter Symposium, I would welcome the opportunity to chat with you about PRIA and learn about your daily challenges.

Larry Burtness
President

PRIA President's Circle Member Notarize

(Second in a series of three articles highlighting the PRIA President's Circle members.)

Since completing the first digital closing in the country in 2017, Notarize has facilitated the purchase and sale of more than \$8 billion in real estate, entirely online. With its customers including the largest lenders in the country, such as Guaranteed Rate and United Wholesale Mortgage, as well as more than 2,000 title agents nationwide, Notarize has blazed the trail on how remote online notarization can transform the entire real estate industry. To help usher this new wave of technology adoption, Notarize has published a book, "The Complete Guide to Remote Online Notarization," which has been downloaded more than 5,000 times. It has also developed a series of training courses for title agents, loan officers and others, Notarize Academy, where industry professionals can enroll in on-demand courses to learn about how RON prevents fraud, and how a digital mortgage saves time and money for both the borrower and lender.

Founded in 2015, Notarize is headquartered in Boston, MA, with additional offices in Texas and Virginia.



What You Need To Know about "Papering Out"

By Andrew MacDougall, Content Marketing Specialist, Notarize Inc.

The entire real estate industry is racing with excitement towards a world of remote online notarizations and fully online real estate closings. Thousands of homes have already been bought and sold entirely online, replacing pen and paper with clicks and keystrokes.

Until recently, buyers could only complete an end-to-end digital closing with the help of progressive underwriters in counties that accept electronically recorded documents, or eRecordings – but the times are changing.

As of the new year, 10 states have laws that allow for the recording entities, at their option, to record a true and complete paper printout of an electronic document. Recorders can now accept eRecorded packets and remotely notarized documents without adding the training or systems required to collect, catalog and manage digital documents.

How "Papering Out" Works

For counties that only record paper documents, papering-out involves submitting a certified paper printout of the electronic record. Ten states currently have laws in effect that allow for the papering-out of real estate documents: Florida, Idaho, Kentucky, Minnesota, Montana, North Dakota, Ohio, Oklahoma, Tennessee and Texas.

Each of these states has its own requirements for recording a paper printout of an electronic document. The state's rules specify:

- **Who must supervise the printing out of the electronic document?** For example, whether it must be a notary, attorney, escrow officer or someone else;
- **What kind of certification must be attached?** For example, whether it is called a "Declaration of Authenticity" or a "Copy Certification"; and
- **The specific language and or contents of the certification.**

Generally, any papering out process involves three key steps:

1. The right person in your office (usually a notary) will supervise the printing of the electronic document to be recorded. This printout should be of the entire document, including any notarizations applied to the document by an electronic or remote notary.
2. The notary would then attach his or her own certificate stating that the printout is a true and accurate printout.
3. The paper document with this new certification is then submitted for recording.

The certification endorses the physical packet as a true and correct copy of the original electronic record, allowing the recording office to organize and manage a paper document for its records.

When it comes to the certificate, each state has its own specific requirements, types and language that must be used. Be sure to reference your state's laws for more information.

Building a New Industry Standard?

In addition to these 10 states, three additional states have passed papering-out laws that will go into effect in 2020: Iowa (effective date of July 1, 2020), Maryland, and Washington (both with an effective date of October 1, 2020). More states are expected to follow suit.

As digital closing solutions grow in popularity, it's important county recorders have the tools and means to handle a range of closing methods, whether the closing is in-person, hybrid or fully online. These papering-out laws will help county recorders meet changing consumer and industry preferences, allowing buyers and sellers across the country to close when and how they want.



Best Practices: Decreasing Document Rejections Paper Published

PRIA has approved and published a paper on [*Best Practices: Decreasing Document Rejections*](#). The best practices identified in this paper provide a basis for developing training and education efforts for both recorders and submitters. Rejection reasons were identified in seven general categories from which ideas for best practices evolved.

This paper includes the following main sections:

1. An overview of document rejection issues from the perspectives of recorders and document preparers or submitters;
2. A detailed description of best practices for recorders, document preparers and document submitters; and
3. A set of definitions for all forms and causes of document rejections.

Phil Dunshee, Iowa County Recorders Association, government co-chair for this project states, "Reducing document rejections can best be achieved through a collaboration among recorders and document submitters. This paper identifies best practices for both groups with respect to document preparation and review, and better communication that can result in a significant improvement in recording processes."

According to the project's business co-chair, **Brian Ernissee**, Nationwide Title Clearing Inc., "This PRIA best practices paper on document rejections should help to unify a practice that has wide variances across all recording jurisdictions in the US. Through thoughtful planning, preparation and collaboration the work group has produced a set of practices that, if followed, could help revolutionize the way document rejections are processed between all stakeholders while helping to increase efficiency in our industry."

If you are attending the 2020 Winter Symposium next week and want to learn more about these best practices, plan to attend the dual session on Wednesday afternoon, February 26, 3 p.m., in Wedgwood (room).

Do You Know Someone Who Could Benefit from an Ernst Scholarship?

Is there a recorder in your state who could benefit from PRIA membership? Or, perhaps it's another business partner that you would like to introduce to PRIA. You can provide a non-PRIA member with the opportunity for a one-year scholarship in PRIA including membership and registration for one PRIA conference (annual 2020 or winter 2021).

Two Carl Ernst Scholarship Awards are available - one for government and one for business organizations that meet the basic criteria. Each scholarship recipient will be selected by a committee based on outstanding contributions to the property records industry, and will be deemed eligible in one or more of the following ways:

- Recipients are not currently PRIA Members.
- Recipients have demonstrated exceptional service in local, state or national affairs.
- Recipients have demonstrated exceptional accomplishment in their chosen field.
- Recipients have demonstrated service consistent with PRIA values.
- Each award is valued at \$2,000.

Click [here](#) for an application and then forward that application to a colleague in another county or business that meets the award criteria. Alternatively, you can complete the application yourself and submit to coordinator@pria.us.

Applications are due in the PRIA offices by June 12, 2020. Selections will be made on or before July 10.



Ransomware Attacks a Continued Threat

PRIA's Ransomware Work Group is gathering resources on cybersecurity attacks all across the country. One resource is a map indicating all states in which ransomware has struck, some at the city level, others at the county or town level.

See what's been happening in your state [here](#).

If you are attending the Winter Symposium in Austin, plan to participate in the Ransomware Work Group working session on Wednesday, February 26, at 11:15 a.m., in Wedgwood (room).

Notary News Webpage Updated Frequently

PRIA's [Notary News](#) webpage on the members-only side of the website is updated weekly, at a minimum, during state legislative sessions. These updates are courtesy of the Pennsylvania Association of Notaries and Notarize. Weekly legislative updates can be found on the members-only landing page, courtesy of CSC.

Welcome New Members

PRIA welcomed these new members in January.

Government

Bexar Co., San Antonio, TX

Bullitt Co., Shepherdsville, KY

Dallas Co., Buffalo, MO
Pembina Co., Cavalier, ND

Business

Florida Land Title Association, St. Pete Beach, FL
Pothier & Associates, Santa Ana, CA

Total paid membership as of January 31, 2020, is 732.

MAJOR CONTRIBUTORS 2019-20

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