



# LOCAL

JULY 2022



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## Extremist's Eviction Throws Spotlight on Sovereign Citizen Movement *excerpted from Seattle Times 6/23/22*

Teri Sahn, who purchased a three-bedroom farmhouse in 2004, stopped paying her mortgage in 2017, and the bank foreclosed on the property in October 2021, according to court and property records. The property was sold at auction in January 2022 for \$699,000, and the new owner discovered Sahn and several other people still living there.

Sahn broke back into the house two days later and resumed living there, forcing the owner to return to court to obtain a second eviction order, a sheriff's detective said. Sheriff's officials learned of her involvement in the sovereign citizen movement and found an untraceable ghost gun. They weren't taking any chances when they returned to remove her from the house and were concerned that removing Sahn a second time could turn violent. The Sheriff's Office formed a tactical plan to safely remove her from the farmhouse and ensure her cohorts couldn't reach the property to provide reinforcements.

Although Sahn disavows the term "sovereign citizen" as an oxymoron, her ideology clearly aligns with the extremist anti-government movement that has been deeply rooted in Washington since its beginnings in the 1970s, said Mark Pitcavage, a senior research fellow with the [Anti-Defamation League's Center on Extremism](#). Sovereign citizens' favorite weapon, however, is what Pitcavage refers to as "paper terrorism." He said sovereign citizens use fake legal documents — or misuse real ones — to target perceived enemies. Bogus liens against the property of individual targets like public officials and law enforcement officers are the most common example. ([Read complete article.](#))



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## PRIA Local News

We hope many of you will join the PRIA Local team from Central Florida who is hosting this year's [PRIA Local Breakout session at PRIA's 2022 Annual Conference](#) in Ft. Lauderdale, Florida in late August. The session will provide first-hand experiences from the local Florida Chapter, other co-chairs in attendance, and the ALTA team. They will focus on why PRIA Local is a simple, effective communication resource you can use in your own community.

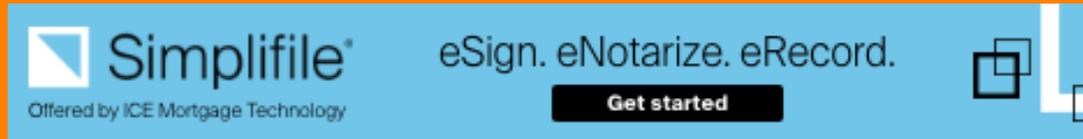
If you'd like more information on the July PRIA Local meetings, please go to the [PRIA Local page](#) for more information on the meetings held in the [Heart of Iowa](#), and [Metro Minnesota Chapters](#). You can also find out about upcoming PRIA Local meetings, PRIA

news, and national news/trends in the real property records industry, by signing up on the [PRIA Local LinkedIn](#) site.

### [PRIA Local Challenge](#)

The PRIA Local Challenge continues 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. So far in 2022 we have several new Chapters starting in [Northern California](#), [Southern California](#), [Central Florida](#), [Nevada](#) and soon [Vermont](#) and all will pick recipients for a one-year PRIA membership.

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### [PRIA's Educational Opportunities for July](#)

#### [PRIA's July Webinar \(open to PRIA members and non-members\)](#)

Join your colleagues for the July PRIA webinar, entitled: eRecording Best Practices for Submitters on July 21, 3:00 p.m. – 4:00 p.m., ET.

The webinar will be presented by Christie Adams, County Sales Executive, eRecording Partners Network; Rachel Sanchez, Chief Deputy Register of Deeds, Ottawa Co., MI; John Lotardo, Title of Operations, Commonwealth Land Title Insurance Co.; and, Kim Eisenbacher, Recording and Licensing Supervisor, Pierce Co., WA.

Electronic Recording (eRecording) has been steadily progressing throughout the United States since it was first implemented in 1998. Because of this, it is important now more than ever to get Recorders and Submitters working together to make this process more efficient, reduce rejections, have fewer duplicate recordings, and have an overall higher quality of permanently archived images. This webinar will go over the six eRecording best practices for submitters that have been identified by the work group and answer any questions you might have.

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

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### [PRIA's 2022 Annual Conference "Celebrating the Past and Imagining the Future" to be held in Fort Lauderdale Beach, Florida - August 30 - September 1, 2022](#)

PRIA is excited to host the 2022 Annual Conference and to celebrate PRIA's 20th Anniversary. Join your colleagues in person at the Westin Ft. Lauderdale Beach Front Resort. [Make your reservation](#) online today or call 888.627.7108.

Session topics include:

- Native Lands
- Centralization, Privatization and Consolidation
- Crypto 101
- And MORE!

No travel budget? No problem. PRIA is offering a hybrid experience. You can join the Annual Conference from the comfort of your office chair or your living room couch and experience the robust programming you've come to expect from PRIA delivered virtually. View a [list of reasons](#) to attend.

Check the [PRIA website](#) for regular updates and registration.

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## **Journey Toward the True Digital Mortgage**

*excerpted from ALTA Title News 7/5/22*

With revenue tightening and volume slowing, it is becoming increasingly important for companies to adjust costs. As a result, lenders and title companies are seeking ways to invest in and implement solutions that will further streamline operations and grow market share, helping them remain competitive and improve the borrower experience while providing increased ROI.

One avenue to reduce cost and streamline the closing process is to offer digital closings. A recent Marketwise eClose ROI study found that lenders can save nearly \$450 and settlement agents up to about \$100 per loan due to time eliminated, improvements in transactional quality, and costs associated with printing and mailing documents. Lenders and title agents also reported they can close more loans faster with the same or fewer people, improve overall loan quality by reducing critical errors and avoid missed signatures and unnecessary rework. Fully eClosed loans also reduce funding time during post-closing to the secondary market and result in an improved, measurable overall return on investment, according to the study. ([Read complete article.](#))

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## **To 2050 and Beyond: Emerging Tech on the Horizon**

*excerpted from Government Technology 7/5/22*

New technologies tend to evoke one of a few reactions: wonder and excitement for its revolutionary potential, a skeptical side-eye suggesting its savior-like qualities are hopelessly overblown or a thoughtful middle-of-the-road stance waiting for the use cases.

*Government Technology* had quite a few emerging tech questions for state chief information officers at the recent **NASCIO** conference, and their responses included a healthy dose of each of those viewpoints, depending on the specific technology in question. In [What Do State IT Leaders Think of Emerging Tech?](#) you'll find a compilation of some of their thoughts on things like robotic process automation, artificial intelligence, chatbots and, yes, the always controversial blockchain. They offer some compelling insights into the complex proposition of putting new tech to use to do the business of government without getting lost in the latest buzzwords. ([Read complete article.](#))

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## **Webinar Announcement: Master Class on Home Title Theft and Prevention**

David Fleck, a title theft attorney and former real estate fraud prosecutor, gave two

presentations at the 2021 PRIA Annual Conference in Milwaukee on home title theft.

He's now created a **50-minute webinar**, that will teach the 10 things everyone needs to know about home title theft. This webinar is free and will be held on July 12 at 9-9:50 AM, PST. You can register [here](#).

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## **Sacred Land and Municipal Good Faith**

*excerpted from Lexology 6/27/22*

In late June, the Ninth Circuit, District of Arizona, addressed a religion-based challenge to a federal-government land transfer. In the Apache Stronghold v. United States of America case the Apache Stronghold sought a preliminary injunction to stop the Land Exchange and prevent any copper mining. The district court denied the motion, finding that Apache Stronghold was unlikely to succeed on any of its claims. Apache Stronghold appealed.

The district court holds that plaintiffs challenging the U.S. government's transfer of land considered sacred by the Apache American Indians to a copper mining company are unlikely to succeed in showing that the transfer substantially burdened the plaintiffs' members' religious exercise, violated the Free Exercise Clause of the First Amendment, or violated the U.S. government's trust obligations. ([Read complete article.](#))

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## **RON Technology Does Not Replace Notarial Duties**

*excerpted from Lexology 6/30/22*

Identity fraud exists in in-person and remote interactions. Notaries are used to protect against identity fraud and are responsible to verify the identity of a principal as the person the principal purports to be. However, fraudsters may succeed when notaries fail to fulfill their duties when conducting in-person or remote notarizations. Identity fraud forms the basis of the first lawsuit filed in connection with a notarial act performed using remote online notarization (RON).

RON enables a notary to use audio-video communication technology and third-party identity verification services to perform a notarial act for a remote signer. RON technology and third-party services are designed to support and supplement notarial duties. The notary remains obligated to independently verify the identity of the principal and may use RON technology and third-party services as aids to support such identification.

Additionally, RON produces an evidentiary artifact not available in an in-person notarization. RON technology creates a recording of the audio-video communication session which includes the spoken words of all participants to the session, as well as the live images of each participant's webcam video feed. ([Read complete article.](#))

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## **ALTA NEWS - Secure Notarization Act, and American Data Privacy and Protection Act**

*excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 6/29/22*

From the national budget to defense spending to gun violence prevention and mental health legislation, it is a busy time in Washington. I am happy to report we saw major progress for the SECURE Notarization Act last week. On June 23, the House Energy and Commerce Subcommittee on Consumer Protection and Commerce had a **markup** of eight bills, which included H.R. 3962, the SECURE Notarization Act, as well as the draft data privacy bill that has seen increased activity in Congress recently.

Rep. Kelly Armstrong (R-ND) spoke to the SECURE Notarization Act at the hearing and highlighted that the "bipartisan bill would provide businesses and consumers the ability to execute documents using two-way audio-visual communication while protecting

consumers with multi-factor authentication of the signer and use of tamper evident technology.” The SECURE Notarization Act passed out of the subcommittee with a vote of 22-0.

The bipartisan consumer data privacy bill, H.R. 8152, the American Data Privacy and Protection Act, passed the subcommittee by voice vote. While this is the farthest a federal data privacy bill has advanced in a long time, there are still major hurdles ahead.

House Energy and Commerce Chairman Frank Pallone (D-NJ) had called for the data privacy legislation to move quickly to the house floor. However, Senate Commerce, Science and Transportation Chairwoman Maria Cantwell (D-WA) said there is “no way” the Senate will bring up the House privacy bill.

ALTA continues to monitor all legislation in this arena and take part in industry coalitions to help ensure ALTA member companies are not caught between conflicting obligations under federal and state law.

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## 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**

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**Property Records Industry Association**  
[coordinator@pria.us](mailto:coordinator@pria.us)  
919.459.2081

