



LOCAL

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Vermont Passes eRecording Bill

excerpted from Title News Online 6/7/22

Vermont became the final state to allow electronic recording as it passed HR 512, which enacted the Revised Uniform Law on Notarial Acts and the Uniform Real Property Electronic Recording Act. The legislation goes into effect July 1, 2022.

The legislation establishes a municipal Land Records Management Office to oversee the management of Vermont's municipal land records. The office will be responsible for overseeing the implementation and utilization of modern methods, techniques, equipment, documentation and training.

According to the legislation, the town clerk and third-party vendors who provide access to digitized records, shall comply with the most current version of the minimum indexing standards published by the Property Records Industry Association (PRIA). Town clerks who maintain digitized records shall make the records available on the Internet. ([Read complete article.](#))



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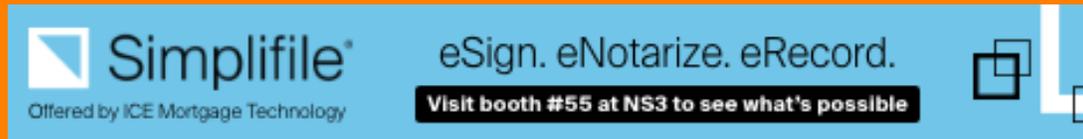
PRIA Local News

It's exciting to see passage of the bill mentioned above for the final non-eRecording state in the nation. Both PRIA and PRIA Local (Jim Thompson, CSO for PRIA and Carolyn Ableman) met with the [Vermont State Archivist \(Tanya Marshall\)](#) to plan how to best help Vermont town clerks implement eRecording. PRIA is assisting with new membership and implementing standards, and PRIA Local will be used as a meeting place for both business and government agencies involved in this evolution. Vermont anticipates their first [PRIA Local Chapter](#) meeting to be in October 2022. So huge congratulations to our Vermont colleagues for making this happen.

Go to the [PRIA Local page](#) for more information on the May PRIA Local meetings held in Central Florida, Nevada, Southern and Northern California, Wisconsin, and SE Minnesota. 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.



PRIA's Educational Opportunities for June

PRIA's June Webinar (open to PRIA members and non-members)

Join your colleagues for the June PRIA webinar, entitled: Advocate for Your Office on June 29, 1:00 p.m. – 2:00 p.m., ET. The webinar will be presented by Anne DeSeta DarConte from Hill Staffer, LLC.

In this session learn:

- Why it's important to be an advocate
- Identifying relevant advocacy issues
- Qualities of effective advocacy

Advocacy is about promoting your cause, industry, or profession, often for the purpose of impacting public policy. Whether the state legislature is creating new laws that impact how you do your job, or your local county commission is not allocating adequate resources to help you best serve your constituencies, PRIA members need to be advocating on behalf of themselves. In this webinar, we will help you recognize opportunities for advocacy as well as discuss how to be an effective advocate. Also, we will cover best practices for developing relevant relationships, understanding how the public policy process works, and creating impactful communication messages. After all, if you do not stand up for your profession or industry, who will?

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

Zooming-In Session (PRIA Members only)

There will be a Zooming-In session to help PRIA members better understand how to use PRIA's Learning Management System on June 16, 2022. This session is open to PRIA members only and will tell you everything you need to know about this excellent educational resource. You can register for this session [here](#).



PRIA Announces 2022 Annual Conference in Fort Lauderdale Beach, Florida - August 30 - September 2, 2022

PRIA is excited to announce the 2022 Annual Conference to culminate the celebration of PRIA's 20th Anniversary. Join your PRIA 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.

Registration opened on June 1. Stay tuned for more details and check the [website](#) for regular updates!



Maine Enacts Legislation Regarding Remote Notarization

excerpted from [JD Supra 6/3/22](#)

Recently, Maine Governor Janet T. Mills signed into law The Revised Uniform Law on Notarial Acts (the "Law"), which provides for the electronic notarization and remote notarization of documents. Previously, Maine enacted H.P. 1033, which temporarily extended the state's remote notarization provisions, among other things.

The Law contains requirements for all notaries public and also allows electronic and remote notarizations. Notaries public must advise the Secretary of State of electronic or remote notarizations to be performed and provide information regarding the technologies the notary public intends to use for such notarizations. ([Read complete article.](#))

What Comes from Requiring Local Government to Report Cyber Incidents?

excerpted from [Government Technology 6/2/22](#)

It's hard to fight a threat you can't see, and states are realizing they often don't have visibility into the cyber threats confronting their local government partners. That challenge inspired Indiana and North Dakota to adopt new laws in 2021 that require public entities to inform the states about cyber incidents.

One year later, North Dakota and Indiana officials say these laws are helping them better understand the threat landscape and better target some resources, although they still have work to do to ensure all local entities are aware of the reporting requirements. ([Read complete article.](#))

Top Questions Lenders Have About the New Desktop Appraisal Rules

excerpted from [Mortgage Orb 6/1/22](#)

In January, government-sponsored enterprises (GSEs) Fannie Mae and Freddie Mac announced that they would include a desktop appraisal option to its sellers. When this took effect in March, it opened the door to a potentially permanent change in the way appraisals are developed and completed. Many lenders see this as a positive move. However, they may have questions about how the changes will affect them. ([Read complete article.](#))

Uncovering the True Cost of Mortgage Fraud

excerpted from [DS News 5/20/22](#)

LexisNexis has released its first "True Cost of Fraud for Real Estate" study which examines fraud trends for the United States based on the answers of 360 risk and fraud management executives

which found that mortgage lenders are especially vulnerable through online and mobile channels.

The report will also track “pain points” related to fraud detection, prevention, and the customer experience. It also tracks the time and resources that mortgage originators and servicers applied to prevent attacks. All in all, the report found that for every \$1 of fraud, it cost \$5.34 to recover that money, while for non-depository originators, such as mortgage lending companies, spend an average of \$4.66 to recover every \$1 of fraud. ([Read complete article.](#))

Technology Modernization Fund (TMF) Announces Investments to Modernize Major Systems at USDA and NARA

excerpted from GSA 5/23/22

Recently, the Technology Modernization Fund announced investments to modernize the U.S. National Archives and Records Administration’s (NARA) records delivery systems and to further safeguard the U.S. Department of Agriculture’s (USDA) data. The NARA investment will allow Veterans and their families to electronically request and receive records and support agency customers’ recordkeeping needs; the USDA investment will implement new cybersecurity tools to prevent, detect and fix network intrusions, better securing shared services and sensitive data.

“Every interaction between the Government and the public is in an opportunity to deliver the efficient, effective, and secure services the American people expect and deserve,” said TMF Board Chair and Federal CIO Clare Martorana. “These investments will help modernize both record-delivery systems and network security. This is another example of the TMF’s approach to making smart technology investments that provide better service to the public and save money for taxpayers.”

NARA serves as the nation’s record keeper, holding federal records as far back as the American Revolution. Each year, NARA receives approximately 1.1 million records requests from Veterans and their families who need to access benefits, as well as nearly 8 million records requests from over 400 federal agencies and offices to provide citizen services and fulfill their mission needs. With TMF support, NARA will replace legacy records systems with cloud-based platforms, allowing staff to fulfill electronic records requests remotely, digitally and in a secure fashion. ([Read complete article.](#))

ALTA NEWS - ALTA Speaks on RON and the SECURE Notarization Act

excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 5/31/22

ALTA member Michael O’Neal of First American Title Insurance Company recently appeared on behalf of ALTA at the House Energy and Commerce Full Committee. He did an incredible job representing the industry and ensuring lawmakers understood the immense value of remote online notarization (RON) and the SECURE Notarization Act.

House Energy and Commerce Full Committee Chairman Frank Pallone (D-NJ) said in his opening statement that the SECURE Notarization Act “will transition notarization to the 21st century without sacrificing security, making the process more convenient and safer for the American public.” Jan Schakowsky (D-IL), chair of the Subcommittee on Consumer Protection and Commerce, said the legislation would offer consumers a convenient and accessible way to safely navigate the notarization procedure remotely.

Many lawmakers on the subcommittee noted the benefits of the SECURE Notarization Act. Rep. Armstrong (R-ND), who introduced the SECURE Notarization Act with Rep. Madeleine Dean (D-PA), said, “there is simply no reason we should not allow remote online notarization.” O’Neal eloquently described RON as convenient, safe and reliable. He also emphasized the many people in the U.S. that benefit from its availability, like service members, those with disabilities, people dealing with illness and even Americans with certain professions that make leaving work difficult.

When asked about how the SECURE Notarization Act impacts regulation at the state level, O’Neal said, “This bill does not replace the states as the primary authority for both commissioning and regulating notaries. It simply provides a legal foundation and minimum

consumer protections that states can exceed. In fact, every state should be encouraged to add additional consumer protections and regulate notaries as they have traditionally done.”

Rep. Armstrong highlighted that the pandemic showed RON is more than just advancing technology. It can help people in a very real way, while still protecting everything that notaries do. This hearing was very important in setting the stage for the future success and hopefully passage of the SECURE Notarization Act.

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

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PRIA Local Business Co-chair - Elizabeth Blosser

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