



DECEMBER 2022



### Appraisal Modernization: Where We Are Now, What to Expect in 2023 *excerpted from DS News 12/1/22*

As Freddie Mac and Fannie Mae are now powering the push behind appraisal modernization, the mortgage industry is energized. The prospect of standardized, high-quality appraisals that can be turned around within two days is cause for excitement, and suddenly feels well within reach. The technology is here, and the processes are being piloted in anticipation of potential industrywide implementation in the first half of 2023.

Fannie Mae and Freddie Mac have made pivotal moves that are influencing the pace of appraisal modernization adoption. First, they are helping drive what data and images are being collected during a hybrid inspection so that every inspector is capturing the key details. In the past, a hybrid inspection entailed sending a real estate agent, broker, or third party to do a quick walk-through, documenting conditions (including notable positive or negative attributes), and taking photographs, which they would then send to an off-site appraiser. The data and images captured varied by lender and/or AMC without any industry standard. The appraiser would pull additional data about the property and neighborhood from online sources and build their appraisal on that combined intelligence. ([Read complete article.](#))

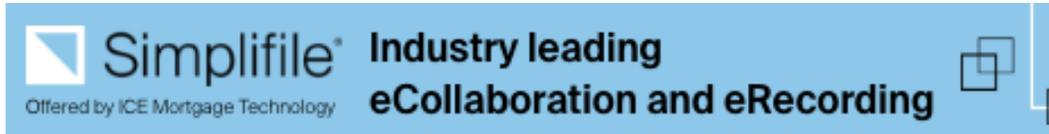


### PRIA Local News

Many **PRIA Local Chapters** met in November and December. A new Chapter in **Central Minnesota** had their first meeting on 11/16/22. The **SE Minnesota** Chapter met on 11/9/22 and the **Metro Minnesota** Chapter met on 11/10/22. The **Greater Wisconsin** Chapter had two meetings in Madison, WI on 11/8/22 and one in Westin, WI on 11/9/22. The **Upper Peninsula - Michigan** Chapter held their meeting on December 8, 2022.

The PRIA Local Challenge continues into 2023. Anyone starting or re-starting a **PRIA Local chapter** in their area and holding at least one meeting will receive a **PRIA membership** for a non-member chapter participant. In 2022 several new Chapters started in **Northern California**, **Southern California**, **Central Florida**, **Silver State North Nevada**, **Vermont** and **Central Minnesota** and all will pick recipients for a one-year PRIA membership.

Feel free to use the **PRIA Local resources** online to educate others in your community. We hope you will become a part of the **PRIA Local LinkedIn group** where you'll find



## **PRIA Educational Opportunities**

### **Winter Symposium 2023 - "Rising Above: Thriving in a New Era"**

**Registration** is open for PRIA's 2023 Winter Symposium in Phoenix, Arizona from 2/21/23 through 2/23/23. The format is once again both virtual and in-person with sessions covering topics such as indexing practices, an introductory session on crypto and how it could impact the recorders office, and a GIS Case Study in Oklahoma County. And back by popular demand, the Soapbox Session is returning as a general session slot. The second day of the conference will include multiple breakout sessions including indexing document types, fraud notifications and more. See the full program and more information on the **PRIA website**.

### **Upcoming PRIA Webinars**

Registration is open for both December and January PRIA sponsored webinars. The December Webinar: **Predictable Fees** will be held on Tuesday, December 20, 3 p.m., ET and the January Webinar: **eNotary Frequently Asked Questions (FAQs)**, will be on Thursday, January 19, 3 p.m., ET. Both webinars are FREE to PRIA members, and \$25 for non-members.

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## **Massac County Accomplishes Parcel Data Accuracy with GIS** *excerpted from ESRI 12/2/22*

Not many people can say they live in the county of the hometown of Superman, but for residents of Massac County, Illinois, that seems to be just the case. Within this small jurisdiction located at the easterly southern tip of Illinois lives over 14,000 people. To manage the residents' parcel data, the county needed a new hero that could save the Supervisor of Assessments Office time and money, and that hero was geographic information system (GIS) technology. Since making the investment in GIS, Massac County is seeing the benefit of utilizing Esri technology to convert its old workflow systems to ArcGIS Parcel Fabric.

With regular counter traffic, limited staff, and data changing frequently, Massac County has always faced the challenge of keeping records current. For the longest time, the Supervisor of Assessments Office was accustomed to managing its data and operations through a disk operating system (DOS). The DOS caused delays in the workflow process; made it more difficult to keep records updated; and was a poor property tax system, as everything had to be done manually. To try and make the workflow easier, the Supervisor of Assessments Office started transitioning to a more technology-based path by using a Windows-based system. Despite the improvement in the workflow, it was still not the best way to operate all the county's data. In addition to the amount of work that needed to be done daily, staff reductions also played a major factor in finding a solution that could

supplement and improve the time it takes to complete everything. ([Read complete article.](#))

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### **Remote Marriage License Tech Comes to Texas** *excerpted from [Government Technology 11/15/22](#)*

Tarrant County has become the first public agency in the state to issue remote licenses, via gov tech from GovOS, according to a statement from the Austin-based company. GovOS also sells business permitting, tax filing, public records, community engagement and other tools.

The company's Remote Marriage License Issuance License System launched in the county — whose seat is Fort Worth — after winning approval to use the technology from the Texas Office of Court Administration. GovOS says its tool was the first to win approval from the state, whose lawmakers in 2021 made it legal for county clerks to issue remote marriage licenses. The company's remote marriage license tech also is used in Michigan and Pennsylvania. ([Read complete article.](#))

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### **Asheville Notary Charged with Scamming Poor, Black Homeowners** *excerpted from [Citizen Times 11/30/22](#)*

A notary public charged with dozens of felonies in an alleged scam to bilk poor and Black homeowners of their properties appeared in Buncombe County District Court. Roberts, 61, of Biltmore Park, worked with attorney Robert P. Tucker II and other investors in 2017 to 2018 to find properties facing mortgage and tax foreclosures, according to an investigation by [Asheville Watchdog](#).

Seeking to buy and flip the properties for a profit, they used a Jim Crow-era property partition law that allows any single owner of a jointly owned property to get a court order to sell the whole property. The law has been exploited around the nation to acquire property owned jointly by family members who inherited it from a relative who died without a will. ([Read complete article.](#))

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### **ABA and Associations Request IRS to Make Remote Notarization Permanent** *excerpted from [ABA Banking Journal 11/30/22](#)*

The American Bankers Association along with 17 associations and businesses sent a joint letter to the IRS requesting that the agency make permanent the temporary relief from the physical presence requirement for spousal consent granted during the early days of the pandemic.

The IRS requires retirement plans to obtain spousal consent for certain distributions and beneficiary elections, which must be witnessed by a notary or plan representative. Treasury regulations, however, allow the IRS to provide in guidance that electronic systems satisfy the physical presence requirement, if those systems provide the same safeguards as witnessing spousal consent in person. In recent notices, the IRS extended its temporary relief (originally announced in Notice 2020-42) for any participant election witnessed by a notary public of a state that permits remote electronic notarization or witnessed by a plan representative electronically meeting certain requirements. ([Read complete article.](#))

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# ALTA NEWS - ALTA Responds to an RFI from the CFPB on Mortgage Refinances and Forbearances

*excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 12/6/22*

ALTA recently submitted a letter in response to a request for information (RFI) issued by the Consumer Financial Protection Bureau (CFPB) on mortgage refinances and forbearances. The RFI focused on two issues: ways to facilitate mortgage refinances for consumers who would benefit from refinancing, especially consumers with smaller loan balances, and ways to reduce risks for consumers who experience disruptions in their financial situation that could interfere with their ability to remain current on their mortgage payments.

In our letter, we highlighted how the title insurance industry is crucial to the safety and soundness of the mortgage market. Specifically, we discussed the critical role title professionals play in assisting consumers during a mortgage refinance, as well as how innovation over the past decade has made the process of refinancing easier and faster than ever.

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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 - Caroline Cone, ALTA**

**PRIA Local Government Co-chair - Susan Kramer, Olmsted County, MN**

**PRIA Local LinkedIn**

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