

# PRIA LOCAL

OCTOBER 2022



## Title Industry Experts Say Remote Online Notarization is a Game Changer *excerpted from Housing Wire 10/5/22*

The U.S. House of Representatives passed a bill in late July creating federal minimum standards, which would allow notaries nationwide to perform remote online notarizations (RON). Title industry experts say it would be a game-changer for the mortgage space, but they expect some resistance.

Overall, the industry expects that the creation of RON standards across all 50 states will be a key to advancing the universal adoption of a fully electronic mortgage. By July, a total of 41 states had enacted laws enabling the use of remote online notarization. A notable exception is California, which vigorously opposed remote online notarization even during COVID-19 shutdowns.

The House legislation complements existing state laws while providing states the freedom to set their RON standards. The Senate will next take up the House companion bill, S. 1625, introduced by Sens. Mark Warner, D-Virginia, and Kevin Cramer, R-North Dakota.

“If we get a national bill passed, a standard across the U.S., it is a game-changer because the next generation of buyers and sellers are connected via technology,” said Marcus Hunt, co-founder and attorney at South Oak Title and Title Success Solutions. “Also, online notarization is going to be the thing that allows us to do closings any time of the day.” ([Read complete article.](#))



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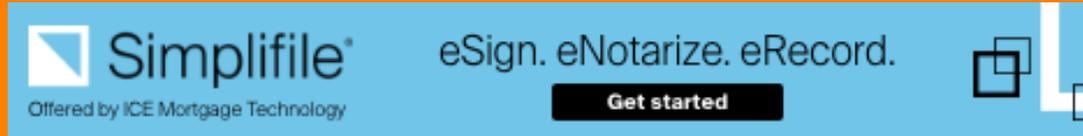
## PRIA Local News

Several PRIA Local Chapters are meeting in October. The **North California Chapter** met on 10/4/22 and the **Silver State North Nevada Chapter** met on 10/5/22. Later in the month, **Central Florida** will meet on 10/18/22 and the **Heart of Iowa Chapter** will meet on 10/25/22. You can read the agendas and meeting minutes on the [Chapter's individual pages](#).

There is a new Chapter starting in November - the **Central Minnesota PRIA Local Chapter** - with a meeting scheduled for November 16. You can also find out about future PRIA Local meetings, PRIA news, and national news/trends in the real property records industry, by signing up on the [PRIA Local LinkedIn](#) site or by going to the [PRIA Local](#) page.

A team of PRIA Local Co-chairs met with attendees in Florida at [PRIA's 2022 Annual Conference](#) and had a lively discussion about their PRIA Local Chapters. You can listen to their session on the [PRIA webpage](#).

The PRIA Local Challenge continues throughout 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 had several new Chapters start in [Northern California](#), [Southern California](#), [Central Florida](#), [Nevada](#), [Vermont](#) and now [Central Minnesota](#) and all will pick recipients for a one-year PRIA membership.



## **Ransomware Attacks Ravage Schools, Municipal Governments** *excerpted from [Tech Target 10/5/22](#)*

September saw many disclosures and public reports of ransomware attacks against school systems, universities and municipal governments. It was a familiar trend for ransomware activity in the U.S. this year, as data compiled by TechTarget Editorial has shown. Earlier this year, we began tracking public reports of ransomware attacks and disclosure notifications each month, the results of which are contained in an online database.

Last month, TechTarget Editorial tracked 16 public reports and official disclosures of ransomware attacks -- more than half of which involved public school systems, colleges, or city and county governments. In addition to K-12 schools and colleges, several municipal governments suffered ransomware attacks.

Fremont County in Colorado disclosed an attack by BlackCat/Alphv, which might have compromised employee information as well as caused significant network disruptions that limited government services. More recently, an attack on Suffolk County, New York, disrupted government operations, including emergency services for police and first responders. BlackCat/Alphv also claimed responsibility for the Suffolk County attack. ([Read complete article.](#))



## **Representative Cleaver Warns Against Falling Prey to Deed Fraud in Kansas City** *excerpted from [The Kansas City Star 10/7/22](#)*

Fraudsters are stealing homes from their owners under a type of scheme occurring in Kansas City – and across the country – that’s prompting Rep. Emanuel Cleaver to warn residents. Cleaver, a Kansas City Democrat and former mayor, is also developing potential federal legislation to address the rash of home stealing in a practice called “deed fraud.” Under the scheme, thieves forge someone’s signature on a property deed or convince them to unknowingly sign deed paperwork, take it to the county recorders’ office and, as long as all the paperwork is filled out correctly, steal someone’s house right out from under them.

Deed fraud is not just a problem in Missouri. Thefts have taken place across the country,

from Los Angeles to Miami. St. Louis County in April encouraged residents to sign up for an alert program. In Jackson County, residents are being instructed to check their property records to look for any signature forgeries, property transfers, loans and changes to the document that look suspicious. The office also said people should be on alert if they stop receiving property tax bills. In the meantime, Cleaver's warning people to check their property records to ensure their houses haven't been stolen. ([Read complete article.](#))

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## **Beware of Third Party Charging for Military Records**

*excerpted from [Newton Daily News 10/3/22](#)*

The Iowa County Recorders Association wants to make all veterans aware that recording or requesting military records is always free of charge for a veteran. In recent weeks it has been reported that a third-party company has been charging veterans to record these documents.

It's important to review the Iowa Code chapter and information regarding submitting copies of DD214 documents and to contact your local County Recorder for assistance recording or requesting military records. The County Recorder's office has on permanent record, military discharges that have been presented for recording by the veterans themselves. ([Read complete article.](#))

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## **Sutter County, California to Be One of the First to Offer Vital Electronic Records**

*excerpted from [Appeal-Democrat 10/4/22](#)*

After California Gov. Gavin Newsome signed Senate Bill 876 on Sept. 28, California county recorders will now have the option to deliver certified electronic versions of birth, death, and marriage records in place of traditional paper-based certificates.

Sutter County Clerk-Recorder Donna Johnston, who the county said advocated for the use of secure blockchain digital technology in 2018 and is considered part of the reason for the change in the law, said the county is slated to be one of the first counties in California to offer this electronic service.

"Having the opportunity to have an electronic birth, death, or marriage certificate delivered electronically to customers would have been extremely beneficial during the pandemic," Johnston said in a statement. "Thankfully, with the bill now becoming law, our customers will experience a higher level of service in a safe, effective, and expedited manner." ([Read complete article.](#))

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## **ALTA NEWS - ALTA Participates in Webinar with HUD**

*excerpted from [ALTA Advocacy Update](#), by Diane Tomb, ALTA CEO, 10/4/22*

Chris Morton, ALTA's senior vice president of public affairs and chief advocacy officer, participated in two webinars in September with the U.S. Department of Housing and Urban Development (HUD). The first webinar on Sept. 20 focused on helping housing counseling agencies nationwide, which serve nearly 2 million households—particularly first-time homebuyers—better understand the basics of title insurance policies. The presentation looked at potential issues that can impact property ownership and how these issues can be addressed.

ALTA answered nearly 50 questions during the webinar that were submitted through the chat box. This was a great opportunity to collaborate with HUD and educate more people about the benefits of title insurance. The session directed consumers to ALTA's consumer education website, [homeclosing101.org](https://homeclosing101.org), for more information about title insurance and to find ALTA member title companies to help with their transaction.

The second webinar on Sept. 22 provided information to help housing counselors educate consumers about the threat of real estate wire fraud. The presentation focused on the latest trends in wire fraud and steps a consumer can take to report fraud cases. During the webinar, Morton discussed potential scenarios involving wire fraud and shared resources housing counselors can provide their clients to help them protect their financial transaction.

Both presentations are available on the [HUD Exchange](#).

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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**

**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

