



SEPTEMBER 2022



Liberty Title Provides Plant Access to Help Find Racial Covenants in Michigan Neighborhoods

excerpted from ALTA Title News Online 8/30/22

Michigan-based Liberty Title is doing its part to help address and remedy the existence of discriminatory covenants in land records. The title company provided access to its title plant—with redacted documents—to help Justice InDeed and the Civil Rights Litigation Initiative (CRLI) at the University of Michigan eliminate or reform racially restrictive covenants.

Through the effort, the Justice InDeed and CRLI has mapped over 120 neighborhoods in Washtenaw County that contain discriminatory covenants. While federal law has properly made these discriminatory covenants illegal and unenforceable since 1968, their existence in property deeds and other official mortgage documents has caused significant pain and harm to countless Americans.

Disavowing the discriminatory language, the new covenant documents state the subdivision celebrates diversity and there can be no restrictions based on race, religion, national origin and a long list of other classifications. ([Read complete article.](#))

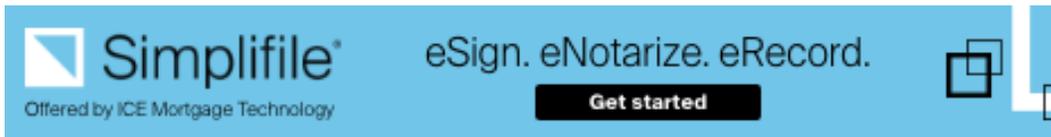


PRIA Local News

In September, the **Upstate South Carolina PRIA Local Chapter** will be meeting on 9/22/22. And in early October, the **Northern California PRIA Local Chapter** will be meeting on 10/4/22 in Dublin, CA. 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.

PRIA Local Challenge

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 several new Chapters starting in **Northern California, Southern California, Central Florida, Nevada and Vermont** and all will pick recipients for a one-year PRIA membership.



To Build Trust, Improve Digital Government Experience

excerpted from Government Technology 8/29/22

The Connected Government Report: The Future of Digital Service, released recently by Salesforce, explores insights about the public sector's approach to digital transformation and how that can be used to build constituent trust.

The survey focused on four main questions: How much progress have public-sector organizations made in the digital space since the start of the COVID-19 pandemic? What drives constituent satisfaction and trust in government? How do constituents want to engage with government in the digital age? And what role does emerging technology play in creating new and trusted experiences?

The report noted four key findings: 1) Trust is the foundation of government business; 2) global crises increase digital demands; 3) technology powers transformation; and 4) investment in the employee experience pays off, for everyone. In other words, how public agencies deliver services can leave a lasting impression of government performance.

Another key takeaway indicates that the majority of constituents — 60 percent — think government needs to modernize service delivery. The report also notes that the majority of constituents — 54 percent — believe it's easier to get help from the government online than in person. ([Read complete article.](#))



PRIA's September Webinar: Discriminatory Restrictive Covenants (9/14/22 - 3-4 PM EST)

PRIA's September 2022 webinar is entitled "Discriminatory Restrictive Covenants" and will be held on September 14, at 3 PM, EST.

The speakers for this webinar will be Mark Ladd, ICE Mortgage Technology and Danny Crank, Butler County, Ohio Recorder of Deeds. PRIA's webinars are free to PRIA members and only \$25 for non-members. You can register [here](#).

Attorney General's Office Warns AZ Homeowners About Deed Fraud

excerpted from Prescott eNews 8/23/22

Arizona Attorney General Mark Brnovich warns Arizonans about a disturbing trend over the past couple of years involving deed fraud. Since January of 2021, the Attorney General's Office (AGO) has received 65 complaints from homeowners, claiming their home was no longer in their name after someone fraudulently forged their signature on a warranty deed and filed it with the county recorder. In many cases, the criminal quickly sold the home and took off with the money.

Criminal investigators with the AGO say homeowners who live in their homes and carry a mortgage are less likely to experience deed fraud. The crime is most common with houses that are empty, rentals owned by corporations or people who live out of state, or with homes where someone has recently passed away.

“For many Arizonans, stealing their house is the same as their life savings,” said Attorney General Mark Brnovich. “Homeowners should regularly monitor the status of their property with the county to quickly detect any fraudulent or unlawful activity.”
([Read complete article.](#))

How Can Blockchain Technology Build Trust?

excerpted from ICAEW Insights 8/23/22

Blockchain technology has been around for more than a decade and is a distributed database or ledger that is shared among the nodes of a computer network. One key difference between a typical database and a blockchain is how the data is structured. A blockchain collects information together in blocks that hold sets of information. Blocks have certain storage capacities and, when filled, are closed and linked to the previous block, forming a chain of data known as the blockchain. All new information that follows that freshly added block is compiled into a newly formed block that will then also be added to the chain once filled. This data structure inherently makes an irreversible timeline of data when implemented in a decentralised nature.

Initially connected exclusively to facilitating Bitcoin transactions, in recent years there has been much discussion about its potential away from cryptocurrency, but adoption has not been as widespread as some predicted it would be.

With blockchain allowing records to be kept on multiple computers, data security is enhanced, meaning data losses from theft, fires and catastrophes are greatly reduced. It is also virtually impossible to delete or tamper with the records once they have been implemented, reducing the chances of fraud. The biggest hurdle to adoption is still the relative newness of blockchain, and the shortage of skills needed to develop and use it.
([Read complete article.](#))



Former Green Beret, Squawk Box Host to Headline ALTA ONE

The COVID-19 pandemic and recent historical real estate volume presented hurdles as well as growth opportunities for us, our teams and our businesses.

Retired Lt. Col. Scott Mann, former U.S. Army Green Beret, will draw from his heart-pounding Army career to bring Green Beret principles of leadership and rapport-building to show attendees his innovative approach to problem solving. In the Friday Omni Session sponsored by First American, Lt. Col. Mann will provide an outline on how you can form better human relationships, even in high-stakes, low-trust environments.

Meanwhile, during an Omni Session sponsored by the FNF Family of Cos., world-renowned economist and financial expert Marci Rossell, a former CNBC chief economist and co-host of “Squawk Box,” will touch on America’s current and future role in the global economy, factors responsible for recessions, how Washington influences Wall Street and the markets and the specific forecast for the U.S. economy.

This year, ALTA ONE can give you the courage to lose sight of the shore and swim for new horizons. Attending ALTA ONE in San Diego this October provides you the

opportunity to surround yourself with more than 1,000 other title industry leaders to engage, energize and prepare to navigate the voyage ahead. Register at www.alta.org/one.

North Carolina and Rhode Island Enact Laws Regarding Remote Notarization

excerpted from JD Supra 8/17/22

North Carolina and Rhode Island recently enacted legislation to permit remote notarization. The North Carolina bill, House Bill 776 (HB 776), authorizes remote electronic notarization and specifies the circumstances under which a remote electronic notarization may be permissibly performed. HB 776 also establishes requirements and procedures for remote electronic notarizations and introduces a criminal record check requirement for remote electronic notaries. HB 776 will go into effect on July 1, 2023.

The Rhode Island bill, House Bill 7363 (HB 7363), permits performing notarial acts for remotely located individuals. HB 7363 establishes requirements for performing notarial acts remotely, including when such acts are permitted and how they are to be evidenced. HB 7363 went into effect on June 30, 2022. ([Read complete article.](#))

ALTA NEWS - Cyber Attacks Against Title Companies Continue to Increase

excerpted from ALTA Advocacy Update, by Diane Tomb, ALTA CEO, 8/30/22

Cyber attacks targeting title and settlement companies remained the same or increased over the past year, according to a recent ALTA survey. Results showed that 86 percent of respondents said the volume of cyber attacks either increased or remained the same last year compared with 2020.

The survey of 569 title agents nationwide was conducted by ALTA's Research & Analytics Work Group. The survey asked agents about their experience with cybercrime and wire fraud; it showed 46 percent of respondents reported their employees receive at least one email attempting to change wire or payoff instructions monthly.

While attacks remained elevated, the survey showed overwhelmingly better recovery over the past year compared with the prior year's survey. In 2020, 78 percent of respondents did not recover any diverted funds. According to the 2022 survey, 94 percent reported some amount of recovery and 17 percent recovered 100 percent of diverted funds.

Over the past few years, ALTA has successfully advocated for language addressing business email compromise (BEC) schemes in various House and Senate appropriations reports. This language directs the respective agencies to report on efforts to combat and raise awareness of BEC and collaborate with industry partners to address threats. This year, ALTA once again secured language in the House and Senate Appropriations Subcommittees on Commerce, Justice, Science and Related Agencies (CJS) and Financial Services and General Government (FSGG) reports.

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

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PRIA Local LinkedIn

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