



# Indiana Recorder's Association

## April, 2019

# eRecording for Submitters



## What we've talked about already

- Broad adoption
- Benefits for both Counties & Submitters
- Industry Best Practices Driving More eRecording



# **eRecording Nuts & Bolts**



# eRecording = eDelivery

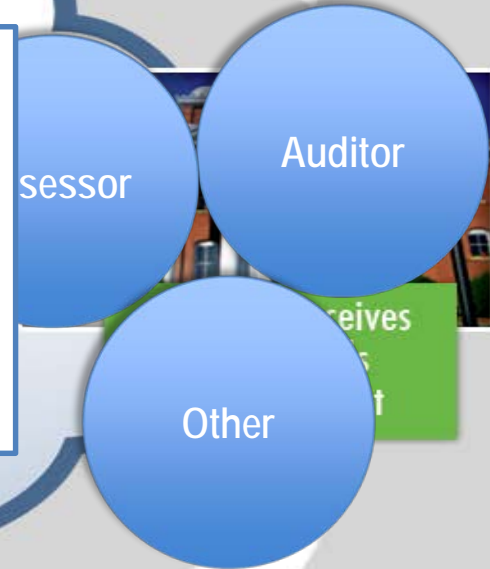


## Deed eRecording is possible! Solutions from:

- LRMS vendors
- eRecording vendors
- Combination



The title company or submitter prepares and submits the document





## Nuts & Bolts – What's Needed?

- State must make eRecording legal
- County decision to eRecord
- County must be set up for eRecording
  
- Submitter must have a PC, Web Browser, Scanner & Internet Access



# Nuts & Bolts – What's Needed?

- **MOU- Agreement between Delivery Agent (eRecording Vendor) and County**
  - Defines Payment Terms
  - Defines Document Types
  - Defines Hours of Operation
  
- **Subscriber Agreement- Agreement between eRecording Vendor and Submitter**
  - Only Submit Documents that you have original
  - Documents are in proper format and eligible to be recorded in the state
  - Defines Payment Terms – County Recording Fees. Submitter Fees.
  - Typically the same customers who have been recording with the County for years. Only the delivery method will change.



# eRecording for Submitters

## ■ Who Can eRecord?

- Title Insurance Companies, Attorneys, Mortgage Bankers, Full Service Banks and other trusted entities that record documents on a regular basis.
- Not for individuals or one-time recording

## ■ What can Submitters eRecord?

- That's up to each County to determine.
- PRIA Best Practice is to eRecord ALL document types?



# eRecording for Submitters

## How can Submitters eRecord?

- eRecording Vendor's web service.
  - Fast, Easy & Secure.
  
- Integration with eRecording Vendor:
  - Title/Closing Software: Fewer steps. Even faster. Same fees.
    - Softpro. RamQuest. Resware. Greenfolders. Landtech. Closers Choice. Qualia. Others.
  - Direct integration between Submitter & eRecording Vendor.
    - Typically high volume Submitters.



# **eRecording Over the Web**



# Home Screen



ePN RECORDING PARTNERS  
NETWORK

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HELP

Welcome **BobGrohol**

Sales Demo

LOGOUT

Welcome to eCourier

## Quick Links

- [View Available eRecording Jurisdiction List](#)
- [Change Password](#)
- [Choose Jurisdictions](#)
- [View Org Users](#)
- [Common Parties](#)

## New Jurisdictions available in the ePN Footprint

Date	State	Jurisdiction	Requires Additional Documentation to Set Up	Supports Deeds	Supports Torrens
Apr 16, 2019	FL	<a href="#">Manatee</a>		✓	
Apr 11, 2019	AR	<a href="#">Sevier</a>		✓	
Apr 08, 2019	ME	<a href="#">Oxford West</a>	✓	✓	
Apr 03, 2019	GA	<a href="#">Screven</a>	✓	✓	
Mar 25, 2019	PA	<a href="#">Butler</a>			
Mar 18, 2019	NV	<a href="#">Carson City</a>		✓	
Mar 14, 2019	CT	<a href="#">Town of North Canaan</a>			
Mar 14, 2019	NC	<a href="#">Cleveland</a>	✓	✓	
Mar 06, 2019	SC	<a href="#">Williamsburg</a>		✓	
Mar 06, 2019	TX	<a href="#">Anderson</a>		✓	

[...more](#)

## eRecording News

### Brazoria TX

In observance of Good Friday, the County Clerk's office will be closed on Friday, April 19th. We will also be closed on Monday, April 22nd in observance of San Jacinto Day. We will resume regular business hours on Tuesday, April 23rd.

### Freeborn County, MN

Freeborn County, MN is now accepting Deeds and Mortgages through e-recording.



# Managing States & Counties



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State: OHIO

Jurisdictions	Action	Requires Additional Documentation	Supports Deeds
Allen County, OH	Remove Jurisdiction		
Butler County, OH	Add Jurisdiction	✓	
Carroll County, OH	Remove Jurisdiction		✓
Clark County, OH	Remove Jurisdiction		
Clermont County, OH	Remove Jurisdiction		✓
Clinton County, OH	Add Jurisdiction	✓	✓
Cuyahoga County, OH	Remove Jurisdiction		
Delaware County, OH	Remove Jurisdiction		
Erie County, OH	Remove Jurisdiction		
Fairfield County, OH	Remove Jurisdiction		
Franklin County, OH	Remove Jurisdiction		
Fulton County, OH	Remove Jurisdiction		✓
Geauga County, OH	Remove Jurisdiction		
Holmes County, OH	Remove Jurisdiction		✓
Huron County, OH	Add Jurisdiction	✓	
Lake County, OH	Remove Jurisdiction		
Licking County, OH	Remove Jurisdiction		
Lorain County, OH	Add Jurisdiction	✓	
Lucas County, OH <i>New</i>	Remove Jurisdiction		



# Main Screen



ePN eRECORDING PARTNERS  
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Work in Progress (WIP)

Returned

Processing Status

### Search criteria

Please choose the search criteria.

Create From Date:

Create To Date:

State:

Jurisdiction:

User:

Reference Value:

Search

Reset

Email a copy to me:

New WIP Package

Id	Reference Value	Created Date	Rejected Date	State	Jurisdiction	Username	Action
741551	W2913:1147186042	10/22/2014		NY	Rockland	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
741402	W2908:0024139917	10/22/2014		NY	Erie	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
741270	W2876:1939420874	10/22/2014		NC	Onslow	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
741242	W2913:1826504018	10/22/2014		PA	Montgomery	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
741221	W2612:4503162009	10/22/2014		NY	Nassau	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
739859	W2908:0031306699	10/21/2014		IN	Marion	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
739741	W2801:1980099325:IV	10/21/2014		MN	Anoka	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
739352	W2908:1894019810	10/21/2014		FL	Pinellas	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
738950	dfgfdgfgf	10/20/2014		AL	Mobile	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>
736422		10/17/2014		PA	Berks	TempPP	<a href="#">Edit</a> <a href="#">Delete</a>



# Start a New Package



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<< Home - << Wip Packages

## Create New WIP Package

1. Choose Jurisdiction 2. Add Document 3. Review 4. Submit

\* indicates required field.

State:\*

Ohio

Jurisdiction:\*

Lucas

Reference Value:\*

867-5309

Add these jurisdictions to your a

[Butler County, OH](#)

[Clinton County, OH](#)

[Huron County, OH](#)

[Lorain County, OH](#)

[Stark County, OH](#)

Next

Cancel



# Adding what's needed



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Welcome **BobGrohol**

Sales Demo

LOGOUT

<< Home - Close Package

Edit WIP Package

New WIP Package

1. Choose Jurisdiction 2. Add Document 3. Review 4. Submit

Jurisdiction: Allen County, IN

Reference Value: 345678  
[Edit](#)

**Package is not ready to be submitted**  
• Not all Documents are complete

- This Jurisdiction has special requirements

On Sales Disclosure Form: If Grantee is married, spouse information must be listed under Part F. The first and last page must have a 2 inch top and bottom margin. May be subject to additional fees.

Status	Document Type	Pg. Count	Order	Action	Move	Has Image
- 2	Sheriff Deed		1			

- One or more Parties are required for Grantee.
- One or more Parties are required for Grantor.
- Image is required.

Steps to add document: 1 Select Document Type 2 Upload Document Image 3 Enter Information 4 Save

Add New Document



# Building the Package

Full screen

WIP Document
DOCUMENT SUMMARY

4 Save
\* Indicates required field.

Document Image

Document:

Document Type: \*

Document Image:

No. of Pages Uploaded 2

Cancel
Save
Save & Add New Doc
Reset

ADDITIONAL INFORMATION

**Parties**

Please Note: If entering a business, put the company name in the First Name field and leave the Middle and Last Name fields blank.

Party Type: \*

First/Business Name: \*

Middle Name:  Last Name:  Name Suffix:

Add
Reset

Type	First Name	Middle Name	Last Name	Name Suffix	Action
Grantee	FEDERAL NA	TIONAL...			
Grantor	JPMORGAN	CHASE BAN	K,...		

Done

After recording please mail to:  
**PEIRSONPATTERSON, LLP**  
 ATTN: RECORDING DEPT.  
 13750 OMEGA ROAD  
 DALLAS, TX 75244-4505

This instrument was prepared by:  
**PEIRSONPATTERSON, LLP**  
 13750 OMEGA ROAD  
 DALLAS, TX 75244-4505

Permanent Index Number: 05-29-0-201-020  
 \_\_\_\_\_  
*[Space Above This Line For Recording Data]*

Loan No.: 0606946044  
 FNMA Loan No.: 1687546533

## ILLINOIS ASSIGNMENT OF MORTGAGE

For Value Received, JPMorgan Chase Bank, National Association, the undersigned holder of a Mortgage (herein "Assignor") does hereby grant, sell, assign, transfer and convey, unto FEDERAL NATIONAL MORTGAGE ASSOCIATION, ITS SUCCESSORS OR ASSIGNS, (herein "Assignee"), whose address is 14221 Dallas Parkway, Suite 100, Dallas, TX 75254, a certain Mortgage dated February 12, 2003 and recorded on February 20, 2003, made and executed by JAMES L. SMITH to and in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., upon the following described property situated in ST. CLAIR County, State of Illinois:  
 Property Address: 617 S. 15TH ST., BELLEVILLE, IL 62220

**LOTS NO. 27 AND 28 OF ADAMETTE PLACE, A SUBDIVISION OF PART OF LOTS 2 AND 20 U.S. SURVEY 650; REFERENCE BEING HAD TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE OF ST. CLAIR COUNTY, ILLINOIS, IN BOOK OF PLATS 43 ON PAGE 78. EXCEPT THE COAL AND OTHER MINERALS UNDERLYING THE SURFACE OF SAID LAND AND ALL RIGHTS AND EASEMENTS IN FAVOR OF THE ESTATE OF SAID COAL AND OTHER MINERALS.**

such Mortgage having been given to secure payment of **One Hundred Twelve Thousand and 00/100ths (\$112,000.00)**, which Mortgage is of record in Book, Volume or Liber No. 3793, at Page 1564 (or as No. N/A), in the Recorder's Office of ST. CLAIR County, State of Illinois.

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

Contact Federal National Mortgage Association for this instrument e/o Seteras, Inc., 14523 SW Millikan Way, #200, Beaverton, OR 97005, telephone #1-866-570-5277, which is responsible for receiving payments.



# Package Ready!

<< Home - Close Package

Add New WIP Package New WIP Package

1. Choose Jurisdiction 2. Add Document 3. Review 4. Submit

Jurisdiction: Boulder County, CO Reference Value: 102516-5 [Edit](#) Submit this Package

**- This Jurisdiction has special requirements**  
All documents need a 1" margin at the top of each page. If adding header to legal size, bottom must be trimmed so it is no longer than 14".

Status	Document Type	Pg. Count	Order	Action	Move	Has Image
- 4	Assignment of Mortgage	1	1			

[+ Additional Information](#)

Steps to add document: 1 Select Document Type 2 Upload Document Image 3 Enter Information 4 Save Add New Document



# Packages Processing & Returned

Work in Progress (WIP) | Returned | **Processing Status**

## Search criteria

Please choose the search criteria.

Submit Start Date:   Submit End Date:   State:  Jurisdiction:  User:  Reference Value:

Email a copy to me:

Id	Reference Value	State	Jurisdiction	Username	Submitted Date	Docs	Status
757006	FN100616-5	NC	Mecklenburg	eCourierUser	10/3/2016	2	Processing at County
754529	14073288	TX	Tarrant	eCourierUser	11/6/2015	2	Processing at County
756346	555-8888	MO	City of St. Louis	eCourierUser	7/27/2015	1	Processing at County

Work in Progress (WIP) | **Returned** | Processing Status

## Search criteria

Please choose the search criteria.

Returned From Date:   Returned End Date:   State:  Jurisdiction:  User:  Status:  Reference Value:

Email a copy to me:

	Id	Reference Value	State	Jurisdiction	Username	Submitted Date	Returned Date	Docs	Status	Action
<input type="checkbox"/>	1543513	W3325:1767411299	TX	Williamson	Tiffany McDaniel	8/25/2016	8/26/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1559805	W3332:1958152229	TX	Travis	Katherine Williams	8/26/2016	8/26/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1558617	W3332:1679841544	TX	Travis	Katherine Williams	8/25/2016	8/26/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1540091	W3325:1845128853-IV	GA	Bulloch	MPrieto	8/15/2016	8/16/2016	2	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1536539	W2657:17788282: IV	CT	Town of Southbury	Mike Trainowski	8/12/2016	8/15/2016	2	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1532790	W3325:1911200124	CT	Town of Southbury	Mike Trainowski	8/10/2016	8/12/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1532242	W3311:1194840457	TX	Williamson	Kristi Elliott	8/10/2016	8/10/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1531100	W3128:1919745730	NY	Cayuga	Kristi Elliott	8/9/2016	8/10/2016	1	Rejected	<a href="#">Hide</a>   <a href="#">Retry</a>
<input type="checkbox"/>	1531089	W3196:5304252744	NY	Cayuga	Kristi Elliott	8/9/2016	8/10/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>
<input type="checkbox"/>	1530614	W2799:3015888096	OH	Summit	Mike Trainowski	8/9/2016	8/9/2016	1	Recorded	<a href="#">Hide</a>   <a href="#">Print</a>



# Notifications

Subject: eCourier Recording Notice for Hickman County, KY () - Client Reference (2)

Message |  Test Org1 - 201610111153 - 835547.pdf (55 KB)

Recording Notice: The following documents submitted electronically to Hickman County, KY (County Tracking: ) have been received and entered into the county's official index:

1) Deed - 2. [58632718364108](#) (Recording Fee:\$20.00 / Submission Fee:\$4.00)

Please use the links in order to view your documents. Thank you for using eCourier!

Subject: eCourier Rejection Notice for Bexar County, TX (60592070-48-029) - Client Reference (1634665-AHSA)

Rejection Notice: The document submitted electronically to Bexar County, TX (County Tracking: 60592070-48-029) has been rejected. The reason given was the following:

- 1) Affidavit - 1634665-AHSA. . Notary Seal and/or Expiration Missing
- 2) Deed - 1634665-AHSA. . Notary Seal and/or Expiration Missing
- 3) DeedOfTrust - 1634665-AHSA. . Notary Seal and/or Expiration Missing
- 4) Assignment - 1634665-AHSA. . Notary Seal and/or Expiration Missing

Thank you for using eCourier!



# Package Returned

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**Recorded Package Details**

[Print First Pages](#)

Jurisdiction: Anoka County, MN  
Reference: 06140  
Submitted Date: 11/6/2014 12:53:35 PM

Document	Document Type	Recording Fee	Submission Fee		
4549085	Warranty Deed	\$611.67	\$4.00	<a href="#">View</a>	<a href="#">Export</a>
4549086	Mortgage	\$434.69	\$4.00	<a href="#">View</a>	<a href="#">Export</a>
4549087	Mortgage	\$68.25	\$4.00	<a href="#">View</a>	<a href="#">Export</a>

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**Rejected Package Details**

[Retry Package](#)

Jurisdiction: Chisago County, MN  
Reference: 451406237 OCT14  
Submitted Date: 10/8/2014 8:01:25 AM

Document	Document Type	Reason	
4419677	Affidavit	<ul style="list-style-type: none"> <li>HOMESMART VENTURES/ BREITKREUTZ- A1, WD, MO- REJECT. REJECTION REASON: 1. On affidavit, section one states that the document was recorded in Dakota County and that it relates to real property in Dakota County. 2. On the first paragraph of the deed, may want to clarify grantor. If you have questions regarding this reject, please call 651-213-8580 and reference ID#1984. Thank you.</li> </ul>	<a href="#">View Image</a>
4419678	Warranty Deed	<ul style="list-style-type: none"> <li>HOMESMART VENTURES/ BREITKREUTZ- A1, WD, MO- REJECT. REJECTION REASON: 1. On affidavit, section one states that the document was recorded in Dakota County and that it relates to real property in Dakota County. 2. On the first paragraph of the deed, may want to clarify grantor. If you have questions regarding this reject, please call 651-213-8580 and reference ID#1984. Thank you.</li> </ul>	<a href="#">View Image</a>



# Upon Return

- Recorded
  - Can immediately see actual fees charged.
  - Save or print the returned/recorded documents.
- Rejected
  - Customers can submit documents in groups
  - If one document in a package is rejected, the whole package is rejected & returned with County's rejection reasons.
  - Submitter can address immediately, correct & resubmit.
  - eRecording vendors don't charge their fee for rejected documents.



# Reports

- Daily Reports sent by eRecording Vendor
  - Daily – Orders, recording fees, submitter fees.
  
- Other Reports
  - Run as needed.
  - Various criteria.
  - Various formats.



## Recap

- eRecording has been around for 20 years
- Widely available & expanding quickly
- Benefits for both Counties & their Customers
- Very fast, easy & reliable
- Reduces rejections & rejection turnaround
- Document security enhanced
- Helps compliance with regulatory policies & best practices
- Fast and easy to start. Cost effective.
- Let's make eRecording of all document types available to ALL eRecording Submitters!



# THANK YOU!

## For Follow-up Questions

Joe DeLuca – National Account Manager  
Corporation Service Company (CSC)

[Joe.deluca@cscglobal.com](mailto:Joe.deluca@cscglobal.com) – Direct: 302.636.5844

Bob Grohol - Account Executive  
eRecording Partners Network (ePN)

[bob@goepn.com](mailto:bob@goepn.com) – Direct: 216.318.6368

Michelle Wilsey  
Simplifile

[MWilsey@simplifile.com](mailto:MWilsey@simplifile.com) – Direct: 989.292.9456



## More Deed eRecording – What can WE do?

- eRecording Vendors – Continuing education with Counties & Submitters.
- Industry – PRIA. Education efforts. (PREP)
  - eRecording Best Practices
  - TRID/CFPB Informational Paper
  - eClosing push



# Increasing eRecording

- Make eRecording available:
  - All document types
  - Vendor options
- Make eRecording easy – Minimal input & identifying info
- Make eRecording fast – Priority
- Promotion - Signage. Flyer or letter. Website. Webinar.
- Partnering & Visibility – LTA's. Bar Assn. Underwriters. PRIA PREP chapter.
- IDEA: IRA eRecording landing page



# Increasing eRecording

- Letter: Create a letter to send back with each package 1 week/month. “Did you know..”
- Website: Put eRecording under its own button so it stands out. County info. Links to state rules & PRIA. Doc types. Copy of letter. Links to each vendor.
- Partnering: Surrounding counties. eRecording open house. Invite customers. Include speakers & vendors.