



Electronic Real Estate Recording Task Force

www.commissions.leg.state.mn.us/lcc/erertf.htm

April 15, 2004

ERER Task Force - Phase I County Status Reports

Pilot County Workgroup Meeting – April 13, 2004

- Counties discussed cross-validations between e-recording system and indexing systems to validate mortgage numbers and dates for Satisfactions.
- An issue to be reviewed by the legal committee was raised concerning the requirement of a Drafted By Party on all electronically submitted documents.
- Roseau County
 - All software is installed
 - WCI is working through issues with documents submitted from Ingeo.
- Dakota County
 - 2715 documents electronically recorded
 - Trying to move forward on Assignment of Mortgage, but no submitters at this point.
- Lyon County
 - 39 documents electronically recorded
 - Working on a letter of intent from Ingeo so that a bank account can be set up for deposits.
- Hennepin County
 - Working on cross validations between electronically recorded documents and their indexing system (matching mortgage numbers and dates)
 - Conducting user acceptance testing with test documents and working through issues.
 - Plan to start e-recording 5 to 10 documents at first to be sure that e-recording system is working as planned.

Standards Evaluation Status

- Dakota County(Fidlar) has been validated for the Assignment of Mortgage.
- Skytek has begun the validation for Assignment of Mortgage for Hennepin County.
- Ingeo/Renville is still performing internal testing on SAT's and COR's. They have been provided a sample of the SKYTEK test suite prior to beginning validation testing. Skytek is still waiting to begin validation of SAT's and COR's at Renville.
- No updates have been made to the Yahoo OO group website. Skytek continues to work with counties to receive feedback.
- Skytek has contacted the Department of Health to discuss how the Well Disclosure Certificate will be handled in the future.



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Dakota County

Status Item	% Complete	Status
Baseline Measurements	100%	Narrative completed
Pilot Measurements Matrix	100%	Completed for Phase I. Still Requires Phase II and Trusted submitter input.
Cost Benefit Table	50%	
Project Plan Status	NA	No update
Standards	NA	No update
Pilot Risks	NA	<ul style="list-style-type: none"> • Torrens Certificate potential problems. Electronically recorded satisfaction may be received after transfer of property. Document would look valid under business rules, but could be archived before it is found it should have been rejected. • Lack of "Chain of Title" in Torrens Mortgage Satisfactions if mortgagee doesn't put successor language into body of satisfaction.
Implementation Findings	NA	<p>Since this is a pilot, we will probably reference the electronic recording on the new certificate, even though the satisfaction will refer to a previous certificate number</p> <p>Assume that submitter accepts responsibility for errors contained in submissions. Recognition that Certificate of Title may read the satisfaction purports to release a mortgage.</p>
Best Practices	NA	No update
Issues	NA	Noted in Risks section
Status		<p>Dakota County has electronically recorded the following Satisfactions from 05/27/03 thru 03/30/04 (Abstract Only)</p> <ul style="list-style-type: none"> • US Recordings - 2,427 • INGEO – 165 • TOTAL – 2,592 <p>Dakota County has electronically recorded the following COR's from 05/27/03 thru 03/30/04 (Abstract Only)</p> <ul style="list-style-type: none"> • US Recordings - 32



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Hennepin County

Status Item	% Complete	Status
Baseline Measurements	50%	Pre-pilot measurements 100% complete.
Pilot Measurements Matrix	0%	No Update
Cost Benefit Table	0%	No Update
Project Plan Status	NA	No Update
Standards	NA	No Update
Pilot Risks	NA	No Update
Implementation Findings	NA	No Update
Best Practices	NA	No Update
Status Update	NA	<ul style="list-style-type: none"> The first iteration of the Construction Phase continues. Hennepin IT Staff and Perficient currently beginning user interface testing next week. Target go-live date uncertain. Hennepin would like to see the Schema changed to require a record length greater than 0 on all required fields in all the MN schemas present and future development.

Lyon County

Status Item	% Complete	Status
Baseline Measurements	50%	County IT will be tracked thru the project especially implementation period. Not enough data to compare certificates of release to satisfactions, but our system handles them the same
Pilot Measurements Matrix	25%	
Cost Benefit Table	0%	
Project Plan Status	NA	<ul style="list-style-type: none"> 8/13 - Conversion 8/14 - New System put in and training for e-recording 8/19 - Go Live
Standards	NA	No update
Pilot Risks	NA	Numbering Systems Lack of trusted Submitters
Implementation Findings	NA	Received 30 electronic filings thus far.
Best Practices	NA	No update
Status Update	NA	<ul style="list-style-type: none"> Filed first Torrens Satisfaction in Minnesota Working on setting up escrow accounts and ACH accounts Working with Ingeo to add as a trusted submitter.



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Renville County

Status Item	% Complete	Status
Baseline Measurements	50%	
Pilot Measurements Matrix	0%	
Cost Benefit Table	0%	
Project Plan Status	NA	<ul style="list-style-type: none"> • Develop and Test Coding of Business Rules – October 31 • Develop and Test Integration Solutions – November 10 • In-House & On-site Testing - November 11 • Internal testing continues
Standards	NA	No Update
Pilot Risks	NA	<p>Accommodating multiple submitters is a challenge when one of many possible signature models is being used and the electronic recording platform may not accommodate all signature models.</p> <p>Security risks encountered when working with multiple Trusted submitters platform.</p>
Implementation Findings	NA	<p>Virus scanning software needs to be loaded on the e-recording server that will reside in the county.</p> <p>Encountered a challenge when working with Parcel Id Number (PIN) coming in with a document. We are requiring the submitter to data enter the document number or book and page of the Mortgage that is being satisfied. The property that has been mortgaged could have multiple PIN numbers and it is a challenge to link multiple PIN numbers with legal descriptions on the back end tract index.</p> <p>We are going to require a PIN, but we will only index the PINs that were previously recorded with the original mortgage that is being satisfied.</p>
Best Practices	NA	Virus scanning software needs to be loaded on the e-recording server that will reside in the county to protect the integrity of the system.
Status Update	NA	<ul style="list-style-type: none"> • The software vendors and the Recorder are conducting internal testing and training. • The software vendors and the first submitter are testing and training. • Software vendors are working with Skytek to move forward to accomplish the validation testing. • Software vendors continue to work with County IT Staff coordinating hardware and software needs.



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Roseau County

Status Item	% Complete	Status
Baseline Measurements	50%	Pre-pilot measurements are 100% complete. No data for COR's because they do not record any COR's.
Pilot Measurements Matrix	0%	
Cost Benefit Table	0%	
Project Plan Status	NA	<ul style="list-style-type: none"> • 11/17 – 12/17:- Completion of off-site development and testing • 12/1 – 12/17: Install e-recording system at Roseau • 12/18 – 1/14: Training • 1/14: Go Live for Tract Index • 1/22 CROS installed • Two weeks post CROS implementation of ERE
Standards	NA	No Update
Pilot Risks	NA	<p>County ISP, Internet technical outsource is unable to provide secure connections to dedicated machines either in the DMZ or internal. A technical resource is working on this currently.</p> <p>Ingeo – Trusted submitter has not yet supplied submission of test documents. In the event Ingeo is unable or unwilling to provide test documents, we will need to find another trusted submitter</p>
Implementation Findings	NA	No Update
Best Practices	NA	No Update
Status Update		<p>Tract-N-Dex is installed and is in production.</p> <p>CROS is installed and is in production.</p> <p>ERER system is installed and tested using self generated documents and documents supplied by US Recordings.</p> <p>No correct documents have been submitted and tested from Ingeo. Uncertain when Ingeo will be sending good documents. Documents that are being sent have two problems.</p> <ol style="list-style-type: none"> 1) Content model errors. These are being caught during the schema validation part. 2) Style sheet errors. These are being caught after manually fixing the content model errors and passing the test documents through to the end of the process and generating a tiff image.