



Electronic Real Estate Recording Task Force

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

May 13, 2004

ERER Task Force - Phase I County Status Reports

Pilot County Workgroup Meeting – May 10, 2004

- Counties discussed the status of legislation and the future of the task force.
- Counties also discussed cross validations that match Satisfactions to Mortgage reference numbers.
- A duplicate submission problem with U.S. Recordings is an issue that has been caught at Hennepin and Lyon counties.
- Renville County
 - Still working through issues with Ingeo
 - Using the test database to import documents from Hometown Bank
- Roseau County
 - All software is installed
 - WCI is working through issues with documents submitted from Ingeo.
- Lyon County
 - 52 documents electronically recorded
 - Lyon County continues to check documents manually.
 - An escrow account is started and in use.
- Hennepin County
 - First live recording on April 26
 - 300 Satisfactions processed to date.

Standards Evaluation Status

- Dakota County (Fidlar) has been validated for the Assignment of Mortgage.
- Skytek is 85% complete with the validation for Assignment of Mortgage for Hennepin County.
- Ingeo/Renville is still performing internal testing and development 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.
- Skytek met with the ERER project coordinator and the Department of Health to discuss how the Well Disclosure Certificate will be handled in the future.

Implementation Guide

- The first draft of the Implementation Guide is almost complete.
- Skytek will be gathering additional implementation findings from pilot counties
- A sub-committee meeting to review the first draft of the implementation Guide should be scheduled.



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Schema Review

- No updates have been made to the Yahoo OO group website. Skytek continues to work with counties to receive feedback.
- Some issues with version 3.0 of the ERER schema have been identified:
 - The schema contains Circular References which causes errors when trying to validate the schema in a Microsoft environment. (These are errors that have to do with embedded file references in the schema.)
 - When validating the schema using Xerxes, there is a problem with Unique Particle Attribution errors. (These are errors caused by the naming conventions used in the schema.)
- The above issues have not been reported to the task force during past e-recording implementations. The vendors and internal IT staffs implementing e-recording have worked with Pam Trombo to work around these issues. Ingeo Systems identified the above problems when trying to implement the schema in Microsoft and Java environments. Ingeo has been referred to Pam Trombo to work through these issues, similar to the way they were handled at other pilot county implementations.
- In order for the schema to be successfully used by new counties who wish to implement e-recording and by new vendors entering this market space, Skytek recommends that the schema be edited so that it validates in all commonly used environments.
- The Object Oriented work addresses some of the issues related to the unique particle attribution errors. The original documentation developed for this work identifies a number of elements that are named the same throughout all documents, but are actually different objects. This work suggests new, unique names to add clarity and usability for these different objects. However, the focus of this work is not extensive enough to address all issues that result in errors generated by products using the schema.
- To correct both issues (circular references and unique attributes) a significant level of work is required. These changes impact all documents, require structural changes and the removal of a number of the element hierarchies developed as part of the version 3.0 schema.



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Standardized Interface

- Skytek recommends the Task Force further explore creating a standard interface. By adding a standard interface, several benefits exist:
 - Establishing and maintaining trusted submitter/county relationships will be less time consuming and more efficient
 - Better security will exist between the relationships
 - Eliminating a unique interface definition per county
 - Costs for implementation will be decreased
- An example of the challenges:
 - If a county's interface for document submission is defined as 'SubmitFile' and requires three data elements: 'LogonName', 'Password' and 'Document'. It returns a transaction id as a number. A second county's interface for document submission is defined as 'SubmitDocument' and requires three data elements: 'UserName', 'password' and 'file'. It returns an indicator of the result as a string. This requires a trusted submitter to build a unique interface to each county.
- The Department of Revenue and Department of Health have expressed concerns regarding the maintenance and security of receiving documents without having a standardized interface.
- PRIA and MISMO have defined a standard for packaging and envelopes/messaging.



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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 05/11/04 (Abstract Only)</p> <ul style="list-style-type: none"> • TOTAL – 2,961 <p>Dakota County has electronically recorded the following COR's from 05/27/03 thru 05/11h/04 (Abstract Only)</p> <ul style="list-style-type: none"> • TOTAL - 49



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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">As of Monday, April 26, Hennepin County began electronic processing of Satisfactions in production mode without any interruption in the processing of paper documents. An electronic document numbering module was also successfully deployed.Validation testing of the Assignment of Mortgage is in process.



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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 52 electronic filings thus far.
Best Practices	NA	No update
Status Update	NA	<ul style="list-style-type: none"> • Filed first Torrens Satisfaction in Minnesota • Escrow accounts are established. • 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	
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. • Working specifically with exception processing. • The software vendors and the first submitter are testing and training. • Software vendors are working with Pam Trombo to work through schema issues. • 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		Still working through submission issues with Ingeo.