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## Electronic Real Estate Recording Task Force

### Technology Subcommittee

**SCOPE:** This group will provide insight to the consultants on issues and concerns that include but are not limited to:

- Concerns for county office transactions type and volume.
- Other digital technology needs for non-county office groups.
- Security.
- Storage and retrieval.
- Technology standards on the national level.

#### MEMBERS:

**Bill Mori, Chair**

Bob Horton  
Bonnie Rehder

Dave Arbeit

Marty Henschel  
Steve Stedman  
Susan Dioury

**Resources**

Reggie David  
Jim Campbell

TriMin Systems  
MN Historical Society  
County Auditor - Clay  
Land Management Information  
Center  
Edina Realty  
Department of Revenue  
MN Assoc. of Realtors

Office of Technology  
Dakota County

#### MEETING MATERIALS:

[January 23, 2002 Meeting Minutes](#)

[July 16, 2002 Meeting Notes](#)

[July 24, 2002 Meeting Minutes](#)

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Updated: 08/09/02(jhr)

**Technology Subcommittee**  
**Minutes: 1-23-02**  
**As recorded by Beth McInerny**

**Present: (Members) Susan Dioury, Steve Stedman, Larry Dalien, Bob Horton, Bill Mori, Reggie David, Jim Campbell**

As chair of the Technology Subcommittee Bill Mori opened up discussions with a consensus on what this subcommittee's scope / goal was. After discussion it was agreed that the Technology Subcommittee serves as a resource for the consulting team BenNevis and for the full Task Force. It is this subcommittee's responsibility to provide awareness of the technology in this space to everyone on the Task Force. It was also agreed that this group would assist the Pilot Subcommittee on the technology focus with the pilot counties, when those selections are made.

It was also generally discussed that there is significant work already done on the national level and that this work should be brought forward to mitigate the risk of "re-inventing the wheel".

Larry Dalien and Bill Mori suggested that the Technology Subcommittee would benefit from taking a look at some of the county surveys that have been completed by BenNevis. This would enable the TF to see if the questions being asking are gaining the feedback we would like to or would expect to receive. These questions may need to be tweaked and we would want to get on that quickly. Beth will work to give all the subcommittees a chance to review the first survey results.

Steve Stedman suggested the need to get a hard definition around the term "technology". This would help to better direct this group's approach and identify where its concerns are. It was decided that this initiative's interest in technology was from a data interchange level. We are not interested in hardware or software but about data interchange and the standards around enabling that.

Bob Horton suggested that much work had been done on the part of the State and that should be presented to BenNevis also. There is a particular piece that Bob thought would be of specific interest on data and records preservation. Beth will own that task.

We asked members to identify considerations in the Workplan that had a technology focus, to let BenNevis better understand where we feel emphasis should be placed.

Bill Mori suggested that BenNevis place technology emphasis on considerations: 1, 2, 6, 7, 8, 12, 13, 15, 18, 23, 26, 27, 31, 35

Reggie David stated that BenNevis should look at back office costs. Knowing what they all are is a key piece. Consideration 15 – the process of integrating with other storage methods in the backoffice can be a critical need. There is the question of how searching

happen effectively if integration is only on a go forward basis. These issues need to be considered. Consideration 17 - privacy has so much energy around it. We need to really concentrate on this.

Bob Horton felt that people are going to get anxious about the level of ease of getting at information.

Larry Dalien stated that it is all over the map how counties are dealing with security. Legislatures and county commissioners are going to get calls from irate residents about what is being seen in public access. Washington County has an opt-out option for what is disseminated but there is no standard now for all counties to follow.

The recommendations need to be broad. Consideration 14 talks about performance standards. These need to stay away from hardware and software specifications.

Jim Campbell mentioned consideration 25, the inclusion of PIN's and other unique identifiers. Dakota is working toward that right now. BenNevis will use them as a resource in this area.

Bob Horton stated that record preservation is important and needs consideration on the technology level and looking at how counties are working now.

Susan Dioury suggested that MISMO standards need to be looked at so we don't recreate the wheel.

Bill Mori noted that PRIJTF is dealing with standards on property records. PRIJTF also has MISMO affiliation and Legal XML as an affiliate. They are establishing standards for documents. We should keep abreast of their work also. Bill recommend the following web site: [www.prijtf.org/whitepapers.htm](http://www.prijtf.org/whitepapers.htm). He noted that the release for MISMO standards was coming soon, next month potentially.

Bill also mention the "For the Record" newsletter. He is getting all the subcommittee member's contact information and will put us on the mailing list. Bill also handed out an article: **The Property Records Industry Technology Future**.

Beth suggested the [www.ingeo.com](http://www.ingeo.com) web had some nice white papers and good information on what is happening in the industry.

Beth will also work with BenNevis to get copies of their first 3 surveys for review.

Meeting adjourned: 3:15

## **Technology Subcommittee**

July 16, 2002

Present: Beth McInerney, Jeff Carlson, Paul Backes (BenNevis), Poul Elverum (BenNevis), Mary Henschel, Jim Campbell, Larry Dalien, Scott Loomer, Mark Yelich, David Arbeit, Mike Ryan, Bill Mori, Bert Black, Carmen Bramante (phone), John Jones (phone), Gabe Minton (phone)

Meeting called to order at 1:36.

### **1. Schema and DTD**

Gabe provided a brief personal background. He is a software engineer working at the Mortgage Bankers Association in DC. He works with MISMO and was involved in 1.0 release of the MISMO e-recording standards.

A brief history of where the technology is today:

DTD's hold only character data, don't convey data types

Schema is one step further – it describes data types

There is no right answer to DTD or Schema – the standards need to address the largest group, accommodate the most users of this technology

Schema has down sides:

It is new – only ratified by W3C within last 12 months

Schema has been seen as unstable in some instances

Not as easily compatible with certain PC software packages

Version 1.1 is set to fix some bugs

People are manually validating files, so schema's advantages are not being realized.

A joint DTD / Schema solutions is recommended and it should plug and play with national files

Paul Backes provided a brief background of his firm. His firm includes over 160 consultants who focus exclusively on designing, developing and integrating eBusiness solutions for Global 3000 clients. They have implemented over 100 DTD/XML based systems and scores of schema/XML based systems. They have developed IBM Redbooks, and are members of W3C and other standards organizations.

They have not seen the problems with schema that have been discussed. Gabe cited that the inconsistencies he mentioned were in implementation of namespaces, for example.

Performance issues are also not seen as an issue. They have experienced transaction volumes many times what Minnesota's largest counties will experience. They are able to process 25 transactions per second on a 3 year old mid-size server. Translating that, it would equal about 1 minute per day for a county the size of Hennepin.

Jeff Carlson identified that it seems to be that we need to add DTD to Schema in the standards. Bert added that we need to pilot test both types if we do this.

Paul suggested we discuss how you would do both. Submitters will decide which mode to use, counties will most likely be receiving both.

If you have XML created from a DTD, it can be extracted into a schema format, then processed is as if it were a schema. For this approach to work, the XML will need to indicate that it was created using a DTD, and what type of transaction it contains. Gabe confirmed that this would work.

## **2. Tag Naming Conventions**

Gabe added that containment structure is the important aspect. Mark Yelich identified that structure and tags are more important than schema and DTD. Paul agreed but said that means that the same name tags must be used as those on the national level. Gabe added that Minnesota should focus on common structure of terms so that all business data is defined and named the same as the national groups. There should be an allowance for flexibility at the implementation level, focus on the lowest denominator, DTD with the option to translate to schema and process. Bill Mori asked Paul to help make this transition work and to include others in this conversation including Gabe, Mark Yelich, Jeff Carlson, Larry Dalien and others.

Bill asked how to get the MN requirements into the national picture. Gabe explained that Minnesota specific elements should be added using MN in the front of the element name. Gabe indicated that the rules for extension have been included in the latest draft of the Design Guide. Bill asked how to request a copy of the design guidelines, Gabe offered to send him the most recent copy. Larry asked about the “license”. PRIA DTD is proprietary to PRIA with a royalty free license to use.

## **3. Inclusion / Exclusion of Unused Data Elements**

Paul asked whether we should include elements not used by MN. It was decided that the unused fields should be included in the schema, and that the pilot trusted submitters should be made aware that they do not need to put information into those fields. Larry asked what should you do with data that is optional? If the information is available in the county’s indexing system, it should be put into the system. The optional data will appear on the image that is created from the transaction.

This could all be managed using an Implementation Guide (I Guide). The I Guide can stipulate mandatory or optional fields. The MN Standards document is the basis for our eventual I Guide.

#### **4. Version Control**

Gabe offered a software package to support the documentation and flow of version control. Beth will look at the software and evaluate and report back.

#### **5. Other Items**

Carmen stated that everyone should use standards and use the copy right language with them. There will be no charge. This is only for protection against someone taking them as their own. But does MN own what it creates if it is based on another copy right standard? Bert will look into this and contact an IP person at the AG's office.

#### **Summary of Meeting**

Bill Mori summarized the meeting results:

It was agreed that pilot activity should support both DTD and Schema. In order for this to work most effectively for the counties, trusted submitters and vendors, we need to use common terminology and common structures between DTD and Schema.

- Minnesota will use the name tags and structure of the MISMO/PRIJTF DTD.
- Minnesota will include all of the PRIJTF elements that are not needed for Minnesota.
- Minnesota will ultimately publish an Implementation Guide, but for the purpose of pilot activity, BenNevis will create a Word document that identifies the fields that are not needed for Minnesota.
- Additional fields required for Minnesota will be identified by using MN in front of the tag name.
- Gabe Minton will send the latest MISMO Design Guide to Bill Mori.
- Bert Black will follow up on the Intellectual Property, licensing issues identified at this meeting.
- BenNevis will meet with Gabe Minton, John Jones, Mark Yelich, and other Task Force members wishing to be included, to discuss the standards and how to implement the DTD and Schema in Minnesota.
- Version Control – Beth will receive software for evaluation and will report to the Task Force on this.

Next meeting will be Tuesday the 30<sup>th</sup>. Updates from BenNevis will be presented.

The following items were discussed and/or decided on the technology conference call at 1 PM on Wednesday, July 24, 2002. People on the call included Jeff Carlson, Mike Cunniff, Mark Yelich, John Jones, Cindy Koosmann, Beth McInerney, Gabe Minton, Paul Backes, Poul Elverum and Pam Trombo.

We reviewed the document that was prepared by Pam Trombo that listed the elements in the PRIA and MISMO DTD's, and included her questions and Gabe's responses. From this it was decided that we will use the PRIA name tags and structure first. If elements are not included, we will use the MISMO name tags and structure. If elements are in neither, we will create a Minnesota extension for elements (using \_MN as the leading part of the name), an inserted container (using the word Extension on the new element group), or add a whole new container (naming to be determined by Gabe). It was clarified that the name tags are the XML name for data elements. John Jones indicated that the PRIA naming conventions were developed from the perspective of the recorder. The IT personnel that create the applications to prepare the documents and record the documents need to use the XML standards. However, they should use the data name that the users are most familiar with when displaying the information on screens and reports.

There was concern expressed about the stability of the PRIA and MISMO standards, since it appears that they continue to be revised, and John Jones indicated that the PRIA version 1.0 had not yet been approved. John said that he expects final approval of version 1.0 within two weeks. From the pilots' perspective, we would need to set a stake in the ground on the version of the PRIA (and MISMO) standards that we would use, because we should not change our standards during the pilots unless there is a critical problem.

Gabe indicated that MISMO is maintaining a large data dictionary for the elements. We should have access to that dictionary as we proceed.

Pam has some follow-up questions that she will send to John by end of day Thursday, and John will respond back within a couple days.

We discussed the Smart Document standard, which will need to be followed by those submitting XML created by DTD. The Smart Document includes three sections, data, presentation and metadata. Others list digital signatures as the 4<sup>th</sup> section. Gabe said that MISMO decided to leave the mapping up to the trusted submitter, because each trusted submitter will have their own document view. The task force had also decided that each trusted submitter could create their own document view. Therefore, we should leave the mapping up to the trusted submitter.



Electronic Real Estate Recording task Force  
Technology Subcommittee  
30 July 2002

Present: David Arbeit, Paul Backes, Carmen Bramante (via telephone), Bert Black, Jeff Carlson, Marty Hentschel, Bob Horton, John Jones (via telephone), Scott Loomer, Beth McInerny, Bill Mori.

### **Call to order**

Bill Mori called the meeting to order at 1.40.

### **Name tags and structure issues**

BenNevis sent 24 questions relating to these topics to John Jones for review after the last meeting. The answers were sent, but not yet received or analyzed. The agreed upon hierarchy for resolving name tag questions is first to look at PRIA standards, then MISMO and finally Minnesota.

### **Intellectual property**

Intellectual property questions are under review by Bert Black and the Attorney General's Office. They are not yet ready to make any recommendations.

### **Implementation**

After reviewing and analyzing the responses from John Jones to the questions noted earlier, BenNevis will draft a written recommendation to the Task Force to accept both DTDs and schemas as valid options in the pilot testing. They will also report the status of work on naming convention issues with the national groups.

David Arbeit suggested a revision of the minutes of the telephone conference. Where "data mapping" is mentioned, it should be clarified that this refers to whatever "user friendly" names a records creator wants to use on a data entry screen. The records creator has to map these to the standard names specified by the Task Force and submit the data using the standard names.

### **Implementation guide**

The subcommittee agreed that there should be three products at the end of the pilots: 1) a revised set of standards; 2) an implementation guide; and 3) a report on best practices. Item (3) will focus on examples, experiences and lessons learned during the implementation for the pilots, addressing the various policy and practical questions that come up in the counties and among the trusted submitters. As part of this, the Task Force should try to capture data about specific results, costs and benefits, measured against the 37 questions noted in the original work plan and against the status quo of paper recording practices. BenNevis's cost/benefit analysis will feed into this. The development of these products should probably be the responsibility of BenNevis

working with the standard maintenance committee. Bert Black offered to assist BenNevis with recommendations on the Implementation Guide. This recommendation should be presented to the Task Force as a whole.

### **Version control application**

Gabe Minton has promised to send an application for managing versions of the standards; this is a software program that MISMO has a license to use and distribute. Bill Mori will contact him about the status of this.

### **Recommendations to the Task Force**

BenNevis will draft the recommendations described above. Bill Mori noted for the record that there was unanimous support for these among the committee members.

### **Adjournment**

The meeting adjourned at 2.30.