



## Electronic Real Estate Recording Task Force

[www.commissions.leg.state.mn.us/lcc/erertf.htm](http://www.commissions.leg.state.mn.us/lcc/erertf.htm)

**March 11, 2004**

## ERER Task Force - Phase I County Status Reports

### Pilot County Workgroup Meeting – March 9, 2004

- The group discussed the successful addition of Ingeo as a trusted submitter
  - Dakota County successfully accepted 63 documents from Ingeo on behalf of Wells Home Mortgage.
  - Wells requested copies of each eRecorded Document to be mailed to customers similar to the State of California processing. Dakota responded that is not currently performed in MN or any future plans to change processing.
  - Dakota experienced some internal problems related to Escrow accounts and ACH payments due to the Return To information on Satisfactions being populated with the Customer information. Dakota was able to implement a fix to allow for acceptance.
  - Ingeo expects to add 1 new submitting customer every 2 weeks
    - Next customers expected to be Peele and ARC
  - Discussion around the use of a 3 inch margin in Ingeo documents. Currently Ingeo is sending with a 2.5 inch margin. Pilot counties will be following up to see if that can be changed.
- A great deal of discussion around the challenges with integrating numbering systems.
  - Renville, Lyon and Roseau will have integrated numbering systems when going live so theoretically could process eDocuments real-time upon acceptance.
  - Dakota currently is in development of an integrated numbering system and processes eDocuments twice daily to work around the separate numbering system.
- Additional discussion around use of labels vs. slip printers. Pilot counties are using both types and finding success with eRecording.

### Standards Evaluation Status

- Dakota County (Fidlar) is ready to begin validation testing for Assignment of Mortgage. SKYTEK is currently developing the test cases and will begin testing next week.
- 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.
- The Object Oriented work is still waiting for Pilot County and vendor availability for discussion to be posted on the Yahoo! Group. Pilot participants are encouraged to review the submitted changes on the web site. Changes will be reviewed at the April Task Force meeting and feedback prior to this meeting from pilot groups is necessary to make these changes as effective as possible.



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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"> <li>• 8/13 - Conversion</li> <li>• 8/14 - New System put in and training for e-recording</li> <li>• 8/19 - Go Live</li> </ul>
Standards	NA	No update
Pilot Risks	NA	Numbering Systems Lack of trusted Submitters
Implementation Findings	NA	Received 25 filings thus far.
Best Practices	NA	No update
Status Update	NA	Anxious to add Ingeo and Wells Fargo.

### Dakota County

Status Item	% Complete	Status
Baseline Measurements	100%	Narrative completed
Pilot Measurements Matrix	100%	Completed with Phase I information.
Cost Benefit Table	50%	Anticipate completing the Cost Benefit Table after completing one year of e-recording.
Project Plan Status	NA	No update
Standards	NA	No update
Pilot Risks	NA	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Lack of "Chain of Title" in Torrens Mortgage Satisfactions if mortgagee doesn't put successor language into body of satisfaction.</li> </ul>
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



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Status		<ul style="list-style-type: none"> <li>Dakota County has electronically recorded: Satisfactions from May 27, 2003 through March 9, 2004 – 2,364 (Abstract Only)</li> <li>COR's from May 27, 2003 through March 9, 2004 – 32 (Abstract Only)</li> <li>Successfully accepted documents from Ingeo on behalf of Wells Home Mortgage. Expectation to add more submitters via Ingeo in the next 1-2 weeks.</li> <li>No short term plans to implement eRecording of Torrens property.</li> </ul>
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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	<ul style="list-style-type: none"> <li>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.</li> </ul>
Pilot Risks	NA	No Update
Implementation Findings	NA	No Update
Best Practices	NA	<ul style="list-style-type: none"> <li>Hennepin is using The IBM Rational Clearquest tool to track defects and for change control.</li> </ul>
Status Update	NA	<ul style="list-style-type: none"> <li>The first iteration of the Construction Phase continues.</li> <li>Target go-live date in March, 2004.</li> </ul>

### Renville County

Status Item	% Complete	Status
Baseline Measurements	50%	Pre-pilot measurements 100% complete.
Pilot Measurements Matrix	0%	
Cost Benefit Table	0%	
Project Plan Status	NA	<ul style="list-style-type: none"> <li>Internal testing – began first week in March and will be continuing this week</li> </ul>
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>



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Implementation Findings	NA	Virus scanning software needs to be loaded on the e-recording server that will reside in the county.
Best Practices	NA	<p>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.</p> <p>Clear Testing plan needs to be delineated with all of the Stakeholders to insure that all are comfortable before testing begins. This would include the Software developer staff, County staff and Submitter staff.</p>
Status Update	NA	<p>Software vendors have completed integration of their software packages.</p> <p>The software vendors and the Recorder began conducting internal testing last week and continuing this week.</p> <p>The software vendors and the first submitter began testing last week and continuing this week. Software vendors should be ready to begin validation testing with SKYTEK soon.</p> <p>Software vendors continue to work with County IT Staff coordinating hardware and software needs.</p>

### 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	<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>Ingeo testing expected to be finished soon and ERER production recording to follow immediately.</p> <p>WCI provided performance testing for volumes of 2000 documents at one time.</p>
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



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Status Update		Tract-N-Dex is installed and is in production. CROS is installed and is in production. ERER system is installed and tested using self generated documents and documents supplied by US Recordings. No documents have been submitted and tested from Ingeo. Ingeo testing expected to be finished soon and ERER production recording to follow immediately.
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