

PICKING THE BEST PUMPKIN IN THE PATCH

Reviewing Best Practices and Standardizing
Processes

A standard is a document, established by consensus that provides rules, guidelines, or characteristics for activities or their results.

Behind the scenes, standards make everyday life work. They may establish size or shape or capacity of a product, process or system.

WHAT ARE STANDARDS?

THE PROMISE OF STANDARDS

- Consistent & High-Quality Customer Experiences
- Fairness & Equality When Applying Policy
- Enables Efficiency & Reduces Waste
- Improves Performance
- Reduces Risk
- Platform for Innovation
- Helps Accomplish High Level ESS Goals

HOW ARE STANDARDS CREATED?

- Standards are developed by technical or policy experts that work together to meet a common marketplace need. The term “voluntary consensus standard” describes a document developed through a process where all views and objections are considered and where affected parties (including government, consumers, and business) have reached consensus on its contents.
- For example, there was previously a joint committee of County Recorders and Surveyors who worked on standards for filing and indexing surveys and plats.

WHO CREATES STANDARDS?

- Many companies, organizations, trade associations, consumer groups, and government agencies are already developing standards.
- Many standards developing organizations (SDOs) are engaged in the creation and maintenance of standards used in virtually every industry sector. Example: American National Standards Institute (ANSI).
- Two standards organizations that are important to our work are the Property Records Industry Association PRIA and the Mortgage Industry Standards Maintenance Organization (MISMO).

WHY ARE STANDARDS IMPORTANT?

- Our role is to serve the public
- With respect to real estate, our function is to record information and maintain a permanent archive
- Our customers want to efficiently file records and search and retrieve information
- When our practices vary from County to County – customers wonder “why?”
- Our goal should be to provide consistent, quality service across all Iowa counties.
- Customers Benefit ...
- County Recorders Benefit Too ...



E-Submission –Indenture Filing

Success Story

- Document electronically filed in 49 counties
- No paper
- No courier fees

Fulfilled Promise of Speed – Lower Overall Cost

But ...

- Two counties changed the fee (additional transactions)
- One county declined (reference error)
- One county declined (the name of the company was not present on the signature page)
- The customer wonders “why?”

Process

- Establish a Policy or Best Practice Recommendation

CASE STUDY & ROUNDTABLE TOPICS

ESS REPRESENTATIVE GOVERNANCE

- Standards are developed by technical or policy experts that work together to meet a common need. In the case of ESS – County Recorders and participating stakeholders are the technical and policy experts
- The process of developing standards can vary. In some cases it may result from the work of an ad hoc committee such as the group working on standards relating to indexing surveys and plats.
- In other cases, it may be more formal – such as a review conducted by the ESS Standards Subcommittee.

POLICIES & PROCEDURES

- The Iowa General Assembly – through the 28E organization you established and the governing boards you elect – have conferred upon the ESS Coordinating Committee (Iowa Recorders) the power to establish standards, policies and procedures.
- ESS – 1.2 Authority and Purpose.
- “1.2(1) The county land record information system is governed by Electronic Services System, a public entity established under the authority of Chapter 28E of the Iowa Code. As provided in the Electronic Services System 28E agreement, the Iowa County Recorders Association Executive Board is the governing board of the county land record information system. The ESS Coordinating Committee shall carry out the duties specified in the Electronic Services System 28E agreement and any duties delegated to the Committee by the ICRA Executive Board.”
- Standards are best developed through a process where all views and objections are considered and where affected parties have reached consensus on its contents. And when policy decisions are made by legitimately established governing bodies, we all have a duty to conform to those policies.
- That is what Iowa Law requires: “Each county shall participate in the county land record information system and shall comply with the policies and procedures established by the governing board of the county land record information system.” Iowa Code 331.604, 3a

WORKING TOGETHER

- Going forward ...
- It is true that all County Recorders are duly elected, and should have some discretion about how their offices operate.
- But we also have a responsibility to provide consistent, quality services to our customers and stakeholders throughout the state
- ESS, your ICRA Executive Board and the ESS Coordinating Committee provides us with the framework to consider standards, policies and procedures for the benefit of all.
 - Participate in the process
 - Serve on an ESS Subcommittee
 - Provide constructive input
 - Work together to implement standards when they are adopted



FACTORS AFFECTING ILR "PREDICTABILITY"

- Submitter Compliance with Document Formatting Standards
 - Top 3 Inch Margin
 - Font size (8 or 10 point)
 - Legible
 - "Readable" Signatures
- Indexing Information
 - Preparer Information, Party Information, Legal Description, etc.
- Electronic Document Requirements
 - File size, Black & White, Orientation, PDF, Allowable Dimensions, No "Active" Text or Layers, Compression, "Shaded" Seals

Sources

- Iowa Code
- Recorders Manual (Example: Indexing Grantor Grantee Names)
- ESS Policies and Procedures (Chapters 1 through 9)
- PRIA, MISMO, PCI DSS, IRS 1075 and more!

Conventions of Policy Hierarchy

- Iowa Code
- Administrative Rules
- Administrative Guidelines (Best Practices)
- Administrator/Staff Interpretation

ESS POLICIES & DOCUMENTS

ACHIEVING BENEFITS OF STANDARDS AND MAKING THE CUSTOMER HAPPY

- Section 5.4(1) ESS Policies & Procedures
- Documents which conform to the requirements specified in Section 331.606B of the Iowa Code or section 3.3 of the ESS Policies and procedures shall be accepted by the Electronic Services System and Iowa County Recorders. Electronic Documents with minor variances or imperfections which do not prevent processing, indexing or archiving shall be accepted.

BALANCING STANDARDS WITH CUSTOMER HAPPINESS

What are your practices with respect to the enforcement of document standards?



In what cases does your office allow variances?



When a variance is allowed is the core purpose/function of a standard still being fulfilled?

Can the document be easily read?

Will it be good for the "permanent" archive?

Is there enough room for the recording stamp?

CAN STANDARDS BE CHANGED?

- **Yes!** Remember Beta, VHS, DVD?
- While standards are intended to provide a stable and reliable framework, they will become outdated due to changes in technology or business practices
- **Discussion question:** What is the purpose of 331.606B (2a)? Is the requirement to provide the contact information of the individual who prepared the document fulfilling its purpose?

DETAILED AUDIT SEARCH

- Where you can see all the information about your documents.
 - Recording Date
 - Image + Index Date Received
 - Marked for Replacement
 - Redaction Status
 - Date Sent + Returned
 - Redacted or Checked for Redaction status
 - County Called for Redacted Document
 - County Downloaded Redacted Image

DETAILED AUDIT SEARCH

- Select Detailed Audit Search from the Menu
- Select Your County Name
- Double Click to County Name to the Selected Counties field
- Enter Search Dates
- Select Additional Criteria as needed
 - Complete. Both image + index received
 - Document ID Information
 - Document Type
 - Redaction Status
 - Image Replacement Status
 - Image Public Status

DETAILED AUDIT SEARCH


Select Detailed Audit Search from the Menu

**Welcome
Lisa Long!**
Logoff
[Change your password](#)

- Land Record Search
- About ILR
- Customer Service
- ILR Services
- Tutorials
- Iowa County Recorders
- Other Services
- Related Links

Electronic Recording

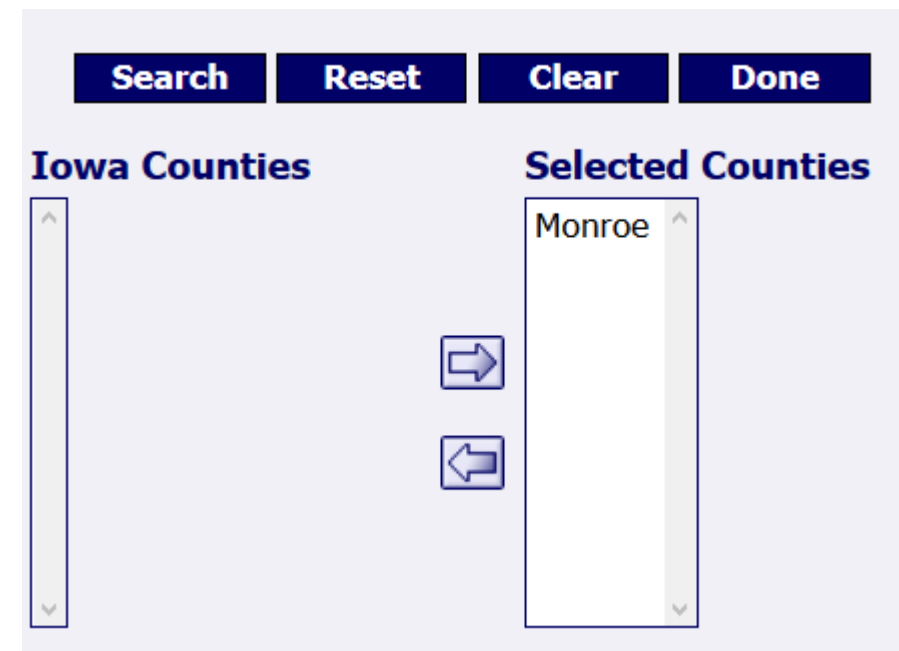
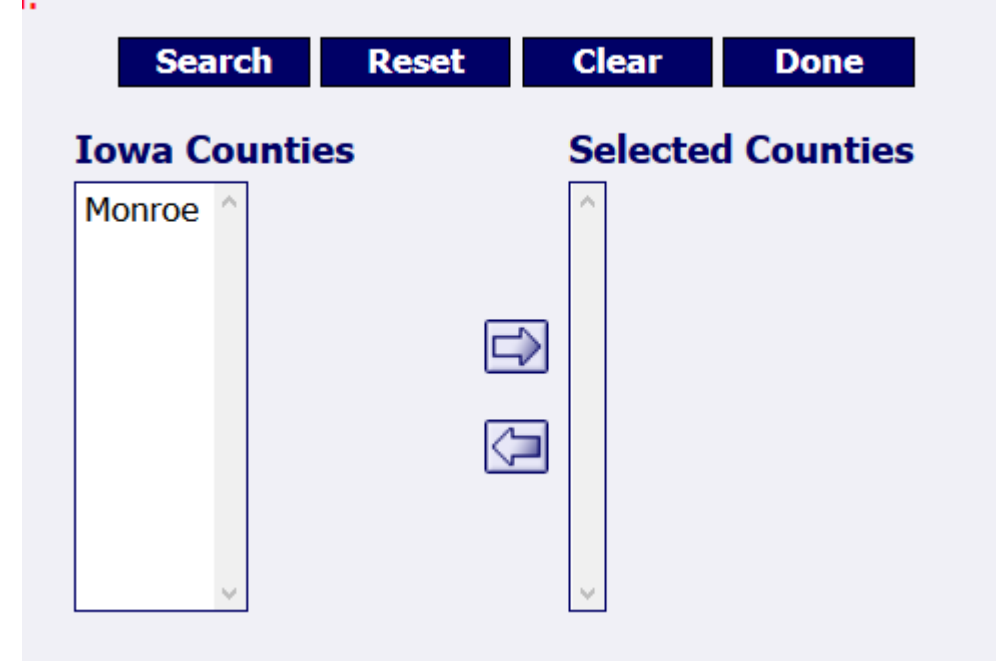
- ICRA Members
- Detailed Audit Search
- Maintain County
- Redaction Review
- Update Account
- View Reports



DETAILED AUDIT SEARCH

Select Your County

Double Click to Move County Name to the Selected Counties Field



DETAILED AUDIT SEARCH

Add Criteria

Use this form to set the parameters of your search. For information about how to perform a successful search, or to learn more about the information available from each county, please visit the Help Search section.

* At least one criteria besides county is required.

Search **Reset** **Clear** **Done**

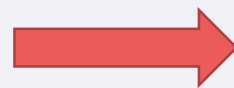
Iowa Counties

Selected Counties



Enter additional search parameters here:

Recorded Date Range



Starting Date

Ending Date

DETAILED AUDIT SEARCH

Search for all September 18 documents

Search **Reset** **Clear** **Done**

Iowa Counties **Selected Counties**

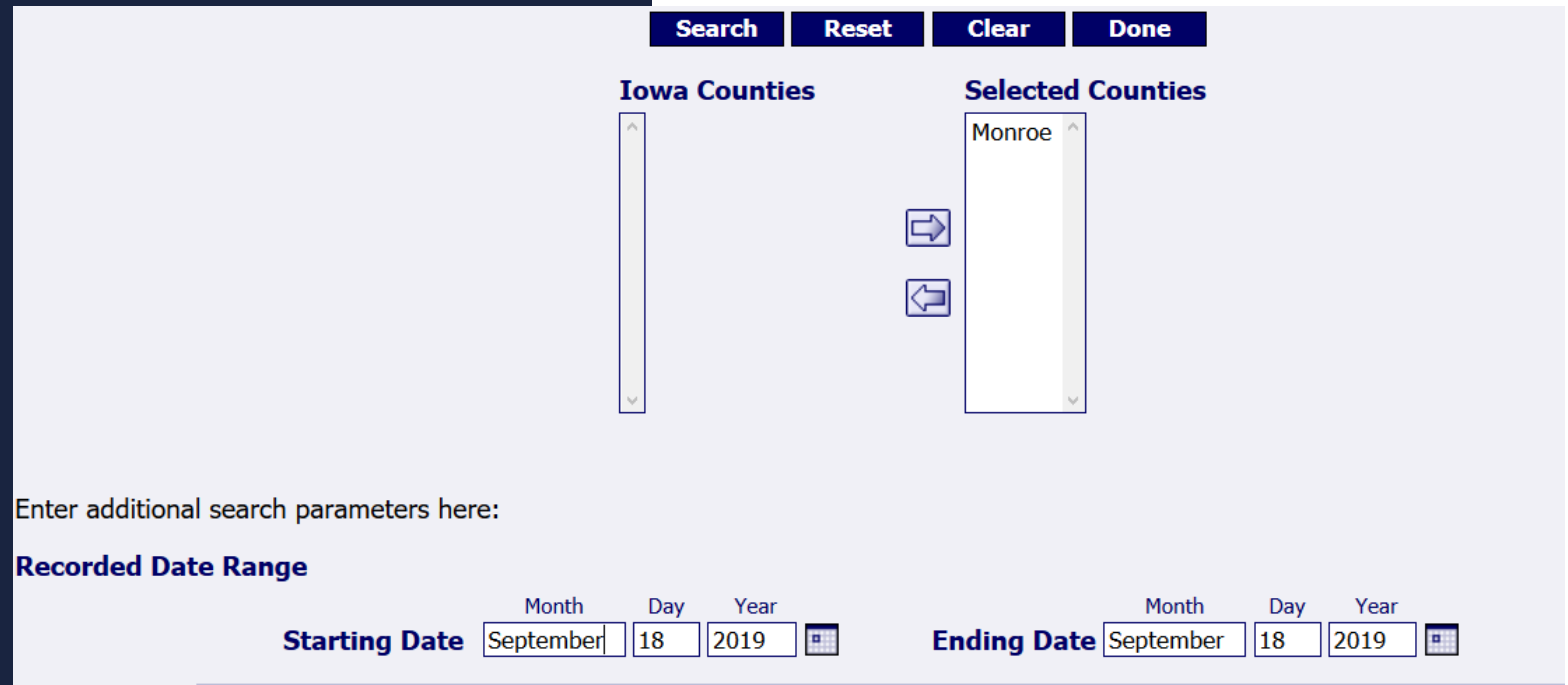
Monroe

Enter additional search parameters here:

Recorded Date Range

Starting Date

























Ending Date



DETAILED AUDIT SEARCH

Results Display

























displaying all documents of 8 documents.

Select	Doc ID	Img	County	Recording Date	Unique Doc ID	Complete	Index Received	Image Received	Redaction Status	Allow Replace	Public	PII
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1138	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1140	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1141	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1142	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1143	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1144	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1145	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__GWH1145	true	true	true	Checked for Redaction	false	true	

DETAILED AUDIT SEARCH

View Document Details by clicking on the magnifying glass

Showing 8 documents of 8 documents.

Select	ID	Img	County	Recording Date	Unique Doc ID	Complete	Index Received	Image Received	Redaction Status	Allow Replace	Public	PII
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1138	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1140	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1141	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1142	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1143	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1144	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__1145	true	true	true	Checked for Redaction	false	true	
<input type="checkbox"/>			Monroe	2019/09/18	2019_0918__GWH1145	true	true	true	Checked for Redaction	false	true	

DETAILED AUDIT SEARCH

View Document Details by clicking on the magnifying glass

Recording Date

Unique Doc ID

Number/Book/Pate

Document Type

Index + Image Received

Checked for Redaction

Sent to be Redacted

County Allowed to Replace

PDF Returned

PRIA Recorded Date	09/18/2019	
Audit Recorded Date	09/18/2019	
County	Monroe	
Unique Document ID	2019_0918__1138	
Number	1138	
Book	2019	
Page	1138	
Document Type	Mortgage	
Index Audit Received	true	
Image Audit Received	true	
Index Received	true	09/19/2019
Image Received	true	09/19/2019
Complete	true	
Redaction Status	Checked for Redaction	
County Allowed to Replace Image	false	
PDF Visible to Public	true	
Sent to be Redacted	true	09/23/2019
Sent to be Redacted Confirmed	true	09/23/2019
IntelliDact ID	d0efbd99-d8ce-4a16-9abd-b1468ccf7a8b	
PDF Returned	true	09/25/2019

THE DOCUMENT REJECTIONS CHALLENGE - BEST PRACTICES

- How Big or Important Is This Issue?
 - More Than 150 Separate Reject Reasons Documented
 - What Proportion of Documents Are Rejected?
 - Impact on Submitter and Recorder Operations
 - Time – Error Correction
 - Money – Value of Time
 - Money – Delivery/Transmittal Costs

BEST PRACTICE PRIMARY THEMES

- Communication
- Document Preparation
- Document Review and Error Correction
- Use of Technology

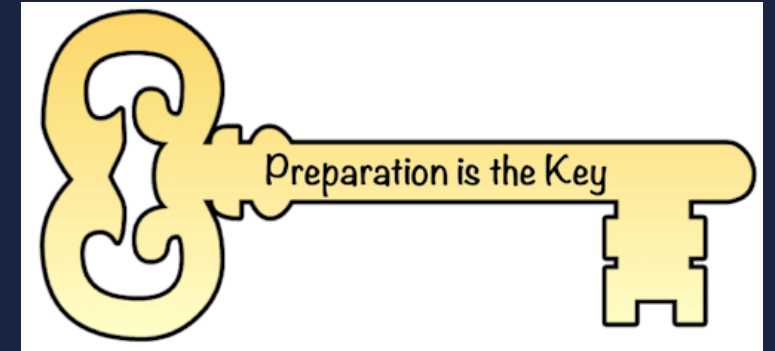
COMMUNICATION BEST PRACTICES

- Be Proactive
- Use Multiple Channels
 - Web Sites, Social Media, Email, Return Inserts, and more!
- Assign Primary Point of Contact
- Learn and Understand



PREPARATION BEST PRACTICES

- Use a Checklist
 - Document Complete?
 - Includes Required Information and Supporting Documents?
 - Formatting Correct?
 - Image Quality Good?
 - Image Format Correct?
 - Fees Correct?
 - Right County?
- Train Staff
- Work With Partners



CORRECT ERRORS CORRECTLY

- **Correct the Error – Really!**
 - Do Not Simply Resubmit
- **Correct All The Errors – No “Serial” Rejections**
 - Applies to Both Submitters and Recorders
- **Cure The Cause – Training and Prevention**

**ERROR
CORRECTION
PROCEDURES**



CONSISTENCY

- Recording Policy and Practice
 - Apply Consistently Within A County
 - Apply Consistently Within States and Regions
- Work With Your Associations
- Follow Other PRIA Best Practices

**IF YOU WANT TO
BE TAKEN
SERIOUSLY,
BE CONSISTENT.**

THE MAIN REJECTION REASONS

- Seven Major Rejection Categories
 - Missing Information - 63
 - Example - Missing Preparer Info
 - Incorrect Information - 43
 - Example - Incorrect Associated Document Reference
 - Document Formatting - 37
 - Example - Font Size, Margin Size



THE MAIN REJECTION REASONS

- Seven Major Rejection Categories
 - Payment Error - 12
 - Incorrect Fee Amount
 - Image Quality - 8
 - Example - Illegible Document
 - Customer Courtesy - 6
 - Example - Customer Request
 - Wrong Recording Jurisdiction
 - Really?



SPECIAL REJECTION TOPICS

- Six Topical Areas Within Categories
 - Notary Related- 22
 - Example – Missing Notary Stamp
 - Party Related - 21
 - Example – Missing Borrower Information
 - Supporting Document- 14
 - Example – Missing Supporting Tax Document

SPECIAL REJECTION TOPICS

- Six Topical Areas Within Categories
 - Legal Descriptions- #12
 - Example – Missing Legal Description-Platted
 - Preparer Related- #8
 - Example – Missing Preparer Address
 - Tax Related- #4
 - Example – Incorrect Tax Exemption

SPECIAL TOPICS



- Evaluating Completeness & Accuracy V. Evaluating "Recordability"
 - Be aware that there are different perspectives on this topic