

ESS

Electronic Services System – Standards Subcommittee Meeting

AGENDA **July 18, 2023** **Virtual** **10:00 A.M. to 12:30 P.M.**

Welcome and Introductions

April 20, 2023, Meeting Summary – Approval

Software Development Update

- Search Application Transition
 - Submitters, Organization Searchers, Individual Searchers
- ESS Pay
- CESAPI Checklist
- ESS Development Phase 3

Fraud Prevention Project Concept

Back File Survey Scanning Project Concept

Policies and Procedures

- Terms of Use Update – Chapter 7 – Approval
- Associated Reference Update – Chapter 3 – Approval
- Parcel Identification Number Update – Chapter 3 – Approval
- Document Formatting
 - Working Group Amendments – Approval

BREAK

- Homework - Discussion
 - PII
 - Cover Sheets and Index Legend
 - Stamp Area
 - Responsibility for Legal Requirements
 - Recordability

PRIA Update

- Blockchain Working Group

Subcommittee Member Topics

Next Regular Meeting: October 17, 2023

**Standards Subcommittee
Teleconference Meeting
Summary
April 20, 2023**

Participants

Ashten Wittrock, Carroll County Recorder
Jayne Schultz, Winneshiek County Recorder
Joan McCalmant, Linn County Recorder

Naomi Ellis, Marion County Recorder
Jolynn Goodchild, Plymouth County Recorder
Katie Carlton, Union County Recorder

Other Participants

Miranda Bills, Audubon County Recorder
Nancy Booten, Lee County Recorder
Jamie Stargell, Adams County Recorder
Kelly Seward, Monona County Recorder
Dianna Longhenry, Poweshiek County Recorder

Stacie Herridge, Story County Recorder
Janelle Schneider, Adair County Recorder
Sue Meyer, Clayton County Recorder
Paula Corzette, Monona County Dep. Recorder

Census Lo-Liyong, Iowa Land Records
Phil Dunshee, Iowa Land Records

Lisa Long, Iowa Land Records

Welcome

A meeting of the ESS Standards Subcommittee was held via web conference. The participants included the regular ESS Standards Subcommittee members and other members of the Document Formatting working group.

February Meeting Summary

The Subcommittee reviewed the February 2, 2023, meeting summary. Jolynn Goodchild made a motion to approve the meeting summary. Sue Meyer seconded, and the motion was approved.

Software Development Updates – User Administration Functions

The Subcommittee received a report on the results of a survey of recent focus group and testing participants. A preview of the registration process for the new CAS system was also presented. Four focus group discussions were held in March 2023 to demonstrate the new application. After the stakeholder demonstration, a survey was sent to gather responses and suggestions about the new search application. The survey provided valuable feedback that will guide the remaining software development work. The results from the survey indicate that the participants viewed the new search tools as favorable or very favorable.

Company/ User Administration

The new application will join E-sub and Search into a single system and organizations will need to apply for a business account. E-submitter accounts will be provided with access to the new search application. But a new Search organization will be required to set up a “business” account. There will no longer be a self-registration system. Acceptance of an updated ESS Terms of Service will also be required.

Individual/ User Administration

Individual users who want to access the system for personal use will need to complete a separate application form and agree to the updated ESS Terms of Service.

Linn County Payment Project Update

The Project Manager provided an update concerning the proposed agreement between Linn County and ESS. As part of the agreement, ESS would provide access to its payment system for the new Linn County online registration renewal system. The Linn County Recorder’s office in collaboration with their county IT department is in the process of developing the online registration renewal system. A draft agreement is currently being reviewed by Linn County officials.

Local Service Provider Maintenance Agreements

ESS is in the process of updating its maintenance agreements with local service providers. ESS has added two new APIs for E-submission and County Upload functions. The ESS system was built in 2005 and needed updates to become more current and secure. ESS requires that all Service Providers integrate with ESS and the Iowa Land Records system through the ESS API (web services). The Service Provider systems must communicate with ESS through the ESS API. Service providers have received a notice of discontinuance of the LCM and SOAP API.

Legislative Update

SF 141 - ESS Terms of Service and ESS API and Batch Transfer Authorizations

The Subcommittee was updated on progress made on two ESS legislative priorities concerning website Terms of Service and authorization for batch transfers and an API for specific purposes. A Study Bill was approved by the Senate Local Government Committee with a minor amendment. It was renumbered as SF 141 and assigned to the Ways and Means Committee in the Senate. Although the bill had garnered support from various stakeholders and legislators, it did not make it through the Senate Ways and Means committee. We hope to propose a similar bill next year. We will continue to communicate with our stakeholders and legislators.

SF 498 – Writing Fee Consistency

The recorders advanced a bill to make writing fees uniform for all all-terrain vehicles, snowmobile, and water vessel transactions. The writing fee bill proceeded through the Senate Transportation and Ways and Means committee. It was incorporated into the Senate property tax SF 569 (formerly SSB1218) bill and the writing fee was increased from one dollar and twenty-five cents (\$1.25) to two dollars (\$2). The bill was approved by the Senate. Further action is pending.

HF 475 – Real Estate Agreements

A bill was introduced relating to unfair real estate service agreements, enforceability, and recording. The bill required that recorders monitor agreements and refuse to record unfair agreements or face penalties. Through an extensive lobbying process, the sections related to the recorders were removed. An amendment was proposed that removed the liabilities from recorders. The final text of the bill reads that “the recorders may refuse to record an unfair agreement” and removed the penalties. The bill was approved by both chambers through unanimous vote and sent to the Governor for review.

HF 634 – Real Estate Inspections

HF 634 is an act relating to persons certified to conduct time-of-transfer inspections of private sewage disposal systems. This bill was a concern to recorders as it would hold them liable for faulty inspections (\$10,000) and fine the county (\$10,000) if the recorder alters the time stamp. The recorders advocated collectively for an amendment. The amended version removes the role of the recorder. The bill was approved by the House and Senate through a unanimous vote.

Trade Names

In 2022, ICRA suggested a technical change to policies on who should file Trade Name documents with Iowa counties. The changes are being researched and reviewed with stakeholders, including the Secretary of State’s office and the Treasurer’s affiliate. Going forward, ISBA real estate and business sections will be involved in the planning process.

Back File Scanning Survey Results

A survey was conducted by ESS to understand the current back scanning process and to find out if records were being transferred to ILR. Most of the back scanning was performed by a third-party service provider while 33% was conducted by internal county staff. The survey revealed issues with service providers, lack of indexing and inability to transfer records to ILR. ESS will be reviewing options for helping with and coordinating back file scanning activities.

Policies & Procedures

Associated References and Parcel Identification Numbers

The Subcommittee received a brief overview of potential policy changes concerning associated document references and parcel identification numbers. A draft associated reference policy would clarify and expand on county requirements for indexing associated references (going forward) for the purpose of providing user access to associated documents through the updated ILR Search Application. Policies concerning parcel identification numbers would be considered to allow the data point to be used in a future update to the Search Application and to link to related land record information. The concept would make indexing a parcel identification number for conveyance documents a requirement (going forward). The topics may be included in the agenda at the next regular meeting of the Standards Subcommittee.

Terms of Use Update – 7

The Standards Subcommittee was presented with a proposed amendment to Chapter 7 of the ESS Policies and Procedures concerning the Terms of Use (Service) and Privacy Policies. With the new ILR Search Application, user registration will be based on organization, and there will no longer be a self-registration process. The current policy is directed at individuals. The main focus of the proposed amendment would be to change terminology so that the Terms of Service and related policies apply to both organizations and the individual users.

The Subcommittee was asked to approve the proposed amendment and advance it to the ESS Coordinating Committee for action. Nancy Booten made a motion to approve it and Naomi Ellis seconded the motion. The motion was approved.

Document Formatting Standards

The formatting standards working group completed a review of the current formatting standards as reflected in Section 331.606B of the Iowa Code. The primary focus of the discussion centered on a review of the suggested changes to subsection 1 of Section 331.606B. The input and comments received at previous meetings were incorporated into a draft amendment to subsection 1, and the working group was asked to review the updated draft. During the discussion, the following additional adjustments were considered.

- Inserted language to clarify that attachments may not be affixed with tape
- Modified the requirement that all documents have text of at least 10-point type to reinsert an exception for a plat or survey or a drawing related to a plat or survey
- Inserted language that signatures should be “clear and discernable” in lieu of the term “readable”, as the nature of signatures is that they may often be hard to read.

No action was taken. Members of the working group were asked to give further review to an updated draft. Participants were also asked to review several other “discussion draft” documents addressing other policy concepts relating to personally identifiable information (PII), index legends, stamp areas, the question of who is responsible for reviewing legal aspects of documents, and the concept of what is required for “recordability”. These topics would be considered further at a future meeting of the working group.

PRIA Update

The Subcommittee received an update on a new working group created by PRIA concerning blockchain. Several subgroups were created, Phil Dunshee is leading the private sector group, Census Lo-liyong is participating in the legislation subgroup, and Lindsay Laufersweiler is with the public sector subgroup.

The meeting was adjourned at 12 PM.

Next Meeting: **July 18, 2023 (Regular Meeting)**

DRAFT

AGREEMENT FOR ELECTRONIC PAYMENT PROCESSING

THIS AGREEMENT has been made and entered into by and between Linn County, Iowa (“Linn” or “Linn County” or “County”), an Iowa County duly formed and existing under the laws of the State of Iowa, and Electronic Services System (“Electronic Services System” or “ESS”) a public agency formed and existing under chapter 28E and the laws of the State of Iowa (“Linn” and “ESS” collectively referred to as “Parties”).

WHEREAS Section 28E.12 of the Code of Iowa provides that public agencies may contract with any one or more other public agencies to perform any governmental service, activity, or undertaking which any of the public agencies entering into the contract is authorized by law to perform, and

WHEREAS the Electronic Services System has the capability to provide other services including but not limited to software or website development, application, administration, support services and payment services, and

WHEREAS, Linn County, Iowa has requested that Electronic Services System to provide payment services for Linn’s online applications for delivering various services to the public; and

WHEREAS, the Electronic Services System is able and willing to provide such payment services to Linn County.

NOW, THEREFORE, the parties hereto agree as follows:

1. **AUTHORITY.** Linn County and ESS shall jointly administer this Agreement for purposes of Iowa Code section 28E.6(1) to ensure its terms are properly carried out.
2. **PURPOSE.** Linn County has developed online services to provide for registration and license renewals. Linn County is seeking to secure PCI compliant payment services for its online applications and services. The Electronic Services System operates a payment services system for both online and point of sale services, and has the capacity to provide on demand credit and debit card payment services for Linn County applications. The purpose of this agreement is provide the obligations and responsibilities of the parties concerning the processing of Linn County’s online customer payments through ESS’s payment processing system. This Contract is not exclusive. During the term of this Agreement, ESS or Linn County may make similar arrangements with other parties or establish Agreements with other entities.
3. **ENTIRE AGREEMENT.** This Agreement, its amendments, and its attachments shall constitute the entire agreement between Linn County and ESS with respect to the activities described herein.
4. **AMENDMENTS.** This Agreement may be amended at a later date by mutual agreement by Linn County and ESS.
5. **DURATION.** This Agreement shall become effective at such time as ESS and Linn County have executed this Agreement in the manner hereinafter provided, and this Agreement is filed and recorded as required by Iowa Code section 28E.8 (2023). The Agreement shall be perpetual unless terminated in accordance with this Agreement.
6. **LEGAL OR ADMINISTRATIVE ENTITY NOT CREATED.** No new legal or administrative entity is created by this agreement. This agreement shall be administered by the County Administrator for the County and the Project Manager for ESS.

7. **DISPOSITION OF ASSETS.** The functions of this Agreement do not require the acquisition, holding, or disposal of real property. In the event that an amendment to this Agreement requires the acquisition, holding, or disposal of real property, this Agreement shall be amended to detail a manner of acquiring, holding, or disposing of real property.
8. **MANNER OF FINANCING.** The duties to be performed by Linn County, under the provisions of this Agreement are to be financed by Linn County at no obligation to ESS. The duties to be performed by ESS under the provisions of this Agreement are to be financed by the ESS at no obligation to Linn County. Linn County shall provide the designated services offered through its online application, and ESS shall provide payment services through the Electronic Services System electronic payment system. Linn County services will be funded through the fees received for its services as specified by Linn County and charged to its customers as allowed by Iowa law. ESS payment services will be funded by a payment services fee or surcharge imposed on users of the online payment processing service, as specified by ESS. The ESS payment services fee or surcharge shall not exceed 4% of the Linn County services transaction amount.
9. **APPLICATION LICENSE.** Linn County shall create or otherwise obtain the necessary software and code base to integrate its system with the ESS electronic payment system. Linn County shall assure that it possesses all rights title and ownership, including all necessary licenses to such software and code base. Linn County shall provide ESS access to the software, code base and documentation created, owned and maintained by Linn County for the service applications it integrates with the Electronic Services System electronic payment system, and any updates thereto, which may be used by ESS for the purpose of developing similar services for other counties or public agencies. Linn County hereby grants a perpetual and irrevocable license to ESS, and its designees, to use, modify, and integrate all or part of software and code base for those service applications ESS may deem appropriate for use by third parties.

The source code is the intellectual property of Linn County, Iowa. No right is granted to sell or distribute the source code other than what is outlined in 28E agreement. This software is not to be used in any manner that is primarily intended for or directed toward commercial advantage or private monetary compensation. This software contains the intellectual property of Linn County, Iowa. Use of this software and the intellectual property contained therein is expressly limited to the terms and conditions of the agreement under which it is provided by or on behalf of Linn County, Iowa.

Redistribution and use in source and binary forms, with or without modification, are permitted provided that the following conditions are met: Redistributions of source code must retain the copyright notice, this list of conditions and the following disclaimer. Redistributions in binary form must reproduce the copyright notice, this list of conditions and the following disclaimer in the documentation and/or other materials provided with the distribution. Neither the name of nor the names of its contributors may be used to endorse or promote products derived from this software without specific prior written permission.

THERE IS NO WARRANTY FOR THE SOFTWARE, TO THE EXTENT PERMITTED BY APPLICABLE LAW. EXCEPT WHEN OTHERWISE STATED IN WRITING, THE COPYRIGHT HOLDERS PROVIDE THE SOFTWARE "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE SOFTWARE IS WITH ESS. SHOULD THE SOFTWARE PROVE DEFECTIVE, ESS ASSUMES THE COST OF ALL NECESSARY SERVICING, REPAIR, OR CORRECTION.

10. COUNTY DUTIES. Linn County shall have the following duties.

- a. Operate and maintain specified online applications for the issuance and renewal of registrations and licenses and other specified programs and services (See Appendix A).
- b. Integrate the specified registration and license renewal application and other specified programs and services with the Electronic Services System electronic payment system application programming interface so as to facilitate online payment processing by ESS for Linn County customer transactions (API).
- c. Provide system documentation, record formats, and other data needed by ESS to communicate with Linn County applications.
- d. Maintain the integration with and conform to the requirements of the Electronic Services System electronic payment system through an application programming interface (API) provided by the Electronic Services System.
- e. Comply with the terms and requirements of the card services merchant agreement under which the Electronic Services System electronic payment system operates which may be amended from time to time.
- f. Provide the minimum required information about any customer transactions including but not limited to the date of an order, the cumulative amount of the order, and order number, another associated service number or memo (if applicable), the name of the customer, and applicable order details such as the service type label, a service type description, and the number of service units ordered so as to facilitate payment processing through the ESS system.
- g. Provide the minimum required information about the operation of its applications including but not limited to planned and unplanned service disruptions, application changes and updates, changes in business operations or any other information pertinent to the integration between ESS and the Linn County.
- h. Inform its customers of the operation of the Electronic Services System electronic payment system so customers are aware that the payment system for the county payments is the legitimate payment processor for the county transaction.
- i. Monitor the operation of its applications and to provide the primary customer support for its applications.
- j. Timely communicate with ESS personnel concerning any support issue or question involving the Electronic Services System electronic payment system. The County will inform ESS of the contact information for anyone designated to provide customer support for applications integrated with the Electronic Services System electronic payment systems.
- k. Assist ESS with the handling of any chargeback issues including the provision of any information necessary to validate a transaction and affirm the delivery of service to a customer.

11. ESS DUTIES. The Electronic Services System shall have the following duties.

- a. Allow Linn County access to the Electronic Services System electronic payment system through an application programming interface (API) provided by the Electronic Services System.

- b. Provide system documentation, record formats, and other data needed by the Linn County to communicate with the ESS electronic payment system API.
- c. Provide a test system and technical support needed to test each aspect of the integration with Linn County.
- d. Provide technical expertise to help resolve any errors found during testing and provide a point of contact to handle questions and issues.
- e. Timely communicate with Linn County personnel concerning any support issue or question involving the Electronic Services System electronic payment system. ESS will inform Linn County of the contact information for anyone designated to provide customer support for the Electronic Services System electronic payment systems.
- f. Comply with the terms and requirements of the card services merchant agreement under which the Electronic Services System electronic payment system operates.
- g. Receive and process information provided about any customer transactions including but not limited to the date of an order, the cumulative amount of the order, and order number, another associated service number or memo (if applicable), the name of the customer, and applicable order details such as the service type label, a service type description, and the number of service units ordered.
- h. Charge Linn County customers for the requested services for the amount charged by the County, plus any ESS payment processing fee, and to timely distribute the collected Linn County charges to the county. ESS will retain the ESS payment processing fee.
- i. Conform to the recommendations of the PCI Security Standards Council (PCI SSC).
- j. Provide information about the operation of Electronic Services System electronic payment system including but not limited to planned and unplanned service disruptions, application changes and updates, changes in business operations or any other information pertinent to the integration between ESS and Linn County.
- k. Inform users of the Linn County applications of the operation of the Electronic Services System electronic payment system and that the system is the authorized payment systems service provider.
- l. Monitor the operation of the Electronic Services System electronic payment system and to provide the primary customer support for payment services.
- m. Process any chargeback issues, and with the assistance of Linn County, challenge a customers dispute of charges made when the requested services are delivered.

12. LIMITATIONS. The County understand and agrees:

- a. That it is responsible for its internet, equipment and software maintenance and updates.
- b. That there are no representations or warranties as to payment processing uptime. The internet, equipment and components of the County, ESS or payment processor may experience technical difficulties resulting in an inability to process County payment transactions. ESS does not guarantee continuous, uninterrupted or secure access to any part of our service, and operation of the site may be interfered with by numerous factors outside of our control.
- c. Pursuant to the Merchant Agreement and applicable service agreements in effect at the time in effect with the payment processor of ESS, County shall be the point of contact for disputed charges by customers or card holders for county transactions and be responsible

for any charge backs and/or failed payments and any resulting fees that might arise pursuant to any such agreements.

- d. The services provided by ESS are “AS IS” without warranty of any kind, either express or implied, including, but not limited to, the implied warranties of title, merchantability, fitness for a particular purpose, and non-infringement.

13. TERMINATION. The ESS or Linn County may terminate this agreement by providing to the other party a written notice of intent to terminate this agreement at least one hundred eighty (180) days prior to the intended date of termination. The notice shall specify the reasons for termination, and shall be delivered by sending the notice to the respective representatives designated in this Agreement. The Agreement may also be terminated by mutual agreement at any time.

14. SEVERABILITY. If any portion of this Agreement or the application of this Agreement to any person or circumstances is held invalid, such invalidity shall not affect other provisions or applications of this Agreement which can be given affect without the invalid provisions or applications, and to this end, the provisions of this Agreement are declared to be severable.

15. NON-LIABILITY. ESS and Linn County shall not be liable for any acts, deeds, resolutions or other actions of the other party.

16. NOTICES. Notices under this Agreement shall be in writing and delivered to the representative of the party to receive notice (identified below).

If to ESS:

Phil Dunshee
Project Manager
8711 Windsor Parkway, Suite 2
Johnston, Iowa 50131
515.491.8939
phil@clris.com

If to the County:

Teresa Sackett
Deputy Recorder
LINN County
935 2ND St. SW
Cedar Rapids, IA 52404
Ph: 319-892-5432
Teresa.Sackett@linncountyiowa.gov

Any notice or communication sent by U.S. Mail under this Contract shall be deemed given upon receipt as evidenced by the U.S. Postal Service return receipt card, or if sent by overnight delivery service, upon receipt as evidenced by the signature attained by the carrier.

From time to time, the Parties may change the name and address of a Party designated to receive notice. Such change of the designated person shall be in writing to the other Party and as provided herein.

Electronic Services System

Linn County

By: 
Phil Dunshee, Project Manager

By: Carolyn Siebrecht
Carolyn Siebrecht, Linn County Recorder

Date: 7/12/23

Date: 7/12/2023

Appendix A – Linn County Online Services

Enumerated Services

1. Linn County License Renewal Services

Notices of Discontinuance - LCM

Support for the LCM Client for E-Submission will be discontinued effective **September 30, 2023**. Service Providers who currently utilize the LCM for E-Submission activities shall prepare Service Provider ESS API Developments for E-Submission conforming to the requirements of the E-Submission Rest API (CESAPI).

Support for the LCM Client for County Upload Functions will be discontinued effective **September 30, 2024**. Service Providers who currently utilize the LCM for County Upload activities shall prepare Service Provider ESS API Developments for E-Submission conforming to the requirements of the County Upload Rest API (CUAPI).

Notices of Discontinuance – SOAP API

Support for the current ILR E-Submission Client API will be discontinued effective **June 30, 2024**. Service Providers who currently utilize the ILR E-Submission Client API should, as soon as possible, proceed with Service Provider ESS API Developments for E-Submission functions conforming to the requirements of the E-Submission Rest API (CESAPI).

ESS has nearly completed development of the new County Upload REST API and it will soon be available for testing. Support for the current ILR County Upload Client API will be discontinued effective **September 30, 2024**. Service Providers who currently utilize the ILR County Upload Client API should, as soon as possible, proceed with Service Provider ESS API Developments for County Upload functions conforming to the requirements of the County Upload Rest API (CUAPI).

ESS is available to assist Service Providers with testing and implementation. Service Providers are encouraged to schedule time proactively with advance notice to the ILR development team for technical assistance and testing.

JSON

In order to simplify the handling and exchange of data through the County Upload Rest API (CUAPI), ESS is adopting JSON (JavaScript Object Notation). It provides a lightweight data-interchange format that all service providers should be able to use. When and if a standard is adopted, service providers should expect that ESS will move toward the adoption of a published standard.

Service Provider ESS API Developments – Processes

Service Provider ESS API Developments for exchanging information with the ESS API should be configured to run whenever the Service Provider System is operating, and if the Service Provider System is restarted for any reason, Service Provider ESS API Developments should also be configured to restart. Business Functions and Operations described in Exhibit A and which are to be fulfilled by processes incorporated within Service Provider ESS API Developments include the following.

ESS and Iowa Land Records County Upload and E-Submission Processes

- The transfer of information relating to recorded documents in electronic format to the ESS and Iowa Land Records portal using the specified ESS API and JSON.

Getting Started on County E-Submission API

The documentation can be found on the following pages.

<https://staging.iowalandrecords.org/esubmission/services/county/documentation/index.html>

<https://staging.iowalandrecords.org/esubmission/services/county/swagger-ui/index.html>

There are sample calls on the second page. The base url for calls

is <https://staging.iowalandrecords.org/esubmission/services/county/api/>

The easiest call to handle initially (it contains only a single Boolean element) is readyForRecorder. The URL for that is <https://staging.iowalandrecords.org/esubmission/services/county/api/readyForRecorder>

E-Submission Overview

The following is a high-level overview of a document and group through our system from submission through download of a stamped document:

1. A group is created and submitted by a submitter.
2. The group is set to “ready for recorder”.
3. At this point a call to “readyForRecorder” would return true (and would so long as any other groups remain in the “ready for recorder” status).
4. Recorder approves.
5. Group is moved to “ready for download” status.
6. A call to the api endpoint “readyForDownload” returns the group values (as well as any other groups in the ready for download status).
7. You use the data from “readyForDownload” response to make a call to the api endpoint “downloadDoc” for each submission/document (please note the sequence indicated) within the group.
8. After all documents in group have been downloaded via “readyForDownload” call, the group is added to queue to have status updated to “downloaded”.
9. At this point the submissions are updates to “ready to stamp” and now you can make your call to “submitStampInfo” for each submission. Again, please note the sequence for each submission within the group. Also, any DOV in the group will not be stamped.
10. The status for the submission after the call to “submitStampInfo” is now “stamped”.
11. After all submissions in the group (with exception of DOV) have been moved to “stamped” status, the group will be added to a queue to be moved to “stamped” status.
12. Now a call to “downloadStampedDoc” will need to be made for each submission, except for a DOV since it will not have been stamped.
13. After all stamped submissions in group have been downloaded, the group status will be set to “County Indexed Not Paid.”
14. The group will then be added to the queue for payment. After the payment system has processed the group, the status for the group and each document will to be updated to “County Indexed,” “County Indexed Paid,” or “County Indexed Not Paid” accordingly.
15. A recorder may “restamp” a document within 5 days. The status of the group and document does not change, there is a flag within the system that identifies a document as restamped.
16. A call to the api endpoint “readyForRestampDownload” returns a list of documents that have the restamped flag set to true and the restamp downloaded flag set to false.
17. You will use the data from the “readyForRestampDownload” response to make a call to the api endpoint “downloadStampedDoc” to download the restamped document.
18. At this point the system sets a flag to true for the restamped document that was downloaded.

County E-Submission Rest API Workflow and Information

1. Standard Workflow

a. Endpoint flow

- readyForDownload
- downloadDoc
- submitStampInfo
- downloadStampedDoc
- groupDetails (if needed)

b. Group generation

- You can coordinate with Corrie and/or Lisa via support@clris.com to have groups generated for you to process.

c. Group handling

- Each group will need to be handled individually stepping through each endpoint by document sequence number.

1. Example-processing groupID 89209

- Call readyForDownload (see below for excerpt from JSON pertaining to groupID89209)

- Note sequence must be followed for each document in group.
- Below you will see that “priaDocObjectID: 105410” has “sequence: 1”, “priaDocObjectID: 10511” has “sequence: 2”. So, the document with “sequence: 1” will always be handled first, “sequence: 2” will be handled second etc. This order is to be followed through each step of the workflow.

```
{
  "priaDocObjectID": 105394
},
{
  "groupID": 89209,
  "groupName": "Humboldt Test 249",
  "recorderApprovedDate": "2023-06-23 14:55:15.33",
  "sequence": 1,
  "priaDocObjectID": 105410
},
{
  "groupID": 89209,
  "groupName": "Humboldt Test 249",
  "recorderApprovedDate": "2023-06-23 14:55:15.33",
  "sequence": 2,
  "priaDocObjectID": 105411
},
{
  "groupID": 89210,
```

b. Processing groupID 89209

- GET call to .../api/downloadDoc/105410
- GET call to .../api/downloadDoc/105411
- POST call to .../api/submitStampInfo/ with stamp info in json body for 105410
- POST call to .../api/submitStampInfo/ with stamp info in json body for 105411
- GET call to .../api/downloadStampedDoc/105410
- GET call to .../api/downloadStampedDoc/105411
- GET call to .../api/89209

- Verify group and documents are in one of the following states:
CountyIndexed, CountyIndexedNotPaid, CountyIndexedPaid.

2. Things to note.

- a. DOV docs are not stamped and thus, have no stamped image to download.
- b. You can also make a call to groupDetails to get the status of the group and each document within the group. This can be beneficial for troubleshooting as well as validating that the group/documents are in the expected status.

2. Restamp Workflow

a. Endpoint flow

- readyForRestampDownload
- downloadDoc

b. Restamp generation

- i. You can coordinate with Corrie and/or Lisa via support@clris.com to have documents restamped for you to process.

c. Document handling

- i. Each document will be handled individually and does not need to be sorted by group or sequence.

1. Example processing

- a. Call readyForRestampDownload (see below for sample JSON returned)

```
[
  {
    "groupID": 83689,
    "groupName": "133729-1",
    "recorderApprovedDate": "2014-06-23 16:06:44.258",
    "sequence": 3,
    "priaDocObjectID": 93646
  },
  {
    "groupID": 84188,
    "groupName": "csctestgroup",
    "recorderApprovedDate": "2015-11-27 10:43:42.939",
    "sequence": 1,
    "priaDocObjectID": 94417
  },
  {
    "groupID": 85345,
    "groupName": "Recorder Stamp Placement Illustration X",
    "recorderApprovedDate": "2017-08-17 14:13:02.213",
    "sequence": 1,
    "priaDocObjectID": 96413
  },
  {

```

b. Processing

- i. GET call to .../api/downloadDoc/93646
- ii. GET call to .../api/downloadDoc/94417
- iii. GET call to .../api/downloadDoc/96413
- iv. Continue until all documents in the list have been downloaded.

2. Things to note.

- a. The json structure is the same as readyForDownload but you do not need to sort by group and sequence prior to the call to downloadDoc for restamped documents.
- b. Restamping a document does not impact the group or document status so a call to groupDetails will not provide you any additional information in regard to restamping.

County E-Submission Rest API Checklist

- ☐ Following standard workflow by group through each endpoint.
 - ☐ Call to readyForDownload
 - ☐ Order documents by group and then sequence.
 - ☐ Call for each group and document by sequence to downloadDoc
 - ☐ Call for each group and document by sequence to submitStampInfo
 - ☐ DOV documents do not need stamped and the group will update after last non-DOV document has stamp info submitted.
 - ☐ Call for each group and document by sequence to downloadStampedDoc
 - ☐ Since DOV documents are not stamped, they do not need downloadStampedDoc called and the group will update after last non-DOV document has had downloadStampedDoc called.
 - ☐ Ensure all groups and documents are ending in CountyIndexed, CountyIndexedPaid, or CountyIndexedNotPaid status. This can be verified via the groupDetails call. (Group details can also be used for troubleshooting during implementation by reviewing group and document status.)
- ☐ Following restamp workflow. Document ID(s):
 - ☐ Call to readyForRestampDownload
 - ☐ Call for each document to downloadStampedDoc
- ☐ Both workflows being handled programmatically, from start to finish. Not kicking off processes manually.
- ☐ Programmatically able to handle a slow-down in processing during high-traffic periods by repeating a call to submitStampInfo or downloadStampedDoc if group/document status was not updated prior to initial call.
- ☐ Complete groups where the sequence number is different from pria id order demonstrating that sequence is followed as opposed to pria id.
- ☐ For standard workflow, process several groups of varying size and document types.
 - ☐ Standard groups with a size of 1-6. Group ID(s):
 - ☐ Group size 20 or more (there is no limit on the number of documents in a group.) Group ID(s):
 - ☐ Group with just GWH. Group ID(s):
 - ☐ Group with just DOV. Group ID(s):
 - ☐ Group with GWH and DOV. Group ID(s):
 - ☐ Groups with exemptions (GWH, DOV, and transfer tax.) Group ID(s):

☐ Group with multiple documents (other than DOV and GWH.) Group ID(s):

☐ Poorly formed group: 1-deed with DOV and GWH exemptions, 2-deed with no exemptions, 3-DOV for deed 2, 4-GWH for deed 2. Group ID(s):

☐ Group at least one document being 50+ pages. Group ID(s):

☐ Group at least one document having a document with pages that are not all the same orientation. Group ID(s):

☐ Group at least one document with survey pages that are large in size. Group ID(s):

☐ Ensure at least one second between downloadDoc, submtStampInfo, and downloadStampedDoc.

☐ Ensure at least 30 seconds between remaining calls.

☐ Ensure service provider is logging and monitoring error messages.

☐ Multiple Groups processed together with documents grouped by group id and then processed as a group in order by sequence. Group ID(s):

☐ Provide Merna with a list of group ID's for groups processed through standard workflow. (You do not need to provide all groups ever processed only your final ones that were processed after your implementation was complete. Be sure to have at least one showing each of the cases above.)

☐ Provide Merna with a list of IDs for documents that were restamped. (Again, you do not need to provide all documents ever processed only your final ones that were processed after your implementation was complete.)

County E-Submission Rest API FAQ

1. Is downloadDoc.requestGroup.Request.Key always in the same order, always 5?
 - a. *Do not depend on them being in the same order. You should be able to determine the value of “value” element based off of the value of the “name” element.*
2. downloadDoc.requestGroup.priaRequesst.package.PriaDocument.RecordingEndorsement.Fees.fee.description, need a list of the valid descriptions
 - a. *The value will be one of: StandardFee | TransferFee | TransferTax | DocMgmtFee | ERecordingFee | ServiceFee.*
3. Type and typeOtherDescription are they the same as LCM?
 - a. *Yes, these have not changed.*
4. Are there defined values to roleType and type in ContactPoint?
 - a. *The value for roleType will be one of: Home | Mobile | Work.*
 - b. *The value for type will be one of: Email | Fax | Other | Phone.*
5. What is objectID in submitStampInfo call?
 - a. *The objectID parameter for the submitStampInfo call is the same value as priaDocObjectID.*
7. Is code the same as _Code.
 - a. *Yes.*

July 11, 2023

To: ESS Finance Subcommittee

From: Phil Dunshee

Re: Summary of Reserve Fund Expenditures: June 2021 – June 2023

During the past two years the Electronic Services System (ESS) has undertaken very significant projects to update the Iowa Land Records system. These changes addressed the following objectives.

- Updating the underlying software systems, which were no longer “supported” by the information technology industry, to current and supported platforms
- Increasing system security
- Providing recorders and customers with a modern and responsive website
- Updating user interfaces and software functions for E-Submission and search applications
- Updating user interfaces and software functions for administrative and payment applications
- Updating the Application Programming Interface (API) with local service provider systems

Collectively, these changes represent a nearly complete overhaul of the Iowa Land Records system since the time it was originally created during the period of 2004-2006.

While the ESS internal development team contributed substantively to these changes, the overall scope of work far exceeded their capacity. For this reason, ESS and Iowa Land Records determined that outside technical assistance and software development services would be required.

RFQ for Application Development and Technical Support Services

In the spring of 2021, a request for qualifications and quotes was published by ESS. After evaluating several responses, a Notice of Intent to Award was approved by the ESS Coordinating Committee on May 24, 2021, and master agreements were awarded to two vendors: Lean Techniques and We Write Code. The master agreements were approved by ESS on June 22, 2021 to be effective July 1, 2021.

Concurrent with the approval of these agreements, it was determined that reserve funds would be used to pay for the development activities to be performed by these vendors. On June 22, 2021, the ESS Coordinating Committee authorized up to \$300,000.00 in reserve funds for development activities. Subsequently, work authorizations were approved for Lean Techniques and We Write Code on July 22, 2021 and August 10, 2021, respectively.

During the period of July through November, 2021, the following functions were addressed.

- Developed a new E-Submission interface for customers (submitters)
- Updated the ESS Payment API to operate on a modern and secure platform
- Developed an updated central administrative interface for ESS Payment and E-Submission applications
- Updated image conversion systems to improve the quality of archived E-Submission documents
- Developed a new County Recorder Interface for E-Submission
- Made minor updates to the WordPress landing pages for Iowa Land Records

Additional reserve funds were authorized by ESS for these activities on December 3, 2021 (\$150,000.00) and February 10, 2022 (\$75,000.00).

All of these activities can be grouped as Phase 1 of the overall project. The total authorized expenditures approved by the ESS Coordinating Committee for Phase 1 was \$525,000.00. Actual expenditures for Phase 1 activities during the period of July 22, 2021 to May 31, 2022 were \$430,398.75. Actual expenditure amounts vary from the authorized amounts due to vacations, paid time off (PTO) or holidays taken by the developers assigned to the project.

The amounts paid to the participating vendors in Phase 1 were as follows.

Lean Techniques (LT) - \$295,625.00

We Write Code (WWC) - \$120,333.75

WinCommunications - \$570.00 (minor WordPress updates not addressed by the RFQ)

On May 10, 2022, the ESS Coordinating Committee initiated plans for Phase 2 of the project and authorized the expenditure of up to \$350,000.00 in reserve funds for the following development activities.

Central Authentication System Development

Creation of a New User Management Database

Migration of Existing Administrators

Migration of E-Submission Users

Implementation of Two Factor Authentication

Integration with Wordpress Application Form

Development of ESS Pay On-Demand Application

Optimize the ILR Search Algorithm

Search Organization Management Development

Search Application Interface Development

Search Results Display Development

Development of a Search Only Users component of E-Submission

Development of Public Search Roles and Functions

Transfer Knowledge to ESS Developers

On February 16, 2022, the ESS Coordinating Committee authorized additional reserve funds for Phase 2. Taken together the total amount of reserve funds authorized for Phase 2 through June 2, 2023 was \$568,000.00. Actual expenditures for Phase 2 activities during the period of October 1, 2022 to May 28, 2023 were \$382,967.50.

The amounts paid to the participating vendors in Phase 2 were as follows.

LT - \$381,637.50

WinCommunications - \$1,330.00 (minor WordPress updates not addressed by the RFQ)

Combined expenditures for Phase 1 and Phase 2 developments during the period of July 22, 2021 through May 28, 2023 (22 months) were \$813,366.25.

The ESS and ILR internal development team has assumed responsibility for maintaining the infrastructure and software for these newly developed systems. Additionally, the internal team has been focused on the development and implementation of updated application interfaces for the integrations with local county land record management systems (county upload and E-Submission functions). Not only have they developed these vital, updated application interfaces, but they will be assisting the local service providers with their understanding of the new systems and helping them with implementation.

The next major development on the drawing board will be the creation of a new application programming interface (API) for electronic submission organizations (national and state). These organizations serve real estate professionals throughout the country, and they submit higher volumes of documents for recording. Examples include Simplifile, CSC, Erecording Partners and the Iowa Department of Revenue. ESS and Iowa Land Records are looking to enhance the functionality of this API for the benefit of both recorders and customers.

Phase 3

Since the conclusion of Phase 2 in May, 2023, the ESS and Iowa Land Records team has been identifying tasks to be performed in order for the various applications to be considered complete and fully functional. It is anticipated that this backlog of tasks will be bundled into a limited work authorization which will be assigned to one of the outside vendors. The activities would be performed before the end of calendar year 2023 under a new work authorization. The estimated total hours of work would be 360 at an estimated cost of \$54,000.00.

More detailed information about the work performed in Phase 1 and Phase 2 can be found in the work authorizations that were approved by the ESS Coordinating Committee and the associated invoices presented by the authorized vendors.

Please let us know if you have any questions. Action on Phase 3 is anticipated at the August 2023 meetings of the Finance Subcommittee and the ESS Coordinating Committee.

July 18, 2023

To: ESS Standards Subcommittee

From: Phil Dunshee

Re: Fraud Prevention Project Concept and
Historical Survey Scanning Project

FRAUD PREVENTION

At their May 9, 2023, meeting the ESS Coordinating Committee expressed support for ESS to explore the development of a fraud notification system, including funding options and the feasibility of implementing and maintaining the system. We wish to share a concept on how this might work in the context of the Iowa Land Records system. ILR has more than 23 million records statewide, and a system based on name has the potential for producing many false positive notifications. An obvious example would be the surname "Smith."

So, how do we ensure that a notification system is targeting activity about a particular property or properties? We can draw a few lessons from the Back the Blue redaction program. For that program, qualified participants are asked to identify the specific documents they want to have redacted. Those documents are identified on a "redaction request form," and we dutifully redact the appropriate name from the document that is posted on the website. Our team doesn't guess or do research about the documents. The requestor, often with the assistance of their county recorder's office, identifies the exact record(s) to be redacted.

Carrying this idea forward to fraud prevention, it would be possible to ask a citizen/customer to identify the specific "deed" or other conveyance document associated with their property. If a deed or other conveyance instrument was filed for that property, an associated reference would be entered into the recorder's index. The recording information, including the associated reference information would be transmitted from the county to Iowa Land Records. ILR systems could be set up to electronically notify the citizen customer that a document associated with their property has been recorded. In this manner the notification would provide information about a transaction with a lower risk of a false positive report.

ILR will soon be launching the "citizen" version of the land records search. Individuals will be invited to sign up for the service, and an invitation to sign up for the notification service could be included with the set-up process. There is much more to do to plan and develop policy around a program like this. A budget has not yet been estimated. We would appreciate your reaction and guidance as we think about next steps.

HISTORICAL SURVEY SCANNING PROJECT

In recent years the ILR team has maintained communications with the leadership of the Society of Land Surveyors of Iowa (SLSI). We participate in their annual conference and are often in touch with them when the legislature is in session. One of the topics they bring up is the need to digitize older survey records - particularly plat maps. Census, Lisa and I recently met with the SLSI leadership via web conference and this topic was raised. The idea of setting up a joint working group (SLSI and ESS/ILR) was discussed. The group would be charged with coming up with a project plan, a budget and a source of revenue. We know that some work needs to be done to move it from a discussion to a plan, and we would be pleased to assist. Again, we would appreciate your comments and guidance.

pd

Chapter 7 Policy and Procedures Access Review Procedures

Chapter 7 of the Electronic Services System (ESS) Policies and Procedures is amended to elaborate on procedures for granting or denying access to the Iowa Land Records Search application or to Iowa Land Records E-Submission service.

1. Section 7.2(1) is amended to read as follows.

ESS – 7.2 Authority and Purpose.

(Iowa Code Section 331.604, 3(a))

7.2(1) The Electronic Services System (ESS) is required to implement electronic recording in each county, and to maintain a statewide internet website to provide electronic access to records and information. In order to ensure the successful operation of the county land record information system and to fulfill the requirements of Iowa law concerning the handling of personally identifiable information, it is necessary to establish and publish appropriate Terms of Service and Privacy policies as authorized under Iowa Code Section 22.2, subsection 4a. These policies apply to all persons and organizations that access information or engage in electronic recording activities at websites published by the Electronic Services System and the county land record information system.

Section 7.2 revised 5.9.23.

2. Section 7.3, unnumbered paragraph 11, is amended to read as follows.

ESS – 7.3 Iowa Land Records Search Application Terms of Service

No Unlawful or Prohibited Use

As a condition of the use of the iowalandrecords.org and related extensions (site), an organization or user will not use the site for any purpose that is unlawful or prohibited by these terms, conditions, and notices. An organization or user may not use the site in any manner that could damage, disable, overburden, or impair any Electronic Services System server, or the network(s) connected to any Electronic Services System server, or interfere with any other party's use and enjoyment of the site. The maximum number of document images which may be viewed or downloaded by an ~~individual~~ organization user shall not exceed 120 documents per day, except when authorized by a site administrator. This limitation will be programmatically enforced. Permission to view more than 120 documents per day per ~~individual~~ organization user may be granted to known, trusted ~~registered users~~ organization users on a case-by-case basis. Such permission may be revoked by a site administrator for any reason.

The maximum number of document images which may be viewed or downloaded by a registered individual user shall not exceed 10 documents per day, except when authorized by a site administrator. This limitation will be programmatically enforced. Permission to view more than 10 documents per day per registered individual user may be granted to known, trusted registered users on a case-by-case basis. Such permission may be revoked by a site administrator for any reason.

3. The ESS Policies and Procedures are amended by adding the following new sections.

ESS – 7.7 Iowa Land Records Application Procedures

7.7 (1) The purpose of this policy is to clarify the process for determining whether to grant an organization and user access to the Iowa Land Records Search application or the Iowa Land Records E-Submission service. As provided in Sections 7.3 and 7.5, an organization or user must be registered with the Electronic Services System and Iowa Land Records. Registration is conducted through an application form for organizations (<https://iowalandrecords.org/ess-business-application/>) or individuals (<https://iowalandrecords.org/ess-individual-search-application/>).

7.7 (2) When applying for access to the Iowa Land Records Search application or the Iowa Land Records E-Submission Service, organizations are required to provide accurate user account information concerning their identity including a first and last name, organization name, mailing address, e-mail address and telephone number. When possible, an organization web address and an organization's official business registration identification or Trade Name is requested. The use of false or fictitious information is prohibited. Organizations are required to explicitly request access to the service by marking the designated choices on the application form. They are required to explicitly agree and certify that the information submitted is complete and accurate, and they are required to explicitly acknowledge and accept the Electronic Services System Terms of Service.

When applying for access to the Iowa Land Records Search application, individuals are required to provide accurate user account information concerning their identity including a first and last name, mailing address, e-mail address and telephone number. The use of false or fictitious information is prohibited. Individuals are required to explicitly request access to the service by marking the designated choice on the application form, they are required to explicitly agree and certify that the information submitted is complete and accurate, and they are required to explicitly acknowledge and accept the Electronic Services System Terms of Service.

7.7 (3) The Electronic Services System including its officials, employees and contractors reserves the right to verify and validate the information provided by an organization or user on the application form. Further, the Electronic Services System reserves the right to

conduct a review of the background of an organization to determine the application has or may be likely to engage in activities which are prohibited by these Terms of Service.

7.7 (4) The Electronic Services System reserves the right to decline any application and to deny access to an applicant for any of the following reasons.

- a) The applicant has submitted false, fictitious, or misleading information in an application for access
- b) The business registration information or Trade Name information is false, incomplete or inaccurate
- c) ESS is unable to authenticate the identify an organization or individual
- d) ESS believes that the applicant has or may engage in false, fraudulent, illegal or unauthorized activity based on their background and history including but not limited to their use of a legacy application such as <https://iowalandrecords.org/portal>
- e) ESS determines that the applicant is or is likely to be engaged in prohibited activity such as the commercial use of any content or information made available through the ESS website and services. Prohibited activities include selling, sharing, transferring or marketing the content or information provided through ESS website and services, or engaging in any similar service or transaction related to the materials provided through ESS website and services to any extent under any circumstances.

7.7 (5) If the Electronic Services System declines an application and denies access to Iowa Land Records Search application or the Iowa Land Records E-Submission service, notice shall be provided to the requested organization administrator or individual user via email. Such notice will be provided within seven business days following a decision and will generally specify the reasons for denying access. An applicant may appeal a decision to decline an application and deny access. An appeal shall be submitted via email to support@clris.com. An appeal will be directed to a designated ESS Site Administrator, who shall have sole discretion concerning access to Iowa Land Records services.

ESS – 7.8 Iowa Land Records Access Revocation Procedures

7.8 (1) The purpose of this policy is to clarify the process for revoking an organization's or a user's access to the Iowa Land Records Search application or the Iowa Land Records E-Submission service. As provided in Sections 7.3, 7.5 and 7.7, a registered organization and user is required to comply with the Iowa Land Records Terms of Service. Through various means, the Electronic Services System including its officials, employees and contractors will regularly monitor the activities of registered organizations and users to ensure compliance with the ESS Terms of Service. Registered organizations and users who do not comply with the ESS Terms of Service may have their access privileges revoked. The basis for revoking an organization's or users access to Iowa Land Records services, the likely actions for revoking access, and a process for appealing a decision to revoke access is described in this section.

7.8 (2) Iowa Land Records Terms of Service describes several reasons for revoking an organization's or a user's access to the Iowa Land Records Search application or the Iowa Land Records E-Submission service or other services. These reasons include but are not limited to the following.

- a) Creation of multiple [user accounts] logins for the purpose of circumventing the daily search limit
- b) Failure to maintain current and accurate information about the organization
- c) Failure to maintain current and accurate information about each organization user
- d) Failure to maintain current and accurate information for an individual user
- e) Failure to pay required fees for E-Submission services or failure to pay other authorized fees
- f) Provision of an email address for an organization administrator or user that bounces or is rejected by an email service or host
- g) Failure to whitelist emails originating from iowalandrecords.org, clris.com or mailchimp.com (in service to ESS and Iowa Land Records)
- h) Provision of a disconnected or unresponsive telephone number
- i) Usage of an IP address located outside the United States
- j) Usage of an IP address with a documented history of supporting phishing, scams, or illegal activities, or which is identified as a proxy server for devices located outside of the United States
- k) Involvement in the development, use, and deployment of ransomware, as deemed illegal under Section 715 Code 2023 of Iowa
- l) Usage of information or services or a pattern of behavior contrary to the published Terms of Service, such as reselling ESS data or services
- m) Usage of information or services to conduct illegal activity, or a pattern of behavior which indicates illegal activity

7.8 (3) As a condition of using the Iowa Land Records Search application or the Iowa Land Records E-Submission service registered, organizations and registered users are required to comply with the Electronic Services System and Iowa Land Records Terms of Service as described in this Chapter (Sections 7.3, 7.5 and 7.7. Violations of the Terms of Service may result in revocation of access through various means and the deactivation of accounts.

7.8 (4) Iowa Land Records reserves the right to enforce compliance and take appropriate action in response to violations. The enforcement actions may include, but are not limited to:

- a) Warning and notification to the organization or user
- b) Blacklisting the accounts of an organization's users or the accounts of individual users

- c) Temporary deactivation of an organization's account or a user's account and restricting access to the Iowa Land Records Search application, the Iowa Land Records E-Submission service, or other services
- d) Permanent deactivation of the organization's account or an individual user's account
- e) Blocking an IP address or range of IP addresses associated with an organization or user
- f) Legal action

7.8 (5) If the Electronic Services System takes action to enforce compliance as described in Section 7.5(4), notice shall be provided to the primary organization administrator or individual user via email. Such notice will be provided within seven business days following an action and will generally specify the reasons for enforcement. An organization or individual user may appeal a decision to enforce compliance. An appeal shall be submitted via email to support@clris.com. An appeal will be directed to a designated ESS Site Administrator, who shall have sole discretion concerning access to Iowa Land Records services.

ESS – 7.9 Temporary Adjustment To Document Image View Limits

7.9 (1) Section 7.3 specifies that the maximum number of document images which may be viewed or downloaded by an organization user shall not exceed 120 documents per day, except when authorized by a site administrator. This limitation is programmatically enforced. Permission to view more than 120 documents per day per organization user may be granted to known, trusted registered users on a case-by-case basis. Such permission may be revoked by a site administrator for any reason. The purpose of limitation is to ensure that the Iowa Land Records Search application is structured to serve the needs of real estate professionals as they perform their various functions. Iowa Land Records is not intended to serve as a conduit for facilitating the aggregation of data for private commercial use or resale. The purpose of this policy is to specify the conditions when a organization user may be granted authorization to temporarily exceed the standard limitation on the number of documents which may be viewed in a day.

7.9 (2) Organizations may request permission to temporarily exceed the daily document image view limitation of 120 documents per day. Requests shall be submitted by an organization administrator via email to ESS and Iowa Land Records at support@clris.com. A request shall specify the purpose for the temporary authorization, the desired number of document views per day, the number of users who would be exceeding the standard limit, and the desired duration of the temporary authorization.

The decision to grant permission to view more than 120 documents per day shall be made on a case-by-case basis. A designated ESS Site Administrator shall have sole discretion concerning requests to temporarily exceed the standard limitation on the number of documents which may be viewed in a day.

7.9 (3) The granting of temporary and limited permission to exceed the daily document image view limitation is subject to the following conditions:

- a) The duration of a temporary authorization to exceed the daily document image view limitation shall not be greater than 10 business days
- b) The maximum number of organization users who may be granted temporary authorization to exceed the daily document image view limitation is five users
- c) Preference shall be given to known, trusted, registered organizations located in the State of Iowa which can demonstrate a legitimate professional need, such as research, for temporarily viewing a higher number of document images
- d) Authorization to temporarily exceed the standard limitation on the number of documents which may be viewed in a day shall not be granted to organizations seeking to populate a database for any reason. Organizations seeking bulk data are required to seek it from individual Iowa counties who are authorized by law to transfer data and images in batch format.
- e) Authorization to temporarily exceed the standard limitation on the number of documents which may be viewed in a day shall not be granted to organizations providing a commercial product such as a private or public

online searchable data base, or to acquire documents for resale through any method or in any form. Such uses of ESS and Iowa Land Records are prohibited.

- f) Organizations and users authorized to temporarily exceed the standard limitation on the number of document images viewed shall otherwise comply with the Terms of Service and all applicable laws, regulations, and policies.
- g) ESS and Iowa Land Records reserve the right to monitor and audit the activities of organizations and their users who have been granted permission to temporarily exceed the daily document image viewing limitation
- h) ESS and Iowa Land Records reserve the right to terminate an authorization to temporarily exceed the daily document image viewing limitation at any time for any reason

7.9 (4) Iowa Land Records shall maintain a record of organizations and organization users who have been granted authorization to temporarily exceed the daily document image view limitation, including the justification for granting such authorization. Iowa Land Records shall establish a mechanism for users to report any misuse of this policy.

Chapter 3 Policy and Procedures Associated References

Chapter 3 of the Electronic Services System (ESS) Policies and Procedures is amended to clarify requirements for Associated Document References.

1. Section 3.9 of the ESS Policies and Procedures is amended to read as follows.

ESS – 3.9 Associated Document References.

(Iowa Code Section 331.604, 3(a))

3.9(1) The purpose of establishing standards, policies and procedures for Associated Document References is to ensure that the information is accurate, complete, consistent and accessible through the county land record information system, and to ensure that information about associated documents including index information and document images can be retrieved. In some cases, the retrieval of associated document information will be implemented through a search link using the document reference information for the associated document or documents. Therefore, the format of associated document reference information must be maintained in a format which is identical to the original document reference number for the associated document.

3.9(2) Each County indexing system shall provide for bilateral archiving of associated document reference information. Each County shall archive associated document reference information, if present in a document, for all associated and electronically indexed documents. Associated document references include but are not limited to the following.

- a. Index references between conveyance documents, e.g., deeds, contracts or bills of sale, ~~and Declaration of Value documents~~ A newly recorded conveyance document shall include an Associated Document Reference with a previous conveyance document for a property, and the previous conveyance document shall include an associated reference to the newly recorded conveyance document.
- b. Index references between mortgage and satisfaction of mortgage documents. A newly recorded satisfaction or partial satisfaction document shall include an Associated Document Reference with the mortgage, and the mortgage document shall include an associated reference to any newly recorded satisfaction or partial satisfaction document(s).
- c. Index references between state and federal tax liens and releases of federal and state tax liens. A newly recorded lien release or partial lien release document shall include an Associated Document Reference with the lien, and the lien document shall include an associated reference to any newly recorded lien release or partial lien release(s).
- d. Index references between other associated documents such as ~~Groundwater Hazard statements~~ original documents, re-recorded documents, or corrected documents ~~etc.~~ A newly recorded corrected

document or re-recording shall include an Associated Document Reference with the document originally recorded, and the document originally recorded shall include an associated reference to any newly recorded corrected document(s) or re-recording(s).

- e. Index references between conveyance documents, e.g., deeds, contracts or bills of sale and any recorded and required companion document such as a Groundwater Hazard Statement. A newly recorded conveyance document shall include an Associated Document Reference with any recorded and required companion document such as a Groundwater Hazard Statement, and the recorded and required companion document such as a Groundwater Hazard Statement shall include an associated reference to the associated and recorded conveyance document.
- f. Index references between a survey or plat, corner certificate, monument preservation certificate, or easement and any similar documents related to the same property. A newly recorded survey and plat, corner certificate, monument preservation certificate, or easement shall include an Associated Document Reference with a previous survey and plat, corner certificate, monument preservation certificate, or easement for a property, and the previous survey and plat, corner certificate, monument preservation certificate, or easement document shall include an associated reference to the newly recorded survey and plat, corner certificate, monument preservation certificate, or easement document.

3.9(3) The associated reference information shall be as follows:

- a. The Unique Code Value for each document

3.9(4) Each associated document reference shall be transferred to the county land record information system when the reference is created in the County indexing system as specified in Chapter 4.

This amendment shall be effective January 1, 2024.

Chapter 3
Policy and Procedures County Data and Information Standards

1. Section 3.1 of the ESS Policies and Procedures is amended correct a spelling error in the definition for the term “Public”.

Public – The term used to reference the citizens of a County in the land record index by a County Recorder with respect to the document type ~~Corner Certificates~~ Certificates.

2. Section 3.10 of the ESS Policies and Procedures is amended to require the indexing of parcel identification numbers.

ESS – 3.10 Parcel Identification Numbers.

(Iowa Code Section 331.604, 3(a))

3.10(1) The purpose of establishing standards, policies and procedures for Parcel Identification Numbers is to ensure that the information is accurate, complete, consistent and accessible through the county land record information system, and to ensure that information about Parcel Identification Numbers can be used as link or reference to other property information systems. Parcel Identification Numbers can be used as a search criteria data element when searching for information in the county land record information system. ~~In some cases, the retrieval of document or property information will be implemented through a search link using the parcel identification number. Therefore, the~~ The format of Parcel Identification Number information must be maintained in a format which is identical to the format used in other County systems which assign or maintain Parcel Identification Number information.

3.10(2) ~~When practicable, each~~ Each County indexing system shall provide for archiving parcel identification numbers as specified herein. All parcel identification numbers associated with a property which is described in a recorded conveyance document shall be archived. The parcel identification number shall be the number assigned by the County or City Assessor to the property at the time of recording.

3.10(3) ~~Parcel identification numbers shall be archived in exactly the same format as the parcel identification numbers archived in the applicable County or City Assessor database.~~

3.10(4) In the event that parcel identification numbers associated with a property are subsequently changed by a County or City Assessor, the County Recorder

shall not modify the indexed parcel identification number associated with ~~the recording of a recorded conveyance~~ document. The indexed parcel identification number is intended to be a historical reference concerning the property at the time of recording.

3.10(5) This section shall be effective ~~January 1, 2016~~: January 1, 2024.

Section 3.10(5) amended 12.11.13.

Section 3.10(2) amended 8.12.15.

DRAFT

Section 3.1 Definitions is provided for reference only.

ESS – 3.1 Definitions.

(Iowa Code Section 331.604, 3(a))

As used in this Chapter:

Additional Transaction – Any supplemental transaction represented in an instrument for which an additional fee may be charged under Section 331.604 of the Iowa Code.

Associated Document Reference – The Unique Code Values assigned to related documents, such as a mortgage and a satisfaction of mortgage. The Unique Code Values are used to quickly retrieve information about related or associated documents.

Business Day – A business day generally represents a period of time which includes eight or more consecutive business hours. For example, a business with office hours from 8:00 A.M. to 5:00 P.M. is considered one business day. Alternatively, a business day could be considered as the consecutive business hours within one twenty-four hour period. For example, one business day could be represented as the office hours between 2:00 P.M. on day 1, and 2:00 P.M. on day 2. In either representation, a business day is intended to help define a minimum time frame in which a service should be reasonably performed.

Capacity or Role – The description given to a person who performs a function when a party to a transaction such as Executor or Trustee.

Complete – The status of a document after it has been recorded, represented by the inclusion of all pertinent information about the document in a database or index including but not limited to the parsed names of the parties, the date of the instrument, document type, associated references, and the parsed legal description if applicable. A status of complete also implies that a permanent unaltered image of the instrument has been archived.

Cover Page – A page submitted with a document for recording which includes required information and which conforms to requirements for recording such as the appropriate top margin on the first page. A cover page facilitates the recording of a non-standard or non-conforming document.

Document Reference Number – A unique reference number assigned to a document in a County indexing system which ensures that the document will not be mistaken for another document.

Document Type Mapping – A one-to-one relationship between a document type in a County indexing system and the appropriate ILR PRIA document type used by the county land record information system.

Section 3.1 Definitions is provided for reference only.

Electronic Document - A document or instrument that is received, processed, disseminated, or maintained in an electronic format. The submission of an electronic document through the county land record information system electronic submission service shall be equivalent to delivery of a document through the United States postal service or by personal delivery at designated offices in each county.

Grantor and Grantee – The names of the transferor and transferee in the transaction used to create the recording index. Grantor is any party that grants an interest in real property and includes affiants. Grantee is any party that is receiving an interest in property or put on notice by a grantor. The Grantee title is typically assigned to the purchaser of property. The Grantor title is typically assigned to the seller of property.

Human Name – A parsed name of an individual, including last name, middle name, first name, suffix, and Capacity or Role.

Image Archiving System – Any system which provides for an archive or permanent storage of electronic documents recorded by a County Recorder.

Index Legend – A rectangular area displayed on the first page of a plat or survey or a drawing related to a plat or survey which includes information required by a County Recorder to record and index a document.

Indexed and Filed – The process whether by manual, mechanical, electronic, optical, magnetic, microfilm, or other methods of storage, after filing or submission, to incorporate a document or instrument into an archival system for a business purpose or for transfer to another party.

Instrument Date – The date on which a real estate or other document is signed and executed by the parties specified in the document.

Legal Description - A detailed written description of real property that discloses the location of the real property with reference to the United States government land survey or land subdivision made in accordance with chapters 354 and 355 of the Code of Iowa. This may include an unparsed text description of metes and bounds or subdivision references; a parsed legal description of platted land such as lot, block and section; or a parsed legal description of unplatted land such as section, township, range.

Lineage/Suffix – An indicator of an individual's lineage such as Sr, Jr, Second or Third.

Monument Preservation Certificate – For the purposes of this section, a monument preservation certificate is a document created through the process of identifying and perpetuating the position of an existing monument as described in Section 355.6A of the Iowa Code.

Section 3.1 Definitions is provided for reference only.

Non-Human Name - A name of a company, organization or association.

Owner – The owner of a property which is referenced in a plat or survey or a drawing related to a plat or survey (Surveys and Plats).

Parcel Identification Number – A unique alphanumeric identifier assigned to a parcel of property by a County Official at the time the property is conveyed.

Parsed or Parsing – The separation of names or identifiers into distinct elements for an index or database such as the separation of names into first, middle and last, or the separation of legal description identifiers such as lot, block, unit. Parsing names or identifiers enables more granular retrieval and analysis of information.

Personally Identifiable Information - One or more of the following specific unique identifiers when combined with an individual's name:

- (1) Social security number.
- (2) Checking, savings, or share account number, credit, debit, or charge card number.

“Proprietor” means a person who has a recorded interest in land, including a person selling or buying land pursuant to a contract, but excluding persons holding a mortgage, easement, or lien interest. (See Iowa Code Section 354.2)

Public – The term used to reference the citizens of a County in the land record index by a County Recorder with respect to the document type Corner Certificates.

Record – The process whether by manual, mechanical, electronic, optical, magnetic, microfilm, or other methods of storage, after filing or submission, to incorporate a document or instrument into the public record.

Requestor – The person who requests that a Surveyor or Surveyor Company prepare a plat or survey or a drawing related to a plat or survey (Surveys and Plats).

Retracement Plat of Survey – For the purposes of this section, a retracement plat of survey is a document which includes a graphical representation of the subdivision of land as defined in Section 355.1, Subsection 9B of the Iowa Code.

Surveyor – A person who is licensed under Section 193C of the Iowa Administrative Code to conduct a land survey and who prepares a Corner Certificate, plat or survey or a drawing related to a plat or survey (Surveys and Plats).

Section 3.1 Definitions is provided for reference only.

Surveyor Company – An organization or company engaged in the activity of conducting land surveys as a professional service.

Township – A defined geographic area within a County (based on the U.S. public land survey system).

Traditional Paper Document – A real estate or other document presented for recording in a letter or legal sized paper format which may include ink signatures, embossed seals, stamps or other features associated with the processing of paper instruments.

Transaction – A specific legal action represented in a document or instrument including an electronic document. A distinct legal action or operation which is described in a document or instrument. A transaction must be associated with a legal action as demonstrated by the recording of a legal document including but not limited to mortgages, easements, deeds, quit claim deeds, or warranty deeds.

Unaltered – A representation of an original document when presented for recording; archived as either a paper document, electronic document, or other media, which does not include any mark, stamp, redaction or other modification which would obscure or alter the content or meaning of the original document.

Unique Code Value – A reference value assigned to a document by a County, County Recorder or information technology service provider which uniquely identifies each document within a County and which associates indexed document information with an archived image of the document or instrument.

Section 3.1 amended – 8.9.16

Section 3.1 amended – 2.13.18

Section 331.606B, Subsection 1 is amended to read as follows.

331.606B Document or document formatting standards.

1. Except as otherwise provided in subsection 7, the county recorder shall ~~refuse~~ decline any document or instrument presented for recording that does not meet the following requirements:
 - a. Each document or instrument shall consist of one or more individual pages, ~~not permanently bound or~~ in a continuous form. For the purposes of this section, continuous form shall mean individual one-sided pages. ~~The A~~ document or instrument in a physical form shall not be permanently bound, have any attachment stapled, taped, or otherwise affixed to any page except as necessary to comply with statutory requirements, or contain text or graphics on the back side of a page. However, the individual pages of a document or instrument in a physical form may be ~~stapled~~ clipped together for presentation for recording. A label that is firmly attached to a document or instrument in a physical form with a bar code or return address may be accepted for recording.
 - b. All ~~preprinted~~ text shall be in a legible font of at least ~~eight~~ ten point in size and ~~no more than twenty sixteen~~ characters and spaces per inch. All other text typed or computer generated, including but not limited to all names of parties to an agreement, shall be at least ten point in size and no more than sixteen characters and spaces per inch. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, presented for recording contains type smaller than eight point type for the ~~preprinted text and ten point type for all other text~~, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the requirements of this section. However, a plat or survey or a drawing related to a plat or survey may contain text in a legible font of at least eight point in size.
 - c. Each document shall be of sufficient legibility to produce a clear reproduction. If ~~all or a portion of~~ a document or instrument, other than a plat or survey or a drawing related to a plat or survey, is not sufficiently legible to produce a clear reproduction, the illegible portion of the document or instrument shall be accompanied by a legible copy as an attachment ~~an exact typewritten or printed copy that meets the type size requirements of paragraph "b" and which shall be recorded contemporaneously as additional pages of the document or instrument.~~
 - d. Each document or instrument, ~~other than a plat or survey or a drawing related to a plat or survey~~, shall be on standard white paper of ~~not less than twenty pound weight~~ without watermarks or other visible inclusions markings. All text within the document or instrument shall be of sufficient ~~color and clarity~~ legibility to ensure that the text is readable when reproduced from the record.
 - e. All signatures on a document or instrument shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are readable clear and discernable when the document or instrument is reproduced from the record. The corresponding name shall be typed, printed, or stamped beneath the original signature. The typing or printing of a name or the application of an embossed or inked stamp shall not cover or otherwise materially interfere with any part of the document or instrument except where provided by law. Failure to print or type signatures as provided in this paragraph does not invalidate the document or instrument.
 - f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least three inches of vertical space from left to right which shall be reserved for the recorder's use. All other margins on the document or instrument shall be a minimum of three-fourths of one inch. Nonessential information including but not limited to form numbers, page numbers, or customer notations may be placed in a margin except the top margin. The recorder shall not incur any liability for not showing a seal or information that extends beyond the margin of the permanent archival record.

- g. Each document or instrument presented for recording shall meet the requirements of section 331.606A, subsection 2.
- 2. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, that is presented for recording shall contain the following information on the first page below the three-inch margin:
 - a. The name, address, and telephone number of the individual who prepared the document.
 - b. For any instrument of conveyance, the name of the taxpayer and a complete mailing address.
 - c. A return address.
 - d. The title of the document or instrument.
 - e. All grantors' names.
 - f. All grantees' names.
 - g. Any address required by statute.
 - h. The legal description of the property and parcel identification number, if required.
 - i. A document or instrument number for statutory requirements, if applicable.
- 3. If insufficient space exists on the first page for all of the information described in subsection 2, the page reference of the document or instrument where the information is located shall be noted on the first page.
- 4.
 - a. Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall contain an index legend. However, this requirement shall not apply to a United States public land survey corner certificate described in section 355.11.
 - b. Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall include a blank rectangular space three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder's use, unless the document is attached to a cover sheet approved by the governing board of the county land record information system.
- 5. The recorder may record the following documents or instruments which are exempt from the format requirements of this section:
 - a. A document or instrument that was signed before July 1, 2005.
 - b. A military separation document or instrument.
 - c. A document or instrument executed outside the United States.
 - d. A certified copy of a document or instrument issued by a governmental agency, including a vital record.
 - e. A document or instrument where one of the original parties is deceased or otherwise incapacitated.
 - f. A document or instrument formatted to meet court requirements.
 - g. A federal tax lien.
 - h. A filing under the uniform commercial code, chapter 554.
 - i. A groundwater hazard statement pursuant to section 558.69.
- 6. A document or instrument rejected for recording by a recorder shall be returned to the preparer or presenter accompanied by an explanation of the reason for rejection.
- 7.
 - a. On and after July 1, 2005, a document or instrument that does not conform to the format standards specified in subsections 1 through 3 shall not be accepted for recording except upon payment of an additional recording fee of ten dollars per document or instrument. The requirement applies only to documents or instruments dated on or after July 1, 2005, and does not apply to those documents or instruments specifically exempted in subsection 5.
 - b. On and after July 1, 2009, a document or instrument that does not conform to the format standards specified in subsection 1, paragraphs "c" and "e", or subsection 2, paragraph "b", shall not be accepted for recording. This paragraph applies only to documents or instruments dated on or after July 1, 2009, and does not apply to those documents or instruments specifically exempted in subsection 5.

EXPLANATION

- 331.606B (1) - Substitutes the term “decline” for the term “refuse”.
- 331.606B (1a) - Clarifies that “clipping” pages together is permitted but stapling is not. Also clarifies that this section applies to documents in physical form (paper). It attempts to clarify what “continuous form” means and to state that text or graphics on the back side of a page is not allowed. The term “taped” has been inserted to indicate that attachments may not be affixed with tape. The phrase “except as necessary to comply with statutory requirements” was removed as the purpose of it was unclear. It is expected that anyone aware of its purpose or origin will speak to in as stakeholder discussions proceed.
- 331.606B (1b) - Plainly states that text must be legible and of a size no less than ten point. References to “preprinted text” and surveys are removed. An exception for a plat or survey or a drawing related to a plat or survey was reinserted.
- 331.606B (1c) - Requires that a legible copy of all or a portion of a document must accompany an illegible document and be recorded as additional pages.
- 331.606B (1d) - Removes the reference to paper which is not less than twenty-pound weight. Substitutes the term “markings” for the term “inclusions.” Substitutes the term “legibility” for the term “color and clarity.” Removes references to surveys.
- 331.606B (1e) - Retains the term “color and clarity, but changes the term readable to “clear and discernable” to acknowledge that often signatures literally cannot be “read” with clear spelling. This is why it is required that names be “printed”. References to “typing” have been removed.

Note: These revisions are intended to reflect the consensus of the working group at their meeting on April 20, 2023. Working group members are asked to give further review.

HOMEWORK

Recording PII

331.606B Document or document formatting standards.

- g. Each document or instrument presented for recording shall meet the requirements of [section 331.606A, subsection 2](#). However, a document which includes personally identifiable information shall be recorded provided that the document is subjected to a redaction process as specified in Section 331.606A, section 3.

331.606A Document content — personally identifiable information.

- 2. Inclusion of personally identifiable information. The preparer of a document shall not include an individual's personally identifiable information in a document that is prepared and presented for recording in the office of the recorder. This subsection shall not apply to documents that were executed by an individual prior to July 1, 2007.

EXPLANATION

- 331.606B (1g) - This amendment would clarify that a document submitted with PII may be recorded, if it is processed to redact PII.

DRAFT
FOR DISCUSSION

Index Legend and Cover Sheet Amendment

Amend Section 331.606B, Section 2, Section 3, and Section 4 are amended to read as follows.

331.606B Document or document formatting standards.

1. Except as otherwise provided in [subsection 7](#), the county recorder shall refuse any document or instrument presented for recording that does not meet the following requirements:
 - a. Each document or instrument shall consist of one or more individual pages not permanently bound or in a continuous form. The document or instrument shall not have any attachment stapled or otherwise affixed to any page except as necessary to comply with statutory requirements. However, the individual pages of a document or instrument may be stapled together for presentation for recording. A label that is firmly attached with a bar code or return address may be accepted for recording.
 - b. All preprinted text shall be at least eight point in size and no more than twenty characters and spaces per inch. All other text typed or computer generated, including but not limited to all names of parties to an agreement, shall be at least ten point in size and no more than sixteen characters and spaces per inch. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, presented for recording contains type smaller than eight point type for the preprinted text and ten point type for all other text, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the requirements of [this section](#).
 - c. Each document shall be of sufficient legibility to produce a clear reproduction. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, is not sufficiently legible to produce a clear reproduction, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the type size requirements of paragraph “b” and shall be recorded contemporaneously as additional pages of the document or instrument.
 - d. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall be on white paper of not less than twenty-pound weight without watermarks or other visible inclusions. All text within the document or instrument shall be of sufficient color and clarity to ensure that the text is readable when reproduced from the record.
 - e. All signatures on a document or instrument shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are readable when the document or instrument is reproduced from the record. The corresponding name shall be typed, printed, or stamped beneath the original signature. The typing or printing of a name or the application of an embossed or inked stamp shall not cover or otherwise materially interfere with any part of the document or instrument except where provided by law. Failure to print or type signatures as provided in this paragraph does not invalidate the document or instrument.
 - f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least three inches of vertical space from left to right which shall be reserved for the recorder’s use. All other margins on the document or

instrument shall be a minimum of three-fourths of one inch. Nonessential information including but not limited to form numbers, page numbers, or customer notations may be placed in a margin except the top margin. The recorder shall not incur any liability for not showing a seal or information that extends beyond the margin of the permanent archival record.

- g. Each document or instrument presented for recording shall meet the requirements of [section 331.606A, subsection 2](#).
2. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, that is presented for recording shall contain the following information on the first page below the ~~three-inch~~ margin:
- a. The name, address, and telephone number of the individual who prepared the document or the individual best equipped to correct any error identified by the recorder.
 - ~~b. For any instrument of conveyance, the name of the taxpayer and a complete mailing address.~~
 - c. A return address, if submitted for recording in a physical form
 - d. The title of the document or instrument.
 - e. All grantors' names.
 - f. All grantees' names.
 - ~~g. Any address required by statute.~~
 - h. The parsed location information as applicable, including the section, quarter section, township, and range, or the lot, block, subdivision name and city or town, if applicable or required, and The a page reference for the full legal description of the property and parcel identification number, if required.
 - i. The parcel identification number, if applicable or required.
 - j. A document or instrument number of an associated, recorded document or instrument, if applicable or required or for other statutory requirements, if applicable.

The information specified in this section is for the purpose of providing the information necessary for recording and indexing a document or instrument. Document information necessary to implement a transaction or to have legal effect shall be included in a document as determined by the preparer in accordance with established legal standards.

3. In lieu of providing the information specified in Section 2 on the first page of a document or instrument, the information may be provided in one of the following alternative forms. The purpose of these alternatives is to provide the preparer with the means to effectively communicate information required by a recorder to fulfill their statutory duties.
- a. Cover Sheet. A cover page or sheet may be used to accompany a document being submitted to a county recorder for recording. A Cover Sheet shall be recorded contemporaneously as an additional page of the document or instrument. The Cover Sheet may include a page reference for the document or instrument where information is located. An attestation statement, or any information intended to have legal effect shall not be included on the Cover Sheet.
 - b. Index Legend. An Index Legend may be incorporated with the first page of a document or instrument or with a Cover Sheet. An Index Legend, if utilized, shall be configured in a compact grid format to provide the information specified in Section 2, which may include the page reference

of the document or instrument where information is located. An Index Legend, if included on the first page of a document or instrument other than a plat or survey or a drawing related to a plat or survey, shall be placed at the top of the page.

A Cover Sheet or Index Legend shall conform to the formatting standards specified in this section and other specifications established by the county land record information system.

~~If insufficient space exists on the first page for all of the information described in [subsection 2](#), the page reference of the document or instrument where the information is located shall be noted on the first page.~~

4.
 - a. Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall contain an index legend. However, this requirement shall not apply to a United States public land survey corner certificate described in [section 355.11](#).
 - b. Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall include a blank rectangular space three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder's use, ~~unless the document is attached to a cover sheet approved by the governing board of the county land record information system.~~
5. The recorder may record the following documents or instruments which are exempt from the format requirements of [this section](#):
 - a. A document or instrument that was signed before July 1, 2005.
 - b. A military separation document or instrument.
 - c. A document or instrument executed outside the United States.
 - d. A certified copy of a document or instrument issued by a governmental agency, including a vital record.
 - e. A document or instrument where one of the original parties is deceased or otherwise incapacitated.
 - f. A document or instrument formatted to meet court requirements.
 - g. A federal tax lien.
 - h. A filing under the uniform commercial code, [chapter 554](#).
 - i. A groundwater hazard statement pursuant to [section 558.69](#).
6. A document or instrument rejected for recording by a recorder shall be returned to the preparer or presenter accompanied by an explanation of the reason for rejection.
7.
 - a. On and after July 1, 2005, a document or instrument that does not conform to the format standards specified in [subsections 1 through 3](#) shall not be accepted for recording except upon payment of an additional recording fee of ten dollars per document or instrument. The requirement applies only to documents or instruments dated on or after July 1, 2005, and does not apply to those documents or instruments specifically exempted in [subsection 5](#).
 - b. On and after July 1, 2009, a document or instrument that does not conform to the format standards specified in [subsection 1](#), paragraphs "c" and "e", or [subsection 2](#), paragraph "b", shall not be accepted for

recording. This paragraph applies only to documents or instruments dated on or after July 1, 2009, and does not apply to those documents or instruments specifically exempted in [subsection 5](#).

EXPLANATION

- 331.606B (2) - The reference to the 3-inch margin here is redundant, as it is already specified in subsection 1f.
- 331.606B (2a) - The term “individual who prepared the document” can be interpreted many ways, and the person listed may not be the person who can resolve an error in a submitted document. The option to specify “the individual best equipped to correct any error identified by the recorder” can help ensure that the recorder can communicate with the person who can best address any issue.
- 331.606B (2b) - Recorders do not index address information. If the name and mailing address of the taxpayer are needed or required, it should be addressed elsewhere in the document or instrument. Requirements for the names and addresses of parties to a transaction are specified in Chapter 558.
- 331.606B (2c) - If a document is presented to a recorder in physical form, it is common practice for the recorder to return the recorded document by mail to the preparer, and therefore a return address is needed. However, electronically filed documents are electronically returned to the submitter, and in these cases a return address is not needed.
- 331.606B (2g) - Recorders do not index address information. If any address is required by statute should be addressed elsewhere in the document or instrument. Requirements for the names and addresses of parties to a transaction are specified in Chapter 558.
- 331.606B (2h) - A full legal description in a document or instrument is usually presented as a separate page. A reference to a page number, where the full legal description can be found, is often included on the first page or on a cover sheet. Recorders index location information, usually with specific information for platted or unplatted land. This paragraph is modified to require location information in a manner that will facilitate the recorder's workflow.
- 331.606B (2i) - This modification calls out parcel identification numbers as an element of property information which can be necessary for linking to other sources of land record information. It should be indexed, and therefore should continue to be included in subsection 2.
- 331.606B (2j) - This clarifies that a document or instrument number, if applicable or required, relates to associated documents such as mortgages and satisfactions of mortgages. Associated reference information is a valuable component of the recorder's index. This wording change more clearly calls out the importance of associated references.
- 331.606B (2), unnumbered paragraph - This clarifies that the purpose of section 2 is to highlight the information that should be included prominently on the first page

of a document to facilitate the recording process and the indexing of important information. Elements of a document which are intended to have legal effect should be included by the preparer in other portions of a document or instrument.

331.606B (3) - The new paragraph is intended to introduce alternative ways that the information required in subsection 2 can be presented to the recorder.

331.606B (3a) - Cover sheets are commonly used by preparers and submitters. However, there is little guidance in the formatting standards about what they are or how they should be used. Templates are currently provided by Iowa Docs and by Iowa Land Records, but not much more. This section is intended to codify that cover sheets are authorized and recorded. It also clarifies that the cover sheet is a convention used for recording, but it is not directly a part of a legal document or instrument.

331.606B (3b) - Currently, Index Legends are used by surveyors and engineers to facilitate the recording of plats and surveys. This section clarifies that an Index Legend can also be a useful tool in the recording of other document types, and it codifies that they are authorized for use.

331.606B (3 – unnumbered paragraph) - This clarifies that a cover sheet or Index Legend must conform to formatting standards specified in section 1, and that the county land record information system will continue to have the responsibility for establishing other specifications.

331.606B (4) - This section moves the reference to the county land record information system from section 4 to section 3

Note: Sections 331.606B, section 1, and sections 5-7 reflect the current Code language and do not include any working group amendments.

Stamp Area Amendment

Amend Section 331.606B, subsection 1f, is amended to read as follows.

331.606B Document or document formatting standards.

1. Except as otherwise provided in [subsection 7](#), the county recorder shall refuse any document or instrument presented for recording that does not meet the following requirements:
 - a. Each document or instrument shall consist of one or more individual pages not permanently bound or in a continuous form. The document or instrument shall not have any attachment stapled or otherwise affixed to any page except as necessary to comply with statutory requirements. However, the individual pages of a document or instrument may be stapled together for presentation for recording. A label that is firmly attached with a bar code or return address may be accepted for recording.
 - b. All preprinted text shall be at least eight point in size and no more than twenty characters and spaces per inch. All other text typed or computer generated, including but not limited to all names of parties to an agreement, shall be at least ten point in size and no more than sixteen characters and spaces per inch. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, presented for recording contains type smaller than eight point type for the preprinted text and ten point type for all other text, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the requirements of [this section](#).
 - c. Each document shall be of sufficient legibility to produce a clear reproduction. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, is not sufficiently legible to produce a clear reproduction, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the type size requirements of paragraph “b” and shall be recorded contemporaneously as additional pages of the document or instrument.
 - d. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall be on white paper of not less than twenty-pound weight without watermarks or other visible inclusions. All text within the document or instrument shall be of sufficient color and clarity to ensure that the text is readable when reproduced from the record.
 - e. All signatures on a document or instrument shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are readable when the document or instrument is reproduced from the record. The corresponding name shall be typed, printed, or stamped beneath the original signature. The typing or printing of a name or the application of an embossed or inked stamp shall not cover or otherwise materially interfere with any part of the document or instrument except where provided by law. Failure to print or type signatures as provided in this paragraph does not invalidate the document or instrument.
 - f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least ~~three inches~~ one-half inch of vertical space from left to right, and with a space at the top of the first page which shall be of sufficient size to accommodate the area required for a recording stamp as

g. Each document or instrument presented for recording shall meet the requirements of [section 331.606A, subsection 2](#).

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- deceased or otherwise incapacitated.
 - f. A document or instrument formatted to meet court requirements.
 - g. A federal tax lien.
 - h. A filing under the uniform commercial code, [chapter 554](#).
 - i. A groundwater hazard statement pursuant to [section 558.69](#).
6. A document or instrument rejected for recording by a recorder shall be returned to the preparer or presenter submitter accompanied by an explanation of the reason for rejection.
7. a. On and after July 1, 2005, a document or instrument that does not conform to the format standards specified in [subsections 1 through 3](#) shall not be accepted for recording except upon payment of an additional recording fee of ten dollars per document or instrument. The requirement applies only to documents or instruments dated on or after July 1, 2005, and does not apply to those documents or instruments specifically exempted in [subsection 5](#).
- b. On and after July 1, 2009, a document or instrument that does not conform to the format standards specified in [subsection 1](#), paragraphs “c” and “e”, or [subsection 2](#), paragraph “b”, shall not be accepted for recording. This paragraph applies only to documents or instruments dated on or after July 1, 2009, and does not apply to those documents or instruments specifically exempted in [subsection 5](#).

EXPLANATION

331.606B (1f) - This language would substitute a requirement that a preparer or submitter provide sufficient white space to accommodate the recorder's stamp at the top of the first page. This space would have the same width and height requirements as for survey documents. See: 331.606B (4b)

Note: Sections 331.606B, section 1, paragraphs a-e, and sections 2-7 reflect the current Code language and do not include the working group amendments.

Responsibility For Legal Requirements

331.606B Document or document formatting standards.

1. Except as otherwise provided in [subsection 7](#), the county recorder shall refuse any document or instrument presented for recording that does not meet the following requirements:

- f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least three inches of vertical space from left to right which shall be reserved for the recorder's use. All other margins on the document or instrument shall be a minimum of three-fourths of one inch. Nonessential information including but not limited to form numbers, page numbers, or customer notations may be placed in a margin except the top margin. The recorder shall not incur any liability for not showing a seal or information that extends beyond the margin of the permanent archival record.

HF 475 (LSB 1944HV (3) 90)

Sec. 2. NEW SECTION. 558B.2 Unfair service agreements — penalties.

c. A county recorder may refuse to record an unfair service agreement.

HSB 194 (LSB 2012YC (1) 90)

An Act relating to persons certified to conduct time-of-transfer inspections of private sewage disposal systems, and providing penalties.

Sec. 2. Section 455B.172, subsection 11, Code 2023, is amended by adding the following new paragraphs:

NEW PARAGRAPH. j. The county recorder's office shall not accept and record a time-of-transfer inspection report if the county recorder or the county recorder's agent knows or should have known that the inspection was conducted by a person who was not on the department's list maintained under paragraph "e" on the day of the inspection. If a county recorder's office violates this paragraph, the county is liable for up to ten thousand dollars in damages to the purchaser.

NEW PARAGRAPH. k. The county recorder's office shall not alter the date or time of a time-of-transfer inspection report. If a county recorder's office violates this paragraph, the county is liable for up to ten thousand dollars in damages to the purchaser.

Responsibility For Legal Requirements

Section 331.606B, Section 1, is amended by striking the Section and inserting in lieu the following.

1. Document Standards. It is the responsibility of the document preparer or submitter to ensure that a document conforms to the legal requirements for an instrument including but not limited to the following: the title of the instrument, the names of the Grantors and Grantees, the date when the instrument was executed, the legal description if applicable, the amount of a transaction or consideration, any acknowledgements as applicable, and any other legal requirements specified in Chapter 558, Iowa Code. Notwithstanding the nonconformity of an instrument to any legal requirement, any document submitted to the office of the county recorder shall be recorded. For the purposes of recording, any document or instrument presented for recording shall conform to the following formatting requirements.

- a.
- b.
- .
- .
- .
- g

Explanation

331.606B (1 – Introductory Statement) - This new introduction seeks to clarify that the preparer or submitter is responsible for conforming to legal requirements for a document, and that the recorder would not decline a document for failure to meet a legal requirement.

Note: See also the unnumbered paragraph following lettered paragraph j. in the document concerning Index Legends and Cover Sheets.

“The information specified in this section is for the purpose of providing the information necessary for recording and indexing a document or instrument. Document information necessary to implement a transaction or to have legal effect shall be included in a document as determined by the preparer in accordance with established legal standards.”

Document – Recordable and Archivable

Section 331.606B, Subsection 7

331.606B Document or document formatting standards.

7. a. On and after July 1, 2005, a document or instrument that does not conform to the format standards specified in subsections 1 through 3 shall not be accepted for recording except upon payment of an additional recording fee of ten dollars per document or instrument. The requirement applies only to documents or instruments dated on or after July 1, 2005, and does not apply to those documents or instruments specifically exempted in subsection 5.
- b. On and after July 1, 2009, a document or instrument that does not conform to the format standards specified in subsection 1, paragraphs "c" and "e", or subsection 2, paragraph "b", shall not be accepted for recording. This paragraph applies only to documents or instruments dated on or after July 1, 2009, and does not apply to those documents or instruments specifically exempted in subsection 5.

Section 1 – As modified by the Working Group Amendments, this section would state the requirements for page format (continuous, one side, no staples – if in physical form), font size, legibility, discernable signatures, and margins.

Sections 2 and 3 - First page information (including cover sheets or index legends)

Section 1c – Legibility

Section 1e – Signature Legibility (discernable)

Section 2b – Conveyance taxpayer name and complete mailing address (removed in one option – is this addressed in another code section?)

If modified, requirements in 331.606B relate to recordability, not legality. If a document cannot be processed and appropriately archived, then should it be declined? If a document can be processed and archived, then should it be recorded?

Section 331.606B, Section 1, introductory statement, is amended by striking the statement and inserting in lieu the following.

1. If a document is legible and if there is sufficient space for the recording stamp or indicia, and if it substantially conforms to the formatting specifications defined herein, the document shall be recorded. In the performance of their duty to officially record legal instruments, a county recorder may decline to record an instrument which does not conform to a document formatting standard when it affects their responsibility to record and index, or permanently archive an unaltered version of a recorded document or instrument. The standards may relate to the physical processing or handling of a paper document, the processing of an electronic document, or the archiving of a document, and they are enumerated as follows.

- a.
- b.
- c.
- .
- .
- .
- g.

EXPLANATION

331.606B (1) - Clarifies that the formatting standards are primarily focused on the recordability of a document, or whether a document is "archivable".

In conjunction with consideration of this or a similar modification, consider the relevance of 331.606B, subsection 7.

Summary

Blockchain – Current Uses Private
Thursday, June 1, 2023

Present for the meeting:

MISMO Blockchain Community of Practice Leadership: John Pomaranski - actualizeconsulting.com, Shawn Jobe - informativeresearch.com, Devin Caster - corelogic.com, Hrishikesh (Rishi) Godse - usaa.com

Workgroup Members: Phil Dunshee, Marc Aronson, Candace Dry, and Larry Burtness

Phil and John opened the meeting with introductions of Devin, Marc, Candace and Larry, noting previous meetings and conversations as both Phil and Marc are observing participants in the MISMO Blockchain Community of Practice. Shawn and Rishi were welcomed to the conversation as they arrived.

Participants referenced the pending paper: MISMO Outlook: Blockchain and the Mortgage Industry. The paper was nearing the end of a 60-day review, which would be discussed at the upcoming MISMO Spring Summit meeting. (The Blockchain COP subsequently met on June 7, 2023, and based on comments received, determined that the COP would give the paper further review and decide whether another comment period is needed or to move forward and vote to publish. MISMO governance could give final approval around late June or early July.)

Participants respectively provided updates on their activities. The MISMO Blockchain Community of Practice has most recently focused on the paper and the preparation of a work product – a Blockchain interoperability prototype (see attached slide deck). PRIA has formed a Blockchain working group and working to identify applications in both the public and private sector to gain further knowledge about the operation of a Blockchain – particularly in the property industry.

The group discussed some of the uncertainties associated with the technology. Shawn stated that when XML was introduced there were some who said that it was a solution in search of a problem, but it evolved into an accepted standard. He suggested that the same is being said about Blockchain, but that in reality the utility of Blockchain has been “settled” in his view.

The PRIA Blockchain private sector subgroup is looking for more “real world” examples of how Blockchain applications are being developed in the property industry. Participants discussed some ways MISMO might be able to help PRIA gather additional information about private sector activities. Suggested ideas were.

- Share the MISMO Blockchain COP “Outlook for the Mortgage Industry” with other PRIA workgroup members. The paper (see attached) advocates four key benefits of Blockchain:
 - **Immutability:** Information added to a blockchain cannot be changed or overwritten. Only new blocks can be appended. This type of record keeping provides a clear audit trail from origination through to servicing and transfer of ownership to the secondary market.
 - **Source of Truth:** One unaltered record of an event creates immediate trust in the integrity of the data across multiple parties to a transaction and is eminently suitable for the mortgage lifecycle.
 - **Certainty:** Authentication of transaction information against the source data reduces reliance on the traditional framework of representation and warranties by lenders to investors. The need to trust is replaced by the ability to verify against the truth of digitally sourced information on the chain.
 - **Data Sharing:** Multiple participants have access to the same data in real time. There is no single point of failure and data silos of transactional records requiring independent reconciliation are removed.
- The COP co-chairs and facilitator were invited to share industry contacts with PRIA for known real developments in the use of blockchain that we could be introduced to and learn from.
- Possible MISMO COP presentation at a future PRIA meeting on “what motivates the industry to consider using blockchain”, e.g., timely access to data ...
- MISMO/PRIA collaboration on the MISMO YouTube channel to provide short segment answers to questions about blockchain technology and use cases.
- All participants asked to reflect on the conversation and follow up with further ideas, different perspectives and possible collaboration.

The group agreed to make contact again sometime after the MISMO Spring Summit.

Footnote: Subsequent to the meeting the members of the PRIA Blockchain private sector working group exchanged thoughts on whether the benefits of Blockchain are “settled” or whether the technology is a solution in search of a problem. The purpose of the working group, in part, is to further explore this question. The working group is seeking more information. For some it is clearly a “settled” issue, while some might suggest otherwise – particularly with respect to the public land registry, as the official public record for property transactions.