

ESS

Electronic Services System – Standards Subcommittee Meeting

AGENDA **October 17, 2023** **Virtual** **10:00 A.M. to 12:00 P.M.**

Welcome and Introductions

July 18, 2023, Meeting Summary – Approval

Committee Nominations and Appointments

Software Development Update

- Search Application Transition Status
 - Submitters, Organization Searchers, Individual Searchers
- ESS Pay
- CESAPI Implementation
- County Upload API Development
 - Instrument Date, Consideration Amounts, PIN, Sections
- ILR Cloud Migration – Firewall
- External Submitter API
- Redaction Policies and API

Policies and Procedures

- Terms of Use Update – Chapter 7 – Approval
- Associated Reference Update – Chapter 3 – Approval
- Parcel Identification Number Update – Chapter 3 – Approval
- BTB Redaction Policy
- Affidavit Non-Transfer – Additional Transactions
- Document Formatting
 - PII
 - Cover Sheets and Index Legend
 - Stamp Area
 - Responsibility for Legal Requirements
 - Recordability

Forward Looking Discussion Topics

- PRIA Indexing Working Group
- Notary Information
- Registry Cross references (MERS, Blockchain Hash, Remote Notary, etc.)
- PRIA Blockchain Working Group
- Look Up Tables
- Packages and Contacts
- Search Document Types - Remapping

Subcommittee Member Topics

2024 Proposed Regular Meetings: Tuesday, January 23 - 1 to 3 PM (Virtual)
Thursday, April 18 - 10 AM to 2 PM (Possible In-Person)
Tuesday, July 23 - 10 AM to Noon (Virtual)
Thursday, October 17 - 1 to 3 PM (Virtual)

**Standards Subcommittee
Teleconference Meeting
Summary
July 18, 2023**

Participants

Jayne Schultz, Winneshiek County Recorder
Joan McCalmant, Linn County Recorder

Jolynn Goodchild, Plymouth County Recorder
Katie Carlton, Union County Recorder

Other Participants

Nancy Booten, Lee County Recorder
Deb McDonald, Greene County Recorder
Melissa Bahnsen, Cedar County Recorder

Sue Meyer, Clayton County Recorder
Jamie Stargell, Adams County Recorder
Sheri Jones, Jones County Recorder

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

Lisa Long, Iowa Land Records
Kristen Delany-Cole, 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 April 20, 2023, meeting summary. Jolynn Goodchild made a motion to approve the meeting summary. Katie Carlton seconded, and the motion was approved.

Software Development Updates

Search Application Transition - Submitters, Organization Searchers, Individual Searchers

The process of transitioning to the new Search application was completed by all counties except for one. Pottawattamie County was not able to transition due to a technical authentication issue, and this is being addressed. It was noted that a significant portion of E-submission organizations have been enabled for the search application. This means that these organizations can now log in and access the new search application and E-submission directly without needing a separate login, aligning with the goal of implementing single sign-on.

Communication Strategy

During the meeting, the following key points were discussed regarding the communication strategy moving forward:

Updated Terms of Service: An upcoming communication will be sent out to inform organizations that, even though the search application is optional, each organization should review and accept the updated “**Terms of Service**”. Further changes are being reviewed with legal counsel and will be discussed in subsequent meetings and communicated with stakeholders.

Notice of Discontinuance: In August, applications will be opened for search-only users to access the new search application. Notice will be given that the legacy search application is expected to be discontinued by the end of the year due to support reasons and security concerns.

Registered search users: Communication efforts will prioritize registered search users who have logged into the search application within the last calendar year. Users who have not logged in for more than a year will not be actively contacted. Users associated with business domains, such as banks or law firms, will receive priority communication. Lower priority will be given to users with email domains such as gmail or hotmail. Additionally, individuals who are interested in their own records or family records will have an opportunity to sign up for the individual search application.

Stakeholder Communication: Stakeholder organizations, such as the Bankers Association and Bar Association, have been notified about the transition and updates to the Terms of Service. Stakeholder organizations are being encouraged to share this information with their members.

ESS Pay - Linn County Payment Project Update

The project manager provided an update concerning the agreement between Linn County and ESS. Linn County and ESS have finalized a 28E agreement which will govern these activities. ESS will be providing the payment component known as ESS Pay for the Linn County online registration renewal system. The application is expected to be rolled out in Linn County in September. Further testing will take place in July and August.

CESAPI Checklist

The service agreements with local service providers have been finalized with the exception of one provider. Discussions with that provider are ongoing, and an agreement is expected to be resolved soon. An important part of the agreements is the schedule of transition to a new API for E-Submission and County Upload activities. All service providers will be required to begin using the new E-Submission API by June 30, 2024, and the new County Upload API by September 30, 2024. The LCM interface for E-Submission will be discontinued effective September 30, 2023. The new APIs will streamline data transfer and improve integration between county systems and Iowa land records.

To aid local service providers and to ensure consistency, ESS/ILR internal developers have created instructions and checklists to guide local service providers in making the necessary changes.

ESS Development Phase 3

The Subcommittee received a summary report on reserve fund expenditures from June 2021 – June 2023. Over the past two years, significant software developments were undertaken by ESS using reserve funds. Two phases of development have been completed, focusing on rewriting the submitter interface, payment application, administrative interface and the search application. The goal of these development activities is to migrate users to the new systems and discontinue the legacy applications by the end of the year. The cost of Phase 1 and Phase 2 development exceeded \$800,000 and utilized funds from the reserve account.

Internal developers are working on updating the County Upload API, aiming for seamless integration with local service providers. Migration projects with Solutions and Tyler systems are underway, with the goal of transitioning to the new submission APIs. A small project with WinCommunications to update WordPress landing pages is also in progress. Reserve fund expenditure information has been shared with the auditor for reference when the 2023 audit is conducted.

Additional work is planned with external developers to address bug fixes and application improvements. Phase 3 is anticipated in the second half of 2023 with an estimated cost of \$54,000.00, subject to the

approval of the Finance Subcommittee and the ESS Coordinating Committee.

Fraud Notification Concept

During previous discussions, the ESS Coordinating Committee requested that ESS research and plan for the implementation of a fraud prevention notification system for all counties. The suggested concept would allow individuals to register for the new search application, providing some validation of their identity. Authorized users would be able to flag specific records they wish to monitor (such as deeds or contracts). The system could then notify them of any related activities or subsequent recordings. The implementation details and budget considerations are yet to be developed. The ILR team is seeking input from recorders and stakeholders. Subcommittee members inquired about whether a notification system based on name might also be possible. Further planning work will be conducted and then shared with the ESS committees.

Back File Survey Scanning Project Concept

ILR staff shared information about ongoing conversations with the Society of Land Surveyors of Iowa (SLSI). The surveyors are interested in getting more historical survey documents digitized and loaded into the Iowa Land Records system. Additionally, SLSI is interested in seeing greater use of associated references in recording indexes that would tie related survey documents together. To achieve this, the idea of setting up a joint working group with the surveyors' organization was discussed. The working group will explore ways to secure resources and establish standardized procedures for handling the documents in a safe and appropriate manner. Further planning work will be conducted and then shared with the ESS committees.

Policies and Procedures

Terms of Service Update – 7

The Standards Subcommittee was presented with a proposed amendment to Chapter 7 of the ESS Policies and Procedures concerning the Terms of Service. The proposed amendment addresses four topics.

- The authority of ESS to establish a Terms of Service
- Application Procedures for the ILR Search Service (Including Procedures for Denying Access)
- The Basis and Process for Revoking Access to Search Services
- Procedures for Allowing Access to Higher Image View Limits

Authority for Terms of Service. During the 2023 Iowa legislative session, a proposal was advanced provide explicit new authority to establish a Terms of Service for the Iowa Land Records system, but it did not pass due to time constraints. After further research it has been determined that this authority already existed in the Code of Iowa under Section 22.2, subsection 4a. This provision states that “a government body is not required to permit access to or use of the following: A geographic computer database by any person except upon terms and conditions acceptable to the governing body.” [Emphasis added] ESS is a government body and Iowa land records is a geographic (property) computer database. The proposed Terms of Service policy (Section 7.2) would now simply cite Section 22.2 (4a) as the authority for the policy.

Application Procedures. A new subsection 7.7 outlines the specific procedures and information organizations and individuals need to provide to gain access to the search application. The policy also states the reasons why an application may be denied and provides an appeal process if access is not granted.

Access Revocation Procedures. A new subsection 7.8 describes 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. An enumerated list of reasons for revoking access is provided in subsection 7.8 (2).

Allowed Image Views. Current policy provides and an individual user may view up to 120 images a day (searches are unlimited). In the new search application this limitation is programmatically enforced. There is also a new "individual" search application designed to allow up to 10 image views per day. Again, searches are unlimited. A new subsection 7.9 establishes a process for allowing an organization user or an individual user to temporarily image view limits. The conditions for granting temporary permission are specified in subsection 7.9(3).

The Subcommittee was asked to consider the proposed policy and to advance it to the ESS Coordinating Committee for further consideration. Jolynn Goodchild made a motion to approve the amendments to Chapter 7 and advance it to the ESS Coordinating Committee. Jayne Shultz seconded, and the motion was approved.

Associated References

During previous meetings the Subcommittee was asked to review possible changes in policy that would expand the use of associated references in the county land record management system and Iowa Land Records. For example, index references between conveyance documents, or index references between surveys and plats, would be more consistently used in county databases. The references would be bilateral, meaning that a reference would be entered for both a recently recorded document and a previously recorded document if they were associated. Further, references would be indexed if they were present in a document, i.e., the preparer of a document would include the reference in a document being recorded.

It was noted, for example, that recent discussions with surveyors indicated that they would be more likely to include references to previously recorded surveys if the associated references were indexed. Also, a new associated references feature in the new search application was being well-received. The Subcommittee was asked to give approval and advance this amendment to the ESS Coordinating Committee. Joan McCalmant made a motion to approve the amendment to Section 3.9 of the Policies and Procedures and advance it to the ESS Coordinating Committee. Katie Carlton seconded, and the motion was approved.

Parcel Identification Numbers

The Subcommittee discussed the inclusion of parcel identification numbers (PINs) in the recorders' index for real property conveyance documents as part of Chapter 3 in the ESS Policies and Procedures. The topic is addressed in the current Policies and Procedures (Section 3.10), but it is in the form of a recommendation rather than a requirement. The idea of incorporating PINs was raised as early as 2013, but it has not been consistently implemented across all counties. The proposal is to move from an optional approach to a requirement, making it mandatory for all counties to include PINs in their databases for conveyance documents from January 1, 2024 forward.

Comments from the Subcommittee indicated support for the idea that a PIN could be indexed if it was present on the document. Action on the draft amendment was deferred until the next meeting to allow for further work on the topic.

Document Formatting Standards

Working Group Amendment

At the previous meeting of the Subcommittee, an amendment to 331.606B, subsection 1 was developed with the assistance of the document formatting working group. The amendment would make several changes to modernize the requirements (such as removing references to typewriting). Previous discussions indicated that there was a consensus of support for the changes among the Subcommittee and working group members. The Subcommittee was asked to take action to approve the amendments to this section and to advance them to the ESS Coordinating Committee for further consideration. Jolynn Goodchild made a motion to approve the amendment to 331.606B, subsection 1 and advance it to the ESS Coordinating Committee. Jayne Shultz seconded, and the motion was approved.

The Subcommittee and working group members were asked to review several other “discussion draft” documents distributed after their previous meeting in April. The review addressed other policy concepts including 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”. Due to time constraints, the Subcommittee’s discussion was focused on a suggested change to Section 331.606B, subsection 1(g) relating to PII, and Section 331.606B, subsection 2 relating to required information on the first page of a document. No action was taken. These topics will be considered further at a future meeting of the Standards Subcommittee and working group.

PRIA Update

Time limitations did not permit any discussion on this topic.

The meeting was adjourned at 12:30 PM.

Next Meeting: October 17, 2023 (Regular Meeting)

STANDARDS SUBCOMMITTEE

Ashten Wittrock	Carroll	1/01/22 -12/31/23	1
Jayne Schultz	Winneshiek	1/01/22 -12/31/23	2
Jolynn Goodchild	Plymouth	1/01/23 -12/31/24	3
Katie Carlton	Union	1/01/23 -12/31/24	4
Naomi Ellis	Marion	1/01/23 -12/31/24	5
Joan McCalmant	Linn	1/01/22 -12/31/23	6

PENDING COUNTY UPLOAD TECHNICAL ADJUSTMENTS

Immediate Attention Requested. These are items that were suggested by various users and stakeholders to include in the data we publish online.

Instrument Date. It stands out because the label is there in the new search, but there is no data in many cases. This would display the date a document is **executed** along with the recording date. **“Executed”** being defined as the when the parties sign the document traditionally, or by electronic means.

It is our understanding that this data element is consistently indexed in all counties. It is included in our data schema, and when the new API is published we will make it a “required” element in each record transferred. We will persist the information to our database and instruct local service providers to transfer it to ILR in the API transfer process. It may be necessary to ask counties and local services providers to “reupload” historical indexes to get it in the ILR database. We would provide instructions to the service providers on how to map it to the ILR system.

Are there any questions or concerns about this plan?

Consideration Amount. There are two different data elements in the ILR database schema. A Consideration associated with the “sale” amount and a Mortgage Consideration for the “mortgage” amount. The Mortgage Consideration would seem to be most closely associated with Mortgage documents and Modifications. And the general “Consideration” would seem to be most associated with Deeds and Contracts (conveyance documents), but could also include liens (State, Federal, Treasurers) with State Tax Liens being the most common (from Revenue and Iowa Workforce Development). There appears to be interest in having consideration amounts displayed in search results (but not as a searchable element).

“Consideration” and “Mortgage Consideration” are included in the ILR data schema. When the new API is published, we would instruct local service provider to transfer the data, if present, to Iowa Land Records, and we would persist the information to our database. It would then be displayed in the search results. Initially, it would *not* be a “required” element, but we would encourage counties to consistently index this information going forward. It may be necessary to ask counties and local services providers to “reupload” historical indexes (if consideration information is present) to get it in the ILR database. We would provide instructions to the service providers on how to map it to the ILR system.

We have discussed, but do not currently plan to create a new data element specifically for “Lien Consideration.” Liens would be included in the general “Consideration” category.

Are there any questions or concerns about this plan?

Parcel Identification Numbers. As we have discussed previously, there is a desire to have recorders consistently index the parcel identification numbers for conveyance documents. This would create greater opportunities to link recorder’s data with other databases including other geographic information systems. We’ve previously talked about the idea that recorders could/would do this if the PIN was “present” on the document being recorded. However, a problem with this approach is that the submitter would not necessarily know the new PIN if it was subdivided or consolidated in the county system.

PENDING COUNTY UPLOAD TECHNICAL ADJUSTMENTS

“Parcel Identification Numbers” are included in the ILR data schema. When the new API is published, we would instruct local service provider to transfer the data, if present, to Iowa Land Records, and we would persist the information to our database. It would then be displayed in the search results. Initially, it would *not* be a “required” element, but as you know we have proposed that all counties consistently index this information going forward (using the most current parcel identification number assigned by the county). We would instruct local service providers to map the PIN to the correct element in the ILR database ILR database. Specifically, the PIN numbers should be associated with the type “parcel identification number”. This would be distinguished from other PIN “types” in the ILR/PRIA data structure such as “tax map identifier,” “tax parcel identifier,” or “Torrens identifier”.

Are there any questions or concerns about this plan? This will be a topic of discussion at the next meeting.

Chain of Location Data. It has suggested that ILR provide for the ability to search platted land with the associated “unplatted” location information such as “section”.

“Section” is included in the ILR data schema for both unplatted and platted land. It is proposed that Iowa counties and ILR explore options for indexing the section number (and possibly the township and range) when recording plats, if the information was present on a plat submitted for recording. This would enable users to search platted properties using data elements typically associated with unplatted locations.

Are there any questions or concerns about this idea?

Chapter 7 Policy and Procedures Access Review Procedures

Chapter 7 of the Electronic Services System (ESS) Policies and Procedures is amended to clarify various phrases with respect to the ESS Terms of Service and Privacy Policies.

1. Section 7.5, unnumbered paragraphs 1 and 6 are amended by substituting the term “they” for the term “he/she”.

ESS – 7.5 Iowa Land Records E-Submission Service Terms of Service.

(Iowa Code Section 331.604, 3(a))

Unnumbered Paragraph 1:

Terms of Service

Each registered organization and user represents and warrants that they agree ~~he/she agrees~~ that the user identification and authentication procedures implemented by the Iowa Land Records Electronic Submission Service, i.e., a user ID and password, is a valid electronic signature under Section 554D.103 of the Iowa Code, and that it is legally recognized as a signature under Section 554D.108.

Unnumbered Paragraph 6:

Each participating county and county recorder represents and warrants that they agree ~~he/she agrees~~ that the user identification and authentication procedures implemented by the Iowa Land Records Electronic Submission Service, i.e., a user ID and password, is a valid electronic signature under Section 554D.103 of the Iowa Code, and that it is legally recognized as a signature under Section 554D.108. Each participating county and county recorder agrees that submission of a document through the Iowa Land Records Electronic Submission Service is equivalent to delivery of a document through the U.S. mail, courier service or over-the-counter at designated offices in each county or jurisdiction.

2. Section 7.5, unnumbered paragraph 2 is amended by inserting the term “physical” prior to the term “document.”

Unnumbered Paragraph 2:

Each registered organization and user agrees that submission of a document through the Iowa Land Records Electronic Submission Service is equivalent to delivery of a physical document through the U.S. mail, courier service or over-the-counter at designated offices in each county or jurisdiction. Organizations and users agree that a County Recorder or other designee may correct any index information submitted which may be in error or which may require clarification. Organizations and users agree that the Iowa Land Records E-Submission Service or a Site Administrator may modify the format or scale of a scanned or rendered electronic document, without altering the content of the electronic document, in order to conform to standards established by the Electronic Services System. Organizations and users agree that a County Recorder or a Site Administrator may delete or otherwise remove Abandoned Documents from the Iowa Land Records Electronic Submission Service.

3. Section 7.7, subsection 3 is amended to clarify that ESS may require an applicant to provide government documents to verify their identity.

ESS – 7.7 Iowa Land Records Application Procedures

(Iowa Code Section 331.604, 3(a))

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. Verification may include a review of government issued identification documents such as a passport or a REAL ID (<https://www.dhs.gov/real-id>). Further, the Electronic Services System reserves the right to conduct a review of the background of an organization to determine whether the applicant has or may be likely to engage in activities which are prohibited by these Terms of Service.

4. Section 7.8, subsection 1 is amended to clarify the reference to ESS services.

ESS – 7.8 Iowa Land Records Access Revocation Procedures

(Iowa Code Section 331.604, 3(a))

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 user's access to ESS Iowa Land Records services, the likely actions for revoking access, and the process for appealing a decision to revoke access is described in this section.

5. Section 7.9, subsections 1 and 2, are amended to clarify how a temporary adjustment to document image view limits will apply to users in a registered organization and users who have registered as individuals.

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 organizations and organization ~~individual~~ users who are in good standing on a case-by-case basis. Such permission may be denied or revoked by a Site Administrator as provided in Section 7.8(2).

Section 7.3 specifies that 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 is programmatically enforced. Permission to view more than 10 documents per day per registered individual user may be granted to users who are in good standing on a case-by-case basis. Such permission may be denied or revoked by a Site Administrator as provided in Section 7.8(2).

The purpose of the 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 for resale. The purpose of this policy is to specify the conditions when an 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~~ As provided in Section 7.9 (1), organizations, organization users and registered individual users may request permission to temporarily exceed the applicable 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 (if applicable), and the desired duration of the temporary authorization.

~~The decision to grant permission to view more than 120 documents per day by an organization user shall be made on a case-by-case basis. Such permission may be denied or revoked by a Site Administrator as provided in Section 7.8(2). The decision to grant permission to view more than 10 documents per day by an individual user shall be made on a case-by-case basis. Such permission may be denied or revoked by a Site Administrator as provided in Section 7.8(2).~~

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 3.1 of the ESS Policies and Procedures is amended by striking the definition of an Associated Document Reference and inserting in lieu thereof the following.

ESS – 3.1 Definitions.

(Iowa Code Section 331.604, 3(a))

Associated Document Reference – The Document Reference Number assigned to related documents by a county, which may be represented as a book and page or as a reference number, coupled with the recording date of the document.

2. Section 3.1 of the ESS Policies and Procedures is amended by inserting the following new definition.

ESS – 3.1 Definitions.

(Iowa Code Section 331.604, 3(a))

Bilateral Reference – Associated Document References between recently recorded documents and any antecedent document, when electronically indexed. When a recently recorded document and an antecedent document each include an Associated Document Reference to the other, it is a Bilateral Reference.

3. Section 3.9 of the ESS Policies and Procedures is amended by striking the section and inserting in lieu of the following.

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, associated document reference information must be maintained in a format which is identical to the original document reference number and the Unique Code Value, as provided in section 3.9(3), for the associated document.

3.9(2) Each County **shall** include in its electronic index an Associated Document Reference to an antecedent document, **if the reference is present** in a document when submitted for recording. When electronically indexed, each County **shall** include in its electronic index for associated antecedent documents an Associated Document Reference to a ~~recently recorded~~ **recently recorded** associated document.

Required Associated Document References in a County electronic index include the following.

- a. Index references between conveyance documents, e.g., deeds, contracts or bills of sale. The index information for a recently recorded conveyance document shall include an Associated Document Reference with the previous conveyance document for a property, and the index information for a previous conveyance document, if electronically indexed, shall include an associated reference to the recently recorded conveyance document.
- b. Index references between mortgage and satisfaction of mortgage documents. The index information for a recently recorded satisfaction or partial satisfaction document shall include an Associated Document Reference with the mortgage, and the index information for a mortgage document, if electronically indexed, shall include an associated reference to any recently recorded satisfaction or partial satisfaction document(s). (Deed of Trust?)
- c. Index references between state and federal tax liens and releases of federal and state tax liens. The index information for a recently recorded lien release or partial lean release document shall include an Associated Document Reference with the lien, and the index information for a lien document shall include an associated reference to any recently recorded lien release or partial lien release(s).
- d. Index references between other associated documents such as original documents, re-recorded documents, or corrected documents. The index information for a recently recorded corrected document or re-recording shall include an Associated Document Reference with the document originally recorded, and the index information for a 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. The index information for a recently recorded conveyance document shall include an Associated Document Reference with any recorded and required companion document such as a Groundwater Hazard Statement, and the index information for a 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. The index information for a recently recorded survey and plat, corner certificate, monument preservation certificate, or easement shall include an Associated Document Reference with a previously recorded survey and plat, corner certificate, monument preservation certificate, or easement for a property, and, if electronically indexed, the index information for a previously recorded and associated survey and plat, corner certificate, monument preservation certificate, or easement document shall include an associated reference to the recently recorded survey and plat, corner certificate, monument preservation

certificate, or easement document.

3.9(3) For the purpose of enabling links between associated documents, the Unique Code Values assigned to related documents shall be utilized by the county land records management system. The Unique Code Values are used to quickly retrieve information about related or associated documents.

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.

3.9(5) A County shall not decline a document submitted for recording if an associated reference is missing from a document which is contemporaneously submitted for recording, such as a groundwater hazard statement, or from a document which does not modify or have a legal effect on a previous transaction, such as a survey or plat, corner certificate, monument preservation certificate.

This amendment shall be effective January 1, 2025.

Chapter 3
Policy and Procedures County Data and Information Standards

1. Section 3.1 of the ESS Policies and Procedures is amended to 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. If the parcel identification number(s) remains unchanged as a result of a transaction, it shall be added to the appropriate document index within 5 business days after the recording date. If the parcel identification number(s) is modified as a result of a transaction, it shall be added to the appropriate document index within 20 business days after the recording date.

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.

This section shall be effective ~~January 1, 2016.~~ January 1, 2025.

Section 3.10(5) amended 12.11.13.

Section 3.10(2) amended 8.12.15.

PROPOSED ACTION

Chapter 6

Personally Identifiable Information

ESS – 6.1 Definitions.

(Iowa Code Section 331.604, 3(a))

As used in this Chapter:

Actual Cost – The proportionate amount of the equivalent hourly compensation of the person assigned to supervise, assist or implement a Batch Transfer of information from a County plus the actual cost of the media used to transfer the information.

Batch Transfer - The delivery or transfer of an accumulation of electronic documents or records recorded or maintained by a County Recorder.

Certifying Authority - A City Chief of Police, County Sheriff, County Attorney, or a designated administrative official of a State of Iowa Law Enforcement agency with direct knowledge concerning a Compelling Safety Interest of a former law enforcement official.

Compelling Safety Interest – A circumstance or condition in which a former law enforcement officer attests that there is a credible risk to their physical safety and well-being, and the risk is confirmed in writing by a Certifying Authority.

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.

Personally Identifiable Information (PII) - 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.

Private Image Repository – The storage system used by the county land record information system to permanently archive original, unaltered images of recorded documents.

Public Access Terminal – A personal computer or other public computer terminal provided to the public at a service counter or other designated area for the purpose of providing read-only access to information and images for recorded documents.

Qualified Individual – Current or former law enforcement officers as follows:

- a. a current or former peace officer as defined in section 801.4 of the Code of Iowa,
- b. a current or former civilian employee of a law enforcement agency,
- c. a current or former state or federal judicial officer,
- d. a current or former state or federal prosecutor

A person holding or seeking public office shall not be considered as a Qualified Individual.

Recently Recorded Documents – Documents which are recorded and transferred to the county land record information system within the previous three business days as provided in Section 4.6(1).

Redaction - The process of permanently removing all or a portion of personally identifiable information or other information specified by Iowa law from electronic documents.

Section 6.1 revised 8.10.21

ESS – 6.2 Authority and Purpose.

(Iowa Code Section 331.603; 331.604, 3(a); 331.606, 4; 331.606A)

6.2(1) The Electronic Services System (ESS) is required to implement electronic recording in each county, and to maintain a statewide internet web site to provide electronic access to records and information. County Recorders, the Electronic Services system and the county land record information system are prohibited from publishing personally identifiable information on web sites, and prohibited from transferring electronic documents which contain personally identifiable information. In order to comply with the requirements of Iowa law, it is necessary to establish policies and procedures which will clarify how certain documents are handled.

.

ESS – 6.8 Redaction Requests.

(Iowa Code Section 331.604, subsection 3(f))

6.8(1) Request For Redaction of Qualified Individual Name. A Qualified Individual may request that their name be redacted from electronic documents displayed for public access through an ESS internet site. ESS will fulfill a valid redaction request at no cost when all of the following conditions are true:

- a. The person requesting the restriction is a named party in the document or documents, and
- b. The person is a Qualified Individual as verified by the employer, or if a former employee, verified by a supervisor or other human resources manager with the former employer, and
- c. If the person is a former law enforcement officer, verification by an Certifying Authority that the person has a Compelling Safety Interest, and
- d. The request is made in writing using a form approved by ESS, and
- e. The person specifies the documents to be redacted, and
- f. The person does not currently hold or is not seeking public office, and
- g. The redaction request is reviewed and approved by the county recorder or their staff

6.8(2) Form of Image Restriction Request. An individual requesting the restriction of document images shall provide all of the following information.

- a. Contact information for the person requesting a redaction (the Qualified Individual including name, phone number, and e-mail address).
- b. The Compelling Safety Interest (if applicable).
- c. The name of the County in which the document has been recorded.

- d. The document reference number assigned to the electronic document(s) by the County. There are various formats used by different counties. In some cases the reference number is a book and page number.
- e. The date on which the document(s) was recorded.

Requests to redact a name from an electronic document without the required specific document information will not be considered. All requests must be submitted in writing using the required form through a county recorder's office. The Office of the County Recorder shall deliver approved requests via e-mail to support@clris.com with the subject "Electronic Document Redaction Request".

6.8(3) Disposition Of Image Restriction Requests. Pending the completion of the redaction of a name, the applicable electronic document(s) will be temporarily removed from public access. A person who has made a redaction request will be notified of the disposition of the request. If a request is denied, the individual will be informed of the reason for the denial by the office of the county recorder.

6.8(4) No Restriction Of Index Information. Information about electronic documents which is used to index and reference information filed with the Office of the County Recorder shall not be restricted.

6.8(5) Removal of Redaction. ESS will restore unredacted electronic documents when any of the following conditions exist.

- c. The individual requesting the restriction of document images rescinds the request in writing.
- d. Four years following the application of a requested redaction to an electronic document.

6.8(6) Renewal of Redaction Request. A person may request that an electronic document continue to be redacted under this section by submitting an application for renewal to the Office of the County Recorder.

New Sections 6.6 (1-2) adopted 12.9.15

New Sections 6.7 (1-5) adopted 8.9.16

New Sections 6.8 (1-6) adopted 8.10.21



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Configuration

- ☒ Submittable
- ☐ Conveyance

Chargeable

- ☐ Non Payment Submitters
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- ☒ Charge Fees

Actionable

- ☒ Additional Transactions
- ☐ Auditor Fee
- ☐ Real Estate Value
- ☐ Declaration of Value Exemption
- ☐ Groundwater Hazard Statement Exemption

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.

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.

This amendment shall be effective January 1, 2025.

EXPLANATION

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

Discussion Topics – Possible Amendments to 331.606B

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

~~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:~~ The purpose of document or document formatting standards is to ensure that the documents and associated images are legible and contain the necessary information for the county recorder to perform their duty to create a permanent, unaltered archive and index of information that is accessible and searchable by the citizens of Iowa, and commercial and government organizations. If the form or content of a document or instrument prevents or inhibits the county recorder from performing this duty, the county recorder may decline to record a 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 content of a document, and they are enumerated as follows.

2. Section 331.606B, Section 1, paragraph f, is amended to read as follows.

~~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 blank rectangular space at the top of the first page which shall be 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 accompanied by a cover sheet approved by the governing board of the county land record information system. 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.

3. Section 331.606B, Section 2, the introductory paragraph, is amended to read as follows.

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 necessary for a county recorder to archive and index the document or instrument on the first page below the three-inch margin:

4. Section 331.606B, Section 2, subsections a through i, by striking the subsections and inserting in lieu thereof the following.

- a. The title of the document or instrument
- b. All grantors' names.
- c. All grantees' names.
- d. For any instrument of conveyance, the name of the taxpayer and a complete mailing address
- e. The parsed location information as applicable, including the quarter section, section, township, and range, and the lot, block, subdivision name and city or town, if platted
- f. A page reference for the full legal description of a property, if applicable
- g. The instrument date
- h. A recording reference number of an associated, recorded document or instrument as specified by the county land record information system, or for other statutory requirements, if applicable

In addition to the information required for archiving and indexing, a document or instrument that is presented for recording shall contain any address required by statute.

A document or instrument shall also contain the name, mailing address and phone number of either the person who prepared the document or instrument or the person best able to address any issue affecting the recordability of the document or instrument. If a document or instrument is presented in electronic form, the information about may submitted as metadata which accompanies a document or instrument.

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 execute a transaction or to have legal effect shall be included in a document as determined by the preparer in accordance with established legal standards.

5. Section 331.606B, Section 3, is amended to read as follows.

~~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.~~

The information specified in 331.606B, Section 2 may be provided in one of the following forms.

- a. As a part of the first page of a document or instrument, conforming to Section 331.606B, Section 1, paragraph f.
- b. As a cover sheet or page accompanying a document or instrument. A Cover Sheet shall be recorded contemporaneously as an additional first page to the document or instrument. The Cover Sheet may include a page reference for the document or instrument where information is located, and shall otherwise conform to Section 331.606B, Section 1, paragraph f. An attestation statement, or any information intended to have legal effect shall not be included on the Cover Sheet.
- c. As an 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.

DRAFT
FOR DISCUSSION

EXPLANATION

1. Section 331.606B, Section 1, introductory statement – This can be written in several ways, but the may idea is to make declining a document permissive – not the mandatory “shall refuse”. It also puts the focus on things that affect the recording process – rather than judging the legality of a document.
2. Section 331.606B, Section 1, paragraph f – This section provides the alternative of the stamp area, removing the requirement for a full three-inch margin a the top of the first page.
3. Section 331.606B, Section 2, the introductory paragraph – This new language puts the focus on information needed for the recording process.
4. Section 331.606B, Section 2, subsections a through h – this rearranges things mostly, and puts the focus on elements needed or helpful to the recording and indexing process.
 - e. Provides additional detail about location (legal description) information
 - h. Associated references are more clearly specified
 - Gives emphasis to the need for useful contact information (not just a return mailing address) And the information doesn’t necessarily have to be below the top margin (but it does have to be on the first page (or a cover sheet or index legend)
 - Allows for electronic documents to provide information as metadata
5. Section 331.606B, Section 3 – Here is where cover sheets (for the first time) are explained and authorized, and where Index Legends are authorized beyond surveys and plats.

Indexing Data Points – PIN

Benefits

Hurdles

Offers alternate way for the public to search land records.	Relevant county offices' data is not integrated so do not share information.
Adds value and offers innovative services to stakeholders, e.g., new ways to search for, locate and purchase documents.	May add data entry time and redundant tasks if PIN was not previously entered into the LRMS.
In linked systems, improves data quality through multiple validation sources, e.g., assessor's office, GIS, title industry.	Data is prone to errors if multiple offices are entering the PIN in their offices' land records management system, versus a linked system.
In linked systems, combines and shares data in an enterprise-wide environment where the data connects jurisdictional offices.	If integration is not available, each jurisdictional office uses its own data sets in a siloed system.
Modernizes engagement with the public resulting in reduced foot traffic and fewer phone calls.	PINs being reused for both a historic parcel and a new parcel leading to incorrect or incomplete data.

Indexing Data Points – Notary Information

Benefits

Hurdles

Helps law enforcement with fraud cases by identifying the notary on the document.	Search results could return large amounts of data which LRMS can't handle.
Can help authorities identify fraudulent notaries.	Makes it easier for bad actors to create a duplicate fraudulent notary stamp.
Identify notaries whose commissions have expired.	Additional time for the recording staff. Cost to benefit ratio may be lacking.
Provides a deterrent to fraudulent notaries if this information is searchable.	Presents another opportunity for human error.
If a notary signs up for a fraud alert, they would receive a notification for every document they notarized.	If a notary name has been indexed, they would receive a notification for every document they notarized.

Indexing Data Points – Secondary Water Rights Number

Benefits

Hurdles

Prove water is with the land	
------------------------------	--

Commented [sk1]: Stevie - UT recorders. Emailed Brenda McDonald and Chad Montgomery with questions on 10/5/2023.

Indexing Data Points – Non-land Property

Benefits

Hurdles

Attach to condos	
------------------	--

Indexing Data Points – Court Information

Benefits

Hurdles

Link cases to other systems.	
------------------------------	--

Commented [sk2]: Carrie Arkansas

Indexing Data Points – Address

Commented [sk3]: Lisa Long

Benefits**Hurdles**

People know their address.	Address doesn't match other systems.
	Protected populations.

Indexing Data Points – Life Estate**Benefits****Hurdles**

	Not sure what to index.
--	-------------------------

Indexing Data Points – Considerations**Benefits****Hurdles**



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919.459.2081

Indexing Best Practices

Adopted by the PRIA Board on October 19, 2022

<http://www.pria.us>

PROPERTY RECORDS INDUSTRY ASSOCIATION

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For
PRIA Completed Work Product

October 2022

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Introduction

The recorder's property records index is the means for searching data to retrieve a recorded document from a county's Land Records Management System (LRMS) or record books. The index does not answer the question of whether ownership of property or an interest in the property has changed. The document itself must be evaluated to determine ownership or interest.

Typically, statutory requirements for an index are: 1) names of the parties to the document; 2) the date and time of filing or recording; 3) the document/instrument number (or other location data, such as "book and page"); and 4) the type of document/instrument.

Many recorders have adopted practices for adding information to the index to make it easier for all users to determine whether a particular document needs to be examined more closely.

Examples of information added to the index include abbreviated legal descriptions, cross-references to related documents or court-case numbers, multiple variations on a name appearing in a document, and specific types of documents. Improvements in document imaging have made it much easier to offer a user a view of the actual document for evaluation rather than solely providing that information through the index.

Additionally, the index is a living document. Index information is added and changed daily, and corrections are made when errors are discovered.

Background

Throughout the approximately 3,600 recording jurisdictions in the United States, there is minimal legislation or administrative regulation on how to index recorded documents. For example, the states of Georgia, North Carolina, and Virginia have statewide indexing standards and rules for the various recording jurisdictions. Indexers should review and discuss the guidelines in place in their jurisdiction for indexing property records. Understanding the standards, rules, and guidelines is important for keeping the index consistent and searchable.

Historically, there was no expectation for submitters to provide any index data when presenting their paper document for recording. This was the responsibility of the recorder. The advent of eRecording made it possible for document submitters to furnish a minimal amount of index data. Today, the submission requirements for indexing continue to vary significantly among eRecording jurisdictions; however, to expect each submitter to duplicate the indexing expertise of the recorder's internal staff is impractical. Therefore, each recording jurisdiction should continually maintain quality control within their records.

PRIA recommends that recording jurisdictions require only the minimum amount of index data necessary to match a submitted document to its associated image(s). Also, recording jurisdictions should set reasonable tolerance levels for accuracy of submitted data, allowing for misspellings, punctuation variances, abbreviations, and other variables. The adoption of indexing best practices should address submission discrepancies and help reduce eRecording rejections.

In the past, limited field lengths of legacy database systems, and significant input and data storage costs made the abbreviation of common names and words necessary. Advances in technology, including expanded field lengths, optical character recognition, and low-cost storage have resulted in reduced training times for indexers, more consistent data elements, and overall improvement in data quality.

These advancements in technology have allowed for a “key it as you see it” approach where index data is not abbreviated or expanded, nor are the spellings changed from how they appear on the documents. However, there remain certain naming conventions, punctuations (e.g., dashes, apostrophes), and special characters (e.g., @, &) that often require some special handling to keep search routines and outputs consistent.

Scope

This paper focuses primarily on the manual procedures and data structures deemed necessary to achieve the desired consistency in the database elements across any LRMS. Where appropriate, this paper will provide multiple options that address both the limitations and abilities of data field design and database structures. The methodologies and procedures required to perform queries and searches of the indices themselves are beyond the scope of this paper.

Section 1. General Guidelines

1. Capitalization of Letters

- A. Recommend upper case letters throughout the index. Most LRMS systems convert lower to upper case.

2. Corrections

- A. Make corrections to the index whenever and wherever necessary. Internally within the LRMS, incorrect data should never be deleted from the index; rather an additional index entry with the corrected information should be added, if the system allows.
- B. Strive to make the index consistent and accessible over time. Provide notice in the comments/notes section indicating where, when, and why changes occurred.

3. Index as Shown on the Document

- A. Index data as it appears on the documents. This statement applies to all applicable fields within your LRMS. If it is spelled incorrectly on the document, input exactly as shown.

4. Cross-Indexing/Referencing

- A. Cross-Indexing refers to the practice of indexing names of individuals or entities that may be related to another name or heading.
- B. Use common sense when cross-indexing by name variation (e.g., when you see a/k/a or f/k/a, key the second name separately). The extra time it takes to cross-index a name variation may save hours of searching in the future.
- C. Cross-referencing is vital when indexing documents in a chain of title (e.g., document number, book and page, legal description, receipt number).

5. Numbers

- A. Arabic numbers stay as numbers (e.g., 1, 2, 3, 4, 10).
- B. Roman numerals stay as numerals (e.g., I, II, III, IV, X).
- C. Legacy system restrictions may require different variations.

6. Abbreviations

- A. Most recording jurisdictions now have an unlimited or 100-character field length for the party name field, so DO NOT ABBREVIATE, unless the abbreviation is on the document.
- B. Legacy software may dictate the need to truncate entries if there is inadequate room in the entry field.

7. Punctuation, Special Characters, and use of “The” and “A” in Organization/Corporation Names

Key the organization/corporation name as presented to maintain the integrity of the name.

- A. If there is a possessive apostrophe (’), use it (e.g., JOE’S).
- B. If there is an apostrophe (’) in a name, use it (e.g., O’MALLEY’S).
- C. If there is a period (.), use it (e.g., BANK.COM).
- D. If there is a comma (,), use it (e.g., ROMER, COOK & JONES).
- E. If there is a hyphen (-), use it (e.g., ROSS-JONES APOTHOCARY).

- F. If there is a slash (/), use it (e.g., ROSS/JONES APOTHCARY).
- G. If there are any other special characters, use them (e.g., @, #, \$, &).

Section 2. Indexing Individual Names

1. Single Last Names

Index as: LASTNAME FIRSTNAME MIDDLENAME/INITIALS SUFFIX

Name(s) on Document	Index Entry
Richard and Sarah Marshall	MARSHALL RICHARD MARSHALL SARAH
John J. Brown	BROWN JOHN J
Dorothy Brown	BROWN DOROTHY
William Samuel Jones III	JONES WILLIAM SAMUEL III
J B Smith	SMITH J B

NOTE: Avoid the use of “Mr.” and “Mrs.” Use only when first name for the individual is not presented. When back indexing historical records, it may be necessary to consider the following examples.

Mrs. John J Brown	BROWN JOHN J MRS
Mr. and Mrs. Brown	BROWN MR BROWN MRS
Richard Marshall and spouse	MARSHALL RICHARD

2. Last Name Prefixes and Compound Names

If unsure of last name or middle name, index multiple ways, as follows.

Name(s) on Document	Index Entry
Mary Der Kegan	DER KEGIAN MARY KEGIAN MARY DER
John Mac Donald	MAC DONALD JOHN DONALD JOHN MAC
Walter Van de Kamp	VAN DE KAMP WALTER DE KAMP WALTER VAN
Ted de Grazia	DE GRAZIA TED GRAZIA TED DE
John L. St. George	ST GEORGE JOHN L
Jean Saint Martin	SAINT MARTIN JEAN MARTIN JEAN SAINT
Dorothy Ste. Marie	STE MARIE DOROTHY
Diane de la Varga	DE LA VARGA DIANE VARGA DIANE DE LA

3. Hyphenated Last Names of Individuals

USE the hyphen as follows. Index entries showing “*” are optional indexing:

Name(s) on Document	Index Entry
Cecil P. Spring-Rice	SPRING-RICE CECIL P RICE CECIL P SPRING-*
Blanche Duff-Gordon	DUFF-GORDON BLANCHE GORDON BLANCHE DUFF-*

4. Common Middle Name or Two Word Last Name with No Hyphen

Index entries showing “*” are optional indexing:

Name(s) on Document	Index Entry
Joyce Martin Gray	GRAY JOYCE MARTIN MARTIN GRAY JOYCE*
Hernando Gomez Gonzalez	GONZALEZ HERNANDO GOMEZ GOMEZ GONZALEZ HERNANDO*

5. Individual Names Beginning with Honorary Title

Any known honorary title should be ignored.

Name(s) on Document	Index Entry
Rev. John W. Jones	JONES JOHN W
Captain Robert Baker	BAKER ROBERT
The Honorable Roy Jones	JONES ROY

6. Individual Names Ending with Professional Title

Any known professional title should be ignored.

Name(s) on Document	Index Entry
Betty R. Smith, CPA	SMITH BETTY R
Norma Jane Baker, MD	BAKER NORMA JANE
Judson Starr, Esq.	STARR JUDSON

7. Parentheticals and Nicknames

If the name presented appears to be a nickname and is typed or signed, DO pick up the variation with or without special characters.

Index entries showing “*” are optional indexing:

Name(s) on Document	Index Entry
James (Jim) Smith	SMITH JAMES JIM SMITH JAMES* SMITH JIM*
George "Rocky" Brown	BROWN GEORGE ROCKY BROWN GEORGE* BROWN ROCKY*
Mary (Smith) Brown	BROWN MARY SMITH BROWN MARY* SMITH MARY BROWN*

If a portion of a name appears in parenthesis and the intent is NOT clear, index each possible variation

Index as follows:

Name(s) on Document	Index Entry
R Margaret Watts (Barber)	BARBER R MARGARET WATTS WATTS BARBER R MARGARET WATTS R MARGARET BARBER

8. International Names

Index entries showing “*” are optional indexing:

Name(s) on Document	Index Entry
Federico Sanchez Martinez	MARTINEZ FEDERICO SANCHEZ SANCHEZ MARTINEZ FEDERICO*
Magda Maria de Sanchez	DE SANCHEZ MAGDA MARIA SANCHEZ MAGDA MARIA DE MARIA DE SANCHEZ MAGDA*
Tuey Far Low	LOW TUEY FAR FAR LOW TUEY*
Bill Soo Hoo	HOO BILL SOO SOO HOO BILL*
King Chana	CHANA KING

9. “Also Known As” or “Formerly Known As” Names (a/k/a and f/k/a)

Index entries showing “*” are optional indexing:

Name(s) on Document	Index Entry
Mary Smith Brown a/k/a Mary Smith	BROWN MARY SMITH SMITH MARY SMITH BROWN MARY*
Jean Jones Williams f/k/a Jean Jones	WILLIAMS JEAN JONES JONES JEAN JONES WILLIAMS JEAN*

10. Individual's Name Abbreviated

Index as presented. When back indexing historical records, it may be necessary to look at how the document was signed and then index additional entries, as noted below.

Name(s) on Document	Index Entry
Chas. Jackson	JACKSON CHAS JACKSON CHARLES
Wm. Gardner	GARDNER WM GARDNER WILLIAM
Jos. Brown	BROWN JOS BROWN JOSEPH

11. Multiple Unidentified Parties (Unknown Tenants, Spouses, Heirs, Trustees, et al.)

Index the individuals shown and DO NOT add the unidentified parties or the phrase "et al." Additional entries may be necessary if there are other signatures included on the document.

Index as follows:

Name(s) on Document	Index Entry
Ringo Starr, et al	STARR RINGO

12. Trust Names Are Treated as an Organization

Index it as you see it. Some variations to this are those that index all documents as LAST NAME, FIRST NAME, MIDDLE INITIAL, TRUST as shown below

Index as follows:

Name(s) on Document	Index Entry
John J Smith Living Trust	JOHN J SMITH LIVING TRUST SMITH JOHN J LIVING TRUST

13. Misspelled Names.

Index as presented on document. If possible, note that document is indexed as presented.

Index as follows. It may be necessary to look at how the document was signed and then index based on the signature, as shown below.

Name(s) on Document	Index Entry
Dyylan Eric Jones	JONES DYLLAN ERIC JONES DYLAN ERIC
Megan Ann Smmith	SMMITH MEGAN ANN SMITH MEGAN ANN

Section 3. Indexing Corporation/Organization Names

1. General Rules

Names of Corporations/Organizations

- A. Recommended format: Index official name as seen/shown.
- B. Use “The” at the beginning of a firm name if it is part of the official name.
- C. Use “A” at the beginning of a firm name if it is part of the official name.

Punctuation Marks

- A. Use punctuation marks and symbols.
- B. If there is a possessive apostrophe (’), use it (e.g., JOE’S).
- C. If there is an apostrophe (’) in a name, use it (e.g., O’MALLEY’S).
- D. If there is a period (.), use it (e.g., BANK.COM).
- E. If there is a comma (,), use it. (e.g., ROMER, COOK & JONES).
- F. If there is a hyphen (-), use it. (e.g., ROSS-JONES APOTHOCARY).
- G. If there is a slash (/), use it. (e.g., ROSS/JONES APOTHOCARY).
- H. If there are any other special characters, use them (@, #, \$, &).

2. Organization Names Containing Given Names or Initials

Index as follows:

Name(s) on Document	Index Entry
A L Johnson Corporation	A L JOHNSON CORPORATION
J and A Smith Co	J AND A SMITH CO
Marshall Field and Co	MARSHALL FIELD AND CO
Montgomery Ward & Co	MONTGOMERY WARD & CO
J. C. Penney	J. C. PENNEY
B. W. Paper Box Corp.	B. W. PAPER BOX CORP.
Virginia Insurance Corporation	VIRGINIA INSURANCE CORPORATION
Cecil W. Spring-Rice Title Co	CECIL W. SPRING-RICE TITLE CO
David Mac Donald Escrow	DAVID MAC DONALD ESCROW
Crown Savings Bank of New York	CROWN SAVINGS BANK OF NEW YORK
DiTech.com	DITECH.COM
Net.B@nk	NET.B@NK

3. Organization Names Containing Hyphens, Commas, Apostrophes, Slashes, Parenthesis, Numbers, Symbols, and Letters.

Index as the names appear as follows:

Name(s) on Document	Index Entry
Romer, Cooke, and Jones Inc.	ROMER, COOKE, AND JONES INC.
O'Malley and Johnson, Inc.	O'MALLEY AND JOHNSON, INC.
Bar-B-Q Pit of Florida	BAR-B-Q PIT OF FLORIDA
Ed's Bar B-Q	ED'S BAR B-Q
M & A Alexander Productions	M & A ALEXANDER PRODUCTIONS
D/3 Aluminum Products, Inc.	D/3 ALUMINUM PRODUCTS, INC.
Joe D'Andre 1980's Bar	JOE D'ANDRE 1980'S BAR
Century 21 (R) Mortgage (SM)	CENTURY 21 (R) MORTGAGE (SM)
A-1 Auto Parts	A-1 AUTO PARTS
\$1 Store	\$1 STORE
No. 6 Speckels, Inc.	NO. 6 SPECKELS, INC.

4. Multiple Names: Also Known As (a/k/a), Formerly Known As (f/k/a), Doing Business As (d/b/a), Successor By, As Trustee, etc.

Index as follows:

Name(s) on Document	Index Entry
Bank of America National Association as Trustee successor by merger to Lasalle Bank National Association, as trustee for Wachovia Bank Commercial Mortgage Trust, Commercial Mortgage Pass-through Certificates, Series 2006-C24 by Wells Fargo Bank N.A., and successor by merger to Wachovia Bank N.A., as master servicer	BANK OF AMERICA LASALLE BANK WACHOVIA BANK WELLS FARGO BANK
24/7 Services Repair DBA Stamps Truck & Tire Repair	24/7 SERVICES REPAIR STAMPS TRUCK & TIRE REPAIR
Generations Bank f/k/a First Community Bank	GENERATIONS BANK FIRST COMMUNITY BANK

5. Location and Directional Words in a Name

Index as follows:

Name(s) on Document	Index Entry
Bank of Brandon at Lutz	BANK OF BRANDON AT LUTZ
Robinson's of Florida	ROBINSON'S OF FLORIDA
Pacific Finance Co. San Diego	PACIFIC FINANCE CO. SAN DIEGO
Steel & Iron Co Dallas	STEEL & IRON CO DALLAS
Southeast Water Company	SOUTHEAST WATER COMPANY
5010 W. Kennedy Associates	5010 W. KENNEDY ASSOCIATES

Conclusion

This paper is intended to provide guidance for establishing indexing best practices for the property records industry. PRIA recognizes there may be differences in adoption by recording jurisdictions resulting from statutory/regulatory specifications, local rules, or LRMS system capabilities.

It is important to note that the goal of creating indexing best practices is to normalize the data elements and improve the overall quality, efficiency, and confidence in searching public land records. Today's LRMS allows for greater flexibility with indexing procedures which should be considered when adopting these best practices.

PRIA recommends that recorders, submitters, aggregators, and eRecording software vendors continue to work together to develop and refine technologies that will aid in the automated creation of index data.

2023R02835

SUE MEYER
CLAYTON COUNTY RECORDER
ELKADER, IA
RECORDED ON
10/13/2023 08:50:30 AM
REC FEE: 22.00
PAGES: 3



**AFFIDAVIT OF SURVIVING JOINT TENANT
FOR CHANGE OF TITLE TO REAL ESTATE
Recorder's Cover Sheet**

Preparer Information: Patrick B. Dillon, 209 E 1st Street, Sumner, IA 50674, Phone: 563 578-1850

Taxpayer Information: Douglas Jacobs, P.O. Box 287, Colesburg, IA 52035

Return Document To: Patrick B. Dillon, 209 E 1st Street, Sumner, Iowa 50674

Grantors:

Daniel J. Jacobs

Grantees:

Douglas Jacobs

Legal Description: See Page 2

Document or instrument number of previously recorded documents: _____





**AFFIDAVIT OF SURVIVING JOINT TENANT
FOR CHANGE OF TITLE TO REAL ESTATE**



STATE OF IOWA, COUNTY OF _____, ss:

I, Douglas Jacobs, being first duly sworn on oath, depose and state as follows:

1. I am the surviving joint tenant of Daniel J. Jacobs, who died on January 12, 2023.
2. The following described real estate was owned only by Daniel J. Jacobs and this Affiant, as joint tenants with full rights of survivorship at the time of Daniel J. Jacobs's death:

Lot Two (2) in the Southwest Quarter (SW 1/4) of the Southwest Quarter (SW 1/4); all in Section Thirty (30); Township Ninety-one (91) North, Range Two (2), West of the 5th P.M., in Clayton County, Iowa; according to the Plat recorded in Book 25, Plats, Page 50.

3. Title was conveyed to the surviving joint tenant and decedent by Quit Claim Deed dated February 10, 2014, and filed on February 14, 2014, with reference number of 2014R00504 in the Office of the Clayton County Recorder.
4. I hereby request that the auditor enter this information on the transfer books pursuant to Section 558.66 of the Iowa Code.
5. The Affiant is the Brother of the Decedent. (For deaths occurring after July 1, 1997, parents, grandparents, great-grandparents, and other lineal ascendants, children including legally adopted children and biological children entitled to inherit under the laws of Iowa, stepchildren, and grandchildren, great-grandchildren, and other lineal descendants are exempt from Iowa inheritance tax.)
6. Form 706, United States Estate Tax return, **IS NOT*** required to be filed as a result of the death of the Decedent.
7. An Iowa inheritance tax return is ~~not~~ required to be filed pursuant to section 450.22 subsection 3.



Douglas Jacobs
Douglas Jacobs

Signed and sworn to (or affirmed) before me on October 7, 2023,
by Douglas Jacobs.

Signature of Notary Public



* THE CORRECT OPTION MUST BE SELECTED TO DETERMINE WHETHER THE
IOWA ESTATE TAX MAY CONSTITUTE A LIEN ON THE ABOVE DESCRIBED
PROPERTY.

NOTARIA 21 DEL CÍRCULO DE MEDELLÍN
AUTENTICACIÓN DE FIRMA

Ante el Notario Veintiuno del Círculo de Medellín, compareció:

JACOBS DOUGLAS JOHN

quien exhibió la Pasaporte 677279625

y declaró que la firma que aparece en el documento fue
puesta por él. Ingrese a www.notariaenlinea.com para
verificar este documento.



Cod. k5s5w



205-a8e666c7

Medellín, 2023-10-07 11:28:56

El Compareciente

GUSTAVO ANIBAL SALAZAR MARIN
NOTARIO 21 DEL CÍRCULO DE MEDELLÍN



Forward Looking Topics

1. Notary Information. In conjunction with the recent discussions about property fraud, we have noted that one of the big vulnerabilities is crooked notaries. Notary information, if tracked, could be a preventative measure with respect to property fraud. If this is true, one way to track notary information is to index the notary information present on a recorded document. One or more of the notary data elements could be made to be “searchable.”
2. There are a growing number of outside “registries” like MERS and emerging blockchain products that the industry is wanting to pursue. This introduces the idea that indexes could include cross references to those external systems. One or more of the registry data elements could be made to be “searchable.”
3. Through the PRIA blockchain working group ILR is being introduced to companies that are using blockchain to execute real estate transactions. There are conversations in that context that are exploring how those systems would/should interact with the public land registry. No specific direction has emerged to date, but those conversations are expected to continue.
4. Many county systems have “Look Up” tables in their indexing systems. If county systems regularly provided updated “Look Up” Table information, it could help ensure consistent spelling for data elements such as for subdivision names, town names and even company/organization names in E-Submission. It is possible, technically, to set up such a system through the APIs.
5. The following data elements are included in the ILR data schema: “Package,” “Parties,” “Contact Detail” and “Contact Points.” Contact information about the External Submitter customers could be presented to the recorders when reviewing documents so they could communicate with each other directly. The Package and Party information would also be relevant to changing the External Submitter API so we can stop abandoned packages and require the return of documents to ILR and recorders within the same package when corrections are made. This will likely be addressed in a future rewrite of the External Submitter API.
6. In the beginning of ILR it was believed that creating a short list of documents would make it easier for recorders and customers to navigate. And this has turned out to be mostly true for E-Submission. But we have also learned that the short list of E-Submission document types has not made it easier to search. There is a case to be made for creating an expanded, but still consistent, list of document types for the ILR database and search application. In summary, a short list for E-Submission, and a longer (but still uniform) list for search.