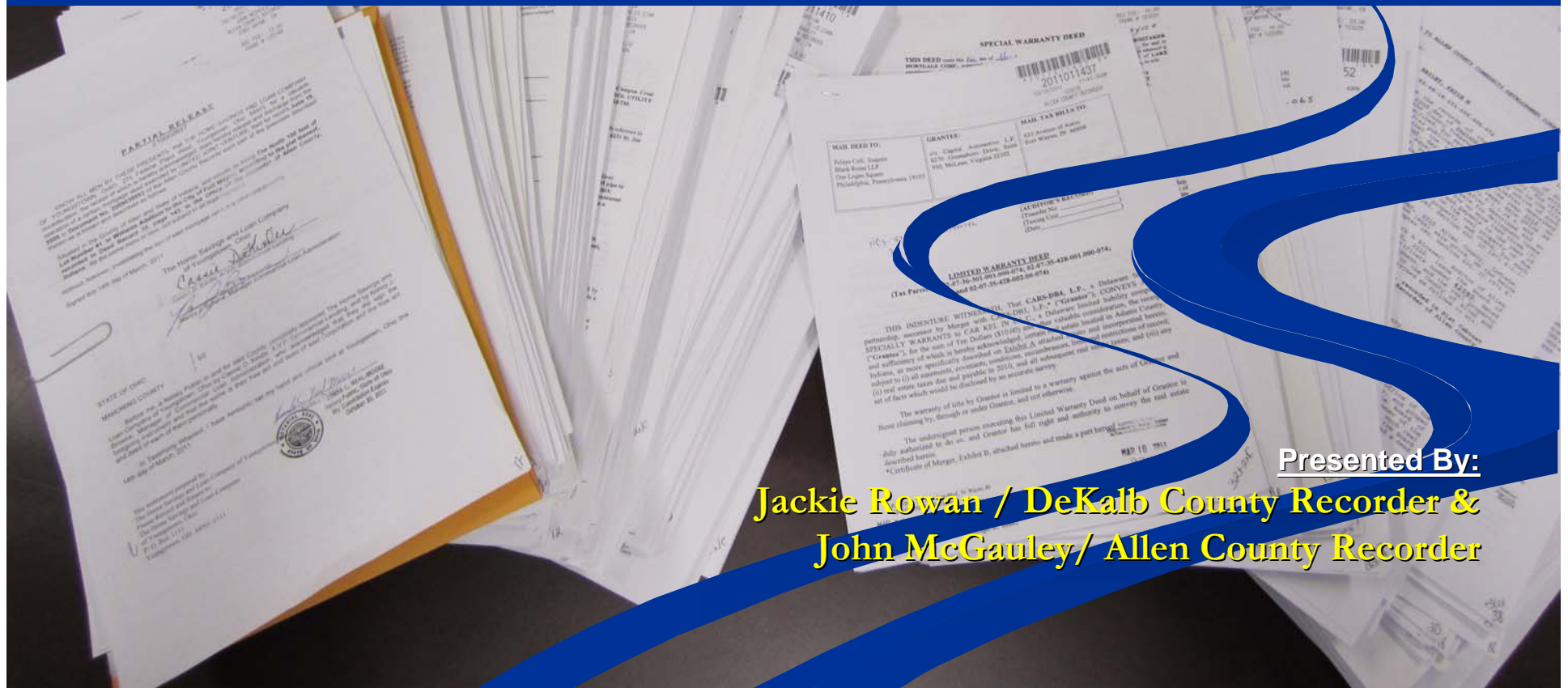


# E-Recording In Indiana: 2011

*The State of the Art In Sending & Receiving Land Records*



**Presented By:**  
**Jackie Rowan / DeKalb County Recorder &**  
**John McGauley / Allen County Recorder**

# Definition: What Is E-Recording?

*“The complete transmittal of a recordable document (and any associated materials) via digitized images and data, eliminating the need to deliver an original to the County Recorder in a physical, hard-copy form.”*



231004100  
RECORDED ON  
DATE/TIME: 10/27/2011  
BY: JRM/MSJ/ALY  
ALLEN COUNTY RECORDER'S  
PORT WASHINGTON, IN  
REC.FEE \$12.00  
TRASH #12491

What Recordable Must Be:  
Check Home Finance LLC  
1301 E. 10th St., 10th Floor  
Palm Harbor, FL 34642  
Loan #: 000000000000

**RELEASE OF MORTGAGE**

THIS CERTIFICATE is a mortgage created by MELVIN S. SCHWARTZ AND REBY SCHWARTZ to BANK ONE, N.A. dated 04/29/2009, and recorded in Book Page Instrument # 20090367 of ALLEN County, Indiana. See Book fully and as indicated and its annex hereto referred.

Grantor Address: MELVIN S. SCHWARTZ  
6270 SAGEHILL RD  
INDIANAPOLIS, IN 46278

Dated this 10th day of April in the year 2011.

JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A.

*[Signature]*  
MIRANDA AVILA, Notary Public

STATE OF INDIANA  
COUNTY OF PORT WASHINGTON

The foregoing instrument was acknowledged before me this 10th day of April in the year 2011, by KIM COLE as VICE PRESIDENT of JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A., who at such TIME PRESENT being advised we to do, executed the foregoing instrument for the purposes herein contained. Notarizing in cases personally known to me.

*[Signature]*  
MIRANDA AVILA, NOTARY PUBLIC  
Comm. Expires: 08/22/2014

I certify under penalty of perjury that I have shown reasonable care to submit each record accurate in form to the customer, when so required by law.

NAME: CassetteTC 2300 AL 19 North, Palm Harbor, FL 34684 00004679152

This instrument was Prepared By: E. Lasso/NTC, 2300 AL 19 North, Palm Harbor, FL 34684 00004679152

CASSETTE RECORDING SERVICE, INC. 000000000000

714195272

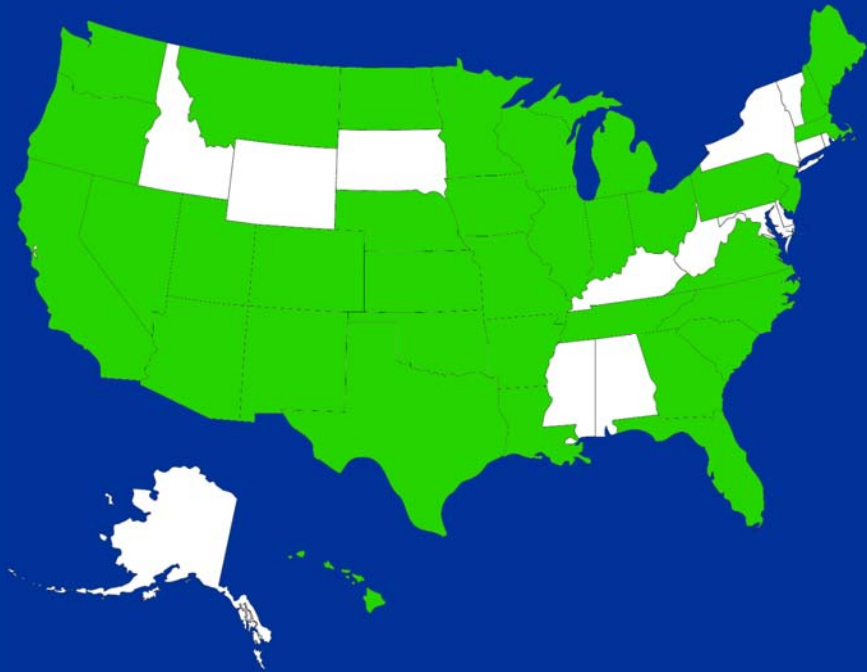
# A Very Common Way of Doing Business...

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- 626 Counties In 38 States Using E-Recording; Up From 300 3 years ago.

- In Counties That E-Record, 30-50% of Their Documents Are Routinely Received Electronically

- Some Counties in the West Do Larger Volumes



✓ **Maricopa County, Ariz.:** 80%

✓ **Douglas County, Colo.:** 85%

# ...But E-Recording Is New To Indiana

Indiana County Recorders Have Been Very Technologically Progressive (Property Fraud Alert, SSN Redaction, Digitization), But E-Recording Is New Here.

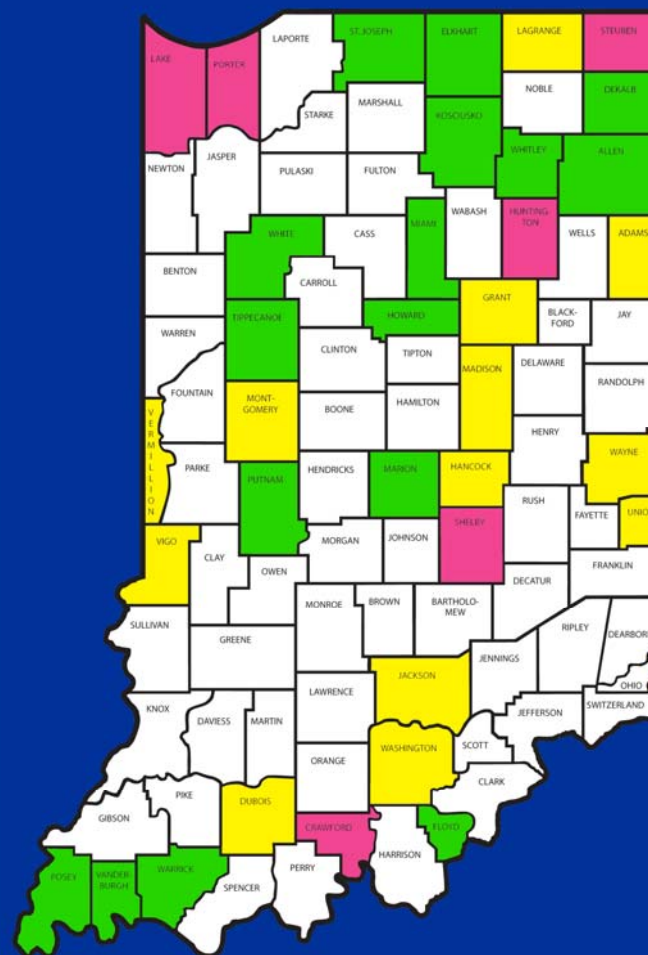
From the 1800s until 2008:



# The E-Recording Era Is Here!

- In 2008, First Indiana County Began E-Recording
- 16 Counties (GREEN) Now Accepting Electronic Filings
- 13 More Counties (YELLOW) Expect To Begin Offering E-Recording In 2011.
- 6 Additional Counties (PINK) Investigating Implementation.
- **Total = 35 Counties**

## Indiana's E-Recording Counties



# Who Offers E-Recording In Indiana?

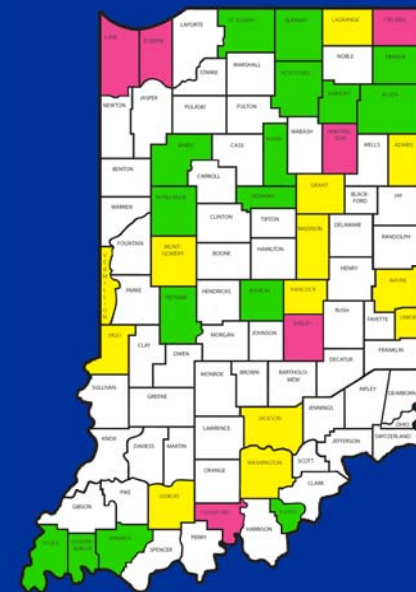
## Currently E-Recording:

- Allen
- DeKalb
- Elkhart
- Floyd
- Howard
- Kosciusko
- Marion
- Miami
- Posey
- Putnam
- St. Joseph
- Tippecanoe
- Vanderburgh
- Warrick
- Whitley
- White

## Coming Soon (2011):

- Adams
- Dubois
- Grant
- Hancock
- Jackson
- LaGrange
- Madison
- Montgomery
- Shelby
- Union
- Vigo
- Vermillion
- Washington
- Wayne

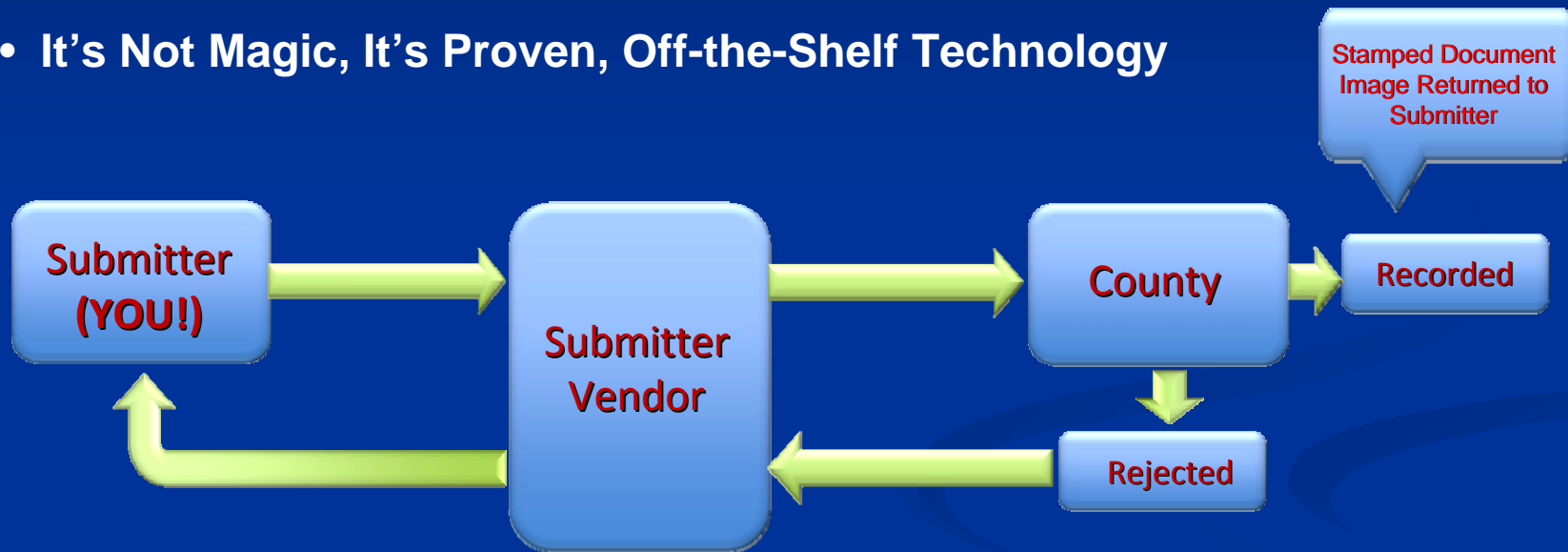
Indiana's E-Recording Counties



# How Does E-Recording Work?

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- It's Not Magic, It's Proven, Off-the-Shelf Technology



- Instead Of Stacks Of Paper, You Submit PDFs/TIFs
- The Race to the Courthouse Takes Hours vs. Days

# How Does E-Recording Work?

**GOOD NEWS!** If You Can Send An E-Mail/Attach A File, You Can E-Record!

The screenshot displays the ePN eRecording Partners Network web application interface. At the top, there is a navigation bar with the following links: [home](#), [main](#) (highlighted), [search](#), [reports](#), [help](#), and [logout](#). The main content area is titled "WIP Document" and contains the following information:

County: Milwaukee County, WI      Reference Number: 12345

This document entry is incomplete:

- [One or more parties are required for Grantee](#)
- [One or more parties are required for Grantor](#)
- [Image is required](#)

**Document**

Document Type:  \*

Execution Date:   mm/dd/yyyy

Consideration Amount:

Image File:   \* (.tif, .pdf only)

**Associated Documents**

Document Number	Book	Page	<input type="button" value="Add New Associated Document"/>

**Parties**

First Name	Middle Name	Last Name	Type	<input type="button" value="Add New Party"/>

At the bottom right of the form, there are three buttons: , , and .

At the bottom of the page, there is a footer with the text: © 2010 eRecording Partners Network, LLC All Rights Reserved      Version 1.6.3986.28287

# How Does E-Recording Work?

Allows You to Monitor Status of Submissions, “Work In Progress” Packages

The screenshot displays the ePN eRECORDING PARTNERS NETWORK web application interface. At the top, there is a navigation bar with links for home, main, search, reports, help, and logout. The main content area is divided into three sections: Works in Progress (WIP), Returned, and Processing at County.

**Works in Progress (WIP)**

Reference	Recipient	Username	New WIP Package		
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Warnings</a>			
Test Record County, TC	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Incomplete</a>			
Test Record County, TC	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Incomplete</a>			
Williamson County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			
Test Record County, TC	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Incomplete</a>			
Bexar County, TX	PeterAdmin	<a href="#">Edit</a> <a href="#">Delete</a> <a href="#">Submit</a>			

**Returned**

Hide Selected	Reference	Recipient	Username	Process Date	Docs	Status		
<input type="checkbox"/>		Bexar County, TX	PeterAdmin	6/11/2010	1	<a href="#">Recorded</a>	<a href="#">Hide</a>	<a href="#">Print</a>
<input type="checkbox"/>		Test Reject County, TR	PeterAdmin	6/10/2010	1	<a href="#">Rejected</a>	<a href="#">Hide</a>	<a href="#">Retry</a>
<input type="checkbox"/>		Test Record County, TC	PeterAdmin	6/10/2010	1	<a href="#">Recorded</a>	<a href="#">Hide</a>	<a href="#">Print</a>

**Processing at County**

Reference	Recipient	Username	Process Date	Docs
12345	Milwaukee County, WI	PeterAdmin	12/13/2010	1

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# The Benefits Of E-Recording (For You):

---

- **Faster Turnaround: Hours vs. days**
- **The Race Becomes Instantaneous:**  
*Your e-document beats the one submitted via the mail*
- **Large potential cost savings:**  
*Postage, overnight shipping, delayed proceedings*
- **Fewer Rejections and Faster Corrections:**  
*Eliminates rejections for incorrect fees, rejected documents can be resubmitted in hours vs. days.*

# The Benefits Of E-Recording (For Us):

---

- More Process-Friendly: Less handling of paper, time savings  
*E-recording speeds up the entire recording process*
- Faster Indexing, Searchable More Quickly
- More Accurate: Moving Money and Information Electronically  
*Escrows, ACH, paying through vendor reduce accounting errors*
- Allows Us To Do More with Less

# A Few Common Questions:

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- What doc types can you e-record? **ALL (In many cases)**
- Is e-recording secure? **Yes.**
- Are the fees the same? **Recording fees are the same. Separate fee to vendor to submit.**
- Does my document maintain its same place in order? **Yes. Software shuffles e-recordings into line with paper documents, grabs from the same reservoir of numbers.**
- What's involved on my end? Software? **How hard is it? Web-based application. If you can upload a file attachment, you can submit documents via e-recording.**


# A Few Common Questions:

- Since I don't submit a paper document, what do I get back?



eRECORDING  
201101869  
04/11/2011 AT 08:36 AM  
RECORDER OF DEKALB CO, IN  
JACQUELINE ROWAN  
FEE AMOUNT: 48.00  
PAGES: 18

When Recorded Return To:  
Indocomm Global Services  
2225 Country Drive  
St. Paul, MN 55117

77068292 Mortgage 

55645276 -951061 MIN 100039032424017552 3242401755

**Definitions**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated March 28, 2011 together with all Riders to this document.

(B) "Borrower" is Jerry W. Pearson, an unmarried man

Borrower is the mortgagor under this Security Instrument.

INDIAH Single Family/Factor Max/Factor Max UNIFORM INSTRUMENT WITH MERS Form 2011 1.01  
2211808472 2211808472 MPR/CAIN REC/01/00 Page 1 of 17

DeKalb, IN Recorder Document # 201101869 Page 1 of 18

## **Wrap-Up/Questions:**

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*On behalf of your Indiana County Recorders*

**Thank You!**

Presented By:

**Jackie Rowan / DeKalb County Recorder &  
John McGauley / Allen County Recorder**

## Contact Information:

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**John McGauley, Allen County Recorder**

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(260) 449-7391

