

# **PRIA eRecording Standards**

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# Types of Standards

- Best Practices
  - Policy oriented
- Technical Standards
  - Technology oriented

# eRecording Best Practices

- The XML technical standards support a wide variety of local traditions
- “Best Practice” policies will vary based on state law

# eRecording Technical Standards

- XML DTDs and Schemas
  - Defines and organizes the data used in a transaction

```
<!ELEMENT PRIA_DOCUMENT (GRANTOR+, GRANTEE+, PROPERTY*, PARTIES, EXECUTION,  
MORTGAGE_CONSIDERATION?, CONSIDERATION*, RECORDABLE_DOCUMENT*, SIGNATORY*,  
NOTARY*, RECORDING_ENDORSEMENT?, EMBEDDED_FILE*)>
```

```
<!ATTLIST PRIA_DOCUMENT
```

```
  _ID ID #IMPLIED
```

```
  _Code CDATA #IMPLIED
```

```
  DocumentNonRecordableIndicator (Y | N) #IMPLIED
```

```
  PRIAVersionIdentifier CDATA #IMPLIED
```

```
  _UniqueIdentifier CDATA #IMPLIED
```



# eRecording Technical Standards

- Expanding to accommodate industry needs
  - Version 1 - Document content only
  - Version 2 - Request/Response information added
  - Version 3 - Preparing for next generation technology



# eRecording Technical Standards

- Adopted and implemented by all technology vendors currently working in the industry
- Some states have formally adopted
- Some states have taken a “de facto” approach



# eRecording Technical Standards

- Coordinated with the mortgage and land title industry
  - MISMO/PRIA Alliance Agreement
  - Ensures interoperability across the life of a loan



# eRecording Best Practices

- How to Get Ready for eRecording - Recorder's Guide
- How to Get Ready for eRecording - Submitter's Guide
- eRecording Best Practices for Recorders





# General Recording Best Practices

- Best Practices: Indexing Names and Parties
- Notary Best Practices
- Real Estate Document Formatting
- Land Records Management System Best Practices
  
- Electronic Notarization - Traditional Assurances for Electronically Recorded Documents

# Adopting Standards

- **Midwest Model**
  - All counties reach voluntary consensus on operational issues
  - State level Clerk/Recorder association is the venue
- **West Coast Model**
  - Each county sets independent policy



# Questions?

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