



# nerej

## **Vicki DiPasquale - Electronic recording - Today's standard for recording documents**

June 23, 2011 - Spotlights

Many people think about e-recording as a technology of the future. Some counties have been e-recording for more than 8 years and new counties are starting to e-record every day. The process of electronic recording, otherwise known as e-recording, is straightforward and simple.

E-recording follows the same process of submitting and processing documents for recording that is done every day by attorney's, financial institutions, title companies and other real estate professionals across the nation with one change. Rather than send the documents to the county via runner, mail, express mail, or courier service, documents are sent, received, and tracked via the Internet. This easy change in delivery not only simplifies and accelerates all aspects of the recording process; it makes recording documents fast and easy.

So, how does e-recording work? E-Recording consists of a simple, five-step process:

Step 1. You, the document submitter, prepare a document package for submission to the county by scanning the original documents. After reviewing the package for accuracy, you submit it via the Internet to the county.

Step 2. Seconds after you send the document, the county recorder's office is notified that the document has arrived. The document is immediately placed in a queue that recognizes its position relative to other documents being submitted electronically, by mail, or by courier.

Step 3. The county reviews the document package and accepts the documents for recording. If a document is deemed unrecordable, the package is quickly returned to you with a rejection reason so you can correct and resubmit quickly.

Step 4. Once the county accepts the document package, the documents are recorded and stamped with the clerk's recording stamp.

Step 5. Seconds after the document is recorded, it is returned to you via the Internet.

What does e-recording do for me?

Ask yourself: How much time do you spend processing documents today? How long do your customers have to wait for documents to be recorded? How many times are you resubmitting documents to correct errors? How much is it costing you to cut checks to pay recording fees and then track those checks until they are cleared by your bank?

E-Recording can save you time and money and enable you to provide superior services to your customers. Consider the following advantages of e-recording:

- \* Documents recorded in minutes. With e-recording, you reduce the time it takes to record documents with the county. Imagine it's the last day of the month and you are able to close a file and record it the same day. Plus, once the county records your document, you can immediately return files to lenders the same day.

- \* Avoid mailing costs, paper costs, copy costs, traffic, and wasted time. E-Recording is a cost-effective alternative to courier fees and postage not to mention the time wasted in traffic, wasted fuel costs, and wasted paper, toner, and copier fees.
- \* Correct and resubmit rejected documents quickly. When the county rejects a document, e-recording allows you to make the correction and resubmit it within minutes. There is no need to wait for your courier to bring back your document or wait for it in the mail.
- \* Eliminate check writing expenses. With e-recording, recording and submission fees are electronically processedâ€”allowing you to bypass the check writing process altogether. Since payments are made electronically, if a document is rejected for incorrect submission fees, the time and expense to reissue a check is also eliminated.

E-Recording is today's standard for public record document recording, offering a beneficial solution to title professionals' recording needs. E-Recording simplifies and accelerates all aspects of the recording process.

Vicki DiPasquale, DM, is vice president and national sales manager, Simplifile, Provo, Ut.

#### About Simplifile:

Simplifile provides innovative, simple, and secure electronic recording services via the Internet for a wide variety of customers. Simplifile e-recording services accelerate document recording and simplify document workflow processes, significantly reducing costly overhead associated with traditional submission and recordation methods while dramatically improving client service levels.

New England Real Estate Journal - 17 Accord Park Drive #207, Norwell MA 02061 - (781) 878-4540