



Electronic Document Recording Solutions

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News in Brief

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## ABN AMRO PRAISES INGEO FOR ePREPARE UPGRADE WORK



ABN AMRO Bank N.V., one of the world's largest banks and one of the nation's largest submitters of mortgage documents, recently upgraded its Ingeo ePrepare™ capability resulting in even more efficiencies. This bank submits real estate documents to nearly all of Ingeo's counties spread across 20 states in the U.S.

"The Ingeo team has exceeded my expectations in many ways," said Stephenie Chambers, Lien Release Officer at ABN AMRO. "They have been terrific and catered to my requests. They deserve kudos for hard work and dedication."

ABN AMRO went live with Ingeo in January 2004, using a customized electronic document recording process. After the recent upgrade, the bank is using Ingeo ePrepare™ to process lien releases across the country.

"ePrepare is web-based and faster," Chambers said. "It's user friendly and easier for our processors. They can fill in fields on the template as they go and actually see the counties where they're working. Before finishing the document, they can review it."

Chambers went on to say that the processors also could sort work by priorities and search for documents by loan numbers. "If the customer wants a copy, we can go into the report section, type in the number and hit the search key. ePrepare finds the documents and all we have to do is print it out and send off a copy to the mortgagor. We can also tell who did the work and processors can see exactly how many they've completed."

Chambers pointed out that the county rules are coded into the templates and if something is wrong, Ingeo's ePrepare kicks it back for correction. "It's a fail-safe method," she continued. "Since we've gone to ePrepare, we have fewer rejections and more accuracy. And, if there is a problem, the Ingeo team is there to fix it right away."

As Ingeo expands its reach across more counties nationwide, ABN AMRO will be there to submit lien releases. "We have four more new Ingeo counties scheduled to come on in October and we're looking forward to moving into more counties in Illinois, Michigan and Florida as they're ready," Chambers said. "Our lien release volume is huge and when the counties are enabled, we'll submit."



## INGEO AND NATIONWIDE TITLE CLEARING PARTNER TO DOUBLE eRECORDING

Ingeo and Nationwide Title Clearing (NTC), the leading outsource provider for lien release services to the mortgage servicing industry, recently forged an alliance that promises to double NTC's eRecording capability and extend Ingeo's reach for its Electronic Document Recording System.

"Adding the alliance with Ingeo to our existing eRecording partnerships increases the counties available for eRecording through NTC by over 50 percent," said Jim Stewart, president of Nationwide Title Clearing. "This represents a significant benefit to our clients as they will see a direct cost savings and a more streamlined process for a larger geographical area."

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## PENNSYLVANIA MOVES TOWARD STATEWIDE eNOTARIZATION

Ingeo and the National Notary Association (NNA) have been working closely with the State of Pennsylvania on a systematic, holistic approach to eNotarization, an integral part of Ingeo's Electronic Document Recording Solution. "Bringing together the energy and expertise of state officials, a national organization, and an industry leader has resulted in a comprehensive solution that will soon be available across the state," said Karl Klessig, Ingeo's CEO.

"This has been an important coalition," said Richard Hansberger, Director of eNotarization for the NNA. "The resulting paperless processes will produce important benefits in time and cost savings that will impact all parties involved." He explained that in Pennsylvania, the program will have statewide results. "Initially, the rollout will focus on electronic notarization for land title recording, but the exciting prospect is that Notaries in every industry in the state can participate as they adopt electronic document workflows," he said.

The NNA recruited Ingeo's help early in the Pennsylvania project. "We wanted input from industry leaders that had actual experience with eRecording and the eNotarization processes," Hansberger said. "Ingeo was already operating in Philadelphia as well as in many other counties in states across the country, so their expertise has been invaluable."

Currently, eNotarization is expressly authorized by statute in only a few states. In Pennsylvania, the implementation process began with passage of legislation to set up a rule-making authority in the Department of State. "The Department of State has worked with the NNA and other stakeholders to research best practices in eRecording and eNotarization," Hansberger explained. "The next step is to publish them in a public register, and then a 90-day 'ramp up' period will begin. After 90 days, the program will roll out on a state-wide basis during the first quarter of 2006."

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National  
Notary  
Association



## MINNESOTA CERTIFIES INGEO AS STATE RESTARTS eRECORDING

Ingeo and its partner, TriMin Government Systems, restarted eRecording efforts in Minnesota in September after the state lifted a sunset clause in the legislation that terminated eRecording in 2004. "We're delighted to be functioning again in Minnesota," said Karl Klessig, Ingeo's CEO. "We made history in Renville County in June 2004 when we worked with Gail Miller, the County Recorder, TriMin, and HomeTown Bank to file the first electronic real estate document in the state. Now, we're happy that the state has resumed efforts and certified Ingeo as an authorized provider.

In 2002, Minnesota formed the Electronic Real Estate Recording (ERER) Task Force to oversee electronic recording activities in the state. At that time, several counties were designated as pilots, including Renville. But time ran out for the task force and the legislature enforced the sunset clause. Last month, however, the legislature reauthorized electronic recording and re-established the task force. The original pilot counties are again authorized to re-start their efforts.

"Minnesota is unusual because the state wrote its own standards," said Klessig. "Ingeo and TriMin expanded our software systems to accommodate Minnesota's real estate recording standards," he said.

As the task force continues to meet, Ingeo's certification enables the company to proceed with eRecording into other counties. "We're working with our partners, Fidlar, in Dakota and Lyon Counties, and TriMin in several others," Klessig explained. "And with the discussions we are having with the remaining counties, we expect Minnesota's population coverage percentage to exceed Wisconsin's in 2006."



## WISCONSIN'S WAUPACA COUNTY HOSTS INGeo eRECORD DEMO

George Jorgensen, Waupaca County Wisconsin's Register of Deeds, hosted an open house at the Waupaca County Courthouse on September 29 to demonstrate the county's new electronic document recording capability, InGeo eRecord™. More than 30 attorneys, title and mortgage company professionals attended, as well as representatives from local, regional and national banks, including JP Morgan Chase, ABN AMRO and Associated Bank.

"InGeo has been wonderful. With eRecord, we're eliminating paper from the recording process, improving customer service and posting significant savings in both time and money," said Jorgensen. "InGeo has been great to work with, adapting to the systems we had in place."

InGeo partnered with TriMin Systems for the installation of its Electronic Document Recording Solution at Waupaca County. This is the ninth county in Wisconsin to utilize eRecord, bringing InGeo's capability to more than 40 percent of the state's population. More Wisconsin counties are expected to become eRecord-operational by the end of 2005.

"With eRecord, my office can now handle large volumes of documents on a regular basis without falling behind. We have no backlog and, because of InGeo, no more overtime," Jorgensen said. "What we start, InGeo finishes – tracking, indexing, and returning the documents to the providers. InGeo does it all."

Jorgensen also said that his constituents are happy because better systems translate into faster processing. "If there's something wrong, there's immediate rejection," he said. "When everything's right, we're filing data through InGeo in a matter of seconds – and this is a process that used to take three or four days."

Freeing up staff time is another benefit Jorgensen listed as a result of the InGeo installation. "Elimination of steps in the daily processes gives my staff time to focus on other projects," he said. "eRecord has brought tremendous efficiencies to our work product," he said, "and I want other counties to find out how easy this job can be."



## NATIONWIDE TITLE CLEARING

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Stewart said, "The electronic recording of mortgage documents such as lien releases and assignments is a reality today in many jurisdictions. And the full acceptance of electronic recording of real estate mortgages is on target for the future." He explained that the number of counties accepting electronic filing is increasing weekly across the country. "Nationwide Title Clearing and InGeo are on the forefront of that movement," he continued. "We are very excited about the increased efficiency and cost savings that we can create for our clients through this opportunity."

Karl Klessig, InGeo's CEO, explained that Nationwide is one of the top servicing vendors in the country. "Integrating their capabilities into the InGeo system allows them to add a new level of automated servicing for their clients," he said. "Many of the top mortgage lenders in the U.S. are working with InGeo on electronic recording of mortgage documents," Klessig explained. In addition, major counties across the nation are using InGeo eRecord™ to process thousands of electronic documents per month. "No other service has a complete end-to-end capability that can adapt to virtually any submitter's system output and provide fully automated signing, notarization, delivery, recording, payment and return in conjunction with existing county recording systems," he said.

## PENNSYLVANIA

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The Pennsylvania procedures will allow Notaries to acquire digital certificates from the NNA that function as an electronic Notary seal and digital signature. Systems are built in that safeguard the Notary's critical functions of identifying signers and preventing fraud. When the rollout occurs in early 2006, eNotarization will be open to all Notaries and available to all industries involved in electronic document recording that needs notarization.

The NNA and InGeo also are working with authorities in Arizona and California. "We're committed to convincing state officials of the importance of eNotarization, building the infrastructure for its implementation, and ultimately making it a reality nationwide," Hansberger said. "We have plans to introduce legislation to allow eNotarization in a number of other states in the near future."



*As a leader in the digital commerce industry, Ingeo helps businesses and government agencies increase efficiency by providing secure electronic document solutions. Ingeo's products create a secure environment for the creation, authorization, validation, and distribution of high value, high volume business transactions, increasing accuracy and saving both time and money*

### INGEO'S INTEGRATION PARTNERS

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Alpha Corp	AmCad	Aptitude	CIC	Cott Systems
Exigent	Fidelity	Fidlar	Global 360	Hart
Manatron	NewVision	Rekon	TriMin	TylerWorks/ Eagle

### AVAILABLE IN GEO eRECORD COUNTIES – SEPTEMBER 2005

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Maricopa, AZ	Brevard, FL	Oakland, MI	Philadelphia, PA	Kenosha, WI
Los Angeles, CA	Broward, FL	Renville, MN	Tarrant, TX	Milwaukee, WI
Orange, CA	Orange, FL	Boone, MO	Salt Lake, UT	Portage, WI
Riverside, CA	Palm, FL	St Louis City, MO	Fairfax, VA	Racine, WI
San Bernardino, CA	Cook, IL	Douglas, NE	King, WA	Washington, WI
San Diego, CA	DuPage, IL	Union, NJ	Snohomish, WA	Waupaca, WI
San Mateo, CA	Polk, IA	Washoe, NV	Brown, WI	
Denver, CO	Sedgwick, KS	Mecklenburg, NC	Chippewa, WI	
Bay, FL	Macomb, MI	Lancaster, PA	Dane, WI	

### SOON-TO-BE-AVAILABLE IN GEO eRECORD COUNTIES

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Pima, AZ	Duval, FL	McHenry, IL	Lyon, MN	Clark, WA
Yavapai, AZ	Hillsborough, FL	Johnson, IA	Monmouth, NJ	Pierce, WA
Arapahoe, CO	Lee, FL	Linn, IA	Ocean, NJ	Clark, WI
Boulder, CO	Pinellas, FL	Wyandotte, KS	Clark, NV	Columbia, WI
Douglas, CO	Polk, FL	Grand Traverse, MI	Chester, PA	Rock, WI
El Paso, CO	Sarasota, FL	Wayne, MI	Cuyahoga, OH	
Collier, FL	Volusia, FL	Dakota, MN	Franklin, OH	
Dade, FL	Washington, DC	Hennepin, MN	Hamilton, OH	
	Winnebago, WI			

