



Electronic Document Recording Solutions

inside ingeo

News in Brief

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### **INGEO INITIATES NEW DATA CENTER IN UTAH**

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To ensure the highest levels of competence and to better serve customers, Ingeo recently migrated its DataCenter to Salt Lake City. "This strengthened infrastructure, with new equipment and expanded personnel, promises to deliver to our customers even stronger capabilities with improved security, reliability and availability," said Karl Klessig, Ingeo's CEO.

"This move positions Ingeo to accommodate ever increasing workloads with larger volumes and multiple document types," Klessig explained. "With this new DataCenter, we have been able to control and design a technologically advanced environment that can grow with the company and anticipate the expanding expectations of our customers."

The network, communications, support services and administration of the company are now focused in the new hosting site. All of Ingeo's Preparation Network systems have recently cut over to the Salt Lake City facility. These include Ingeo's FTP ingest and return server, the ePrepare and eXchange websites and the Partner's Web Service or API.

Customers have been notified of changes in accessing Ingeo's systems. Also, with the use of a new certificate to host the secure connection on the ePrepare and eXchange websites, users have been asked to add the new root certificate as a trusted entity.

With the completion of the new DataCenter, Ingeo has begun to build a second site. "This back-up facility will match the first, offering fully functioning redundant operations," Klessig said.

### **INGEO AND IOWA COUNTY RECORDERS LAUNCH FIRST STATE-WIDE PORTAL**

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Ingeo and Iowa Land Records, a county land records information system operated by the Iowa County Recorders Association, recently announced the successful integration of Ingeo's system with the first fully functioning state-wide portal that enables submission of electronic real estate documents in all Iowa counties. "This collaboration gives every Iowa County Recorder the capability to receive lien releases, assignments and closing documents from national, regional and local submitters at tremendous savings in time and costs," said Karl Klessig, Ingeo's CEO.

Joyce Jensen, President of the Iowa County Recorders Association and Chair of the committee that oversees the Iowa Land Records system, explained that this one system provides total integration with all 99 of Iowa's counties. "Now, every county in Iowa will be able to receive, validate and record electronic real estate documents without ever touching a piece of paper," she said. "Developing the Iowa Land Records Portal and electronic submission service enabled the adoption of standards that allow all the counties to work together," she explained.

The portal integrates with local county land records management systems, allowing submitters a single entry point to electronically submit documents in every county. Ingeo integrated its security, data validation and payment capabilities so customers can receive the same service levels regardless of document destination.

**Iowa Land Records**

[iowalandrecords.org](http://iowalandrecords.org)

## U. S. CENSUS SHOWS IN GEO SERVES 8 OF NATION'S TOP 10 "FASTEST GROWING" COUNTIES

According to a recent U.S. Census report, Ingeo counts among its customers eight of the top ten "fastest growing" counties in the nation, with the remaining two scheduled to be added later this year. This is based on the increase of residents living in the counties, as measured from July of 2005 to July of 2006. It is not based on percentage growth rates among county populations.

Following is a chart that shows the top counties, their current populations and the census statistics showing the increase in the population in the 12-month period. Ingeo's customer counties are highlighted in red.

County	Total Population, July 2006	Increase from July 2005 – July 2006
<b>Maricopa, Arizona</b>	3,768,207	129,642
<b>Harris, Texas</b>	3,886,207	123,363
<b>Riverside, California</b>	2,026,803	81,411
Clark, Nevada	1,999,539	28,175
<b>Tarrant, Texas</b>	1,672,295	51,629
<b>Bexar, Texas</b>	1,555,592	39,066
<b>Collin, Texas</b>	698,851	37,925
<b>Dallas, Texas</b>	2,345,815	37,288
Wake, North Carolina	786,522	35,657
<b>San Bernardino, California</b>	1,999,332	34,821

Ingeo currently serves 165 counties across the nation. In addition to working with these County Recorders, Ingeo also works with nearly all the major county recording system vendors. The company now has 20 partners that have integrated their county recording systems with Ingeo, allowing their county customers to benefit from Ingeo's electronic document recording system. When fully deployed, this will include more than 450 counties across the nation, representing more than 50 percent of the population that has access to electronic document recording capabilities.

## DAILY WARNING REPORTS OFFERED AS PART OF IN GEO'S DOCUMENT MANAGEMENT CAPABILITIES

As part of Ingeo's continuous improvement program, the company recently completed an enhancement to Ingeo ePrepare<sup>®</sup> that minimizes errors while maximizing correction efficiency for submitters. Ingeo's rejection management capability provides another document management tool, which helps to ensure accurate data is entered for transmission to counties.

As data is entered, warnings appear on the screen in red, enabling data entry personnel to correct mistakes as they occur. If the operators ignore the warnings and move the document along, this information appears in a daily warning report that shows the submitter, the user, the document identification number and the of the warning of incorrect data that was ignored.

This daily report helps Ingeo's submitters to identify data entry personnel who need addition training. The result is improved accuracy, increased efficiency and faster turn-around times.

### Sample Ingeo Daily Warning Report

<i>Submitter</i>	<i>User</i>	<i>Document ID</i>	<i>(Sample) Warning Ignored</i>
Submitting Company	Operator	XXXXXX	Agency Name parsed as being human

## MBA'S RESIDENTIAL TECHNOLOGY COMMITTEE GIVES ANSWERS TO FAQs

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**Q:** What is the definition of an eMortgage?

**A:** A mortgage where the critical loan documents – at a minimum the promissory note, and preferably also the security instrument and other closing documents – are electronically created, executed, transferred and stored. A “full” eMortgage would create and manage all original loan documents electronically, and scan any paper originals from the application process, then manage those images electronically as well.

**Q:** What are the key benefits of eMortgages?

**A:** By replacing much of the manual effort in handling, processing, and checking paper documents, eMortgages can bring costs savings throughout the mortgage process. In addition, closing, post closing and delivery cycle times are greatly reduced, and shipping and delivery costs nearly eliminated.

**Q:** How are eMortgage documents protected and managed?

**A:** The tamper-evident seal, which is created at the moment of closing, is a “digital thumbprint” of the electronic documents, and can be re-verified at any point in the subsequent processing to ensure that the documents have not changed. In addition, many typical design factors of mission-critical systems – data encryption, backup, physical security, and more – should be a central part of any eMortgage implementation.

**Q:** What are industry standards with respect to eMortgages?

**A:** The MISMO eMortgage Workgroup has created resource materials and technical standards for eMortgage implementation. These are available for downloading on the eMortgage area of [www.mismo.org](http://www.mismo.org). Also, MBA and other entities like MERS, SPeRS, PRIA and ALTA have published different pieces of support information on their own websites. MBA has created a guide to this information at [www.mortgagebankers.org/emortgage](http://www.mortgagebankers.org/emortgage).

*These Q&As are from MBA Technology: Where are You on the Road to eMortgages? presented by the Residential Technology Committee, eMortgage Adoption Task Force of the Mortgage Bankers Association.*

## NATIONAL NOTARY ASSOCIATION OFFERS DEFINITION OF ENOTARIZATION

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What is eNotarization? Any notarization of an electronic document using an electronic method is considered electronic notarization or eNotarization. With eNotarization, the Notary completes all the same steps of traditional paper-based notarizations, but rather than “on paper,” these steps are performed “on screen” with a computer.

In place of paper, the document itself is electronic. In place of pen and ink, the signer uses an electronic signature stylus and pad to sign. In place of an inked or embossed seal, the Notary affixes an Electronic Notary Seal (ENS™) to authenticate the official act. In place of a bound paper journal, the Notary officially records the act in an electronic Notary journal. From there, the e-document may be printed out, e-mailed or electronically filled with the appropriate government or business entity.

Any document that can be notarized on paper can be notarized electronically. As long as the document is in electronic form and can accept an electronic signature and Electronic Notary Seal, it can be eNotarized. Whether the Notary performs an acknowledgment (identifies the signer and determines the document has been willingly signed) or a jurat (witnesses the signing and takes an oath or affirmation), virtually any document can be eNotarized.

As with all notarizations, the signer must personally appear before the Notary. The technology of eNotarization does not change this requirement. It is not “remote” notarization. It cannot be performed without the signer and Notary being face-to face at the time of the notarial act. The Notary positively identifies the signer and screens the signer for awareness and willingness. Notaries performing eNotarizations must observe all applicable state laws for notarizing paper documents.

*This information comes from the National Notary Association, [www.NationalNotary.org](http://www.NationalNotary.org).*



National  
Notary  
Association

## INGEO AVAILABLE COUNTIES

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Maricopa, AZ	Wyandotte, KS	Harris, TX
Yavapai, AZ	Crow Wing, MN	Nueces, TX
Los Angeles, CA	Martin, MN	Parker, TX
Orange, CA	McLeod, MN	Tarrant, TX
Riverside, CA	Renville, MN	Webb, TX
San Bernardino, CA	Wabasha, MN	Salt Lake, UT
San Diego, CA	Boone, MO	Fairfax, VA
San Mateo, CA	Lincoln, MO	King, WA
Delta, CO	St. Louis City, MO	Snohomish, WA
Denver, CO	Washoe, NV	Brown, WI
Eagle, CO	Camden, NJ	Chippewa, WI
Routt, CO	Cape May, NJ	Columbia, WI
Bay, FL	Monmouth, NJ	Dane, WI
Brevard, FL	Ocean, NJ	Eau Claire, WI
Broward, FL	Passaic, NJ	Kenosha, WI
Duval, FL	Union, NJ	Milwaukee, WI
Hillsborough, FL	Durham, NC	Ozaukee, WI
Orange, FL	Mecklenburg, NC	Portage, WI
Palm Beach, FL	New Hanover, NC	Racine, WI
Polk, FL	Lancaster, PA	Rock, WI
Champaign, IL	Philadelphia, PA	St. Croix, WI
Cook, IL	Bexar, TX	Washington, WI
DuPage, IL	Brazoria, TX	Waupaca, WI
Rock Island, IL	Collin, TX	Winnebago, WI
Iowa Portal (89/99 counties)	Dallas, TX	
Sedgwick, KS	Denton, TX	

## INGEO PARTNERS

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ACS	Fidelity	Logan Systems	SouthTech Solutions
AmCad	Fidlar	Manitron	TD Services
Aptitude	First American	NewVision	TriMin
Business Information Systems	Global 360	Optical Storage Solutions	TylerWorks/Eagle
Communications Intelligence Corp.	Hart InterCivic	Rekon	
Cott Systems	Kuvera eRecording	RPI	
Exigent	Landata Technologies	SIRE Technologies	

## INGEO COUNTIES IN PROCESS

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Ventura, CA	Lake, IL	Gloucester, NJ
Alamosa, CO	McHenry, IL	Clark, NV
Arapahoe, CO	Winnebago, IL	Allen, OH
Archuleta, CO	Johnson, KS	Cuyahoga, OH
Baca, CO	Middlesex North, MA	Delaware, OH
Bent, CO	Genesee, MI	Franklin, OH
Boulder, CO	Grand Traverse, MI	Medina, OH
Chaffee, CO	Kent, MI	Licking, OH
Conejos, CO	Macomb, MI	Lucas, OH
El Paso, CO	Oakland, MI	Richland, OH
Douglas, CO	Ottawa, MI	Stark, OH
Gilpin, CO	Wayne, MI	Trumbull, OH
Jefferson, CO	Blue Earth MN	Tulsa, OK
Kit Carson, CO	Cass, MN	Butler, PA
La Plata, CO	Clay, MN	Westmoreland, PH
Larimer, CO	Dakota, MN	Davidson, TN
Mineral, CO	Kandiyohi, MN	Franklin, TN
Moffat, CO	Hennepin, MN	Knox, TN
Otero, CO	Lyon, MN	Sevier, TN
Pueblo, CO	Pope, MN	Shelby, TN
Weld, CO	Scott, MN	Williamson, TN
Washington, DC	Stearns, MN	Wilson, TN
New Castle, DE	Wright, MN	Hidalgo, TX
Collier, FL	Clay, MO	Midland, TX
Escambia, FL	Forsyth, NC	Wichita, TX
Lee, FL	Guilford, NC	Washington, UT
Leon, FL	Johnston, NC	Chesterfield, VA
Miami-Dade, FL	Wake, NC	Loudoun, VA
Okaloosa, FL	Douglas, NE	Prince William, VA
Pinellas, FL	Merrimack, NH	Virginia Beach, VA
Volusia, FL	Burlington, NJ	Outagamie, WI
Walton, FL	Chester, NJ	
Kane, IL	Cumberland, NJ	

## ADDITIONAL COUNTIES COMMITTED TO INGENO'S PROCESS IN 2007

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Costilla, CO	Butler, KS	Atlantic, NJ	Fort Bend, TX
Hawaii, HI	Ingram, MI	Essex, NJ	Spotsylvania, VA
Will, IL	Washtenaw, MI	Allegheny, PA	Clark, WA