



# Do More and Pay Less with Electronic Document Recording

Efficiency and cost  
reduction are a click away



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The comedian George Burns once said, “Don’t stay in bed, unless you can make money in bed.” Of course, most of us don’t have that luxury. But if we *must* get up every morning and haul ourselves to the office, at least we can find ways to make our jobs easier and more efficient.

For those of us in the real estate records industry, both on the submitter and the recorder side, one technology holds the power to transform the way we work: **electronic document recording (eRecording)**. Introduced a little more than a decade ago, the eRecording process creates a direct electronic link between submitters of real estate documents—lenders, title companies, and attorneys—and county offices, enabling documents to be created, signed, transmitted, recorded, indexed, archived, and returned digitally. eRecording takes what was once a labor- and paper-intensive process and brings automation, precision, and security to it.

Are you new to eRecording? No problem. In the next few pages, we’ll outline the process for you and show you how its small efficiencies can add up to big savings for your organization.



## Getting up to speed with eRecording

The first thing to understand about eRecording is how fast it is. If you’re a submitter, you probably know from experience that from origination to return, paper documents can take days, weeks, even months to record, depending on how much research you need to do on the front end and how long the backlogs are at the county offices. With eRecording, wait times can be reduced to *minutes* or less. Here’s how:

### County requirements are built into the system.

When submitting, every document you file must match the precise business rules and recording criteria of the county where you’re recording it, including nuances like margin and font sizes, and seal placement. When you file paper documents, that involves spending time searching manually for these requirements and hoping you get them right. If you don’t, chances are good your documents will be sent back to you.

Fortunately, eRecording eliminates these worries. Up-to-the-minute document criteria are built into the eRecording system’s database and are available with a click of a mouse button. You’ll spend less time searching for details and your documents will have a much lower chance of rejection.

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### Signing and notarization happen electronically.

In the paper-based world, documents must be signed and notarized by hand, meaning they can sit on a notary’s desk for hours or days. In a fully electronic document recording environment (the availability of which varies by jurisdiction), valid signatures and notary seals are applied electronically. Documents no longer need to be shuffled back and forth from physical office to physical office, which means shorter wait times for you and reduced likelihood that your documents will a) go unnoticed, b) get lost, or c) fall into the wrong hands.

In a partially electronic process, documents are signed and notarized by hand and then scanned into an eRecording application. The eRecording process ensures that scanned documents are placed in the correct order and that margins are clear and correctly sized.



## Documents never lose their place in line.

Recording offices generally process requests on a first-come, first-served basis. Because electronic documents are date- and time-stamped, they always stay in the proper place in the electronic queue. Additionally, documents reach the recording office in the fastest way possible, ensuring that you can minimize your delivery and recording timelines and meet your deadlines.

## There are fewer steps.

With eRecording, the time-consuming steps of calculating payment and cutting checks are eliminated as is the trouble of packaging and mailing documents to the individual county offices. With eRecording, payment and delivery all take place in a secure, electronic environment. That means no materials costs, postage costs, or courier costs.

## Acknowledgements arrive instantaneously.

Every submitter knows the feeling of waiting months to hear from a county recorder's office that their documents are safely in the public record. With eRecording, acknowledgements are returned electronically from the county and can reach you immediately (or within

minutes) of document submission. Gone are the long waits for receipts to arrive and for your original documents to appear via regular mail.

## Putting the fear of rejection behind you

Do you hate having to do the same thing twice? One of eRecording's biggest advantages is its ability to reduce document rejections. Rejections are not only inconvenient, they make the recording process:

- **Slow:** Rejected documents must first be returned to you before you can address their problems and resubmit.
- **Costly:** You may be forced to pay a rejection fee *and* be charged again to resubmit.
- **Risky:** Often, documents need to be in the public record right away, and rejection creates an unnecessary delay.

Worse, it doesn't take much at all for a document to be rejected. Anyone with experience in our industry knows that documents can be turned away for any number of wrongs, including:

- Wrong document type
- Wrong page order
- Wrong number of pages

## “With eRecording, all of the elements you need for a successful filing are built into the system.”


- Wrong size, layout, or color
- Wrong content location
- Wrong payment amount
- Wrong accompanying information (indexing data)

As mentioned before, with eRecording, all of the elements you need for a successful filing are built into the system. That means you won't have to research jurisdiction-specific requirements each time you submit. In fact, you won't have to do *any research at all*. If there are items on a document that need to be corrected (margins that need to be adjusted or blemishes that need to be removed), you can make those corrections within your eRecording application.

Improperly calculated fees are another major reason for document rejection. In a manual system, you have to calculate fees based on jurisdiction, document type, number of pages, and the taxes on the transaction. With paper filing, even



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a single incorrect document fee can prompt the rejection of an entire batch of documents. eRecording systems, on the other hand, calculate payments automatically so you always submit documents with the correct fee.

While eRecording can drastically reduce your rejections, it's important to understand that it won't eliminate them entirely. Even in a largely automated process, user error can still cause the occasional delay. However, for the small percentage of rejections that might still happen, it's much easier to find and fix them when using an electronic system.

## Do more with less

Like other technological advancements, the eRecording process pays dividends in the form of greater speed, security, and precision. By freeing your staff from the daily burdens of research, duplicate work, and physical document handling, you can extend your resources in other, more productive directions.

To recap, by adopting eRecording, submitters can expect:

### Time savings:

- No gathering paperwork
- No contacting jurisdictions for requirements or researching nuances

- No handing off work to Accounts Payable
- Less office-to-office document shuffling, as documents can be signed and notarized electronically
- Fewer rejections = less duplicated effort

### Materials savings:

- No packaging and mailing supplies

### Service fee savings:


- No sending documents via courier or U.S. Post
- Fewer rejections = fewer jurisdictional penalties

Not only is eRecording superior to paper document recording in nearly every respect, it also requires no specialized equipment. For most applications, a computer and a secure Internet connection are all that are needed to get started.

## A final caution

Remember, when dipping your toe in the electronic waters, your first goal should be to find a qualified eRecording service provider. Select a partner who offers the guidance and tools you need to realize the time and cost savings outlined above. Be sure, too, that your provider's applications comply with existing and emerging standards put forward by organizations like PRIA, MISMO, and IACREOT.



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