



How does eRecording Work? Learn that and more in FAQs for Submitters

WHAT IS ERECORDING?

Electronic Document Recording (eRecording) is a service available to title companies, law firms, banks and other businesses that record documents frequently. eRecording is a delivery option that replaces paper document delivery (FedEx, UPS, USPS, courier, hand delivery) in counties & jurisdictions that have adopted and set up eRecording in their recording office. Think of eRecording as e-delivery. eRecording is not available for one-time recording, or for personal documents from individuals.

IS ERECORDING LEGAL?

As of 2015, all the states in the nation have approved one or both of the following acts: (1) The Uniform Electronic Transaction Act, or UETA, establishing the legal equivalence of electronic records and signatures to the traditional paper documents and wet ink signatures; and, (2) The Uniform Real Property Electronic Recording Act, or URPERA, authorizing local land records officials to accept records in the new electronic format. The only state not offering eRecording is Vermont.

The first eRecording was processed in 1999, over 20 years ago. The number of Jurisdictions across the nation that accept eRecording continues to increase. According to the Property Records Industry Association (PRIA) over 85% of the US population resides in a Jurisdiction that eRecords. That's includes almost 2200 jurisdictions nationwide.

THE PHYSICAL PROCESS

The best way to describe the eRecording process is to think of the internet as an electronic version of your current courthouse runner or FedEx package. eRecording is another document delivery option. The documents are scanned, become images and are submitted securely via a secure internet website to the courthouse. The image is recorded at the courthouse and returned to you through the same secure internet connection.

WHAT DO I NEED?

To eRecord, you need a PC running a current internet browser, access to a scanner & high-speed internet connection. Many of the popular title & closing software packages also integrate with ePN to help you save time & steps to eRecord. In addition, you need a contract in place with an eRecording vendor like ePN, which sets you up as a qualified submitter & establishes the payment process for the recording & submitting fees.

HOW DOES IT WORK?

With ePN eRecording, there's no software buy, install or set up. Once your documents are properly executed, you scan & store them on your computer. You then access the ePN web-based eCourier eRecording website to upload your scanned images, and possibly enter some County-required identifying information about the documents for verification purposes.

ePN's eCourier then encrypts & securely transmits the documents to the courthouse. Once received, the Jurisdiction records the documents and returns them securely to you with the recording stamp & other appropriate information. This process is typically completed in minutes to hours versus days or weeks.

Most people then print out the first & last page of the recorded document and attach them to the original documents which never left their office. This package can then be sent to the final destination, whether that is the title insurance company, lender, or new owner.

WHY WOULD I WANT TO SUBMIT DOCUMENTS THIS WAY?

There are many reasons to consider eRecording. The biggest reason is to reduce the turnaround time. The shorter turnaround time is also an advantage if a document is rejected. You can address issues more quickly and resubmit documents the same day. Shorter turnaround time also reduces the gap period. Submitters who deal with multiple counties can eliminate the need to have escrow accounts at each county or to issue & process individual checks for each transaction. Since ePN pays the fees to the county, you only need to settle with one party ... ePN. Some submitters have also reduced their delivery & return fees by eRecording, but it depends on how your office business processes are set up. eRecording also creates an electronic record of when documents were submitted to the County and returned to help you comply with ALTA Best Practices #4 and lender requirements.

WHAT IS THE COST AND HOW ARE PAYMENTS MADE?

ePN first pays county recording fees and then gets reimbursed from you via an Automated Clearing House (ACH) electronic debit from your account daily. ePN charges \$4 per eRecorded document that can be paid via ACH on a daily or monthly basis. ePN does not charge a setup or on-going annual fee. You only pay per document recorded. ePN does not charge its transaction fee if a document is rejected.

WHAT IF THE COUNTY REJECTS MY DOCUMENT?

If a document is rejected, you are not charged for recording fees or the transaction fee. The document is returned to you with the rejection reasons from the county. You can then make the needed correction & resubmit the document. If one document of a multi-document package is rejected, the whole package is returned to you so that you can keep the integrity of the document recording order.

The most common reasons we have found for rejections are image quality and not meeting the county document margin requirements. Each county has their own margin requirements based on where they place their stamps. To help reduce rejections on the front end, ePN's system stores the requirements for each county by document type, and displays an on-screen guide or template that shows those specific requirements. If potential issues are identified, the ePN software provides you tools for error correction within the software; so, most of the time you do not need to rescan the document.

WHERE CAN I ERECORD?

Nationally, over a half of the counties are accepting some form of eRecording. The list is changing regularly. Please contact us to discuss the status of eRecording in specific areas. With ePN, you can eRecord documents in counties & states outside of your area as well.

WHERE DO I GET MORE INFORMATION?

Please contact Sales@GOePN.com or call [1-888-325-3365](tel:1-888-325-3365) for additional information or to request an eRecording submission agreement.

WHO IS ERECORDING PARTNERS NETWORK?

eRecording Partners Network (ePN) is a national leader focused on document recording and eRecording. We're part of a Fortune 500 Company and have been in business since 2008. ePN has also been an ALTA Elite Provider since 2016.