ESS

Electronic Services System – Coordinating Committee Meeting

Agenda

Web Conference
August 28, 2024
9:00 A.M. to 12:00 P.M.

- **Welcome and Introductions**
- **August 15, 2024 – ESS Coordinating Committee Meeting Summary – Approval**
- **ESS Fee Policy – Approval**
- **Pending Legislative Drafting**
  - **Formatting and Indexing Requirements**
  - **Surveyor Recording Requirements**
  - **ESS Funding and Enabling Legislation**
  - **Special Project Requirements**
- **Project Updates**
- **Adjourn - Next Regular Meeting November 14, 2024**

ESS Coordinating Meeting

Hybrid Meeting and Web Conference

August 15, 2024

Attendance

Committee Members

Lisa Kent, Wapello County Recorder
Denise Baker, Wright County Recorder
Lindsay Laufersweiler, Webster County Recorder
Natalie Steffener, Des Moines County Recorder
Eric Sloan, IT Boone County
Julie Haggerty, Polk County Recorder
Jamie Stargell, Adams County Recorder
Melissa Bahnsen, Cedar County Recorder
Dillon Malone, Iowa Title Guaranty
David Erickson, Dentons Davis Brown

Other Participants

Stacie Herridge, Story County Recorder
ReNae Arnold, Dallas County Recorder
Sheri Jones, Jones County Recorder
Jayne Shultz, Winneshiek County Recorder
Bob Rafferty, Rafferty Group
Robert Endriss, Denman and Co
Nancy Booten, Lee County Recorder
Ann Ditsworth, Dickinson County Recorder
Erin Canfield, Boone County Recorder
Jan Gemar, ILTA
Nick Laning, Rafferty Group

Lisa Long, Iowa Land Records
Census Lo-liyong, Iowa Land Records
Samantha McMahon, Iowa Land Records
Mansi Agarwal, Iowa Land Records
Phil Dunshee, Iowa Land Records
Kristen Delaney-Cole, Iowa Land Records
Kelly Wallace, Iowa Land Records

Welcome

A meeting of the ESS Coordinating Committee was held in-person and via web conference.

Meeting Summary

May 30, 2024, Meeting Summary

The meeting summary of May 30, 2024, was reviewed. Lindsay Laufersweiler made a motion to approve the meeting summary. Julie Haggerty seconded, and the motion was approved.

July 8, 2024, Meeting Summary

The meeting summary of July 8, 2024, was reviewed. Lindsay Laufersweiler made a motion to approve the meeting summary. Jamie Stargell seconded, and the motion was approved.

Financial Reports

2023 Audit Report

Robert Endriss with Denman CPA LLP presented the 2023 audit report. There were no significant difficulties or disagreements with management. The audit highlighted a notable decrease in revenue, down by 18.2% or $7,543,707.00 and a reduction in expenses by 17.5% or $7,239,982.00 primarily due to economic conditions and a decline in the real estate market.

Total documents processed decreased by 16.09% to 291,909.00 although the percentage of electronically filed documents increased from 60% in 2022 to 62% in 2023. Despite these challenges, the ILR's operations remained cash positive, with investments in long-term infrastructure contributing to cash outflow. The audit also confirmed a strong control environment with no deficiencies.

A request was made to approve the 2023 audit report. Dillon Malone made a motion to approve the 2023 audit report. Jamie Stargell seconded, and the motion was carried. The report is available in the meeting packet and on the ILR website.

2nd QTR and YTD 2024 Financial Reports
The Accounting Coordinator presented the second quarter and year-to-date financial reports for 2024. The reports showed a net income of $730.51 for the second quarter. For the first two quarters, budgeted income was $952,515.95 with budgeted expenses of $671,020.75 and a net income of $ 281,495.20. Total assets and liabilities were equal at $2,957,657.45.

Several key points were highlighted. Depreciation expenses through June were $169,539.67. Planned reserve expenses were $39,378.97. The reports reflected income for local service provider maintenance to be $184,241.82, but expenses for local maintenance will appear in the financial reports for the third quarter. It was also noted that expenses for data center and hosting services were inflated due to a billing error, and that efforts were being made to resolve those issues.

Fund 255 had an ending balance of $158,631.30 as of June 30, 2024 including June receipts of $40,134.30.

A request was made to approve the 2024 year-to-date financial reports. Julie Haggerty made a motion to approve the financial reports. Denise Baker seconded, and the motion was approved.

E-Submission Trends
The E-submission trend for June was presented, showing an unexpected drop in submission numbers below 2023 levels, as well as below those of 2021 and 2022. This decline was not anticipated. However, a surge in activity in July 2024 helped offset the June drop, resulting in a more balanced outcome for the period.

2024 Budget Amendment
A 2024 budget amendment was presented, emphasizing a cautious approach to expenditure and revenue projections. The amendment recommended approved by the Finance Subcommittee projects an increase in net income from $6,459.39 to $15,096.58, while total projected expenses are reduced from $1,751,493.89 to $1,729,064.82.

Key changes include increases in benefit and point-of-sale transaction expenses, and increased activity in legislative advocacy. This is offset by unplanned savings resulting from a disruption in redaction, and lower costs for AWS storage services and office IT services and the discontinuance of some software subscriptions. Budget adjustments also account for a reduction in Fund 255 income.

A request was made to approve the 2024 budget amendment. Julie Haggerty made a motion to approve the budget amendment. Natalie Steffener seconded, and the motion was approved.

Temporary Alternative Redaction Process Update

The ESS Committee received an update on the status of redaction services. In late June, the CSI redaction process encountered an unspecified security issue and ceased operations. In response, ESS developed a temporary alternative redaction process, which involved county monitoring of PII, and redaction by the ILR support team. ESS is currently working to resume services with CSI on an new, secure platform. The ESS/ILR team intends to review option for the redaction function once things are stabilized.

Contracts and Agreements

Rafferty Group – Engagement Amendment

The Project Manager presented a recommendation to amend the agreement with the Rafferty Group for government relations services. ESS and the Iowa County Recorders Association may be advancing a significant set of policies affecting recording fees, revenues for the long-term sustainability of Iowa Land Records, recording services, and special projects that will be of benefit to the Iowa property industry. Taken together the elements of these initiatives represent a significant body of work that will require more effort in preparation for and during the 2025 legislative session.

The amendment increases the monthly compensation under the current engagement by $3,000.00 per month for the remaining four months of calendar year 2024.

A motion to approve the Rafferty Group engagement amendment was made by Lindsay Laufersweiler and seconded by Julie Haggerty. The motion was approved.

CSI – Agreement Extension

In anticipation of the restoration of redaction services by CSI on a new and more secure platform, a recommendation was presented to extend the current CSI contract through June 30, 2025. Services were expected to resume soon.

The Project Manager reported that staff would be reviewing redaction performance and evaluating other long-term redaction options during this period.

Julie Haggerty made a motion to approve the CSI agreement extension. Lindsay Laufersweiler seconded, and the motion was approved.

Project Updates

ILR Cloud Migration

ILR Technical Lead Kelly Wallace provided an update on the transition to the LightEdge cloud and reported on efforts to reduce costs by reconfiguring ILR systems and changing subscriptions for various software tools. The need for additional internal developers was also discussed.

It was reported that the major task of migrating the virtual environment to the LightEdge cloud was successfully completed by early May. Subsequently, the team discontinued software and support subscriptions for Cisco, Dell, and VMware. The current focus is on right-sizing the environment to enhance efficiency and further reduce costs.

The transition to LightEdge has provided benefits such as reduced hardware and software costs, increased development time, and outsourced maintenance tasks. Additionally, the team is exploring a switch from the current SUSE operating system to a more cost-effective alternative, Ubuntu, with a goal to complete the migration by next summer.

CESAPI Implementation
The migration to the county C-submission API (CESAPI) is ongoing, with most service providers on track to complete the migration soon. The team continues to work on optimizing system performance. Developer Merna Addison has had the primary role of assisting local service providers with the transition.

Annual Report to Supervisors
The 2024 annual report was shared with the Committee. It had previously distributed to counties in July. It was provided to ISAC and distributed to the Board of Supervisors. Recorders are encouraged to present the report to their respective county supervisors.

Communications Update
The Communication Coordinator provided an update on the upcoming Deputies Conference, usage of the information hub and newsletter, and plans to revamp the newsletter content and add more training resources.

Modifications to Recorder Search Functions
The modification to the E-submission search function to enable searches by date range has been delayed. It was reported that this will take longer to complete than originally estimated. Underlying technical search methods will require more wo optimize the system.

The meeting was adjourned. A special ESS meeting will be held **August 28, 2024.** The next regular ESS meeting will be held **November 14, 2024.**

Overview of the "Modernization" Initiative

Planning Process

- Fee Policy Work Group
- Adoption By ICRA – August 23, 2024
- Consideration by ESS – August 28, 2024
- ESS Standards Subcommittee and Document Formatting WG
- Surveyors WG
- Other Groups – Briefings As Needed
    - ILTA, ISBA

Overview of the “Modernization” Initiative

Fee Planning Work Group Tasks

- Review inflation data since 1985
- Review service and technology changes since 1985
- Discuss “Principles” that should guide recording fee decisions, e.g., to pay 100% of local maintenance fees
- Survey recorders for preliminary impressions about recording fees
- Survey E-Submission and traditional customers for impressions about recording fees
- Update research on state recording fees (Ernst and Black Knight tools)
- Calculate average pages per document
- Review and compare recording fee models
- Run scenarios of fee models and estimate impact on counties (including population analysis)
- Conduct “Modernization” Survey
- Estimate Costs of ILR Sustainability and Special Projects

Overview of the “Modernization” Initiative

The Three “Big Ideas”

1. Reasonably Increase Base Recording Fees (Last Updated in 1984/85)

2. Simplify Recording Fee Calculations

3. Modernize Recording Processes and Services

Fee Policy

Key Plan Elements

- Standard fee of $10.00 per page
  - ➢ Meaningful but less than inflation
- Statewide County General Fund Income would increase somewhere between $6.1 and 8.5 million

Fee Policy

Fee Simplification

- **Repeal Additional Transaction Fee ($7)**
  - Policy Limits on Multiple Transactions
- **Repeal Non-Standard Fee ($10)**
- **Replace $1 Records Management Fee with County Allocation**
  - Allocation comes from the $10 base recording fee
  - $2 Per Document for Recorder Technology Fund
  - Statewide Total = $950,000
- **Replace $1 E-Commerce (ILR Fee) with County Allocation**
  - Allocation comes from the $10 base recording fee
  - $3 Per Document For Iowa Land Records Operations and Projects
  - Statewide Total = $1.4 million
  - Retain Current E-Submission Fee and Credit Card Payment Surcharge

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
1	ADAIR	4	7439	1437	5947	4	5748	$59,470	$57,480	$2,874	$4,311	$98.00	$27,430	$22,767
2	ADAMS	4	3697	953	4167	4	3812	$41,670	$38,120	$1,906	$2,859	$0.00	$21,150	$12,205
3	ALLAMAKEE	2	14068	2610	11614	4	10440	$116,140	$104,400	$5,220	$7,830	$56.00	$50,085	$41,209
4	APPANOOSE	5	12310	2685	11788	4	10740	$117,880	$107,400	$5,370	$8,055	$175.00	$53,760	$40,040
5	AUDUBON	4	5657	1224	4898	4	4896	$48,980	$48,960	$2,448	$3,672	$350.00	$21,310	$21,180
6	BENTON	6	25654	4458	19405	4	17832	$194,050	$178,320	$8,916	$13,374	$189.00	$101,149	$54,692
7	BLACK HAWK	6	131396	16618	67989	4	66472	$679,890	$664,720	$33,236	$49,854	$483.00	$384,945	$196,202
8	BOONE	1	26721	4181	19106	4	16724	$191,060	$167,240	$8,362	$12,543	$182.00	$90,915	$55,238
9	BREMER	2	24863	3649	16521	4	14596	$165,210	$145,960	$7,298	$10,947	$133.00	$76,280	$51,302
10	BUCHANAN	6	20598	3610	14978	4	14440	$149,780	$144,400	$7,220	$10,830	$0.00	$18,665	$107,685
11	BUENA VISTA	3	20723	2904	13415	4	11616	$134,150	$116,160	$5,808	$8,712	$84.00	$61,630	$39,926
12	BUTLER	2	14421	2524	11517	4	10096	$115,170	$100,960	$5,048	$7,572	$21.00	$78,364	$9,955
13	CALHOUN	1	9962	2147	9021	4	8588	$90,210	$85,880	$4,294	$6,441	$119.00	$40,815	$34,211
14	CARROLL	1	20756	2896	11671	4	11584	$116,710	$115,840	$5,792	$8,688	$168.00	$57,555	$43,637
15	CASS	4	13158	2061	9643	4	8244	$96,430	$82,440	$4,122	$6,183	$14.00	$38,490	$33,631
16	CEDAR	6	18494	3257	15023	4	13028	$150,230	$130,280	$6,514	$9,771	$49.00	$66,795	$47,151
17	CERRO GORDO	2	43185	6731	32084	4	26924	$320,840	$269,240	$13,462	$20,193	$35.00	$149,910	$85,640
18	CHEROKEE	3	11606	2271	10239	4	9084	$102,390	$90,840	$4,542	$6,813	$14.00	$50,605	$28,866
19	CHICKASAW	2	12021	2243	9918	4	8972	$99,180	$89,720	$4,486	$6,729	$5,306.00	$44,730	$28,469
20	CLARKE	4	9736	1684	7861	4	6736	$78,610	$67,360	$3,368	$5,052	$14.00	$35,425	$23,501
21	CLAY	3	16410	2916	15338	4	11664	$153,380	$116,640	$5,832	$8,748	$14.00	$67,650	$34,396
22	CLAYTON	6	17173	3329	12981	4	13316	$129,810	$133,160	$6,658	$9,987	$252.00	$58,435	$57,828
23	CLINTON	6	46589	6696	30929	4	26784	$309,290	$267,840	$13,392	$20,088	$490.00	$171,855	$62,015
24	CRAWFORD	3	16555	2301	10817	4	9204	$108,170	$92,040	$4,602	$6,903	$0.00	$44,770	$35,765
25	DALLAS	1	96604	18555	83270	4	74220	$832,700	$742,200	$37,110	$55,665	$567.00	$462,220	$186,638
26	DAVIS	5	9066	1543	6171	4	6172	$61,710	$61,720	$3,086	$4,629	$0.00	$29,205	$24,800
27	DECATUR	4	7718	1567	6798	4	6268	$67,980	$62,680	$3,134	$4,701	$84.00	$31,400	$23,361
28	DELAWARE	6	17508	3245	15126	4	12980	$151,260	$129,800	$6,490	$9,735	$14.00	$66,380	$47,181
29	DES MOINES	5	39069	5348	23001	4	21392	$230,010	$213,920	$10,696	$16,044	$126.00	$116,675	$70,379
30	DICKINSON	3	17536	5891	28054	4	23564	$280,540	$235,640	$11,782	$17,673	$168.00	$140,270	$65,747
31	DUBUQUE	6	98687	12105	54241	4	48420	$542,410	$484,200	$24,210	$36,315	$266.00	$267,365	$156,044
32	EMMET	3	9433	1569	8158	4	6276	$81,580	$62,760	$3,138	$4,707	$21.00	$32,425	$22,469
33	FAYETTE	2	19582	3271	14844	4	13084	$148,440	$130,840	$6,542	$9,813	$77.00	$66,285	$48,123
34	FLOYD	2	15672	2523	11526	4	10092	$115,260	$100,920	$5,046	$7,569	$28.00	$54,115	$34,162
35	FRANKLIN	2	10056	1965	8366	4	7860	$83,660	$78,600	$3,930	$5,895	$84.00	$36,910	$31,781
36	FREMONT	4	6702	1408	6972	4	5632	$69,720	$56,320	$2,816	$4,224	$49.00	$31,735	$17,496
37	GREENE	1	8831	2074	8735	4	8296	$87,350	$82,960	$4,148	$6,222	$182.00	$39,690	$32,718
38	GRUNDY	1	12336	2351	9938	4	9404	$99,380	$94,040	$4,702	$7,053	$91.00	$47,890	$34,304
39	GUTHRIE	4	10599	2715	10815	4	10860	$108,150	$108,600	$5,430	$8,145	$147.00	$51,135	$43,743
40	Hamilton	1	15073	2610	12432	4	10440	$124,320	$104,400	$5,220	$7,830	$126.00	$54,900	$36,324
41	HANCOCK	2	10837	2221	10436	4	8884	$104,360	$88,840	$4,442	$6,663	$770.00	$45,995	$30,970
42	Hardin	1	16997	3105	13751	4	12420	$137,510	$124,200	$6,210	$9,315	$42.00	$65,380	$43,253
43	HARRISON	4	14589	2766	13577	4	11064	$135,770	$110,640	$5,532	$8,298	$35.00	$56,450	$40,325
44	HENRY	5	20488	2746	12693	4	10984	$126,930	$109,840	$5,492	$8,238	$126.00	$56,855	$39,129
45	HOWARD	2	9456	1958	8851	4	7832	$88,510	$78,320	$3,916	$5,874	$140.00	$38,245	$30,145
46	HUMBOLDT	2	9622	1922	8395	4	7688	$83,950	$76,880	$3,844	$5,766	$0.00	$45,945	$21,325
47	IDA	3	6979	1292	5735	4	5168	$57,350	$51,680	$2,584	$3,876	$21.00	$26,185	$19,014

Excludes DOV and GWH
4 Page Average

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
48	IOWA	6	16596	2702	11992	4	10808	$119,920	$108,080	$5,404	$8,106	$28.00	$52,695	$41,847
49	JACKSON	6	19499	3143	14017	4	12572	$140,170	$125,720	$6,286	$9,429	$98.00	$65,940	$43,967
50	JASPER	1	37686	6171	26407	4	24684	$264,070	$246,840	$12,342	$18,513	$105.00	$133,410	$82,470
51	JEFFERSON	5	15846	2739	11558	4	10956	$115,580	$109,560	$5,478	$8,217	$21.00	$53,945	$41,899
52	JOHNSON	6	151833	18287	87820	4	73148	$878,200	$731,480	$36,574	$54,861	$504.00	$431,065	$208,476
53	JONES	6	20680	3071	13326	4	12284	$133,260	$122,840	$6,142	$9,213	$84.00	$59,295	$48,106
54	KEOKUK	6	10050	1942	8992	4	7768	$89,920	$77,680	$3,884	$5,826	$119.00	$37,475	$30,376
55	KOSSUTH	2	14823	3005	13044	4	12020	$130,440	$120,200	$6,010	$9,015	$504.00	$85,345	$19,326
56	LEE	5	33724	4177	17926	4	16708	$179,260	$167,080	$8,354	$12,531	$42.00	$89,475	$56,678
57	LINN	6	228567	31379	147498	4	125516	$1,474,980	$1,255,160	$62,758	$94,137	$1,141.00	$698,985	$398,139
58	LOUISA	5	10891	1625	8007	4	6500	$80,070	$65,000	$3,250	$4,875	$0.00	$35,715	$21,160
59	LUCAS	5	8650	1615	7205	4	6460	$72,050	$64,600	$3,230	$4,845	$21.00	$32,350	$24,154
60	LYON	3	11953	2613	12150	4	10452	$121,500	$104,520	$5,226	$7,839	$210.00	$50,050	$41,195
61	MADISON	4	16414	3151	14088	4	12604	$140,880	$126,040	$6,302	$9,453	$63.00	$70,345	$39,877
62	MAHASKA	5	22132	3087	14454	4	12348	$144,540	$123,480	$6,174	$9,261	$126.00	$64,600	$43,319
63	MARION	5	33381	5351	24386	4	21404	$243,860	$214,040	$10,702	$16,053	$63.00	$113,237	$73,985
64	MARSHALL	1	40137	5045	22013	4	20180	$220,130	$201,800	$10,090	$15,135	$1,008.00	$102,285	$73,282
65	MILLS	4	14658	2701	14334	4	10804	$143,340	$108,040	$5,402	$8,103	$112.00	$71,720	$22,703
66	MITCHELL	2	10526	1916	8891	4	7664	$88,910	$76,640	$3,832	$5,748	$63.00	$39,395	$27,602
67	MONONA	3	8732	1552	6033	4	6208	$60,330	$62,080	$3,104	$4,656	$126.00	$30,280	$23,914
68	MONROE	5	7589	1390	5268	4	5560	$52,680	$55,600	$2,780	$4,170	$0.00	$28,025	$20,625
69	MONTGOMERY	4	10327	1778	8821	4	7112	$88,210	$71,120	$3,556	$5,334	$126.00	$44,976	$17,128
70	MUSCATINE	5	43145	5577	28041	4	22308	$280,410	$223,080	$11,154	$16,731	$560.00	$135,685	$58,950
71	O'BRIEN	3	14139	2821	13540	4	11284	$135,400	$112,840	$5,642	$8,463	$49.00	$63,275	$35,411
72	OSCEOLA	3	6168	1479	7264	4	5916	$72,640	$59,160	$2,958	$4,437	$21.00	$29,990	$21,754
73	PAGE	4	15250	2334	11128	4	9336	$111,280	$93,360	$4,668	$7,002	$0.00	$47,435	$34,255
74	PALO ALTO	3	8996	2021	10490	4	8084	$104,900	$80,840	$4,042	$6,063	$0.00	$54,575	$16,160
75	PLYMOUTH	3	25543	4288	19634	4	17152	$196,340	$171,520	$8,576	$12,864	$147.00	$94,845	$55,088
76	POCAHONTAS	3	7091	1768	7747	4	7072	$77,470	$70,720	$3,536	$5,304	$217.00	$32,140	$29,523
77	POLK	1	488871	67402	282910	4	269608	$2,829,100	$2,696,080	$134,804	$202,206	$2,709.00	$1,577,390	$778,971
78	POTTAWATTAMIE	4	93571	11876	61862	4	47504	$618,620	$475,040	$23,752	$35,628	$406.00	$281,335	$133,919
79	POWESHIEK*	1	18628	3060	13424	4	12240	$134,240	$122,400	$6,120	$9,180	$28.00	$61,580	$45,492
80	RINGGOLD	4	4739	1407	6009	4	5628	$60,090	$56,280	$2,814	$4,221	$392.00	$26,605	$22,248
81	SAC	3	9829	1953	7753	4	7812	$77,530	$78,120	$3,906	$5,859	$28.00	$34,660	$33,667
82	SCOTT	6	174170	22589	104624	4	90356	$1,046,240	$903,560	$45,178	$67,767	$4,221.00	$536,685	$249,709
83	SHELBY	4	11750	2054	9303	4	8216	$93,030	$82,160	$4,108	$6,162	$49.00	$40,085	$31,756
84	SIOUX	3	35647	5890	26280	4	23560	$262,800	$235,600	$11,780	$17,670	$112.00	$135,035	$71,003
85	STORY	1	98106	9148	42555	4	36592	$425,550	$365,920	$18,296	$27,444	$112.00	$199,735	$120,333
86	TAMA	1	17079	2825	11979	4	11300	$119,790	$113,000	$5,650	$8,475	$42.00	$56,065	$42,768
87	TAYLOR	4	5932	1404	7107	4	5616	$71,070	$56,160	$2,808	$4,212	$14.00	$29,185	$19,941
88	UNION	4	12193	2141	9552	4	8564	$95,520	$85,640	$4,282	$6,423	$42.00	$41,385	$33,508
89	VAN BUREN	5	7196	1452	5143	4	5808	$51,430	$58,080	$2,904	$4,356	$126.00	$25,315	$25,379
90	WAPELLO	5	35343	4520	19753	4	18080	$197,530	$180,800	$9,040	$13,560	$168.00	$98,375	$59,657
91	WARREN	1	51862	9401	42851	4	37604	$428,510	$376,040	$18,802	$28,203	$77.00	$232,660	$96,298
92	WASHINGTON	5	22525	3928	19432	4	15712	$194,320	$157,120	$7,856	$11,784	$203.00	$78,405	$58,872
93	WAYNE	5	6504	1554	6121	4	6216	$61,210	$62,160	$3,108	$4,662	$21.00	$50,255	$4,114
94	WEBSTER	1	37114	4959	22463	4	19836	$224,630	$198,360	$9,918	$14,877	$147.00	$104,835	$68,583

Excludes DOV and GWH
4 Page Average

Updated 08264

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
95	WINNEBAGO	2	10743	1643	7596	4	6572	$75,960	$65,720	$3,286	$4,929	$21.00	$35,675	$21,809
96	WINNESHIEK	2	20100	3052	11686	4	12208	$116,860	$122,080	$6,104	$9,156	$525.00	$69,140	$37,155
97	WOODBURY	3	105102	12126	59261	4	48504	$592,610	$485,040	$24,252	$36,378	$1,127.00	$286,745	$136,538
98	WORTH	2	7450	1281	6108	4	5124	$61,080	$51,240	$2,562	$3,843	$3,388.00	$27,230	$14,217
99	WRIGHT	2	12978	2545	11546	4	10180	$115,460	$101,800	$5,090	$7,635	$98.00	$52,250	$36,727
		Totals	3179090	477073	2150147	4	1908292	$21,501,470	$19,082,920	$954,146	$1,431,219	$31,024.00	$10,605,556	$6,060,975

Excludes DOV and GWH
4 Page Average

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
	Base Fee	10												Increase of 57%
					Average Pages =	4								

$10 Per Page Recording Fee
$2 Recorder Tech Allocation Per Document
$3 Iowa Land Records Allocation Per Document
Repeal Add. Trans. Fee
Repeal Non-Standard Fee
Repeal $1 Records Mgmt Fee
Repeal $1 "E-Commerce" Fee
Continue $3 E-Submission Fee for all users
ILR assumes cost of local maintenance fees

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
1	ADAIR	4	7439	1437	5947	4.5	6467	$59,470	$64,670	$2,874	$4,311	$98.00	$27,430	$29,957
2	ADAMS	4	3697	953	4167	4.5	4289	$41,670	$42,890	$1,906	$2,859	$0.00	$21,150	$16,975
3	ALLAMAKEE	2	14068	2610	11614	4.5	11745	$116,140	$117,450	$5,220	$7,830	$56.00	$50,085	$54,259
4	APPANOOSE	5	12310	2685	11788	4.5	12083	$117,880	$120,830	$5,370	$8,055	$175.00	$53,760	$53,470
5	AUDUBON	4	5657	1224	4898	4.5	5508	$48,980	$55,080	$2,448	$3,672	$350.00	$21,310	$27,300
6	BENTON	6	25654	4458	19405	4.5	20061	$194,050	$200,610	$8,916	$13,374	$189.00	$101,149	$76,982
7	BLACK HAWK	6	131396	16618	67989	4.5	74781	$679,890	$747,810	$33,236	$49,854	$483.00	$384,945	$279,292
8	BOONE	1	26721	4181	19106	4.5	18815	$191,060	$188,150	$8,362	$12,543	$182.00	$90,915	$76,148
9	BREMER	2	24863	3649	16521	4.5	16421	$165,210	$164,210	$7,298	$10,947	$133.00	$76,280	$69,552
10	BUCHANAN	6	20598	3610	14978	4.5	16245	$149,780	$162,450	$7,220	$10,830	$0.00	$18,665	$125,735
11	BUENA VISTA	3	20723	2904	13415	4.5	13068	$134,150	$130,680	$5,808	$8,712	$84.00	$61,630	$54,446
12	BUTLER	2	14421	2524	11517	4.5	11358	$115,170	$113,580	$5,048	$7,572	$21.00	$78,364	$22,575
13	CALHOUN	1	9962	2147	9021	4.5	9662	$90,210	$96,620	$4,294	$6,441	$119.00	$40,815	$44,951
14	CARROLL	1	20756	2896	11671	4.5	13032	$116,710	$130,320	$5,792	$8,688	$168.00	$57,555	$58,117
15	CASS	4	13158	2061	9643	4.5	9275	$96,430	$92,750	$4,122	$6,183	$14.00	$38,490	$43,941
16	CEDAR	6	18494	3257	15023	4.5	14657	$150,230	$146,570	$6,514	$9,771	$49.00	$66,795	$63,441
17	CERRO GORDO	2	43185	6731	32084	4.5	30290	$320,840	$302,900	$13,462	$20,193	$35.00	$149,910	$119,300
18	CHEROKEE	3	11606	2271	10239	4.5	10220	$102,390	$102,200	$4,542	$6,813	$14.00	$50,605	$40,226
19	CHICKASAW	2	12021	2243	9918	4.5	10094	$99,180	$100,940	$4,486	$6,729	$5,306.00	$44,730	$39,689
20	CLARKE	4	9736	1684	7861	4.5	7578	$78,610	$75,780	$3,368	$5,052	$14.00	$35,425	$31,921
21	CLAY	3	16410	2916	15338	4.5	13122	$153,380	$131,220	$5,832	$8,748	$14.00	$67,650	$48,976
22	CLAYTON	6	17173	3329	12981	4.5	14981	$129,810	$149,810	$6,658	$9,987	$252.00	$58,435	$74,478
23	CLINTON	6	46589	6696	30929	4.5	30132	$309,290	$301,320	$13,392	$20,088	$490.00	$171,855	$95,495
24	CRAWFORD	3	16555	2301	10817	4.5	10355	$108,170	$103,550	$4,602	$6,903	$0.00	$44,770	$47,275
25	DALLAS	1	96604	18555	83270	4.5	83498	$832,700	$834,980	$37,110	$55,665	$567.00	$462,220	$279,418
26	DAVIS	5	9066	1543	6171	4.5	6944	$61,710	$69,440	$3,086	$4,629	$0.00	$29,205	$32,520
27	DECATUR	4	7718	1567	6798	4.5	7052	$67,980	$70,520	$3,134	$4,701	$84.00	$31,400	$31,201
28	DELAWARE	6	17508	3245	15126	4.5	14603	$151,260	$146,030	$6,490	$9,735	$14.00	$66,380	$63,411
29	DES MOINES	5	39069	5348	23001	4.5	24066	$230,010	$240,660	$10,696	$16,044	$126.00	$116,675	$97,119
30	DICKINSON	3	17536	5891	28054	4.5	26510	$280,540	$265,100	$11,782	$17,673	$168.00	$140,270	$95,207
31	DUBUQUE	6	98687	12105	54241	4.5	54473	$542,410	$544,730	$24,210	$36,315	$266.00	$267,365	$216,574
32	EMMET	3	9433	1569	8158	4.5	7061	$81,580	$70,610	$3,138	$4,707	$21.00	$32,425	$30,319
33	FAYETTE	2	19582	3271	14844	4.5	14720	$148,440	$147,200	$6,542	$9,813	$77.00	$66,285	$64,483
34	FLOYD	2	15672	2523	11526	4.5	11354	$115,260	$113,540	$5,046	$7,569	$28.00	$54,115	$46,782
35	FRANKLIN	2	10056	1965	8366	4.5	8843	$83,660	$88,430	$3,930	$5,895	$84.00	$36,910	$41,611
36	FREMONT	4	6702	1408	6972	4.5	6336	$69,720	$63,360	$2,816	$4,224	$49.00	$31,735	$24,536
37	GREENE	1	8831	2074	8735	4.5	9333	$87,350	$93,330	$4,148	$6,222	$182.00	$39,690	$43,088
38	GRUNDY	1	12336	2351	9938	4.5	10580	$99,380	$105,800	$4,702	$7,053	$91.00	$47,890	$46,064
39	GUTHRIE	4	10599	2715	10815	4.5	12218	$108,150	$122,180	$5,430	$8,145	$147.00	$51,135	$57,323
40	Hamilton	1	15073	2610	12432	4.5	11745	$124,320	$117,450	$5,220	$7,830	$126.00	$54,900	$49,374
41	HANCOCK	2	10837	2221	10436	4.5	9995	$104,360	$99,950	$4,442	$6,663	$770.00	$45,995	$42,080
42	Hardin	1	16997	3105	13751	4.5	13973	$137,510	$139,730	$6,210	$9,315	$42.00	$65,380	$58,783
43	HARRISON	4	14589	2766	13577	4.5	12447	$135,770	$124,470	$5,532	$8,298	$35.00	$56,450	$54,155
44	HENRY	5	20488	2746	12693	4.5	12357	$126,930	$123,570	$5,492	$8,238	$126.00	$56,855	$52,859
45	HOWARD	2	9456	1958	8851	4.5	8811	$88,510	$88,110	$3,916	$5,874	$140.00	$38,245	$39,935
46	HUMBOLDT	2	9622	1922	8395	4.5	8649	$83,950	$86,490	$3,844	$5,766	$0.00	$45,945	$30,935
47	IDA	3	6979	1292	5735	4.5	5814	$57,350	$58,140	$2,584	$3,876	$21.00	$26,185	$25,474

Excludes DOV and GWH
4.5 Page Average

Updated 082624

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
48	IOWA	6	16596	2702	11992	4.5	12159	$119,920	$121,590	$5,404	$8,106	$28.00	$52,695	$55,357
49	JACKSON	6	19499	3143	14017	4.5	14144	$140,170	$141,440	$6,286	$9,429	$98.00	$65,940	$59,687
50	JASPER	1	37686	6171	26407	4.5	27770	$264,070	$277,700	$12,342	$18,513	$105.00	$133,410	$113,330
51	JEFFERSON	5	15846	2739	11558	4.5	12326	$115,580	$123,260	$5,478	$8,217	$21.00	$53,945	$55,599
52	JOHNSON	6	151833	18287	87820	4.5	82292	$878,200	$822,920	$36,574	$54,861	$504.00	$431,065	$299,916
53	JONES	6	20680	3071	13326	4.5	13820	$133,260	$138,200	$6,142	$9,213	$84.00	$59,295	$63,466
54	KEOKUK	6	10050	1942	8992	4.5	8739	$89,920	$87,390	$3,884	$5,826	$119.00	$37,475	$40,086
55	KOSSUTH	2	14823	3005	13044	4.5	13523	$130,440	$135,230	$6,010	$9,015	$504.00	$85,345	$34,356
56	LEE	5	33724	4177	17926	4.5	18797	$179,260	$187,970	$8,354	$12,531	$42.00	$89,475	$77,568
57	LINN	6	228567	31379	147498	4.5	141206	$1,474,980	$1,412,060	$62,758	$94,137	$1,141.00	$698,985	$555,039
58	LOUISA	5	10891	1625	8007	4.5	7313	$80,070	$73,130	$3,250	$4,875	$0.00	$35,715	$29,290
59	LUCAS	5	8650	1615	7205	4.5	7268	$72,050	$72,680	$3,230	$4,845	$21.00	$32,350	$32,234
60	LYON	3	11953	2613	12150	4.5	11759	$121,500	$117,590	$5,226	$7,839	$210.00	$50,050	$54,265
61	MADISON	4	16414	3151	14088	4.5	14180	$140,880	$141,800	$6,302	$9,453	$63.00	$70,345	$55,637
62	MAHASKA	5	22132	3087	14454	4.5	13892	$144,540	$138,920	$6,174	$9,261	$126.00	$64,600	$58,759
63	MARION	5	33381	5351	24386	4.5	24080	$243,860	$240,800	$10,702	$16,053	$63.00	$113,237	$100,745
64	MARSHALL	1	40137	5045	22013	4.5	22703	$220,130	$227,030	$10,090	$15,135	$1,008.00	$102,285	$98,512
65	MILLS	4	14658	2701	14334	4.5	12155	$143,340	$121,550	$5,402	$8,103	$112.00	$71,720	$36,213
66	MITCHELL	2	10526	1916	8891	4.5	8622	$88,910	$86,220	$3,832	$5,748	$63.00	$39,395	$37,182
67	MONONA	3	8732	1552	6033	4.5	6984	$60,330	$69,840	$3,104	$4,656	$126.00	$30,280	$31,674
68	MONROE	5	7589	1390	5268	4.5	6255	$52,680	$62,550	$2,780	$4,170	$0.00	$28,025	$27,575
69	MONTGOMERY	4	10327	1778	8821	4.5	8001	$88,210	$80,010	$3,556	$5,334	$126.00	$44,976	$26,018
70	MUSCATINE	5	43145	5577	28041	4.5	25097	$280,410	$250,970	$11,154	$16,731	$560.00	$135,685	$86,840
71	O'BRIEN	3	14139	2821	13540	4.5	12695	$135,400	$126,950	$5,642	$8,463	$49.00	$63,275	$49,521
72	OSCEOLA	3	6168	1479	7264	4.5	6656	$72,640	$66,560	$2,958	$4,437	$21.00	$29,990	$29,154
73	PAGE	4	15250	2334	11128	4.5	10503	$111,280	$105,030	$4,668	$7,002	$0.00	$47,435	$45,925
74	PALO ALTO	3	8996	2021	10490	4.5	9095	$104,900	$90,950	$4,042	$6,063	$0.00	$54,575	$26,270
75	PLYMOUTH	3	25543	4288	19634	4.5	19296	$196,340	$192,960	$8,576	$12,864	$147.00	$94,845	$76,528
76	POCAHONTAS	3	7091	1768	7747	4.5	7956	$77,470	$79,560	$3,536	$5,304	$217.00	$32,140	$38,363
77	POLK	1	488871	67402	282910	4.5	303309	$2,829,100	$3,033,090	$134,804	$202,206	$2,709.00	$1,577,390	$1,115,981
78	POTTAWATTAMIE	4	93571	11876	61862	4.5	53442	$618,620	$534,420	$23,752	$35,628	$406.00	$281,335	$193,299
79	POWESHIEK*	1	18628	3060	13424	4.5	13770	$134,240	$137,700	$6,120	$9,180	$28.00	$61,580	$60,792
80	RINGGOLD	4	4739	1407	6009	4.5	6332	$60,090	$63,320	$2,814	$4,221	$392.00	$26,605	$29,288
81	SAC	3	9829	1953	7753	4.5	8789	$77,530	$87,890	$3,906	$5,859	$28.00	$34,660	$43,437
82	SCOTT	6	174170	22589	104624	4.5	101651	$1,046,240	$1,016,510	$45,178	$67,767	$4,221.00	$536,685	$362,659
83	SHELBY	4	11750	2054	9303	4.5	9243	$93,030	$92,430	$4,108	$6,162	$49.00	$40,085	$42,026
84	SIOUX	3	35647	5890	26280	4.5	26505	$262,800	$265,050	$11,780	$17,670	$112.00	$135,035	$100,453
85	STORY	1	98106	9148	42555	4.5	41166	$425,550	$411,660	$18,296	$27,444	$112.00	$199,735	$166,073
86	TAMA	1	17079	2825	11979	4.5	12713	$119,790	$127,130	$5,650	$8,475	$42.00	$56,065	$56,898
87	TAYLOR	4	5932	1404	7107	4.5	6318	$71,070	$63,180	$2,808	$4,212	$14.00	$29,185	$26,961
88	UNION	4	12193	2141	9552	4.5	9635	$95,520	$96,350	$4,282	$6,423	$42.00	$41,385	$44,218
89	VAN BUREN	5	7196	1452	5143	4.5	6534	$51,430	$65,340	$2,904	$4,356	$126.00	$25,315	$32,639
90	WAPELLO	5	35343	4520	19753	4.5	20340	$197,530	$203,400	$9,040	$13,560	$168.00	$98,375	$82,257
91	WARREN	1	51862	9401	42851	4.5	42305	$428,510	$423,050	$18,802	$28,203	$77.00	$232,660	$143,308
92	WASHINGTON	5	22525	3928	19432	4.5	17676	$194,320	$176,760	$7,856	$11,784	$203.00	$78,405	$78,512
93	WAYNE	5	6504	1554	6121	4.5	6993	$61,210	$69,930	$3,108	$4,662	$21.00	$50,255	$11,884
94	WEBSTER	1	37114	4959	22463	4.5	22316	$224,630	$223,160	$9,918	$14,877	$147.00	$104,835	$93,383

Excludes DOV and GWH
4.5 Page Average

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
95	WINNEBAGO	2	10743	1643	7596	4.5	7394	$75,960	$73,940	$3,286	$4,929	$21.00	$35,675	$30,029
96	WINNESHIEK	2	20100	3052	11686	4.5	13734	$116,860	$137,340	$6,104	$9,156	$525.00	$69,140	$52,415
97	WOODBURY	3	105102	12126	59261	4.5	54567	$592,610	$545,670	$24,252	$36,378	$1,127.00	$286,745	$197,168
98	WORTH	2	7450	1281	6108	4.5	5765	$61,080	$57,650	$2,562	$3,843	$3,388.00	$27,230	$20,627
99	WRIGHT	2	12978	2545	11546	4.5	11453	$115,460	$114,530	$5,090	$7,635	$98.00	$52,250	$49,457
		Totals	3179090	477073	2150147	4.5	2146857	$21,501,470	$21,468,570	$954,146	$1,431,219	$31,024.00	$10,605,556	$8,446,625

Excludes DOV and GWH
4.5 Page Average

Updated 082624

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Adjusted Rounded Avg. Pages	Adjusted Total Pages	Est. Total Base Income	Adjusted Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
	Base Fee	10												Increase of 80%
					Average Pages =	4.5								

$10 Per Page Recording Fee
$2 Recorder Tech Allocation Per Document
$3 Iowa Land Records Allocation Per Document
Repeal Add. Trans. Fee
Repeal Non-Standard Fee
Repeal $1 Records Mgmt Fee
Repeal $1 "E-Commerce" Fee
Continue $3 E-Submission Fee for all users
ILR assumes cost of local maintenance fees

2023
Fee Income Estimate
Statewide and by County
$10.00 Per Page
Simplified - Excluding Auditor Fee

Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
1	ADAIR	4	7439	1437	5947	$59,470	$2,874	$4,311	$98.00	$27,430	$24,757
2	ADAMS	4	3697	953	4167	$41,670	$1,906	$2,859	$0.00	$21,150	$15,755
3	ALLAMAKEE	2	14068	2610	11614	$116,140	$5,220	$7,830	$56.00	$50,085	$52,949
4	APPANOOSE	5	12310	2685	11788	$117,880	$5,370	$8,055	$175.00	$53,760	$50,520
5	AUDUBON	4	5657	1224	4898	$48,980	$2,448	$3,672	$350.00	$21,310	$21,200
6	BENTON	6	25654	4458	19405	$194,050	$8,916	$13,374	$189.00	$101,149	$70,422
7	BLACK HAWK	6	131396	16618	67989	$679,890	$33,236	$49,854	$483.00	$384,945	$211,372
8	BOONE	1	26721	4181	19106	$191,060	$8,362	$12,543	$182.00	$90,915	$79,058
9	BREMER	2	24863	3649	16521	$165,210	$7,298	$10,947	$133.00	$76,280	$70,552
10	BUCHANAN	6	20598	3610	14978	$149,780	$7,220	$10,830	$0.00	$18,665	$113,065
11	BUENA VISTA	3	20723	2904	13415	$134,150	$5,808	$8,712	$84.00	$61,630	$57,916
12	BUTLER	2	14421	2524	11517	$115,170	$5,048	$7,572	$21.00	$78,364	$24,165
13	CALHOUN	1	9962	2147	9021	$90,210	$4,294	$6,441	$119.00	$40,815	$38,541
14	CARROLL	1	20756	2896	11671	$116,710	$5,792	$8,688	$168.00	$57,555	$44,507
15	CASS	4	13158	2061	9643	$96,430	$4,122	$6,183	$14.00	$38,490	$47,621
16	CEDAR	6	18494	3257	15023	$150,230	$6,514	$9,771	$49.00	$66,795	$67,101
17	CERRO GORDO	2	43185	6731	32084	$320,840	$13,462	$20,193	$35.00	$149,910	$137,240
18	CHEROKEE	3	11606	2271	10239	$102,390	$4,542	$6,813	$14.00	$50,605	$40,416
19	CHICKASAW	2	12021	2243	9918	$99,180	$4,486	$6,729	$5,306.00	$44,730	$37,929
20	CLARKE	4	9736	1684	7861	$78,610	$3,368	$5,052	$14.00	$35,425	$34,751
21	CLAY	3	16410	2916	15338	$153,380	$5,832	$8,748	$14.00	$67,650	$71,136
22	CLAYTON	6	17173	3329	12981	$129,810	$6,658	$9,987	$252.00	$58,435	$54,478
23	CLINTON	6	46589	6696	30929	$309,290	$13,392	$20,088	$490.00	$171,855	$103,465
24	CRAWFORD	3	16555	2301	10817	$108,170	$4,602	$6,903	$0.00	$44,770	$51,895
25	DALLAS	1	96604	18555	83270	$832,700	$37,110	$55,665	$567.00	$462,220	$277,138
26	DAVIS	5	9066	1543	6171	$61,710	$3,086	$4,629	$0.00	$29,205	$24,790
27	DECATUR	4	7718	1567	6798	$67,980	$3,134	$4,701	$84.00	$31,400	$28,661
28	DELAWARE	6	17508	3245	15126	$151,260	$6,490	$9,735	$14.00	$66,380	$68,641
29	DES MOINES	5	39069	5348	23001	$230,010	$10,696	$16,044	$126.00	$116,675	$86,469
30	DICKINSON	3	17536	5891	28054	$280,540	$11,782	$17,673	$168.00	$140,270	$110,647
31	DUBUQUE	6	98687	12105	54241	$542,410	$24,210	$36,315	$266.00	$267,365	$214,254
32	EMMET	3	9433	1569	8158	$81,580	$3,138	$4,707	$21.00	$32,425	$41,289
33	FAYETTE	2	19582	3271	14844	$148,440	$6,542	$9,813	$77.00	$66,285	$65,723
34	FLOYD	2	15672	2523	11526	$115,260	$5,046	$7,569	$28.00	$54,115	$48,502
35	FRANKLIN	2	10056	1965	8366	$83,660	$3,930	$5,895	$84.00	$36,910	$36,841
36	FREMONT	4	6702	1408	6972	$69,720	$2,816	$4,224	$49.00	$31,735	$30,896

Excludes DOV and GWH
Actual Pages

Updated 082624

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Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
37	GREENE	1	8831	2074	8735	$87,350	$4,148	$6,222	$182.00	$39,690	$37,108
38	GRUNDY	1	12336	2351	9938	$99,380	$4,702	$7,053	$91.00	$47,890	$39,644
39	GUTHRIE	4	10599	2715	10815	$108,150	$5,430	$8,145	$147.00	$51,135	$43,293
40	Hamilton	1	15073	2610	12432	$124,320	$5,220	$7,830	$126.00	$54,900	$56,244
41	HANCOCK	2	10837	2221	10436	$104,360	$4,442	$6,663	$770.00	$45,995	$46,490
42	Hardin	1	16997	3105	13751	$137,510	$6,210	$9,315	$42.00	$65,380	$56,563
43	HARRISON	4	14589	2766	13577	$135,770	$5,532	$8,298	$35.00	$56,450	$65,455
44	HENRY	5	20488	2746	12693	$126,930	$5,492	$8,238	$126.00	$56,855	$56,219
45	HOWARD	2	9456	1958	8851	$88,510	$3,916	$5,874	$140.00	$38,245	$40,335
46	HUMBOLDT	2	9622	1922	8395	$83,950	$3,844	$5,766	$0.00	$45,945	$28,395
47	IDA	3	6979	1292	5735	$57,350	$2,584	$3,876	$21.00	$26,185	$24,684
48	IOWA	6	16596	2702	11992	$119,920	$5,404	$8,106	$28.00	$52,695	$53,687
49	JACKSON	6	19499	3143	14017	$140,170	$6,286	$9,429	$98.00	$65,940	$58,417
50	JASPER	1	37686	6171	26407	$264,070	$12,342	$18,513	$105.00	$133,410	$99,700
51	JEFFERSON	5	15846	2739	11558	$115,580	$5,478	$8,217	$21.00	$53,945	$47,919
52	JOHNSON	6	151833	18287	87820	$878,200	$36,574	$54,861	$504.00	$431,065	$355,196
53	JONES	6	20680	3071	13326	$133,260	$6,142	$9,213	$84.00	$59,295	$58,526
54	KEOKUK	6	10050	1942	8992	$89,920	$3,884	$5,826	$119.00	$37,475	$42,616
55	KOSSUTH	2	14823	3005	13044	$130,440	$6,010	$9,015	$504.00	$85,345	$29,566
56	LEE	5	33724	4177	17926	$179,260	$8,354	$12,531	$42.00	$89,475	$68,858
57	LINN	6	228567	31379	147498	$1,474,980	$62,758	$94,137	$1,141.00	$698,985	$617,959
58	LOUISA	5	10891	1625	8007	$80,070	$3,250	$4,875	$0.00	$35,715	$36,230
59	LUCAS	5	8650	1615	7205	$72,050	$3,230	$4,845	$21.00	$32,350	$31,604
60	LYON	3	11953	2613	12150	$121,500	$5,226	$7,839	$210.00	$50,050	$58,175
61	MADISON	4	16414	3151	14088	$140,880	$6,302	$9,453	$63.00	$70,345	$54,717
62	MAHASKA	5	22132	3087	14454	$144,540	$6,174	$9,261	$126.00	$64,600	$64,379
63	MARION	5	33381	5351	24386	$243,860	$10,702	$16,053	$63.00	$113,237	$103,805
64	MARSHALL	1	40137	5045	22013	$220,130	$10,090	$15,135	$1,008.00	$102,285	$91,612
65	MILLS	4	14658	2701	14334	$143,340	$5,402	$8,103	$112.00	$71,720	$58,003
66	MITCHELL	2	10526	1916	8891	$88,910	$3,832	$5,748	$63.00	$39,395	$39,872
67	MONONA	3	8732	1552	6033	$60,330	$3,104	$4,656	$126.00	$30,280	$22,164
68	MONROE	5	7589	1390	5268	$52,680	$2,780	$4,170	$0.00	$28,025	$17,705
69	MONTGOMERY	4	10327	1778	8821	$88,210	$3,556	$5,334	$126.00	$44,976	$34,218
70	MUSCATINE	5	43145	5577	28041	$280,410	$11,154	$16,731	$560.00	$135,685	$116,280
71	O'BRIEN	3	14139	2821	13540	$135,400	$5,642	$8,463	$49.00	$63,275	$57,971
72	OSCEOLA	3	6168	1479	7264	$72,640	$2,958	$4,437	$21.00	$29,990	$35,234

Excludes DOV and GWH
Actual Pages

Updated 082624

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Co #	County Name	ICRA District	Population	Rec Docs	Act. Rec Pgs	Est. Total Base Income	Recorders Technology Allocation - $2	ILR Per Document Fee - $3	Add Trans Fee	Reported 2023 Recording Income	Net County Income Increase
73	PAGE	4	15250	2334	11128	$111,280	$4,668	$7,002	$0.00	$47,435	$52,175
74	PALO ALTO	3	8996	2021	10490	$104,900	$4,042	$6,063	$0.00	$54,575	$40,220
75	PLYMOUTH	3	25543	4288	19634	$196,340	$8,576	$12,864	$147.00	$94,845	$79,908
76	POCAHONTAS	3	7091	1768	7747	$77,470	$3,536	$5,304	$217.00	$32,140	$36,273
77	POLK	1	488871	67402	282910	$2,829,100	$134,804	$202,206	$2,709.00	$1,577,390	$911,991
78	POTTAWATTAMIE	4	93571	11876	61862	$618,620	$23,752	$35,628	$406.00	$281,335	$277,499
79	POWESHIEK*	1	18628	3060	13424	$134,240	$6,120	$9,180	$28.00	$61,580	$57,332
80	RINGGOLD	4	4739	1407	6009	$60,090	$2,814	$4,221	$392.00	$26,605	$26,058
81	SAC	3	9829	1953	7753	$77,530	$3,906	$5,859	$28.00	$34,660	$33,077
82	SCOTT	6	174170	22589	104624	$1,046,240	$45,178	$67,767	$4,221.00	$536,685	$392,389
83	SHELBY	4	11750	2054	9303	$93,030	$4,108	$6,162	$49.00	$40,085	$42,626
84	SIOUX	3	35647	5890	26280	$262,800	$11,780	$17,670	$112.00	$135,035	$98,203
85	STORY	1	98106	9148	42555	$425,550	$18,296	$27,444	$112.00	$199,735	$179,963
86	TAMA	1	17079	2825	11979	$119,790	$5,650	$8,475	$42.00	$56,065	$49,558
87	TAYLOR	4	5932	1404	7107	$71,070	$2,808	$4,212	$14.00	$29,185	$34,851
88	UNION	4	12193	2141	9552	$95,520	$4,282	$6,423	$42.00	$41,385	$43,388
89	VAN BUREN	5	7196	1452	5143	$51,430	$2,904	$4,356	$126.00	$25,315	$18,729
90	WAPELLO	5	35343	4520	19753	$197,530	$9,040	$13,560	$168.00	$98,375	$76,387
91	WARREN	1	51862	9401	42851	$428,510	$18,802	$28,203	$77.00	$232,660	$148,768
92	WASHINGTON	5	22525	3928	19432	$194,320	$7,856	$11,784	$203.00	$78,405	$96,072
93	WAYNE	5	6504	1554	6121	$61,210	$3,108	$4,662	$21.00	$50,255	$3,164
94	WEBSTER	1	37114	4959	22463	$224,630	$9,918	$14,877	$147.00	$104,835	$94,853
95	WINNEBAGO	2	10743	1643	7596	$75,960	$3,286	$4,929	$21.00	$35,675	$32,049
96	WINNESHIEK	2	20100	3052	11686	$116,860	$6,104	$9,156	$525.00	$69,140	$31,935
97	WOODBURY	3	105102	12126	59261	$592,610	$24,252	$36,378	$1,127.00	$286,745	$244,108
98	WORTH	2	7450	1281	6108	$61,080	$2,562	$3,843	$3,388.00	$27,230	$24,057
99	WRIGHT	2	12978	2545	11546	$115,460	$5,090	$7,635	$98.00	$52,250	$50,387
		Totals	3179090	477073	2150147	$21,501,470	$954,146	$1,431,219	$31,024.00	$10,605,556	$8,479,525

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Actual Pages

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	Base Fee	10									Increase of 80%

$10 Per Page Recording Fee
$2 Recorder Tech Allocation Per Document
$3 Iowa Land Records Allocation Per Document
Repeal Add. Trans. Fee
Repeal Non-Standard Fee
Repeal $1 Records Mgmt Fee
Repeal $1 "E-Commerce" Fee
Continue $3 E-Submission Fee for all users
ILR assumes cost of local maintenance fees

Excludes DOV and GWH
Actual Pages

"Carve Outs" (5/28/24)

ESS/Iowa Land Records

- $5 per document
- Allocated to ESS/ILR for Operations and Dev.
- Estimated Carve Out Amount: $2,385,365
- Current Budget: $1,751,494
- Budget Increase: $633,871
- Expected Uses: 3 FT Developers, 1 FT Support Technician, 1 Trainer/Customer Support, Inflation Adj.

“Allocation” (8/28/24)

ESS/Iowa Land Records

- $3 per document
- $3 E-Submission Fee
- Estimated Total Operations Budget: $2,400,000
- Current Budget: $1,729,064 – 2.5 Developers and admin. staff
- Budget Increase: $670,936
- Expected New Uses:
  - 2 FT Developers = $260K
  - 1 FT Integration Coordinator = $115K
  - 1 FT Support Technician = $90K
  - 1 FT Customer Support/Trainer/QA = $100K
  - Inflation Adj. Overhead and Everything Else = $106K

“Modernization” Initiatives

Document Formatting, Indexing and Special Projects

- Maintain free statewide access to online records
- Update policies for document formatting and indexing
- Projects for normalizing data for property locations
- Project to modify Back The Blue
- Policy for expanded associated references between title documents
- Project to integrate ILR with other GIS systems (Beacon, et al)
- Project to further enhance search tools (text search & doc types)
- Maintain access to a statewide electronic recording system
- Policy for indexing parcel identification numbers
- Project to establish a property alert notification system
- Project for historic surveys and plats
- Project for SMS notifications
- Update External Submitter API
- Implement Updated County Upload API
- Internalize Redaction Functions

PART 1
Big Picture Policy Questions

The following topical summaries are addressed in each of the accompanying documents. However, these summaries go into some greater depth to explain the policy questions and the rationale behind the associated amendments.

Better Preparer Information = Better Recorder Indexing

A significant theme in the "modernization" initiative is the desire for improvement of the data in recorder indexes – specifically focusing on associated references, parsed location information, and parcel identification numbers. Respondents to the recent modernization survey conducted by ESS and ILR indicated that it is important to index this information so that it can be searched and displayed in the Iowa Land Records search application and website.

Associated References. This is information that can be used to link between documents including a mortgage and a release, a deed and the previous deed to a property, a lien and a lien release, original and corrected documents, and conveyance documents and groundwater hazard statements.

Parsed Location Information. For unplatted land this would include the quarter section, section, township, and range. For platted land this would include lot, block, subdivision name, and city, town or county. To further enhance location information, section, township and range could also be provided for platted land.

Parcel Identification Numbers. Each parcel of land has an assigned parcel identification number (PIN). If indexed in the recorders database correctly, it could be a useful search tool, and it could serve as a link to information in other systems.

Iowa recorders have indicated that they are willing to do more to index this information if the preparers would lend a helping hand by more prominently and consistently including this information in the documents submitted for recording when applicable. By working together, a few changes in practice could powerfully magnify the content and utility of the recorder's index.

Here's how the draft legislation ties together.

1. The amendment to 331.606B (2) would more explicitly require preparers and submitters to provide on the first page of a document (or in a cover sheet) the parsed location information when a legal description is required. The intent is that this parsed location information would be *in addition to* the long legal description, and it would include, separately (parsed) the following: quarter section, section, township, and range, or the lot, block, subdivision name, section, township, range, and city, town or county. The long legal description could be provided on a separate page with a page reference as allowed by the current statute. This method, which has been used with surveyors for several years, would aid in the indexing of the location information by the recorder.

   331.606B(2) would also more explicitly require preparers and submitters to provide on the first page of a document (or in a cover sheet) any associated reference to another document if applicable.

   Current law, again 331.606B, already requires that a parcel identification number be provided, but the updated version would more explicitly call out the requirement for the current parcel identification numbers, as applicable.

   In summary, it is suggested that more consistently including of location, reference and PIN information will result in better indexing of this information, and searches will likely be more successful.

PART 1
Big Picture Policy Questions

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2. Recorders have indicated that if the location, reference and PIN information is present, then they will index it. But to be sure, examine the suggested amendments to 331.606.

    - When present in a document, associated recording references shall be indexed …
    - When a recorded document includes a legal description, parsed location information shall be indexed …
    - When present in a document or instrument submitted for recording, parcel identification numbers shall be indexed …

    [The suggested amendment further provides: “. If a parcel identification number is modified by the county, such as for a subdivision or a consolidation of a parcel, the county auditor shall within six months of recording provide any updated parcel identification number information to the recorder which shall be added to the index of the applicable recently recorded document as soon as practicable”]

3. Again, to be sure about the indexing of location, reference and PIN information examine the suggested amendments to 558.49 relating to conveyance documents. “The recorder shall keep index records to show the following:”

    - The parsed description of the real estate affected by the document or instrument, as indicated by the location information including the quarter section, section, township, and range, or the lot, block, subdivision name, section, township, range, and city, town or county, if platted.
    - Any recording reference number of an associated, recorded document or instrument, when present on a document submitted for recording.
    - The parcel identification number, when present on a document submitted for recording. Updated parcel identification number information shall be added to the index of any recently recorded conveyance document.

If preparers and recorders are working toward the same goal, more useful information will be included in recorded documents, and more useful information will be indexed and searchable. This is what users of the Iowa Land Records system say they want.

➢ How valuable is the indexing of this information to your organization?
➢ Would your members be willing to provide the parsed location information, in addition to a required full legal description?
➢ Would your members be willing to specify the section, township and range for both platted and unplatted land?
➢ Would your members be willing to consistently include the applicable parcel identification numbers in conveyance documents?

It should be noted that Iowa County Auditors do not use a standard format for parcel identification numbers, and document preparers will need to be familiar with the different format used by each county. Iowa Land Records will seek to communicate this information to all preparers.

PART 1
Big Picture Policy Questions

Reference Number Consistency

Nearly 230 respondents to the ESS/ILR Modernization survey answered a question about recording reference numbers. With an average of 2.5 out of 3 stars, more than 80% of the respondents said it was somewhat important or very important for counties to adopt a standard reference numbering system for recording.

A very visible demonstration of modernization would be to, on a future date certain, align the recording reference numbers used by counties to be in the same format. Language is suggested to combine the county two-digit identification number with the calendar year followed by a sequential eight-digit number. Letters and special characters would be prohibited, and counties could continue to also use book/page references along with the standard reference number, if desired.

A suggested amendment to 331.606 would read as follows:

> “In assigning reference numbers to the documents or instruments, the recorder shall start with number one on the first working day of the calendar year and continue to number the instruments consecutively until the last working day of the calendar year. Reference numbers shall not include letters or special characters. Reference numbers shall include eight digits, and the county two-digit numeric number and the four-digit year shall precede each reference. In addition to the standard reference number, the recorder may also assign a book and page reference to a document or instrument.”

How important is this to your organization?

Time of Recording

There are two possible amendments of interest relating to the time of recording. First, section 558.49, subsection 3 provides that the recorder must index “The date and time when the instrument was filed with the recorder.” Common practice is to index the time of recording, and not the time when a document is filed with or delivered to the recorder. The related amendment would modify this provision to read as follows: “The date and time when the instrument was recorded by the recorder.”

Second, section 331.606 states that the “recorder shall note in the index the exact time of the filing of each instrument.” The terminology here could also be updated from “filing” to “recording”, but another point is a question about just how accurate the “exact” time needs to be. Recording time stamps can vary between traditional recording and electronic recording, and time stamps can vary based on service provider. Most counties appear to record down to the second, but there are some systems that are accurate only to the minute. There are a few that are enabled to the millisecond

In 331.606, should exact time be accurate to the minute, second or millisecond?

How important is this to your organization?

Time of Execution

Section 558.49 (4) provides that the index records should show the “date of the instrument.” This seems to be commonly accepted as the time of signing or “execution”. However, it has been noted that sometimes parties don’t sign a document on the same day or at the same time. This raises the question of which date and time should be indexed.

A suggested amendment to section 558.49 (4) might read this way. “The date on which the document or instrument was executed by the parties, to the extent practicable. If there is a variance in the date of execution by the parties, the most recent date shall be indexed.”

What suggestion would you have for resolving this ambiguity?

How important is this to your organization?

PART 2
Summary of Draft Amendments to Section 331.606B, 558.49, 331.606, 331.601A

Document Formatting

1. Advance the formatting changes as previously approved by the Standards Subcommittee and working group. These changes were applicable to 331.606B, subsection *1*, paragraphs a through e as summarized here.
   - Clarified the meaning of “continuous form” and clarified that certain requirements could only logically apply to “physical” documents (permanently bound, stabled, taped, clipped, and labeled).
   - Removed the reference to “preprinted” text, and established standard for a legible font with a minimum ten-point size. Archaic references to “typewritten” text were removed. The exception to allow an eight-point font for surveys was retained.
   - Clarified that if all or <u>a portion</u> of a document was illegible then the legible copy of the text should be provided as an attachment. Also removed is the archaic reference to “typewritten” copy.
   - Clarified language concerning standard white paper, replaced the word “inclusions” with the term “markings” and substituted the word “legibility” for the phrase “color and clarity.”
   - Removed archaic references to “type” and changed the requirement for signatures from “readable” to “clear and discernable.”

   Generally, these changes could be considered technical and noncontroversial

2. Change the requirement for the top margin of the first page as specified in 331.606B, subsection 1, paragraph f. The change would simply require a “blank rectangular space at the top of the first page which shall be three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder’s use.” The actual top margin requirement would be changed to one-half inch.

   This change is consistent with the theme of focusing the formatting requirements that are required for the recording process, which in this case is to provide sufficient space for the recorder’s stamp. Further, this resolves the issue of handling certain documents which have a minor amount of information spilling into the top three-inch margin. Most recorders are recording these documents, and the policy change would align the Iowa Code with current and accepted practice.

3. Authorize the recording of documents which may include personally identifiable information (PII) when the document is subjected to a redaction process. This modification would align 331.606B Subsection 1, paragraph g with current practice.

4. Code section 331.606B, subsection *2* requires certain information to be provided on the first page of a document. This subsection helps ensure that the recorder is provided with the information they need to index a document and otherwise perform their recording duties. During the review process various versions of this section were explored for the purpose of clarifying and simplifying things. Changes to requirements for a return address and preparer information were considered. Notably, the recommendation presented here <u>retains the requirements for a return address and preparer information</u>.

   The following changes are recommended.
   - Clarify that the required information can be provided on the first page or on a <u>cover sheet</u>. The reference to the top three-inch margin is removed (see item 2 above).
   - The requirement for preparer information is <u>retained</u>, and the reference to a telephone number OR an email address is retained. [A provision for contact information is added elsewhere in the section.]
   - For clarity, the term “type” is added to the requirement for a “title” to a document. Type is the term predominantly used in industry today.
   - A requirement for “parsed” location information (the quarter section, section, township, and range, or the section, lot, block, subdivision name and city, town or county as applicable). A weakness in the land records database is the inconsistent presence of this

information – which is the basis for indexing and searching by location. Specifying more clearly the requirement for this "parsed" information, in addition to the full legal description can aid the indexing process and improve the quality of data. This practice with surveyors has been well received since Index Legends came into use in 2016. "Section, township, range" has been added to the list of platted data elements. This modification is included, but it should be noted that further review is recommended.

- A more clearly stated requirement for Associated References, when applicable. This change can aid the indexing process and improve the quality of data in the land records database. It seems to be the intent of the current language, 331.606B, subsection 2, paragraph i, which requires "A document or instrument number for statutory requirements, if applicable." The proposed language states "A recording reference number of an associated, recorded document or instrument …"
- The requirement for a "parcel identification number, as applicable" is <u>retained</u>, but moved to a separate lettered paragraph.
- In addition to the preparer and return address information, organizations would be encouraged to provide contact information for the person who is best able to address any issue affecting the recordability of the document or instrument. In this version, it is presented as option in a concluding, unlettered paragraph.
- A concluding statement of purpose is provided.

Notably, a recommendation to explicitly authorize the use of an "Index Legend" for all document types is <u>not</u> included in this recommendation. While this idea may merit further consideration in the future, further input and demonstrated interest from the stakeholders is needed.

5. Current law includes only a passing reference to the use of "cover sheets". It would be beneficial to both recorders and stakeholders to insert language in the Code of Iowa to officially authorize their use and to set some uniform expectations. A modification to 331.606B, subsection *3* is proposed to do the following.
   - Continue to authorize the use of a page reference if insufficient space exists for all the information described in subsection 2 on either the first page or in a cover sheet.
   - Explicitly authorize the use of a cover sheet which must conform to the formatting requirements in 331.606B, Section 1
   - Clarify that a cover sheet would be included as a part of the recorded document.
   - Clarify that a cover sheet should not include information intended to have a legal effect.

6. No changes to 331.606B, subsections 4 and 5 are recommended here. However, a working group of surveyors and recorders is developing some new language – perhaps as a new Code section which would exclusively apply to surveys and related documents. Section 331.606B, subsection 4, and language concerning the minimum font size for surveys in 331.606B, subsection 1, paragraph b could be moved to the newly created subsection.

7. Current law requires that "a document or instrument rejected for recording by a recorder shall be returned to the preparer or presenter accompanied by an explanation of the reason for rejection." This language reflects the physical world and does not adequately address the processes associated with electronic documents. It also carries a negative message with use the term "rejected." Section 331.606B, subsection 6 needs to be "modernized."

   Language is proposed to indicate that when a physical document is declined by a recorder, it should be returned to the submitter or preparer. However, when an electronic document is declined by a recorder, the submitter or preparer should simply be "notified." This reflects the current business processes in the ILR E-Submission service. Additional language is added to suggest that recorders should advise of corrective actions. Reasons for fee changes with respect to electronic documents are to be provided, when applicable. This is intended to reflect positive and constructive communication between the customer and the recorder.

8. Returning to 331.606B, subsection 1, a new introduction is proposed. The change is for the following purposes:

a. To communicate that an important purpose of formatting standards is to ensure that the archive of recorded documents is accessible, legible, and searchable.
b. To communicate that an important purpose of formatting standards is to help the recorder perform their duty to effectively record and index the required information.
c. To clarify that the recorder has the clear authority to decline documents and instruments if the form or content of a document or instrument prevents the recorder from fulfilling their duty to record.

The operative sentence regarding the authority of the recorder to decline a document, as presented in this recommendation, reads as follows:

"If the content of a document or instrument does not conform to the requirements of this section, or if the form of a document or instrument prevents or inhibits the county recorder from performing their duty, the county recorder may decline to record a document or instrument."

The Standards Subcommittee, the formatting working group, and the ESS Coordinating Committee in different discussions considered whether the appropriate term should be "may" or "shall" in this sentence. Most recently, the Standards Subcommittee and the formatting working group opted to use the term "may."

Here's why.

- The standards themselves consistently say "shall."
- Recorders should clearly have the authority to decline a document. If a document is missing required information, or if a document is illegible, it probably should be declined and there should be no question about the authority of the recorder to do so. Hopefully, with the modification of the formatting standards, this will be handled consistently across all counties.
- Recorders should not be faced with the question of declining a document because the statute says "shall". The important issue is whether the document is recordable. Is the document legible? Is the required content present? Is there room for the recording stamp? If the answers are "yes", then the decision to record or decline should default to "record".

In the context of the overall modernization initiative, this seems to be the right position to take.

9. 331.606B, subsection 7 is recommended for repeal. Subsection 7a conflicts with the very idea of having document formatting standards and the proposition that a decision to record or decline should favor recording if the document is recordable. If a document is not recordable, it should be declined, even if a customer would be willing to pay an extra $10.00.

   Subjection 7b is unnecessary if the other recommendations contained herein are adopted. County recorders will clearly have the necessary authority to decline documents when appropriate (see the updated introductory paragraph to 331.606B, subsection 1).

PART 2
Summary of Draft Amendments to Section 331.606B, 558.49, 331.606, 331.601A

Indexing Requirements
With the suggested revisions to 331.606B, subsection 2 concerning the required content to be included in documents submitted for recording, it may be appropriate to make corresponding changes to the language in Section 558.49 which relates to indexing conveyance records. The following changes are recommended.

1. Section 558.49, subsection 3 should be amended to reflect the date and time a document is recorded, not when it is filed (or submitted to) the recorder. An accepted practice is to use the recording date and time in the context of the race/notice process. This is simply intended to align language in the Code with accepted practice.

2. Section 558.49, subsection 4 currently states that the "date of instrument" must be indexed. This seems to relate to the date on which the parties executed or signed the instrument. If so, perhaps it should be plainly stated. Additionally, it is possible that the parties to a document may not all execute or sign the document on the same date – raising the question of what date should be indexed. A suggested amendment is to specify that the most recent date be indexed.

3. Section 558.49, subsection 5 currently states that the "nature of the instrument" must be indexed. This seems to relate to the document title or "type" such as a deed, mortgage, etc. A suggestion is made to how this could be more plainly stated.

4. Section 558.49, subsection 7 currently states that the "description of the real estate affected by the instrument" must be indexed. A substantive amendment is suggested to state that the "parsed" location information must be indexed "as indicated by the location information associated with a property including the quarter section, section, township, and range, or the lot, block, subdivision name, section, township, range, and city, town or county, if platted." This addition is intended to clarify that counties must consistently index location information using these data elements. It is unclear whether recorders should be required to index a "full" legal description. It should again be noted that "section, township, range" has been added to the list of platted data elements. This modification is included, but further review is recommended.

5. If the suggested amendment to Section 331.606B, subsection 2, paragraph i. is adopted, document preparers and submitters would more clearly be required to provide associated references to previously recorded documents. It is proposed that section 558.49 be amended to add associated references to the list of elements required in the recorders index. The inclusion of this information in the recorder's index would enable people to search for and retrieve associated documents more easily.

6. Section 331,606B requires that preparers and submitters include parcel identification numbers (PIN), if applicable (or required). It is proposed that section 558.49 be amended to add parcel identification numbers to the list of elements required in the recorders index, as applicable. The inclusion of this information in the recorder's index would enable people to search more easily for documents and instruments using the PIN.

It is anticipated that stakeholders will wish to examine this legislative language more closely. The general idea is simply to better align the requirements of what is to be included in documents submitted for recording with the requirements for indexing those records.

PART 2
Summary of Draft Amendments to Section 331.606B, 558.49, 331.606, 331.601A

Indexing Requirements - Continued
With the suggested revisions to 331.606B, subsection 2 concerning the required content to be included in documents submitted for recording, it may be appropriate to make some corresponding changes to the language in Section 331.606 which relates to general filing requirements.

1. Language is added to 331.606, subsection 1 to cross reference the requirements of this section with section 331.606B(2) and section 558.49. Some terminology is modified to align with current practices.

2. A very visible demonstration of modernization would be to, on a future date certain, align the recording reference numbers used by counties to be in the same format. Language is suggested to combine the county two-digit identification number with the calendar year followed by a sequential eight-digit number. Letters and special characters would be prohibited, and counties could continue to also use book/page references along with the standard reference number, if desired.

   Note: Alternative reference number schemes may be considered. The symbolic and tangible importance is associated with a decision for every jurisdiction to use the same scheme.

3. As with the suggested changes to 558.49, indexing of associated references, parsed location information, and parcel identification numbers would be required. A suggestion that other county offices who manage parcel identification numbers be responsible for informing recorders of PIN changes is included. The language requires that the PIN updates should be added to the index for recently recorded documents "as soon as practicable."

4. Recording times going forward would be required to the second in all recording jurisdictions. It may be appropriate to consider accuracy to the millisecond.

Additional Technical Amendments
While reviewing Iowa code sections relating to document formatting, and indexing, a few possible technical updates were identified in Section 331.601A which provides various definitions.

1. The definition of a "page" is provided in section 331.601A, subsection 7. The dimension of a page in this definition is limited to "not larger than eight and one-half inches in width and fourteen inches in length." For about a decade ESS policy has required the acceptance of documents with a dimension of eleven inches by seventeen inches in physical or electronic format, and up to twenty-four inches by thirty-six inches in electronic format. This statutory definition should be updated to include these larger dimensions.

2. The definition of a "transaction" is provided in section 331.601A, subsection 9. ESS policy (Section 3.14) was changed in 2018 state that "A simple reference to a prior action which is not associated with an originally recorded document shall not be subject to the additional transaction recording fee." The statutory definition of a "transaction" should be updated to state that "A simple reference to a previous action which itself takes no subsequent action is not a transaction."

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B					
331.606B (1) Intro	Establishes authority of recorder to decline a document	1. Except as otherwise provided in subsection 7, the county recorder shall refuse any document or instrument presented for recording that does not meet the following requirements:	1. The purpose of document or document formatting standards is to ensure that the documents and associated images are legible and contain the necessary information for the county recorder to perform their duty to create a permanent, unaltered archive and to index information that is accessible and searchable by the citizens of Iowa and by commercial and government organizations. If the content of a document or instrument does not conform to the requirements of this section, or if the form of a document or instrument prevents or inhibits the county recorder from performing their duty, the county recorder may decline to record a document or instrument. The standards may relate to the physical processing or handling of a paper document, the processing of an electronic document, or the content of a document, and they are enumerated as follows.	The new language is intended to provide clarity about the reasons why a document may be declined, to provide clear authority for a recorder to decline a document when certain conditions are not met, and to shift from the directive of "shall refuse" to a more flexible posture - "may decline."	
331.606B (1a)	Provides direction to document preparers concerning the prohibition of binding, stapling and affixing material to a page. The section primarily relates to "physical" documents.	a. Each document or instrument shall consist of one or more individual pages not permanently bound or in a continuous form. The document or instrument shall not have any attachment stapled or otherwise affixed to any page except as necessary to comply with statutory requirements. However, the individual pages of a document or instrument may be stapled together for presentation for recording. A label that is firmly attached with a bar code or return address may be accepted for recording.	a. Each document or instrument shall consist of one or more individual pages in a continuous form. For the purposes of this section, continuous form shall mean individual one-sided pages. A document or instrument in a physical form shall not be permanently bound, have any attachment stapled, taped, or otherwise affixed to any page or contain text or graphics on the back side of a page. However, the individual pages of a document or instrument in a physical form may be clipped together for presentation for recording. A label that is firmly attached to a document or instrument in a physical form with a bar code or return address may be accepted for recording.	The intent of the change is to clarify the meaning of "continuous form" to be one-sided pages, and to clarify that the prohibition of certain practices (binding, staping, taping or affixing) apply to physical documents (not electronic documents). It also clarifies that phyical documents may be "clipped" together for presentation to the recorder. Labels would also continue to be permitted for physical documents.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (1b)	The primary purpose is to ensure legibility by requiring a minimum font size (12 point) with exceptions for "preprinted text" and surveys.	b. All preprinted text shall be at least eight point in size and no more than twenty characters and spaces per inch. All other text typed or computer generated, including but not limited to all names of parties to an agreement, shall be at least ten point in size and no more than sixteen characters and spaces per inch. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, presented for recording contains type smaller than eight point type for the preprinted text and ten point type for all other text, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the requirements of this section.	b. All text shall be in a legible font of at least ten point in size. However, a plat or survey or a drawing related to a plat or survey may contain text in a legible font of at least eight point in size.	The intent is to simply make the minimum font size be 10 point. Surveys could continue to include legible text of at least 8 point. Exceptions for preprinted text and references to characters per inch are removed. These changes should provide more flexibility in the preparation of documents. Text must still be legible.	Requirements for documents prepared by licensed surveyors may be moved to a different section of the Code. | There has been some discussion of encouraging preparers to use fonts that are "sans serif" to enhance legibility, but no requirement is suggested. | Preparers should be equally interested in legibility, and could opt to use a font which is 11 point or larger.
331.606B (1c)	The is primary purpose of this section is to ensure legibility. If some portion is illegible, the text should be accompanied by a legible copy of the text. This primarily related to documents in physical form, but in some situations could apply to electronic documents.	c. Each document shall be of sufficient legibility to produce a clear reproduction. If a document or instrument, other than a plat or survey or a drawing related to a plat or survey, is not sufficiently legible to produce a clear reproduction, the document or instrument shall be accompanied by an exact typewritten or printed copy that meets the type size requirements of paragraph “b” and shall be recorded contemporaneously as additional pages of the document or instrument.	c. Each document shall be of sufficient legibility to produce a clear reproduction. If all or a portion of a document or instrument, other than a plat or survey or a drawing related to a plat or survey, is not sufficiently legible to produce a clear reproduction, the illegible portion of the document or instrument shall be accompanied by a legible copy as an attachment that meets the type size requirements of paragraph “b” which shall be recorded contemporaneously as additional pages of the document or instrument.	Clarifies that if all or a portion of a document is illegible then a legible copy of the text should be provided as an attachment. The revision also removes the archaic reference to “typewritten” copy.	
331.606B (1d)	The primary purposes of this section are to ensure legibility and to make sure that information in physical form on in a form suitable for processing through copiers and scanners.	d. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall be on white paper of not less than twenty-pound weight without watermarks or other visible inclusions. All text within the document or instrument shall be of sufficient color and clarity to ensure that the text is readable when reproduced from the record.	d.Each document or instrument shall be on standard white paper without watermarks or other visible markings. All text within the document or instrument shall be of sufficient legibility to ensure that the text is readable when reproduced from the record.	Clarifies language concerning standard white paper, replaces the word “inclusions” with the term “markings” and substitutes the word “legibility” for the phrase “color and clarity.”	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (1e)	To standardize and ensure the legibility of signatures on official documents or instruments,when these documents are reproduced.	e. All signatures on a document or instrument shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are readable when the document or instrument is reproduced from the record. The corresponding name shall be typed, printed, or stamped beneath the original signature. The typing or printing of a name or the application of an embossed or inked stamp shall not cover or otherwise materially interfere with any part of the document or instrument except where provided by law. Failure to print or type signatures as provided in this paragraph does not invalidate the document or instrument.	e. All signatures on a document or instrument shall be in black or dark blue ink and of sufficient color and clarity to ensure that the signatures are clear and discernable when the document or instrument is reproduced from the record. The corresponding name shall be printed, or stamped beneath the original signature. The printing of a name or the application of an embossed or inked stamp shall not cover or otherwise materially interfere with any part of the document or instrument except where provided by law. Failure to print signatures as provided in this paragraph does not invalidate the document or instrument.	Removed archaic references to “type” and changed the requirement for signatures from “readable” to “clear and discernable.”	
331.606B (1f)	The purpose of this section has been to provide sufficient space for the recording information or stamp anywhere in the top 3 inch marging	f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least three inches of vertical space from left to right which shall be reserved for the recorder’s use. All other margins on the document or instrument shall be a minimum of three-fourths of one inch. Nonessential information including but not limited to form numbers, page numbers, or customer notations may be placed in a margin except the top margin. The recorder shall not incur any liability for not showing a seal or information that extends beyond the margin of the permanent archival record.	f. The first page of each document or instrument, other than a plat or survey or a drawing related to a plat or survey, shall have a top margin of at least one-half inch of vertical space from left to right, and with a blank rectangular space at the top of the first page which shall be three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder’s use, unless the document is accompanied by a cover sheet. The stamp area shall be adjacent to the top margin. All other margins on the document or instrument shall be a minimum of three-fourths of one inch. Nonessential information including but not limited to form numbers, page numbers, or customer notations may be placed in a margin except the top margin. The recorder shall not incur any liability for not showing a seal or information that extends beyond the margin of the permanent archival record.	Change the requirement for the top margin of the first page to provide more flexibility in the use of the space. The change would simply require a “blank rectangular space at the top of the first page which would be three and three-fourth inches in width and two and one-half inches in height. The actual top margin requirement would be changed to one-half inch. Some systems such as docusign place information in the top three inches. This does not appear to hinder the recording process and therefore should be allowed. Submitters may continue to provide the full three inch margin if desired.	
331.606B (1g)	Section 331.606A, subsection 2 prohibits preparers from including an individual’s personally identifiable information in a document that is prepared and presented for recording.	g. Each document or instrument presented for recording shall meet the requirements of section 331.606A, subsection 2.	g.Each document or instrument presented for recording shall meet the requirements of section 331.606A, subsection 2. However, a document which includes personally identifiable information shall be recorded provided that the document is subjected to a redaction process as specified in Section 331.606A, subsection 3.	While infrequent, documents submitted for recording sometimes include personally identifiable information (PII). However, because documents are systematically checked for PII and redacted when necessary, the current accept practice is to record the documents and then redact prior to posting them online for public access. This change would allow that practice to continue.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (2) Intro	The current introductory paragraph to subsection 2 simply introduces the required information on the first page of a document. It also references the three inch top margin.	2. Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, that is presented for recording shall contain the following information on the first page below the three-inch margin:	Each document or instrument, other than a plat or survey or a drawing related to a plat or survey, that is presented for recording shall contain the following information on the first page or on a cover sheet or page as described in subsection 3:	Code section 331.606B, subsection 2 requires certain information to be provided to ensure that the recorder has the information they need to index a document and otherwise perform their recording duties. The current Iowa Code is mostly silent on the use of cover pages, and this revision clarifies their suitability for use. The amendment also removes a reference to the three inch top margin, which would be modified in the revision to 331.606B (1f).	
331.606B (2a)	This letter paragraph is intended to ensure that the record has the contact information for the preparer of the document	a. The name, address, and telephone number of the individual who prepared the document.	a. The name, address, and either the telephone number or email address of the individual who prepared the document.	Recorders had a discussion about whether to retain this requirement, as customer contact information is included in the interface for E-Submission. Paper documents continue to be submitted for recorded and it has been retained. However, recorders wish to provide preparers with the option to provide an email address.	
331.606B (2b)	Current law provides that users should have be able to observe the name and mailing address of the taxpayer for conveyance instruments.	b. For any instrument of conveyance, the name of the taxpayer and a complete mailing address.		Simply a question about whether any adjustment is requested by the preparer community.	NO CHANGE
331.606B (2c)	Requires a return address on the first page for the purposes of returning a document if its declined or needs more information.	c. A return address.		Documents which are electronically submitted are not returned. Submitters are simply notified. But the return address is retained as many preparers continue to submit physical documents.	NO CHANGE
331.606B (2d)	Requires the title of the document to be displayed on the first page.	d. The title of the document or instrument.	d. The title or type of the document or instrument.	For clarity, the term “type” is added. The term "document type" is more commonly used in the property industry today. This is simply to reference the use of both terms.	
331.606B (2e)	Requirements for inclusion of grantors' details.	e. All grantors’ names.			NO CHANGE
331.606B (2f)	Requirements for inclusion of grantees' details.	f. All grantees’ names.			NO CHANGE

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (2g)	Requirements for inclusion of grantors' details.	g. Any address required by statute.		Simply a question about whether any adjustment is requested by the preparer community.	NO CHANGE
331.606B (2h)	A requirement to include the legal description of a property, if required. Such requirements are elsewhere in the Code, it is presumed.	h. The legal description of the property and parcel identification number, if required.	h. The legal description of the property, if required. When a legal description is required, the parsed location information shall also be provided including the quarter section, section, township, and range, or the lot, block, subdivision name, section, township, range, and city, town or county as applicable.	A weakness in the land records database is the inconsistent presence of this information – which is the basis for indexing and searching by location. Specifying more clearly the requirement for this “parsed” information, in addition to the full legal description can aid the indexing process and improve the utility of search tools. The requirement for a “parcel identification numbe is retained, but moved to a separate lettered paragraph. Can the parsed location information be included on the first page (or a cover page), while a "full" legal description can follow or be placed elsewhere in the document?	
331.606B (2i)	The purpose of this section appears to be present a related document or instrument reference number, a.k.a. an associated reference.	i. A document or instrument number for statutory requirements, if applicable.	i. A recording reference number of an associated, recorded document or instrument as required by the county land record information system, or for other statutory requirements, as applicable.	Iowa Land Records and county recorders are placing greater emphasis on linkages between associated references. This utility appears to be popular among users. In order to tak full advantage, it is important that document preparers include this information in the documents submitted for recording. It is unclear what any other statutory requirements there may be.	
331.606B (2j)	Section 331.606B (2h) reference parcel identification numbers would be relocated for clarity. The purpose of it being in the current statute appears to be to ensure that the information is indexed and searchable.	NEW lettered paragraph.	j. The current parcel identification numbers, as applicable.	The language here is intended to clarify that the parcel identification number should be provided in the document if it is related to property, i.e., if it is "applicable". Also, the parcel identification number should be the number for the parcel(s) at the time of recording. Iowa Land Records intends for the PIN to be used for historical reference. This change could increae the use of parcel identification numbers. Going forward, a challenge will be that county PIN formats vary.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (2) new		NEW unnumbered paragraph.	A document or instrument may also contain the contact information of the person who is best able to address any issue affecting the recordability of the document or instrument.	In addition to the preparer and return address information, organizations would be encouraged to provide contact information for the person who is best able to address any issue affecting the recordability of the document or instrument. In this version, it is presented as option in a concluding, unlettered paragraph. Iowa Land Records and county recorders seek to improve communications in the recording process.	
331.606B (2) new		NEW unnumbered paragraph.	The information specified in this section is for the purpose of providing the information necessary for recording and indexing a document or instrument and to facilitate public access to information. Document information necessary to execute a transaction or to have legal effect shall be included in a document as determined by the parties in accordance with established legal standards.	The intent here is to clarify that the information specified in Subsection 2 is for the purpose of faciliting the indexing of recording information and any information intended to have legal effect is up to the parties. If there are suggested edits they would be welcomed.	
331.606B (3) Intro	The intent of this section in the current Code is to clarify that if there is insufficient space on the first page for any required information, a simple page reference can be noted on the first page.	3. If insufficient space exists on the first page for all of the information described in subsection 2, the page reference of the document or instrument where the information is located shall be noted on the first page.	The information specified in 331.606B, Section 2 may be provided in one of the following forms.	This revision and the new lettered paragraphs are intended to specify the different ways that the information can be provided: on the first page, included in a cover page, or included on another page provided that a page reference is present on the first page. This new language further clarifies that a cover page is acceptable. Not included is the concept of an "Index Legend". That could be added if there is interest.	
331.606B (3a) new		NEW lettered paragraph.	a. As a part of the first page of a document or instrument.	Restates that the information can be included on the first page.	
331.606B (3b) new		NEW lettered paragraph.	b. As a cover sheet or page accompanying a document or instrument in a format approved by the county land record information system. A cover sheet shall be recorded contemporaneously as an additional first page to the document or instrument. A cover sheet shall conform to Section 31.606B, subsection 1.	More explicitly authorizes the use of a cover sheet which must conform to the formatting requirements in 331.606B, subsection 1. See also the current language iin 331.606B (4b) for a reference to "a cover sheet approved by the governing board of the county land record information system".	
331.606B (3c) new		NEW lettered paragraph.	c. If insufficient space exists on the first page or a cover sheet for all of the information described in subsection 2, the page reference of the document or instrument where the information is located shall be noted on the first page or cover sheet.	Continue to authorize the use of a page reference if insufficient space exists for all the information described in subsection 2.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (3d) new		NEW lettered paragraph.	d. An attestation statement, or any information intended to have legal effect shall not be included on the cover sheet.	This is intended to clarify that a cover sheet should not include information intended to have a legal effect. In part, this is because a cover sheet, used primarily for the recording process, may not be present when a document is executed. If there are suggested edits they would be welcomed.	
331.606B (4a)	Proposed Repeal				Requirements for documents prepared by licensed surveyors may be moved to a different section of the Code.
331.606B (4b)	Proposed Repeal				Requirements for documents prepared by licensed surveyors may be moved to a different section of the Code.
331.606B (5) Exempt					NO CHANGE
331.606B (6)	Requires that a rejected document or instrument be returned to the preparer with an explanation of the reason for rejection.	6. A document or instrument rejected for recording by a recorder shall be returned to the preparer or presenter accompanied by an explanation of the reason for rejection.	A physical document or instrument declined for recording by a recorder shall be returned to the submitter or preparer accompanied by an explanation of the reason for the action to decline the document. When an electronic document or instrument submitted through the county land record information system is declined for recording by a recorder, the recorder shall notify the submitter of the reason for the action to decline the document. Whenever practicable, the recorder shall also advise the preparer or submitter of any actions necessary to correct the document or instrument. When a recording fee for an electronic document is adjusted to correct an error in the calculation of a fee, the submitter shall be notified of the reason and basis for adjusting the recording fee.	Language is proposed to indicate that when a physical document is declined by a recorder, it should be returned to the submitter or preparer. However, when an electronic document is declined by a recorder, the submitter or preparer should simply be "notified." This is in keeping with current practice. Language is added to encourage communication on error corrections and fee changes. In lieu of the term "rejection", the term "declined" is substituted - consistent with the modifications made to the introduction to 331.606B(1)	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606B (7a)		7. a. On and after July 1, 2005, a document or instrument that does not conform to the format standards specified in subsections 1 through 3 shall not be accepted for recording except upon payment of an additional recording fee of ten dollars per document or instrument. The requirement applies only to documents or instruments dated on or after July 1, 2005, and does not apply to those documents or instruments specifically exempted in subsection 5.	Repealed	Subsection 7a is recommended for repeal in conjunction with the fee modernization proposal to simplify the calculation of recording fees.	
331.606B (7b)		b. On and after July 1, 2009, a document or instrument that does not conform to the format standards specified in subsection 1, paragraphs "c" and "e", or subsection 2, paragraph"b", shall not be accepted for recording. This paragraph applies only to documents or instruments dated on or after July 1, 2009, and does not apply to those documents or instruments specifically exempted in subsection 5.	Repealed	Subjection 7b is unrecommended for repeal as the revised introduction to 331.606B(1) provides clear authority for the recorders to decline documents which do not conform to the revised standards.	
331.606B (_)		NEW numbered subsection.	A document or instrument which executes a transaction for the conveyance of property , the provision of financing, or the release of a legal or financial obligation, shall be applicable only to the parties participating in the same transaction, and shall not be applicable to multiple parties participating in different transactions.	It is possible that current statutes which provide for a recording fee for "additional transactions" may be repealed. This would mean that a document making assignments concerning multiple parcels would no longer be charged more than a base recording fee. However, for certain transactions, such as mortgage releases, it is a best practice to address those transactions in in separate documents or instruments. Multiple transactions involving different parties should not be incorporated in the same document or instrument.	

331.606

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606 (1)	Generally this section of the Code is intended to define the indexing requirements in local county land records managemetn systems.	1. In addition to other requirements specified by law, the recorder shall note in the county system the date of filing of each instrument, the number and character of the instrument, and the name of each grantor and grantee named in the instrument. In numbering the instruments, the recorder may start with the number one immediately following the date of annual settlement with the board and continue to number them consecutively until the next annual settlement with the board or the recorder may start with number one on the first working day of the calendar year and continue to number the instruments consecutively until the last working day of the calendar year.	1. In addition to the information specified in section 331.606B(2), section 558.49 and other requirements specified by law, the recorder shall note in the county land records management system the date of recording of each instrument, the number, type or title, and character of the instrument, and the name of each grantor and grantee named in the instrument. In assigning reference numbers to the documents or instruments, the recorder shall start with number one on the first working day of the calendar year and continue to number the instruments consecutively until the last working day of the calendar year. Reference numbers shall not include letters or special characters. Reference numbers shall include the county two-digit numeric prefix and the four-digit year preceding each reference. In addition to the standard reference number, the recorder may also assign a book and page reference to a document or instrument.	The proposed language is intended to align the requirements for indexing in 331.606, subsection 1 with the requirements of sections 331.606B(2) and 558.49. Some terminology is modified to align with current practices. A common standard for reference numbers is also established while allowing for the continued use of book and page references.	
331.606 new unnumbered 1		NEW	When present in a document, associated recording references shall be indexed with the recorded document and with any referenced antecedent documents. References shall also be indexed for concurrently recorded associated documents.	Language is added to clarify that associated references, when present, shall be indexed. More consistent indexing of associated references will improve the utility and searchability of the index information.	
331.606 new unnumbered 2		NEW	When a recorded document includes a legal description, parsed location information shall be indexed. For platted land, the indexed location information shall include the lot, block, subdivision name, the name of the applicable city, town or county, and section, township and range numbers. For land which is not platted, the indexed location information shall include the section, township, range and quarter section. Indexing of a quarter quarter section is recommended but not required. If a county department uses an additional parcel identifier such as a capitalized alphabetic character, or a character string of numbers separated by a hyphen, it shall be indexed as an additional parcel identifier as specified by the county land record information system.	Lanuage is added to clarify that parsed location information shall be indexed. More consistent indexing of parsed location information will improve the utility and searchability of the index information. Further, the language defines the meaning of an "additional parcel identifier" and provides direction on how it should be indexed.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.606 new unnumbered 3		NEW	When present in a document or instrument submitted for recording, parcel identification numbers shall be indexed. If a parcel identification number is modified by the county, such as for a subdivision or a consolidation of a parcel, the county auditor shall timely provide any updated parcel identification number information to the recorder which shall be added to the index of the applicable recently recorded document as soon as practicable.	Language is added to clarify that parcel identification numbers shall be indexed. Further, if a parcel identifation number is modified by a county, the modified information must be provided to the county recorder so that it can be added to the index.	
331.606 new unnumbered 4		NEW	The parcel identification number index information for previously recorded antecedent documents shall not be modified unless it is for the purpose of correcting an error.	This new paragraph clarifies that updating the index for previously recorded documents would not be required unless it is to correct an error.	
331.606 (2)	Requires that the time of filing to be included in the index.	2. The recorder shall also note in the index the exact time of the filing of each instrument.	2. The recorder shall also note in the index the exact time of the recording of each instrument which shall be accurate to the second.	Language is added to include the exact time of filing. Recording times going forward would be required to accurate to the second in all recording jurisdictions. Accuracy to the millisecond would optional. The standard practice is to index the recording time, not the time of filing, and therefor a terminology change is suggested.	
331.606 (3)		3. The county recorder may give the county sheriff the records filed under this chapter pertaining to the sale and registration of weapons or may dispose of those records if the sheriff does not wish to receive the records.			NO CHANGE
331.606 (4)		4. The recorder shall permanently archive an unaltered version of each recorded document or instrument. A document or instrument may be archived in its original format, as an electronic document, or in another format suitable for preserving information in the document or instrument. A person may view and copy an original or unaltered document or instrument in the office of the recorder.			NO CHANGE
558.49					
558.49 (Intro)	Defines the conveyance information that should be included in a recording.	The recorder must shall keep index records to show the following:			NO CHANGE

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
558.49 (1)	Requirements for inclusion of grantor information.	1.Each grantor.			NO CHANGE
558.49 (2)	Requirements for inclusion of grantee information.	2.Each grantee.			NO CHANGE
558.49 (3)	Requires that the time of filing is included in the index.	3. The date and time when the instrument was filed with the recorder.	3. The date and time when the instrument was recorded by the recorder.	The standard practice is to index the recording time, not the time of filing, and therefor a terminology change is suggested.	
558.49 (4)	Requires that the time of execution be indexed.	4. The date of the instrument.	4. The date on which the document or instrument was executed by the parties, to the extent practicable. If there is a variance in the date of execution by the parties, the most recent date shall be indexed.	Language is suggested to clarify the meaning of "date of instrument", and also to clarify which date should be indexed, if not the same.	
558.49 (5)	Requires that the "nature" of document is included in the index.	5. The nature of the instrument.	5. The nature of the instrument, as indicated by the title or type of the document or instrument.	The phrase "nature of the instrument" may be intended to mean the action of the instrument, often represented by its "title" or "type". Examples are dee, mortgage, power of attorney, etc. The new language here is to clarify this by referencing the terms "title" or "type" along with the phrase "nature of the instrument." Document type, for exampled, is typically indexed, and therefore may be more understanable.	
558.49 (6)	Requires the inclusion of the document reference number for a recording to be indexed.	6. The document reference number where the record of the instrument may be found.			NO CHANGE
558.49 (7)	Requires that the description of the property to be indexed.	7. The description of the real estate affected by the instrument.	7. The parsed description of the real estate affected by the document or instrument, as indicated by the location information including the quarter section, section, township, and range, or the lot, block, subdivision name, section, township, range, and city, town or county, if platted.	This addition language is intended to clarify parsed location information for conveyance document is meant to be indexed.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
558.49 (8) NEW		NEW	8. Any recording reference number of an associated, recorded document or instrument, when present on a document submitted for recording.	It is proposed that section 558.49 be amended to add associated references to the list of elements required in the recorders index for conveyance documents. More consistent indexing of associated references, including references between succeeding conveyance documents, will improve the utility and searchability of the index information.	
558.49 (9) NEW		NEW	9. The parcel identification number, when present on a document submitted for recording. Updated parcel identification number information shall be added to the index of any recently recorded conveyance document.	It is proposed that section 558.49 be amended to add parcel identification numbers to the list of elements required in the recorders index for conveyance documents. More consistent indexing of parcel identification numberswill improve the utility and searchability of the index information.	
331.601A		As used in this part, unless the context otherwise requires:			
331.601A (1)		1. “Batchbasis” means the delivery of an accumulation of electronic documents or records recorded or maintained by the county recorder.			NO CHANGE
331.601A (2)		2. “Document” or “instrument” means a writing or drawing presented to the recorder for recording, consisting of one or more pages of text and attachments.			NO CHANGE
331.601A (3)		3. “Electronic document” means a document or instrument that is received, processed, disseminated, or maintained in an electronic format. The submission of an electronic document through the county land record information system electronic submission service shall be equivalent to delivery of a document through the United States postal service or by personal delivery at designated offices in each county. Persons who submit electronic documents for recording are responsible for ensuring that the electronic documents comply with all requirements for recording.			NO CHANGE. Note: The last two sentences of this section may be relocated to a new section of the Code relating to the Electronic Services System or county land record information system

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.601A (4)		4. “File or submit” means the act of delivering a document or instrument to a recording office for recording into the public records.			NO CHANGE
331.601A (5)		5. “Grantor and grantee” means the names of the transferor and transferee in the transaction used to create the recording index.			NO CHANGE
331.601A (6)		6. “Legible” means capable of being read or deciphered without magnification regardless of the recording process.			NO CHANGE
331.601A (7)	The county recorder statutes in chapter 331 include several references to "pages" including 331.604 (basis for recording fees), and 331.606B (formatting of pages, and the "first page" recording information). The current law focuses on traditional letter or legal sized documents.	7. “Page” means a writing, printing, or drawing, other than a plat or survey or a drawing related to a plat or survey, occurring on one side only and covering all or part of such side, and not larger than eight and one-half inches in width and fourteen inches in length.	7. “Page” means a writing, printing, or drawing, other than a plat or survey or a drawing related to a plat or survey, occurring on one side only and covering all or part of such side, and not larger than eight and one half inches in width and fourteen inches in length. For the purposes of a plat of survey or a drawing related to a plat of survey, “Page” also means a writing, printing, or drawing occurring on one side only and covering all or part of such side, and with dimensions of eleven inches by seventeen inches or up to twenty-four inches by thirty-six inches.	Additional language is inserted to clarify the definition of a page in the context of land surveys which commonly have larger dimensions.	
331.601A (8)		8. “Record” means a process whether by manual, mechanical, electronic, optical, magnetic, microfilm, or other methods of storage, after filing or submission, to incorporate a document or instrument into the public record.			NO CHANGE
331.601A (9)	Defines "transaction" as a specific legal action documented.	9. “Transaction” means a specific legal action in the form of or evidenced by one of the following: a. A title or caption including but not limited to a deed, deed of trust, mortgage, or power of attorney. b. A subsequent reference to an original document or instrument including but not limited to an assignment or release or satisfaction of mortgage.	9. “Transaction” means a specific legal action in the form of or evidenced by one of the following: a. A title or caption including but not limited to a deed, deed of trust, mortgage, or power of attorney representing an action such as the conveyance of property, the provision of financing, or the power to act on behalf of another person. b. A subsequent action reference referring to an original action as represented by a document or instrument including but not limited to an assignment or release or satisfaction of mortgage. A simple reference to a previous action which itself takes no subsequent action is not a transaction.	In the context of the laws concerning county recorders, the term transaction is primarily used in the calculation of recording fees. A recording fee is to be charged for each "additional" transaction included in a recording document. Sometimes a reference is misinterpreted as a transaction in the calculation of the recording fee. The suggested amendment would clarify the meaning and presumably make the recording fees more consistent. Note: it is possible that the additional transaction fee may be REPEALED.	

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
Parcel Identification Numbers					
Parsed Location Information					
Associated References					
Cover Sheet					
Reference Numbers					
Date of Instrument (execution)					
Time of Recording					

Current Code Section	Current Purpose	Current Language	Proposed New Language	Summary and Purpose of Proposed Change	Notes
331.612(1)	Recording of Surveys		As used in this part, unless the context otherwise requires:		
331.612 (1a)		NEW	Parcel Identification Number means the unique identification number designated to each piece of real estate as recorded in the book of plats under section 558.63.	New section 331.612 (4c) would require a PIN in the index legend	
331.612 (1b)		NEW	Additional Parcel Identifier means a capitalized alphabetic character, or a character string of numbers separated by a hyphen used to identify a proposed separate piece of real estate represented on a plat or survey or a drawing related to a plat or survey.	New section 331.612 (4b) would require an additional parcel identifier, if applicable, in the index legend	
331.612 (2)		NEW	Documents and Instruments. Notwithstanding the document formatting standards specified in Section 331.606B, this section shall apply to each document or certificate prepared and signed by a licensed professional land surveyor which is submitted for recording.	Current statute specifies which document types the formatting requirements apply to. This modification would apply the requirements to any document prepared by a licensed surveyor.	
331.612 (3)		NEW	Formatting Surveys for Recording. Any survey document which is submitted to a county for recording as described in this section shall conform to the following requirements.	Current statute specifies which document types the formatting requirements apply to. This modification would apply the requirements to any document prepared by a licensed surveyor.	
331.612 (3a)		NEW	Contain text in a legible font of at least eight-point in size.	Maintains eight-point font standard in this new section.	Possible amendment to 331.606B(1b)
331.612 (3b)		NEW	Provide font colors, signatures and drawings which have sufficient weight, contrast and darkness to be reproducible.	Aligns with the updated 331.606B(1b, 1c, and 1e), and adds a reference to weight, contrast and darkness to ensure legibility.	Possible amendment to 331.606B(1c)
331.612 (3c)		NEW	Physical documents submitted to a county for recording shall be on standard white paper without watermarks or other visible markings and shall have a dimension which is no greater than eleven by seventeen inches.	Aligns with the updated 331.606B(1d)	Possible amendment to 331.606B(1d)
331.612 (3d)		NEW	Notwithstanding the dimensions specified for physical documents in this section, a physical document with a dimension of up to twenty-four inches by thirty-six inches may be submitted to the county if the county is able to scan or digitize the document while maintaining the original scale and quality of the document as specified in paragraphs a through c in this section.	Aligns with current ESS policy and for the first time establishes the standard in the Iowa Code.	Related to revised 331.601A (7)

331.612 (3e)	NEW	Electronic documents submitted to a county for recording through the county land record information system shall have a dimension which is no greater than twenty-four inches by thirty-six inches.	Aligns with current ESS policy and for the first time establishes the standard in the Iowa Code.	Related to revised 331.601A (7)
331.612 (3f)	NEW	Provide an Index Legend which includes information required for indexing and recording by the county recorder as specified in section 4.	Consolidates survey document standards in one primary Code section.	Replaces 331.606B(4a)
331.612 (3g)	NEW	Provide a blank rectangular space three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder's use, unless the document is accompanied by a cover sheet approved by the governing board of the county land record information system.	Consolidates survey document standards in one primary Code section.	Replaces 331.606B(4b)
331.612 (4)	NEW	Index Legend Content. An Index Legend shall be presented as a compact table or grid with lines and a reasonable separation of the data elements. For all survey documents the following data elements are required in the index legend	Consolidates survey document standards in one primary Code section.	Replaces 355.6A (4c)
331.612 (4a)	NEW	County Name	Establishes the element as a standard component of the index legend for any survey type.	Possible amendment to 331.606B(2)
331.612 (4b)	NEW	Parsed location description. If not platted: Section, Township, Range, Quarter Section, and Additional Parcel Identifier if applicable. The quarter quarter section is optional. if platted: Lot/Unit, Block, Subdivision Name (without abbreviation), Town/City/County as applicable, Section, Township and Range, and Additional Parcel Identifier, if applicable.	Incorporates section, township, range data elements into indexing for platted land, and adds the "additional parcel identifier"	Replaces 355.6A (4c), Related to 355.6A (4b)
331.612 (4c)	NEW	The current Parcel Identification Number	Incorporates PIN information into indexing surveys.	Replaces 355.6A (4c)
331.612 (4d)	NEW	Proprietor: Name (if applicable and if multiple proprietors – only one is required)	Establishes the element as a standard component of the index legend for any survey type.	Replaces 355.6A (4c)
331.612 (4e)	NEW	Requested By: Name	Establishes the element as a standard component of the index legend for any survey type.	Replaces 355.6A (4c)
331.612 (4f)	NEW	Any known Associated Reference to a previously recorded survey document for the property	Clarifies that associated references to previously recorded surveys, if known.	Replaces 355.6A (4c)
331.612 (4g)	NEW	The surveyor's name, mailing address, and phone number or email address	Establishes the element as a standard component of the index legend for any survey type.	Replaces 355.6A (4c)
331.612 (4h)	NEW	Information necessary for the county recorder to return the survey document	Establishes the element as a standard component of the index legend for any survey type.	Replaces 355.6A (4c)

331.612 (4i)		NEW	Additional information if the survey document is a monument preservation certificate including the following: The name of the government entity or other organization under which the surveyor provided the professional service, and the name of the government entity or other organization requesting the monument preservation certification as provided in 355.6A	Integrates information specific to monument preservation certificates into the overall requirements, when applicable	Replaces 355.6A (4c)
355.6A (4a)		4. a. The monument preservation certificate shall be filed with the county recorder pursuant to section 331.606B, subsection 5, no later than thirty days after the certificate is signed by the surveyor	4. a. The monument preservation certificate shall be filed with the county recorder no later than thirty days after the certificate is signed by the surveyor	Removes an incorrect reference to 331.606B(5).	
355.6A (4b)		b. The county recorder shall index the monument preservation certificate according to the township, range, section number, and quarter section on which the monument is located within. If the monument is located within an official plat, the county recorder shall index the certificate alphabetically by the official plat name.	b. The county recorder shall index the monument preservation certificate according to the township, range, section number, and quarter section on which the monument is located. If the monument is located within an official plat, the county recorder shall also index the certificate alphabetically by the official plat name.	Makes a minor editorial change by removing the word "within".	
355.6A (4c)	Proposed Repeal	The index legend affixed to such certificate shall include the following information: (1) The surveyor’s name, mailing address, and other contact information. (2) The name of the governmental entity or other organization under which the surveyor provided the professional service. (3) The aliquot part or parts of the United States public land survey system or portion of official plat that the monument is located within. (4) The name of the governmental entity or other organization requesting the monument preservation certificate pursuant to this section. (5) Information necessary for the county recorder to return the certificate.			See the proposed new section 331.612(4)
355.10					

355.10 (1)	1. The surveyor shall record a plat and description with the county recorder no later than thirty days after signature on the plat by the surveyor if the survey was made for one of the following purposes: a. To correct boundaries and descriptions of land. b. For the division of land. c. Toretrace an existing recorded description of a parcel or tract of land.	NO CHANGE
355.10 (2)	2. The plat and description shall show distinctly what piece of land was surveyed, the surveyor, and the date of the survey.	NO CHANGE
355.10 (3)	3. The thirty-day requirement shall not apply to subdivision plats.	NO CHANGE
355.12	The recorder shall index survey documents and United States public land corner certificates by township, range, and section number. If the survey is in a recorded subdivision, the recorder shall also index the document alphabetically by subdivision name.	NO CHANGE
354.18 (1)	1. A plat of survey prepared pursuant to this chapter and a subdivision plat, with attachments, shall be recorded in the office of the county recorder, and an exact copy of the plat shall be filed in the offices of the county auditor and assessor. A replat of any part of an official plat pursuant to section 354.25, or a recorded subdivision plat of any part of an existing official plat shall supersede that part of the original official plat, including unused public utility easements.	NO CHANGE

354.18 (2)		The recorder shall examine each plat of survey and subdivision plat to determine whether the plat is clearly legible and whether the approval by the applicable governing body and the other attachments required by this chapter are presented with the plat. The recorder shall also keep a reproducible copy of the plat from which legible copies can be made. The recorder may specify the material and the size of the plat, not less than eight and one-half inches by eleven inches, that will be accepted for recording in order to comply with this section. The recorder shall not record a subdivision plat that violates this chapter.	May need further review concerning the dimension of the document.
331.606B(4a)	Proposed Repeal	Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall contain an index legend. However, this requirement shall not apply to a United States public land survey corner certificate described in section 355.11.	See new section 331.612 (3f)
331.606B(4b)	Proposed Repeal	Each document or certificate prepared by a licensed professional land surveyor and presented for recording, including a plat of survey or a drawing related to a plat of survey, shall include a blank rectangular space three and three-fourth inches in width and two and one-half inches in height reserved and delineated for the county recorder's use, unless the document is attached to a cover sheet approved by the governing board of the county land record information system.	See new section 331.612 (3g)

Fee Policy Amendment
Revision to Section 331.604
Option A – State Treasurer

1. Section 331.604 is amended by striking the section in its entirety and inserting in lieu thereof the following.

331.604 Recording and filing fees.

1. Except as otherwise provided by state law, subsection 5, or section 331.605, the recorder shall collect a fee of ten dollars for each page or fraction of a page of a document or instrument which is recorded in the recorder's office.

2. From the total fee paid for the recording of a document or instrument, two dollars shall be allocated to a recorder's technology advancement fund as described herein. The recorder's technology advancement fund may be used for the following purposes.
   a. Maintaining and improving equipment, software and systems associated with recording and other duties administered by the office of the county recorder.
   b. Preserving and maintaining physical and electronic documents and instruments archived by the county recorder.
   c. Converting physical documents to electronic documents provided that those documents are indexed as required in sections 331.606 and 558.49.
   d. Participating in education and training for the purpose of advancing technology and improving the services provided by the office of the county recorder

   The county treasurer, on behalf of the recorder, shall establish and maintain a recorder's technology advancement fund into which all moneys allocated pursuant to this subsection shall be deposited. Interest earned on moneys deposited in the fund shall be credited to the county recorder's technology advancement fund. The recorder may collaborate with other entities, boards, and agencies to advance the use of technology for the delivery services consistent with standards established for those services.

3. From the total fee paid for the recording of a document or instrument, three dollars shall be allocated to the county land records information system as described herein. The amount allocated may be used for the purposes described in Section 331.___.

   The county treasurer, on behalf of the recorder, shall establish and maintain a county recorder's electronic services system fund into which all moneys allocated pursuant to this subsection shall be deposited. Interest earned on moneys deposited in this fund shall be computed based on the average monthly balance in the fund and shall be credited to the county recorder's electronic services system fund.

Fee Policy Amendment
Revision to Section 331.604
Option A – State Treasurer

4. The local government electronic transaction fund is established in the office of the treasurer of state under the control of the treasurer of state. Moneys deposited into the fund are not subject to section 8.33. Notwithstanding section 12C.7, interest or earnings on moneys in the local government electronic transaction fund shall be credited to the fund. Moneys in the local government electronic transaction fund are not subject to transfer, appropriation, or reversion to any other fund, or any other use except as provided in this subsection.

   On a monthly basis, the county treasurer shall transfer the funds deposited into the county recorder's electronic services system fund to the treasurer of state for deposit into the local government electronic transaction fund. Moneys credited to the local government electronic transaction fund are appropriated to the treasurer of state for the payment of claims approved by the governing board of the county land record information system. Except as otherwise provided in this subsection, expenditures from the fund shall be for the purposes described in Section 331.___., and to pay the ongoing costs of operating the electronic services system.

5. The county recorder or the county land record information system shall make available any information required by the county auditor or auditor of state, as applicable, concerning the allocations made under subsections 2 and 3 for the purposes of determining the amount of the allocations and the uses for which such allocations are expended.

6. A county shall not be required to pay a fee to the recorder for filing or recording instruments. However, a county treasurer is required to pay recording fees pursuant to sections 437A.11 and 437B.7.

2. Session Law Action. Any funds in a county recorder's records management fund as of June 30, 2025 shall be transferred to the recorder's technology advancement fund.

3. Session Law Action. Any funds in a county recorder's electronic transaction fund as of June 30, 2025 shall be transferred to the county recorder's electronic services system fund.

4. Session Law Action. Any funds in the local government electronic transaction fund as of June 30, 2025 shall be retained in the fund for the purposes specified in Section 331.___.

   Note: Section 331.___ is intended to be a reference to what would be a newly created section in Chapter 331 restating and restructuring the electronic services system. This would include moving the current 331.604 (3f) (28E)

   Note: With the suggested repeal of 331.604 (3g), the intent is to create an entirely new "back the blue" section with a different number.

Fee Policy Amendment
Revision to Section 331.604
Option B – Transfer to Electronic Services System

1. Section 331.604 is amended by striking the section in its entirety and inserting in lieu thereof the following.

331.604 Recording and filing fees.

1. Except as otherwise provided by state law, subsection 5, or section 331.605, the recorder shall collect a fee of ten dollars for each page or fraction of a page of a document or instrument which is recorded in the recorder's office.

2. From the total fee paid for the recording of a document or instrument, two dollars shall be allocated to a recorder's technology advancement fund as described herein. The recorder's technology advancement fund may be used for the following purposes.
   a. Maintaining and improving equipment, software and systems associated with recording and other duties administered by the office of the county recorder.
   b. Preserving and maintaining physical and electronic documents and instruments archived by the county recorder.
   c. Converting physical documents to electronic documents provided that those documents are indexed as required in sections 331.606 and 558.49.
   d. Participating in education and training for the purpose of advancing technology and improving the services provided by the office of the county recorder

   The county treasurer, on behalf of the recorder, shall establish and maintain a recorder's technology advancement fund into which all moneys allocated pursuant to this subsection shall be deposited. Interest earned on moneys deposited in the fund shall be credited to the county recorder's technology advancement fund. The recorder may collaborate with other entities, boards, and agencies to advance the use of technology for the delivery services consistent with standards established for those services.

3. From the total fee paid for the recording of a document or instrument, three dollars shall be allocated to the county land records information system as described herein. The amount allocated may be used for the purposes described in Section 331.___.

   The county treasurer, on behalf of the recorder, shall establish and maintain a county recorder's electronic services system fund into which all moneys allocated pursuant to this subsection shall be deposited. Interest earned on moneys deposited in this fund shall be computed based on the average monthly balance in the fund and shall be credited to the county recorder's electronic services system fund.

Fee Policy Amendment
Revision to Section 331.604
Option B – Transfer to Electronic Services System

4. On a monthly basis, the county treasurer shall transfer the funds deposited into the county recorder's electronic services system fund to a financial account designated by the electronic services system, a government entity established under chapter 28E. Moneys expended by the electronic services shall be for the purposes specified in Section 331.___, and to pay the ongoing costs of operating the electronic services system.

5. The county recorder or the county land record information system shall make available any information required by the county auditor or auditor of state, as applicable, concerning the allocations made under subsections 2 and 3 for the purposes of determining the amount of the allocations and the uses for which such allocations are expended.

6. A county shall not be required to pay a fee to the recorder for filing or recording instruments. However, a county treasurer is required to pay recording fees pursuant to sections 437A.11 and 437B.7.

2. Session Law Action. Any funds in a county recorder's records management fund as of June 30, 2025 shall be transferred to the recorder's technology advancement fund.

3. Session Law Action. Any funds in a county recorder's electronic transaction fund as of June 30, 2025 shall be transferred to the county recorder's electronic services system fund.

4. Session Law Action. Any funds in the local government electronic transaction fund as of June 30, 2025 shall be retained in the fund for the purposes specified in Section 331.__until the remaining funds are exhausted..

Note: Section 331.___ is intended to be a reference to what would be a newly created section in Chapter 331 restating and restructuring the electronic services system. This would include moving the current 331.604 (3f) (28E)

Note: With the suggested repeal of 331.604 (3g), the intent is to create an entirely new "back the blue" section with a different number.

Historic Surveys Project
DRAFT Workflow and Specifications

Project Purpose. To assemble unrecorded Iowa surveys and railroad strip maps dating back to 1990, to digitize and preserve them in PDF format, and to document information necessary to create a searchable database of the historic records. Qualified unrecorded surveys or railroad drawings must be signed and dated by a professional land surveyor. Once digitized and indexed, load the records into a searchable database in collaboration with Iowa Land Records.

Task 1 – Digitization. Retrieve or borrow the records in their current form (paper or electronic). Paper records would be scanned and digitized in PDF format with a resolution between 300 and 600 DPI, sufficient to produce a high quality and legible image. File sizes should be no greater than 1 MB and generally in the range of 100-300 KB.

It is anticipated that digitization would be performed voluntarily by surveyors and uploaded to a shared drive hosted by Iowa Land Records and shared with the Society of Land Surveyors of Iowa (SLSI).

Task 2 – File Names. Digitized Images, when created, would be expected to follow a standard naming convention for the electronic document files. It is suggested that the naming convention be a name (such as a surveyor name and a five digit sequential number). To the extent practicable, the files should follow a chronological order with the oldest record having the first sequence number. The name would not necessarily be a full name, but rather a recognizable but unique surname or primary company name.

Task 3 – Basic Indexing. For each set of digitized images, an index file should be created with basic information about each document. This should be a xlsx or csv file which contains the following information about each file (PDF).

File Name – the name assigned to each digitized image in Task 2
County Name
Surveyor First Name
Surveyor Last Name
Surveyor/Engineering Firm Company Name
Requesting Company Name: (if applicable) (Railroad Name?)
Document Type: (Survey and Plats OR Railroad Map)
Date of Survey: (typically, date of surveyors signature)
Section (numeric only?)
Township (numeric only?)
Range (numeric only?)
Lot
Block
Subdivision Name (no abbreviation)
City/Town/County Name (no abbreviation)
Parcel Identification Number (if present)
Additional Parcel Identifier (if present)

Task 4 – Import Into ILR Database.

Task 5 – Determine Design and Content of Indicia.
Create “Not Recorded” indicia or watermark and affix indicia to image (First Page or all pages?)

Historic Surveys Project
DRAFT Workflow and Specifications

Task 6 – Define Search Method. Determine and create method of searching for unrecorded surveys or railroad strips.

Workflow Example 1 – Data Images incorporated with ILR land record database and a data element is created to designate that the record is “unrecorded”

User logs into Search
User accesses any one of the search options and performs a search
Unrecorded Symbol Displayed

> If an unrecorded survey or railroad strip appears in the results, the initial search results will show a symbol in the area with other symbols (show index, download pdf, report issue and associated reference) indicating that it is not recorded.

Unrecorded Indicia Displayed

> The image will display an indicia indicating that it is unrecorded.

Workflow Example 2 – Data Images into a separate “unrecorded” ILR land record database and parallel search tools are created.

User logs into Search
User Interface modified to include a selection whether a user wishes to search recorded documents or unrecorded documents. Recorded documents are selected by default
User selects the unrecorded documents option (probably a radio button)
Search tools all operate the same as for recorded documents
User accesses any one of the search options and performs a search
Unrecorded Message is Displayed

> A message appears adjacent to the “showing page” information which states something like “Notice: Records Displayed Here Not Recorded”

Unrecorded Indicia Displayed

> The image will display an indicia indicating that it is unrecorded.

ESS Notification System

Requirements and Operating Procedures

Service Summary: Individuals or companies would have access to a notification service which will inform them of actions relating to property located in the State of Iowa. Property notifications would be based on either a name of a party (person or company) or a specific document recorded in an Iowa county.

- Name Notification Service. A user would enter a name(s) into an interface. The name could be a person or a company/organization. An email notification would be sent to the user if a document was recorded in any county in the State of Iowa which had a party name matching the name(s) provided by the user. The notification would include the following information: county name, recording date, recording reference number document type.
- Associated Document Service. A user would enter a reference number and date of recording for a particular document (such as a deed) recorded in an Iowa county. An email notification would be sent to the user if any subsequent document which has an associated reference to the specified document is recorded by the county.

Central Authentication System (CAS): ESS administers a central authentication system to manage the users of any ESS service. Users of the Notification System will be required to register with ESS CAS, and they will be required to have a user ID and password. Users of the Iowa Land Records search system will be automatically eligible to participate in the notification system. Organizations will also be able to access the notification system, and their users may be granted access to the notification system as well – subject to the approval of their organization's administrators.

Individual User Workflow: An individual who is not already a registered user will be directed to the Individual Application at https://iowalandrecords.org/ess-individual-search-application. The application form will include a checkbox under the "Application Authorization Request" which would read "I request authorization to access the Iowa Land Records Notification System." This would be in addition to the checkbox which reads "I request authorization to access the Iowa Land Records Individual Search Service"

An individual user would log in to the CAS system and if set up for participation in the notification service, they would be presented with a welcoming landing page with an option to set up notifications by either name or document. The user would be asked to select the notification type (name or document).

If the user selected notification by name, the user would be asked to enter a person's last name/first name or an organization's name. Search conventions used by ESS and Iowa Land Records would apply. This means that the user would be instructed to enter a character string showing what the last name and then first name "starts with" or alternatively, showing what the organization name "starts with". A search "wild card" would be enabled and the user would be encouraged to enter the wild card (the asterisk "*") character at the end of the character string. Behind the scenes the system would search for documents which match the name(s) entered on documents recorded after setting up the notification rules.

If the user selected notification by document, the user would be asked to enter the county name, the recording reference number and the date on which the document referenced document was recorded. The reference number (or book and page) must match exactly, and no “wild card” will be allowed.

Individual Search Users: Individuals who are registered users of the Iowa Land Records search application could be enabled for the notification service at the time of their initial registration, or the service could be added at a later time by adding the notification “permission” to their registration. This would be handled through CAS user management functions. Registered Search users could easily search for the document. A function could be added to the search results to “copy” the information for use in the notification system, or to “mark” a record for monitoring. As noted previously, once “marked”, the user would receive an email notification when any subsequent document which has an associated reference to the specified document is recorded by the county.

Organization Users: ESS provides search and e-filing services to organizations with professional responsibilities in the real estate industry. Administrators for those organizations may choose to enable their organizations to participate in the notification system to monitor recording activity associated with names or with certain documents. Those administrators may also grant permissions to their employees to access the notification system. However, an organization’s users would not be permitted to use the service for personal reasons. In this situation, the users would be expected to use the notification system for only business purposes such as monitoring when a satisfaction of mortgage is recorded for a specified mortgage. For personal use they could set up an individual user account.

Usage Requirements: ESS implements various rules and requirements to ensure that services are not abused. For example, individual search users have certain limits on how many document images can be viewed in one day. The limitations presume that an individual might want to look up their own records but have no need to view hundreds of records each day. Similarly, it is presumed that an individual notification system user would wish to monitor their own records or the records of a close family member.

On the other hand, an organization user who is responsible for many different transactions might have a greater need for monitoring more records - perhaps for a shorter period of time.

For these reasons the following usage requirements might be applied.

- Individual notification users would be limited to no more than nine notification profiles.
- Users would be encouraged to choose their notification criteria carefully in order to maximize the utility of the system. For example, a profile searching for a name using a wild card might be more useful than a singular spelling of a name.
- Users would also be encouraged to use the regular search tools to look up other information of interest.
- Notification profiles could be modified at any time by an individual user, including extending the expiration date – but for no more than four years.
- Notification profiles would, by default, be set to remain active for four years.

- Users with notification profiles approaching the expiration date would be sent a reminder email 30 days prior with instructions on how to renew.
- Individual users should be aware CAS accounts are automatically deactivated if they do not log in at least once every 120 days. Accounts can be reactivated by contacting support@clris.com.
- Notifications will remain active even when a user account has been deactivated.
- Notifications will be purged if a user remains inactive for a period of four years.
- Individual users are responsible for maintaining their user email addresses to ensure that communications are successful.

- Organization administrators would be authorized to enable users to access the notification service.
- The number of allowed notification profiles for organization notification users could be increased if there was sufficient interest or need.
- Notification profiles could be modified at any time by the authorized organization user.
- Notification profiles for organization users would be set to remain active for up to one month. (This could be increased if there was sufficient interest or need) However, the duration could be extended for additional one-month periods
- Organization user CAS accounts are also automatically deactivated if they do not log in at least once every 120 days. Accounts can be reactivated by contacting support@clris.com.
- Notifications will remain active even when a user account has been deactivated.
- Organization administrators and users are responsible for maintaining their user email addresses to ensure that communications are successful.

All users are required to comply with the ESS terms of service, and accounts may be deactivated if users do not comply with the requirements and terms.

Accessing Notification Information: As noted in the Service Summary (introduction), notification information would be provided via email. For individual users, a matching name notification would provide the Notification Type, Notification Element, Recording Date, County, and Document Type of the newly recorded document(s). If there were multiple documents the email should include a table showing each.

A matching associated reference in a county would also result in an email with the Notification Type, Notification Element, Recording Date, County, and Document Type of the newly recorded document(s)

In both cases users would be instructed to contact the county recorder for more information, or to use the search application.

For organization users who have permission to use the Search application, notification would also be provided via email. The user would be prompted to log into CAS if not already logged in.

Interface Description: In the left navigation bar of the ILR Search application, under the display of “Saved Searches”, a label (while on blue background) with the word “Notifications” would be displayed. The label would be an active link, and selection of the link would display a new “Notifications” page similar in format to the current “Name Search” page.

At the top of the page, under the menu bar, the label “Notifications” would be displayed. Underneath the Notifications label, the following choices would be displayed as radio buttons:

- ILR Notification by Person Name
- ILR Notification by Organization Name
- ILR Notification by Document Reference

Selection of the ILR Notification by Person Name would result in the display of the following form fields.

Last Name
First Name
Counties
Date

Selection of the ILR Notification by Organization Name would result in the display of the following form fields.

Organization Name
Counties
Date

Selection of the ILR Notification by Document Reference would result in the display of the following radio button options

- Book/Page Reference
- Reference Number

Selection of the ILR Notification by Book/Page Reference would result in the display of the following form fields.

County
Book
Page
Recording Date

Selection of the ILR Notification by Reference Number would result in the display of the following form fields.

County
Reference Number
Recording Date

A “Create Notification” button would be displayed.

Selection of the Create Notification button would result in the display of a form field with the label of “Notification Name” – accompanied by a “Save” button. (A user could choose not to save by clicking outside of the form field area or by pressing the “esc” button on the keyboard.

Note: The wild card (*) option would be operational for both first and last name, and also for organization name. Users
Note: Up to five individual counties could be selected (same parameters as for the ILR name search). Users would be advised to select counties in which relevant property or business activity is located.
Note: For name notifications, the default date would be the current date, and the selection of a past date would not be permitted. The intent of the name notification system is to be forward looking. If a NEW document is recorded matching the specified criteria, a notification would be issued. Users would be permitted to modify the date to a new current date which would have the effect of extending the notification period.
Note: for reference notifications, the date entered must be the exact date recording for the document or instrument. The intent of the name notification system is to be forward looking. If a NEW document is with an associated reference recorded pointing to the identified document, a notification would be issued.
Note: Users who do not log in to the ILR search/notification application within a 120 day period are automatically deactivated for security reasons. The user may request reactivation by contacting support at support@clris.com.
Note: For the initial application notifications will be delivered via email. Resources permitting, an SMS notification may be added to the notification system.

As with saved searches, an individual user would be allowed up to nine separate notification options. Users would be encouraged to enter the wild card (the asterisk “*”) character at the end of a name character string to ensure that recordings using alternate spellings are captured. Similar to saved searches, a “See all” link will be displayed to show all saved notifications.

Customer Dashboard: In the left navigation bar of the ILR Search application, under the display of “Saved Searches” and “Notifications” the label “Dashboard” would be displayed. The label would be an active link, and selection of the link would display a new “Dashboard” page. The dashboard would include a widget showing the most recent notifications. The notifications would be displayed in a table format with the following column headings.

Notification Type	Notification Element	Recording Date	County	Document Type	
Person Name	Smith, John	082224	Linn	Deed	PDF
Organization Name	XYZ Contracting	082121	Jasper	Mortgage	PDF
Reference	77202400001234	081924	Polk	Lien Release	PDF

Note: Column headings could be enabled for sorting.
Note: Data elements could be filtered.
Note: Dash board could include a link to the recorders directory

Back The Blue
Information Shielding Overview

Purpose: Limit public access to records associated with a specific party or parties. Limitations would apply to both search results and entire documents. Redaction of names would no longer be a part of the process. This method is generally referred to as "information shielding".

Process: Eligibility for participation could be similar to the current law:

Individual Qualified for "Information Shielding" means one of the following:

i. a peace officer, as defined in section 801.4, civilian employee of a law enforcement agency, or state or federal judicial officer or state or federal prosecutor
ii. a former peace officer, as defined in section 801.4, or a former civilian employee of a law enforcement agency who presents evidence that there is a compelling safety interest

[Note: Potentially it could also include victims of domestic violence or abuse confirmed by an official court officer. Iowa Safe at Home participants possibly could be eligible. Options are being investigated.]

An application and review process similar to the current system would be implemented.

Record shielding would be temporary and not perpetual. Four years is the current limit. However, shielding could be extended with justification.

Land Title/Loan Process Exceptions: In order to prevent unintended consequences associated with loan applications and verification of title, access to online records would be granted to individuals with authorization. Certain registered users could be authorized to have general access to any record based on their professional responsibilities. Examples of a professional who would be bound by their Code of Ethics and Iowa law might include:

- An attorney who is a member of the Iowa Bar, and granted permission by the Iowa State Bar Association
- A loan officer granted permission by the Iowa Bankers Association
- A land title professional granted permission by Iowa Title Guaranty and the Iowa Finance Authority

Professionals granted permission by their designated organization would be required to do the following.

- Be a registered user of the ILR Search application
- Complete a training webinar hosted by ILR and a partner organization (like the Law Enforcement Academy or a similar entity)
- Sign a agreement to maintain the confidentiality of any individual record flagged as "shielded" by ILR

A professional in one of the designated occupations but who is not granted general permission to review records may be temporarily authorized to view shielded records with the written permission of the applicant (shielded person(s)).

Back The Blue
Information Shielding Overview

Iowa Land Records User Management: Permission to access shielded information will be added to the ILR User Management system. Professionals would be required to be registered Iowa Land Records search users and acknowledge their ethical responsibilities and to maintain the confidentiality of information accessed through the system.

A setting, administered by the ILR team, would be added to records indicating whether records are shielded from search results and imaging view unless viewed by a user with permission.

Option: Add a pop-up message when any "protected" document is viewed by an authorized user.

Option: Require MFA for permissioned users

Related Policy Consideration. What, if any, requirements would be imposed on a county search application, even when it is hosted by a third-party service provider?

Back The Blue
Information Shielding

1. Section 331.606A (1) is amended by inserting the following new definitions

   d. “Information Shielding” means restricting access to a document or information associated with a Qualified Individual which is posted through an internet site. The purpose of information shielding is to protect the safety of a qualified individual.

   e. “Qualified Individual” means one of the following.

      i. a peace officer, as defined in section 801.4, civilian employee of a law enforcement agency, or state or federal judicial officer or state or federal prosecutor
      ii. a former peace officer, as defined in section 801.4, or a former civilian employee of a law enforcement agency who presents evidence that there is a compelling safety interest
      iii. victims of domestic violence or abuse confirmed by an official Iowa court officer

   Notwithstanding the meanings described in this section, a person holding or seeking public office is not a qualified individual.

2. Section 331.606A is amended by inserting the following new numbered paragraph.

   7. Upon request by a Qualified Individual as defined in this section, a county official shall implement an information shielding process to restrict public access to electronic documents or web pages which contain information about the Qualified Individual through a county internet site. An information shielding process shall also be applicable to internet sites managed by third-parties in collaboration with county officials.

   County officials shall implement and maintain a process to facilitate requests for information shielding. Information shielding processes may include provisions which would permit trusted legal, financial or title professionals to access shielded information. Access to shielded information may also be granted to other professionals with the permission of the qualified individual. Professionals granted access to shielded information must agree to maintain the confidentiality of the qualified individual and receive training with respect to the handling of confidential information.

   A fee shall not be charged to a person requesting information shielding participation.

ELECTRONIC SERVICES SYSTEM
8711 Windsor Parkway, Suite 2
Johnston, Iowa 50131

February 15, 2024

To: ESS Coordinating Committee

From: Phil Dunshee, ILR Project Manager

Re: ILR Data Completeness and Normalization Initiative

When development work on the updated ILR search application started two summers ago, we examined the frequency of search types to make sure we were putting emphasis on the types that were most frequently used. Names searches were at the top of this list. Location searches were the least used. One of the likely reasons is that searching based on location (legal description information) is more difficult due to the variability of indexing practices among counties. A significant amount of location information is unparsed and is often in a freeform text description field. For this reason, we looked to the future and built the location search on the “best practice” of using parsed location information (section, township, range, quarter section (un-platted) and lot, block, subdivision name and city/town (platted)). For the same reasons we did not include a search using parcel identification number at this time (it can be added later when it is more useful).

As we have moved forward with the new search application and as steps have been taken to retire the legacy application, we have observed that some users learned how to use the summary text description field to search for records in counties with little, if any, parsed location information to search. In the absence of a method to enable a successful parsed location search in some counties, we have permitted some organizations, including the Department of Transportation, to temporarily continue to use the legacy search application. But we need to fully retire the legacy application.

We believe the best approach to resolving this issue is to modify the ILR database wherever possible to “fill in” the missing parsed location information. There appear to be two feasible approaches to doing this. The first is to observe the freeform text location information in applicable counties and to extract the parsed information and place it in the correct data elements in the ILR system. A second approach would be to work with partner organizations who have already extracted the information for their own purposes, and, with their permission, copy and insert it into the ILR database. Either (or both) approaches would make parsed location searches possible. The document summarizing possible ICRA-ESS Modernization Initiatives includes the following project description.

> “Normalize” County Location and PIN Information; Iowa Land Records provides access to more than 23 million records. However, the formatting of certain data may not be consistent across all counties, making searching more difficult. For example, in prior years counties may not have parsed location information such as section, township and range into separate fields. A special project to fill in and “normalize” the electronically indexed data is proposed. A primary focus would be on the following data elements: section, township, range, quarter section, and lot, block, subdivision, city/town and the applicable parcel identification number(s).

“Normalization” can also include changes to the format of numeric data to create more consistency, such as establishing common rules for the use of leading zeros (or not), and document type mapping. All of these changes would be made in the ESS/ILR database – NOT local indexing systems.

Making these changes is a substantive, nontrivial project and therefore it is included in the list of possible “Modernization” initiatives. More resources will be needed to make it happen. The following is a description of the primary steps for implementation.

Data Analysis
The indexing data for each county in the ILR system would be analyzed to identify missing data or data in a format that deviates from established standards. This review would be coordinated with each county recorder and their local LRMS service provider.

The data review would also examine any data the county may have not yet transferred to ILR for whatever reason. This might include parcel identification numbers, and other requested data elements, or perhaps index data and images from prior years.

Data Review and Modification
Where present, either in the county system or within Iowa Land Records, unparsed data or missing county data would be isolated, extracted, parsed or re-formatted – whatever was necessary – to make it complete and formatted to established standards. At this stage, no changes to the ILR database have yet been made. The “normalized” data would be reviewed with the county recorder and their local LRMS service provider.

Data Insertion
Once reviewed and verified, the data would be inserted into the appropriate elements of the ILR system. Test searches would be performed to verify that systems were working, and that data was being displayed correctly.

Option for County Updates
Given the investment that would have been made in the “normalization” and parsing of the data elements, it seems appropriate to provide each county with the option to insert the updated information into their local indexing systems. We envision this being a function of the updated County Upload API (CUAPI) which we hope to move into production in 2025. Generally, if authorized or directed by the county, the local LRMS service provider would make a “call” to receive the updated data from ILR. In doing so that county indexing data could also be enhanced. This would be OPTIONAL for the county.

Time Line
Updates to the CUAPI to enable the new transfer functions could be completed by December, 2024 and the process of working with each county would require an effort that would extend from July, 2025 through December, 2026.

Updated County Error Correction Process
In the normal course of business, county recorders may identify indexing errors, e.g., spelling, that need to be corrected. County recorders sometimes append new information to an older electronic index record, such as an associated reference to a related and recently recorded document. It is suggested that these updates be received by ILR through the CUAPI, and then placed in a queue for review by a member of the ILR customer support team. Routine updates would be quickly approved, but the updated process would provide a “failsafe” against erroneous or unintentional changes in data. This control would be applied well after the normal time required for a county to complete indexing, such as 30 days following the recording date.

Priority ILR Steps
While a systematic county by county process will take time and resources to implement, in the near term the ILR team would focus on counties with limited parsed location information. This action is needed to facilitate needed location searches that will allow for the full retirement of the legacy search application. Additionally, it would be appropriate to update ESS policies – primarily with respect to Chapter 2 of the ESS Policies and Procedures. These topics will be addressed in upcoming meetings of the ESS Standards Subcommittee.

Requested Action: No action is requested. Comments and guidance from the ESS Coordinating Committee are desired at this time.

ILR-Beacon Integration
Pilot County Development

Purpose: Beginning in 2012 Iowa Land records and the Beacon system had a reciprocal agreement that permitted Beacon users to access copies of conveyance documents if they also had an Iowa Land Records (ILR) account. The systems were connected through an application programming interface (API) and its functions were rudimentary and not fully developed. The connection between systems was severed when ILR implemented an updated land record search application in 2023.

It is proposed that an updated and enhanced integration be implemented that would enable a user to search the Beacon system and then link directly to the applicable conveyance document on the Iowa Land Records system. Conversely, a user could search and find a conveyance document for a property through the Iowa Land Records search application and then be able to link directly to the applicable property information on the Beacon system. This reciprocal system access would provide a substantial benefit to property information searchers.

There are three salient elements of an integration between these and other geographic information systems.

1. Authorization to access the function of reciprocal data access.
2. The shared data elements (the relational data) used to tie the data in the two systems together.
3. The application programming interface (API) that would manage the access and display of information from the two systems.

ACCES AUTHORIZATION
Iowa Land Records has established an updated organization and user management system, a central authentication system which in some cases requires multi-factor authentication. Registration with Iowa Land Records for either E-Submission or Search services requires organizations and users to submit an application which is reviewed to verify authenticity. Organizations are required to manage their own users, and users are required to follow Terms of Service rules to ensure that services are appropriately accessed and used. Unlike previous applications, there is no self-registration. These user management policies and procedures provide a higher degree of confidence that users are authentic and will use ILR services appropriately and responsibly.

It is proposed that access to these reciprocal services be provided through the ILR user management system. When an authorized user of the ILR search application logs in to the ILR central authentication system, the function of linking to Beacon property information associated with a recorded conveyance document would be enabled.

It is also proposed that any user desiring to use these reciprocal services through the Beacon system would log in to Beacon through the ILR central authentication system. Beacon would provide users with the ability to log into their system in a manner similar to log in options which are currently provided to Google and ArcGIS users. See Illustration 1. Once logged in to Beacon using this method, a user would be able to search Iowa properties through the Beacon system, and from a property summary page they would be able to link to the appropriate conveyance documents (deeds, contracts) on the ILR website.

In essence, the user would be logged in to both the Beacon and the ILR systems.

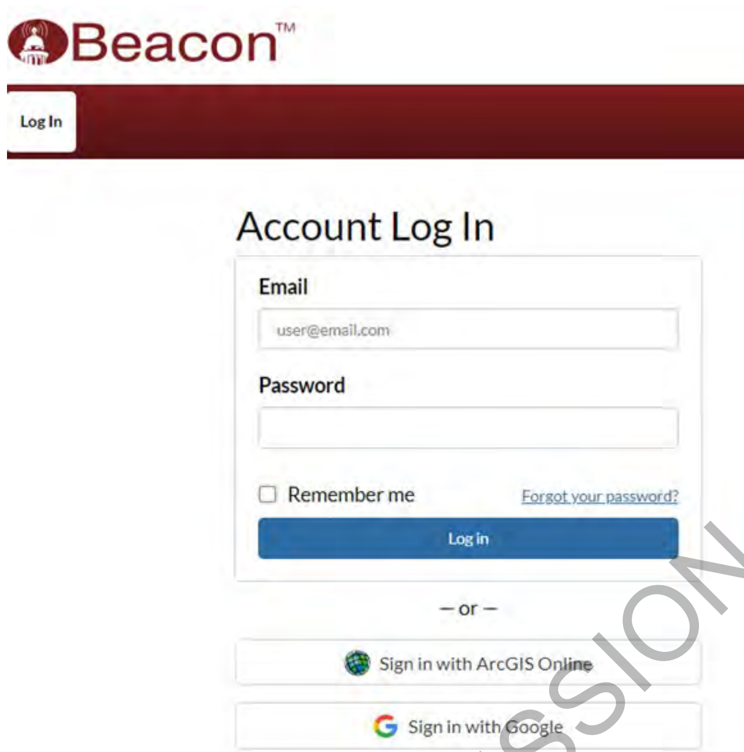

Illustration 1 – Beacon Login Options

RELATIONAL DATA

Iowa Land Records is moving toward the use of parcel identification numbers as one of the methods for searching property information. Nationally, the Property Records Industry Association (PRIA) has documented that the parcel identification number (PIN) is a key data point for integration among different property information systems (geographic information systems, and systems managed by other offices including auditors and assessors). See: Parcel Identification Numbers – Frequently Asked Questions – PRIA – June 21, 2023; GIS and Land Records FAQs – PRIA – April, 2024; and GIS and Land Records Integration – PRIA – May, 2021.

It is proposed that parcel identification numbers be used as the key relational data used to tie the systems together in the integration between the ILR and Beacon systems. This approach will not only be useful for this particular initiative, but it can also open the door for similar integrations with other systems in the future.

It should be noted that Iowa counties do not have a consistent standard for the formatting or content of parcel identification numbers, and it will be necessary to reconcile these differences. In some respects, integration efforts may be very different from county to county.

ILR-Beacon Integration
Pilot County Development

APPLICATION PROGRAMMING INTERFACE (API)
Iowa Land Records and Beacon propose to collaborate on the development of an API which will be used to facilitate communication between systems. This will manage the operation of some of the core functions such as the following.

- Making a call from Beacon to ILR to open the appropriate property record through the ILR search application (possibly in a new browser window). From this point the user would be able to examine the recording information details and open the conveyance document image.
- Making a call from ILR to Beacon to open the appropriate property summary page through the Beacon application (also possibly in a new browser window). From this point the user would be able to access the posted photos, drawings, valuation and tax information and more.

PROJECT OUTLINE
The Beacon system provides access to property information for more than 85 jurisdictions in the State of Iowa. Implementation will therefore need to be conducted on a county-by-county basis and it will take time. In part this will be due to the variance in PIN formats and the need to reconcile the data for each individual county.

The project plan includes four primary sets of activity: creating the integrated user login structure, developing the API which be used by both systems to manage the exchange of information, creating a process to populate and align the parcel identification numbers in each system, and to systematically implement the integration in each applicable county or jurisdiction.

Login Structure

API development

Data Population and Alignment

Implementation

Chapter 6
Personally Identifiable Information

ESS – 6.1 Definitions.
(Iowa Code Section 331.604, 3(a))

As used in this Chapter:

Actual Cost – The proportionate amount of the equivalent hourly compensation of the person assigned to supervise, assist or implement a Batch Transfer of information from a County plus the actual cost of the media used to transfer the information.

Batch Transfer - The delivery or transfer of an accumulation of electronic documents or records recorded or maintained by a County Recorder.

Certifying Authority - A City Chief of Police, County Sheriff, County Attorney, or a designated administrative official of a State of Iowa Law Enforcement agency with direct knowledge concerning a Compelling Safety Interest of a former law enforcement official.

Compelling Safety Interest – A circumstance or condition in which a former law enforcement officer attests that there is a credible risk to their physical safety and well-being, and the risk is confirmed in writing by a Certifying Authority.

Electronic Document - A document or instrument that is received, processed, disseminated, or maintained in an electronic format. The submission of an electronic document through the county land record information system electronic submission service shall be equivalent to delivery of a document through the United States postal service or by personal delivery at designated offices in each county.

Personally Identifiable Information (PII) - One or more of the following specific unique identifiers when combined with an individual's name:
(1) Social security number.
(2) Checking, savings, or share account number, credit, debit, or charge card number.

Private Image Repository – The storage system used by the county land record information system to permanently archive original, unaltered images of recorded documents.

Public Access Terminal – A personal computer or other public computer terminal provided to the public at a service counter or other designated area for the purpose of providing read-only access to information and images for recorded documents.

Qualified Individual – Current or former law enforcement officers as follows:

a. a current or former peace officer as defined in section 801.4 of the Code of Iowa,
b. a current or former civilian employee of a law enforcement agency,
c. a current or former state or federal judicial officer,
d. a current or former state or federal prosecutor

A person holding or seeking public office shall not be considered as a Qualified Individual.

Recently Recorded Documents – Documents which are recorded and transferred to the county land record information system within the previous three business days as provided in Section 4.6(1).

Redaction - The process of permanently removing all or a portion of personally identifiable information or other information specified by Iowa law from electronic documents.

Section 6.1 revised 8.10.21

ESS – 6.2 Authority and Purpose.

(Iowa Code Section 331.603; 331.604, 3(a); 331.606, 4; 331.606A)

6.2(1) The Electronic Services System (ESS) is required to implement electronic recording in each county, and to maintain a statewide internet web site to provide electronic access to records and information. County Recorders, the Electronic Services system and the county land record information system are prohibited from publishing personally identifiable information on web sites, and prohibited from transferring electronic documents which contain personally identifiable information. In order to comply with the requirements of Iowa law, it is necessary to establish policies and procedures which will clarify how certain documents are handled.

ESS – 6.3 Public Access and Transfer Policy.

(Iowa Code Section 331.603; 331.604, 3(a); 331.606, 4; 331.606A)

6.3(1) Personally identifiable information that is contained in electronic documents that are displayed for public access on a website, or which are transferred to any person, shall be redacted prior to displaying or transferring the documents. The transfer of electronic documents includes the transfer of document images via any electronic media including internet transfer such as e-mail or ftp, CD or DVD, flash drive or other electronic device.

ESS – 6.4 CLRIS Redaction Procedures.

(Iowa Code Section 331.603; 331.604, 3(a); 331.606, 4; 331.606A)

6.4(1) Private Image Repository. As provided in Section 4.3(1), A County shall transfer to the county land record information system all recorded document information which is archived in an electronic format. Document information includes index data and document images. The Electronic Services System and the county land record information shall archive original, unaltered images in a private image repository which shall not be accessible to the public.

6.4(2) PII Redaction Policy. The Electronic Services System and the county land record information shall provide for the processing of each image to check for personally identifiable information, and if found, to redact the personally identifiable information as described herein.

6.4(2a) Social Security Numbers. Social security numbers shall be redacted based on the following rules. A social security number in a perfect format (3-2-4) or 9 digit number associated with a person or with a Social Security keyword shall be redacted. A number which has a perfect format (3-2-4) numbers with a keyword other than a Social Security Keyword shall be redacted. Examples include but not limited to: IBSA #'s, Parcel #'s, Loan #, Account #, etc. Perfect format (3-2-4) numbers that do not have a keyword associated or next to a person's name shall also be redacted.

6.4(2b) State and Federal Tax Liens. Federal and State tax liens, Federal tax lien releases, and State tax lien releases with a SSN that is not truncated (showing all 9 digits) will have only the 1st 5 digits redacted. Federal and State tax liens, Federal tax lien releases, and State tax lien releases with a SSN that is truncated will be not be redacted but retained as a truncated number. A truncated social security number found on any document which is not a Federal or State tax lien, Federal tax lien release, or State tax lien release will be redacted fully (including the X's) and classified as a social security number.

6.4(2c) Bank Account Numbers. Bank and investment company account numbers associated with a person or business shall be redacted. Banking Institutions are defined as Banks, Credit Unions, Savings and Loan, Savings and Trusts. Common Investment companies are Morgan Stanley, Charles Schwab, Smith Barney, T.D. Waterhouse, Fidelity, Ameritrade, etc. Bank accounts to be redacted include Checking, Savings, and Money Market accounts. Routing numbers and SWIFT (international routing numbers) shall be redacted. Trust accounts listed as Depository, Estate, Conservatorship, and Restricted from banks and investment companies shall be redacted. Mutual fund accounts, brokerage accounts, and financial services accounts (such as asset management, hedge funds, IRAs, 401Ks, and Annuities) from investment companies shall be redacted.

Accounts associated with loan agencies or collection agencies, and loan accounts, including mortgages, or loan numbers are not defined as personally identifiable information and shall not be redacted. Stocks, Shares, Bonds, Securities, Annuity Contracts, Certificate of Deposits, Timed Deposits, Savings Certificates, or

CUSIP Ids are not defined as personally identifiable information and shall not be redacted unless they are specified as being part of a Bank Account as defined herein.

6.4(2d) Bankruptcy Documents. All account numbers found on a Bankruptcy document associated with a Creditor shall be redacted.

6.4(2e) Credit and Debit Cards. Credit and debit cards are identified by keywords (such as credit card, debit card, charge card, MasterCard, Visa, etc.), by the starting prefix of the credit card number, number length, and format. All digits of a credit or debit card shall be redacted including whether the credit card is showing only a partial number or last 4 digits.

6.4(2f) Driver License Numbers. Driver License Numbers are identified by keywords and abbreviations (such as driver license, DL, dr Iic, etc.), and by flagging for review pages within a document with a high probability for handwritten driver license numbers (such as notarization page). Any number explicitly identified as a driver license number, no matter the length of digits or format of number (including 3-2-4 format), shall be redacted and classified as a Driver License Number. All digits of a Driver License Number shall be redacted, even if it is truncated.

6.4(2g) Alien Registration Numbers. All alien registration numbers shall be redacted.

6.4(3) Redaction of Personally Identifiable Information. All documents to be made accessible to the public through the Electronic Services System and the county land record information system shall be processed to identify personally identifiable information, and if found, the information shall be redacted prior to making the documents accessible.
Notwithstanding the requirements of this subsection, certain documents may be excluded from processes to identify and redact personally identifiable information, because the nature of the documents makes it very unlikely that any personally identifiable information would be included. Documents Types which may be excluded from the requirements of this subsection are the following as listed in Section 3.5 of the ESS Policies and Procedures: Other:CornerCertificates, Other:MonumentPreservationCertificate, and Other:SurveysAndPlats

6.4(4) Redaction Inspection. A document which has been redacted shall be inspected and approved by the Electronic Services System and the county land record information system, or by the applicable County or County Recorder before it is made accessible to the public.

6.4(5) Public Access – Redacted Documents Processed. Documents which have been redacted, inspected and approved may be made accessible to the public at the discretion of the Electronic Services System and the county land record information system.

6.4(6) Public Access – Other Documents Processed. Documents which have been processed without redactions may be made accessible to the public at the discretion of the Electronic Services System and the county land record information system.

6.4(7) Transfer To County Systems. The Electronic Services System and the county land record information system shall make images of redacted documents, and redaction coordinate information available to local County imaging systems. Redacted images and coordinate information may be accessed by a County and its local County imaging system according to specifications established by the county land record information system. Any programming, software or equipment to facilitate the transfer or redacted images or redaction coordinate information from the county land record information system to a local County imaging system shall be solely at the expense of the County.

6.4(8) Procedures For PII Not Redacted. If a County Recorder, County Official, service provider or any person discovers any personally identifiable information in a document images which is accessible to the public through the county land record information system, upon notification, access to the image shall be immediately restricted. The document image shall then be inspected, and any personally identifiable information shall be redacted as soon as possible. The document image shall remain restricted until the redaction process is completed. Individuals who have access to images through the county land record information system shall be instructed to use the customer service links on the web site to report any personally identifiable information which is discovered.

Section 6.4 (3) revised 8.7.18

110 Horizon Drive, Suite 210, Raleigh, NC 27615
919.459.2081

Blockchain Technology

(# 1, August 20, 2024)

www.pria.us

DATE Disclaimer: This is a proposed-for-adoption draft.
There are still known deficiencies in format which PRIA's Style Committee will clean up following final approval.)

PROPERTY RECORDS INDUSTRY ASSOCIATION

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For
Incomplete Work

August 2024

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Executive Summary

Over several years and at numerous conferences and meetings, the members of the Property Records Industry Association (PRIA) have heard that “blockchain is coming” and may transform many aspects of the real estate industry. Naturally, PRIA members are asking questions, such as:

- What does this mean to me?
- How will it affect the public land registry?
- What should I be doing to prepare for these changes?
- Should I support these changes, or should I resist?

The PRIA membership is comprised of public officials who record and maintain the public record of real property transactions in the United States, private service provider organizations which help those public officials manage the systems used for the recording and archiving of records, and private for-profit and non-profit organizations which serve the segments of the real estate and mortgage industry which prepare and submit those records for processing.

Depending on the specific application, the use of blockchain technology, also known as distributed ledger technology, could affect property record professionals beyond the PRIA membership including real estate agents and brokers, buyers and sellers, lenders and closing agents, title professionals and insurers, appraisers, and more.

Champions of blockchain technology sometimes view themselves as innovators and market disruptors who will help bring greater efficiency and productivity to the property industry, in part by using software and systems to eliminate the middlemen who, they say, create inefficiencies. Some claim that blockchain, eventually, will be used to eliminate the need for title insurance and perhaps the public land registry itself.

In January 2023, the PRIA Board of Directors approved a formal work group charged with gathering information to educate and inform members and the industry about blockchain. Four sub-groups were formed to address the following topics:

- Blockchain Basics – To compile information to foster a common understanding of blockchain technology terms often used by the industry and explore the pros and cons of using blockchain.
- Blockchain Uses – Public – To explore current uses of blockchain in the public sector with a focus on applications related to operations in the recorder’s office.
- Blockchain Uses – Private – To explore current uses of blockchain in the private sector with a focus on applications related to real property.
- Blockchain Legislation – To review public policy including legislation to authorize the use of distributed ledger technology for transactions, pilot projects and

initiatives using blockchain technology, and policies concerning the applicability of blockchain systems.

The efforts of the four sub-groups have been a journey. Each has dedicated significant time to understanding the technical workings of blockchain and how public and private entities are using or hoping to use it for the delivery of services and benefits to stakeholders. These work groups would acknowledge there is more to learn because the development and implementation of applications, particularly in the real property industry, are still in their infancy. The full story of blockchain is yet to be determined in the marketplace and by the public policies that are adopted.

What follows is a description of the key ideas that emerged from the work each sub-group conducted over a year's time. Additional details can be found in the Appendices.

Blockchain Digest

Blockchain is a proprietary peer-to-peer (P2P) decentralized network of computers that links two or more computers together via the internet that is used to store information in a distributed, append-only ledger. Information is stored in blocks, similar to worksheets in an Excel workbook, which are consecutively linked or chained together. The resulting digital ledger is then replicated to all authorized computers, called nodes, on the blockchain's network.

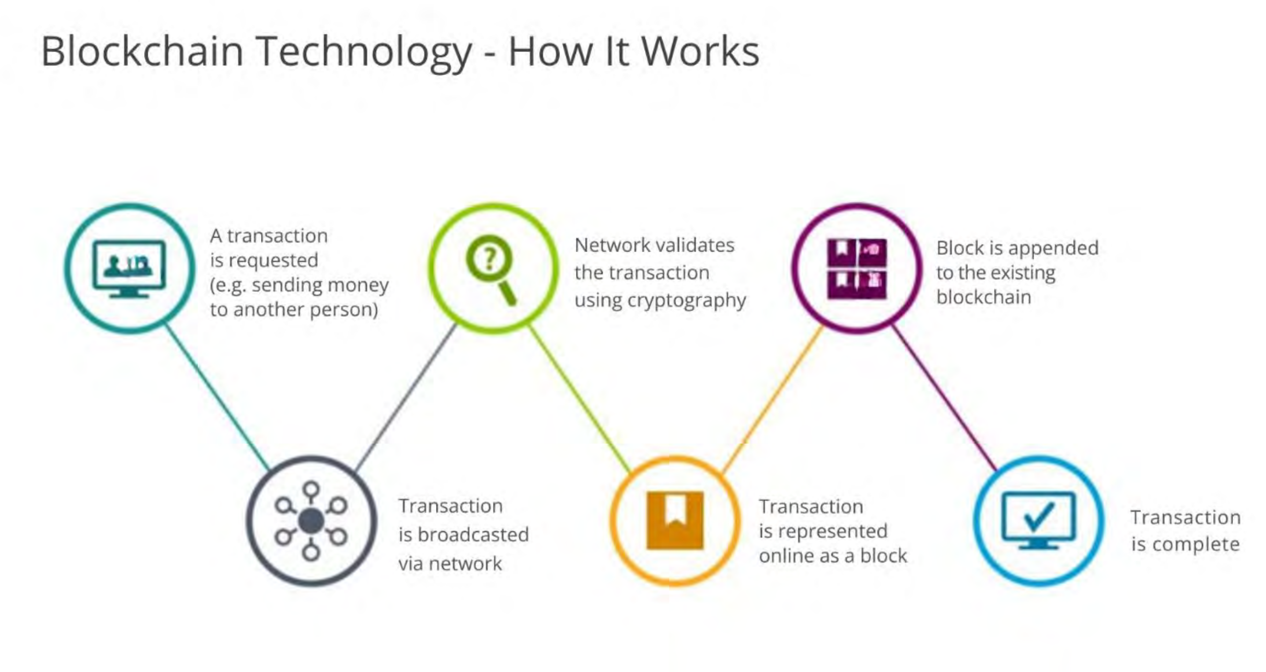
Built on 1980s P2P distributed and decentralized network technologies, blockchain originally was intended to be an autonomous network of computers that could eliminate the need for any human central authorities or intermediaries.

Decisions on how the blockchain network was to be funded and operated were first delegated to a decentralized autonomous organization (DAO) which then created an independent network of computers and software, e.g., self-executing contracts, which operated without human intervention. Most blockchains today are highly centralized systems that utilize a network of computers and software, and store limited, selected information.

The Uniform Electronic Transactions Act (UETA) is the foundational law that supports electronic transactions, including those on the blockchain.

The 2022 amendments to the Uniform Commercial Code (UCC) address emerging technologies, providing updated rules for commercial transactions involving virtual currencies, distributed ledger technologies (including blockchain), artificial intelligence, and other technological developments. The amendments span almost every article of the UCC and add a new Article 12 addressing the transfer of property rights in digital assets.

Blockchain terminology and definitions can be found in Appendix A.



Blockchain and the Public Land Registry – The Key Issues

Essentially, blockchain is a database, which is used to store limited but very important information required for various business processes. What differentiates it from other databases is that the information, once saved, cannot be edited. Changes or corrections must be appended. For some uses, this feature may provide more security and certainty that the information is accurate and unchanged. Generally, this security is accomplished through a combination of encryption and storage on a network of computers, also known as lnodes, rather than on one central computer. Both blockchain and traditional database systems share some weaknesses, such as receiving and storing incorrect information.

The technical description of blockchain is more complicated, and more information about the mechanics of blockchain can be gleaned from the glossary and the pros and cons information prepared by the Blockchain Basics sub-group (see Appendix A). All technology consumers should thoroughly evaluate a blockchain platform and review the costs and benefits as they would any technology. Public officials should evaluate blockchain in the context of current property and public recordkeeping laws. Immutable does not equal infallible

Blockchain – Is It Important?

Yes, it deserves attention. Some futurists have identified blockchain (Web3) and artificial intelligence – AI as transformative technologies that will have a large impact on the global economy, affecting how business is transacted. Entrepreneurs, businesses, and governments are investing significant resources in this technology. Some of the investments can be characterized as speculative, but some are focused on solving specific problems to improve business processes, enhance the customer experience, and generally reduce costs and increase profitability.

Blockchain – What Is Important?

The specific elements of blockchain which merit attention may depend on the role of the individual or organization who will be asked to use them. Blockchain will be promoted to all consumers as a safety or security feature for products and services.   Perhaps the best approach to answering the question of importance is simply to try to be a smart consumer. What benefits does it provide? Is it needed? What are the alternatives? How do the costs weigh against the expected benefits? How much information can be stored? What are the options for data conversion? For some business purposes the use of blockchain can be a very important solution, but it may be unnecessary or provide little return on investment for other purposes.

Speaking The Same Language?

Apart from the technical terms (see Appendix A), champions of blockchain will often use terminology that sounds familiar, but the actual meaning is different from the common understanding. Astute consumers must be aware of these differences.

- Public Blockchain – Blockchains are not really public. Neither a public nor a private blockchain is public in the same sense that a record archived by a recorder is a record accessible to anyone. The product or service using blockchain may have an interface which provides access to certain information, but only to people who are parties to the transaction and who have been granted permission to access it. If you want access to information “on the chain”, you need to get permission from the private entity that created the proprietary blockchain. Blockchain advocates have said, “A public blockchain is one where anyone is free to join and participate in the core activities of the blockchain network.” [See Investopedia.com, for example.] What they are describing is different from being able to look up a document in a trusted county land registry or a land records website.

- Transparency – In the context of a blockchain application, transparency means that a node in a blockchain is visible to authorized parties or systems. Not every node in a blockchain can access all information in the blockchain, and it is not transparent to the public in the same way a public record or an action by a public body is. When blockchain advocates claim that the system is public or transparent – it usually involves only the parties to a transaction and the developer of the blockchain network.

- Immutability, Trust, and Truth – Champions of blockchain use these terms to highlight that information on the blockchain cannot be changed but can be appended. This feature provides confidence to the parties of a transaction that the information entered cannot be deleted or altered. This does not mean that traditional databases are untrustworthy. The public land registry is generally considered to be a trustworthy data source, and there is value in having a central, trusted authority.

- Decentralization - The distribution of functions, control, and information instead of centralizing them in a single entity. The term is used in numerous sectors and industries, from information technology to retail and government. It also denotes a system that has multiple paths for information to flow.

  Decentralized blockchains are immutable, which means that the data entered is irreversible. In a decentralized blockchain network, no one must know or trust anyone else. Each node in the network has a copy of the exact same data in the form of a distributed ledger. If a node's ledger is altered or corrupted in any way, it will be rejected by the majority of the nodes in the network.

  It should be noted that blockchains can be and often are structured as highly centralized systems that utilize a private network of computers and software. Private systems may not actually be physically decentralized. Further, prospective consumers should not assume that a public blockchain is sufficiently secure or that centralized data systems are inherently less secure or trustworthy. Public land registries, public geographic information systems and many other data sources can provide substantial trust and practical benefits without the encumbrances required for blockchain. When properly secured, backed up and well-managed, systems not based on blockchain, such as the public land registry are very trustworthy.

How Much Data Is on the Blockchain?

A review of current uses of blockchain technology suggests that organizations are not using blockchain to operate entire applications or business processes. Usage instead is focused on segments of a business process, those that are deemed to justify the need for immutability, and a high degree of trustworthiness. Because implementing a blockchain is not a trivial or inexpensive investment, the information saved on a blockchain is likely to be related to the most important elements of a business process. For example, storing images may not be a practical use of blockchain technology because of the storage and energy cost of operation. However, a hash of a document image could be considered a more practical use. A hash is a unique value generated by a cryptographic algorithm, which is a long string of letters and numbers created by a mathematical operation that is easy to perform, but difficult to reverse.

Bypassing Intermediaries

A heralded benefit of systems which incorporate blockchain technology is that it can create efficiencies, reduce costs, and increase profits. This is accomplished by eliminating human or organizational intermediaries that may be costly and time-consuming. It is asserted that if a fact is on the blockchain, these intermediaries who have the function of creating, validating, underwriting, evaluating, storing, or verifying the information would no longer be needed because the data is said to be immutable. Some assert that the elimination of intermediaries is the future of real property conveyance. However, the review of current uses indicates that the legal structures and other checks and balances that have been established, particularly in the United States, have been created for an important purpose and may not be easily bypassed.

What Is a Token?

Put simply, a token is a form of ownership, a medium of exchange that is accepted by people as payment for goods and services. In the context of blockchain a token is a representation of a digital asset that allows information and value to be created, transferred, stored, and verified, including the tokenization of real estate. In theory, if someone owns and controls the token representing a property, they own the property. The token is created and secured by storing it on a blockchain. In some cases, investors can purchase tokens representing fractional ownership in a company that has a stake in the property. Some tokenization models are associated with the economic activity for a property, not the ownership of the property itself. If two people agree on a token and its value, it is real. The question is whether other parties accept a token as sensible or legal. The use of a token does not necessarily mean that the steps legally required for a real estate transaction, steps designed to protect the interests of both the buyer and seller, can be bypassed.

Parallel Systems

The review of current uses suggests that emerging blockchain applications, when intersecting with the public land registry, are operating parallel processes. When property is being exchanged or leveraged in the form of a mortgage or Home Equity Line of Credit (HELOC), for example, companies are capturing efficiencies with blockchain where they can, while still conforming to traditional requirements like recording documents for conveyance or loans. With or without blockchain, there is precedent for the private sector to leverage information created by the land registry by setting up independent systems to better fulfill their business purposes. This is what traditional title plants, and what businesses like ICE (MERS), CoreLogic, DART, and others do. This will continue and as technology evolves external entities will use blockchain when it makes business sense to do so. It is natural for markets to seek greater efficiency, reduced costs, and increased profitability where they can.

There are steps in the process of exchanging real property that could potentially be streamlined, and blockchain technology may play a role. There are various organizations setting up systems to enhance efficiencies, as shown by the research conducted by the PRIA blockchain work groups. Certain private sector projects appear to be having some success, while other private and public projects have not remained viable. What may emerge is a network of platforms that leverage blockchain technology to bring some efficiency to real property transactions. This is why the Mortgage Industry Standards Maintenance Organization (MISMO) is exploring interoperability standards. It is not clear if a network of systems will thrive or whether the result will be characterized by merger, acquisition, and consolidation.

The public land registry is one of many intermediaries in the real estate transaction chain, but not currently a primary target for blockchain. Blockchain champions have clearly suggested that, at some point, there should be and will be alternatives to the systems in place today including the public land registries.

Integrating Blockchain with Traditional Systems

The economic benefit of having a public land registry has been well documented. Property ownership is the foundation for building wealth. Having a public custodian and a legal record of ownership which is openly available to the public and which records every transaction of that ownership is a proven system that should not be replaced without due consideration. The public land registry and related public systems are the trusted, central source of truth for property ownership. The creation of parallel systems to create more efficiencies in the marketplace will continue to occur, but the consequences of creating multiple systems of private, blockchain-based land registries, with limited, truly public, access to information are unknown.

Experts in blockchain shared with the work groups that setting up a blockchain for a public land registry in a single recording jurisdiction would not work without the critical mass of multiple nodes from multiple jurisdictions. Public pilot projects attempted thus far failed to show sustainable benefits that justify conversion of the public land registry to a blockchain. There may be some potential bridges to the future to provide the desired benefits without requiring the abandonment of the public land registry, such as:

- Modernizing the methods for exchanging information with the public land registry by establishing an Application Programming Interface (API) used by multiple recording jurisdictions in a region or state (following a generally accepted set of data standards). Private (or other public) systems would use the API to access information about the conveyance of properties.
- Creating cross references between conveyance documents within the existing public land registry systems. While not a true blockchain, such references would allow the industry to follow the chain of title more easily through openly accessible public records.
- Exploring the creation of a multi-jurisdictional system within a state to create a conveyance/title only blockchain repository, accessible to authorized professionals

in the real estate industry, for example, real estate professional including underwriters, lenders, title professionals, and real estate attorneys.

Blockchain, Cryptocurrency and Fraud

Champions of the use of blockchain in the real estate industry express some quiet frustration about how fraud and corruption in the world of crypto reflects on perceptions of the trustworthiness of blockchain. There is understanding and acceptance that crypto and blockchain are related but not the same. That said, the fact that the crypto world has come under legal scrutiny, is reason to question claims for immutability, truth, and trustworthiness.

Some advocating for the use of blockchain in the financial sector claim that using blockchain provides sufficient trust and may eliminate the need for capital requirements. Consumers should be aware of the associated risks.

Blockchain Uses

For many, the subject of blockchain and distributed ledger technology can be daunting. Having a general understanding of what blockchain is and how it works, explained in the Blockchain Digest and PRIA's Blockchain Basics paper, is an important place to start. The formal working group wanted to go further and dig deeper by talking to blockchain practitioners and entrepreneurs, learning more and putting things into context. Two of the sub-groups formed were asked to focus on the efforts to apply blockchain to real-use cases and applications in both the public and private sectors. These sub-groups dedicated many meetings, conversations, and research to share with PRIA members. To the extent possible, those sessions were documented. The ideas, and in some cases the conclusions, presented in the section about key issues are largely derived from this work. What follows is a synopsis of these efforts along with citations which readers can reference for their own analysis.

Public Uses

The counties interviewed for this paper that are using a blockchain application for providing vital records included Sutter, CA; Utah, UT; Washoe, NV; and Riverside, CA; which was in the process of developing a system.

In 2018, the California legislature created a task force to study blockchain; one area identified for a potential use case was vital records. The project came to a head in 2021 during COVID as a way to provide citizens with documents without going to a physical office. California Senate Bill 786 was passed in September 2022, allowing the state to issue certified copies of vital records electronically.

These counties opted to use blockchain technology for vital records as a preferred way to better serve the public through a more expedient method of issuing certified copies of records, e.g., marriage, birth, and death certificates. Although there is a cost to provide a certified copy with an authenticating seal, the blockchain solution eliminates the staff time involved in producing the paper certificate, along with the cost of mailing. Once the electronic record is produced it can be used indefinitely, eliminating the need for multiple paper copies of the same document for use with different agencies.

In this case, documents and images are not stored on the blockchain. The blockchain stores a hash value that validates the legal document that is archived in a separate system in the recorder's repository.

Counties using a blockchain application for certified vital records indicated they would use the same technology for similar applications. As of the date of this publication, all were still using the application.

Since electronic vital records are still relatively new, the acceptance rate by the public was generally slow to gain traction but over time has become more widely embraced. One California county is looking to increase vital certificate issuance via blockchain to include non-certified certificates to expand those eligible to purchase. One use for non-certified certificates would include genealogy research. Anecdotally, acceptance varies by state and is more robust outside the United States.

There is concern about the sustainability of public blockchain platforms. Escrow agreements can protect the county's data should the platform provider they use go out of business.

Two counties (South Burlington, VT, and Carbon, WY) engaged in a pilot project to put land records on the blockchain; neither continued to use the blockchain when the project concluded. In addition, a project in Wise Co., VA, also stalled once initial funding from grants was exhausted.

The general objective was to make the land records information available on the blockchain to parallel the public land registry.

South Burlington highlighted several issues. There is no enabling legislation in the state that would allow a token to represent or replace the current proof of property ownership. The very nature of using a public blockchain may cause custodial, usability, accountability and authenticity problems which would not be compliant with state laws for public recordkeeping and the public land registry. The storage limitations of blockchain technology may create fractured systems where already verified information is stored on the blockchain, but images are still housed in the recorder's office. The blockchain may not offer any improvements to the current land registry.

Several additional observations:

Technical Considerations

- Fractured Systems may result from:
  - Time-consuming and costly limitations in converting historical information to a blockchain, thus requiring duplicate systems.
  - Storage limitations of the blockchain for archiving digitized documents.

    - Lack of options to easily convert information from one blockchain to another blockchain or database.

- Blockchain was not the only technology that could be used for any of the systems in these use cases. Consideration of the risks, potential fraud, theft of digitized assets, and dealing with lost passwords should be undertaken before replacing traditional property records systems with individually owned tokens.

- Blockchain technology for public recordkeeping, as well as the public land registry may not provide any additional trust, nor prevent errors or fraud.

- Processing times can be significant.

- Costs to operate a public blockchain may be prohibitive, e.g., energy consumption, transaction fees.

Proof of Ownership Considerations

- New laws would need to be adopted to replace a deed with a token (a representation of a digital asset on a blockchain).

- Tokenization creates additional security risks for protecting the proof of ownership.

- Tokenization replaces the recorder with the individual citizen as custodian of their property. A lost or stolen password may result in a total loss of property.

Public Recordkeeping

- Additional trust – Erroneous or fraudulent information can still be entered and stored on the blockchain.

- Authenticity - Trust is placed in a smart contract vs. a human trustee.

- Accountability - Records are with many private parties vs. the recorder.

Private Uses

Representatives of numerous private sector organizations were interviewed to gather information about the uses of blockchain for commercial purposes. Most of the discussions involved people who would be considered proficient in the use of blockchain technology and who were in various stages of applying blockchain technology to business use cases. To the extent possible these conversations were organized to consistently gather certain information such as what products and services were being produced, how blockchain was being used to create or deliver those products or services, and whether there was any relationship between those products or services and the public land registry. Clarification of terms such as public, transparency, trust and immutability were explored to better understand the actual meaning intended and the extent to which terms were being used for technical or marketing purposes (or both). These terms may have a very different meaning when used by public sector entities. What follows is a brief description of some of the organizations engaged in this process.

Financial Uses

Blockchain is being actively used by the FinTech industry, which generally means software, mobile applications and other technologies, including blockchain, to improve and automate traditional forms of finance for businesses and consumers. Representatives of Figure Technologies (Figure), a PRIA member, were interviewed to learn more about their operations and use of blockchain. Among other things, Figure makes loans including Home Equity Line of Credit (HELOC), mortgage refinancing, equity solutions (raising business capital), digital fund services (investment fund management), and investor marketplace (private credit secondary mortgage loan investments), and banking as a service (BaaS). Figure products leverage two important technology platforms: the Provenance Blockchain (see: https://provenance.io/) and Cosmos (see: https://v1.cosmos.network/intro). Figure is also affiliated with Digital Asset Registration Technologies (DART). It has been described as a blockchain-based lien and eNote registry (think of it as a blockchain alternative to MERS). Essentially the system tracks loan ownership, eNote control, location, and servicing.

Representatives of the Mortgage Industry Standards Maintenance Organization (MISMO) were engaged to learn more about how blockchain technology is being considered for use in the mortgage industry. MISMO is an affiliate of the Mortgage Bankers Association (MBA) and is an Alliance Partner with PRIA. MISMO has established a working group which is focused on the interoperability of systems which leverage blockchain technology. MISMO published a white paper, *Outlook: Blockchain and the Mortgage Industry*, which described use cases for improving loan efficiency, making loan performance data more accessible and transparent, and increasing trust in securitization. MISMO is currently developing a blockchain prototype for address verification functions for mortgage services. Discussions with MISMO helped affirm that blockchain is not an experimental technology and it will be used by industry where applicable.

Property Uses

Several private initiatives seeking to improve perceived inefficiencies in the property industry were identified. Each had observed the many intermediaries involved in a real estate transaction including the lenders, underwriters, closers, abstractors, title companies and recording jurisdictions. From their perspective, the use of blockchain in a real estate transaction is a way to use technology to eliminate the intermediaries, and the associated inefficiencies they bring. They believe that, eventually, alternative workflows for real estate transactions and ownership verification using blockchain will prevail in the marketplace.

One example in the United States is Propy (https://propy.com/home/), which is seeking to use blockchain and Web3 to facilitate real estate transactions, secure title, and support transactions using cryptocurrencies.

Medici Land Governance (https://www.mediciland.com/) is an organization based in Utah which describes itself as merging land management and technology. Their stated goal is to "record all county records to blockchain creating a more innovative environment to transform the Real Estate Market." They reported on their work to use blockchain technology for titles in jurisdictions outside the U.S., but they have also been engaged with some pilot projects in the U.S. including Carbon and Teton counties, both in Wyoming. In 2024, they worked with the City of Baltimore in a plan to put 13,000 vacant lots in a blockchain. Medici acknowledged that implementation of blockchain property system has been more readily implemented in developing countries with less robust public land registry systems.

Another privately initiated project that might be characterized as a start-up is Bloqable (https://www.bloqable.com/). The project leader established a work force development project for Wise Co., VA, to teach land abstraction to college students with a goal to put the abstracts on an immutable ledger, using cryptography and hashing to keep data safe. The project started with residential properties that had a reasonable chance of being sold in the next 10-15 years, at which point searchers would be able to see an abstract of the property on a blockchain. The project was not continued, because they could not maintain access to the data from the county and funding evaporated

Investment Uses

Figure is an example of using blockchain for various financial transactions and perhaps is most easily understood as a form of lending service. But they also have an investment component. Another example of leveraging blockchain for investment in the international sphere is Blocksquare (https://blocksquare.io/) based in Slovenia. The organization described how they were tokenizing the use and income generation from a property without transferring ownership, operating within existing legal conventions. The tokens represented a share of the business activity, such as a partial investment, occurring within the property but did not represent any ownership in the property itself.

Discussion of Technology Alternatives

The private uses sub-group also sought knowledge from experts who simply could help explain the feasible and appropriate uses of blockchain technology for the public land registry. This included the managing director of an international organization called BlockBlox (https://block-blox.com/). One of the insights gained from this conversation was that blockchain works best when there is sufficient and necessary data that needs to be distributed. The benefit would come from distributing the data over many nodes and, with respect to the public land registry, should involve multiple jurisdictions not just one. It was also noted that the application would only require data, not document images.

Conversations with representatives of local land records management systems, who are also PRIA members, helped juxtapose the similarities. differences, pros, and cons of blockchain systems and more traditional databases. Functionally, public land registries can be trusted and are secure, while blockchain systems fit best when the parties to a transaction lack confidence with each other. Practically speaking, blockchain systems typically support a limited amount of data and likely are used for only a portion of an organization's workflow.

Discussions with a representative of Amazon Web Services (AWS) helped with understanding how distributed ledger technology does not necessarily mean it is a geographic distribution. It could be multiple nodes within a single location or data center.

Legal Limitations

As noted previously, one of the important lessons learned in the review of private sector uses is that the legal framework for real estate ownership in the United States, as represented by numerous intermediaries, limits the tokenization of property. Enabling the use of distributed ledger technology for business transactions does not negate all the existing requirements. But laws (and business conventions) can change. What once was unthinkable could someday be acceptable.

Lessons Learned from Private Uses Sub-Group

Conversations and discussions with a diverse group of global blockchain practitioners enriched the understanding among the members of the sub-group. The frame of reference of the sub-group participants evolved throughout the process. The evolution continues as they learn and share in their pursuit of answers to questions about the practical uses of blockchain and implications for the future of property records management. The lessons learned have resulted in a balanced perspective. Blockchain can be a powerful and useful tool for some business purposes, but it cannot do everything, and it is not a panacea.

Blockchain Policy and Legislation

The tracking of proposed and enacted legislation has been an ongoing process. With every new legislative session there have been additional new proposed and enacted legislation regarding blockchain technology. As of the publication date of this paper, no state has enacted or proposed blockchain legislation affecting the legal proof of property ownership or the public land registry. Most of the state legislation enacted or proposed has focused on the following:

- Encouraging or allowing pilot projects.
- Creation of test environments for blockchain technology.
- Amending UETA to allow for blockchain.
- Proof of corporate ownership on blockchain.
- Regulation of digital asset creation and ownership.
- Regulation of cryptocurrency.
- Storage and verification of records.
- Taxation or exemption from taxation of digital assets.
- Allowing banks to offer digital assets custodial services.

At the federal level no legislation has been passed to regulate tokenized assets or blockchain related businesses. All proposed legislation, if enacted, would mainly encourage federal agencies to study or allow pilot projects for the use of blockchain technology. The IRS (Internal Revenue Service), SEC (Security and Exchange Commission), and CFTC (Commodity Futures Trading Commission) have been using existing securities laws to prosecute individuals and businesses who have created or are in the business of exchanging tokenized assets using blockchain technology. This enforcement is forcing the courts to determine if a cryptocurrency or blockchain token is subject to securities laws.

Sample legislation from across the country can be found in Appendix D.

Conclusions and Next Steps

There are many unanswered questions about the interaction between blockchain applications and the public land registry, and there is a need for more straightforward dialogue between the principals in both groups.

- It is natural for markets to seek greater efficiency, reduced costs, and increased profitability. There are many examples where new technologies/systems have been or are being developed to provide greater efficiency, e.g., MERS.
- Blockchain is real both economically and technologically. There are many companies and products that leverage, in some way, a blockchain ledger. It has become a multi-billion-dollar industry (12.4 billion in 2023) and is expected to grow at a compound annual growth rate of more than 57% through 2030[1]). Private FinTech organizations are making significant investments, and the mortgage industry is actively preparing for its use.
- Most blockchain products (software, systems) incorporate the technology only as a part of their workflow. Not everything is ““on the chain””.
- Digital images of property documents are not stored on the blockchain. Instead, property information is represented “on the chain” by using a reference, such as a hash value, to an external system holding the images and more detailed index information.
- While some organizations or users may place a high value on the immutable nature of blockchain, applications which house information in a traditional database are also valuable and can be secure, trustworthy, efficient, and effective.
- Blockchain advocates claim that efficiencies will be gained by using blockchain to reduce or eliminate intermediate processes such as validating, underwriting, evaluating, or recording transactions. Eliminating intermediaries can create efficiency, reduce costs, and increase profits. These processes and procedures have been put in place for a reason – to protect the interests of the parties to a transaction.
- Blockchains have been characterized as being either private or public. But public doesn’t mean that it is accessible to the general public. If access to information ““on the chain”” is desired, the user will need to be authorized to use the service. The definition of a public blockchain as being one where anyone is free to join and participate in the core activities of the blockchain network is not the same as being able to look up a document in a county land registry or a land records website.
- Some assert that the future of real property titling will be the use of digital tokens. As private sector efforts to tokenize real estate expand, the custodians of the public land registry may wish to explore how to index references to tokenized transactions, particularly with the possibility that there may be multiple blockchain systems in operation. Standards can be developed to ensure consistency and interoperability across platforms, and to archive the information in the public land registry.

[1] https://www.globaldata.com/store/report/blockchain-market-analysis/

- A substantial body of law and legal precedent exists in real estate transactions and bypassing intermediaries will face challenges. Planning and communication among all parties and intermediaries will be required to navigate a rational course and avoid unintended risks and consequences.
- In the United States, blockchain usage within the public land registry has not advanced beyond a few pilot projects, and recording jurisdictions should carefully evaluate the costs and benefits before heading down this road. The land registry is a trusted source of authority providing many benefits to citizens and the real estate industry. The public land registry should not be casually discarded.
- The real estate, financial services, and mortgage industries are expected to continue development of products and services using blockchain technology, and efforts to help the industry better utilize the public land registry should continue to be explored. Recorders should make every effort to be part of broader industry discussions about potential uses for blockchain technology to the benefit of all stakeholders.

For now, we say "no" to the proposition that the public land registry be replaced with tokens or a network of private blockchains; however, the ultimate goal should always be to continue working with the private sector to explore ways to improve the efficacy of the land registry in the best interest of the public.

Appendix A –Blockchain Basics with Glossary

Terminology

The following terms may be encountered when describing software and processes related to blockchain technology. While not an exhaustive list, these terms will be most frequently encountered in conjunction with the property records industry.

1. **Block**: A place on the ledger where information is stored. These append-only blocks are made immutable using cryptography.
2. **Consensus Mechanism**: A software protocol that authorizes a node on the blockchain network to create a block on the ledger. Only one node on the blockchain can initially validate and create a block on the ledger. Once a new block is created, that block is replicated to all nodes on the network.
3. **Cryptography**: The process of encrypting and securing information on the block.
4. **Decentralized Autonomous Organization (DAO):** An entity or a group of individuals which creates and operates a proprietary blockchain network.
5. **Digital Asset:** Anything electronically created and stored that represents ownership of tangible or intangible property.
6. **Distributed Ledger**: An append-only record of information stored on a network of peer-to-peer computers.
7. **Encryption:** Secures the transfer of digital information between computers.
8. **Hash**: A unique value generated by a cryptographic algorithm. A hash is a long string of letters and numbers created by a mathematical operation that is easy to perform, but difficult to reverse.
9. **Immutability**: The inability to reverse, modify or delete information on the block once stored on the ledger.
10. **Non-fungible Token (NFT)**: A digital asset, commonly representing forms of creative expression, which is unique and cannot be exchanged for something else of equal value. Because each NFT has a unique identifier, it is one-of-a-kind and impossible to replicate.
11. **Node**: A computer that authorizes, validates, and stores information on a blockchain network.
12. **Peer-to-peer (P2P)**: A decentralized network that links two or more computers together.
13. **Permissioned**: Allows known entities with credentials to write to a private blockchain.
14. **Permissionless**: Allows anyone to read or write to a public blockchain.
15. **Private Key:** A password that uses cryptography to create an alphanumeric code with hundreds of digits to protect ownership of digital assets.
16. **Public Key:** An address or identifier for an authorized user within the blockchain to see the information sent by another user.

17. **Smart Contract:** A software program stored on the blockchain that runs when predetermined conditions are met. They are self-executing, self-enforcing contracts with the terms of the agreement between relying parties being directly written into lines of code.
18. **Token**: Fungible (replaceable) digital asset that is created on a blockchain representing possessions or property. Tokens can be transferred from one user to another and are governed by smart contracts that run on the blockchain.
19. **Wallet**: A repository for storing digital asset information and private keys, e.g., password.
20. **Web3:** The evolution of open-source (non-proprietary) internet applications which convert tangible and intangible assets to tokenized digital assets.

Types of Blockchains

Public Blockchain

Allows any node to read or write information and conduct transactions (permissionless). No central authority has control of the blockchain.

Private Blockchain

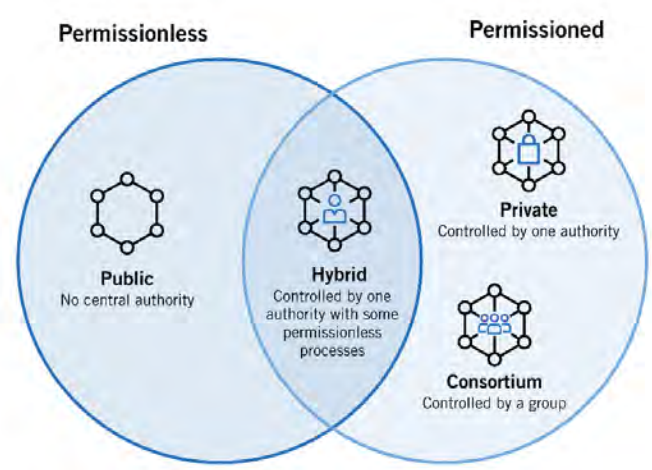
Only authorized nodes can read or write information that is stored on the blockchain's distributed ledger (permissioned). The blockchain is controlled by a central authority.

Hybrid Blockchain

Combines the features of both the public and private blockchains and controlled by a central authority.

Consortium Blockchain

Involves a group of various organizational members working together on a blockchain network.



Implications of Blockchain Technology

Blockchain technology has gained attention and adoption in various industries because of its distinguishing features and capabilities. Like any technology, it comes with its own set of pros and cons.

Pros	Cons
Append-only blocks: Information can only be added to the blockchain in append-only sequential order, providing a complete transactional history.	**Append-only blocks:** A user cannot update or delete information in the ledger.
Control: No central authority has control of the public blockchain. There is no one human intermediary controlling the blockchain.	**Control:** There is no control of the nodes in a public blockchain. Loss of all nodes would equal loss of the entire blockchain.
Cost and Resources: By removing intermediaries and automating processes, blockchain has the potential to significantly lower costs for transactions involving multiple parties and complex interactions.	**Costs and Resources**: There are very few business use cases where the capabilities of blockchain will create any meaningful efficiencies or eliminate human intermediaries and will potentially add to system costs.
Decentralization: Information is copied to multiple computers (e.g., nodes) which makes it harder to gain control of the entire network.	**Decentralization:** Disagreements among network participants can result in splits in the blockchain, potentially leading to multiple versions or a complete shutdown of the blockchain.
Digital Wallet: Allows user to store and exchange digital assets.	**Digital Wallet:** Loss or hacking of a password to a digital wallet can result in the total loss of digital assets.
Distributed ledger: A proprietary append-only ledger that stores information on multiple nodes, offering an alternative to centralized databases that rely on a single server or small network to function.	**Distributed ledger:** Has very limited storage capabilities. Digitized copies of documents cannot be stored on the blockchain but will still need to be maintained off the blockchain.
Efficiency and Speed: Blockchain can streamline various processes by eliminating intermediaries and reducing paperwork, leading to more efficient transactions.	**Efficiency and Speed:** A properly decentralized blockchain will have limited capabilities to store information. Some blockchain networks, especially those with slower consensus mechanisms, can experience long confirmation times for transactions.

Pros	Cons
Innovation and New Business Models: Blockchain has been seen as a way for developing new business models and concepts.	**Innovation and New Business Models:** Despite the potential of blockchain, continued fear and lack of understanding about the technology hinders widespread adoption and integration into existing systems.
Interoperability: Enhances the ability of blockchain networks to communicate with each other, sending and receiving messages, information, and tokens.	**Interoperability:** Individual blockchain platforms cannot communicate with other blockchains without an intermediary.
Private keys: These protect your tokenized digital asset like passwords, which are stored in a digital wallet.	**Private keys**: The loss of a private key means permanent loss of the tokenized digital asset and puts a high burden on users to safeguard their keys.
Security: Each block of information that is stored on the blockchain is hashed and then copied to all the nodes on the blockchain to ensure that the history cannot be deleted or altered.	**Security**: Without enough nodes, a hacker could gain control over the blockchain (e.g., 51% control).
Smart Contracts: Self-executing software programs, e.g., similar to stored procedures, with the information directly written into the blockchain. The programs automatically execute when predefined conditions are met, reducing the need for human intervention, and minimizing the risk of errors or disputes.	**Smart Contracts:** Relatively new software with a limited number of developers and still evolving. Such contracts, once implemented, in theory cannot be altered by any human, including software upgrades or changes. Smart contracts are not legal contracts and may not be enforceable.
Software: Most blockchain code is open source which is free and available to anyone for any purpose.	**Software**: Blockchain open-source coding is still developing.
Tamper-resistant: Information on the blockchain is immutable.	**Tamper-resistant**: Once a transaction is recorded on the blockchain, it cannot be reversed, which can be problematic in situations involving errors, fraud, or disputes.
Tokenized digital asset: As a non-tangible representation of a physical asset, it can be easily bought and sold.	**Tokenized digital asset**: Tokens are proprietary to a specific blockchain and have no value if the blockchain is corrupted or goes out of business. The same digital asset can be tokenized on other blockchains making it difficult to prove ownership.

Pros	Cons
Traceability and Auditability: Blockchain enables a transparent and traceable record of transactions and information.	**Traceability and Auditability:** The conversion of blockchain data to another blockchain or traditional database negates the immutable features of the data that initially made it auditable and traceable through the chain.
Transparency: No central authority has control of the public blockchain. There is no one human intermediary controlling the blockchain.	**Transparency:** Storing sensitive or personal information on a public blockchain can expose that information to the entire network, potentially leading to privacy issues.
Trust: Software and math generate and validate the information to be recorded on the blockchain network.	**Trust**: No human intermediary can intervene if problems arise on the blockchain network.

To read the full test of the Blockchain Basics paper, visit the PRIA Resource Library.

Appendix B – Policy References and Legislation

Enabling Legislation Authorizing the Use of Blockchain

Several states in the U.S. have enacted legislation to enable the use of blockchain. Each of these states has created regulatory frameworks or sandboxes to facilitate the development and application of blockchain. These initiatives aim to support innovation and ensure that blockchain technology is recognized and regulated in a manner that promotes growth in the FinTech and cryptocurrency sectors. Wyoming is often cited as passing some of the most comprehensive blockchain legislation in the country. This is due to its legislative framework that includes recognition of digital assets as property, the creation of a special purpose depository institution for digital assets, and laws facilitating the use of blockchain in various sectors.

A growing list of states has enacted UCC Article 12 legislation, which creates a framework for the use cryptocurrencies and NFTs for commercial transactions.

- **California** Senate Bill 786: Effective January 1, 2023, this bill authorized a county recorder to, upon request, issue a certified copy of a birth, death, or marriage record by means of a verifiable credential, as defined, using blockchain technology. The law defines blockchain as a decentralized data system in which the data stored is mathematically verifiable and uses distributed ledgers or databases to store specialized data in the permanent order of transactions recorded.

- **Delaware** launched the Delaware Blockchain Initiative in 2016, aimed at encouraging the adoption and development of blockchain and smart contract technologies across both the private and public sectors. This initiative is particularly notable due to Delaware's status as the legal home for a majority of U.S. corporations, signaling a major push towards blockchain innovation.

  Senate Bill 157: Enacted in the 2023-24 General Assembly, this bill represents a significant update to the Uniform Commercial Code (UCC) to address the evolving economic landscape, particularly in terms of emerging technologies such as virtual currencies, non-fungible tokens (NFTs), and blockchain technologies. The bill introduces a new category of digital assets known as "controllable electronic records" (CERs), which encompasses virtual currencies, NFTs, and electronic promises to pay. It also establishes updated default rules for transactions involving these technologies and clarifies the applicability of the UCC to mixed transactions that involve both goods and services. Additionally, the amendments recognize the shift towards electronic transactions by affirming that the UCC applies equally to these modern methods of commerce. As noted previously, similar legislation has been adopted in a number of states.

- **Illinois** introduced the Illinois Blockchain Initiative in 2016, which brings together state and county agencies to explore the innovations presented by blockchain and distributed ledger technology. The initiative's goals include transforming the delivery of public and private services, enhancing data sharing, transparency, and trust, and contributing to the state's digital transformation.

  Illinois Blockchain Technology Act 205 ILCS 730: This bill, effective January 1, 2020, creates a legal framework for blockchain and smart contracts. It recognizes the validity of blockchain records and smart contracts in commerce while setting limitations on blockchain's use in certain contexts. Additionally, the act restricts local governments from imposing taxes or licensing requirements on blockchain use, aiming to foster a supportive environment for blockchain technology within the state.

- **Utah** House Bill 470: The Government Digital Verifiable Record Amendments passed in 2023. The legislation specifically addresses the evolving needs and applications of digital technologies within government operations. This bill requires the Division of Technology Services to create a pilot program and provide recommendations for certain digital verifiable records. This bill is a part of Utah's legislative efforts to update and refine the legal framework surrounding the use of digital and electronic records, ensuring that governmental processes keep pace with technological advancements.

- **Wyoming** Senate File 76: The Wyoming Digital Asset Registration Act, passed in 2023, establishes a comprehensive legal framework for the registration of digital assets. It allows the lawful owner of a digital asset, or their agent, to register the asset with the Wyoming Secretary of State, provided the applicant is a resident of Wyoming or has a defined connection to the state. This legislative move is part of Wyoming's broader initiative to create a supportive legal environment for digital assets and blockchain technology.

Legislation Enabling Activities with a Focus on the Real Estate/Property Industry

The adoption of blockchain in the real estate sector has been facilitated by various legislative efforts across different states, aimed at enabling specific business or government activities related to property transactions. Notable examples of such legislation include:

- **Arizona** House Bill 2417: Enacted in 2017, this broad-sweeping legislation recognizes blockchain signatures and smart contracts as an electronic record. It mandates governmental agencies to allow the use of electronic records or electronic signatures, including for the transfer of real estate, thereby acknowledging the legal validity of blockchain-based transactions.

- **Iowa** Chapter 554E**:** Any transaction that conveys property using distributed ledger technology and is intended to be evidenced by an instrument affecting real estate as defined in Chapter 558 (relating to the conveyance of property) and is intended to provide constructive notice, must comply with a format suitable for recording.

- **Ohio** Senate Bill 220**:** This bill, enrolled in the 2017-18 legislative session, asserts that records or contracts secured through blockchain technology are to be considered in electronic form and to be an electronic record. It also recognizes electronic signatures secured through blockchain technology as having the same legal standing as other electronic signatures, facilitating the use of blockchain in electronic transactions including real estate.

- **Vermont** House Bill 868: Enacted in 2016, this legislation provides for the enforcement of transactions using blockchain by establishing a legal framework. It includes a rebuttable presumption of admissibility for a blockchain-based digital record as a business record under Vermont's rules of evidence, paving the way for blockchain's application in real estate transactions.

Other Legislative Initiatives Involving Blockchain or Distributed Ledger Activities

- **Illinois** House Bill 4347: This 2023-24 bill was introduced in Illinois to regulate the use of blockchain-based identification systems, prohibiting public or private entities from requiring individuals to submit a blockchain-based ID as a condition for receiving goods or services. This initiative reflects a broader trend of exploring regulatory frameworks that protect individual privacy while acknowledging the potential of blockchain technologies. This bill is still pending.

- **Missouri** House Bill 2107: Introduced 2023-24, this bill proposes exemptions from certain taxes for digital assets used as payment methods and seeks to protect home digital asset mining from local regulation. This is part of a wider trend of states attempting to foster a friendly regulatory environment for blockchain and cryptocurrency-related activities. This bill is still pending.

These legislative efforts and pilot projects demonstrate a keen interest in leveraging blockchain and distributed ledgers to modernize and improve various aspects of governance, financial services, and business operations. The initiatives vary widely in scope and application, from enhancing digital identity management and property rights to regulating digital currencies and virtual assets. As these technologies continue to evolve, it is likely that more states will explore and adopt similar legislative measures to capitalize on the benefits of blockchain and distributed ledgers.