

e-Notarization

The Pennsylvania Story

Records Department

City of Philadelphia

PA e-Notarization Initiative Components

- **Players**
 - » PA Secretary of State
 - » PA General Assembly
 - » Industry Associations
 - » Recorder of Deeds
 - » Certificate Provider
- **Legislation**
 - » Federal, State
- **Technology**
 - » Infrastructure, Digital Certificates
- **Process**
 - » Phases, Monitoring
- **Agreements**
 - » PA Secretary of State, Recorder of Deeds

PA e-Notarization Secretary of State

- Program Characteristics
 - » Crafted a **thoughtful** program
 - » Not **“silent”** about e-transactions
 - » Established strict **requirements**
 - » Great attention to **details**
 - » Preserves **notary tradition**
 - » Is **practical and doable**
 - » Applies to **Level 3 e-recording**
 - » e-notarized by **PA notary**

PA e-Notarization How the Program Works

- Application and Selection
 - » **Select Phase I Participating Counties**
 - » How?
 - Recorders in a ready state to deploy e-recording
 - Interested Recorders apply
 - **Application requirements**
 - › Statement of the business case for e-recording
 - › Credentials and profile of e-recording vendors
 - › Proof of compliance with State Law – long term retention of records
 - › Statement of system security
 - › Submissions from “trusted business partners”

PA e-Notarization How the Program Works

- Agreements
 - » **Memorandum of Understanding**
 - » **Establish roles and responsibilities**
 - Secretary of State
 - Recorder of Deeds
 - Certificate Authority
 - » **Establish Timeframes**
 - Reviews
 - Reports
 - Notifications
 - » **Establish Level of Interest**
 - Level 3 only
 - Strict Requirements

PA e-Notarization How the Program Works

- Phased Approach
- Phase I Implementation
 - » **4 participating counties**
 - Geographic Variety – East & West
 - Chester, Lancaster, Philadelphia, Westmoreland
 - » **Review periods**
 - One year review period established
 - Six Month checkpoint to review activity
 - » **Reports**
 - Monthly report due to the Secretary of State
 - > Number of documents e-recorded
 - > Type of documents e-recorded
 - Mortgage, assignment, deed, etc.
 - > Total number of e-recordings by level
 - Level 2
 - Level 3

PA e-Notarization How the Program Works

- The Notary
 - » Must be duly commissioned and in good standing
- Application and Approval
 - » If approved, Electronic Notary Approval Letter issued
- In-Person and with ID
 - » Notary appears in person at the Recorders Office
 - Brings Letter
 - Proof of Identity
- Recorders confirms identity and updates on-line system
 - » Recorder files the Letter
- eNotary has 45 days to download the Digital Signature

PA e-Notarization

How the Program Works

- The Digital Certificate
 - » Issued by a Certificate Authority
- Using Sound and proven technology
- With Structured Process and Methodology
- Including Data Retention Requirements
- Used By Federal Government

PA e-Notarization E-Notaries - Statistics

- 236 E-Notaries approved by PA Secretary of State
- 153 downloaded Electronic Notary Seal “ENS”
- 7 in process of completing download
- 89 have not yet appeared before a Recorder of Deeds
- 24 different counties – distribution of e-notaries
- 53 in Philadelphia
- 33 in Allegheny
- 22 in Montgomery
- 18 in Chester
- 16 in Westmoreland
- 15 in Lancaster

PA E-notarization Dynamics of Change

- Embracing Change
 - » **Organizational**
 - Resistance
 - Unknowns
 - Requires education
 - Information exchange
 - » **Marketplace**
 - Competitive
 - Demand for faster turnaround
 - Inter-State Commerce
 - Global Markets
 - » **Technology**
 - New tools emerge

PA E-notarization Partnerships

- Building Partnerships
 - » Philadelphia Bar Association
 - » PA Land Title Insurance Association
 - » Banking Industry
- Alliances for Legislative Change
 - » Work with associations and respective lobbyists for support
- Alliances to further adoption rate

PA E-notarization Align Resources

- Digital Certificates
- Digital Certificate Authority
 - » Initially a Recorder's Responsibility
 - » Investigate and propose a solution provider
 - » Meet PA Secretary of State requirements
- NNA / ENS Program Developed

PA E-notarization Address Key Concerns

- Security
- Use of proven and sound technology
 - » Secure Socket Layer – **“SSL”**
 - » Public / Private Key Infrastructure – **“PKI”**
 - » **128 bit encryption**
 - » **Digital Wrappers**
 - Tampering detected
 - Document rejected if evidence of tampering

PA E-notarization Address Key Concerns

- Security
- Transaction Validation
 - » Transaction notarized by a PA notary on a level 3 document
 - » Process checks for the presence of an approved PA Notary
 - » Notary is using the digital certificate authorized by the State
 - » Transaction is rejected if PA digital certificate is not affixed

Company



Payment

ACH Transaction
From Company Acct.
To City Acct.



Transmit e package over Internet

128 bit encryption
PKI Infrastructure
"Handshake" Public & Private Keys
"SSL" Secure Socket Layer



Level 2 e-recording

Scan paper Doc
Create Image &
Data
Originally, "wet" signature
Document created in paper
world

Level 3 e-recording

Prepare "Smartdoc"
"Born Digital"
Digital Signature
No Paper



E-doc arrives in Records

Appears in Work Queue



**Recorded E-doc is returned to
Company**

State's Role Interpreted & Applied

- Players in e-transactions
 - » Citizens
 - » Businesses
 - » Government
- Why "regulate?"
 - » Rationale
 - New Initiative
 - Role of Government
 - Citizen Expectation
- Why Prescribe Technical Specifications?
 - » Business Environment
 - » Laissez-Faire vs Certainty & Direction

Philadelphia Recorder Benefits of e-Recording

- Why implement this technology?
 - » Resource Constraints
 - » Quality of Work
 - » Reduce Re-Work
 - » Reduce Turnaround Time
- Impact of e-Recording
 - » Reduces number of process steps from 14 to 4
 - » Provides better and faster service to our customers

CITY HALL OPERATIONS



Philadelphia Recorder Volume and Growth Rate

- Philadelphia County
- Growth over past 2 fiscal years
 - » Number of documents e-recorded
 - 2,500 to 18,000
 - » Revenue collected
 - \$1.8 M to \$21.1 M
- Number of companies e-recording
 - » 73
- Current Growth Rate
 - » 1% + per month

Philadelphia Recorder Next Steps

- Continue to build volume
 - » Land Title Insurance Companies
 - » Law Firms
 - » Banks & Financial Institutions

Philadelphia Recorder Next Steps

- Most Frequently Asked Questions
 - » From Land Title Insurance Companies
 - » When will **lenders** adopt this technology?
 - » I record in adjacent counties / states
 - » How are you addressing this concern?

Philadelphia Recorder Next Steps

- Construct PA Portal
 - » “One stop” submissions for participating counties
 - » Repository for local county requirements
 - » Long-range view
 - Partner with other states

An e-Recorded Document Digital Signatures / Notary Acknowledgement

- What does an e-Recorded Document Look Like?

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</NOTARY>

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e-Recorded Document Public Record

- How does an e-Recorded Document Appear on the Public Record?

Prepared By
Palmer Abstract
234 Mall Boulevard, Second Floor
King of Prussia, PA 19462
(610)265-2464

Return To
First American Title Insurance Company
472 California Road
Quakertown, PA 18951

Order No.: **1118434KPC (3632 Morrell Avenue- Clarke)**
Property Address: **3632 Morrel Avenue, Philadelphia, Pennsylvania 19156**
Tax Parcel ID: **66-1-127600**
City of **Philadelphia, Philadelphia** County

THIS INDENTURE

Made the **thirty first day of October, 2005**, between **Elizabeth A. Eisenmann** (hereinafter called the Grantor(s)) AND **Glenn A. Clarke and Stephanie K. Clarke** (hereinafter called the Grantee(s)).

Witnesseth, That the said Grantor(s) in consideration of **ONE HUNDRED SIXTY FIVE THOUSAND** dollars (**\$165,000.00**) paid to the Grantor(s) by the Grantee(s), receipt of which is hereby acknowledged, does (do) grant, bargain, sell and convey to the said Grantee(s); his, her, their heirs, personal representatives, its successors and assigns.

All that certain lot or piece of ground with the buildings and improvements thereon erected, Situate in the 58th Ward of the City of Philadelphia, described according to a plan made for Gorchoy Bros., by John J. McDevitt, Surveyor and Regulator of the 4th District, dated November 30, 1959, to wit:

Beginning at a point on the Westerly side of Morrell Avenue (eighty-five feet wide) measured South Nine degrees thirty-five minutes fifty-nine seconds West along the said Westerly side of Morrell Avenue, the distance of Seventy feet ten and one-half inches from a point of tangent, which point of tangent is measured Southeastwardly on the arc of a circle curving to the right, which connects the said Westerly side of of Morrell Avenue and the Southerly side of Prince Circle (fifty feet wide) having a radius of fifteen feet the arc length of twenty-three feet six and three-quarter inches from a point of curve on the said Southerly side of Prince Circle.

Containing in front or breadth South nine degrees thirty-five minutes fifty-nine seconds West along the said Westerly side of Morrell Avenue Seventeen feet eleven inches and extending of that width in length or depth North eighty degrees twenty-four minutes one second West between parallel lines at right angles to the said Morrell Avenue, One hundred two feet. The Northerly and Southerly lines passing through the center of party walls between the said premises and the premises adjoining on the North and South.

Being No. 3632 Morrell Avenue.

Under and subject to conditions and restrictions as now appear of record.

BEING PLAN/PLOT 153 N 8-528; BOARD OF REVISION 66-1-127600;
66TH WARD.

(GENERAL/SPECIAL WARRANTY DEED/INDIVIDUAL or CORPORATE)

Order No.: 1118434KPC (3632 Morrell Avenue-
Clarke)
Page 2

Being the same premises which John J. Eisenmann and Elizabeth A. Eisenmann, husband and wife, by Indenture dated 05-16-94 and recorded 06-27-94 in the Office of the Recorder of Deeds in and for the County of Philadelphia in Deed Book VCS 608 page 413, granted and conveyed unto Elizabeth A. Eisenmann.

Together with all and singular the buildings, improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of the said Grantor(s), as well at law as in equity, of, in and to the same.

To have and to hold the said lot or piece of ground above described, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee(s), his, her, their, heirs, personal representatives, its successors and assigns, to and for the only proper use and benefit of the said Grantee(s), his, her, their, heirs, personal representatives, its successors and assigns, forever.

AND the said Grantor(s), and his, her, their, heirs and personal representatives, its successors does (do) covenant, promise and agree, to and with the said Grantee(s), his, her, their heirs, personal representatives, its successors and assigns, by these presents, that the said Grantor(s) his, her, their, heirs, and personal representatives, its successors, all and singular the hereditaments and premises hereby granted or mentioned and intended so to be, with appurtenances, unto the said Grantee(s), his, her their heirs, its successors and assigns, against the said Grantor(s) and his, her their heirs, its successors, and against all and every person and persons whosoever lawfully claiming or to claim the same or any part thereof, by, from or under any of them, shall and will warrant **specialy** the property hereby conveyed.

(GENERAL/SPECIAL WARRANTY DEED/INDIVIDUAL or CORPORATE)

Order No.: 1118434KPC (3632 Morrell Avenue-
Clarke)
Page 3

In Witness Whereof, the said Grantor(s) has (have) hereunto set his/her/its/their hands and seals. Dated the day and year first above written.


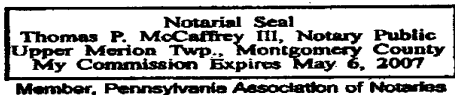
WITNESS:


Elizabeth A. Eisenmann

State of **Pennsylvania**
County of **Philadelphia** }

On this, the **thirty first day of October, 2005**, before me the undersigned officer, personally appeared **Elizabeth A. Eisenmann**, known to me (or satisfactorily proven) to be the person or persons whose name(s) is (are) subscribed to the within instrument, and acknowledged that he / she / they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.


Notary Public

CERTIFICATE OF RESIDENCE

I hereby certify that the precise residence of the grantee(s) herein is
3632 Morrel Avenue, Philadelphia, Pennsylvania 19156


For Grantee(s)

Record and return to:
First American Title Insurance Company
234 Mall Blvd The Atrium, 2nd Floor, King of Prussia, PA 19406

| | | |
|---|---|---|
| PHILADELPHIA REAL ESTATE TRANSFER TAX CERTIFICATION | | BOOK NO. PAGE NO. |
| | | DATE RECORDED |
| | | CITY TAX PAID |
| Complete each section and file in duplicate with Recorder of Deeds when (1) the full consideration/value is/is not set forth in the deed, (2) when the deed is with consideration, or by gift, or (3) a tax exemption is claimed. If more space is needed, attach additional sheet(s). | | |
| A. CORRESPONDENT — All inquiries may be directed to the following person: | | |
| NAME <u>Glenn and Stephanie Clarke</u> | | TELEPHONE NUMBER: |
| STREET ADDRESS <u>3632 Morrel Ave</u> CITY <u>Phila</u> STATE <u>PA</u> ZIP CODE <u>19156</u> | | AREA CODE |
| B. TRANSFER DATA | | |
| GRANTOR(S)/LESSOR(S) <u>Elizabeth Eisenmann</u> | | DATE OF ACCEPTANCE OF DOCUMENT: |
| STREET ADDRESS <u>4 South Shore Dr</u> | | GRANTEE(S)/LESSEE(S) <u>Glenn and Stephanie Clarke</u> |
| CITY <u>Lincoln</u> STATE <u>DE</u> ZIP CODE <u>19969</u> | STREET ADDRESS <u>3632 Morrel Ave</u> | |
| | CITY <u>Phila</u> STATE <u>PA</u> ZIP CODE <u>19156</u> | |
| C. PROPERTY LOCATION | | |
| STREET ADDRESS <u>3632 Morrel Ave</u> | | CITY, TOWNSHIP, BOROUGH <u>Phila</u> |
| COUNTY <u>Philadelphia</u> | SCHOOL DISTRICT <u>Phila</u> | TAX PARCEL NUMBER <u>66-1-127600</u> |
| D. VALUATION DATA | | |
| 1. ACTUAL CASH CONSIDERATION <u>165,000.00</u> | 2. OTHER CONSIDERATION <u>0</u> | 3. TOTAL CONSIDERATION <u>165,000.00</u> |
| 4. COUNTY ASSESSED VALUE <u>19,072.</u> | 5. COMMON LEVEL RATIO FACTOR <u>3.37</u> | 6. FAIR MARKET VALUE <u>64,272.64</u> |
| E. EXEMPTION DATA | | |
| 1A. PERCENTAGE OF EXEMPTION <u>0</u> | 1B. PERCENTAGE OF INTEREST CONVEYED <u>100%</u> | |
| 2. Check Appropriate Box Below for Exemption Claimed | | |
| <input type="checkbox"/> Will or intestate succession (NAME OF DECEDENT) (ESTATE FILE NUMBER) | | |
| <input type="checkbox"/> Transfer to Industrial Development Agency. | | |
| <input type="checkbox"/> Transfer to agent or straw party. (Attach copy of agency/straw party agreement). | | |
| <input type="checkbox"/> Transfer between principal and agent. (Attach copy of agency/straw trust agreement). Tax paid prior deed \$ | | |
| <input type="checkbox"/> Transfers to the Commonwealth, the United States, and Instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (Attach copy of resolution). | | |
| <input type="checkbox"/> Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number Page Number Mortgagee (grantor) sold property to Mortgagor (grantee) (Attach copy of prior deed). | | |
| <input type="checkbox"/> Corrective deed (Attach copy of the prior deed). | | |
| <input type="checkbox"/> Other (Please explain exemption claimed, if other than listed above.) | | |
| <p style="font-size: small;">Under penalties of law or ordinance, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.</p> | | |
| SIGNATURE OF CORRESPONDENT OR RESPONSIBLE PARTY <u>Sandy Cusson</u> | | DATE <u>11-3-2005</u> |

RECORDING REQUESTED BY

Wachovia Bank, N.A.
P O BOX 50010
Roanoke, VA 24022

AND WHEN RECORDED MAIL TO

Wachovia Bank, N.A.
RCS
P O BOX 50010
Roanoke, VA 24022

Satisfaction of Mortgage

Loan Number: 4386542219056980

MERS ID:

VRU Number:

Made this date: 11/04/2005

Name of Mortgagor: ODISHO D YOUKHANA

Name of Original Mortgagee: WACHOVIA BANK, NATIONAL ASSOCIATION

Current Owner: WACHOVIA BANK, NATIONAL ASSOCIATION who by signing below certifies that the address of the Last Assignee is P O BOX 50010, Roanoke, VA 24022

Dated: 01/31/2003 Original Mortgage Debt: \$30,000.00 Mortgage Recorded on: 02/28/2003 in the office of the Recorder of Deeds of Philadelphia County, State of Pennsylvania in Book: N/A Page: N/A as Instrument Number: 50622466

Legal Description:

Property Address: 986 CARVER ST.,

Assessor's/Tax ID Number:

The undersigned hereby certifies that the debt secured by the above-mentioned Mortgage has been fully paid or otherwise discharged and that upon the recording hereof said Mortgage shall be and is hereby fully and forever satisfied and discharged.

The undersigned hereby authorizes and empowers the recorder of said county to enter this Certificate of Satisfaction piece and to cause said mortgage to be satisfied of record.

Witness the due execution hereof:

WACHOVIA BANK, NATIONAL ASSOCIATION

on 11/04/2005

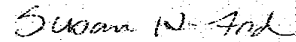
By:



COLLEEN F HORNE, Assistant Vice President

This instrument was acknowledged before me SUSAN H FORD, a notary public in and for Roanoke county, in the state of VA on 11/04/2005 by COLLEEN F HORNE as Assistant Vice President of WACHOVIA BANK, NATIONAL ASSOCIATION.

Witness my hand and official seal,



Notary Public: SUSAN H FORD

Commission Expires: 09/30/2009



RECORDING REQUESTED BY
ABN AMRO Mortgage Group
7159 Corklan Drive
Jacksonville, FL 32258

AND WHEN RECORDED MAIL TO
ABN AMRO Mortgage Group
Lien Release Department
7159 Corklan Drive
Jacksonville, FL 32258

Satisfaction of Mortgage

Loan Number: 0641149702
MERS ID:
VRU Number:
Made this date: 11/03/2005

Name of Mortgagor(s): LISA BASS A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY
Name of Original Mortgagee: ABN AMRO MORTGAGE GROUP, INC.
Current Owner: ABN AMRO MORTGAGE GROUP, INC. who by signing below certifies that the address of the
Last Assignee is 7159 Corklan Drive, Jacksonville, FL 32258

Dated: 10/15/2003 Original Mortgage Debt: 71,000.00 Mortgage Recorded on: 10/27/2003 in the office of the
Recorder of Deeds of Philadelphia County, State of Pennsylvania in Book: Page: as Instrument Number: 50789722

Legal Description:
Property Address: 1346 KNORR ST. PHILADELPHIA, PA 19111
Assessor's/Tax ID Number: 53-2-1265-00

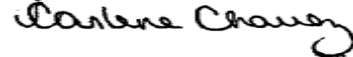
The undersigned hereby certifies that the debt secured by the above-mentioned Mortgage has been fully paid or
otherwise discharged and that upon the recording hereof said Mortgage shall be and is hereby fully and forever
satisfied and discharged.

The undersigned hereby authorizes and empowers the recorder of said county to enter this Certificate of Satisfaction
piece and to cause said mortgage to be satisfied of record.

Witness the due execution hereof:

ABN AMRO MORTGAGE GROUP, INC.
on 11/03/2005


By:



Carlene Chavez, Assistant Vice President

This instrument was acknowledged before me Catherine Lalonde, a notary public in and for Duval county, in the
state of FL on 11/03/2005 by Carlene Chavez as Assistant Vice President of ABN AMRO MORTGAGE GROUP,
INC.

Witness my hand and official seal,


Notary Public: Catherine Lalonde
Commission Expires: 07/14/2007



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Electronic Notarization Initiative

The Electronic Notarization Initiative permits qualified Pennsylvania notaries public to perform notarizations electronically as part of electronic documents that are recorded electronically by participating Pennsylvania county recorders of deeds. Phase I of the Electronic Notarization Initiative began on January 30, 2006, and is authorized for up to one year. This Initiative presents the Department of State with an exciting opportunity to utilize what is learned from the Initiative as a means of identifying the components of a workable statewide electronic notarization program, while providing safeguards for consumers, recording offices and notaries alike. The Initiative will enhance e-commerce among Pennsylvania businesses and reduce manual document examination, indexing and paper document costs for participating recorders of deeds. The Initiative also provides the Department with the ability to assess the level of interest in the use of electronic notarization among Pennsylvania businesses, government and financial institutions, as well as among notaries public and consumers. You may learn more about the Initiative from the links below.

[Frequently Asked Questions about the Electronic Notarization Initiative](#)

[Electronic Notary Public Application and Instructions](#)

[Eight Steps to Becoming an Electronic Notary in Pennsylvania](#)

[List of Participating County Recorders of Deeds for Phase I Electronic Notarization Initiative](#)

Websites

Contact Information

- PA
 - » www.state.pa.us
 - Electronic Notary Initiative
 - > Electronic Notary Application
 - > FAQs
 - > 8 Steps to Becoming a Notary

- City of Philadelphia
 - » Records Department
 - » Joan.decker@phila.gov

- Thank You!