

Dispelling the Myth(s) of eRecording

**MBA's National Technology in Mortgage Banking
Conference & Expo | March 25-28, 2007
Tampa Convention Center
Tampa, FL**



Bexar County Courthouse

**Bexar County
San Antonio, TX**

Bexar County Clerk Office

San Antonio, TX

San Antonio 7th largest in US

Process 316,000 documents per year

E-recording about 40% all document types

- Started January 2005
- Title companies and lenders

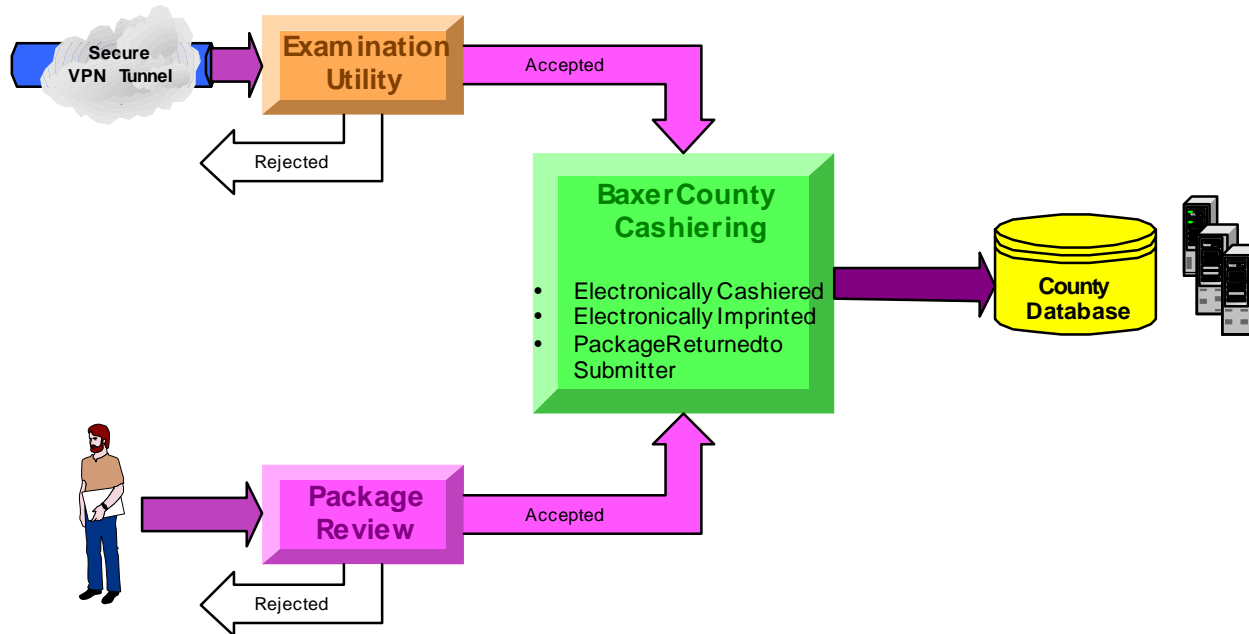


Implementation Process

- **Beta Test with title company**
 - **Maintain error free submissions of 50 documents per day for 1-month**
- **Invite phase-one title companies (large users) MOU**
 - **Achieve 20% of daily volume**
- **Invite phase-two title companies**
 - **Exceeded goal, over 35% of all documents**



Recording Process Flow in the County System



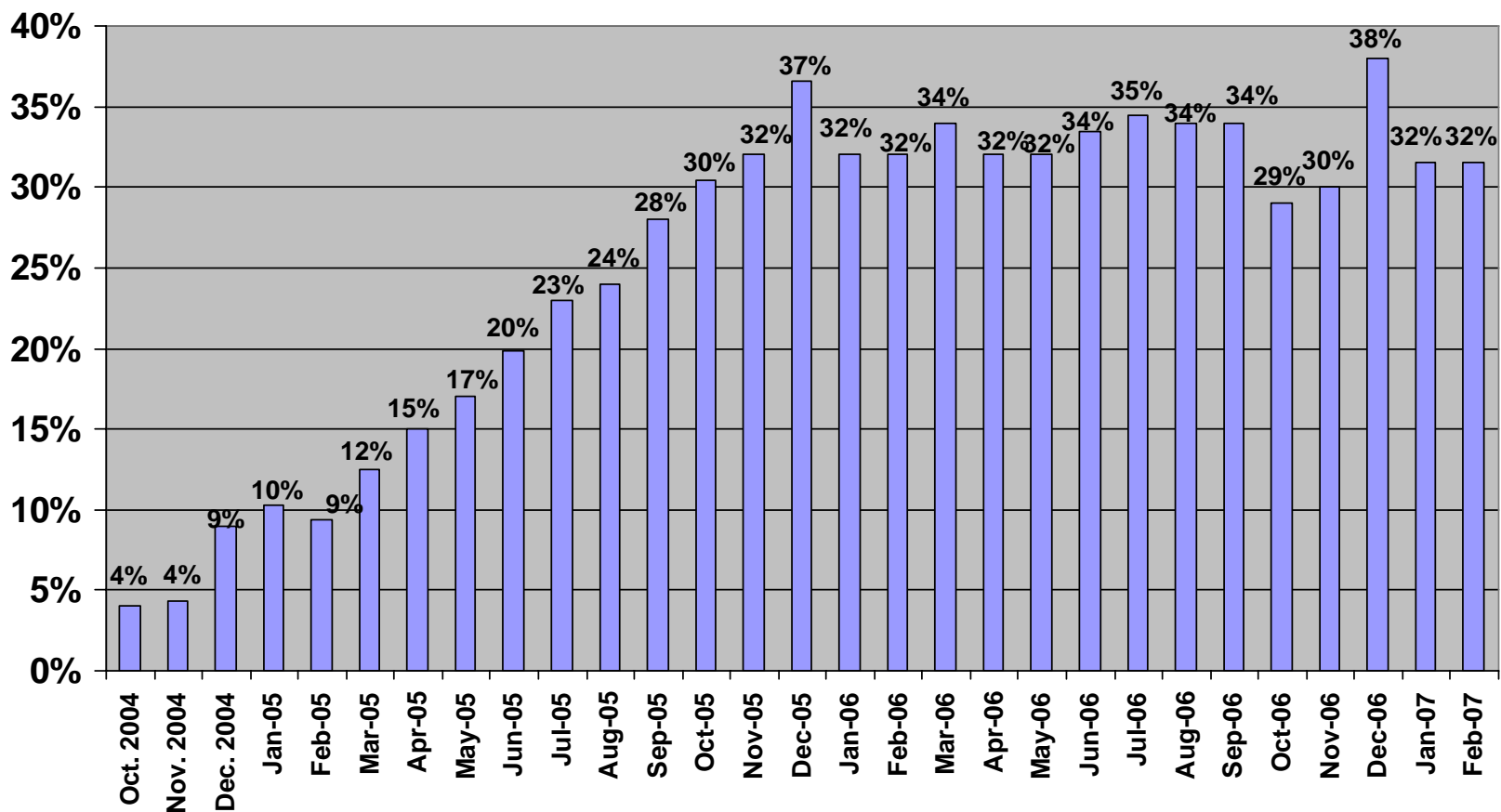
Dispelling the Myth(s) of eRecording

MBA's National Technology in Mortgage Banking Conference & Expo | March 25-28, 2007

global  strategies



■ PERCENTAGE OF DOCUMENTS RECORDED ELECTRONICALLY



Value Proposition for Bexar County

- *Eliminates cashiering*
- *Eliminates document stamping*
- *Eliminates document scanning*
- *Eliminates or reduces indexing (PRIA Level 2-3)*
- *Eliminates need to process checks and cash payments*
- *Eliminates cost of mailing recorded documents to submitter*
- *Reduces operator error and close of day rush to record documents*
- *Improved customer relations and service*
- *Tight integration with over-the-counter recordings supports race to record*
- *Supports electronic recording of ALL document types*
- *Significant reduction in paper processing – space saving*



Value Proposition for Lenders

- *Eliminates need to process checks for recordation*
- *Eliminates cost of mailing / shipping*
- *Supports electronic recording of ALL document types*
- *Same day recording*
- *Documents returned in minutes*
- *Audit trail with electronic storage / retrieval*
- *Improved efficiency for transaction processing*
- *Improved customer relations and service*

