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Authority launches Virtual Microfilm

As part of its mission to help clerks stay at the forefront of technology, the Clerks' Authority recently launched Virtual Microfilm (VMF).

The new system was designed and implemented to replace and significantly improve upon the previous, traditional micro-filming services offered to Superior Court clerks since the early 2000s.

The new VMF project remains a GSCCCA-sponsored initiative intended to enhance the microfilm creation process and produce virtual microfilm for the following:

- ❖ all deeds previously filmed since 2011;
- ❖ all new deeds actively transmitted to the GSCCCA daily, totaling more than 7 million images per year; and
- ❖ all deeds, liens and plats ever received by the GSCCCA, which will exceed another 236 million images once completed.

The goal in offering the Virtual Microfilm service is to continue providing clerks more control over the records for which they are custodians, including how they are permanently archived as required by law. The new service also provides a more efficient means for accessing archived records in a way that is both practical and meaningful to the clerk. Such immediate access using traditional microfilm was simply not possible.

The Authority receives deed, lien and plat images daily from Georgia's 159 counties. The new VMF system captures, protects and preserves

these images while making them accessible to the clerk for viewing and/or download through an online dashboard. Stored images are grouped on the website by docket and book, making document retrieval extremely familiar for clerks. Documents are also grouped into containers called *Virtual Reels* that imitate physical microfilm reels. Such virtual reels are formatted to be wholly sufficient for subsequent physical

film production if the need or desire ever arises.

Through the VMF online portal, the clerk is empowered, as custodian of the records, to access and view archived records on a self-serve basis. The new VMF system includes built-in

Continued on Page 5

VIRTUAL
MICROFILM

Table of Contents

Authority launches Virtual Microfilm	Pages 1, 5
October board meeting review	Pages 2-3
Deadline approaching for state tax lien eFiling	Page 3
It is time for notarization to enter the digital age	Pages 4-5
Jackson awarded the 2017 ÉCLAT	Pages 6-7
Still time for state tax lien eFile training	Page 8
Remaining webinars for 2017	Page 8
F&F updated remittance reports	Page 8
Authority provides training at COAG	Page 9

October board meeting review

The Authority Board met on October 11 for its quarterly meeting. Following is a summary of the reports and actions of the meeting.

General Business:

The minutes of the July 12, 2017 board meeting were approved by the Board.

Greg Morgan, with Mauldin & Jenkins, provided the Accountant's Review and reported that the Authority's audit had received an unqualified clean opinion and that Mauldin & Jenkins gave the Authority a "clean bill of health." Authority staff was complimented for streamlining the auditing process. Morgan also reviewed the Authority's internal financial statements for the two months ending August 2017, and reported that the statements reflect status quo. Revenue and expenditures are in line with budgeted amounts.

Amendments to Indexing Standards:

In order to incorporate changes brought about by HB 337 related to the filing of state tax liens, a motion to adopt amendments to the Indexing Standards for Real and Personal Property Records for the State of Georgia, effective January 1, 2018, was approved by the Board.

Fines & Fees Division:

It was reported that collections for the Georgia State Indemnification Fund, as required by SB 160, began on July 1, 2017, and funds are already being forwarded to DOAS. For Q1 FY 2018, \$21.6 million has been collected in fines and fees which is in line with anticipated annual collections. The Fines & Fees Division is on solid ground with a new hire and good team work in the division.

Training Update:

Training outreach continues to provide benefits to clerks' offices and the public. Thus far in 2017, attendance has been strong across the state as shown by the following participation numbers:

- ❖ 1,033 attendees for Notary Public classes
- ❖ 64,188 participants for online notary training
- ❖ 3,098 participants for all courts and vendors for online training

- ❖ 372 attendees for all other types of training

Scheduled training for the remainder of 2017 includes multiple options for state tax lien eFiling and eAssist updates. A complete online training schedule is available at gsccca.webex.com.

eFiling Project:

The following eFile participation numbers were reported:

- ❖ UCC eFile: 107 counties (More than 70,000 UCCs have been eFiled and accepted in 2017.)



- ❖ Real Estate eFile: 158 counties (53 of those counties only allow plats to be eFiled)
- ❖ Child Support eFile: 123 counties
- ❖ Notary Online: 134 counties

Historical Deed Re-Indexing Projects:

It was reported that only one county has not been completed for the 1992 Authority-sponsored project, but the Authority has a commitment from the vendor to have instruments indexed by the end of October. Since June 30, 2017, 49,000 instruments have been placed in production and are available for searching. Another 25,000 have been placed into quarantine for regular review.



Continued on Page 3

Board Meeting Review — Cont. from Page 2

UCC Project:

The number of UCC filings for Q1 FY 2018 is in line with the volume experienced for Q1 FY 2017. Economic activity indicates that filing volume should remain strong.

Subscriber Accounts:

The Authority has seen 16% growth in the number of Premium Account subscribers in the last year, and demand remains high.

Notary & Authentications Division:

The number of apostille requests from “walk-ins” and those received via mail have increased for Q1 FY 2018 compared to Q1 FY 2017. Specifically, requests for documents destined for Korea have significantly increased.

Legislative Update:

Staff provided an update on the Authority’s preparations to meet the mandates of HB 337, the State Tax Execution Modernization Act. Development will require a full-time effort to meet the January 1, 2018 effective date. Testing should occur late October to early November. The Department of Revenue published a draft of the

rules for public comment. Comments will be considered and a new draft will be available on October 15 for another 30-day comment period. The extended timeline for adoption of rules could impact the Authority’s outreach.

An update was also provided on SB 132, and it was reported that the process of transmitting civil data has improved with clerks now sending data directly to the Administrative Office of the Courts (AOC).

Update on Remote Notarization Task Force:

It was reported that the task force created by NASS (National Association of Secretaries of State) is in the process of developing standards regarding the remote/online notarization process. The standards will provide guidance to those states/jurisdictions adopting statutes governing remote/online notarization. The Authority will continue to be involved in the NASS effort to develop remote notarization standards.

Next Board Meeting:

The next quarterly board meeting will be held on January 9-10, 2018 at the Authority office. ■

Deadline approaching for state tax lien eFiling

As a result of HB 337, significant changes to the way state tax liens are filed will be enacted on January 1, 2018. The Authority has been diligently working with clerks, the Department of Revenue, vendors, attorneys, and the public to ensure that this year-long initiative concludes successfully and without disruption to the filing process. As part of the Authority’s continuing preparation, we were pleased to present on State Tax Lien eFiling at the Fall COAG Conference, and will be conducting webinars on the subject in November and December.

The Authority is also in active communication with vendors providing information on critical changes for both eFiling and real estate indexing transmission requirements. Real estate systems provided by various vendors in Georgia must have their programs certified by the GSCCCA to ensure compliance with transmission standards. As a result of HB 337, vendors must complete a “System Demonstration” that shows that their system has been updated to meet the new requirements and remain certified. It is our goal to have this process complete by the end of November to ensure that there are no interruptions in file transmissions at the start of the year. If your vendor hasn’t already done so, please encourage them to schedule their System Demonstration as soon as possible to ensure this goal is met.

With the holidays fast approaching, now is the time to get ready! For questions regarding activation or eFiling, please contact Rachel Rice at rachel.rice@gsccca.org or 404-327-7322.



It is time for notarization to enter the digital age



The following Q&A was originally published in the October issue of *Scotsman Guide*, the leading provider of information, resources and tools for professionals in the commercial and residential mortgage industries. *Scotsman Guide* editor, Will McDermott, interviewed the Authority's director of communications and compliance, Mike Smith, for this article. Smith (pictured to the left) currently serves as president of the Notary Public Administrators (NPA), a staff section of the National Association of Secretaries of State.

If the mortgage loan process is ever to become completely digital from end to end, every county in every state will need to be able to accept electronic notarizations. This is partly a technology issue, but it is also a legal issue. Not every state legislature has passed laws that make e-notarization legal within the state. The Notary Public Administrators (NPA), a section of the National Association of Secretaries of State (NASS), assisted NASS with the development of its 2006 e-notarization standards and is now drafting guidelines for remote notarization, which allows document signers to meet with notaries via webcams. We spoke with Mike Smith, president of the NPA, about these efforts.

What is preventing so many states from allowing electronic notarization?

It's primarily a legislative issue. Some states at this point have not either seen the importance or chosen not to address and allow for electronic notarization. ... It's a matter of whatever it is in their priority list in their individual legislatures. I'm not saying the legislatures are roadblocks. I just think that probably a lot of those states that have not implemented at this point have not made it a priority, but I think you are going to see that [changing] more and more. Electronic notarization has been around for 15 years or longer. The technology has been there. It's just again a matter of legislatures eventually seeing the importance of allowing for it.

What can you tell us about the NASS remote-notarization guidelines?

NASS established a task force last year on remote notarization. It was more of a fact-gathering mission and that is ongoing. In late winter, early spring of this year, it was decided that the task force would entertain the idea of developing standards. There has been a call from private industry looking for guidance in this area, so the task force tasked NPA with developing a set of guiding principles that a state or jurisdiction should consider when implementing remote notarization.

We looked at information available from both public and private sectors. We talked to groups like the American Bar Association and lenders as well. We gathered fundamental issues that have been raised by these parties, and we tried to identify what we believe were the principles that should be considered moving forward.

What are those guiding principles?

There is applicability; jurisdiction; identification of the principal (meaning identification of the signer); technology neutrality, which is basically saying that you shouldn't promote one type of technology over another; administrative rules that we assume jurisdictions will probably take up; and then the security of remote notarization.

Continued on Page 5



Remote Notarization — Cont. from Page 4

Which is the hardest principle to implement?

The one thing that always gets a lot of conversation is jurisdiction because that has been a founding principle of the notarial act. For instance, Virginia's law says — and I'm paraphrasing — that it doesn't matter where the notary or the signer are located. They could be located in Georgia. However, if there were a notarial act that needed to be addressed from a legal standpoint, whoever has oversight in that particular state where that act occurred might say, "well, actually, no. We have some say about jurisdiction."

The U.S. State Department also has concerns because of sovereignty of a nation. You can pass a law in whatever state and say "If I pay for my notary to conduct this, no matter where they are, I will verify the signer even though he could be in a foreign nation." That's okay, but there are foreign nations that forbid that by law.

What will it take to get wide adoption of remote notarization?

I think it's a matter of time. ... Again, each jurisdiction needs to determine where that falls on

their priority list. For instance, there are still states out there that don't have a simple electronic database of all of their notaries. And certainly, that would take precedence over worrying about trying to implement some remote notarization process.

What would you like mortgage originators to know about these issues?

Not one specific thing. One of several good things to come out of this has been that there is now a dialog between [notary] administrators and those in the lending industry and the title industry. I think it's good for administrators to hear from them, and it is good for them to hear from administrators. There is some common ground there. I think in the end, regardless of whether the act is paper or electronic — or who knows 20 years from now, it might be holographic — I still think the core act of witnessing the signer and the role of the notary is going to remain the same regardless of the technology employed. ■

Virtual Microfilm — Cont. from Page 1

auditing that allows for automated image quality checking and verification. In addition, the program supports document changes over time and versioning of stored images. These are valuable benefits that traditional microfilm cannot provide.

Every clerk has access to their archived records in the virtual vault at <http://vmf.gsccca.org> by using their password-protected login. Here, the clerk has instant access to their documents and microfilm reel information and can:

- ❖ easily browse through archived images on a PC, laptop, or mobile device;
- ❖ quickly search for images by book and page;
- ❖ copy, print, and download images; and
- ❖ purchase physical microfilm reels if desired.

The VMF solution in disaster and recovery makes retrieving and restoring critical records much easier and quicker. As with the GSCCCA MyVault program, the VMF service ensures that clerk records are securely stored and protected in two uniquely geographic data centers located in Georgia and Colorado.

Information on how to access the VMF website and online dashboard was recently provided to all Superior Court clerks. For more information or assistance using the VMF online service, contact VMF Coordinator Jonathan Clark at 678.741.5325, or jonathan.clark@gsccca.org. ■



Jackson awarded 2017 ÉCLAT

Congratulations to **LeShauna R. Jackson**, clerk of Superior Court of Hancock County, for being presented the 2017 ÉCLAT Award by the Superior Court Clerks' Association of Georgia and the ÉCLAT Trust. The ÉCLAT was created to recognize Superior Court clerks for exceptional commitment, leadership, accomplishment and teamwork, and was presented to Jackson at the COAG Fall Conference in October.

In presenting the award, Forsyth County Clerk of Superior Court Greg Allen spoke about Jackson's short but impressive career as Hancock County Superior Court clerk and why the ÉCLAT Selection Committee chose to honor her:

"LeShauna was first elected clerk in 2012, and in her own words, 'had a difficult time taking over an office ... where employees were still doing things manually.' She immediately began modernizing her office and, for the benefit of her county and its citizens, 'took advantage of everything that was free,' including MyVault, an automated data protection service offered by the Clerks' Authority. LeShauna could not have imagined in those first months in office how critical her proactive efforts would turn out to be. As just over a year later, tragedy struck in the early morning hours of August 11, 2014, when a fire engulfed the historic Hancock County Courthouse resulting in a near total loss to the building and the contents of the clerk's office.

"LeShauna faced the monumental task of recreating her county's records and operating her office in temporary quarters. She had little institutional knowledge to use as a resource as her predecessor in office, who had served for over 43

years, was deceased. For many, this would have been reason enough to quit or at least complain to all who would listen. Instead, LeShauna took on this enormous challenge with a smile, intelligently used the resources she had available, and quickly reopened the clerk's office for business for the people of Hancock County. In her own words: 'When I was able to see all of my work

that was scanned in, it was a blessing from God himself.'"

Allen continued: "The ÉCLAT Award stands for Exceptional Commitment, Leadership, Accomplishment, and Teamwork. LeShauna exemplifies these qualities as follows:

"Exceptional Commitment: Committed herself to reopening her office and serving her county in the face of unexpected disaster.

"Leadership: Has the admiration of all clerks of Superior Court for the way she handled a catastrophe with aplomb and grit.

"Accomplishment: With less than two years of experience and little local knowledge base, LeShauna quickly re-established and modernized the clerk's office to a higher standard than prior to the disaster.

"Teamwork: Her contributions to clerks by teaching us to learn from a devastating fire, the importance of preparedness and disaster recovery, and becoming an important part of her circuit group and the Superior Court Clerks' Association."

Allen concluded his remarks by saying: "No



Continued on Page 7

ÉCLAT Award — Cont. from Page 6

other clerk of Superior Court in recent memory faced the issues that LeShauna overcame in their first two years in office. She had a lack of resources, lack of institutional knowledge, and the catastrophe of a complete loss of a courthouse due to fire. She adapted, overcame, and improvised in a positive way that should be an inspiration and example to all clerks when facing adversity.”

In addition to Allen, many other clerks have spoken of Jackson’s energy, ability and commitment to the job. In the words of Cinda Bright, Superior Court clerk of Wilkinson County: “I first met LeShauna when she was running for office. She was so energetic and determined to make the office better by visiting clerks’ offices to gain knowledge she could use once she was elected. When she first took office, she cleaned, painted and made an old historical clerk’s office look as good as she could for the public. But God in his wisdom put a scanning queen in office. She and her staff got as many records scanned into a computer software program. I’m so thankful she took her oath of office very seriously and tried to preserve the records as best she could with her time allotment. Then disaster struck in the middle of the night. She had to learn firsthand what it took to recreate a clerk’s office and restore it back to new. LeShauna is a very determined young woman of virtue. She’s to be admired by all of us seasoned clerks and clerks who have just taken the oath. Making sure the records of the Superior Court clerk’s office are preserved and protected, she strives every day to serve her citizens with all of her heart. I love her, and love to call her not only a BFF, but a daughter that I would have loved to call my own.”

Upon learning of the award, members of Jackson’s staff also sang her praises. “From her first day in office,” said Hancock County Chief Deputy Clerk Rhoda Taylor, “I could definitely say that LeShauna was not a procrastinator! Her unyielding attitude coming into Superior Court as clerk and how she modified the office within weeks was confirmation that she could do anything and be whatever she wanted to be. I thank God for her daily and I couldn’t have asked for a better boss lady.”

A native of Hancock County, Jackson is a graduate of Hancock Central High School and Georgia College and State University with a degree in criminal justice. She also received a master’s degree from Troy University in counseling and psychology with a concentration in community counseling. Jackson and her husband have two daughters and a son. They are members of Apostolic Faith Church where Jackson serves as a pastor’s aide.

When Jackson was asked about serving as Superior Court clerk, she responded: “I love my

“ [LeShauna] adapted, overcame, and improvised in a positive way that should be an inspiration and example to all clerks when facing adversity.”

job and I love serving the people of Hancock County. I enjoy what I’m doing as far as keeping up with today’s technology, and my staff is qualified and willing to help in any capacity. We are all willing to do what it takes to please customers because we don’t want anyone leaving our office unsatisfied. On day one, when I took office, the backup system was implemented. I have stepped forward into the new millennium because we have to keep up with technology. If we don’t, then we will get left behind. We will keep moving forward with technology and do what it takes to preserve all the community’s important documents. I am committed and dedicated to Hancock County. If you come to my office and take a look that will show.”

“On behalf of the Clerks’ Authority,” said Executive Director John Earle, “I congratulate LeShauna on this well-deserved honor. LeShauna is part of a new generation of leaders among the clerks and her extraordinary work on behalf of the citizens of Hancock County has been an inspiration to us all.” ■



Still time for state tax lien eFile training

The Authority continues to host webinars through the end of the year in preparation for mandatory state tax lien eFiling effective January 1, 2018. See course descriptions below and webinar dates to the right.

State Tax Lien eFiling & Indexing Standards Changes — Due to recent legislation, state tax lien eFiling will become mandatory on January 1, 2018. This one-hour webinar will review the changes to the Real Estate Indexing Standards and provide an overview of eFiling state tax liens.

eAssist Updates — eAssist is a Windows application used in counties to process plats submitted through the Authority's eFile system. This one-hour webinar will cover the upcoming changes to eAssist for state tax lien eFiling and will include a demonstration of processing state tax liens. Learn about the new changes going into effect January 1, 2018 when eFiling state tax liens becomes mandatory.

To register for a webinar, go to <https://gsccca.webex.com> and click "Upcoming." For

Remaining webinars for 2017

November 17	eAssist Updates
December 4	State Tax Lien eFiling
December 5	eAssist Updates

questions, contact Rachel Rice at rachel.rice@gsccca.org or 404.327.7322.

The Authority is diligently working on the 2018 training schedule and will continue to offer a combination of classroom and webinar training sessions. Real Estate Indexing Standards classroom training will continue to be offered along with additional webinars addressing state tax lien eFiling. Is there a topic you'd like the Authority to address? Let us know. The schedule should be available by early December, so email your suggestions to Rachel Rice, rachel.rice@gsccca.org, soon!



The Authority continues to offer Real Estate Indexing Standards classroom training across the state. The class pictured on the left above was held in Adel in September and hosted by April Garrett (second from left on back row). In the photo on the right, Stacy Haralson (second from left) and Kye Gibson (third from left) hosted a class in Hamilton in September. Also pictured are Authority Project Manager Rachel Rice and Authority Program Assistant Will Dunn who taught both classes.



F&F updated remittance reports

Just a friendly reminder ... with the Authority now collecting monies for the Georgia State Indemnification Fund (GSIF), the Consolidated Monthly Remittance Reports for *all courts* have been changed and have a July 1, 2017 effective date. All courts should be using the **July 1, 2017-dated** Consolidated Monthly Remittance Reports.



Authority provides training at COAG

The Authority offered a variety of training opportunities at the COAG Fall Conference last month in Savannah. In addition to providing a computer lab throughout the conference, the Authority presented on a variety of topics including state tax lien eFiling and Virtual Microfilm. Staff also provided demonstrations on bulk lien eFiling for tax commissioners, along with providing step-by-step instructions on how to get started, how to eFile liens in bulk, and how to pay. If your tax commissioner missed these demonstrations but is interested in eFiling liens, let us know and we will provide assistance. Not sure if your eFiling system is set up for bulk lien eFiling? Contact Rachel Rice at rachel.rice@gsccca.org or 404.327.7322 to answer these questions.



Above right, Authority IT Director Andy Wightwick presents on Virtual Microfilm, and below left, Forsyth County Superior Court Clerk Greg Allen introduces the State Tax Lien eFiling program. Shown in the photo on the right below, the Authority also conducted Superior Court clerk interviews during the week for use in promoting clerks on its website.

