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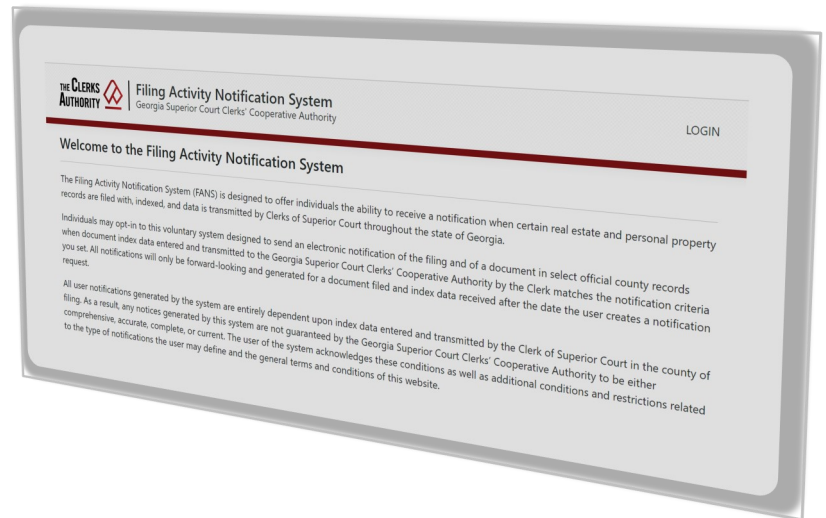
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Great response to launch of FANS

In partnership with clerks of Superior Court, the Authority launched its Filing Activity Notification System, also referred to by its acronym FANS, on January 15 with the goal of providing Georgia citizens with a powerful tool in the fight against home theft and other potentially fraudulent activity. FANS, which is a free service, will notify property owners any time filings are made related to their registered property, as well as notify of filing activity related to UCCs (personal property), liens and plat filings.

The FANS system is voluntary, consumer-friendly, and open to anyone free-of-charge. To opt in, citizens must simply register at <https://fans.gsccca.org/> with an email address or telephone number. After submitting a name, the user will receive an email and/or text notification whenever a filing related to that name is filed in the selected records. Individuals may also create notifications for an address and/or a document type.

Clerks of Superior Court have long been concerned about home theft and have actively sought out solutions to help protect their constituents from this type of fraudulent



activity. The development of FANS is a direct result of their proactive efforts, and their excitement over its recent launch is quite evident by the following responses received after the FANS system went live.

❖ **Sara Clark (Lee County):**

"Wow now that is impressive. Thanks to all of you at the Authority who make our job so much easier and beneficial to the

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January Board meeting review

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

General Business

The minutes of the October 19, 2022 scheduled board meeting were approved. Adam Fraley, CPA, with Mauldin & Jenkins, presented financial reports for July 1, 2022 through November 30, 2022. Mr. Fraley commended the Authority's financial staff for their diligence in following generally accepted accounting principles which enables the Authority to meet its financial obligations. The Authority has a solid financial position moving forward.

Filing Activity Notification System (FANS)

A motion to allow Authority staff to deploy the Filing Activity Notification System (FANS) on January 15, 2023 was approved.



Statewide Network Upgrade Initiative

This initiative involves upgrading the internet speed in every county, and it was reported that since the last board

meeting, the Authority had completed 21 additional counties for a total of 27 counties that have been upgraded. As part of the project, staff had determined that 68 counties use Kinetic or Comcast as their internet service provider (ISP) and 88 counties use a myriad of other providers. To avoid working with potentially 88 other ISPs, the Authority selected MNJ Technologies as its network aggregator to assist in establishing network upgrades in these 88 counties. This decision is proving beneficial. (See updated information on this initiative on Page 4.)

Fines & Fees Division

Collection rates remain very high with only a small number of courts non-compliant. As of December 31, 2022, the Fines & Fees Division

had collected approximately \$38.9M which is on pace with FY 2022.

Training & Outreach

The Authority continues to develop training courses to meet the needs of Superior Court clerks, their staffs, and the public. In 2023, the Authority is offering a variety of in-person and virtual training. Classes address UCC training, the eFile Portal, the Filing Activity Notification System (FANS), real estate indexing, protective orders, fines and fees, and notary public training. (See more information on Pages 7-8.)

The Authority's online training platform, *eLearn*, continues to experience heavy usage by clerks and the public. As of December 31, 2022, approximately 99,000 users had registered to use the site, with nearly 97,000 of those using the Notary Public course. On the real estate indexing side, 73 clerks and deputy clerks have successfully passed the Indexing Certification exam.

eFile Project

The Authority's eFiling initiatives are being heavily leveraged by clerks to better serve the public. Currently, 150 clerks participate in UCC eFiling, with 119 mandating eFiling as the only filing method. Thus far in FY 2023, approximately 21,500 UCCs have been eFiled per month. All clerks participate in Real Estate eFiling to some degree. By statute, plats must be electronically filed. Of the 159 clerks, 143 accept all document types electronically. The online notary public application process now has 152 clerks participating. A backlog of pending liens has been greatly improved due to the diligence of Authority staff working through this backlog. Of the 46 counties with pending liens, 34 have been completely resolved.

eFile System Certification

Phase I and Phase II of the eFile System Certification Project have been completed. Currently, Phase III requires that vendors contact the Authority with a completed application and sponsor contact form in order to schedule



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Board meeting review — Cont. from Page 2

eFile System Certification testing. The testing involves the vendor displaying that their system meets required functionality before the vendor deploys to a clerk. The target completion date for Vendor eFile System Certification is July 1, 2023.

Electronic Document Certification (eCert)

The eCert Program allows individuals to electronically request certified copies of documents from a particular clerk's office, thereby avoiding the need to travel to the physical office. At present, 60 clerks are participating in the program, and another 25 clerk offices have been trained and are in a testing phase. As of January 11, 2023, participating clerks have received 19,745 electronic certified document requests. Authority staff is not aware of any issues related to acceptance of electronic certifications.

Historical Plat Image Project

The Historical Plat Image Project, which includes plat images filed on or before December 31, 2003, is substantially complete. As of January 5, 2023, 1.271M plat images had been processed. Accrued expenses for the project are \$3,877,350, which falls within the estimated budget of \$3.8M - \$4.4M. Of the 115 clerks that were sent compensation agreements, 110 have submitted completed agreements and have been paid a total of \$2.5M, encompassing approximately 846,000 images. Additionally, 65 clerks needed additional imaging by the Authority's engaged vendor. Approximately 330,000 images have been added to the system since the project's inception.

Historical Deed Re-Indexing Project (1989-1987)

According to vendor reports as of January 5, 2023, the project includes an estimated 3.6M total instruments. The budget for the three-year project is \$9M - \$10.8M, with deed images from 1989 being collected and processed before moving to 1988 and then 1987. There has been \$5.8M paid (or payable) to clerks for images and index data. It is estimated that there are 1.2M instruments to be processed for 1989, with a budget of \$3M - \$3.6M for that year. The 1989 segment of the project is scheduled to be completed by July 31, 2023.

Voluntary Historical Deed Re-Indexing Project

It was reported that 90 counties are currently participating in the Voluntary Historical Deed Re-Indexing Project. More than 4.9M instruments have been released to production with another 305,000 in quarantine for review.

UCC Project

Approximately 5,400 requests for UCC Certified Searches were received by the Authority from July 1, 2022 through December 31, 2022. At the current rate of requests, total UCC Certified Searches for FY 2023 projects to nearly 11,000 which would be the highest number of requests since 2008. UCC Certified Search requests are processed internally by Authority staff which involve an exact-name search of the UCC database. Search results are then transmitted to the customer.

For the first six months of FY 2023, there were 130,198 UCCs filed statewide. At this filing rate, the projected FY 2023 total would be approximately 260,000 UCCs which would represent the highest number of UCCs filed since 2002 (excluding pandemic years of FY 2022 and FY 2021).

Archival Services

With the launch of the VaultTek Mobile app last year, the Authority began the process of rebranding its online archive program. While continuing to remind users that they are one and the same product/service, Authority staff will phase out the use of MyVault moving forward and replace it with the VaultTek branding. The Authority recently added branded lids to its desktop appliances, so clerks receiving new equipment will see the new VaultTek logo on the equipment.

At present, 157 counties participate in VaultTek, which offers clerks the ability to have all files backed up by the Authority free-of-charge. As of December 31, 2022, more than 255 terabytes of data, containing 1.26 billion files, were being stored and pro-

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Board meeting review — Cont. from Page 3

tected for clerks through the program. During the past quarter, the Authority managed one restore request, upgraded equipment in six clerk offices, and added over 22 million new files to the vault. Additionally, more than 4 million deed images and 510,000 lien images were added to storage through the Virtual Microfilm Program in the last three months of 2022.

Notary & Authentications Division

The total number of persons commissioned as notaries public for CY 2022 was 50,159, which is a decrease of 7% when compared to CY 2021. The number of apostilles issued rose 9.6% for CY 2022 when compared to CY

2021 for a total of 38,939 apostilles issued. The top five destination countries for apostilles are South Korea (ROK), Mexico, Colombia, Russian Federation and Italy. The most popular document types are foreign language, birth certificates, Spanish language, powers of attorney and corporate documents.

Upcoming Board Meetings

Scheduled, quarterly Board meetings will be held on:

- April 12, 2023
- July 12, 2023
- October 18, 2023
- January 10, 2024 ■

Authority upgrading bandwidth in counties

Recognizing that counties' bandwidth capabilities were not meeting their needs, the Authority launched a **Statewide Network Upgrade Initiative** last spring to ensure continued support and security updates for network equipment, and to prepare counties for future bandwidth upgrades. After initial planning and obtaining quotes, the Authority upgraded its first county, Clay County, in August, and since then has been working to upgrade counties across the state, with 40 counties completed to date. The upgrades increase the speed and bandwidth of the counties' internet connections and are critical for Superior Court clerks to handle the increasing number of digital documents.

As part of the project, staff determined that 69 counties use Kinetic or Comcast as their internet service provider (ISP) and the remaining 90 counties use a myriad of providers. To avoid working with potentially 90 other ISPs, the Authority chose to use MNJ Technologies as its network aggregator to assist in establishing network upgrades in these 90 counties. The aggregator serves as a singular ISP, becomes a middle man for the Authority, and finds the best service in each area with much better pricing than the Authority would be able to negotiate. For service and billing issues related to any or all of the 90 counties, the Authority will deal directly with MNJ Technologies rather than 90 different ISP contacts creating a much more stable and efficient arrangement.

Below is the current status of the county upgrades:

- 40 counties have completed bandwidth upgrades
- 4 counties have scheduled cutovers to new line
- 25 counties are in the construction process
- 22 counties are in the beginning phase of the process
- 68 counties are in the queue to be started

Once the project is complete, with upgraded equipment installed and bandwidth upgrades in effect, clerks should see improved internet speeds and support staff will be able to more easily manage the statewide network.



FANS launch — Cont. from Page 1

public and us Clerks. Love y'all."

- ❖ **Trevor Addison (Putnam County):**
"AWESOME! Can't wait to announce this, I've had several property owners on me to do something about this. So glad the Authority heard the need and executed!"
- ❖ **Janie Jones (Barrow County):**
"THIS IS WONDERFUL NEWS...My customers have been begging for this. Thanks a lot."
- ❖ **Juanita Laidler (Macon County):**
"I tried it, it worked perfectly. Thank you so much for all The Authority does for us!"
- ❖ **Connie Taylor (Cobb County):**
"Thank you, I will have the County Communication department release ASAP."
- ❖ **LeShauna Jackson (Hancock County):**
"I love it!!! Thanks so much."
- ❖ **Joy Lynn Turner (Camden County):**
"Whoop! Whoop! In case you've forgotten – WE LOVE OUR CLERKS' AUTHORITY! The team is ever vigilant in efforts to make vital information available to the public! Can't thank you enough!! You're always providing new ways to make clerks shine!!"
- ❖ **Donna Flood (Murray County):**
"Thank you! This is awesome!!! I will be happy to share!"
- ❖ **Tracey Herrington (Jenkins County):**
"Thank you very much? I'm sure my citizens will appreciate this."
- ❖ **Kye Gibson (Meriwether County):**
"I have already sent out a blast to county attorneys, Board of Commissioners, tax assessors, tax commissioner and am having it published in the paper next week. Another great service provided by the best people at the Clerks' Authority!"
- ❖ **Mandy Harrison (McIntosh County):**
"This is GREAT, thank you so much."

- ❖ **Heather Hill (Franklin County):**
"Oh thank god! I want this for FRANKLIN! I have already signed up and I will get the word out everywhere! Thank you!"
- ❖ **Justin Power (Dawson County):**
"This is great! Thank you!!!!!"

In order for FANS to be effective in its goal of helping prevent fraudulent activity, it must be widely utilized, so clerks are encouraged to continue making their constituents aware of this free service. A press release and personalized flyer were recently sent and, as these comments indicate, are being used by clerks to promote FANS within their communities. Outlets for sharing this information include, but are not limited to, local media, local and state representatives, return mailings from clerk offices, clerk websites, civic groups, home owners' associations, county and city departments, schools, and financial institutions. Since every citizen can opt in, there is no limit!

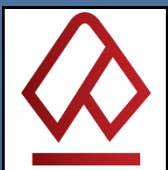
To provide additional support following the launch, the Authority conducted an informational webinar on FANS for clerks and their staffs and has scheduled three more on the following dates:

- March 15
- May 11
- August 29

To register for one of these informational webinars, please go to www.gsccca.org/training.

The Authority is proud to have launched its Filing Activity Notification System and, with the full support of Georgia's Superior Court clerks, believes this proactive tool can play an important role in helping prevent property fraud across the state.

If you have questions or need additional information about FANS, please contact Authority Communications Director & Compliance Officer Mike Smith at (404) 327-9753 or mike.smith@gsccca.org. ■



UCC webinar addresses “sovereign” filers

The 2023 UCC training webinars have gotten off to a great start! January’s class saw more than 40 attendees comprised of Superior Court clerks and their staffs. Entitled “*Uniform Commercial Code (UCC) – Duties and Responsibilities of the Filing Office*,” the class is interactive so that attendees can address specific issues experienced in their offices.

One issue facing clerks that has become more prevalent over the last few years is the increased number of UCC filings submitted by “sovereign” filers. These filers submit UCCs for many misguided reasons, from attempting to change citizenship status to attempting to alleviate debt. Whatever the reason, sovereign filings are definitely on the increase.

While we do address sovereign filings during the webinar, it is important for filing offices to understand that Georgia law limits the reasons a UCC may be refused for filing. O.C.G.A. §11-9-516 contains the reasons that clerks may refuse to accept a UCC filing. You will notice that Georgia law does not contemplate a reason to refuse a UCC filing simply because it is deemed “sovereign.” The best advice is to base a refusal of a UCC on one of the reasons enumerated in O.C.G.A. §11-9-516.

Take advantage of these insightful discussions by attending one of the Authority’s three remaining UCC webinars in 2023. The 1.5-hour program will be held on these dates:

- April 19
- June 27
- September 20

To register for one of these webinars, please go to www.gsccca.org/training. See Pages 7-8 for the Authority’s full 2023 training schedule along with program descriptions. ■

UCC NOTICE OF REFUSAL

FROM: _____ COUNTY CLERK OF SUPERIOR COURT

TO: _____
(NAME OF FILING PARTY)

Date and time the record would have been filed, had it been accepted:
:__AM/PM (MMDD/YYYY)

GENERAL

- The record has not been communicated by a method or medium authorized by this filing office.
- An amount at least equal to the filing fee was not submitted.
- Filing office is unable to read or decipher the information

INITIAL FINANCING STATEMENT

- Failure to provide the name of the debtor.
- Failure to indicate whether the debtor is an individual or an organization.
- If identified as an individual, failure to provide the last name of the debtor.
- Failure to provide a mailing address for the debtor.
- Failure to provide a name and mailing address for the secured party of record.
- In the case of an assignment reflected on an initial financing statement, failure to provide a name and mailing address for the assignee.

AMENDMENT OR INFORMATION STATEMENT

- Failure to identify a file number of an initial financing statement to which it relates.
- Identifies an initial financing statement for which effectiveness has lapsed.
- Identifies more than one initial financing statement
- Indicates that it is presented to accomplish more than one action

Continuation

- Failure to file within the six-month window prior to lapse.

Assignment

- Failure to provide a name for the assignee.
- Failure to provide a mailing address for the assignee.

Amendment of Party Information

New Debtor

- If identified as an individual, failure to provide the surname of the debtor.
- Failure to provide a mailing address for the debtor.

New Secured Party

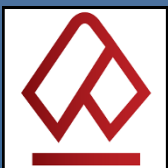
- Failure to provide name and mailing address for the secured party of record

Fee Paid
Form of payment: _____

Comments: _____

Refusal to accept a record may be found in O.C.G.A. §11-9-516

Rev. 07/01/13



Authority offers variety of training options

The Authority's 2023 training program is well underway and again offers a variety of educational opportunities in three convenient formats: in-person classes, webinars, and online courses. All training is open and free-of-charge to Superior Court clerks, their employees, and vendors.

In-person classes

In-person, classroom training is being offered on two topics: Real Estate Indexing Standards and Fines & Fees. Each class is three hours in length and hosted by a Superior Court clerk. Dates and locations are listed in the schedule to the right and a description of program content follows. To register for classroom training, please go to www.gsccca.org/training.

- ❖ **Real Estate Indexing Standards** – Suitable for both new and experienced indexers, course content provides a general review of the GSCCCA statewide indexing standards including extracting and indexing instrument types, party names, property data, cross indexing, and use of the general description field; common mistakes when indexing HUD, government names, typos, and name variations; examining common indexing transmission errors (critical and non-critical); and showing the indexing process from start to finish. Come prepared with questions and comments for the Authority and fellow clerks.

- ❖ **Fines & Fees** – This class will cover many facets of the court fines and fees system including the proper assessment, collection and distribution of state and local surcharges and deductions relative

2023 Training Schedule

In-person classes

March 14	Macon	Real Estate Indexing Standards
May 10	Trenton	Fines & Fees
May 16	Calhoun	Real Estate Indexing Standards
July 14	Jefferson	Real Estate Indexing Standards
July 18	Cordele	Fines & Fees
Sept 13	Douglas	Real Estate Indexing Standards
Sept 19	Atlanta	Fines & Fees

Webinars

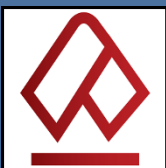
March 7	Fines & Fees 101
March 15	Filing Activity Notification System (FANS)
April 13	Protective Orders
April 19	UCC–Duties/Responsibilities of Filing Office
May 3	Fines & Fees 101
May 11	Filing Activity Notification System (FANS)
May 17	eFile Portal 101
June 6	Real Estate Indexing Standards 101
June 27	UCC–Duties/Responsibilities of Filing Office
July 13	eFile Portal 101
July 20	Fines & Fees 101
August 8	Protective Orders
August 25	Real Estate Indexing Standards 101
August 29	Filing Activity Notification System (FANS)
Sept 15	eFile Portal 101
Sept 20	UCC–Duties/Responsibilities of Filing Office
Oct 5	Fines & Fees 101
Oct 19	Real Estate Indexing Standards 101
Oct 24	Protective Orders

to fines, court costs and bond forfeitures; a review of all funds remitted or reported to the GSCCCA; an overview of the Georgia statutes and the GSCCCA Rules and Regulations in support of how court fees should be processed; recent legislative changes; and sample breakdowns of civil and criminal fines and fees.

Webinars

Webinars continue to be a popular format due to their convenience. This year, the Authority is

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Authority training — Cont. from Page 7

offering six different programs as webinars, including four new classes. Program descriptions follow with class dates listed in the schedule on Page 7. To register for a webinar, please go to www.gsccca.org/training.

- ❖ **eFile Portal 101 (NEW)** – This one-hour webinar is designed for those new to eFiling or for those who would like a refresher on introductory aspects of the GSCCCA eFile Portal. The program will provide an overview of how eFiling works and cover account setup; the dashboard and how to navigate it; an introduction to UCC eFiling; and how to view real estate eFilings.
- ❖ **Filing Activity Notification System – FANS (NEW)** – The Authority recently launched its new FANS system to help Georgia citizens in the fight against house theft and other potentially fraudulent activity. This 30-minute webinar will provide an overview of FANS, detailing what it is and does, along with providing clerks' offices the tools needed to equip constituents with the knowledge to leverage this free service!
- ❖ **Fines & Fees 101 (NEW)** – This 30-minute webinar will provide an introduction to the fines and fees system examining the Authority's Fines & Fees website, www.CourtTRAX.org; the online calculator; and Fines & Fees forms.
- ❖ **Protective Orders** – This 90-minute webinar is suitable for both new employees and existing staff who have never received formal training on how to index protective orders or simply need a refresher course. The program will provide training on processing protective orders including scanning the protective order, indexing the order, and verifying using reports.
- ❖ **Real Estate Indexing Standards 101 (NEW)** – Intended for new indexers, this 30-minute webinar provides an introductory review of the Real Estate Indexing

Standards and covers why the indexing standards exist; dockets and instrument types; indexing human and business names; what property information should be indexed; and cross-indexing.

- ❖ **Uniform Commercial Code (UCC) – Duties and Responsibilities of the Filing Office** – As the filing office for UCC documents, clerks of Superior Court play a vital role in the UCC/secured transactions world. For this reason, it is important for clerks and their staff to understand the necessity of processing UCCs in accordance with Georgia law and procedures. This 90-minute webinar will review UCC forms; grounds for refusing to accept a UCC; UCC eFiling; and administrative procedures.

Online courses

In addition to the two different in-person classes and the six different webinars being offered, the Authority continues to provide its popular and widely utilized online training courses via its eLearn website.



Courses include:

- ❖ GSCCCA Indexing Standards
- ❖ GSCCCA Indexing Standards – Extended
- ❖ GSCCCA Indexing Standards – Common Mistakes
- ❖ Introduction to GSCCCA Fines & Fees
- ❖ Notary Online
- ❖ Notary Online – Mail-In Renewal
- ❖ Notary Public Training
- ❖ Notary Public Final Exam
- ❖ UCC Training

Courses are available 24/7 making training completely flexible. To learn more about or register for one of these online training options, please go to <https://eLearn.gsccca.org>.

With questions regarding any of the Authority's 2023 training opportunities, email training@gsccca.org. ■

