

Scott County demonstrates new 'e-recording' system

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By Scott Welton ~ Standard Democrat

BENTON, Mo. -- Recording documents in Scott County just got easier.

County recorders from New Madrid, Mississippi, Stoddard, Dunklin and Pemiscot counties, as well as representatives from title companies, gathered at the Scott County Recorder of Deeds Tom Dirnberger's office Tuesday to watch the office's first e-recording take place.

Dirnberger said his office is the first in this area to embrace this technology. "There are 22 counties in the state who do e-recordings," he said.

Dave Mudd, chief technology officer for Mobilis Technologies in Blue Springs, Mo., said many of those counties are now e-recording 50 to 80 percent of their documents.

The first e-recording was a five-document package of warranty deeds and deeds of trust for a loan closing submitted by SEMO Title in Sikeston.

Packages are a group of documents that are recorded together or rejected as a group, Mudd said.

Pending packages are listed on a grid in the order they are received, he said. A document is selected from the list and then reviewed on a computer monitor.

"You visually inspect it just like a paper document to decide if it is recordable and if you are going to accept it," Mudd said.

Accepted documents are marked as recorded and sent back to the submitter who then prints the marked page to attach to the original document.

Dirnberger said e-recording is great for "documents you know you want to have recorded right away."

Instead of anxiously waiting a week for a recorded deed to arrive in the mail, "now you can leave the closing table with your recorded document," said Stacy Atkison, senior account manager for Mobilis Technologies who previously served eight years as the recorder for Webster County.

If the recorder's office rejects a document because it is missing a legal description or signature, for example, the submitter can add in the missing elements "and send it right back within 30 minutes," Dirnberger said.

"There is no cost to hook up, no cost to the county at all," Dirnberger said.

There is also no hook up cost for submitters, just a \$4 charge per document which goes to Mobilis Technologies.

"Typically, \$27 is the cost of a warranty deed," said Tracey Sutton, vice president at SEMO Title. "The difference between \$27 and \$31 is not that big of a deal."

"It costs less than using an overnight courier service," Atkison said.

At the end of a business day, Mobilis Technologies will make one withdrawal from the submitter's account for all e-recorded documents while recorder offices will receive a single payment from Mobilis Technologies for all the day's e-recordings.

Atkison said title companies, banks and law offices are the most regular submitters for recordings.

Dirnberger said with gasoline prices going up, this option could provide significant savings for them and their customers.

SEMO Title does several hundred recordings each month at Scott County, said Sutton.

"Anything we record at the county level can be done with this process," said Jon Gilmore, vice president at SEMO Title. "We are going to try to go completely to e-recording for Scott County at some point. It saves us a 20-minute drive or postage."

Pertinent address:

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