

Established Rules for Electronic Land Record Recording in Glastonbury, CT

(1) Accepted Electronic Recording Models:

- Model 1
- Model 2
- Model 3
- All Models

(2) Accepted Document Types:

All document types except as noted in the paragraph below.

Note: Any document requiring a conveyance tax return cannot be electronically recorded at this time and have been marked as such on the list above. Once the conveyance tax processing required for these document types has been coordinated between the Delivery Agent with the CT State Department of Revenue Services, the Town Clerk will authorize these document types for use. The Town Clerk requires at least 30 days notice.

(3) Defined Technical Specifications for Data Formats, Electronic Document Formats, Electronic Transmissions and Security:

(a) TIFF format.

(b) DPI required is 300.

(c) ITU Group 4 Compression.

(d) HTTPS and SSL required for security.

(e) The Delivery Agent shall be responsible for designing, implementing, maintaining and upgrading its electronic interfaces and for assuring that such interface speaks directly to all applicable back end recording systems. Alternatively, the Delivery Agent shall contract with a Town Clerk-approved software provider to provide such interface.

(f) The Delivery Agent shall be responsible for coordinating and supporting all technical problems and issues between the Town Clerk and the Delivery Agent and/or their Submitters for all electronic recordings submitted through the Electronic Document Delivery System.

(g) For any other requirements as stated in the New Vision Guidelines for Delivery Agents, please submit your request via email to townclerk@glastonbury-ct.gov.

(4) Indexing Fields Required for Each Document Code:

(a) Primary Fields:

Document type, number of pages, grantor(s), grantee(s), instrument/document number and consideration amount, if applicable.

(b) Secondary Fields:

Lot number and numeric parcel address, book type, if applicable, and instrument numbers or book/volume and pages for all referenced and linked documents.

(c) Punctuation Standards and Name Formats:

No punctuation should to be used in the grammatical sense or as a field delimiter.

(i.e.) Barry C. O'Brien, Jr. index as OBRIEN BARRY C JR

(i.e.) Barry C. O'Brien Company, Inc. index as BARRY C OBRIEN COMPANY INC

Note: While in general we do not use punctuation in the index, there are instances, such as People's Bank, where the name is already set up in the Common Parties Table with an apostrophe or hyphen. For consistency, if they appear in our Common Parties Table, we use the name as it appears with the punctuation. The thought is to avoid two separate listings for People's Bank and for other instances like this, minimizing the chance that a title searcher will miss a group of entries.

(d) Property Address and Volume Formats:

Legal descriptions are indexed as lot or unit and numeric parcel number with street name, or if no street name, condominium complex or subdivision name.

(i.e.) L 14 56 WOODHAVEN RD or U 14 56 WOODHAVEN RD or L 14 56 RAVENSWOOD

(e) Page Reference Formats:

(i.e.) V 2525 P 345

Multiple References: V 2525 p 345, V3324 P 302, V 2222 P3

For Further Indexing Specifications:

(f) Primary Indexing Guide – Land Records Documents Section of Handbook for Connecticut Town Clerks. For this document, please submit your request via email to townclerk@glastonbury-ct.gov.

(g) Supplemental Indexing Guide – Specific indexing specifications required by the municipality. (This guide contains name formats or indexing preferences that are in addition to what are listed in the CTCA Handbook, Land Records Section, referenced above.) For this document, please submit your request via email to townclerk@glastonbury-ct.gov.

(h) Standard Street Abbreviations – For this document, please submit your request via email to townclerk@glastonbury-ct.gov.

(i) Common Parties Name Table – For this document, please submit your request via email to townclerk@glastonbury-ct.gov.

(5) Electronic Signature and Electronic Notarization Requirements:

(a) Documents containing electronic signatures or electronic notarizations shall conform to all applicable standards established by the Secretary of the State and to all applicable sections of the Connecticut General Statutes, including, but not limited to, Chapter 15 of the Connecticut General Statutes and sections 3-94a to 3-95, inclusive, of the Connecticut General Statutes.

(b) The Town Clerk shall only be required to accept electronic documents containing electronic signatures or electronic notarizations that the Town Clerk has the technology to support.

(c) The Town Clerk is not responsible for authenticating electronic signatures or electronic notarizations.

(6) Payment Options for Recording Fees and Applicable Taxes:

The Town Clerk Shall accept ACH Credit payment for all recording fees and applicable taxes electronically from the Deliver Agent by means of an approved ACH processing account as determined and established by the Town Clerk. The Delivery Agent shall assume full liability for payment in full of all fees due and payable and shall remit any such funds via ACH Credit on a daily basis into the Town Clerk’s established processing account. The Delivery Agent shall also send a confirming email report to the Town Clerk no later than the opening of the Town Clerk’s office on the next banking day.

(7) Hours During Which Electronic Submissions Will Be Accepted and Processing Schedules That Affect Order of Acceptance:

Hours of Operation:

Normal Business Hours are: Monday thru Friday between 8:00 a.m. and 4:30 p.m.
All submitted documents, i.e., submitted over the counter, delivered via US Postal mail, express delivery service mail or thru an electronic document delivery system, shall only be processed during normal business hours on normal business days.

The term "normal business days" shall not include weekends, holidays or any other day the Town Clerk is closed for public business due to declared emergencies, etc. or in the event of network or equipment failures.

The Town Clerk shall not record documents outside of the normal business hours as stated above.

Processing Schedules That May Affect Order of Acceptance:

The Town Clerk shall record all documents submitted through the Electronic Recording Delivery System in the same manner as documents submitted by US Postal or express delivery service mail, in that they are processed periodically throughout the day depending upon staff availability and any other statutory duties that may take precedence.

Additional Specific Processing Schedules or Rules That Apply:

All documents received, whether on paper or in electronic format, shall be processed for recording, or rejection, in the order within the transaction in which they are received.

The Town Clerk shall make every reasonable attempt to record all documents on the same business day as received but it is not expressly guaranteed.

(8) Electronic Document Acceptance and Rejection Requirements and Procedures:

(a) Submissions shall not be rejected for which the transaction identifying information submitted by the Submitter does not exactly match what is required for final document indexing purposes. The Town Clerk reserves the right to make changes to the transaction identifying information/indexing data as determined at any time during the process. The Town Clerk may provide notifications of the errors, especially in the implementation stages, with the expectation that future data submissions will be more accurately transmitted.

(b) All electronically recorded documents will be returned to the Submitter through the Delivery Agent via the Electronic Recording Delivery System in an electronic format after acceptance and recording. Confirmation of recordation shall include the document image with the Town Clerk's statutorily required recording information on it.

(c) Rejected documents shall be returned to the Delivery Agent via the Electronic Recording Delivery System in an electronic format with detailed reason(s) for the rejection and shall

specifically identify the electronic document rejected for recording if in a series of documents within a transaction.

(d) If the Town Clerk complies with the notice requirements, the failure of a Delivery Agent, or subsequently of a Submitter, to receive the notice of confirmation or rejection of a recording shall not affect the validity of the confirmation or rejection.

(e) All documents delivered by the Delivery Agent for recording shall conform to all requirements herein specified in various sections of this full agreement.

(9) Responsibility of the Delivery Agent to Review the Qualifications of Each Potential Submitter and To Approve the Potential Submitter Prior To Granting Access to the Electronic Document Delivery System:

Compliance with this section may include, but is not limited to, the following provisions. In the approval process, the Delivery Agent may:

(a) Maintain on file the Submitter's current company name, contact name, address and telephone number and email address of the business.

(b) Verification that the Submitter is a viable business through thorough checks of IRS, State or local business filings.

(c) Meet with the Submitter personally at their designated place of business.

(d) Verify the Submitter's bank account viability, history and that there are adequate funding levels.

(e) Conduct checks on the Submitter with business rating services and the Connecticut Bar Association, if an attorney.

(f) Perform a criminal background check for the Submitter through Federal, State and/or local law enforcement agencies.

(10) Responsibility Of The Delivery Agent To Enter Into An Agreement With Each Approved Submitter, In Which The Submitter Agrees To Submit Electronic Documents For Recording In Accordance With All Applicable State Statutes And Regulations And To Maintain The Security Of The Electronic Document Delivery System Within The Office Of Such Submitter.

(a) The Delivery Agent shall provide adequate information to the Submitters in regard to all applicable Connecticut State Statutes and Regulations and future updates due to revisions and

amendments to those State Statutes or Regulations, due to staffing changes, etc. or whenever deemed necessary.

(d) The Delivery Agent shall ensure that its Submitters that submit electronic recordings through the Delivery Agent fully comply with the terms and provisions of this Agreement.

(c) The Delivery Agent shall make all Submitters aware of the security measures referenced the PRIA White Paper on "Electronic Recording Security Considerations" located on the PRIA website at <http://www.pria.us/i4a/pages/index.cfm?pageID=3750> and work with the Submitters to ensure such security measures are adequately maintained.

(d) A shorter version of the above PRIA White Paper and a situational training video will also be available on the PRIA website in August 2013.

(11) A Participating Town Clerk May Include In The Agreement Other Procedures And Requirements Consistent With This Section And Sections 7-35ee-1 to 7-35ee-9, Inclusive, Of The Regulations Of Connecticut State Agencies And With All Applicable Sections Of The Connecticut General Statutes, Including, But Not Limited To, Chapter 92a Of The Connecticut General Statutes, In Order To Implement Fully An Electronic Recording Program.

(a) The Town Clerk is not required to receive any document for electronic recording, and shall reject such document, unless 1.) The document is written in English; 2.) The statutory recording fees and applicable taxes are paid to the Town Clerk at the time of electronic recording; and 3) The document(s) meets all other statutory requirements as listed in this document..

(b) The Town Clerks shall provide the Delivery Agent with a current schedule of all applicable recording fees and taxes. All recording fees and applicable taxes are subject to change from time to time. The Town Clerk shall notify the Delivery Agent as soon as practicable when either the laws or requirements impacting these fees, taxes and/or other procedural requirements, have been amended and will advise, as timely as possible, what the new fees, taxes and/or other requirements will be.

(c) The Delivery Agent diligently shall ensure that documents submitted to the Town Clerk through the Electronic Document Delivery System have been sufficiently checked before submission for errors, omissions, scanning defects, illegible areas and other irregularities that would impact the validity of the document.

(d) The Delivery Agent shall ensure pages of any wet ink-signed document are on paper either eight and one-half by eleven inches (8.5" x 11") or eight and one-half by 14 inches (8.5" x 14") prior to being scanned by the Submitters and transmitted for electronic recording.

(e) The Delivery Agent shall be deemed to have attested to the completeness and conformity of the paper originals of any electronic recording submitted by or through the electronic

Document Delivery System to the Town Clerk. The Town Clerks shall not be held liable for incompleteness or nonconformity to the paper originals, or for any documents not scanned from the original, for any documents submitted for electronic recording through the Electronic Document Delivery System.

(f) The Delivery Agent shall ensure that the Submitters leave a blank margin not less than three-fourths (3/4ths) of an inch in width surrounding each page of any document submitted for electronic recording.

(g) The delivery agent shall ensure that the submitter leaves a 3.5" wide x 1.5" high blank space in the top, right-hand corner on the front side of the first page of each document submitted for electronic recording for the purposes of affixing the received for record time stamp.

(h) The Delivery Agent shall ensure that the Submitters include the language "Recorded By & Returned To:" with the Submitter's name and return address on the front side of the first page, in the top, left-hand corner of each document submitted for electronic recording. This indicates to whom the electronic document was returned to by the Town Clerk through the Electronic Document Delivery System.

(i) The Delivery Agent shall inform the Submitters that if the Submitters desire to also include on any document submitted for electronic recording the name and address of whom the Submitters ultimately return the document to, the Submitters shall add under the address specified in f. above the following language, "After Recording, Returned To By Submitter:" followed by such name and mailing address.

(j) The Delivery Agent shall ensure that the Submitters include on each document submitted for electronic recording the grantee's current mailing address for tax purposes for any document conveying title to real estate. If this is the same address as in g. above, add "...& Grantees Address:" to the phrase, "After Recording, Returned To By Submitter:" as, described in g. above. If this is not the same address, add as a separate entry below Submitter's name and return address using the title, "Grantees Address:" followed by the mailing address. If Grantees Address is not included on the document as indicated, the recording is subject to an additional statutory fee.

(k) The Delivery Agent shall ensure that the Submitters include on each document submitted for electronic recording, either typed or printed under each signature line, the names of those executing, witnessing and acknowledging. If these typed or printed names are not included on the document as indicated, the submission is subject to an additional per signature statutory fee.

(l) Only one document type per transaction shall be allowed. Multiple document types within one document shall be rejected.

(m) If the Town Clerk rejects one document in a submission containing multiple documents submitted for electronic recording, the entire submission may be rejected

(n) The Delivery Agent shall insure that the Submitters submit legible, scanned documents for electronic recording. "Legible" means a clear, readable image – including signatures and notary seals – and in which all portions of each page are captured. The text within, and blank margins surrounding the outer edges of, a document submitted for electronic recording shall also not be noticeably reduced in size from that of the original document.

(o) The Delivery Agent shall ensure that the Submitters provide the appropriate clarity, quality and brightness of image for every page of any document being submitted for electronic recording.

(p) The Delivery Agent shall ensure that the Submitters include their telephone and e-mail contact information with each electronic recording submitted through the Electronic Document Delivery System.

(q) The Delivery Agent shall insure that the Submitters are provided, familiar and comply with this Agreement, the attached Exhibit A (6) - Chapter 92a of the CT General Statutes, Exhibit A (7) - CT Regulation Concerning Real Property Electronic Recording and any subsequent amendments thereto.

(12) A Participating Town Clerk Shall (1) Establish Procedures For Electronic Recording In The Municipality, (2) Post The Procedures In The Town Clerk's Office, On The Municipality's Internet Web Site, If Available, And Through The Electronic Document Delivery System, And (3) Make A Copy Of The Procedures Available On Request. The Procedures Shall Cover, At A Minimum, The Items Listed In (1) through (8) above.

The Delivery Agent shall ensure the Town Clerk's established procedures for electronic recording are available to the Submitters through the Electronic Document Delivery System at all times. The Town Clerk shall post as indicated.