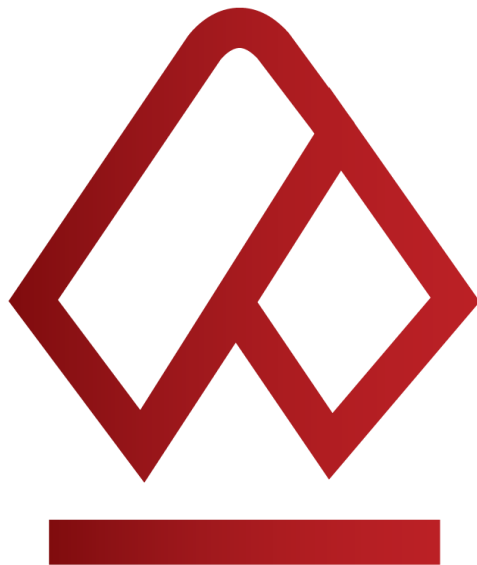


Georgia Superior Court Clerks' Cooperative Authority



2023-2024 Accomplishments & Year-end Report

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Executive Summary

“The key to the ability to change is a changeless sense of who you are, what you are about, and what you value.”

—Stephen Covey, author of
The 7 Habits of Highly Effective People

In a decade defined by change, FY 2024 was no different for the Clerks’ Authority, with the new calendar year bringing new leadership to the team, a restructuring of departments, and the addition of a few new faces. A smooth transition through these changes was certainly made easier by the wealth of experience of senior management and their collaborative, team-focused approach. But equally important, as titles and offices shifted, one critical ingredient never changed: the Authority’s primary mission of supporting Superior Court clerks in the operation of their offices.

As Stephen Covey’s quote advocates, the key to successfully managing change is remaining focused on who you are, what you are about, and what you value. The Georgia Superior Court Clerks’ Cooperative Authority was created by clerks, for clerks. It was born out of the recognition that a collaborative and unified effort was necessary to address the challenges faced by Superior Court clerks across the state. That was true in 1993 when the Authority was created and that remains true today. While the Authority may be constantly growing, changing, and evolving, it continues to remain laser-focused on anticipating and meeting the evolving needs of Superior Court clerks and leveraging technology to provide them with the tools to be successful in serving their communities.

With this mission always front-of-mind, the Authority saw this time of transition as an opportunity to proactively effect additional changes to strengthen its products and services moving forward. With the goal of improving collaboration, streamlining processes, and ultimately enhancing product quality, a restructuring of the IT team took place in early 2024 that brought about the formation of the Product Management Group (PMG). The PMG integrates the Authority’s development and quality assurance groups to form a new, unified team that now oversees the development, implementation, and support of Authority products and services throughout their entire product lifecycle. This single team approach provides for end-to-end accountability, allows for a more holistic view of each product, and makes certain the focus remains on understanding and meeting the needs of Superior Court clerks and ensuring products and services are designed and developed with the end user in mind.

The Authority’s dedicated team—comprised of long-standing members who have worked side-by-side with clerks for decades, along with new hires who are bringing fresh perspectives—remains committed to the mission. For three decades, this consistent and unchanging understanding of our identity and core principles has been the foundation of our strength and the thread that ties Superior Court clerks and

Authority staff together. As we conclude another strong fiscal year, we celebrate our enduring partnership with and dedicated service to Georgia’s Superior Court clerks. Our shared success underscores the power of unity, collaboration, and a clear understanding of our identity and mission.

Background

From the beginning and rooted to its core, innovation, collaboration and vision have defined the Authority. Although its identity and mission remain the same, the GSCCCA is a very different organization today than the one that opened its doors in 1995. Since its inception, the Authority has not only fulfilled its original purpose of establishing a statewide system for the indexing of UCC documents, but has successfully developed and implemented, at no cost to the state, a variety of other successful projects. Effective collaboration with other state agencies and numerous not-for-profit groups for the benefit of the State of Georgia and its citizens has become one of the hallmarks of the Authority’s success and why it is respected both locally and nationally for its progressive, innovative and effective approach to problem solving.

For three decades, the Authority has been an innovator within the public records arena and has led the State of Georgia to the forefront of court technology. Using a mix of old-fashioned cooperation and state-of-the-art technology, the GSCCCA has taken abstract ideas—often thought impossible—to the concrete world of implementation, and, in so doing, has changed the way many do business and made life easier for those accessing real estate records, financing statements, and other court documents.

Today the Clerks’ Authority is a diverse entity that oversees the following:

- Notary & Authentications Division
- Fines & Fees Division
- UCC (Uniform Commercial Code) Project
- Real Estate Deed Project
- Historical Deed Re-Indexing Project
- County-Funded Historical Deed, Lien & Plat Re-Indexing Project
- Lien, Plat & Map Project
- Historical Plat Image Project
- Pending Lien Project
- Missing Image Initiative
- PT-61 Project
- UCC eFile
- Real Estate eFile
- Premium Search Account
- Clerks’ Authority Map Search Application (mobile app)
- Protective Order Registry

- eCertification Program
- Filing Activity Notification System (FANS)
- Carbon Sequestration Registry
- VaultTek Online Archive Program
- VaultTek Mobile
- Media Holdings Project
- Virtual Microfilm (VMF) Program
- Statewide Computer Replacement Project

In successfully developing and implementing these projects, the Authority helped modernize Superior Court clerk offices and created several one-of-a-kind systems that integrated and standardized information from each of Georgia's 159 counties on a central website, www.gscca.org. The Authority databases provide accountability, uniformity, efficiencies and cost-savings by affording:

- Unprecedented access to valuable information—free access through search terminals installed in all Superior Court clerk offices and convenient internet access, by subscription, for those desiring 24-hour, 7-day-a-week access.
- Over \$125 million in additional funding through print and deed monies and 33,000 pieces of new equipment for clerks' offices since the Authority's inception.
- Information that allows lawmakers to more effectively set public policy.

Governed by a board of ten members whose meetings are open to the public, the GSCCCA was created, implemented, and continues to operate without receiving any funds through local, state, or federal taxes. The Authority has been continually praised for its wise use of available resources, and has proven to be a resounding success for offering unique services to Georgia counties and citizens.

Accomplishments – Highlights from FY 2024

Following are some of the highlights or major accomplishments from the past fiscal year:

- Compensated clerks' offices nearly \$5.4 million for prints off the Authority website and over \$703,000 for deed images, resulting in **\$6.1 million in additional funding** for Georgia's Superior Court clerks' offices this fiscal year. The Authority streamlined and enhanced this payment process in FY 2024 by offering Superior Court clerks the option of receiving their counties' print and image money via ACH transfer. By choosing this option, clerks receive their monthly funds on time along with a report reflecting the details of the payment. Additionally, the transfer is completely secure, reducing the risk of lost payments. Many clerks have elected the ACH option both for the ease in which they receive the money and, as importantly, to safeguard their counties' money from lost or stolen mail and eliminate the burden of having to track down the funds if not received. The Authority is committed to continually enhancing its services and believes the new

ACH option benefits clerks by offering them a more secure, efficient, and convenient way to receive their monthly print and image money.

- Initiated efforts to comply with **HB 1292**, a law enacted in the 2024 legislative session that will significantly impact real estate electronic filing in Georgia. With an effective date of January 1, 2025, the new law will require substantial changes to the existing Authority rules, the eFiling process and structure, as well as programmatic changes to the Authority portal. A revision of the URPERA rules (*Real Estate Electronic Recording Rules for the State of Georgia*) is already underway with active stakeholder engagement to ensure broad input. Given the dramatic evolution of the eFiling landscape over the past decade, a comprehensive review and update of these rules is not only warranted, but will be highly beneficial. While the new requirements will necessitate considerable short-term changes, they will also serve to simplify the filing process, enhance consumer protections, and modernize a system currently burdened with outdated complexities. The Authority is committed to ongoing communication, training and support for Superior Court clerks, their staffs, and other affected parties, facilitating a smooth transition to a streamlined and more efficient eFiling system.
- Neared completion of the **eFile System Certification** process for vendor systems. In 2022, the Authority created and began implementing a formal and robust process for certifying vendor eFile systems utilized by clerks for deeds, liens, and plats. This certification ensures vendor systems meet quality, completeness, compatibility, and state law compliance standards. The Authority's eAssist program was the first to complete the eFile System Certification program. At present, nine systems have achieved full certification by the Authority.
- Expanded the **eCertification Program**, a system that allows the public to request and pay for certified documents electronically, by launching **eCopy** to allow for regular copies in addition to certified copies. Regular copies are processed in the same manner as certified copies, but without a cover page and with different filing fees. So far, 45 counties have opted to take advantage of this new feature. At present, **90 counties** are participating in the eCert Program, with 11 activated in FY 2024 and 5 more counties in the training and testing phase. Since the program was launched, over **115,000 total requests** have been submitted through the eCertification portal.
- Advanced the **1989-1987 Historical Deed Project** in an effort to add additional deed records to the Authority's publicly searchable website and ultimately move the statewide "good-from" date further back. As with previous historical initiatives, the project is complex as the Authority requires the complete re-indexing of these older land records in conformance with current Indexing Standards to create a cohesive record with current data in the system. The 1989 segment of the project is nearing completion and the 1988-1987 segment, which commenced on July 1, 2023, is well underway. The entire project has an anticipated completion date of June 30, 2025. As a result of the initiative, the Authority has already compensated clerks' offices \$6.7 million since inception of the project, with nearly \$2.3 million of that total being paid out during FY 2024.

- Developed **ePay**—epay.gsccca.org—a new website offering a more convenient and efficient way for participating counties to submit their payments to GSCCCA for real estate, UCC, and notary services. Remittances by ACH eliminate the need to send physical checks through the mail which saves time and reduces the risk of delays or lost payments. ePay will launch with four beta counties in July and then an all-county roll-out in August for those who choose to participate. Multiple webinars on ePay will be conducted to help train participating counties.
- Made significant progress on the **Statewide Network Upgrade Initiative** to improve internet speeds in counties. Bandwidth needs have increased with the rise in Internet usage and digital documentation handling. To address this, the Authority launched the Statewide Network Upgrade Initiative in 2022 to enhance upload and download speeds in all clerk offices. Since then, the Authority’s Network team has traveled thousands of miles across Georgia completing upgrades to system connectivity in 151 counties, 75 of those in the past fiscal year. The remaining counties have construction requirements or scheduling conflicts that need to be addressed. This project has accelerated the speed of all the county networks the Authority supports.
- Completed research and received approval for **upgrading network equipment** in Authority datacenters and across all counties. The new hardware will be faster, more secure and easier to manage. Once the entire 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 efficiently manage the statewide network.
- Nearly completed **Pending Lien Project**. This initiative was designed to assist clerks’ offices with the resolution and removal of Department of Revenue (DOR) liens dating back to 1,000 days or older. Involving 46 counties with 3,102 pending liens in total, the Authority worked directly with each respective clerk’s office, training them on the pending lien search, providing support to research and identify the issue, and offering next steps for resolution. At present, 45 of 46 counties have completed the project. The remaining county is working with the vendors to resolve the pending liens. To date, 3,095 liens have been corrected and removed from the Pending Search Aging Report, resulting in a 99% completion rate.
- Continued work on the **Missing Image Initiative** to identify deed instruments in all 159 counties that do not have any associated image. To advance this effort to improve data quality, the Authority leveraged the successful approach used for the Pending Lien Project to formalize a similar plan for the Missing Image Initiative. Just recently, each Superior Court clerk received a report of all books and pages in the deed database where the Authority has index data but no image associated with it, and staff is already working with counties to answer questions and facilitate the transmission of images. The Authority is continually seeking ways to improve data quality. This effort also includes the Authority’s three-hour, in-person class and three online courses on the Real Estate Indexing Standards available through the eLearn platform, including one that specifically addresses common mistakes.

- Celebrated positive response to and tremendous growth of the **Filing Activity Notification System (FANS)** which the Authority launched in 2023, in partnership with Superior Court clerks, to help protect Georgia citizens against home theft and other fraudulent activity. Provided as a free, voluntary and consumer-friendly service, FANS notifies property owners anytime filings are made related to their registered property, as well as notifying users of filing activity related to UCCs (personal property), liens, and plat filings. While the system cannot prevent fraudulent documents from being filed, it does provide prompt notice of filing activity and empowers citizens to take swift action when required. To opt in, citizens must simply register at <https://fans.gsccca.org/> with an email address or telephone number. As of June 30, 2024, the number of registered users for the system totaled over 56,000. Those users have submitted nearly 118,000 requests involving names, addresses and document types, resulting in nearly 125,000 matches and alerts being sent.
- Launched **new eLearn course, “eCertification Portal.”** Comprised of 11 lessons, this online course reviews all facets of the eCertification Portal including step-by-step instructions on how to register, set up document types, and process requests. Additionally, the Authority updated its “UCC Training” course in response to revised UCC forms taking effect on July 1, 2023. The Authority currently offers ten online training courses through its eLearn platform, and during FY 2024, over 33,000 people took advantage of this convenient form of training. Due to the growing popularity of online training, the Authority is in the process of developing several more eLearn courses, with one, “UCC eFile,” expected to launch by the end of the year.
- Continued to grow **Real Estate eFile** with a nearly 21% total lifetime increase this fiscal year. Since the launch of Real Estate eFile in 2011, over 8.3 million real estate documents have been electronically recorded with the vast majority of those in the last several years. In FY 2024, over 1.4 million real estate documents were electronically recorded through <https://efile.gsccca.org>, with 50% of those using the Authority’s eFile API for submission. As of July 1, 2023, all 159 Georgia counties are activated to accept all document types for electronic filing.
- Continued to grow **UCC eFile** with a nearly 15% total lifetime increase this fiscal year. Over 255,000 UCCs were eFiled in FY 2024, and of all UCC documents accepted statewide, over 93% were filed electronically. Since the pilot project began in May 2009, over 2 million UCCs have been electronically filed. At present, 152 counties participate in the program, with 132 of those counties mandating the electronic filing of UCCs. Just four years ago, only 43 counties mandated UCC eFiling, yet today 83% of Georgia counties only allow the electronic filing of UCC documents.
- Implemented new **eFile fee enhancements** to improve the filing experience for users. The Authority is always working to improve the eFile Portal ensuring it runs efficiently, encourages commerce, and mitigates risk. With this goal in mind, the Authority implemented fee discrepancy exceptions and warnings when counties attempt to accept packages with fees that differ largely

from the expected amount. These new features are meant to help mitigate extreme over assessments and immediately alert clerks' offices to potential under assessments, which can facilitate immediate resolution.

- Restored 381 GBs of data back to county systems in response to 15 requests from clerks through the **VaultTek Online Archive Program**. Protecting the digital records of Georgia's Superior Court clerks since 2007, VaultTek is currently storing and protecting over 1.39 billion files totaling more than 418 TBs of live data, available for recovery in the event of a disaster. Since its inception, VaultTek has responded to 234 data loss requests and has restored over 4.7 TBs of data back to county systems. Usage of the program's mobile app, **VaultTek Mobile**, continues to grow as it provides convenient access to records stored through VaultTek allowing users to view and retrieve files quickly and easily from the palm of their hand.
- Restored over 92,000 deed and lien images back to four clerk offices through the **Virtual Microfilm Program**. Through the VMF system, all deeds, liens, and plats ever received by the Authority are directly available to clerks without the clerk having to make a records request or having to search the GSCCCA search system. The VMF image archive program not only provides an alternative to the traditional microfilm process, but provides clerks with easier access to their archived digital records and further protects them consistent with the law. Today, the system stores over 319 million images, across 562,864 books, totaling over 15.4 TBs of data that is protected and accessible for viewing through the online portal.
- Continued work on the **Media Holdings Project** as part of an ongoing effort to promote the importance of disaster planning. A total of 140 clerks have elected to participate in this project to analyze the media holdings for their county with the goal of becoming better informed about how and where their data is protected. This analysis may also reveal any gaps in data protection that may exist, and allow clerks to make more informed decisions about how best to protect their records in the future. The media holdings of 57 counties have now been transcribed and are queued for phase 3 analysis.
- Added more than 500,000 additional instruments to www.gsccca.org through the **County-Funded Historical Deed, Lien & Plat Re-Indexing Project** for a total of 5.7 million instruments in production since the program was implemented in 2013. As a result of this project, the public has access to additional real estate information at no additional cost to the Authority, and clerks' offices have access to additional resources through print image fees initiated through the Authority's website. During FY 2024, seven additional counties began participating in the project for a total of 97 counties in the voluntary program.
- Maintained a compliance rate of close to **100%** for all courts through a dedicated and consistent notification process by the **Fines & Fees Division**.

Program Statistics — Highlights from FY 2024

Along with launching or advancing key initiatives and adding enhancements and new features during the past fiscal year, the Authority continued to successfully manage its many existing programs. While numbers alone can't capture the full impact, the following statistics help illustrate the volume of work handled by the Authority and its importance to Superior Court clerk offices and other constituencies across the state and beyond.

Following are some of the highlights from FY 2024:

- Added nearly **14.7 million** images to the GSCCCA search system for a fiscal year-end total of over **344 million** images accessible to the public through www.gsccca.org.
- Hosted nearly **1.76 million** unique visitors with **549 million** page views on www.gsccca.org. The public accessed the Authority's invaluable data via the internet nearly **7.1 million times** from **226 countries** this past fiscal year.
- Ordered, processed and shipped over **900 pieces of new and upgraded equipment** to clerks' offices including CPUs, monitors, servers, laptops and scanners. The Authority purchased nearly **\$606,000** of equipment for counties during FY 2024 to replace depreciated equipment as part of the Authority's Statewide Computer Replacement Project for all 159 counties. The Authority has provided approximately **33,000 pieces of new equipment** to clerks' offices since opening its doors in 1995.
- Provided training for over **28,000 people** through **76 training sessions** and **10 eLearn courses**. Training is offered on a variety of topics utilizing online courses, in-person classes, webinars, one-on-one sessions, and conference presentations.
- Collected and disbursed nearly **\$88.8 million** in court fees—with an additional \$1.5 million in trust fund interest. The collected total, which is back in line with pre-pandemic levels, is \$4.9 million more than last year's total and the most collected since FY 2015.
- Indexed and added to the database over **251,000 UCCs** and conducted over **7,300 Certified Searches**. From the project's inception in 1995, the Authority has indexed approximately **7.75 million UCCs** and conducted over **304,000 Certified Searches**.
- Continued to maintain the statewide notary database, with over **46,000 notary commissions** issued by Superior Court clerks and then submitted to the Authority for inclusion in the database.
- Increased participation in **Notary Online** by adding one new county for a total of **153 counties** currently participating in the program. In FY 2024, **98%** of notary applications in Georgia were submitted electronically via the Authority's Notary Online application system.
- Processed over **19,000 apostille/authentication requests** with over **47,000 apostilles** issued, a 5% increase compared to the previous fiscal year.
- Added over **90 million files** totaling more than **134 TBs of data** to the VaultTek remote servers for a fiscal year-end total of over **1.39 billion files** stored and protected in the online vault. The Authority upgraded archive appliances in **12 counties** during FY 2024.

- Imported over **9.9 million** new deed images and over **1.1 million** new lien images into the VMF system for a fiscal year-end total of over **319 million images** totaling over **15.4 TBs** of data that is protected and accessible for viewing through the VMF web interface.
- Electronically transmitted to GCIC nearly **50,000 Protective Orders** that were indexed by clerks.

Conclusion

FY 2024 marked a year of significant progress and success for the Authority, characterized by a transition in leadership, departmental restructuring, and the onboarding of new team members. The coming year promises further advancements and challenges, particularly with the recent passage of legislation that will significantly impact real estate electronic filing in Georgia.

As we evolve and face new challenges, our commitment to meeting the needs of Superior Court clerks and leveraging technology to support their success remains unwavering. The Authority has entered a new chapter in its decades-long success story, yet its mission remains unchanged. As shown throughout this report—in actions and accomplishments, both large and small—a clear vision and mission guide our operations and strategies. This clarity enables the Authority to adapt to both market and internal changes, capitalize on new opportunities, and remain focused on our core objectives.

As we close this fiscal year, we celebrate our continued growth and success, recognizing it is made possible by the outstanding and prudent leadership of our actively engaged Board, whose guidance strengthens our business, and the unwavering support of the 159 clerks of Superior Court and their willingness to work together for the good of all clerks and the State of Georgia. Our journey underscores the power of this important relationship and the strength of our collective efforts. Looking ahead, we remain steadfast in our purpose, ready to tackle new challenges with the same resolve and focus that have brought us success over the years. Together, we face the future with optimism. The Authority is in good hands, poised to meet the challenges ahead, build on our progress to date, and continue our stellar record of innovation for decades to come.

The following pages provide an overview of the Authority and its numerous projects, including a more detailed review of the many accomplishments of the past fiscal year.



Information on www.gscca.org

The Authority's website, www.gscca.org, allows centralized, online searches of data from Georgia's 159 counties giving the public unprecedented access to valuable information including UCC financing statements, real estate deeds, liens, plats, maps, PT-61s, and more. Free access to this information is available during regular business hours through public search terminals installed in each county's Superior Court clerk office. Convenient internet access is also available, by subscription, and provides users with 24-hour, 7-day-a-week access.

The public accessed the Authority's invaluable data via the internet 7.1 million times from 226 countries in FY 2024. Information that previously required in-person visits to county courthouses to retrieve can now be gained from the convenience of one's home or office through the Authority's website saving Georgia citizens and businesses an unquantifiable amount of time and money every year.

Website Statistics for FY 2024

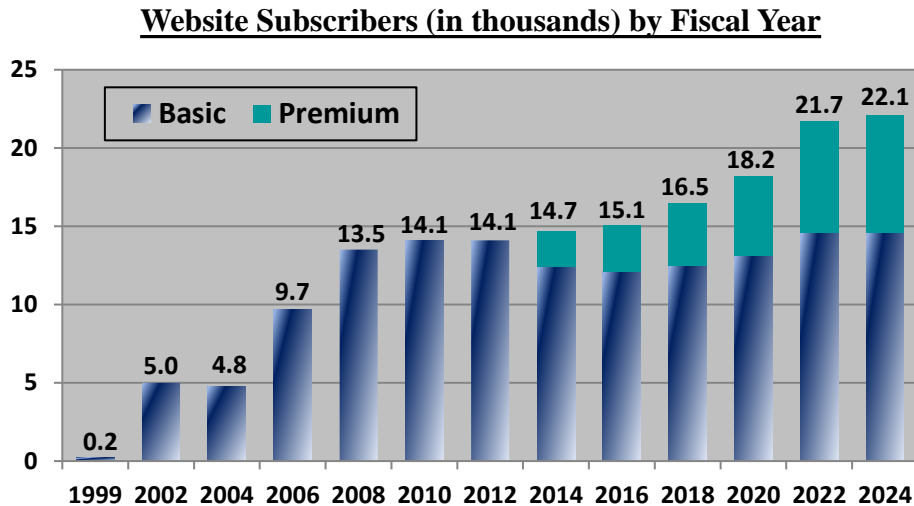
- Images added to the GSCCCA search system: 14.7 million
- Total images in the GSCCCA search system: 344 million
- Sessions: 7.1 million
- Unique visitors: 1.76 million
- Data transferred/bandwidth: 18.34 TBs
- Page views: 549 million
- Average page views per visit: 21
- Average visit duration: 13:32 minutes
- Number of countries that visited: 226
- Top 5 countries: U.S., India, the Philippines, Canada, and United Kingdom
- 61% of all visitors use Chrome; 22% use Safari; 12% use Edge; and 3% use Firefox
- 29% of users access website using a mobile device
- 70% of mobile users use iOS and 30% used Android

The Authority understands the importance of its data and prioritizes making its website accessible and organized. With the volume and diversity of information contained in the website and the variety of audiences that it serves, the Authority wants to ensure that each visitor is provided a user-centric experience that is tailored to his or her needs—whether the visitor is a Superior Court clerk, a real estate professional, a notary public, or a property lawyer.

As web users evolve and their needs and devices change, it is more important than ever for online services to grow and expand their online presence. And with nearly 1.76 million distinct visitors to www.gscca.org this past fiscal year, the Authority believes that it is critical for its site to be clear, responsive and easy-to-use, and will continue to look at ways to improve the user experience.

Website Subscribers for FY 2024

- Total (Regular + Premium Search) monthly subscribers as of 6/30/24: 22,108
 - Regular monthly subscribers as of 6/30/24: 14,632
 - Premium Search monthly subscribers as of 6/30/24: 7,476
 - Percentage increase in Premium Search accounts for FY 2024: 3.2%
- Single-use subscribers added during fiscal year: 37,686



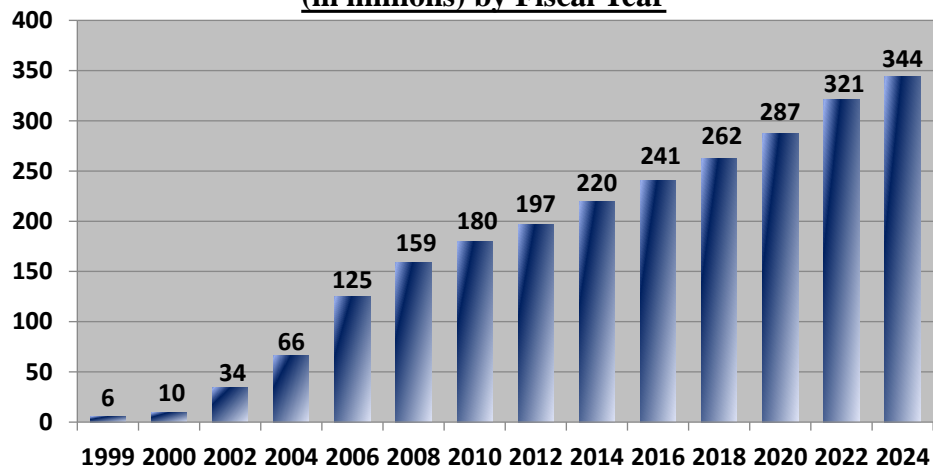
Website subscriptions have increased dramatically over the years, from a couple hundred in 1999 to over 22,000 at present, providing clear evidence of the Authority’s growth and the growing value of its statewide indexes. Beyond the numbers, though, the Authority gauges its success and relevance on the response and feedback from its customers and how integral the Authority’s website and databases have become to their businesses.

Images Added to Website

Each year, millions of images are added to www.gsccca.org making it an even more valuable resource to its users. During FY 2024, nearly **14.7 million** images were added to the GSCCCA search system for a fiscal year-end total of over **344 million images**. See the following chart and bar graph for more details.

	Images Added in FY 2024	Total Images FYE 6/30/24
Deeds	12,523,307	295,911,548
Liens	1,289,929	27,058,437
Plats	141,532	2,048,803
PT-61s	398,676	8,803,511
UCCs	343,221	10,325,092
Total	14,696,665	344,147,391

**Images in GSCCCA Search System
(in millions) by Fiscal Year**



Website Reliability & Security

The Authority places a high priority on providing its subscribers reliable, 24/7 service. Soon after opening, it was realized that any web-based reporting system had points where system failures could occur. In response, the Authority began distributing thousands of PCs, scanners and other equipment to Georgia’s 159 counties—approximately **33,000 pieces of new equipment** since 1995—to ensure the quality of their equipment. The Authority systematically upgraded its network service and main datacenter, and continually takes preventive action to avoid service interruptions. Despite growth of 200 subscribers and 6 million images in 1999 to over **22,000 subscribers** and over **344 million images** today, the Authority has virtually eliminated downtime. Whether a user searches the records on Wednesday at noon or Saturday at midnight, the Authority’s database servers provide the search results in seconds.

The Authority is committed to the preservation of the data with which it has been entrusted and the public's access to it. To this end, the Authority established a fully redundant remote datacenter and brought it online in 2009. As a result, the public will be able to search the Authority's databases through www.gscca.org without interruption, even if the Authority's primary datacenter is destroyed in a disaster. In fact, the Authority routinely operates from its remote datacenter during scheduled maintenance in order to prevent users from experiencing downtime during necessary maintenance.

In addition to ensuring uninterrupted access, the Authority also prioritizes the security of its websites and constantly evaluates its practices against current standards and industry best practices. As an example, the Authority conducts quarterly, independent security audits, the results of which are critical to maintaining its PCI (payment card industry) compliance—adherence to a set of specific security standards that were developed to protect card information during and after a financial transaction. If an issue is identified, the IT staff takes appropriate actions to resolve it immediately.

The Authority values its customers and recognizes that their input serves to make our systems cleaner and better. For example, the Authority added an image reporting function to the image viewers so customers can quickly and easily report issues with any image on the site. Whether it's suggesting an additional feature to a particular program or reporting a problem with an image, customer feedback—good or bad—is encouraged and valued. The Authority enhances its programs and upgrades its systems regularly, and proudly incorporates customer feedback and suggestions.

Financial Overview

The Authority receives no appropriated funds from the legislature of the State of Georgia. Its primary source of funding is through the real estate deed fee and the UCC filing fee. The Authority receives a \$5 fee for every deed filed and a \$12 fee for every UCC filed with a Superior Court clerk. The real estate deed fees and UCC fees, along with subscription fees for access to the Authority's statewide indexes, provide the majority of the funding to operate many of the Authority's programs.

Despite the decline in the economic environment nationally over the past 12 months, the financial condition of the Authority remained strong throughout FY 2024. The Authority is well positioned to meet its upcoming FY 2025 budgeted obligations and continues to aggressively manage project and administrative costs.

FY 2023 Year-end Audit Completed by Mauldin & Jenkins

- Received an unqualified "clean" opinion from Mauldin & Jenkins for the fiscal year ending June 30, 2023 audit.
- No audit adjustments were proposed by the auditors.
- Coordinated all requests with auditors from Mauldin & Jenkins and Georgia Department of Audits.

Monthly Financial Information

- Provided accurate and timely monthly financial statements, along with an executive summary, to the Authority's executive director and board members helping facilitate informed decisions.
- Managed the financial transactions relating to GSCCCA Image Agreements and provided monthly statements to clerks. This fiscal year, the Authority compensated Superior Court clerk offices almost **\$5.4 million** for print monies generated and over **\$703,000** for deed images transmitted to the Authority by clerks' offices. During FY 2024, the Authority streamlined and enhanced this payment process by offering Superior Court clerks the option of receiving their counties' print and image money via ACH transfer. By opting for the ACH transfer, clerks receive their monthly funds on time along with a report reflecting the details of the payment. Additionally, the transfer is completely secure, reducing the risk of lost payments. This new ACH option benefits clerks by offering them a more secure, efficient, and convenient way to receive their monthly print and image money.
- Developed **ePay**—epay.gsccca.org—a new website offering a more convenient and efficient way for participating counties to submit their payments to GSCCCA for real estate, UCC, and notary services. As stated above, remittances by ACH eliminate the need to send physical checks through the mail which saves time and reduces the risk of delays or lost payments. ePay will launch with four beta counties in July and then an all-county roll-out in August for those who choose to participate. Multiple webinars on ePay will be conducted to help train participating counties.

- Provided quarterly financial reviews at all board meetings.
- Completed monthly reconciliations and review of all general ledger accounts to ensure proper recording of financial data included in the monthly financial statements.
- Updated fixed asset database monthly for all asset additions and dispositions.
- Aggressively managed GSCCCA subscriber accounts to help boost a collection rate of 98%.
- Sent monthly past-due collection letters to help reduce the amount of bad debt write-offs.
- Ensured timely deactivation of past-due accounts to help reduce the charges incurred by delinquent subscribers.

Accounting Information

- Total active subscriber accounts as of June 30, 2024: **22,108**
 - Regular subscriber accounts: **14,632**
 - Premium Search subscriber accounts: **7,476**
- Average monthly direct access subscription revenue during FY 2024: **\$353,392**
- Single-use subscription revenue during FY 2024: **\$188,425**
- Number of monthly check payments processed during FY 2024: **9,667**
- Purchased **\$605,851** of equipment for counties during FY 2024 as part of the Authority's Statewide Computer Replacement Project.
- Amount compensated to clerks' offices for the 1989-1987 Historical Deed Project
 - During FY 2024: **\$2,268,550**
 - Since inception of 1989-1987 Project: **\$6.7 million**
- Amount compensated to clerks' offices for deed images:
 - During FY 2024: **\$703,078**
 - Since inception of project: **\$24.4 million**
- Amount compensated to clerks' offices for prints (\$.50 per print) off the Authority website:
 - During FY 2024: **\$5,395,534**
 - Since inception of project: **\$100.7 million**
- FY 2024 break-down for print compensation:
 - Deeds: \$4,664,602
 - Liens: \$203,022
 - Plats: \$388,757
 - PT-61s: \$43,272
 - UCCs: \$95,881

Notary & Authentications Division

In 1997, the Authority was asked by the Georgia Secretary of State to begin maintaining the central database of notaries public. This project contains the following elements:

- Maintenance of a central database of all active notaries public (6/30/24 total: 201,772).
- Issuance of apostilles and notary certifications. (An apostille is an international certification of a public document for use in another Hague Convention country.)

In 2004, the Authority developed Notary Online with three goals:

- To make the processing of notary applications more efficient in clerks' offices,
- To allow counties immediate access to their notary filings and images, and
- To simplify the notary application process for the public.

Through the Authority website, the public has free access to search Georgia's notary database. An individual desiring to be a notary public in the State of Georgia can obtain an application from the clerk of Superior Court of the county in which he/she resides. Currently, 153 Georgia counties participate in Notary Online, providing web-based, notary applications using software developed by the Authority.

In addition to its responsibility for maintaining Georgia's notary database and supporting clerks in their notarial duties, the Authority also serves a vital role in international commerce by issuing apostilles, and was recognized in 1998 by the U.S. State Department as the only agency, outside of a Secretary of State office, to provide this critical service. The Apostille Treaty is an international treaty (of which the U.S. is a signatory member) that provides for a simplified method of authenticating documents for use in other countries. It certifies the origin (i.e. country) of the public document by authenticating the signature and seal of the issuing public official.

Types of documents include:

- Corporate documents such as company bylaws and articles of incorporation
- Powers of attorney
- Marriage certificates
- Birth certificates
- Diplomas
- Transcripts
- Letters relating to degrees, references and job certifications
- Home studies
- Deeds of assignments
- Distributorship agreements
- Papers for international adoption purposes

Approximately four million apostilles are issued worldwide on an annual basis.

In 1998, when the Clerks' Authority was designated as the apostille-issuing office for the state of Georgia, the number of countries participating in the Apostille Treaty was just 62. Today, there are over twice that many, 126 countries, with three of those countries—People's Republic of China, Canada and Rwanda—joining during the past fiscal year. The growth is evident in the increased number of apostilles issued each year. Issuing just 6,400 apostilles in 1998, the Authority issued over seven times that number, 47,142 apostilles, during FY 2024. These documents were destined for 106 different countries and 10 foreign territories and originated in 143 different Georgia counties.

In addition to a mail-in option, the Authority allows Georgia citizens to visit the Authority office to resolve their apostille and authentication needs in person with the help of its customer-focused staff. Through this option, Authority staff services over 12,000 walk-in customers per year. Following the outbreak of Covid-19 in 2020, however, the Authority was forced to temporarily suspend its walk-in service. To fill this void, the Authority quickly established a drop box service to continue meeting the needs of the general public. This service allows people (or couriers) to place their documents in a drop box located just outside the Authority's suite. Authentications staff then processes and mails the documents back, often with a turn-around time of only one day. Even after the Authority re-opened its office to the public, the drop box service remains a convenient option for Georgia citizens to drop off their apostille and authentication requests during non-business hours.

The Authority's Notary & Authentications Division had a busy and productive year with the following highlights for FY 2024:

- Maintained the statewide notary database. A statewide total of **46,247 notary commissions** was issued by clerks of Superior Court and then submitted to the Authority for inclusion in the statewide database. Of all notary commissions for FY 2024, 98% were processed through the Authority's web-based system, Notary Online.
- Continued promoting and improving **Notary Online**. Participation in the program, which was developed in 2004, increased to **153 counties** with one county joining this fiscal year. The Authority provides one-on-one training for newly participating counties.
- Assisted counties with training on the Authority's **Notary Online Mail-In Renewal (MIR)** program. This program allows a notary who holds an active commission to mail in their renewal application and pay with a credit card, eliminating the need for a trip to the clerk's office. Currently, **50 counties** have been trained and participate in the MIR program.
- Continued offering the **Notary Renewal Notification** service. Started in 2010, the Authority sends email notification to all notaries with an email address on file 30 days prior to their commission expiring. The service has since been enhanced to allow clerks to customize the email sent to their constituents by including county-specific language with special instructions or requirements on how to renew their notary commission.
- Sold **2,067 Notary Handbooks**. The handbook includes forms and definitions and is an excellent reference for Georgia notary law, notary procedures and best practices. It was created in 1999 in conjunction with the American Society of Notaries. In addition to direct sales, the Authority continues to provide notary handbooks at a discounted rate to Superior Court clerk offices with the goal of providing point-of-sale education materials to Georgia's notaries.

- Supported clerks in managing their notarial duties by offering two online training courses:
 - **Notary Online** – Designed for both new and existing Superior Court clerks and deputy clerks, the class covers submitting, processing and deleting applications; processing name and address changes; editing unscanned commissions; setting preferences; and reviewing notary files, forms, reports and Certificates of Authority.
 - **Notary Online – Mail-in Renewals** – Designed to help clerks remotely train their staff to participate in the MIR program. The program allows a notary who holds an active commission to mail in their renewal application and pay with a credit card, thus foregoing a trip to the clerk’s office, a feature that became important when clerks’ offices were forced to close during the pandemic.
- Provided training to the general public, free-of-charge, on the role and responsibilities of a notary public:
 - Continued to offer online course: **Notary Public Training**. During the past fiscal year, nearly 27,000 Georgians took advantage of the Authority’s online class and, of those participants, nearly 21,000 took the Notary Public Final Exam with 97% passing the test. Some Superior Court clerks now require constituents to pass this exam to receive their notary commissions.
 - Conducted **11 Notary Public Training sessions** (7 webinars and 4 in-person classes) which were hosted by Superior Court clerks. Over 900 Georgians took advantage of this free training during FY 2024.
- Initiated efforts to comply with **HB 1292**, a law enacted in the 2024 legislative session to integrate additional forensic methods into the real estate recording process. Among other requirements, this new law mandates that notaries public maintain a journal and complete specific training. The Authority has sought clarification from the Attorney General’s office regarding the journal requirements and is updating its training program to meet the new mandates, which will take effect on January 1, 2025.
- Processed **19,137 apostille and authentication requests/orders**, with 64% of requests arriving in person and 36% of requests submitted through the mail.
- Issued **47,142 apostilles** destined for 106 different countries and 10 foreign territories. These documents originated in 143 different Georgia counties. The most popular destination country for apostilles was South Korea, with Mexico, Colombia, Turkey, and India rounding out the top five. The number of apostilles issued rose 5% for FY 2024 when compared to FY 2023.
- Issued **103 certificates of authority**, primarily for use in Puerto Rico.
- Handled **9,226 phone calls**, with an average of **37 calls per day** answered to resolution.
- Coordinated and moderated virtual sessions on the **e-Apostille process** for members of the National Association of Secretaries of State (NASS) and the Notary Public Administrators (NPA).

As evidenced by these statistics, the Notary & Authentications staff manages a tremendous workload, but more importantly, they deliver professional, efficient, and helpful service to every customer. Their exceptional work is vital to the State of Georgia and is utilized and appreciated by thousands of people each year.

Fines & Fees Division

Legislation was passed in 2004 which established a new funding mechanism for indigent defense. The Authority was mandated to collect, account for, and disburse to the state treasury and/or beneficiary funds the new and existing fees being collected. Additionally, the Authority was mandated to develop data on the collection and disbursement of all court fees being collected by approximately 1,100 courts throughout the state. Court fines and fees had been added incrementally over many years and little accountability or standards for their collection existed.

To fulfill its new obligations, the Authority established a new division to handle the mandates of the legislation and promulgated rules and regulations to enable the collection of new and existing fees. Information now provided by the Authority's Fines & Fees Division allows policy makers to make more informed decisions as they formulate future legislation.

Since being entrusted to oversee court fines and fees, the Authority:

- Developed and maintains a website, www.courttrax.org, to support court compliance with the law.
- Created and maintains uniform reports.
- Created and maintains an online calculator to help courts properly calculate and assess fines and fees.
- Developed and maintains internal accounting systems to support the indexing and processing of these fees to ensure that collection data can be timely and accurately made available to the public.
- Provides ongoing training of court personnel.
- Issues guidance to all parties affected.

CourtTRAX was developed and launched in 2004 to support court compliance with the law and ensure accountability and uniformity in the reporting of fines and fees, serving as a critical resource for courts. However, new legislation over the years has frequently changed the rules, resulting in a piecemeal application of many site features. Recognizing the need for a comprehensive solution, the Authority initiated a complete overhaul of www.CourtTRAX.org to fully streamline the fines and fees process.

After two years of meticulous planning and programming, the Authority unveiled the new and improved www.CourtTRAX.org in September 2022. The revamped site includes the following new features:

- The ability for courts to remit Fines & Fees reports (Consolidated Monthly Remittance and Monthly Disbursement) and payments via ACH.
- The ability to remit Trust Fund Interest reports and payments via ACH.
- An updated Online Calculator.
- User management of ACH account information.

With its updated look and enhanced ease-of-use, the overhauled site continues to provide access to legal advice, legislative data, reports, forms, and more. The need for checks or manually printed forms has been eliminated, as form submissions are now visible on a user's dashboard and available in the submission history page. Additionally, vendor integration makes submitting required Fines & Fees Division reports more convenient and efficient.

Along with understanding the importance of CourtTRAX as a critical resource in supporting court compliance, the Authority recognized early on the need for educating court personnel on the many facets of the fines and fees system. With the goal of providing convenient and accessible training for all, the Authority developed and began offering an online course, now titled *GSCCCA Fines & Fees – Introduction*, in 2006 to help educate court personnel, private probation companies, clerks and their staff on the reporting of fines and fees and how to comply with the law. Updated to include legislative changes, the Authority's online course offers accessibility and flexibility by enabling the different courts and others with an interest in the court fee system to train their personnel at a time of their choosing and save on travel costs. In addition to the online course, the Authority also offers in-person classes and webinars, and partners with other groups to provide training. More details are provided below.

In FY 2024, the Authority's Fines & Fees Division accomplished the following:

- Collected and disbursed nearly **\$88.8 million** in court fees—with an additional \$1.5 million in trust fund interest. The collected total, which is back in line with pre-pandemic levels, is \$4.9 million more than last year's total and the most collected since FY 2015.
- Maintained a **compliance rate of close to 100%** for all courts through a dedicated and consistent notification system.
- Processed over **34,000 monthly reports** submitted by reporting entities.
- Continued to refine procedures to further ensure the accuracy of the indexed data in the Fines & Fees database.
- Continued to hold operational costs at or under the statutory limit of \$500,000 for 20th year in a row.
- Submitted monthly Fines & Fees results to the Criminal Justice Coordinating Council (CJCC) fulfilling statutory reporting requirements for Local Victim Assistance Program funds. Automated monthly reporting provides the CJCC with additional requested data in CSV format for importing into their records.
- Communicated quarterly Fines & Fees results with external groups including the Legislative Budget Office, the Senate Budget Office, the Georgia Supreme Court, the Governor's Office, and the Georgia Public Defenders Council.
- Updated www.courtrax.org, contact information, documents, training materials, forms, rules and regulations, legal advice, the online calculator, and vendor programs to reflect current legislation.
- Published updated Consolidated Monthly Remittance Reports for all courts to www.courtrax.org. The new forms became effective July 1, 2023 and were necessitated by the passage of HB 242 during the 2023 legislative session. The bill re-establishes the Driver Education and Training Fund (DETF) and requires that a 3% surcharge be added to all applicable traffic offenses with an offense date on or after July 1, 2023.

- Communicated information to affected courts and fielded questions related to legislation affecting fines and fees, most notably HB 242, explained in the bullet above, and SB 322 which was passed during the 2024 legislative session and affected the Sheriff's Retirement Fund. With an effective date of July 1, 2024, SB 322 increases SRF from \$1.00 to \$5.00 for each civil filing. The change does not affect the forms that are currently in use, but does affect the calculation for SRF.
- Provided support to probation companies and other entities affiliated with the courts for the purpose of collecting and disbursing fines and fees.
- Educated court personnel, private probation companies, clerks and their staff on the reporting of fines and fees and how to comply with the law:
 - Continued to offer online training course: *GSCCCA Fines & Fees – Introduction*. This training is available to all court personnel and vendors. This past fiscal year, 226 people took advantage of this free training.
 - Conducted four in-person classes and three webinars to educate court personnel on the many aspects of the Fines & Fees system. Additionally, one-on-one training was provided to several Superior Court clerk offices.
 - Partnered with the Institute of Continuing Judicial Education at the University of Georgia to offer two Fines & Fees classes for new Municipal Court clerks.
 - Conducted six-hour Fines & Fees training session at the 2023 COAG Fall Conference.
- Hired and trained new manager to oversee the Fines & Fees Division.

Through its efforts to provide accountability and uniformity to the collection of court fees, the Authority continues its leadership in providing timely and accurate court fee information to the public.

UCC (Uniform Commercial Code) Project

With the passage of legislation in 1993, the State of Georgia established a statewide system for the indexing of Uniform Commercial Code documents. When the Authority began operation on January 1, 1995, Georgia became the first state in the nation to privatize this traditional state function by outsourcing the indexing of the instruments to a third-party vendor.

A UCC (Uniform Commercial Code) Financing Statement is recorded to provide public notice that personal properties have outstanding liens against them. Under the Authority's system, a secured party need only file in one county to receive statewide notification of their lien position. When a filing is presented to a local clerk of Superior Court, the clerk has 24 hours in which to transmit the UCC document to the Authority, and the Authority then has 24 hours in which to add the filing to the statewide index. Before 1995, it was necessary to file in all 159 Georgia counties to receive statewide notification. The Authority's central index provides secured parties with greater protection while saving them both time and money.

In an effort to stay at the forefront of technology and meet the evolving needs of users, the Authority initiated an extensive pilot project in 2009 and then successfully launched its **UCC eFile** site to the public in 2010 and began accepting UCC documents for electronic filing. Since the pilot project began in May 2009, **over 2 million UCCs** have been electronically filed. The program continues to expand with a nearly 15% total lifetime increase this fiscal year and over **255,000** UCC documents electronically filed. At present, **152** counties participate in the program, with **132**, 83% of all Georgia counties, mandating the electronic filing of UCCs.

For the counties who mandate UCC eFiling, a new feature, **UCC auto-numbering**, was added in 2019 which allows the system to automatically assign the next available UCC financing statement number. This allows a clerk's office to have multiple users processing UCC eFilings simultaneously while preventing duplicate file numbers. The auto-numbering feature also streamlines the process, particularly for high-volume filers who may utilize bulk receipts, and allows those counties to process 1,000 filings on one receipt and be assured that the numbers are all accounted for. At fiscal-year end, **115 counties** were taking advantage of the UCC auto-numbering feature, with **11** of those counties activated this year.

To support the program, the Authority also published a **UCC eFile API** in 2019 to allow filers to submit and pay the Authority directly through their own proprietary software, increasing the efficiency of UCC submission. Additionally, county vendors can utilize the web API to accept and reject submitted UCCs, giving counties more flexibility in how they process UCCs. Of the UCCs electronically filed this past fiscal year, 35% were submitted through the Authority's UCC eFile API.

During FY 2024, the Authority:

- Indexed and added to the statewide database **251,168 UCCs**.
- Conducted **7,330 Certified Searches**. 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.

- Continued to expand **UCC eFile** with over 93% of all accepted UCC documents filed electronically during FY 2024. Additionally, more counties are now mandating the electronic filing of UCCs. At present, **83%** of Georgia counties—132 of 159 counties—only allow UCC documents to be eFiled.
- Communicated adoption of **revised UCC forms** with an effective date of July 1, 2023, updated website to reflect changes, and fielded questions regarding the new forms. The revisions were precipitated by changes made to the previous versions by the International Association of Commercial Administrators. Clerks of Superior Court were authorized to accept the new forms as of July 1, 2023, with a grace period of 30 days in which the old and new versions were accepted. Effective August 1, 2023, UCC forms with a revision date of July 1, 2023 should be the only revision accepted by filing offices/clerks of Superior Court.
- Created monthly **UCC bulk image electronic files** for clients throughout the year.
- Continued promoting and supporting **UCC online training class** available to Superior Court clerks and deputy clerks through the Authority’s eLearn site, and conducted UCC webinars and in-person training for clerks and other groups.
- Fielded UCC inquiries from clerks’ offices, the banking industry, private law offices, offices of the United States Attorneys, law enforcement, and the general public.

Since opening its doors in 1995, the Authority has indexed and added to its database approximately **7.75 million UCCs** (approximately 22,000 per month) and conducted over **304,00 Certified Searches**. The Authority provides free, statewide access to its valuable database through search terminals installed in all clerk of Superior Court offices. Additionally, the system allows internet access by subscription for parties desiring the convenience of searching the indexes from their office or home.

Real Estate Projects

Real Estate Deed Project

In 1996, legislation was passed in Georgia that required the Authority to develop a consolidated database of the official real and personal property records of all 159 clerks of Superior Court. With this mandate, the Authority created a one-of-a-kind system with no direct cost to the State of Georgia. When the system became operational on January 1, 1999, the public gained unprecedented free access to information within the office of the Superior Court clerk through search terminals installed by the Authority. Additionally, the business community gained 24/7 access to official land records through the Authority's website, www.gscca.org (by subscription).

The Real Estate Deed Project contains the following elements:

- Computer access to real property deed indexes of all 159 counties
- Integration of all 159 counties into an online statewide system
- Implementation of standards for data files, fields, and index data
- Standardization of all printed indexes statewide

Following passage of the enabling legislation, the Authority developed and implemented the only statewide intranet network in state government at that time. The system started collecting data from all 159 clerks of Superior Court on January 1, 1999. This data includes the name of the seller and buyer of the property, the location of the property, the book and page where the actual deed or property record is filed in the county, and cross index information to other related records. Searches can be performed by name, book and page, property location, or instrument type, and can be done by county, region (i.e. a county plus all counties that border it) or statewide. Additionally, images of the corresponding records are constantly being added to the online system.

The Authority added over **12.5 million real estate deed images** to the system during FY 2024 to bring the total to nearly **296 million deed images** in its publicly searchable database. Clerks' offices have been compensated by the Authority a total of **\$24.4 million** since inception of the project. Additionally, print fees generated from the system are compensated to the clerk's office where the original document resides. During FY 2024, the Authority compensated clerks' offices in Georgia **\$703,000** for deed images added to the system and nearly **\$4.7 million** for deed prints made from www.gscca.org, resulting in nearly **\$5.4 million** in additional funding for Georgia's Superior Court clerks.

In 2004, a new feature was added to the system: access to **Real Estate Transfer Tax forms (PT-61s)**. The Authority worked with the Department of Revenue, the Department of Audits, and the Real Property Section of the State Bar of Georgia to bring this project online. This feature has added even more valuable information to the real estate system: nearly **399,000 PT-61** images this fiscal year and over **8.8 million** images since the project began.

At the end of 2011, the Authority successfully launched **Real Estate eFile** statewide. Since the launch, over **8.3 million** real estate documents have been electronically recorded, with the vast majority in the

last seven years. In FY 2024, over **1.4 million** real estate documents were electronically recorded through <https://efile.gsccca.org>, with 50% of those using the Authority's API for submission. As of July 1, 2023, all 159 Georgia counties were activated to accept all document types for electronic filing. (See Pages 33-35 for more information on the eFile Project.)

Following is a summary of efforts during FY 2024 to support and enhance the Real Estate Deed Project:

- Continued processes that monitor incoming real estate data for completeness and accuracy. These processes help ensure incoming data stays synchronized with local courthouse data and create a complete record of real estate document filings.
- Continued using software and monitoring procedures to detect historical land record data that is not in conformance with the *Indexing Standards for Real and Personal Property Records for the State of Georgia*. This is intended to highlight possible errors in the index data for deed records thus extending the Authority's ability to check the accuracy and ensure the quality of existing and incoming historical deed records. Tens of thousands of real estate, lien and plat data records and images have been reviewed throughout the fiscal year through automated and manual processes.
- Continued the administration of the Authority's "Indexing Certification Exam" resulting in clerks, deputies, and private vendor personnel becoming certified by the Authority to index real and personal property records in accordance with the *Indexing Standards for Real and Personal Property Records for the State of Georgia*. At present, **72 currently serving clerks and deputies from 23 counties** have completed the Indexing Certification.
- Continued efforts to certify the land record recording computer systems of private vendors that are used by clerks for compatibility and compliance with the Authority's data collection system and the Indexing Standards. At present, **12 vendor systems** have achieved certification by the Authority for their land record recording system.
- Conducted **4 in-person classes** and **5 webinars** to train Superior Court clerks, their staff, and vendors on the Real Estate Indexing Standards. Webinar topics included:
 - Real Estate Indexing Standards 101
 - Real Estate Indexing Certification Exam Study Guide
- Continued offering **3 online courses** to train Superior Court clerks, deputy clerks and vendors on the Real Estate Indexing Standards. Courses include:
 - GSCCCA Indexing Standards
 - GSCCCA Indexing Standards – Extended
 - GSCCCA Indexing Standards – Common Mistakes
- Provided continuous troubleshooting of issues relating to the deed, lien, and plat filings of all clerks of Superior Court and the transmitting and storage of the related index data to the Authority.
- Provided ongoing telephone and email assistance, available to all clerks of Superior Court, regarding the proper indexing of land records in accordance with the *Indexing Standards for Real and Personal Property Records for the State of Georgia*.

Historical Deed Re-Indexing Project

In 2002, the Authority launched the Historical Deed Re-Indexing Project with the goal of adding land records from Georgia's 159 counties that were filed before the central collection system was implemented to the Authority's online system. (Gwinnett County was the first county to accomplish this feat with a "good-from" date of 1871.) To support this project, the Authority developed further Indexing Standards guidance to help address the challenge of applying current indexing standards to real and personal property records that were locally recorded before the advent of statewide indexing standards.

The project is complex and challenging as the Authority requires the complete re-indexing of these older land records in conformance with current Indexing Standards to create a cohesive record with current data in the system. All indexers performing this re-indexing must pass the "Indexing Certification Exam" developed by the Authority, and collected data is quarantined until quality checks are completed. After passing the quality control checks, the data is released to the Authority's website for public access. The cost to add each additional historical year to the database is approximately \$3.6 million.

The Authority completed the **1991-1990 Historical Project** in October of 2019 with 90 counties participating. The project concluded with the Authority adding over 820,000 deed records to its publicly searchable website, and moving the statewide "good-from" date to 1/1/1990.

In a continuing effort to add additional deed records to the Authority's website and ultimately move the statewide "good-from" date back even further, the Authority launched the **1989-1987 Historical Deed Project** in 2022. The 1989 segment of the project is nearing completion and the 1988-1987 segment, which commenced on July 1, 2023, is well underway. The entire project has an anticipated completion date of June 30, 2025. The Authority has provided for compensation to those clerks of Superior Court who have previously completed their 1989 deed instruments voluntarily and will further compensate those who have voluntarily completed 1988 and 1987 deed instruments. As a result of the 1989-1987 Historical Deed Project, the Authority has compensated clerks' offices \$6.7 million since inception of the project, with nearly \$2.3 million of that total being paid out during FY 2024. The total project has an Authority budget of up to \$10.8 million.

County-Funded Historical Deed, Lien & Plat Re-Indexing Project

In 2013, the Authority developed and implemented a voluntary County-Funded Historical Deed, Lien & Plat Re-Indexing Project allowing clerks on their own initiative and funding to image and re-index their property records for inclusion in the Authority's system. During the fiscal year, **7 additional counties** began participating for a total of **97 counties** in the program which allows additional index and image data for deeds, liens, and plats at the clerk's option. Participation is completely voluntary and at the election of the clerk of Superior Court. Highlights of the program include the documentation and comprehensive analysis of all county books and dockets along with the issuance of indexing guidance for the prevention of unintentional book naming conflicts. The result of the process provides an indexing roadmap for all future historical indexing for the clerk as well as awareness of the importance of consistency for current indexing.

Over **500,000 additional instruments** were added to the public system during FY 2024 for a total of **5.7 million instruments** in production since the program began. As a result of this project, the public has

access to additional real estate information at no additional cost to the Authority, and clerks' offices have the opportunity to generate additional funding through print image fees initiated through the Authority's website. Many more instruments are expected to be added in the future.

Lien, Plat & Map Project

When H.B. 1582 took effect in January of 2004, clerks of Superior Court began to transmit lien, plat and map indices and digital images to the GSCCCA. The Authority worked to certify all existing vendors, train clerks of Superior Court, and provide necessary equipment. New scanners and PCs were distributed to counties and bandwidth (both locally and at the Authority) was increased to accommodate this project.

Legislation was passed in 2016 that required all plats in Georgia to be electronically recorded beginning January 1, 2017. Through a cooperative effort with clerks and vendors, the Authority implemented the changes necessary to fulfill the requirements of this new law. Specifically, the Authority expanded its eFiling portal to accommodate the shift to mandatory plat eFiling, and all Superior Court clerks are able to electronically process plats that have been submitted to the GSCCCA portal in compliance with the eFiling mandate. Additionally, the Authority Board adopted plat eFiling rules and regulations which are posted under the eFiling information tab of www.gscca.org/learn. Since inception of the mandate, nearly **206,000** plats have been electronically recorded, with roughly **29,000** of those during FY 2024. The process of electronically filing plats has resulted in a more efficient end-to-end process and higher fidelity recreation of printed plat copies.

In 2017, legislation was passed by the Georgia General Assembly that mandated the electronic filing of state tax liens, but the Act was substantially modified by a second bill that was passed in 2018. During both sessions, the Authority worked with all interested stakeholders to reach a revised solution, and continued to work with these groups to help implement the new law. From passage until its effective date, the Authority spent tremendous time and effort building the systems necessary for DOR to successfully eFile liens through the GSCCCA portal. The Authority also designed and developed a standard that can be used to electronically file state tax liens directly from the Department of Revenue to the GSCCCA, and subsequently to the counties. Since the mandatory effective date of January 1, 2018, the Department of Revenue (DOR) has successfully eFiled over **496,000 state tax liens** with Superior Court clerks by filing through the Authority's eFile portal; over **20,000** of those were eFiled during FY 2024.

Historical Plat Image Project

As a result of the Historical Plat Image Project, which was completed in 2023, all plats statewide are now available for viewing on the Authority search system. The project, initiated based on feedback from Superior Court clerks, included more than 1.2 million historical plat images filed on or before December 31, 2003 covering plat books, plat cabinets, aperture cards, and other media used by the clerk's office to record the historical plats. The project did not include indexing or any plats found in deed books.

Compensation for all historical plat images was provided as a direct cash benefit to clerks' offices and counties. Total cost to the Authority for the entire project was in excess of \$3.8 million.

Pending Lien Project

In 2022, the Authority launched a statewide roll-out of its Pending Lien Project, an initiative to assist clerks' offices with the resolution and removal of Department of Revenue (DOR) liens dating back to 1,000 days or older. The project involved 46 counties with 3,102 pending liens in total. After generating a report containing liens in pending status, a spreadsheet was compiled with all of the necessary information needed to resolve/correct each lien. The Authority then worked directly with each respective clerk's office, training them on the pending lien search, providing support to research and identify the issue, and offering next steps for resolution.

At present, 45 of 46 counties have completed the project. The remaining county is working with the vendor to resolve the pending liens. In total, **3,095 liens** have been corrected and removed from the Pending Search Aging Report, resulting in a 99% completion rate.

Missing Image Initiative

The Authority continued work on the Missing Image Initiative to identify deed instruments in all 159 counties that do not have any associated image. To advance this effort to improve data quality, the Authority leveraged the successful approach used for the Pending Lien Project to formalize a similar plan for the Missing Image Initiative. Just recently, each Superior Court clerk received a report of all books and pages in the deed database where the Authority has index data but no image associated with it, and staff is already working with counties to answer questions and facilitate the transmission of images. The Authority is continually seeking ways to improve data quality. This effort also includes the Authority's three-hour, in-person class and three online courses on the Real Estate Indexing Standards available through the eLearn platform, including one that specifically addresses common mistakes.

PT-61 Project

Launched in September of 2004, PT-61 eFiling is a collaborative program between the GSCCCA and the Department of Revenue (DOR) to provide a more efficient process for filing a Real Estate Transfer Tax form (PT-61 form). Rather than completing a multi-part paper form, the new system allows the filer to log onto www.gsccca.org from his/her office and complete the form online. The program provides for the more efficient transfer of tax data to the DOR and local tax assessors via weekly electronic reports.

During FY 2024, the Authority:

- Added nearly 399,000 PT-61 filings to the statewide system for a total of over 8.8 million PT-61 records. These filings were accepted and activated by the counties and then sent to the Georgia Department of Revenue and Georgia Department of Audits.
- Compensated clerks' offices over \$43,000 for prints (\$.50 per print) off the Authority website related to the PT-61 Project.
- Added over 137,000 properties during FY 2024 for a total of over 3.5 million searchable addresses.

Electronic Filing (eFile) Projects

In 2009, the Georgia legislature mandated that the Authority develop rules and regulations related to the electronic recording of real estate-related documents. Anticipating this need and with the continuing goal of keeping clerks' offices at the forefront of technology, the Authority spent years prior to this legislative mandate researching, planning, programming, and testing their eFiling program through an extensive pilot project. Essential to the project was developing a platform that was flexible enough for clerks, bankers, attorneys, and the general public to use.

From the beginning, the Authority's goal for its eFiling service has been to protect the autonomy of Superior Court clerks, improve the technology within their offices, streamline the document-filing process, and give the public access to convenient and effective tools—all at no cost to the state or local governments. And to add to these benefits, the Authority offers its eFiling service without imposing additional fees above the base filing fee and banking fees. To assist those using its eFiling service, the Authority maintains an eFile User Manual, a guide to assist filers as they navigate within the site and to provide support for technical questions. Additionally, the Authority's customer support team, HelpDesk, is available Monday through Friday from 7:30 a.m. to 6:00 p.m. to answer questions and provide technical support. Each year, HelpDesk fields roughly 4,300 requests for help related to its eFile projects.

With a continuing commitment to strengthen its eFiling service, especially with increased usage and expected growth, the Authority created and began implementing an **eFile System Certification** process for vendor systems in 2022. This initiative—similar to the process used to certify vendor systems that participate in the GSCCCA Consolidated Georgia Real Estate Indexes Project—is a formal and robust process for certifying vendor eFile systems utilized by clerks for deeds, liens, and plats. This certification ensures vendor systems meet quality, completeness, compatibility, and state law compliance standards. The Authority's eAssist program was the first to complete the eFile System Certification program. At present, 9 systems have achieved full certification by the Authority.

Today, the Authority's electronic filing portal—efile.gsccca.org—facilitates the filing of UCCs, real estate deeds, liens, plats, and PT-61 documents. Since the pilot project's launch in 2009, over **10.3 million** documents have been filed through this portal. In the coming year, the portal is expected to undergo a significant overhaul due to HB 1292, legislation passed during the 2024 legislative session. More details on the mandates and implications of HB 1292 are provided below.

Following are more specifics on the Authority's eFile projects including history, program features, participation, current status, and major changes coming in FY 2025.

UCC eFile

Following an extensive pilot project in 2009, the Authority successfully launched **UCC eFile** statewide in 2010 and began accepting UCC documents for electronic filing. In 2019, the Authority published a **UCC eFile API** which allows filers to submit and pay the Authority directly through their own proprietary software, increasing the efficiency of UCC submission. Additionally, county vendors can utilize the API to accept and reject submitted UCCs, giving counties more flexibility in how they process UCCs. Of the

UCCs electronically filed this past fiscal year, 35% were submitted through the Authority's UCC eFile API.

The Authority continues to see growth and increased participation in UCC eFile with a nearly **15%** total lifetime increase this fiscal year. Since the pilot project began in May 2009, over **2 million UCCs** have been electronically filed. Over **255,000** UCCs were eFiled in FY 2024, and of all UCC documents accepted statewide, over 93% were filed electronically. At present, **152 counties** participate in the program, with **132** of those counties mandating the electronic filing of UCCs, **10** activated this fiscal year. Just four years ago, only 43 counties (27%) mandated UCC eFiling, yet today **132 counties** (83%) only allow the electronic filing of UCC documents.

Counties that mandate UCC eFiling may also take advantage of UCC auto-numbering, a feature added in 2019 where the Authority's eFile Portal, <https://efile.gsccca.org>, automatically assigns the next available UCC financing statement number. This allows a clerk's office to have multiple users processing UCC eFilings simultaneously while preventing duplicate file numbers. The auto-numbering feature also streamlines the process, particularly for high-volume filers who may utilize bulk receipts, and allows these counties to process 1,000 filings on one receipt and be assured that the numbers are all accounted for. At fiscal-year end, **115 counties** were taking advantage of the UCC auto-numbering feature, with **11** of those counties activated this year.

Real Estate eFile

In 2011, the Authority built a real estate eFiling portal and successfully launched **Real Estate eFile** statewide. This portal initially allowed filers to use an approved vendor to submit real estate documents on their behalf. Two years later, the Authority extended Real Estate eFile by making it fully accessible to the public through a web interface, further streamlining the eFiling of real estate documents in Georgia. With this added, web-based application, users in Georgia, who are eligible to participate in the electronic recording of real estate documents, can access the Authority's website, <https://efile.gsccca.org>, to file directly with counties from the convenience of their home or office rather than having to travel to the county clerk's office.

To further support Real Estate eFile, the Authority developed and published www.efileregistry.org in 2011 to facilitate the registration, maintenance and verification of real estate eFile participants. Working in cooperation with the State Bar of Georgia and the Georgia Superior Court Clerks' Association, the Authority created the eFile registry to provide a secure location for housing approved participants in the eFiling of real estate documents in Georgia; however, the passage of HB 1292 during the 2024 legislative session (more details on the new law to follow) is expected to bring major changes to the site over the coming year. In FY 2024, over **4,500 new participants** were added to the eFile Registry for a current total of over **29,500 active participants**.

Since 2011 when the Authority launched Real Estate eFile, participants have electronically recorded over **8.3 million real estate documents**. Early on, Superior Court clerks embraced the electronic filing of real estate documents for its obvious advantages—streamlining operations, enhancing efficiencies, and improving access. The vast majority of offices have allowed all document types to be electronically filed for years. However, a new Georgia law, HB 974, which passed in 2022, required all Superior Court clerks to offer electronic filing for the recording of security deeds, effective July 1, 2023. With the activation of

the four remaining counties on that date, all 159 Georgia counties now allow all real estate documents to be electronically filed.

Real Estate eFile has experienced tremendous growth over the past several years, with a nearly 21% total lifetime increase since last fiscal year. This growth is due in large part to legislative mandates but is also one of the positive byproducts of the COVID pandemic, which made it either impossible or more difficult to record real estate instruments in person. Many who were forced to file electronically when courthouses were closed have now chosen to continue eFiling out of convenience, adding to the substantial growth of the Authority's eFile projects. In FY 2024, over **1.4 million** real estate documents were electronically recorded through <https://efile.gscca.org>, with 50% of those using the Authority's eFile API for submission.

An opt-in feature for counties using the Authority's eFile portal allows clerks to see the amount of filing fees authorized by the filer while not precluding the clerk's office from assessing actual fees even if they differ from the estimate. A total of 129 clerk offices, with 3 activated this fiscal year, have opted to receive **estimated filing fees** for any real estate (deed, lien or plat) filing submitted through the Authority's eFile portal. This feature may be activated or deactivated at any time per a clerk's request. During FY 2024, the Authority implemented new eFile fee enhancements by adding fee discrepancy exceptions and warnings when counties attempt to accept packages with fees that differ largely from the expected amount. These new features help mitigate extreme over assessments and immediately alert clerks' offices to potential under assessments, facilitating a quicker resolution and ultimately improving the filing experience for users.

With many updates and enhancements to Real Estate eFile since its inception, the project is set to experience a major overhaul in the coming year. As mentioned, a bill was passed in the 2024 legislative session—HB 1292—that will significantly impact real estate electronic filing in Georgia. The Authority has already begun addressing the mandates and implications of the new law which has an effective date of January 1, 2025 and will require substantial changes to the existing Authority rules, the eFiling process and structure, as well as programmatic changes to the Authority portal. A revision of the URPERA rules (*Real Estate Electronic Recording Rules for the State of Georgia*) is already underway with active stakeholder engagement to ensure broad input. Once the update is complete, the URPERA revisions will require an Authority Board vote to formally adopt the changes. Given the dramatic evolution of the eFiling landscape over the past decade, a comprehensive review and update of these rules is not only warranted, but will be highly beneficial.

As an additional requirement of HB 1292, the Authority will be mandated to collect and securely store identification documents for individuals who file Real Estate documents electronically and insure the validity of such documents. Without particular expertise in this domain, the Authority is currently researching third-party vendors to partner in accommodating this aspect.

While the new requirements will necessitate considerable short-term changes, they will also serve to simplify the filing process, enhance consumer protections, and modernize a system currently burdened with outdated complexities. The Authority is committed to ongoing communication, training and support for Superior Court clerks, their staffs, and other affected parties to facilitate a smooth transition to a streamlined and more efficient eFiling system.

Other Projects/Services

Premium Search Account

In 2012, the Authority launched a Premium Search account offering enhanced search and view options for the Authority's valuable statewide indexes. This premium account, developed based on subscriber feedback, allows users to:

- Pinpoint the property for which they are searching by simply entering the street address.
- Browse PT-61s for a specific day, week, or month.
- Search real estate by county and instrument type.
- View data in a variety of new options.
- Access data anytime and anywhere through a mobile application using GPS data. (See more about the Clerks' Authority Map Search Application below.)

The Premium Search account, which includes the Clerks' Authority Map Search Application, is an essential tool for realtors, bankers, attorneys, surveyors, appraisers, and other business community members, allowing them to work more efficiently and effectively. This service is especially valuable for searching sales in small counties where there is no MLS or listing of properties for sale.

In FY 2024, the Authority added new Premium Search accounts, ending the fiscal year with **7,476 accounts**. As more users discover the enhanced features of the Premium Search account, it is expected usage will continue to grow.

Clerks' Authority Map Search Application (Mobile App)

Launched in 2012, the Clerks' Authority Map Search Application provides the most up-to-date and accurate real estate sales data in the state of Georgia, and is the only mobile app that provides real-time sales data on the official source of property transfer tax data in Georgia.

Features of the Map Search app include:

- Real-time sales information
- Sales history
- Official county records
- Deeds
- Liens
- Plats

Over **137,000 properties** were added during FY 2024 for a fiscal year-end total of over **3.5 million searchable addresses** in the application. Using the Authority's Map Search application, real estate professionals and consumers can now access the most comprehensive real estate information in Georgia 24/7 on their smartphones or tablets. The application is available on Android devices, iPhones and iPads, and is available free-of-charge to Premium Search account subscribers.

Protective Order Registry

The Protective Order Registry is an online service that stores all Protective Orders issued by Superior Courts of Georgia as authorized by the Family Violence statutes of the state. Clerks of Superior Court are responsible for indexing the required data for Orders filed in their courts, electronically scanning the Orders, and attaching the images of the Orders to the indexed data. Clerks transmit the indexed data and the Order images to the Authority. The Authority then verifies and forwards the transmissions to the Georgia Crime Information Center (GCIC) computer system.

Legislation passed in 2021 which expanded protective orders to include dating relationships. In response, the Authority worked in conjunction with GCIC and the Council of Superior Court Judges to develop the following new protective order forms for dating violence:

- Petition for Dating Violence Temporary Protective Order
- Dating Violence Ex Parte Protective Order
- Dating Violence Twelve Month Protective Order

The Authority added the new forms, which took effect on March 3, 2022, to its website and to its protective order indexing system which equipped Superior Court Clerks with the tools needed to index and transmit these forms to GCIC. The Authority updated the dating violence forms and training material in 2023 after new versions were released to address some issues.

The Protective Order Registry, which is accessed by law enforcement through GCIC terminals, displays all Protective Orders and related data. In FY 2024, nearly **50,000 Protective Orders** were indexed by clerks, and then electronically transmitted by the Authority to GCIC. Through the efforts of Superior Court clerks and the Authority, critical information for protecting the public continues to be easily accessible to law enforcement nationwide through the Protective Order Registry.

Criminal Case Data

The Authority continues to provide some court clerks with a means to submit electronic transmission of criminal case disposition data to the Georgia Crime Information Center where it is used to populate the Computerized Criminal History Database. The Authority works with the clerks as their agent to facilitate transmission of the data. In FY 2024, nearly **322,000 records of criminal court dispositions** were electronically transmitted to the GSCCCA and then forwarded to GCIC for the purpose of compiling criminal histories and background checks.

eCertification Program

In 2021, the Authority launched the statewide roll-out of its eCertification Program (<https://ecert.gsccca.org>), an electronic certified document request and delivery system. The eCert Program enables easier access to certified documents within the clerk's office by allowing the public to request and pay for certified documents electronically, thereby eliminating the need to visit the clerk's office. Clerks' offices process the requests and deliver the certified documents to the user electronically. Payments are processed

through the Authority and included in the Daily County Disbursement reports. Each clerk of Superior Court determines which documents are available for electronic certification.

To enhance the eCertification program, the Authority expanded its portal by launching eCopy on September 1, 2023 to allow clerks' offices to offer regular copies in addition to certified copies. Similar to eCertified copies, regular copies are processed in the same manner, but with no cover page and different filing fees. This new feature is available at the clerk's option and can be set up with the check of a box. At the end of FY 2024, 45 counties had taken advantage of this new feature.

The eCertification portal now offers the following:

- Allows Georgia citizens to request a digital version of certified documents from court systems across the state.
- Provides an online registry to verify certified document authenticity.
- Provides users with request history and search capabilities.
- Provides users with the ability to request certified and regular copies of documents filed in the clerk's office.

The corresponding county portal offers the following:

- Allows each county to customize the certification process to fit their needs including outgoing emails, document request forms, and cover sheets.
- Provides counties with funds collection, administration, and reporting functions.

In addition to launching eCopy during FY 2024, the Authority also rolled out several improvements to the eCertification website, including an architecture upgrade, an enhancement to file size limits, administration improvements, and multiple bug fixes. With feedback from clerks' offices and the public, the Authority will continue to update and enhance the eCertification portal where needed.

For counties who choose to participate in the eCertification program, the Authority's new Product Management Group provides training and onboarding assistance. Additionally, the Authority launched a new eLearn course in September 2023 called "eCertification Portal" to help train clerks and their staffs. Comprised of 11 lessons, this online course reviews all facets of the eCertification portal including step-by-step instructions on how to register, set up document types, and process requests.

At present, **90 counties** are participating in the eCert Program, with 11 activated in FY 2024 and 5 more counties in the training and testing phase. Since the program was launched, **115,371 total requests** have been submitted through the eCertification portal.

Filing Activity Notification System (FANS)

After much collaborative study with Superior Court clerks, the Authority developed and launched the Filing Activity Notification System (FANS) in January 2023 with the goal of providing Georgia citizens with a powerful tool in the fight against home theft and other potentially fraudulent activity. Provided as a free service, FANS notifies property owners anytime filings are made related to their registered property, as well as notifying users of filing activity related to UCCs (personal property), liens, and plat filings.

While the system cannot prevent fraudulent documents from being filed, it does send timely notifications to citizens upon the filing of a document that matches criteria which they define.

Broad notifications are powerful tools because the FANS system is not limited to filing activity relating only to deeds. The system can also notify users when other documents are filed such as UCC and lien documents, where the existence of the document is not anticipated and can be filed in any county in Georgia. When a notification is generated, it will contain sufficient information for the user to be able to quickly assess if the filing is relevant to their interests while also directing the user to other resources if further investigation is needed.

Apart from name-based notifications, users are able to define both document-based and address-based filing notifications. Document notifications are particularly useful to identify potentially adverse events against a property. When a deed document is filed, subsequent filings affecting the property typically reference the original document in order for it to stand up to professional scrutiny and the desired appearance of legitimacy. If a user knows their deed book and page number, they can use the FANS system to be notified anytime a document is filed that references their original deed filing. If a notification is received unexpectedly, it is a good indicator that urgent action may be needed to investigate the activity further.

Similar to document-based notifications, users can also set up a filing notification using their street address. Such notifications would be delivered anytime a specific street address was referenced on either a PT-61 transfer tax form or a UCC document. PT-61 documents are supposed to be filed whenever property is conveyed and may be a powerful vector in enabling timely notifications of potentially fraudulent activity.

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. As of June 30, 2024, the number of registered users for the system totaled over **56,000**. Those users have submitted nearly **118,000 requests** involving names, addresses and document types, resulting in nearly **125,000 matches and alerts** being sent.

FANS has been well-received across the state, and upon celebrating the first anniversary of the system's launch, Newton County Superior Court Clerk Linda Hays sent the following enthusiastic message:

“Thank you for all your hard work. This is a wonderful service for our citizens. I am constantly amazed at all the services provided from the Authority!!! What a treasure it is and how blessed we are to have it and all of you!!! THE DREAM TEAM for sure.”

As of September 1, 2023, each user is required to enter their county of residence when logging into the system. This requirement simply provides historical data for anyone interested and does not affect search or match results. The Authority continues to conduct public outreach through clerks of Superior Court to increase awareness.

Carbon Sequestration Registry

The Georgia legislature passed the “Georgia Carbon Sequestration Registry Act” in 2004 to provide for a registry to promote offsetting reductions in greenhouse gases by sequestering carbon. The Authority worked with the Georgia Forestry Commission (GFC) to create the Carbon Sequestration Registry which has multiple objectives.

Its primary objective is to promote the establishment and protection/conservation of forests to mitigate the effects of harmful emissions worldwide. Beyond this, a second objective is to create a new medium of exchange and revenue stream for owners of the sequestered carbon. This is accomplished by creating “carbon credits” based on the amount of carbon sequestered. Such credits can be sold to industrial clients who have emission “deficits” because they are producing excessive harmful emissions. On one hand, emission violators can “buy” absolution in the form of credits, and, on the other hand, carbon owners profit from their good work in preserving forests or timberlands.

The registry documents and tracks the acreage of timberland that owners will agree to preserve. Periodic and partial re-inspections ensure that the quantities remain accurate in case of wildfires, storms or other destructive events. Independent inspectors are used to verify the original registration as well as to re-inspect the sequestered timber.

Disaster Planning & Data Archive Initiatives

Serving as custodian of their court's records is one of the most important roles of a Superior Court clerk. With this in mind, the Authority has made supporting clerks in their efforts to protect and preserve their records a priority by offering multiple programs to this end.

Launched in 2007, the **VaultTek Online Archive Program** (formerly MyVault) has provided the foundation of support and purpose from which all other archive initiatives have been conceived and implemented. Through a combination of hardware, software and technical support, the VaultTek data protection and monitoring service has supported clerks for over 17 years, delivering assurance in records' protection and best practice guidance in disaster planning. Serving Superior Court clerks remains at the core of the program's mission, as shown by the launch of a mobile application for VaultTek users in 2022 called **VaultTek Mobile**. The new app provides convenient, on-the-go access to records stored through VaultTek allowing users to view and retrieve files quickly and easily from the palm of their hand.

With the launch of the VaultTek Mobile app, the Authority began the process of rebranding its MyVault Online Archive Program to reflect the new VaultTek naming. While continuing to remind users that they are one and the same product/service, Authority staff has progressively phased out the use of the familiar MyVault name associated with the online archive and replaced it with the new VaultTek branding. Through newsletters, training events and other communication channels, clerks have now become accustomed to the new program branding. An initiative was also undertaken this past year to redesign the VaultTek user interface (aka "the online dashboard") in order to apply the new branding and improve features. Development and implementation of the new design will be ongoing, but the new login page was published and provides a preview of the new design.

The Virtual Microfilm Program (VMF) was launched in 2017 as an alternative to traditional microfilm for digitally archiving clerk records. The VMF system provides additional benefits to clerks by providing convenient and familiar record access, since it is designed to function as a document management system in addition to a record archiving system. VMF is rooted in the goal of empowering clerks with the tools and knowledge to improve their business operations and protect the records and resources for which they are statutorily responsible. The VMF program has proven its value beyond the clerk interface and provides a vital supporting role to VaultTek in routinely restoring records back to clerk offices.

Following is a more detailed review of the Authority's disaster planning and data archive initiatives and the many accomplishments of the past fiscal year.

VaultTek Online Archive Program

In 2007, the Authority launched the VaultTek Online Archive Program, an enterprise-level data protection service that was created to provide convenience and security for clerks in protecting the irreplaceable public records maintained by their office. VaultTek was designed and implemented by the Authority in support of the clerks' ongoing business continuity planning efforts. The intent of the program is to serve as a second line of defense against a data loss event or larger disaster at the courthouse. Enrollment in the program allows clerks to securely protect their real and personal property records, court data, accounting

and business records, and general-purpose documents, among others. Safeguarding these records ensures their long-term protection and provides a reliable method for restoring lost data if necessary.

VaultTek's two-stage data protection solution offers the convenience of having a local copy stored on site combined with the security of having redundancy on GSCCCA servers at two offsite storage facilities. In addition, the nightly backups are securely managed and monitored daily to ensure that the jobs run smoothly and successfully. The program is designed to meet the needs of all counties of all sizes and with varying levels of IT support and complexity. The VaultTek program is currently protecting the electronic records of Georgia's Superior Court clerks in **158 counties**.

The benefits of the program to clerks include:

- Automated and secure nightly backups
- Live daily monitoring of jobs and equipment health
- Customized jobs
- Local and remote data storage
- Flexible scheduling
- Encrypted data transmissions
- Personalized account management
- Convenient and quick data restores
- Secure access to account through online dashboard
- Convenient, on-the-go access to records through mobile application, VaultTek Mobile
- Storage on dedicated and redundant GSCCCA servers
- Desktop and rackmount options for the local backup appliance
- Exceptional customer service

The clerk, as custodian, has the sole authority to decide what should and should not be included in their archive job. However, it is recommended that any sensitive public records or court data that is critical to the operation of the clerk's office or otherwise considered essential should be included. The VaultTek appliance can archive any electronic record, as long as it is accessible via the local network. The inclusion of all real estate records was initially required for participation in the archive program; however, the passing of SB 135 (Custodianship Bill) in 2015 defined new backup requirements for the protection of a clerk's electronic records. Enacted as Code Section 15-6-62.1, the amended Act specifies what records must be protected by electronic backups, how the backups must be performed, the number of separate backups, and the frequency in which the backups must occur.

A majority of the data backed up through VaultTek is directly related to real estate records. The amount of real estate data backed up from participating counties actually exceeds the amount of real estate data in the GSCCCA search systems. Through VaultTek, all real estate data in participating counties can be archived and protected, regardless of filing date.

Since the program was launched in 2007, all participating clerks have had access to their vault data through an online dashboard using a password-protected login. The dashboard provides live statistics about the last backup and allows users to view and restore items from their vault as needed. To make access even more convenient, the Authority developed a mobile application for VaultTek users called **VaultTek Mobile** which was launched in 2022. The app provides convenient, on-the-go access to records

stored through VaultTek allowing users to view and retrieve files quickly and easily from the palm of their hand. Clerks are also encouraged to contact the Authority for assistance at any time, knowing that VaultTek is a managed service and jobs are monitored daily to ensure success.

Each year, Audit Reports are distributed to all clerks enrolled in the VaultTek Program. This customized report, which was further enhanced in 2022, contains details about the clerk's archive account, equipment, nightly job(s), including cloud-based backup jobs, and authorized users. The purpose is to encourage a periodic review of the job details (content, data location and scheduling) and ensure that the archive jobs are accurate and reflect the clerk's expectations. Clerks are also encouraged to review the report with their vendors and/or IT personnel to verify that all of the electronic records that the clerk wants protected are included in the job items noted. In addition to the annual review, Audit Reports can be generated at any time using the online dashboard, VaultTek Mobile app, or by making a request to the Authority.

VaultTek is currently storing and protecting over **1.39 billion files** totaling more than **418 TBs of live data**, available for recovery in the event of a disaster. The Authority performs proactive data auditing to reduce the amount of redundant data that must be stored. Even as the vault has grown and more new data has been archived, the Authority has been able to proactively and effectively manage storage space and cost. In addition to the 418 TBs of live data (current versions of files), the VaultTek system maintains 30 days of previous file versions totaling 43 TBs of additional data stored in the vault.

Through VaultTek, the Authority has been able to help counties successfully protect their critical records and resources and safely restore files to an operational state. On average, 10-15 requests to restore data are made per year. Since 2007, VaultTek has responded to **234** data loss requests and has restored over **4.7 TBs** of data back to county systems. In FY 2024, the Authority received **15 requests** to restore data, resulting in over **381 GBs of data** successfully restored.

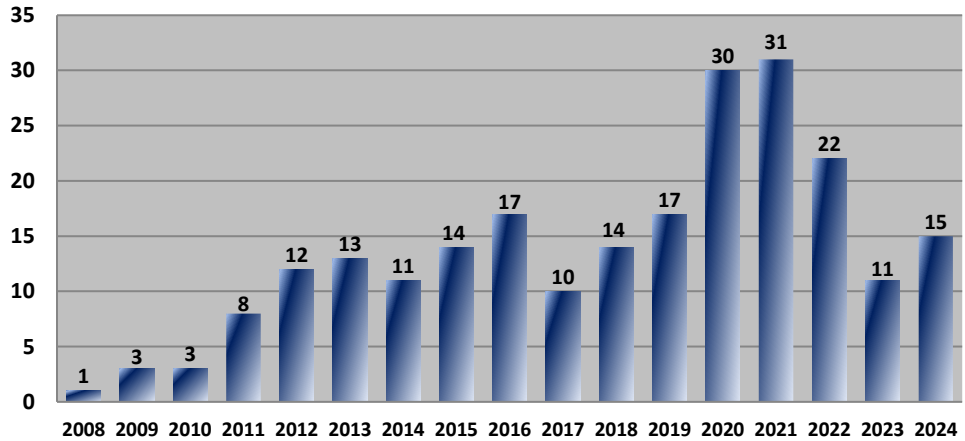
Restores are typically performed directly from the local appliance, which is normally the quickest method. A restore job is initiated and any requested data is restored back to a location on the county network. Small restores can also be performed by the clerk or an authorized user through the online dashboard at <https://vault.gsccca.org>. As required or in cases of larger volume requests, data can also be restored from the remote vault site(s) and delivered to the county via external media.

Having multiple backups is the best data protection strategy to ensure a good outcome following a data loss event. VaultTek provides that second line of defense against a disaster and ensures that a clerk's records are protected on the local archive appliance and on servers in two remote locations in Georgia and Colorado. By maintaining multiple backups in geographically unique locations, a county can lower its risk of having a catastrophic data loss event due to equipment failure, human error, data corruption, ransomware attacks, or natural disasters.

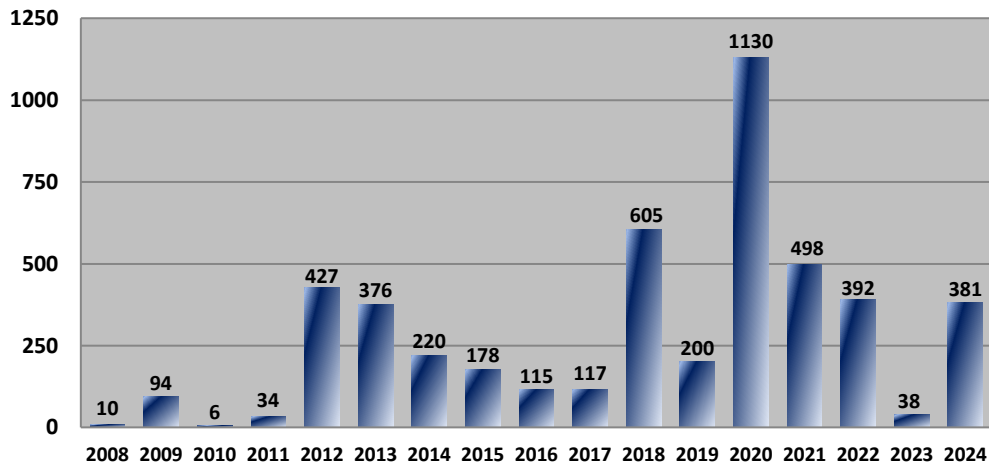
As more clerks utilize vendor services that host their records offsite, the Authority strives to meet clerk needs by working with vendors to identify viable solutions for protecting digital records wherever they are stored. This means being flexible in implementing solutions that the vendor can accommodate while ensuring the clerk satisfies the backup requirements of SB 135. Various methods of data transfer to the Authority are currently utilized including: 1) Use of an archive appliance at the vendor site, 2) Use of the

secure file transfer protocol (sFTP), and 3) Use of a bucket transfer within Amazon Web Services. All data captured using these alternative methods is loaded into the GSCCCA remote vault locations for protection and is accessible to the clerk via their online dashboard.

Number of VaultTek Restore Requests by Fiscal Year



Volume of Data Restored (in GBs) by Fiscal Year



Following are some of the accomplishments of the VaultTek Program during FY 2024:

- Added over 90 million files totaling more than 134 TBs of data to the vault.
- Managed, stored, and protected the growing number of clerks’ digital records, which now exceed 1.39 billion files and 418 TBs of live data in the vault.

- Managed 15 restore requests and restored over 381 GBs of data back to clerks and/or their vendors.
- Restored more than 5.25 million files in FY 2024.
- Upgraded archive equipment for 12 counties.
- Completed the phase-out of legacy desktop hardware, which has been upgraded and standardized for consistency.
- Addressed technical and/or account issues in counties, helping 15 counties per month on average during FY 2024.
- Promoted the ongoing initiative to fully integrate the new VaultTek brand and continued to remind clerks that VaultTek and MyVault are synonymous.
- Published new VaultTek user login page to access the online dashboard. Additional design features will be slowly implemented to improve the user interface.
- Delivered quarterly archive initiative updates to the Authority Board of Directors.
- Disseminated Audit Reports to all VaultTek users as part of our annual outreach.
- Advanced efforts to back up clerk data stored in the cloud and worked with vendors to implement a process for transmitting this data to the vault. 52 counties participate in vendor-hosted services whereby records are transmitted to the vault from the hosted site.

VaultTek Mobile

After extensive planning and programming, the Authority proudly launched its VaultTek Mobile application in February 2022. Developing new technologies that make records' protection more convenient and accessible to clerks is an Authority priority, and the VaultTek Mobile app is an achievement that reflects this purpose. VaultTek users have always had web access to their vault through an online dashboard at <https://vault.gsccca.org>. Now, VaultTek users have the freedom to access their data on-the-go and easily connect to their vault account using their mobile device.

VaultTek Mobile's many helpful and convenient features include the ability to:

- View current VaultTek backup status at-a-glance
- Monitor recent activity
- Review and download custom reports
- Securely access VaultTek statistics and content
- Search and retrieve with ease a file stored through VaultTek
- Filter through folders to locate specific file types
- View, print, or download files on demand
- Easily share information with others
- Conveniently contact VaultTek customer support
- Receive notifications regarding VaultTek backup success

VaultTek Mobile can be downloaded from the Apple App and Google Play stores.

Media Holdings Project

In September 2018, the Authority's archive staff broadened its outreach to clerks as part of an ongoing effort to promote the importance of disaster planning. A fundamental concern is that a clerk may not be fully aware of what digital records are protected for their office. In addition, there may not be an understanding of where that data is protected or how to access it if needed. Realizing this vulnerability, the Authority quickly made it a goal to offer support to those clerks and create a process for analyzing the media holdings for interested counties. Originally referred to as the Georgia Archives Initiative, this project started as an inquiry into what the Georgia Archives was storing for Superior Court clerks. Realizing the former name was somewhat ambiguous, the Authority adopted a new name, *Media Holdings Project*, which better reflects the purpose of the initiative. The overall objective is to provide each clerk with important information about where and how their deed records are stored so that they can make informed decisions about how best to protect those records. All clerks are encouraged to participate in this initiative and are welcome to do so at any time.

Phase one of this initiative was to survey the clerks' interest in obtaining more information about what they have stored at the Georgia Archives and to help in coordinating that effort. To date, **140 counties** have elected to receive a media holdings list from the Georgia Archives, and these lists have been obtained and delivered back to all participating clerks.

Phase two of this initiative is underway and involves a more extensive review of the media holdings reported. A combination of manual and automated processes is being used to standardize the reported information into a file for each county. Currently, a total of **57 counties** have been transcribed in this phase. This data will be imported into a database for further analysis as part of the third and final phase. By reviewing and analyzing what records are stored at the Archives, there is a longer-term opportunity to compare that against a) what is stored in the GSCCCA imaging system, and b) what is protected in the GSCCCA vault. In doing so, the goal is to provide each clerk with a comparison report that identifies what (if anything) may not be protected, or may only be protected by the Georgia Archives but not electronically by the GSCCCA. Equipped with this information, clerks can begin to make more informed decisions about how best to protect those records in the future.

Virtual Microfilm (VMF) Program

The Virtual Microfilm (VMF) Program is another Authority initiative for archiving the digital records of Superior Court clerks and was conceived as an alternative to the traditional microfilm creation process previously provided by the Authority. The VMF Program streamlines the microfilm process and provides an enhanced method for quickly browsing, searching, printing, and downloading microfilm content right on a clerk's PC.

In July 2017, the Authority Board of Directors adopted a resolution to implement a new Image Archive Program upon learning that the statutory requirements for clerks of Superior Court to store deeds and other real estate records had been changed by the legislature. Code Section 36-9-5 previously required that such records be kept in fireproof safes or vaults, in fireproof cabinets, on microfilm, or offsite storage within 100 miles of the county. The legislative change authorized a new option to store these documents

by electronic means in lieu of microfilm. With an opportunity to advance the technology and provide clerks with a valuable hands-on tool that is consistent with the legislative requirements, the new VMF system was designed and implemented.

The VMF online system provides a more efficient means for accessing archived records in a way that is both practical and meaningful to the clerk. The goal in offering the 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. This enhanced alternative to traditional microfilm benefits the clerks by providing back-up for important public records in the event of a disaster. Additionally, virtual microfilm technology produces better image quality for viewing and printing while saving time and resources previously spent recalling film/boxes from storage. The VMF system also provides a paperless option for those seeking more environment-friendly business solutions.

Advantages of converting to virtual microfilm are numerous and include:

- Prevention of record loss
- Enhanced image quality
- Easier access to information
- Greater ability to distribute documents over the internet or by email
- Reduction in storage space
- Ability to respond more quickly to customer requests

The initial import of deed images was completed in November 2017, totaling more than 44 million deed images across 67,000 deed books. From 2018 to 2019, another 28 million deed images were imported into the VMF system. As enhancements were made to the VMF application process, liens, plats and historical documents were progressively imported into the system, and, in October 2019, the program reached a significant milestone: **ALL** real estate records ever received by the Authority were loaded and available for viewing in the VMF system. Today, the system stores over **319 million images**, across **562,864 books** totaling over **15.4 TBs** of data that is protected and accessible for viewing through the web interface.

All VMF records are securely stored and protected in two geographically diverse, high-security datacenters in Georgia and Colorado. Stored digital content cannot be viewed without proper user credentials/authorization. Each clerk has their own secure login for their individual county, which makes it easy for them to access and verify. All counties are automatically enrolled in the VMF Program, and each clerk has an account that gives them access to their VMF records through an online dashboard. The dashboard serves as the interface between the clerk and the virtual microfilm content for their county.

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 VMF portal allows the clerk's desktop PC, laptop, or mobile device to become a high-performance microfilm reader/printer. To help clerks better understand the program and its benefits, VMF webinars are offered periodically to demonstrate how to access the VMF website and use its built-in tools. All 159 counties are able and encouraged to participate in this free program offered by the Authority.

Website functionality continues to be refined with new features being added over time. Search functionality is easy to use and allows the clerk to search for a specific document right down to the page number. Link-sharing is also a useful feature and allows the clerk to quickly collaborate with customers and staff, minimizing cost, time and effort in sharing information. Other features and improvements are ongoing to enhance the user experience.

More clerks and vendors are discovering the benefits of using the VMF system to search and locate images on demand. The discovery of missing images on a clerk server is a common reason for a restore request through VaultTek. However, the VMF system is another resource available to clerks for locating missing images. In FY 2024, the VMF system was used to restore over **92,059 images** back to clerk offices in four counties. The biggest advantage to using the VMF system for this purpose is that the images in the system can be easily viewed and downloaded on demand if needed. This free tool is available to all clerks through the VMF portal at <https://vmf.gsccca.org>.

Following are VMF imaging totals as of June 30, 2024:

➤ Deed Books:	497,956
➤ Deed Images:	291,905,947
➤ Deed VMF:	58,961
➤ Deed Data Stored:	14.35 TBs
➤ Lien Books:	52,795
➤ Lien Images:	26,329,486
➤ Lien VMF:	5,870
➤ Lien Data Stored:	879.03 GBs
➤ Plat Books:	12,113
➤ Plat Images:	1,167,281
➤ Plat VMF:	272
➤ Plat Data Stored:	211.12 GBs

VMF accomplishments for FY 2024 include:

- Restored over 92,059 images back to 4 clerk offices using the VMF system.
- Imported over 9.9 million new deed images and over 1.1 million new lien images into the VMF system.
- Imported, on average, over 825 thousand new deed images into the VMF system each month.
- Educated new and existing clerks on the history and benefits of the VMF program and offered guidance on accessing the online tools.

Technology & Innovation

For nearly three decades, the Authority’s IT staff has developed and implemented cutting-edge programs that offer unique services to Georgia counties and citizens often saving time and money and enhancing productivity. Year in and year out, the development team has turned legislative mandates and project “dreams” into technological realities with an overarching mission of supporting Superior Court clerks in the operation of their offices and allowing them to leverage technology to better serve their communities.

As the backbone of this ongoing innovation, the Authority’s IT staff is responsible for monitoring, maintaining, updating and protecting GSCCCA computer systems, networks, and statewide databases. The staff is committed to the preservation of the data with which the Authority has been entrusted and ensuring that it is available to the public at all times. Important enhancements and upgrades are made each year to fulfill this commitment. Additionally, the Authority continually seeks ways to increase the speed and improve the efficiency, flexibility, reliability and usability of its systems while also reducing cost. The staff values user/customer feedback and is committed to incorporating it into the Authority’s products and technical decisions.

With the goal of improving collaboration, streamlining processes, and ultimately enhancing product quality, a restructuring of the IT team took place in early 2024 that brought about the formation of the **Product Management Group** (PMG). The PMG combines the Authority’s development and quality assurance groups to form a new, unified team that oversees the development, implementation, and support of Authority products and services throughout their entire product lifecycle. This single team approach will provide for end-to-end accountability, will allow for a more holistic view of each product, and will make certain the focus remains on understanding and meeting the needs of Superior Court clerks, along with website customers and our other constituencies, and ensuring products and services are designed and developed with the end user in mind.

While large accomplishments by the Product Management Group and the Authority’s IT infrastructure teams may have a more visible and transformative impact, the hundreds of smaller or less-visible IT jobs and actions that take place each year also play a crucial role in improving user experience and ensuring the smooth operation, security, and optimization of IT systems on a day-to-day basis. Together, they form a comprehensive approach to managing and improving infrastructure, as well as enhancing products and services, and enable the Authority to meet its goals and grow and innovate in a constantly evolving environment.

The following is a summary of the many actions and accomplishments—including some of the less-visible ones—and statistics of the Authority’s Product Management Group and IT teams for FY 2024.

Product Management Group

Website (www.gsccca.org):

With nearly 1.8 million unique visitors to www.gsccca.org this past fiscal year, the Authority believes that it is critical for the site to be clear, responsive and easy-to-use, and continues to look at ways to improve

the user experience and ensure the security of the site. Following are some of the actions taken during FY 2024 to meet these goals:

- Implemented ongoing security improvements by continually assessing and remediating the security of the www.gsccca.org website.
- Upgraded to the latest Sitefinity build which required a total rewrite of our www.gsccca.org website to .NET Core. This upgrade ensures the website remains secure, high-performing, and compatible with the latest technologies and standards.
- Developed a .NET Core session bridge for the new Sitefinity website. This allows future development with requirements to integrate with existing session management to use the newest technologies.
- Added “Services” link in the header of www.gsccca.org to assist our customers in accessing our growing collection of sites.

eFiling & eRecording:

With substantial growth in electronic filing participation and usage over the past decade, the Authority continually updates its eFile site in order to incorporate customer feedback, improve the user experience, implement new features, and enhance performance, efficiency and reliability. (See Pages 33-35 for more information on the Authority’s eFile Project.)

Following is data and other information from FY 2024:

- UCC eFile –
 - County participation in UCC eFile:
 - 152 of Georgia’s 159 counties currently participate in UCC eFile, with one county activated this fiscal year.
 - 132 of the 152 participating counties mandate the electronic filing of UCCs, 10 more than last fiscal year and 83% of all Georgia counties.
 - 115 of the 132 counties who mandate UCC eFiling take advantage of the UCC auto-numbering feature. 11 of those counties were activated this fiscal year. This feature, which is only available to counties that mandate UCC eFiling, mitigates duplicate file numbers and allows multiple users to process UCC eFilings simultaneously increasing productivity.
 - 2,006,084 UCCs have been eFiled through the Authority since its inception in 2009, with 418,634 of those filings submitted through the Authority’s UCC eFile API, which was published in 2019.
 - 255,404 UCCs were eFiled this fiscal year with 88,158 of those filings, or 35%, submitted through the UCC eFile API.
 - UCC eFile lifetime usage has increased by 14.6% since last fiscal year.
 - Over 93% of accepted UCCs were electronically filed during FY 2024.
- Real Estate eFile –
 - As of July 1, 2023, all 159 Georgia counties were activated to accept all document types for electronic filing to ensure compliance with HB 974, legislation passed during the 2022 legislative session.
 - 129 clerks’ offices have opted to receive estimated filing fees for any real estate (deed, lien or plat) filing submitted through the Authority’s eFile portal where the Authority collects

- filing fees. This feature also allows integrated submitters to send estimated filing fees. Value-added submitters send estimated fees in the XML per the clerk's request.
- 8,317,848 total real estate documents have been eFiled through <https://efile.gscca.org> since its inception; 4,881,879 (58.7%) of those filings were eFiled using the Authority's eFile API. API filers consist of Value Added Submitters and Integrated Submitters. Value Added Submitters filed 4,331,118 total real estate documents since inception, and Integrated Submitters filed 550,761 total real estate documents since inception in 2018.
 - 6,115,018 total deeds have been eFiled since inception in 2010.
 - 1,500,595 total liens have been eFiled since inception in 2015.
 - 205,909 total plats have been eFiled since inception in 2016.
 - 496,326 total state tax liens have been eFiled since inception in 2018.
 - 1,419,154 total real estate documents have been eFiled through <https://efile.gscca.org> this fiscal year; 706,092 (49.8%) of those filings were eFiled using the Authority's eFile API. API filers consist of Value Added Submitters and Integrated Submitters. Value Added Submitters filed 525,888 total real estate documents, and Integrated Submitters filed 180,204 total real estate documents.
 - 1,073,496 total deeds have been eFiled this fiscal year.
 - 296,672 total liens have been eFiled this fiscal year.
 - 28,922 total plats have been eFiled this fiscal year.
 - 20,064 total state tax liens have been eFiled this fiscal year.
 - Real Estate eFile lifetime usage has increased by 20.6% since last fiscal year.
- Began addressing the mandates and implications of HB 1292, a law enacted during the 2024 legislative session that will significantly impact real estate electronic filing in Georgia. With an effective date of January 1, 2025, the new law will require substantial changes to the existing Authority rules, the eFiling process and structure, as well as programmatic changes to the Authority portal. While the new requirements will necessitate considerable short-term changes, they will also serve to simplify the filing process, enhance consumer protections, and modernize a system currently burdened with outdated complexities.
 - Neared completion of the eFile system certification process for vendor systems. This certification ensures vendor systems meet quality, completeness, compatibility, and state law compliance standards. Currently, nine systems have achieved full certification by the Authority.
 - Enhanced user support for eFile by creating a dedicated email address, efile@gsccca.org, which is maintained by members of the Product Management Group.
 - Began requiring Transfer Tax fee information from filers to improve the expected fee information passed to counties.
 - Implemented fee discrepancy exceptions and warnings when counties attempt to accept packages with fees that differ largely from the expected amount. These new features are meant to help mitigate extreme over assessments and immediately alert clerks' offices to potential under assessments, which can facilitate immediate resolution, and, ultimately, improve the filing experience for users by reducing unexpected charges.
 - Communicated activation information regarding UCC eFile API project to vendors, clerks and integrated filers, and assisted with testing and activation for vendors and integrated filers.
 - Provided training and support for UCC Final Transmit feature which can be submitted through the eFile portal, <https://efile.gsccca.org>, streamlining the process, particularly for counties that mandate UCC eFiling.

- Revisited courtesy email notifications regarding outstanding real estate eFilings to streamline the notification process and equip clerks' offices with the knowledge for processing eFile (deeds, liens, plats, child support, UCC or pending lien search) instruments.
- Continued to examine system processes for improvements and/or enhancements in an effort to increase the robustness of the system and improve the eFile experience.
- Continued improvement to API documentation for both filers and vendors.
- Continued improvement of administrative functions, including advanced internal reporting tools, to improve the Authority administrative staff data access and efficiency.
- Provided vendor notification regarding eFile updates and ongoing vendor support, answering questions regarding recent changes and bringing new vendor representatives up to speed with the eFile process in Georgia.
- Improved county user interface for viewing and downloading UCC images. The improvements also allow county users to rotate UCCs and their attachments prior to acceptance allowing clerks to correct images.
- Continued improvement of the backend escrow system to ensure reliability under high-traffic scenarios.
- Implemented improved and required quality assurance testing procedures before publishing new features.
- Continued to support eFile escrow accounts using wire transfers. The wire transfer process employs an automated self-serve approach that allows eFile customers to fund their accounts instantaneously at a low cost.
 - 602 wire transfers have been processed since inception for a total of over \$14.8M.
 - 325 wire transfers were processed this fiscal year for a total of just over \$7.3M.
 - Wire transfer customers have saved over \$359K in fees as compared to our other instantaneous funding method, credit card. Customers have saved \$178K in fees this fiscal year alone.

eFile Registry:

The eFile Registry was developed by the Authority in 2011 to facilitate the registration, maintenance and verification of Real Estate eFile participants. At present, the site provides a secure location for housing approved participants in the eFiling of real estate documents in Georgia, but the passage of HB 1292 during the 2024 legislative session is expected to bring major changes to the site over the coming year.

Following is data and other information from FY 2024.

- Added 4,546 participants to the registry for a total of 29,561 active participants which includes:
 - 20,788 Self Filers (3,694 added this fiscal year)
 - 2,014 Submitters (288 added this fiscal year)
 - 6,759 Trusted Users (564 added this fiscal year)
- Continued to provide the capability for third-party systems to automatically verify the validity of participant ID numbers in real time.
 - 8.2 million queries processed this fiscal year.
 - 37.9 million queries processed since the eFile Registry opened in 2011.

eCertification (eCert):

- Increased eCert participation to 90 counties, with 11 activated in FY 2024 and 5 more counties in the training and testing phase. 115,371 total requests have been submitted through the eCertification Portal since the program launched in 2021.
- Expanded the eCertification Portal to provide regular copies in addition to certified copies with the launch of eCopy. 45 counties are currently participating in eCopy.
- Launched an update that rolled out several improvements to the eCertification website, including an architecture upgrade, an enhancement to file size limits, administration enhancements, and bug fixes.
- Updated the underlying architecture powering the eCertification portal to comply with the latest standards.
- Enhanced support for eCert by creating a dedicated email address, ecert@gsccca.org, which is maintained by members of the Product Management Group.

ePay:

- Developed ePay and integrated it with our central identity hub. This new website—epay.gsccca.org—will offer a more convenient and efficient way for participating counties to submit their payments to GSCCCA for real estate, UCC, and notary services. Remittances by ACH for transactions eliminates the need to send physical checks through the mail which saves time and reduces the risk of delays or lost payments.
- Will launch ePay with three beta counties in July and then launch an all-county roll-out, for those who want to participate, in August.
- Updated the CMM (Customer Management Module) website and related services to integrate with the new ePay website, allowing accounting staff to track and manage ePay payments.

Filing Activity Notification System (FANS):

- 56,329 people have registered to receive notifications.
- 124,868 notifications have been sent.
- Continued to develop updates in handling text message communication, including undelivered text messages and text message responses.
- Launched an update that included enhancements to the internal administration sections of FANS.
- Launched an update to record the county of residence for each FANS user. This information simply provides historical data for anyone interested and does not affect search or match results.

Fines & Fees:

- Launched important internal accounting enhancements including the ability to process returned checks.
- Launched an update that enhances forms by recording them in grayscale instead of black and white.
- Upgraded the underlying architecture of Fines & Fees to the latest version.

Image API

- Created a new service that links the old method of uploading images, an FTP site, to the new Image API. This service will allow a seamless transition for vendors currently uploading images via FTP.
- Created a new service that performs optical character recognition on all newly uploaded images. The text associated with each image is stored for future use.
- Launched an update for the Image API that integrates it with our new Identity Server. This allowed us to decommission and remove our previous Identity Server.

Real Estate/Lien/Plat

- Setup data transmit test environment for real estate index, lien index and plat index to assist vendors with development and testing.
- Collaborated with Systems Team to migrate all counties to new index data transmit FTP site.
- Processed 438 Real Estate Images using the On Demand Fast Pass Redaction process and manually reviewed 254 of those images.

UCC

- Updated internal UCC Indexing and Certified Search websites to support modern browsers.
- Added an improved image tagging tool to our UCC Tools system that retrieves images from previously submitted batches, preventing the need to rescan previously transmitted missing images.
- Processed 7,110 UCC Images using the On Demand Fast Pass Redaction process and manually reviewed 7,110 of those images.

Other Actions/Activities:

- Managed the “Change Control” document which is used by senior management and IT staff to track change requests and thoughtfully prioritize development efforts to determine the best use of resources. 50 tracked projects were completed this past fiscal year.
- Redeveloped a yearly process that emails a list of user accounts to clerks for their employees to review. The new process will include users from all of our websites.
- Updated Authority’s central identity hub. Five projects are now integrated with this Identity Server: eCertification, FANS, Fines & Fees, Image API, and ePay. An identity server is a critical component for modern IT infrastructures, enabling secure and efficient access to resources.
- Updated Achieve reconciliation service to comply with a mandate from CyberSource, a payment processing service, regarding REST API transactions. This change was necessary to comply with the new requirement and ensure the security of API interactions.
- Rolled out image print and current deed image ACH disbursements for 65 participating counties.
- Updated credit card processing system to meet a requirement set by CyberSource to secure P12 key files, which are used for secure communication, with a password to improve security.
- Removed unwanted data from the Index Data staging (quarantine) database.

IT Infrastructure

Systems Team:

- Executed performance analysis on several core databases including eFiling, Fines and Fees, UCC Indexing, and others, in order to significantly improve query-processing times. This effort ultimately resulted in overall improved system speeds.
- Reconfigured and optimized all SQL server instances factoring in cost threshold and maximum degree of parallelism or MAXDOP, a server configuration option, to ensure that multiple tempDB files could be leveraged on a one-file-per-core basis to enhance database performance.
- Enabled Trace Flag 1224, a configuration setting, in SQL server instances as part of performance-boosting efforts. This useful tool helps disable lock escalations which in turn reduces situations like blockings and deadlockings, thereby improving performance on the server level.
- Configured the properties of all model system databases to reflect Microsoft best practices. This ensures that any new databases added by the Authority's development team or any other entity will automatically inherit best practice configurations, such as auto-growth settings, sizing, etc.
- Conducted performance analysis on several core databases including Vault, eFiling, and others, in order to vastly improve query-processing times. This effort ultimately resulted in overall improved system speeds.
- Refined and improved the active volume share (folder) change process. This process, which occurs periodically, is where the active volume that data is written to is changed once it reaches a certain size. A new active volume is created, database records are updated, and new data is written to the new active volume. The old volume is copied to a new permanent location and backed up. This process was completely overhauled greatly reducing the possibility for errors and the amount of time it took to complete.
- Migrated 180 servers and devices to a new Domain Name System (DNS) platform. DNS helps your computer find and connect to applications or websites by translating human-friendly addresses (www.gsccca.org) into computer-friendly IP addresses (50.200.3.207). The new platform ensures that the latest security enhancements and features are available.
- Replaced the HVAC system in the datacenter. This system was part of the original construction and was close to 20 years old with parts becoming difficult to find for repairs. The new HVAC system includes remote monitoring and alerting capabilities making environmental monitoring possible.
- Installed additional temperature monitoring system in the datacenter. While the new HVAC system provides monitoring of the average temperature of the datacenter, there was a need to have temperature monitoring for several places in the datacenter along with redundant monitoring in case of a catastrophic failure of the HVAC system.
- Implemented Domain-based Message Authentication, Reporting, and Conformance (DMARC). DMARC helps safeguard a company's email domain by making it harder for cybercriminals to impersonate the company and carry out malicious activities through email.
- Added additional disk-based storage to backup infrastructure, for a total storage capacity of 101 TB. This increased storage allows the GSCCCA to keep backups onsite for longer allowing for greater ease in recovering data.
- Migrated several websites and application servers to more modern Windows Server operating systems. Keeping applications on current operating systems ensures that the latest features and security enhancements are available.

- Created a SQL database high availability group (HAG) in our development environment for testing deployment into our staging and production environments. A SQL HAG is a setup where multiple database servers are linked together in a way that if one server goes down, another server in the group takes over to keep the database running smoothly. This helps ensure that important services relying on the database remain accessible even in the face of technical issues or failures.
- Upgraded the software that runs the backup system. The centralized backup system greatly eases the recovery of data when a loss occurs, narrows backup windows for increased system availability, and simplifies administration.
- Upgraded the software on the WhatsUp and VeeamOne server to better monitor our servers and applications. These IT tools specialize in server and application monitoring and improve server availability through detailed reporting and analytics.
- Performed routine mock data restores to test the GSCCCA data backups in the event of an actual data loss. The scale of such tests ranged from individual user files to complete sets of interdependent servers.
- Created a new Windows 11 install that is used in all GSCCCA computers to ensure reliability and ease-of-use for customers.
- Completed the migration of all participating counties to a new authentication platform in order to provide higher security for OBTS transmissions. To date, all 159 counties have been migrated.
- Managed the audio, video, and Zoom components for the Clerks' Winter Conference allowing participants to be active during the two-day Zoom session with questions fielded to presenters in real-time.
- Offered audio, video, Zoom, and live streaming components for all Authority board meetings providing flexibility to board members by allowing them to participate in meetings even when their schedules prevented them from attending in person.
- Migrated Authority board meeting broadcasts to a new video streaming service. The new service provides auto-captioning of videos allowing meeting broadcasts to be searched by keywords.
- Updated the Sage Fixed Asset, Depreciation, and Accounting software to ensure continued support and compatibility for the inventory and accounting staffs.
- Updated our internal knowledge base with new and updated policies, procedures, solutions to common problems, and troubleshooting guides.
- Upgraded all of the Mitel Application Servers providing additional and improved functionality to the GSCCCA phone system, including optimized call routing, additional reporting, and an improved caller experience for clerks and internet subscribers.
- Upgraded the Data Replication Server to bolster the process that perfectly synchronizes GSCCCA data between the primary and failover datacenter. Such data replication is critical to ensure that the failover datacenter can activate when there is an outage at the primary datacenter.
- Upgraded the search terminal management server. Search terminals are provided in all Superior Court clerk offices across Georgia as a way for the public to access the Authority's data free of charge. The search terminal management server restricts access to most functions and websites on the search terminals to ensure that they are only used for their intended purpose.

Network Team:

- Made significant progress on the Statewide Network Upgrade Initiative to improve internet speeds in counties. Bandwidth needs have increased with the rise in Internet usage and digital documentation handling. To address this, the Authority launched the Statewide Network Upgrade

Initiative in 2022 to enhance upload and download speeds in all clerk offices. Since then, the Authority's Network team has traveled thousands of miles across Georgia, completing upgrades to system connectivity in 151 counties—75 of those in the past fiscal year. The remaining counties have construction requirements or scheduling conflicts that need to be addressed. This project has accelerated the speed of all the county networks the Authority supports.

- Completed research and received approval for upgrading network equipment in Authority datacenters and across all counties. The new hardware will be faster, more secure and easier to manage. Once the entire 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 efficiently manage the statewide network.
- Initiated a bill review project to remove unused data connections. The project found 19 different service providers with at least 1 unused data connection. Some service providers were responsible for multiple unused connections to multiple counties. The removal of those data connections has reduced monthly costs and eliminated unused data connections.
- Set up secure connectivity for the JusticePath product with connections established to 13 counties. JusticePath is a software platform designed to streamline and improve the efficiency of judicial and legal processes. It is used by courts, law enforcement agencies, and legal professionals to manage case information, automate workflows, and ensure better communication between involved parties.
- Identified many counties missing security policies and added security settings to those counties' dedicated tunnels. These policies control what operations a user can perform and who can perform them and are essential for maintaining a secure, compliant, and efficient IT environment.
- Created an interconnection between the GSCCCA network and various counties to allow GSCCCA network users access to resources hosted on the networks of these respective counties.
- Supported many counties with physical office moves, including relocating equipment to new courthouses. The Network team ensured that the clerks and their staff had internet access from the first day of operation in the new locations.
- Improved data transfer and the login experience at GSCCCA remote datacenter by adjusting the firewall policies and supporting the installation of new storage gear.
- Expanded team by adding a new senior network engineer to keep pace with current growth and provide greater support for GSCCCA and county network needs.
- Updated all wildcard certificates for 2024 to mitigate vulnerabilities in older versions and maintain robust security across the network.
- Performed site visits to counties, collaborating with clerks, staff, and local IT to resolve issues ranging from network hardware replacements and network consolidation to internet bandwidth upgrades.
- Supported the Development team's effort to migrate to a new service, enabling FTP access (a standard way to transfer files) and FTPS connectivity (a more secure version of FTP) from county networks.
- Assisted the development team's effort to convert an HTTP-based web page to an HTTPS-based web page, providing a more secure connection for our customers.
- Supported professional development of staff with two network engineers receiving F5 training. This additional training improves our ability to maintain and update our current F5 servers. These servers are critical to the success of our products, ensuring resource availability.

HelpDesk – Customer Support

HelpDesk is the Authority’s customer support team which provides technical support for Superior Court clerks, their staff, and website customers. This team of CSRs responds to thousands of calls and emails annually, providing support from 7:30 a.m. to 6:00 p.m. throughout the work week. Their outstanding work is critical to the continued success of the Authority, and is utilized and appreciated daily by clerks and website customers, including eFile, eLearn and FANS users. In addition to providing specialized service, the Authority prioritizes the ease and convenience of support to customers by offering three ways of communicating with its experienced team of customer service representatives: by phone, email or using “Live Chat” for real-time support.

To ensure continued quality service from HelpDesk, the Authority recently launched a training initiative to further educate and update its CSRs on the topics that receive the most questions. Throughout the year, the HelpDesk team will receive updated training on notary and UCC-related issues, indexing, fines and fees, eFile, TPOs (temporary protective orders), and eCertification. This ongoing training will enable the team to address requests more quickly and efficiently, often resolving questions during the initial contact.

Below are recent comments from website users all receiving the same stellar service from the HelpDesk team.

“Just wanted to take a minute to compliment the service received at GSCCCA. I am a retired real estate legal secretary. Over the years of working with GSCCCA, the service received from you has always been great! Keep up the good work! Thanks!”

– Long-time Authority customer

“I would like to give Kudos to Andy E. He was pleasant, professional, very knowledgeable about the system, and he actually walked me through how to edit and manage my notification requests. Excellent customer service!”

– Realtor & FANS registered user

“This past week I saw a letter to the editor in my Marietta Daily Journal regarding the [FANS] system and decided to sign up for notifications. I was having all kinds of problems trying to get a verification code for my email, so I called your office. The phone was answered by Brittney. I just want to express my appreciation for the way she handled the situation I was having. She communicated well and we worked through the problem. You have a great employee on your staff.”

– FANS registered user

“I called to request home notification help. Mr. Trevin was knowledgeable, patient and kind with me as a senior. He is an asset to your business.”
– FANS registered user

HelpDesk Statistics

The following annual statistics speak to the volume of work the Authority’s customer support team handled this past year and the efficiency of their performance.

- Total Calls: 25,268
- Average Speed of Answer: 50 seconds
- Percent Overflowed to Voicemail: 1%
- Average Talk Time: 6 minutes 1 second
- Total Email Requests: 26,000+ (11% increase from previous year)
- Total Chat Sessions: 1,212 (nearly doubled from previous year)
- Total Hardware/Repair Requests: 397
- Tickets Received: 20,655
- Tickets Resolved During Initial Contact: 85%

Top Requests for Help

- GSCCCA Website: Site Navigation Assistance (4,235)
- eFile Real Estate: Customer Filing Question (2,941)
- GSCCCA Website: Username/Password Request (1,716)
- Notary Project: Online Training General Q/A (1,344)
- eFile UCC: Customer Filing Question (637)
- FANS: Site Navigation Assistance (427)
- eFile Liens: Customer Filing Question (415)
- GSCCCA Website: General Information/Non-Tech Q/A (388)
- eFile Real Estate: Username/Password Request (312)
- Outlook: Email Setup Request (311)

Equipment & Software Outreach

In order to successfully implement its many legislatively mandated projects, the Authority helped modernize Georgia's Superior Court clerk offices by providing computers, printers, scanners, servers and other equipment—approximately 33,000 pieces of new equipment to date. For many clerk offices, this meant automating for the first time when the UCC project began in 1995.

In addition to providing new equipment, the Authority's IT staff travels to all 159 counties to service equipment, which is eligible for replacement every three years. In FY 2024 alone, the Authority spent over \$840,000 to replace depreciated equipment in counties. To improve internet speeds in counties and to ensure continued support and security updates for network equipment, the Authority launched a Statewide Network Upgrade Initiative in May 2022. Over the past two years, the Authority has upgraded existing equipment in clerks' offices to improve upload and download speeds. By continuing to provide equipment, in addition to technological assistance and high-speed communications, the Authority supports all counties in their efforts to comply with Authority programs. Acquiring this equipment for most counties would not have been possible without the Authority due to the significant tightening of county budgets.

Beyond its ongoing equipment outreach, the Authority continues to seek feedback from clerks and respond to their needs. This responsive mindset led to an important software initiative when the Authority learned that Microsoft Office and the full version of Adobe Acrobat, which allows a user to edit or modify PDF documents directly, had become essential for the operation of a clerk's office. To support clerks, the Authority began providing these two pieces of software, and over the last several years has installed 1,262 individual software packages in 133 clerks' offices. As another example, the Authority distributed 150 laptops, along with docking stations, wireless keyboards, mice, and external monitors, to clerks of Superior Court during the Covid pandemic to address the need to work remotely. This initiative provided the tools and further enabled clerks to fulfill their duties whether working from the courthouse or offsite.

Equipment outreach to Superior Court clerks has been both a necessity and a priority for the Authority since its founding, and the distribution of software and laptops is another tangible example of the seriousness to which the Authority sees its role of supporting clerks in the operation of their offices. In addition to providing cutting-edge programs that offer unique services to Georgia's counties and citizens, the Authority can take pride in the fact that Georgia's Superior Court clerk offices are now outfitted with the tools necessary to successfully fulfill their duties. Superior Court clerks have not only entered the 21st century, but have embraced its technology and, in many areas, lead their counterparts from around the country.

Below is a summary of the Authority's equipment and software outreach efforts during FY 2024:

- Ordered, processed and shipped a total of **901 pieces of new and upgraded equipment** to clerks' offices including CPUs, monitors, servers, laptops and scanners.
- Purchased **\$605,851** of equipment for counties during FY 2024 to replace depreciated equipment as part of the Authority's Statewide Computer Replacement Project for all 159 counties.
- Acquired and deployed **87 Microsoft Office** and **75 Adobe Acrobat** software packages to 27 clerks' offices as a continuation of the Authority's Software Initiative which began in 2019.

- Handled **26** purchase orders totaling over **\$1.2 million** for equipment and infrastructure purchases for counties and GSCCCA offices.
- Ordered and inventoried the equipment necessary for the network equipment upgrade pilot project. With upgraded equipment installed, clerks will see improved internet speeds and support staff will be able to more easily manage the statewide network.
- Transferred **1,167** pieces of equipment to the Georgia Department of Administrative Services for proper disposal per state guidelines.
- Processed multiple equipment repairs essential for daily operations within clerk offices including computers, flat-panel monitors and scanners. Tracked all repairs and ensured that items were returned in a timely manner.
- Continued to promote open communication with counties for the purpose of encouraging compliance with all Authority projects including UCC Project, Real Estate Deed Project, and Lien, Plat & Map Project.
- Maintained an inventory management tracking component helping to ensure that all county inquiries, problems and other issues were addressed promptly and accurately.
- Continued to streamline and simplify communication between counties and the Authority by providing real-time information on their inventory, GSCCCA equipment policies, and frequently asked questions.

Training Program

Since the UCC Project launched in 1995, training has become one of the Authority's core services, and each year this critical resource is developed even further. Through this department, the Authority provides the most accurate and current information to Superior Court clerks, their staff, and other interested constituencies, while also prioritizing the convenience and accessibility of the training. The Authority's goal is to create learning opportunities that are flexible, personalized, and relevant, and, to this end, offers many types of training including online courses and webinars, in addition to in-person and virtual classes. All training is open and free-of-charge to Superior Court clerks, their employees, and vendors, and is utilized by thousands each year.

With convenience and access as key components of its training goals from the beginning, the Authority began offering online training courses in 2006. With the intent of further developing this popular and widely utilized format and enhancing the experience for all users, the Authority launched **eLearn.gsccca.org** in 2019 as its new learning management system. With eLearn, the Authority provides clerks and the public with an up-to-date system, while also giving staff the flexibility to create and add additional training courses beneficial to clerks' offices in a timely manner. Since its launch, over **144,000** individuals—including clerks, deputy clerks, vendors, and notaries—have taken advantage of this free training by accessing the Authority's eLearn training platform. At present, eLearn offers ten online courses, and during FY 2024 alone, nearly **26,000** users accessed the training platform over **123,000** times.

In addition to its online courses, the Authority continues to offer training through traditional in-person classes as well as remote learning options, including webinars which were introduced early on. Already a popular format, webinars became an even more important training tool during the pandemic when in-person classes were suspended. The Authority was positioned to quickly respond to the increased need for remote learning by converting many of its in-person classes to the webinar format. Although the Authority has returned to offering a full range of in-person training, the support for webinars has only grown, confirming that this popular and convenient format will continue to be utilized moving forward. Over the past fiscal year, the Authority conducted **76 training sessions** across various formats—webinars, in-person classes, and one-on-one training—successfully educating over 2,000 people on a wide range of important topics.

Following is more detailed information about the Authority's training efforts during FY 2024.

Online Courses

The Authority currently offers ten online training opportunities through its eLearn platform, and during FY 2024, nearly 26,000 people took advantage of this convenient training. Courses are offered free-of-charge and are available 24/7 making training affordable and flexible. Additionally, participants can learn at their own pace, going back and re-reading, skipping or accelerating through concepts as they choose, with some research suggesting that online learning can be even more effective than in-person instruction. New eLearn courses are currently being developed to offer clerks and their staffs additional online training opportunities. At least one new course, "UCC eFile," will likely launch by the end of the year.

Following are the online courses that the Authority currently offers and the number of Superior Court clerks and deputy clerks, other court personnel, vendors, and public users who took advantage of this training during FY 2024:

- eCertification Portal
 - Launched new class on September 1, 2023.
 - Training available to Superior Court clerks/deputy clerks and vendors.
 - 50 people participated in the course this year.

- GSCCCA Indexing Standards
 - Training available to Superior Court clerks/deputy clerks and vendors.
 - 202 people participated in the course this year.
 - 19 participants took the Indexing Certification Exam and, of those, 6 successfully passed the exam.

- GSCCCA Indexing Standards – Extended
 - Training available to Superior Court clerks/deputy clerks and vendors.
 - 140 people participated in the course this year.

- GSCCCA Indexing Standards – Common Mistakes
 - Training available to Superior Court clerks/deputy clerks and vendors.
 - 98 people participated in the course this year.

- GSCCCA Fines & Fees – Introduction
 - Training available to all court personnel (Superior, State, Probate, etc.) and vendors.
 - 226 people participated in the course this year.

- Notary Online
 - Training available to Superior Court clerks/deputy clerks.
 - 77 people participated in the course this year.

- Notary Online – Mail-in Renewal
 - Training available to Superior Court clerks/deputy clerks.
 - 42 people participated in the course this year.

- Notary Public Training
 - Training available to Superior Court clerks/deputy clerks and the general public.
 - The course is designed for people who are interested in becoming notaries.
 - 26,671 people participated in the course this year.

- Notary Public Final Exam
 - Exam available to Superior Court clerks/deputy clerks and the general public who take Notary Public Training eLearn course.
 - 20,850 course participants took the Notary Public Final Exam and, of those, 20,218 successfully passed the exam.
 - Some Superior Court clerks now require notary public applicants to pass the Notary Public Final Exam to receive their notary commissions.

- UCC Training
 - Training available to Superior Court clerks/deputy clerks.
 - 111 people participated in the course this year.

Webinars

Growing in popularity over the last decade due to its flexibility and cost savings, remote learning became critical during the pandemic and remains an important training tool for the Authority. During FY 2024, the Authority utilized the Zoom platform to offer a robust schedule of **35 webinars** covering the following topics:

- Authority Services How-to Guide
- eCertification Portal – Regular Copy
- eFile – Common Questions
- eFile Portal 101
- Filing Activity Notification System (FANS)
- Fines & Fees 101
- Get to Know the Authority
- How to Search GSCCCA.org
- New UCC Forms
- Protective Orders
- Real Estate Indexing Certification Exam Study Guide
- Real Estate Indexing Standards 101
- Uniform Commercial Code (UCC) – Duties and Responsibilities of the Filing Office

In-Person Classes & Other Training Opportunities

Although webinars grew in popularity during the pandemic, in-person classes provide a human interaction component that remote training technology, no matter how sophisticated and convenient, cannot replace. Many learners feel more comfortable in a traditional classroom setting, believing that face-to-face engagement is essential for greater clarity and understanding of the material. For this reason, in-person classes will remain an important tool in the Authority’s training arsenal.

In FY 2024, the Authority offered **18 in-person classes** across the state on multiple topics including:

- Real Estate Indexing Standards
- Fines & Fees
- Filing Activity Notification System (FANS)
- Notary Public Training

The Authority also conducted numerous one-on-one sessions as requested on a variety of topics including Bulk Lien eFiling, eCert, eFile, FANS, Fines & Fees, and Notary Online. Equally important, the Authority team participated in various training and professional development programs for Superior Court clerks throughout the fiscal year, including the 2023 COAG Fall Conference in Savannah, the 2023 Clerks’ Planning Meeting at Brasstown Valley, the 2024 Clerks’ Winter Training in Atlanta, and the 2024

Clerks' Spring Conference at St. Simons. In addition to conducting training, the Authority supported the Clerks' Winter Training program by providing on-site audio and visual assistance and facilitating session discussions. Along with these training programs, staff regularly attends District Meetings around the state.

Attendance and support for all these programs gives the Authority team valuable face-to-face time with Superior Court clerks, allowing for the opportunity to learn more about issues and challenges facing clerks and the opportunity for staff to share information and answer questions about Authority programs and services. Additionally, the Authority's training & education manager regularly meets with department heads, program specialists, and customer support representatives to remain fully informed on the Authority's projects and services in a continuing effort to assess current training programs and anticipate future ones. These ongoing exchanges allow the Authority to continue meeting the evolving needs of Superior Court clerks.

Besides its scheduled programs, the Authority recognizes the importance of "smaller" training opportunities that occur hundreds of times each day through the Authority's customer support team, HelpDesk. In 2024, this dedicated team of CSRs handled over 26,000 emails, over 25,000 phone calls, and over 1,200 live chats. Their exceptional work is vital to the continued success of the Authority. To maintain high-quality service, the Authority recently launched a training initiative to further educate and update its CSRs on the topics that receive the most questions. Throughout the year, the HelpDesk team will receive updated training on notary and UCC-related issues, indexing, fines and fees, eFile, TPOs (temporary protective orders), and eCertification. This ongoing training results in requests for help being resolved with greater speed and efficiency, with many questions being answered during the initial contact.

Training for Other Constituencies

In addition to providing training to Superior Court clerks and their staff, the Authority also offers instruction—both in-person and remote—to various additional constituencies and continues to successfully partner with other groups to conduct important training. Following are more details regarding these efforts during FY 2024:

- Conducted 11 Notary Public Training sessions—7 webinars and 4 in-person classes—on the role and responsibilities of a notary public. These classes were hosted by Superior Court clerks and offered to members of the public free-of-charge. Over 900 Georgians took advantage of this free training during FY 2024. The Authority is currently updating its notary public training to comply with the mandates of a new law, HB 1292, which was passed in the 2024 legislative session and includes training requirements for notaries in Georgia. The law takes effect on January 1, 2025.
- Continued offering an online course, Notary Public Training, to provide another option for instruction on the role and responsibilities of a notary public. This training is also provided to members of the public free-of-charge. As noted above, the Authority is updating this online course as well to comply with the mandates of HB 1292.
- Conducted two in-person Fines & Fees classes in conjunction with the Institute of Continuing Judicial Education at UGA for new Municipal Court clerks.
- Coordinated and moderated virtual meeting sessions for members of the National Association of Secretaries of State (NASS) and the Notary Public Administrators (NPA) regarding the e-Apostille process.

Outreach & Professional Development

The Authority recognizes and values its symbiotic relationship with Superior Court clerks, and in this vein, works hard to provide support to clerks and their staff in many ways. The Authority also seeks and takes advantage of opportunities to reach the public and provide education on who we are and what we do. Additionally, the Authority recognizes the value of professional development and encourages staff to be involved in industry groups and work toward furthering their own training and education.

Below is a summary of the Authority's outreach and professional development activities for FY 2024.

- Continued to provide free public access to the Authority's invaluable statewide indexes through search terminals installed in all Superior Court clerk offices.
- Continued to update and add new information to the Clerk Resource Center. This password-protected website was designed by the Authority to support Superior Court clerks and their staffs. The site contains clerk-specific information including program status reports, conference materials, and links to Notary Online, PT-61 Online, and the Authority's Training Center. The site also provides a one-stop location for the Authority to post and for clerks to access updated information on legislative changes and other dynamic issues that will affect Superior Court clerk offices.
- Continued to produce quarterly newsletter for Superior Court clerks that is posted on the Authority website.
- Continued to strengthen the Authority's social media presence. By utilizing Facebook and Twitter, the Authority is able to communicate with its customers and reach out to potential subscribers while keeping clerks better informed.
- Handled and processed to resolution UCC, notary public, real estate, fines and fees, and training inquiries from clerks' offices, UCC filers, online users and the general public.
- Communicated quarterly Fines & Fees Division results with external groups including the Legislative Budget Office, the Senate Budget Office, the Georgia Supreme Court, the Governor's Office, and the Georgia Public Defenders Council. Additionally, monthly Fines & Fees results were submitted to the Criminal Justice Coordinating Council fulfilling statutory reporting requirements for Local Victim Assistance program funds.
- Provided support to probation companies and other entities affiliated with the courts for purposes of collecting and disbursing fines and fees.
- Developed and launched Filing Activity Notification System (FANS) in 2023 to provide Georgia citizens with a powerful tool in the fight against home theft and other potentially fraudulent activity. Provided as a free, voluntary and consumer-friendly service, FANS notifies property owners anytime filings are made related to their registered property, as well as notifies of filing activity related to UCCs (personal property), liens and plat filings. As of June 30, 2024, the number of registered users for the system totaled over 56,000. Those users have submitted nearly 118,000 requests involving names, addresses and document types, resulting in nearly 125,000 matches and alerts being sent. The Authority provided in-person and remote training to clerks and consumer groups on FANS and continues to conduct public outreach through clerks of Superior Court to increase awareness of this free service.
- Sold 2,067 Notary Handbooks. The handbook includes forms and definitions and is an excellent reference for Georgia notary law, notary procedures and best practices. It was created in 1999 in conjunction with the American Society of Notaries. In addition to direct sales, the Authority

continues to provide notary handbooks at a discounted rate to Superior Court clerk offices with the goal of providing point-of-sale education materials to Georgia's notaries.

- Continued to provide courtesy email notification 30 days prior to a notary's commission expiring to all notaries with an email address on file. The Authority started this service in 2010, and now allows clerks to customize the email by including county-specific language with special instructions or requirements on how to renew the notary commission.
- Provided training to the general public, free-of-charge, on the role and responsibilities of a notary public:
 - Offered online course, *Notary Public Training*. Nearly 27,000 Georgians took advantage of this training, and, of those participants, nearly 21,000 took the Notary Public Final Exam with 97% passing the test. Some Superior Court clerks now require constituents to pass this exam to receive their notary commissions.
 - Conducted 11 Notary Public Training sessions (7 webinars and 4 in-person classes) hosted by Superior Court clerks. Over 900 Georgians took advantage of this free training.
- Initiated efforts to comply with HB 1292, a law enacted in the 2024 legislative session that will significantly impact real estate electronic filing in Georgia. With an effective date of January 1, 2025, the new law will require substantial changes to the existing Authority rules, the eFiling process and structure, as well as programmatic changes to the Authority portal. A revision of the URPERA rules (*Real Estate Electronic Recording Rules for the State of Georgia*) is already underway with active stakeholder engagement to ensure broad input. Additionally, HB 1292 mandates that notaries public maintain a journal and complete specific training. The Authority has sought clarification from the Attorney General's office regarding the journal requirements and is updating its training program to meet the new mandates.
- Conducted 2 Fines & Fees in-person classes in conjunction with the Institute of Continuing Judicial Education at UGA for new Municipal Court clerks.
- Coordinated and moderated virtual meeting sessions for members of the National Association of Secretaries of State (NASS) and the Notary Public Administrators (NPA) regarding the e-Apostille process.
- Maintained liaison roles with the State Bar, public users, title examiners, surveyors, GCIC, and courthouse vendors.
- Fielded questions from law enforcement and offices of the United States Attorneys regarding the UCC filing process.
- Communicated with the FBI's Domestic Terrorism Unit regarding sovereign citizen issues. The Authority serves in a liaison capacity between the FBI and Superior Court clerks.
- Handled, in conjunction with the Attorney General's office, open records requests from the public.
- Benefitted from staff members furthering their education and training:
 - Training & Education Manager completed "Training and Learning Online" course offered by the University of Leeds, and is currently completing two professional certificates with IBM — "IBM IT Project Manager Professional Certificate" and "IBM Project Manager Professional Certificate."
 - Two Network Team engineers received training from F5, one of the Authority's product vendors. This additional training improves the Authority's ability to maintain and update its current F5 servers which are used to improve the performance, security, and availability of applications and are critical to the success of Authority products and services.

- Network Team received training from Cisco Systems and Palo Alto Networks, the Authority's hardware and software vendors, in preparation for the statewide network equipment upgrade project. This training ensures our engineers are ready to successfully replace network equipment in the Authority datacenters and across all counties. The new hardware will be faster, more secure and easier to manage.
- Benefited from Authority staff's involvement and leadership in state and national industry groups:
 - Communications Director & Compliance Officer continued eighth term as president of the board of the Notary Public Administrators (NPA). Comprised of state notary administrators, the NPA brings together public and private stakeholders in the notary industry. The Authority's participation in NPA allows senior management to monitor changes and trends in the area of notary law nationally that could affect the state of Georgia.
 - Communications Director & Compliance Officer served as past-president of the International Association of Commercial Administrators (IACA). In this leadership position, he continued to participate in strategic planning meetings and promote the vital role that IACA plays in the UCC filing office. IACA brings together UCC industry representatives from the private (filing parties) and public (filing offices) sectors.
 - Director of Product Management Group attended Court Technology Conference with industry experts from across the country.

Conclusion

Since opening its doors in 1995, the Authority has experienced tremendous growth and strategic innovation, and through its various projects and services, the following has been gained without any funding from local, state or federal taxes:

- The public has unprecedented access to valuable information in the Superior Court clerk's office.
- The State of Georgia benefits from modernized clerk of Superior Court offices.
- Clerks' offices have additional resources as budgets are stretched thin.
- The business community has innovative tools for greater efficiency and effectiveness.
- Georgia lawmakers have access to data that allows them to set public policy more effectively.

Despite these accomplishments, our goals remain ambitious and unchanged. We will continue to:

- Strengthen our critical partnership with clerks of Superior Court and ensure they have the resources for success.
- Sustain our culture of innovation by staying flexible, rethinking our work processes, listening to our customers, anticipating shifts in the business environment, and meeting challenges head-on.
- Streamline and enhance our programs, and strategically transform our operations for long-term efficiency.
- Provide superior customer service to all our constituencies.
- Foster existing relationships and partnerships and embrace new opportunities.
- Seek sustainable solutions to the financial challenges we face.
- Achieve preeminence as a leader in the public records arena.

This report provides an overview of the history and projects of the Georgia Superior Court Clerks' Cooperative Authority and a detailed review of the many accomplishments of the past fiscal year. These achievements would not have been possible without the ongoing support and contributions of Georgia's Superior Court clerks, the vision and leadership of the Authority Board of Directors, and the outstanding abilities and tireless efforts of our dedicated professional staff.

For additional information on any of the programs listed or the content of this report, please contact GSCCCA Communications Director & Compliance Officer Mike Smith at mike.smith@gsccca.org.

