

GSCCCA Update

Vol. 15, No. 1
March 2011

An update on the activities of the Georgia Superior Court Clerks' Cooperative Authority

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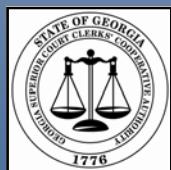
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HelpDesk Continues Stellar Work

The Authority's Customer Support Team has had another outstanding year of supporting technical needs and resolving prob-



lems for clerks, staff and website customers. The following statistics for fiscal year 2010 speak to the volume of work that this team handles and the efficiency of their performance:

- ☎ Total calls: **21,681**
- ☎ Answer rate: **95%**
- ☎ Average speed of answer: **29 seconds**
- ☎ Average talk time: **5 minutes**
- ☎ Total email requests received: **4,700+**
- ☎ Tickets received: **13,760**
- ☎ Tickets resolved during initial contact: **10,059**

The following are the top ten types of requests handled by HelpDesk:

- ☎ Website: User Name/Password Request
- ☎ Website: Site Navigation
- ☎ Website: General Info & Non-Tech Q/A
 - ☎ Billing: Account Deactivated/
Credit Card Declined
 - ☎ PT-61: How to Complete the
Form & General Q/A
 - ☎ Website: Verification Code Q/A
 - ☎ Account Management: New
Account Request
 - ☎ Website: Unable to View Images
 - ☎ Account Management: Modify/
Update Account Information
 - ☎ Trend Antivirus: Virus Detected

Congratulations to Customer Support for another stellar year. Their outstanding work is critical to the continued success of the Authority! ■

HelpDesk is open ...

Monday through Friday

7:30 am to 6:00 pm EST

Contact them at ...

404-327-9760 or 800-304-5174

help@gsccca.org

January Board Meeting Review

The Authority Board met on January 26 for its quarterly meeting. Following is a summary of the reports and actions of the meeting.

General Business:

The minutes of the October 11, 2010, board meeting were presented and approved by the Board.

The “Accountant’s Review of the Financials” was presented and it was reported that accounts receivables remain steady but bad debt has increased slightly due to the soft economy. It was also reported that credit card processing fees have increased due to the increase in the per-image charge.

UCC Project:

An update was given on the UCC Project. It was reported that the number of UCC filings had decreased over the previous quarter and that the decrease was primarily due to the soft economy. It was reiterated that the UCC Project continues to “pull its weight” and is not in a deficit situation.

Fines & Fees Division:

An update was given on the Fines & Fees Division. It was projected that the Judicial Operations Fund

Fee (JOFF) will generate \$32 million for FY 2011 ending June 30, 2011. It was also reported that a shift has been occurring with civil filings now being filed predominantly in Magistrate Courts instead of State Courts because the JOFF does not apply to Magistrate Court filings thereby making the civil filings in Magistrate Courts cheaper.

Training Update:

An update was given on Authority training. In addition to its online courses, the Authority will also offer five in-person classes on Real Estate Standards and several UCC webinars during 2011. Authority staff expressed appreciation to clerks for hosting classes which reduces the cost of conducting in-person classes.

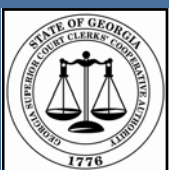
Historical Deed Project:

The Historical Deed Project continues to be suspended due to a lack of funds. The Authority staff recommended that the project remain suspended and estimated that it would cost approximately \$4.1 million to re-start the project.

Continued on Page 4



Authority Board of Directors (pictured from left to right): Mike Johnson, Connie Cheatham, David Burge, Secretary/Treasurer Jean Rogers, Rhett Walker, Gail Robinson, Arch McGarity, Cindy Mason, and Chairman Tom Lawler. Not pictured: Vice Chairman Barry Wilkes





When lightning strikes ...

MyVault Archive is there!

In the archive business, there are some well known ways that electronic data can be unexpectedly lost. The most common cause is the result of sudden equipment failure. Human errors are also responsible for a large percentage of lost data. Power surges and electrical outages are very common occurrences and can impact computer hardware in unexpected and alarming ways. Other causes of data loss include software corruption, theft, viruses, and natural disasters. All of these risks exist in the background of daily operations.

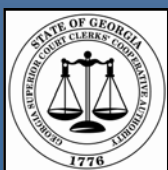
Because of the challenges of dealing with daily operations and immediate problems, taking action to prevent unseen risks can sometimes become a low priority. When the unseen failure or disaster occurs, however, it can be too late. Experience with Superior Courts has shown that the risks of catastrophic data loss are real and do occur with some frequency. The impact of such events may be minimal or very significant, but without a solid plan, there is a serious risk of permanent data loss. Planning a strategy with multiple layers of protection is the best insurance against an unexpected event or disruption. Reliable data protection is multi-layered, carefully managed, and monitored daily.

In recent months, risk has turned to reality in several Georgia counties. Electronic files have been unexpectedly lost and clerks have turned to their archive systems to recover the data. In these particular cases, three different scenarios occurred. In one case, a server simply failed with no apparent warning. In another case, a folder full of important data was accidentally deleted and found not to have been backed up locally on site. In the third case, a lightning strike to the building resulted in the total loss of data on a local server. Fortunately, in all three cases, the data was quickly

recovered because the clerks were participating in the Authority's MyVault Archive Service. This data protection program is multi-layered and redundant. Without the archive program in place, the re-creation of missing or corrupted data would have been expensive and very time-consuming, as well as producing possible loss of confidence.

The Authority's archive program stores copies of the clerk's electronic data files both on-site and at a highly secure, remote data center in Atlanta. Participation in this program insures that irreplaceable public data is protected and recoverable in the event of a disaster that might destroy the files stored locally in the courthouse. As described above, disasters can range from events as simple as a local computer failure, to fires, floods or storms which can strike with little warning and destroy an entire facility. Evaluating your current strategy or beginning to establish a plan for data protection is vital in successful business continuity planning. Always utilize surge suppressors, virus protection software, password protection, and maintain multiple backups of critical data. Finally, to insure the maximum benefit of planning, maintain a current disaster plan on file, and communicate procedures regularly to staff.

Don't know what to back up or where to start? The Authority can help! We will work closely with you to develop a disaster plan as well as help you define the data you wish to have archived. Once activated, we will monitor the nightly back-up process. Don't wait until it's too late. Take advantage of this free service to secure the records in your office. Contact Tara Johnson at tara.johnson@gsccca.org or 678-741-5354 to get started. ■



Board Meeting Review — Cont. from Page 2

A motion that the Historical Deed Project remain suspended until the next review by the Authority Board of Directors was approved.

eFiling Project:

An update was given on the eFiling Project and it was reported that the eFiling Committee is making progress establishing definitions and rules to govern eFiling in Georgia and hoped to have a final document by the April board meeting. It was stated that the standards would apply even if a clerk chooses to use a portal besides the Authority's.

An update was given on the eFiling of real estate documents and it was reported that IT is on track with development and vendor testing continues. Satisfactions of security deeds will be the initial document type processed electronically. It was reported that Fayette County will participate in a pilot project to allow the IT staff an opportunity to check for and correct any issues and problems related to eFiling deeds, and ensure that the system runs smoothly before it is opened up statewide.

It was reported that 57 clerks' offices have been activated to accept and process eFiled UCCs, 9 counties are in the process of being trained or are awaiting activation, 4 counties are on hold, and over 10,000 UCCs have been eFiled to date.

Microfilm Committee:

A report was given on the Microfilm Committee which was formed to examine the current process and determine efficiencies and opportunities to improve the process while reducing cost to the Authority. Georgia statute requires that Clerks of Superior Court copy images of documents to microfilm. The current pricing structure requires payment of \$.45 per instrument to vendors translating to an annual cost of approximately \$714,000. Inefficiencies were identified such as vendors being paid prior to completion of service and payments being made without work ever being completed. Clerks of Superior Court were surveyed in the fall of 2010 to gauge their understanding of the microfilm process. Overwhelmingly, clerks wish to keep the availability of the project.

The committee recommended that the Authority issue an RFQ (Request for Quotation) in order to select a sole vendor to provide deed microfilming services. This would commence no later than July 1, 2011. A motion to accept the committee's recommendation was approved by the Board.

Premium Subscriber Accounts:

An update was provided on the Authority's new Premium Subscriber Account and a discussion was held about the pricing of the service. It was reported that the premium search account would be offered for free evaluation by users in February and March in order to receive feedback from users and determine a final user fee. The free evaluation period would last 30-45 days.

Board members requested more discussion regarding credit card processing fees. Approximately 12,500 subscribers currently pay for service by credit card. For FY 2011, the Authority will incur a loss of approximately \$180,000 in credit card processing fees and \$80,000 in bad debt expenses. The Authority has eaten these costs since inception of the service in 1999. Authority staff recommended that the basic subscriber fee be raised from \$9.95 to \$11.95 per month in order to off-set the estimated annual credit card processing fees and bad debts. The \$2.00 increase in the monthly fee only contemplates an ability to recover ongoing credit card processing fees and bad debts, but does not contemplate any form of recovery for these expenses incurred during 1999 – present.

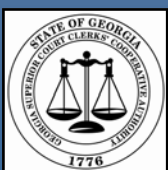
Board members agreed that the Authority must recover its costs for providing services and stop "eating" costs. A motion to increase the basic search fee to \$11.95 per month effective April 1, 2011, was approved by the Board. A second motion to establish a Premium Subscriber Account fee of \$32.95 per month was also approved by an 8-1 vote of the Board.

Other Issues:

A motion to set the next regularly scheduled board meeting for April 6, 2011, was approved by an 8-1 vote of the Board. A second motion to set the fall board meeting for October 19, 2011, was also approved by the Board.

Finally, a legislative update was given and it was reported that discussions had begun of establishing a statewide foreclosure registry in response to some counties establishing local registries with high filing fees. It was also reported that HB 41 would remove the Judicial Operations Fund Fee from notary public applications, both new and renewals.

There being no further business, the meeting was adjourned. ■



2011 Training Opportunities

Along with providing the most accurate and current information possible, the Authority continues to search for ways to make training convenient and accessible to clerks and their staffs. In addition to classroom training and online training opportunities, the Authority has added a third category of training ... webinars or remote training. See below for more information on all three.

Classroom Training: Real Estate Indexing Standards Training

The Authority has set its 2011 training calendar and will offer five classroom sessions around the state on Real Estate Indexing Standards Training. This training course is suitable for both new and experienced indexers. The course content will include a review of the GSCCCA statewide Standards for indexing real estate, lien and plat records with an emphasis on the following:

- ❖ the reasoning behind the Standards;
- ❖ a review of the latest changes to the Standards;
- ❖ a review of various deed and lien instrument types and their purpose;
- ❖ indexing difficult instruments such as those from securitization trusts; and
- ❖ a review of the Authority's online Standards training course.

These classes will be hosted by a Superior Court Clerk and will be offered free-of-charge. See the schedule to the right for dates and locations. Class size is limited, so register today.

Online Training

The Authority continues to offer a wide variety of online training opportunities. Courses include:

- ❖ Introduction to GSCCCA Indexing Standards
- ❖ Extended Real Estate Indexing Standards
- ❖ Fines & Fees Training
- ❖ Notary Public Training
- ❖ UCC Training

Courses are available 24 hours a day, 7 days a

week, making training completely flexible.

Need more information?

Contact Rachel Rice at 404-327-7322 (800-304-5175 x1010) or rachel.rice@gsccca.org with training questions or to inquire about remote training. Go to <http://training.gsccca.org> to access and register for all training courses.

Webinars: UCC Training

This year, the Authority is introducing a new type of training ... webinars. Webinars are remote training conducted via the internet and phone and allow a clerk to have as many staff members as they wish participate in training.

At this time, the Authority has two more webinars scheduled for 2011: August 10 and November 3. These webinars will cover UCC training and will include:

- ❖ an overview of Georgia's Uniform Commercial Code process;
- ❖ a discussion on Revised Article 9 and how it relates to the processing and indexing of UCC financing statements;
- ❖ information on UCC forms, administrative procedures and minimum filing requirements; and
- ❖ reasons for rejecting a filing.

Need to train multiple staff members at one time? Give webinars a try and efficiently train your staff in one morning. ■

2011 Schedule

Classroom Training: Real Estate Indexing Standards Training

May 11	Springfield	Effingham Co.
June 29	Danielsville	Madison Co.
July 27	Dallas	Paulding Co.
Aug. TBD	Tifton	Charles Kent Admin. Building
Sept. 13	Forsyth	Monroe Co.

Webinars: UCC Training

August 10	Webinar
November 3	Webinar

