

Version 1.0

Background:

Version 1.0 was designed based on the following decisions agreed upon by the Electronic Real Estate Recording Task Force (ERERTF):

1. Schemas would be used to identify the data standards
2. Each document would have its own schema (Satisfaction, Certificate of Release, Affidavit of Purchaser, Assignment of Mortgage, Deeds (Warranty Deed, Limited Warranty Deed, Quit Claim Deed), and the CRV).
3. Business rules would be defined in each schema to reflect that document's requirements.

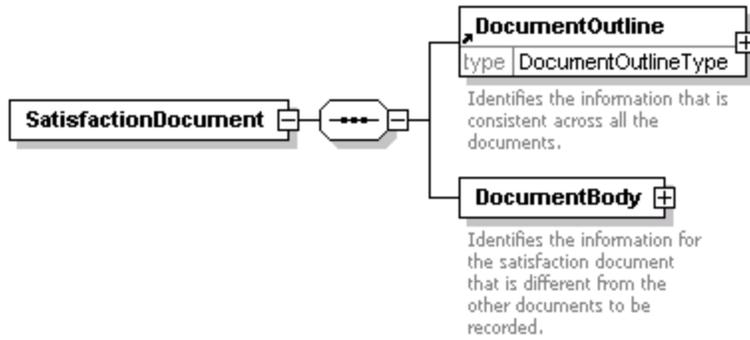
The following design standards were implemented:

1. Mixed case was used to decipher the words within one name
2. No underscores were used in the naming conventions
3. All document schema files started with an upper case value
4. All datatype files started with "dt"
5. All sub-schema files used to create the document schemas started with a lower case value
6. Typing of element structures was used to allow for reuse of these structures and ease of maintenance
7. Grouping of attributes was used to allow for reuse of these groupings and ease of maintenance
8. W3C XML Signature standards were followed for the representations of the persons signing the document (endorsers, notaries, county personnel, buyers and sellers of the property)
9. All elements started with an upper case letter
10. All attributes started with a lower case letter

There were 6 schemas identified, commonly referred to as "the six pack":

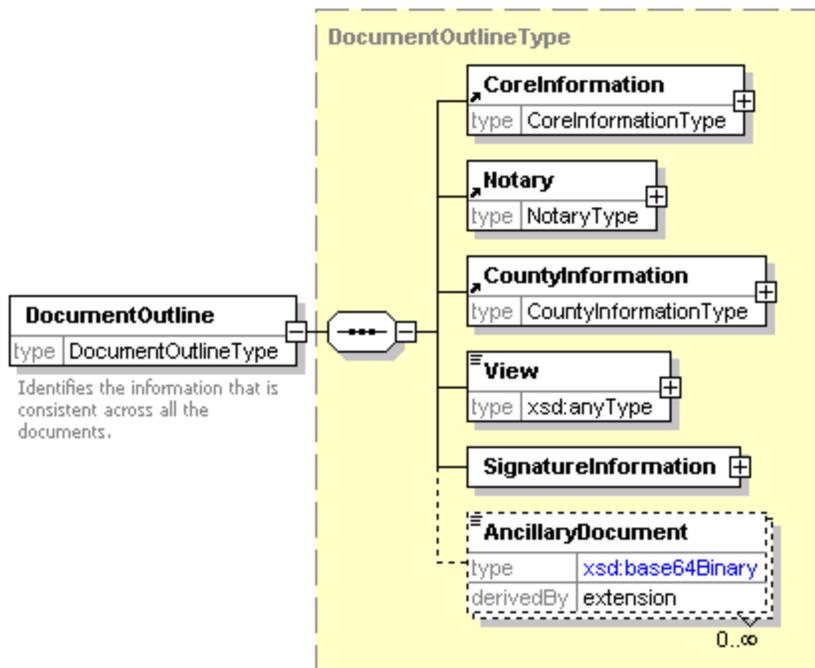
- Satisfaction
- Deed
- AssignmentOfMortgage
- CertificateOfRelease
- CRV
- AffidavitOfPuchaser

The **Satisfaction**, **Deed**, **Assignment of Mortgage** and **Certificate of Release** document schemas were identified by the top or root element indicating the type of document and then two child element structures indicating the outline information and the body information for the document.



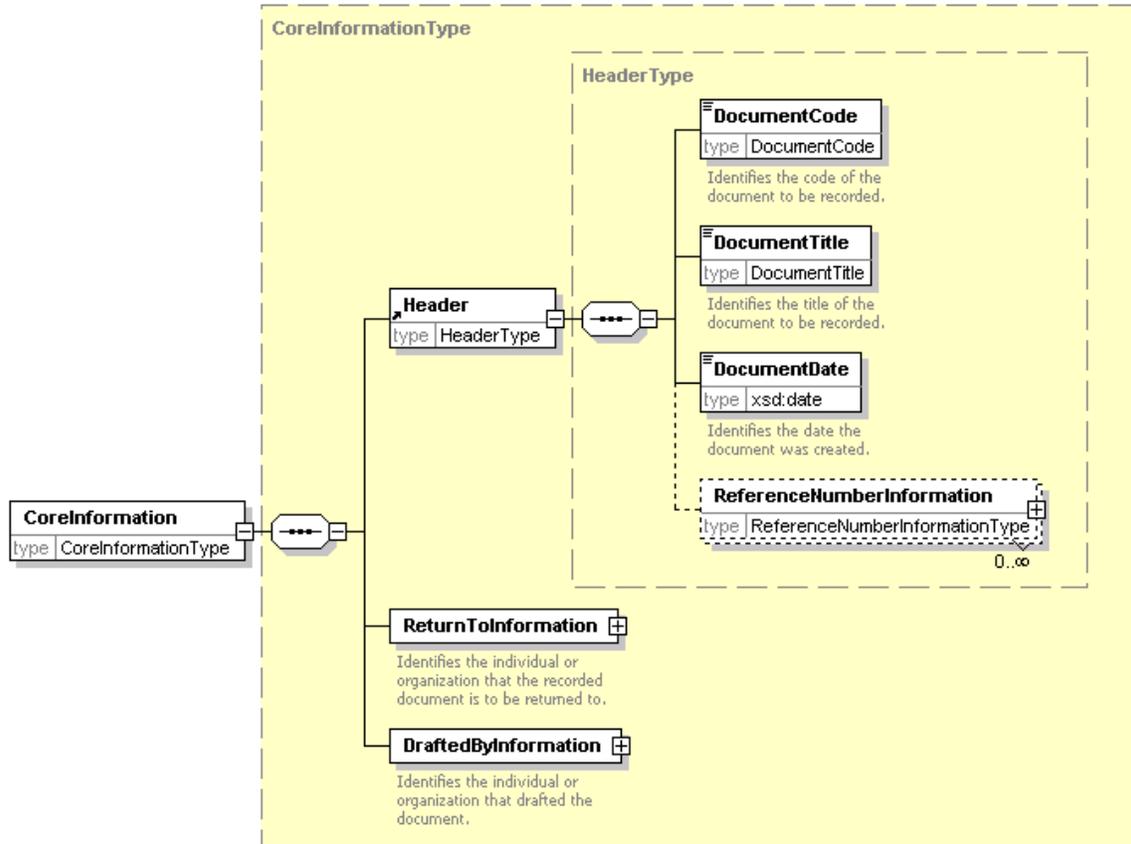
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The **DocumentOutline** element structure contains information that was consistent across all the documents and contains general information about the document.

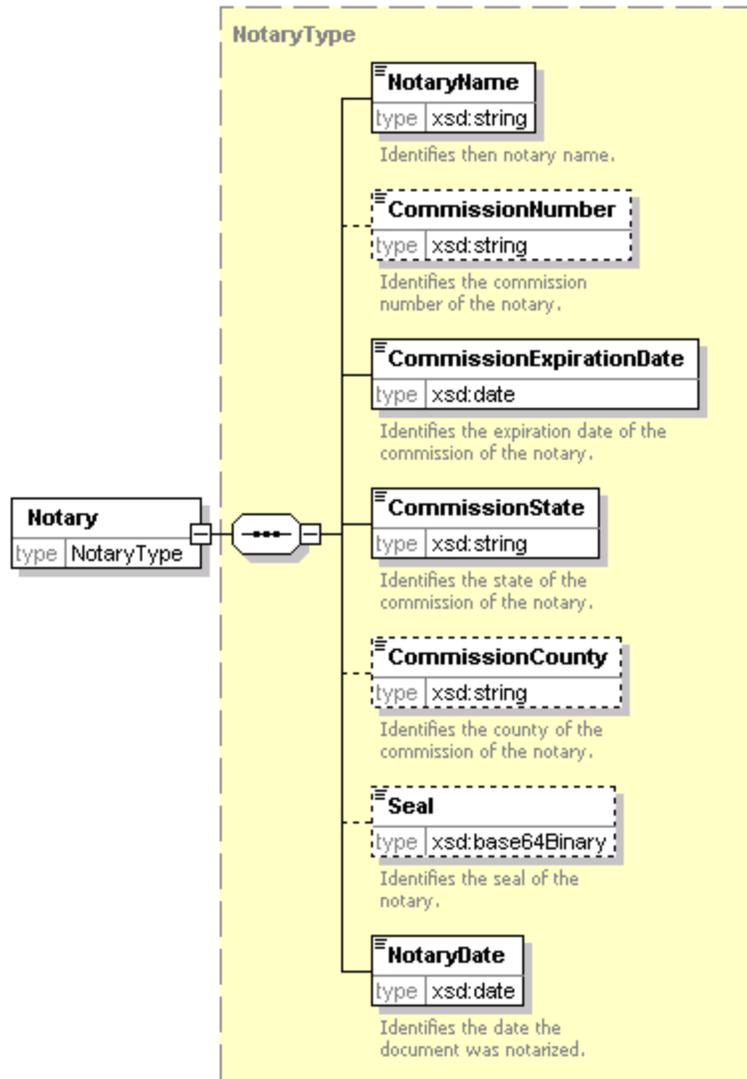


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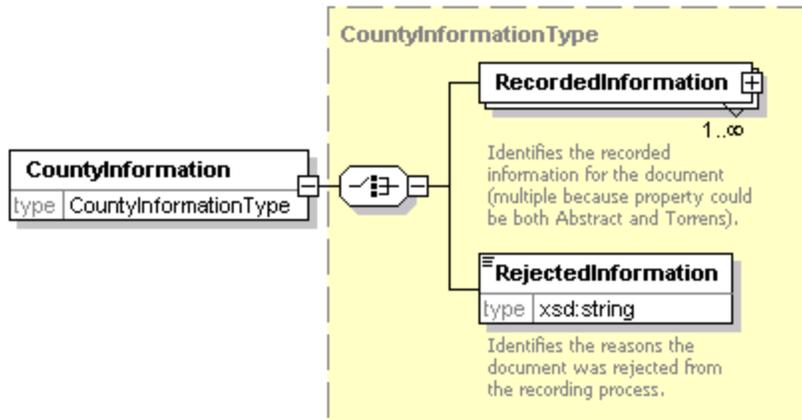
The **CoreInformation** element structure contains document identifiers (eg. code and title), reference number information (eg. loan numbers or file numbers), the date the document was signed, the party that the document should be returned to and the party that drafted the document.



The **Notary** element structure contains information about the notary's name, the notary's commission information, the date the document was notarized and the seal of the notary.

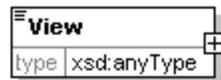


The **CountyInformation** element contains information about the rejection or recordation of the document by the county.



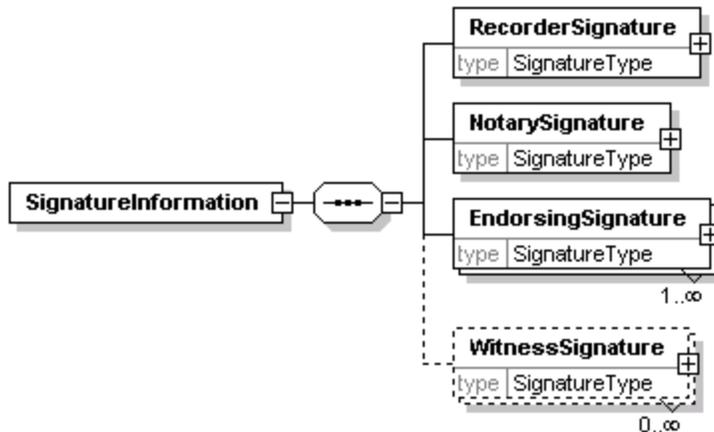
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The **View** structure allows for a style sheet to accompany the document to render the XML into a user-friendly format.



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The **SignatureInformation** element structure contains the information need to identify the signatures of all the people that would sign the document.



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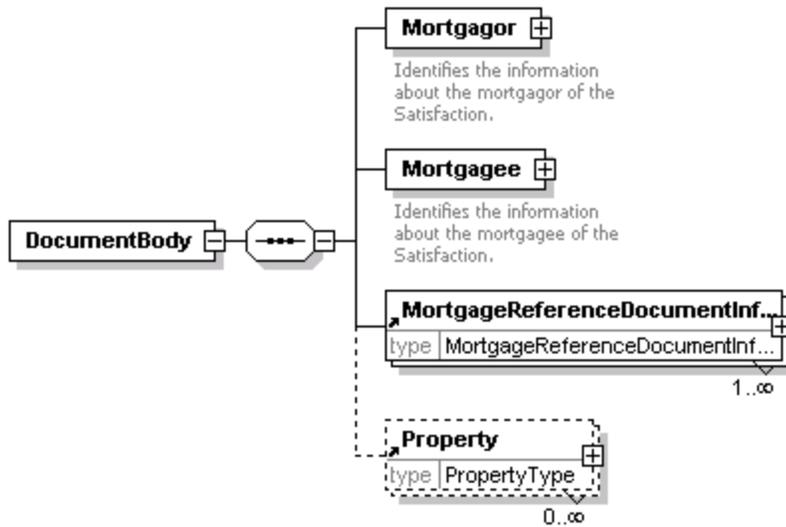
The **AncillaryDocument** element held the information for any additional documents that needed to accompany this document. These additional documents could be scanned in and attached in a base64 Binary format.

AncillaryDocument	
type	xsd:base64Binary
derivedBy	extension

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The **DocumentBody** element structure contains information about that was specific to that particular document.

Satisfaction



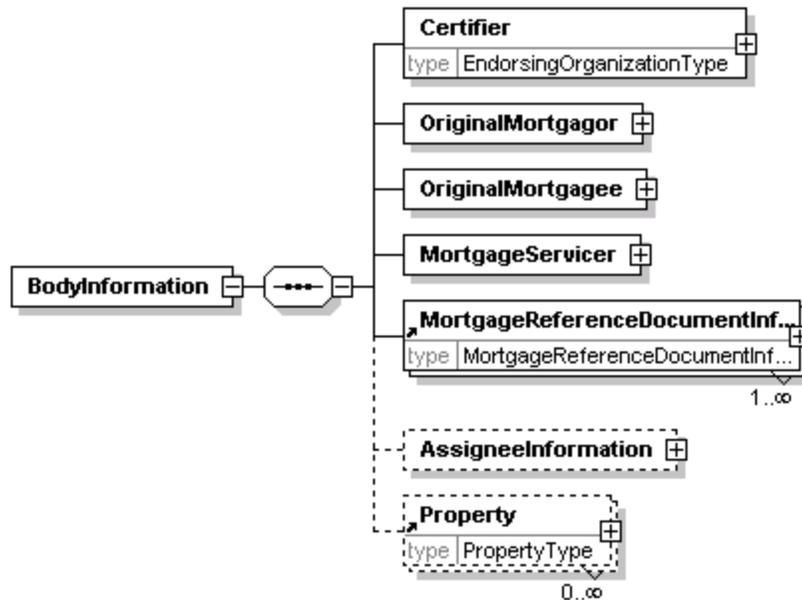
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The **Mortgagor** and **Mortgagee** elements contains the information about Corporations or Individuals that represented the respective roles.

The **MortgageReferenceDocumentInformation** element structure contains information about the mortgage document that was being satisfied.

The **Property** element structure contains information about the property of the mortgage.

Certificate of Release

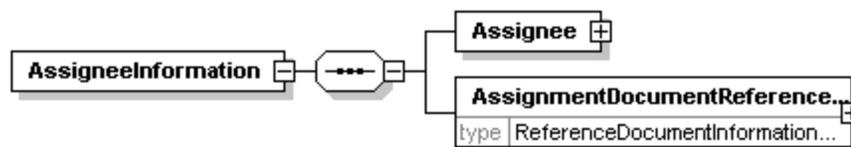


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The **Certifier**, **OriginalMortgagor**, **OriginalMortgagee** and **MortgageServicer** elements contains the structure to identify the Corporation or Individual that represented those roles in the document.

The **MortgageReferenceDocumentInformation** element structure contains information about the mortgage document that was being satisfied.

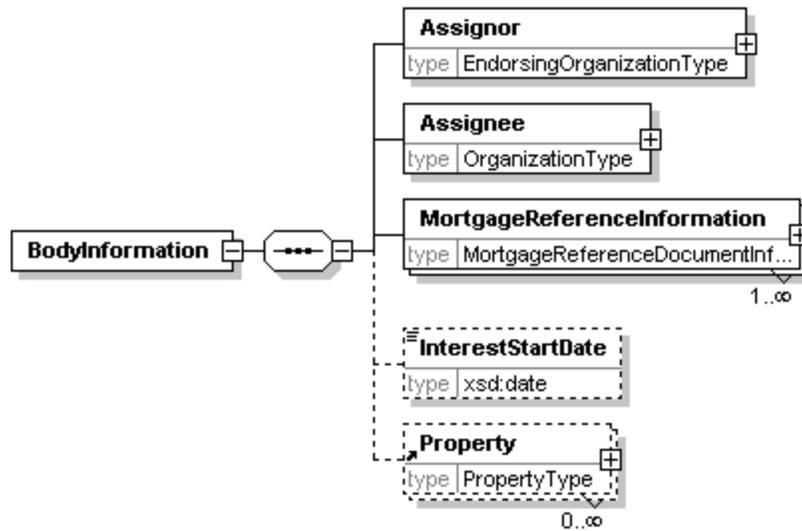
The **AssigneeInformation** element structure contains information about the assignment of the mortgage. The **Assignee** element contains the structure to identify the Corporation or Individual that represented that role. The **AssignmentDocumentReferenceInformation** element structure contains information about the assignment of mortgage document that was recorded.



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The **Property** element structure contains information about the property of the mortgage.

Assignment of Mortgage



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The **Assignor** and **Assignee** elements contains the structure to identify the Corporation or Individual that represented those roles in the document.

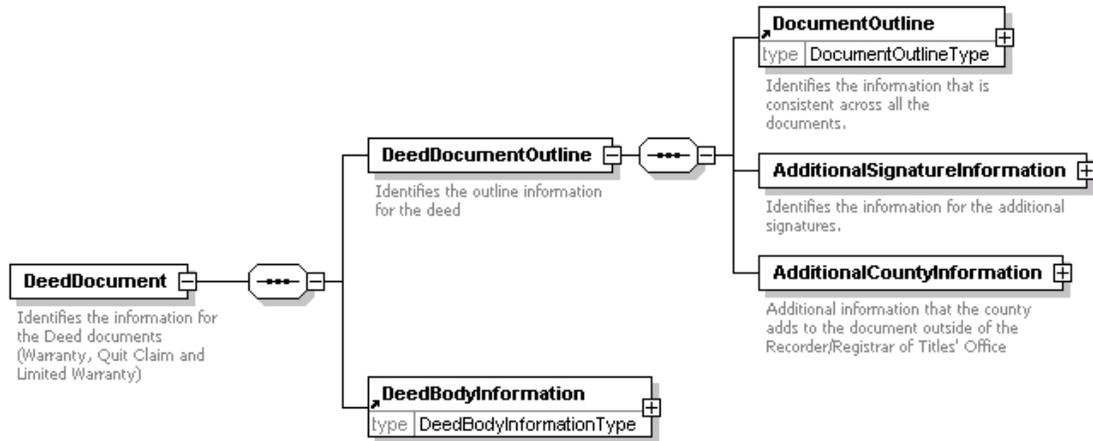
The **MortgageReferenceDocumentInformation** element structure contains information about the mortgage document that was being satisfied.

The **InterestStartDate** element contains information about the start date of the interest of the loan.

The **Property** element structure contains information about the property of the mortgage.

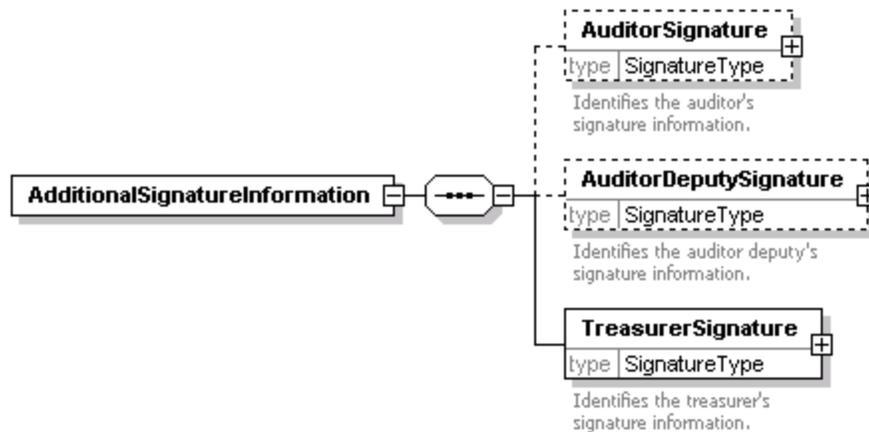
Deed

The **Deed** schema reused the above concept but added another level to the outline structure to accommodate the seller's signature and additional county information specific to deeds.



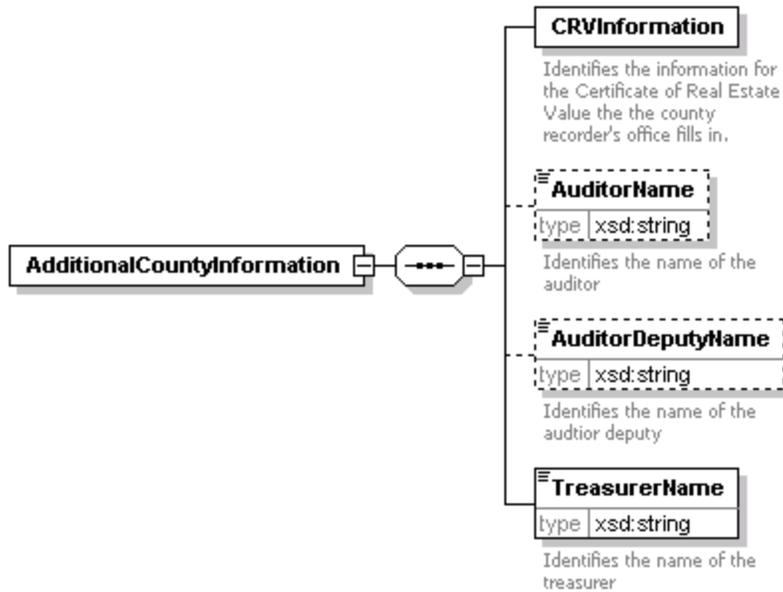
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The **AdditionalSignatureInformation** element structure contains the information about the signatures of additional county personnel (ie. the auditor, auditor deputy and treasurer).



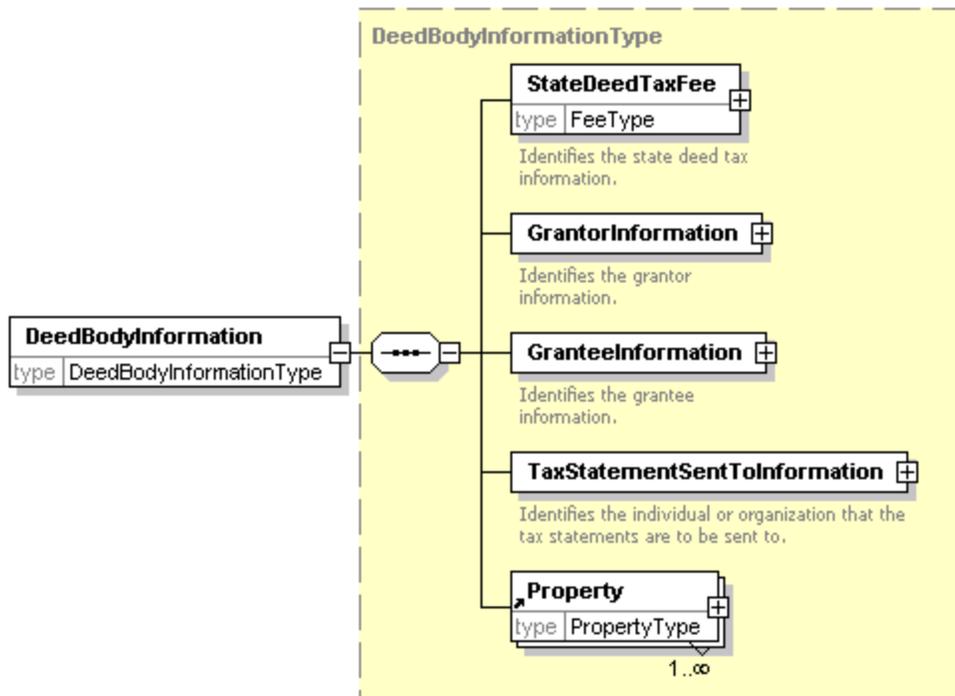
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The **AdditionalCountyInformation** element structure contains the status and number of the CRV, the auditor, auditor deputy's, and treasurer's name.



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Deed Body Information:



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The **StateDeedTaxFee** element structure contains information about the state deed tax that was calculated.

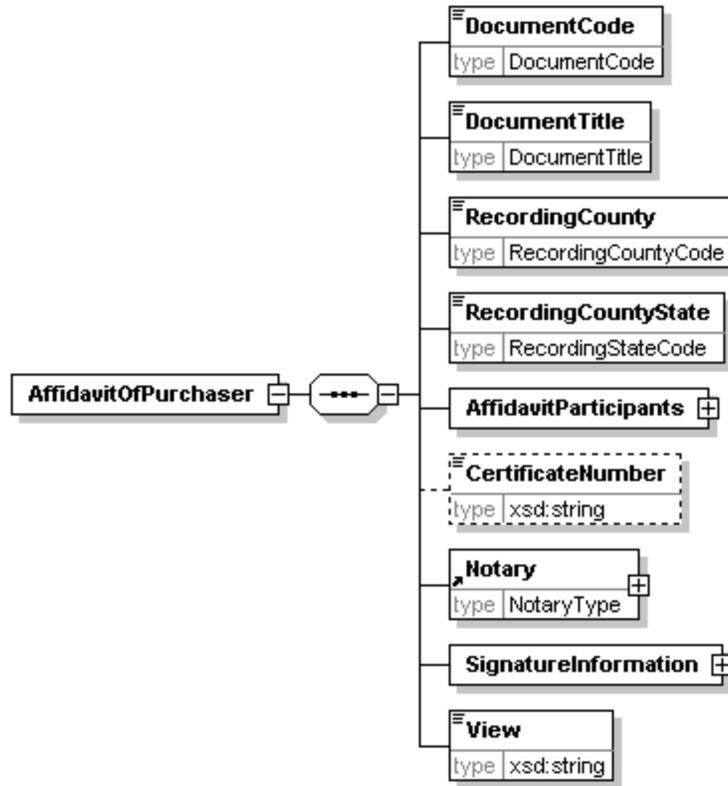
The **GrantorInformation** and **GranteeInformation** element structure contains the information about the Corporation or Individuals that represent those roles in the document.

The **TaxStatementSentToInformation** element structure contains the information about who and where the tax statements are to be sent.

The **Property** element structure contains information about the property that was purchased.

Affidavit Of Purchaser

The **AffidavitOfPurchaser** schema reused the structures from the above schemas, but its layout was different due to its unique format.



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The **DocumentCode** and **DocumentTitle** elements identify the code and type of the document.

The **RecordingCounty** and **RecordingCountyState** elements identified the county and state that the property resided in.

The **AffidavitParticipants** element structure contains individuals and their roles that were represented in the document.

The **CertificateNumber** element contains the torrens certificate number of the affidavit.

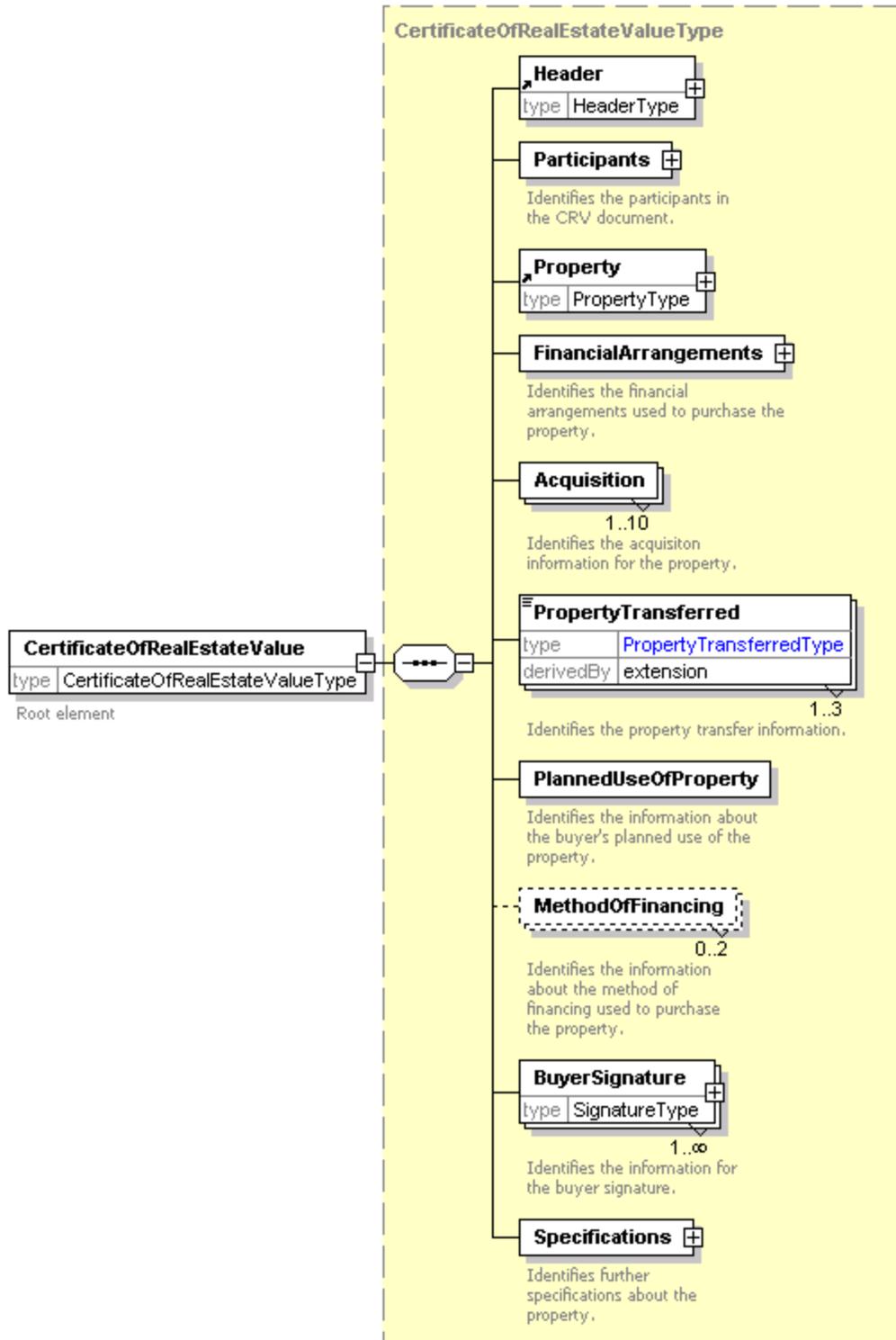
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The **View** element structure allows for a style sheet to accompany the document to render the XML into a user-friendly format.

The **SignatureInformation** element structure contains the information need to identify the signatures of all the people that would sign the document.

Certificate of Real Estate Value

The Certificate of Real Estate Value document identifies more detailed information about the property and the buyers and sellers of the property.



The **Header** element structure identifies the document code, document title, document date and reference information.

The **Participants** element structure contains the information about the buyers and sellers of the property.

The **Property** element structure contains information about the property that was purchased.

The **FinancialArrangements** element structure contains information about the personal property total, purchase price, interest and down payment of the property.

The **Acquisition** element identifies the reasons for the purchase of the property.

The **PropertyTransferred** element identifies whether there was buildings or just land transferred.

The **PlannedUseOrProperty** element identifies what the buyer intends to use the land for.

The **MethodOfFinancing** element identifies what the financing methods were to acquire the property.

The **BuyerSignature** element structure contains the information about the type of signature used to sign the document.

The **Specifications** element structure contains the information about the property such as the school district and farm land information as well as the current and previous year's market value.