

GSCCCA Update

Vol. 28, No. 3
August 2024

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

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Authority remains focused on mission

Following is the Executive Summary from the Authority's 2023-2024 Accomplishments & Year-end Report. Numbers within this article reflect fiscal year-end (June 30) totals unless otherwise stated, although other articles in this issue may reflect more updated information. Contact Communications Director & Compliance Officer Mike Smith at mike.smith@gsecca.org with questions.

"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 con-

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July Board meeting review

The Authority Board of Directors met on July 10 for its quarterly meeting. Following is a summary of the reports and actions of the meeting.

General Business

The minutes of the April 10 scheduled board meeting were approved.

Adam Fraley, CPA, a partner with Mauldin & Jenkins, reported on the most recent financial report, ending May 31, 2024. He stated that the Authority staff continues to perform at a high level and meets all accounting industry standards. The Authority is on sound financial ground according to the latest financial reports. It was also reported that the audit planning process has begun.

Changes to URPERA Rules

Changes to the Real Estate Electronic Recording Rules for the State of Georgia (URPERA Rules) were discussed, along with the reasons for implementing the changes. Per HB 1292, effective January 1, 2025, the Clerks' Authority will be required to have ID on file within the eFile portal, negating need of participant IDs. This change is to meet statutory requirements to identify each individual filer. Additionally, clerks must use certified programs for eFiling. A motion to approve the changes to the URPERA Rules as presented was approved by the board.

2023-2024 Accomplishments & Year-end Report

The report was presented to the board by Executive Director Rachel Rice, who noted the incredible work and tremendous changes of the past fiscal year, and commended the Authority team for remaining focused on its mission. Highlighting a sentence from the report's Executive Summary to make her point, Rice said: "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." To further emphasize this point, the following notable statistics were also highlighted:

- \$6.1 million in additional funding to clerks' offices through print and deed revenue, and over \$125 million in total since the Authority began operation
- Tremendous growth in the Filing Activity Notification System (FANS), with users growing from 8,600 last year to over 56,000 at the end of this fiscal year. Credit was given to the board's foresight in advocating for the system and the work of Superior Court clerks in making their constituents aware of this vital, free service.
- Importance of VaultTek, which is currently storing and protecting over 1.39 billion files, totaling more than 418 TBs of live data, for clerks' offices across the state.
- Importance of Virtual Microfilm Program, with over 92,000 deed and lien images restored to clerks' offices last fiscal year, and over 9.9 million new deed images and 1.1 million lien images added to the VMF system during FY 2024.
- Vital access to statewide indexes via www.gsccca.org, with over 1.7 million unique visitors and 549 million page views.
- Over 900 pieces of new equipment processed for clerks' office.
- Nearly \$2.3 million in additional funding to clerks' office as a result of the 1989-1987 Historical Deed Project.

The board and Authority staff were commended for their commitment and tireless efforts in making the many accomplishments of the past fiscal year possible. The report has been published to the Authority's website.

Filing Activity Notification System (FANS)

The Filing Activity Notification System (FANS) was launched on January 15, 2023 and has experienced steady growth since. FANS is designed to offer individuals the ability to receive a notification when certain real estate and personal property records are filed with a Superior Court clerk, indexed,

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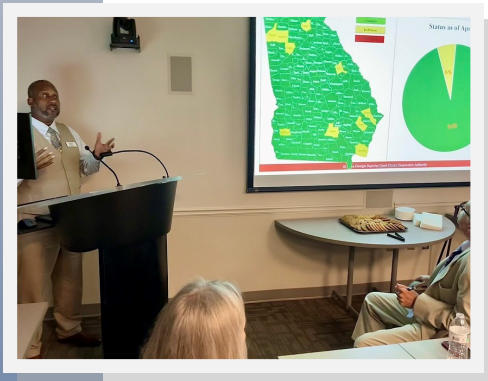


Board meeting review — Cont. from Page 2

and data is transmitted by clerks throughout the state of Georgia. The number of registered users for the system totaled 56,329 as of June 30, 2024, which is more than double the number of users since January, due in part to multiple news articles advertising FANS. Those users have submitted 117,864 total requests involving names, addresses and document types, resulting in 124,868 matches. This is the first time there have been more matches than notification requests, evidence of exponential growth. The program has also sent out an average of \$1,000 worth in text message notifications every three months. The Authority is conducting public outreach through clerks of Superior Court to increase awareness of the free service.

Statewide Network Upgrade Initiative

It was reported that the Authority has completed 96% of all county upgrades, totaling 154 completed sites. Work for the initiative began in May of 2022 with the stated goal of improving upload and download speeds in all clerks' offices.



Network Manager Colby Williams updates the board on the statewide network upgrade.

cal of pre-COVID totals. Over 93% of accepted UCCs were electronically filed.

Fines & Fees Division

The Fines & Fees Division collected \$88,790,325 for FY 2024, which is a 10% increase from FY 2023 and the most collected since FY 2015. Civil surcharges were higher for FY 2024 than previous years. Regarding legislative actions, notices of all changes are

sent via mail and email to all clerks and courts. It was noted that SB 63, which took effect July 1, 2024, modified OCGA 17-6-72 affecting refunds for forfeited bonds. Another bill, SB 322, affected all counties in which a sheriff serves, increasing Sheriff's Retirement Fund contributions for all civil filings from \$1.00 to \$5.00.

The F&F Division continues to encourage clerks to submit ACH payments through the CourtTRAX website. Reporting compliance for all courts remains high—nearly 100%—with the the Fines & Fees staff monitoring potential reporting issues in order to maintain a high compliance rate. Clerks are encouraged to contact the Fines & Fees Division with training requests for one-on-one Zoom or in-person programs, which can be individualized to address a county's specific needs.

Training & Outreach

The Authority continues to develop training courses to meet the needs of Superior Court clerks, their staffs, and the public. In 2024, the Authority is offering a variety of in-person and virtual training. The Authority's online training platform, eLearn, continues to experience heavy usage by clerks and the public. As of July 8, 2024, eLearn had 44,345 total active users, and, of those, 41,363 had accessed the Notary Public course. On the real estate indexing side, over 2,000 court personnel and vendors have availed themselves of the online deed indexing courses. At present, 76 current clerks and deputy clerks have successfully passed the Indexing Certification exam.

Upcoming training includes four online notary public classes and two in-person *Real Estate Indexing Standards* classes. Training will be held for the new ePay website through the end of the year. (See the remaining 2024 training schedule on Page 14.) The new training outreach for CSRs has been successful thus far, with two sessions completed and four more scheduled through

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Board meeting review — Cont. from Page 3

March 2025. Additionally, the Training team is partnering with the Network team to create internal and external training related to the Network Equipment Upgrade Project, which is currently in the planning stage with an estimated internal completion date of October 2024 and external county completion date of December 2025.

eFiling Project

The Authority's eFiling initiatives are being heavily leveraged by clerks to better serve the public. Currently, 152 clerks participate in UCC eFiling, with 132 mandating eFiling as the only filing method. Of those who mandate, a total of 115 clerk offices are utilizing the UCC auto-numbering feature. On average, 19,765 UCCs were eFiled per month in FY 2024, which is lower than the FY 2023 average.

For Real Estate eFiling, all 159 clerks fully participate in accordance with statute by accepting all document types electronically. A total of 129 clerk offices have opted to receive estimated filing fees for any real estate filing submitted through the Authority's eFile portal. The online notary public application process has 153 clerks participating, with 50 clerks allowing Mail-in Renewals (MIR). A backlog of pending liens has been greatly reduced by the diligence of Authority staff working to resolve this backlog. Of the 46 counties with pending liens, 45 have been completely resolved with one partially resolved. As of July 2, 2024, there were only 1,102 pending liens yet to be resolved.

eFile System Certification

The Authority created and began implementing a mandatory eFile System Certification process for vendor systems in January 2022. The initiative is a formal and robust process for certifying vendor eFile systems utilized by clerks for deeds, liens, and plats. Clerks are notified once their eFile system has been certified. As of July 2, 2024, there are nine systems fully certified, and one system in preliminary testing. Every vendor has at least one certified system, which

clerks can confirm they are using with their vendor.

Voluntary Historical Deed Project

At present, 98 counties—an increase in four counties since the April board meeting—are participating in the Voluntary Historical Deed Re-Indexing Project. The statewide “good-thru” date is January 1, 1990. To date, 5.8 million instruments have been released to production. An additional 595,000 instruments are in quarantine for review, with 82,000 released since April.



Product Specialist Rob Young gives an update on the eCertification Program.

1989-1987 Historical Deed Project

According to vendor reports as of July 5, 2024, the 1989-1987 Historical Deed Re-Indexing Project includes an estimated 3.6 million total instruments. Thus far, 2,570,258 instruments have been released from quarantine, and seven counties have data in quarantine for review. The budget for the three-year project remains \$9 - \$10.8 million. To date, \$6,766,072 in compensation has been paid or is payable to clerks, and \$956,010 has been paid to vendors. To date, \$7,731,018 has been expended on the project.

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Board meeting review — Cont. from Page 4

The 1989 segment is estimated to include 1.2 million instruments. To date, indexing has been completed for 155 counties, which includes 1,036,503 instruments. So far, \$888,319 has been paid to vendors for the 1989 segment. The 1988 and 1987 segments began July 1, 2023. With a budget of \$4.6 million, the 1988 and 1987 segments are targeted to be completed by June 30, 2025.

Missing Image Initiative

The board was updated on a new initiative regarding missing images. A courtesy report was recently emailed to each Superior Court clerk noting all books and pages in the deed database where the Authority has index data but no image associated with it. This effort was intended to bring awareness to the clerks of any missing images along with assisting them in any efforts to help resolve issues. At present, 75 counties have responded indicating they are working on resolving the issues and 25 counties have reported complete resolution. As of July 5, 2024, three counties have zero missing instrument images.

eCertification Program

As of the board meeting, 90 counties were participating in the eCert Program, with another five counties in the testing phase and two needing to be trained. Those participating counties had received over 117,000 electronic certified document requests, and 45 counties were using the new Regular Copies option. The Product Management Group holds regular meetings to address a list of improvements that includes internal and external suggestions.

The eCert Program allows individuals to electronically request certified copies of documents from a particular clerk's office, thereby avoiding the need to travel to the courthouse. Authority staff is not aware of any issues related to acceptance of electronic certifications.

Archival Services

At present, 158 active counties are participating in the VaultTek Online Archive Program which offers clerks the ability to have any and all files backed up by the Authority free-of-charge. During FY 2024, more than 5.25 million files were restored back to clerks' offices, with over 450,000 files restored to two counties experiencing ransomware events. This would not



VaultTek Archive Program Manager Tara Johnson reports on the Authority's archival services.

have been possible prior to VaultTek's implementation. Additionally, more than 2.3 million deed images, 280,000 lien images, and 33 million total files were added to VaultTek during FY 2024. As of July 1, 2024, VaultTek is 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 2007, VaultTek has responded to 234 data loss requests. At present, Virtual Microfilm (VMF) storage includes approximately 319 million images encompassing deed, lien and plat images.

Notary & Authentications Division

For FY 2024, the total number of persons commissioned as notaries public was 46,247, which is a decrease of 6.4% when compared to FY 2023. Despite this lower number, daily interactions are up from 183 in FY 2023 to 191 in FY 2024. The number of apostilles issued had risen by 5% for FY 2024 when compared to FY 2023 for a total of 47,142 apostilles issued through June 30, 2024. The top five destination countries for apostilles are South Korea (ROK), Mexico, Colombia, Turkey, and India. The newest addition to the list is the People's Republic of China, which already ranks tenth.

Upcoming Board Meetings

Board meetings are scheduled for October 9, 2024 and January 8, 2025. ■



HB 1292 strengthens deed fraud protections: Legislation to impact R.E. electronic filing & notary requirements

The Authority is actively 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 and introduce additional forensic measures into the recording process. Effective January 1, 2025, HB 1292 will require customers filing real estate documents electronically



to upload a valid, government-issued ID. This requirement aims to enhance the security of real estate eFiling by ensuring that the filer's identity is verified.

Other key components and implications of HB 1292 include:

- ❖ **Scope:** HB 1292 affects real estate eFiling only and does not impact the eFiling of UCC documents.
- ❖ **URPERA Rules:** The Authority Board of Directors has adopted revised URPERA Rules, effective January 1, 2025, which can be found [here](#).
- ❖ **Vendor Certification:** eFiling real estate vendor systems must be certified by the Authority before January 1, 2025. A current list of eFiling certified vendor systems can be found [here](#). Clerks should verify their vendor's certification status and urge uncertified vendors to meet the January 1, 2025 deadline.
- ❖ **Self-Filers:** Individuals identified as "self-filers" who present the document to the clerk's office will be required to file real estate documents electronically starting January 1, 2025.
- ❖ **Authorized Portal:** The GSCCCA eFiling portal will be the only authorized portal for eFiling real estate documents.
- ❖ **Participant IDs:** Participant IDs will be discontinued.
- ❖ **Notary Requirements:** Notary applicants will be required to complete a course of study and pass an exam. Notaries public will also be required to maintain a written or an electronic journal.
- ❖ **Notary Implementation Rules:** The Authority Board of Directors will adopt rules related to the implementation of the notary section of HB 1292.

The Authority is committed to providing ongoing communication, training, and support for Superior Court clerks, their staffs, and other affected parties throughout the implementation of HB 1292. This effort aims to ensure a smooth transition to a streamlined and modern eFiling system that offers enhanced consumer protections.



Authority remains focused on mission — Cont. from Page 1

“
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stantly 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.

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Authority remains focused on mission — Cont. from Page 7

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

- ❖ Notary & Authentications Division
- ❖ Fines & Fees Division
- ❖ UCC 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.gsccca.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

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ePay launched statewide

The Authority's new ACH payment site, ePay, went live for all counties on August 1. This new website, epay.gsccca.org, offers a fast and convenient way for participating counties to submit UCC, real estate, and notary fees. The site also allows counties to review all past payments, as well as current and previous invoices. By utilizing ePay, counties can eliminate the worry of checks being stolen in the mail or significant delays with mail delivery.

To help train participating counties on the new ePay site, multiple webinars are being conducted, including on August 28, and again on September 11 at 11:00 a.m. The program will provide a walkthrough of the site, showcasing registration, adding a bank account, making payments, viewing invoices, and filtering searches. There will also be time at the end for a Q&A. To register for one of these webinars, follow this [link](#). Additionally, a new ePay Portal training is now available on the Authority's eLearn platform, <https://eLearn.gsccca.org>, allowing counties the freedom to select the training format best suited to their needs.

While ePay provides a more convenient and efficient way for counties to submit payments, it's important to note that remittances for fines and fees cannot be made through ePay. Counties who want to submit F&F remittances via ACH payment must be registered on CourtTRAX. With questions regarding this, please contact Fines & Fees Manager Erika Lindsey at erika.lindsey@gsccca.org or finesandfees@gsccca.org.



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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:

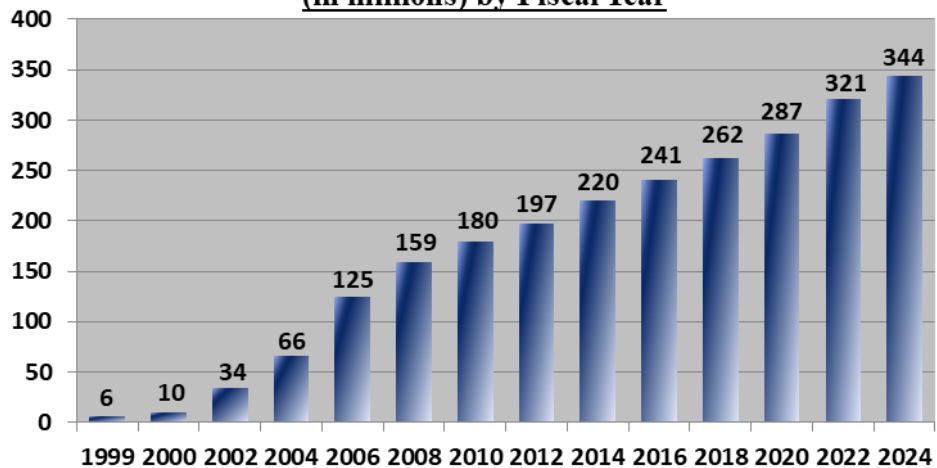
- ❖ Compensated clerks’ offices nearly \$5.4 million for prints off the Authority website and over \$703,000 for deed images, resulting in **\$6.1 million in additional funding** for Georgia’s Superior Court clerks’ offices this

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 a more secure, efficient, and convenient way to receive monthly print and image money.

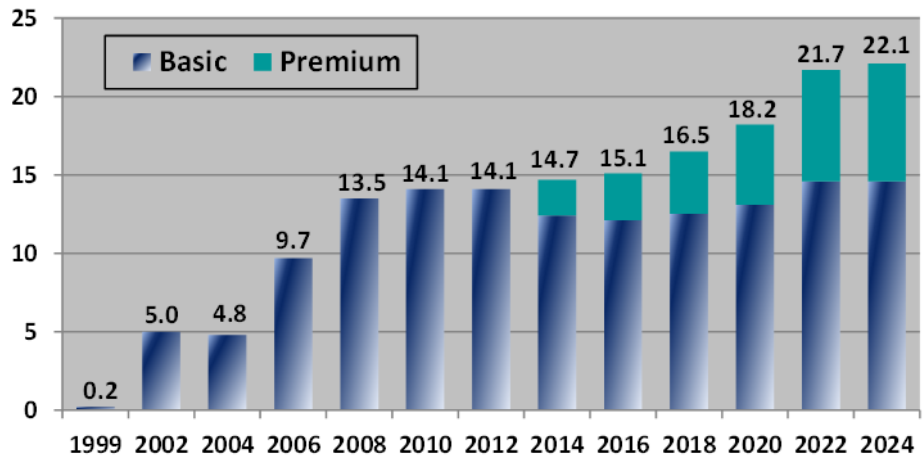
- ❖ Initiated efforts to comply with **HB 1292**, a law enacted in the 2024 legislative session that will significantly impact real estate electronic filing in Georgia. Effective January 1, 2025, the new law will require substantial changes to the existing Authority rules, the eFiling process and structure, as well as programmatic changes to the Au-

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



Website Subscribers (in thousands) by Fiscal Year



thority 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

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Authority remains focused on mission — Cont. from Page 10

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.

- ❖ 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.

Update GSCCCA accounts with greater ease

The Authority's Product Management Group recently spearheaded the creation and implementation of the NEW County User Account(s) Form in order to provide a more efficient way to add or update Superior Court clerk and staff member accounts. The form aims to gather information required to activate or deactivate user account(s) for Authority products such as eFile, eCert, Scansend, and others. The form can be found by visiting the Clerk Resource Center (<https://apps.gsccca.org/clerkresource>) and selecting the "Forms" tab. Next, click on "County User Account(s) Form" and download the editable PDF. After completing the form and any prior registrations, email the form to the Authority's HelpDesk at help@gsccca.org.

Since its launch, dozens of Superior Court clerk offices have utilized the new form to update accounts for personnel. The Authority provided a 20-minute webinar to introduce the new form and will offer an additional one on August 19 at 11:00 a.m. With questions or for more information regarding the new County User Account(s) Form, join the upcoming webinar or contact HelpDesk at help@gsccca.org.

- ❖ 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 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

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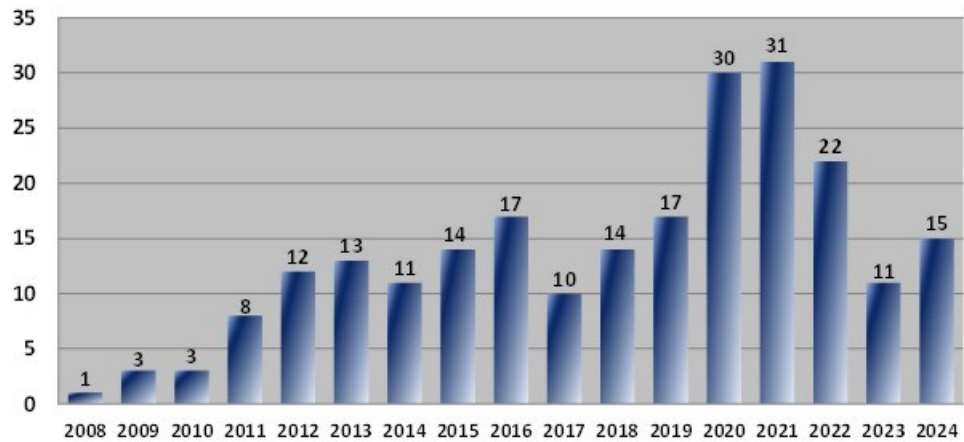
Authority remains focused on mission — Cont. from Page 11

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

tion 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

Number of VaultTek Restore Requests by Fiscal Year



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.

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.

- ❖ Celebrated positive response to and tremendous growth of the **Filing Activity Notifica-**

- ❖ Launched **new eLearn course, “eCertification Portal.”** Comprised of 11 lessons, this online course reviews all

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Authority remains focused on mission — Cont. from Page 12

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 2024.

- ❖ Continued to grow **Real Estate eFile** with a nearly 21% total lifetime increase this fiscal year. Since its launch 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.gscca.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

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Authority advances Missing Image Initiative

By enabling access to its multiple statewide indexes, the Authority provides convenient access to vital information from Georgia’s 159 Superior Court clerk offices. Those searching the Authority’s databases not only have access to indexed data but can also view the associated digital images, giving a clearer view of the instrument as a whole.

The Authority understands the importance of its databases and continually prioritizes efforts to improve data quality. With this in mind, the Authority launched the Missing Image Initiative to identify deed instruments in all 159 counties that do not have any associated image. Upon review of index data and leveraging the successful approach used for the Pending Lien Project, the Authority sent each Superior Court clerk a courtesy report of all books and pages in the deed database where the Authority has index data but no image associated with it. To date, 75 counties have responded indicating they are working on the issues or have completed corrections; 25 counties have completed or substantially resolved the image issues identified; and 3 counties now have no index data without an associated image. Authority staff is continuing to work with counties to answer questions and facilitate any additional transmission of images.



Authority remains focused on mission — Cont. from Page 13

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

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Remaining 2024 training

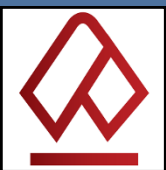
The Authority's 2024 training program has been well received and numerous learning opportunities are still available for the remainder of 2024 as detailed on the schedule below. To register for the Real Estate Indexing Standards classroom training, please go to www.gsccca.org/training. To register for a webinar, please go to www.gsccca.org/training. All training is open and free-of-charge to Superior Court clerks, their employees, and vendors.

In-person Classes

October 3 Cleveland Real Estate Indexing Standards

Webinars

August 19	New County User Account(s) Form
August 28	ePay Site Walkthrough
September 10	Get to Know the Authority
September 11	ePay Site Walkthrough
September 13	R.E. Indexing Certification Exam Study Guide
September 18	Authority Services How-to Guide
October 10	How to Search GSCCCA.org
October 23	eFile – Common Questions



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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.

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- ❖ 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 dec-

ades-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. ■

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