

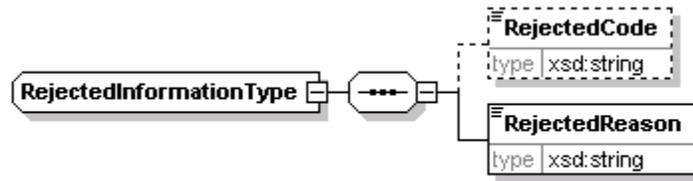
Schema Review Meeting – November 5, 2002

Present: Beth McInerny, Luci Botzek, Pat Brown (Dakota), Joanne Kraftson (Dakota), David Carter (Trimin), Deb Fritz (Trimin), Steve Jordan (Ingeo), Trevor Edstrom (Ingeo), Mike Cunniff (Hennepin), Paul Backes (BenNevis), Paul Elverum (BenNevis), Larry Dalien (Anoka), Chris Akers (Fidlar), Ray Hirte (Hennepin), Mary McCormick (Hennepin), Scott Loomer (Hennepin), Mark Yelich (Hennepin), Greg Steiner (Old Republic Title), Mark Harrison (Old Republic Title), Jeff Carlson (US Recording), Bob Horton (Historical Society), Jeanine Barker (Lyon).

Suggested changes to ERER Schema:

- 1) The Address schema will have a required City and CountryRegionCode
 - This would be the city and state that would be minimally required for an address
 - This required relationship now lifts the responsibility of the trusted submitter or county to enforce what should be required
- 2) The Address element will be made optional in the OrganizationContact and Individual Contact structure.
- 3) The Personnel element in the OrganizationContact structure will be made optional
 - Reason being that a person is not always identified when returning a document to a company
- 4) The CorrespondenceInformation element will be made optional in the OrganizationContact structure and the Individual Contact structure
 - Any form of identifying the correspondence to an organization or individual will now have to be made into a business rule if a county or trusted submitter wants it to be a required piece of information

- 5) The current single RejectedInformation element will now be multiple occurrence and have a RejectedInformationType that consists of an optional RejectedInformationCode and a required RejectedInformationText structure as the following:

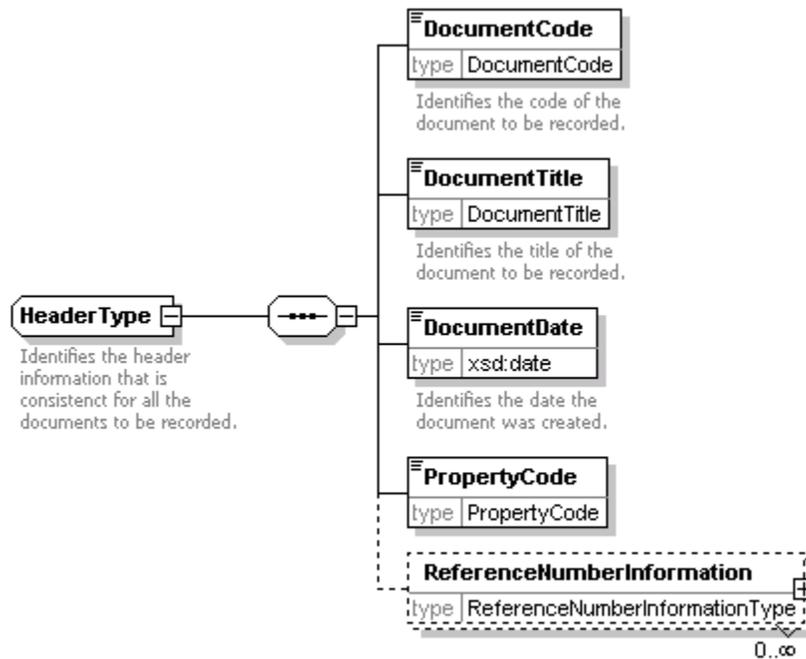


Generated with XMLSpy Schema Editor www.xmlspy.com

- Enables the county to document and optionally keep rejection reasons separated yet still maintains the previous structure of having the rejection reasons in one text field.
 - Enables the county to optionally add their code for the rejection reason to aide the trusted submitter in report analysis to see where the majority of problems are arising
- 6) The Certificate of Release and Assignment of Mortgage Schemas will change the “BodyInformation” Element to be named “DocumentBody” to be consistent with the Satisfaction’s Document Body element.
- 7) The Deed Schema will change the “DeedBodyInformation” Element to be named “DeedDocumentBody” to be consistent with the Satisfaction’s Document Body element.
- 8) The context of “a single person” and “wife and husband” are different from “joint tennants” and “tennants in common”. The schema will reflect this in a new datatype for the “joint tennants” and “tennants in common”. A question remains outstanding: please indicate if this is specific to a single document or which documents.
- 9) Mike Conniff is investigating what part of an organization’s regulatory information is required for the State of Minnesota.
- 10) Documents are still being received with mortgage reference information that has no Document number but a Book and Page. A request was made to require either a Document Number or a Book and Page in the reference information also allowing the option to provide both. In reviewing the rules of the XML “choice” relationship, it seems that a choice does not allow both, just one or the other.

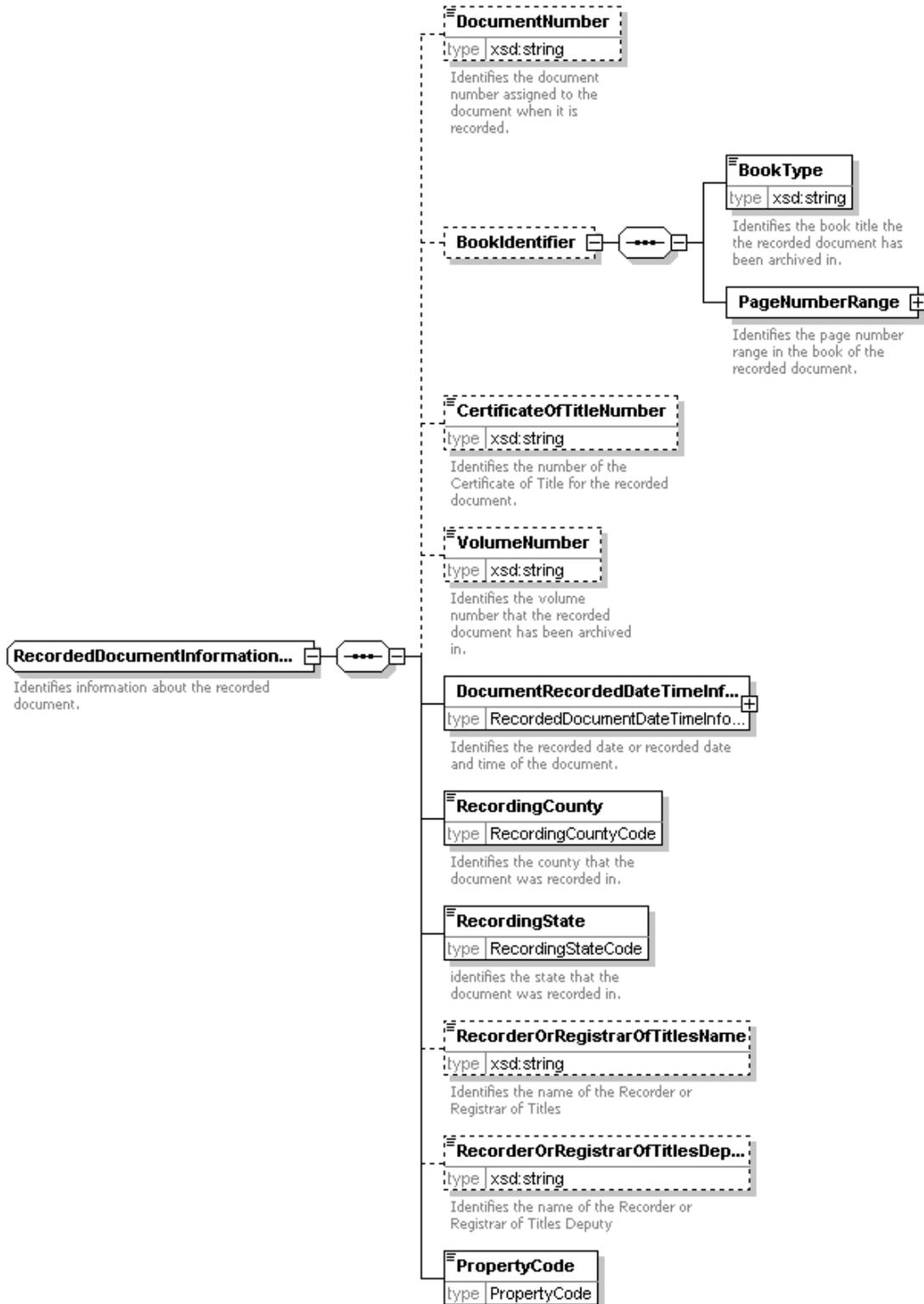
If the Book and Page always belong together, then they will be moved into their own structure. (See below). In lieu of this and the fact that there are very few documents that come in with the above scenario the relationship of the Document Number and BookIdentifier will be made optional. The trusted submitters and counties will have to enforce the business rule of requiring one or the other as they see fit.

- 11) The Property Code needs to be added in the Document header to identify the type of property the document is representing. This property type could be abstract, torrens or both.



Generated with XMLSpy Schema Editor www.xmlspy.com

- 12) The property code (torrens, abstract or both) for the Mortgage being Satisfied, may be a different property type than what the property is now. A required Property Code element will be added to the Recorded Document Information Schema.



- 13) Another element called "OtherLot" (single occurrence) will be added to the PlattedInformation on the Property Schema.
- 14) PRIA has two schemas for the documents – one for the request to the county and the other for the response from the county. The difference between the two is the county information. If the trusted submitter is using the Minnesota Standard Schema to validate the information they are entering, validation will fail because the county information is required. If the plan is to sync up with PRIA standards in the near future, then I suggest we have two schemas also representing the schema the Trusted Submitters can validate against and the schema that the county can validate against. If we don't do this, then the Trusted Submitters will have to create their own schema to validate against, excluding the county information.