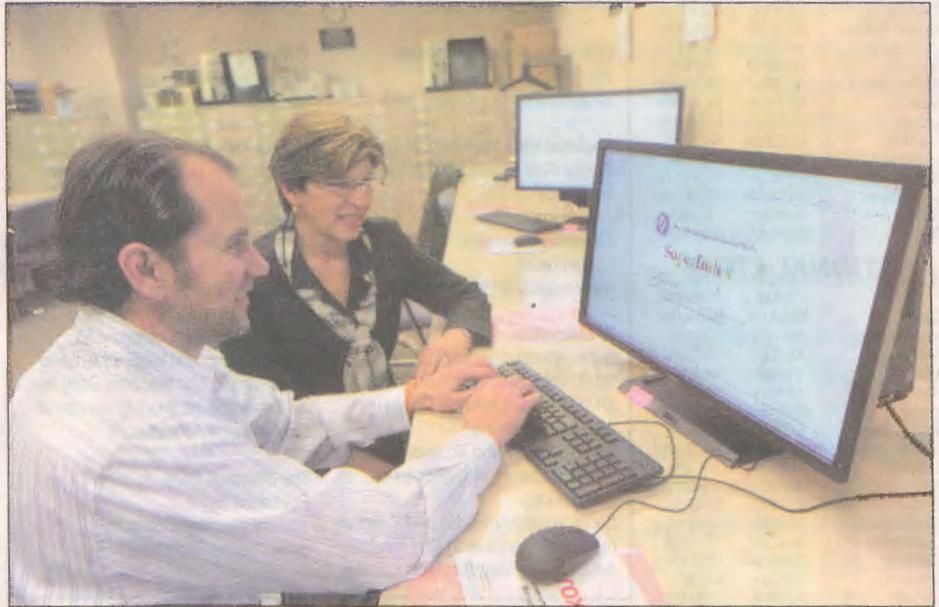


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Jeff Dameron of Sterling Heights and Macomb County Clerk/Register of Deeds Carmella Sabaugh view the new online "super index" that was developed to stem mortgage fraud.

County's new security system aims to protect homeowners, buyers

■ Clerk launches index with help of Google, Xerox

By CHAD SELWESKI
Of The Macomb Daily

Macomb County has successfully launched the first high-tech system in the nation to protect homeowners and home buyers against mortgage fraud.

The new "super index," which went online April 1, offers a search tool that makes it easy for homeowners to access massive databases to ensure they are not the victim of con men who seek to fraudulently claim property ownership, or a second mortgage, or a lien against a property.

The project was a joint effort by County Clerk Carmella Sabaugh, Google and Xerox to create the most advanced database of land records ever devised. The county maintains 7 million records of prop-

erty sales and related legal transactions dating to 1818.

"Macomb County is now the pioneer in the technology of searching documents for mortgage fraud and land fraud," said Bert Auburn, Xerox vice president for government records management. "Macomb County is the first county in the United States to have this kind of document security system, without a doubt."

Sabaugh, who also serves as the county Register of Deeds, was first inspired to pursue a super index by a CBS News "60 Minutes" report in 2011 that found banks across the nation had engaged in blatant forgeries of phony documents to pursue home foreclosures. Missing legal documents were faked and the lenders' "signature sweat shops"

engaged in thousands of forgeries per day.

In addition to fraud concerns, Sabaugh sought a change because the old system of filing and indexing land records and other documentation was difficult for people to access, with the exception of the title companies, real estate agents and real estate attorneys who use the cryptic process on a daily basis.

"We just knew that we had to find a better way to search for (digitized) documents," Sabaugh said, recalling her staff's reaction to the "60 Minutes" report. "We're a leader and we want to maintain that reputation."

Sabaugh's office has established several firsts

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MORTGAGE

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over the past two decades, relying upon technological innovations to improve a wide array of county services: jury duty, gun permits, Circuit Court operations and elections.

By clicking onto the land records section of Sabaugh's website, anyone with an interest in a

Macomb County parcel will have access in less than a second, thanks to new computer hardware called Google Search Appliance. A copy of a deed or other document can be purchased for \$6 and a PDF image will be emailed to the purchaser.

Sabaugh said one goal she emphasized was to simply give homeowners "peace of mind" in the midst of the widespread mortgage fraud of 2008-11.

The new super index system, with a price tag of \$330,000, allows homeowners and potential buyers to perform a title search for a property based on basic information — name, address, lender, location.

Tim Drinan, a Google spokesman, said the project "broke new ground" and built upon the relationship established two years ago when the clerk and the Macomb County Circuit Court started using Google Apps for Government as a way to communicate and collaborate more easily.

"Building on their relationship with Google and their continued interest in providing great service through innovative technology, Macomb County set out to improve public real estate searches using the Google Search Appliance," Drinan said. "The result is the county's super index, which puts key information in property owners' hands and makes public records searches as easy as a Google search."

The super index has earned praise from local

attorneys, real estate professionals, probate attorneys and municipal treasurers.

On April 24, Sabaugh will participate in a Google Hangout online video chat with several Google and Xerox executives and dozens of local registrars of deeds across the country to explain how the state-of-the-art Macomb system could become a model for the nation.

At the same time, Sabaugh is launching a second phase of improving public access to real estate documents. This week, she took the first step toward a \$1.2 million plan to further upgrade the county's land records database. The project was unanimously approved by the county Board of Commissioners on Thursday.

In conjunction with a Xerox subsidiary, ACS Enterprise Solutions, the county has engaged in three contracts that will: mesh tax identification numbers with legal descriptions of properties; eliminate search issues that arise from properties listed only in the name of a husband, not a wife; clean up all name confusion regarding individuals and businesses on previously purchased property; and integrate county tax assessment records into the property ownership database.

According to Deputy County Clerk Todd Schmitz, an efficient system that quickly determines who owns a property is highly valuable because real estate

is sold by various methods. Sometimes land is conveyed, but mineral rights are retained. Sometimes farms are split up in many different parcels, but certain rights are reserved on certain parcels. Sometimes a person gives someone rights to property, but the original person doesn't own all of the rights to give. It takes a title search and a review of many documents to determine who has what rights.

Historical records are flawed due to basic sloppiness plus changes in municipal boundaries, street names, zip codes, addresses and property splits.

During the next two years, the mistakes on past land records will be reviewed and corrected, and searching for land information by "tract number" will be much more efficient, officials said. Some of this work will entail catching up with Wayne and Oakland counties.

In the end, Sabaugh hopes to offer the "cleanest" database on land ownership in Michigan and the best search tools in the United States.

Playing off a slogan created by County Executive Mark Hackel, Sabaugh has developed her own marketing mantra to promote Macomb's new high-tech security system for finding a home.

"For those who Make Macomb Your Home, we help make the American dream a little easier to find," Sabaugh said.