



Wise Hope Shelter & Crisis Center

Safety, Hope, & Education for Victims of Domestic Violence and Sexual Assault

1123 HWY 59 N | Bowie, TX | 76230

Office 940.531.4003 Fax 940.531.4003

WHEREAS, the crime of domestic violence violates an individual's privacy, dignity, security and humanity, due to systematic use of physical, emotional, sexual, psychological and economic control and/or abuse including abuse to children and the elderly,

WHEREAS, the problems of domestic violence are not confined to any group or groups of people, but cut across all economic, racial and societal barriers, and are supported by societal indifferences, and

WHEREAS, the impact of domestic violence is wide ranging, directly affecting individuals and society as a whole, here in this community, throughout the United States and the world, and

WHEREAS, Wise Hope Shelter & Crisis Center works to end family violence through safety, support, prevention and social change.

WHEREAS, survivors of domestic violence themselves have been at the forefront of efforts to bring peace and equality to the home,

NOW, THEREFORE, in recognition of the important work done by domestic violence programs, I, Kevin Benton, County Judge of Montague County, Texas, hereby proclaim the month of October to be Domestic Violence Awareness Month and urge all citizens to actively participate in the scheduled activities and programs to work toward eradicating domestic violence, improving victim safety and holding perpetrators of domestic abuse accountable for their actions against individual victims and our society as a whole.

Signed _____

Dated _____

Property Fraud Alert Service Agreement

Montague County, TX
County Clerk's Office

Property Fraud Alert Description:

Fidlar Technologies (Fidlar) Property Fraud Alert (PFA) service is designed to monitor, identify and notify individuals whose name has been indexed from a document recorded in the Montague County Clerk's Office. Montague County Clerk (CLIENT). PFA allows subscribers the ability to have their personal/business name monitored within the CLIENT's office in order to track possible fraudulent activity. PFA allows for free subscriptions via the PFA website and is accessed by the potential subscriber. Subscribers will be notified only when the name they have submitted is used in any recording activities within the CLIENT's office. The alert notification methods provided as options to the subscriber (and selected at the time of subscription) are either email or phone.

The attached Addendum A is a listing of the unique features provided by PFA and must be accepted at the time of the signing of this agreement.

Property Fraud Alert Service Terms and Conditions:

CLIENT agrees to participate in the PFA Service by providing the index data required (at no cost to Fidlar) and permitting the use of this information in order to monitor and identify (via the PFA Service) individuals' identity only for the purpose of possible fraudulent activity. CLIENT understands that PFA is a service provided by Fidlar in order to offer individual alerts to all participating users. CLIENT will post index data via a data format mutually agreed upon by Fidlar and the CLIENT to a FTP site, at interval timings under full discretion of the CLIENT. The data once received by the FTP site will then be processed by the PFA system service which is running on a secured system server behind firewall technology. Fidlar reserves the right to make changes to the PFA service as deemed necessary.

Fidlar agrees NOT to retain subscriber's information beyond time period needed to perform PFA services unless required under another agreement.

Fidlar agrees that it may NOT use or share CLIENT's data in any other way other than the method outlined above for the PFA service, without the express written consent of the CLIENT.

Fidlar agrees to provide needed hardware, technology and software in order to perform needed search and notification to subscribers.

PFA Termination:

The license granted under this agreement, with regard to the Software, may be terminated by Fidlar for material failure of CLIENT to comply with terms and conditions of this Agreement. Within thirty (30) days after CLIENT has discontinued the use of the License program, or within ten (10) days after FIDLAR has terminated any license. The term of this agreement is three-year (3 year.) With no written communication from either side requesting cancellation, this agreement shall continue.

PFA Service Fees: *TIPS Contract # 210602*

One-Time charge - PFA licensing, set-up and collateral: \$6,000.00

Marketing Release Kit: Included (Qty. 5) PFA Banners, (Qty. 1,500) PFA Customized flyers. Fidlar will customize, print and ship. Press Release Template Kit and (1) Digital File Transfer containing print-ready files of customized printed materials.

Annual Maintenance and Support: \$1,500.00 per year

Annual Maintenance and Support Fixed for Three (3) years.

Annual support includes the PFA services described herein and in Addendum A. Annual fee is subject to change based on mutually agreed upon changes/additions/deletions to the FPA service as described in the agreement. Changes/additions/deletions are not guaranteed, but if considered, may result in a proposal for changes in the fee amount.

CLIENT REPRESENTS THAT THIS AGREEMENT HAS BEEN READ AND IS ACCEPTED

Montague County, TX

Fidlar Technologies

Dated: _____

Dated: _____

By: _____

By: _____

Name: _____

Name: _____

Title: _____

Title: _____

Addendum A

PFA Value Provided to the Montague County, TX Clerk's Office

- Automatic notification system: Registered constituents receive an email or personal phone call (from Fidar) each time a document is recorded in their name. The county does not have to worry about cards to mail or address lists to maintain.
- Flexible sign-up processes: Constituents can sign up via the PFA website or for those not comfortable doing so online or for those who do not have access to a computer; sign-up is available by calling the dedicated PFA toll-free number staffed by Fidar.
- Notifications are sent out upon the recording of **any** document. Deeds are not the only damaging document that can be fraudulently filed or recorded. Powers of Attorney, satisfactions, etc., can also lead to fraudulent activity. PFA notifies the subscriber any time any document is recorded in the name registered with Fidar.
- PFA is an opt-in notification system. Once subscribed, the constituent does not have to check in on a website for notification status. Email notifications are sent within 24 hours of the document being made available to Fidar or the next business day, should the 24-hour period fall upon a weekend or holiday. Phone notifications are attempted within 48 regular business hours of the document being made available to Fidar. When calling a subscriber with an alert notification, Fidar will attempt the call twice (in consecutive days) and leave voicemails. If a return call is not received, Fidar will make a third attempt one week after the first call was made. If no return call is made after the third attempt, the call will be closed.
- A customized PFA website has been created for the Clerk's office. The Clerk's office will have the right to select up to five (5) graphics to be used on the customized homepage.
- PFA requires no changes to existing recording workflow.
- No training required for county employees.
- PFA provides for customization of the email notification verbiage.
- The custom PFA website for the Clerk's will be managed by Fidar.
- PFA provides an online administration tool for use within the Clerk's office for the purpose of monitoring subscription levels. Also available via the administration tool is the ability to access the current list of subscribers contact information as well as a list of notification alerts that have been sent.

- The call-center that provides live follow-up to PFA subscribers is fully maintained and staffed by Fidar. This call-center is staffed from 7:00am - 8:00pm CST and is housed at our corporate office in Davenport, IA. This call center will handle the following calls
 - Incoming calls from constituents who wish to sign-up but are either hesitant to do so over the Internet or don't have a computer. Typically, this represents a more elderly demographic.
 - Incoming calls from subscribers who have received alerts and have questions. Historically, our attendants are able to answer incoming questions to the subscriber's satisfaction. However, in the event that a question remains that goes beyond our capabilities, it will be forwarded to the county office.
 - Outgoing calls providing alerts. Subscribers have the ability to receive alerts via email or phone. Those that opt to receive alerts via phone receive a call from one of our call center attendants. We will make three outgoing calls (and leave a personal message, if needed) to insure that we have ample opportunity to connect with the subscriber.

Property Fraud Alert

Provided by Fidlar Technologies

Property Fraud Alert (PFA) is a community outreach service offered free of charge to your constituency provided by the County. The following will outline some of the specific appearances of the Site, detail the support from Fidlar, illustrate some of the best practices for promoting the service, and highlight the ease of sign-up.

County Internet Landing Page

TARRANT COUNTY

PROPERTY FRAUD ALERT

Mary Louise Nicholson, Tarrant County Clerk

- Tarrant County Clerk Home Page
- Tarrant County Official Public Records Searches
- Tarrant County Website
- Tarrant Appraisal District
- Google
- FAQ

According to the FBI, property and mortgage fraud is the fastest growing white-collar crime in the United States. The County Clerk's office has taken a proactive step in providing a free on-line automated service in which Tarrant County property owners can sign up to have their name monitored to track possible fraudulent activity.

SIGN UP NOW!!! It's simple. Just enter your personal and/or business name and you will be notified when future documents are recorded in the County Clerk's office. PFA is customizable in that alerts can be generated by email or telephone call from a PFA Representative.

While PFA will not prevent fraud from happening, it provides an early warning system that will allow property owners to take appropriate action should they believe fraudulent activity has occurred with their property.

[Continue](#)

BE INFORMED...BE ALERT...BE NOTIFIED

(817) 884-1195
Monday - Friday between the hours of 8:00 a.m. and 5:00 p.m. CST
Tarrant County Courthouse 100 W. Weatherford, Ste. 30 Fort Worth, TX 76196
Tarrant County Clerk, All rights reserved.

Fidlar will design, in collaboration with the County, a landing page that can be used to promote the services and image of the office. There is no limitation to the links to this page that can be created within your County Website.

Completing the Registration

The screenshot shows the registration page for Tarrant County's Property Fraud Alert system. The header features the Tarrant County logo on the left, the title 'PROPERTY FRAUD ALERT' in the center with a red triangle icon, and a portrait of Mary Louise Nicholson, Tarrant County Clerk, on the right. A vertical sidebar on the left contains a list of links: 'Tarrant County Clerk Home Page', 'Tarrant County Official Public Records Searches', 'Tarrant County Website', 'Tarrant Appraisal District', 'Google', and 'FAQ'. The main content area contains two sections of questions. The first section, 'What type of name would you like to monitor?', has radio buttons for 'Personal' (selected) and 'Business', followed by input fields for 'First Name', 'Confirm First Name', 'Last Name', and 'Confirm Last Name'. The second section, 'Where should we send document recording alerts?', has radio buttons for 'Email' (selected) and 'Voice Phone Call', followed by input fields for 'Email' and 'Confirm Email'. A red 'Save' button is located to the right of the second section. At the bottom, a banner displays the Tarrant County Seal, contact information '(817) 884-1195', and the address 'Tarrant County Courthouse 100 W. Weatherford, Ste. 30 Fort Worth, TX 76196'.

TARRANT COUNTY

PROPERTY FRAUD ALERT

Mary Louise Nicholson, Tarrant County Clerk

What type of name would you like to monitor?
☒ Personal ☐ Business

First Name
Confirm First Name
Last Name
Confirm Last Name

Where should we send document recording alerts?
☒ Email ☐ Voice Phone Call

Email
Confirm Email

Save

TARRANT COUNTY, TEXAS

(817) 884-1195
Monday - Friday between the hours of 8:00 a.m. and 5:00 p.m. CST
Tarrant County Courthouse 100 W. Weatherford, Ste. 30 Fort Worth, TX 76196
Tarrant County Clerk, All rights reserved.

Registering for PFA is very easy, just a few simple questions. Not only can they register online, but they can also call our Toll-Free Number at Fidlar and we can register them via phone if they prefer.

Alert Notifications

Once a constituent has registered for PFA they will be in the database until they opt-out, no re-registering is required. Once they are in the PFA Database, an export from your land records system is scheduled, usually on a daily basis, certainly no more than weekly, which sends the information for all documents recorded for that week and compares it against the PFA database for your county. Where there is a match, the registered constituent is notified by either email or phone, based on the constituent's request. Below is a sample of the notification that they will receive if there is a match.

Dear: Grantor Adam Watkins

You are receiving this email from the Montague County Property Fraud Alert Notification system because a document recently has been recorded in Montague County which matches the monitor criteria you have provided, namely for A Watkins.

The document information is as follows:

Location: Montague County, TX

Instrument Number: D213291746

Document Type: DEED OF TRUST

Recorded Date: 11-25-2021

Matched Party Name: Grantor Adam Watkins

Please visit www.onlinelandrecords.com/MontagueTX to search and view the document using the information above. You may also visit www.propertyfraudalert.com/nextsteps or you may call 1-800-728-3858 for more information.

Sincerely,

Montague County CLERK

ALERT ID 27768760

Marketing Support & Promoting PFA

Fidlar is here to support your marketing efforts. We have included a number of flyers and marketing materials in your start-up fees and are available for on-going support. Our Marketing Design team will customize our flyers and other materials for your use. Additionally, we recommend the following ways to promote the PFA service to your constituency...

1. Press Release for use with both digital and print media. (See below for sample)
2. Marketing Flyers for counter distribution and while engaged in community events.
3. Cross-Promotional distribution in via Tax billing, Assessment notification, etc.
4. Local networking and community speaking events where PFA is a point of emphasis.
5. Partnership with Private Enterprise. Specifically local Attorney's, bankS, and title companies. Asking them to distribute information to clients at closing and other real estate transactions.
6. County website, placing the link on multiple locations. (ie, Clerk's page, assessors page, treasurers page)
7. Social Media Promotion
8. Word of Mouth, encouraging each of your registered constituents to promote for you.

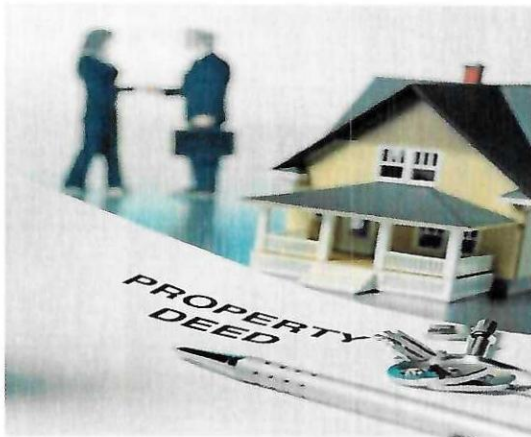
Montague County CLERK
FOR IMMEDIATE RELEASE - INSERT DATE

Montague County Reminds Residents of Property Fraud Alert

Montague County CLERK wants to inform residents of their online subscription service that allows the public to have their name/property monitored within the Recorder's office in order to track possible fraudulent activity. Subscribers will be notified when the name they have submitted is used in any recording activities within the office. When subscribing to the service, the subscriber will have the option to choose one of the following notification methods - e-mail or telephone call.

Protecting consumers' information and real estate property are top priorities for The CLERK and her staff. "INSERT QUOTE HERE," says CLERK Jones. While *Property Fraud Alert* does not prevent fraud from happening; it provides an early warning system for property owners to take appropriate actions should they determine possible fraudulent activity has taken place.

Property Fraud Alert is now available by subscription on the web at www.propertyfraudalert.com/TXMontague or by calling 1-800-728-3858. You may also call the CLERK Office at (xxx) xxx-xxxx with inquiries or to share your communication regarding this subject.



INVESTMENT PROPOSAL

Prepared For: Montague County, TX
Kim Jones, County Clerk

PROPERTY FRAUD ALERT

Protect your Constituency from the Fastest Growing
White-Collar Crime in America, According to the FBI.

Prepared By: Mark Hutton

December 13, 2022

PROPERTY FRAUD ALERT



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TIPS (The Interlocal Purchasing System) Contract Number: 210602



PROPERTY FRAUD ALERT

PROTECT THEIR MOST VALUABLE
INVESTMENT

"I was not aware that this type of crime was out there and that it was occurring more frequently around the country.

After discovering the service in the Recorder's Office, I was enrolled with the assistance of a very personable FidlAR employee. I hold the value of the Property Fraud Alert service very high, as it offers protection over property the way homeowner's insurance does. Both are services you're glad to have, but hope you'll never need to use."

**Warren County, Ohio
Constituent &
Property Fraud Alert
Subscriber**

Would you like to increase the public's awareness of the fastest growing white-collar crime?

Property Fraud Alert is a community outreach service that serves to alert subscribers against the possibilities of fraudulent activity being committed against their personal mortgage or property. The FBI has deemed property fraud as the fastest growing white-collar crime within the United States.

Would you like to increase the value of your office to property owners within your county?

Fraudsters will attempt to have counterfeit documents processed by Land Recording Offices unbeknownst to the true property owner. By making the Property Fraud Alert service a resource within your office, your subscribers will be notified any time there is recording activity associated with their name. The alert system is a unique service that keeps Land Recording Offices across the country an essential resource to the public.

Can your office quickly notify constituents of fraudulent activity against their property?

Constituents sign up for the free service and are automatically alerted via phone call or email by the Property Fraud Alert service. Notification is given promptly, allowing the subscriber the opportunity to possibly save themselves time and avoid paying large legal fees if the document recorded is determined to be fraudulent.



WHAT IS PROPERTY FRAUD ALERT?

FIDLAR is proud to be the only firm in Texas offering Property Fraud Alert (PFA). PFA is a hands-free program for counties that provides alerts to your citizens when documents are recorded at your office. Citizens can sign up via a county-branded website or via phone to have their information monitored. All public interaction and support are provided by FIDLAR and the program is free to all of your constituents.

Property Fraud Alert is an internet-based system that automatically alerts your constituents via email or phone, each time there is recording activity on a property owned by them. Upon notification, your constituents can then verify that this activity was initiated by them and not by someone attempting to commit property fraud.

Threats and Vulnerabilities

Serious Public Threat for Property Theft: By default, the public recording system is not designed to protect property owners, so *Property Fraud Alert* can help fill the void, creating a valuable resource protecting your officials, employees, and citizens.

Unaware of Falsely Filed Liens: From disgruntled contractors to unforgiving ex-spouses and sovereign citizens, the instance of false liens is on the rise. A lien can make the purchase, sale or refinancing of a property impossible until all liens have been lifted – which can cost thousands of dollars in legal fees.

Vulnerable County Officials and Employees: In the last few years, a trend has developed where people with vendettas against public officials have filed fraudulent liens against the officials' privately-owned real estate.

Types of Fraudulent Activities

- **Foreclosure rescue schemes**
Tricking people in foreclosure that the fraudster is helping them pay their home off
- **Loan modification schemes**
Similar to a foreclosure rescue, to falsely help people who are behind on mortgage payments
- **Illegal property flipping**
Property is purchased, falsely appraised at a higher value, and then quickly sold.



- **Equity skimming**

An investor may use a straw buyer, false income documents, and false credit reports to obtain a mortgage loan in the straw buyer's name

- Home Equity Conversion Mortgage (HECM)
Targeting Seniors with False Reverse Mortgages

How Real is the Threat?

Clerks cannot reject based on an assumption of document validity.
Counties cannot verify the identification of persons recording legal instruments. People do not check their deed.
Elderly are the most vulnerable to mortgage fraud. "It's easier to steal a home than it is to steal a car."

Fake deeds allegedly filed from prison to steal North Texas properties

'Dirty' property deeds have become so troublesome that federal and local law enforcement are forming a task force.

Author: Tania Brown, Mark Smith
Published: 4:08 PM CST November 22, 2012
Updated: 5:42 PM CST November 22, 2012

DALLAS Arnoldo Ortiz made his money stealing — at least, 25 homes or other properties in Dallas County alone.

Dirty deeds: An alleged real estate scam from beyond the grave

Deed
able consideration, receipt of which is hereby
ty in the city of , Province State of

By: Tania Brown and Mark Smith
Nov 22, 2012 12:04 PM EST

IN THIS ARTICLE
Residential Real Estate
Deeds

David Dodson's great-grandparents died years ago, along with his grandmother. Now, how did an alleged estate planner in a prison on community bonds handing over the family home to a company operated by a Dallas-area real estate investor?

POST STAND

TRENDING

THE FBI FEDERAL BUREAU OF INVESTIGATION

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Dallas Division

Home Dallas Press Releases 2012 All Defendants Sentenced in More Than \$20 Million Mortgage Fraud Scheme Led by Former Dallas Cowboy

All Defendants Sentenced in More Than \$20 Million Mortgage Fraud Scheme Led by Former Dallas Cowboy Engine Lockhart

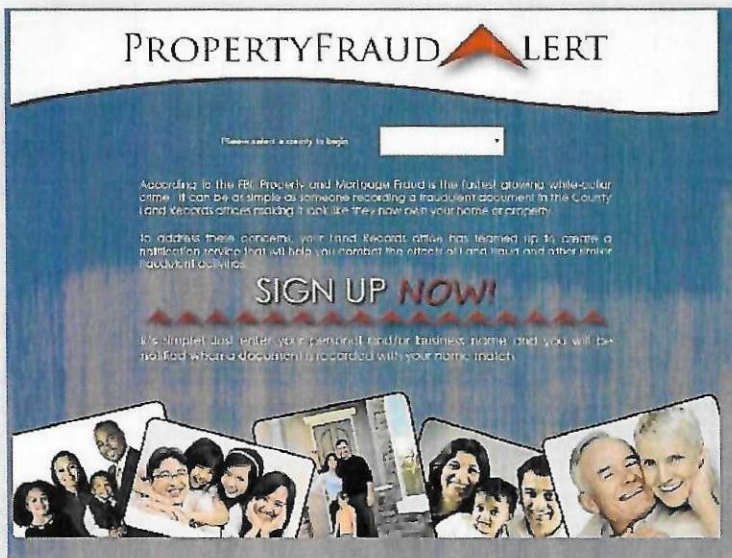
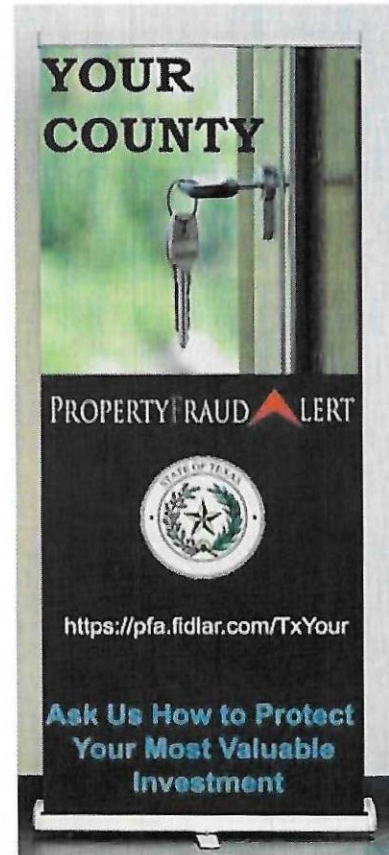
U.S. Attorney's Office Northern District of Texas
DECEMBER 14, 2012 (114) 538-8500

DALLAS—Engine Lockhart Jr. was sentenced this week by U.S. District Judge Jorge A. Solis to 34 months in federal prison and ordered to pay approximately \$2.4 million in restitution for his role in a massive mortgage fraud scheme that he and others ran in the Dallas area from approximately 2002 to 2009. Lockhart, of Carrollton, Texas, is the last of 10 defendants who were convicted in the scheme to be sentenced. Lockhart played for the Dallas Cowboys from 1984 to 1990 and used his name and fame, according to evidence in the case, to get business and further the scheme. Judge Solis ordered that Lockhart, who has been on home confinement, serve time in the Federal Prison in January 15, 2013. U.S. Attorney Sarah R. Saldaña of the Northern District of Texas made the announcement.

PROJECT OVERVIEW

The purpose of this proposal is to provide Property Fraud Alert (PFA) software and support services pricing. The quote includes the following items:

- County website landing page PFA link
- Personalized county PFA landing page
- PFA configuration
- PFA database export configuration
- Delivery of PFA launch kit:
 - Press release development
 - Banners
 - Flyers
- FIDLAR customer bilingual support:
 - Help property owners register
 - Respond to alert inquiries
 - Look up documents remotely



PFA is Simple and Effective

Registration via PFA Webpage is straightforward and easy to use.

We cross check ALL recordings with registrant's names.

We then send an alert to the registrant via email message or by voicemail for subscribers who are not tech savvy (this applies to a lot of seniors).

The email alert can link directly to your public search site, allowing the public to locate the document in question.

Dear John Smith:

This is a confirmation of an online transaction placed with Fidlar Technologies for your www.propertyfraudalert.com subscription.

Thank you for your order, please call 1-844-746-9164 for any questions. Your satisfaction with this service is important to us.

Fidlar Technologies

Subscriber Id: 174874

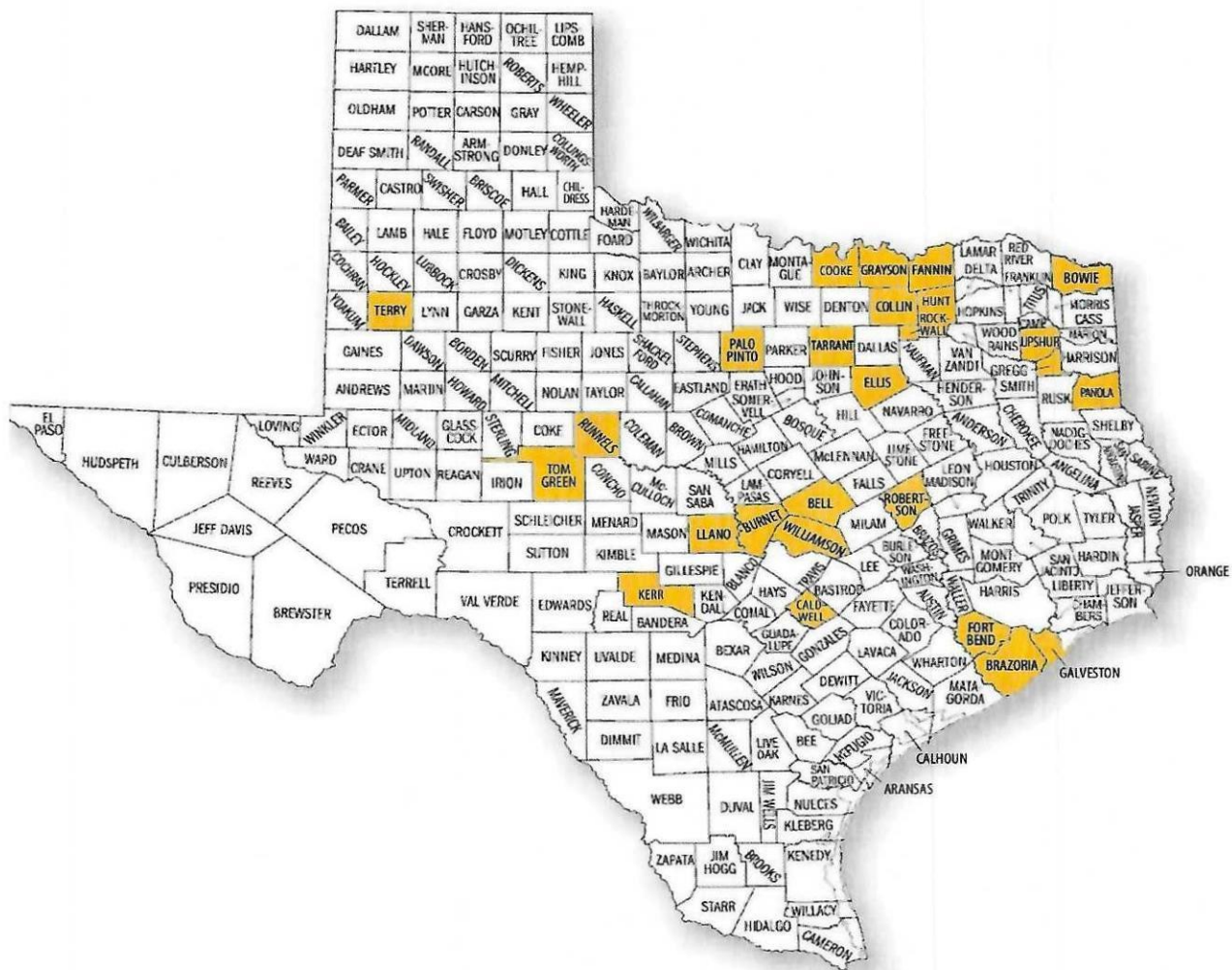


Why Fidlar?

Overview

Fidlar Technologies has participated in the document recording and management industry since our founding in 1854. In the beginning, we provided books and ledgers to the recording industry. When the industry moved towards automation in 1985, Fidlar transitioned into providing automated records management solutions.

From that point forward, Fidlar has led the industry by releasing new and improved products that take advantage of the latest technology. Fidlar's land records document management software systems are used in over 330 counties, across 16 states.



Our company headquarters is located in Davenport, Iowa and all but our six staff members in our Exeter, NH location are based in our main office.



Despite the variations in size, every office has the same goal: To be the steward of the public record. It is in everyone's interest that these land records be accurately, easily and efficiently recorded, and securely preserved in perpetuity. Fidlar provides the best products to do just that.



Fidlar Technologies

350 Research Parkway, Davenport, IA 52806

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daniellew@fidlar.com



PROJECT PRICING

- PFA software setup and implementation services **\$ 6,000.00**

- Property Fraud Alert Software
- Installation \ Configuration**
- County website landing page PFA link
- Personalized county PFA landing page
- PFA database export configuration
- Press release development
- PFA launch kit;
 - Banners x 5
 - Flyers x 1,500

County can re-order consumable items when necessary. Pricing will be based on items and volume ordered.

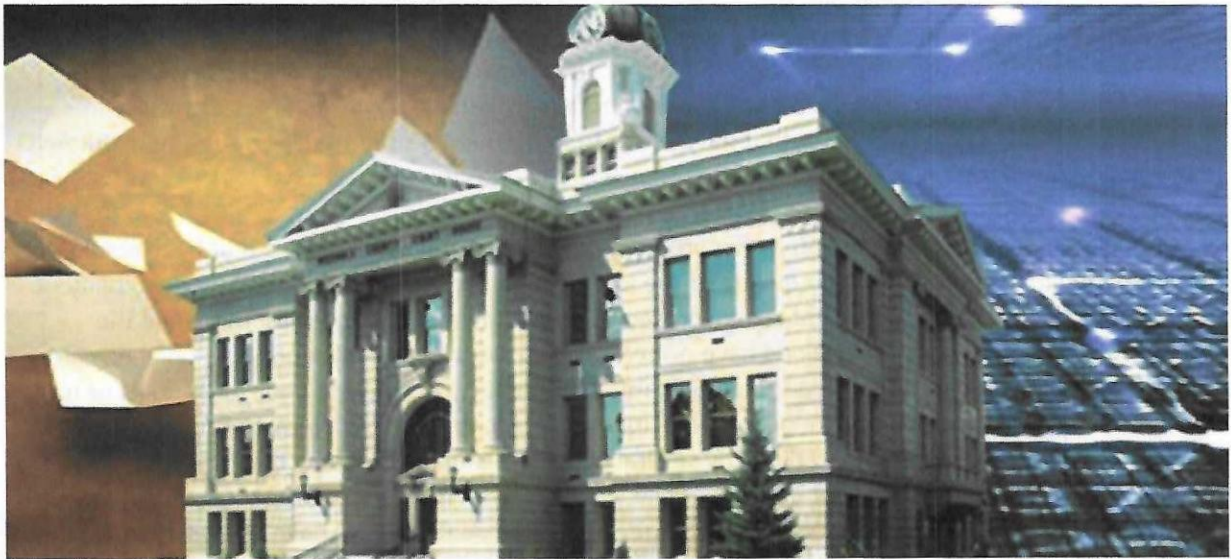
- Annual Support and Software Maintenance (Per Year - 3 Years) **\$ 1,500.00**

** Integration fees from your land records vendor are not included.

** If installation/configuration deviates from description in Property Fraud Alert Terms and Conditions additional costs may apply.



350 Research Parkway
Davenport, IA 52806
800.747.4600



A good offense negates the need for a defense!

**Progress and Purpose of
America's Register of Deeds Offices**



350 Research Parkway
Davenport, IA 52806
800.747.4600

Introduction

A small number of opinions and articles have been distributed that boldly state that "little has changed since colonial days in the process by which title is recorded." This statement is as absurd as claiming that little has changed in the area of personal transportation since colonial days – after all, we still find ourselves simply getting from point A to point B, don't we?

The fact is, radical changes have been made in both areas and whether we all realize it or not, both are mission critical to our lives and to the economy. Both have also been clearly credited for the absolute success of this great country and the economic growth we have achieved, especially in relation to other parts of the world that have failed to implement a solid transportation network AND a foundation by which property title can be unequivocally determined.

In the past two decades, this country's Recorders have made significant changes that have resulted in monumental improvements in the quality of the information being collected and the accessibility of that information in order to facilitate safe and secure real estate transactions. All this while the participants in real estate transactions have gone from two local individuals during colonial days to today's transactions, which can include participants that are local or international, individuals or multi-billion dollar businesses, and even 'proxy' participants such as the MERS system, brought into existence in 1993, which, as pointed out by several published statements, may have contributed to the foreclosure crisis. One thing is for certain – while MERS and the mortgage companies may have been confused at times about who owns the mortgage, this country's Recorders have always been darn sure of whose name was on the deed!

The land records document process had its beginning centuries ago with a straightforward purpose and with tools such as very large leather bound books in which they handwrote with ink and quill. It has necessarily evolved into today's process, where the purpose remains as noble and as focused as before, but now must make sure all citizens (local and not) have justifiable and easy access. The tools now include state-of-the-art computers and software solutions, networks, firewalls, and other technologies beyond what most of us realize or deal with on a regular basis. Throughout this journey the Recorders have MET the challenges of ever-changing (and necessary) statutes, new and modified acceptable document requirements, and certainly the increase in real estate transaction complexity. When one also realizes that our country's Recorders MUST manage an information repository where NOTHING is ever purged, altered, or eliminated, one truly begins to understand their progress and accomplishments over the past couple of centuries.

Of course, these changes have created challenges in the never-ending quest to uphold the 'holy trinity' of goals: 1) Information integrity/timeliness, 2) Security, and 3) Accessibility. Yet all three goals have been achieved far beyond expectations.



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Davenport, IA 52806
800.747.4600

Today's Register of Deeds office can boast of countless improvements, including (but not limited to):

- Searchable document indices on such relevant key fields as last name, first name, business name, document recorded date/time ranges, document name/number, related documents, subdivision names/lots/blocks, section/township/ranges and quarter sections, the parcel identification number, and more.
- Creating those indices requires that talented and trained staff members must interpret and glean the needed information from the recorded document and at times cautiously make determinations if unique spellings represent misspellings or valid spellings for the referenced party. Often this unique and valuable perspective is possible because the Recorder's office staff has a significant level of familiarity and connection with the community.
- In the past twenty years, Recorders have significantly improved document turnaround time to the point where it is now measured in hours, which helps to expedite and facilitate real estate transactions.
- Electronic recording of documents has further improved turnaround time. More importantly however, it has streamlined the process of getting documents to the courthouse and allowing them to be processed more efficiently within the courthouse. Since its inception, eRecording has grown to include a large number of counties and many enjoy an eRecording volume far in excess of 50% of their total document volume. Now counties are starting to offer electronic return of paper documents in order to extend their level of service to their constituents.
- The protection of constituents' homes and property with community alert services. This goes far beyond what a Recorder is "required" to do, but you do it because it serves your public. Property and mortgage fraud are not going away and the only way for an individual or family to protect their home is to sign up for a service that only their Recorder can provide.



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The Proof

Accessibility is a crucial issue to discuss if one wishes to truly state the value and purpose of the Recorder's office. For nearly two decades Recorders have significantly added to their 'sphere of influence' by offering access to the information from remote locations and eventually providing access to the public via secure internet access. This expansion of services comes with massive responsibilities, such as: 1) Making sure the remotely accessed information is available on a regular basis; 2) Securing it from hackers, viruses, malicious attacks, over burdensome attacks; 3) Providing the type of access and interfaces the many different types of people and businesses need to accomplish their goals; 4) Providing SUPPORT for the many people and businesses who end up using the system; 5) Determining appropriate usage fees for each user segment; 6) Assuring the information is timely and that its timeliness is communicated to the user; 7) Making sure restricted documents are not included where not appropriate; 8) Making sure the necessary technology is within the means of ALL users while meeting the diverse needs of each; 9) Including notification systems to alert users of upcoming changes and/or maintenance; 10) Protecting against theft or misuse of the public's data.

This is far more than just creating a WEB site.

As accessibility grew, so did concern for current and historic documents that contain personal identification information. Although the primary target is Social Security Numbers, other types of identifiers on historic documents became the target reason certain (bad) people wanted access to this information. The Recorders of America, rather than simply reduce accessibility, worked tirelessly to find and implement several different solutions to guard against the gleaning of information not central to the main purpose of land records documents – to determine document property title.

Nearly a century ago our Recorders realized that a simple paper copy of these critical documents sitting in a courthouse office, vault, or basement was EXTREMELY vulnerable to many perils ranging from natural disasters (fire, flood, coffee spills) all the way to theft of valuable information. Creative solutions were put in place that became the forerunners to today's disaster recovery plans. Progressing to microfilm stored in multiple locations, including underground salt mines, this country's land records were wonderfully protected by their custodians. Now these Recorders have implemented technology that allows for REAL TIME replication of the information, often to multiple sites outside of the courthouse. And many have redirected their growing remote access of information to these sites, which brings a welcome peace-of-mind that the replicated library is correct and alive and well.

With effective replication of current generation documents comes the desire and need to protect older documents as well, which are still kept in leather books, binders, or various types of microfilm. Many Recorders effectively use available resources to scan and index historic books to preserve the oldest of documents, improve their aging readability, and index them so they can be found by those users who need access, thereby expanding their digital library and preserving what MUST be preserved forever. Some counties are now on the cusp of completing this massive project. All of this



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effort allows them to quietly fulfill their mission as the custodians of the first document recorded in their county and every document since.

With greater access to document records, and with the FBI crackdown on mortgage scams and fraud, the 'bad' guys started developing scams to defraud financial institutions of money and cause untold pain for homeowners. Most scams began by quietly recording documents to make it appear as if someone else owned property other than the rightful owner. Once again, if documents meet the stringent state rules for recording, they must be recorded, but the Recorder's office locality and familiarity with the community is one of the BIGGEST deterrents to these scam artists. However, the Recorders wanted to do much more to protect their constituents. They implemented automated notifications systems to which home owners could easily and freely subscribe. These systems assure the rightful homeowner that documents have been recorded against their name or property, allowing the homeowner to take swift and effective action before significant damage can occur.

One of the age-old challenges in recording documents is to correctly capture information from the document to facilitate future searching. This is most often complicated, not because of the CAPTURE PROCESS, but because of what appear to be mistakes on the document as it is prepared. Legal descriptions on documents are often misspelled or incomplete (Is it GREEN ACRES or GREAN ACRES? Is it the 1st Addition or 2nd Addition?), and names that appear to be misspelled may, in fact, be correct (Are Gary Jones, Gary Jonas, Gray Jones, and Gary Jo Nes four different people or all the same person?). This is the challenge of the Recorder's office as they must capture this information for posterity – they get one chance to get it right. It is also a GREAT value the LOCAL Recorder's office brings to the table because they are in the best position to suspect an issue, they have a relationship with the frequent document submitters, and they can take the time to reach out and verify the information as the document is being processed. The Recorders have also developed technology to assist in this process, providing the document processor with suggestions and warnings along the way. In the end, an index record of the HIGHEST integrity is created.

Recorders have also complemented the enhanced index integrity with increased intelligence utilizing today's search tools and software. This helps homeowners, title companies, and other institutions find the documents they need in spite of subtle (or in some cases drastic) misspelled names or property descriptions. Today's search engines can utilize special search algorithms that ignore space and punctuation, can absorb different spellings such as Jones and Jonas, can even protect searchers from accidentally entering the last name where the first name should go and vice versa. This enhanced 'fuzzy logic', now being implemented in the Recorder's office, not only adds integrity to the document searcher's task but helps eliminate process and policy differences that may have occurred within the Recorder's office over the past couple of centuries.

Many Recorders' offices are now adding further integrity to the captured information by utilizing automated cross-reference tools to assist their employees during the indexing process. These tools can provide warnings and verifications that the legal description matches the parcel number, that referenced associated documents do in fact pertain to the same property, that there really is a mortgage on record to match a release, etc. These tools make the best use of scarce resources in



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today's government yet create a better product in the end which creates an even better service to the public.

And recently, Recorders have taken another step to improve their data integrity by removing chances of human error. With assisted-indexing technologies, their systems are reading the documents, presenting important information to the Recorder and their staff who at which point verify the data. No keyboard input means less chance for errors, but the Recorder still relies on that all important local expertise to make the final decision.

Considering the obvious progressiveness of this country's Recorders (not only today but for the past century) along with the integrity and knowledge they bring to the table as LOCAL members of the community, you begin to understand why our land records repositories are more timely than ever, more accurate than ever, more accessible than ever, and more secure and protected than at any time in the past. Much has been achieved since the often-referenced "colonial days."



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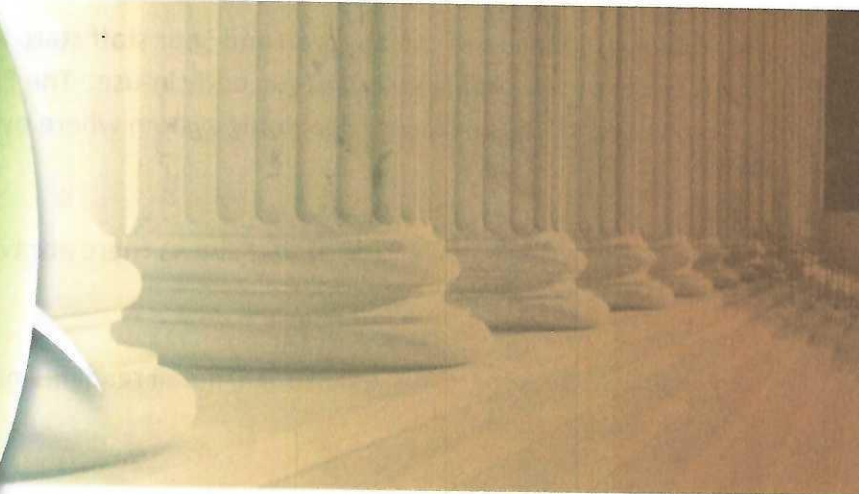
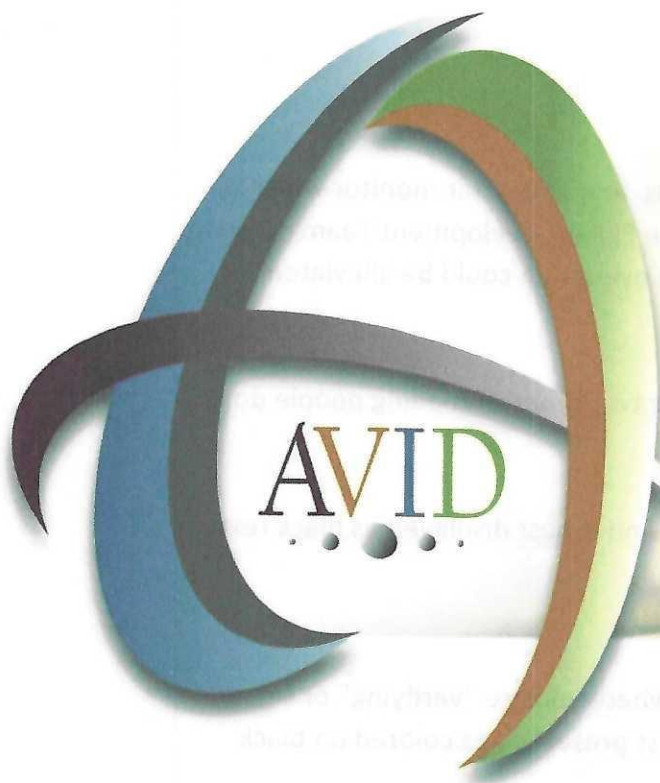
Appendix – Myths and fallacies of a national land records system

- 1) It would cost exponentially more than today's solutions. Literally hundreds of vendors compete every day to provide this technology to local government. This process not only assures fair and equitable prices, but these same vendors provide much-needed support to their customers and the relevant state and national associations. Their natural competitiveness fuels and fosters creativity and innovation, which has helped achieve many of the accomplishments outlined above.
- 2) If the LOCAL Recorder's office and position were eliminated, the MASSIVE loss of local knowledge and the existing process within the community would create a significant degradation in the quality and integrity of the information.
- 3) Document turnaround times would suffer, followed by a very negative impact on the real estate marketplace.
- 4) Proposed full-text OCR retrieval methods have major flaws due to inconsistency with document preparation (not just format but name and property spellings). These retrieval methods also make it very challenging to locate people and property with common or multiple use names such as 'Bank' or 'Cook'. Also, the accuracy of OCR performance, although often above 98%, would result, over time, in many missed documents when conducting a search.
- 5) A national system would NOT make it easier to follow a chain of title when someone changes their name either through marriage or by other means. Requiring the recording of such documents might help, but that has nothing to do with a national land records system.
- 6) A national land records system does not permit the automatic chaining of a property's title together. This is possible only through increased document recording requirements, validation of those requirements, and providing the resources to perform those verifications. Even then, extenuating circumstances always creep in. Professional searchers and LOCAL experts know best how to create a proper chain of title or abstract.
- 7) The states control real estate law and that law is often reflected in the LOCAL Recorder's process, policy, and knowledge. A national land records system will not "normalize" differences between states and counties unless the federal government plans on getting into the real estate business, which I suspect is far outside the national land records suggestion.
- 8) A national land records system does not automatically clean up differences in policies and procedures that have occurred within a county over the past two centuries. Such differences are often not documented, and even when they are the issues are most often not able to be handled with an automated solution. These differences are best handled as described in the achievements noted earlier.



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- 9) A national land records solution does not provide greater access to the people who need access to the information for the purpose it is intended. It might provide access, but with infinitely greater challenges in determining who is using the information and if they are using the information for the right reasons.
- 10) Last but not least, a national land records system would put yet another gap (both distance and perception) between the U.S. citizens and their government. Local government has far less to do with "a day's buggy ride" than it does with KNOWING the people who are managing your property, taxes, your vital records, your law enforcement, and your judicial needs. Do not underestimate the REQUIRED level of connectedness needed between this country's government and its citizens.



Why Fidlar Technologies

Presented by:

Mark Hutton





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AVID User Interface: Not Just Different, Better

For a large portion of the day, you and your staff stare at a computer monitor which is showing the recording software currently in-use. The Fidar Development Team made a concerted effort to design a recording system where eye-strain could be alleviated.

The design is based on research that shows there are two-types of reading people do:

Paragraph Reading: This is thorough/detail reading and is best displayed as black text on white background.

Scan Reading: As the name implies, this is reading where you are “verifying” or simply scanning the information. In this case, the text is best presented as colored on black background.

Incorporating the two provides the best long-term result for both you and your staff.



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Customer Support:

This is perhaps the MOST IMPORTANT element of your Partnership with a recording software vendor.

Each vendor will come in and espouse to how wonderful their support is. Each vendor will provide pre-selected references designed to provide the most positive information to you.

We feel the best way to fully vet this incredibly important aspect of your Partnership is to ask for SPECIFIC DATA showing how the Support Team is performing. At Fidlar, we spent a significant amount of money on Support Call Center Tracking Software. This software allows us to:

- Capture specific data as to our performance
- Track the number of calls that have to “go outside of our Support Room”
- Track call volume on a Real-Time basis. With this, if call volume gets too large, we can reallocate other Fidlar Stakeholders to insure the best Support experience.

On the next page, I will provide an example of the granularity to which we capture data. EMPIRICAL data is the best way for you to be comfortable with the Support experience you will receive with your new vendor. We strongly recommend you ask for such data from any vendor you are considering.



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Ensure long-term relevance

Standardization of Data:

The Register of Deeds is responsible for ALL RECORDS IN YOUR REPOSITORY, not just those you record during your tenure. This means you are responsible for the inevitable inconsistent naming conventions used by Office Holders of the past.

Let's take "First National Bank" for example. That could appear within your repository as:

- First National Bank
- 1st National Bank
- First Natl Bank
- First National BK

You get the idea.....

The inconsistency of this creates problems for the Title Community. Each time they miss a record due to an inconsistent naming convention, they expose themselves to risk.

With iNSpect from Fidar, you are on your way towards Standardization of Data. Each time an image is analyzed by iNSpect, all logical variations of how that index field was entered are presented to you. You can choose the naming convention that meets with your direction.

The end result will be a greater trust placed by the Private Sector within your repository which equates to increased relevance of your office.

Assisted vs. Automated Indexing:

iNSpect's philosophy is to find the information on the document and trust to the expertise of the indexer to place the correct information into the index field. Other "Automated-Indexing" systems automatically place index information into the field which can lead to an index getting "Click-Happy" where the end-result is garbage data being stored.



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INTEGRITY

AVID ENHANCES...

AVID increases data integrity while decreasing the possibilities for human error. Recorded data becomes standardized and increasingly accessible. With **iNSPECT**, the assisted-indexing technology, counties are seeing an increase in the accuracy of their data.

Integrating modules such as **Anchor** and **Iris** also provide the enhanced ability to increase new and existing data validity within recorded indices.



powered by

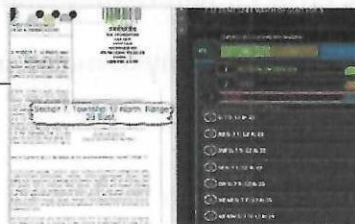
iNSPECT

Section 7, Township 12 North, Range
23 East,

A truly dynamic feature that promotes **precision, accuracy, and efficiency** for document recording. With **iNSPECT**, your staff is turned from indexer into validator; enriching the integrity of the data being processed therein.

powered by **iNSPECT**

The assisted-indexing application increases your staff's ability to locate and validate key index information for processing. Using Intelligent Data Recognition (IDR) technology, **iNSPECT** suggests relevant data to you for indexing - drastically reducing chances of human error.



Presents index info from the document, prompting your staff to verify the data in process.

Touchscreen displays document in a unique & interactive manner.

Document types and index fields are unrestricted - **iNSPECT** will process all of them.

iNSPECT integrates with all other AVID applications allowing for complete data consistency. With the addition of auxiliary modules, the ability to advance data integrity and validity is increased.



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Returning ALL Documents back Electronically:

On October 3rd, 2015, our industry changed. This is the day that TRID was introduced by the Consumer Fraud Protection Bureau (CFPB)

One of the elements of TRID is that settlement of closings has to occur within 72 hours of the transaction. Non-compliance creates a "ding" against the title company. Enough "dings" could lead to fines levied upon the title company.

Fidlar incorporates a product called Swift into the AVID recording system. With Swift, each time a document (either one submitted on paper or electronic) is recorded, it is AUTOMATICALLY emailed back to the submitter. This allows the title company to take care of settlement in advance of receiving the paper copies back.

Swift also allows you to email back REJECTED DOCUMENTS as soon as they are rejected. Think about it, if the title company has to wait to receive rejected documents in the mail before taking care of fixation, the entire 72 hours could be used just in postage time.

With Swift, they will receive IMMEDIATE notification of rejection and can get to work on correcting the error far before they would receive any document back in the mail.

This allows the title company to maintain compliance which makes your office shine in their eyes!



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E-RETURN PAPER DOCUMENTS ELECTRONICALLY

"The most beneficial aspect I see from offering Swift to my constituents is the fact that they are getting their recorded or rejected documents back much more quickly.

In the instance of a document being rejected, the submitter will now be able to take corrective action sooner, enabling them to save a lot of time.

An added bonus is that the document is returned digitally to the submitter, which saves them the extra step of then scanning the original. With Swift, they already have it."

Jessica Lopez
Miami County Recorder
Ohio

Do you want to mitigate time and cost for your constituents?

SWIFT greatly reduces the factors of time and cost since accepted paper documents are returned promptly as a digital PDF to the recipient's email address. Recorded documents are returned to submitters faster than if they were to be mailed and they will save on spending since there is no need for postage or shipping material.

SWIFT also provides the ability to track who has received their eReturned documents, allowing your office to confirm that a recipient received their document. If their document was not returned, a resend feature is available. A built-in calculator will also inform of how much postage, labor, and supply cost has been saved for the office.

Do you have the ability to quickly notify constituents if a document was rejected?

SWIFT allows users to return rejected paper documents to the submitter via the provided email address. With this notification, submitters can now rectify any error and resubmit to the office to allow for proper processing and a complete transaction.

Would your customers benefit from receiving an electronic copy of their recorded documents?

Submitting customers that have opted for the service will have their paper documents returned via email as a PDF. Instant notification is given once the document is recorded and receipted. The submitter will not have to scan the original and will be able to use the digital PDF for their systems. Even walk-in customers can receive their documents via email.



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Validation of Subdivision Limits:

As more documents are being created out of town/state, it seems the accuracy of documents is on the decline.

Anchor, a module within AVID is designed to provide a gentle "tap on the shoulder" when information on a document appears to be awry.

For example:

If the Green Acres subdivision has lots 1-12 and the document creator mistakenly puts Lot 13 on the document, what happens?

In the world of Anchor, once 13 is entered, it is recognized as being "out-of-range". Now, depending on office policy, a one of a few things will happen:

1. Index the document as presented and move on
2. Index the document as presented but notify the submitter of the error.
3. Sit the document aside and notify the submitter.

There is no right or wrong answer. The answer depends on office policy. What is important is that the software recognized a potential problem and allows YOU to take command of the situation.

Imagine the satisfaction a title company would realize if they received a call informing them that they essentially just submitted a document for recording on a piece of land that doesn't exist. You want the Records office to remain relevant? If you provide service like that, you're on your way.



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Alias List Provided to Title Companies:

I interviewed 9 title companies across IL and WI in 2016. One of the questions I asked was: "How much time do you spend searching all name iterations to insure you have captured everything?"

The answers I received ranged from 30 minutes per order on the low-end to 90 minutes per order on the high-end. Regardless, it is safe to say that a significant amount of time is spent by title companies making sure that nothing falls through the cracks.

Also, it became very obvious during those interviews that title company margin is under attack and they are trying to find anything possible to lower their costs.

Enter Iris from Fidlar. With Iris, a title company can create their own "alias list." For example, let's use the name John Carlson. Without Iris, the title company will probably search:

- John Carlson
- Jonathan Carlson
- Johnny Carlson
- Jon Carlson
- John Carlsen
- And more!!!

Also, let's look at the bank consolidation of 2008. If I want to search documents where Wells Fargo is the Grantor, I will probably also have to search:

- Wachovia
- Washington Mutual
- Suntrust

With Iris, EACH INDIVIDUAL title company can create their own alias list so that if they search "John Carlson", all the other iterations AUTOMATICALLY appear without performing individual searches. This literally means the title company can save between 30-90 minutes per search. Also, we have come to realize that these title companies come to recognize that their alias lists are part of their "secret-sauce." Many will use their alias list as part of their value proposition to their customers.



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iris.

STANDARDIZE • NORMALIZE • REGULATE

YOUR INDEX

"IRIS is definitely easy to use and I enjoy using it. For the office, it increases the level of uniformity for the names of businesses and banks, which makes it easier for them to be referenced and searched. To me, IRIS is a necessity to offices looking to improve record accuracy and to standardize indexing processes."

Debbie Galvas
St. Joseph County, Indiana

Would having the power to standardize indexing procedures benefit your office?

Ins provides your office with the ability to standardize how criteria becomes indexed by your staff. Once implemented, Iris ensures that all staff consistently follow the established standards when indexing with their land records management software. Iris provides your office with a more comprehensive means to index documents while also improving the efficiency and accuracy of INSPECT, our assisted-indexing technology within AVID.

Would your searchers benefit from being able to normalize your index?

When Ins is utilized by your office, your data integrity is increased drastically for your searchers. When record queries are made through remote access products like Laredo and Tapestry, your constituents will be confident that they are getting accurate results. Ins makes it easy to perform searches on criteria with multiple names or alternate spellings.

With the creation of Alias Groups, searchers will be able to find every variation of a criteria item without needing to run multiple searches or leaving to chance that something was missed. For example, a search of "Bob" will find Rob, Robert, Bobby, etc. Searching "First American Bank" will find 1st American Bank, First American Bk, 1st American Bk, etc.

Would your constituents benefit from having the ability create their own alias search groups?

Ins provides your searchers with the empowering ability to create and manage Group Names and Aliases of their own for searching purposes. Iris allows users to customize their Laredo searches to fit their needs and workflow. Companies will have the additional benefit of being able to share their Iris alias lists with all employees that have Laredo subscriptions to allow for consistent searching practices.



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Greater Data Integrity via a PROFESSIONAL Conversion:

Simply put, no Register of Deeds looks forward to a conversion. However, equally universal is the fact that every Registrar feels better about the integrity of their repository after a professional conversion from Fidlar.

Fidlar employs 3 conversionists. Make special note of this: These three people are not developers who convert data as a necessary evil nor are they network administrators filling a need. These three data scientists live with converting data every day of the week and by this, have become industry experts in doing so.

Your conversion WILL NOT be conducted in a vacuum. This means we will solicit input from you and work alongside you through this process to ensure that the result is EXACTLY as you wish.

One of the main deliverables you will receive as part of your conversion is an "Exception List." This list will itemize for you documents or fields of data that aren't in-line with the norm. This allows you to research and make changes as your investigation warrants.

In the end, you will know with 100% certainty that your repository is remarkably cleaner than it was before the conversion started.





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Mobile Searching and Mobile Alerts:

As current title searchers retire and are replaced with those from a younger generation, they will require different products and services. Most notably, they will require the ability to perform their tasks on mobile devices.

Laredo, by Fidar Technologies is the ONLY remote search product that is SPECIFICALLY designed for use on a mobile device. Allowing for searching on mobile devices provides the following benefits to the title community:

- Search-on-the-go
- Allows them to use their phone for final searches before going into a closing or before recording the documents.

Plus: Using Laredo Anywhere, title searchers can set alerts. This means if there is any recording activity against any property/people within their portfolio, they will receive an alert on their phone. This eliminates panic that can occur when doing a final search before headed into a closing.

Giving your title community the ability to mitigate problems far in advance of closing will bring your office into the current generation and provide amazing value to the title community.

LAREDO
anywhere

MOBILE SEARCH CAPABILITY

- **Single-field Search Entry** - User enters criteria into one search field using a search phrase
- **Saved Searches** - User will be able to run the existing Saved Searches from Laredo Desktop.
- **Mobile Function** - Enables searching on popular mobile devices (phones/tablets) with all internet browser applications (Safari, Chrome, Internet Explorer, Firefox, etc).
- **Printing Options** - User will be able to save the needed document as a PDF which can then be printed off at the user's convenience.
- **Screen Resolution** - The Anywhere screen has the ability to resize for any mobile device.



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COMPREHENSIVE Remote Search Portfolio:

Ford does not survive on a single vehicle

Chevrolet has a very vast product line.

The reason these auto manufacturers have multiple vehicles in their line is that no one vehicle can PROPERLY service an industry/market.

The same is true for the title industry. We cannot expect one product to serve the needs of both professional and commonplace users. Fidlar has three options at your avail. Each has a specific place within the searching industry. Any combination of these products can be deployed upon YOUR request.

As part of your LifeCycle contract, it will be stated that Fidlar will take responsibility for fielding all technical support calls from all of your searching community. You will not be burdened by support calls.

Laredo: Laredo is designed for the everyday user (heavy users.) It has the most comprehensive array of search criteria and allows for heavy customization of the search results screen. It is currently used by over 9,000 companies across the US. Fees for Laredo (if any) are established by the Register of Deeds. Fidlar does not nor will not establish fees for Laredo. Most often, counties that choose to adopt fees for Laredo do so on a subscription basis where the company pays the County on a monthly basis for access.

Laredo, being a Client-Server product is the most secure in the industry and is specifically designed to prevent 'NON-HUMAN' means from attacking your repository.

Tapestry: Tapestry is designed for the professional community but has a specific niche. It is designed for those who may not do enough volume in a county to justify a subscription but still allows for professional searching in cases where needed. Tapestry allows the user to pay-per-use. Tapestry is owned and operated by Fidlar. As such, the fee structure is established and maintained by Fidlar. Fidlar houses and maintains the server architecture for Tapestry and also takes on responsibility for bad-debt or fraudulent credit cards. In all cases, the county will get their share of the revenue on Tapestry. It will be clearly stated in your contract.



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LAREDO

REMOTE ACCESS FOR THE EVERYDAY SEARCHER

"A public searcher stopped by recently, I told them we were going to be offering Laredo and the searcher claimed they 'had guesswork' they were so excited. The input I was getting from searchers weighed heavily and was actually a big deciding factor to go with Fidar and to offer Laredo. I felt as though it would be highly beneficial to make the service available, not just for searchers but for my office as well."

Dana Smith
Dewitt County Clerk/
Recorder, Illinois

"Laredo is an extremely great convenience and it benefits all of us here in the office. It is very simple to learn and use; we're able to do searches very quickly and easily. Not only has Laredo helped our workflow but it has also saved us money!"

Michael Rubin
DuKane Title

Do you want to improve the service you provide to your everyday searchers?

Laredo provides an enhanced search experience for constituents that perform searches daily. With subscription-based access, users are able to frequently perform necessary tasks with greater ease. Viewing and printing documents from Laredo, along with other primary functions, can be performed conveniently from their own personal work environment.

Can your users customize how they search & view criteria?

Laredo provides the user with the ability to accurately search for criteria with a variety of optional features to assist with retrieving the desired results. Customizable features such as Saved Search give direct notification to the user via email or text of newly recorded documents. IRIS gives the ability to create custom search lists for Party Names & Subdivisions. Search results can then be grouped and ordered by various index data type (party name, legal description, date, related document, etc.).

Are your customers able to search your records on mobile devices?

Laredo Anywhere is a companion service of Laredo which enables users to make timely searches from where ever they are located. The user is able to search for records and view document images while being able to utilize previously created Saved Searches. Mobile functionality allows for immediate access to county information via popular mobile devices with internet connectivity.



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Protect Your County Against Malware and Guarantee Utmost Uptime:

A sad reality of today's world is that bad people are looking to hijack your system in hopes of being paid ransom.

For unknown reasons, County Government has been heavily targeted by these nefarious people. The links below detail a recent ransomware attack in Wyandotte County Kansas, note the department not impacted is the ROD office, a Fidlar Bastion user:

[Investigation into Wyandotte County cyber attack continues \(fox4kc.com\)](https://www.fox4kc.com/story/news/crime/2017/05/11/wyandotte-county-cyber-attack-continues-fox4kc-com/)

You can protect yourself by using Replication or Bastion, by Fidlar. Replication provides a replicated database outside of your County server environment. Your Image and Index database information will be replicated in a redundant environment for quick restoration of your data should you have any server failure, natural disaster, or impact from server infiltration.

In addition to the ability to immediately restore your databases, the use of Replication will direct your remote access users to the database location housed by Fidlar reducing the amount of traffic and access points to the County Network. Fidlar helps create further protection against malware and ransomware with this direction of traffic away from your network.

Bastion by Fidlar is a fully hosted environment, moving all of your production and remote access services to Fidlar Servers that are located in redundant fully secure facilities. This will allow you to work from anywhere you have access to the internet and minimize your burden of security and maintenance of production servers.



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Now that your office is current.....KEEP IT THAT WAY!

OK, you have gone through the process of bringing your office to the point of current and hopefully have made it more relevant along the way.

Now, the task is before you to see that it STAYS THAT WAY!!

With Fidlar's LifeCycle program, that is easy. With LifeCycle, anytime Fidlar comes out with a new product, you get it for free.....That simple!!

You may hear of other companies offering such a program but then, you must research if they have a history of releasing products to their customers to justify their investment.

Fidlar's in house development team is always refining our recording product as well as developing services to stay connected with ever changing legislation and technological advances. With Fidlar's LifeCycle agreement you will never find your recording software lacking capabilities inconsistent with the industry.



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100% Developed In-House

Land & Vital Records is ALL WE DO!

On the tails of our LifeCycle program, it is important to highlight that 100% of our development is done in-house by Fidar full-time employees.

- No outsourcing
- No off-shoring

Also, land records and solutions for the Register of Deeds office is ALL WE DO. Understanding this, you can appreciate that our developers are very, very knowledgeable of our industry. They use their over 130 years of experience everyday as they create products designed for you to provide the best possible service to your customers and to remain relevant.

ALL IN-HOUSE DEVELOPED



133 Years of Experience – 15 years/employee

THE STATE OF TEXAS PAYMENT INFORMATION

INVOICE NUMBER	INVOICE DATE	INVOICE DESCRIPTION	DOCUMENT	INVOICE AMOUNT
MANUAL UP AIR		2023 CAPITAL CREDIT	9JOL0164	137,707.51

ISSUE DATE: 08/22/2023 WARRANT TOTAL: \$137,707.51
PAYEE NUMBER: 1XXXXX10781 MAIL CODE: 026 WARRANT NUMBER: 146943582
PAYEE NAME: MONTAGUE COUNTY JUDGE

— NON-NEGOTIABLE —

For questions about this payment or to sign up for Direct Deposit, please contact your paying agency:

COMPTROLLER - STATE FISCAL

512-463-4561

WOULD YOU LIKE TO VIEW:

- Your state payments on a Comptroller web application?
- Payment remittance information, payment history and download a report?
- The phone number and contact information of the paying agency?
- Receive email alerts when a state payment is issued to you?

This information is available on the SEARCH STATE PAYMENTS ISSUED (SSPI) website. Go to COMPTROLLER.TEXAS.GOV, click on 'web file eSystems Login' below the 'Business Center' panel. See a short video 'How to Navigate eSystems Home Page' by clicking the 'About' tab, then 'Video Library' under 'News and Media.'

Also consider enrolling in direct deposit. It's easy, fast and secure. Contact the paying agency named on this payment stub to sign up.

▼ Detach here before depositing ▼



TEXAS COMPTROLLER OF PUBLIC ACCOUNTS

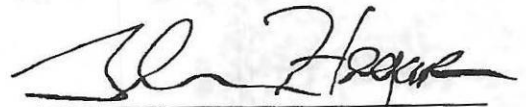
AUGUST 23, 2023

082223 1XXXXX10781 026 0001 902 9JOL0164
PAYING AGENCY 512-463-4561 COMPTROLLER - STATE FISCAL

Pay ONE HUNDRED THIRTY SEVEN THOUSAND SEVEN HUNDRED SEVEN
DOLLARS AND 51/100

\$ 137,707.51

To MONTAGUE COUNTY JUDGE
PO BOX 475
MONTAGUE, TX 76251-0475


Glenn Hegar
Comptroller of Public Accounts

VOID AFTER 08/31/2025

⑈304⑈ ⑆114900164⑆ ⑈146943582⑈



TREASURY WARRANT NO.

146943582

Montague County Tax Appraisal District

P. O. Box 121
7549 State Hwy 175 N
Montague, TX 76251-0121

Kim Haralson-RPA, RTA, CTA, CCA
Telephone 940-894-6011
Fax 940-894-6599

August 2023

To: Voting Entities

RE: Board of Directors – Nominations



The Montague County Tax Appraisal District is governed by a board of five (5) members.

To be eligible to serve on the Board of Directors, an individual must be a resident of the CAD and must have resided in the CAD for at least two (2) years immediately preceding the date of taking office. This residency requirement does not apply to a county TAC serving as a nonvoting director. An employee of a taxing unit that participates in the CAD is not eligible to serve on the board of directors, unless that individual also is a member of the governing body of the taxing unit or an elected official of a taxing unit. Membership on the governing body of a taxing unit does not make an otherwise eligible individual ineligible to serve on the board of directors. Board members serve two (2) year terms beginning on January 1 of even numbered years.

Owing delinquent property taxes disqualifies a person from serving on the CAD board of directors. The person is ineligible if he or she owns property on which delinquent property taxes have been owed for more than 60 days after the date the person knew or should have known of the delinquency. This disqualification does not apply if the person is paying the delinquent taxes and any penalties and interest under an installment payment agreement or has deferred or abated a suit to collect the delinquent taxes.

A person who has appraised property for compensation for use in proceedings or represented property owners for compensation in proceedings in the CAD at any time within the preceding three years is ineligible to serve on the board of directors.

A person is ineligible to serve on the board of directors if the individual is related within the second degree of consanguinity (blood) or affinity (marriage) to the following: an appraiser who appraises property for use in a proceeding under the Tax Code; or a person who represents property owners for compensation in proceedings under the Tax Code in the CAD.

A director who continues to hold office knowing he or she is related in this manner to the above named persons commits a Class B misdemeanor offense.

An individual is not eligible to be appointed to or to serve on the board of directors if an individual has a substantial interest in a business entity that is party to a contract or the individual is a party to a contract with the CAD. This prohibition also applies to contracts with a taxing unit that participates in the CAD if the contract relates to the performance of an activity governed by the Tax Code. A CAD may not enter into a contract with a board member or with a business entity in which a board member has a substantial interest. A taxing unit may not enter into a contract relating to the performance of an activity governed by the Tax Code with a board member in which the taxing unit participates or with a business entity in which a board member has a substantial interest.

An individual has substantial interest in a business entity if: the combined ownership of the director and the director's spouse is at least 10 percent of the voting stock or shares of the business entity; or the director or director's spouse is a partner, limited partner or officer of the business entity.

Each voting taxing unit may submit to the Chief Appraiser one nominee for each position to be filled; therefore each entity may submit as many as five (5) names. **The nominees must be submitted to the Chief Appraiser by October 15, 2023.**

Ballots will be mailed to each voting unit no later than October 30, 2023 by the Chief Appraiser. Enclosed is a list of all the voting entities and their number of votes.

Kim Haralson
Chief Appraiser

Enc.

Montague County Tax Appraisal District
2023 Board of Director Election
(2024-2025) Term

Entity	2022 Adjusted Tax Levy	%	# Votes
Montague County	11,913,566.62	30.71%	1,535
Alvord ISD	423,742.97	1.09%	55
Bowie ISD	12,321,114.56	31.76%	1,588
Forestburg ISD	1,888,341.59	4.87%	243
Goldburg ISD	1,457,229.22	3.76%	188
Montague ISD	483,355.94	1.25%	62
Nocona ISD	3,197,763.72	8.24%	412
Prairie Valley ISD	1,068,782.92	2.75%	138
Saint Jo ISD	2,933,481.24	7.56%	378
Slidell ISD	6,491.80	0.02%	1
City of Bowie	2,178,698.01	5.62%	281
City of Nocona	637,366.54	1.64%	82
City of Saint Jo	286,805.64	0.74%	37
	38,796,740.77	100.00%	5,000

RESOLUTION

A resolution supporting nomination of Randy West, David Fenoglio, Kathy Phillips, Tom Jenkins and Bret Meekins to Montague County Tax Appraisal District Board of Directors.

WHEREAS Montague County cast 307 votes for Randy West, 307 votes for David Fenoglio, 307 votes cast for Kathy Phillips, 307 votes cast for Tom Jenkins and 307 votes cast for Bret Meekins.

WHEREAS Randy West, David Fenoglio, Kathy Phillips, Tom Jenkins and Bret Meekins are eligible and willing to serve if elected.

NOW THEREFORE be it resolved that the Commissioners Court of Montague County hereby cast the 1,535 votes as follows:

307	Randy West
307	David Fenoglio
307	Kathy Phillips
307	Tom Jenkins
307	Bret Meekins

For the candidates for Montague County Tax Appraisal District Board of Directors.

Signed this the 25th day of September, 2023.

Kevin L. Benton, County Judge

Roy Darden, Pct. #1

Mike Mayfield, Pct. #2

Mark Murphey, Pct. #3

Bob Langford, Pct. #4



Plan Agreement for Plan Year 2024
Montague County – 268
Effective as of Jan. 1, 2024

Basic Plan Options

Employee Deposit Rate:	7%
Employer Matching:	250%
Prior Service Credit:	125%

Retirement Eligibility

At 60 (Vesting)	5 years of service
Rule of	75 years total age + service
At Any Age	30 years of service

Optional Benefits

Partial Lump-sum Payment at Retirement:	No
Group Term Life:	None

Retirement Plan Funding

Elected Rate:	14.24%
2023 Additional Employer Contribution:	\$500,000.00

Total Contribution Rate

Retirement Plan Rate:	14.24%
Group Term Life Rate:	N/A
Total Contribution Rate:	14.24%

Rates are contingent on receiving the additional employer contribution by Dec. 31, 2023.

Certification

I certify that the plan agreement for the participation of Montague County in TCDRS for the 2024 plan year truly and accurately reflects the official action taken during properly posted and noticed meeting on _____ (mm/dd/yy) by the Commissioners Court and such action is recorded in the official minutes.

County Judge's Printed Name: _____

County Judge's Signature: _____ Date: _____

Workers' Compensation Renewal Questionnaire

Montague County

Coverage Period: January 1, 2024 through January 1, 2025

Thank you for participating in the TAC Risk Management Pool's Workers' Compensation program. As we prepare your renewal, there are a few questions we need you to answer so that we can provide you the most comprehensive and cost effective coverage possible. Pursuant to the Interlocal Participation Agreement, Section 4. Annual Contribution, 4.01 requires that the member timely submit to the Pool documentation necessary for the Pool to properly underwrite the renewal. To ensure that we have up-to-date information, please fill out each page completely and make any changes directly to this document. You can also provide supplemental sheets as necessary. NOTE: Omitted information may result in an exclusion from coverage.

We value your membership in the TAC Risk Management Pool and look forward to another successful year! If you have any questions or need help completing the Renewal Questionnaire, please contact your Member Services Representative (listed below) at 800-456-5974.

Member Service Representative: Ms. Yolanda Mondragon

Email: yolandam@county.org

Pool Coordinator/Workers' Compensation Coordinator

Our records indicate that the Member has designated the individual below as the contact for this coverage. In accordance with the terms of the Interlocal Participation Agreement, the Pool Coordinator has express authority to represent and to bind the Member, and the Pool will not be required to contact any other individual regarding matters arising from or related to this Agreement. If the Member wishes to change or update the Pool Coordinator information, please make the necessary changes below.

Contact: Hon. Jennifer Fenoglio Email: j.fenoglio@co.montague.tx.us
Office Phone Number: (940) 894-2161 Fax Number: 940-894-3110
Mailing Address: PO Box 186 City, State, Zip: Montague, TX, 76251

General Information

	Yes or No
1. Do you use a manned aircraft in any capacity?	NO
If Yes: Are your pilots employees?	NO
If yes, please complete the Aircraft and Aircraft and Pilot info tabs.	
Are your pilots volunteers?	NO
If yes, and you desire to include Workers' Compensation coverage please complete the Aircraft and Aircraft and Pilot info tabs.	
2. Do you have operations involving the loading, unloading, repair, or construction of watercraft or vessels, including work performed on barges or docks?	NO
3. Do you own, operate, or maintain a railroad, or own, lease, operate, or repair railroad equipment?	NO
4. Do you engage in manufacturing, handling, transporting, distributing, or storing explosives or explosive substances (other than gasoline)?	NO
5. Do you perform any underground, subaqueous, or tunneling operations?	NO
6. Do you provide group transportation for employees to and from the workplace?	NO
If Yes:	
* Average number of employees in a vehicle per trip:	
* Maximum number of employees in a vehicle per trip:	
* Average number of daily trips:	
7. Do you have a County Fire Department that contracts with the state or National Forest Service to fight wildland fires?	NO
If Yes: Please advise in the last 5 years for each fire the number of employees and duration in the explanation box below.	
For any "Yes" responses to the questions above, please provide a brief explanation:	

Unreported Claims

	Yes or No
1. Are you, or any officer or employee, aware of, or have knowledge of any circumstance, occurrence, fact or event which is likely to be a basis of a claim, either now or in the future?	NO
If yes, please describe:	
2. Has the situation been reported to TAC Claims Department?	

Acknowledgement and Acceptance

Member Name: Montague County

Member acknowledges that the information submitted in this questionnaire is true and accurate, including all known potential claims. The information submitted may be used by the Pool in processing the renewal and in assessing the coverage needs of the Member. The questions posed, or any wording of the questionnaire, should not and may not be relied upon by the Member as implying that coverage exists for any particular claim or class of claims. The only coverage provided by the Pool to the Member is as described in the applicable Coverage Document, including any endorsements and the Contribution and Coverage Declaration, issued to a covered Member.

If the Member makes no changes, the Pool will assume the Member is reporting for the same information as in the previous applicable Coverage Period. The Member understands that any failure to fully and accurately answer the questionnaire and any attached documents may result in denial of coverage provided by the Pool.

Signature of County Judge or presiding official of the Political Subdivision

Date



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Please enter the estimated payroll and the number of employees for calendar year 2024 in the highlighted columns.

Only include payroll for Elected Officials if your Commissioners Court has selected this Optional Coverage. For Optional Coverages, refer to the next tab for instructions on reporting this payroll.

Member Name : Montague County

Coverage Period: January 1, 2024 through January 1, 2025

Rating Class Code	Rating Class Description	2022 Actual Payroll +2%	Current Number of Employees	Current Number of Volunteers	Estimated 2024 Payroll Amount	Estimated 2024 Number of Employees	Note
07422	Aircraft Ambulance						
07418	Aircraft Oper. (Patrol, Ambulan)						
07423	Airport						
07721	Ambulance						
09016	Amusement Park, Exhibition Center						
08391	Auto Mechanics						
09014	Bldg. Maintenance & Janitors	\$88,906	3		99888.63	3	
05403	Carpentry (NOC)						
09220	Cemetery Operations						
04511	Chemical Analyst/Assayers						
08809	Chief Of Commissions & Directors						
08810	Clerical	\$1,833,147	52		1700238.87	44	
05606	Co. & Drain Dist. Commissioners	\$260,895	4		200230.22	4	
08006	Commodity Dist.-Retail Grocery						
05203	Concrete Construction-Bridges						
07380	Drivers						
08811	Election Personnel	\$17,958	28		17958	28	
05190	Electrical Wiring W/in Buildings						
08601	Engineers, Surveyors						
07704	Firefighters & Drivers						
09402	Garbage Collection & Drivers						
06319	Gas/Water Main Connection Constr						
09060	Golf Course						
08828	Homemaker Service						
08833	Hospital Professional & Clerical						
09040	Hospital, All Others						
09033	Housing Authority & Drivers						
09032	Housing Authority Mgrs & Empls						
04519	Insect Control						
08709	Inspectors, Samplers, Or Weighers Of Merchandise On Vessels Or Docks Classification						
06229	Irrigation/Drainage Construct.						
08812	Jurors	\$15,606	500		20000	500	
08742	Juv Probation, Collectors, Sales	\$247,614	4		182028.34	3	
07722	Juvenile Detention Officers						
06219	Landfill Operation & Drivers, Excavation NOC						
07590	Landfill, Garbage Reduction						
07720	Law Enforcement	\$1,425,927	34		1182985.12	38	
08820	Law Office	\$422,229	6		289354.42	6	
08838	Library/Museum-Prof. & Clerical						
08829	Nursing Home Employees						
05191	Office Technician						
09015	Parking Lots & Drivers						
09102	Parks & Recreation						
08227	Permanent Yard Employees						
08832	Physician Med.Lab. Minor Emer. Clinic						
04299	Printing						
08264	Recycling Or Shredding Workers & Drivers						
09079	Restaurant, Food Preparation						
05506	Road Employees-Paving, Repaving	\$1,002,168	35		809711.75	35	
09101	Schools - All Other Employees						
07580	Sewage Disposal Plant Operations						

Rating Class Code	Rating Class Description	2022 Actual Payroll +2%	Current Number of Employees	Current Number of Volunteers	Estimated 2024 Payroll Amount	Estimated 2024 Number of Employees	Note
07327	Stevedoring						
08017	Store Clerks						
09061	Swimming Pools						
09019	Toll Bridge Employees						
08831	Vet Hospital & Animal Control						
08859	Volunteers - All Others						
08857	Volunteers - Emergency Medical Personnel						
08855	Volunteers - Fire Fighters						
08856	Volunteers - Law Enforcement	\$43,281		8	43281	8	
08292	Warehousing NOC And Driver						
07520	Waterworks Operation & Drivers						
03365	Welder						
08868	Youth & Community Cntr Directors						



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

If you wish to add additional coverages, please make your selection in the form below.

Please note, Chapter 504 Labor Code requires political subdivisions to have a majority vote to add or remove optional coverages for Volunteers, Elected Officials, Election Workers (non-employees) or Jurors.

Member Name : Montague County

Coverage Period: January 1, 2024 through January 1, 2025

Current Optional Coverages Elected

Elected Officials

Jurors

Volunteers - Law Enforcement

Election Workers (non-employees)

ONLY COMPLETE IF MAKING CHANGES TO CURRENT OPTIONAL COVERAGES ELECTED

1. ELECTED OFFICIALS

Does your governing body desire this coverage?

Enter Yes or No:

If yes, include the estimated payroll of all elected officials on the payroll tab, based on the job responsibility of the elected official. If no, do not report the estimated payroll of any elected official.

2. VOLUNTEERS

Does your governing body desire this coverage?

Enter Yes or No:

If yes, enter the estimated payroll on the payroll tab. Four classifications are available: Volunteers - Firefighters, Volunteers - Law Enforcement, Volunteers - Emergency Medical Personnel, and Volunteers - All Others. You may choose to cover any or all classifications.

Please note: You can calculate annual salary by using \$5,200 per volunteer, or if you have an auditable record of hours that each volunteer was on duty or participating in sponsored training you may determine the "salary" by multiplying the number of hours by the hourly wage that would have been used if the services had been provided by an employee.

3. JURORS

Does your governing body desire coverage of Jurors?

Enter Yes or No:

If yes, enter the estimated payroll on the payroll tab.

4. ELECTION WORKERS (NON-EMPLOYEES)

Does your governing body desire coverage of election personnel?

Enter Yes or No:

If yes, enter the estimated payroll on the payroll tab.

Please note: Election Personnel refers to temporary or contract personnel paid for service in the conduct of an election. Do not include payroll for county employees. County employed election staff should be reported under Clerical.



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Please update your list of locations and the number of employees at each location. Place an X in the 'Remove Location' column if this location is no longer valid. Update the employee counts for all locations. Add new locations at the bottom.

Member Name : Montague County

Coverage Period: January 1, 2024 through January 1, 2025

*Complete this section if a location has 200 or more employees									
Policy Effective Date	Structure Identifier	Local Address	Employee Count	Remove Location	Updated Employee Count	Maximum Employees At One Time	Number of Stories	Construction Code	Year Built
01/01/2024	COURTHOUSE	101 E FRANKLIN STREET, MONTAGUE, TX, 76251	30		31				
01/01/2024	COURTHOUSE ANNEX	11339 ST HWY 59 N, MONTAGUE, TX, 76251	28		29				
01/01/2024	PCT BARN #1	HIGHWAY 455 SOUTH, FORESTBURG, TX, 76239	11		9				
01/01/2024	PCT BARN #2	200 ST HWY 59 S, BOWIE, TX, 76230	5		5				
01/01/2024	PCT BARN #3	303 AUSTIN STREET, NOCONA, TX, 76255	10		11				
01/01/2024	PCT BARN #4	8 CAPPS CORNER ROAD, SAINT JO, TX, 76265	6		6				
01/01/2024	SHERIFF	100 GRAND STREET, MONTAGUE, TX, 76251	35		34				

New

Location(s)

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

As Pilot in-command or as copilot, have you been involved in any aircraft incidents or accidents? If yes, explain.

[illegible]

As Pilot in-command or as copilot, have you had or been found guilty of any federal air regulations or violations? If yes, explain.

[illegible]



TEXAS ASSOCIATION *of* COUNTIES RISK MANAGEMENT POOL

If you have any watercraft over 26' in length, please fill out the form below for each watercraft.

Member Name : Montague County

Coverage Period: January 1, 2024 through January 1, 2025

Watercraft Type

Make

Model

Model Year

Length

Horse Power

Owned | Leased | Chartered

Number of Crew

Passenger Capacity

Use

Frequency of Use

Primary Body of Water

Is Protection and Indemnity coverage provided for each watercraft listed above?

If "No" Please Explain:



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

ACTION REQUIRED BY OCTOBER 15TH

Date: July 18, 2023

To: TAC HEBP Members

From: Rob Ressmann, Health & Benefits Services Operations Manager

RE: Employer Requirements for Notice of Creditable Coverage

It is again time for employers to prepare and distribute to their employees the Notice of Creditable Coverage as required by the federal Centers for Medicare and Medicaid Services (CMS). We are providing this email as a reminder along with some helpful resources for you.

CMS requires all employers to notify their Medicare-eligible enrollees at least annually of the Creditable Coverage status of your pharmacy benefit coverage. Your Notice of Creditable Coverage must be sent to all

Medicare-eligible enrollees (employees, retirees and dependents) **no later than October 15, 2023**, regardless of your plan anniversary date. For your convenience, we have developed a sample notice that follows the CMS guidelines and placed it on the TAC website. You can download the document into Microsoft Word and insert your county or organization name. The document can also be found on the TAC website along with other helpful hints at:

<https://www.county.org/Health-Benefits/Medicare-D>

In addition to the Notice of Creditable Coverage for your enrollees, all employers must also disclose to CMS the Creditable Coverage Status of their pharmacy benefit coverage. All pharmacy benefits plans offered by the TAC Health and Employee Benefits Pool are Creditable Coverage. The pharmacy plans offered in conjunction with CountyChoice Silver are also Creditable Coverage.

CMS requires this disclosure to be completed online at their website. You must log into the CMS website to complete this disclosure. The web address is:

<https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>

The complete disclosure process should take you less than 15 minutes and we have prepared a "Helpful Hints" document that will guide you through the process. You can download the "Helpful Hints" at

<https://www.county.org/Health-Benefits/Medicare-D>

CMS requires entities to complete this disclosure **no later than 60 days after the plan anniversary date**. For example, if your anniversary date is October 1, you have until November 30 to complete your disclosure. If your group has been approved for the Retiree Drug Subsidy, CMS has already been informed of your status and thus online disclosure is not required.

If you have questions, please contact your TAC Employee Benefits Specialist at 1-800-456-5974.

Important Notice from Montague County About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Montague County and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Montague County has determined that the prescription drug coverage offered by the Texas Association of Counties Health Employee Benefits Pool (TAC HEBP) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your Montague County coverage will be affected. (Please see attached Prescription Drug Summary.)

If you do decide to join a Medicare drug plan and drop your Montague County prescription drug coverage, be aware that you and your dependents or will not be able to get this coverage back.

For Active Employees with Medicare...

When you are an active employee, generally the **Montague County** health care plan will be the primary coverage for you and any dependent(s) that you cover, even if you or your dependent also has Medicare. The **Montague County** plan requires all active, eligible employees to participate in the medical and prescription plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your coverage with Montague County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Montague County changes. You also may request a

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and whether or not you are required to pay a higher premium (a penalty).

Date: 08/03/2023

Name of Entity/Sender: Montague County

Contact--Position/Office: Jennifer Fenoglio-Treasurer

Address: P. O. Box 186, 101 Franklin St, 4th Floor, Montague, TX 76251

Phone Number: (940) 894-2161

Bids for Struck Off Property

Geo: 52026-0002-0003-0001

Lot 1, Block 3, Unit 2 Richwood Hills Lake Estates Subdivision

The following bids have been received for the above mentioned struck off property:

1. Drew Langto Decatur, TX

\$1,155

2. Andrew Clinton Arlington, TX

\$3,000 plus back taxes = \$3,967.32

3. 3-I Consulting Nocona, TX

\$2,500

4. Lynn Wade Bowie, TX

\$2,200