

Good job  
Excellent  
JPS

# Improving the Homeownership Loan Retention Process

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STATE DOCUMENTS

## Improving the Homeownership Loan Retention Process

The South Carolina State Housing Finance And Development Authority's mission is to promote and provide safe, decent, and affordable housing for the citizens of South Carolina.<sup>1</sup> The Authority has five flagship programs to address the state's affordable housing needs: 1) Mortgage Revenue Bond Program, 2) Low Income Housing Tax Credits, 3) HOME Investment Partnerships, 4) South Carolina Housing Trust Fund, and 5) Section 8 Rental Assistance. Our vision is that all South Carolinians have the opportunity to live in safe, decent and affordable housing. Since 1971, the Authority has provided over \$2.6 billion in housing assistance to an estimated 72,879 South Carolinians. The Authority is a self-sufficient agency and does not receive a direct annual State Appropriation.

The Authority has financed over \$1.55 billion first mortgage and down payment assistance loans under the Mortgage Revenue Bond (or MRB) program. The Homeownership Loan Program represents the single largest housing investment category of the Authority.

The Authority generates funding for the Homeownership Program through the sale of tax-exempt bonds. Proceeds from the sale of bonds are used to finance below market interest rate loans for first-time homebuyers. The Mortgage Revenue Bond Program is one of several investment components of the state's annual Private Activity Bond Ceiling. The State Budget and Control Board allocates cap to the Authority

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<sup>1</sup> South Carolina State Housing Finance and Development Authority, Mission Statement (1996).

enabling the issuance of Mortgage Revenue Bonds. The bond allocation process is competitive and is awarded on an annual basis by the Budget and Control Board.<sup>2</sup>

The Authority's Homeownership mortgage loans are originated through private mortgage lenders. Banks and mortgage companies originate mortgage loans, on the Authority's behalf, to income eligible individuals and families. The Authority has been funding mortgage loans since 1979. The program is available statewide and has household income restrictions and home sale price restrictions that vary by county and household size (See exhibit 1).

Since the programs inception in 1979, the Authority has funded over 34,000 loans. All of these loan files must be maintained for the life of the loan plus three years. Most of our loans have a 30-year mortgage, making our record retention requirement a maximum of 33 years. Record retention requirements are established through approved record retention schedules developed in accordance with section 30-190 of the *Code of Laws of South Carolina, 1976, as amended*. The Archives and Records Management Division of State Archives prepares retention and disposition schedules for financial records of state agencies. It also provides a timetable that will allow agencies to dispose of records of non-permanent value regularly and legally. A records retention schedule shows the length of time the records should be retained and indicates their final disposition.<sup>3</sup> The record retention schedule for Homeownership mortgage loans is attached. (See exhibit 2).

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<sup>2</sup> South Carolina State Housing Finance and Development Authority, 2001 Housing Production and Economic Investment Report (March, 2002), p.ii.

<sup>3</sup> South Carolina Department of Archives and History, General Records Retention Schedule for Financial Records of State Agencies, p. 3.

One of the Key Issues and Strategies of the Authority's Strategic Plan is to continuously improve our processes by simplifying procedures and reducing paper handling and storage through the use of technology.<sup>4</sup> The intent of this project is to evaluate the current Homeownership mortgage loan retention process in order to identify a cost-effective way to improve the quality of the permanent record and to decrease the amount of time from loan funding to permanent file availability and increase user accessibility. A project plan to document the current process and explore alternative options for the loan file retention process was outlined (See exhibit 3).

The Homeownership Division consists of three departments: loan purchase, loan administration, and loan servicing. Original mortgage loan files are currently retained in the loan purchase department until final recorded documents are received from the originating lender. Then each loan file is separated into two parts: A small file containing the original note, mortgage, assignment, title insurance policy, flood certification, plat, and other documents to be retained in paper format for the life of the loan (called "Split File") and a large file containing most other loan origination documents to be microfilmed and destroyed. Currently the "Split File" is filed by loan number and retained in the Loan Administration Department for the life of the loan. The portion of a purchased loan file to be microfilmed and destroyed is filed by purchase date in our Loan Administration Department for seven months after the date of purchase and then is sent to a third party vendor for microfilming. The files to be microfilmed are sent in batches. Once the microfilm is received back from the vendor, the microfilm roll number and blip for each file is entered into our computer loan-tracking file of each loan for indexing and retrieval purposes. After the microfilm is inspected to insure

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<sup>4</sup> South Carolina State Housing Finance and Development Authority, Strategic Plan, 1996.

completeness of coverage, legibility of content and adherence to technical quality requirement, the vendor is authorized to destroy the documents (See exhibit 4). Our current vendor for microfilming is *Data on CD* (formerly *Imagemax of South Carolina*). Our contract (See exhibit 5) expires on May 30, 2003. The last batch contained 180,341 frames (pages) to film. This batch consisted of loans closed November 1, 2000 through November 30, 2001. After this batch was sent for filming a process change was initiated to sent one batch per month at seven months from the date of purchase.

A written survey was sent to the 21 staff members of the Homeownership Division (See exhibit 6). The questionnaire was complete by 18 staff members. Of the staff that uses the microfilm files (12), the clarity of the files was rated from fair to illegible. No one rated the clarity as "very clear." Of these same 12 employees 6 said the filing system was clear and easy to use and 6 said the filing system was not clear or easy to follow. The reasons given were poorly organized, the book currently containing reel numbers is not set up in a user-friendly manner, the current system loses track of the file between approval of final documents and the film completion process. A file may be in one of five places or be off site with the vendor being filmed. 50% of the users find the system confusing and timely to use. Tracking down a file is very difficult. These users find the microfilm files difficult to read and outdated.

Two individuals also commented that microfilm was the only option approved by State Archives for retention of records classified as non-permanent records with an established retention of more than ten years. These comments prompted a call to State Archives to clarify retention requirements. I spoke with Al Fowler, Records Management Consultant with the State Archives. He stated that optical images for

records to be retained more than 10 years is allowable as long as the guidelines are followed to sample the records periodically to be sure the images are readable and compatible with upgrades in computer system. He also directed me to their web site [@www.state.sc.us/scdah](http://www.state.sc.us/scdah). The State Archives web site is very comprehensive and contains current record management and preservation requirements. Public records information leaflet no. 13 Public records stored as digital images: policy statement and recommended practices (2001 revised) outlines the procedures for maintaining non-permanent records with an established retention of more than ten years in a digital imaging records system and disposal of the originals (See exhibit 7).

A team was assembled to meet with our current vendor to assess alternative record storage options. The team consists of Matt Rivers, Director of the Homeownership Division, Todd Elrod, Program Coordinator responsible for scheduling with the microfilm vendor, and myself. We met with Tom Chase, General Manager of Data on DC. He is encouraging the Homeownership Division to upgrade our record retention process. The current process is to scan documents and then convert imaged documents to microfilm. Data on CD also supplies a duplicate roll of microfilm to State Archives. The vendor just filmed 34 rolls of microfilm for us. These records are still on their computer system waiting for approval to destroy the paper records. At this meeting Mr. Chase agreed to also provide these loan files (approximately 1,326 files) to us on CD for an additional fee of \$300, and at no charge to supply the software necessary to index and read the files for a thirty-day trial/test period. Loan number indexes the files imaged in CD format. This software can index by multiple fields (name address, date of purchase, ect.). A cost analysis (See exhibit 8) of microfilming verses CD format was also

provided. The cost to continue our current process and to also get the files in CD format adds an additional expense of \$.0070322 per frame. A few pages of the same file on microfilm & CD are printed to demonstrate the significant difference in quality between CD/electronic format and microfilmed documents (See exhibit 9). The advantages of the CDs over microfilm are: loans are indexed by loan number rather than microfilm roll and blip making files much easier to locate. With the CD/electronic format a user can locate a loan file DC number from his workstation. The appropriate CD is then inserted in the computer disc drive and the loan file is retrieved. This provides rapid retrieval of files and the print quality of a DC file is much better than the print quality of the same microfilm file. Also the lengths of time files are off site with the vendor and unavailable is decreased.

The survey, a review of State Archive requirements, and a meeting with our current vendor indicated a need to upgrade our current loan file record retention process. Our existing microfilm reading machine is old, microfilm loan file indexing and record retrieval process is confusing to users, record quality is poor, and records are unavailable for long periods of time when they are sent out for microfilming. The microfilming adds extra steps for the vendor therefore increasing the time the files are unavailable.

The team agreed to explore implementing changes in a three-step process: 1) Replicate existing process/ archive system solution 2) Storage on flow basis 3) Full workflow process solution. An additional goal is to use compatible software if possible for loan tracking and permanent loan file retention.

Our Current Vendor sent a written proposal for purchase of software to read files in CD/electronic format. The Authority has the hardware required to run the

software on our network for access from all workstations in the Homeownership Division. The Authority purchased two “seats” providing two workstations the ability to access files at the same time. Cost is \$800 to purchase and \$8 per month maintenance. The first 15 months maintenance is free (see exhibit 10). The software was installed on all workstation in the Homeownership division during the weeks of September 16-27, 2002. At the present time we will store loan files in CD/electronic format and microfilm format. This completes step one of the project to replicate existing process to achieve an archive system solution. The Homeownership Division is currently conducting a divisional workflow process analysis. The remaining two steps of the loan record retention process assessment: storage on flow basis and full workflow process solution will be evaluated once the Homeownership Division’s process review project is completed.

**MAXIMUM HOUSEHOLD INCOME AND MAXIMUM ACQUISITION PRICE  
BY COUNTY AND HOUSEHOLD SIZE  
JULY 18, 2002**

COUNTY	Maximum Family Income Limit		Maximum Purchase Price	
	Small Family 1 or 2 persons	Large Family 3 or more persons	New Construction	Existing Houses
<b>Non-Targeted</b>				
Aiken	46,600	53,590	149,371	112,855
Anderson	48,700	56,005	132,426	111,423
Charleston	45,000	51,750	160,302	160,302
Greenville	48,700	56,005	140,531	130,669
Greenwood	45,000	51,750	103,632	100,685
Lancaster	45,400	52,210	103,632	100,685
Lexington	51,100	58,765	126,496	118,338
Oconee	45,000	51,750	133,983	136,774
Pickens	48,700	56,005	131,247	112,134
Richland	51,100	58,765	129,366	118,656
Spartanburg	48,700	56,005	128,373	113,151
York	57,100	65,665	146,331	121,449
<b>Targeted</b>				
Barnwell	58,080	67,760	126,661	123,060
Beaufort	64,080	74,760	195,150	195,150
Berkeley	54,000	63,000	192,248	135,372
Cherokee	58,440	68,180	131,687	105,682
Clarendon	54,000	63,000	127,685	127,685
Dorchester	54,000	63,000	192,248	135,492
Edgefield	55,920	65,240	126,661	123,060
Fairfield	54,000	63,000	149,886	129,184
Florence	54,000	63,000	164,491	140,439
Georgetown	54,000	63,000	195,150	195,150
Horry	54,000	63,000	174,314	146,995
Jasper	54,000	63,000	128,246	129,622
Kershaw	54,000	63,000	132,875	142,515
McCormick	54,000	63,000	167,647	167,647
All Others	54,000	63,000	126,661	123,060

\*Small Family 1 or 2 persons in household

Large Family 3 or more persons in household

"Housing South Carolina Is Our Business"



South Carolina Department of Archives and History  
Division of Archives and Records Management

**APPROVAL OF RECORDS RETENTION SCHEDULE**

In accordance with provisions of Title 30, Code of Laws of South Carolina, 1976, Sections 30-1-10 through 30-1-140, as amended, the attached Records Retention Schedule is submitted for approval. This schedule supersedes any previously approved schedule for these same records series. —

**PART I**  
**Agency**

SC STATE HOUSING, FINANCE AND DEVELOPMENT AUTHORITY  
FINANCE  
MORTGAGE FILES

RECORD GROUP NO. 172

I certify that I am authorized to act for this agency in the disposition of its public records and hereby approve the attached Records Retention Schedule. The schedule meets all legal and audit requirements and the records have no further administrative, fiscal, or legal value to this agency after the expiration of the prescribed retention periods. Records series included in this approval are numbered:

002962

*Director of  
Administration*

2/27/92

Date

*Glinda D. Telgman*

Signature of Agency Representative

Title

**PART II**

**Department of Archives and History**

The records listed in the attached Records Retention Schedule have been evaluated by this department for their management, research, and permanent value and are approved for retention or disposal as described in this schedule.

1/28/92

Date

*George H. Voss*

Director, Department of Archives and History

**PART III**

**State Budget and Control Board**

The attached Records Retention Schedule is approved.

2-28-92

Date

*Richard A. Kelly*

State Budget and Control Board

*Director*

Title



S.C. STATE HOUSING, FINANCE AND DEVELOPMENT AUTHORITY Record group Number: 172

FINANCE

002962 MORTGAGE FILES

Description

Records of mortgage loans administered by the agency under the Single Family Mortgage Purchase Program. The records include the original mortgage and assignment, the mortgage insurance/guaranty certificate, a copy of the mortgage note, the original title insurance policy, delivery certificates, Certificate of Eligibility, Seller/Borrower Affidavits, appraisal, credit documents, a copy of the sales contract, a copy of the borrower's application and a copy of the recorded plat.

Retention

Paper records: Until mortgage ceases to exist, destroy.  
Microfilm: 33 years, destroy.

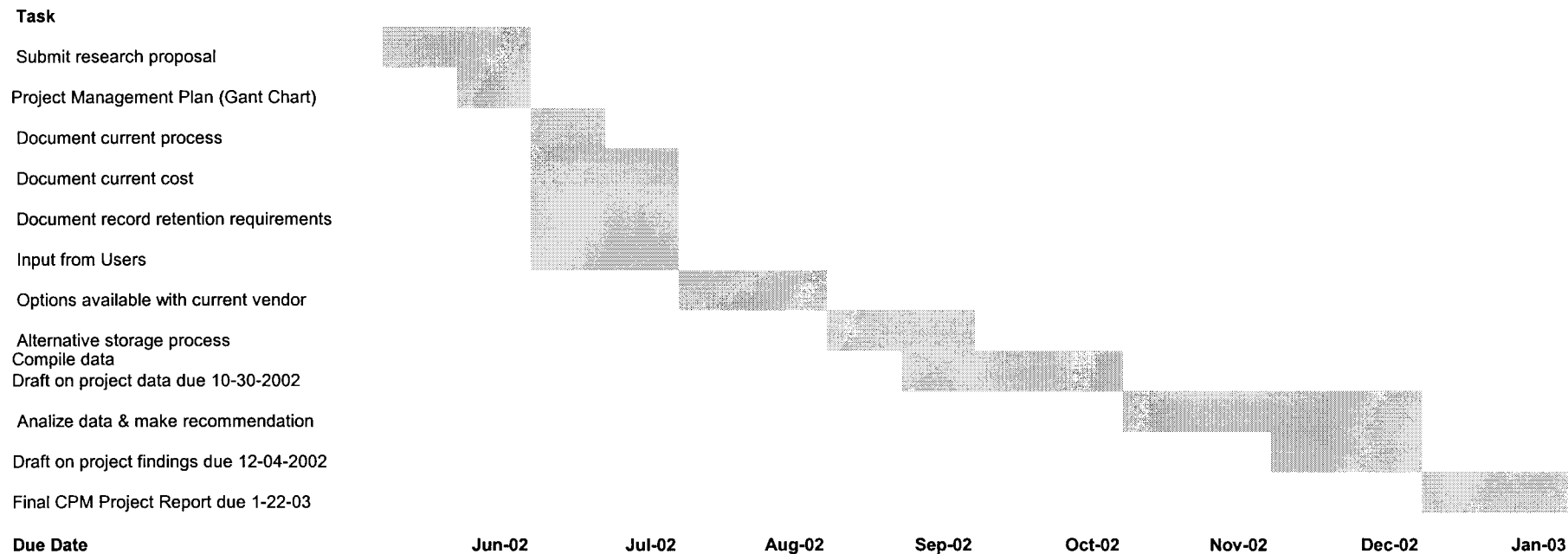
Supersedes: SHA-F-28

FEB 28 1992

Schedule Approved

CPM Project Management Plan

Improving the Homeownership Loan Record Retention Process



Gant Chart See p.9 Memory Jogger

Exhibit 4

Work Flow Analysis of the Current

Homeownership Loan

Retention Process



## **How to separate completed files**

### **SPLIT FILE** (to be enclosed in a legal folder without fasteners)

Colored sheet (underwriter check sheet) colored sheet (final docs check sheet)

Request for determination of eligibility for purchase (SF022)

Mortgage insurance certificate (FHA Loans) or PMI Certificate (conventional loans)

Copy of 1st mortgage note & 2nd mortgage note

Plat – condos won't have surveys

Notice of potential recapture tax on sale of home (notarized copy) none for bond series 1 & 2 files

1<sup>st</sup> Recorded Mortgage and Recorded Mortgage assistant (originals)

Tax exempt financing rider or due-on-sale SF-044

Assignment of Mortgage and assignment of Mortgage Assistance

Title insurance policy w/schedules

Flood insurance certificate

Attach label with full 11 digit Single Family # on outside of file

### **Throw away**

Letters from Emily or Christine requesting final docs

Second set of pictures

Unnecessary appraisal information

2<sup>nd</sup> set of commitment letters

Incorrect notes

Fax cover letters that do not have necessary information

### **File to be filmed** (to be in a legal folder without fasteners or staples)

Remaining items are to be microfilmed and destroyed

Write full 11 digit Single Family # on a letter size sheet of paper to be placed in front of file.

Dept/Name Sherri	Section: Loan Administration/Split Files	Dept/Name Page 1
Influx of work from:	General Task Description	Output work to:
Loan Purchase	Receive files to be micro-filmed.	Sherri's Office
Loan Purchase	Receive split files.	Top of Active File Cabinets
Microfilm File	Add 90 + days to QC Purchase spreadsheet.	QC Purchase Spreadsheet
Todd/Sherri	File microfilm files into retention cabinets	Retention Cabinets
Todd/Sherri	After 7 months, Inventory/ ship to microfilm	Todds Office
Todd/Sherri	File split files into active file cabinets.	Active File Cabinets

Dept/Name Lisa		Section: Loan Administration/ Microfilm Inventory	Dept/Name Page 1
<b>Influx of work from:</b>	<b>General Task Description</b>		<b>Output work to:</b>
AOD Systems	Run SF Sel Crit report		SF.RPT
SF.RPT	Import to excel		spreadsheet
spreadsheet	Manipulate data to required format		Portfolio Specialist/REO Specialist

Dept/Name Todd	Section: Loan Administration / Microfilming	Dept/Name Page 1
Influx of work from:	General Task Description	Output work to:
Lisa Brewer	Obtain electronic list of loans that were purchased seven months earlier.	Excel Software & Printed Report
Todd/Sherri	Inventory Loans	Working Copy of Printed Report
Excel Software	Print shipping manifest and send electronic copy via e-mail to vendor.	Printer & Vendor
Working Copy of Printed Report	Ship Loans	Vendor
Vendor	Receive microfilm rolls, hardcopy of manifest & electronic copy of manifest.	Todd/Lisa/ Microfilm Notebook
Hardcopy Manifest	Verify Accuracy	Microfilm Information file
Microfilm Information file	Release form to vendor for the hardcopy loan files to be destroyed	Vendor

Dept/Name		Section:	Dept/Name
		Loan Administration/ Update Microfilm Number	Page 1
Influx of work from:	General Task Description		Output work to:
AOD Systems	Run applicable Sel. Crit. Report on AOD Servicing System		Disk File
Disk File	Import to excel spreadsheet		Worksheet
Excel	Open existing Microfilm Number spreadsheet		Excel
Worksheet	Copy new worksheet data into spreadsheet		Serv Ref Spreadsheet
Serv Ref Spreadsheet	Run Excel Macro to update spreadsheet/formulas		Serv Ref Spreadsheet
AOD Systems	Open "Update Microfilm Number" on SF		AOD Systems
AOD Systems	Update AOD macro with new microfilm number data from spreadsheet		AOD Macro
AOD Systems	Compile and run AOD macro		AOD Systems
AOD Systems	Verify random loan numbers from initial listing for accuracy		AOD Systems

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104 Vantage Point Drive  
Cayce, SC 29033  
Phone: (800)849-4701  
Fax: (803)739-4714  
Web Site Address: www.dataoncd.com



# Fax

To: Foster Kar Doran From: Betty Coker

Fax: 253-6887 Pages: \_\_\_\_\_

Phone: 734-2016 Date: 3/9/99

Re: Company Changes CC: \_\_\_\_\_  
Sp. contract

Urgent     For Review     Please Comment     Please Reply     Please Recycle

• Comments:

Foster,

Here is the Fed. ID # if we do have  
 your contract pricing.  
 again I am sorry for any  
 confusion.

Thank you!  
 Betty Coker

REPORT NO. OPP420R1  
PLAN DATE: 04/09/98  
POSTING DATE: 4/10/98

STATE OF SOUTH CAROLINA  
CHIEF PROCUREMENT OFFICER  
MATERIALS MANAGEMENT OFFICE  
1201 MAIN STREET, SUITE 600  
COLUMBIA, SC 29201

PAGE NO. 1

NOTIFICATION OF CONTRACT DETAILS

DESCRIPTION : MICROFILMING

CONTRACT TYPE : SINGLE AGENCY - TERM

CONTRACT PERIOD: 05/01/98 - 04/30/2003  
THE ABOVE DATE REFLECTS THE MAXIMUM CONTRACT PERIOD.  
SEE TERM/OPTION CLAUSE IN BID FOR INITIAL PERIOD.

CONTRACT NUMBER	VENDOR NUMBER	CO-OP PROC	VENDOR NAME, ADDRESS, PHONE NUMBER
800768001	0075013	N	23-2927082 V IMAGEMAX OF SOUTH CAROLINA 104 VANTAGE POINT DRIVE CAYCE SC 29033 (803) 739-4705

TERMS: 365 DAYS ARO  
MINIMUM ORDERS: \$ .00

APR 13 1998

DELIVERY: ALL ORDERS TO BE SHIPPED F.O.B. DESTINATION

ORDERS: AGENCIES WILL ORDER ACCORDING TO THEIR REQUIREMENTS.

BUYER: DAVID WARREN  
MATERIALS MANAGEMENT OFFICE (803) 737-0631

REQUISITION: 200007238

HOUSING FINANCE & DEV AUTHORIT  
919 BLUFF ROAD  
COLUMBIA, SC 29201

PO# 007547

# IMAGEMAX

4 VANTAGE POINT DRIVE • CAYCE, SC 29033 • (803) 739-4705

**Data on CD**  
 104 Vantage Point Dr.  
 Cayce, SC 29033

PAGE	1
DATE	03/04/99

S813

SC HOUSING FINANCE & DEV AUTH.  
 919 BLUFF ROAD  
 COLUMBIA, SC 29201

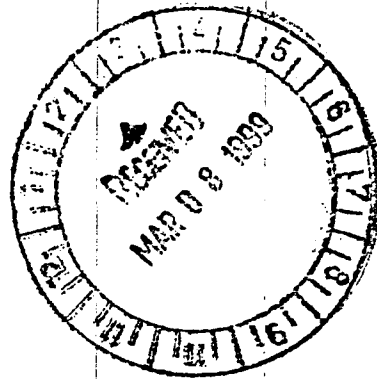
S-H-P-O

SAHE

SC HOUSING FINANCE & DEV AUTH.  
 919 BLUFF ROAD  
 COLUMBIA, SC 29201

REFERENCE NUMBER	SHIP DATE	SALESPERSON	TERMS	TAX CODE	DOC. NO.	UNIT FREIGHT	STATUS
#007238	03/04/99	500 MIDLANDS	NET 10 DAYS	SCST	D03626	01	PREPAID

ITEM	DESCRIPTION	ORDERED	SHIPPED	BACK ORDERED	UNIT PRICE	UNIT	EXTENSION
	TICKET# 21577 - JOHN REJ BOX# 1 THRU 9, ROLL 180 - 183 LOAN FILES						
FRAM	FRAMES (SER001)	19510	19510	0	EA	38.460 TH	750.36
ROLL	ROLLS MICROFILMED (SER003)	4.00	4.00	.00	RL	.000 RL	.00
D215	DIAZO DUPLICATES - 215FT (SER006)	4.00	4.00	.00	RL	.000 RL	.00
PREP	DOCUMENT PREPARATION (SER012)	27.00	27.00	.00	HR	10.000 HR	270.00
PROC	ROLLS PROCESSED (SER013)	4.00	4.00	.00	RL	.000 RL	.00



**Please Note:**

Invoice changes are temporary.  
 If you have any questions  
 please call (803)739-4705

This bill and all future bills are assigned to, owned by and are payable only to:

**CAPITAL FACTORS, INC.**  
 P.O. BOX 025522  
 MIAMI, FL 33102-5522

To whom prompt notice must be given of any merchandise returns and any claims or disputes whether based on shortages, non-delivery, of this or any other claim.

MERCHANDISE	DISCOUNT	TAX	TOTAL	NET	DUPLICATE
1020.36	.00	.00	51.02	.00	1071.36

THANK YOU FOR YOUR BUSINESS

# Data On CD

104 Vantage Point Drive Cayce, SC 20933  
Tel: 803 - 739 - 4705 Fax: 803 - 739 - 4714  
sales@dataoncd.com

Dear Client,

We have tried to anticipate some questions that you might have about Data On CD and ImageMax, therefore we are including materials for your review. Data On CD purchased ImageMax clients in the Carolinas and Georgia and the production facility in Cayce, SC. ImageMax is a public company and the ability for us to contact you in advance about this transition was not possible. For that we apologize.

Our company has been making CD-ROMs since 1991. We have extensive experience in the areas of data archiving, data transfer from tape, film or mainframe to CD-ROM, document management consulting, computer-based training (CBT) programs, computer-based scanning and CD-ROM solutions, networking information on CD-ROM for small departments and corporate-wide or Internet access for multi-nations companies.

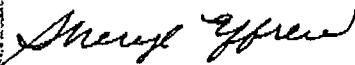
The staff in Cayce is energized by our presence in the company and together we have years of microfilm experience. We strive for excellence while giving you unequalled service you can depend on.

We are aware of others reporting the demise of ImageMax or other less factual comments regarding our new position. We look forward to keeping your business and earning your respect. We have included a partial listing of clients and assure you that our presence is strong in North Carolina, South Carolina and Georgia and we are becoming stronger.

We encourage you to view our Website at [www.dataoncd.com](http://www.dataoncd.com). It is in the midst of an update. We hope to meet you personally and listen to your needs and meet them.

Our door is always open and our phone number is 704-841-8404 and we encourage your comments.

Sincerely,



Sheryl Effren  
Chief Executive Officer



Donald Effren  
Chief Operating Officer

For Immediate Release      For More Information, please contact

PR-99-0113

Donald Effren  
Chief Operating Officer      704-841-8404  
Steward Scher      704-841-8404  
Director of Business Development  
e-mail [sales@dataoncd.com](mailto:sales@dataoncd.com)

January 21, 1999

## Data On CD Announces the purchase of ImageMax customers in the Carolinas

Charlotte, NC, January 21, 1999 – Sheryl Effren, CEO of Data On CD, a regional consulting company providing solutions for document management and archival of data, has purchased the customers, equipment and South Carolina production facilities from ImageMax – a national document management solutions provider, based in Conshohocken, PA

This acquisition allows Data On CD to provide additional services to its present customer base that is concentrated from Atlanta to Arlington, VA. The Charlotte location will bring more CD-ROM based solutions to ImageMax's microfilm- based clients.

New services include:

1. Networked information stored on CD-ROM to LAN, WAN or Internet access.
2. Conversion of microfilm to CD-ROM for automated retrieval without special equipment.
3. Facilities Management Programs for outsourcing records room automation without the investment in hardware and personnel.
4. Wide-format document scanning (as provided to the Joint Chiefs of Staff at the Pentagon this past year) and medical x-ray scanning for quick access and safe storage on CD-ROM.
5. Consulting services for the design and implementation of hardware, software and other services not previously available from the ImageMax locations in the Carolinas.
6. Complete scanning hardware, software and networking sales and leasing, hardware and software service and support by in-house personnel.
7. Interactive Computer Based Training (CBT) Programs. Topics include Sexual Awareness Training and Testing, New Employee Orientation and Audit Testing Programs.

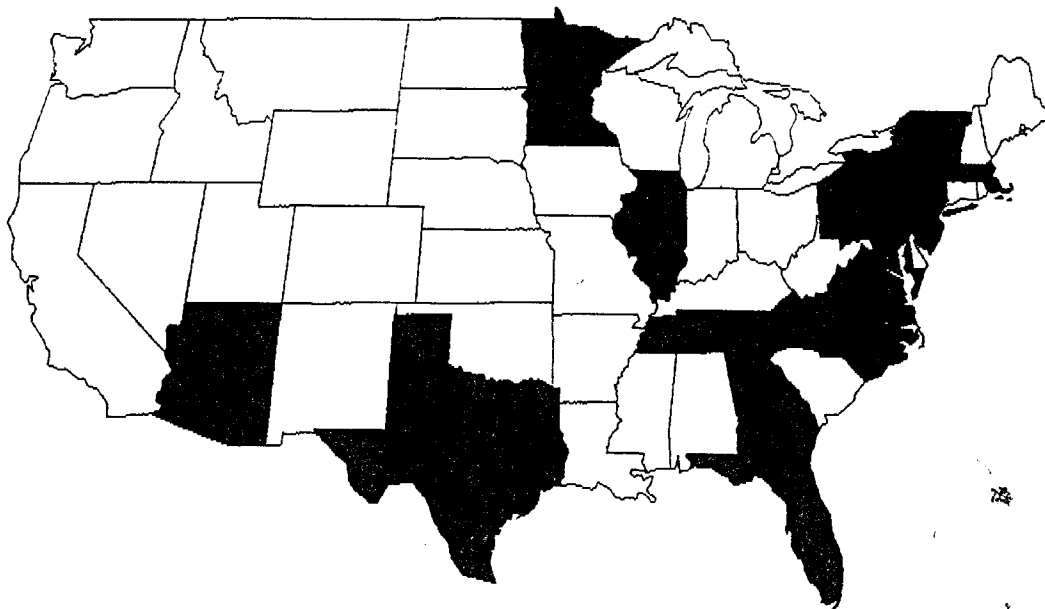
Data On CD is a woman-owned business started in Charlotte in 1994 by Donald and Sheryl Effren. Data On CD now employs over 65 people in two states, providing services and solutions to customers in 18 states and 24 countries.

# Data On CD

## Partial Client List

AT&T	ABC News	Allied Signal
American Red Cross	Bank of Columbia	Bank of America
Baptist Medical Center	BJ Workman Memorial	Blue Cross Blue Shield
Carolinas Hospital System	CNN	Continental General Tire
Duke Energy	DuPont Engineering	Georgetown Steel
Henredon Furniture	Hilton Head Hospital	Hoechst Celanese
Interstate Johnson Lane	Lance Inc.	Lexington Memorial
Liberty Life	Michelin Tire Corp	Moses Cone Hospital
NC County Agencies (9)	Orangeburg Medical Center	Pentagon - (Joint Chiefs of Staff)
Providence Hospital	SC State Agencies (18)	Toumey Regional Medical Center
USC - Office of the Registrar	US Military Academy at West Point	Union Camp Paper

Clients in the 18 states as indicated below:



# Data On CD

## Products

### Microfilm Equipment Sales

- Readers
- Readers/Printers
- Scanners
- Cabinets

### CBT (Computer-Based) Training Programs

- Sexual Awareness Training Programs
- New Employee Orientation Programs

### Software

- Database
- Scanning
- Networking
- Training and Testing
- Bar-code

### Microfilm Supplies

- Film
- Developer
- Toner
- Parts

### CD-ROM Solutions

- Writers
- Software
- Blanks
- JukeBoxes & Towers
- Networked storage

### Confidential Records Destruction

- At your location
- At our location

### Scanners Solutions

- PC-Scanner and Software Package
- Scanners
- Scanning Software

### Data Solutions

- COLD
- Back-up hardware
- Internet access solutions

### Engineering & Wide Format Scanners

- Black/white
- Color

## Services

### Convert paper to film

Migrate data from old software to new

CD-ROM Duplication (1-100,000 copies)

Engineering & Wide Format Scanning to

CD-ROM

Convert Paper to CD-ROM

Convert data from one program to another

Tape data to CD-ROM

Litigation Services and Support

Convert film to CD-ROM

Bring legacy data to PC database solution

Facilities Management for Records Rooms

Custom Computer Programs for Client Solutions

## Consulting

Records Management Programs

Y2K Safety and Back-up Programs

Disaster Planning and Disaster Recovery

Sexual Awareness (Harassment) Programs

Facilities Management for Records Rooms

Training and Testing Solutions

Homeownership Loan File Retention Questionnaire **Summary**

1. Usage	Weekly 2	Monthly 1	Quarterly 2	Yearly 7	Never 6*	
2. Clarity of microfilm	Very good 0	Fair 9	Poor 2	Illegible 1		
3. Occurrence of file unavailable	Daily	Weekly	Monthly	Quarterly 2	Yearly 3	Never 7
4. Is filing system clear & easy use	Yes 6	No 6				

Comments:

Would prefer on-line use, would be easier access & easier to read.  
 Reading microfilm makes me feel carsick.  
 Current system loses track of file between final doc approval & completion.  
 The file could be in one of five places including off site being filmed.  
 Tracking down a file can be very timely & frustrating.  
 Book containing reel numbers is not set up in a user friendly way.  
 I always ask for assistance.  
 I find microfilm very confusing & timely to use.  
 I believe there are much more efficient alternatives.  
 State records & retention requires microfilm for storage.  
 It is my understanding that microfilm is the only approved record retention  
 method for long-term storage, other than keeping the paper.

\* These surveys did not answer questions 2-4

## Homeownership Loan File Retention Questionnaire

June, 2002

Please take a minute to complete the following questionnaire. I would appreciate your signing the form so I may follow up if I have additional questions.

1. How often do you use the current microfilm loan files?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
2. How would you rate the clarity of the microfilm records?
  - A. Very clear
  - B. Fair
  - C. Poor
  - D. Illegible
  
3. How often have you needed a file and it was unavailable because file had been sent out for microfilming and microfilm had not been received back from vendor?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

**Public information  
leaflets from  
the Archives**

- no. 1 *Legal requirements for microfilming public records (1992)*
- no. 2 *On choosing records for microfilming (1992)*
- no. 3 *Service bureau or in-house microfilming (1992)*
- no. 4 *Targeting and certification of microfilm (1996 revised)*
- no. 5 *Choosing a microfilm camera (1992)*
- no. 6 *Quality testing of microfilm (1992)*
- no. 7 *Microfilm and microforms (1992)*
- no. 8 *Choosing a micrographics service bureau (1992)*
- no. 9 *Choosing microfilm readers and reader/printers (1992)*
- no. 10 *Computer assisted retrieval systems (1992)*
- no. 11 *Microfilm storage (1992)*
- no. 12 *Preservation microfilming (1992)*
- no. 13 *Public records stored as digital images: policy statement and recommended practices (2001 revised)*
- no. 14 *Storing records in the State Records Center (1993)*
- no. 15 *The deposit of security microfilm (1993)*
- no. 16 *Disaster preparedness and recovery in state and local government records offices (1993)*
- no. 17 *How to conduct a records inventory (1993)*
- no. 18 *How to establish records retention schedules (1993)*
- no. 19 *Photographic media (to be announced)*
- no. 20 *Editing and splicing roll microfilm of long-term or archival value (1994)*
- no. 21 *Managing e-mail (1998)*
- no. 22 *Standards for microfilm service bureau certification (1996)*
- no. 23 *Sample e-mail policies (1998)*
- no. 24 *Storage and handling guidelines for maintenance of electronic records of long-term or enduring value (1998)*
- no. 25 *Preserving evidence: recommended practices for creating and maintaining legally-admissible records on automated systems (1999)*

\*All these leaflets are available electronically through our WEB page at [www.state.sc.us/scdah](http://www.state.sc.us/scdah)

# Public records stored as digital images: policy statement and recommended practices

South Carolina Department  
of Archives and History  
Archives and Records  
Management Division

## **Policy statement**

The South Carolina Department of Archives and History placed this policy into effect on 24 January 2001. It supersedes the policy placed into effect on 10 March 1995

### **Purpose**

This policy clarifies the position of the South Carolina Department of Archives and History regarding the use of digital imaging technology for the maintenance of public records, as defined by Section 30-4-20(C) of the *Code of Laws of South Carolina, 1976*, as amended.

### **Authority**

Sections 30-1-80 through 30-1-100 of the *Code of Laws of South Carolina, 1976*, as amended, provide the authority for the establishment of this policy.

### **Scope**

This policy statement applies to the records of all public bodies as defined by Section 30-1-10 of the *Code of Laws of South Carolina, 1976*, as amended.

### **Statement**

To ensure accessibility, reduce the risk of premature disposition, and preserve records of permanent (archival) value, the following policy is established for the disposition of public records stored as digital images.

*This policy does not supersede existing federal, state, or local laws and regulations that require the maintenance of public records and documents in a prescribed format.*

**Records with an established retention of ten years or less**

State and local government officials can maintain public records that have an established retention of ten years or less in a digital imaging records system and can dispose of the originals after receiving authorization from the South Carolina Department of Archives and History.<sup>1</sup> If the records are vital records, a security copy should be stored off-site in a secure location.

**Non-permanent records with an established retention of more than ten years**

State and local government officials can maintain non-permanent public records with an established retention<sup>2</sup> of more than ten years in a digital imaging records system and dispose of the originals provided they:

1. maintain security copies of the digital records and indexes in off- site storage.
2. migrate and convert both the working and security copies of the digital records and indexes either every ten years or sooner if access to them is no longer possible because the digital imaging records system has been upgraded or changed.
3. sample both the working and security copies of the digital records and indexes at least once a year to make sure the data is still readable and recopy immediately if loss of information is detected.
4. obtain an authorization for disposal of original records in advance from the South Carolina Department of Archives and History.

*Those not able to ensure compliance with 1-4 for the established retention period must retain a paper record or a microform that meets state standards.<sup>3</sup>*

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<sup>1</sup>Retention values must be established through approved records retention schedules developed in accordance with section 30-1-90 of the *Code of Laws of South Carolina, 1976*, as amended.

<sup>2</sup>Ibid.

<sup>3</sup>Microfilm should meet the state standards set out in "Quality Standards and Practices for the Microfilming of Public Records" (Regulations 12-200 through 12-203, *Code of Laws of South Carolina, 1976*, as amended.)

## Permanent records

*Transfers to Archives* Records of permanent value that are scheduled for transfer to the South Carolina Department of Archives and History and maintained in digital imaging records systems will be authorized for disposal only after a paper record or a microform that meets state standards has been transferred to the South Carolina Department of Archives and History.<sup>4</sup> Records transferred to the Archives must include appropriate indexes or other finding aids that will provide access to the information they contain.

*Non-transfers to Archives* Records of permanent value that are maintained in a digital imaging records system but not scheduled for transfer to the Archives can be disposed of provided state and local government officials comply with 1-4 above.<sup>5</sup>  
*Those not able to ensure compliance with 1-4 above must retain permanently a paper record or a microform that meets state standards.*<sup>6</sup>

If the original medium for the records is digital—as it is, for example, with the procedural or transactional recording of deeds—we highly recommend the generation and permanent retention of either paper copies or microforms that meet state standards.<sup>7</sup> If paper or microform copies are not generated and retained for such records, state and local government officials must give the Archives written certification of their compliance with 1-4 above before using the digital imaging records system.

## Recommendations for the selection and use of digital imaging records systems

The Archives recommends the use of the following guidelines for the design, selection, and operation of digital imaging records systems. These guidelines will help you produce records

<sup>4</sup>Retention values must be established through approved records retention schedules developed in accordance with section 30-1-90 of the *Code of Laws of South Carolina, 1976*, as amended. Microfilm should meet state standards as set out in Quality Standards and Practices for the Microfilming of Public Records (Regulations 12-200 through 12-203, *Code of Laws of South Carolina, 1976*, as amended)

<sup>5</sup>Retention values must be established through approved records retention schedules developed in accordance with section 30-1-90 of the *Code of Laws of South Carolina, 1976*, as amended.

<sup>6</sup>"Quality Standards and Practices for the Microfilming of Public Records" (Regulations 12-200 through 12-203, *Code of Laws of South Carolina, 1976*, as amended)

<sup>7</sup>*Ibid.*



and copies that will be acceptable in legal proceedings; they will enable you to maintain and retrieve information in ways that will meet your statutory obligations and operational needs as a records custodian; and they will help you respond to requests from the public. These considerations are important, particularly for records that must be kept either for a long time or permanently.

***Legally-acceptable records management program***

To ensure the acceptance of government records as legal documents—including those stored in digital imaging records systems—they should be maintained and disposed of as part of a legally-acceptable records management program. To conduct such a program you should:

- include every record and all reproductions on records retention schedules that describe each record adequately and define its retention period and manner of disposition. These schedules must be approved by the Archives. They are of two types:

***Specific schedules***

These schedules are written for records that are unique to a particular agency, office, or jurisdiction. They may list the different physical forms of each record separately—paper, magnetic tape or disk, microfilm, optical disk, CD-ROM, and so forth—because each form may have a unique use, value, and retention period.

***General schedules:***

These schedules cover categories of records that many offices and agencies have in common. They usually do not specify particular physical forms. When you use general schedules, however, you must consider the various reproduction and storage requirements the records' physical forms will dictate.

- carry out records retention and disposition procedures systematically as part of the regular course of business.
- maintain the documentation that supports the development and implementation of retention schedules.
- dispose of records regularly when their retention period has expired, either through destruction or transfer to an archival repository, depending on which the schedule specifies.

***Other legal considerations***

Government offices and agencies must maintain data in digital imaging records systems according to the terms of the South Carolina Freedom of Information Act (Sections 30-4-10 through 30-4-110 of the *Code of Laws of South Carolina, 1976*, as

amended). This act categorizes records as either restricted from or open to the public. Other laws applicable to particular governmental jurisdictions, functions, or records may also require you to restrict certain information.

Your procedures should protect all records from unauthorized access and allow access to open records. They should also ensure that digital images of your records are created only in the normal course of business.

***Selection and use of digital imaging records systems***

Digital imaging records systems require hardware (equipment) and software (computer programs) to retrieve and translate information into an eye-readable form. Because the digital storage medium is impermanent, you must select a system and operate it in a way that will allow you to retain and retrieve information over time as hardware and software change and the storage mediums deteriorate.

Since few nationally-accepted standards have been set for digital imaging records systems, the Archives' Division of Archives and Records Management offers the following recommendations. These represent generally accepted principles and practices and address issues of concern. In the changing technical environment, they will help you keep your records accessible and your programs in conformity with changing national standards.<sup>8</sup>

**Planning for conversion**

Before you purchase a digital imaging records system, analyze your records and workflow to evaluate the way you are keeping and using records. If you do this first, you will know what sort of record system will increase your efficiency and effectiveness. You should also conduct cost benefit and risk analyses to justify your purchase. Your cost benefit analysis must include an annual expense of 20 percent of the purchase price for training, upgrades, maintenance, and storage.

**System documentation**

To maintain an effective operation and continue to retrieve

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<sup>8</sup>This subject is discussed in detail in *The Use of Optical Disks for Public Records* (Association for Information and Image Management. Technical Report for Information and Image Management—*The Use of Optical Disks for Public Records* [ANSI/AIIM TR25-1995] (Silver Spring, MD: AIIM, 1995), and Part 2: Acceptance by Government Agencies [ANSI/AIIM TR31-1993, R1999].

data as your operating environment changes over time, you must keep full documentation of:

- hardware and software, including brand names, version numbers, dates of installation, upgrades, replacements, and conversions.
- data structure and content, including the file layout and data dictionaries.
- “enhancement” algorithms.
- operating procedures, including methods for scanning or entering data; revising, updating, or expunging records; indexing; backing up to disks, tapes, microfilm, etc.; testing the readability of records; applying safeguards to prevent tampering and unauthorized access to protected information; and carrying out the disposition of original records. In addition, you should provide audit trails by documenting procedures for logging and tracking. Full documentation of your operating procedures will contribute to the legal acceptability of your records management program and will help make the data you produce in digital imaging records systems admissible as evidence in legal proceedings.

#### **Hardware and software**

- When you are selecting a system, strongly consider those with open rather than proprietary designs; open systems will give you the most flexibility when you are choosing equipment and will support interconnection, the integration of information systems, and information sharing.
- Prepare specifications for hardware and software that will require your vendors to continue to support and maintain their products.
- Establish performance standards, incorporate them into your specifications for hardware and software, and require vendors to support them with a substantial performance bond.
- Select systems that provide enough scanning resolution to produce a high-quality image that is at least as legible as the original record. Validate the quality of the image by testing with actual documents.
- Seek vendors who use standard rather than proprietary compression algorithms and file headers to make migrations of data more certain and reliable. If vendors use proprietary algorithms, they must be able to demonstrate their capacity to bridge to standard compressions and file headers.

- Require vendors to supply programs or provide services to test the readability of your digitally-imaged records periodically.
- Consider systems that will allow you to index or incorporate other retrieval information directly onto both the digital image recording medium and the computer hard disk.

**Verification and inspection**

Include visual inspection in your operational procedures to verify the completeness and accuracy of the scanning process both in the initial digitization process to magnetic media and when the image is converted to the records storage medium.

**Indexing**

Since complete and accurate indexes are essential when information is stored in a medium that is not eye-readable, your system design must include provisions for indexing. To retrieve information in records that will be held for many years, you must develop and document indexes with both today's and tomorrow's users in mind. You must also ensure the accuracy of the index at the time it is created by including an index check in your operational procedures.

**Labeling**

Label digital media, tapes, and other storage containers with particular care since it is impossible to determine content merely by looking at the storage medium.

**Back-up and storage**

It is vital to make full, frequent, and regular backups of digital image media and magnetic indexes. Store your security copies in secure facilities, preferably off-site, and follow the manufacturers' specifications when environmental conditions for the storage of the various types of digital image media have not been established by independent bodies like the National Institute of Standards and Technology (NIST). If you transfer images stored on magnetic media to a digital image medium, you should back up both the magnetic media before it is transferred and the digital image medium after its transfer.

**Refreshment, migration, and conversion plans**

To preserve the records in an accessible form, prepare an appropriate plan for "refreshing" data and migrating and converting images and corollary indexes to new storage media as needed. When the retention period for records in digital image media exceeds ten years, the Department of Archives and

## Public records information leaflet no. 13

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History strongly recommends their maintenance in eye-readable form for additional security.

### **Risk management**

Develop a comprehensive risk or disaster prevention and recovery plan.

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### **For questions and comments**

Contact Tom Legge at [legge@scdah.state.sc.us](mailto:legge@scdah.state.sc.us)  
or South Carolina Department of Archives and History  
Archives and Records Management Division  
8301 Parklane Rd  
Columbia, South Carolina 29223  
Telephone: (803) 896-6132  
Fax: (803) 896-6138

## Burnside, Emily 4-2078

---

**From:** Elrod, Todd 4-2149  
**Sent:** Friday, July 26, 2002 2:33 PM  
**To:** Rivers, Matt 4-2127; Burnside, Emily 4-2078  
**Subject:** FW: Cost Comparison



SCHOUSINGFILMCD  
.doc

-----Original Message-----

**From:** Tom Chase [mailto:tom@dataoncd.com]  
**Sent:** Friday, July 26, 2002 1:30 PM  
**To:** Elrod, Todd 4-2149  
**Subject:** Cost Comparison

Todd,

Attached Word document should help. I will call shortly to discuss if you have time.

Thanks,

Tom

COST ANALYSIS

FILM – CD

Based on Invoice # 12502192

FILM PRICING

180,341	FRAMES	X	\$.03846	=	\$ 6,935.91
34	ROLLS	X	\$0	=	\$0
34	DUPLICATE	X	\$0	=	\$0
272	HOURS DOC PREP	X	\$15.00	=	\$ 4,080.00
				Subtotal	<u>\$11,015.91</u>
				TOTAL	\$11,566.71

TOTAL COST PER IMAGE = 11,566.71 / 180,341 = .0641379

CD PRICING

180,341	FRAMES	X	\$.03846	=	\$ 6,935.91
2,652	INDEXES	X	\$.15	=	\$ 397.80
272	HOURS DOC PREP	X	\$15.00	=	\$ 4,080.00
15	DUPLICATE CD'S	X	\$20.00	=	\$ 300.00
				Subtotal	<u>\$11,713.71</u>
				TOTAL	\$12,299.40

TOTAL COST PER IMAGE = \$12,299.40 / 180,341 = .0682007

CD PRICING AND SENDING A ROLL TO ARCHIVES

180,341	FRAMES	X	\$.035	=	\$ 6,935.91
2,652	INDEXES	X	\$.15	=	\$ 397.80
272	HOURS DOC PREP	X	\$15.00	=	\$ 4,080.00
15	DUPLICATE CD'S	X	\$20.00	=	\$ 300.00
34	PROCESSING	X	\$15.00	=	\$ 510.00
				Subtotal	<u>\$12,223.71</u>
				TOTAL	\$12,834.90

TOTAL COST PER IMAGE = \$12,834.90 / 180,341 = .0711701

SUMMARY

FILM PRICING	=	.0641379
CD PRICING	=	.0682007 (+ .0040628)
CD PRICING AND SENDING A ROLL TO ARCHIVES	=	.0711701 (+ .0070322)

# ICT/Data On CD, Inc.

104 Vantage Point Drive  
 Cayce, South Carolina 29033  
 (803)739-4705 phone  
 (803)739-4714 fax

## INVOICE

DATE	INVOICE #
9/5/2002	12502332

<b>BILL TO</b>
SC Housing Finance & Development ATTN: Todd Elrod 919 Bluff Road Columbia, SC 29201

<b>SHIP TO</b>
SC Housing Finance & Development ATTN: Todd Elrod 919 Bluff Road Columbia, SC 29201

<b>P.O. NUMBER</b>	<b>TERMS</b>	<b>REP</b>	<b>SHIP</b>	<b>PHONE NO.</b>	<b>ACCOUNT #</b>
011966	Net 10	House	9/5/2002		07-318

QUANTITY	ITEM CODE	DESCRIPTION	PRICE EACH	AMOUNT
2	Software (I)	PaperVision SQL seats	400.00	800.00T

Finance Charges of 1.5% per month will be added to all unpaid invoices 30 days past the due date.

**REMIT TO:**  
 ICT/DATA ON CD  
 104 Vantage Point Drive  
 Cayce, SC 29033


Thank You For  
 Your Business

<b>Subtotal</b>	\$800.00
<b>Sales Tax (5.0%)</b>	\$40.00
<b>Total</b>	\$840.00

**REQUEST FOR PURCHASE**

REQUESTOR: Emily Burnside DATE: August 29, 2002 DIVISION: Homeownership

APPROVED BY:

Supervisor / Director:  Date: 9/4/02  
 Director of Procurement: \_\_\_\_\_ Date: \_\_\_\_\_  
 Executive Director: \_\_\_\_\_ Date: \_\_\_\_\_  
 (When Applicable)

VENDOR NAME OR CATALOG SOURCE IF KNOWN: Data on CD

DESCRIPTION	PG#	COMMODITY CODE/ CATALOG ITEM #/ FORM NAME OR NUMBER	QTY	UNIT PRICE	TOTAL PRICE
PaperVision SQL 2 seats			1	\$800.00	\$800.00

**JUSTIFICATION: (When Applicable)**  
 Software to allow completed loan files that have been imaged to be viewed from computers on our network. Maintenance for 2 seats is \$8.00 per month. The first 15 months are free.

<b>To be Completed by Procurement:</b>		Shipping & Handling:	
Date Request Received: _____	Date Order Placed: _____	Tax:	\$40.00
Date Goods Received: _____	Shipment: <input type="checkbox"/> Full <input type="checkbox"/> Partial	<b>TOTAL:</b>	<b>\$840.00</b>
Goods Received by: _____			

# ICT DATA ON CD

www.dataoncd.com

August 28, 2002

Emily Burnside  
South Carolina State Housing Finance and Development Authority  
919 Bluff Road  
Columbia, South Carolina 29201

Mrs. Burnside,

Thank you for your interest in PaperVision.SQL. The pricing that follows offers the ability to load the software on as many computers that you see fit. By purchasing more than one seat, you will be allowing multiple users to access the CD's at the same time. The amount of people that able to view the CD's at the same time is dependent on the amount of seats bought. Here is the pricing;

	Software Cost	Maintance per 15 months (First 15 months Free)
1 Seat	\$ 400.00	\$ 60.00
2 Seats	\$ 800.00	\$120.00
3 Seats	\$1,200.00	\$180.00
4 Seats	\$1,600.00	\$240.00
5 Seats	\$2,000.00	\$300.00

If you need additional pricing on additional seats, please let me know.

Once again, thank you for the opportunity to earn your business. If I can be of any assistance, please let me know.

Sincerely,



Tom Chase  
General Manager  
ICT/Data on CD  
1-803-739-4705

## **Mission**

To promote and provide safe, decent, and affordable housing for the citizens of South Carolina.

## **Vision**

Our vision is that all South Carolinians have the opportunity to live in safe, decent, and affordable housing.

## **Values**

### **Public Trust**

We take responsibility for our actions and protect the public trust by upholding the constitution and laws of our nation and our state. As guardians of public funds and resources, we will exercise competent and judicious management. We value integrity and ethical conduct above all else.

### **Quality and Innovation**

We are dedicated, committed, and competent public servants. We are visionary, creative, and open to change. We constantly seek to improve our knowledge and ability to serve our customers. Professionalism, Quality, and Innovation are the hallmarks of the Authority.

### **Employee Focus**

We value our employees and treat them with dignity and respect. We ensure that our staff has the tools and training they need to be successful. We recognize and reward them for their outstanding contributions to our mission. We empower them to improve upon the systems and processes which they control.

### **Customer Focus**

We strive to know and understand our customers and their needs. We respect all persons and value their diversity. We continually seek ways to improve our service. We encourage and appreciate our partnerships.

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Site last updated on: 02/15/2002 08:44 AM



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Strategic planning is a commonsense process that results in a statement of our strategic direction. The process does not produce a detailed, step-by-step plan, but encourages teamwork and binds us together so that we all proceed with a common understanding of values and vision.

This process, which required nine months to complete, began with a Management Team retreat in 1996, during which we developed the values, vision, and mission statements that served as a foundation for the steps that followed.

A small team of six people guided the agency through the internal and external analysis phases. The team drew on the entire agency for ideas. The Management Team was involved with each major step that was taken.

The second Management Team retreat was used to identify strategic issues and develop strategies to deal with these issues.

Every employee had the opportunity to review the major products produced during this planning cycle and make suggestions for improvement. The Authority's Board of Commissioners reviewed the major products and voiced support for the entire process. Key Issues and Strategies are reviewed and updated every two years.

## **Key Issues and Strategies**

**Issue 1. Strengthen Our Internal Environment**

**Issue 2. Make Effective Use of Information Technology**

**Issue 3. Maintain Effective Programs**

**Issue 4. Improve Community Relations**

**Issue 5. Continuously Improve Our Processes**

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### **Issue 1. Strengthen Our Internal Environment**

#### ***Strategies:***

**TOP ▲**

- A. Maintain a clear understanding of financial position, including cash flows, and develop contingency plans for market changes.
- B. Improve communication channels.
- C. Improve teamwork at all levels.
- D. Promote and encourage problem solving at the lowest practical level.
- E. Develop individual training plans for each employee.

### **Issue 2. Make Effective Use of Information Technology**

#### ***Strategies:***

- A. Clearly define the role of the Information Technology Division and ensure Staffing is appropriate for that role.
- B. Develop a long-range plan for Information Technology, to include the hardware/software environment to best serve the Agency. Position the Agency to take advantage of emerging trends.
- C. Provide key Agency information and services to the public via the Internet.

### **Issue 3. Maintain Effective Programs**

#### ***Strategies:***

**TOP ▲**

- A. Respond to changing political environment and related program changes with flexibility and optimism.
- B. Through NCSHA and other channels, keep abreast of how other states are operating and adopt good ideas where possible.
- C. Continuously review housing paradigms and trends and be open to new opportunities, even though drastically different from historical approach.
- D. Connect the housing mission with the State's overall goals in economic development and rural development.

### **Issue 4. Improve Community Relations**

#### ***Strategies:***

- A. Build and strengthen partnerships through education, training, recognition programs, and other community-focused activities.
- B. Work effectively through the media to promote Agency programs and initiatives.
- C. Gain full support of our Congressional Delegation for critical Federal programs.
- D. Develop a core constituency of affordable housing advocates in the General Assembly and throughout the State.
- E. Build local capacity for developing affordable housing through continued training and outreach activities.

### **Issue 5. Continuously Improve Our Processes**

**Strategies:**

TOP ▲

- A. Simplify and combine procedures and forms.
  - B. Reduce paper handling and storage through use of technology.
  - C. Establish performance measures.
  - D. Design feedback mechanisms to track performance.
- 

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Please e-mail any questions or comments about this site to: [webmaster@sha.state.sc.us](mailto:webmaster@sha.state.sc.us)

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Site last updated on: 02/15/2002 08:41 AM



[\[SC Home Page\]](#)



In his inaugural address on January 19, 1971, then Governor John C. West pledged that "We can and we shall in the next four years initiate new and innovative programs which will, in our time, provide adequate housing for all citizens of our State." Five months later, the Bill creating the South Carolina State Housing Authority was signed into law.

The State Housing Authority was created by **Act No. 500** on June 22, 1971. The powers of the Authority were vested in a Board of Commissioners: the Governor and the State Commissioner of the Department of Health and Environmental Control, or their designees, and seven members having experience in the fields of mortgage finance, banking, real estate, and home building. The first Board of Commissioners was appointed and their first meeting was held in September of 1971.

Just a short year later, the first major housing program was launched. It was called the Basic Home Program and was designed to demonstrate that a home could be built for in-between \$7,500 and \$13,500, without government subsidy, and would be acceptable to low income households. These homes were first built in Beaufort, Berkeley, Colleton, Dorchester, Jasper, and Lee counties.

The Authority's powers were expanded by **Act No. 76** of 1977 to permit the issuance of bonded indebtedness to support certain housing programs. The Act was signed into law by then Governor James Edwards. The first bond issue raised \$75 million in mortgage revenue and the second raised twice that much. By law, all Notes and Bonds issued by the Authority become special obligations of the Authority and not debts, grants, or loans of credit of the State of South Carolina, or any of its political subdivisions.

**Act No. 538** of 1988 officially changed the name of the Authority to the South Carolina State Housing Finance and Development Authority. Also in 1988, **Act No. 57** permitted the Authority to make home equity conversion loans.

In 1995, the Authority introduced its innovative "Stepping Home" program. This is a low interest rate (3%) home mortgage and counseling program for persons currently in Section 8 subsidized housing. The Authority received national recognition for establishing this program.

By law, the Authority's responsibilities are to investigate housing conditions; acquire, own, and lease personal property; construct, reconstruct, and operate housing developments; and aid in planning and constructing housing for members of the Beneficiary Classes. The Beneficiary Classes are individuals or families whose gross annual income falls within the low or moderate-to-low income limits as defined by State and Federal legislation.

Today, the Authority's programs have made housing affordable for more than 150,000 people. It has issued more than \$1.1 billion in tax exempt bonds that provide financing for affordable housing without the use of any tax generated revenues. Moody's and Standard and Poor's rate the Authority's Bonds AAA, and its loan portfolio is worth more than \$500 million. According to the National Council of State Housing Agencies, the Authority "ranks among the nation's most financially secure and well-managed housing finance agencies."

**The South Carolina State Housing Finance and Development Authority is a self-supporting State agency and does not rely on tax-generated funds for its operations.**

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Please e-mail any questions or comments about this site to: [webmaster@sha.state.sc.us](mailto:webmaster@sha.state.sc.us)

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# **General Records Retention Schedule for Financial Records of State Agencies**



**South Carolina Department of Archives and History  
Archives and Records Management Division  
8301 Parklane Road  
Columbia, South Carolina 29223-4905**

# General records retention schedule for financial records of state agencies \_\_\_\_\_ 2002

## Table of contents

Introduction .....	3
Purpose .....	3
Statutory authority .....	3
Definitions of schedules .....	3
Special provisions .....	3
To whom does this schedule apply? .....	4
To whom does this schedule not apply? .....	4
General schedule format .....	5
Explanation of terms used in retention statements .....	5
Using this schedule effectively .....	5
How to use the general schedule .....	6
Records disposition process .....	6
Contacting the State Archives—When and whom? .....	6
“Report on Records Destroyed” form & instructions .....	8
Table of volumes .....	10
Flowchart of records disposal process .....	11
General retention schedule for financial records generated by state agencies .....	12
12-700 Introduction and general matters; application of schedule .....	12
Subarticle 1. Accounting records	
12-701 Reconciliations .....	12
12-702 Schedule of Federal Financial Assistance .....	12
12-703 Sole Source Procurement File .....	13
12-704 Trade-in Document File .....	13
12-705 Accounts Receivable Journal .....	13
12-706 Appropriation Transfer .....	13
12-707 Bank Deposits .....	13
12-708 Budget Publications .....	14
12-709 Budget Working Papers .....	14
12-710 Cash Receipts File and Journal .....	14
12-711 Chart of Accounts .....	14
12-712 Contingency Check Register .....	14
12-713 Detail Budget .....	14
12-714 Disbursement Journal .....	15
12-715 Disbursement Vouchers .....	15
12-716 External Procedure Manuals .....	15
12-717 General and Subsidiary Ledgers .....	15
12-718 Generally Accepted Accounting Principles (GAAP) Closing Packages .....	15
12-719 Generally Accepted Accounting Principles (GAAP) Reporting System Working Papers .....	16
12-720 Information Technology (IT) Plans and Requests Files .....	16
12-721 Insurance Policies Files .....	16
12-722 Interdepartmental Transfer (IDT) Credit Invoices .....	16
12-723 Interdepartmental Transfer (IDT) Vouchers .....	16

General Records Retention Schedules for Financial Records of State Agencies

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12-724	Journal Vouchers .....	17
12-725	Mail Receipts .....	17
12-726	Purchase Orders/Requisitions .....	17
12-727	Receipt Books .....	17
12-728	Emergency Procurement File .....	17
12-729	Small And Minority Business Reporting File .....	18
12-730	State of South Carolina Comprehensive Annual Financial Report .....	18
12-731	Statewide Accounting And Reporting System (STARS) Financial Reports .....	18
12-732	Surplus Property Disposal Reports .....	18
12-733	Transmittal Control Sheet .....	18
12-734	Travel Vouchers .....	19
12-735	Vehicle Files .....	19
12-736	Vehicle Trip Logs .....	19
12-737	Vendor Code Requests .....	19
12-738	Vendor/Commodity Code Listing Books .....	19
12-739	Warranties And Service Agreements .....	19

**Subarticle 2. Payroll Records**

12-740-12-743	(Reserved for future use)	
12-744	Electronic Funds Transfer Authorizations .....	19
12-745	Employer Contribution Reports .....	20
12-746	Health Dental And Optional Life Insurance Reports .....	20
12-747	Payroll Adjustment Forms .....	20
12-748	Payroll Check Register .....	20
12-749	Payroll Deductions .....	20
12-750	Payroll List By Section .....	20
12-751	Payroll Register (Regular) .....	21
12-752	Payroll Vouchers .....	21
12-753	Payroll Warrant Register .....	21
12-754	Projected Payroll Biweekly Totals By Accounting System Breakdown .....	21
12-755	Social Security Reports (Unified Wage Reporting Plan By Unit) .....	21
12-756	Standard Retirement System Quarterly and Monthly Reports .....	21
12-757	Workers' Compensation Insurance Files .....	22

## **Introduction**

The Archives and Records Management Division of the State Archives has prepared this general retention and disposition schedule to give state government agencies the legal authorization to retain and dispose of common financial records. The schedule lists the permanently valuable records, which should be properly protected and transferred to the State Archives, and it also provides a timetable that will allow agencies to dispose of records of non-permanent value regularly and legally. In preparing this schedule, the Division consulted with representatives from various state agencies.

## **Purpose**

The schedule is designed to:

- give your agency uniform guidelines for the retention and disposition of common financial records;
- make sure your agency retains for as long as necessary the records it will need for administrative, legal, fiscal, and other uses;
- make sure your agency retains records for as long as state and federal laws, regulations, policies, and procedures require;
- promote the cost-effective management of records;
- give your agency the legal authorization it needs to dispose regularly of its obsolete records.

## **Statutory authority**

Section 30-1-90(B) of the *Code of Laws of South Carolina, 1976*, as amended, authorizes the State Archives to promulgate, as state regulations, general schedules for records common to state government agencies. On 25 June 1993, the General Assembly approved the financial general schedule as Regulation 12-700 through 12-757. On 26 April 2002, the General Assembly approved additions/revisions to the financial general schedule.

## **Definitions of schedules**

A records retention schedule describes one or several records series, shows the length of time the records should be retained, and indicates their final disposition. Schedules are of two types—specific and general.

**Specific Records Retention Schedules**—these schedules are prepared and approved specifically for your agency; your agency's name will appear on these.

**General Records Retention Schedules**—these schedules are state regulations issued by the State Archives and are published in the *Code of Laws of South Carolina 1976*, as amended. When a general schedule applies to records already covered under a specific schedule, the general schedule will supersede the specific schedule unless you wish to opt out of using the general schedule.

## **Special Provisions**

**Opting out**—You may already have approved specific schedules that cover some of the same records as the general schedule. If you prefer to continue using these specific schedules, the regulation allows you to opt out of using the general schedule. The regulation will also let you opt out of using general schedules if you wish to establish new specific schedules instead.

**Unique records**—This general schedule does not list records that are unique to your agency. To control the retention and disposition of these, you should refer to your specific schedules. If you have no specific schedules, contact your records officer. If you do not know who your records officer is, contact our State Records Analysis Unit at 803-896-6123.

**Use of the State Records Center** —The general schedule does not provide for records storage at the State Records Center. You may, however, continue to store at the Center any records your agency-specific schedules allow.

**Confidential and restricted records**—Agency records officers and records custodians should ensure that confidential records are filed, accessed, and disposed of according to federal, state, and basic records management requirements. If you transfer a restricted record to the State Archives for permanent retention, you must state clearly that it is restricted, give the reason for the restriction, and show how long the restriction applies.

**Exceptions to minimum retention periods** —This general schedule establishes minimum retention periods for the official copy of your agency's records. Although most records can be destroyed when their minimum retentions have been met, you may need to keep some records longer to satisfy applicable federal and/or state audit, legal, litigation, investigation, fiscal and other retention requirements. Be sure those requirements have been met before you dispose of those records.

**Copies**—This general schedule does not cover copies of records, which you may have made for convenience, information, or duplication. You may destroy copies when you no longer need them.

**To whom does this schedule apply?**

Any department of the state; any state board, commission, agency, and authority; any public or governmental body of the state; any organization, or agency supported by public funds or expending public funds, including committees, subcommittees, advisory committees, and any quasi-governmental body of the state. Whenever the term "agency" is used in this publication it refers to all of the above.

**To whom does this schedule not apply?**

1. Any political subdivision of the state, including counties, municipalities, townships, school districts, special purpose districts, and any quasi-governmental subdivisions. The State Archives issues separate general and specific schedules for local government records.
2. Because this general financial schedule was developed with the Statewide Accounting and Reporting System (STARS) in mind, it does not apply to:
  - A. The financial records of the following agencies:
    - Children's Trust Fund
    - Jobs Economic Development Authority
    - Public Railways (a division of the Department of Commerce)
    - State Ports Authority
    - Public Service Authority (Santee Cooper)
    - Research Authority

- South Carolina Education Lottery Commission
- All higher education institutions and their affiliations (associations, foundations, trusts, clubs, etc.). *The Archives has a separate general schedule for these institutions.*

B. The financial records from all agencies that date from before 1981 when STARS became effective, or that date from 1981 if not processed through STARS.

**Agencies with financial records that fall into categories A and B should contact the Archives for advice on how to schedule these records.**

### **General schedule format**

Each record series listed in the general schedule is presented in the following format:

**Regulation number and series title**—The first line includes the regulation number, which is used for control, and the title most commonly used by agencies.

**Part A.—Description:** A short statement describing the use and informational content of the record series. In many cases, the description also specifies the agency that creates the series.

**Part B.—Retention:** The time period indicating *the minimum length of time* that records should be retained by the office before their disposition can take place. (Before applying for the disposition of records under this general schedule, agencies must ensure that they are no longer required to hold the records for federal or state audits, for legal purposes, for litigation, for fiscal information, and or for any other action.)

#### **Format for Bank Deposits**

##### **12-707. Bank Deposits**

**A. Description:** Document the deposit of funds into agency bank accounts. Included in the series are bank deposit forms, deposit slips or receipts. Information may also include State Treasurer's Receipt, and letter of credit for recording federal deposits.

**B. Retention:** 3 years; destroy

### **Explanation of terms used in retention statements**

*"Until no longer needed for reference"*—Records are to be kept until you decide they have no further reference value.

*"State Archives: Permanent"*—All records are to be transferred to the State Archives for permanent retention.

*"X' years, destroy"*—Records may be destroyed after x number of years provided you have met the terms mentioned in Section 12-700 of the regulation.

### **Using this schedule effectively**

- Before using this general schedule you should contact your agency records officer, who should coordinate all activities relating to the retention and disposition of agency records and function as a liaison with the State Archives in administering the agency's records management program. If you do not know who the records officer is, contact the State Records Analysis Unit at 803-896-6123.

- Agency records officers should work with other agency staff to coordinate the regular disposition of obsolete records. Disposition should be carried out periodically—at least once a year. To streamline disposition, agency staff should review filing arrangements, cut off files periodically, and develop procedures to segregate inactive and obsolete files.
- Generally, records should be destroyed when the minimum retention periods have been met, unless they are needed to meet specific requirements (see Section 12-700) or are designated for archival retention. Although you are not required to destroy records at the end of their minimum retention periods, obsolete records should not occupy expensive office and storage space.
- The titles and descriptions of record series listed in the general schedule may not reflect exactly the titles and descriptions you use. If you are not certain whether the schedule applies to a specific record in your office, please contact the State Records Analysis Unit at 803-896-6123.

### **How to use the general schedule**

1. Study the general schedule and compare it with your specific schedules, if you have any, to determine which schedule or schedules you will use. If you wish to use your specific schedules instead of the general schedule, follow the established procedure for those specific schedules.
2. Locate and examine all your records.
3. Match each records series with the title and description on the general schedule.
4. Follow the records disposition process outlined below. The process is illustrated by the flow chart on page 11.

### **Records disposition process**

#### **Permanent (archival) records:**

**Paper Records**—After your permanently-valuable paper records become inactive, you should transfer them to the State Archives. Contact the State Records Center at 803-898-9936 for details and to arrange a date for the transfer.

**Micrographics**—If you microfilm permanent records, contact the Micrographics Services Branch at 803-896-6208 for help and information about microfilm standards.

**Digital Images**—If you are maintaining permanent records as digital images, special requirements apply. Contact the State Records Analysis Unit at 803-896-6123 for more information.

#### **Non-permanent records:**

To destroy records according to general schedules, you must complete and forward to the State Records Analysis Unit a “Report on Records Destroyed” form. A sample form is included on page 8 and blank forms are available from the State Records Analysis Unit. Follow the step-by-step instructions on the back of the form. Please note that both the form and the process are the same as those you use to document records disposal under your specific schedules. To help you estimate cubic footage for column 9 on the form, we have included a table of volumes on page 10.

### **Contacting the State Archives—When and whom?**

#### **When?**

1. You submit a “Report on Records Destroyed” form when destroying records covered by general and/or specific schedules.
2. You need to prepare or revise specific schedules.
3. You need help with your records management duties.

**Whom?**

State Records Analysis Unit  
8301 Parklane Road  
Columbia, SC 29223-4905  
Phone 803-896-6123; Fax 803-896-6138  
We are on the inter-agency mailing list.

**When?**

1. You want to substitute microfilm (Form ARM-12 Microfilm Quality Certification For Records Disposition) for the original records. (Note: You must have a records schedule to do this.)
2. You need to store security microfilm of permanently valuable records.
3. You want information about the filming, processing, quality control, and duplicating services the State Archives provides.

**Whom?**

Micrographics Services Branch  
8301 Parklane Road  
Columbia, SC 29223-4905  
Phone 803-896-6208 Fax 803-896-6138  
We are on the inter-agency mailing list.

**When?**

1. You need to transfer permanent records to the State Archives using a general or specific schedule.
2. You need to transfer non-permanent records to the State Records Center for temporary storage under a specific schedule.

**Whom?**

State Records Center Unit  
1942-A Laurel Street  
Columbia, SC 29201  
Phone 803-898-9936 Fax 803-898-9981  
We are on the inter-agency mailing list.



## **INSTRUCTIONS FOR COMPLETING THE FORM REPORT ON RECORDS DESTROYED**

***Please read the instructions carefully before completing this form.***

After completion, your agency must return this form to the State Archives, Records Services Branch, and retain a copy for reference to document the legal disposition of your records.

**AGENCY** means any state or local government entity.

This form should be used to report the destruction of records covered under a specific and/or general record retention schedule. Generally, this form should be completed by the agency records officer or authorized representative.

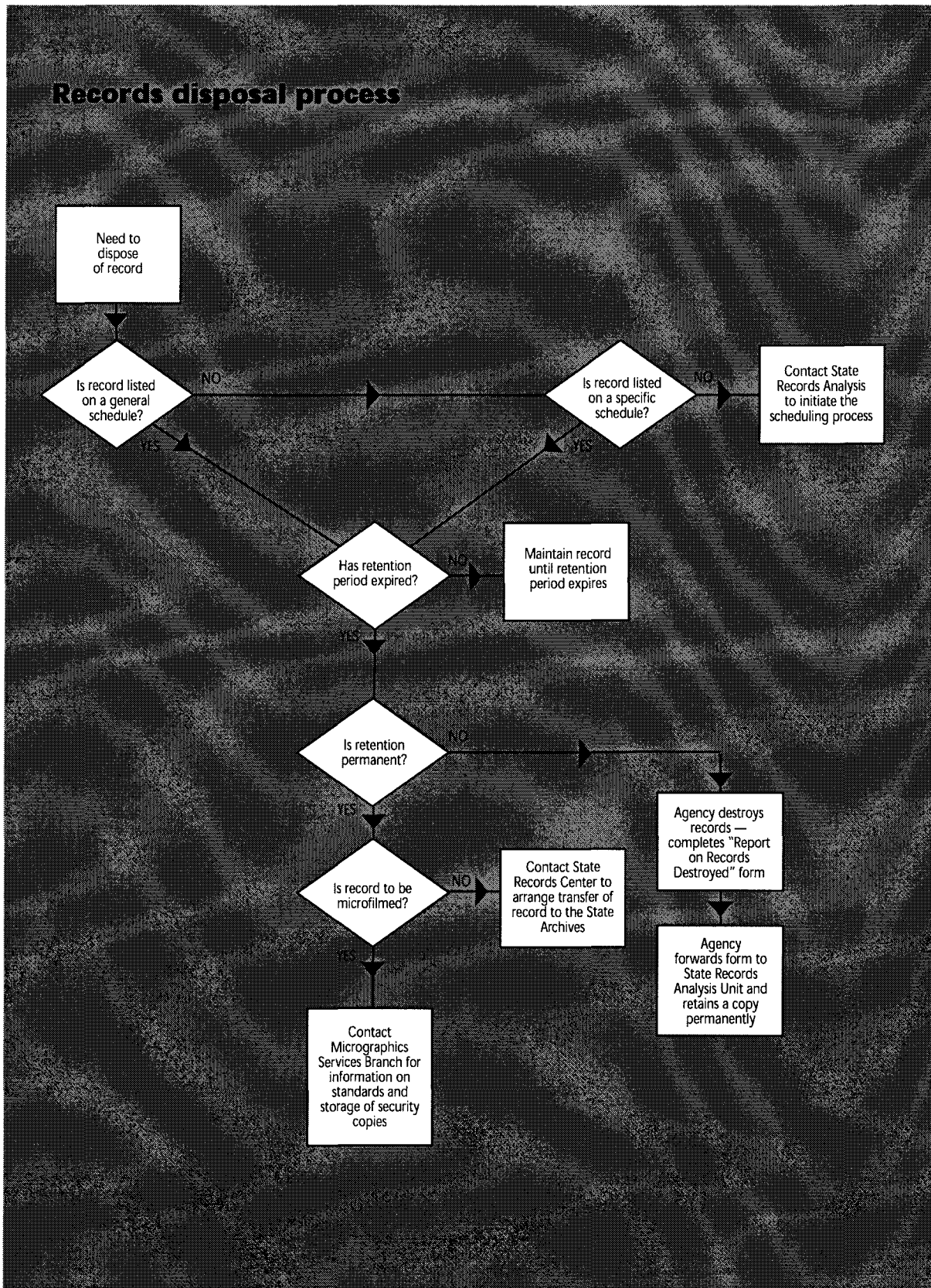
1. Enter your agency's name (Department of Health and Environmental Control) or the name of your political subdivision (Lexington County Sheriff's Office).
2. Leave block 2 blank. This block will be completed by SC Department of Archives and History Record Analysts upon receipt of this form by the Records Services Branch.
3. Enter any division or office identification which will clarify the records destroyed (Retirement System, State Law Enforcement Division).
4. Enter the date your agency prepares this form.
5. The official making the report should sign here. The approving authority must be the agency's chief administrative officer or authorized representative. In most state agencies, this authorized representative may be the agency records officer. In local agencies this authorized representative may be the manager, administrator, elected department head or other designated official.
6. Enter the exact record series title. Each series title should correspond to the one cited in the record retention schedule.
7. Enter the appropriate record series number for each record series destroyed.
8. Enter the earliest and latest dates covered by the records destroyed (2/1992-5/1993; or 1987-1990).
9. Enter the volume (in cubic feet) of records destroyed. *See 11 below.*
10. Enter the date (month and year) of destruction (3/1993; 1/1987; 12/1980).
11. Enter the total volume of records destroyed. Add figures entered in column 9.

## TABLE OF VOLUMES

	QTY.	ITEM/SIZE	CAPACITY
<b>C A B I N E T S</b>	1	vertical letter-size file drawer	1.5 cubic feet
	1	vertical legal-size file drawer	2.0 cubic feet
	1	lateral legal-size file drawer	2.5 cubic feet
<b>B O X E S</b>	1	standard Records Center box	1.0 cubic foot
<b>S H E L V E S</b>	1	letter-size open shelf—36" long	2.0 cubic feet
	1	legal-size open shelf—36" long	2.5 cubic feet
<b>C A R D  F I L E S</b>	10	12" rows of 3" x 5" cards	1.0 cubic foot
	6	12" rows of 4" X 6" cards	1.0 cubic foot
	4	12" rows of 5" x 8" cards	1.0 cubic foot
	5	14" boxes of tab cards	1.0 cubic foot

### CUBIC FOOT EQUIVALENCY FORMULA

$$\frac{L \times W \times H \text{ (in inches)}}{1728 \text{ inches}} = \text{cubic feet/unit}$$



## **General Retention Schedule For Financial Records Generated By State Agencies**

### **12-700. Introduction and general matters; application of schedule.**

The following general records retention schedule contains minimum retention periods for the official copy of the agency's records. These retentions and dispositions apply regardless of physical format, i.e., paper, microfilm, electronic storage, digital imaging, etc. Convenience, informational or duplicate copies are not governed by this regulation and may be destroyed when no longer needed for reference. Before disposing of public records under this general schedule, agencies must ensure that records have met all applicable federal and/or state audit, legal, litigation, fiscal and other retention requirements. To destroy records in accordance with this regulation, state agencies must complete and submit a report of records destroyed form to the State Archives after eligible records have been destroyed. These forms are available from the Department's Division of Archives and Records Management. State agencies must also contact the Department of Archives and History in order to transfer permanent records to the State Archives for archival retention. This general schedule supersedes all schedules approved previously for the same records series. However, state agencies may opt out of this general schedule, and request the continuing use of existing schedules or the establishment of specific retention schedules for their records when appropriate, necessary or in order to avoid conflict with other laws and regulations. This general schedule does not apply to higher education institutions and state agencies whose accounting and financial records are not summarized in the Statewide Accounting and Reporting System.

### **Subarticle 1- Accounting Records**

#### **12-701. Reconciliations**

**A. Description:** Used monthly to reconcile an agency's record of internal accounting balances with recorded accounting balance from the Comptroller General's Office and the State Treasurer's Office. Information includes cash, expenditure and revenue account balances by mini code, subfund and/or object code; Statewide Accounting and Reporting System data; cash, investment and debt account balances at the State Treasurer's Office, if applicable; an explanation of exceptions or discrepancies; and related information.

**B. Retention:** 3 years; destroy.

#### **12-702. Schedule of Federal Financial Assistance**

**A. Description:** Used annually to report the federal financial activity of a state agency to the State Auditor's Office. The State Auditor's Office uses this information to prepare the Statewide Schedule of Expenditure of Federal Awards. Information includes title of federal program or grant, project and phase code, grant number, starting fund balance, receipts, expenditures, other additions, other deductions and ending balance.

**B. Retention:** 3 years; destroy.

**12-703. Sole Source Procurement File**

**A. Description:** Used to document procurements made when there is only one source for the required supply, service or construction item. This file contains a Justification for Sole Source Procurement, Record of Sole Source Contracts, and Quarterly Reports on Sole Source. Information includes type of procurement, the basis for sole source determination, the reason no other vendor is suitable, date, name of governmental body, authorized signature and title. Also included is the purchase order number, item description, commodity code, dollar amount, each contractor's name, the amount and type of each contract, and a listing of supplies, services, or construction procured under each contract. Copies of the Quarterly Reports on Sole Source are scheduled to be retained for five years by the chief procurement officers.

**B. Retention:** 3 years; destroy.

**12-704. Trade-in Document File**

**A. Description:** Used to document trade-in sale transactions which reflect property that is traded in as partial or full payment for an agency purchase. This file contains Request for Trade-in Document and Record of Trade-in Sales. Information includes agency name, address, requestor's name, location of property, agency contact person for viewing property, indication whether trade-in is being applied to a sole source and new purchase. Also included is commodity code, description, purchase date, make, model/serial number, trade-in value, net cost, new item, purchase order number and other related information.

**B. Retention:** 3 years; destroy.

**12-705. Accounts Receivable Journal**

**A. Description:** Used to keep track of receipts and basic revenue for all agency accounts. Information includes: account number, batch date, invoice number, date, control number type, payment date, invoice, debits, credits and other related data.

**B. Retention:** 3 years; destroy.

**12-706. Appropriation Transfer**

**A. Description:** Authorization for the transfer of administrative and/or program funds between different programs, funds, subfunds, and objects of expenditure within the agency. Information includes agency number, agency batch number, object code, credited to, debited from, reason for transfer, requested by, date and signature of State Budget Analyst. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-707. Bank Deposits**

**A. Description:** Document the deposit of funds into agency bank accounts. Included in the series are bank deposit forms, deposit slips or receipts. Information may also include State Treasurer's Receipt, and letter of credit for recording federal deposits.

**B. Retention:** 3 years; destroy.

**12-708. Budget Publications**

**A. Description:** Reflect various phases in the development and approval of the state's annual budget. Information includes the South Carolina State Budget as submitted by the State Budget and Control Board, General Appropriations Bill(s), Analysis of Change documents, appropriation summaries, Appropriations Act and other related information. Budget information is contained in the Annual Appropriations Act, a copy of which is being retained permanently in the State Archives.

**B. Retention:** 3 years; destroy.

**12-709. Budget Working Papers**

**A. Description:** Used to prepare the agency's annual budget requests and budget detail. Information includes a copy of the agency's proposed budget, allocation schedules, Budget and Control Board recommendation forms, general budget memoranda, back-up material and supporting documents for Budget and Control Board agenda items and legislative committees appropriation items. Budget information is contained in the Annual Appropriations Act, a copy of which is being retained permanently in the State Archives.

**B. Retention:** 3 years; destroy.

**12-710. Cash Receipts File and Journal**

**A. Description:** Cash receipts received by an agency from customers for the sale of services and commodities. Also included is the Cash Receipts Journal. Cash receipts reflect amount of sale, description of services or items sold, amount of money received, and sale date. The Cash Receipts Journal reflects date, sale description, purchase authorization number, and voucher/receipt number.

**B. Retention:** 3 years; destroy.

**12-711. Chart of Accounts**

**A. Description:** Records of accounts received from the Comptroller General's Office which list line item accounts contained in the Annual Appropriations Act. Also included is the Preliminary Chart of Accounts which lists account titles, program number, mini-code, subfund, object code and amount of final appropriation. The record copy of this series is retained in the Comptroller General's Office, as scheduled.

**B. Retention:** 3 years; destroy.

**12-712. Contingency Check Register**

**A. Description:** Agencies' list of all checks that are payable for travel and vendor expenses. Information includes payee, department number, account number, transaction code, warrant number, warrant amount, check number and check amount.

**B. Retention:** 3 years; destroy.

**12-713. Detail Budget**

**A. Description:** Prepared by an agency during the first phase of the budget process to reflect all revisions necessary to balance budget allocations, as submitted to the Budget Division of the State Budget and Control Board. Information includes program level, budget code, detail of expenditure, fiscal year, actual total funds, operating budget, estimated total funds, appropriated general funds, estimated federal funds, estimated earmarked funds, and estimated restricted funds. Budget information is contained in the Annual Appropriations Act, a copy of which is being retained permanently in the State Archives.

**B. Retention:** 3 years; destroy.

**12-714. Disbursement Journal**

**A. Description:** A listing of disbursement vouchers prepared by the agency to authorize payment of expenses incurred. Information includes voucher number, date, amount of disbursement, and to whom payment was made.

**B. Retention:** 3 years; destroy.

**12-715. Disbursement Vouchers**

**A. Description:** Official copies of vouchers prepared by an agency and sent to the Comptroller General's Office to request payment for agency expenditures. Information includes disbursement voucher number, date, description of transaction, amount, and total. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-716. External Procedure Manuals**

**A. Description:** Guidelines used by state agencies to report financial transactions. Examples include Comptroller General's Generally Accepted Accounting Principles (GAAP) Closing Procedures Manual, Policies and Procedures of the State Comptroller General; Budget and Control Board's Budget Request Manual, Detail Budget Preparation Manual, State Procurement/Information Technology State Term Contracts Manual, and Information Technology Contract Catalogue.

**B. Retention:** Until updated, superseded or no longer needed for reference; destroy.

**12-717. General and Subsidiary Ledgers**

**A. Description:** One or more series of computer or non-computer generated financial ledgers providing final year-to-date summary accounting data and a permanent audit trail for all fiscal receipt and disbursement transactions affecting any and all agency funds and accounts, including receipts and expenditures from all revenue sources, both public and private. Electronic records include annual accounting code data and computer system documentation needed to access accounting information. Since fiscal year 1981, accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this centralized accounting and reporting system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:**

- (1) Ledgers created in or before fiscal year 1980-1981: State Archives: Permanent.
- (2) Ledgers created after fiscal year 1980-1981: 3 years; destroy.

**12-718. Generally Accepted Accounting Principles (GAAP) Closing Packages**

**A. Description:** Closing packages consist of GAAP forms submitted annually to the Comptroller General's Office to indicate year end adjustments for GAAP reporting. Information includes annual financial statement, the agency's name, due dates, purpose or objective, area of accounting data, any action to be taken, description, and dollar amount. Selected portions of this series are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-719. Generally Accepted Accounting Principles (GAAP) Reporting System Working Papers**

**A. Description:** Working papers consist of notes, working drafts and copies of GAAP forms used to support all entries in an agency's closing package for GAAP reporting. Information includes date, computations, analysis, justifications, recommended adjustments for GAAP reporting, and other related information.

**B. Retention:** 3 years; destroy.

**12-720. Information Technology (IT) Plans and Requests Files**

**A. Description:** Copies of IT Plans submitted by state agencies and institutions outlining their anticipated information technology needs, and requests from state agencies and institutions concerning information technology items not covered in the Annual IT Plan. The plans are submitted on an annual basis and when approved provide agencies and institutions with authority to request the procurement of information technology systems. The present plan includes executive summary, application, technical (equipment) descriptions and training requirements, organizational, budget summary and other related information. The requests include the technology request form and purchase requisition for the item/items. Also included in this series are related cover letters, comments by designated parties and approval or disapproval decisions. Selected portions of this series are scheduled to be retained permanently in the State Archives through the State Budget and Control Board, Division of Research and Statistical Services.

**B. Retention:** Until no longer needed for reference; destroy.

**12-721. Insurance Policies Files**

**A. Description:** Document agency insurance policies and related correspondence and memoranda. Policies concern group hospital insurance, automobile liability, fire and extended coverage, and tort liability. Contents include endorsements from the Insurance Reserve Fund, renewals, changes, copies of policies, correspondence, information from insurance seminars and a listing of office contents and their values.

**B. Retention:** Until no longer needed for reference; destroy.

**12-722. Interdepartmental Transfer (IDT) Credit Invoices**

**A. Description:** Prepared by an agency to bill another state agency for services rendered. Also used to record transfers of funds between state government agencies. Information includes name of agency, mailing address, city, code number, month, year, date, itemization of payments, adjustments, total, invoice number, fiscal year, from department credit to division, warrant numbers and date, organizational number, account number, account title, fiscal year, transaction code and amount.

**B. Retention:** 3 years; destroy.

**12-723. Interdepartmental Transfer (IDT) Vouchers**

**A. Description:** Prepared and used by an agency to request transfer of funds to another agency to pay for services rendered. Information includes voucher number, date, payee, charged to, warrant number and date, authorization, official title of person authorizing payment, organizational number, fiscal year, account number, account with, transaction code, amount charged, and total amount charged. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-724. Journal Vouchers**

**A. Description:** Used to make any adjustments or corrections to accounting records for the agency. Information includes month, day, year, journal entry number, account number, department, fund, class, debit, credit, remarks, total, requested by, and authorized signature. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-725. Mail Receipts**

**A. Description:** Document registered and certified mail receipts received by an agency. Registered mail receipts reflect the following information: number of articles, addressee address, receipt date, values, surcharges, total number of pieces listed and received. Certified mail receipts indicate type of service, whether delivery is restricted, addresses, certification number, insured number, date post-marked and signature.

**B. Retention:** 3 years; destroy.

**12-726. Purchase Orders/Requisitions**

**A. Description:** Official copies of purchase orders/requisitions used by state agencies to authorize the purchase of supplies, equipment and services. Included are Purchase Orders, Purchasing Requisitions, and related invoices. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-727. Receipt Books**

**A. Description:** Record of funds received directly from patrons and applicants in payment of such expenses as billable services for patrons, licensing fees, examination charges, and other fees for which the agency receives payment. Information includes receipt date, receipt number, receipt of, amount of payment, and account name and/or account number.

**B. Retention:** 3 years; destroy.

**12-728. Emergency Procurement File**

**A. Description:** Used to document the purchase of authorized emergency procurements. This file contains a Justification for Emergency Procurement, a Record of Emergency Contracts, and Quarterly Reports on Emergency Procurement. Information includes type of emergency procurement, name of vendor, the basis for the emergency determination, date, the reason no other vendor is suitable, name of governmental body, and authorized signature. Also included are purchase order number, date, item description, commodity code and dollar amount, each contractor's name, the amount and type of each contract, and a listing of supplies, services, or construction procured under each contract. Copies of the Quarterly Reports on Emergency Procurement are scheduled to be retained for five years by the chief procurement officers.

**B. Retention:** 3 years; destroy.

**12-729. Small And Minority Business Reporting File**

**A. Description:** Reports prepared quarterly by an agency and used to ensure that businesses owned and operated by minorities are afforded the opportunity to fully participate in the overall procurement process of the state. Information includes Budget Expenditure-Construction/Renovation Information Forms and Procurement Information Forms.

**B. Retention:** 5 years after becoming inactive; destroy.

**12-730. State of South Carolina Comprehensive Annual Financial Report**

**A. Description:** Agency copies of published reports generated by the Comptroller General's Office and used to provide a comprehensive analysis of the financial activities and fiscal status of state government during the reporting period (fiscal year). Information contained in the report includes an introductory section, general purpose financial statements (overview), and a section titled Combining Financial Statements which includes information on special revenue funds, internal service funds, and fiduciary funds. Also included in the report is a statistical section which contains information concerning state expenditures, revenues, income and sales tax rates, demographic statistics, and net general obligation bonds and notes per capita. The report is generated annually for the fiscal year according to generally accepted accounting principles and distributed by the Comptroller General's Office. Copies of this series are scheduled to be retained permanently by the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-731. Statewide Accounting And Reporting System (STARS) Financial Reports**

**A. Description:** Generated by the Comptroller General's Office to record the STARS financial transactions of the agency. Examples of the reports include Appropriation Balances, General Fund Control and Cash Status Report, Agency Transaction Register, Appropriation Transaction Detail, Analysis of Expenditures by Minor Object (Program Level and Agency Wide), Summary of Expenditures (By Program and By Fund) and other related reports. Information in this series may be generated daily, weekly, monthly and annually. Portions of this record series are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:**

- (1) Daily and weekly reports: 1 month; destroy.
- (2) Monthly and annual reports: 3 years; destroy.

**12-732. Surplus Property Disposal Reports**

**A. Description:** Filed by an agency with the State Budget and Control Board, Division of General Services Materials Management Office regarding surplus property. Information includes date acquired, cost, property category, description, manufacturer's identification number, and agency identification number.

**B. Retention:** 3 years; destroy.

**12-733. Transmittal Control Sheet**

**A. Description:** Prepared by agency to serve as a cover sheet for batches of documents sent to the Comptroller General's Office for processing. Information includes agency name and number, date, batch number, batch amount, batch type, payee names, and total value.

**B. Retention:** 3 years; destroy.

**12-734. Travel Vouchers**

**A. Description:** Vouchers prepared by an agency to claim reimbursement for employee travel expenses. Information includes name, address, social security number, agency and amount to be reimbursed. Accounting transactions have been captured in the Statewide Accounting and Reporting System of the Comptroller General's Office. Selected records generated by this system are scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-735. Vehicle Files**

**A. Description:** Document purchase, ownership, insurance and maintenance of all vehicles of an agency. Information includes purchase requisitions, purchase orders, vehicle specifications, bid requests and other documents.

**B. Retention:** 3 years after disposition of the vehicle; destroy.

**12-736. Vehicle Trip Logs**

**A. Description:** Logs completed by agencies to monitor mileage traveled in state vehicles. Information includes agency name, driver name, beginning and ending odometer readings, and comments concerning problems with vehicle.

**B. Retention:** 3 years; destroy.

**12-737. Vendor Code Requests**

**A. Description:** Forms prepared by an agency to request a vendor code from the State Budget and Control Board, Division of General Services, when the agency wants to purchase goods or services from a vendor not presently listed in the state purchasing system. Information includes vendor name, address, and new number (assigned by the Division of General Services, State procurement).

**B. Retention:** Until superseded, updated, or no longer needed for reference; destroy.

**12-738. Vendor/Commodity Code Listing Books**

**A. Description:** Books concerning master code listings of vendors and commodities, listed in the state purchasing system. Information includes vendor name, address, and code number. The commodity book lists commodity description, unit of measurement, and code number.

**B. Retention:** 3 years; destroy.

**12-739. Warranties And Service Agreements**

**A. Description:** Document service and maintenance costs on agency equipment. Information includes equipment service contract, records of service performed on equipment, costs, and related correspondence and memoranda.

**B. Retention:** 3 years after termination of agreement; destroy.

**Subarticle 2. Payroll Records**

**12-740-12-743. (Reserved for future use)**

**12-744. Electronic Funds Transfer Authorizations**

**A. Description:** Authorizations to deposit employee payroll earnings into employee bank accounts through direct deposit. Information includes employee name, name of financial institution; copy of deposit slip and other related information. Copies of Electronic Funds Transfer Authorizations are being retained in the State Treasurer's Office, as scheduled.

**B. Retention:** 3 years; destroy.

**12-745. Employer Contribution Reports**

**A. Description:** Created by the South Carolina Employment Security Commission and used to verify earnings of the agency's employees. Information includes name and address of the employer, number of persons employed during the quarter, how remittance is paid, number of places of business in South Carolina covered by the report and signature, title, date of individual filling out the report, and other documents concerning taxable and non-taxable wages of employees. Copies of this series are retained in the Employment Security Commission, as scheduled.

**B. Retention:** 3 years; destroy.

**12-746. Health Dental And Optional Life Insurance Reports**

**A. Description:** Generated by the State Budget and Control Board, Division of Insurance Services to reconcile the monthly health, dental, and optional life insurance bills of the agency. Information includes agency name, address, group identification number, billing period, subscriber count, premium amount (employer/employee shares), source of funds, premium due and other related information. Copies of this series are retained in the State Budget and Control Board, Division of Insurance Services, as scheduled.

**B. Retention:** 3 years; destroy.

**12-747. Payroll Adjustment Forms**

**A. Description:** Forms authorize the agency to deduct money from employees wages. Information includes name, social security number, amount, description of deduction, payroll period beginning date and other related information. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years after termination of employment or cancellation of the authorization; destroy.

**12-748. Payroll Check Register**

**A. Description:** Generated by the State Treasurer's Office and used to record the agency's payroll disbursements. Information includes employee name, social security number, agency number, check number, and other related information. Copies of this series are retained in the State Treasurer's Office, as scheduled.

**B. Retention:** 3 years; destroy.

**12-749. Payroll Deductions**

**A. Description:** Deduction records generated by the Comptroller General's office and used by a state agency to reference types and amounts of deductions from paychecks. Information includes agency name, employee name, type of deduction, amount and other related information. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-750. Payroll List By Section**

**A. Description:** Payroll list for referencing each agency section. Information includes section, employee name, gross pay and other related information.

**B. Retention:** 3 years; destroy.

**12-751. Payroll Register (Regular)**

**A. Description:** Generated by the Comptroller General's Office and used by a state agency to reference year-to-date pay and deductions from paychecks. Information includes employee name, social security number, gross pay, tax deductions, FICA, retirement, insurance, net pay, other deductions and related information. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-752. Payroll Vouchers**

**A. Description:** Used to verify the payroll and request payment to the Comptroller General for salaries of agency employees. Information includes name of agency, agency number, pay period, mini code, sub fund code, project code, object code, name and social security number, gross pay, perquisite, initials, multi-purpose code, gross payroll amount, signature and title of approving authority. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-753. Payroll Warrant Register**

**A. Description:** Generated by the Comptroller General's Office and used by state agencies to document payroll disbursements. Information includes warrant number, mini code, object code, employee name, social security number, gross pay, tax deductions, FICA, retirement, insurance, net pay and other related information. Record copies of this series are scheduled to be retained permanently by the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-754. Projected Payroll Biweekly Totals By Accounting System Breakdown**

**A. Description:** Used to project biweekly totals of the payroll for the agency. Information includes pay period dates, agency code number, mini code, sub fund, object code, and total amount of projected payroll expenditure from the account and other related information. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-755. Social Security Reports (Unified Wage Reporting Plan By Unit)**

**A. Description:** Used to record social security information on employees. Information includes name, social security number, year-to-date taxable and nontaxable income, FICA, federal and state income taxes. Payroll information is summarized in the Payroll Warrant Register which is scheduled to be retained permanently in the State Archives through the Comptroller General's Office.

**B. Retention:** 3 years; destroy.

**12-756. Standard Retirement System Quarterly and Monthly Reports**

**A. Description:** Received from the State Budget and Control Board, Division of Retirement Systems indicating employee retirement contributions. Information includes employer, employee, social security number, active member register number, non-member number, contributions, service credit and other related information. Copies of this series are retained in the State Budget and Control Board, Division of Retirement Systems as scheduled.

**B. Retention:** 3 years; destroy.

**12-757. Workers' Compensation Insurance Files**

**A. Description:** Used to document the payment of workers' compensation insurance premiums. Information includes an interdepartmental transfer for payment of premiums; a form to the State Workers' Compensation Fund reflecting the total amount due and payment due date with attached memos; and a Workers' Compensation Insurance Quarterly Report reflecting the code, agency, source of funds, total salaries for the quarter, amount of payment due, totals, certified correct and authorizing signatures.

**B. Retention:** 3 years; destroy.

## Homeownership Loan File Retention Questionnaire

June, 2002

Please take a minute to complete the following questionnaire. I would appreciate your signing the form so I may follow up if I have additional questions.

1. How often do you use the current microfilm loan files?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
2. How would you rate the clarity of the microfilm records?
  - A. Very clear
  - B. Fair
  - C. Poor
  - D. Illegible
  
3. How often have you needed a file and it was unavailable because file had been sent out for microfilming and microfilm had not been received back from vendor?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

## Employee Phone List

<b>Executive</b>		Jasinski, Brian 4-2033	Howard, Tammy 4-2329	
Hinson, Don - <i>Exec. Dir.</i> 4-2276		Schwartz, Dan 4-2032	Jaksic, Ronald 4-2377	
Frye, Ron 4-5020		Sipos, Todd 4-2026	Johnson, Brenda 4-0341	
Tuller, Willie 4-2125		Spear, Chris 4-2302	Lewis, Crystal 4-3382	
Williams, Sylvia 4-2000		<b>Procurement</b>		
<b>Internal Audit</b>		Yarborough, Foster - <i>Director</i> 4-2016	Locklear, Risa 4-0384	
Seymour, Debra - <i>Auditor</i> 4-0602		Wood, Debra 4-2019	Lukasewski, Luke 4-3152	
<b>Legal</b>		<b>Public Information</b>		
Levy, Lewis - <i>Gen. Counsel</i> 4-2368		Brooks, Alice - <i>Director</i> 4-2367	Quick, Janet 4-1089	
Legal Temp 4-4761		Pearson, Barbara 4-2364	Rhodes, Richard 4-2297	
McAllister, Deborah 4-2035		<b>Contract Admin-Payments</b>		
<b>Planning/Research</b>		Tant, Bruce - <i>Director</i> 4-2381		
Evans, Marva - <i>Director</i> 4-2359		Longshore, Cheryl 4-0875	McMillian, Laurie 4-0635	
<b>Development</b>		Roakes, Tracey 4-3156		
Styons, Turner - <i>Director</i> 4-2181		Sweat, Tracey 4-9480	Trail, Loraine 4-2378	
<b>Housing Development</b>		<b>Homeownership</b>		
Thomas, Robert - <i>Director</i> 4-2150		Rivers, Matt - <i>Director</i> 4-2127	<b>Family Self-Sufficiency</b>	
Decker, Lori 4-2165		Reeves, Ami ✓ 4-1672	Watkins, Christine 4-2282	
Johnson, Leanne 4-2147		<b>Loan Administration</b>		
Nicholson, Laura 4-1348		Brewer, Lisa - <i>Director</i> ✓ 4-2129	<b>Voucher Administration</b>	
Sutton, Dorothy 4-2517		Elrod, Todd ✓ 4-2149	Linhardt, Paul - <i>Director</i> 4-2316	
Walker, Sandra 4-2244		Miller, Sherri ✓ 4-2122	Allen, Kathy 4-2347	
<b>Housing Initiatives</b>		<b>Loan Purchase</b>		
Williams, Valarie - <i>Director</i> 4-2250		Burnside, Emily - <i>Director</i> 4-2078	Belton, Nadine 4-2328	
Alston, Wes 4-4577		Dozier, Altrena ✓ 4-2065	Blakely, Eula 4-2331	
Clark, Richard 4-2268		Kirby, Cathy ✓ 4-0102	Coleman, Elizabeth 4-2322	
Ellington, Fran 4-2266		Storm, Cyndy ✓ 4-2066	Rickenbacker, Lynda 4-2341	
Fairley, Nancy 4-2212		Willis, Christine ✓ 4-2068	Urbates, Claire 4-2350	
Granger, Pat 4-2207		<b>Mortgage Servicing</b>		
Tribble, Janis 4-2140		Wicker, Richard - <i>Director</i> ✓ 4-1187	<b>Voucher Program</b>	
Willetts, Jennifer 4-2260		Brown, Yvonne ✓ 4-2123	Stinson, Jimmie - <i>Director</i> 4-2305	
<b>Underwriting</b>		Combs, Arlene ✓ 4-2097	Bowen, Carl 4-1257	
Moore, Hank - <i>Director</i> 4-2146		Edmonds, Bernice ✓ 4-1871	Bradley, Bob 4-2287	
Ham, Scott 4-2259		Hinton, Ophelia 4-2067	Broadaway, Beverly 4-1367	
<b>Finance &amp; Administration</b>		Johnson, Betty 4-2321	Gallman, Tammy 4-2375	
Boozer, Wanda 4-2176		Kitchens, Margie ✓ 4-2418	Harry, Snoann 4-2850	
<b>Finance</b>		Marvin, Jeannie ✓ 4-1879	Laws, Wes 4-2285	
Moore, Rosalia - <i>Controller</i> 4-2095		Salane, Alison ✓ 4-2098	McCarty, Bob 4-2286	
Adams, Audrey 4-2086		Shaw, Rene ✓ 4-3566	Melendez, Jesus 4-2283	
Davis, Ron 4-2096		Smith, Rhonda ✓ 4-1593	O'Neal, June 4-2379	
Hodge, Rachel 4-2085		Spann, John ✓ 4-2134	Phillips, Ron 4-1651	
McKinney, Monica 4-0580		Spires, Kim 4-2131	Siegling, Carter 4-2284	
Scott, Yolanda 4-2094		<b>Rental Asst. &amp; Compliance</b>		
Walker, Kay 4-2090		Knight, Ed - <i>Director</i> 4-2307	<b>FAX / TTY / CONFERENCE RM'S</b>	
<b>Human Resources</b>		Whitehead, Marian 4-3688	Fax, Main .....25 3-6800	
Anderson, Barbara - <i>Director</i> 4-2002		<b>Compliance Monitoring</b>		
Preston, Renee 4-2008		Mitchell, Gary - <i>Director</i> 4-2173	1st Floor Fax..... 4-2390	
<b>Information Technology</b>		Barfield, Laura 4-1310	Housing Dev. / HR. / Procurement	
Spears, Clif - <i>Director</i> 4-2027		Bates, Lillian 4-2132	2nd Floor Fax..... 4-2356	
Birgerson, John 4-2028		Hough-Hicks, Linda 4-1260	Executive / Rental Assist / Compliance	
Cacioppo, Joe 4-3539		Ragon, Jay 4-1548	3rd Floor Fax..... 4-2365	
<b>Contract Admin-Administration</b>		Richardson, Harry 4-1248	Finance / ITC	
Hutto, Richard - <i>Director</i> 4-2148		<b>3rd Floor Fax..... 4-2366</b>		
Choice, Mattie 4-2136		711 Bluff Rd Fax..... 4-2424	Contract Admin / Legal	
Fletcher, Donna 4-2337		Loan Purchase	711 Bluff Rd Fax..... 4-2433	
Geiger, Frank 4-0336		Mortgage Servicing	TTY..... 4-2369	
Hersey, Michael 4-3150		Board Rm 2nd Floor 4-2281	Conference Rm 2nd Floor 4-2270	
		Conference Rm 3rd Floor 4-0266	Agency Toll-free #..... 1-800-432-5007	

Homeownership Loan File Retention Questionnaire **Summary**

1. Usage	Weekly 2	Monthly 1	Quarterly 2	Yearly 7	Never 6*	
2. Clarity of microfilm	Very good 0	Fair 9	Poor 2	Illegible 1		
3. Occurrence of file unavailable	Daily	Weekly	Monthly	Quarterly 2	Yearly 3	Never 7
4. Is filing system clear & easy use	Yes 6	No 6				

Comments:

Would prefer on-line use, would be easier access & easier to read.  
 Reading microfilm makes me feel carsick.  
 Current system loses track of file between final doc approval & completion.  
 The file could be in one of five places including off site being filmed.  
 Tracking down a file can be very timely & frustrating.  
 Book containing reel numbers is not set up in a user friendly way.  
 I always ask for assistance.  
 I find microfilm very confusing & timely to use.  
 I believe there are much more efficient alternatives.  
 State records & retention requires microfilm for storage.  
 It is my understanding that microfilm is the only approved record retention method for long-term storage, other than keeping the paper.

\* These surveys did not answer questions 2-4

Homeownership Loan File Retention Questionnaire **Summary**

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4. Is filing system clear & easy use	Yes 6	No 6				

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 method for long-term storage, other than keeping the paper.

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## Homeownership Loan File Retention Questionnaire

June, 2002

Please take a minute to complete the following questionnaire. I would appreciate your signing the form so I may follow up if I have additional questions.

1. How often do you use the current microfilm loan files?
  - A. Daily
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  - C. Once a month
  - D. Once a quarter
  - E. Once a year
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2. How would you rate the clarity of the microfilm records?
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  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

# Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?  
                 Sort of

5. What are you usually looking for when you go to the microfilm files?

A file for a loan assumption.

Additional Comments:

I would rather have these online and easier to access. Reading these makes me feel car sick.

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Cyndy Storm

## Homeownership Loan File Retention Questionnaire

June, 2002

Please take a minute to complete the following questionnaire. I would appreciate your signing the form so I may follow up if I have additional questions.

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never

4. Is the filing system clear and easy to follow?

E. Yes

F. No      Why?

*poorly organized, lack of accurate  
descriptive catalogue of collection content  
and changes that have been made to content.*

5. What are you usually looking for when you go to the microfilm files?

*locate copies of original documents  
missing from screening files.*

Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: John R. Spano

# Homeownership Loan File Retention Questionnaire

June, 2002

Please take a minute to complete the following questionnaire. I would appreciate your signing the form so I may follow up if I have additional questions.

1. How often do you use the current microfilm loan files?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
2. How would you rate the clarity of the microfilm records?
  - A. Very clear
  - B. Fair
  - C. Poor
  - D. Illegible
3. How often have you needed a file and it was unavailable because file had been sent out for microfilming and microfilm had not been received back from vendor?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never

4. Is the filing system clear and easy to follow?

- E. Yes
- F.  No

Why?

The current system loses track of the file between approval of final docs and the film completion stage. The file may be in one of five places or it may be outside the building in the filming process. Tracking down the file is almost impossible.

5. What are you usually looking for when you go to the microfilm files?

Certain forms that the borrower or the lender requests. Example: copy of - notice to buyer, Borrowers Acknowledgment, Contract, etc.

Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Cathy Kurl

**Homeownership Loan File Retention Questionnaire**  
**June, 2002**

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  - E. Once a year
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3. How often have you needed a file and it was unavailable because file had been sent out for microfilming and microfilm had not been received back from vendor?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No

Why?  
The book currently containing reel no's is not set up in a user friendly manner.

5. What are you usually looking for when you go to the microfilm files?  
Documents that are not in L.A. Servicing or default files. Could be anything from copy of Note to tax return.

Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Wendy Brown 6/5/02

## Homeownership Loan File Retention Questionnaire

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

I have always asked for assistance.

5. What are you usually looking for when you go to the microfilm files?

Copies of Note & Mortgage

Additional Comments:

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Andrea P. Cornish

**Homeownership Loan File Retention Questionnaire**  
**June, 2002**

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  - D. Illegible
  
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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never Due to low usage of machine

4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No Why?  
el find it very confusing and tedious to use

5. What are you usually looking for when you go to the microfilm files?  
The times el have need it has been for a copy of the Borrower's Acknowledgement, appraisal, or HUD-1 Statement.

Additional Comments:  
\_\_\_\_\_  
\_\_\_\_\_

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside  
Your Name: Alison Salas

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

*It varies depending on the situation. Lenders sometimes need a copy of something they forgot to copy and need for an audit.*

Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Christine Wilcox

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

Appraisals

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Additional Comments:

In regard to #4... I work w/ the system & am the responsible party to oversee it. I do ~~think~~ believe there are much more efficient alternatives!

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Tom J. Ebeol

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - C. Once a month
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  - E. Once a year
  - F. Never
  
2. How would you rate the clarity of the microfilm records?
  - A. Very clear
  - B. Fair (occasionally "poor" would apply)
  - C. Poor
  - D. Illegible
  
3. How often have you needed a file and it was unavailable because file had been sent out for microfilming and microfilm had not been received back from vendor?
  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never see my response to #5.
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No Why?

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5. What are you usually looking for when you go to the microfilm files?

A copy of the Mortgage & Assignment for loans that have  
paid in full and original documents were previously  
sent to our servicers. I use this info. to complete Lost  
Mortgage Satisfactions.

Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Shern Miller

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
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  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

*Receipts, notes*

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name:

*Margie O. Kitchens*

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never

4. Is the filing system clear and easy to follow?

E. Yes  
F. No Why?

System was updated in March 2002 - Book was in the process of being updated.

5. What are you usually looking for when you go to the microfilm files?

Assistance to employees - misc.

Additional Comments:

Let me know if I can be of assistance - state records + retention required microfilm for storage

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Leo Brewer

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - A. Daily
  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

*could be anything*

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Additional Comments:

*It is my understanding that microfilm is the only approved record retention method for long term storage other than keeping the paper. Record retention requirements are approved by Archives & History*

Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: *Richard Wicker*

# Homeownership Loan File Retention Questionnaire

## June, 2002

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  - C. Once a month
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  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Shaw 06-06-02

# Homeownership Loan File Retention Questionnaire

## June, 2002

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  - B. Once a week
  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Ann Keen

# Homeownership Loan File Retention Questionnaire

## June, 2002

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  - C. Once a month
  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Altrena Dozier

# Homeownership Loan File Retention Questionnaire

## June, 2002

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  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Glenn Smith

**Homeownership Loan File Retention Questionnaire**  
**June, 2002**

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  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name:

*Bernice B Edwards 6/5/02*  
*I do not use the microfilm machine.*

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  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: Jeanne Martin

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - D. Once a quarter
  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - E. Once a year
  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

## Homeownership Loan File Retention Questionnaire

June, 2002

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  - D. Once a quarter
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  - F. Never
  
4. Is the filing system clear and easy to follow?
  - E. Yes
  - F. No      Why?

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5. What are you usually looking for when you go to the microfilm files?

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Additional Comments:

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Thank-you for taking the time to complete this questionnaire. Information gathered will be used in developing an alternative permanent loan file record retention process.

Return the completed questionnaire to Emily Burnside

Your Name: \_\_\_\_\_

RESEARCH PROPOSAL  
CERTIFIED PUBLIC MANAGER PROGRAM

NAME Emily T. Burnside CLASS CPM – 2003 DATE 05-30-2002

ORGANIZATION South Carolina State Housing Finance and Development Authority

PROPOSED TITLE OF YOUR PROJECT Improving the Homeownership Loan Record Retention Process

What is the problem you wish to investigate? \_\_\_\_\_

Currently the complete loan origination files are maintained on microfilm. The quality of the record is very poor and the microfilm machine is old and out dated. Replacement parts will be unavailable in the future and these file are required to retain for the life of the loan plus 3 years (max 33 years). I will be investigating alternative methods of maintaining the completed loan origination files.

Why is this a problem? \_\_\_\_\_

Existing machine is obsolete, record quality is very poor and records are unavailable for long periods of time when they are sent out for microfilming.

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What sub-problems or roadblocks do you need to address?

- |  |   |
|--|---|
| 1. <u>Cost</u>                         | 4. <u>Record retention requirements</u> |
| 2. <u>Input from all departments</u>   | 5. <u>Retrievable requirements</u>      |
| 3. <u>Contract with current vendor</u> | 6. _____                                |

Statement of the problem in an affirmative sentence \_\_\_\_\_

To evaluate the Homeownership mortgage loan file retention process in order to identify a cost-effective way to improve the quality of the permanent record and to decrease the amount of time from loan funding to permanent file availability and increase user accessibility.

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What information is necessary to address each sub-problem or roadblock and how will this information be available?

Data Needed

Data Availability

- |  |  |
|--|--|
| 1. <u>Document current process</u>         | 1. <u>Flow of file through process to microfilming</u> |
| 2. <u>Current cost</u>                     | 2. <u>Finance records &amp; employee interviews</u>    |
| 3. <u>Alternative loan storage process</u> | 3. <u>Vendors, State Archives, State MMO</u>           |
| 4. _____                                   | 4. _____   |
| 5. _____                                   | 5. _____   |
| 6. _____                                   | 6. _____   |

PLEASE USE THIS SPACE TO ELABORATE ON ANY OF THE PRECEDING INFORMATION.

The Homeownership Division consists of three departments: loan purchase, loan administration, and loan servicing. Original mortgage loan files are currently retained in the loan purchase department until final recorded documents are received from the originating lender. The files are then split into original documents to be retained for the life of the loan and all others loan documents to be sent for microfilming. These split files are forwarded to the loan administration department where all loan documents are maintained in file cabinets for seven months from date of purchase, then the files to be microfilmed are sent out to a vendor for microfilming. The files to be microfilmed are sent in batches several times a year. Our current vendor is encouraging the Homeownership Division to upgrade our record retention process. Last year over 189,953 frames (pages) were filmed. The microfilm files are difficult to read and outdated. An updated, cost-effective method of file data retention is greatly needed.

Submitted by:

E. J. Burnside

Approved by:

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