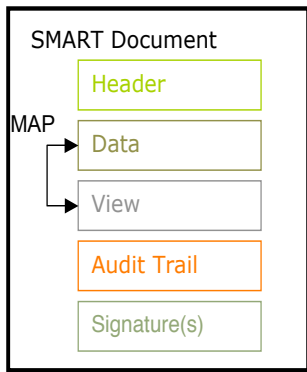


What is SMART?

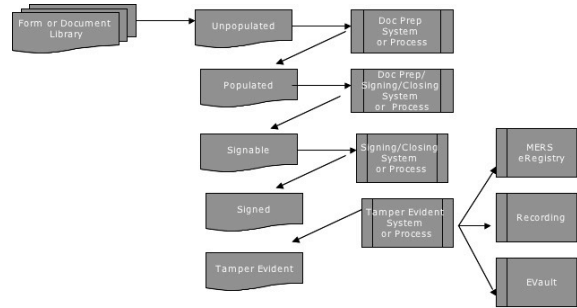
SMART =	
<u>S</u>ecurable	Ensures that the SMART document has not been tampered with or altered
<u>M</u>anageable	Ensures that “lights-out” processing of the document is possible
<u>A</u>rchivable	Document can be easily stored for the length of time prescribed by the business process
<u>R</u>etrievable	Document and data can be electronically accessed and reviewed when necessary
<u>T</u>ransferable	Documents can be transferred easily transferred from closing table to lender to recorder, vault to vault, etc.

Sections of a SMART Document



information about the entire document
lights out processing
snapshot
Record of changes and updates
Information about signatures

Lifecycle



Lifecycle States

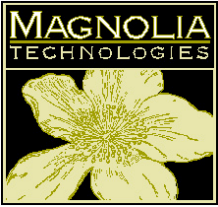
Unpopulated	Template or “blank form”
Populated	Data in the data section and the view
Signable	Signers and signature lines identified
Signed	Document has been signed
Tamper Evident	Tamper evident signature has been applied
Recordable	Document is ready to be recorded
Recorded	Document has been recorded
Voided	Document has become invalid
Exported	Document has been transferred to another media or data store

SMART Document Categories

	Header	Data	View
1	✓	✓	✓ html web page
2	✓		✓ html web page
3	✓	✓	✓ image
4	✓		✓ image
5	✓	✓	
6	✓		✓ svg
7	✓	✓	✓ svg

Signature Types

Signature Line	Placeholder on an unsigned document for a signature
Text	Click through or typed signatures
Image	Holographic image of a signature or a digitized image of a signature
Digital	Cryptographic technologies to generate a unique numeric value from the signed document
Object	Identity signatures which can be digital or biometric (from a fingerprint or retinal scan)
Tamper Evident	A special case of a digital signature. The tamper evident signature is used to provide document integrity by associating a calculated code with parts of the document and by using a certificate that uniquely identifies the person/application/system. The tamper evident signature is applied as soon as possible after closing by either a system or an individual.



NAME	SMART_DOCUMENT
DESCRIPTION	Top Level of a SMART DOCUMENT
USES	HEADER, DATA, VIEW, AUDIT_TRAIL, SIGNATURES
USED BY	Not used by other elements. Root element
CONTENT	A sequence of optional and required elements
OCCURENCE	Required (default)
ATTRIBUTES	_ID, MISOVersionIdentifier, PopulatingSystemDocument Identifier, PackageIdentifier

NAME	SIGNATURES
DESCRIPTION	Signature information
USES	Signature SIGNATURE_OBJECT SIGNATURE_DATA
USED BY	SMART_DOCUMENT
CONTENT	A sequence of optional elements
OCCURENCE	Optional
ATTRIBUTES	none

NAME	HEADER
DESCRIPTION	Information about the document, signers, access and custom data
USES	DOCUMENT_INFORMATION META_DATA SIGNATURE_MODEL ACCESS_CONTROL
USED BY	SMART_DOCUMENT
CONTENT	A sequence of optional and required elements
OCCURENCE	Required (default)
ATTRIBUTES	_ID

NAME	DATA
DESCRIPTION	The data for the document
USES	MAIN MAP CUSTOM
USED BY	SMART_DOCUMENT
CONTENT	A sequence of optional and required elements
OCCURENCE	Optional
ATTRIBUTES	_ID

NAME	VIEW
DESCRIPTION	The snapshot or visual presentation of the document
USES	html (optional) svg (optional) embedded base 64 content
USED BY	SMART_DOCUMENT
CONTENT	A sequence of optional elements and PCDATA
OCCURENCE	Optional
ATTRIBUTES	_ID, _EncodingTypeDescription, _TaggedIndicator, _MIMETypeDescription

NAME	AUDIT_TRAIL
DESCRIPTION	Record of events, updates and changes to the SMART Document
USES	AUDIT_ENTRY STATUS
USED BY	SMART_DOCUMENT
CONTENT	AUDIT_ENTRY
OCCURENCE	Required
ATTRIBUTES	_ID

SMART Document Version 1.1 Quick Reference Card

NAME	DOCUMENT_INFORMATION
DESCRIPTION	Information about the document
USES	EMPTY
USED BY	HEADER
CONTENT	Attributes only
OCCURENCE	Required (default)
ATTRIBUTES	_Type, _TypeOtherDescription, _Name, _StateType, NegotiableInstrumentIndicator, MustBeRecordedIndicator, _FormNumberIdentifier, _FormIssuingEntityName, _IssuingStateName, _VersionIdentifier, SMARTDocumentCategoryType

NAME	SIGNER
DESCRIPTION	Information about individual signers of the document
USES	EMPTY
USED BY	SIGNATURE_MODEL
CONTENT	Attributes only
OCCURENCE	At least one
ATTRIBUTES	_ID, _RoleType _RoleTypeOtherDescription, SignatureType, TargetsIDREFS, SignatureIDREF, _SignatureOrderNumber, _RoleDataIDREF, AreaIDREF, SectionIDREF, DataIDREF

NAME	AUDIT_ENTRY
DESCRIPTION	Information individual events, updates and changes to a SMART Document
USES	EMPTY
USED BY	AUDIT_TRAIL
CONTENT	Attributes only
OCCURENCE	At least one
ATTRIBUTES	_ID, _PerformedByName, _ActionType, _ActionTypeOtherDescription, _DateTime, _DetailDescription, _NextActionDescription, StatusIDREF, _SystemAuthenticationName