▣ C3.ai

California County ACR Projects $1.4M in Annual Cost Savings with Document Processing Automation

Value-Driven Benefits

$1.4M	**15x**	**95%**	**92%**
annual savings projections	faster document review	compliance check accuracy	indexing accuracy

Overview

The Assessor-County Clerk-Recorder (ACR) Office at a large Southern California County is responsible for maintaining official public records. Substitution of Trustee and Reconveyance filings — critical to the mortgage payoff and lien release process — are particularly complex, requiring validation of legal language, notary fields, and payment accuracy.

Business Need

The ACR's Office relies on a manual, labor-intensive process to record key documents in the mortgage and trust deed lifecycle, including Substitution of Trustee and Reconveyance filings. Document submitters must provide original signed and notarized forms, typically accompanied by applicable fees. Upon receipt, staff manually review each document for compliance — verifying legal descriptions, signatures, and notary acknowledgements. If compliant, fees are calculated and cross-checked against payment systems before documents are routed through quality control and indexing to confirm completeness and legibility.

This end-to-end process is time-consuming, error-prone, and difficult to scale. Compliance checks rely on subjective interpretation by reviewers, fee verification requires manual reconciliation, and quality control varies across submission types. The lack of integration with core platforms such as Eagle Recorder adds further inefficiencies and delays. As document volumes grow, human review processes must scale linearly, driving up costs and limiting operational efficiency.

The Solution

The ACR Office selected C3 AI Document IQ to streamline document analysis and compliance checks for Substitution of Trustee and Reconveyance filings. In just six months, the C3 AI team implemented a multi-agent framework to automate document understanding, compliance validation, and fee verification, while maintaining human oversight for auditability. C3 AI Document IQ ingested over 1,000 pages of the County's reference materials — including Document Reference Information Manuals (DRIM), Notary Handbooks, Training Manuals, and Government Code for Fees — and codified 432 compliance rules. The C3 AI team tested the application on over 800 filings to train, tune, and validate its performance, enabling consistent, accurate, and auditable compliance checks across high volumes of submissions.

Results

C3 AI Document IQ transformed a once linear, labor-intensive process into a scalable, automated workflow. By using advanced machine learning to extract key document attributes, detect compliance issues, and validate fee parameters, the application achieved 95% compliance check accuracy, 92% indexing accuracy, and 88% fee calculation accuracy. Document reviews that once took hours can now be completed in just minutes, accelerating processing by 15x and delivering comprehensive compliance insights. These operational efficiencies are projected to unlock an estimated $1.4M in annual cost savings.

Inside the Digital Transformation

C3 AI partnered with the County's ACR Office to configure and deploy C3 AI Document IQ to streamline compliance validation and document analysis for two critical document types: Substitution of Trustee and Reconveyance filings. The implementation leveraged a sophisticated multi-agent framework that automated end-to-end document processing — achieving 95% compliance check accuracy, 92% indexing accuracy, and 88% fee calculation accuracy within six months. As a result, C3 AI Document IQ unlocked an estimated $1.4M in annual cost savings through increased accuracy and improved operational efficiency.

Intelligent Checklist Generation

This implementation began with systematically extracting and organizing compliance requirements from over 1,000 pages of the County's reference materials, including Document Reference Information Manuals (DRIM), Notary Handbooks, Training Manuals, and Government Code for Fees.

Using an advanced requirement extraction agent, C3 AI Document IQ identified and categorized 432 compliance rules that aligned with the County's recording, fee, quality, and indexing standards. These rules were organized into checklists that drive automated validation, ensuring that every document is evaluated against the objective standards. C3 AI Document IQ continuously refines these checklists based on validation outcomes and regulatory updates to maintain alignment with evolving requirements.

Advanced Content Extraction

C3 AI Document IQ uses a combination of optical character recognition (OCR), large language models (LLMs), and large vision-language models (LVLMs) to power a specialized data extraction agent. This agent identifies document structure and extracts key fields required for validation — including legal descriptions, signatures, notary acknowledgments, and fee calculations — while adapting to formatting and quality variations common in real-world document submissions. To ensure accuracy, this data extraction agent works with a dedicated data validation agent that verifies the results — eliminating inconsistencies that previously occurred when staff members interpreted documents differently.

About the California County

- Home to 2M+ residents — one of the most populous counties in CA

- Covers 7,000+ square miles

- Manages tens of thousands of public records transactions annually

Project Highlights

- 6-months from project kickoff to production-ready application

- Ingested 1,000+ pages from four data sources (Document Reference Information Manual (DRIM), Notary Handbook, Training Manual, and Government Code for Fees)

- Generated 432 unique compliance check rules for four categories (Recording, Fees, Quality, and Indexing) across the recorder workflow

- Demonstrated high accuracy in compliance checks:

  - 95% compliance check accuracy

  - 92% indexing accuracy

  - 88% fee calculation accuracy
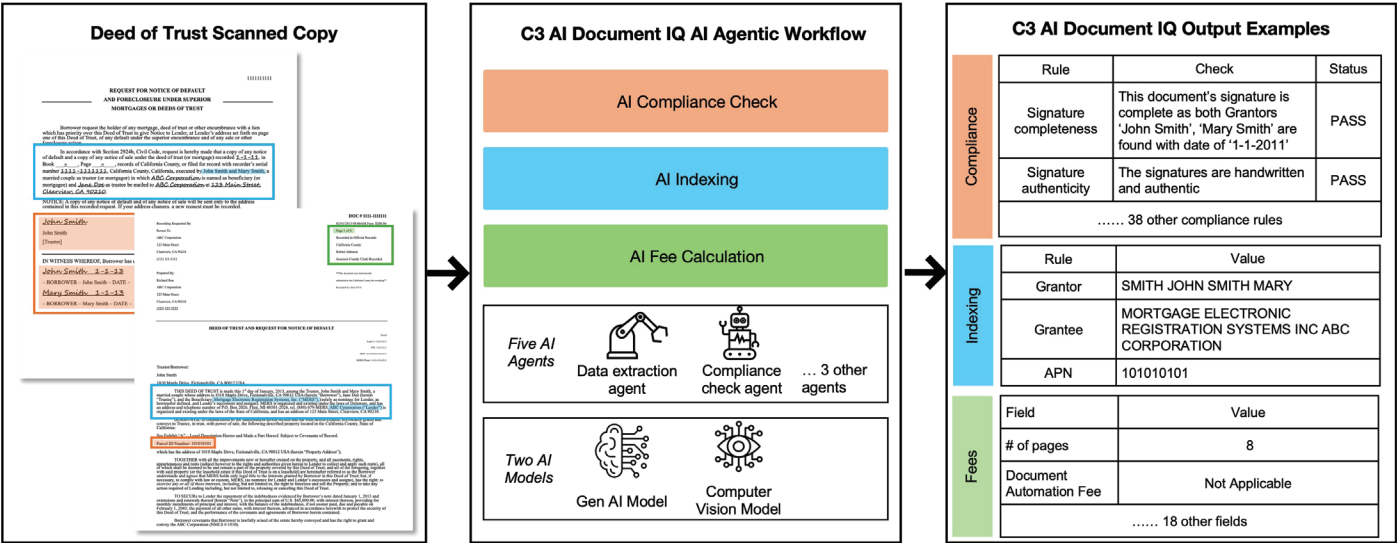
Systematic Compliance Validation

The final validation phase employs a compliance checker agent to validate extracted document content against the generated checklist requirements using structured criteria. This validation process identifies compliance issues with 96% accuracy, generates specific instructions to correct issues, and provides detailed evidence packages to support decision-making and ensure full auditability.

To complement this process, C3 AI Document IQ's fee application agent verifies payment accuracy at 98% accuracy by referencing extracted fee checklist rules, while the indexing agent achieves 92% accuracy in extracting critical information such as grantor and grantee details. The application also includes a manual override workflow that flags edge cases and complex scenarios for expert review. This built-in safeguard ensures that the application consistently delivers high operational efficiency while upholding strict regulatory compliance.

C3 AI Document IQ uses a parallelized processing architecture that enables simultaneous handling of large document volumes while maintaining high accuracy. This architecture transformed a once linear, labor-intensive process into a scalable, automated workflow. As a result, users can now gain comprehensive compliance insights in minutes – where manual reviews previously took hours — driving substantial efficiency gains and unlocking an estimated $1.4M in annual cost savings.

Figure 1. Within seconds, C3 AI Document IQ analyzes Deed of Trust documents, performing over 40 compliance checks, automatically mapping PDF data to indexing fields, extracting fee calculation details, and providing actionable recommendations.

Illustrative

Example Deed of Trust And Request for Notice of Default, 8 pages

40 Compliance rules, 3 indexing rules, and 20 fee calculation parameters for Deed of Trust build on analysis of 1000+ pages of manual and handbook

C3 AI Document IQ assess overall status and provides detailed reasoning its recommendations
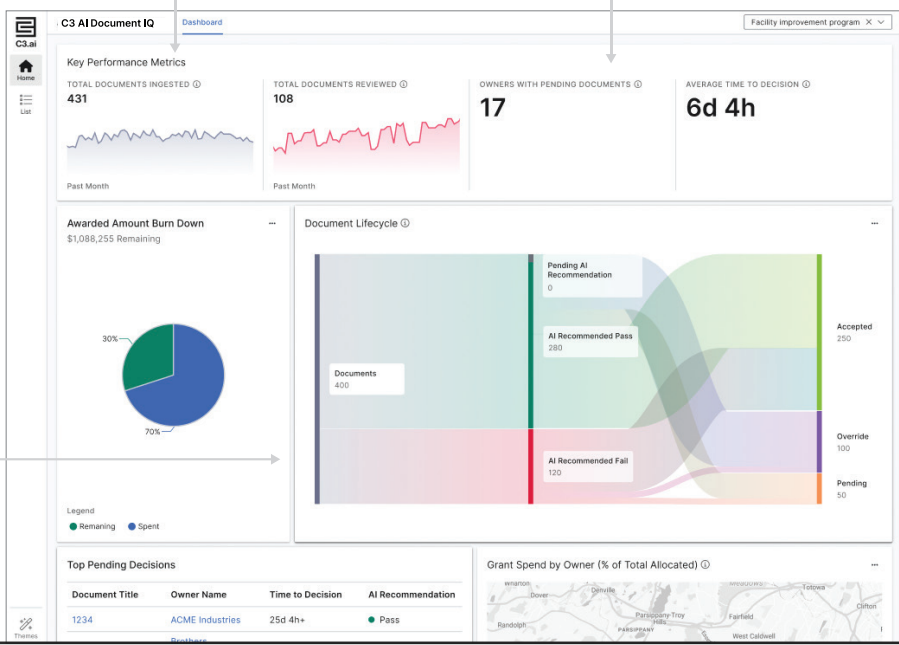
Solution Architecture

C3 AI Document IQ

Dashboard

Key Business Metrics

Enterprise Data

- Government Documents and Recordings
- Government Fee Structures
- Predefined Compliance Rules

Document Status & AI Recommendation

C3 AI Document IQ — Dashboard — Facility improvement program

Key Performance Metrics

TOTAL DOCUMENTS INGESTED	TOTAL DOCUMENTS REVIEWED	OWNERS WITH PENDING DOCUMENTS	AVERAGE TIME TO DECISION
431	108	17	6d 4h
Past Month	Past Month		

Awarded Amount Burn Down
$1,088,255 Remaining

30%
70%

Legend
● Remaning ● Spent

Document Lifecycle

Documents 400

Pending AI Recommendation 0

AI Recommended Pass 280

AI Recommended Fail 120

Accepted 250

Override 100

Pending 50

Top Pending Decisions

Document Title	Owner Name	Time to Decision	AI Recommendation
1234	ACME Industries Brothers	25d 4h+	● Pass

Grant Spend by Owner (% of Total Allocated)

Proven Results in Initial Production Deployment
Visit C3.ai/get-started