

NORTHEASTERN MINNESOTA

CHAPTER OF



PRESENTS

**EVERYTHING YOU ALWAYS
WANTED TO KNOW ABOUT
RECORDING DOCUMENTS**

2013



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WANTED TO KNOW ABOUT
RECORDING DOCUMENTS
2013**

**Presented by the County Recorder/Registrar of Titles and Members of the
Northeastern Minnesota Chapter of Property Records Education Partners**

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**NORTHEAST MINNESOTA PREP RECORDER/REGISTRAR OF TITLES
OFFICE PROCEDURE MANUAL
2013**

This manual is designed to provide an introduction to the basic principles of recording and filing documents. It is hoped, also, that all customers of this office will come to realize the complexity of the work in the Recorder's office and know that professional competency will come from practical experience. It is important to remember that the Office of the County Recorder is two legally separate offices:

the Office of the County Recorder and the Office of the Registrar of Titles.

Minnesota Statutes prohibit anyone except a licensed attorney from giving legal advice. This manual is not a substitute for legal advice, and questions regarding the validity of title and legal effects of a document are questions to be answered by competent legal advisers.

The Recorder/Registrar's and Members of the Northeast Minnesota Chapter of PREP has a commitment to provide prompt, responsive, courteous service to the public as it collects, creates and maintains accurate records and disseminates information.

The information on the following pages will outline how this commitment is met.

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PROGRAM DESCRIPTION

The operations of the County Recorder are specified and mandated by state law. Briefly, the Recorder is required to record all documents submitted by the public which are qualified to be recorded; to maintain an up-to-date and accurate set of indexes which show the current ownership of land in the entire county, and to perform all functions of a clerical and technical nature to accomplish that objective.

The Recorder, by law, is charged with passing upon the sufficiency of records presented to his office and charged with creating and displaying these records for the use of the public.

An essential consideration is that all records are open to public inspection during regular business hours, and that the public is entitled to rely upon the accuracy of what is shown on the record. Accuracy thus becomes a critical and overriding concern of the entire operation, with the resultant higher ratio of time to production that would be normal in a commercial business operation where the primary concern is profit.

All of these records are microfilmed. Security microfilm is stored off-site and working microfilm is available in both Duluth and Virginia for use by the public. Certified and non-certified copies may be purchased at either location. Beginning in the year 2000, documents are also scanned, allowing subscribers access on the internet. Information is also provided to walk-in and telephone customers.

In perspective, the operation of the entire county government depends upon the public records. Taxation of real property is the cornerstone of financing governmental operations. The ownership of the real property is thus responsible for taxes assessed; and it follows that the records must accurately reflect the status of each individual tract of land - its dimensions and locations, and the names of the owners. While each of the other offices is essential to the governmental function, they follow the Recorder's office in the flow chart: i.e., the Assessor bases his work upon the information turned over to that office by the Recorder; and in turn the Auditor collects the taxes assessed.

Understanding the work in the Recorder's office, however, does require an awareness and understanding of some of the terminology of real estate law, the legal system and property rights.

ABSTRACT PROPERTY

The evidence of title most commonly found in the United States is Abstract Title. An Abstract of Title is a history of the recorded title to a particular tract of land. It is a document which consists of a summary of the material parts of every recorded instrument affecting the title. It begins with the legal description of the land covered by the Abstract, and then shows the original patent and all subsequent recorded documents (deeds, mortgages, satisfactions, probate papers, judgments, mechanic liens, foreclosure proceedings, tax sales and others) affecting the title. Therefore, what has been certified to by the licensed abstractor (when the Abstract was last updated, and to what extent, and what records have been checked by the abstractor) determines whether the Abstract of Title is complete.

Usually a person would have a licensed attorney do an "opinion of title", based upon an examination of the Abstract of Title, to determine whether there are any title problems or defects, and if so, what should be required by affidavits, quit claim deeds, other documents or court procedure to legally clear up any title defects.

The St. Louis County Recorder's office does not have a complete tract index, but is required by law to maintain Grantor/Grantee, Mortgagor/Mortgagee indexes and a Reception Record. Since January 1, 1987, these records are being maintained on a computer system.

Quiet Title Action - This is a court proceeding to establish title to land by court action. An adverse claimant of an interest in real estate is brought under the jurisdiction of the court and provided a hearing to establish a claim, or be barred from asserting it by the quiet title judgment. Whenever a deed or other instrument exists that may cloud the title or create a title problem, a court can clear the title by judgment setting forth the current ownership. For example, when a real estate mortgage is valid on its face, but has ceased to be a lien, it may be canceled by an action to quiet title.

Adverse Possession - This is the legal concept of acquiring title to Abstract property, by occupying the land for a period fixed by statute. Occupancy must be continuous, open, hostile, visible and exclusive. The adverse possession must have continued for the statutory period of time.

TORRENS PROPERTY

Torrens property is property which the title to has been adjudicated under the authority of Minnesota Statutes, Chapter 508. This means that all matters pertaining to the title are under the supervision of the court, from the initial title registration proceeding, through proceedings subsequent to initial registration. Under the supervision of the Court, the Registrar of Titles issues an original Certificate of Title, kept in the office of the Registrar of Titles, and a copy of it, which is delivered to the registered owner.

All encumbrances and rights to be effective against registered land must be shown upon the Certificate of Title. There are seven statutory exceptions to this (set out in Minn. Stat. 508.25) and are:

1. Liens, claims or rights arising under the Constitution.
2. The lien of any real property tax or special assessment for which the land has not been sold.
3. Any lease for a period not exceeding three years when there is any occupation.
4. Rights in public highways upon the land.
5. The right of appeal, or right to contest the application.
6. Rights of any person in possession under deed or contract for deed from the owner of the Certificate of Title.
7. Outstanding mechanics' liens which may exist at the time of initial registration. Petitions subsequent to initial registration are court proceedings to adjudicate unusual matters concerning registered property arising after the initial court proceeding registering the title.

Although registered land (Torrens property) is subject to the same incidents as unregistered land (Abstract property), title to registered land may not be established by adverse possession.

Title to registered property is legally separate and distinct from title to Abstract property. Documents recorded in the Office of the County Recorder are not legal notice to persons interested in registered (Torrens) property. Conversely, documents filed in the Office of Registrar of Titles are not legal notice to persons interested in unregistered (Abstract) property.

A transfer of ownership in registered land may be accomplished only by deed from the registered owner, by an order from the court, or by a certificate from the Examiner of Titles. There must always be a "chain of title" of voluntary instruments to transfer title.

The legal adviser to the Registrar of Titles is the Examiner of Titles, who also supervises the initial registration proceedings and all petitions subsequent to initial registration.

CHECKING INDIVIDUAL DOCUMENTS

The first step with any document that comes into the office is to check to see whether it relates to Abstract or Torrens property. A general index of Torrens property is maintained on the front counter, and a specific tract index of Torrens property is maintained in the Registrar of Titles office. If the document concerns both Abstract and Torrens property, as a rule it is usually handled in the Torrens department first. These documents are stamped "Torrens also" and are returned to the Torrens department after they have been recorded and filmed in the Abstract department.

Deeds

Quit Claim Deed - is generally used to convey, or to release, one person's right, title or interest in real property to another without providing a guarantee or warranty of title.

Warranty Deed - is a deed warranting that the grantor has a good title, free and clear of all liens and encumbrances, and will defend the grantee against all claims.

Generally, a deed tax stamp is required to be affixed to every deed filed. There are a few exemptions from this requirement. Exemption from the deed tax was repealed to or from the State of Minnesota or any of its agencies, or to or from a governmental subdivision of the State of Minnesota, effective for deeds recorded on or after June 1, 1987. This does not apply to deeds to or from the federal government or its agencies.

Prior to July 1, 1987, the only occasions where current real estate taxes had to be paid in full were where plats were to be recorded or where conveyances were made to tax-exempt governmental agencies. Since that time, this requirement has been expanded to include all conveyances where a tax parcel was to be split. In the case of a conveyance to a governmental agency where a tax parcel is to be split, a letter from the agency to the Auditor accepting responsibility for payment of the taxes is required.

RECORDING CHECKLIST FOR INDIVIDUAL DOCUMENTS

Affidavit

1. Date
2. Legal description of property if document is to be entered into tract index
3. Signed by person making declaration
4. Notarized
5. Drafting statement

Affidavit of Severance of Manufactured Home

1. Description of Manufactured Home (make, model, serial number, etc.)
2. Legal description of property where Manufactured Home was affixed
3. Name(s), residence address(es) and mailing address(es) of the owner(s) of the Manufactured home.
4. Notarized
5. Drafting statement
6. Attorney's opinion that conforms to M.S. 168A, subd. 2(a)(2)

Affidavit of Survivorship

1. Legal description
2. Document number of instrument creating joint tenancy/life estate or Certificate of Title number
3. Auditor's transfer
4. Certified copy of death certificate
5. Notarized signature
6. Name and address for anything being returned
7. Name of surviving tenant
8. Drafting statement

Agreement

1. Both parties' sign
2. Notarized signatures
3. Date
4. Legal description
5. Marital status of people signing, spouses if married
6. Drafting statement

Amendment or Extension of Contract for Deed

1. Type of document
2. Check legal description
3. Date
4. Name of grantors and marital status
5. Notarized signature of grantee(s) and grantor(s)
6. Name and address for anything being returned
7. Drafting statement

Articles of Incorporation

1. Original notarized signature by corporate officer or certified copy from Secretary of State
2. Name and address for anything being returned

Assignment of Mortgage or Contract for Deed

1. Document number of original Mortgage or Contract for Deed
2. Signature(s) of party assigning instrument - acknowledged and notarized
3. Drafting statement
4. Date

5. On contract check legal description, where to send tax statements, must be certified for taxes, can be assigned by either seller or buyer

6. Name and address for anything being returned

7. States who is assigning and to whom

Note: Assignment of Contract for Deed is the same as Assignment of Installment Contract for Sale of Real Estate

Additional requirements for Torrens documents:

a. Bank merger or name change must be memorialized where applicable

Assignment of Sheriff's Certificate of Sale

1. Document number must be referred to and checked

2. Notarized signature of assignor

3. Legal description of property (doc number of sheriff's cert only is insufficient)

4. Auditor's transfer

5. Drafting statement

6. Date

Assumption Agreement

1. Party taking over must sign

2. Signature notarized

3. Date

4. Should refer to Mortgage being assumed (check Doc. #)

5. May have legal description, but it's not necessary

6. Marital status of person assuming

7. Drafting statement

Attorney's Lien

1. Attorney's notarized signature
2. Legal description
3. Date
4. Drafting statement

Bankruptcy Papers

1. Original certifications—not photocopy

Bona Fide Purchaser Declaration (Abstract Only)

1. Auditor's transfer NOT needed
2. Certified copy of letters attached
3. Signed and notarized
4. Date
5. Drafting statement

Business Corporation Resolutions

1. Original signature of corporate officer
2. Name of corporation
3. Name and address for anything being returned

Cancellation of Contract for Deed

1. Date
2. Description and/or document number of contract - usually both
3. Either seller or their attorney signs
4. Service on occupants by Sheriff attached - signature notarized
5. Drafting statement

Additional info. for Torrens: Document is a memorial only. It is dropped only by deed from buyer or order of the Court.

Certificate of Real Estate Value (CRV)

CRVs are accepted along with deeds by this office, but are filed with the Auditor's office. If the CRVs are not completed or signed the Auditor's office will not accept them and will not certify the deed for recording. Once the Auditor's office approves the CRV, a stamp is put on the face of the document stating that the CRV has been filed. Only deeds with a stamp of \$1.65 or less, AND the total consideration statement upon the face of the document, can be accepted for recording without the CRV.

Certificate of Redemption

1. Name and notarized signature of person redeeming
2. Date
3. Amount paid by person on redemption
4. Legal description of property redeemed
5. Description of sale for which redemption is made
6. Statement of claim upon which redemption is made
7. Taxpayer name and address

Certificate of Sale of Forfeited Land

Same as contract for deed

Common Interest Communities (CICs)

For a Condominium or A Planned Community with a Condo-style Plat

1. The plat and the declaration are one document with one document number. The plat remains in the Recorder's office.
2. The plat name should be across the top portion of the map and should match the name on the declaration. It should also have a CIC number that has been assigned by the County Recorder's office.
3. Subject to platting requirements pursuant to Minn. Stat. 505. Some of which are:

- a. A north arrow & directional orientation note shall be shown
 - b. A graphic scale should be shown along with the label "scale in feet"
 - c. Plat sheet size should be 22 inches by 34 inches
 - d. Plat shall be marked "OFFICIAL PLAT" on the top of the map and any copy shall be labeled "copy".
 - e. Only black ink shall be used for signatures, dates and notaries
 - f. A complete and accurate legal description
4. Subject to all requirements pursuant to Minn. Stat 515.
 5. Look for the proper signatures on the plat
 - a. Private surveyor – signed & notarized
 - b. Architect/engineer – if applicable
 - c. County Surveyor
 - d. County Auditor
 - e. County Recorder/Registrar of Titles
 6. Filing fee: \$56.00 minimum; \$20.00 for each additional certificate that it is memorialized upon (Torrens)
 7. Declarations must contain usual date, signatures, notaries, drafting statement, etc.
 8. Declaration must be certified by the Auditor's office for current and delinquent taxes
 9. For Torrens, Examiner's certification required
 10. For Planned Communities, deed to the Association for the common elements must accompany the CIC.

For A Planned Community Over a 505 Plat

1. Declaration and plat are separate documents with separate document numbers
2. Plat must meet requirements of Minn. Stat. 505 (see **Plats** below)
3. Declarations must contain usual date, signatures, notaries, drafting statement, etc.
4. Declaration must be certified by the Auditor's office for current and delinquent taxes

Contract for Deed

1. Type of Document
2. Check legal description
3. Date
4. Name of grantor (s) and marital status

5. Signature of grantor (s)
6. Name and signature of grantee (s)
7. Acknowledgment and notarization of all signatures. Check expiration date of notary.
No witnesses necessary.
8. Drafting statement
9. Name and address of taxpayer
10. No Minnesota Deed Tax Stamp
11. No Tax Department transfer (unless it is a division of property)
12. Must be certified for taxes
13. Must file a Certificate of Real Estate Value (Not needed prior to 1/1/78)
(Not needed on Assignment of Contract for Deed)
14. Name and address for anything being returned
15. No Mortgage Registration Tax on any Contract for Deed regardless of when it
was executed
16. Information regarding wells.

Additional requirements for Torrens documents:

- a. Spouse's notarized signature is required

Copies of Documents

For a plain (uncertified) copy in St. Louis County: \$1.00 per page/\$3.00 minimum for each document
\$10.00 for each certified document

Declarations

See CIC's above

Decree of Descent (Abstract Only)

1. Legal description
2. Must be certified copy from Probate Court - signed by deputy court administrator

3. Tax Department transfer
4. Must be certified for taxes
5. Name and address for anything being returned

Decree of Descent (Testate - Torrens Only)

- a. Abstract requirements 1-4
- b. Certified copy of will and order admitting will or language in order such as
"Decedent's last will duly executed on _____ is hereby formally probated
and construed as above stated."
- c. Certificate from Examiner of Titles (in St. Louis County requested by Registrar)

Decree of Descent (Intestate - Torrens Only)

- a. Abstract requirements 1-4
- b. Certificate from Examiner of Titles (in St. Louis County, requested by Registrar)

Decree of Distribution

See Final Decree of Distribution

Deeds (Personal Representative, Warranty, Quit Claim)

1. Type of document
2. Legal description
3. Date
4. Name of grantor and marital status
5. Signature of grantor(s). Spouse must sign if homestead property
6. Acknowledgment and notarization. Check expiration date. No witnesses necessary
Effective 8/1/73
7. Name of grantee
8. Drafting statement (effective 1/71)

9. Name and address of taxpayer. (Effective 1/72)

10. Must have Minnesota State Deed Tax Stamp*

* \$1.65 per \$500.00 - If over \$3.30, a Certificate of Real Estate Value (CRV) must be filed with Auditor. CRV not needed for deeds dated prior to 1/1/78.

11. Must have Auditor's transfer

12. Must be certified for taxes paid

13. Name and address of party for anything being returned

14. Well Statement or Certificate if deed tax is more than \$3.30

Additional requirements for Torrens documents:

- a. Spouse's signature in all cases
- b. No petition needed to transfer by Power of Attorney, still go to Examiner for cover sheet on Trustees Deed

- c. Examiner approval for deeds from a Trustee or an Attorney-in-Fact (obtained by Registrar)

Ditch Lien Cancellation

1. Verify book and page number

Divorce

1. Must be certified by the District Court
2. If Abstract, divorce decrees that make a transfer need to go to tax department first
3. If Torrens, Examiner determines if sufficient to cancel certificate or if a deed is also necessary.

Easement

1. Legal description
2. Marital status and signature of grantor
3. Acknowledgment and notarization
4. Name and address for anything being returned

5. Date

6. Drafting statement

Additional requirements for Torrens documents:

- a. Legal description must be specific; include map or drawing if possible
- b. Must be approved by Examiner of Titles (requested by Registrar)

Extension of Mortgage

1. Document number of mortgage and date
2. Signature of bank officials and mortgagors - acknowledged and notarized
3. Name and address for anything being returned
4. Drafting statement
5. Date

Additional requirements for Torrens documents:

- a. Bank merger or name change must be memorialized where applicable

Final Decree of Distribution (Abstract Only)

1. Legal description
2. Must have tax department transfer info
3. Must be certified copy from Probate Court - signed by Deputy Court Administrator
4. Name and address for anything being returned

Financing Statement/Fixture Liens recorded in real estate records only

1. Completed in same manner as in UCC, except that "File in Real Estate Records" box must be checked. (If financing a MN Power lease, must include a map)
2. Name and address of debtor
3. Name and address of secured parties
4. Legal description and name of record owner

5. Check if Abstract or Torrens
6. Filing office(s) must be checked

Additional requirements for Torrens documents:

- a. Certificate of Title number must be shown

Judgments and Orders (Abstract Only)

1. Legal description
2. Date
3. Original certifications from Court Administrator
4. Name and address for anything being returned

Judgments and Orders (Torrens Only)

- a. Abstract requirements 2, 3 and 4 above
- b. If no legal description appears on instrument, attach Affidavit requesting recording on specific Certificate of Title. Parties in instrument and parties in Certificate must be the same.

Lease

1. Legal description
2. Signed and notarized
3. Name and address for anything being returned
4. Drafting statement
5. Date

Letters of Special Administration

1. Original certifications.
2. Contains the correct number of pages (should be on the stamp from Probate Court)

Mechanic's Lien

1. Legal description
2. Name of firm/person filing lien, and signature
3. Name of person lien is filed against
4. Dates when work was performed and type of work
5. Acknowledgment and notarization
6. Date of instrument
7. Drafting statement
6. Has to be filed within 120 days of completion of work. Good for one year after date of completion of work. Then Notice of Lis Pendens must be filed.
7. Name and address for anything being returned

Military Discharge

1. No filing fee - original and two certified copies returned. Additional certified copies at no charge are available upon written request. Filed in Abstract Department only.

Mobile Home Affixation/Notice of Surrender

1. Owner's name(s) of manufactured Home
2. Copy of certificate of title of manufactured Home
3. Legal description of property manufactured home is affixed to
4. No acknowledgement necessary

Modification Agreement (Similar to a Mortgage)

1. Date
2. Signed by mortgagors and mortgagees
3. Reference document number (does not need legal description, but must have document number of original mortgage)
4. Drafting statement

5. Must have acknowledgment of all signatures, notarization and expiration date
6. Marital status of mortgagor(s) must be indicated
7. Spouses' signatures needed
8. If additional funds are advanced, additional mortgage tax must be paid. Must also cite the original mortgage tax receipt number and amount of tax paid.
9. Torrens must have bank merger or name change memorialized as applicable

Mortgage

1. Legal description
2. Date
3. Name and marital status of mortgagor(s)
4. Signature of mortgagor(s). Both spouses must sign except on purchase money mortgage
5. Name of mortgagee (institution or person lending money).
6. Mortgage Registration Tax stamped and filled in (.0023 x mortgage amount)
7. Drafting statement
8. Acknowledgment and notarization. Check expiration date of notary.
9. Name and address for anything being returned
10. If corrective mortgage, it should state that it's corrective and have receipt number of original Mortgage Registration Tax

Notice of Intention to Redeem

1. Legal description
2. Drafting statement
3. No transfer necessary
4. Signed and notarized
5. Date

6. Cross-reference to document number of Sheriff's Certificate

Notice of Lis Pendens

1. Legal description
2. Date
3. Name of plaintiffs
4. Name of defendants
5. Signature of attorney for plaintiffs
7. Name and address for anything being returned

Ordinance

1. Date
2. Signed by clerk or some authority
3. Witness
4. Or certified copy from authorized government agency

Partial Release of Mortgage

1. Legal description
2. Document number and date of mortgage being released
3. Signature of bank officials or owner of note - acknowledged and notarized
4. Name and address for anything being returned
5. Drafting statement

Additional requirements for Torrens documents:

- a. Bank merger or name change must be memorialized where applicable

Personal Representative Deed (Abstract)

1. Abstract requirements for any deed

Personal Representative Deed (Testate - Torrens Only)

- a. Abstract requirements for any deed
- b. Deed tax, if applicable
- c. Certified copy of "letters testamentary or personal representative" must be dated the same as or later than personal representative deed
- d. Bona fide purchasers' declaration where applicable
- e. Certificate for Examiner of Titles (requested by Registrar)

Personal Representative's Deed (Intestate - Torrens Only)

- a. Abstract requirements for any deed
- b. Deed tax, if applicable
- c. Letters of guardianship
- d. Bona fide purchasers' declaration where applicable
- e. Certificate from Examiner of Titles

Plats

1. The plat (only one is required) shall be recorded by this office as the OFFICIAL PLAT; additional copies may accompany the official plat but are not required for recording.
2. Plat shall be marked "OFFICIAL PLAT" inside the border line
3. Only black ink shall be used for all signatures and dates. Notary stamps are not required if printed name, jurisdiction and expiration of the notary is printed in black ink on the plat.
4. Plats shall measure 22 by 34 inches from the outer edges
5. Subject to all platting requirements pursuant to Minn. Stat. 505
6. Plats must have the approval of the platting authority—City or County depending on where the land lies.
7. Plat must be certified for taxes paid by the County Auditor and approved for recording by the County Surveyor
8. Filing fee: \$56.00 minimum

Additional requirements for Torrens documents:

- a. Approval of Examiner of Titles (obtained by Registrar)
- b. Recording fee is \$56.00 for the first Certificate of Title and \$20.00 for each additional certificate thereafter.

Postponement of Sheriff's Sale

1. Owner(s) name, and signature notarized.
2. Published Notice of Mortgage Foreclosure Sale must be attached.
3. Return information
4. Drafting statement

Power of Attorney

1. Drafting statement when document contains legal description
2. Name of grantor(s)
3. Name of grantee (Attorney-in-Fact)
4. Signature of grantor(s) - acknowledged and notarized
5. Name and address for anything being returned
6. Date

Release of Land from Judgment Lien

1. Person releasing must sign
2. Notarized signature
3. Legal description
4. Date
5. Drafting statement

Release of Specific Property

1. Legal description

2. Date
3. Grantor and Grantee
4. Drafting statement
4. Signature of secured party (does not have to be notarized if it is a financing statement)

Release of State Tax Liens

1. If the original lien was filed:
 - a. June 30, 1986 or before, the fee is \$15
 - b. July 1, 1986 or after, the fee is \$30
2. State and Federal tax liens are recorded in the Abstract Department and kept permanently on file there

Repayment Agreement

1. Person signing is person taking out the loan - grantor
2. Date
3. Legal description
4. Drafting statement

Resolution

Not needed for non-profit organization; needed for government agencies to transfer; should be certified.

Revised Land Description REPEALED

1. Signed by Auditor
2. Section, township and range
3. Should state QQ/QS or government lot
4. Check for Abstract or Torrens

Some will have a cover letter that will ask you to cancel and replace. They are actually two separate documents.

Revocation of Transfer on Death Deed

1. Acknowledged signature
2. Document number of Transfer on Death Deed being revoked
3. Return information.

Satisfaction of Mortgage or Lien

1. Name of mortgagor.
2. Name of mortgagee and signature.
3. Date and document number of original mortgage.
4. Acknowledgment and notarization. Check expiration date.
5. Drafting statement
6. Name and address for anything being returned.

Additional requirements for Torrens documents:

- a. Bank merger or name change must be memorialized where applicable.
- b. For satisfaction by last assignee pursuant to Minn.Stat. 507.413, document must identify:
 1. the name of the assignee, the name of the mortgagor, the name of the original mortgagee, the date of the mortgage, the date of recording, and the volume and page number or document number of the mortgage in the real property records where the mortgage is recorded; and
 2. a statement that the assignee is the holder, owner, or successor of the mortgagee's interest in the mortgage.

Sheriff's Certificate and Foreclosure

1. Clipping from newspaper attached
2. Document number of mortgage being foreclosed
3. Signature of Sheriff or deputy, acknowledged and notarized
4. Date
5. Drafting statement
6. Watch check-off boxes for attachments:
 - a. the physical street address, city, and zip code of the mortgaged premises;

- b. the name of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in section 58.02 (<https://www.revisor.leg.state.mn.us/statutes?id=58.02#stat.58.02>), if the person holding the mortgage is a transaction agent as defined in section 58.02, subdivision 30 (<http://www.revisor.leg.state.mn.us/statutes?id=58.02#state58.02.30>), or the name of the residential mortgage servicer and the lender or broker, as defined in section 58.02 (<http://www.revisor.leg.state.mn.us/statutes?id=58.02#stat.58.02>), if the person holding the mortgage is not a transaction agent as defined in section 58.02, subdivision 30 (<http://www.revisor.leg.state.mn.us/statutes?id=58.02#stat/58.02.30>);
- c. the tax parcel identification number of the mortgaged premises;
- d. if stated on the mortgage, the transaction agent's mortgage identification number;
- e. if stated on the mortgage, the name of the mortgage originator as defined in section 58.02 (<http://www.revisor.leg.state.mn.us/statutes?id=58.02#stat.58.02>).

State, County or Municipal Resolutions, Variances/Agreements

- 1. Legal description
- 2. Date
- 3. Signature and seal of Clerk of County Board, City Clerk, etc.
- 4. Name and address for anything being returned

State Deed/Conveyance of Forfeited Lands

- 1. Name of document
- 2. Legal description
- 3. Date
- 4. Name of grantor
- 5. Signature of grantor
- 6. Acknowledgment and notarization of grantor's signature; check expiration date.
- 7. Name of grantee
- 8. Name and address of taxpayer
- 9. Minnesota Deed Tax Stamp now required on State Deeds issued after 5/30/87.
From 5/31/87 to 6/30/87 the rate was \$2.20. After 7/1/87 the rate became \$3.30.
- 10. Must have Auditor's transfer slip
- 11. Must be certified for taxes

12. Name and address for anything being returned
13. Drafting statement
14. Well disclosure information or certificate if deed tax is greater than \$3.30.

Statement of Severed Minerals

1. Date
2. Signature
3. Must include recording information of document (document number) where interest was acquired.
4. Three copies, original is returned; others retained by County

Subordination Agreement

1. Party subordinating must sign
2. Signature notarized for party subordinating
3. Legal description and/or related document number
4. Date
5. Drafting statement

Termination of Financing Statement

1. Check to see if document number is Abstract or Torrens
2. Document number of original Financing Statement from real estate records

Transfer on Death Deeds

1. Same as other types of deeds, except:
 - a. Does NOT need taxpayer address
 - b. Does NOT need tax department certification
 - c. May NOT divide a tax parcel

Trustee Deed (See Deeds)

Verified Claim of Unregistered Interest

1. Recited requirements of Minn. Stat. 508.70
2. Acknowledged signature
3. Drafting statement
4. Return information
5. Examiner's approval

Voluntary Mortgage Foreclosure Agreement

1. Legal description
2. Document information of mortgage – date of document, date recorded and document number
3. Mailing address of Mortgagor(s) and Mortgagee
4. Signed and notarized by Mortgagor(s) and Mortgagee.

NAME CHANGES FOR SATISFACTIONS OF MORTGAGE CITED IN SATISFACTION

Beginning March 7, 1991, we should accept for filing all Satisfactions or Partial Releases of Mortgages held by corporate mortgagees, which contain a specific (described below) reference to its name change, WITHOUT the filing or re-filing of the name change document.

All of the following rules must be met:

1. This statute applies only to Satisfactions, Partial Satisfaction, Releases, Partial Releases of Mortgages and Assignments.
2. This does NOT apply to Foreclosure documents, Amendments, Subordinations, Supplements, or any other document relating to a Mortgage.

This does NOT apply to partnerships or individuals.

3. When citing the name change, the document must cite one of the following reasons as the cause of the change:

- merger
- consolidation
- amendment to charter
- amendment to articles
- conversion from federal to state charter
- conversion from state to federal charter

If the document cites any other reason as having caused the change, it is not eligible for filing under this statute.

The words "name change" or "change of name" are not in this statute and are not acceptable.

Just the word "conversion" would not be acceptable. It must be as shown above, "conversion from federal to state charter" or "conversion from state to federal charter."

"Amendment to Articles" or "Amendment to Articles of Incorporation" is acceptable.

4. The cite of the name change must be in the BODY of the document and it may also be in the Acknowledgment of the document. Anywhere above the signature will be considered part of the body of the document.

5. If a corporation has gone through more than one name change, the Satisfaction of Partial Release only needs to cite the name from the certificate of title and the newest name.

If the corporation was A, then B, then C, then D, the cite may be "D" through the consolidation of "A" or "A, now by consolidation D." If it cites all the changes, it's acceptable, but not necessary.

6. There can be no alterations to the reason cited as causing the change.

For instance, if the Satisfaction states "A, through change of name from B, "the words "change of name" cannot be crossed out or deleted and the word "merger" put in its place. This is an unacceptable alteration. The document must be re-drafted or the name change filed.

Also, for instance, if the Satisfaction states "A, through merger with B," "merger" cannot be crossed out or deleted and the word "conversion" put in its place. This is an unacceptable alteration. The document must be re-drafted or the name change filed.

There will be many ways the name change cite will be written. All we can do is to make sure that we understand which is the old name and which is the new name.

Some examples are:

- A, fka B, by merger
- B now by consolidation C
- A nka B through amendment to articles of incorporation
- D by conversion from federal to state charter from C

If your document doesn't meet the above requirements, the document can still be filed, but the name change document would have to be filed first, just as if the cite wasn't in the document; or the document may be re-drafted to meet the above requirements. No alterations are acceptable to the reason for the change.

If, through your personal knowledge, the cite in the document is incorrect, the document should not be accepted. This is not intended to be a cure-all for mortgagees who hold title to the mortgage in an incorrect name. However, you should not check the name change file on a regular basis to see if your document is correct.

We will not be sending documents back and requesting they be re-drafted so that a name change does not have to be filed. If we have a name change of record, we will just file the name change if the document doesn't meet the above requirements. If there is no name change of record that we can re-file, we will return the document with the reject note that you may have the document re-drafted to comply with MS 507.411 or obtain a name change.

There has been an amendment to Minnesota Statutes 507.411 which is effective May 23, 1991 as follows:

"Conversion from one form of entity to another" is now an added choice of causes. The list of causes is now as follows:

- | | |
|----------------------|---|
| merger | amendment to articles of incorporation |
| consolidation | conversion from federal to state charter |
| amendment to charter | conversion from state to federal charter |
| | conversion from one form of entity to another |

507.413 AUTHORITY OF MORTGAGEE DESIGNATED AS NOMINEE OR AGENT.

- (a) An assignment, satisfaction, release, or power of attorney to foreclose is entitled to be recorded in the office of the county recorder or filed with the registrar of titles and is sufficient to assign, satisfy, release, or authorize the foreclosure of a mortgage if:
- (1) a mortgage is granted to a mortgagee as nominee or agent for a third party identified in the mortgage, and the third party's successors and assigns;
 - (2) a subsequent assignment, satisfaction, release of the mortgage, or power of attorney to foreclose the mortgage, is executed by the mortgagee or the third party, its successors or assigns; and
 - (3) the assignment, satisfaction, release, or power of attorney to foreclose is in recordable form.

The county recorder and registrar of titles shall rely upon this assignment, satisfaction, release, or power of attorney to foreclose to assign, satisfy, release, or foreclose the mortgage.

- (b) This section applies to any mortgage, assignment, satisfaction, release, or power of attorney to foreclose executed, recorded, or filed before, on, or after August 1, 2004.

History: 2004 c 153 s 2

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507.093 STANDARDS FOR DOCUMENTS TO BE RECORDED OR FILED.

The following standards are imposed on documents to be recorded with the county recorder or the registrar of titles other than by electronic means as provided in section 507.24:

(1) The document shall consist of one or more individual sheets measuring no larger than 8.5 inches by 14 inches.

(2) The form of the document shall be printed, typewritten, or computer generated in black ink and the form of the document shall not be smaller than 8-point type.

(3) The document shall be on white paper of not less than 20-pound weight with no background color or images and, except for the first page, shall have a border of at least one-half inch on the top, bottom, and each side.

(4) The first page of the document shall contain a blank space at the top measuring three inches, as measured from the top of the page, and a border of one-half inch on each side and the bottom. The right half of the blank space shall be reserved for recording information and the left half shall be reserved for tax certification. Any person may attach an administrative page before the first page of the document to accommodate this standard. The administrative page may contain the document title, document date, and, if applicable, the grantor and grantee, and shall be deemed part of the document when recorded.

(5) The title of the document shall be prominently displayed at the top of the first page below the blank space referred to in clause (4), or on the administrative page.

(6) No additional sheet shall be attached or affixed to a page that covers up any information or printed part of the form.

(7) A document presented for recording must be sufficiently legible to reproduce a readable copy using the county recorder's or registrar of title's current method of reproduction.

History: 1996 c 338 art 3 s 1; 2000 c 275 s 2; 2002 c 365 s 1; 2005 c 156 art 2 s 40; 2006 c 222 s 1; 2008 c 238 art 3 s 11

Subd. 2. Variance from standards.

A document should conform to the standards in section 507.093, paragraph (a), but should not be rejected unless the document is not legible or cannot be archived. This subdivision applies only to documents dated after July 31, 1997, and does not apply to Minnesota uniform conveyancing blanks on file in the office of the commissioner of commerce provided for under section 507.09, certified copies, or any other form provided for under Minnesota Statutes.

RECORDING CHECKLIST

Please check the following BEFORE SENDING in for recording:

ALL DOCUMENTS:

- Document dated
- Document signed
- Acknowledgment needs: Jurisdiction, full date, legible Notary Seal, Notary signature, Notary commission expiration date, Names and marital status (single or Husband and Wife) of signatures being acknowledged. If Corporate acknowledgement, business name, who signs and their titles.
- Legal Description (Check to see if complete)
- Exhibits are attached
- “Drafted by” Include name and address
- Filing fee (see website)
- White-out is unacceptable on any legal documents

TRANSFER DEEDS:

- State Deed Tax included (Purchase price times .0033=Deed Tax)
- Completed Certificate of Real Estate Value
- “Send Tax Statement to:” Include name & address
- Are there delinquent taxes due?
- If split in tax parcel – all current taxes must be paid
- If applicable, statement regarding “Total consideration for this transfer is \$500 or less” (enclose \$1.65 Deed Tax)
- Completed Well Certificate and \$50 fee or one of the statements that apply: “The seller certifies that the seller does not know of any wells on the described real property.” Or “I am familiar with the property described in this instrument and I certify that the status and the number of wells on the described real property have not changed since the last previously filed Well Disclosure certificate.” Or “A Well Disclosure Certificate accompanies this document.”

MISCELLANEOUS DOCUMENTS:

- Correction Documents - Need to have new signatures and new acknowledgment along with a Correction Statement.
- Mortgage Registration Tax included (Mortgage amount times .0023 = Mtg. Reg. Tax.)
- Warranty Deed completing a Contract for Deed must have a Well Statement signed by the buyers or a Well Certificate with the \$50 fee.
- By Minnesota Statute when document is presented for recording you must indicate (preferably on your cover letter) whether document is to be recorded in “Abstract” or “Torrens.”

MINNESOTA • REVENUE

Last Updated 5/8/2013

eCRV - Electronic Certificate of Real Estate Value

[eCRV Home](#) [Test Environment](#) [Local Government Staff](#) [eCRV Project](#) [Help and Support](#)

A Certificate of Real Estate Value (CRV) is required to document a sale of property in Minnesota. CRV information is reviewed by the county of sale and the Department of Revenue to verify sale terms and ensure fair and equitable property tax assessments statewide. eCRV may be used for ALL counties of sale.



[Learn more about the eCRV project.](#)

Submit an eCRV

eCRV requires Internet Explorer 7 (or greater) or FireFox. JavaScript and Cookies must be enabled in your browser.

[Create or Edit an eCRV](#)

[Find an accepted eCRV](#) Finds only accepted eCRVs by full use counties.

Questions?

Call 651-556-eCRV (3278) or email eCRV.support@state.mn.us.

Contact Us**eCRV**

651-556-eCRV

8:00 a.m. - 4:30 p.m. Mon -

Fri.

[Email](#)

[more](#)

Top FAQs

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[How long does the department keep eCRV data?](#)

[What if my deed or eCRV is rejected?](#)

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Deed Tax and Mortgage Tax Changes

Calculation of Deed Tax:

In the past, deed tax was \$1.65 per \$500 or fraction thereof of the net consideration a deed represented. Now minimal deeds that represent no consideration of \$500 or less, the deed tax is \$1.65. For deeds where the consideration exceeds \$500, the deed tax is .0033 of the net consideration of the deed. The deed tax is due when the deed is presented for recording.

Net consideration of Deed X .0033 = Amount of Deed Tax due

Responsibility for the payment of Mortgage Registration Tax:

In the past, this responsibility was for the mortgagee (lender) to pay the mortgage registration tax. On this basis, the Federal Credit Unions were exempt from the tax. The Laws of 2001, Article 7, Section 24 shifted the responsibility for the payment of the mortgage tax to the mortgagor (borrower). This would then make the mortgages from Federal Credit Unions subject to the mortgage tax.

Calculation of the Mortgage Registration Tax:

In the past, the mortgage registration tax was computed at the rate of 23 cents per \$100 or fraction thereof of the debt secured by the mortgage. Mortgage tax will now be at the rate of .0023 of the debt or portion thereof secured by the mortgage.

Principle amount of Mortgage X .0023 = Amount of Mortgage Registration Tax due

Minnesota Department of Health
Well Management Section
P.O. Box 64975
St. Paul, Minnesota 55164-0975
651-201-4587 or 800-383-9808
www.health.state.mn.us/divs/eh/wells



WELL DISCLOSURE STATEMENT

Prior to signing an agreement to sell or transfer real property, the seller must **always** disclose in writing (well disclosure statement) the location and status (well status defined below) of all wells on the property to the buyer, along with the legal description and county of the property, and a sketch map showing the location of each well or indicate there are no wells on the property.

WELL DISCLOSURE CERTIFICATE

A Well Disclosure Certificate is required to be filed when there are wells on the property.

- At the time of closing, the well disclosure statement information, along with the property buyer's name and mailing address, must be provided on a Well Disclosure Certificate (WDC) form. When recording a deed or other instrument of conveyance requiring a Certificate of Real Estate Value (CRV), a completed WDC must be filed with the county recorder, including a \$50 fee payable to the county recorder.
- If there is a previously filed WDC and the number of wells and/or the well status has changed, a new WDC must be filed. You may search for previously filed WDCs at:
www.health.state.mn.us/divs/eh/wells/disclosures/disclaimer.html.
- If the number and status of wells on the property remain unchanged since the previously filed WDC, a statement must be placed on the deed or other instrument of conveyance that reads *"I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate."* This statement must be certified by the buyer or seller and no WDC is required.

If there are no wells on the property, a Well Disclosure Certificate is not required to be filed. However, the Seller must certify a statement on the deed or other instrument of conveyance that reads *"The Seller certifies that the Seller does not know of any wells on the described real property."*

INSTRUCTIONS FOR COMPLETING THE WELL DISCLOSURE CERTIFICATE

A \$50 fee must be included when submitting this form to the county recorder's office. The fee is to be paid by the buyer or person filing the deed. Please make the check payable to the County Recorder. A copy of this WDC should be provided to the property buyer at the time of closing.

PROPERTY, BUYER, AND SELLER INFORMATION

- PROPERTY LOCATION LEGAL DESCRIPTION** - Provide the county name; "unplatted" a metes and bounds description (quartile [one quarter section is required] or government lot, section, township, and range number); and/or "platted" (lot number and/or block number, and addition name); property street address (if applicable), and city (this is the physical location of the property not the mailing address); property ID number or parcel number (optional). Attach a complete legal description of the property.
- PROPERTY BUYER MAILING ADDRESS AFTER CLOSING** - Provide the buyer's full name (or company name if buyer is a company), full address, and phone number (including area code). Be sure to include a complete mailing address. If the property is jointly owned, provide the name and complete mailing address of the contact person.

Seller's Name – Please provide the name of the seller in space provided (please print).

- C. CERTIFICATION BY SELLER** - The seller (or designated representative) should sign this certificate before it is submitted to the county recorder's office. If the seller is unable to sign the document, the buyer (or designated representative) may sign the certificate before it is submitted to the county recorder's office.
- D. CERTIFICATION BY BUYER** - If the seller is unable to sign the document, the buyer (or designated representative) may sign the certificate before it is submitted to the county recorder's office. Where deeds are given in fulfillment of a **Contract for Deed** the WDC must be signed by the buyer or the person authorized to act on behalf of the buyer.

Signature Required - There must be at least one signature on the certificate.

WELL INFORMATION

- E. WELL LOCATION LEGAL DESCRIPTION** - For each well being disclosed the following physical location information is required:
- county name, quartile (one quarter section is required), section, township, and range number; **and/or**
 - county name, government lot, section, township, and range number; **and/or**
 - county name, lot number and/or block number, and addition name

WELL STATUS INFORMATION - Indicate the status of each well. **Check only one box.**

In Use - A well is "in use" if the well is operated on a daily, regular, or seasonal basis. A well "in use" includes a well that operates for the purpose of irrigation, fire protection, or emergency pumping.

Not In Use - A well is "not in use" if the well does not meet the definition of "in use" above and has not been sealed by a licensed well contractor.

- If the well is "not in use," is there a Minnesota Department of Health (MDH) variance for this well? Please provide the variance tracking number (TN), if known.
- If the well is "not in use," is there an MDH maintenance permit for this well? Please provide the permit number, if known.

Sealed - A well is "sealed" if a licensed well contractor has completely filled a well by pumping grout material throughout the entire well after removal of any obstructions from the well. A Well and Boring Sealing Record must be on file with the MDH. Contact the MDH to verify if a sealing record is on file. A well is "capped" if it has a metal or plastic cap or cover which is threaded, bolted, or welded onto the top of the well to prevent entry into the well. A "capped" well is not a "sealed" well.

Important Well Status Information:

- The MDH will follow-up with the property buyer regarding any wells disclosed as "not in use." If a well is "not in use," the property owner must either return the well to "in use," have the well "sealed" by a licensed well contractor, or obtain an annual maintenance permit from the MDH for \$175.
- Maintenance permits are not transferable. If a well is "in use," a maintenance permit is not required.
- If the well has been "sealed" by someone other than a licensed well contractor or a licensed well sealing contractor, check the well status as "not in use."

Additional Well Information - Provide the following information, if known: Minnesota Unique Well Number or Sealing Record Number, date of well construction or sealing, and name of licensed well contractor.

SKETCH MAP - Complete the sketch map as instructed on the WDC. The location of each well must be indicated. If the location of a well is not known, have the well located by a person qualified to locate wells, such as a licensed well contractor.

If you have questions, please contact the MDH Well Management Section at 651-201-4587 or 800-383-9808. To request this document in another format, call 651-201-4600. Deaf and hard-of-hearing: TTY 651-201-5797. Visit the MDH Well Management Section, Well Disclosure Program website at:
www.health.state.mn.us/divs/eh/wells/disclosures.

COUNTY USE ONLY

MDH USE ONLY

MINNESOTA DEPARTMENT OF HEALTH
Well Management Section, P.O. Box 64975, St. Paul, Minnesota 55164-0975
651-201-4587 or 800-383-9808

WELL DISCLOSURE CERTIFICATE
PLEASE TYPE OR PRINT ALL INFORMATION

Person filing deed must include a \$50 fee payable to the county recorder.

A. PROPERTY LOCATION LEGAL DESCRIPTION

Attach a legal description of the property.

County		Section No.	Township No.	Range No.	Quarter (or Government Lot)	
Lot No(s).	Block No.	Addition Name			Outlot	Tract
Property Street Address						
City/Township			ZIP Code	Property ID No./Parcel No. (optional)		

B. PROPERTY BUYER MAILING ADDRESS AFTER CLOSING

First Name		Middle Initial	Last Name
Company Name (if applicable)			
Mailing Address			
Mailing Address			
City	State/Province	ZIP Code	Telephone No. (including area code)

Provide Name of Seller (please print) _____

C. CERTIFICATION BY SELLER

I certify that the information provided on this certificate is accurate and complete to the best of my knowledge.

Signature of Seller or Designated Representative of Seller Date

D. CERTIFICATION BY BUYER

For fulfillment of a contract for deed, the buyer or person authorized to act on behalf of the buyer, must sign a Well Disclosure Certificate if there is a well on the property.

In the absence of a seller's signature, the buyer, or person authorized to act on behalf of the buyer may sign this Well Disclosure Certificate. No signature is required by the buyer if the seller has signed above.

Based on disclosure information provided to me by the seller or other available information, I certify that the information on this certificate is accurate and complete to the best of my knowledge.

Signature of Buyer or Designated Representative of Buyer Date

IMPORTANT NOTE: The Minnesota Department of Health (MDH) will follow-up with the property buyer regarding any wells disclosed as not in use. If a well is not in use, the property owner must either return the well to use, have the well sealed by a licensed well contractor, or obtain an annual maintenance permit from the MDH for \$175. A copy of this Well Disclosure Certificate should be provided to the property buyer at the time of closing.



GRANTOR/GRANTEE LIST FOR ABSTRACT CODING

ABSTRACT OF JUDGMENT JUSTICE DEPT Grantor-Party Named Grantee-United States Dept. of Justice	APPLICATION Grantor-District Court Grantee-Person Named	BANKRUPTCY REPORT Grantor-United States District Court Grantee-Name of Person Filing
ADVERSE CLAIM (Abstract) Grantor-Party Named Grantee-Public	APPLICATION FOR TREE GROWTH TAX Grantor-County of St. Louis Grantee-Person Applying	BONA FIDE PURCHASER, DECLARATION & AFFIDAVIT Grantor-Person Signed Grantee-Public
ADVERSE CLAIM (Torrens) Document Dependent Grantor & Grantee are determined by attached documents	APPOINTMENT Grantor-Appointer Grantee-Appointee	BOND Grantor-Person Named Grantee-Name of Person Filing
AFFIDAVIT Grantor-Party Named Grantee-Public	ARTICLES OF INCORPORATION Grantor-Articles of Grantee-Name of Corp.	BYLAWS Grantor-Name Grantee-Public
AFFIDAVIT OF ADD'L AMOUNT OF REDEMPTION Grantor-Bank. Etc. Party signing Grantee-Public	ASSESSMENT AGREEMENT Grantor-Owner Grantee-City of, County of, Town of	<hr/> CANCELLATION/ CONTRACT FOR DEED (Write up same as C/D)
AFFIDAVIT OF POSTPONEMENT Grantor-Owner Grantee-Public	ASSIGNMENT OF CONTRACT FOR DEED/LEASE/RENTS Grantor-Assignor Grantee-Assignee	CEMETERY DEED (See Deeds)
AFFIDAVIT OF SEVERENCE OF MANUFACTURED HOME Grantor-Signing Party Grantee-Public	ASSIGNMENT OF CONTRACT FOR DEED/ QUIT CLAIM & WARRANTY DEED Grantor-Whoever Signs Grantee-To Whomever Property Transferred	CERTIFICATE OF ELECTION Grantor-County Auditor Grantee-Person Named
AFFIDAVIT OF SURVIVORSHIP & DEATH CERTIFICATE Grantor-Deceased Grantee-Survivor	ASSIGNMENT FINANCE STATEMENT Grantor-Secured Party Grantee-Who Assigned To	CERTIFICATE OF NON- ATTACHMENT Grantor-District Court Grantee-Party Named
AGREEMENT Grantor-First Party Grantee-Second Party	ASSIGNMENT OF MORTGAGE & ASSIGNMENT OF MECHANIC'S LIEN Grantor-Person or Company Signing Grantee-Grant, Sell, Assign to	CERTIFICATE OF REDEMPTION Grantor-Owner & Holder Grantee-Received From
AMENDED ARTICLES OF INCORPORATION Grantor-Old Name Grantee-New Name	ASSIGNMENT OF SHERIFF CERTIFICATE Grantor-Person Signed Grantee-Assignee	CERTIFICATE OF SALE OF FORFEITED LAND Grantor-County of St. Louis Grantee-Person Named
AMEND/EXTEND CONTRACT (Same as original contract for deed)	ASSUMPTION AGREEMENT (Treat like mortgage) Grantor-New Buyer Grantee-Lender/Bank	CERTIFICATE OF REPURCHASE Grantor-County of St. Louis Grantee-Party Named
AMEND FINANCING STATEMENT Grantor-Debtor Grantee-Creditor	ATTORNEY'S LIEN Grantor-Owner of Record Grantee-Attorney	CERTIFICATE OF SALE OF FORFEITED LAND Grantor-County of St. Louis Grantee-Person Named

CERTIFICATE OF SURVEY
Grantor-Certificate of
Grantee-Survey

CERTIFICATE OF TRUST
Grantor-Whoever Signed
Grantee-Public

CONDEMNATION
Grantor-City of Duluth
Grantee-Public

CONDITIONAL USE PERMIT
(See Variance)

CONSENT
Grantor-Person Signing
Grantee-Public

CONSERVATOR DEED
(See Guardian Deed)

CONTINUATION FINANCING
STATEMENT
(See Financing Statement)

CONTRACT FOR DEED
Grantor-1st Party (Seller)
Grantee-2nd Party (Buyer)

CONVEYANCE OF FORFEITED
LAND
(See State Deed)

CORNER POST
Grantor-Certificate of
Grantee-Govt. Corner Post

DEATH CERTIFICATE
Grantor-Name of Decedent
Grantee-Public

DECLARATION OF
CONDOMINIUM
Grantor-Plat Name
Grantee-Public

DECLARATION OF NO SELF
DEALING
Grantor-Person Signed
Grantee-Public

DECLARATION OF PROTECTIVE
COVENANTS/
CONDITION/RESTRICTIONS
Grantor-Public or Company
Grantee-Public (Signed Name)

DECREE OF
DESCENT/DISTRIBUTION
Grantor-Deceased
Grantee-Property Given To

DECLARATION OF TRUST
Grantor-Trustor
Grantee-Person Named as
Trustee

DEEDS – WARRANTY,
CONTRACT FOR DEED, QUIT
CLAIM, GRANT, CEMETERY,
TRUSTEE'S
Grantor-Person Selling
(1st Party)
Grantee-Person Buying
(2nd Party)

DEED OF TRUST
(Same as Mortgage)

DISCHARGE OF ADVERSE
CLAIM
Grantor-Signature
Grantee-Against

DISCHARGE OF LIS PENDENS
Grantor-Plaintiff
Grantee-Defendant

DISCLAIMER
Grantor-Party Signing
Grantee-Public

DISMISSAL OF APPLICATION
Grantor-District Court
Grantee-Applicant

DISSOLUTION (CERTIFICATE
OF)
Grantor-Certificate of
Grantee-Name of Dissolving
Corporation

DITCH LIEN/DITCH LIEN
RELEASE
Grantor-County Auditor
Grantee-Public

DIVORCE DECREE
Grantor-Plaintiff/Petitioner
Grantee-Defendant/Respondent

EASEMENT
Grantor-1st Party
Grantee-2nd Party
Dominant or Benefitted Party

EXCHANGE
Grantor-All Parties
Grantee-All Parties

EXTENSION OF MORTGAGE OR
LOAN
(Entered Like Original Mortgage)

FEDERAL TAX LIEN
Grantor-Taxpayer
Grantee-Internal Revenue Service

FINANCING STATEMENT
(Assignment, Continuation and
Amendment)
Grantor-Debtor
Grantee-Secured Party

FINAL DECREE
(See Decree of Distribution)

FINDINGS OF FACT,
CONCLUSIONS OF LAW,
ORDER FOR JUDGMENT &
JUDGMENT
(See Judgment)

FIXTURE LIEN
Grantor-Debtor
Grantee-Secured Party

FORFEITURE LIST
Grantor-All Names & Public
Grantee-State of MN

GUARDIANSHIP DEED
Grantor-Guardian
Grantee-Property Going to

HUMAN SERVICES NOTICE RE:
POSSIBLE CLAIM
Grantor-Person Named or
Decedent
Grantee-Public

JUDGMENT/JUDGMENT &
DECREE
Grantor-Plaintiff
Grantee-Defendants
Or
Grantor-United States District
Court
Grantee-Whoever Court Finds in
Judgment of

LEASE
Grantor-Lessor
Grantee-Lessee

LETTERS TESTAMENTARY, OF
ADMINISTRATION, OF
GUARDIANSHIP
Grantor-Deceased
Grantee-Pers Rep, Guardian,
Conservator etc.

LEASE EXTENSION
(Same as original lease)
Grantor-Lessor
Grantee-Lessee

LIMITED POWER OF ATTORNEY
(See Power of Atty)

LIS PENDENS
Grantor-Plaintiff
Grantee-Defendant

MARRIAGE CERTIFICATE
Grantor-District Court
Grantee-Name of Parties

MECHANIC'S LIEN
Grantor-Owner of Property
Grantee-It is the intention of

MERGER (CERTIFICIATE OF)
(See Name Change)

MOBILE HOME
AFFIXATION/NOTICE OF
SURRENDER
Grantor-Property Owner
Grantee-Public

MOBILE HOME LIEN
Grantor-Taxpayer
Grantee-County of St. Louis

MODIFICATION AGREEMENT
(See Extension of Mtg)

MORTGAGE
Grantor-Mortgagor
Grantee-Mortgagee

MORTGAGE ASSUMPTION
Grantor-Person Assuming Mtg
Grantee-Bank

NAME CHANGE
Grantor-District Court
Grantee-Old Name
Or
Grantor-Old Name
Grantee-New Name

NOTICE OF INTENT TO
REDEEM
(Mtg Foreclosure Sale)
Grantor-Signer
Grantee-Public

NOTICE OF LEVY
Grantor-Taxpayer or Property
Owner
Grantee-State of MN Dept of
Revenue

NOTICE OF MORTGAGE
FORECLOSURE SALE
Grantor-Sheriff
Grantee-Did Strike Off & Sell To

NOTICE OF LIS PENDENS
(See Lis Pendens)

NOTICE OF PENDENCY
Grantor-Signor/Bank
Grantee-Original Mortgagor
(In the case of an estate)
Grantor-Deceased person's name,
estate of

NOTICE OF PENDENCY &
POWER OF ATTORNEY
Grantor-Person Signing
Grantee-Person Being Foreclosed

OATH
Grantor-Person Swearing
Grantee-Public

OPTION OF RIGHT OF FIRST
REFUSAL
Grantor-Signor
Grantee-2nd Party

ORDER/ORDER & DECREE
Grantor-District Court
Grantee-Whoever Named
in Final Order

ORDER AMENDING DECREE
Same as Original Order Being
Amended

ORDER ADMITTING WILL
Grantor-Deceased
Grantee-Pers Rep

ORDER DIRECTING SALE &
ORDER OF CONFIRMATION OF
SALE OF REAL ESTATE
Grantor-Deceased
Grantee-Person Property is
Going to

ORDER FOR SALE
Grantor-Deceased
Grantee-Person Appointed

ORDER OF FORMAL
APPOINTMENT OF SPECIAL
ADMINISTRATOR
Grantor-District Court
Grantee-Personal Rep or
Special Administrator

ORDER & TEMPORARY
RESTRAINING ORDER
Grantor-District Court
Grantee-Public

ORDINANCE
Grantor-City of, Town of, County
of St. Louis
Grantee-Public

PATENT DEED
Grantor-United States of America
or State of MN
Grantee-Person or State

PARTIAL RELEASE EASEMENT
Grantor-Usually person signing
Grantee-Owner of Record

PARTIAL RELEASE OF
MORTGAGE
(See Sat of Mtg)

PERMIT
(See Variance)

PERSONAL PROPERTY TAX
LIEN
Grantor-Taxpayer
Grantee-County of St. Louis

PERSONAL REP
(See Probate Deed)

PLAT/PLAT CORRECTION
Grantor-Plat of
Grantee-Name of Plat

PROBATE DEED or PERSONAL
REP

Grantor-Both Administrator
(Personal Rep.) and Deceased
Grantee-Second Party

POWER OF ATTORNEY

Grantor-Company or Person
Appointing
Grantee-Atty-in-Fact/Person
Appointed

PRELIMINARY ORDER OF
ATTACHMENT

Grantor-District Court
Grantee-To Whomever is Named

REFEREE DEED

Grantor-Referee/Owner
Grantee-Buyer

RELEASE OF ABSTRACT OF
JUDGMENT

Grantor-United States Dept of
Justice
Grantee-Name of Person
Involved

RELEASE OF EASEMENT

Grantor-Party Named
Grantee-Owner of Record

RELEASE OF FEDERAL TAX
LIEN

Grantor-Internal Revenue Service
Grantee-Taxpayer

RELEASE OF WRIT OF
ATTACHMENT

Grantor-Plaintiff
Grantee-Defendant

RELEASE OF SPECIFIC
PROPERTY/SPECIFIC
INDIVIDUAL & RELEASE OF
LAND FROM JUDGMENT LIEN

Grantor-Person Signing
Grantee-Owner of Record

RELEASE OF STATE TAX LIENS

Grantor-State of MN Dept of
Revenue or Jobs & Training
Grantee-Taxpayer

RENTAL PROPERTY
REHABILITATION AGREEMENT

Grantor-Owner
Grantee- Housing &
Redevelopment Authority

REPAYMENT AGREEMENT
(See Mtg)

Grantor-Owner Also Add'l
Vendees

REQUEST FOR NOTICE

Grantor-Signer
Grantee-Public

RESOLUTION

Grantor-City of, Town of, or
County of
Grantee-Public or Applicant if
given

RESOLUTION FOR TREE TAX

Grantor-County of St. Louis
Grantee-Person Applying

RESTRICTIONS/
RESTRICTIVE COVENANTS

Grantor-Company
Grantee-Public

REVOCATION

Grantor-Person Signing
Grantee-Person

REVOCATION OF POWER OF
ATTORNEY

(Same as original Power of
Attorney)

REVOCATION OF TRANSFER
ON DEATH DEED

Grantor-Owner
Grantee-Public

REVOCATION OR RELEASE OF
FEDERAL TAX LIEN

Grantor-Parties Involved
Grantee-Internal Revenue Service

REVOCATION OR RELEASE OF
STATE TAX LIEN

Grantor-Parties Involved
Grantee-State of MN

RIGHT OF WAY EASEMENT

Grantor-Person Signing
Grantee-Govt. Unit or Utility

SATISFACTION OF
ASSIGNMENT OF RENTS &
LEASES

Grantor-Person Signing
Grantee-Assignee

SATISFACTION OF JUDGMENT
& PARTIAL
RELEASE/JUDGMENT

Grantor-Plaintiff
Grantee-Defendant

SATISFACTION/MECHANICS
LIEN

Grantor-Executed by
Grantee-Against

SATISFACTION OF MORTGAGE

Grantor-Mortgagee
Grantee-Mortgagor

STATE ASSIGNMENT
CERTIFICATES

Grantor-County Auditor
Grantee-Buyer of Land

SHERIFF'S CERTIFICATE
(See Notice of Mtg Foreclosure)

SHERIFF'S LEVY &
CERTIFICATE

Grantor-Sheriff
Grantee-Person Named

STATE ASSIGNMENT
CERTIFICATE

Grantor-State of MN
Grantee-Person Named

STATE DEED

Grantor-State of MN
Grantee-Person Named

STATE TAX LIEN

Grantor-Taxpayer
Grantee-State of MN Dept of
Revenue or Dept of ...

STATEMENT OF SEVERED
MINERALS

Grantor-Party Named
Grantee-Public

SUBORDINATION AGREEMENT

Grantor-Party Signed or
Subordinating
Grantee-Bank, Lender etc.

SURRENDER OF LEASE

Grantor-Lessee
Grantee-Lessor

TERMINATION OF FINANCING
STATEMENT

Grantor-Secured Party
Grantee-Debtor

TERMINATION OF LEASE

Grantor-Lessee
Grantee-Lessor

TORRENS APPLICATION

Grantor-Party Named
Grantee-Public

TOWN ROAD ORDER

Grantor-City of, Town of, County
of
Grantee-Public

TREE GROWTH TAX

Grantor-County of St. Louis
Grantee-Person Applying

TRUST AGREEMENT

(See Declaration of Trust)

TRUSTEES DEED

Grantor-Trustee
Grantee-Person Named

TRUST DEED

(See Mortgage)

TRUST INDENTURE

(See Declaration of Trust)

UCC

Grantor-Debtor
Grantee-Secured Party

VACATION

Grantor-City of, Town of, County
of St. Louis
Grantee-Person Named
(If not named, to Public)

VARIANCE

Grantor-Town of, City of, County
of St. Louis
Grantee-Applicant

VOLUNTARY FORECLOSURE

Grantor-Borrower
Grantee-Lender

UNIFORM COMMERCIAL CODE FILINGS
To Avoid Rejection of the Filing, use the following checklist:

Top 10 Reasons for Rejection

1. Incorrect filing fee.
2. The check is unsigned or made out incorrectly; all checks should be made payable to the "County Recorder".
3. The typing or handwriting is too light to be scanned or is simply illegible.
4. An obsolete form has been used.
5. The address of the debtor, secured party or assignee is omitted.
6. An attempt is made to file a continuation statement earlier than six months before the five-year expiration date or after the original financing statement has lapsed.
7. The original filing has lapsed and thus no financing statement changes may be filed.
8. The UCC-3 must show an active file or document number,
9. There are some types of symbols or N/A in fields that should have no entry and therefore be left blank.
10. An organization is identified in the debtor field; however, Type of Organization, Jurisdiction of Organization and/or Organizational ID # are not completed.

Security Agreement - Must contain all information required of a UCC-1.

These are subject to the same fee schedules as UCCs.

Bill of Sale - Signatures, consideration, notarized, and description.

Recording fee is \$20.00. The original stays on file
in the UCC Department.

UCC-1 (Fixture Liens) Recorded in Real Estate Records Only.

1. Name and address of debtors.
2. Name and address of secured parties.
3. Legal description and name of record owner.
4. Debtor (s) signs (signature notarized).

Additionally, for Torrens documents, the Certificate of Title number must be shown.

For additional information on UCCs, visit the Secretary of State's website at www.sos.state.mn.us

