



The Recorder

Mission Statement: To Accurately Maintain Records of Residents and Landowners of Pope County for Generations to Come.

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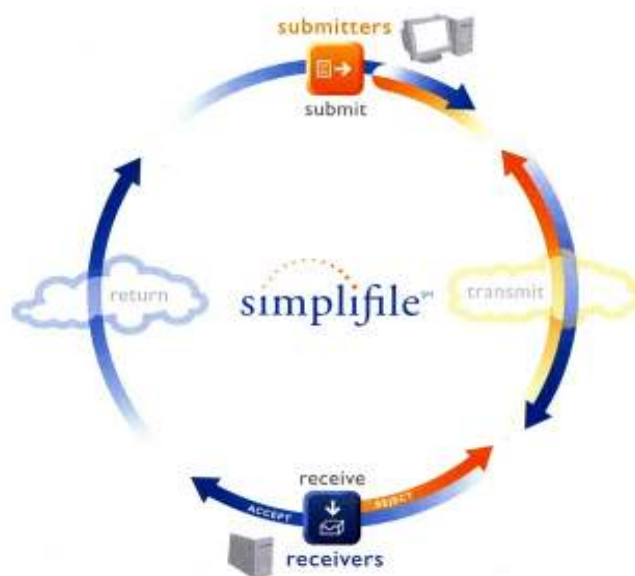
Simplifile eRecording

IMPROVES YOUR SERVICE DELIVERY



The Pope County Recorder's office will be hosting an informational meeting in October regarding the eRecording process with Simplifile presenting their product. Simplifile's nationwide eRecording network allows organizations that regularly file land record documents with the county—including title companies, banks, and law firms—to record in any county on the network. These "submitter" organizations are able to eRecord property documents easily using a PC, high-speed Internet connection and scanner, saving them time and money and actually enhancing document security because Simplifile eRecording services replace their existing courier or express mail service. There are a number of Minnesota counties that are connected with Simplifile as an outside provider of these services.

As more information becomes available, a special invitation will be sent to local and neighboring county submitters.





e-Well Disclosure Certificate

Now Available from the
Minnesota Department of Health

Effective July 1, 2009, the Minnesota Department of Health (MDH), Well Management Section, began accepting Well Disclosure Certificates filed electronically (online). This service is one part of the framework for electronic real estate recording and reflects nearly two years of effort by County Recorders and MDH staff in the design, development, and testing of *e-Well Disclosure Certificate (e-WDC)*.

The MDH Web site for well disclosure is: www.health.state.mn.us/divs/eh/wells/disclosures

Persons filing a well disclosure certificate simply select the option "*Filers*" from the menu bar. The *County Recorder* selection is reserved for recorder functions in processing and tracking *e-WDCs*. First-time filers must initially register an account (username and password). The filing process is as follows:

- Complete the *e-WDC* online and submit to MDH. Mandatory fields for completing the *e-WDC* are identified (with an asterisk). When submitted to MDH, the filer is issued a Well Disclosure Certificate (WDC) number for this *e-WDC*.
- The *e-WDC* remains "pending" for up to 120 days, during which time the filer can edit or add information. If the deed has not been recorded within 120 days, the filer must complete a new *e-WDC*.
- When preparing the deed for recording, the WDC number is noted on the deed.
- When the deed is filed, the county recorder checks the pending *e-WDC* and compares the ownership and property information to that on the deed. If they match the recorder then "validates" the *e-WDC*, which automatically files the *e-WDC* with MDH. The County Recorder still collects the \$45 filing fee at the time of recording.
- MDH staff will review the submittals to make sure they are complete. If there are any questions or problems, MDH will contact the filer.
- After review, the *e-WDC* is added to the database and posted on the Web site as are all well disclosure certificates filed since November 1, 1990.

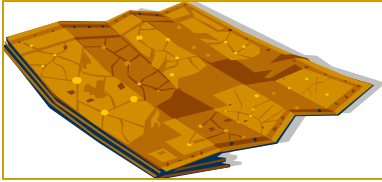
For filers, the MDH Web site includes a checklist "What You Need to Know Before You Begin" and a more detailed publication (user manual) on filing instructions. The checklist identifies the information that is needed to complete the *e-WDC*. There is a comparable user manual for County Recorders. MDH contact information is also available on the MDH Web site.

In order to properly complete a WDC or the *e-WDC*, realtors should provide complete information on property identification; buyers and sellers; and the location, number and status of all wells on the property (including a sketch map) to the person preparing the WDC document/filing. Too often, some of this information is missing, causing unnecessary delays in the closing and recording.

MDH will continue to accept paper Well Disclosure Certificates as have been filed since November 1, 1990. The *e-WDC* is another option for filing.

If there are any questions on well disclosures, please contact:

Kathy Dunaway	651-201-4587	kathy.dunaway@state.mn.us
Norm Mofjeld	651-201-4593	norman.mofjeld@state.mn.us
Mike Convery	651-201-4586	michael.convery@state.mn.us



Platted Subdivisions **Online!**

Soon Available by visiting the Pope County Web Page at www.co.pope.mn.us copies of all platted subdivisions will be available for review and printing. All original plats filed in Pope County since the late 1800's forward have been scanned. A listing will be available searching by the name of the plat, or via section-township-range (S-T-R).

Survey maps are also now available through a public terminal located in the lobby of the Recorder's Office. In order to search and obtain copies, an individual must come into the office. Surveys are organized by S-T-R and plat name. Surveys will not be available online.



Receive this Newsletter Electronically

Are you receiving a photocopy or pass-around copy of this newsletter? You can request it be sent to you directly by e-mail, by sending a request to:

darby.bowen@co.pope.mn.us

It is likely future issues will be sent by e-mail only, as well as additional notifications of changes and updates (such as when the plats mentioned above become available!). When requesting, please include the desired e-mail along with the organization represented.



Today's lawn & garden tip. If you haven't found the hedge trimmer yet, forget it. It's almost time to lose the leaf rake.

Changes in the Transfer and Recording of Documents:

Pope County, similar to many other counties, is now receiving documents via Electronic Recording to move documents through the process in a more timely manner. At this time, Satisfaction, Assignments and Certificates of Release of Mortgages, as well as Mortgages are being recorded electronically here in Pope County. Many other documents have recently been added to the list, and Deeds with an electronic CRV will be added as well. With the ability to submit e-Well Disclosure Certificates already a reality (see additional article in this newsletter), the e-CRV completes the circle of items needed.

In preparation for increased e-recordings, a few internal processes are changing. The Recorder's Office is now receipting all Mortgage Registration Tax and Deed Tax. Deeds are also reviewed for splits and current taxes prior to forwarding to the Auditor-Treasurer for final approval. As changes occur and information becomes available in these areas, notification will be included in upcoming newsletters.

Here are a few items this office has found helpful:

The following Web Sites regarding Mortgage Registration Tax & Deed Tax indicate the rate required and also lists the special rates for Hennepin and Ramsey counties:

- **Deed Tax Rate:** www.taxes.state.mn.us/special/mortgage_deed/tax_information/deed_tax/content/deed_tax_rate.shtml
- **Mortgage Registration Tax:** www.taxes.state.mn.us/taxes/special/mortgage_deed/tax_information/mortgage_registry/content/mortgage_tax_rate.shtml

Following is a link to forms that are especially helpful when there is an exemption to the rates above:

Mortgage Tax and Deed Tax Exemption Forms: (the appropriate form is completed and recorded as a part of the document.)

- www.taxes.state.mn.us/special/mortgage_deed/forms.shtml



Marriage Law Changes:

Effective August 1, 2009 several law changes took effect regarding marriages. If you or someone you know is getting married soon, a few items to note include:

- Both the bride and groom must sign the marriage application (or one may apply and the second may complete a supplemental form). In the past, only one needed to apply.
- In the case of a minor, the legal custodial parent(s) (*meaning both unless named otherwise*) or the legal guardian or courts must sign the consent form. In the past, only one parent needed to sign.
- Be aware, the five day waiting period DID NOT change. It is still a requirement, unless a judge's waiver is obtained. (This is the same process as in the past.)