

COUNTY RECORDER



THE RECORDER

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The Recorder

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PROPERTY FRAUD ALERT

PFA can help your elders protect their property

According to the FBI, property and mortgage fraud is the fastest growing white-collar crime. It can be as simple as someone recording a fraudulent document in the County Recorder's Office so it appears someone else now owns your home or property.

To address these concerns, the Clay County Recorder's Office has teamed up with Fidar Technologies to create an e-mail or voice mail notification service to help alert property owners or their designee when a real estate document containing their name is recorded. This service is only for Clay County real property owners with a **set-up fee of \$10**. Lending institutions have property rights so they also can apply to be alerted.

The Clay County Recorder's Office has been asked to watch names for various reasons over the years but it wasn't possible to have an on-going alert until now. Here are a few examples of when this service could be helpful: If an elderly person would like to have one or more of their children be notified if the parent's name shows up on a recorded document; maybe a lending institution would like to be aware if additional encumbrances are recorded in a particular name; maybe a person has been threatened and they'd like to keep watch over what is recorded in their own name.

The alert will provide a document number, document type and other pertinent information. If you don't remember this transaction taking place you are given numbers to call to obtain more information and suggestions as to what steps to take.

The majority of recordings in any recorder's office are not fraudulent but it can be helpful to be alerted so you have the opportunity to be on top of a situation sooner rather than later. Once predators realize Clay County offers this service they'll think twice before trying a scam in this county. If you sign up to use the PFA system make sure you let people know to help prevent fraud. It is like locking the doors of your car to help avoid temptation of those that might steal.

To apply: <http://www.co.clay.mn.us/Depts/Recorder/PFA.htm>





May of 2012 we sold 98 marriage licenses compared to 50 May 2011.

Q & A

In follow-up after recording a Transfer on Death Deed is a "Clearance Certificate" from Social Services required to be attached to an Affidavit of Survivorship?

Torrens property, YES.

With Abstract property we won't reject the Affidavit of Survivorship or a Clearance Certificate if they are recordable and presented separately. We always prefer to record the Affidavit and the Clearance Certificate together as one document for one recording fee.

Other counties might have a different policy especially if they have more Torrens property.

SAFE AT HOME



Safe at Home is a program in Minnesota to keep an address confidential. *Safe at Home* participants enroll for a variety of reasons, the most common is domestic violence and stalking. Others join the program because they may have witnessed a crime or work in a profession where they have concerns for their safety such as a judge or police officer. Program participants have extremely high safety needs and often require assistance to ensure a violence-free life.

Safe at Home has been actively contacting law enforcement agencies statewide through newsletters, and training sessions and will be distributing an informational DVD with facts to inform them about the program.

More information on Safe at Home is available at:
<http://www.sos.state.mn.us/index.aspx?page=1473>



taxes.state.mn.us/CRV/

eCRV is the preferred CRV form as of December 1, 2011

eCRV UPDATE

The Minnesota Department of Revenue (DOR) is hard at work to implement some new features **later this summer** for submitters like assigning a PIN number so submitters can edit an eCRV. Before being accepted by the county or If the county rejects an eCRV a submitter could edit instead of having to create an entirely new eCRV.

DOR has been wrestling with how to handle SSNs in the submitter edit mode since these items are separated from the eCRVs right at submit time. The eCRV developers are working out a solution.

Often when preparing for a closing a CRV is prepared in advance. There has been a complaint about the eCRV because a future date wasn't allowed. However, DOR decided to allow a future date of 14 days or less. Keep in mind in the event an eCRV is presented for acceptance at a county, and the sale date is in the future, eCRV would NOT allow the county to accept it (until after that date has passed). If an eCRV was post-dated when it was created, and that date has past, the county will be shown a warning that this was a sale entered ahead of time, so they can be extra diligent in acceptance of such an eCRV.