



## PRESS RELEASE

**FOR IMMEDIATE RELEASE**

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### **Crow Wing County Recorder's Office Now Processing Mortgages**

On May 1<sup>st</sup>, 2014 the Crow Wing County Recorder's office teamed up with the County Auditor-Treasurer's Office to begin processing mortgage registration tax on individual mortgages and modification of mortgages.

Mortgage Registration Tax (MRT) is a tax based on the amount of debt secured by real property in Minnesota. The mortgagor or borrower pays this tax when a mortgage is recorded in a Minnesota county. Historically, it is the responsibility of the County Treasurer's office to calculate and collect the tax.

Earlier this year, the County Recorder's office sponsored a lean continuous improvement process also referred to as a kaizen event. "Kaizen", means to change for the good of all. County staff from both the County Recorder's and Auditor-Treasurer's office examined the current document recording process and brainstormed ideas on how to make the process more efficient. One of those ideas was for the County Recorder's office to begin processing mortgage registration tax on mortgages and modification of mortgages.

A typical mortgage document is first reviewed by the County Recorder's office to ensure it meets Minnesota Statutes for recordability, it then travels to the County Auditor-Treasurer's office where the mortgage registration tax is collected and finally it returns to the County Recorder's office where it is recorded. "This is a win-win situation for everyone," said Crow Wing County Deputy Recorder Doug Hansen, "A great example of a collaborative effort where the results created a more efficient process, better customer service and freed up staff time to focus on their other responsibilities."

In 2013, over 5,700 documents or approximately 25% of the total documents recorded in the County Recorder's office were reviewed by the County Auditor-Treasurer's office for mortgage registration tax.

Crow Wing County Recorder's Office records and processes over 20,000 documents each year totaling in excess of a half a million dollars in fees. With integrity, respect and unwavering commitment to exceptional customer service, it is our mission to preserve and provide accurate records of real property documents.

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**Kathy Ludenia**

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**Our Vision:** Being Minnesota's favorite place.

**Our Mission:** Serve well. Deliver value. Drive results.

**Our Values:** Be responsible. Treat people right. Build a better future.

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