Saint Paul, MN -- Minnesota is moving ahead in the electronic world when it comes to recording real estate documents. At a recent meeting, the Minnesota Electronic Real Estate Recording Commission (ERERC) adopted Model II Standards for recording real estate transactions in the State of Minnesota.

“E-recording of real estate documents will allow county governments and the private sector to save time and paperwork. In addition, e-recording will help to eliminate technical errors that result in document rejection at the recorder’s office,” said Michael Cunniff, ERERC Chair and Recorder and Registrar of Titles for Hennepin County.

“For consumers, this means that a process that currently can take weeks for complex recordings will instead be done in minutes,” added Jeff Carlson, CEO of US Recordings and a member of the ERERC.

Model II is a process that encompasses both scanned paper and originally electronic documents. It allows for wet-ink as well as electronic signatures. In addition to an image of the document, a Model II submission also includes indexing data in an XML format. The Model II Standards accommodate the electronic recording of 11 different document types including mortgages, deeds, and assignments. The Model II Standards and details regarding the 11 document types may be viewed at: http://www.commissions.leg.state.mn.us/erer/erer.htm.

The long-term goal of the ERERC is to enable the recording of all real estate documents in Model III. In Model III, documents are generated in a document-preparation system in an extensible hypertext mark-up language (XHTML) format. For Model III, the document preparer logs onto the document-preparation system and enters the information that the particular document requires.

The Minnesota Legislature created the ERERC and charged it with the creation and adoption of standards for electronic recording of real estate documents. The ERERC consists of public- and private-sector stakeholders committed to adopting statewide standards for e-recording of real estate documents in all 87 Minnesota counties.

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