

## Version 1.1

### Background:

A decision was made by the Electronic Real Estate Recording Task Force (ERERTF) to be compliant with the national standards and use Version 1.05 of the Property Records Industry Association (PRIA) DTD National Standards instead of creating their own version of standards for the State of Minnesota.

Version 1.1 was designed based on Version 1.05 of the PRIA DTD National Standards. Extension Structures were used following the PRIA Extension Standards to accommodate additional information that was not accounted for in the PRIA DTD Standards. All documented PRIA naming standards were followed.

Please see PRIA's website for the complete standards and Version 1.05 DTD:

<http://taskforce.cifnet.com/priaus/>

The following rules were enforced:

1. Schemas would be used to identify the data standards (A schema was created from PRIA's Version 1.05 DTD as a starting point)
2. Each document would have its own schema (Satisfaction, Certificate of Release, Affidavit of Purchaser, Assignment of Mortgage, Deeds (Warranty Deed, Limited Warranty Deed, Quit Claim Deed), and the CRV).
3. All PRIA elements and attributes would remain in the schema even if they were not used by the Minnesota Standards.
4. Current PRIA element and attribute structures reused in the Minnesota Extensions would remain consistent as originally designed by PRIA.
5. Existing PRIA relationships would be maintained unless a required field didn't support our existing business rules.
6. Business rules would be defined in each schema as much as possible using the Minnesota Extensions to reflect that document's requirements.

The following design standards were implemented:

1. All document schema files started with an upper case value
2. All datatype files started with "dt"
3. All sub-schema files used to create the document schemas started with a lower case value
4. Typing of element structures was used to allow for reuse of these structures and ease of maintenance
5. Grouping of attributes was used to allow for reuse of these groupings and ease of maintenance
6. W3C XML Signature standards were followed for the representations of the persons signing the document (endorsers, notaries, county personnel, buyers and sellers of the property)

There were 2 schemas designed:

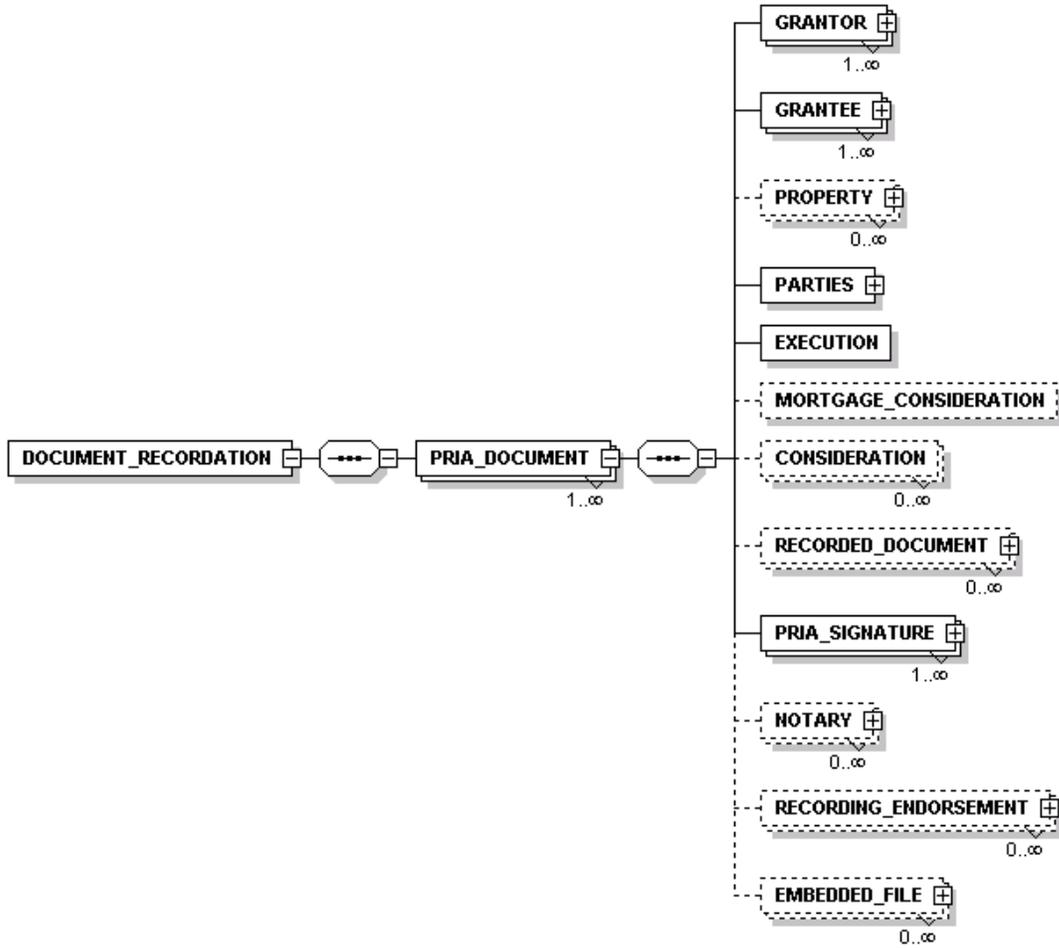
- Satisfaction
- Certificate of Release

PRIA Version 1.05 DTD was converted to a schema and gap analysis was conducted to map elements and attributes from the Minnesota Version 1.0 Schema to the PRIA Version 1.05 DTD to create the baseline for the Version 1.1 Minnesota Schema.

The spreadsheets PRIA\_V1.05SATMN.xls and PRIA\_V1.05CORMN.xls were created to show the mapping between the elements and attributes from Version 1.0 to Version 1.1. The red text indicates an extension had to be added to accommodate a Minnesota only requirement. The blue text indicates a PRIA element or attribute that was not in the Minnesota Version 1.0 schema. The black text indicates a match between the Minnesota Schema and the PRIA DTD. Please refer to these for the detailed mapping between the elements and attributes.

The following diagram depicts the PRIA Version 1.05 DTD converted to a Schema. This was the baseline for the Version 1.1 of the Minnesota Standard.

### **Version 1.1 Baseline**



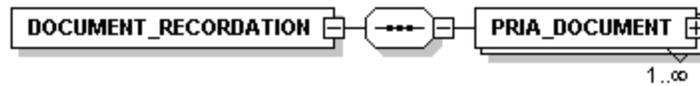
# Satisfaction

## Element Descriptions:

### 1. DOCUMENT\_RECORDATION

The **DOCUMENT\_RECORDATION** element structure is the root or top-level element of the schema and is designed so it can handle multiple different documents of the **PRIA\_DOCUMENT** element structure.

#### Version 1.1 DOCUMENT\_RECORDATION



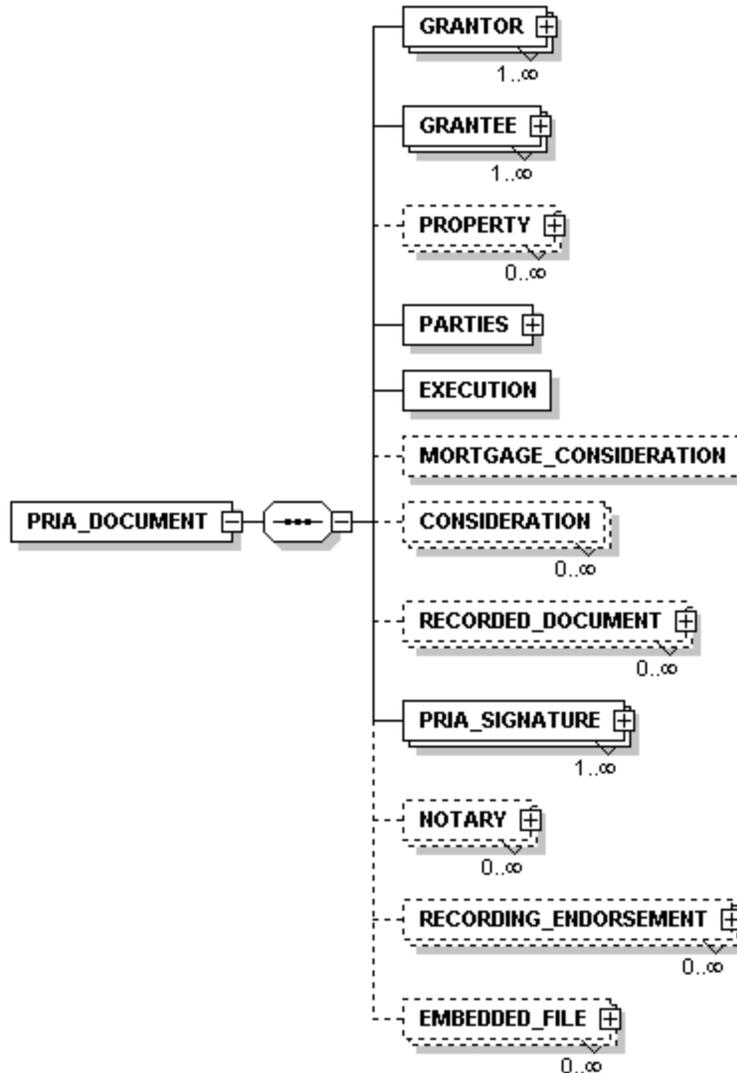
Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

#### Extensions:

No Minnesota Extensions needed to be added.

### 2. PRIA\_DOCUMENT

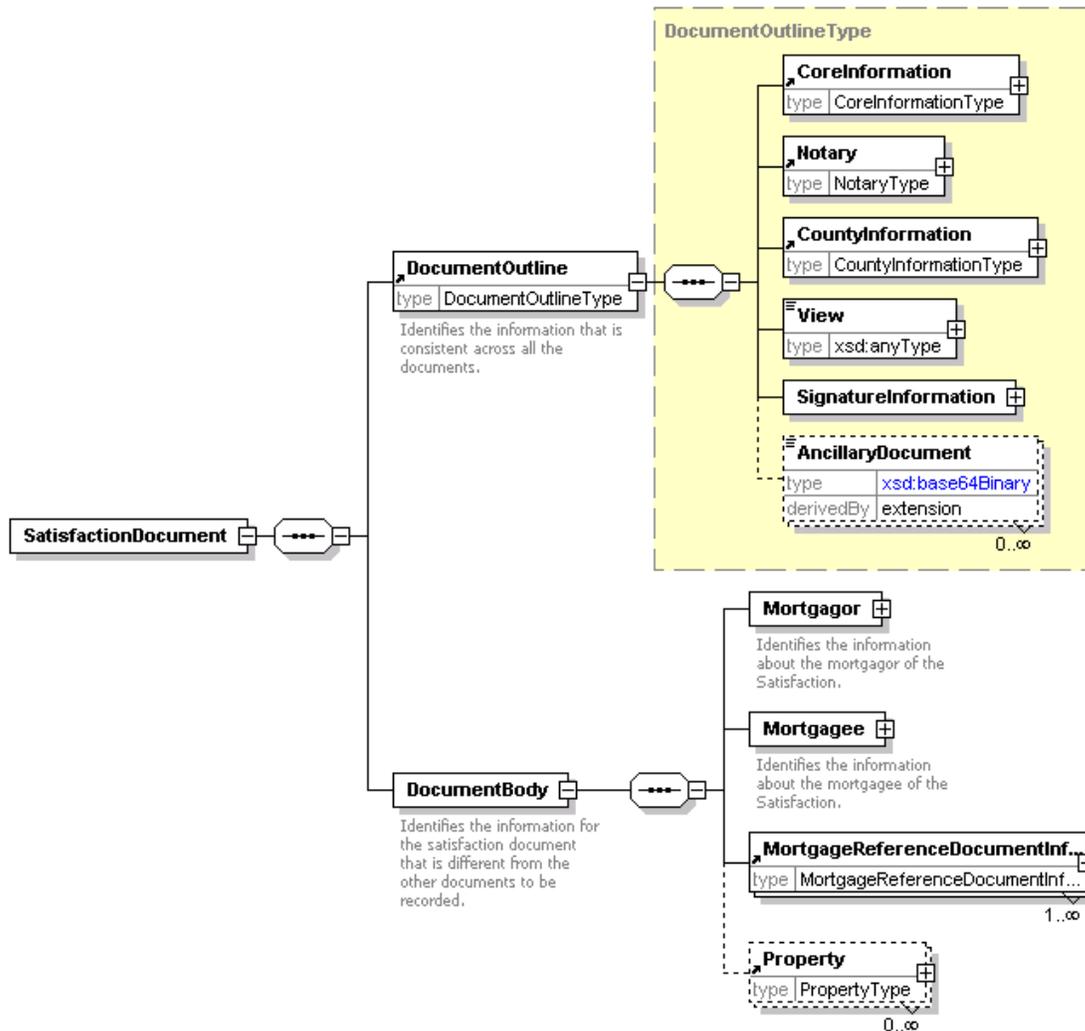
The **PRIA\_DOCUMENT** element structure contains all the information about the document.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

This was mapped to the Version 1.0 **SatisfactionDocument** element structure. The concept of grouping Outline related information and Body related information was dropped and the remaining elements were used in the mapping.

## Version 1.0 SatisfactionDocument



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

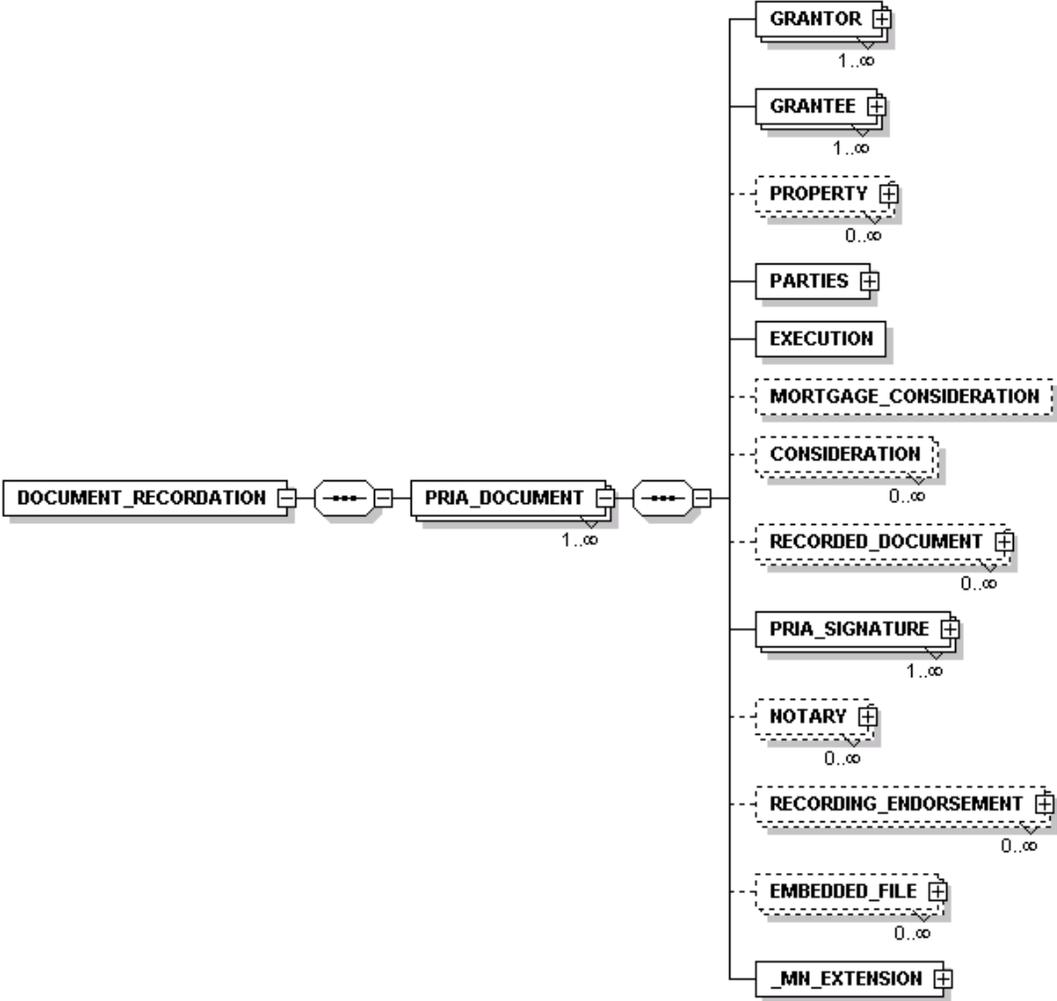
### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION**, had to be added to accommodate the following Minnesota requirements:

1. The **\_MN\_PRIADocumentID** attribute was added for indicating the portion of the document that is being signed by the endorser
2. The **\_MN\_PropertyCode** attribute was added for identifying if the property is “Abstract”, “Torrens” or “Both”
3. The **\_MN\_SubType** attribute was added for indicating if the mortgagee had a name change or not (eg. by corporation or by corporation name change)
4. The **\_MN\_Total\_Fees** attribute was added for the total fees of the recording

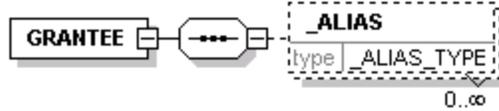
- 5. The **\_MN\_REFERENCE** element was added to identify the reference numbers (eg. Loan Number)
- 6. The **\_MN\_VIEW** element was added for holding the stylesheet that renders the XML into a user-friendly format

**Version 1.1 PRIA\_DOCUMENT**



### 3. GRANTEE

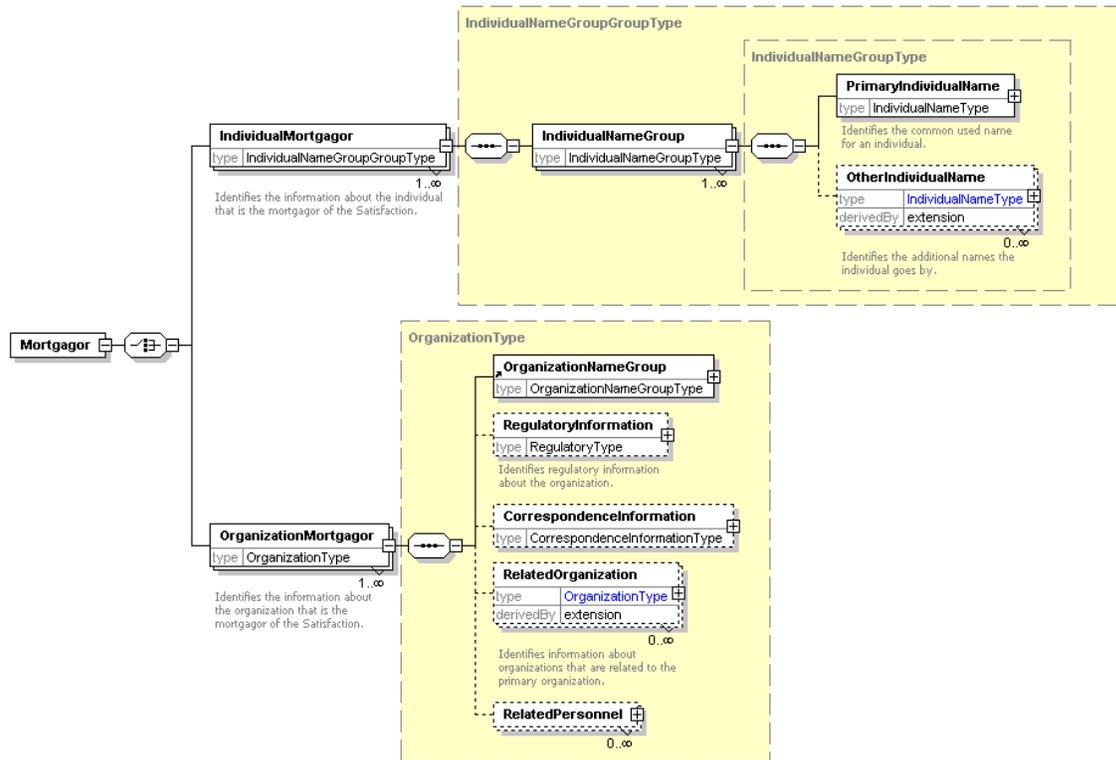
The **GRANTEE** element structure contains all the information about the Grantee or Mortgagor of the document.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

This structure mapped to the Version 1.0 **Mortgagor** element in the Satisfaction document.

#### Minnesota Version 1.0 Mortgagor:



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

One of the business rules that needed to be maintained was the relationship of the mortgagor individuals.

For example:

**THAT CERTAIN MORTGAGE** owned by the undersigned, a **National Banking Association** under the laws of **The United States of America**, DATED, **June 9, 1995** executed by **Jim Johnson and Mary Johnson**, as husband and wife and

**Nancy James and Bill James, as wife and husband to U.S. Bank National Association ND MORTGAGEE**, and filed for record **July 14, 1995**, as Document Number **10298734** in the Office of the **County Recorder of Aitkin County, Minnesota**, is, with the indebtedness thereby secured, fully paid, satisfied, released and discharged.

The requirement to keep Jim and Mary Johnson as husband and wife and Nancy and Bill James as husband and wife is necessary to be able to recreate the correct format when displaying the document in the user-friendly view.

The **GRANTEE** element had a **\_MaritalStatusType** attribute which contained the following values: “Married, Not Provided, Divorced, Separated, Unknown, Not Married” but didn’t handle the “husband and wife” and “wife and husband” relationship. Minnesota needed the latter relationship for creating the document in the appropriate format in the user-friendly view.

If the current structure was used, each person would be represented by a **GRANTEE** element using the value of “Married” for the **\_MaritalStatusType**. This was not sufficient as the correct relationship needed to be identified.

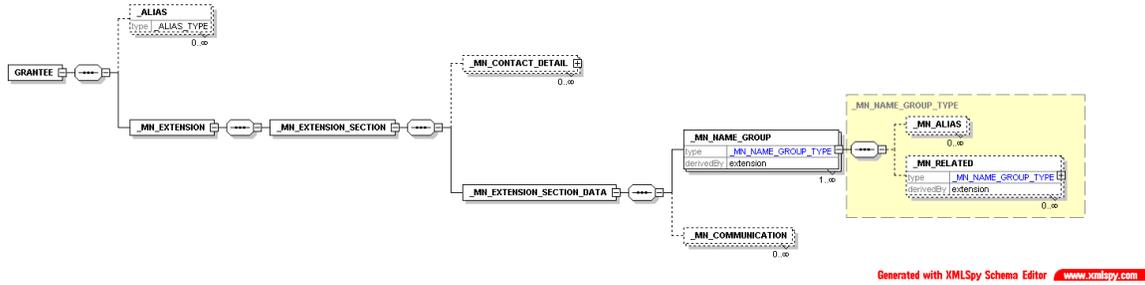
If “husband and wife” and “wife and husband” were added to the values for the **\_MaritalStatusType** attribute, then a relationship would need to be created to group the appropriate **GRANTEE** elements together. The schema, as it stands, does not allow for a relationship to be built between the **GRANTEE** elements so adding these new values would not solve the problem.

### **Extensions:**

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION**, had to be added to accommodate the following Minnesota requirements:

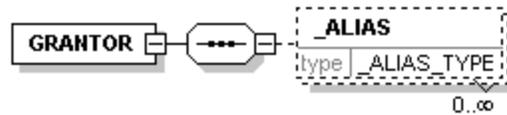
1. Attributes were added for the address of the Grantee
2. The **\_MN\_NAME\_GROUP** element structure was added to accommodate the name and alias names of the grantor. This element contained the **\_MN\_RelationshipStatus** attribute which identified the “as husband and wife”, “as wife and husband” and “a single person”. This element grouped the related grantors together that pertained to the relationship
3. The **\_MN\_RELATED** element structure was added for the organizations that were related to the grantor (eg. a merger or assignment from one organization to another)
4. THE **\_MN\_COMMUNICATION** element was added for allowing more than one contact means (ie. phone number, pager number, fax number, etc.)

## Version 1.1 GRANTEE



## 4. GRANTOR

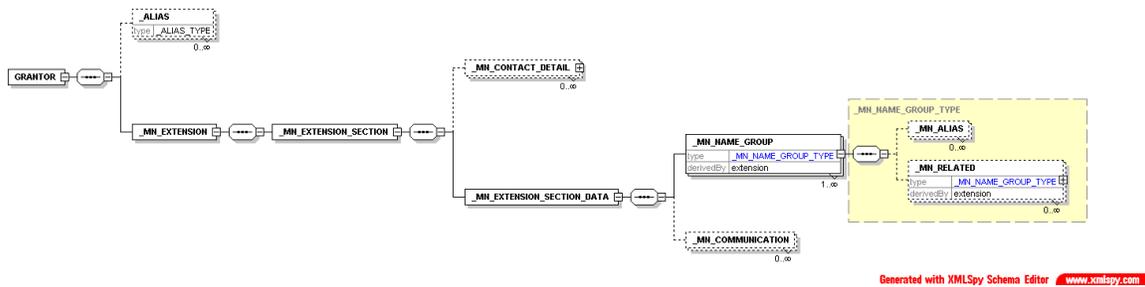
The **GRANTOR** element contains information about the Grantor or Mortgagee of the document.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

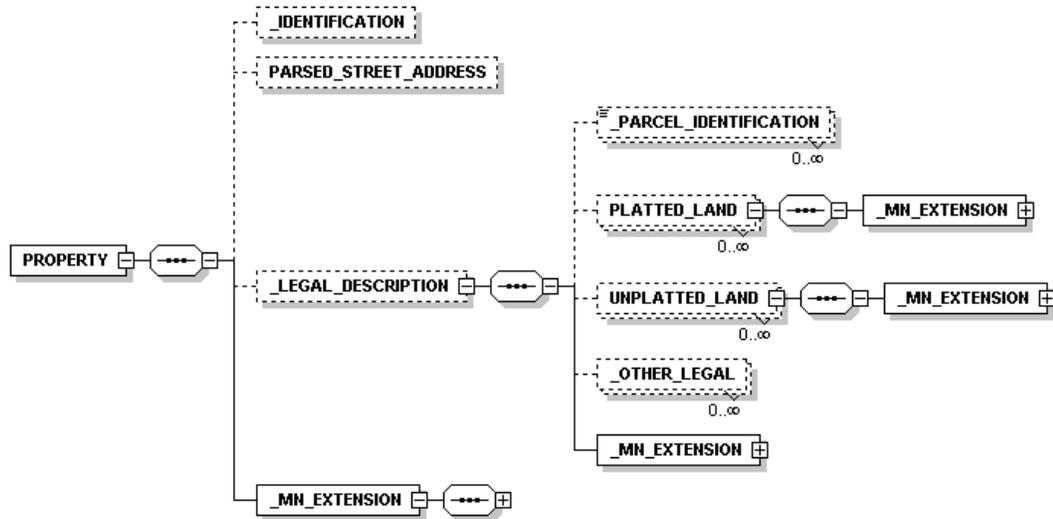
This structure mapped to the Version 1.0 **Mortgagee** element and was created the same as the **GRANTEE**.

## Version 1.1 GRANTOR



## 5. PROPERTY

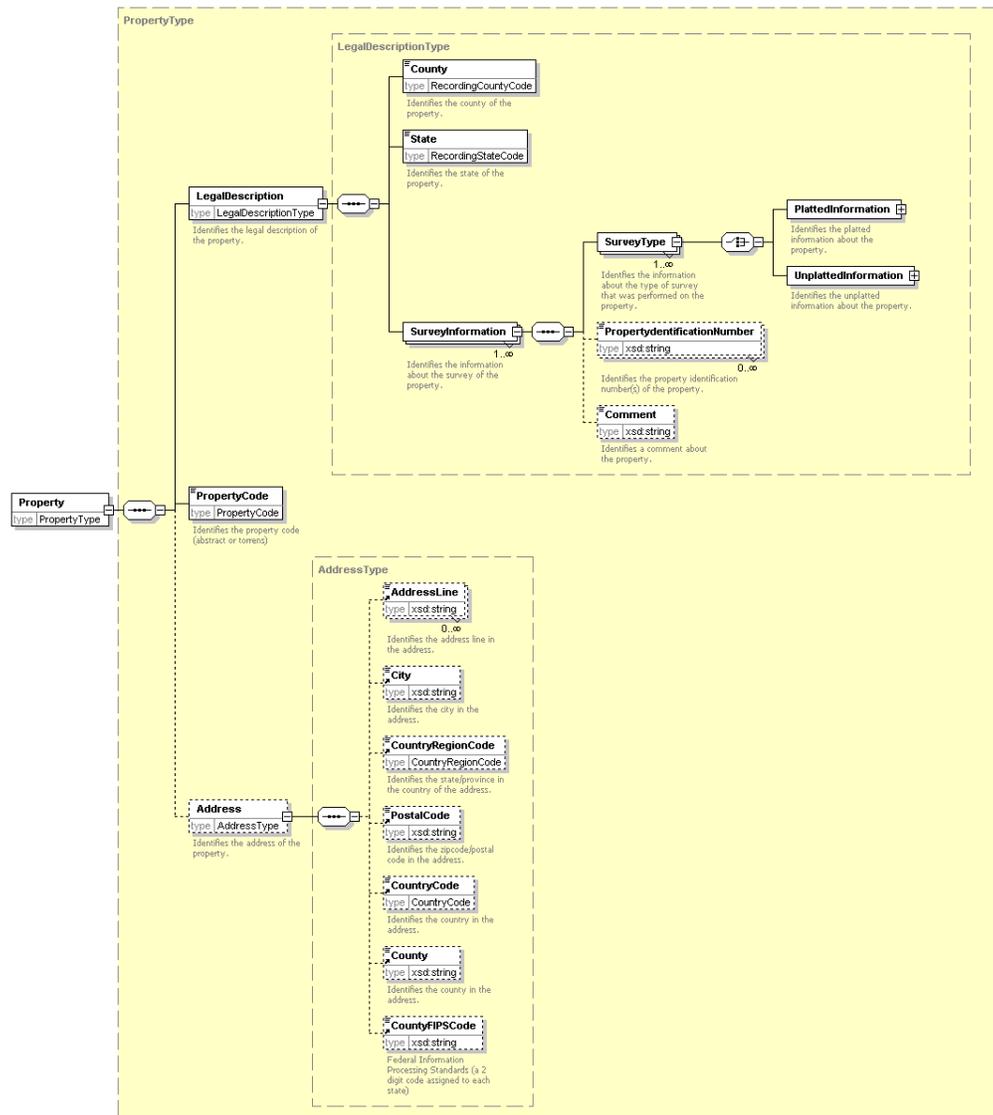
The **PROPERTY** element structure contains the information about the property on the document



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

This structure mapped to the Version 1.0 **Property** element.

## Version 1.0 Property



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION**, had to be added to the **PROPERTY** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_PropertyCode** attribute was added to indicate if the property is “Abstract”, “Torrens” or “Both”.
2. THE **\_MN\_Country** attribute was added to indicate the country the property was located
3. THE **\_MN\_CountryCode** attribute was added to indicate the code of the country the property was located in

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PLATTED\_LAND** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_PartOffFlag** attribute was added to indicate that the legal description represented only part of the property

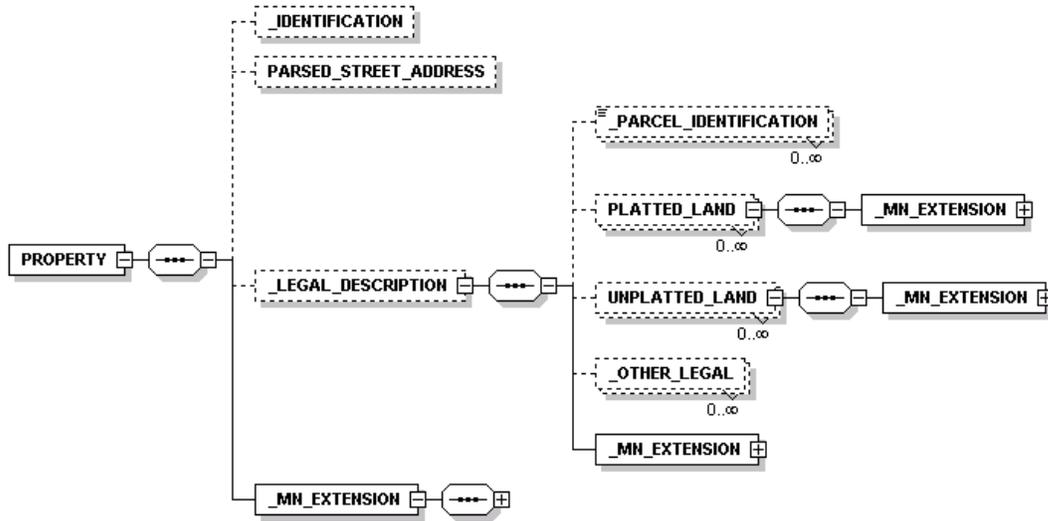
A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **UNPLATTED\_LAND** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_QuarterQuarterSectionIdentifier** attribute was added for identifying the the quarter quarter section
2. THE **\_MN\_QuarterQuarterQuarterSectionIdentifier** attribute was added for identifying the quarter quarter quarter section
3. THE **\_MN\_QuarterQuarterQuarterQuarterSectionIdentifier** attribute was added for identifying the quarter quarter quarter quarter section

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **\_LEGAL\_DESCRIPTION** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_OtherLot** attribute was added for the value of the additional lot information (eg. Parks) on the property

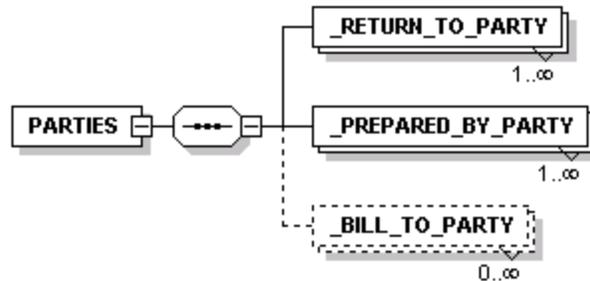
## Version 1.1 PROPERTY



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

## 6. PARTIES

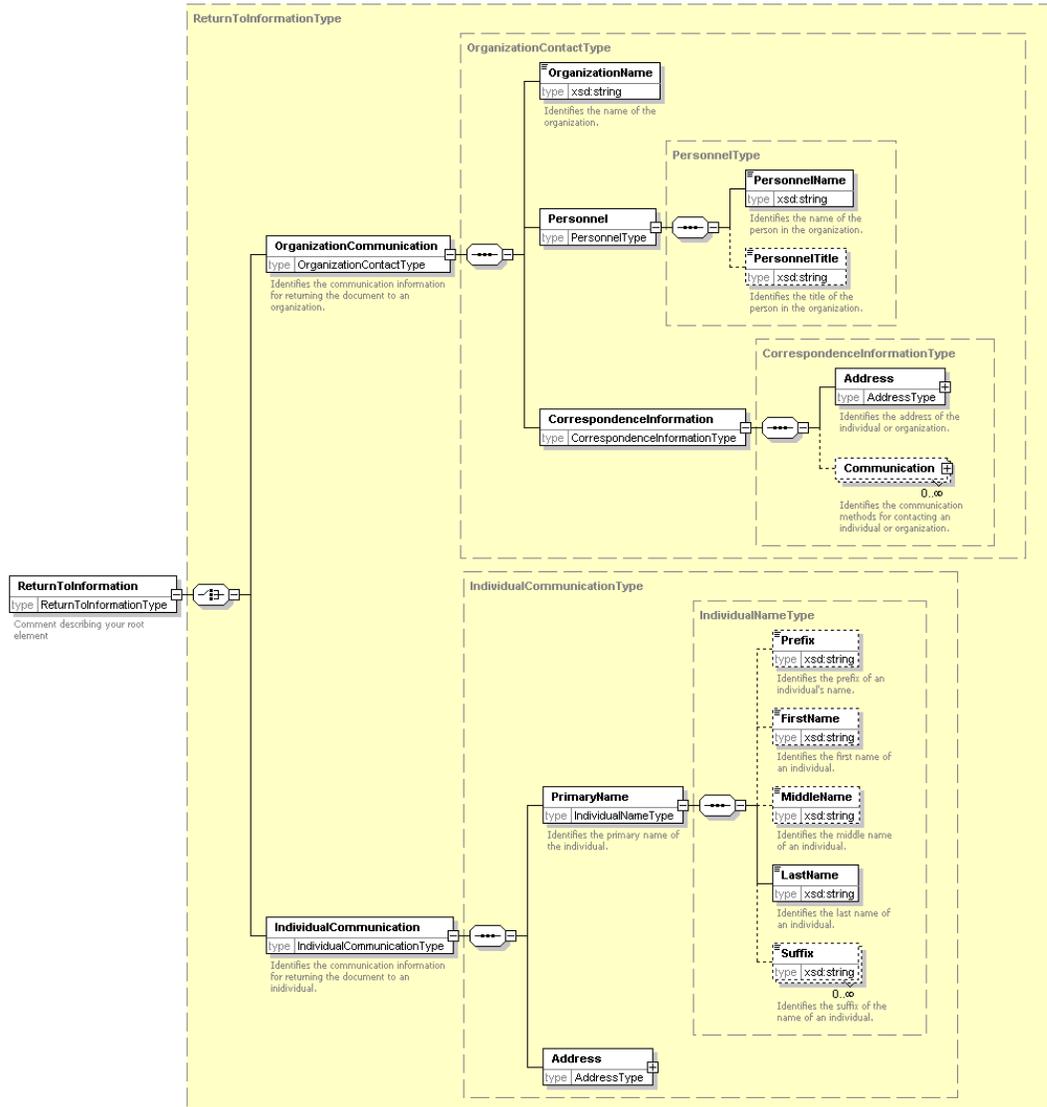
The **PARTIES** element structure contains the information about the additional parties involved in the Satisfaction outside of the grantor and grantee.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

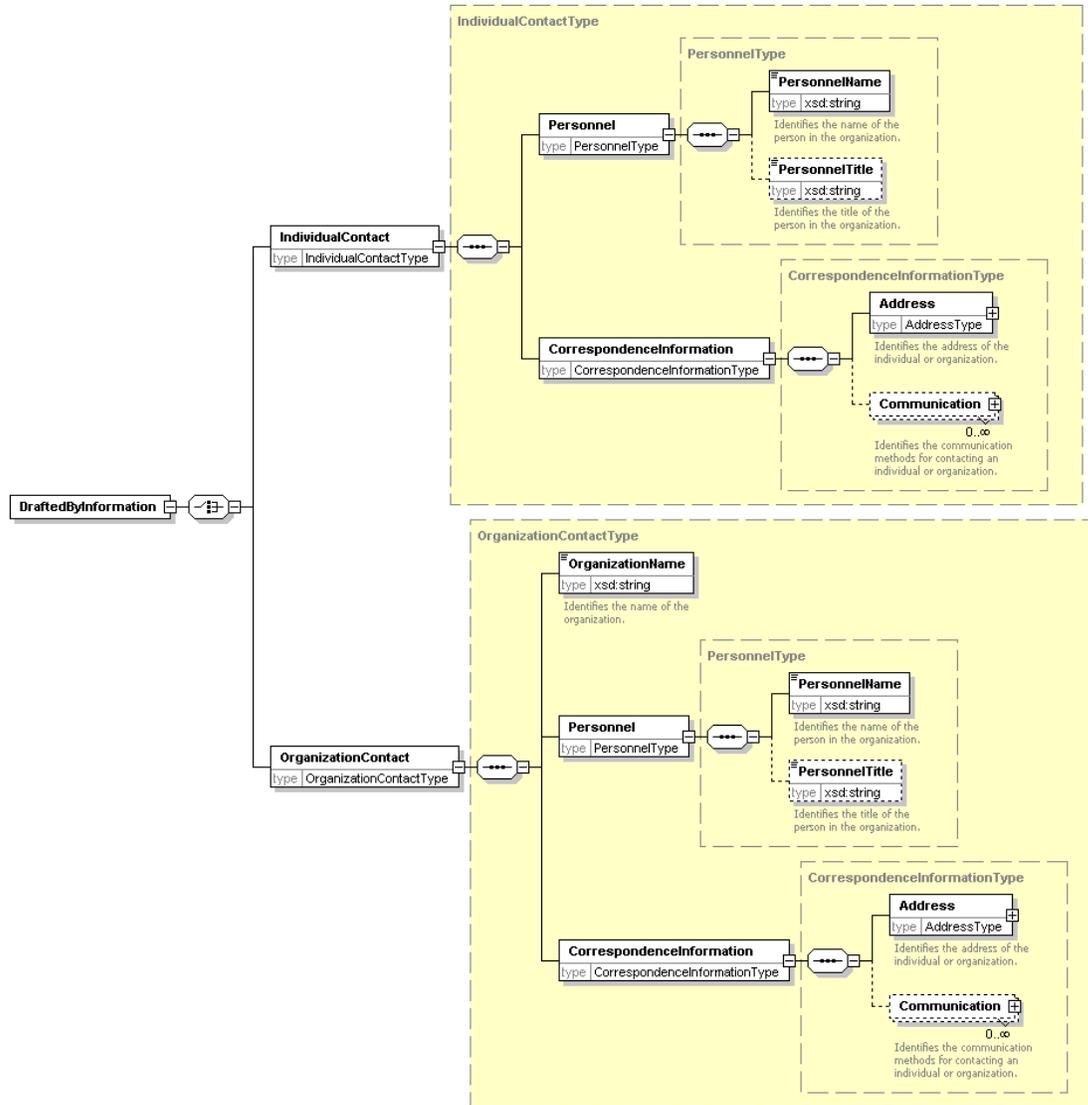
The **\_RETURN\_TO\_PARTY** element mapped to the Version 1.0 **ReturnToInformation** element.

# Version 1.0 ReturnToInformation



The **PREPARED\_BY\_PARTY** element mapped to the Version 1.0 **DraftedByInformation** element.

### Version 1.0 DraftedByInformation



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

A Minnesota Extension element structure, labelled **MN\_EXTENSION** had to be added to the **PREPARED\_BY\_PARTY** element to accommodate the following Minnesota requirements:

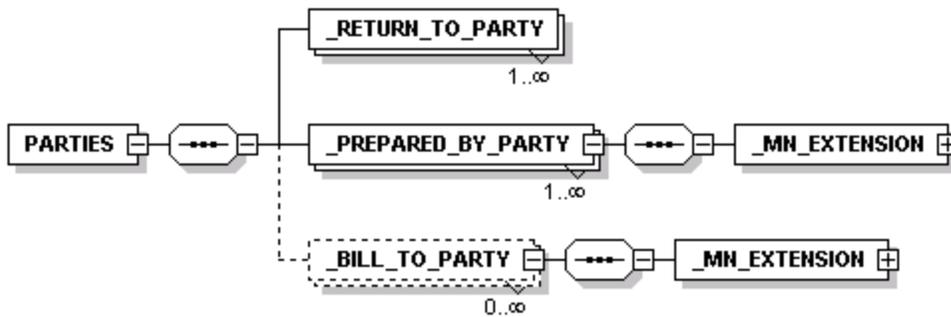
1. THE **MN\_COMMUNICATION** element was added for allowing more than one contact means (ie. phone number, pager number, fax number, etc.)

The **\_BILL\_TO\_PARTY** did not have a corresponding Version 1.0 element or attribute to map to.

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **\_BILL\_TO\_PARTY** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_COMMUNICATION** element was added for allowing more than one contact means (ie. phone number, pager number, fax number, etc.)

### Version 1.1 PARTIES



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

## 7. EXECUTION

The **EXECUTION** element contains information about the date, city, county and state that the document was signed in. This information was contained in the **DocumentOutline** element structure in Version 1.0.

### Version 1.1 EXECUTION



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

#### Extensions:

No Minnesota Extensions needed to be added.

## 8. MORTGAGE\_CONSIDERATION

This element is not used by the Minnesota Satisfaction document.

### Version 1.1 MORTGAGE\_CONSIDERATION

**MORTGAGE\_CONSIDERATION**

Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

**Extensions:**

No Minnesota Extensions needed to be added.

**9. CONSIDERATION**

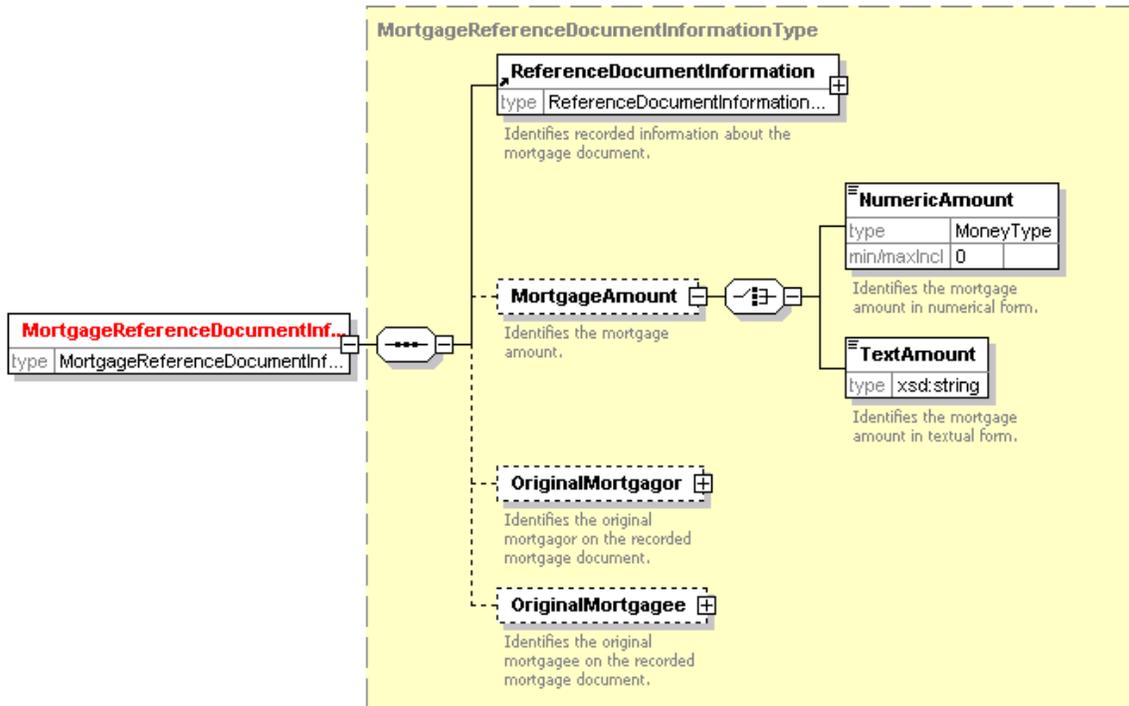
The **CONSIDERATION** element contains information about the amount of the mortgage.

**MORTGAGE\_CONSIDERATION**

Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

This information was contained in the Version 1.0 **MortgageAmount** element structure under the **MortgageReferenceDocumentInformation** element structure.

**Version 1.0 MortgageAmount**



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

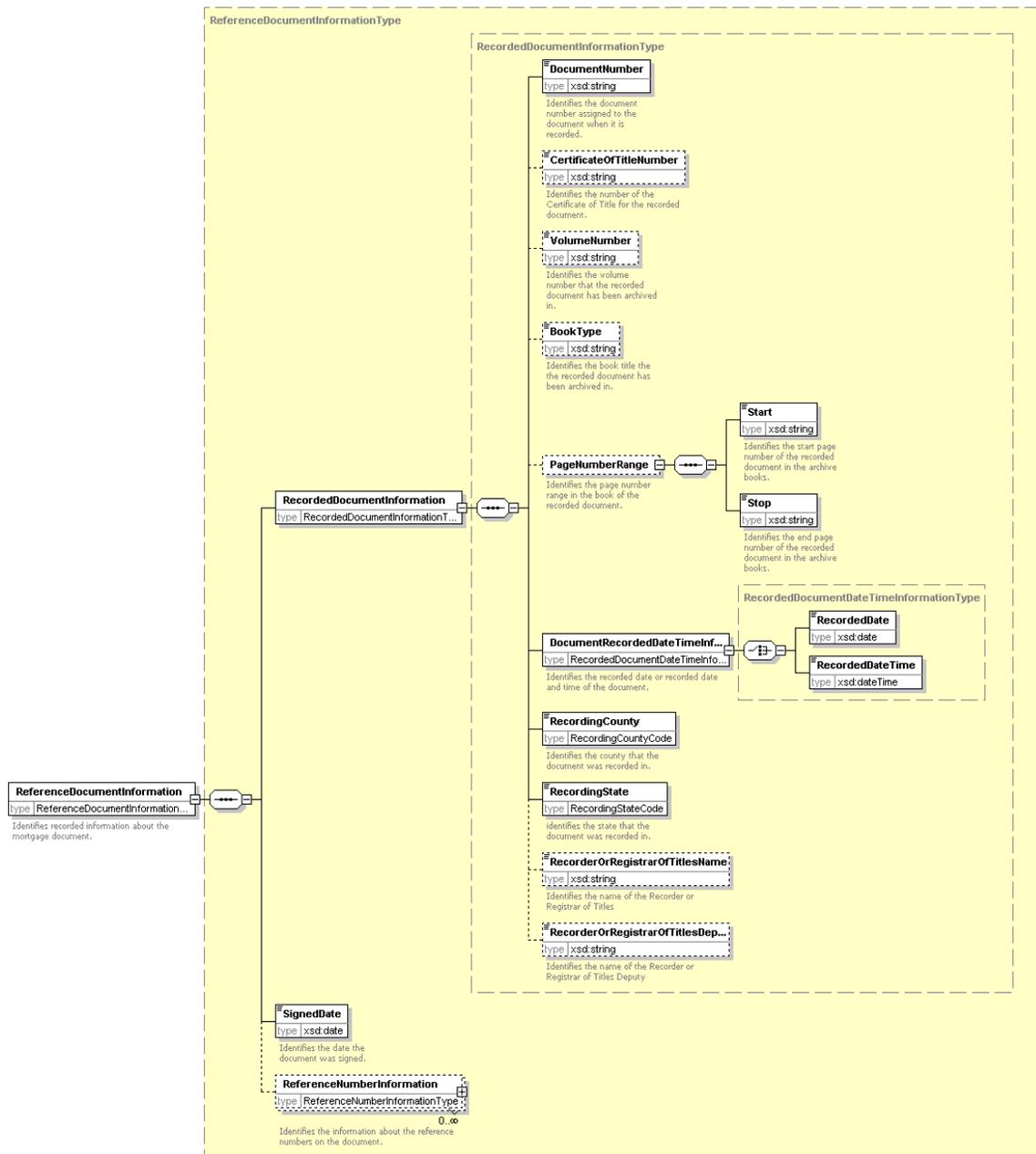
## Extensions:

No Minnesota Extensions needed to be added.

## 10. RECORDED\_DOCUMENT

The **RECORDED\_DOCUMENT** element structure mapped to the Version 1.0 **ReferenceDocumentInformation** element structure.

### Version 1.0 ReferenceDocumentInformation

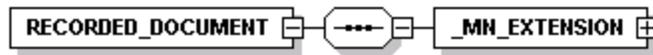


## Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **RECORDED\_DOCUMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_EndPageNumber** attribute was added for identifying the last page number that the document was recorded on in the book
2. THE **\_MN\_CertificateOfTitleNumber** attribute was added for the Torrens property
3. THE **\_MN\_PropertyCode** attribute was added for indicating if the recording of this property was “Abstract” or “Torrens”
4. THE **\_MN\_InstrumentDate** attribute was added for the signed date on the Mortgage
5. THE **\_MN\_REFERENCE** element was added for the Mortgage document reference numbers

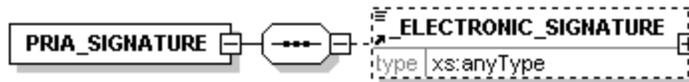
### Version 1.1 RECORDED\_DOCUMENT



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

## 11. PRIA\_SIGNATURE

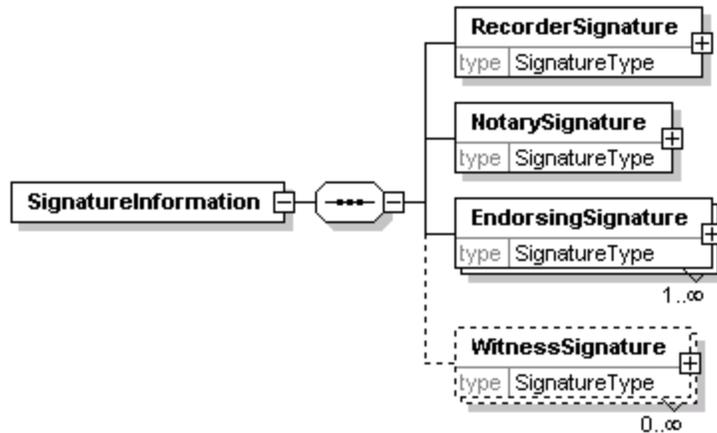
The **PRIA\_SIGNATURE** element contains the information about the persons signing the document excluding the Notary and the County personnel.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The **\_ELECTRONIC\_SIGNATURE** mapped to the Version 1.0 **EndorsingSignature** and **WitnessSignature** element structures under the **SignatureInformation** element.

## Version 1.0 SignatureInformation



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

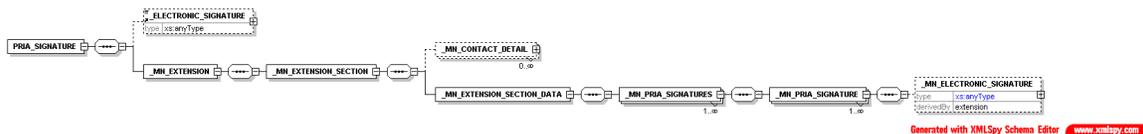
### Extensions:

Minnesota required the need to group the persons signing the document for the appropriate organization they are signing for. The **PRIA\_SIGNATURE** element structure did not allow for this grouping.

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PRIA\_SIGNATURE** element to accommodate the following Minnesota requirements:

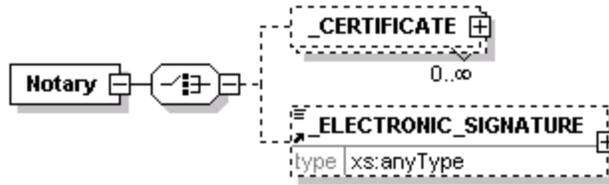
1. THE **\_MN\_PRIASignatureRootID** attribute was added to enable the Notary signature to reference the persons they had notarized (see **\_MN\_ElectronicSignatureIDRef** attribute under NOTARY extension)
2. THE **\_MN\_PRIA\_SIGNATURES** element structure was added to group the signatures together and identify the organization they are signing for, if applicable
3. THE **\_MN\_PRIA\_SIGNATURE** element structure was added which mirrored the Version 1.05 **PRIA\_SIGNATURE** element structure

## Version 1.1 PRIA\_SIGNATURE



## 12. NOTARY

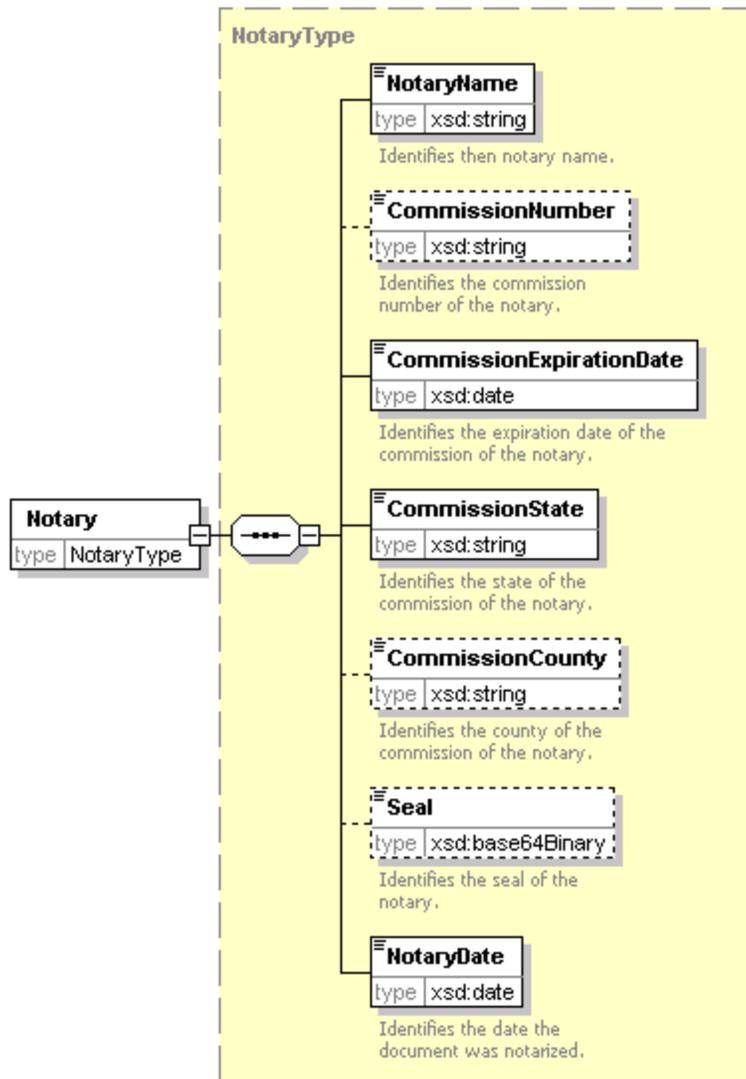
The **NOTARY** element structure contains all the information about the notary including the notary's signatures.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The **NOTARY** element mapped to the Version 1.0 **Notary** element.

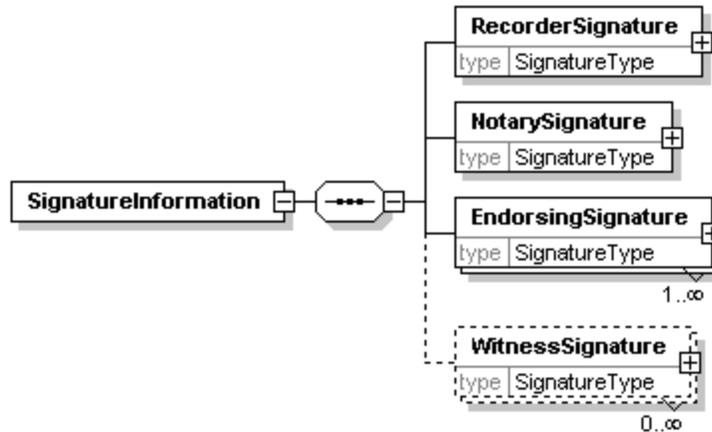
### Version 1.0 Notary



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The **NOTARY\_ELECTRONIC\_SIGNATURE** element mapped to Version 1.0 **NotarySignature** element structure under the **SignatureInformation** element.

### Version 1.0 SignatureInformation



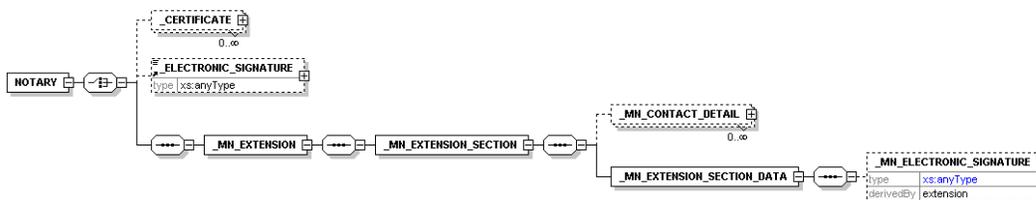
Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **NOTARY** element to accommodate the following Minnesota requirements:

4. THE **\_MN\_Seal** attribute was added for the image of the Notary seal
5. THE **\_MN\_ELECTRONIC\_SIGNATURE** element was added with the **\_MN\_ElectronicSignatureIDRef** attribute to accommodate the reference to what part of the document the Notary was signing

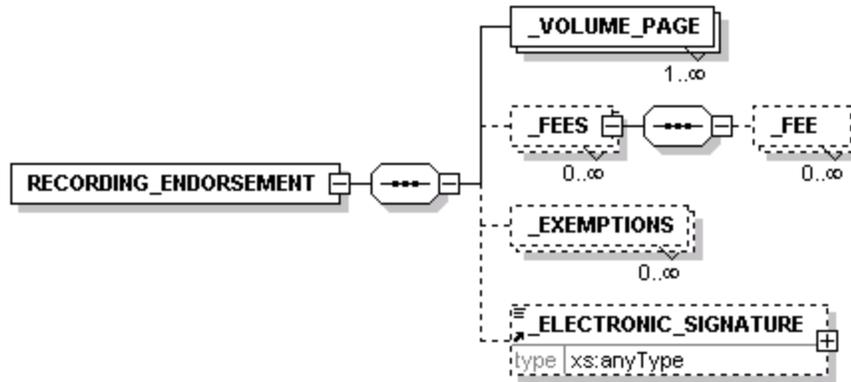
### Version 1.1 NOTARY



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

## 13. RECORDING\_ENDORSEMENT

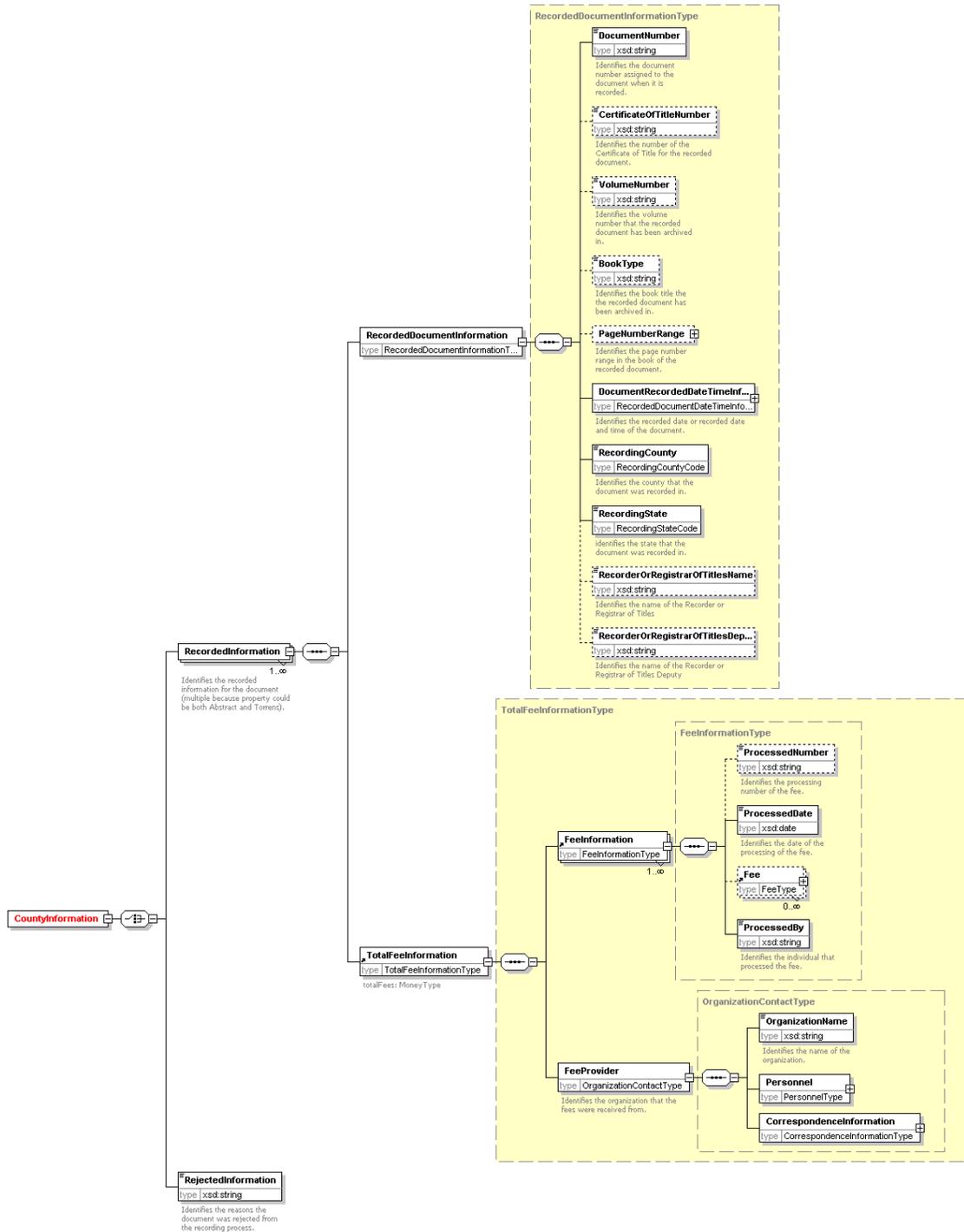
The **RECORDING\_ENDORSEMENT** element structure contains the information about the recording of the document.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The **RECORDING\_ENDORSEMENT** element structure mapped to the Version 1.0 **RecordedInformation** element structure of Version 1.0 CountyInformation element.

# Version 1.0 RecordedInformation



## **Extensions:**

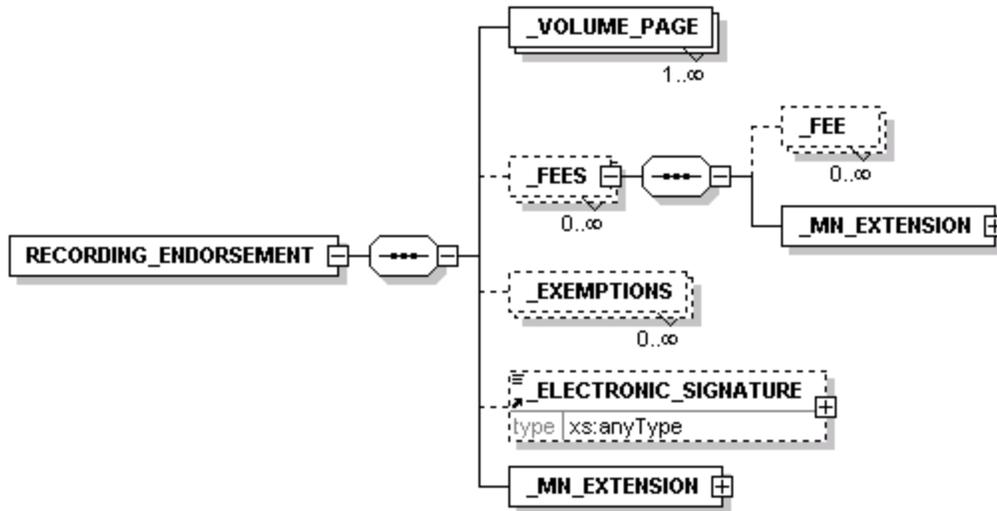
A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **FEES** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_ProcessedBy** attribute was added for the person that processed the recording fees
2. THE **\_MN\_ProcessedDate** attribute was added for the date the recording fees were processed

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **RECORDING\_ENDORSEMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_CertificateOfTitleNumber** attribute was added for the Torrens recordings
2. THE **\_MN\_DeputysName** attribute was added for the name of the deputy that signed the document
3. THE **\_MN\_OfficersTitle** attribute was added for the distinguishing between the County Recorder and Registrar of Titles.
4. THE **\_MN\_REJECTION\_REASONS** element structure was added for identifying the reasons the document was rejected
5. THE **\_MN\_VIEW** element was added for an image of the receipt of fees
6. THE **\_MN\_ELECTRONIC\_SIGNATURE** element was added with the **\_MN\_ElectronicSignatureIDRef** attribute to accommodate the reference to what part of the document the County Recorder or Deputy was signing

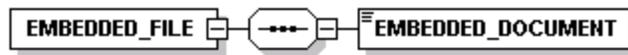
## Version 1.1 RECORDING\_ENDORSEMENT



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### 14. EMBEDDED\_FILE

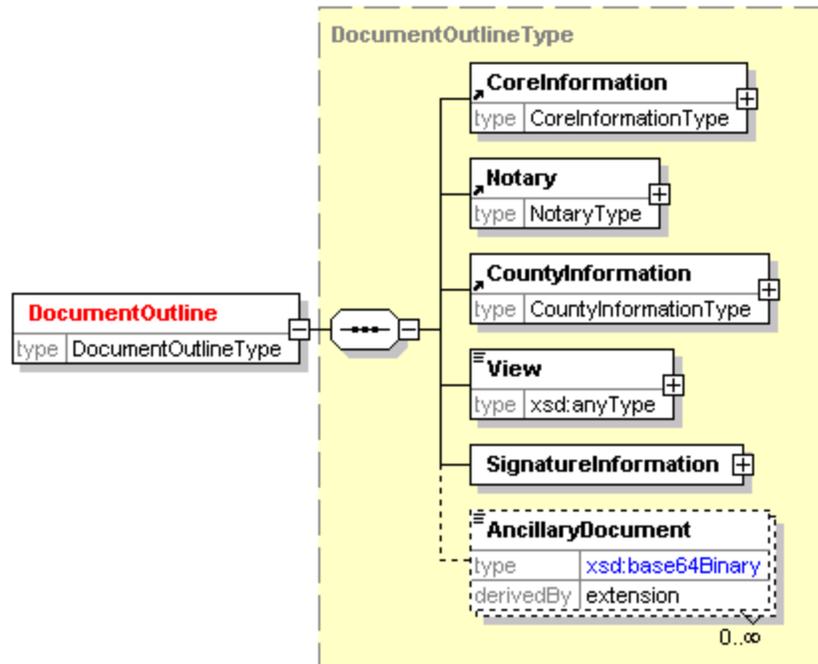
The **EMBEDDED\_FILE** element structure contains the information about a file that was scanned in and the image was attached.



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The **EMBEDDED\_FILE** element structure mapped to the Version 1.0 **AncillaryDocument** element under the **DocumentOutline** element structure.

## Version 1.0 AncillaryDocument



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

No Minnesota Extensions needed to be added.

# Certificate of Release Document

## Element Descriptions:

### 1. DOCUMENT\_RECORDATION

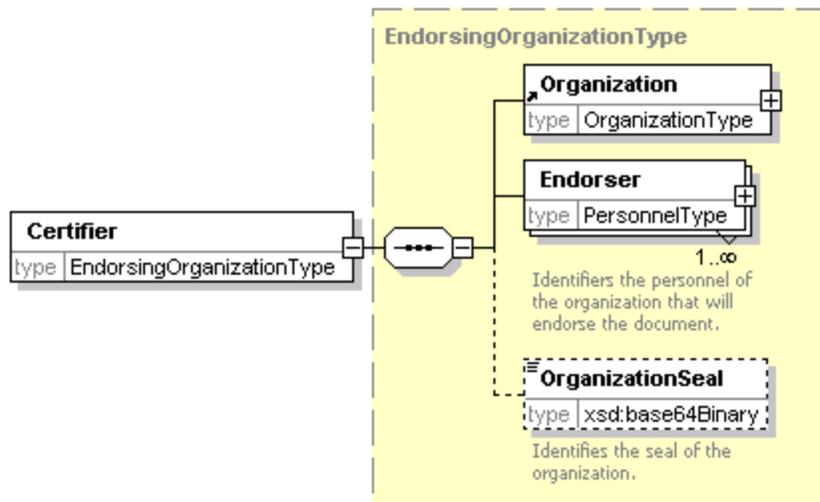
Same as Satisfaction Document.

### 2. PRIA\_DOCUMENT

Same as Satisfaction Document except for the following:

Version 1.0 identified the Title Company or Agent that was processing the document. This was termed as the Certifier.

#### Version 1.0 Certifier



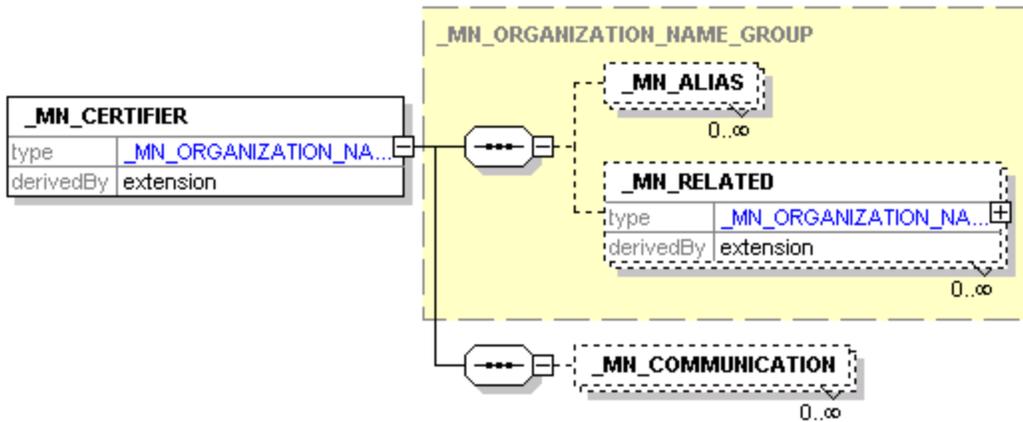
Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

## Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PRIA\_DOCUMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_CERTIFIER** element structure was added to identify the organization or person certifying the document

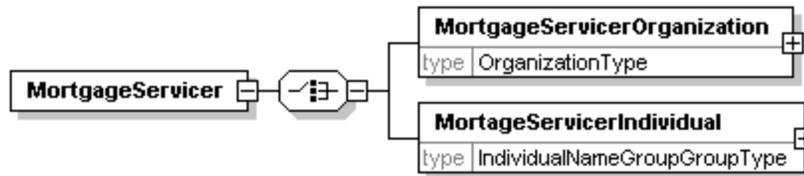
## Version 1.1 \_MN\_CERTIFIER



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

Version 1.0 identified the name of the organization or person that was servicing the document. This was termed as the MortgageServicer.

## Version 1.0 MortgageServicer



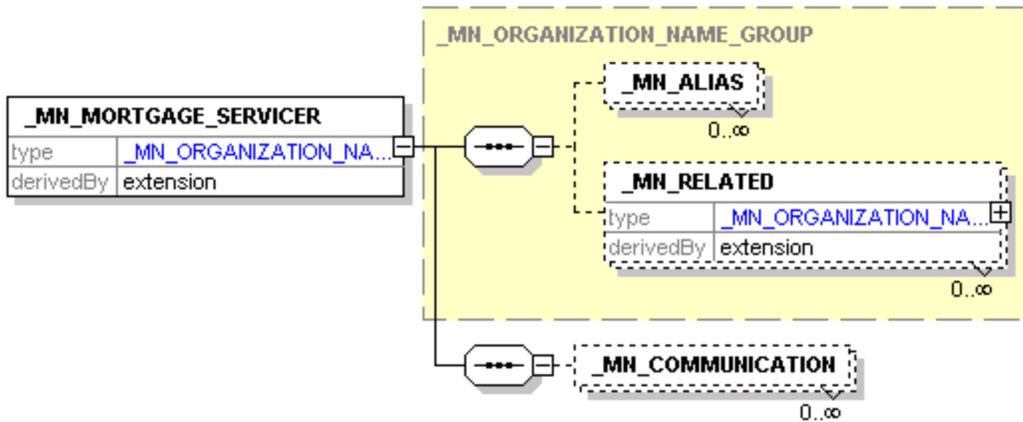
Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PRIA\_DOCUMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_MORTGAGE\_SERVICER** element structure was added to identify the organization or person servicing the document

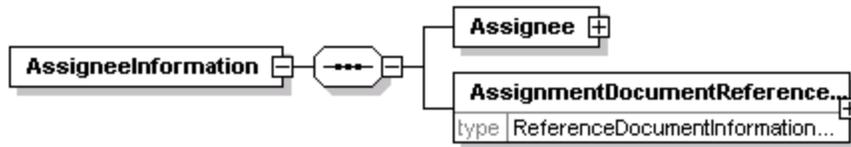
## Version 1.1 \_MN\_MORTGAGE\_SERVICER



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

Version 1.0 identified the name of the organization that had been assigned the mortgage along with the recorded information of the assignment of the mortgage. This was termed as the AssigneeInformation.

## Version 1.0 AssigneeInformation



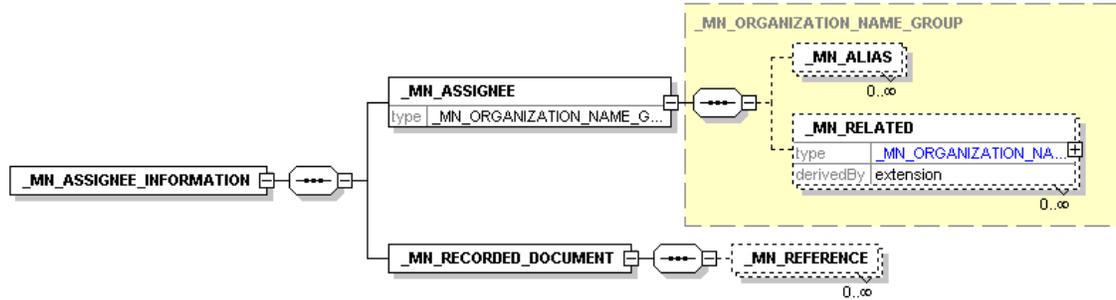
Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PRIA\_DOCUMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_ASSIGNEE\_INFORMATION** element structure was added to identify the organization or person that was assigned the document as well as the recorded information of the assignment.

## Version 1.1 \_MN\_ASSIGNEE\_INFORMATION



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

The Appointment of Agent was added in Version 1.1. This contained the information about the Appointment of Agent document that was recorded at the county giving authority for the Certifier to file a Certificate of Release for an organization.

### Extensions:

A Minnesota Extension element structure, labelled **\_MN\_EXTENSION** had to be added to the **PRIA\_DOCUMENT** element to accommodate the following Minnesota requirements:

1. THE **\_MN\_AGENT\_APPOINTMENT\_DOCUMENT** element structure was added to identify the recorded information of the appointment of agent.

### Version 1.1 \_MN\_AGENT\_APPOINTMENT\_DOCUMENT



Generated with XMLSpy Schema Editor [www.xmlspy.com](http://www.xmlspy.com)

### 3. GRANTOR

Same as Satisfaction Document except the Version 1.0 element structure was named **OriginalMortgagee** instead of **Mortgagee**.

### 4. GRANTEE

Same as Satisfaction Document except the Version 1.0 element structure was named **OriginalMortgagor** instead of **Mortgagor**.

### 5. PROPERTY

Same as Satisfaction Document.

**6. PARTIES**

Same as Satisfaction Document.

**7. EXECUTION**

Same as Satisfaction Document.

**8. MORTGAGE\_CONSIDERATION**

Same as Satisfaction Document.

**9. CONSIDERATION**

Same as Satisfaction Document.

**10. RECORDED\_DOCUMENT**

Same as Satisfaction Document.

**11. PRIA\_SIGNATURE**

Same as Satisfaction Document.

**12. NOTARY**

Same as Satisfaction Document.

**13. RECORDING\_ENDORSEMENT**

Same as Satisfaction Document.

**14. EMBEDDED\_FILE**

Same as Satisfaction Document.