
Mortgage and Deed Taxes in Minnesota

This information brief provides a comprehensive look at the history of the mortgage registry tax (MRT) and deed tax in Minnesota. Although these taxes are often thought of as a pair, each has its own history and evolution. Historical highlights of the significant law changes for each tax are presented.

The data presented in this report provides a comparative analysis of the MRT and deed tax over the past ten years, with emphasis on the most recent year. The appendices provide detailed county data, including per capita data.

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Executive Summary

This information brief summarizes the nature, history, and revenue received from taxes on mortgages and deeds. The Mortgage Registry Tax (MRT), enacted in 1907, is a tax based upon the amount secured by a mortgage of real property. The deed tax, created in 1959, is a tax on the value of real property transferred. The following are some highlights contained in the brief.

Revenue. In fiscal year 2001, the MRT and deed tax generated \$159.2 million in state revenue. Collections over the last ten years have more than doubled, despite some marked fluctuations during this period. (See [page 9](#))

Tax Rates. The MRT is calculated at the rate of 0.23 percent of total debt secured. The deed tax is calculated at the rate of 0.33 percent of net consideration. (See [pages 4 and 5](#))

Taxes Per Capita. The total statewide average per capita MRT and deed tax paid is \$29, with the metro county average significantly higher at \$36. The nonmetro county average is \$21. The seven-county metropolitan area accounts for almost 70 percent of total statewide collections for the MRT and deed tax. (See [page 11](#) and [Appendices C and D](#))

Tax Collection. County treasurers are responsible for collecting and recording MRT and deed tax. The county is required to remit 97 percent of the collections every month to the state treasurer for deposit in the state's general fund. The county retains the remaining 3 percent of the total collections for administrative expenses. (See [page 6](#)) All figures in this report show the dollar amount remitted to the general fund.

Tax Disposition. While the deed tax has gone to the state general fund since enacted,¹ the MRT was historically a county funding course with only one-sixth of collections going to the state general fund. In the mid-1970s, the legislature switched the disposition of the MRT collections to the state. During this period the state was increasing its role in funding county human service programs and working to provide increased property tax relief through greater state support of local government services. These tax dollars were initially used as part of the offset when the state took over these programs. Since 1974, mortgage and deed tax have been entirely a state revenue source, except for the 3 percent county retention.² Proposals have been made over the years by counties to regain the MRT and deed tax as a local revenue source; but none of the proposals have become law. (See [pages 14-19](#))

¹ In 1967 deed tax funds were directly allocated to the property tax relief fund, but the following year were returned to the general fund.

² Counties regained disposition of the MRT and deed tax during the late 1980s. This change was largely for accounting purposes—the tax proceeds were earmarked strictly for human service program costs. Any additional revenue was remitted to the state Department of Human Services to offset the state's share of income maintenance programs.

Recodification. In 1999, the legislature recodified both the MRT and deed tax laws for administrative reasons and to make the laws easier to understand.

MRT Liability Changed. During the 2001 special session, the legislature made a number of administrative changes in the MRT and deed tax. One change of particular significance involves the issue of MRT liability.³ Historically, lenders have been responsible for payment of MRT. Lenders treated this liability as a direct “pass-through” cost to the mortgagor (borrower). The law was changed to shift the legal imposition from the lender to the borrower for the “privilege of recording a mortgage.” The lender collects the tax from the borrower and is responsible for remitting the tax to the state. If the lender does not remit the tax to the state in a timely manner, the lender incurs penalties for nonpayment of taxes. (See “2001 law changes” on [pages 16 and 19](#).)

Definitions. The definitions of the terms are in [Appendix A](#).

³ [Laws 2001, 1st spec. sess., ch. 5, art. 7, sec. 24.](#)

Tax Overview

Summary Table

The following table highlights the current basic structure of the MRT and deed tax.

	Mortgage Registry Tax	Deed Tax
Tax Base	Principal debt secured by the mortgage	Value of the deed (Contracts for Deed exempt)
Tax Rate	0.23 percent of debt secured	0.33 percent of net consideration
Tax Administrator	County treasurer, in county in which the property is located	County treasurer, in county in which the property is located
Distribution of Revenue	97 percent to state general fund, 3 percent retained by county for administrative expenses	97 percent to state general fund, 3 percent retained by county for administrative expenses
Tax Liability	Mortgagor (Borrower)	Buyer

Example Calculation

The following example helps illustrate the tax liability a new homebuyer would incur under current law for each of the two taxes.

Mortgage Registry Tax

Ron and Nancy Howard secure a loan on a home with a purchase price of \$120,000. The Howards make a \$20,000 down payment on the home. The principal debt on the home is \$100,000. How much mortgage registry tax do the Howards owe?

Principal debt x 0.23% = MRT liability

$$\$100,000 \times 0.23\% = \$230$$

The Howards owe \$230 in MRT.

Deed Tax

Ron and Nancy Howard record the deed on their new home. The deed is valued at \$120,000. How much deed tax do the Howards owe?

Value of the deed recorded x 0.33% = deed tax liability

$$\$120,000 \times 0.33\% = \$396$$

The Howards owe \$396 in deed tax.

History of Tax Rates

The tax rates for the MRT and deed tax have been changed several times in their respective histories. The table below is a summary of the various tax rate changes to each tax. The statutory citation for each tax rate change is contained in the history section on pages 14 to 19.

Summary of Tax Rate Changes

Year	Mortgage Registry Tax	Deed Tax
1907	\$.50/\$100 of principal debt	
1913	\$.15/\$100 if mortgage is five years or less \$.25/\$100 if mortgage is more than five years	
1945	\$.15/\$100 for all mortgages	
1959		\$1.10 for first \$1,000 consideration; \$.55 for each additional \$500
1967		\$2.20 for first \$1,000 consideration; \$1.10 for each additional \$500
1987	\$.23 for each \$100 of consideration	\$1.65 for first \$500 of consideration; \$1.65 for each additional \$500
2001*	0.23 percent of debt secured	0.33 percent of net consideration

* The 2001 changes to the tax rates alter the computation of the taxes, but do not change the revenue generating capacity.

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Tax Imposition

A number of different types of transactions are subject to the MRT and deed taxes. The following table contains the most common examples of taxable transactions.

Examples of Transactions	
Mortgage Registry Tax	Deed Tax
Builder mortgages a lot as collateral	Builder buys lot
Buyer uses a mortgage loan to purchase real property	Homeowner purchases home or buyer purchases any other real property
Homeowner refinances mortgage loan	Homeowner purchases home by assuming existing mortgage
	Homeowner purchases home on a contract for deed with down payment and assumed mortgage (tax due upon completion of contract for deed)

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Tax Administration

County treasurers have been the administrators of the MRT and deed tax since each tax's enactment. Under current law, the counties retain 3 percent of the revenues as compensation for the cost of administration; they remit the remaining 97 percent to the state.

Distribution of Revenue

The disposition of proceeds of the MRT and deed tax has been the subject of much discussion over the years. Although the MRT and deed tax are often considered a pair, the deed tax has consistently been a state funding source, while the MRT proceeds, prior to 1973, were retained and distributed primarily at the local level, with only one-sixth deposited in the state general fund.

In 1973 the legislature shifted disposition of most of the MRT proceeds from the local level to the state. The state general fund received 95 percent of the tax proceeds, with county government receiving the other 5 percent. This shift was a result of two major changes in state programs: Local Government Aid and the state takeover of some welfare programs. Local Government Aid was substantially increased and several miscellaneous taxes were grandfathered into the base distribution (i.e., state taxes on cigarettes, liquor, inheritance, bank excise tax, gross earnings tax, and the MRT, which formerly went to local government). This was done for administrative simplicity and to stabilize revenue to local governments. In the same year, the "state takeover of certain welfare programs" began, whereby the state picked up 50 percent of the county general relief welfare costs and 50 percent of administration costs.⁴ As a result of increasing state aids and the welfare takeover, the state earmarked the proceeds of MRT and deed tax to the general fund as offsets in order to start the transfer at a revenue-neutral fiscal position for the state.

For a brief period in the late 1980s, the counties technically regained disposition of the MRT and deed tax. This change did not result in a new source of revenue for the counties but was done for accounting purposes. The proceeds from the MRT and deed tax were earmarked strictly for human service program costs and directly offset or reduced the state aid payments. Three percent went to the county's general fund to cover administrative expenses. Any revenue generated by the taxes above and beyond the county's human service program costs were to be remitted to the state Department of Human Services, as a reduction in future AFDC aid to counties.

During the 1989 Special Session, the legislature switched the disposition of the MRT and deed tax revenues back to the state. The state continues to receive the revenue from these taxes, including all growth that has occurred, except for 3 percent of the total that is retained by the counties.

⁴ During the 1970s when these changes were made, the financial services offered by the state to individuals and families were referred to as "welfare" programs. In later years, and in the remainder of this document, these governmental financial service programs are referred to as "human services."

Mortgage Registry Tax Liability

Payment of MRT liability has historically been the responsibility of mortgage lenders. This liability was treated as a direct “pass-through” cost to the borrower.

During the 2001 Special Session, federal credit unions argued that the imposition of MRT on their institutions was illegal given their status as federal “instrumentalities.” As such, federal credit unions would not be liable for late or nonpayment of taxes. The legislature acted to change the imposition of MRT directly to mortgagors. This action effectively removed the indirect imposition of taxes on borrowers, and substituted a direct imposition.

Although the tax liability has shifted, lenders will continue to collect and remit the taxes to the county treasurer. Since lenders collect the taxes and are responsible for remitting them to the state, they will retain liability for nonpayment and are subject to penalties.

Exemptions

There are many exemptions from the MRT and deed taxes. The following is a list of those exemptions.

Exemptions from MRT⁵

- A decree of marriage dissolution or an instrument made pursuant to it;
- A mortgage given to correct a misdescription of the mortgaged property;
- A mortgage or other instrument that adds additional security for the same debt for which mortgage registry tax has been paid;
- A contract for the conveyance of any interest in real property, including a contract for deed;
- A mortgage secured by real property subject to the minerals production tax of [sections 298.24 to 298.28](#);
- The principal amount of a mortgage loan made under a low and moderate income or other affordable housing program, if the mortgagee is a federal, state, or local government agency.;
- Mortgages granted by the fraternal benefit societies subject to [section 64B.24](#);
- A mortgage amendment or extension, as defined in [section 287.01](#); and
- An agricultural mortgage if the proceeds of the loan secured by the mortgage are used to acquire or improve real property classified under [section 273.13](#), subdivision 23, paragraph (a), or (b), clause (1), (2), or (3).

⁵ Minn. Stat. § 287.04.

Exemptions from Deed Tax⁶

- An executory contract for the sale of real property under which the purchaser is entitled to or does take possession of the real property, or any assignment or cancellation of a mortgage;
- A mortgage or an amendment, assignment, extension, partial release, or satisfaction of a mortgage;
- A will;
- A plat;
- A lease, amendment of lease, assignment of lease, or memorandum of lease;
- A deed, instrument, or writing in which the United States or any agency or instrumentality thereof is the grantor, assignor, transferor, conveyer, grantee, or assignee;
- A deed for a cemetery lot or lots;
- A deed of distribution by a personal representative;
- A deed to or from a co-owner partitioning their undivided interest in the same piece of property;
- A deed or other instrument of conveyance issued pursuant to a permanent school fund exchange under [section 92.121](#) and related laws;
- A referee's or sheriff's certificate of sale in a mortgage or lien foreclosure sale;
- A referee's, sheriff's, or certificate holder's certificate of redemption from a mortgage or lien foreclosure sale issued to the redeeming mortgagor or lienee;
- A deed, instrument, or writing which grants, creates, modifies, or terminates an easement; and
- A decree of marriage dissolution, as defined in [section 287.01](#), subdivision 4, or a deed or other instrument between the parties to the dissolution made pursuant to the terms of the decree.

Collection Trends

The MRT and deed tax collectively account for just over 1 percent of total state revenue sources in fiscal year 2001.⁷ Although these taxes might be considered a minor source of state revenue, the MRT and deed tax are highly visible to the relatively few taxpayers who incur them in any given year.

Data in this report is presented in two different formats: by fiscal year and calendar year. This is due in large part to the manner in which the data is reported. Department of Revenue collections data is typically presented on fiscal year basis, since that is the state's fiscal time

⁶ [Minn. Stat. § 287.22](#).

⁷ All data in this information brief was obtained from the Department of Revenue.

period. However, since these taxes are “property related,” one often relates them to property taxes, which are on a calendar year basis.

All the tables and the map in this brief are on a calendar year basis except for the ten-year historical collections table, historical collections graph, and monthly collections on pages 9 to 10, which are on a fiscal year.

Historical Trends

The table on the following page is a summary of the MRT and deed tax collections from 1992 to 2001. While fluctuations exist from year to year, there is a clear upward trend in collections over that time period. MRT collections are based partially on refinancing, which in turn is driven in part by interest rates. Low MRT revenues correspond partially to periods of high interest rates when little refinancing occurs; high MRT revenues tend to correspond to periods of low interest rates when interest rate driven refinancings occur. Of course, the general economic conditions also affect these taxes greatly.

Note: The charts on this and the next page show collections based on a **fiscal year**.

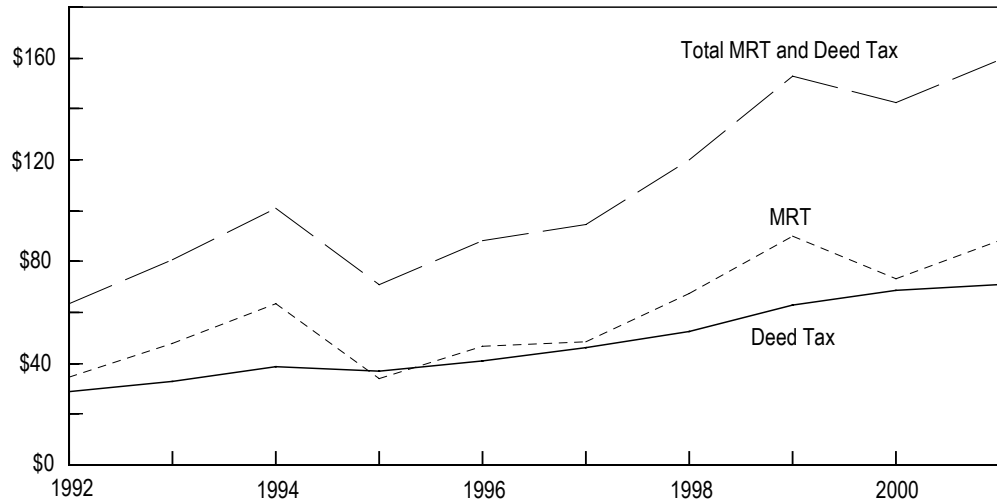
Mortgage and Deed Tax Collections, FY 1992-2001 (in thousands)

Fiscal Year	Mortgage	Change		Deed	Change		Total	Change	
		Amount	Percent		Amount	Percent		Amount	Percent
1992	\$34,390			\$29,098			\$63,488		
1993	48,048	\$13,658	28.43%	32,680	\$3,582	10.96%	80,728	\$17,240	21.36%
1994	63,335	15,287	24.14	38,817	6,137	15.81	102,152	21,424	21.18
1995	34,224	-29,111	-85.06	36,723	-2,094	-5.69	70,947	-31,205	-43.98
1996	46,831	12,607	26.92	41,154	4,431	10.77	87,985	17,038	19.36
1997	48,515	1,684	3.47	46,246	5,092	11.01	94,761	6,776	7.15
1998	67,641	19,126	28.28	52,566	6,320	12.02	120,207	25,446	21.17
1999	89,791	22,150	24.67	62,945	10,379	16.49	152,736	35,529	23.26
2000	73,436	-16,355	-22.27	68,807	5,862	8.52	142,243	10,493	7.30
2001	88,222	14,786	17.00	70,983	2,176	3.07	159,205	16,962	10.65

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MRT and Deed Collections, FY 1992-2001

Dollars (in millions)



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Seasonal Collections

Collections of the MRT and deed tax are not consistent from month to month, nor do each of the taxes generate revenue at the same rate. Collections vary seasonally. They are generally higher during warmer months. However, since MRT collections are the result of refinancing as well as property transfers, they tend to be less affected by seasons and are more affected by interest rates. The following table shows the proportion of MRT and deed collections by month for fiscal year 2001.

Mortgage and Deed Tax Collection by Month Fiscal Year 2001 (in thousands)

Month	Mortgage Tax Collection	Percent of State Calendar Year Total	Deed Tax Collection	Percent of State Calendar Year Total
July	\$6,691	8%	\$7,086	10%
August	6,708	8	5,815	8
September	6,907	8	7,760	11
October	6,741	8	5,783	8
November	6,490	7	6,742	9
December	6,657	8	6,356	9
January	6,942	8	5,921	8
February	6,359	7	5,767	8
March	5,589	6	3,702	5
April	8,235	9	5,009	7
May	9,712	11	5,145	7
June	11,191	13	5,897	8
Total	\$88,222	100%	\$70,893	100%

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Metro vs. Nonmetro Collections

The following data is a breakdown of MRT and deed tax revenue generated by the seven metro counties vs. the 80 nonmetro counties. Collections from the seven metro counties account for about two-thirds of total statewide MRT and deed tax collections.

Metro vs. Nonmetro Mortgage and Deed Tax Collections, Calendar Year 2000 (in thousands)

	Mortgage	Percent of State Total	Deed	Percent of State Total	Mortgage and Deed Total	Percent of State Total
Metro Counties*	\$48,043	66%	\$48,099	68%	\$96,142	67%
Nonmetro Counties	24,602	34	22,698	32	47,299	33
Statewide Total	\$72,645	100%	70,797	100%	\$143,441	100%

* Metro counties: Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington

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Per Capita Collections

Collection data is not available by property types. Hence, this data reflects taxes paid on all property—including homes, businesses, farm property, cabins, etc.

The table below shows the per capita metro and the nonmetro averages of MRT, deed, and total collections. The metro county average is 58 percent higher than the nonmetro county average. Scott and Carver counties were significant outliers in terms of per capita collections—Scott County’s combined per capita rate was \$66.28, Carver County’s was \$49.93, probably reflecting a high number of transactions due to fast growth. At the opposite extreme, Red Lake County had a combined per capita rate of \$7.58, reflecting low or no growth, few transactions, and lower-valued property. The total collections by county are listed in [Appendix B](#); the county per capita data is in [Appendices C and D](#).

Metro vs. Nonmetro Counties MRT and Deed Tax Collection Per Capita Calendar Year 2000

	Mortgage	Deed	Total
Metro Average	\$18	\$18	\$36
Nonmetro Average	\$11	\$10	\$21
Statewide Average	\$15	\$14	\$29

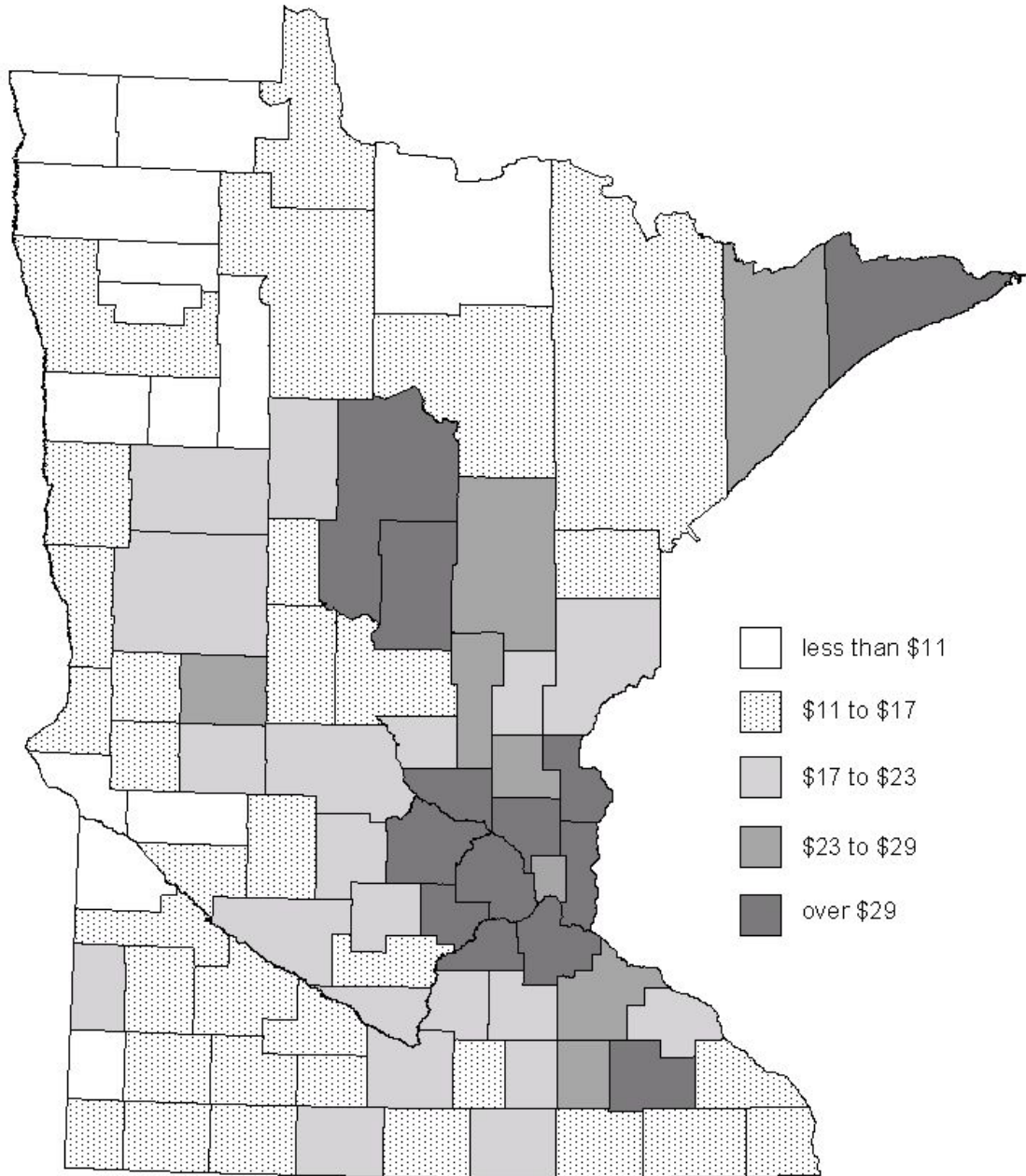
The following map shows the total per capita collections of both taxes for each county. Although the metro counties generally are higher per capita, there are scattered nonmetro counties with high per capita collections.

Minnesota Counties

(shown here to identify the counties on the following page)



Combined MRT and Deed Tax per capita for calendar year 2000 by county



Historical Highlights of Significant Law Changes

This section outlines legislative changes made to mortgage and deed taxes. The changes represent both statewide changes as well as provisions that apply to specific entities.

Mortgage Registry Tax (MRT) Law Changes

1907	<p>Mortgage registry tax is enacted at \$0.50 per \$100 in principal debt. Laws 1907, ch. 328.</p> <p>MRT is apportioned in the following manner:</p> <ul style="list-style-type: none">❑ 1/6 to the state general fund❑ 1/6 to the county revenue funds❑ 2/6 to the local school district❑ 2/6 to the city or town where the mortgaged property was located
1913	<p>Rate of tax changed to \$.15/\$100 of consideration for mortgages that are five years or less; \$.25/\$100 of consideration if mortgage is for more than five years. Laws 1913, ch. 163.</p>
1945	<p>Rate of tax changed to \$.15/\$100 consideration for all mortgages. Laws 1945, ch. 288, sec. 1.</p>
1973	<p>The 1973 Legislature enacted its first major shift in apportionment of MRT revenue, from the local level to the state. The counties were to keep 5 percent of the revenues to cover administrative expenses, with the remaining 95 percent going to the state's general fund. Laws 1973, ch. 650, art. 5, sec. 1.</p>
1983	<p>The 1983 Legislature required all contracts for deed executed on or after January 1, 1984, to be recorded within six months and exempted contracts for deed recorded on or after January 1, 1984, from the MRT. Laws 1983, ch. 342, art. 2, sec. 24-25.</p>
1985	<p>Disposition changed to the counties, for accounting purposes. Ninety-five percent of the revenues were designated for county human service programs, with the remaining 5 percent allocated to the county general fund.</p> <p>Counties were required to subtract the MRT revenue from the human services costs reported to the Department of Human Services. Counties did not gain a new source of revenue; the change simply served to offset state aid for human services programs. Laws 1985, 1st spec. sess., ch. 14, art. 11, sec. 4.</p>
1986	<p>The legislature enacted a county conservation fee of \$5 per transaction on the recording of a mortgage on property located in one of the seven metropolitan counties or in one of the agricultural land preservation pilot counties. One-half of the fee is deposited in a special conservation account in the county general revenue fund and one-half is transferred to the Commissioner of Revenue for deposit in the state treasury and credited to the state conservation fund. Minn. Stat. § 40A.152.</p>
1987	<p>The 1987 Omnibus Welfare Law increased the rate of MRT from 15 cents to 23 cents on each \$100 on principal debt. Laws 1987, ch. 403, art. 2, sec. 147.</p>

	<p>The 1987 Omnibus Welfare Law increased from 95 percent to 97 percent the percentage of MRT receipts that must be reported to county human service agencies. This, in turn, offset state AFDC payments by the same percentage. Laws 1987, ch. 403, art. 2, sec. 148.</p>
1989 Regular Session	<p>The legislature mandated that any excess amount of MRT revenues collected (above the annual amount of state aid to counties for income maintenance programs) must be paid to the Department of Human Services and credited to the AFDC account. Laws 1989, ch. 282, art. 1, sec. 19.</p>
1989 Special Session	<p>The legislature, in a fall special session, reversed the method of recording and accounting for MRT revenues. County treasurers were required to apportion 97 percent of MRT receipts to the Department of Revenue, for deposit into the state general fund. The remaining 3 percent were to be retained for the county general revenue fund. Laws 1989, spec. sess., ch. 1, art. 3, sec. 24.</p>
1990	<p>The legislature extended the definition of a decree of marriage dissolution to include a legal document called a Summary Real Estate Disposition Judgment. The document is to be treated the same as a divorce decree, which is exempt from MRT. As such, the Summary Real Estate Disposition Judgment is also exempt from MRT. Laws 1990, ch. 575, sec. 1.</p>
1991	<p>The legislature imposed MRT on reverse mortgages. Laws 1991, ch. 291, art. 20, sec. 1.</p> <p>Mortgages for construction loans on publicly owned low-income or senior multi-family housing project in Anoka, Dakota, and Washington counties were exempted from MRT. Laws 1991, ch. 342, sec. 21. The exemption required that written approval be obtained from the county board and filed with the Secretary of State.</p> <p>Two aircraft facilities constructed in Duluth and Hibbing and leased by Northwest Airlines were exempted from MRT. Laws 1991, ch. 350, art. 1, sec. 2.</p> <p>Mortgages granted or received by the Metropolitan Airports Commission (MAC) for bonds to acquire airline property for Northwest Airlines were exempted from MRT.</p>
1993	<p>The legislature granted the St. Paul Port Authority an exemption from MRT for the principal amount of its bonds or other obligations under certain conditions. Laws 1993, ch. 271, sec. 4.</p>
1996	<p>The legislature granted the Department of Revenue the authority to investigate and examine persons and transactions subject to MRT. It granted the department authority to enforce collection of unpaid taxes or impose penalties. Minn. Stat. § 287.37, as added by Laws 1996, ch. 471, art. 3, sec. 32.</p> <p>The legislature clarified that cemetery associations, schools, hospitals, churches, purely public charities, fraternal benefits societies, and governments are eligible for statutory exemption from MRT when they are the mortgagee (lender). Laws 1996, ch. 471, art. 3, sec. 31.</p>
1997	<p>The legislature established penalties for failure to pay the full amount of MRT. Minn. Stat. § 287.13, Laws 1997, ch. 84, art. 6, sec. 17.</p>

	<p>The legislature increased the crime of attempting to evade or aiding in the evasion of MRT from a misdemeanor to a gross misdemeanor. Laws 1997, 1st spec. sess., ch. 3, sec. 43.</p>
1998	<p>The legislature clarified that in reference to multi-county mortgages, the division of the tax among counties occurs only for mortgages where the principal amount exceeds \$1 million. Minn. Stat. § 287.08(d), Laws 1998, ch. 389, art. 3, sec. 15.</p>
1999	<p>Chapter 287 was recodified. Technical changes included: eliminating outdated language, clarifying and consolidating language, moving provisions into a more logical order, modifying civil penalties, providing procedures for administrative appeals, providing authority to assess personal liability in limited situations, and allowing counties to assign tax duties to county auditors. Laws 1999, ch. 31.</p>
2001 Special Session	<p>The following changes were made in Laws 2001, 1st spec. sess., ch. 5:</p> <ul style="list-style-type: none">• MRT computation rate changed to 0.23 percent of debt secured. This change affected only the computation of the tax; the overall tax burden was not significantly increased.• Tax liability shifted to the mortgagor (borrower).• If taxes have been paid by the mortgagor (borrower) to the mortgagee (lender), then penalties and interest for nonpayment apply to the mortgagee.• Taxpayers can file MRT refund claims within 3½ years from the date of payment of an erroneously paid MRT. Law provides for legal recourse in tax court if the county does not resolve the claim within six months of filing.• The exemption of bonds issued by St. Paul Port Authority was replaced with an exemption for affordable housing loans given by government agencies at the federal, state, and local level.• An exemption was also added for loans used to acquire or improve agricultural real property.

Deed Tax Law Changes

1959	A state deed tax was enacted. The tax rate was \$1.10 for the first \$1,000 or less and \$0.55 for each additional \$500 of consideration over \$1,000. Extra Session Laws 1959, ch. 70, art. 12.
1961	The legislature repealed the 1959 state deed tax law and replaced it with the framework for the current deed tax system. The 1959 tax rate was retained, but the imposition of the tax was limited to instruments that conveyed legal ownership of real property. Laws 1961, ch. 647, sec. 1-19.
1967	<p>The deed tax rate was doubled by the legislature to \$2.20 for each \$1,000 of consideration and \$1.10 for each additional \$500 consideration. The new rate coincided with the expiration of the federal tax on real estate deed transfers. This meant the new state tax rate became equal to what the previous state and federal deed tax rate were together. Extra Session Laws 1967, ch. 32, art. 11, sec. 1.</p> <p>The legislature directed the state treasurer to credit the entire proceeds of the state deed tax to the property tax relief fund, instead of to the general fund. Extra Session Laws 1967, ch. 32, art. 11, sec. 1.</p>
1969	The proceeds of the deed tax were returned to the general fund instead of the property tax relief fund. Laws 1969, ch. 399, sec. 24.
1973	Corporations were included in those subject to the deed tax. Laws 1973, ch. 118.
1985	Disposition changed to the counties, for accounting purposes. The law stipulated that the counties direct 95 percent of the proceeds of the deed tax to county human services programs; 5 percent to the county general fund. Counties were required to subtract the deed tax revenue credited to the county human services agencies from costs reported to the Department of Human Services; this offset the amount of state aid to counties for income maintenance programs like AFDC. Laws 1985, 1 st spec. sess., ch. 14, art. 11, sec. 4, 5, 10.
1986	The legislature enacted a county conservation fee of \$5 per transaction on the recording or registration of a deed on property located in one of the seven metropolitan counties or in one of the agricultural land preservation pilot counties. One-half of the fee is deposited in a special conservation account in the county general revenue fund and one-half is transferred to the Commissioner of Revenue for deposit in the state treasury and credited to the state conservation fund. Minn. Stat. § 40A.152.
1987	<p>The legislature, as part of the 1987 Omnibus Tax Law, extended imposition of the deed tax to the fair market value consideration for any personal property that is located on the real property conveyed by the deed. Laws 1987, ch. 268, art. 14, sec. 15-16.</p> <p>The Omnibus Tax Law also repealed the exemption for deeds to and from the state, its agencies, or any political subdivision of the state.</p> <p>The 1987 Omnibus Welfare Law increased from 95 percent to 97 percent the percentage of deed tax receipts that must be reported to county human service agencies. This, in turn, offset state AFDC payments by the same percentage. Laws 1987, ch. 403, art. 2, sec. 147.</p>

	<p>The Omnibus Welfare Law changed the minimum deed tax from \$2.20 on a consideration of \$1,000 or less to \$1.65 on a consideration of \$500 or less. For any consideration in excess of \$500, the tax rate was changed to \$1.65 for each \$500. Laws 1987, ch. 403, art. 2, sec. 149.</p>
1988	<p>The legislature passed a law requiring parties who acquire tax-forfeited land from the state to pay the deed tax before the deed can be issued. Laws 1988, ch. 719, art. 19, sec. 13.</p>
1989 Regular Session	<p>The legislature mandated that any excess amount of deed tax revenues collected (above the annual amount of state aid to counties for income maintenance programs) must be paid to the Department of Human Services and credited to the AFDC account. Minn. Stat. § 287.12 as amended by Laws 1989, ch. 282, art. 1, sec. 19.</p>
1989 Special Session	<p>The legislature, in the fall special session, reversed the method of recording and accounting for deed tax revenues. County treasurers were required to apportion 97 percent of MRT receipts to the Department of Revenue, for deposit into the state general fund. The remaining 3 percent was retained for the county general revenue fund. Minn. Stat. § 287.12 as amended by Laws 1989, 1st spec. sess., ch. 1, art. 3, sec. 24.</p>
1990	<p>The legislature extended the definition of a decree of marriage dissolution to include a legal document called a Summary Real Estate Disposition Judgment. The document is to be treated the same as a divorce decree, which is exempt from deed tax. As such, the Summary Real Estate Disposition Judgment is also exempt from deed tax. Laws 1990, ch. 575, sec. 1.</p>
1991	<p>The legislature exempted all deeds or other instruments of conveyance that are executed pursuant to land exchanges under Minnesota Statutes, section 92.121. This deed tax exemption applies to deeds exchanging permanent school fund lands that are located in state parks or state waysides for other lands which are compatible with the goal of permanent school fund land.</p> <p>The legislature exempted any deed granted or received by the Metropolitan Airports Commission (MAC) in connection with the issuance of bonds to acquire airline property for lease to Northwest Airlines. Minn. Stat. § 473.6671, subd. 2, as added by Laws 1991, ch. 350, art. 2, sec. 4-5.</p>
1993	<p>The Omnibus Tax Law of 1993 clarified that the following parties must pay the deed tax before receiving a state deed for repurchase, sale, or conveyance of tax-forfeited land:</p> <ol style="list-style-type: none"> 1) Any party who repurchases tax-forfeited land, 2) Any private party who buys tax-forfeited land, 3) Any political subdivision or state agency that buys tax-forfeited land, and 4) Any political subdivision that acquired tax-forfeited land free of charge for an authorized public use. Laws 1993, ch. 375, art. 3, sec. 39. <p>The Omnibus Tax Law also clarified that a sheriff's certificate of sale and a certificate of redemption running to a mortgagee is exempt from the state deed tax. Minn. Stat. § 287.22, Laws 1993, ch. 375, art. 3, sec. 40.</p>

<p>1996</p>	<p>The legislature granted the Department of Revenue the authority to investigate and examine persons and transactions subject to state deed tax. It granted the department authority to enforce collection of unpaid taxes or impose penalties. Minn. Stat. § 287.37, as added by Laws 1996, ch. 471, art. 3, sec. 32.</p> <p>All data and information made available to the Department of Revenue is public except for the investigative data covered by Minn. Stat. § 270B.03, subd. 6.</p>
<p>1997</p>	<p>Paralleling MRT law changes, criminal charges were increased for attempting to evade or aiding in the evasion of deed taxes from a misdemeanor to a gross misdemeanor. Laws 1997, 1st spec. sess., ch. 3, sec. 43.</p> <p>The legislature clarified that improvements in the form of new residential construction can be taxed only once prior to the first residential owners taking possession of the property. Minn. Stat. § 287.221, Laws 1997, ch. 231, art. 16, sec. 10.</p> <p>Exemptions from the state deed tax were extended to deeds under the terms of a divorce decree. Minn. Stat. § 287.22, Laws 1997, ch. 231, art. 16, sec. 9.</p>
<p>1999</p>	<p>Chapter 287 was recodified. Technical changes included: eliminating outdated language, clarifying and consolidating language, moving provisions into a more logical order, modifying civil penalties, providing procedures for administrative appeals, providing authority to assess personal liability in limited situations, and allowing counties to assign tax duties to county auditors. Laws 1999, ch. 31.</p>
<p>2001 Special Session</p>	<p>The following changes were made in Laws 2001, 1st spec. sess., ch. 5:</p> <ul style="list-style-type: none"> • Deed tax computation changed to 0.33 percent of net consideration. This change affected only the computation of the tax; the overall tax burden was not significantly increased. • Definition of “consideration” in contracts for deed clarified. Provides that if the contract for deed requires the property to be improved during the term of the contract, and the price of the real property reflected in the contract does not include the cost of the required improvements, the consideration to which the deed tax applies is the price for the real property as reflected in the contract and the cost of the required improvements added during the term of the contract. • Taxpayers can file deed tax refund claims within 3½ years from the date of payment of an erroneously paid deed tax. Law provides for legal recourse in tax court if the county does not resolve the claim within six months of filing. • Clarified that the transfer of property during corporate or partnership reorganization is subject to a minimal deed tax.

Appendix A: Definitions

Consideration: In reference to calculation of the deed tax—the price paid for the real property.⁸

Contract for Deed: A contract for purchase of real estate through installment payments whereby the vendee (buyer) has the legal right to possess, use, and control the real property during the term of the contract. This right may be cancelled only if the vendee defaults on the terms of the contract. The vendee's ownership may be mortgaged unless prohibited by the terms of the contract. After payment of the final installment, the vendee generally has the legal right to the legal title for the property, free of any liens or encumbrances incurred by the vendor after the date the contract was entered into.

Mortgage: Any instrument creating or evidencing a lien of any kind on real property, given by an owner of real property as security for a debt.

Mortgagee: The lender (creditor) who takes the mortgage as security for the payment of a debt as evidenced by a promissory note. Example: Financial institution

Mortgagor: The borrower (debtor) who gives the mortgage as security for the payment of a debt as evidenced by a promissory note. Example: Homebuyer

Personal Property: Everything that is the object of ownership, except real property. Personal property can be divided into two categories: tangible and intangible. Examples of tangible property are refrigerators, washers, dryers, stereo systems, etc. Examples of intangible property are patents, franchises, and copyrights.

Principal Debt: The portion of the debt that is originally secured by a mortgage. The total obligation outlined in the purchasing agreement is not subject to the MRT. Principal debt may be only a *part* of the total obligation secured. For example, although interest payments are secured by the mortgage, they are not included in the calculation of the total principal debt. Principal debt is the dollar basis of the MRT.

Real Property: Types of property that must be given as security by a mortgage in order for the mortgage to be subject to the MRT. Examples of real property are land, buildings, permanent attachments, and unaccrued rents.

⁸ 2001 statutory administrative changes clarify that, for property sold on contract for deed, if the contract for deed, or other agreement entered into as a condition of executing the contract, requires the property to be improved during the term of the contract, and the price of the real property reflected in the contract does not include the cost of the required improvements, then the consideration to which the deed tax applies is the price for the real property as reflected in the contract and the cost of the required improvements added during the term of the contract.

Appendix B: MRT and Deed Tax Collections by County

The following table shows the total collection of the MRT and deed tax, by county, including the dollar amount and percentage of state total. The metro and nonmetro counties are shown separately. The metro counties collected \$96 million last year (about two-thirds of state total), while the nonmetro counties collected \$47 million (one-third of state total).

Mortgage and Deed Tax Collections by County, Calendar Year 2000

County	Mortgage Registry Tax Collections	Deed Tax Collections	Total Mortgage and Deed Tax Collections	Percent of Metro or Nonmetro Total	Percent of State Total
State Total	\$72,644,775	\$70,796,694	\$143,441,469		100.00%
Metro Total	\$48,043,074	\$48,099,020	\$96,142,091	100.00%	67.03%
Anoka	\$4,874,129	\$4,336,713	\$9,210,841	9.58%	6.42%
Carver	1,692,597	1,812,402	3,504,998	3.65	2.44
Dakota	6,581,530	6,927,653	13,509,183	14.05	9.42
Hennepin	21,208,312	21,458,646	42,666,959	44.38	29.75
Ramsey	6,694,892	6,259,136	12,954,028	13.47	9.03
Scott	2,925,729	3,006,288	5,932,016	6.17	4.14
Washington	4,065,885	4,298,182	8,364,066	8.70	5.83
Nonmetro Total	\$24,601,699	\$22,697,673	\$47,299,372	100.00%	32.97%
Aitkin	\$179,045	\$222,243	\$401,288	0.85%	0.28%
Becker	320,773	295,636	616,409	1.30	0.43
Beltrami	275,464	263,304	538,768	1.14	0.38
Benton	366,935	339,634	706,569	1.49	0.49
Big Stone	23,584	37,732	61,316	0.13	0.04
Blue Earth	609,987	526,823	1,136,810	2.40	0.79
Brown	203,185	162,204	365,389	0.77	0.25
Carlton	274,837	188,094	462,931	0.98	0.32
Cass	433,485	525,582	959,067	2.03	0.67
Chippewa	86,544	87,759	174,303	0.37	0.12
Chisago	824,674	713,451	1,538,125	3.25	1.07
Clay	336,575	333,776	670,351	1.42	0.47
Clearwater	37,974	43,231	81,205	0.17	0.06
Cook	93,244	118,228	211,472	0.45	0.15
Cottonwood	70,542	77,890	148,432	0.31	0.10
Crow Wing	877,006	990,567	1,867,573	3.95	1.30
Dodge	254,970	203,500	458,470	0.97	0.32
Douglas	509,938	430,961	940,899	1.99	0.66

Mortgage and Deed Tax Collections by County, Calendar Year 2000, cont.

County	Mortgage Registry Tax Collections	Deed Tax Collections	Total Mortgage & Deed Tax Collections	Percent of Metro or Nonmetro Total	Percent of State Total
Faribault	\$104,317	\$84,607	\$188,924	0.40	0.13
Fillmore	180,784	163,391	344,175	0.73	0.24
Freeborn	331,450	245,902	577,352	1.22	0.40
Goodhue	589,236	518,407	1,107,643	2.34	0.77
Grant	39,265	48,306	87,571	0.19	0.06
Houston	154,250	132,913	287,163	0.61	0.20
Hubbard	207,964	202,272	410,236	0.87	0.29
Isanti	465,207	390,538	855,745	1.81	0.60
Itasca	369,767	346,308	716,075	1.51	0.50
Jackson	65,727	87,532	153,259	0.32	0.11
Kanabec	160,979	121,896	282,875	0.60	0.20
Kandiyohi	347,529	345,511	693,040	1.47	0.48
Kittson	17,565	29,484	47,049	0.10	0.03
Koochiching	84,828	62,077	146,905	0.31	0.10
Lac Qui Parle	36,696	50,033	86,729	0.18	0.06
Lake	132,906	143,938	276,844	0.59	0.19
Lake of Woods	31,509	40,628	72,137	0.15	0.05
Le Sueur	290,055	250,603	540,658	1.14	0.38
Lincoln	98,197	42,258	140,455	0.30	0.10
Lyon	178,550	151,986	330,536	0.70	0.23
Mahnomen	15,395	27,483	42,878	0.09	0.03
Marshall	38,405	43,416	81,821	0.17	0.06
Martin	340,187	157,057	497,244	1.05	0.35
McLeod	354,629	396,777	751,406	1.59	0.52
Meeker	224,711	189,135	413,846	0.87	0.29
Mille Lacs	262,505	262,527	525,032	1.11	0.37
Morrison	267,245	238,721	505,966	1.07	0.35
Mower	319,125	336,707	655,832	1.39	0.46
Murray	62,715	66,191	128,906	0.27	0.09
Nicollet	296,903	288,941	585,844	1.24	0.41
Nobles	114,967	134,837	249,804	0.53	0.17
Norman	35,515	33,823	69,338	0.15	0.05

Mortgage and Deed Tax Collections by County, Calendar Year 2000, cont.

County	Mortgage Registry Tax Collections	Deed Tax Collections	Total Mortgage & Deed Tax Collections	Percent of Metro or Nonmetro Total	Percent of State Total
Olmsted	\$2,185,556	\$2,017,321	\$4,202,877	8.89	2.93
Otter Tail	558,596	576,769	1,135,365	2.40	0.79
Pennington	67,619	59,516	127,135	0.27	0.09
Pine	273,727	244,392	518,119	1.10	0.36
Pipestone	48,029	58,935	106,964	0.23	0.07
Polk	166,898	203,515	370,413	0.78	0.26
Pope	97,539	97,727	195,266	0.41	0.14
Red Lake	15,405	17,178	32,583	0.07	0.02
Redwood	91,069	106,711	197,780	0.42	0.14
Renville	200,766	129,140	329,906	0.70	0.23
Rice	662,260	549,066	1,211,326	2.56	0.84
Rock	66,389	75,604	141,993	0.30	0.10
Roseau	76,616	71,687	148,303	0.31	0.10
St. Louis	1,635,705	1,425,491	3,061,196	6.47	2.13
Sherburne	1,347,998	1,165,467	2,513,465	5.31	1.75
Sibley	125,269	124,761	250,030	0.53	0.17
Stearns	1,413,739	1,270,379	2,684,118	5.67	1.87
Steele	397,671	336,245	733,916	1.55	0.51
Stevens	64,609	60,846	125,455	0.27	0.09
Swift	67,292	60,782	128,074	0.27	0.09
Todd	159,939	176,951	336,890	0.71	0.23
Traverse	28,375	38,798	67,173	0.14	0.05
Wabasha	218,723	182,391	401,114	0.85	0.28
Wadena	78,749	80,789	159,538	0.34	0.11
Waseca	167,898	141,612	309,510	0.65	0.22
Watonwan	75,000	81,175	156,175	0.33	0.11
Wilkin	44,283	36,218	80,501	0.17	0.06
Winona	411,944	389,733	801,677	1.69	0.56
Wright	1,788,826	1,650,299	3,439,125	7.27	2.40
Yellow Medicine	67,365	73,355	140,720	0.30	0.10

Appendix C: Combined MRT and Deed Tax Rankings

The following table ranks all Minnesota counties by their combined MRT and deed tax per capita collections. The seven metro counties are indicated with an asterisk.

Combined Mortgage Registry Tax and Deed Tax (Per Capita) Rankings Calendar Year 2000

		State Average			\$29.15
		Metro Average			\$36.39
		Nonmetro Average			\$20.77
Rank	County	Per Capita	Rank	County	Per Capita
1	Scott*	\$66.28	29	Benton	\$20.64
2	Carver*	49.93	30	Becker	20.55
3	Washington*	41.59	31	Blue Earth	20.32
4	Cook	40.92	32	Stearns	20.16
5	Sherburne	39.02	33	Ottertail	19.86
6	Hennepin*	38.23	34	Nicollet	19.68
7	Wright	38.22	35	Pine	19.53
8	Dakota*	37.96	36	Renville	19.23
9	Chisago	37.42	37	Kanabec	18.86
10	Cass	35.32	38	Wabasha	18.56
11	Crow Wing	33.89	39	Meeker	18.28
12	Olmsted	33.82	40	Freeborn	17.72
13	Anoka*	30.90	41	Pope	17.38
14	Douglas	28.67	42	Mower	16.99
15	Isanti	27.35	43	Kandiyohi	16.82
16	Aitkin	26.23	44	Fillmore	16.29
17	Dodge	25.86	45	Itasca	16.28
18	Ramsey*	25.35	46	Sibley	16.28
19	Goodhue	25.10	47	Traverse	16.25
20	Lake	25.04	48	Winona	16.04
21	Mille Lacs	23.51	49	Morrison	15.96
22	Martin	22.81	50	Lake of the Woods	15.95
23	Hubbard	22.32	51	Waseca	15.85
24	Lincoln	21.85	52	St. Louis	15.27
25	Steele	21.79	53	Carlton	14.62
26	McLeod	21.53	54	Rock	14.61
27	Rice	21.38	55	Houston	14.56
28	LeSueur	21.26	56	Murray	14.07

* Designates a metro county

**Combined Mortgage Registry Tax and Deed Tax (Per Capita) Rankings
Calendar Year 2000, cont.**

Rank	County	Per Capita	Rank	County	Per Capita
57	Grant	\$13.92	73	Wadena	\$11.63
58	Todd	13.79	74	Wilkin	11.28
59	Jackson	13.60	75	Pipestone	10.81
60	Beltrami	13.59	76	Lac Qui Parle	10.75
61	Brown	13.58	77	Swift	10.71
62	Chippewa	13.32	78	Big Stone	10.54
63	Watonwan	13.15	79	Koochiching	10.23
64	Clay	13.09	80	Clearwater	9.64
65	Lyon	13.00	81	Pennington	9.36
66	Yellow Medicine	12.70	82	Norman	9.32
67	Stevens	12.48	83	Roseau	9.08
68	Cottonwood	12.20	84	Kittson	8.90
69	Nobles	11.99	85	Mahnomen	8.26
70	Polk	11.81	86	Marshall	8.06
71	Redwood	11.76	87	Red Lake	7.58
72	Faribault	11.68			

Appendix D: Separate MRT and Deed Tax Rankings

The following table shows the per capita rankings by county for MRT and deed tax collections, shown separately. The seven metro counties are indicated with an asterisk.

Separate Mortgage Registry Tax and Deed Tax (Per Capita) Rankings Calendar Year 2000

Mortgage Registry Tax			Deed Tax		
State Average		\$14.77	State Average		\$14.39
Metro Average		\$18.19	Metro Average		\$18.21
Nonmetro Average		\$10.80	Nonmetro Average		\$9.97
Rank	County	Per Capita	Rank	County	Per Capita
1	Scott*	\$32.69	1	Scott*	\$33.59
2	Carver*	24.11	2	Carver*	25.82
3	Sherburne	20.93	3	Cook	22.88
4	Washington*	20.22	4	Washington*	21.37
5	Chisago	20.06	5	Dakota*	19.46
6	Wright	19.88	6	Cass	19.36
7	Hennepin*	19.00	7	Hennepin*	19.22
8	Dakota*	18.49	8	Wright	18.34
9	Cook	18.04	9	Sherburne	18.09
10	Olmsted	17.59	10	Crow Wing	17.98
11	Anoka*	16.35	11	Chisago	17.36
12	Cass	15.97	12	Olmsted	16.23
13	Crow Wing	15.92	13	Anoka*	14.55
14	Martin	15.60	14	Aitkin	14.52
15	Douglas	15.54	15	Douglas	13.13
16	Lincoln	15.27	16	Lake	13.02
17	Isanti	14.87	17	Isanti	12.48
18	Dodge	14.38	18	Ramsey*	12.25
19	Ramsey*	13.11	19	Mille Lacs	11.76
20	Goodhue	13.35	20	Goodhue	11.75
21	Lake	12.02	21	Dodge	11.48
22	Steele	11.81	22	McLeod	11.37
23	Mille Lacs	11.76	23	Hubbard	11.01

* Designates a metro county

**Separate Mortgage Registry Tax and Deed Tax (Per Capita) Rankings
Calendar Year 2000, cont.**

Mortgage Registry Tax			Deed Tax		
Rank	County	Per Capita	Rank	County	Per Capita
24	Aitkin	\$11.70	24	Ottertail	\$10.09
25	Renville	11.70	25	Steele	9.98
26	Rice	11.69	26	Benton	9.92
27	LeSueur	11.41	27	LeSueur	9.86
28	Hubbard	11.32	28	Becker	9.85
29	Blue Earth	10.90	29	Nicollet	9.71
30	Kanabec	10.73	30	Rice	9.69
31	Benton	10.72	31	Stearns	9.54
32	Becker	10.69	32	Blue Earth	9.42
33	Stearns	10.62	33	Traverse	9.39
34	Pine	10.32	34	Pine	9.21
35	Freeborn	10.17	35	Lake of the Woods	8.98
36	McLeod	10.16	36	Mower	8.72
37	Wabasha	10.12	37	Pope	8.70
38	Nicollet	9.97	38	Wabasha	8.44
39	Meeker	9.92	39	Kandiyohi	8.39
40	Ottertail	9.77	40	Meeker	8.35
41	Carlton	8.68	41	Kanabec	8.13
42	Pope	8.68	42	Sibley	8.12
43	Waseca	8.60	43	Itasca	7.87
44	Fillmore	8.56	44	Winona	7.80
45	Kandiyohi	8.43	45	Rock	7.78
46	Morrison	8.43	46	Jackson	7.77
47	Itasca	8.41	47	Fillmore	7.74
48	Mower	8.27	48	Grant	7.68
49	Winona	8.24	49	Freeborn	7.55
50	St. Louis	8.16	50	Morrison	7.53
51	Sibley	8.16	51	Renville	7.53
52	Houston	7.82	52	Waseca	7.25
53	Brown	7.55	53	Todd	7.24

**Separate Mortgage Registry Tax and Deed Tax (Per Capita) Rankings
Calendar Year 2000, cont.**

Mortgage Registry Tax			Deed Tax		
Rank	County	Per Capita	Rank	County	Per Capita
54	Lyon	\$7.02	54	Murray	\$7.22
55	Lake of the Woods	6.97	55	Martin	7.20
56	Beltrami	6.95	56	St. Louis	7.11
57	Traverse	6.86	57	Watonwan	6.84
58	Murray	6.84	58	Houston	6.74
59	Rock	6.83	59	Chippewa	6.71
60	Chippewa	6.61	60	Beltrami	6.64
61	Clay	6.57	61	Yellow Medicine	6.62
62	Todd	6.55	62	Lincoln	6.57
63	Faribault	6.45	63	Clay	6.52
64	Stevens	6.43	64	Polk	6.49
65	Watonwan	6.32	65	Big Stone	6.48
66	Grant	6.24	66	Nobles	6.47
67	Wilkin	6.20	67	Cottonwood	6.40
68	Yellow Medicine	6.08	68	Redwood	6.35
69	Koochiching	5.91	69	Lac Qui Parle	6.20
70	Jackson	5.83	70	Stevens	6.05
71	Cottonwood	5.80	71	Brown	6.03
72	Wadena	5.74	72	Lyon	5.98
73	Swift	5.63	73	Pipestone	5.96
74	Nobles	5.52	74	Carlton	5.94
75	Redwood	5.42	75	Wadena	5.89
76	Polk	5.32	76	Kittson	5.58
77	Pennington	4.98	77	Mahnomen	5.30
78	Pipestone	4.85	78	Faribault	5.23
79	Norman	4.77	79	Clearwater	5.13
80	Roseau	4.69	80	Swift	5.08
81	Lac Qui Parle	4.55	81	Wilkin	5.07
82	Clearwater	4.51	82	Norman	4.54
83	Big Stone	4.05	83	Roseau	4.39

**Separate Mortgage Registry Tax and Deed Tax (Per Capita) Rankings
Calendar Year 2000, cont.**

Mortgage Registry Tax			Deed Tax		
Rank	County	Per Capita	Rank	County	Per Capita
84	Marshall	\$3.78	84	Pennington	\$4.38
85	Red Lake	3.58	85	Koochiching	4.32
86	Kittson	3.32	86	Marshall	4.28
87	Mahnomen	2.97	87	Red Lake	4.00