**Components of the Save A Lot Project**

There are seven, closely related component steps to completing the Save A Lot project. The clearest way to go through the process is to have a specific example. In the description below, we’ll use the process to figure out all the Land Bank properties that Deutsche Bank has an interest in

Step 1: Create a search function that will search of the Jackson County Recorder of Deeds records to find all properties in which the Land Bank of Kansas City has ever been the grantee. This will find all the properties which the Land Bank has ever owned. The records are available on the Recorder of Deeds website at: <http://records.jacksongov.org/>. The Recorder has agreed to provide the portions of the database that we need for this project to us. It is likely, however, to be two weeks or more before they are able to provide us this information.

Step 2: All properties listed with Recorder of Deeds have an abbreviated legal description prepared by the Recorder’s Office that is associated with the property on the website. For example, the formal legal description of a property might be: Lot 16 and the West 54 feet of Lot 17, Bugbee Place, a subdivision in Kansas City, Missouri. In the Recorder of Deeds website that description is abbreviated to read: Kansas City Bugbee Place; LT 16-17: W 54’. The combination of the subdivision name (Bugbee Place), the lowest lot number associated with the property (here Lot 16), the lowest block number, if any, and the footage number (54), will be sufficient in the vast majority of cases to provide a unique identifier for a piece of property. For the Land Bank properties find: the four identifiers that uniquely identify each of the Land Bank properties. Note that some subdivision have very long and involved names. An alphabetical list of all subdivisions in Jackson County is available on the Recorder of Deeds website: http://records.jacksongov.org/. Just using the first three words of the subdivision name should be sufficient. It appears that the County is consistent in identifying all properties within a subdivision by the correct subdivision name;

Step 3: Create a search function that will search of the Jackson County Recorder of Deeds records to find all the properties for which the Land Bank has been the grantor. These are all the properties that the Land Bank has sold. Find the unique identifier for each of these properties from the Recorder of Deeds records. Take the list of properties that the Land Bank has ever owned and, using the unique identifier for each property, removed all the properties that the Land Bank has ever sold. This will result in the list of properties that the Land Bank currently owns. Note that once Steps 1-3 are completed they will never need to be repeated, except to update the list annually to reflect the properties that the Land Bank has acquired and sold. The Land Bank only acquires properties once each year and that would be a good time to update the search;

Step 4: Create a search function to search the Recorder of Deeds records for all properties for which a specific entity (Deutsche Bank for example) is the grantee. This will provide you with a list of all properties upon which Deutsche Bank has gotten a mortgage. Obtain the four-component unique identifier for each of these properties from the Recorder of Deeds website. In this example, there are over 500 properties that will satisfy this query;

Step 5: Create a search function that will search the Recorder of Deeds records for all properties for which the same entity for which we searched in Step 4 (e.g. Deutsche Bank) has been the Grantor of a “Release DT/Satsi of Mtg/Reconveyance”. You will find this designation under “Document Type”. This is the list of all properties for which Deutsch Bank has provided releases. Obtain the four-component unique identifier for each of these properties from the Recorder of Deeds website.

Step 6: Compare the list of Deutsche Bank mortgages that you found in Step 4, with the list of Deutsche Bank releases, which you found in Step 5 and remove all the released properties that you found in Step 5 from the mortgaged properties that you found in Step 4. This will give you the list of properties that Deutsche Bank currently has mortgages on;

Step 7: Compare the list of properties that the Land Bank currently owns, which was the result of Step 3 above, with the list of properties that Deutsche Bank currently has mortgages on, from Step 6. Where properties match, the property is currently owned by the Land Bank and has a Deutsche Bank mortgage against it which will need to be cleared before the property can be developed. NLS, other not-for-profits or the Land Bank can use this list to approach Deutsche Bank and ask that they release all their mortgages on Land Bank properties. Given that: these are all long-defaulted mortgages; Deutsche Bank has never foreclosed on the defaulted mortgages; all the properties have gone through the County’s tax sale process; and, no one has considered them valuable enough to purchase in the tax sale, there is a good chance that Deutsche Bank will agree to release its claims on all the properties. If Deutsche Bank will not release its claims, NLS, representing the Land Bank, will file suit against Deutsche Bank to try to force them, as a matter of law to release their claims. There may be some instances in which the Land Bank may not want to pursue multiple claims against a single entity (most likely an entity that has gotten a large single judgment against a property owner that once many properties that are now owned by the Land Bank. These situations, however, should be relatively rare;

Bonus Step 8: The 7-step process above results in a list of properties, listed by their legal description and does not provide the street address for the properties. It should be relatively simple by manually reviewing the Recorder of Deeds records on a property-by-property basis to obtain the street addresses affiliated with these properties. To make the project even more user friendly, it would be great to take the unique identifiers for all the properties listed and compare them to the legal descriptions listed at KC Parcel Viewer (which is at <http://maps.kcmo.org/apps/parcelviewer/>) to obtain the street addresses for the properties. KC Parcel Viewer has legal descriptions of properties that can be compared to the list of properties that were obtained in Step 7. When matches are found, KC Parcel Viewer also has street addresses of properties. We would need to obtain a searchable list of KC Parcel Viewer information to conduct this search.