Certificate of Possessory Title

Instruction for Registration of Title Without a Court Proceeding

Ramsey County uses two systems to track land records: the old system established by the pioneers, called “abstract,” and the modern system named after its inventor, Robert Torrens.

The process for transferring land records out of the abstract system into the Torrens system is “registration.” There are two methods: initial registration through a judicial process; or a Certificate of Possessory Title (“CPT”) obtained through an administrative procedure. The CPT procedure is intended to be less expensive and take less time than a court proceeding.

NOTE: The CPT procedure can only be used to convert records to lands in which the Applicant has good record title and there are no title defects, no encroachments and no boundary disputes.

Reasons to register abstract land through the CPT process:

•Gives the land owner a convenient and easy-to-understand certificate of title.

•Eliminates the need to store an abstract and the expense of replacing a lost abstract.

•Eliminates extra expenses and inconvenience of dealing with two recording offices when land is part abstract and part Torrens.

•Torrens land cannot be taken by “squatter’s rights” or adverse possession.

•Eliminates need for affidavits of non-identity when there are judgments against persons with same/similar names.

Cost

The cost of obtaining a CPT can vary widely, depending on what evidence of title is necessary and whether the Applicant hires an attorney to assist. Most cases cost between $500 and $1,000, not including attorney's fees. The cost breaks down as follows:

Recording the Application with County Recorder (abstract)…………………. $46

Recording the Examiner’s original Directive with the County Recorder and

Registrar of Titles (Torrens) at the end of the procedure……………………… $92

Fee for Examination of Title and processing ……………………………….. $255\*

\*This fee is charged for each parcel of land registered. The

Examiner of Titles determines the number of parcels.

 Evidence of Title, Judgment, Bankruptcy and Tax Lien searches ………….. varies

 Attorney’s fees (if Applicant hires an attorney) ……………………………... varies

Steps

Schedule a preliminary telephone conference with the Examiner of Titles before drafting documents or ordering abstracting so the Examiner can determine whether your lands qualify for a CPT and what evidence of title will be needed. Asking in advance will save time and expense.

After consulting with the Examiner of Titles, draft an Application using the form on this website. Sign it, have your signature notarized, scan the final Application as a PDF image, and email the PDF image to examineroftitles@ramseycounty.us.

From that point on, the Examiner of Titles will give you written instructions covering what to do at each step of the process. Simply follow the instructions and if you have questions, don’t hesitate to ask them.

Basically, the procedure will involve a Report of Examiner, mailed notice to persons affected by the process, and a final Examiner’s Directive resulting in the issuance of a Certificate of Possessory Title. Start-to-finish varies depending on workload and complexity but generally takes about six months.

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