

## **What does the word "Torrens" mean?**

The word "Torrens" is used generally to designate a system of registration of title to land. Land in Minnesota which has been "registered" pursuant to (a) an Order and Decree of Registration issued by the district court, or (b) a Directive regarding possessory title issued by the Examiner of Titles, is commonly called "Torrens Land". The owner of registered land is sometimes said to have "Torrens Title".

The system of land registration is named after Sir Robert Torrens, an Australian, who developed the idea of land ownership conclusively evidenced by a Certificate of Title. In Minnesota Certificates of Title are issued by an official called the County Registrar of Titles.

Land that has not been registered is commonly called "Abstract Land" because the evidence of the ownership of such land is typically contained in a document called an "abstract" prepared by a licensed abstract company.

## **What is the "Torrens Department"?**

A person referring to the "Torrens Department" may actually intend to refer to either (a) the Examiner of Titles office or (b) the Registrar of Titles office.

The Examiner's office handles district court Torrens cases, conducts hearings, issues Directives and Certifications, and provides legal advice and assistance to the Registrar's office.

The Registrar's office receives real estate documents (e.g., deeds, mortgages, liens) for filing and issues Certificates of Title.

## **Who is the Registrar of Titles?**

Documents affecting title to real estate (e.g., deeds, mortgages, and liens) in Pine County are filed (a) in the office of the Pine County Recorder if the real estate is "Abstract Land" and (b) in the office of the Pine County Registrar of Titles if the real estate is "Torrens Land." The same official who serves as the County Recorder also serves by law as the Registrar of Titles.

## **What is a Certificate of Title?**

When land has been registered, that is, brought into the "Torrens System" the Registrar of Titles issues a Certificate of Title containing the name of the owner, a description of the land and a description of all encumbrances, liens and interests in which the estate of the owner is subject.