**Certificate of Possessory Title (“CPT”)**

Instructions to register 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 issuance of a Certificate of Possessory Title (“CPT”) 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 titles that do not contain defects. If a title has defects, it must be registered through a court proceeding.

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 “squatters rights” or adverse possession.

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

**Fees**

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

Registrar of Titles (Torrens) at the end of the procedure……………………… $46

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

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

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

\*This fee is charged for each parcel of land registered. The Examiner of Titles determines the number of parcels.

**Steps**

1) Schedule a preliminary visit with the Examiner of Titles before drafting documents or ordering abstracting, so the Examiner can determine what evidence of title will be needed. The form of the evidence of title may be an abstract of title or other evidence of title acceptable to the Examiner of Titles. Asking in advance will save time and expense.

2) After meeting with the Examiner of Titles, draft, sign and submit an Application to the Examiner of Titles using one of the Application forms provided on the Ramsey County Examiner of Titles website.

3) The Examiner of Titles will give you written instructions covering what to do at each step of the process and will provide you with any forms you need to complete and return. Simply follow the instructions.

4) If you have questions along the way, don’t hesitate to ask them.