

attorneys at law



Certificates of Possessory Title (CPT) November 6, 2013

Minnesota Registrars of Title



David Meyers Sherburne, Mille Lacs, Roseau, Marshall, and Kittson County Examiner of Titles

www.RinkeNoonan.com



I. Requirements

A. County Board approval.

B. A Registrar willing to try something new.

C. An Examiner with basic knowledge of the CPT procedures.

D. What is a CPT?



RESOLUTION SHERBURNE COUNTY BOARD OF COMMISSIONERS

Nov	ember	12,	2002

Resolution #111202-AD-773

Date

Number

ESTABLISHMENT OF THE POSSESSORY TITILE METHOD OF REGISTERING PROPERTY IN SHERBURNE COUNTY

WHEREAS, the Sherburne County Board of Commissioners would like to provide property owners in Sherburne County with a simplified alternative procedure for property registration; and

WHEREAS, Minnesota Statutes provide for the possessory title method of registering property, which is a simplified alternative procedure; and

WHEREAS, the Sherburne County Recorder has recommended that the Sherburne County Board of Commissioners authorize the Sherburne County Recorder/Registrar of Titles and the Sherburne County Examiner of Titles to implement the possessory title method of registering property as provided for in Minnesota Statutes Chapter 508A.

NOW, THEREFORE, BE IT RESOLVED, that the use of the possessory title method of registration of title to real estate provided in Minnesota Statutes Chapter 508A is authorized in Sherburne County effective November 12, 2002.

	Aye	Naye
Commissioner Engstrom		
Commissioner Nagorski		
Commissioner Friedl	_×	
Commissioner Wergin	_×	
Commissioner Leonard	×	

Terry Nagorski

Chairperson

Brian Bensen

County Administrator (Seal)



Certificate of Possessory Title (CPT)

Certificate No: 9734.0

First Certificate of Possessory Title, pursuant to the Directive of the Examiner of Titles, County of Sherburne, and State of Minnesota, date September 19, 2013

State of Minnesota, County of Sherburne

This is to certify that DAVID GILBERT

Whose address is 9880 55th Street SE in the City of Clear Lake State of Minnesota 55319

Owner(s) of the following described land situated in the County of Sherburne and State of Minnesota

Lot 7, Block 1, Herbst Addition, Less the Northeasterly 27 feet of said Lot 7, as measured at right angles to the Northeasterly line thereof.

Subject to the encumbrances, liens and interest noted by the memorial underwritten or endorsed hereon; and subject to the following rights, or encumbrances subsisting, as provided in M.S. Section 508A.25 namely;

- liens, claims, or rights arising or existing under the laws or Constitution
 of the United States, which this state cannot require to appear of record;
- 2. the lien of any real property tax or special assessment;
- 3. any lease for a period not exceeding three years when there is actual occupation of the premises under it;
- 4. all rights in public highways upon the land;
- 5. the rights of any person in possession under deed or contract for deed from the owner of the CPT;
- 6. any claims that may be made pursuant to section 508A.17 within five years from the date of the first CPT; and
- 7. Any outstanding mechanics lien rights which may exist under sections 514.01 to 514.17;



In Witness Whereof,

I have hereunto subscribed my name and affixed the seal of my office this 19th day of September, 2013

Michelle Ashe

Registrar of Titles

In and for the

County of Sherburne

State of Minnesota



Memorials Certificate No: 9734.0

Document #: A 754075

Amount: \$123,000.00

Dated: 02/15/2012

Instr: MORTGAGE

Ref: A754076

Filed: 08/01/2012 at 9:30 AM

In favor of:

AFFINITY PLUS FEDERAL CREDIT UNION

Comments:

/s/ Holly Menke

Document #: T 49213

Amount:

Dated: 09/17/2013

In favor of:

GILBERT, DAVID

Comments:

/s/ Holly Menke

Instr: DIR/CERT POSSESSORY TITLE

Ref:

Filed: 09/19/2013 at 2:00 PM

* * * * * * * * End of Memorials * * * * * * * *



II. Why Use a CPT?

A. Inexpensive, quick and easy solution to many title problems.

B. Average cost for an action to determine adverse claims (Quiet Title Action) can be \$2,500.00 - \$5,000.00, plus the cost of a survey if needed.

C. Average cost for a CPT in Sherburne or Mille Lacs Counties is less than \$1,500.00, plus the cost of a survey if needed.

(continued)



D. Court actions take about 90-120 days, assuming they are default, (not contested).

E. A CPT takes about 60-75 to complete.

F. A CPT is "intended for uncontested titles." See Minn. Stat. § 508A.01, subd. 1.



III. Procedure: Minn. Stat. Chap. 508A

A. Application

B. Filed with the County Recorder



Office of the County Recorder Sherburne County, MN

Doc. No. 775741

Certified, filed, and/or recorded on

8/1/2013

10:30 AM

Mckelle Ashe, County Recorder

Deputy

\$46.00



EXAMINER OF TITLES COUNTY OF SHERBURNE

CPT FILE NO. ____

In the Matter of the Application of:

David Gilbert

APPLICATION for Certificate of Possessory Title Where Applicant is an Individual

To Register Possessory Title to Certain Land

STATE OF MINNESOTA)

SS
COUNTY OF SHERBURNE)

Applicant hereby applies to register the possessory title to the land described in this Application, pursuant to Minnesota Statutes, Chapter 508A and solemnly swears that the contents of this Application are true to the best of Applicant's own knowledge, except as to those matters stated on Applicant's information and belief, and that as to those matters Applicant believes them to be true.

A. Name: David Gilbert

Address: 9880 – 55th Street SE Clear Lake, MN 55319

Applicant is 18 years of age or older and is not under any legal incapacity.

Applicant is not married.

Applicant has never been divorced, except: Divorced prior to buying property.



<State the date of the divorce degree, the county and state where granted, the court file name and the name of the former spouse; if no divorce, strike "except">

C. Description of land:

Lot 7, Block 1, Herbst Addition, Less the Northeasterly 27 feet of said Lot 7, as measured at right angles to the Northeasterly line thereof.

The estimated market value of the land to be registered, exclusive of improvements, according to the last official assessment is \$42,000.00.

D. Estate or interest claimed in the land is fee simple and is:

_X subject to homestead; or not subject to homestead.

E. X The land is occupied by Applicant; or

___ The land is unoccupied; or

The land is occupied as follows: [State the full name and address of each occupant and the nature of the estate, interest, lien, or charge which the occupant or occupants have, or claim to have, in the land].

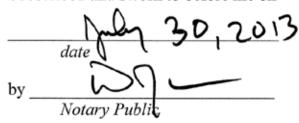
- F. The following persons or parties have or claim some right, title, estate, lien or interest in the land: There is a defect in the chain of title resulting from two 1987 Personal Representative Deeds, Sherburne County Recorder Document Nos. 204705 and 206757, both arising out of the Estate of Ernest Herbst. The required Letters Testamentary and certified copy of the Will are not in the public records.
- G. The land is subject to the following liens or encumbrances: A February 15, 2012, \$123,000.00 mortgage in favor of Affinity Plus Federal Credit Union, filed with the Sherburne County Recorder on August 1, 2012, as Document No. 754075.
- Applicant is in actual or constructive possession of the land.

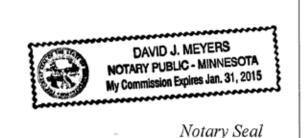
Applicant requests the registration of a possessory estate in the land under a CPT.

David Gilbert



Subscribed and sworn to before me on





Attorney for Applicant:

Name: David J. Meyers Address: Rinke Noonan

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497 Telephone: (320) 251-6700

Fax: (320) 656-3500

Attorney Registration No. #151695 Email: Dmeyers@RinkeNoonan.com

Approved for Filing:

David J. Meyers, #151695

Examiner of Titles

Rinke Noonan

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497

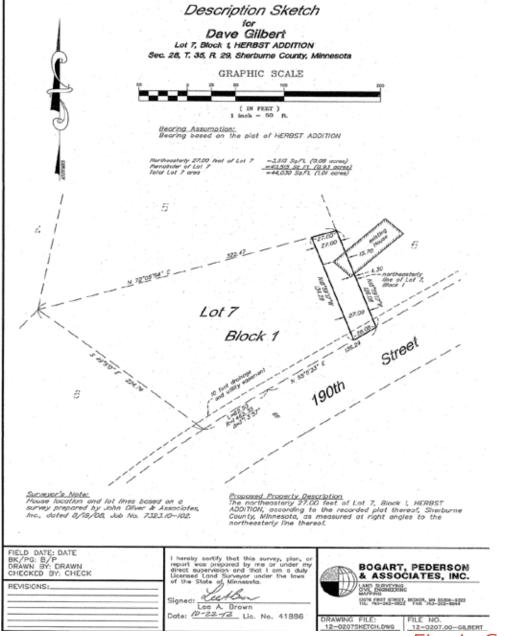
Phone: (320) 251-6700

Fax: (320) 656-3500

Email: dmeyers@rinkenoonan.com

File No. 16602.356





Sherburne County, MN



Date Created: 7/30/2013





Parcel ID Sec/Twp/Rng 40-424-0130

Class 201-Residential 1 unit 9894 55TH ST

28-35-29 Property Address 9894 55TH ST SE CLEAR LAKE

Acreage

1.05

CLEAR LAKE MN 55319

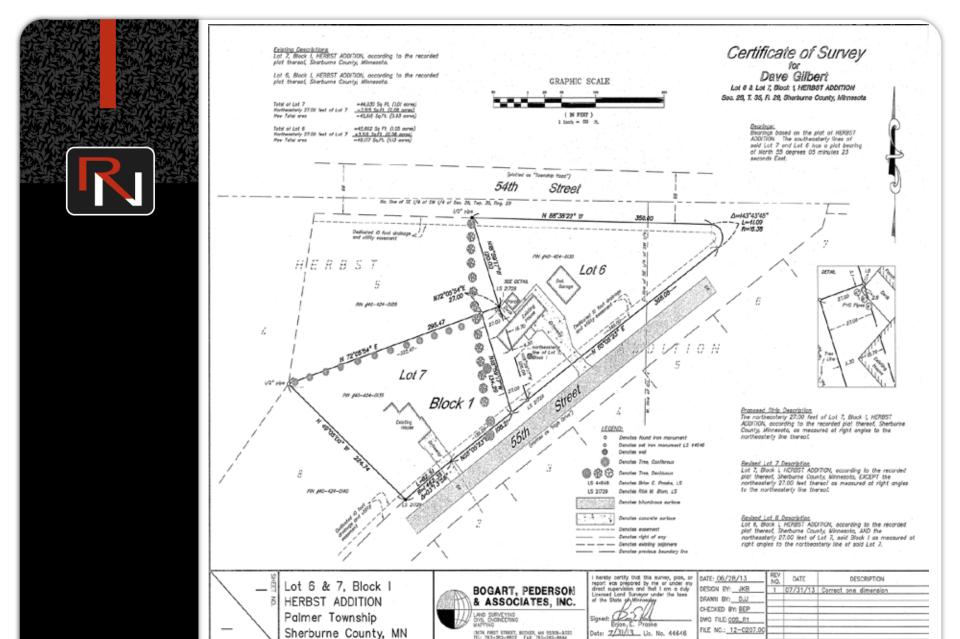
District

PALMER

Brief Tax Description

n/a

(Note: Not to be used on legal documents)





C. Examiner's Report



EXAMINER OF TITLES

COUNTY OF MILLE LACS

	CPT	FIL	\mathbf{E}	NO.	
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In the Matter of the Application of:

Camp Onomia, a Minnesota non-profit corporation

TITLE EXAMINER'S REPORT (CPT)

To Register Possessory Title to Certain Land

Pursuant to an Order issued by the District Court appointing me as Examiner of Titles for Mille Lacs County, this matter was referred to me to examine the title of the Applicant and the truth of the matter set forth in the Application and particularly whether the land is occupied, the nature of the occupation, if occupied, and by what right, and also as to all liens and encumbrances against the property, any judgments against the Applicant and all those through whom the Applicant claims title, which may be a lien upon the lands described in the Application, and to make a report in writing to the Applicant of the substance of the proof and to file a report thereon including a certificate of my opinion upon the title, I, the Examiner of Titles, respectfully report:

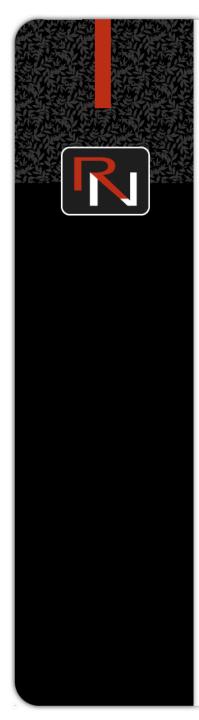


That I have been furnished by the Applicant with the following Abstract of Title to the land in said Application described, to-wit:

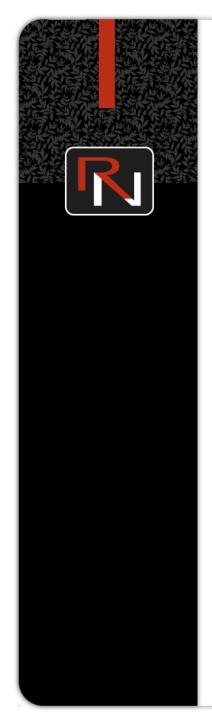
A scanned and email copy of a Stearns County Abstract Company, Abstract dated September 26, 2012 at 8:00 a.m. I have updated the title work through the Mille Lacs County online LandShark site, by both a tract search and Grantee/Grantor search, from March 1, 1995 through April 8, 2013. It shows the CPT Application was filed on March 22, 2013 as Document No. 378613. I have also examined the attached aerial survey of the land prepared by the Mille Lacs County Surveyor.

That I have searched the records and investigated all the facts brought to my notice, and find:

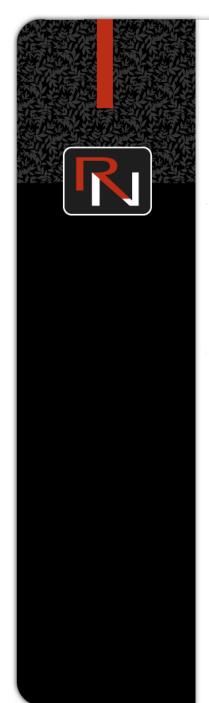
- That at the time of the filing of the CPT Application herein, the said Applicant,
 Camp Onomia, a Minnesota non-profit organization, was the owner in fee simple of the certain
 land in Mille Lacs County, Minnesota described in said CPT Application and as follows, to-wit:
 Government Lots Four (4) and Five (5), Section 25, Township 42, Range 27.
 - That the said land is occupied by the Applicant.



- 3. That the liens and encumbrances on the land are as follows:
 - A) A \$239,267.00 Mortgage granted by Camp Onomia, as Mortgagor to Mission Investment Fund of the Evangelical Lutheran Church in America (formerly the American Lutheran Church), as Mortgagee, dated January 28, 2004, and filed with the Mille Lacs County Recorder on February 4, 2004, as Document No. 308183 (Book 14, Page 101); modified by a Modification Agreement dated December 7, 2004, and filed with the Mille Lacs County Recorder on December 14, 2004, as Document No. 317950. This Mortgage was again modified by a Modification of Promissory Note and Mortgage dated July 16, 2012 and filed with the Mille Lacs County Recorder on August 9, 2012 as Document No. 374619.
 - B) All minerals and mineral rights in Government Lot 4 are held by the State of Minnesota pursuant to a Conveyance of Forfeited Land, dated January 19, 1945, and filed with the Mille Lacs County Recorder on March 14, 1945, in Book 69 of Deeds, page 79.



- C) A Reservation of Mineral Rights in Government Lot 5, by D.S.B. Johnston Land Company, pursuant to a Land Contract dated April 19, 1920, and recorded February 21, 1923 in Book 38 of Deeds, page 516 (Note: the abstract does not show a conveyance from D.S.B. Johnston Land Company to the Purchasers under the Land Contract. This defect has been cured by the Marketable Title Act, Minn. Stat. § 541.023, the 40 year statutes). The Purchasers under that Land Contract, Martinius Hansen, and Else Hansen, his wife; Alvide Hansen Gulliksen and Nils Gulliksen, her husband; and Else Nilsen Paulsen and Hans Paulsen, her husband; have reserved the mineral rights in a December 11, 1922 Deed, filed with the Mille Lacs County Recorder on February 21, 1923, in Book 38 of Deeds, page 517 (Note: This severed mineral interest is forfeitable to the state of Minnesota under Minn. Stat. § 93.55 because no Statement of Severed Mineral Interest was filed pursuant to Minn. Stat. § 93.52).
- D) It has come to my attention that the State of Minnesota and Parks & Trails Council of Minnesota have or may claim an interest in this property pursuant to unrecorded Purchase Agreements or other instruments.
- E) Mille Lacs County Highway Easement across Government Lot 4, dated June 2, 1960, and filed with the Mille Lacs County Recorder on March 7, 1961 in Book P of Miscellaneous, page 260.
- F) Mille Lacs County Highway Easement across Government Lot 5, dated July 11, 1960, and filed with the Mille Lacs County Recorder on March 7, 1961 in Book P of Miscellaneous, page 264.
- G) On June 2, 1964, John J. Boros as representative of the Estate of Nick Vanderbloom, conveyed all of Government Lot 4, less a tract to the highway, to Charles A. Benzie and Edna C. Benzie. The Deed was recorded October 4, 1967 in Book 98 of Deeds, Page 525. There is an ambiguity in the Deed as to whether it was intended to convey the real property under the County Highway Easement. It is my opinion that it is not likely that the Grantor of a Personal Representative's Deed intended to retain any interest in the land under the Highway Easement. In the event the Highway Easement was extinguished or vacated, it is my opinion that the land would accrue to the adjoining landowner. This is a County State Aid Road, and the County is not likely to vacate the road. See: White v.



Jefferson, 110 Minn. 276, 124 N.W. 373 (1910); Minn. Stat. § 507.17. See also Minnesota Title Standard No. 57.

4. That the following persons or entities must be notified as provided in Minn. Stat. § 508A.13: The Mission Investment Fund of the Evangelical Lutheran Church in America, State of Minnesota, Parks and Trails Council of Minnesota, and Mille Lacs County.

 That all of the material allegations in the said Application appear to be substantially true except as herein stated.

All of which is submitted May 6, 2013.

RINKE NOONAN

Examiner of Titles

David J. Meyers, #151695

Suite 300 US Bank Plaza Building

1015 W. St. Germain St.

P.O. Box 1497

St. Cloud, MN 56302-1497

(320) 251-6700

(320) 656-3500 fax

Our File No. 21202.032



D. Notices mailed to all parties with an interest in the property



EXAMINER OF TITLES COUNTY OF SHERBURNE

CPT	$_{\mathrm{FIL}}$	\mathbf{E}	NO.	
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In the Matter of the Application of:

NOTICE OF APPLICATION FOR CERTIFICATE OF POSSESSORY TITLE

David Gilbert

To Register Possessory Title to Certain Land

NOTICE IS HEREBY GIVEN, that David Gilbert has made Application for the issuance of a Certificate of Possessory Title pursuant to Sections 508A.01 to 508A.85 for land lying and being in the State of Minnesota, Sherburne County, described as follows:

Lot 7, Block 1, Herbst Addition, Less the Northeasterly 27 feet of said Lot 7, as measured at right angles to the Northeasterly line thereof.

Subject to:

A February 15, 2012, \$123,000.00 mortgage in favor of Affinity Plus Federal Credit Union, filed with the Sherburne County Recorder on August 1, 2012, as Document No. 754075.

NOTICE is further given that a Certificate of Possessory Title containing only the encumbrances as described above will be issued to the Applicant unless a valid written objection is submitted to the Examiner of Titles within 20 days from August 21, 2013, the date of mailing of this Notice.





August 21, 2013

Direct Dial: 320-656-3512 Dmeyers@RinkeNoonan.com

Affinity Plus Federal Credit Union
175 West Lafayette Road
St. Paul, MN 55107
SENT VIA CERTIFIED MAIL – RETURN RECEIPT REQUESTED

Re: Application for Certificate of Possessory Title

Mortgage dated February 15, 2012, Document No. 754075

Our File No. 16602.356

Dear Bank Officer:

Enclosed to you is a Notice of Application for Certificate of Possessory Title (CPT) Application, filed with the Sherburne County Recorder and referred to me as Sherburne County Examiner of Titles to have property indexed into a Possessory Certificate of Title (Minn. Stat. § 508A.01 et. seq.). A Possessory Certificate of Title is a method to bring title to real property into the Torrens Registration system without a lawsuit. The Sherburne County Board has authorized Possessory Certificates of Title.

This is notice to you that, unless you object, in writing, to me within 20 days of the receipt of this Notice, a Possessory Certificate of Title will be issued as provided in the attached Notice.



Your Mortgage will become a Memorial on the Possessory Certificate of Title. Nothing in this Application will limit or expand any rights you have under the Mortgage. All that will happen is that the Possessory Certificate of Title will be created as a different way to index the legal description and property records for this property.

To assist you, I have also included a copy of the Application, Survey and the first pages of Mortgage Document No. 754075.

Let me know if you have questions.

Yours very truly,

David J. Meyers

DJM/bon

Enclosures

cc: David Gilbert (w/encls.)

Suite 300 US Bank Plaza 1015 W. St. Germain St. P.O. Box 1497 St. Cloud, MN 56302 320.251.6700

www.rinkenoonan.com

F:\DATA\16602\356\Letters\Letter Affinity Plus Federal Credit Union 08 21 2013.docx 8/20/2013 4:52 PM



Office of the County Recorder Sherburne County, MN

Doc. No. 754075

Certified, filed, and/or recorded on

8/1/2012

9:30 AM

Michelle Ashe, County Recorder

B

Deputy

Fees:

\$46.00



NO. 184001 DATE 8-1-12 MTG REGISTRY TAX OF \$282.90 PAID

County Auditor/Treasurer

Capacinale Deputy Aud

Deputy Auditor/Treasurer

[Space Above This Line For Recording Data] -

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated February 15, 2012, together with all Riders to this document.
- (B) "Borrower" is David Gilbert, A Single Person



Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Affinity Plus Federal Credit Union Lender is a Corporation the laws of United States of America 175 West Lafayette Road, St.Paul, MN 55107

organized and existing under . Lender's address is

. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated February 15, 2012. The Note states that Borrower owes Lender One Hundred Twenty Three Thousand and no/100

Dollars (U.S. \$123,000.00

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than March 01, 2042

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

MINNESOTA—Single Family—Famile Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3024 1/01

MINNESOTA ITEM 1903L1 (010509) 45882

Title Recording Services, Inc. 654351 79 Western Ave N St. Paul, MN 55102 1066974 SHERBURNE U AFFIN TITLE JR

GreatDocs® (Page 1 of 12) 1066974

Firmly Committed.

MTG



EXAMINER OF TITLES

COUNTY OF MILLE LACS

CPT FILE NO.		

In the Matter of the Application of:

Camp Onomia, a Minnesota non-profit Corporation

ASSENT TO TITLE REGISTRATION UNDER MINN. STAT. § 508A.06(1)

To Register Possessory Title to Certain Land

Mission Investment Fund of the Evangelical Lutheran Church in America, a Minnesota corporation, is a party to a Mortgage stated in the attached Examiner Report and Notice of Application for a Certificate of Possessory Title.

Mission Investment Fund of the Evangelical Lutheran Church in America hereby assents to this Registration. Mission Investment Fund of the Evangelical Lutheran Church in America waives service of Notice of the CPT. This Waiver and Assent is conditioned upon the Mortgage becoming a Memorial on the CPT issued in connection with this matter.

Dated: May 2, 2013

Mission Investment Fund of the Evangelical

Lutheran Church in America

Name: Amelia DAWKINS
Title: DIRECTOR OF LENOING

OFFICIAL SEAL
KIMBERLY L CHARLESTON
Notary Public - State of Illinois
My Commission Expires Mar 24, 2014



E. Optional: County Surveyor and County Zoning Administrator comments





August 21, 2013

Direct Dial: 320-656-3512 Dmeyers@RinkeNoonan.com

Ken Holmbeck Sherburne County Public Works County Surveyor Sherburne County Government Center 13880 Business Center Drive Elk River, MN 55330

KEN.HOLMBECK@CO.SHERBURNE.MN.US

Re: In the Matter of the Application of David Gilbert

In the Matter of the Application of Stanley R. Beck and Wanda M. Leuty

Sherburne County P.I.D. No. 40-424-0351 and 40-424-0130

Our File No. 16602.356

Dear Ken:

Attached is a survey for two pending CPT Applications. A home owned by Stanley R. Beck and Wanda M. Leuty has been found to encroach over on property owned by David Gilbert.

Also enclosed is a copy of the email from Lynn Waytashek showing that the County Zoning office has approved the split through the CPT process. A Registered Land Survey will be completed after title is registered.

I request your comments on the survey. As always, I appreciate the assistance of you and your staff.

Let me know if you have questions.

Yours very truly,

David J. Meyers

DJM/bon

Attachments



SHERBURNE COUNTY PUBLIC WORKS

Surveying and Mapping Ken Holmbeck, County Surveyor

13880 Business Center Drive, Elk River, MN 55330 763-765-3303 (3301 fax) ken.holmbeck@co.sherburne.mn.us

August 23, 2013

Mr. David Meyers, Sherburne County title Examiner Rinke Noonan PO Box 1497 St. Cloud, MN 56302-1497 e-mail: DMeyers@Rnoon.com

Re: Certificate of Survey for David Gilbert, Herbst Addition, Palmer Twp, by BPA, for Proposed C.P.T. Application.

Dear David,

We have reviewed the most recent Certificate of Survey dated 7/31/13 and proposed legal descriptions prepared by Brian Praşke, PLS, Bogart-Pederson Associates and have no comments.

Sincerely,

Ken Holmbeck, P.L.

C:

e-mail: Russ Heiling, Assist. Co. Surveyor e-mail: LynnWaytashek, Assist Zoning Administrator

e-mail: Brian Praske, PLS, Bogart Pederson & Associates



F. Examiner's Directive





August 21, 2013

Direct Dial: 320-656-3512 Dmeyers@RinkeNoonan.com

Michelle Ashe
Sherburne County Registrar of Titles
Sherburne County Government Center
13880 Business Center Drive
Elk River, MN 55330
SENT VIA EMAIL ONLY TO
MICHELLE.ASHE@CO.SHERBURNE.MN
.US

Holly Menke
Deputy Sherburne County Registrar of Titles
Sherburne County Government Center
13880 Business Center Drive
Elk River, MN 55330
SENT VIA EMAIL ONLY TO
HOLLY.MENKE@CO.SHERBURNE.MN
.US

Re: In the Matter of the Application of David Gilbert

In the Matter of the Application of Stanley R. Beck and Wanda M. Leuty

Our File No. 16602.356

Dear Michelle and Holly:

Attached are two proposed CPT Directives. Please get back to me with comments or questions. Please note that the County Zoning office has approved this split.

I look forward to hearing from you.

Yours very truly,

David J. Meyers DJM/bon

Attachments



EXAMINER OF TITLES

COUNTY OF SHERBURNE

	CPT FILE NO
In the Matter of the Application of:	Court File No.
David Gilbert	EXAMINER'S DIRECTIVE TO ISSUE A CPT
STATE OF MINNESOTA) COUNTY OF SHERBURNE)	SS

TO THE SHERBURNE COUNTY RECORDER

This is a Directive pursuant to Minnesota Statutes Section 508A.22 for you, upon payment of the appropriate fees as outlined in Section 508A.22, Subd. 3, to issue a CPT to David Gilbert, single, for the property described in their CPT Application (attached as Exhibit A).

The CPT shall be issued and entered in the name of the Applicants, subject to the following:

- The exceptions set out in Section 508A.25;
- B. A February 15, 2012, \$123,000.00 mortgage in favor of Affinity Plus Federal Credit Union, filed with the Sherburne County Recorder on August 1, 2012, as Document No. 754075. Note: On August 21, 2013, the Notice required by Section 508A.13 to Affinity Plus Federal Union, as holder of the Mortgage, was served. (See attached Exhibit B). No objection or other comment has been received by me.
- C. The memorial of this Directive. Please note that the land described in this Directive is subject to the rights of persons and possession, if any, and any rights which would be disclosed by a survey, except as those rights are limited by Section 508A.02, Subd. 1.

Attached with **Exhibits A** and **B** is an accurate description of the land. Also attached is a Survey. The address of the Applicant is as shown on **Exhibit A**. The Applicants are 18 years of age or older, and under no legal incapacity.



EXAMINER OF TITLES

COUNTY OF SHERBURNE

CFI FILE NO.		
In the Matter of the Application of:	Court File No.	
David Gilbert	EXAMINER'S DIRECTIVE TO ISSUE A CPT	
STATE OF MINNESOTA) SS COUNTY OF SHERBURNE)		

TO THE SHERBURNE COUNTY RECORDER

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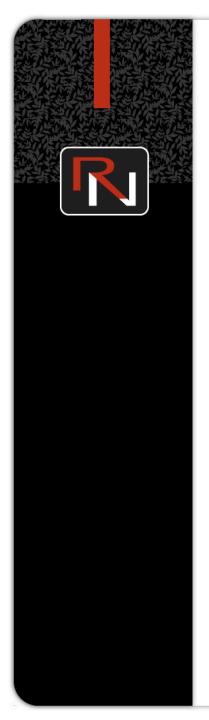
Attached with Exhibits A and B is an accurate description of the land. Also attached is a Survey. The address of the Applicant is as shown on Exhibit A. The Applicants are 18 years of age or older, and under no legal incapacity.

1	18 day of Sept 201.
	Diane Arnold
octive (Gilbert) dock	Sherburne County Auditor/Treasure
	by Comie Olivan
	Deputy Auditor/Treasurer

VRn-aderus/apwin/Document/DepartmetStore/WXMCNV_0028(296601) Examiners Directive (Gitten).docs 9/17/2013

Firmly Committed.

TORRENS



Title work was done using the Sherburne County on-line LandShark system. There is no Abstract.

Dated: September 17, 2013

RINKE NOONAN

David J. Meyers, #151695 Sherburne County Examiner of Titles Suite 300 US Bank Plaza Building 1015 W. St. Germain St. P.O. Box 1497 St. Cloud, MN 56302-1497 (320) 251-6700 (320) 656-3500 fax Our File No. 16602.356

Office of the County Recorder Sherburne County, MN

Doc. No. 778478

Certified, filed, and/or recorded on

9/19/2013 2:30 PM

Wichelle Asha, County Recorder

Deputy

\$46.00



Office of the Registrar of Titles Sherburne County, MN

Doc. No. 49213

Certified, filed, and/or recorded on

9/19/2013 2:00 PM Cert.: 9734

Michelle Ashe, Registrar of Titles

By M Deputy \$46.00





Office of the County Recorder Sherburne County, MN

Doc. No. 775741

Certified, filed, and/or recorded on

8/1/2013 10:30 AM

Monelle Ashe, County Recorder

Deputy Fees: \$46.00

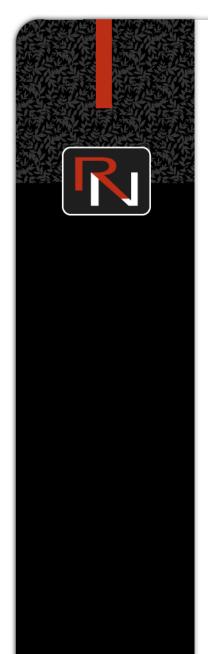
EXAMINER OF TITLES COUNTY OF SHERBURNE

CPT FILE NO. ____

In the Matter of the Application of :		
David	Gilbert	APPLICATION for Certificate of Possessory Title
To Register Possessory Title to Certain Land		Where Applicant is an Individual
STAT	TE OF MINNESOTA)) SS	
COU	NTY OF SHERBURNE)	
Applicant hereby applies to register the possessory title to the land described in this Application, pursuant to Minnesota Statutes, Chapter 508A and solemnly swears that the contents of this Application are true to the best of Applicant's own knowledge, except as to those matters stated on Applicant's information and belief, and that as to those matters Applicant believes them to be true.		
A.	Name: David Gilbert Address: 9880 – 55 th Street SE Clear Lake, MN 55319	
	Applicant is 18 years of age or older and is n	ot under any legal incapacity.
в.	Applicant is not married.	
	Applicant has never been divorced, except: Divorced prior to buying property.	
	1	

P:VDATA\16602\356\Pleadings\CPT Application (David Gilbert) door 1/36/2013





<State the date of the divorce degree, the county and state where granted, the court file name and the name of the former spouse; if no divorce, strike "except">

C. Description of land:

Lot 7, Block 1, Herbst Addition, Less the Northeasterly 27 feet of said Lot 7, as measured at right angles to the Northeasterly line thereof.

The estimated market value of the land to be registered, exclusive of improvements, according to the last official assessment is \$42,000.00.

D. Estate or interest claimed in the land is fee simple and is:

_X subject to homestead; or not subject to homestead.

E. X The land is occupied by Applicant; or

The land is unoccupied; or

- The land is occupied as follows: [State the full name and address of each occupant and the nature of the estate, interest, lien, or charge which the occupant or occupants have, or claim to have, in the land].
- F. The following persons or parties have or claim some right, title, estate, lien or interest in the land: There is a defect in the chain of title resulting from two 1987 Personal Representative Deeds, Sherburne County Recorder Document Nos. 204705 and 206757, both arising out of the Estate of Ernest Herbst. The required Letters Testamentary and certified copy of the Will are not in the public records.
- G. The land is subject to the following liens or encumbrances: A February 15, 2012, \$123,000.00 mortgage in favor of Affinity Plus Federal Credit Union, filed with the Sherburne County Recorder on August 1, 2012, as Document No. 754075.
- H. Applicant is in actual or constructive possession of the land.

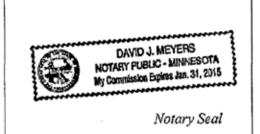
Applicant requests the registration of a possessory estate in the land under a CPT.

David Gilbert



Subscribed and sworn to before me on

date Notary Public



Attorney for Applicant:

Name: David J. Meyers Address: Rinke Noonan

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497 Telephone: (320) 251-6700

Fax: (320) 656-3500

Attorney Registration No. #151695 Email: Dmeyers@RinkeNoonan.com Approved for Filing:

David J. Meyers, #151695

Examiner of Titles Rinke Noonan

1015 West St. Germain Street, Suite 300

P.O. Box 1497

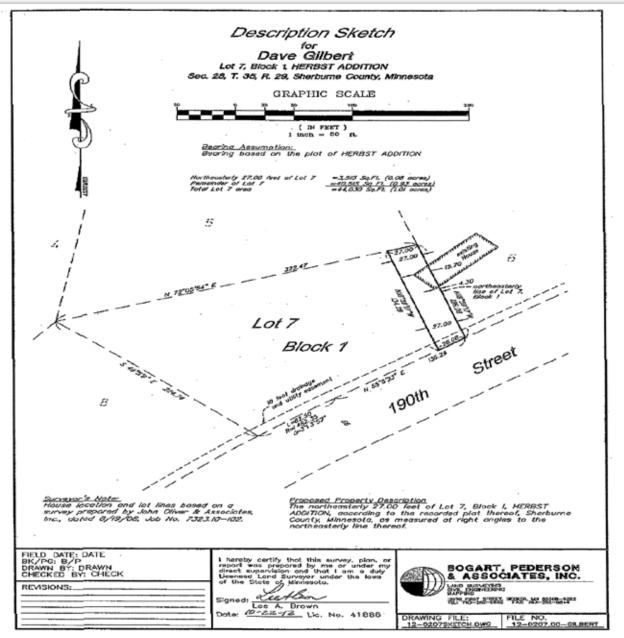
St. Cloud, MN 56302-1497 Phone: (320) 251-6700

Fax: (320) 656-3500

Email: dmeyers@rinkenoonan.com

File No. 16602.356







EXAMINER OF TITLES COUNTY OF SHERBURNE

CPT I	TLE	NO.	
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In the Matter of the Application of:

NOTICE OF APPLICATION FOR CERTIFICATE OF POSSESSORY TITLE

David Gilbert

To Register Possessory Title to Certain Land

NOTICE IS HEREBY GIVEN, that David Gilbert has made Application for the issuance

of a Certificate of Possessory Title pursuant to Sections 508A.01 to 508A.85 for land lying and

being in the State of Minnesota, Sherburne County, described as follows:

Lot 7, Block 1, Herbst Addition, Less the Northeasterly 27 feet of said Lot 7, as measured at right angles to the Northeasterly line thereof.

Subject to:

A February 15, 2012, \$123,000.00 mortgage in favor of Affinity Plus Federal Credit Union, filed with the Sherburne County Recorder on August 1, 2012, as Document No. 754075.

NOTICE is further given that a Certificate of Possessory Title containing only the encumbrances as described above will be issued to the Applicant unless a valid written objection is submitted to the Examiner of Titles within 20 days from August 21, 2013, the date of mailing of this Notice.

F:\DATA\16692\356\Plendings\Notice of Application (CPT) (Gilbert).doox 8/21/2013





Yours very truly,

RINKE NOONAN

David J. Meyers, #151695 Sherburne County Examiner of Titles Suite 300 US Bank Plaza Building 1015 W. St. Germain St.

P.O. Box 1497

St. Cloud, MN 56302-1497

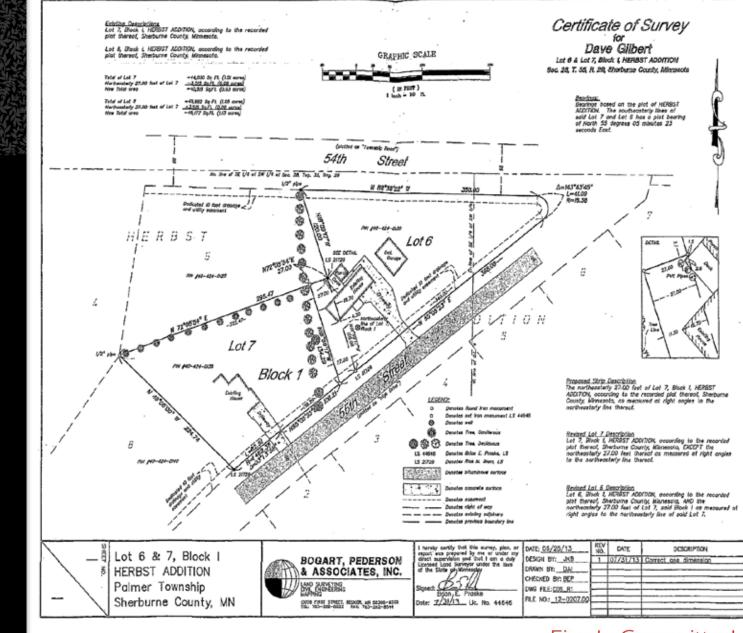
(320) 251-6700

(320) 656-3500 fax

Email: Dmeyers@rinkenoonan.com

Our File No. 16602.356

DJM/bon





G. Five-year limitation on actions, Minn. Stat. § 508A.17

H. On a regular Torrens proceeding, six-month limitation on actions, Minn. Stat. § 508.28



IV. What a CPT Cannot Do

- A. Settle contested boundary disputes
- B. Settle contested title disputes
- C. Determine contested rights of coowners
- D. Establish a boundary with the use of Judicial Land Monuments
- E. It should not be used to circumvent land use and subdivision ordinances.
- F. Clear title of valid judgments, tax liens, mortgages, easements, and similar encumbrances.



A. Under Minn. Stat. § 508A.33. the Registrar's duties with a CPT are similar to duties as the Registrar under Chapter 508.

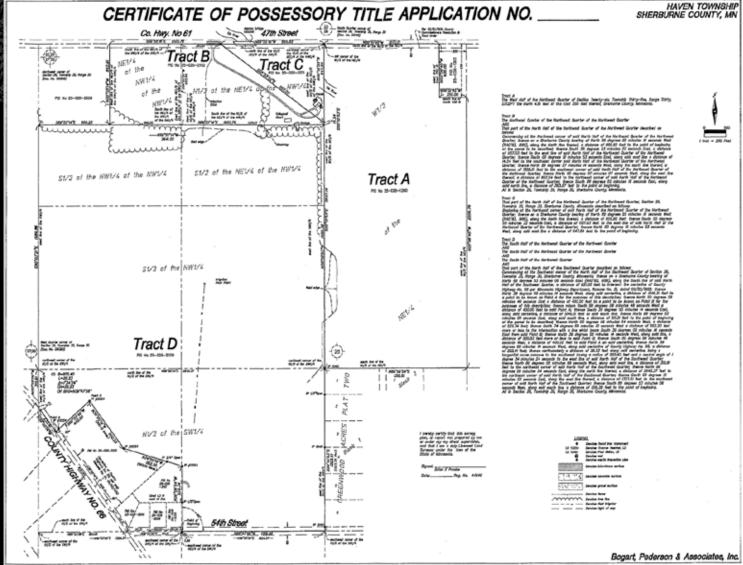
B. Minn. Stat. Chap. 508A.35, requires CPTs to be indexed and maintained in the same manner as Certificates of Titles under Chapter 508.



C. After five years, Minn. Stat. Chap. 508A.85 allows an owner to request the issuance of a regular Certificate of Title. Note, the memorial of the original CPT Directive must be carried forward on all future Certificates of Title unless otherwise directed by the District Court. See: Minn. Stat. Chap. 508A.85, subd. 4.

R

Example A





Example B

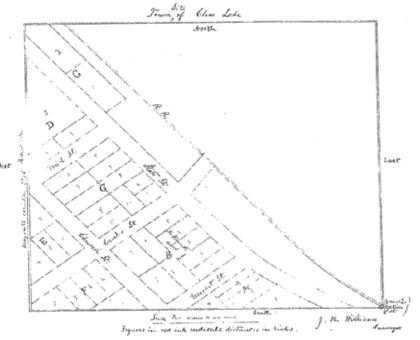
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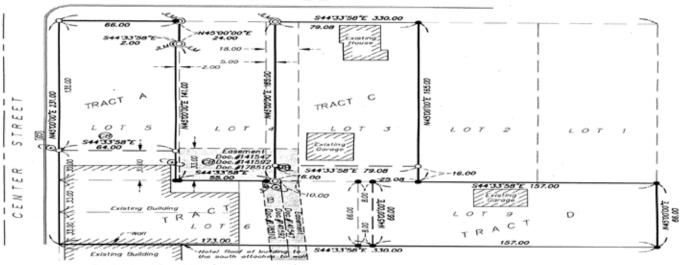
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CERTIFICATE OF SURVEY

Prepared for: McDonald's Market

STATE STREET



Existing Legal Description (supplied by client)

P.I.D. 70-402-0610: and P.I.D. 70-402-0620 Lots "A", "B" and "C" of Lot 6, Block "B" of Schwab's Subdivision of Lots 6, 7 and 8, Block "B", Townsite of Clear Lake, Sherburne County, Minnesota

SUBJECT TO as Easement dated March 21, 1977, recorded on June 6, 1977, as Document No. 141547.

AND
West end 8 feet by 66 feet of Lot 9, Block B of Village of Clear Loke, also described as the Westerly 8 feet of said Lot 9, Block B of the Village of Clear Loke, Sherburne County, Minnesota.

SUBJECT TO the Reservation of Mineral Rights in the State of Minnesota pursuant to the Deed dated June 15, 1939, filed June 27, 1939, in Book 65 of Deeds, page 611.

B.D. 70-401-0220 Lot Three (3) and the Southeasterly Eighteen (18) feet of Lot Four (4), Block B, LESS AND EXCEPT the Northwesterly Fire (5) feet of the Southeasterly Eighteen (18) feet of Lot Four (4), in the original Plat of the Village of Clear Lake, occording to the plat and survey thereof on file and of record in the Office of the County Recorded in and for Sherburne County, Minnesota.

SUBJECT TO: Easement in favor of the City of Clear Lake, dated May 7, 1977, filed June 8, 1977 as Document No. 141592; and

Reservation of Mineral Rights in the State of Minnesota in a Deed dated July 14, 1942, filed August 10, 1942 in Book 65 of Deeds, page 505; and

5t. Cloud Municipal Airport Zoning Ordinance, filed January 12, 1977 as Decument No. 139241.

<u>P.I.D. 70-401-0245</u>
The South 30 feet of Lot 5, in Block "B", in Townsite of Gear Lake, being part of the Southeast Ouarter of the Southwest Ouarter of Section 7, Township 34, Range 29, Sherburne County, Minnesota.

P.I.D. 70-401-0240

Lot 5, Black B. Townsite of Clear Lake, according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Sherburne County, Minnesota, Less and Except the Southwesterly 30 feet thereof and also less and except the Southwesterly 2 feet of the Southwesterly 141 feet thereof.

SUBJECT TO an Easement in favor of the Gity of Clear Lake, dated October 17, 1983, filed November 2, 1983 or Document No. 178510.

P.I.D. 70-401-0250 Townsite of Clear Lake, Sherburne County, Minnesota, EXCEPTING therefrom 8 feet by Lot 9, Block "B", Townsit. 66 feet on the West end.



763-972-3221

8997 Co. Rd. 13 SE Delano, MN 55328

I hereby certify that this certificate of survey was prepared by me or under my direct supervision and that I am a duly Registered Land Surveyor under the laws of the Plate of Managerta.

Date: July 23,2007 Registration No. 14700



Leannd

 Found Iron Monument Set Iron Monument (LS 14700)

 J.L.M. (Audicial Land Mark) Cas Power Pole

(四) (B) Cotch Hasin

Manhale



Job Number:	6779
Book/Page:	68/31
Survey Date:	7-10-07
Drawing Name:	mcdonaldsmarket.dwg
Drawn by:	KLB
Revisions:	

State Street



REGISTERED LAND SURVEY No. 34

I do hereby certify that in occurrance with the avoidalins of Chapter 306, Minnesets Statutes of 1949, or oriented, I have surveyed the licitizing described property in the County of Sherburne, State of Minnesets, to with

Late 'A', 'Y' and 'U' of Lef 5, Black 'B' of Schweb's Subdivision of Late 5, 7 and 6, Black 'B', Soundle of Carr Lake, Shadhares Counts Minesants

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Lot 5, Block 2, Townste of Clear Lake, occurring to the pict and survey thereof on the and of record in the Diffice of the County Recorder is and for Sherborne County, Minnesota, Letti and Except the Southersteinty 2 feet of the Southersteinty (M.) Are thereof.

Let St. Blook "B", Towarder of Clear Lake, Sherburne Churty, Winnesste

Approved and appealed by the City Chingit of the City of Chear Lake, Shortonne County, Mitchesolo of a meeting falls of the City of Chinging St. 2027.

William Offerman my

mune Marileye tazia Alfin

Pursuant in Distriction County Delinance Number 2011, I hereby certify that this Registred just Servey has be shoulding and agreemed as it compliance with Chapter 100, Minnesota Districts this page day of Amount County 2011.

DEPENDE COUNTY BURNESS

speriores as to turn and execution the <u>50</u> day of <u>0.558.6.7.2.6.7.</u>

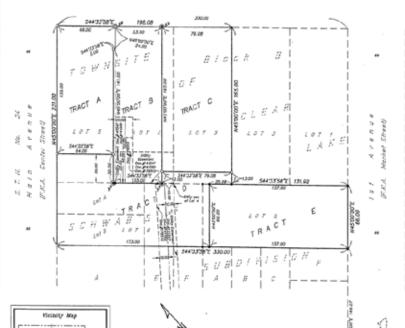
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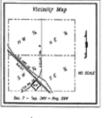
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LAND SURVEYING NC.

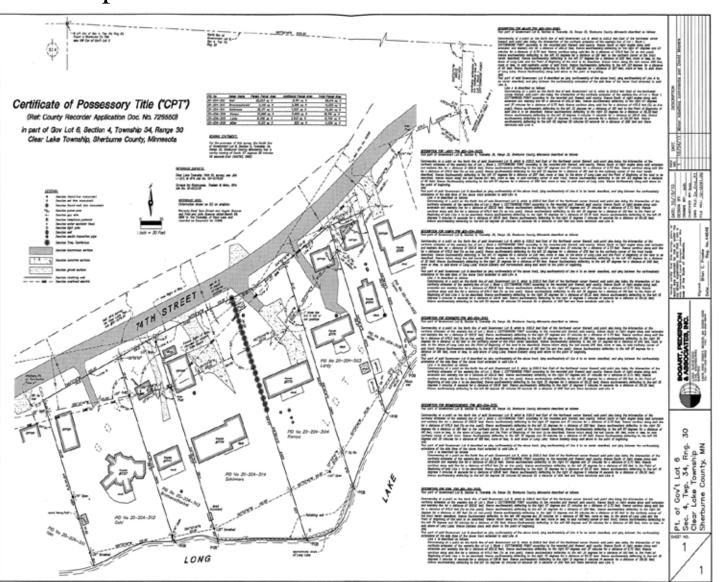


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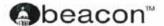
Example C





Example D

Sherburne County, MN



Date Created: 1/3/2012



Sec/Twp/Rng

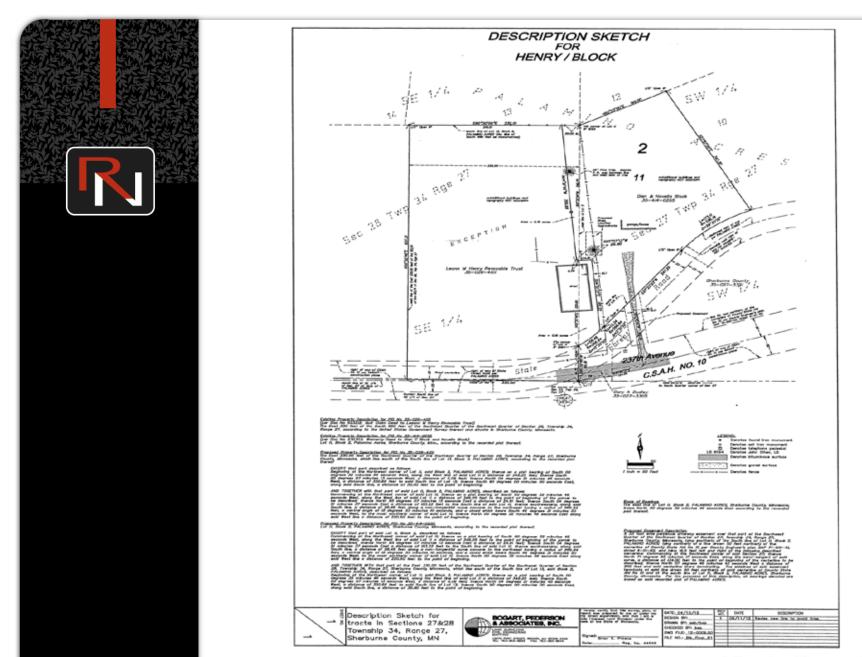
Property Address 16878 237TH AVE NW BIG LAKE

Class 201-Residential 1 unit 2.79 Acreage

BIG LAKE MN 55309-9728

District ORROCK **Brief Tax Description**

(Note: Not to be used on legal documents)

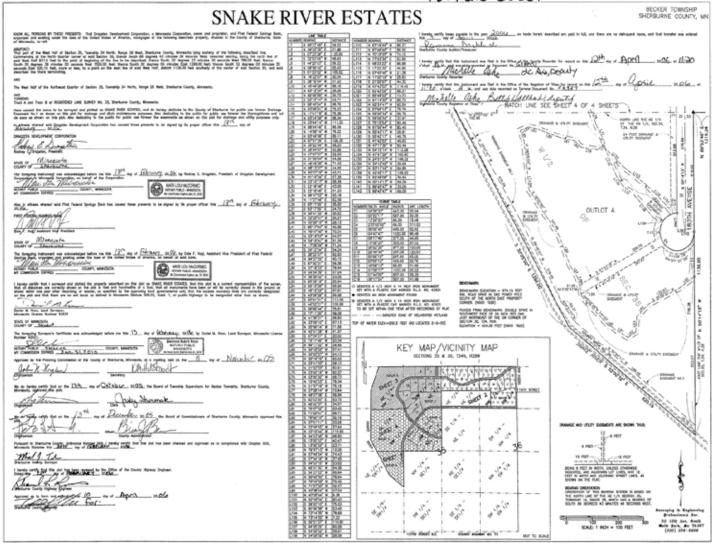




Example E

OFFICIAL PLAT

Torrens 38337





CERTIFICATE OF SURVEY

ROGER PAULSON TRUST (MARLYS NELSON)

> ALLANE OF CONTLOT 4 S89*56'52'E 58.31

> > 200 200 CT

TENCE D.S. FT. S. OF PROPERTY LINE

(Doc. No. 257947)

een (Cont. No. 207595)

"NELSON" 9 #00-008-3400

2,56,95,

BASIS OF BEARMINGS Beorings used for this survey are based on the East line of Government Lot 4, Section 8, Township 43, Range 25, Mille Lacs County, Minnesota having en assumed bearing of Section 00°54'56" East

हेर्च

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MR9*56'52*W 66.01

ROAD

"REGAN"

MILLE LACS LAKE

ORDINARY HISH WATER - MODE IN THE (MONE) 20)
HOREST ROOMS ELEVATION - MODE for (MONE) 20)

589"56'52"E 66.01

MAISTIE

"MARKFELDER" NO 400-008-3200

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Containing 24,557 s.f. or 6.48 oc.

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LEGEND

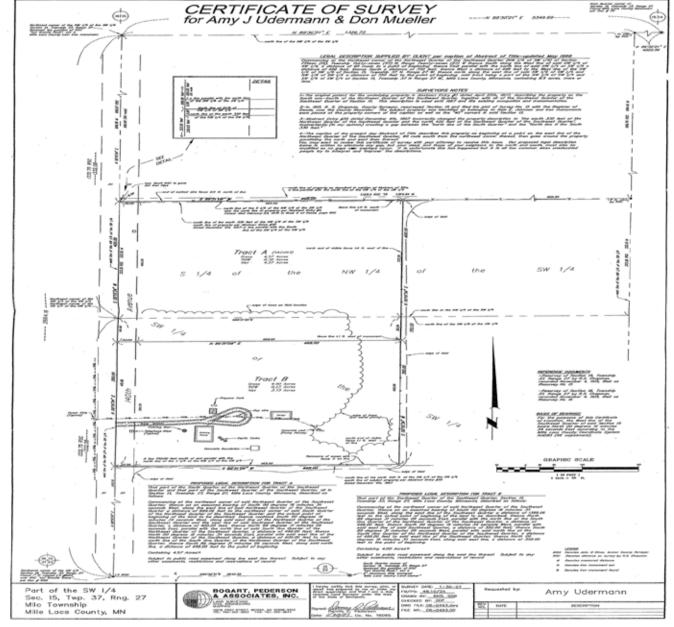
LS 8194

STANDER STANDER

Maxim_ileacidalists.
The East 647.00 feet of Government Lot 4, Section 8, 43, Ronge 25, Mills Lecs County, Minnesotis, bring west of 43, Ronge 25, Mills Lecs County, Minnesotis, bring west of a solid Government Lot 4, thence on an assumed bearing in degrees 56 minutes 52 accords West dong the North 8 degrees 56 minutes 52 accords West dong the North 8 (Registering of the like to be associated themas South 60 reliable 27 accords East, or destance of 393 feet, more the shore of Mills Lecs Loise and there terminate and is

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Lendes gravel surface. Denotes John C. Cliver Denotes property fine as possible boundary solution using found manumentation		BOGART, PEDERSON & ASSOCIATES, INC. Levo Servering
Lendes gravel surface. Denotes John C. Cliver Denotes property fine as possible boundary solution using found manumentation		ß
Lendes gravel surface. Denotes John C. Cliver Denotes property fine as possible boundary solution using found manumentation		Sov't. Lot 4 . 43, Rge Township County, MN
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Denotes John C. Cliver Cenotes property fine as possible boundary solution using found manumentation	Denotes bituminous surface	
boundary solution using found menumentation	Denotes John G. Cliver	SPEEL NO.
	boundary solution using found manumentation	//,







Sherburne County, MN



Date Created: 9/9/2013



Sec/Twp/Rng **Property Address**

20-119-3400 19-34-29

103-Agricultural Special Relative Class

40.00

Acreage

District **Brief Tax Description** CLEAR LAKE

(Note: Not to be used on legal documents)

Firmly Committed.

8702 CHURCH CIRCLE

CLEAR LAKE MN 55319



David J. Meyers

Rinke Noonan, Ltd.

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497

(320) 251-6700

Dmeyers@RinkeNoonan.com



Thank you!

Contact Rinke Noonan and David J. Meyers if you need any additional information. www.RinkeNoonan.com