There are two different ways of owning and indexing real property in Minnesota: Abstract Title and Torrens (Registered). The County Recorder is referred to as the Registrar of Titles when working under the Torrens System.

**Abstract Title** is the most common type of recording in Otter Tail County. An Abstract Title is a “book” of all deeds, mortgages and other documents relating to a piece of land. These documents include all those that affect the title of the property. The information in complied in a report by an abstract company. Every deed and mortgage from the past forty years must be reviewed to determine if anyone other than the deed owner has claim to the property. When a property is sold or mortgaged, the new owner or lending institution will conduct a title search to determine if the property is clear of liens or encumbrances. Abstract property may be registered to become Torrens property.

**Torrens** property is issued a Certificate of Title. A person who owns Torrens Property is assured that no one else has any claim to the property because each time an owner transfers property, a new Certificate of Title is created. Only information that is currently relevant to the title is shown so there is no need for a chain of title. A potential buyer can examine the Certificate of Title to determine the owner of real estate. If the land is transferred involuntarily (ex: mortgage foreclosure) the district court or the County Registrar reviews the transfer to make certain that a new certificate of title can be created. Once a Torrens title is registered, no one can gain adverse possession rights against the title.