

PROTECT YOUR B BOUNDARIES.ca

Understand Land™ Seminar Series for Real Estate Professionals
Seminar # 6

“Deciphering the Legal Description”

Chris Kamarianakis Executive Director, Protect Your Boundaries Inc.

PCL 11-3, SEC 65M2961 ; PT BLK 11, PL 65M2961 , PART 7 & 8 , 65R18107 ,
S/T PT 8, 65R18107 IN FAVOUR OF PT BLK 11, PL 65M2961, PTS 9, 10 & 11,
65R18107 AS IN LT1077992 ; T/W PT BLK 11, PL 65M2961, PT 9, 65R18107
AS IN LT1077992 ; S/T LT1081784 ; MARKHAM

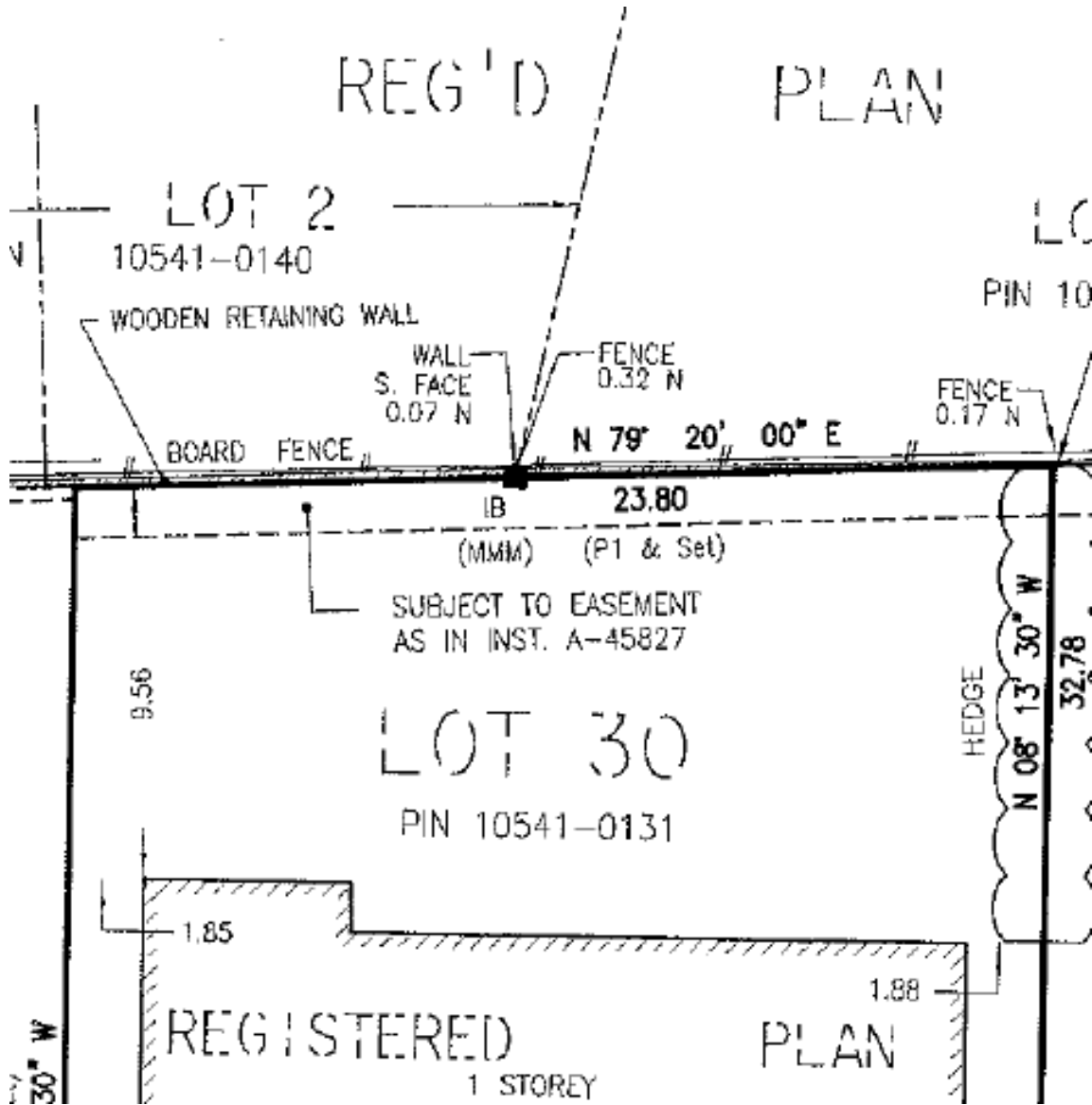


Today's Program

- ✓ What is a Legal Description?
- ✓ How do we read it?
- ✓ Understanding the Legal Description.
- ✓ Why is this useful and how do you use it?
- ✓ Why you need to know this?



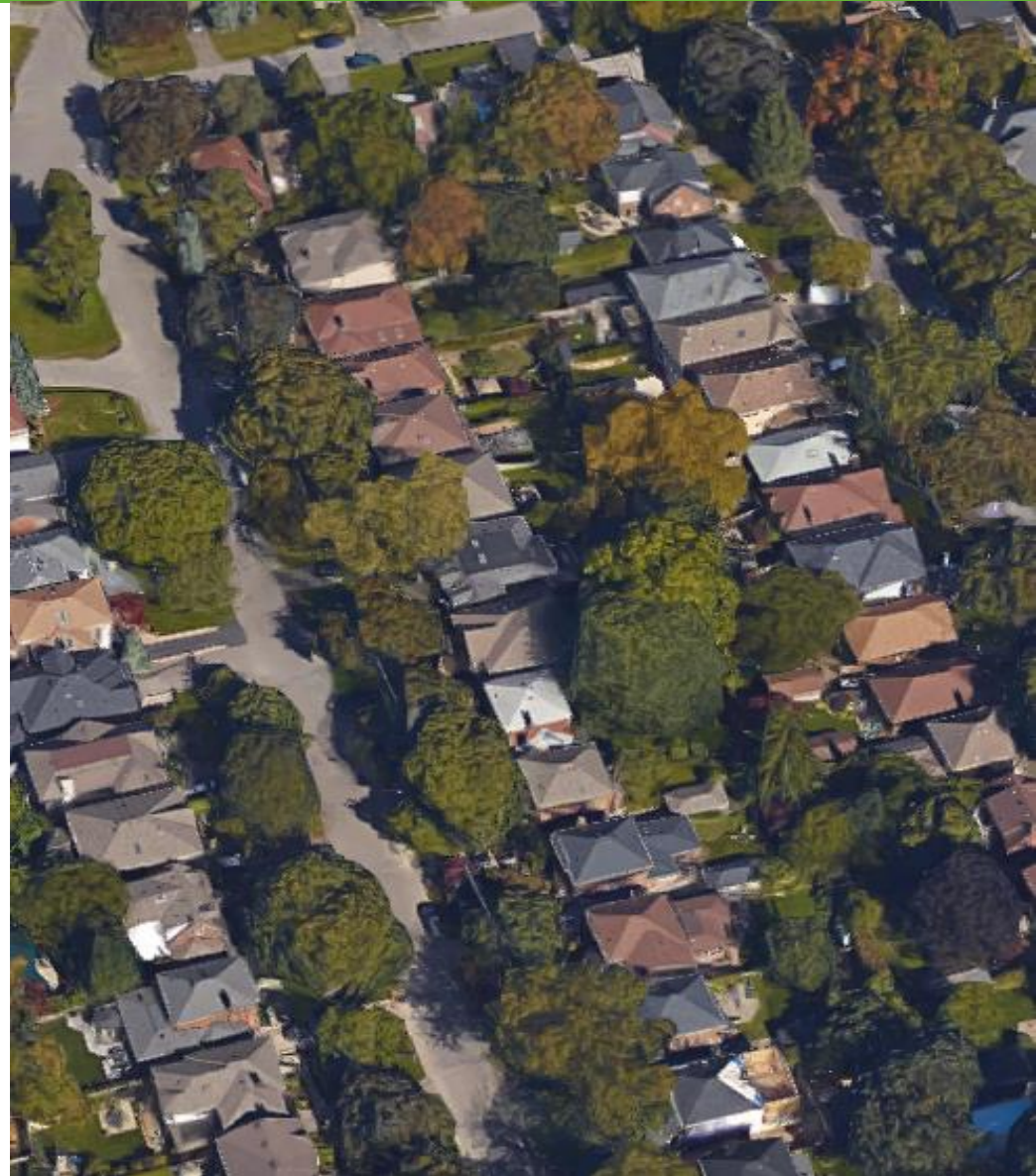
What is a Legal Description?



Definition:
Legal Description

“A written land description which delineates a specific piece of real property.”

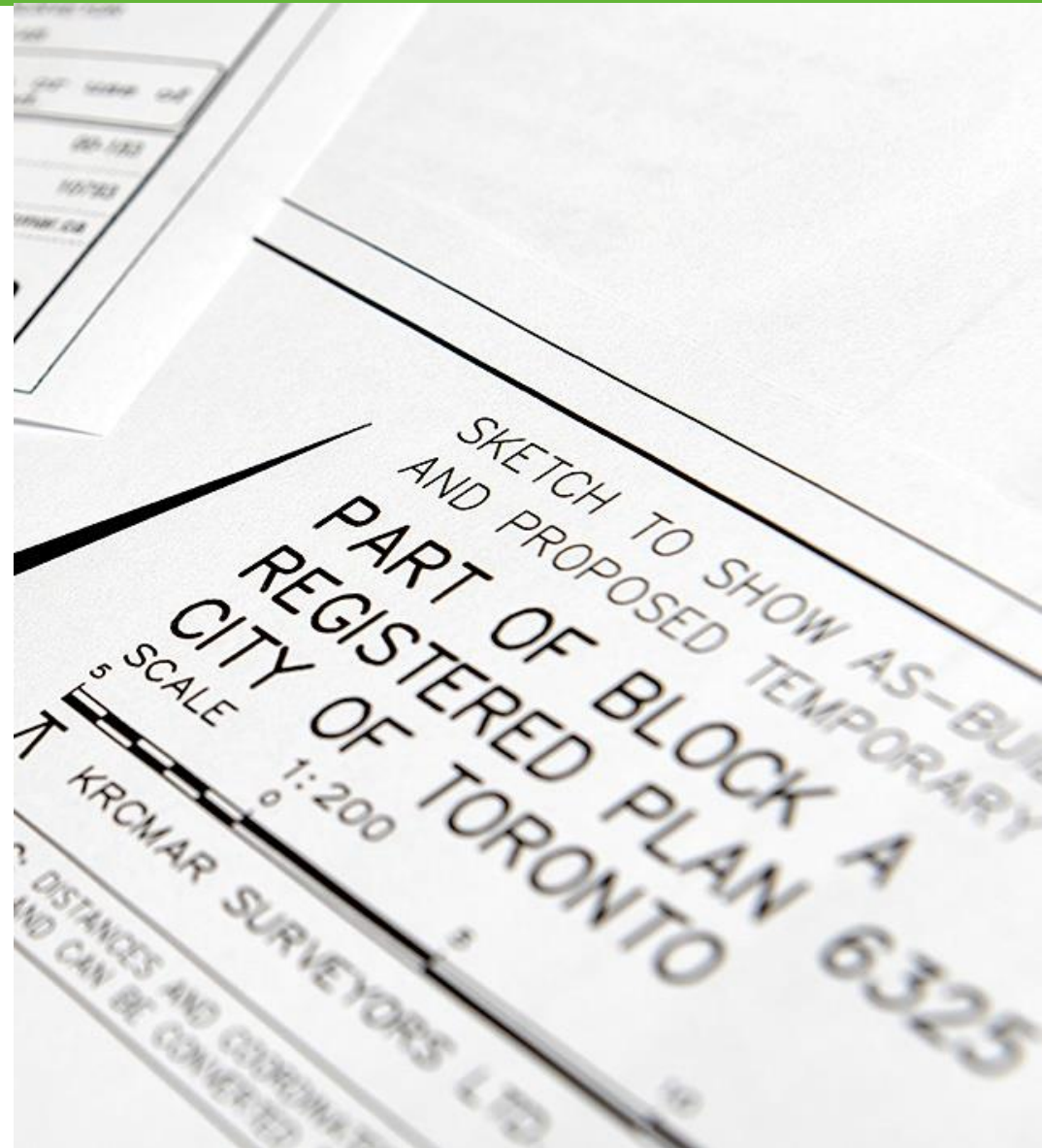
- Used as the property identifier in all matters to do with the conveyance of real property.
- Not an address, not a GPS location.



References to the Legal Description

- Deed;
- Parcel Register;
- Other conveyance documents;
- Survey Plans;
- Agreement of Purchase and Sale;
- Property Tax Assessment.

It's the universal identifier of your property used by all stakeholders who manage land and real property.



How do we read it?

LT – Lot

CON – Concession

PCL – Parcel

SEC – Section

PT(S) – Part(s)

LT – Lot

BLK - Block

PL – Plan

RT – Right of Way

ROW – Right of Way

S/T – Subject To

T/W – Together With

TWP - Township

LT 146 PL 8330 MARKHAM ; MARKHAM

PT LT 30 BLK A PL 18 MARKHAM AS IN MA109023 ; MARKHAM

LOT 100, PLAN 65M3830, MARKHAM. S/T EASEMENT FOR ENTRY IN YR716767.

PCL 22-1, SEC 65M2770 ; LT 22, PL 65M2770 , S/T LT886455 ; MARKHAM

LOT 22, PLAN 65M3607, MARKHAM; S/T RT FOR 7 YRS FROM 2003/06/20 IN YR3 15903



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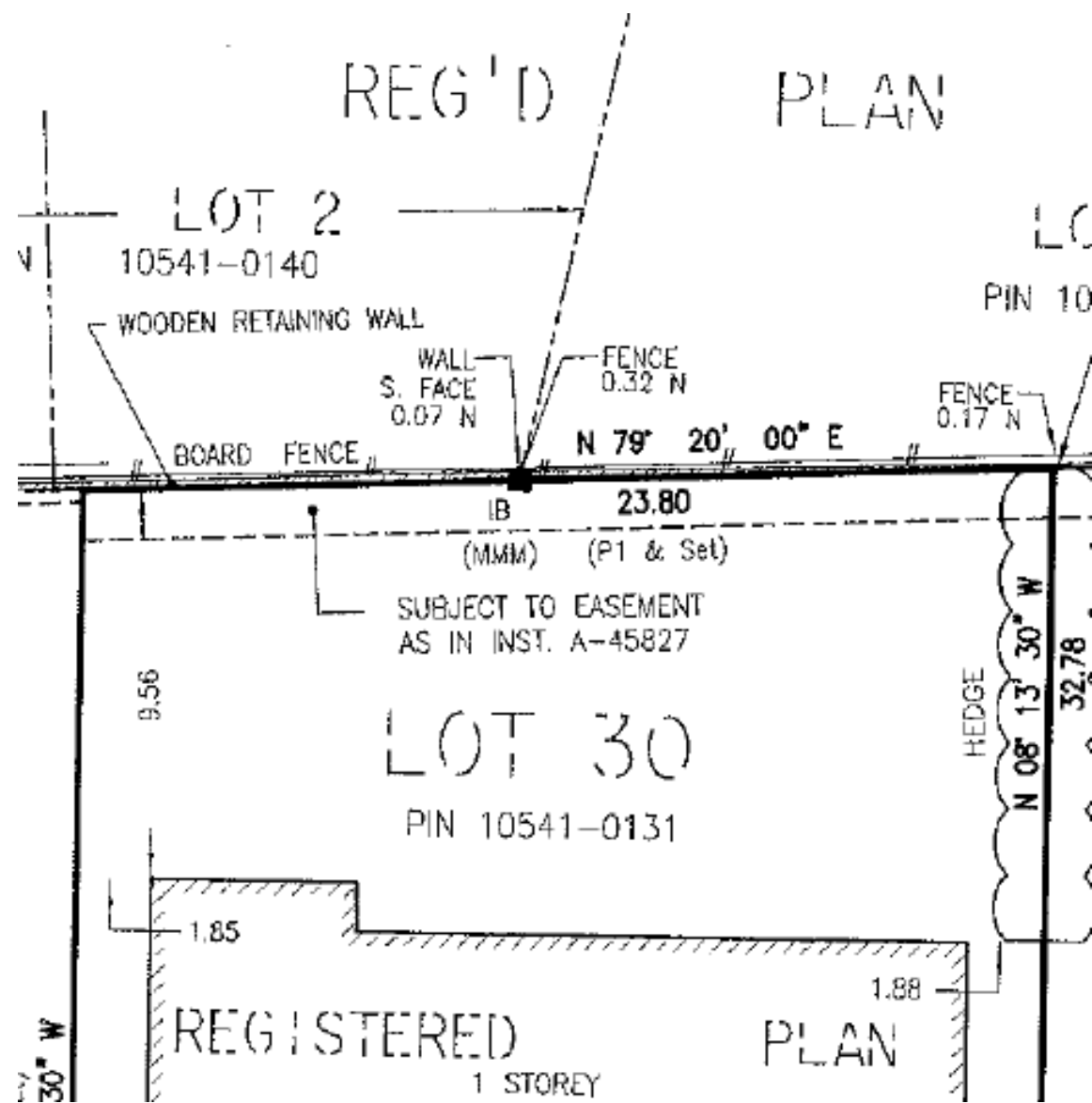
T/W – Together With

TWP - Township

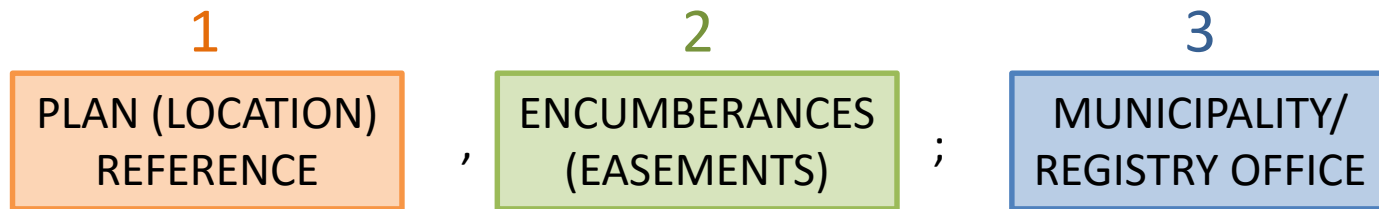
1STLY; PT BLK 68, PL 65M2630, PTS 6 & 9, PL 65R21442, 2NDLY; PT BLK 76, PL 65M2849, PTS 7 & 8, PL 65R21442, MARKHAM. S/T ROW IN FAVOUR OF PT BLK 76, PL 65M2849, PTS 11 & 12, PL 65R21442 & PT BLK 68, PL 65M2630, PTS 10 & 13, PL 65R21442 OVER PT BLK 76, PL 65M2849, PT 8, PL 65R21442, AS IN LT1382559. S/T ROW IN FAVOUR OF PT BLK 76, PL 65M2849, PTS 11 & 12, PL 65R21442 & PT BLK 68, PL 65M2630, PTS 10 & 13, PL 65R21442, OVER PT BLK 68, PL 65M2630, PT 9, PL 65R21442, AS IN LT1382559. T/W ROW OVER PT BLK 76, PL 65M2849, PT 12, PL 65R21442, AS IN LT1382559. T/W ROW OVER PT BLK 68, PL 65M2630, PT 13, PL 65R21442, AS IN LT1382559.



Dissecting a legal description



The Three Parts of a Legal Description



LT 25, PL 3936 , S/T EB133974 ; ETOBICOKE , CITY OF TORONTO

PCL 38-1, SEC M1498 ; LT 38, PL M1498 ; MARKHAM

PCL 22-1, SEC 65M2770 ; LT 22, PL 65M2770 , S/T LT886455 ; MARKHAM

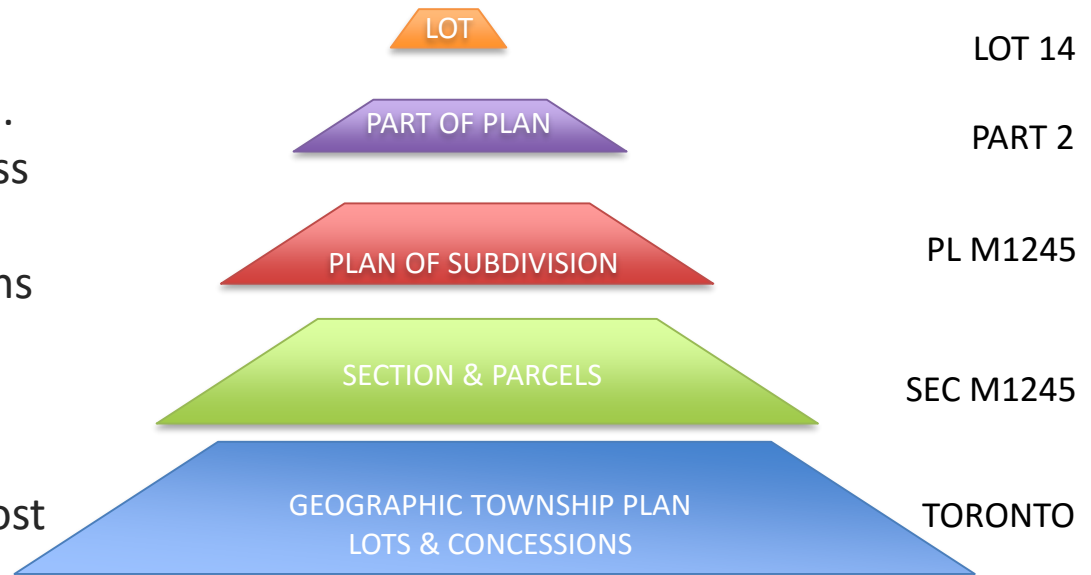
LOT 22, PLAN 65M3607; S/T RT FOR 7 YRS FROM 2003/06/20 IN YR3 15903; MARKHAM

PCL 48-3, SEC 65M2056 ; PT LT 48, PL 65M2056 , PART 21 & 22 , 65R5908 ; S/T PT 22,
65R5908, IN FAVOUR OF PTS 23 & 24, 65R5908 AS IN LT126980 ; T/W PT LT 48, PL
65M2056, PT 23, 65R5908 AS IN LT126980 ; S/T LT99956 ; MARKHAM



Locational Component

- Three “eras” of land naming systems:
 - Original Townships, Concessions and Lots (old).
 - Parcels within Sections (less old).
 - Lots and Blocks within Plans (present).
- More than one reference often shown in overlapping eras.
- “Where is a property on the most current official fabric?”
- The Subdivision Plan erases and re-writes the fabric.



PCL 38-1, SEC M1498 ; LT 38, PL M1498 ; MARKHAM



Encumbrance Component

- The Legal Description includes easements affecting the property;
- S/T – Other land has rights over this property.
- T/W – This property has rights over another.
- S/T & T/W – shared/mutual driveway.
- Details of the easement are in the “instrument”.
- Follow the instrument trail to get the full view.



LT 25, PL 3936 , S/T EB133974 ; ETOBICOKE , CITY OF TORONTO

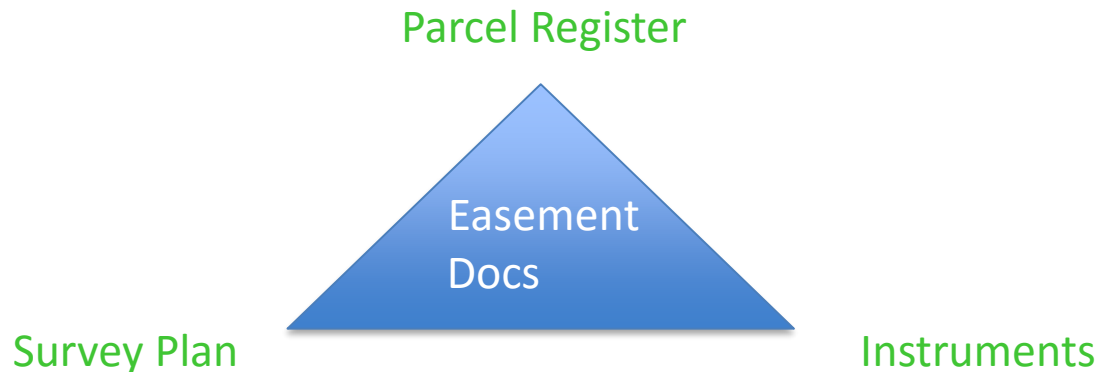


Why do I
care?



Why Legal Descriptions are Important to You

- Your first clue as to easements and encumbrances.
- Help your client avoid unnecessary risk:
 - Seller – trailing liabilities due to misrepresentation/lack of disclosure.
 - Buyer – avoid the “lemon” which doesn’t allow buyer to fulfill their desired use of land.



Parcel Register



PARCEL REGISTER (ABBREVIATED) FOR PROPERTY IDENTIFIER

PAGE 1 OF 1
PREPARED FOR Patel123
ON 2015/11/09 AT 12:20:14

LAND
REGISTRY
OFFICE #66
10528-0087 (LT)

* CERTIFIED IN ACCORDANCE WITH THE LAND TITLES ACT * SUBJECT TO RESERVATIONS IN CROWN GRANT *

PROPERTY DESCRIPTION: PT LT 22 PL 878 TWP OF YORK AS IN CA294772,S/T & T/W CA294772; TORONTO (YORK) , CITY OF TORONTO

PROPERTY REMARKS:

ESTATE/QUALIFIER:
FEE SIMPLE
LT CONVERSION QUALIFIED

RECENTLY:
FIRST CONVERSION FROM BOOK

PIN CREATION DATE:
2001/10/22

OWNERS' NAMES

CAPACITY SHARE
ROWN

REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/CHKD
<p>** PRINTOUT INCLUDES ALL DOCUMENT TYPES (DELETED INSTRUMENTS NOT INCLUDED) **</p> <p>**SUBJECT, ON FIRST REGISTRATION UNDER THE LAND TITLES ACT, TO:</p> <p>** SUBSECTION 44(1) OF THE LAND TITLES ACT, EXCEPT PARAGRAPH 11, PARAGRAPH 14, PROVINCIAL SUCCESSION DUTIES * AND ESCHEATS OR FORFEITURE TO THE CROWN.</p> <p>** THE RIGHTS OF ANY PERSON WHO WOULD, BUT FOR THE LAND TITLES ACT, BE ENTITLED TO THE LAND OR ANY PART OF IT THROUGH LENGTH OF ADVERSE POSSESSION, PRESCRIPTION, MISDESCRIPTION OR BOUNDARIES SETTLED BY CONVENTION.</p> <p>** ANY LEASE TO WHICH THE SUBSECTION 70(2) OF THE REGISTRY ACT APPLIES.</p> <p>**DATE OF CONVERSION TO LAND TITLES: 2001/10/22 **</p>						
AT2856210	2011/10/31	TRANSFER	\$2	[REDACTED]	PRINCE, ROJEAN VANESSA	C
AT3992168	2015/08/27	CHARGE	\$500,000	[REDACTED]	STREET CAPITAL FINANCIAL CORPORATION	C



Document General
Form 4 - Land Registration Reform Act

DYE & DURHAM CO. INC. - Form No. 665
Amended NOV. 1992

Ontario

CA 294772

REGISTRY OF REGISTRATIONS
GENERAL REGISTRY
TORONTO REGISTRY (NO. 44)
MINISTER OF LANDS AND FORESTRY

29 07 20 15 29

D. Thompson

(1) Registry Land Titles (2) Page 1 of 7 pages

(3) Property Identifier(s) Block Property Additional: See Schedule

(4) Nature of Document
Vesting Order

(5) Consideration
NIL Dollars \$

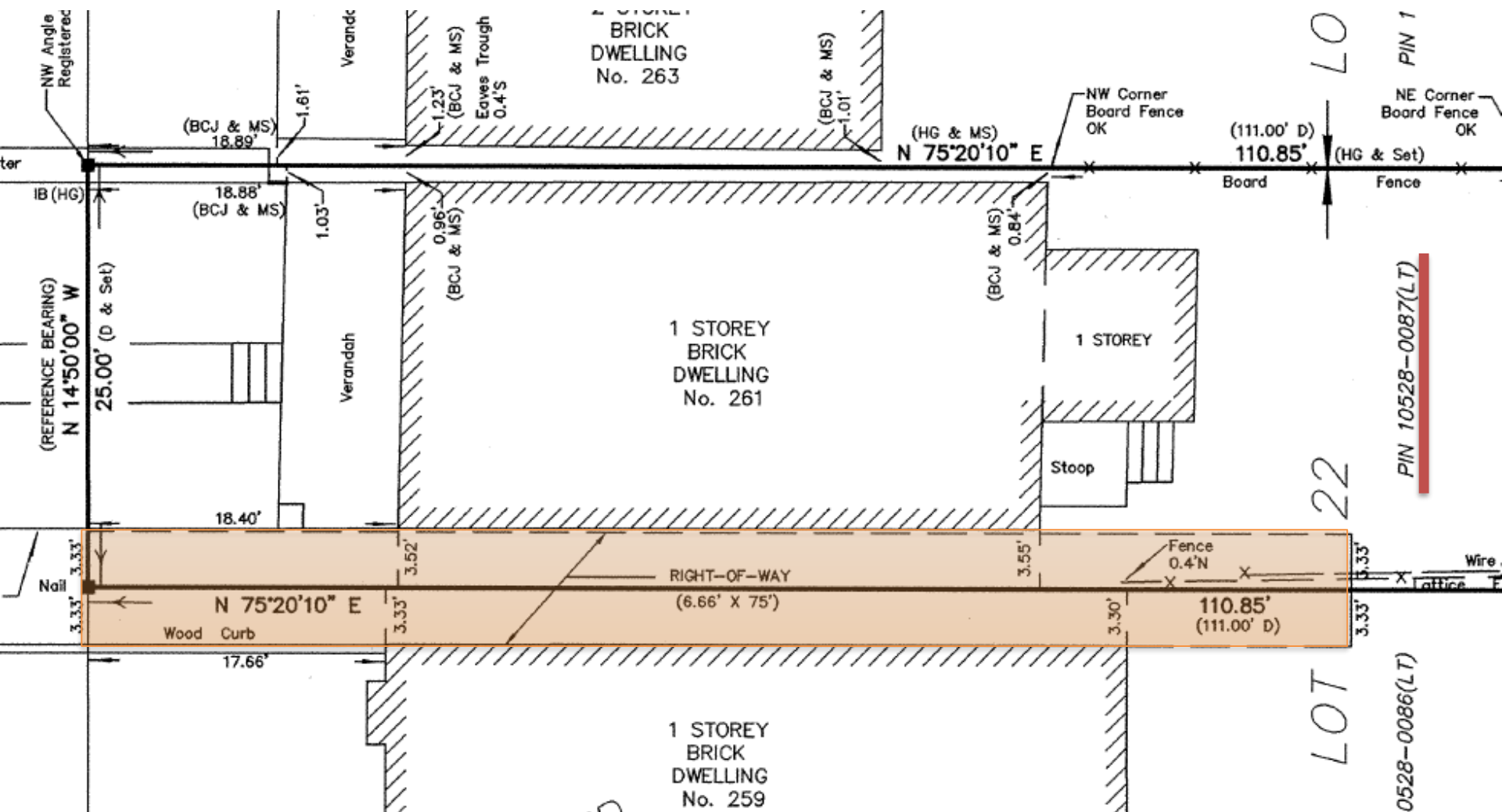
(6) Description
Part of Lot 22, Plan 878,
in the City of York,
in the Municipality of Metropolitan Toronto
as shown on schedule attached.

Deed / Instrument

TOGETHER with a rightof way over the northerly three feet four inches (3'4") of the lands immediately to the south and adjacent hereto, extending east from Humbercrest Boulevard a distance of seventy feet, AND SUBJECT to a right of way over the southerly three feet four inches (3'4") of the lands herein conveyed extending easterly a distance of seventy feet from Humbercrest Boulevard, the said two strips of land to form a mutual right of way to the owners and occupants from time to time of the lands herein conveyed and those immediately to the south thereof.
SUBJECT to the right to maintain over the said right of way the eaves of the house erected on the lands herein described.



Survey Plan



How to Protect Yourself and Your Client

Selling Side

- ✓ Examine the Legal Description for easements.
- ✓ Buy the Parcel Register and Instruments – what is the nature and extent of the easements?
- ✓ Examine them on the survey plan and “on the ground”.
Is the land being used the way it is supposed to be?
- ✓ Decide what to disclose or have “cleaned up”.

Buying Side

- ✓ Investigate easements in Legal Description as above.
- ✓ Insert a condition on the offer “on satisfactory boundary inspection”.
- ✓ Discuss with surveyor if you suspect issues.





Find your survey plan.

Search the largest database of existing survey plans for the Greater Toronto Area (GTA).

SEARCH

[Can't Find Your Plan?](#)

Buy your Leica Disto E7100i [here](#)

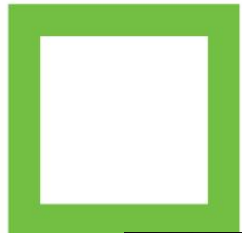


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Thank You!