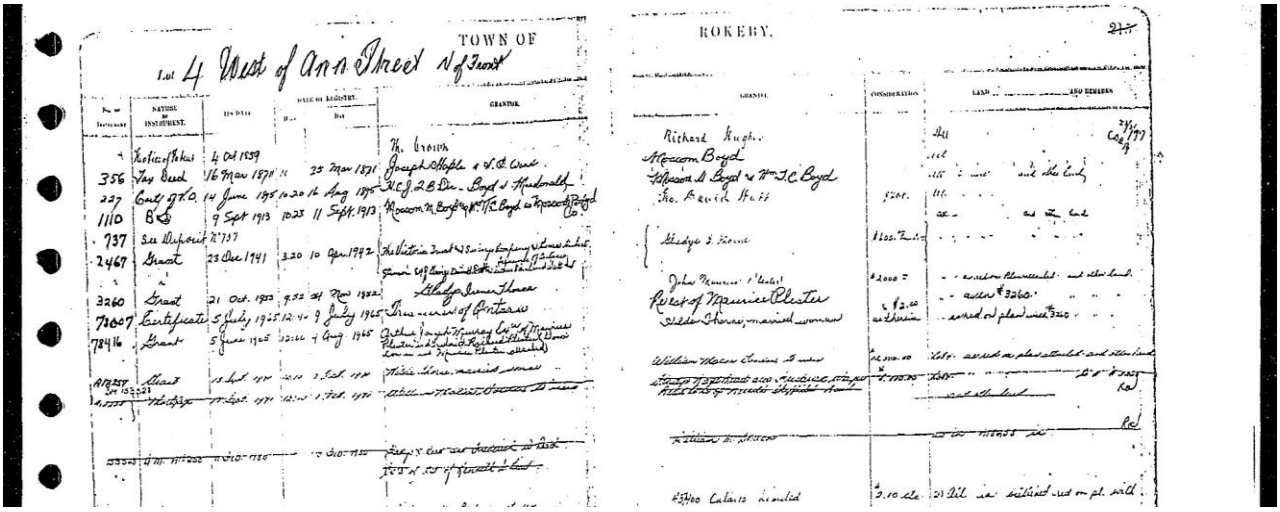
Reading Abstract Pages: Urban Properties

This document is intended as a guide to help get you acquainted with Abstract Pages for Rural Properties. It provides an overview of the information you will run into when viewing these pages. It will also function as a legend for common shorthand used in these documents.



Geographic Township/Community: All abstract pages include the geographic township or community the property is located in. Sometimes the name of the community will be an older name for the community (such as Rokeby for the northern part of Bobcaygeon).

Lot and Concession: The lot and concession numbers of the property are sometimes listed for urban properties.

Lot Location: Most urban properties are identified by where they are located in relation to the streets in the immediate area (i.e. Lot 5 East Main Street or Lot 10 South First Street)

Plan: Most urban lots were made from the creation of a plan. The plan location is sometimes listed next to the lot location.

No. of Instrument: All property transactions have instrument numbers. These numbers can sometimes be used to look up additional documents (such as deeds or mortgages).

Nature of Instruments: There are a range of different types of instruments that can be applied to a property and these each have different names and short forms that appear in the nature of instruments column on the abstract page.

- **Bankruptcy:** A bankruptcy instrument general indicates a default on a property where it is returned to a mortgage company or lender.
- **B&S:** B&S stands for “Bargain and Sale” and indicates the sale of property. This instrument functions in the same was as a deed and a grant in that it indicates a direct transfer of property. B&S is generally used to indicate the sale of a property to a third-party (i.e. not a seller’s relative).
- **By-law:** Indicates a municipal by-law that has been registered on title for a property, often a by-law indicating an area of subdivision control or the closure of a road allowance. The by-law number should be included.
- **Consent:** A consent indicates the severance of a lot from the property and is a term generally found in more modern entries to the abstract register.
- **Deed:** A transfer of ownership of a property from the grantor to the grantee. This instrument functions in the same was as a B&S and a grant in that it indicates a direct transfer of property.
- **Dis. Mort./Discharge/D of M/Dis #:** This is a discharge of mortgage, meaning that the mortgage taken out has been fully paid on the property. Most mortgage discharges usually include the instrument number of the original mortgage for reference.
- **Grant:** A transfer of ownership of a property from the grantor to the grantee. This instrument functions in the same was as a B&S and a deed in that it indicates a direct transfer of property. The term grant is sometimes used to indicate the transfer of property between family members and there may not be an associated financial transaction.
- **Lien:** A lien on a property is a legal claim to satisfy an unpaid debt and on a historic abstract book indicates some kind of unpaid debt by the owner of the property. A lien where the grantor is the local township usually indicates unpaid property taxes.
- **Mort./M/Mortgage:** Mortgages on properties are noted and include the amount. The grantor listed for a mortgage is the borrower. Many mortgages on early properties are not from banks but are where a property owner has borrowed money from another person and given a mortgage on the land as security. Often the raising of a mortgage was so that the property owner could build on the property.
- **Patent:** The Patent instrument is the first transaction on the property transferring ownership of the property from the Crown (the government) to its first owner. Sometimes, the Crown patent was given after a property owner had already lived on a property for a number of years but the abstract books do not usually indicate this.

- **QC/Quit Claim:** Quit claims indicate the release of an interest in a property. Historic quit claims are usually related to the release of inherited interest, such as by a surviving spouse to grant full ownership of a property to their children. Quit claims can also be granted by local townships, particularly with regard to road allowances where the path of a road has changed.
- **R. Plan/Ref. Plan:** An R. or Ref. Plan means a reference plan. Reference plans were introduced in the 1960s as a new way of describing properties. In rural areas, these generally indicate the severance of a new lot from a larger parcel.
- **Transfer:** Transfer is the more modern term used to indicate the transfer of property instead of B&S, grant or deed.
- **Will:** A property transaction related to an estate where the property is passed to beneficiaries through a will. The grantor will usually be listed as "The Estate of…"

Its Date: This refers to the instrument date and is the date that the transaction took place. For a deed, for example, this is the date listed on the property deed. For newer transactions, the instrument date and date of registry are usually the same. For older transactions, the instrument date is usually before the date of registry and can be significantly prior to its registration.

Date of Registry: This the date that the transaction was registered at the Land Registry Office. For historic transactions, this can often be significantly after the transaction actually took place.

Grantor: The person giving the property instrument document. In the case of a property sale, this would be the seller. In the case of a mortgage, this would be the person who is borrowing the money.

Grantee: The person receiving the property instrument document. In the case of a property sale, this would be the buyer. In the case of a mortgage, this would be the person or company (such as a loan company or bank) from whom the money is being borrowed.

Consideration: How much money changed hands as part of the property transaction, such as the price of the property purchase or amount of mortgage.

Remarks: The remarks column can include a variety of information including:

- The amount of land subject to the transaction and what portion was included (i.e. N ½ lot generally means that a lot was severed in two and the north half was sold).

- Corresponding instrument numbers, such as for discharged mortgages or registered plan numbers for severances and plans of subdivision.
- Information related to adjacent property holdings (i.e. if the property transaction also included the neighbouring property).

Grantors and Grantees: Who are they?

Grantors and grantees – the people, companies, or governments – involved in property transactions can be listed in a variety of different ways.

John Smith: A single person owning the property.

John Smith et ux.: "Et ux." means "and wife". This means that a couple owned the property jointly, although the wife's name is not listed.

John Smith and wife: A property owned by a couple where the wife's name is not listed.

John and Jane Smith: A property owned jointly by a couple where the wife's name is listed. Listing the wife's name as a joint owner becomes more common in the late nineteenth and early twentieth century.

John Smith, James Smith and Michael Smith: A property owned jointly by three people, likely brothers or a father and his two sons. Genealogical research is needed to determine who John, James and Michael are in relation to each other.

Jane Smith (w) or (wid.): A property owned by Jane Smith who is a widow. Women are often listed as widows if they have inherited a property after the death of their husband or if the property was owned jointly by the husband and wife prior to the husband's death.

Estate of John Smith: A property is often listed as being owned by an estate during the instruments related to the will where a property is being passed on to the next of kin.

The Crown: The first transactions on properties in the abstract books are almost always from the Crown (the provincial government).

The Canada Company (or similar): Properties were often granted from the Crown to colonization companies that sold land to settlers. A company as the grantee of the patent transfer from the Crown indicates that the settlement lots were sold by a third-party company, as opposed to directly from the government. The Canada Company was one such company.

Bishop George Mountain/Diocese of Quebec: George Mountain was the Bishop of Quebec, the Anglican Diocese that covered Ontario and Quebec in the early nineteenth century. In many townships, including some in Kawartha Lakes, land was granted from

the Crown to the Church of England as a “clergy reserve” to support Protestant clergy in the province. The land grants for the clergy reserves are usually registered in the name of George Mountain as the Anglican Bishop and also the director of the board that managed the clergy reserves. Most clergy reserves were sold in the mid-nineteenth century. These primarily apply only to rural properties.

Local Townships/Villages: Local townships and villages are sometimes listed as parts of different transactions involving municipal property, such as with regard to roads or road allowances. The name of the township government, as opposed to the geographic township, will be listed, although these are often the same.

Banks, Loan Companies and Trusts: Loans and mortgages began to be handled by financial companies beginning in the second half of the nineteenth century and various companies appear on abstract books as part of mortgage transactions.