

Mortgage foreclosure by action

Any person who has become the owner in fee of registered land pursuant to a mortgage foreclosure by action under chapter 581 may request an examiner's directive for a new certificate of title for the land described in the sheriff's certificate of sale, once the redemption period expires. Minn. Stat. § 508.58, subd. 2.

To request a Directive:

- Email a written request for a directive to: Ex.Titles@hennepin.us
Include your contact information.
- The Examiner will email instructions for e-recording a Directive Recording Form with the Registrar of Titles. When submitted for recording, it will be directed to the examiner's office. The directive will appear on the recording coversheet attached to your e-recorded request.

The Examiner of Titles will review the court file to ensure that the foreclosure was legally sufficient, including whether:

- jurisdiction was obtained over all necessary parties;
- an order confirming the sale was filed;
- the redemption period has expired without redemption; and
- it contains evidence regarding the owner's bankruptcies, if any, and nonmilitary status, and that the property was not in agricultural use. An affidavit may be necessary if this information is not available.

There is no fee for issuing an examiner's directive, but recording fees may apply.

Contact

Examiner of Titles

Office: 612-348-3191

Ex.Titles@hennepin.us

Website

hennepin.us

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