

Nineteen Hundred Thirty-One  
Supplement

to

# Mason's Minnesota Statutes

(1927 thru 1931)

Containing the text of the acts of the 1929 and 1931 Sessions of the  
Legislature, both new and amendatory, and notes showing repeals,  
together with annotations from the various courts, state  
and federal, construing the constitution, statutes,  
charters and court rules of Minnesota



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into a tenancy at sufferance. 174M233, 219NW 79.

Payment by tenant and acceptance by grantee of the monthly installments of rent under a void lease is sufficient to establish a tenancy at will even if it did not previously exist. 174M 233, 219NW79.

### §8191. Estate at will, how determined—Notice.

#### 3. Mode of service.

Taking possession of and operating a farm

under an oral lease void under the statute of frauds creates a tenancy at will, which may be terminated only by statutory notice. Hagen v. B., 233NW822. See Dun. Dig. 5377(83).

### §8193. Urban real estate—Holding over.

Provision in lease for purchase of fixtures from the lessor by the lessee in the extent the lease is "extended," did not intend a statutory extension from month to month but an extension as a result of an agreement between the parties. 174M87, 218NW242.

## CHAPTER 63

# Conveyances of Real Estate

### §8195. Terms defined—Mortgages, etc., included.

#### 1. In general.

Evidence held not to require finding that grantor was mentally incompetent, or that deed was induced by undue influence. 174M131, 218 NW455.

In view of this section the husband or wife may mortgage the homestead in case of the incompetency of the other spouse. 172M504, 215 NW857.

There may be a valid transfer of land by verbal gift where there is an acceptance and a taking of possession. 175M549, 221NW908.

Vendee repudiating contract held not entitled to recover earnest money. 222NW288.

Vendors lien. 176M188, 222NW916.

#### 2. Contracts of sale.

There was a breach of an agreement to furnish a certified Torrens certificate though seller furnished a certificate showing title in another of an undivided one-half interest, and though such other person was ready and willing to join in the contract for a deed. 175M144, 220NW415.

A contract for a deed is a nonnegotiable instrument and an assignee thereof takes it subject to the grantee's rights. 176M267, 223NW 288.

Where vendees under contract were to pay all taxes and they assigned contract to defendant which bought in the land at tax sale, vendor who refrained from cancelling contract in reliance on representation of defendant that it had paid taxes should have the land free from any lien for such taxes. Klostermann v. F., 223 NW780.

Cancellation of contract for sale of land discharged liability on note. 224NW842.

Evidence unrelated to the land or contract in question, and evidence as to taxes due after the action was commenced should not have been received. Pratt v. M., 234NW464. See Dun. Dig. 9998.

A vendor cannot recover the purchase price of land before it is due, on default in payment of interest and taxes, where there is no clause in the contract giving the vendor the right to declare the principal due on default in such payments. Pratt v. M., 234NW464. See Dun. Dig. 10084.

Evidence held not to sustain finding that purchasers had repudiated land contract. Pratt v. M., 234NW464. See Dun. Dig. 10043.

The contract in question was properly construed as requiring interest to be paid annually. Pratt v. M., 234NW464. See Dun. Dig. 10008.

In action for purchase price of land, claimed defects in title considered and found unimportant and waived by defendant. Kehrer v. S., 235 NW386. See Dun. Dig. 10022(61).

#### 3. Assignment.

Where vendee in contract quitclaimed to vendors, the latter were entitled to rely on provision of contract that there could be no assignment by the vendee without the approval of the vendors. 175M502, 221NW871.

When a person contracts in reference to real estate, an assignment of a mortgage thereon is

governed by the recording act. 176M18, 222NW 509.

In action to determine adverse claims against one who had received deed absolute, findings held supported by evidence. 177M252, 225NW14.

#### 4. Rescission.

Vendee may rescind on learning that road has been laid out across farm. 177M415, 225NW290.

An innocent misrepresentation may be basis for rescission. 178M238, 226NW702.

One not getting substantially that which he was to get may rescind, though there is no actual damage. 178M238, 226NW702.

#### 5. Deeds.

Evidence held to show mental incapacity. 175M428, 221NW644.

Evidence sustains finding that father who deeded farm to son was mentally incompetent and was unduly influenced by his son. 221NW 907.

Where owner executes deed in blank and delivers it to agent, the latter has implied authority to insert the name of the purchaser. 177M 127, 224NW843.

Where covenant runs with land and covenantee, without having been evicted or having suffered any loss, and, without bringing action on the covenant, conveys the land to another, the covenant passes with the conveyance, and the original covenantee cannot thereafter sue thereon unless he has been required to pay or make good on account of a breach of the covenant. 177M606, 225NW902.

Title conveyed by deed altered after delivery is not revested in grantor. 232NW511. See Dun Dig. 259(87).

The word "parks" in a deed to a city included playgrounds. 234NW289. See Dun. Dig. 2686.

A deed which by its terms exempted lands from assessments to the extent of \$48,000 construed as having reference to assessments, not only for parkway purposes, but also for parks and park improvements. 234NW289. See Dun. Dig. 6877(64), (65), (66).

#### 6. Delivery of deeds.

Evidence held to sustain verdict to effect that escrow agent had authority to deliver deed. 173 M616, 216NW783.

Delivery of a deed to a third person is delivery to the grantee only when the grantor evidences an intention to presently and unconditionally part with all control over it and that it shall take effect according to its terms. 177 M606, 225NW902.

In action by administrator to recover purchase price of land, an escrow agreement between defendant and husband of deceased not attempted to be carried out by defendant should not be considered. Kehrer v. S., 235NW386. See Dun. Dig. 10084.

#### 14. Fraud.

Inaction for fraud and deceit based upon misrepresentation as to the character and value of security in the sale of real estate mortgage, it is not necessary to allege insolvency of mortgagor. Damages recoverable are the difference between the value of what the purchaser parted with and the value of that which he received. 173M174, 617, 216NW943, 944.

Obligation to pay more than was agreed furnishes legal basis for damages as of the time the fraud was committed. 181M496, 233NW241. See Dun. Dig. 3828.

The testimony justified the jury in finding that defendants fraudulently and surreptitiously inserted figures in contracts for the exchange of real estate obligating plaintiff to pay \$5,700 more to boot than if such deception had not been practiced. 181M496, 233NW241. See Dun. Dig. 3479, 10065b.

A vendor not a party to or in any way responsible for the dual agency of a broker, and even innocent of knowledge thereof, is not chargeable with constructive fraud because of the fact that the broker has collected commissions from both parties. Olive v. T., 234NW466. See Dun. Dig. 3833.

In an action for the rescission of the purchase of a real property mortgage, held that evidence sustains the jury's finding of fraud. Gunnerson v. M., 234NW676. See Dun. Dig. 1815a, 6280.

Evidence held to sustain finding that defendant purchasing land for plaintiffs and himself misrepresented the amount paid. Hiller v. H., 235NW11. See Dun. Dig. 4949(31).

That there was no misrepresentation as to the two material matters upon which plaintiff grounded his right of rescission of a land purchase, held sustained by sufficient evidence. 181 M570, 233NW243. See Dun. Dig. 10068.

A representation in a sale of a mortgage that the mortgagor lives in the buildings or occupies the premises is a material one. Gunnerson v. M., 234NW676. See Dun. Dig. 3820.

A reliance in part on a guaranty and in part on untrue oral representations will sustain recovery for deceit in action by purchaser of land. Osborn v. W., 236NW197. See Dun. Dig. 10100(55).

The fact that a party defrauded has also a remedy on a warranty or guaranty, not sued upon, does not prevent suit for the fraud. Osborn v. W., 236NW197. See Dun. Dig. 10100.

The fact that defrauded vendees of land accepted a second guaranty from one of the defendants did not constitute a novation. Osborn v. W., 236NW197. See Dun. Dig., 7238.

Where a fiduciary and confidential relationship existed between the plaintiff and the agent who induced plaintiff to purchase a building from defendant, misrepresentations as to desirability of the purchase as an investment and as to the value of the property may constitute fraud. Hassman v. F., 236NW921. See Dun. Dig. 3833.

#### 15. Mortgages.

Agent negotiating loan, held an agent of mortgagee and not mortgagor, and mortgagee must stand the loss of such agent's failure to pay off prior mortgage. 176M55, 222NW581.

Since 1862 it has been the established law that a mortgage securing a negotiable instrument is a chose in action, an independent though collateral contract to the instrument it secures. 176M287, 223NW148.

Deed and contract for a deed held to constitute an equitable mortgage. 176M267, 223NW288.

Finding that agent had authority from defendant to collect the principal of a mortgage loan supported by evidence. 176M496, 223NW779.

Priority as between mortgages and effect of payment of prior mortgages. 176M609, 224NW264.

Facts held to warrant finding of actual authority of broker to collect mortgage loans. 177M119, 224NW696.

Evidence held to sustain finding that broker lending money but failing to pay over the money upon obtaining the mortgage was the agent of the mortgagee in the transaction. 177M108, 224NW697.

Mortgage given to an individual upon agreement that he would hold it as security for debts of mortgagors to four creditors, whose consent was intended to be procured, was enforceable as far as two creditors who consented were concerned. 177M612, 225NW908.

Plaintiff, mortgagee, by releasing the mortgagors from their personal obligation to pay the mortgage, did not subordinate its mortgage

to another mortgage obtained from a subsequent purchaser of the premises. 178M50, 226NW189.

Loss from failure of agent to pay off prior mortgage as agreed fell upon lender and not borrower. 178M514, 227NW852.

One borrowing money and giving deed and taking back contract of sale enters into a "mortgage" which cannot be canceled by notice. Sanderson v. E., 234NW450. See Dun. Dig. 6154, 10091.

A contract in the form of an executory contract of sale, if made to secure a loan, is a mortgage. If a mortgage, the vendee's title can be extinguished only by foreclosure and the lapse of the statutory period of redemption. Minn. Bldg. & Loan Ass'n v. C., 234NW872. See Dun. Dig. 6152, 10091.

In respect to payment of taxes on the mortgaged premises, successive mortgagees are in the same category as tenants in common. One of them purchasing at a delinquent tax sale cannot acquire a tax title to the exclusion of another. All he is entitled to is reimbursement, a right to be protected by an equitable lien. Des Moines Sav. Bk. & Trust Co. v. E., 235NW 390.<sup>2</sup> See Dun. Dig. 6236.

Payment of the mortgage debt by the mortgagor to the mortgagee, without notice of its prior assignment, though there is such assignment to a good faith purchaser of record at the time, discharges the mortgagee. Rea v. K., 235 NW1910. See Dun. Dig. 6243(94), 7231, 8298.

Evidence held not to sustain finding that release of mortgagor was inserted in extension agreement after its execution in favor of grantee of mortgagor. Harris v. A., 236NW458. See Dun. Dig. 6266.

When a mortgagee executes a valid extension of time to the grantee of a mortgagor without his knowledge or consent, the mortgagor is released. The burden is upon the mortgagor to prove lack of knowledge and consent. Harris v. A., 236NW458. See Dun. Dig. 6266(80), (81).

#### 16. Assumption.

Mortgage debt assumed being past due and unpaid, grantor could maintain an action on grantee's agreement to pay the mortgage without having first paid such mortgage. 177M115, 224NW99.

Parol evidence was admissible to prove that grantee assumed and agreed to pay mortgage referred to in deed. 177M115, 224NW699.

Defendants, who had purchased land from a mortgagor, and had assumed and agreed to pay the mortgage, were not released by an extension of time of payment granted by mortgagee to mortgagor without their consent. 181M462, 233 NW12. See Dun. Dig. 6294, 6295.

The equity doctrine of subrogation and relief in equity applies where a party is compelled to pay the debt of a third person to protect his own rights or save his own property. 181M462, 233NW12. See Dun. Dig. 9036.

The rule that an extension of time of payment of a debt releases an obligor not consenting thereto is limited to a release of a surety by such extension being granted to principal debtor. 181M462, 233NW12. See Dun. Dig. 9096.

A quitclaim deed, without any clause assuming payment thereof, does not make the grantee therein personally liable for payments required under a contract of purchase of the land made by his grantor. Pratt v. M., 234NW464. See Dun. Dig. 2695, 10048a.

#### 17. Consideration.

Administrator held entitled to recover purchase price of land conveyed to sister of defendant. Kehrer v. S., 235NW386. See Dun. Dig. 10084.

A promissory note payable to husband of decedent, but never delivered or paid, did not operate as any payment for land conveyed by decedent to defendant. Kehrer v. S., 235NW386. See Dun. Dig. 7444(15).

#### 18. Estoppel.

Mortgage covenant that premises were unencumbered did not estop borrower from showing that broker agreed to pay off prior mortgage. 178M514, 227NW852.

One who conveys land in exchange for other lands, and loses the land received by foreclosure of a mortgage, held estopped to assert that the

deed executed by himself was altered after delivery. 181M361, 232NW511. See Dun. Dig. 265.

**22. Torrens law.**

The Torrens Law intends that all titles registered thereunder shall be free from all unregistered rights or claims except those specifically named, and unregistered deeds or contracts to not affect such titles nor create any interest in the land. 178M55, 226NW201.

The act abrogates the doctrine of constructive notice, except as to matter noted on the certificate of title, but not the effect to be given to actual notice of unregistered conveyances. 178M55, 226NW201.

Possession is not notice of rights held or claimed by the occupant. 178M55, 226NW201.

Attachments and judgments properly registered take precedence over unregistered conveyances of which the creditor had no actual notice. 178M55, 226NW201.

**23. Lease.**

Register of Deeds is required to accept for record a lease to real estate for a term of less than three years, if properly witnessed and acknowledged. Op. Atty. Gen., May 6, 1931.

**§8196. Conveyances by husband and wife.**

One who knows or is given reason to believe in dealing with a husband that the latter will resort to misrepresentations or concealment in order to procure from wife an assignment of a mortgage, cannot claim from the assignment alone an ostensible authority in the husband to apply the mortgage to the satisfaction of his own contract. *Smith v. C.*, 224NW458.

**§8201. Conveyance by husband or wife of insane or incompetent.**

It is immaterial that the guardian of an insane spouse was authorized to join in a mortgage of the homestead instead of merely giving his or her consent thereto or that the mortgage showed an actual joinder rather than the consent as indicated by the statute, such departure being a procedural irregularity not affecting the mortgage, in a collateral proceeding. 172M504, 215NW857.

Under this section the husband has power to mortgage the homestead in case of the incompetency of the wife, in view of §8195. 172M504, 215NW857.

**§8203. Quitclaims—etc.**

Quitclaim deed to land given after a grain crop thereon has been harvested and severed from the land conveys no title to such crop. 176M37, 222NW292.

**§8204. Warranty and quitclaim deeds—Forms.**

Right of way acquired by prescription passes as an appurtenance without reference thereto. 171M358, 214NW49.

Where owner executes deed in blank and delivers it to agent, the latter has implied authority to insert the name of the purchaser. 177M127, 224NW843.

**§8204-1. Uniform conveyancing blanks commission authorized.**—That the governor is hereby authorized and directed to appoint a commission of nine members to be known as the "Uniform Conveyancing Blanks Commission," to prepare and present to the Legislature proposed uniform conveyancing blanks for use in this state. The members of said Commission shall serve without compensation or allowance for expenses or disbursements. The said Commission shall file with the Secretary of State proposed uniform conveyancing blanks and the Secretary of State shall accept the same for filing without charge upon their being certified to by such Commission. Amendments thereto may be similarly prepared and filed by such Com-

mission at any time prior to the adjournment of this Session. (Act Apr. 4, 1929, c. 135; Feb. 27, 1931, c. 34.)

**§8204-2. Forms approved.**—The several forms of deeds, mortgages, land contracts, assignments, satisfactions and other conveyancing instruments heretofore prepared by the uniform conveyancing blank commission and filed by said commission with the secretary of state pursuant to Chapter 34, Laws 1931 [§8204-1], are hereby approved and recommended for use in the State of Minnesota. Such forms shall be kept on file with and be preserved by the secretary of state as a public record. (Act Apr. 20, 1931, c. 272, §1.)

Conveyancing forms are set forth in Appendix I, preceding the index in this volume.

**§8204-3. Board to provide copies of forms.**—The board of county commissioners of each county in this state shall provide the register of deeds and the judge of probate of their respective counties with one copy of each form so approved, a copy of chapter 34, laws 1931, a copy of this act, a copy of the certificate of the Minnesota uniform conveyancing blank commission contained in the book of forms filed in the office of the secretary of state, and a copy of his filing certificate, to be certified as herein provided. Upon presentation to him of sufficient number of true copies of such forms, laws and certificates, in book form, to carry out this provision, the secretary of state shall, without charge, certify the same to be true copies thereof. Each register of deeds and each judge of probate shall thereafter preserve one such certified copy on file in their respective offices for the convenient use of the public. (Act Apr. 20, 1931, c. 272, §2.)

**§8204-4. Fees for recording.**—Whenever, after March 1, 1933, except in counties using a photographic method of recording, there shall be offered for record to any register of deeds any instrument of a kind for which a printed form is hereby approved, which is not upon such printed form or which varies therefrom as hereafter provided, the fees for recording such instrument shall be as fixed by existing laws applicable thereto, except that in addition to the regular recording fee an extra charge equal to twenty-five per cent (25%) thereof shall be made. The writing or typing in blank spaces of more than two folios of written or typewritten matter shall be construed a variation from such forms, but any change in mechanical make-up of such printed forms such as variations of type-style, space between printed lines, or the omission of or change in length of leader lines; the addition of one or more certificates of acknowledgments or certificates pertaining thereto shall not constitute a variation from such approved forms but shall be charged for at the rate fixed by law; and provided further that forms approved by the 1929 uniform conveyancing blank commission shall not be construed a variation from such approved forms. (Act Apr. 20, 1931, c. 272, §3.)

**§8204-5. Uniform fees.**—In order to promote uniformity in fees throughout the state

for recording instruments on such approved printed forms, the fees set forth in the following schedule are hereby fixed as the maximum fees to be charged for recording any such instrument on such printed form without variation therefrom:

SCHEDULE OF FEES

Form No.	Nature of Instrument	Fee
1.	Warranty Deed, Individual to Individual	\$1.00
2.	Warranty Deed, (Except Assessments) Individual to Individual	1.00
3.	Warranty Deed, Individual to Corporation	1.00
4.	Warranty Deed, (Except Assessments) Individual to Corporation	1.00
5.	Warranty Deed, Individual to Joint Tenants	1.25
6.	Warranty Deed, (Except Assessments) Individual to Joint Tenants	1.25
7.	Warranty Deed, Corporation to Individual	1.25
8.	Warranty Deed, (Except Assessments) Corporation to Individual	1.25
9.	Warranty Deed, Corporation to Corporation	1.25
10.	Warranty Deed, (Except Assessments) Corporation to Corporation	1.25
11.	Warranty Deed, Corporation to Joint Tenants	1.25
12.	Warranty Deed, (Except Assessments) Corporation to Joint Tenants	1.50
13.	Warranty Deed, (Statutory Short Form) by Individual	.75
14.	Warranty Deed, (Statutory Short Form) by Corporation	1.00
15.	Limited Warranty Deed, Individual to Individual	1.00
16.	Limited Warranty Deed, (Except Assessments) Individual to Individual	1.00
17.	Limited Warranty Deed, Individual to Corporation	1.00
18.	Limited Warranty Deed, (Except Assessments) Individual to Corporation	1.00
19.	Limited Warranty Deed, Individual to Joint Tenants	1.25
20.	Limited Warranty Deed, (Except Assessments) Individual to Joint Tenants	1.25
21.	Limited Warranty Deed, Corporation to Individual	1.25
22.	Limited Warranty Deed, (Except Assessments) Corporation to Individual	1.25
23.	Limited Warranty Deed, Corporation to Corporation	1.25
24.	Limited Warranty Deed, (Except Assessments) Corporation to Corporation	1.25
25.	Limited Warranty Deed, Corporation to Joint Tenants	1.25
26.	Limited Warranty Deed, (Except Assessments) Corporation to Joint Tenants	1.50
27.	Quit Claim Deed, Individual to Individual	.75
28.	Quit Claim Deed, Individual to Corporation	.75
29.	Quit Claim Deed, Individual to Joint Tenants	.75
30.	Quit Claim Deed, Corporation to Individual	1.00
31.	Quit Claim Deed, Corporation to Corporation	1.00
32.	Quit Claim Deed, Corporation to Joint Tenants	1.00
33.	Quit Claim Deed, (Statutory Short Form) by Individual	.75
34.	Quit Claim Deed, (Statutory Short Form) by Corporation	1.00
35.	Probate Deed, (Private Sale under license) by Individual Representative or Guardian	1.25
36.	Probate Deed, (Private Sale under license) by Corporate Representative or Guardian	1.50
37.	Probate Deed, (per Decree for Conveyance) by Individual Representative	1.25
38.	Probate Deed, (per Decree for Conveyance) by Corporate Representative	1.50
39.	Probate Deed, (under Power in Will) by Individual Representative	1.25
40.	Probate Deed, (under Power in Will) by Corporate Representative	1.50
41.	Mortgage Deed, Individual to Individual	1.75
42.	Mortgage Deed, Individual to Corporation	1.75
43.	Mortgage Deed, Corporation to Corporation	2.00
44.	Mortgage Deed, (Assignment of Rent Clause) Individual to Individual	3.00
45.	Mortgage Deed, (Assignment of Rent Clause) Individual to Corporation	3.00
46.	Assignment of Mortgage, by Individual	.75
47.	Assignment of Mortgage, by Corporation	1.00
48.	Extension of Mortgage, by Individual	1.25
49.	Extension of Mortgage, by Corporation and Individual	1.50
50.	Satisfaction of Mortgage, by Individual	.75
51.	Satisfaction of Mortgage, by Corporation	.75
52.	Partial Release of Mortgage, by Individual	.75
53.	Partial Release of Mortgage, by Corporation	1.00
54.	Contract for Deed, Individual Vendor	1.50
55.	Contract for Deed, Individual to Joint Tenants	1.50
56.	Contract for Deed, Corporation Vendor	1.75
57.	Contract for Deed, Corporation to Joint Tenants	1.75
58.	Assignment of Contract for Deed, by Individual Vendor, Vendee, or Assignee	.75
59.	Assignment of Contract for Deed, by Corporation Vendor, Vendee or Assignee	.75
60.	Cancellation of Contract for Deed, Notice and Affidavits	1.50
61.	Partial Payment Certificate, (Mortgage or Contract) by Individual	.75
62.	Partial Payment Certificate, (Mortgage or Contract) by Corporation	.75

63. Power of Attorney, (General Form)	.75
64. Power of Attorney to Foreclose Mortgage, by Individual	.75
65. Power of Attorney to Foreclose Mortgage, by Corporation	.75
66. Notice of Mortgage Foreclosure Sale Under Power of Sale, (included in No. 67)	
67. Sheriff's Certificate and Foreclosure Record, Under Power of Sale in Mortgage	4.50
68. Sheriff's Certificate, Sale under Decree of Mortgage Foreclosure	1.25
69. Sheriff's Certificate, Sale under Decree of Mechanic's Lien Foreclosure	1.25
70. Sheriff's Certificate, Sale under Execution	1.25
71. Assignment of Sheriff's Certificate, by Individual	.75
72. Assignment of Sheriff's Certificate, by Corporation	1.00
73. Affidavit of Additional Amount on Redemption	1.00
74. Notice of Intention to Redeem, by Individual	.75
75. Notice of Intention to Redeem, by Corporation	1.00
76. Certificate of Redemption, by Individual	.75
77. Certificate of Redemption, by Corporation	1.00
78. Certificate of Redemption, by Sheriff	1.00
79. Mechanic's Lien Statement, by Individual	1.00
80. Mechanic's Lien Statement, by Corporation	1.00
81. Assignment of Mechanic's Lien, by Individual	.75
82. Assignment of Mechanic's Lien, by Corporation	.75
83. Satisfaction of Mechanic's lien, by Individual	.75
84. Satisfaction of Mechanic's Lien, by Corporation	.75
85. Notice of Lis Pendens	.75
86. Notice of Lis Pendens, Foreclosure of Mechanic's Lien	1.00
87. Discharge of Notice of Lis Pendens, (Partial or Complete)	.75
88. Decree of Distribution	1.50
89. Decree of Distribution of exempt Estate	1.50
90. Decree of Descent	1.25
91. Decree of Conveyance, Pursuant to Decedent's Contract	1.25
92. Order of License to Sell Land at Private Sale	1.25
93. Order Confirming Sale made Pursuant to License	1.50

In the event that such instrument shall affect more than three lots or parcels of land and the register of deeds of the county to which it is presented for record maintains a tract index, there shall be made an additional charge for indexing such descriptions in excess of three in accordance with the provisions of Section 877, General Statutes 1923, or any act amendatory thereof. In calculating such additional charge the provisions of such law fixing additional charges for indexing the first and subsequent descriptions contained in any instrument shall apply to the

fourth and subsequent descriptions contained in any instrument on a form approved hereby; the intent hereof being that no additional charge shall be made for indexing the first three lots or parcels of land described in such instrument. (Act Apr. 20, 1931, c. 272, §4.)

**§8204-6. Standard forms established.—**

The intent of this act is to establish a standard set of printed forms which may be used in the State of Minnesota for real estate conveyancing and to fix and make uniform the fee for recording instruments drawn on such forms and for other instruments which do not conform thereto, but passage of this act shall not in any way change present rules of construction applicable to any of said instruments or to the contents thereof. (Act Apr. 20, 1931, c. 272, §5.)

See Appendix 1, preceeding index, for conveyancing forms.

**§8204-7. Minnesota Uniform Conveyancing Blanks.—**The forms herein approved and recommended for use may be referred to as "Minnesota Uniform Conveyancing Blanks (1931)." (Act Apr. 20, 1931, c. 272, §6.)

**§8204-8. Effective January 1, 1932.—**This act shall be in effect from and after January 1, 1932. (Act Apr. 20, 1931, c. 272, §7.)

**§8204-9. Uniform short form mortgage.—**

(1) In the form of this act, the blank spaces indicate where appropriate matter is to be supplied to complete the form. The words in parenthesis are no part of the form, but indicate what matter is to be supplied to complete it or indicate changes or additions that may be made in or to it. The words in parenthesis in the statutory equivalents of the form indicate what matter, used to complete the form, is to be included in such equivalents to complete them.

The use of the following short form mortgage of real property is lawful, but the use of other forms is not forbidden or invalidated:

**UNIFORM SHORT FORM MORTGAGE**

This statutory mortgage, made this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, between (give name and address), mortgagor, and (give name and address) mortgagee,

Witnesseth, that to secure the payment of (give description of indebtedness and instruments evidencing same), the mortgagor hereby mortgages to the mortgagee (give description of premises "subject to" any incumbrances thereon).

And (\_\_\_\_\_, one of) the mortgagor covenants with the mortgagee the following statutory covenants:

1. To warrant the title to the premises.
2. To pay the indebtedness as herein provided.
3. To pay all taxes.
4. To keep the buildings insured against fire for \$ \_\_\_\_\_, and against (give other hazards insured against and amount of such other insurance) for the protection of the mortgagee.

5. That the premises shall be kept in repair and no waste shall be committed.

6. That the whole of the principal sum shall become due after default, in the payment of any installment of principal or interest, or of any tax, or in the performance of any other covenant, at the option of the mortgagee.

If default be made in any payment or covenant herein, the mortgagee shall have the statutory power of sale, and on foreclosure may retain statutory costs and attorney's fees.

In witness whereof the mortgagor has duly executed this mortgage. (Or use other testimony clause. Add signatures and other formalities of execution.)

(2) Any of the covenants or the power of sale in the short form mortgage may be omitted. Additional clauses, conditions, covenants and provisions may be added.

The language of the short form mortgage shall have the meaning and effect stated in the following subdivisions of this section.

#### MEANING OF COVENANTS IN SHORT FORM MORTGAGE

(3) The expression contained in the short form mortgage "the mortgagor hereby mortgages to the mortgagee," shall be equivalent to the following:

"The mortgagor also in consideration of one dollar, paid by the mortgagee, the receipt whereof is hereby acknowledged, does hereby grant, bargain, sell, release and convey unto the mortgagee, his heirs, successors, and assigns forever (premises 'subject to' any incumbrances thereon as described in the mortgage) together with the hereditaments and appurtenances thereunto belonging or in any wise appertaining, and all the estate, rights and interests, of the mortgagor, including all homestead and dower rights and all inchoate and contingent rights, in and to said premises; to have and to hold the above granted premises unto the mortgagee, his heirs, successors, and assigns forever; Provided, that if the mortgagor, his heirs, executors or administrators, shall pay unto the mortgagee, his executors, administrators or assigns, the said sum of money mentioned in said (instruments evidencing indebtedness) and the interest thereon, at the time and in the manner aforesaid, and shall keep and perform each and every covenant herein contained on the part of the mortgagor to be kept and performed, that then this mortgage, and the estate hereby granted, shall cease, determine and become void."

(4) The respective statutory covenants contained in said mortgage shall have the following equivalents:

I. Covenant 1 is equivalent to:—"That the mortgagor is lawfully seized of the premises; that he has good right to mortgage the same; that the same are free from all encumbrances except as above stated; and that the mortgagor will warrant and defend the title to the same against all lawful claims."

II. Covenant 2 is equivalent to:—"That the mortgagor will pay the principal sum of

money secured by this mortgage, and also the interest thereon as herein provided, and also, in case the mortgage is foreclosed by suit, the costs and expenses of the foreclosure, including maximum statutory attorney's fees, which shall be allowed out of the proceeds of the sale."

III. Covenant 3 is equivalent to:—"That until the indebtedness hereby secured is fully paid, the mortgagor will pay all taxes, assessments, and other governmental levies which may be assessed against or become liens on the premises, before any penalty, interest or other charge accrues, and in default thereof the mortgagee may pay the same, and the mortgagor will repay the same forthwith with interest at the mortgage rate, and the same shall become a part of the debt secured by the mortgage."

IV. Covenant 4 is equivalent to:—"That the mortgagor will, during all the time until the indebtedness secured by the mortgage is fully paid, keep the buildings on the premises insured against loss or damage by fire, to the amount of (the sum specified in mortgage), and against loss or damage by (any other hazards specified) to the amount of (sums specified therefore), and in a company to be approved by the mortgagee, and will assign and deliver the policies of such insurance to the mortgagee so and in such manner and form that he shall at all times, until the full payment of said indebtedness, have and hold the said policies as a collateral and further security for the payment of said indebtedness, or at the option of the mortgagee will make such policies payable in case of loss to the mortgagee as his interest may appear and will deposit them with the mortgagee, and in default of so doing, that the mortgagee may make such insurance from year to year, or for one or more years at a time, and pay the premiums therefor, and that the mortgagor will forthwith repay to the mortgagee the same, with interest at the mortgage rate, and that the same shall become a part of the debt secured by the mortgage in like manner as the principal sum. The mortgagee may retain any moneys received by him on the policies, but the same shall apply in part payment of the mortgage."

V. Covenant 5 is equivalent to:—"That the mortgagor will at all times keep the premises in good repair and suffer and commit no waste thereon, and that no buildings shall be removed or demolished without the consent of the mortgagee."

VI. Covenant 6 is equivalent to:—"That should any default be made in the payment of any installments of principal or any part thereof, or in the payment of any interest or any part thereof, on any day whereon the same is made payable, or in the payment of any tax, assessment, or other governmental levy, as herein provided, or should any other default be made in any of the covenants of this mortgage, then at any time thereafter while any such default continues, the mortgagee may, at his option and without notice, declare the whole sum secured by the mortgage immediately due and payable, and thereupon the whole sum including accrued interest, secured by the mortgage, shall im-

mediately become and be due and payable.”

(5) The statutory power of sale clause contained in said mortgage immediately following covenant 6, shall be equivalent to the following:

“If default be made in the payment of the principal or interest or any part thereof, or of taxes, assessments, insurance premiums, or any other sum, when the same becomes due as herein provided, the mortgagor hereby authorizes and empowers the mortgagee forthwith to foreclose this mortgage, and to sell the mortgaged premises at public auction according to the statute in such case provided, and to apply the proceeds of the sale to pay all amounts then due on the mortgage, including principal, interest, and the amount of any taxes, assessments and insurance premiums and any other sum which may then be due to the mortgagee, and also to pay all costs and expenses of such foreclosure sale, including maximum statutory attorney's fees, which costs, expenses and fees the mortgagor agrees to pay.”

(6) All the obligations of the mortgagor as set forth in this section shall be construed as applying to his heirs, executors and administrators or successors; and all the rights and powers of the mortgagee shall inure for the benefit of and may be exercised by his executors, administrators, successors or assigns.

(7) The following covenant may be added to the covenants of the short form mortgage:—“7. To pay principal and interest on prior mortgages.” When so added it is equivalent to:—“That until the indebtedness hereby secured is fully paid, the mortgagor will pay when due, whether by acceleration or otherwise all interest and principal and other sums owing to the mortgagee therein on any mortgage which is a lien on the premises prior to this mortgage, and in default of so paying all such interest and principal and other sums, the mortgagee herein may pay the same, and the mortgagor will forthwith repay the same with interest at the rate of this mortgage, and the same shall become a part of the debt secured by this mortgage in like manner as the principal sum.” (Act Apr. 18, 1931, c. 204, §1.)

See Conveyancing Forms, in Appendix 1, preceding index in this volume.

**§8204-10. Interpretation and construction.**—This act shall be so interpreted and construed as to effectuate its general purpose to make uniform the law of those states which enact it. (Act Apr. 18, 1931, c. 204, §2.)

**§8204-11. May be cited as the Uniform Short Form Mortgage Act.**—This act may be cited as the Uniform Short Form Mortgage Act. (Act Apr. 18, 1931, c. 204, §3.)

#### §8217. Requisites to entitle to record.

Register of Deeds is required to accept for record a lease to real estate for a term of less than three years, if properly witnessed and acknowledged. Op. Atty. Gen., May 6, 1931.

**§8221-1. Affidavits as evidence.**—That any affidavit heretofore or hereafter duly sworn to before any officer or person authorized to administer an oath under the laws of this

state, relating to the identification, the marital status or relation, the death or the time of death, of any person who is a party to any recorded deed of conveyance, mortgage, satisfaction of mortgage, or other instrument affecting the title to real estate, shall be recordable in the office of the register of deeds where such deed, mortgage, satisfaction, or other instrument is recorded. (Act Apr. 18, 1931, c. 209, §1.)

**§8221-2. Must be recorded.**—Any such affidavit so recorded, or a certified copy of the record thereof, shall be admissible as evidence in court in any action involving the deed, mortgage, satisfaction, or other instrument to which it relates, or the title to the real estate affected by such instrument, and shall be prima facie evidence of the facts stated therein in reference to such identity, marital status or relation, death or time of death. (Act Apr. 18, 1931, c. 209, §2.)

#### §8224. Deeds, etc., affecting title to railroad lands.

Gen. St. 1878, c. 34, §§71-73, held not to render the record of a railroad mortgage applicable to after-acquired property. 33F(2d)512.

#### §8225. Record deemed notice—Exception.

**7. Notice of extrinsic facts.**—One taking a mortgage from the record title owner in possession has not the burden of making inquiries as to the equities of one owning a recorded mortgage executed by a former owner after he has parted with title. 172M578, 215NW940.

**8. Notice to whom.**—This section is not applicable where payment is made to a person other than the original mortgagee, and who is not the owner of the mortgage, and the mortgagor does not understand just what person is the owner of the mortgage. 172M433, 215NW 842.

**10. Exception of assignments of mortgages.**—A payment by mortgagor to mortgagee upon the principal in good faith without notice or knowledge of a recorded assignment of the mortgage, reduces the lien of the mortgage by the amount so paid, following *Johnson v. Carpenter*, 7 Minn. 176. 176M287, 223NW148.

Grantee or assignee of mortgagor subsequent to recording of assignment of the mortgage has constructive notice of a previously recorded assignment of the mortgage. 176M287, 223NW148.

Payment of mortgage debt by the mortgagor to mortgagee, without notice of its prior assignment, though there is such assignment to a good faith purchaser of record at the time, discharges the mortgage. *Rea v. K.*, 235NW910. See Dun. Dig. 6243(94), 8298.

#### §8226. Recording act—Unrecorded conveyance void.

##### 1. In general.

Priority as between mortgages, trust deeds, mechanics' liens, etc. 171M445, 214NW503. See also note under §8494.

##### 4. What conveyances must be recorded.

When a person contracts in reference to real estate, an assignment of a mortgage thereon is governed by the recording act. 176M18, 222NW 509.

##### 7. Who protected.

An attachment against one who has no record title or interest in the land is not preferred or benefited by this law. 173M225, 217NW136.

Unrecorded conveyances of which an attaching creditor has actual notice or knowledge at the time his attachment is levied are not invalidated by the recording law. 173M225, 217NW136.

Independent of the recording law the rights of attachment and judgment creditors are precisely as they were at common law. 173M225, 217NW136.

The Torrens Law intends that all titles registered thereunder shall be free from all unregistered rights or claims except those specifically named, and unregistered deeds or contracts do not affect such titles nor create any interest in the land. 178M55, 226NW201.

The act abrogates the doctrine of constructive notice, but as to matters noted on the certificate of title, but not the effect to be given to actual notice of unregistered conveyances. 178M55, 226 NW201.

Possession is not notice of rights held or claimed by the occupant. 178M55, 226NW201.

Attachments and judgments properly registered take precedence over unregistered conveyances of which the creditor had no actual notice. 178M55, 226NW201.

Possession of real estate is prima facie evidence of title and is notice of whatever rights the possessor has which would be disclosed upon reasonable inquiry. *Farmers' State Bk. of Eyota v. C.*, 234NW320. See Dun. Dig. 7232.

#### 9. Good faith—Notice.

One taking deed with knowledge of dispute as to ownership was not an innocent purchaser. 181M458, 233NW20. See Dun. Dig. 10073.

It was competent as characterizing the father's possession and plaintiff's good faith to receive in evidence a writing made by the father transferring contract to secure a debt at a time subsequent to the date of the contract held by the sons. *Farmers' State Bk. of Eyota v. C.*, 234NW320. See Dun. Dig. 7232.

#### 12. Judgments and attachments.

A garnishment is not an attachment within the meaning of §8226, which has reference to real estate only. 176M18, 222NW509.

#### 18. Fraud on holder of unrecorded deed.

The holder of a prior unrecorded mortgage held not liable in damages for loss to a subsequent execution purchaser resulting from an assignment of the mortgage to a bona fide purchaser. 172M444, 216NW243.

**§8226-1. Certain instruments must be recorded.**—Whenever any instrument, otherwise legal, affecting the title to real estate situate in this state, granting any interest therein to or evidencing any lien thereon in favor of any person, as trustee, shall be recorded in the office of the register of deeds, or filed in the office of the registrar of titles, of the county in which such real estate is situate, and the powers of such trustee and the beneficiary of such trust are not set forth

in said instrument, expressly, or by reference to an instrument so recorded or filed, such designation of such grantee, as trustee, may be disregarded, and shall not be deemed to give notice to any person whatsoever, of the rights of any beneficiary under such trust in said real estate unless and until an instrument defining, or conferring such powers of such trustee and designating the beneficiary thereunder, with a certificate attached executed by the trustee in the same manner as deeds are required to be executed by the laws of this state describing such instrument so granting an interest or evidencing a lien and stating that the same is held subject to the provisions of such trust, shall be so recorded or filed after such recording or filing of such instrument granting said interest in or evidencing such lien on said real estate. (Act Apr. 24, 1929, c. 318, §1.)

#### DECISIONS RELATING TO REAL ESTATE BROKERS

##### Compensation.

Verdict for broker on issue of fraud in obtaining signature to commission contract for sale of land sustained. *Stead v. E.*, 234NW678. See Dun. Dig. 3839.

Although plaintiff did not have the exclusive right to sell the farm, his exclusive agency contract made defendant liable to pay commission to plaintiff, if a sale was made by defendant or any other person. *Stead v. E.*, 234NW678. See Dun. Dig. 1141.

##### —Procuring cause of contract.

A real estate broker, having no exclusive agency to sell or find a purchaser for real property, in order to be entitled to a commission, must show that he was the procuring or efficient cause of a sale for which he claims commission. *Dorgeloh v. M.*, 236NW325. See Dun. Dig. 1149(68).

Evidence held to sustain finding that defendant agreed to compensate plaintiff for procuring a sale of real estate and that plaintiff did so procure it. *Johnson v. M.*, 237NW22. See Dun. Dig. 1161(27).

##### —Transaction completed by principal.

Where a broker abandoned negotiations for sale of land, he was not entitled to a commission where principal afterwards sold to his prospect. *Dorgeloh v. M.*, 236NW325. See Dun. Dig. 1149(68).

## CHAPTER 64

### Plats

#### §8236. Platting of land—Donations.

After revocation and abandonment, a conveyance by the plat of blocks or lots abutting the street conveyed the land to the center thereof. *Doyle v. B.*, 235NW18. See Dun. Dig. 1059, 2653.

#### §8237. Survey and plat—Monument—Rivers, etc.

The finding that the plat of a town site, which contained no designation of a monument from which future surveys could be made, conformed to the statute, is not sustained. *Doyle v. B.*, 236NW18. See Dun. Dig. 2634(82).

#### §8238. Dedication — Certification — Approval—Etc.

Even though the plat did not conform to c. 29, Gen. Stat. 1866, it effected a common-law dedication to the public of the streets and alleys thereon designated. *Doyle v. B.*, 235NW18. See Dun. Dig. 2646(16), 2652(33).

#### §8239-4. Plats corrected and legalized.—

That in all cases where the plats or what purport to be plats of any towns or cities in this state of additions to or subdivisions thereof, and plats or parcels of land situated outside of any incorporated city, town or village, or copies thereof, fail to identify or show correctly, upon their face, the tract of land covered or intended to be covered thereby and the said property so platted was owned by and platted by a municipality, the surveyors, or one of them, who laid out or surveyed the same, may make or execute such certificate or the governing body of said municipality may, by resolution, authorize the Mayor and the City Clerk, together with the engineer or surveyor of said municipality, if there be one, within one year from the passage of this act to make and file in the