

2022 MLTA Fall Education Seminar
Doma Title Insurance, Inc.
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The History of Land Titles and the U.S. Land Title System

How did the United States move from ownership of land by the King of England to the current exclusive ownership of real property? The story takes 200 years to unfold. The United States has a land title system that is the envy of the world, but it didn't start out that way. Exclusive ownership of real property was a concept introduced in the 17th century and carried to the New World by the explorers and colonists who settled here. Take a journey to understand the different types of land ownership in the world and compare how our system differs from them. This course will also discuss the various laws, acts of Congress and processes that increased the size of the United States from 13 original colonies to the borders of today.

Course Outline – (1 hour)

1. Different kinds of real property ownership in the world
 - a. The feudal system and the conversion to private ownership
 - b. The Serf system and move to communist ownership types
 - c. The clan/family system and how that evolved in eastern cultures

2. The American system
 - a. 13-original colonies
 - b. Treaty of Paris, 1783
 - c. Land Act of 1785
 - d. Louisiana Purchase, 1803
 - e. Conversion of the indigenous peoples to private exclusive ownership of land
 - f. Allodial tenure
 - g. The congressional township and rectangle surveys

3. The invention of the mortgage
 - a. Where does the idea of a “mortgage” come from?
 - b. Different applications of mortgages in America
 - i. What can be mortgaged?
4. Invention of Title Insurance, 1876
 - a. Watson vs. Muirhead
5. The secondary mortgage market
6. Registered land or Torrens systems
 - a. Blockchain?
7. Land system in the 21st century
8. Questions and Answers