

Parcel Register Quick Reference

WHAT IT IS

Single-property abstract from POLARIS (Ontario's land registration database). Shows current ownership and every active instrument on title.

Not a full title search. The parcel register is the index. A title search adds instrument images and registered plans.

WHERE TO GET ONE

- ▶ **Teraview** — professional platform (lawyers, regular users)
- ▶ **ONLAND** — onland.ca, self-service, pay per search
- ▶ **GeoWarehouse** — through real estate board membership
- ▶ **PurView** — Teranet product for brokers, AVM + competitor data

PIN STRUCTURE

9 digits, hyphenated:

25050-1111

5 digits block number

4 digits parcel number within block

BROKER READING ORDER

- ▶ **1.** Date stamp current?
- ▶ **2.** PIN and address match?
- ▶ **3.** Estate/Qualifier (LT or LT+?)
- ▶ **4.** Owners match the application?
- ▶ **5.** Active charges + priority order
- ▶ **6.** Recent transfers (last 12 mo)?
- ▶ **7.** Notices and cautions?

ESTATE/QUALIFIER TYPES

LT Land Titles Absolute

Perfect title. Government-guaranteed ownership and encumbrances.

LTCQ Land Titles Conversion Qualified

Converted from Registry Act. Subject to s. 44(1) Land Titles Act: pre-conversion possession, prescription, boundaries can still apply.

LT+ Land Titles Absolute Plus

LTCQ upgraded for subdivision or condominium registration.

RARE Possessory / Leasehold

Possessory: unproven length-of-possession claim. Leasehold: long-term registered lease. Refer to a lawyer.

LEGAL DESCRIPTION SHORTHAND

S/T Subject To — easements or rights affecting the property (e.g. shared driveway, hydro easement)

T/W Together With — rights the property benefits from

LT Lot **PL Plan** **CON Concession**

OWNERSHIP TYPES

Joint Tenants — co-owners with right of survivorship. Common for spouses. On death, share passes automatically.

Tenants in Common — each owns a defined share. No survivorship; share passes by will.

Sole Owner — one registered owner.

INSTRUMENT COLUMN GUIDE

Reg # — unique identifier (use to pull the instrument image)

Date — when registered (chronology matters)

Type — what kind of document

Parties From — gives up the interest

Parties To — receives the interest

Amount — for a Charge, principal at registration (not current balance)

TIP Tick "**include deleted instruments**" at search time to see discharged charges and other historical items. The default printout filters them out.

READING A CHARGE

FROM Mortgagor = the borrower

TO Mortgagee = the lender

\$ Original principal, not current balance. Get payout statement from lender.

SCT Standard Charge Terms file number reference; tells you the form of mortgage.

RED FLAGS

- ▶ Transfer in last 6-12 months at unusual price
- ▶ Multiple active charges (count them)
- ▶ **Construction lien** — priority over later charges
- ▶ Undischarged old mortgage that should be gone
- ▶ Notice or caution with pending claim
- ▶ LTCQ with boundary or possession hints
- ▶ Name on title not on the application

WHAT IT DOES NOT TELL YOU

- ▶ Property's market value (need appraisal/AVM)
- ▶ Current mortgage balance (need payout statement)
- ▶ Pending instruments (registration lag)
- ▶ Municipal tax arrears (lawyer's search picks these up)
- ▶ Replacement for title insurance (it isn't)

Sample Parcel Register: Annotated Walkthrough

PARCEL REGISTER (ABBREVIATED)

Generated: 2026-05-20

LAND REGISTRY OFFICE #80 | CITY OF TORONTO

1 PROPERTY IDENTIFIER (PIN)

21345-0789 (LT)

2 PROPERTY DESCRIPTION

123 MAPLE STREET, TORONTO
 LT 15, PL 3456 TORONTO; S/T EASEMENT IN AT2987654;
 CITY OF TORONTO

3 ESTATE / QUALIFIER

FEE SIMPLE LT CONVERSION QUALIFIED
 DATE OF CONVERSION TO LAND TITLES: 2001-03-22

4 OWNERS' NAMES | CAPACITY | SHARE

SMITH, JOHN ALAN | JOINT TENANTS
 SMITH, MARY LOUISE | JOINT TENANTS

REGISTERED INSTRUMENTS (MOST RECENT FIRST)

Reg. Num.	Date	Type	Parties From / To	Amount
5	2024-03-15	CHARGE	FROM: SMITH, J.A. & SMITH, M.L. TO: ROYAL BANK OF CANADA	\$480,000
6	2024-03-15	DISCHARGE	FROM: TD BANK TO: SMITH, J.A. & SMITH, M.L. <i>(releases AT4321987)</i>	—
7	2019-06-22	CHARGE	FROM: SMITH, J.A. & SMITH, M.L. TO: TD BANK	\$385,000
8	2019-06-22	TRANSFER	FROM: DOE, JANE TO: SMITH, J.A. & SMITH, M.L.	\$625,000
9	2010-09-14	NOTICE	FROM: HYDRO ONE NETWORKS INC. TO: VARIOUS	—
AT2876543	2010-04-30	TRANSFER	FROM: THOMPSON, R. TO: DOE, JANE	\$420,000

1 PIN

Property Identification Number. 5-digit block + 4-digit parcel. "(LT)" suffix indicates Land Titles system.

2 Property Description

Address plus legal description: Lot 15, Plan 3456. **S/T EASEMENT IN AT2987654** means subject to the easement registered as instrument AT2987654 (see line 9 below). Always check what's been carved out.

3 Estate/Qualifier + Conversion Date

"Fee Simple LT Conversion Qualified" = **LTCQ**. Converted from old Registry Act on 2001-03-22 (date shown below qualifier). Title subject to s. 44(1) of Land Titles Act: possessory claims and historical boundary issues can still apply. Most LTCQ properties fund without issue.

4 Owners and Capacity

Both Smiths on title as **Joint Tenants**. If your application only lists John, you need Mary on the application or a Spousal Consent. Verify names match exactly.

5 Active Charge

Current RBC mortgage. **FROM** = the Smiths (mortgagors / borrowers). **TO** = RBC (mortgagee / lender). \$480,000 is the original principal, not the current balance.

6 Discharge of Charge

Registered same day as the new RBC charge: this is a refinance. The discharge releases the old TD mortgage (instrument AT4321987). Without this, both charges would still be on title.

7 Discharged Charge

The old TD mortgage, now released. Shows here because this register was pulled with "**include deleted instruments**" selected. The default printout filters discharged items out.

8 Transfer (Purchase)

2019 sale from Jane Doe to the Smiths for \$625,000. Use this as historical context for current value, but pull comparables for a real valuation.

9 Notice (Easement)

Hydro One easement registered in 2010. Referenced in the property description as "S/T EASEMENT IN AT2987654." Worth knowing about; rarely a deal-killer.