Real estate transactions

This page and its sub-pages contain institutional knowledge pertaining to real estate transactions. This knowledge pertains to the land titles system and to the registry system–both of which remain active in Ontario.

Index

- title-search
  - chain-of-title
  - land-titles-act
  - planning-act
  - registry-act
  - registry-search
- lawyer-done-deal
- mortgages
- orea-forms
- registry
- templates

Land registry offices

Ontario's land registry offices are classified by county, with each assigned a number. Documents must be submitted to the appropriate LRO, which may require a search to determine which LRO receives documents for a particular location. Teraview provides a free cross-reference search.

Key legislation

Any lawyer or clerk practising in the field of real estate transactions should be aware of the legislation that may apply to a transaction. This legislation includes the various statutes that define how other professionals are expected to act in the course of a real estate transaction.

All regulations enacted under these acts may be relevant, and a lawyer or clerk consulting any of these acts should familiarize themselves with the regulations created pursuant to these acts.

Base legislation

- Land Titles Act, RSO 1990, c L.5
- Registry Act, RSO 1990, c R.20
- Conveyancing and Law of Property Act, RSO 1990, c C.34
- Statute of Frauds, RSO 1990, c S.19
- Fraudulent Conveyances Act, RSO 1990, c F.29
- Land Transfer Tax Act, R.S.O. 1990, c L.6

- Vendors and Purchasers Act, R.S.O. 1990, c V.2
- Assignments and Preferences Act, RSO 1990, c A.33

Specialized types of property

- Beds of Navigable Waters Act, RSO 1990, c B.4
- Canadian Navigable Waters Act, RSC 1985, c N-22
- Condominium Act, 1998, SO 1998, c 19
- Co-operative Corporations Act, RSO 1990, c C.35
- Residential Tenancies Act, 2006, SO 2006, c 17
- Public Lands Act, RSO 1990, c P.43

Mortgages

- Bills of Exchange Act, RSC 1985, c B-4
- Interest Act, RSC 1985, c I-15
- Mortgage Brokerages, Lenders and Administrators Act, 2006, SO 2006, c 29
- Mortgages Act, RSO 1990, c M.40
- Unconscionable Transactions Relief Act, RSO 1990, c U.2

Division of property

- Line Fences Act, RSO 1990, c L.17
- Partition Act, RSO 1990, c P.4
- Planning Act, RSO 1990, c P.13
- Road Access Act, RSO 1990, c R.34
- Surveys Act, RSO 1990, c S.30
- Tile Drainage Act, RSO 1990, c T.8

Government intervention in property

- Execution Act, RSO 1990, c E.24
- Expropriations Act, RSO 1990, c E.26
- Municipal Act, 2001, SO 2001, c 25
- Public Transportation and Highway Improvement Act, RSO 1990, c P.50

Construction issues and disputes

- Construction Act, RSO 1990, c C.30
- Ontario New Home Warranties Plan Act, RSO 1990, c O.31
- Personal Property Security Act, RSO 1990, c P.10

Real estate lookup

- ONLand document search

- CAO condominium registry search

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