



Part of rebuilding New Orleans caused residents often to be challenged with the task of tracing home titles back potentially hundreds of years.

With a community rich with history stretching back over two centuries, houses have been passed along through generations of family, sometimes making it quite difficult to establish ownership.

A New Orleans lawyer sought an FHA loan for a client. He was told the loan would be granted if he could prove satisfactory title to a parcel of property being offered as collateral. The title to the property dated back to 1803, which took the lawyer three months to track down. After sending the information to the FHA, he received the following reply.

## Actual reply from FHA

Upon review of your letter adjoining your client's loan application, we note that the request is supported by an Abstract of Title.

While we compliment the able manner in which you have prepared and presented the application, we must point out that you have only cleared title to the proposed collateral property back to 1803.

Before final approval can be accorded, it will be necessary to clear the title back to its origin.

## Actual response from the annoyed lawyer

Your letter regarding title in Case No.189156 has been received.

I note that you wish to have title extended further than the 206 years covered by the present application.

I was unaware that any educated person in this country, particularly those working in the property area, would not know that Louisiana was purchased by the United States from France in 1803, the year of origin identified in our application.

For the edification of uninformed FHA bureaucrats, the title to the land prior to U.S. Ownership was obtained from France, which had acquired it by Right of Conquest from Spain.

The land came into the possession of Spain by Right of Discovery made in the year 1492 by a sea captain named Christopher Columbus, who had been granted the privilege of seeking a new route to India by the Spanish monarch, Queen Isabella.

The good Queen Isabella, being a pious woman and almost as careful about titles as the FHA, took the precaution of securing the blessing of the Pope before she sold her jewels to finance Columbus' expedition.

Now the Pope, as I'm sure you may know, is the emissary of Jesus Christ, the Son of God, and God, it is commonly accepted, created this world. Therefore, I believe it is safe to presume that God also made that part of the world called Louisiana.

God, therefore, would be the owner of origin and His origins date back to before the beginning of time, the world as we know it, and the FHA. I hope you find God's original claim to be satisfactory.

Now, may we have our damn loan?

The loan was immediately approved!

## **Court Boxes**

The Law Society provides Court Boxes at the Supreme Court in Darwin and the Court House in Alice Springs. Annual rental is \$385 (inc. GST) for government departments and \$192.50 (inc. GST) for sole practitioners or per partner for firms (to a maximum of \$1,925 inc. GST). Court boxes are billed annually in advance or pro-rata for the remainder of the year at the time the court box is rented. Replacement keys are available from the Society at a cost of \$11 (including GST).