

(RANKING OF ADJUDGERS AND APPRISERS.)

No 24.

Posterior apprisings do not rank *pari passu* among themselves; but are preferable according to their dates.

1675. July 12. DAVID BOYD *against* ROBERT MALLOCH.

In a pursuit at David Boyd's instance, as having right to a comprising of the liferent of the Lady Barefoot, and led at the instance of George Grahame against Robert Malloch, as having right to several comprisings led against the said Lady's liferent; it being found, that the first comprising, which was two years before Bailie Boyd's, being satisfied by intromission, the defender might count and reckon, and make payment of his intromission, by virtue of a second apprising, as being posterior to the pursuer's:—It was *alleged* for the defender, That he ought to be preferred, at least, ought only to account for the half of his intromission; because, albeit his comprising was posterior in date, yet it was first allowed by a deliverance, and so was the first complete right; and albeit this should not be sustained; yet it being dated within a month of the pursuer's comprising, by the act of Parliament, they ought to come in *pari passu*, being within year and day.—It was *replied*, That the leading of the comprising, and the subscribing thereof by the judge and clerk, makes the same complete; and albeit the allowance thereof be posterior to the defender's allowance in the comprising, it operates nothing to derogate from the priority, according to the date; neither can the defender's apprising, as being within year and day, come in *pari passu*; because, by the last act of Parliament, that privilege is only granted to all comprisings led within year and day of the first effectual comprising by infestment, which being the defender's first comprising, which is satisfied by intromission, and which is two years before both the comprisings now in question, they ought to take effect without regard to the act of Parliament, according to their priority and date.—THE LORDS did repel the defence, and preferred David Boyd; and found, That the allowances of comprisings, by the Lords' deliverance, were not necessary nor essential to the completing thereof; seeing, if it carry only a reversion to redeem a prior comprising, there needs no deliverance, which is only necessary for obtaining letters to charge the superior to infest; and likewise they found, That the privilege of comprisers to come in *pari passu*, can only be craved where they are within year and day of the first effectual comprising; but if that be purged by the common debtor, as extinct by intromission, then all other comprisings, which are after year and day, are preferable according to their dates, and law and custom before the act of Parliament.

Fol. Dic. v. 1. p. 18. Gosford, MS. No 789.

1756. January 27. RANKING of the CREDITORS on the Estate of Tulloch.

No 25.

Adjudgers without year

In the year 1736, Margaret Bayne, a creditor of Bayne of Tulloch, adjudged his lands of Tulloch, and was infest in April 1740.

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From July 1745 till November 1747, four other adjudications were deduced ; but no infeftment followed on them.

In December 1747, the trustees of Andrew Drummond adjudged the fame estate, and on their adjudication were infeft.

In the ranking of the creditors, on a judicial sale of the lands of Tulloch, it was allowed that Margaret Bayne was the preferable creditor ; but a dispute arose for the next preference, betwixt the four next adjudgers and the trustees of Drummond.

The question came to be, Whether in adjudications, without year and day of the first effectual one, the next adjudgers not infeft, or adjudgers after them being infeft, ought to be preferred ?

Pleaded for the adjudgers infeft : The effect of the first adjudication and infeftment is not to denude the debtor of the property of the lands under redemption, but only to give the creditor a *pignus prætorium*, or right in security : An adjudication creates not a transfer of the property, but only an incumbrance on it ; consequently one cannot be fully divested but by infeftment ; and therefore the last adjudgers first infeft must be preferred.

The general rule of the law of Scotland is, That in land-rents which are completed by infeftment, the first infeftment is preferable, even where the disponent himself has only a personal right to the lands, and may appear to have been denuded of that personal right by his disposition ; yet his last disponent last infeft is preferred to his first disponent not infeft : In adjudications, which are only legal dispositions, the same rule should take place.

Pleaded for the adjudgers not infeft : An adjudication is not a *pignus prætorium* ; on the contrary, in its origin in the statutes of Alexander II. and James III. it was simply a sale at a price, under a faculty of redemption, competent to the debtor within seven years.

In consequence of this, the debtor being denuded of his right to his lands, in favour of the first adjudger, by charter and sasine, and nothing remaining with him but a right of reversion, this right of reversion is carried by a second adjudication, as effectually without infeftment as with it.

When a debtor is denuded of a part of his lands by infeftment upon a proper wadset, the right of reversion, which remains with him, is fully carried by adjudication without infeftment ; adjudications are legal conveyances under reversion. The same rules, then, which apply to the reversion of other redeemable sales, or wadset rights, apply to them.

The argument for the adjudgers not infeft, is strengthened by expediency : For if every creditor without the year was obliged to take a new infeftment from the superior, to prevent his being cut out by the subsequent diligence of other creditors, the burden upon creditors would be increased, and their fund of payment lessened.

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'THE LORDS preferred the simple adjudications without infestment, according to their dates, notwithstanding the infestment upon the adjudication at the instance of Drummond's trustees.'

Reporter, *Kames*. For the Trustees, *Lockhart*. Alt. *Ferguson*. Clerk, *Kirkpatrick*.
Fol. Dic. v. 3. p. 14. Fac. Col. No 180. p. 267.

* * * In Lord Kames's Select Decisions, the case is mentioned thus :

IN the year 1736, an adjudication was deduced of the estate of Tulloch, for the accumulate sum of L. 9000 Scots; upon which Kenneth M'Kenzie of Seaforth obtained charter and sasine in the year 1744. This was admitted to be the preferable adjudication. None were led within year and day, nor for several years after. The second adjudication is dated the 20th July 1745; after which, four follow in the year 1747, one in July, two in November, and one in December. The last mentioned adjudication was for a great sum due to Mr Andrew Drummond banker in London, who being the latest, found it necessary to proceed to complete his adjudication by infestment.

These diligences being all produced in the ranking of the creditors of Tulloch, there was no opposition made to the preference of Seaforth's adjudication, which was acknowledged to be the first effectual adjudication, and no other within year and day. The other adjudications, being without year and day, did not come under the regulation of the act 1661, ranking adjudications *pari passu* which are within year and day of the first effectual. It was admitted on all hands, that the ranking of these adjudications must proceed upon the principles of the common law, as if the act 1661 had not been made; and the question was, What must be the rule of preference? Mr Andrew Drummond pleaded a preference upon his infestment, none of the other adjudgers being infest. They, on the other hand, insisted for a preference, each of them according to their dates, upon this ground, That an adjudication is a judicial sale under reversion: That Tulloch accordingly was denuded of his property, which was effectually conveyed to M'Kenzie of Seaforth the first adjudger, who was infest: That nothing remained with the debtor but a personal reversion, which was effectually carried by the second adjudication, without necessity of infestment, and indeed without possibility of infestment; because a personal reversion, which is the subject carried by the adjudication, admits not of infestment. Following out the same train, the third adjudication carries nothing but the reversion of the second, and so on. In this view, the infestment taken by Mr Andrew Drummond is altogether inept; and the whole adjudications engaged in the present competition must be preferred each of them according to their dates.

To this reasoning it was *answered* for Mr Drummond, That an apprising, which was originally a judicial sale under redemption, was, by act 6, Parl. 1621,

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degraded to be a judicial security. By intromission during the legal, with as much as satisfies first the interest and then the capital, an apprising is, by this statute, declared extinguished *ipso facto*; which is agreeable to the nature of a judicial security, but inconsistent with a sale under redemption. Accordingly, from the period of this statute, when an apprising or an adjudication is found satisfied by voluntary payment, or by intromission with the rents, it is not found necessary that the land should be re-disposed to the debtor, nor that the debtor, upon his right of reversion, should use an order of redemption.

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It may be true that our later writers, carelessly using the language of the old law, talk sometimes of the reversion of an apprising, and that posterior apprisings require not infeftment, because they carry only a right of reversion. Lord Stair, in particular, sometimes expresses himself in this manner. But he talks a very different language where it is his professed purpose to explain the nature of an apprising. He says, in the clearest terms, b. 3. tit. 2. § 38. of his Institutes, 'That apprising is but a legal diligence for security of the sum, which ceasing, it falleth without other solemnity, and the debtor's own infeftment stands valid without renovation; with which the infeftment upon the apprising stood but as a parallel right for security.'

It was *replied* for the other adjudgers, That it was not the intention of the act 1621 to alter the nature of an apprising; but merely upon a principle of equity, to oblige apprisers to account for intromissions, who, grasping at exorbitant advantages, were in use to apprise the debtor's whole lands, without regarding the disproportion betwixt the debt and the subject attached for payment. There is not the least insinuation in the act, that it was the intention of the legislature to introduce a new species of apprisings; and what is done by the act is consistent with their nature as a judicial sale. A proper wadset held of the superior is, in the strictest sense, a sale under reversion; and when the lands are redeemed, a new infeftment is necessary to reinstate the reverser in his property. At the same time, if a creditor, grasping at exorbitant profit, wrests from his debtor a proper wadset, with rigorous and usurious clauses; such wadset will be considered as improper, and a right in security only, which will be extinguishable by intromission, without putting the reverser under a necessity to take a new infeftment. The case is much the same with an apprising or adjudication where there is no proportion betwixt the debt and the subject attached. Every diligence of this kind will so far be considered as a right in security only, that it will be extinguished by intromission, and put the debtor under no necessity to take a new infeftment. But however disproportioned the debt may be to the subject, yet if the creditor, wanting no exorbitant profits, abstain from the possession, ready every hour within the legal to take the sum due to him; he is in that case entitled to use his adjudication as a judicial sale, and to lay hold of the property after the legal is expired. One thing is certain, that the act 1621 applies not to this case, but solely to the case of intromission. And therefore, without dipping so far into the argument as is done.

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No 25. above, it may be justly argued, that supposing, that by the force of the act 1621, intromission converts an adjudication into a right in security, it by no means follows, that an adjudication must be a right in security where there is no intromission.

“ THE LORDS were generally of opinion, That the nature of an apprising was not altered by the act 1621, especially where there is no possession, as in the present case; that after Seaforth was infeft upon his adjudication, nothing remained with Tulloch the debtor, but a personal reversion, which is not capable of infeftment; and upon this precise ground the competing adjudications were ranked according to their dates; and consequently Mr Drummond’s adjudication *ultimo loco*, though infeftment was taken upon it.”

This is one of those intricate points which are not yet finally adjusted upon principles of law or utility; and where, of consequence, the Court leans sometimes to one side, and sometimes to another, according to the equity of the particular case in which this point happens to be disputed. In the present case, every collateral consideration inclined the Court to the judgment that was given. An argument, from expediency, moved them not a little; namely, the hardship of obliging every adjudger without year and day of the first effectual one to take infeftment; hard upon the creditors, and ruinous to the debtor. And it moved them also, that after the estate is totally exhausted by adjudications, it should be in the power of a creditor for a great sum, coming long after the rest, to sweep the stakes merely by taking infeftment. I am apt to believe, that had the favour lain on the other side, the Court would have been more divided about the present point. And indeed, after all that is set forth above, many difficulties occur to me; one of which I shall state, because, as far as I can see, it appears unfurmoutable. An adjudger takes infeftment, but forbears intromission, waiting patiently for his payment. The debtor at last finds credit, and makes payment within the legal. *Quæritur*, Is it necessary that he should have a disposition of land from the adjudger, in order to be again infeft by the superior? Upon the prevailing argument, this is indispensibly necessary; for one infeftment of property cannot be taken away, but by another infeftment of the same kind. Yet I venture to affirm, that such a thing is not dreamed of in our practice. We require no more solemnity in extinguishing an adjudication with infeftment, than in extinguishing an infeftment merely for security.

However this be, I close the present subject with the following remark. Here a rule is established for ranking adjudgers without year and day, where infeftment happens to be expedite upon the first effectual adjudication. But what if the leading adjudication be made the first effectual by a charge against the superior without infeftment? This alters the case totally; because, upon this supposition, the debtor remains proprietor, and his infeftment stands good. It appears to me, that if this had been the present case, Mr Andrew Drummond, who stood

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infest upon his adjudication, must have been preferred to his competitors, none of whom were infest.

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Select Dec. No 99. p. 136.

1679. November 7. STRAITON against BELL.

JOHN STRAITON having adjudged certain tenements in Edinburgh, from the apparent heir of James Bell, pursues the tenants for mails and duties. Compareance is made for Gilbert Bell, who had comprised the same tenements from the same apparent heir, and thereupon was infest, and in possession; and thereupon alleges preference, because albeit Straiton's apprising be prior to his, yet Straiton was never infest.—It was answered for Straiton, That Carnegie was the first appriser, and infest; and that Straiton had adjudged within year and day after Carnegie's apprising, and so needed no infestment to complete his right: But by the act of Parliament 1661, between Debtor and Creditor, it is declared, That all apprisings or adjudications within year and day of the first effectual apprising, shall come in *pari passu*, as if one apprising had been led for them all.—It was replied, That this clause being correctory of the ancient law, whereby the first appriser being infest, excluded all the rest from mails and duties, until they redeemed the first, it doth only bring in posterior apprisers, as to mails and duties, but cannot make the rights real without infestment; *nulla salsina, nulla terra*; so that though they might defend thereupon against the first appriser, claiming the whole duty, yet they cannot against a third party; and here the first appriser is not competing, nor cannot, because his apprising is extinct by intromission, and consequently his infestment; and therefore it cannot stand as an infestment, neither to the first appriser, nor to any other.—It was answered for Straiton, That he opposes the clause of the act of Parliament, bringing in all the apprisers within year and day, as if one apprising had been led for all: In which case the infestment would have been an infestment upon all the apprisings; and therefore, though the first apprising were extinct, the rest stood valid, or otherways that clause would be elusory, and no posterior appriser could rest upon it, seeing he could not know how or when the first appriser might be satisfied; and as law makes a charge as effectual as an infestment, so the act of Parliament might declare apprising within a year to be effectual without infestment; which it hath done in another way, by declaring all these apprisings to be, as if one apprising had been led for all.

THE LORDS found, That Straiton's adjudication being within year and day of the first effectual apprising, the infestment was equivalent, as if it had proceeded upon Straiton's adjudication; though the first apprising was satisfied by intromission, yet the infestment was not extinct *simpliciter*, but as to the first ap-

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Infestment upon the first apprising, is communicated to all within year and day.—*Inde*, a second not infest, but within year and day, is preferable to a posterior, not within year and day, though infest.