# Electronic Mortgage Processing in The Conveyancer®

## Reference Guide for Processing a Mortgage

through stewart assyst Real Estate

Powered by TELUS®

**Version 3.1**
**October 2013**

DO PROCESS SOFTWARE

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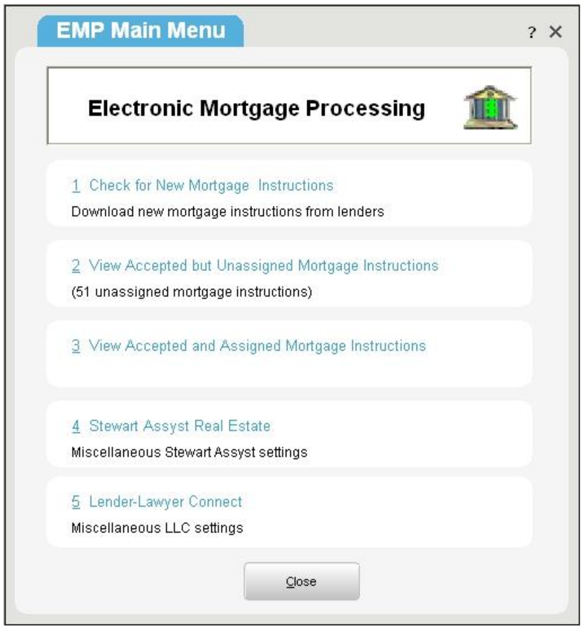
# 1 Introduction




**The Conveyancer's Electronic Mortgage Processing** functionality enables you to receive mortgage instructions directly into the applicable transaction record and to submit preliminary and final reports electronically. These mortgage instructions consist of a combination of electronic documents (Adobe PDF files) and prepopulated data fields. You remain responsible for completing and/or modifying relevant data (e.g. to correct a legal description or the name of a mortgagor).

At designated times in the life of the mortgage process, data is electronically exchanged with the lender through **Stewart Assyst Real Estate**, such that lawyer data is transmitted from your transaction record to the lender, and updated lender data is received into your transaction record. Documents, including the preliminary and final reports to the lender, are also delivered electronically.

The system is designed to maximize efficiency with minimum effect on your ordinary workflow.

The EMP Main Menu provides access to features described in this manual. To access this menu, click **Tools > EMP Options**.

# 2 Sign Up with Stewart Assyst Real Estate

**Stewart Assyst Real Estate** is the network through which data from the lender is communicated to you (i.e. into **The Conveyancer**) and through which your data is transmitted back to the lender.

To access **Stewart Assyst Real Estate**, each solicitor who will be acting on a transaction must sign up with **Stewart Assyst Real Estate**. The signup process requires a personal attendance by a **Stewart Assyst Real Estate** representative. The solicitor will be provided with login credentials as well as a digital signature to facilitate secure signing of preliminary and final reports.

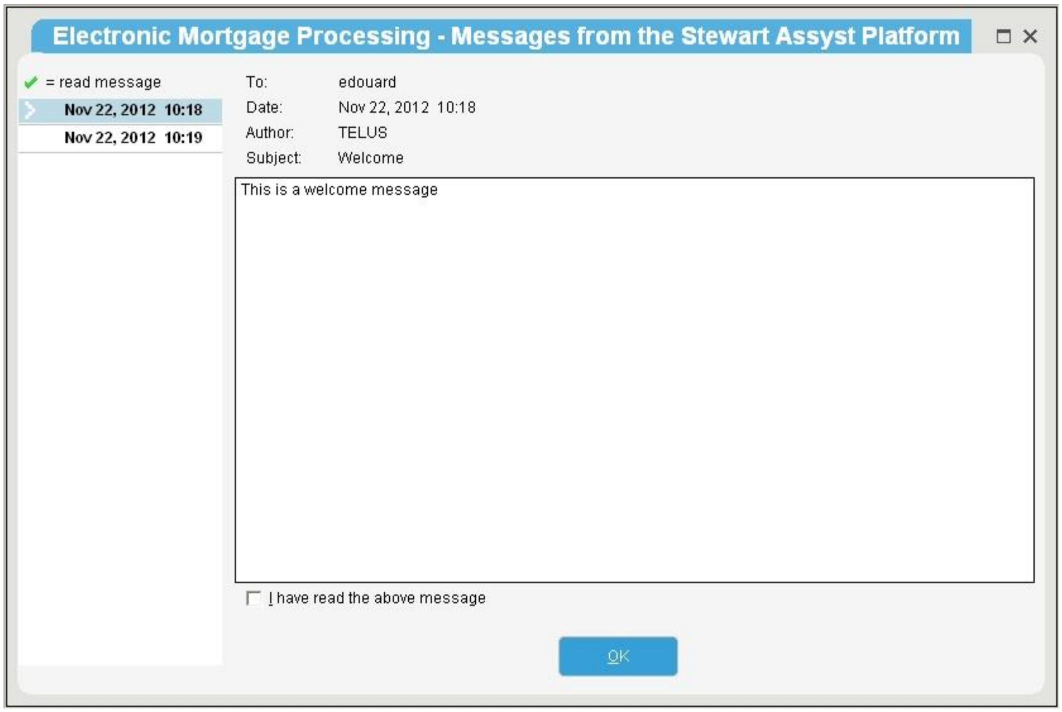
For more information on signing up for access to the platform, contact **Stewart Assyst Real Estate** at 1.866.969.9101.

# 3 Configuration and Profile Information

Before using **Electronic Mortgage Processing** with **Stewart Assyst Real Estate**, some configuration is required, in particular to the **Lawyer Profile**. See Appendix A for configuration details.

# 4 View Messages from Stewart Assyst Real Estate

New messages from **Stewart Assyst Real Estate** will be displayed automatically when received. These messages include general information about the system and the lenders, and are not associated with a specific transaction. To re-access such messages, click **Tools > EMP Options > Stewart Assyst Real Estate > Check for Stewart Assyst Messages >** select the required **Stewart Assyst Real Estate** user > **Check for Stewart Assyst Messages**.



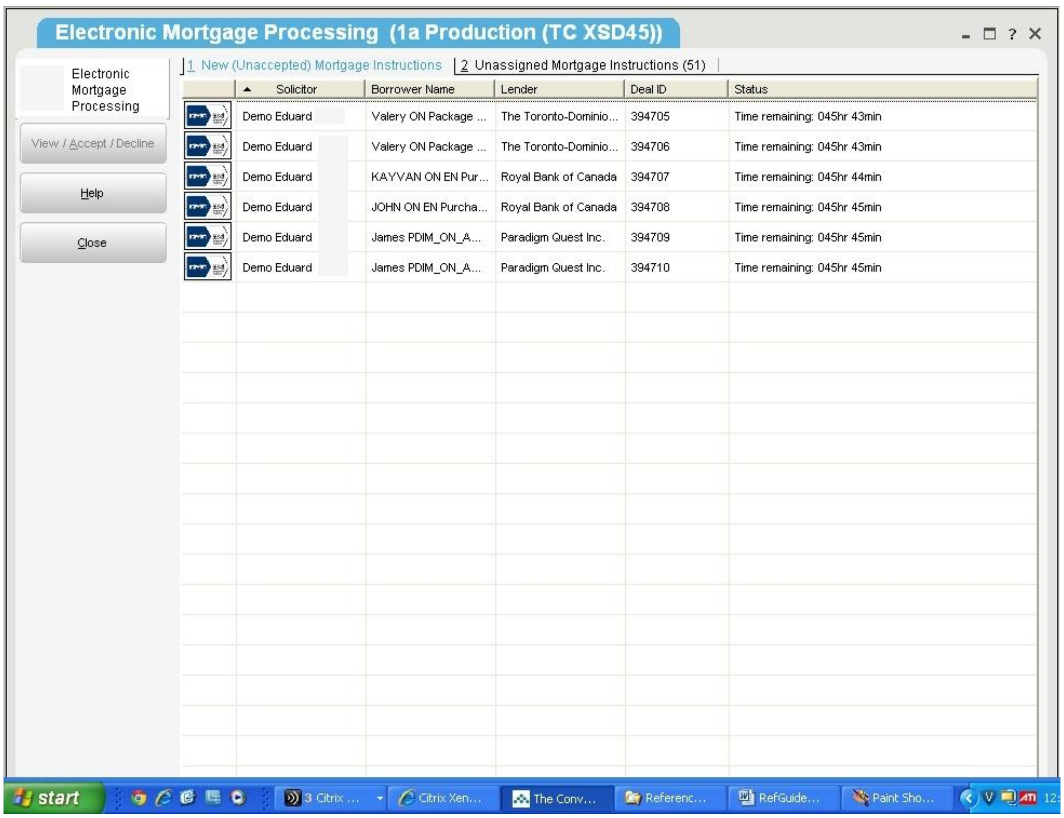

You must click **I have read the above message** for each new message to continue.

# 5 View New (Unaccepted) Mortgage Instructions

Unless disabled in your lawyer profile, you will be notified by email when new electronic mortgage instructions are available for you to pick up.

Click **[Check for New Mortgage Instructions]** in the **EMP Main Menu** to connect with the **Stewart Assyst Real Estate** platform to determine whether there are new mortgage instructions. Select the required solicitors and then click **Proceed.**

New (unaccepted) mortgage instructions will be listed, and you have two business days from when they were submitted by the lender within which to accept (or decline) them. The remaining time for acceptance will be displayed in the list.

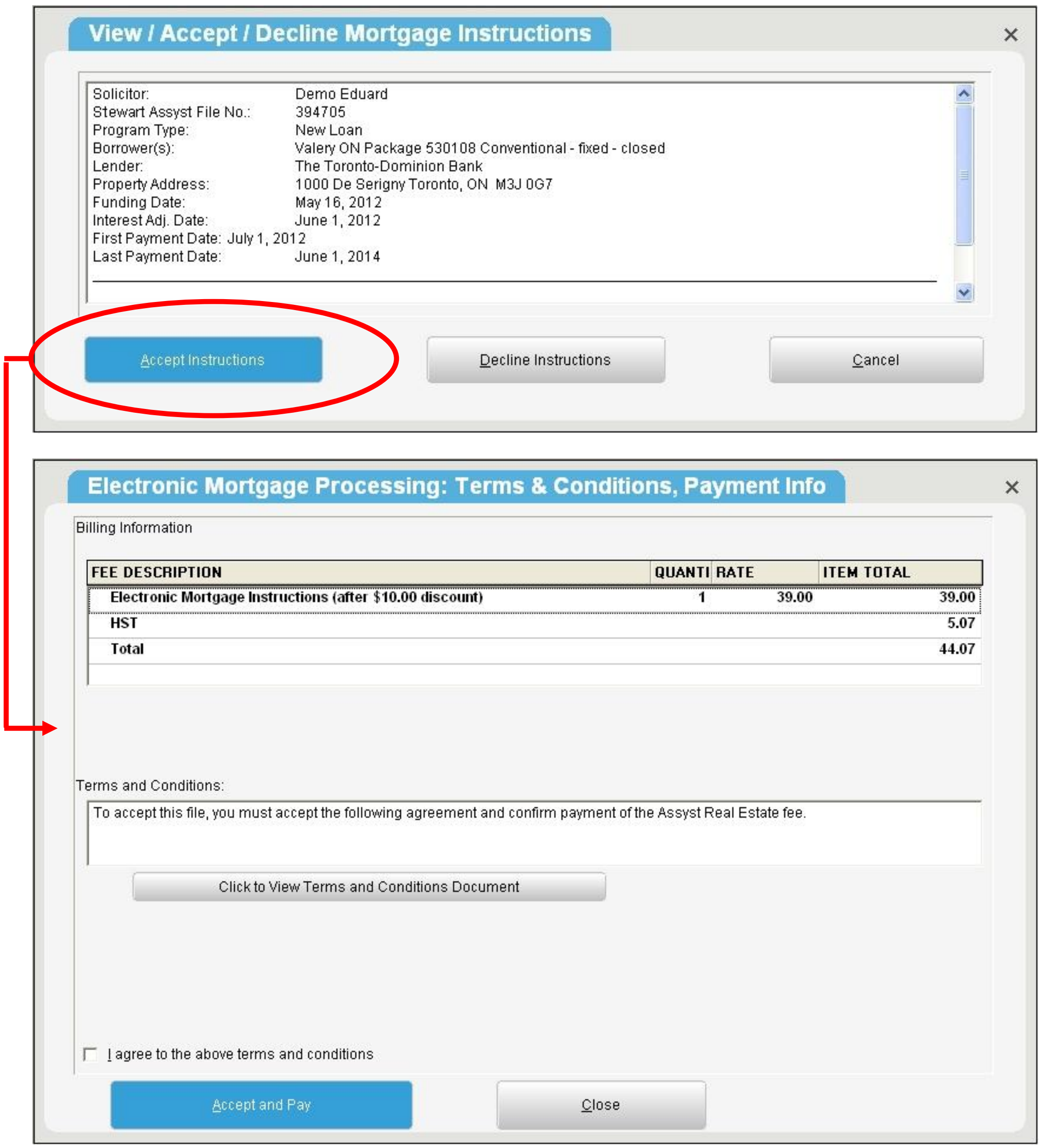



The lawyer profile contains an out-of-office notification feature, which should be used to alert lenders when you are away and unable to pick up mortgage instructions.

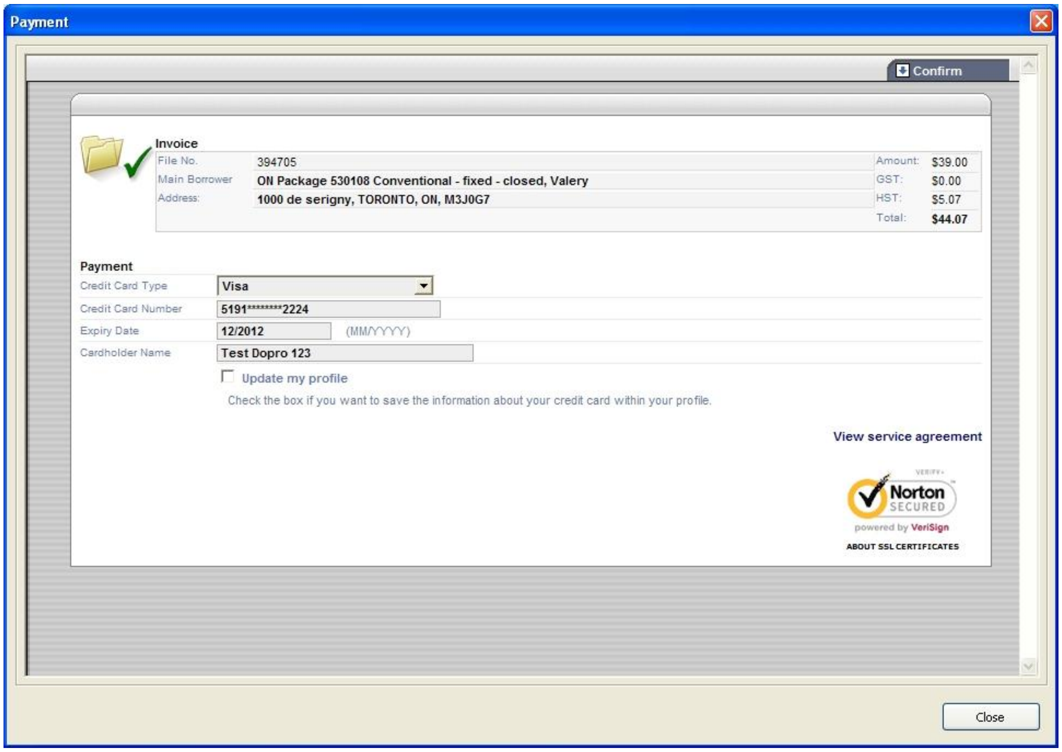
To proceed, select an entry and click the **[View / Accept / Decline]** button. A summary of the key mortgage details will be displayed, and you can proceed to accept or decline the instructions.

# 6 Accept or Decline Mortgage Instructions

Select an entry in the list of new mortgage instructions and click **[View / Accept / Decline]**. View the particulars and select to accept or decline the instructions. If you accept, the associated fee will be displayed and you will be prompted to confirm your acceptance of the terms and conditions as well as the billing terms.

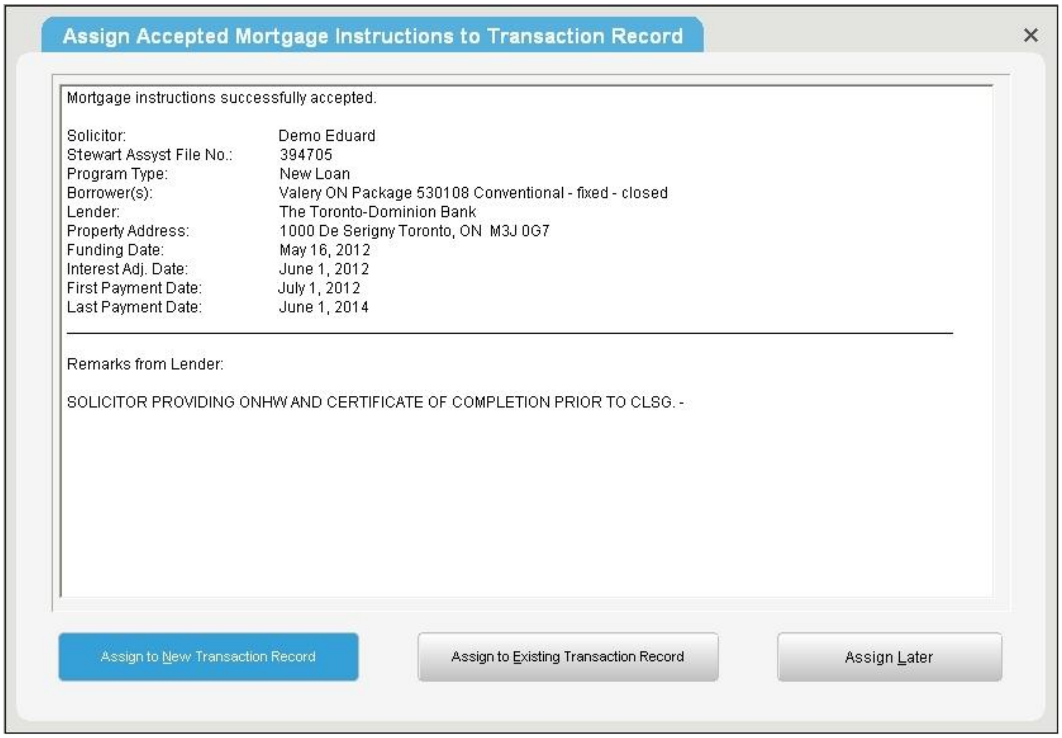


Once the instructions have been accepted, an invoice is displayed.




Click **Confirm** in the top right corner and then **Close** in the bottom right corner. The entry is removed from the list of new (unaccepted) mortgage instructions. You can do one of the following:

- ✓ assign the mortgage instructions to a new transaction record, in which case you will be prompted to specify the new record number, file number and transaction type (purchase or mortgage);
- ✓ assign the mortgage instructions to an existing transaction record, in which case you will be prompted to select the transaction type (purchase or mortgage) and then select the target record from a list;
- ✓ defer this step until a later date, in which case it will be added to the list of **Unassigned Mortgage Instructions** (this list can be accessed from the **EMP Main Menu**).


Assign Accepted Mortgage Instructions to Transaction Record
Mortgage instructions successfully accepted.
Solicitor: Demo Eduard
Stewart Assyst File No.: 394705
Program Type: New Loan
Borrower(s): Valery ON Package 530108 Conventional - fixed - closed
Lender: The Toronto-Dominion Bank
Property Address: 1000 De Serigny Toronto, ON M3J 0G7
Funding Date: May 16, 2012
Interest Adj. Date: June 1, 2012
First Payment Date: July 1, 2012
Last Payment Date: June 1, 2014
Remarks from Lender:
SOLICITOR PROVIDING ONHW AND CERTIFICATE OF COMPLETION PRIOR TO CLSG. -
Assign to New Transaction Record
Assign to Existing Transaction Record
Assign Later

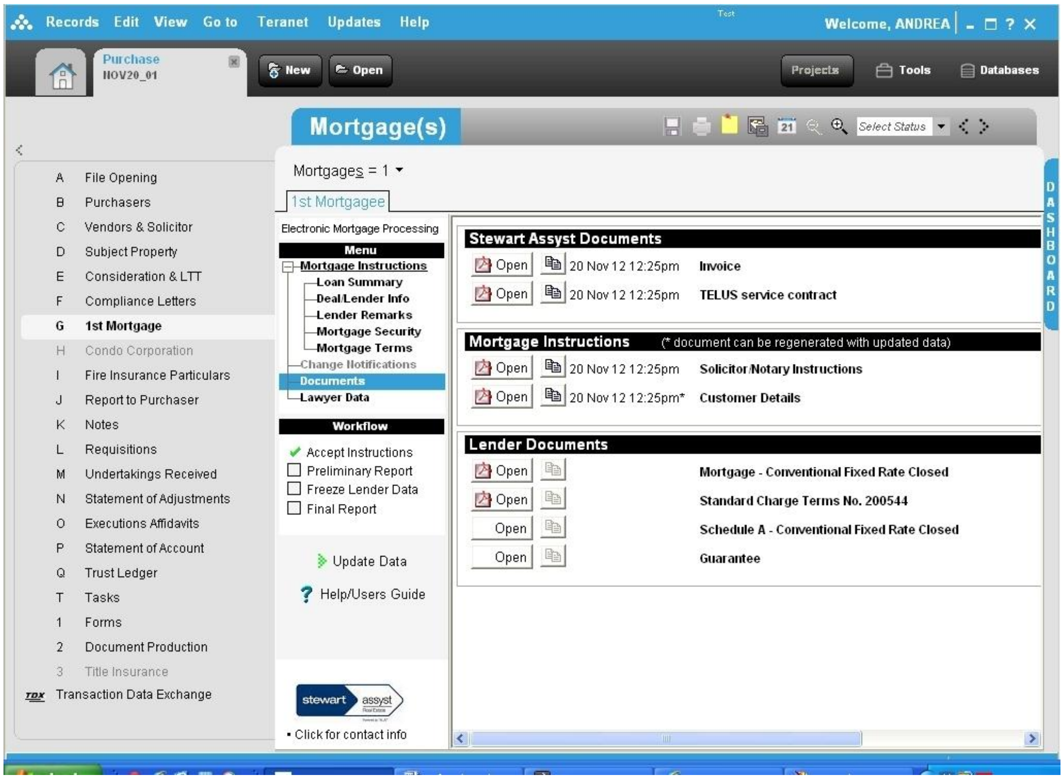
# 7 View Lender Data

Information pertaining to the mortgage, as provided by the lender, will be displayed in the five **Mortgage Instructions** screens identified in the menu in the left panel of **Tab G**. The five screens are:

- ✓ **Loan Summary** – Sets out key terms of the mortgage, such as the parties, subject property, loan number, etc. (as it is a summary, this data is also found in other screens).
- ✓ **Deal/Lender Info** – Contains the **Stewart Assyst Real Estate** deal number and lender details.
- ✓ **Lender Remarks** – Special instructions or comments from the lender.
- ✓ **Mortgage Security** – Identifies the borrowers, guarantors, subject property, etc.
- ✓ **Mortgage Terms** – Loan amount, key dates and payment details, etc.

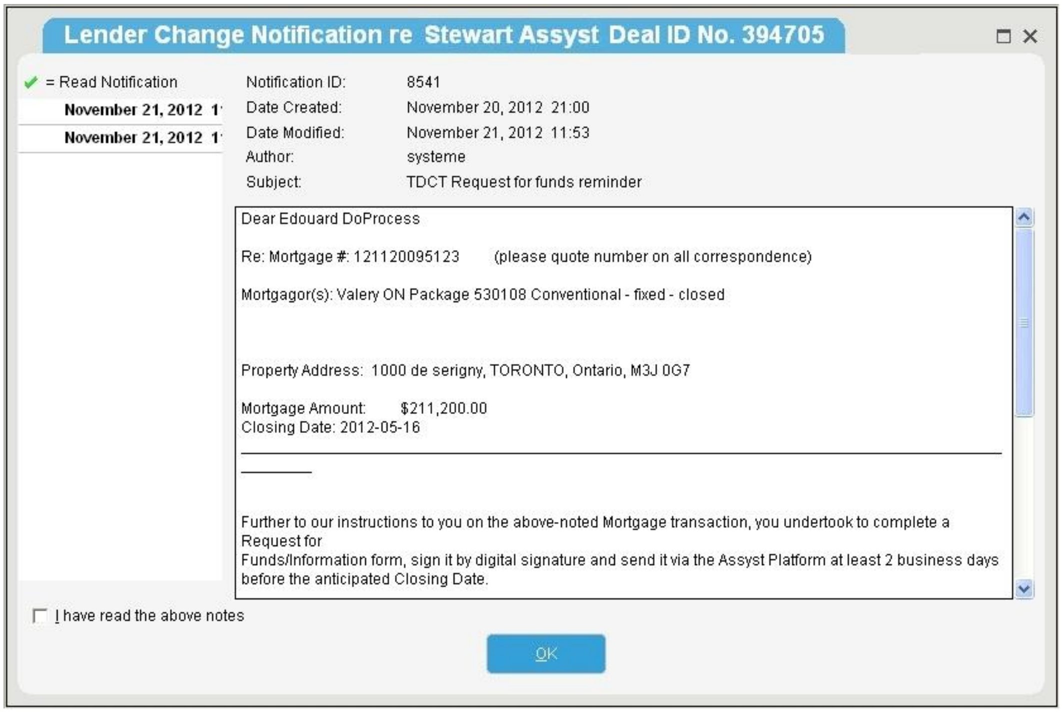
# 8 View Documents

The mortgage instructions and other documents submitted by the lender (and **Stewart Assyst Real Estate**) are accessed from the **Documents** screen in the Tab "G" menu. Read the mortgage instructions for the specific transaction as well as the general instructions.



# 9 Read Lender Change Notifications

Each time that the lender makes a change to the data, the system generates a note describing the change. The changes, if any, for a particular transaction can be viewed from the **Change Notifications** menu option.



# 10 Complete File Information

You are required to complete data fields in the transaction record in the usual way (e.g. mortgagors' names, legal description, property address, etc.).

With respect to fields for which the lender and the lawyer might have different recorded data:

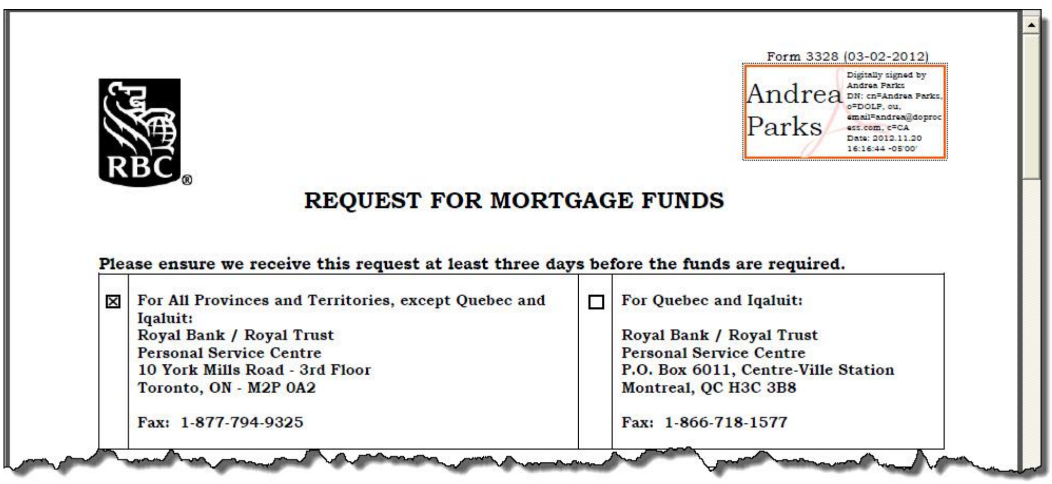
- ✓ The lawyer's data-entry field in **The Conveyancer** will contain a  icon which, if clicked, will display the lender version of the data; the user then has the option to apply the lender's data to populate the field.
- ✓ The **Tab G** representation of the mortgage instructions will contain a yellow icon with the letter of the tab containing the corresponding lawyer data (e.g. B) which, if clicked, will display the lawyer version of the data as entered in such tab.

The solicitor's version of "overlapping" data will prevail in documents you generate. However, if there is a substantive difference in the data (e.g. a different property owner as opposed to a different spelling of the owner's name), it remains the solicitor's obligation to notify the lender, outside of the **Stewart Assyst Real Estate** platform.

# 11 Submit the Preliminary Report

Click the **Preliminary Report** label in the **Workflow** list when you wish to view or submit your preliminary report. If applicable, you will be alerted as to mandatory data which has not yet been completed. The report is in Adobe PDF and, where possible, fields will be prepopulated with the available data. Prior to submitting the report, you are required to verify the data and complete the document as you would a paper form report.

To submit the report, you must apply your digital signature (provided to the solicitor as part of the **Stewart Assyst Real Estate** sign-up process or in Manitoba, as provided by Legal Data Resources Corporation) by clicking the box embedded in the top right corner of the form. Refer to Appendix B for detailed instructions on applying your electronic signature to a document. Upon exiting the preliminary report, it will be saved (and can be reopened when you next click the **Preliminary Report** label in the **Workflow** list). A green checkmark (✓) in the **Workflow** list indicates that the report was digitally signed and submitted to the **Stewart Assyst Real Estate** platform.



Form 3328 (03-02-2012)

Andrea Parks
Digitally signed by Andrea Parks
DN: cn=Andrea Parks, o=DOLP, ou, email=andrea@doprocess.com, c=CA
Date: 2012.11.20 16:16:44 -05'00'

RBC

**REQUEST FOR MORTGAGE FUNDS**

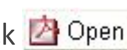
**Please ensure we receive this request at least three days before the funds are required.**

| | | | |
|---|---|---|---|
| ☒ | For All Provinces and Territories, except Quebec and Iqaluit:<br>Royal Bank / Royal Trust<br>Personal Service Centre<br>10 York Mills Road - 3rd Floor<br>Toronto, ON - M2P 0A2<br><br>Fax: 1-877-794-9325 | ☐ | For Quebec and Iqaluit:<br><br>Royal Bank / Royal Trust<br>Personal Service Centre<br>P.O. Box 6011, Centre-Ville Station<br>Montreal, QC H3C 3B8<br><br>Fax: 1-866-718-1577 |

## 12 Request Freeze of Lender Data

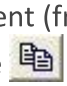
At your option, you can direct **Stewart Assyst Real Estate** to terminate the ability of the lender to make further modifications to the mortgage instructions for a transaction. The lawyer would typically do this a few days prior to closing, perhaps when the appointment with the client has been scheduled. When the user clicks the **Freeze Lender Data** option, the status name changes to **Freeze Requested** and the lender has one business day within which to verify the mortgage terms and effect any changes, after which the **Lender Data** will be frozen on the system. Any changes required thereafter will be made by the lender directly with the borrower.

## 13 Generate and Print Closing Documents

Click **Documents** from within the EMP Menu in the left panel; then click 

to access, generate and print the lender closing documents. There is no need to download documents from the lender's website or to use **The Conveyancer's Lender Documents** feature.

## 14 Complete the Transaction

Close the mortgage transaction in the usual manner. In Ontario only, to add a **Stewart Assyst Real Estate** document (from the **Documents** menu option) as an attachment to an **e-reg** document, click the  icon adjacent to the document name, and then copy and paste the file name into the appropriate **Teraview** field.

## 15 Submit the Final Report

Following closing, enter the registration particulars in the **Lawyer Data** screen in **Tab G** and then click the **Final Report** label in the **Workflow** list so as to submit your final report to the mortgagee. The procedure, including the requirement to apply a digital signature, is identical to that described above for **Preliminary Report**. In general, no enclosures or attachments are required with the final report (an exception is the requirement to forward the signed, original, personal guarantee, if applicable).

## 16 Close the File

Retain all relevant information about the transaction before closing the file. Files will be automatically closed on **Stewart Assyst Real Estate** 30 days after submission of the final report and will cease to be accessible by electronic communication with **Stewart Assyst Real Estate** after approximately six months.

## 17 Contact Information

If you have any questions or encounter any problems involving **The Conveyancer's** integration with **Stewart Assyst Real Estate**, contact the **Stewart Assyst Service Desk** or **Do Process** as required.

### Stewart Assyst Service Desk:

**Telephone:** 1.866.969.9101

**email:** stgtorsoftwaresupport@stewart.com

### Do Process LP:

**Telephone:** 416.322.6111 or toll-free at 1.866.367.7648

**email:** inquiries@doprocess.com

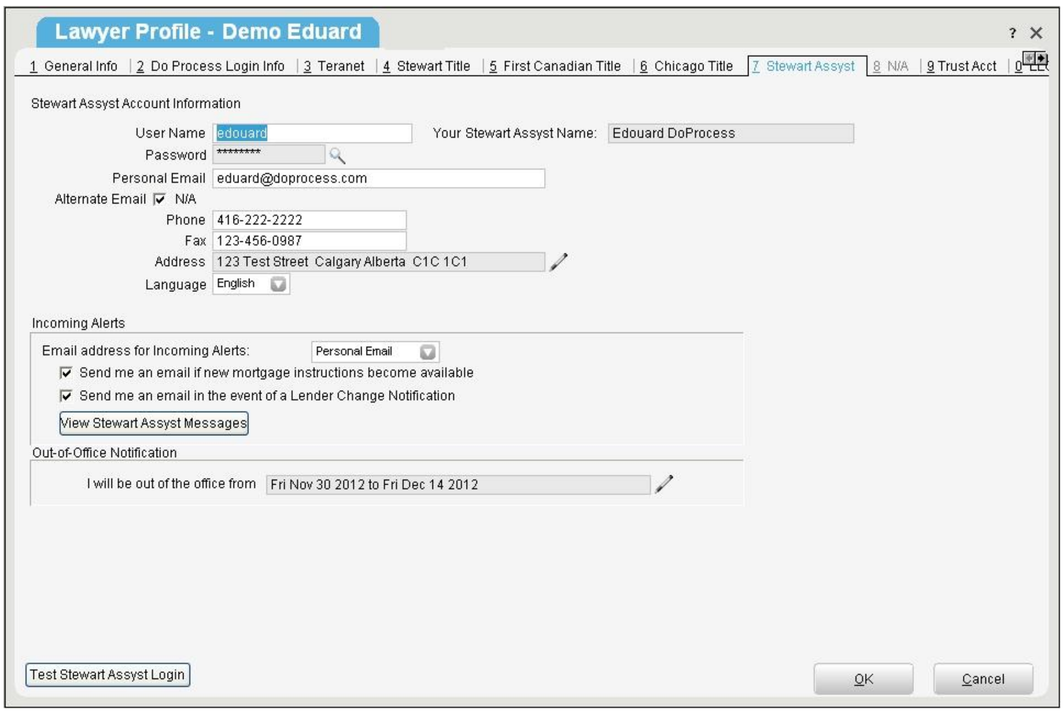
## Appendix A: Configure the Application

### Enter the Stewart Assyst Real Estate Account Information

Before using the **Electronic Mortgage Processing** functionality with **Stewart Assyst Real Estate**, some configuration is required.

Configure the following from within the **Stewart Assyst** tab of the **Lawyer Profile** for each lawyer who will be acting on such transactions:

- ✓ complete the information associated with your **Stewart Assyst Real Estate** account (address, phone, fax, email, etc.) as well as your **Stewart Assyst Real Estate User Name** and **Password**;




- ✓ specify whether you wish to receive notification of the arrival of new mortgage instructions and/or notification of each update or change effected by the lender to existing mortgage instructions;

- ✓ ensure that **Do Process** login credentials have been entered in the **Do Process Login Info** tab. If you do not have these credentials, please contact **Do Process** at 416.322.6111 or 1.866.367.7648.

- ✓ complete the **Trust Acct** tab of the **Lawyer Profile**.

The first password you receive from **Stewart Assyst Real Estate** will be a temporary password. This password will be automatically changed (and the updated password will be displayed to you) when **The Conveyancer** communicates to **Stewart Assyst Real Estate** that the **Stewart Assyst Real Estate** profile information has been completed.

In the event that **The Conveyancer** is installed on multiple standalone (non-networked) computers, the **Stewart Assyst** tab must be completed in the same manner on each workstation, except the password entered on all workstations after the first should be the updated one rather than the temporary one.

The password will continue to be changed automatically every couple of months for security reasons, and each time that the password is changed, the updated password will be displayed to you. In the event that **The Conveyancer** is installed on multiple standalone (non-networked) computers, the updated password must be recorded in the **Stewart Assyst** tab of the **Lawyer Profile** for each other workstation.

Changes in the Stewart Assyst tab of the Lawyer Profile should be concluded by clicking the **[Submit changes to Account Information to Stewart Assyst Real Estate]** button.

**Note:** To test the validity of the user name and password, click the **[Test Stewart Assyst Login]** button at the bottom of the tab.

**Note:** If you will be unable to pick up incoming mortgage instructions by reason of absence from the office, this information can be submitted to **Stewart Assyst Real Estate** through the designated fields in the **Lawyer Profile**.

**Note:** If you lose or forget your **Stewart Assyst Real Estate** password, you can direct, from within the **Lawyer Profile**, that it be sent to the individual's personal email address on record with **Stewart Assyst Real Estate**.

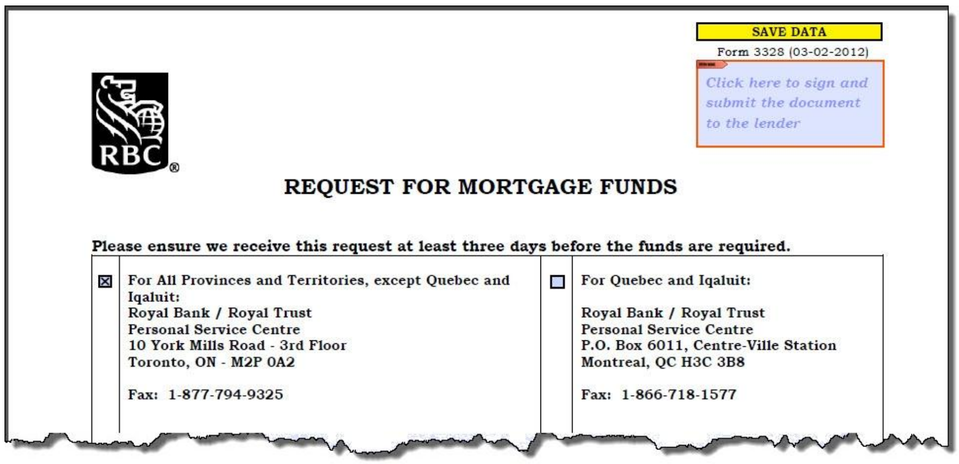
## Configure the System for Multiple Solicitors

By default, when checking for new mortgage instructions, the system will check on behalf of all solicitors for whom **Stewart Assyst Real Estate** login information has been recorded.

To override this setting so that you will be prompted to confirm which individuals' instructions are being requested, click **Tools > EMP Options > Stewart Assyst Real Estate > Configuration > Manually select from list of solicitors and law clerks**.

## Appendix B: Apply an Electronic Signature

Upon completion of a **Preliminary Report** or **Final Report**, the solicitor must apply a digital signature (provided to the solicitor as part of the **Stewart Assyst Real Estate** sign-up process or in Manitoba, as provided by Legal Data Resources Corporation) by clicking in the box situated in the top right corner of the first page:

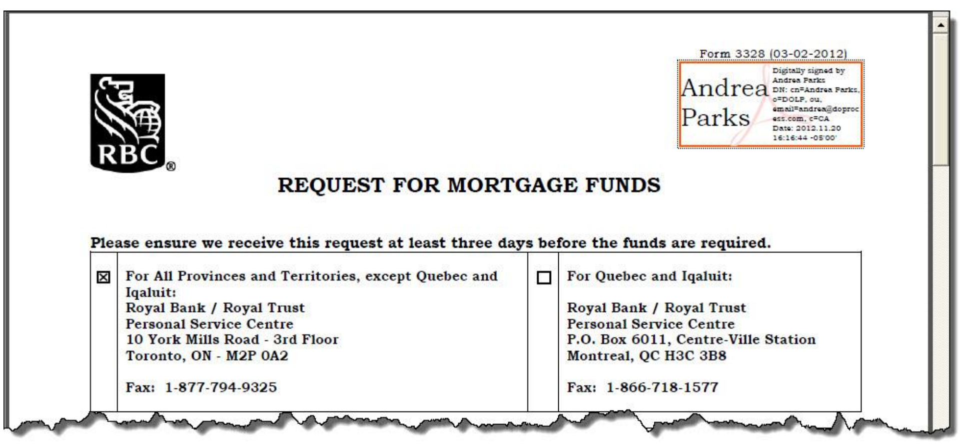

SAVE DATA
Form 3328 (03-02-2012)
Click here to sign and submit the document to the lender

**REQUEST FOR MORTGAGE FUNDS**

**Please ensure we receive this request at least three days before the funds are required.**

| | | | |
|---|---|---|---|
| ☒ | For All Provinces and Territories, except Quebec and Iqaluit:<br>Royal Bank / Royal Trust<br>Personal Service Centre<br>10 York Mills Road - 3rd Floor<br>Toronto, ON - M2P 0A2<br><br>Fax: 1-877-794-9325 | ☐ | For Quebec and Iqaluit:<br><br>Royal Bank / Royal Trust<br>Personal Service Centre<br>P.O. Box 6011, Centre-Ville Station<br>Montreal, QC H3C 3B8<br><br>Fax: 1-866-718-1577 |

Click in the box in the top right corner to display the **Sign Document** box. Insert the password for your digital signature in the **Password** field and click Sign. The assigned signature appears in the box:


Form 3328 (03-02-2012)
Andrea Parks
Digitally signed by Andrea Parks
DN: cn=Andrea Parks, o=DOLP, ou, email=andrea@doprocess.com, c=CA
Date: 2012.11.20 16:16:44 -05'00'

**REQUEST FOR MORTGAGE FUNDS**

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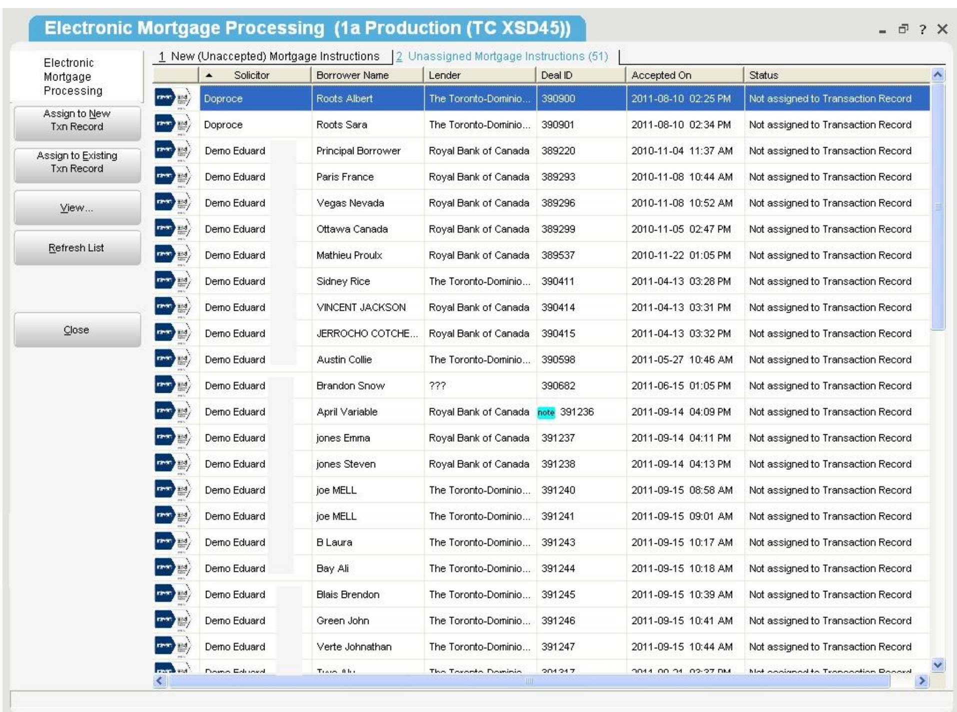
## Appendix C: Generate Transaction Reports

From the **EMP Main Menu**, accessed from **Tools > EMP Options**, you can generate the following types of reports:

- ✓ **New (Unaccepted) Mortgage Instructions** – **The Conveyancer** will connect to **Stewart Assyst Real Estate**, and a list will be displayed showing the new mortgage instructions available for pickup by all solicitors in your law firm with **EMP** credentials (or, depending on your configuration, for those selected from a list). If not accepted or declined within two business days of submission by the lender, mortgage instructions will be removed from the list.
- ✓ **Accepted but Unassigned Mortgage Instructions** – If mortgage instructions have been accepted, but not assigned to a specific transaction record, they appear in this list. Click the appropriate button in the left panel to assign the mortgage instructions to either a new or existing transaction record, or to view the deal summary, the **Stewart Assyst Real Estate Terms and Conditions** or the **Stewart Assyst Real Estate Transaction Invoice**.




- ✓ **Accepted and Assigned Mortgage Instructions** – View a list of all the accepted and assigned mortgage instructions for all the lawyers with **Stewart Assyst Real Estate** credentials in your firm. For any entry, you can open the transaction record to which the mortgage instructions were assigned.
- ✓ **Cancelled Mortgage Instructions** – This list is available only if mortgage instructions have in fact been cancelled, and is accessed from the **Stewart Assyst Real Estate** option in the **EMP Main Menu**.