

## 1 CHECK "MY PROFILE"

When first using Stewart Assyst Real Estate, enter the required information, including the access rights of assistants and other lawyers/notaries. Profiles remain the same from one file to another; there is no need to verify it at each working session. Check **My Profile** regularly to ensure the information is up-to-date.

## 2 READ THE MESSAGES

Read the messages sent through Stewart Assyst Real Estate. New messages appear automatically when beginning a new working session. Once read they are accessible through the **Messages** tab. Messages include general information about the system and the lenders, and are not linked to any specific file.

## 3 REGULARLY CHECK FOR NEW FILES

New files appear at the top of the list of files. You have 2 business days either to accept or refuse a new file. By setting an alert in **My Profile**, an e-mail will be sent to you each time a new file is received. With the out-of-office notification feature, lenders can be notified when you are away. Files not accepted within 2 business days will be returned to the lender for processing by another lawyer.

### 4a ACCEPT A NEW FILE

Accepting a new file will confirm the use of Stewart Assyst Real Estate and its associated fee. Now may now begin to process the file.

### 4b REFUSE A NEW FILE

Should you decide not to process a new file, refuse it. The file will be sent back to the lender for re-assignment.

## 5 REVIEW THE SPECIFIC MORTGAGE INSTRUCTIONS

Read the instructions for that specific file, in addition to the general instructions. As the relevant mortgage terms are entered by the lender pre-populated and locked-in, it is not necessary for your staff to input them.

## 6 READ YOUR NOTES

Stewart Assyst Real Estate automatically sends a note providing details of any changes to those mortgage instructions. Any modifications will be entered and updated on Stewart Assyst by the lender, not your staff.

## 7 REVIEW THE PRE-POPULATED INFORMATION

Most of the mortgage information received from the lender on Stewart Assyst Real Estate is pre-populated and locked-in. Please review mortgage terms with the borrower as early as possible to confirm accuracy.

## 8 COMPLETE THE FILE INFORMATION

Although most of the information from the lender is pre-populated and locked-in, you still must confirm, modify and/or add the following information to the relevant fields:

- Borrower(s)/ guarantor(s) information
- Property address
- Legal description and PIN (Property Identification Number) (Ontario)
- Parcel Identifier(s) (PID) and Legal Description(s) of the Mortgaged Land (British Columbia)

## 9 MODIFY THE FUNDING DATE AND OTHER DATES, IF NECESSARY

Make any necessary changes to the funding date, the interest adjustment date, and the first and last payment dates before sending the preliminary report to the lender, or clicking the Request Final Lender Update status.

## 10 ACTIVATE THE REQUEST FINAL LENDER UPDATE STATUS (FREEZE THE MORTGAGE TERMS)

To avoid last minute changes, you must freeze the mortgage terms by clicking the **Request Final Lender Update** status and submitting it electronically to the lender. This should be done up to three business days before meeting with the borrower. The lender then has one business day to verify the information and modify the terms. After that, mortgage terms can no longer be changed by the lender using Stewart Assyst Real Estate.

## 11 ELECTRONICALLY SIGN & SUBMIT THE PRELIMINARY REPORT

Once you have all the required information, generate the preliminary report using Stewart Assyst Real Estate. After the lawyer/notary signs it electronically using their digital signature, submit it to the lender using Stewart Assyst. Only one preliminary report can be signed and sent to the lender per file.

## 12 GENERATE AND PRINT THE CLOSING DOCUMENTS

Once the mortgage terms are frozen, generate and print the lender closing documents. Only those documents required for that file are displayed in the Documents tab. The lender documents available using Stewart Assyst Real Estate may be relied upon as the most current version. Therefore, do not download documents from the lender's legal documents website, unless otherwise instructed.

## 13 COMPLETE THE TRANSACTION

Close the mortgage transaction in the usual manner. Stewart Assyst Real Estate is compatible with electronic registration, so documents and schedules generated can be included in the mortgage form submitted for registration electronically. **For British Columbia users**, the Form B generated on Stewart Assyst may be filed electronically through Stewart Assyst, BC Online or by paper at the appropriate Land Title Office.

## 14 ELECTRONICALLY SIGN THE FINAL REPORT/SUBMIT TO THE LENDER

Insert the registration number of the mortgage and the date of registration, and generate the final report using Stewart Assyst Real Estate. After the lawyer/notary signs the final report using their digital signature, submit it to the lender using Stewart Assyst. In most cases the electronic final report is all that must be sent without any enclosures or attachments. Only one final report can be signed and sent to the lender per file.

## 15 CLOSE THE FILE

Retain all relevant information about the transaction before closing the file. Files will be automatically closed 30 days after the final report is sent. Once closed, the file is removed from the list of files, and information will only be accessible for up to 6 months. To print any page, click the print icon at the top of that page.