



Powered by TELUS®

# User Guide

Version 5.7



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Stewart Assyst Real Estate powered by Telus® ("Stewart Assyst") is a web-based mortgage processing application which links lawyers and notaries to lenders, streamlining mortgage instruction, processing and reporting. Stewart Title is strategically aligned with Telus Financial Solutions to act as the exclusive sales channel for Stewart Assyst in all Canadian provinces outside of Quebec. All other trademarks contained in this user guide are the property of their respective owners.

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# TABLE OF CONTENTS

Introduction.....	2
About Stewart Assyst Real Estate powered by TELUS® .....	2
About this Guide .....	2
Content .....	2
Reference Guide and Online Help .....	3
Accessing Stewart Assyst Real Estate .....	3
Getting Support.....	3
<b>Using Stewart Assyst Real Estate – Detailed Process.....</b>	<b>4</b>
First time login .....	4
Accept the Service Contract .....	4
1 - Check “My Profile” .....	5
2 - Read Messages .....	7
3 - Regularly Check for New Files.....	8
4a - Accept a New File .....	9
4b - Refuse a File .....	10
5 - Review the Specific Mortgage Instructions.....	10
6 - Read Your Notes .....	11
7 - Review the Pre-Populated Information .....	12
8 - Complete the File Information .....	15
Helpful tips when working on a file.....	15
Update the Information about the Borrower(s) /Guarantor(s).....	15
Switching Guarantor to Borrower or Borrower to Guarantor .....	16
Verify the Property Address.....	17
Update the Legal Description.....	17
9 - Modify the Funding Dates and Other Dates, if necessary.....	18
10 - Activate the Cost of Borrowing Requested (Freeze the Mortgage Terms) .....	19
11 - Electronically Sign the Preliminary Report and submit it to the Lender .....	20
12 – Generate and Print the Closing Documents.....	23
13 - Complete the Transaction.....	23
14 - Electronically Sign the Final Report/Submit it to the Lender .....	23
15 - Close the File .....	27
Working with Transaction Reports.....	28
About the Transaction Report .....	28
Creating a Transaction Report.....	28
Printing a Transaction Report.....	29
Saving a Transaction Report .....	29
Changing the Password for the Digital Signature .....	30

# Introduction

## About Stewart Assyst Real Estate powered by TELUS®

Stewart Assyst Real Estate is an online mortgage processing solution that electronically links lawyers and notaries to lenders. Stewart Assyst simplifies the way legal forms and mortgage documents are created and managed while facilitating paperless mortgage transactions.

With Stewart Assyst Real Estate, lawyers/notaries and their staff can complete mortgage files more efficiently with fewer errors, saving valuable time and money. Participating lenders use Stewart Assyst to deliver mortgage instructions directly to the desktop of a lawyer/notary. Mortgage terms are pre-populated and locked-in by the lender, removing the need for manual input. All relevant mortgage forms, schedules and Standard Charge Terms are available within the electronic file, eliminating the need to search and download documents. Mortgage terms can be frozen 48 hours before closing, eliminating frustrating last minute changes. Preliminary Reports are submitted online and digitally signed by a lawyer/notary. Digital signatures ensure that only lawyers/notaries in good standing are processing mortgages using Stewart Assyst. Depending on the province, Stewart Assyst can complement or facilitates the electronic registration of mortgages. Once a mortgage transaction closes, the Final Report is delivered to the lender online and digitally signed by a lawyer/notary.

Designed by the legal community for the legal community, Stewart Assyst Real Estate allows lawyers and notaries to complete a mortgage transaction in the usual manner, without affecting workflow.

The Assyst Real Estate Platform was developed and is maintained by TELUS Financial Solutions, a leader in value-added transaction processing. Stewart Title is strategically aligned with TELUS to act as the exclusive sales channel for Stewart Assyst in all Canadian provinces outside of Quebec.

## About this Guide

### Content

The objective of this User Guide is to describe how lawyers, notaries and their legal assistants can best use Stewart Assyst Real Estate to process mortgage files more efficiently. This guide has been designed to reflect the standard workflow of lawyers/notaries processing mortgage transactions; however lawyers/notaries may adapt the process according to their needs and internal office procedures.

This guide has been designed both for lawyers/notaries and their legal assistants. Issues that can only be addressed by lawyers/notaries are clearly identified.

## Reference Guide and Online Help

The Stewart Assyst Real Estate Reference Guide and Online Help are both available in the **Help** menu accessible from the Stewart Assyst Real Estate main screen. They are the best sources of information if a more detailed explanation is required about features and processes.

## Accessing Stewart Assyst Real Estate

To access **Stewart Assyst Real Estate**, go to <https://Stewart.assystrealestate.com/rei>. A User Name and Password are required. Both are case sensitive.

In British Columbia, Stewart Assyst Real Estate is also accessible through BC Online <https://www.bconline.gov.bc.ca> under the name Stewart Assyst Real Estate.

Some documents in **Stewart Assyst Real Estate** require the use of the **Adobe® Reader™**. To download a free version of the latest **Adobe® Reader™**, please visit [www.adobe.com](http://www.adobe.com).

## Getting Support

For questions regarding the use of **Stewart Assyst Real Estate**, or for any technical information, please contact **Stewart Title Software Support**.

**Software Support: (866) 969-9101**

**E-mail: [softwaresupport@stewart.com](mailto:softwaresupport@stewart.com)**

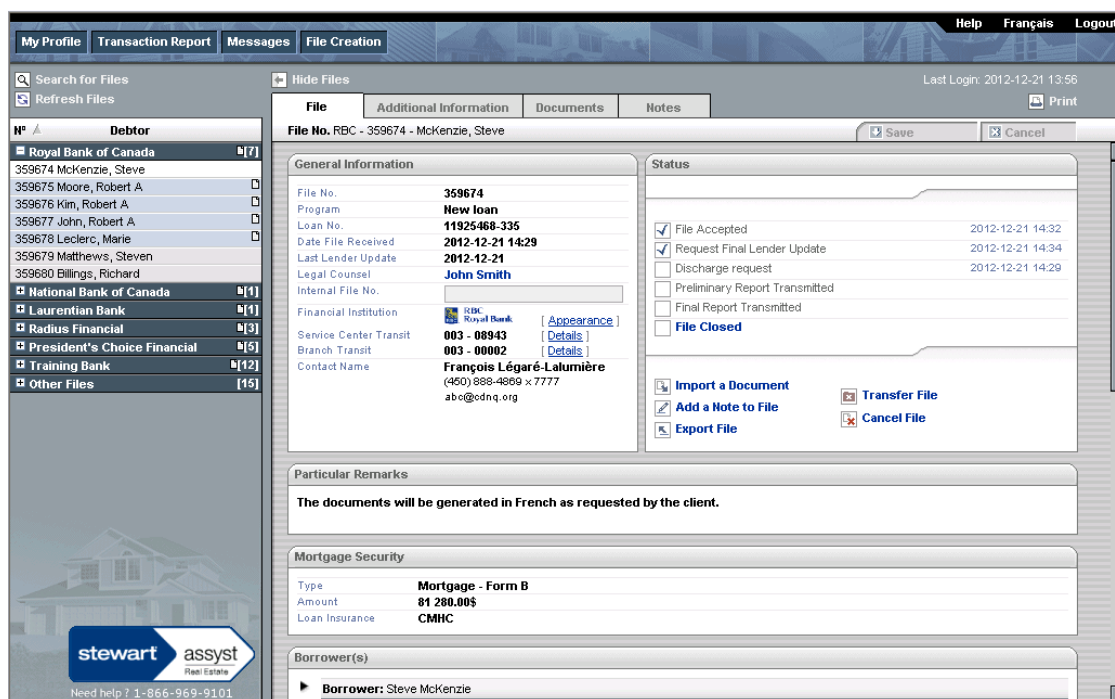
Please send comments and suggestions to this address as well.

# Using Stewart Assyst Real Estate – Detailed Process

This chapter provides a detailed explanation of every step when using Stewart Assyst Real Estate. Each step includes explanations, tips, shortcuts, and the corresponding commands to be used.

For further details on the functions presented in this chapter, please refer to the Stewart Assyst Real Estate Reference Guide or the Online Help, both available in the Help menu accessible from the Stewart Assyst Real Estate main screen.

Here’s how the Stewart Assyst Real Estate main screen looks:



## First time login

## Accept the Service Contract

When you connect to Assyst Real Estate for the first time, you will have to accept a User Agreement that applies to every file. When you accept a new file, you can view the agreement by clicking the **View Service Agreement** button in the **Accept File** window.

Details of the agreement between Stewart and the lawyer  
about the use of Assyst Real Estate

**PLEASE NOW READ CAREFULLY THE FOLLOWING AGREEMENT WHICH GOVERNS YOUR USE OF ASSYST REAL ESTATE**

**SERVICES AGREEMENT FOR THE USE OF ASSYST REAL ESTATE (2012 Version)**

This services agreement (“**Agreement**”) is between you and TELUS Electronic Mortgage Processing Solutions GP, herein represented by its managing partner TELUS Electronic Mortgage Processing Solutions GP Inc. (“**TELUS**”) and describes the terms and conditions applicable to your use of the Assyst Real Estate platform which platform allows for the transfer and conversion of information between financial institutions and lawyers or notaries, as the case may be, in relation to the provision and management of mortgage mandates and the conclusion of mortgages (“**Assyst Real Estate**”) in connection with the processing of all mortgage instructions (the “**Mortgage Instructions**”) that you may receive and accept through Assyst Real Estate, from participating financial institutions who contract with TELUS for usage of Assyst Real Estate, from time to time (the “**Financial Institutions**”).

By clicking on the “**I accept**” buttons below, you acknowledge and confirm that you have read, understand and agree with the terms and conditions of this Agreement and that you will comply with them in all of your uses of Assyst Real Estate and in processing all Mortgage Instructions. Your continued use of Assyst Real Estate, the acceptance of any Mortgage Instructions and the processing of any Mortgage Instructions by you or on your behalf will be considered continued acceptance of this Agreement. If you do not agree to these terms and conditions, simply click on the “**I refuse**” button below and you will not proceed further. You can print this Agreement by clicking on the “**Print the document**” icon. You can copy, paste and save this Agreement in your personal folders. Following your acceptance of this Agreement, it will be automatically saved and can be accessed as a document in the tab “**Documents**” in each Mortgage Instructions you accept.

[I accept the terms of this agreement](#)

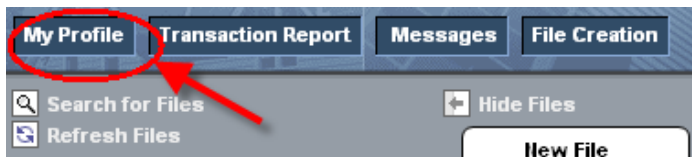
[I accept](#)     [I refuse](#)    [Print the document](#)

Check to accept the terms of the agreement    Click to accept the agreement    Click to refuse the agreement    Click to print the agreement

1. Click the checkbox “**I accept the terms of this agreement**”
2. Click the “**I accept**” link to log the user into the program. If the “**I refuse**” link is clicked, a message box will appear confirming the action. If the action is confirmed the user is returned to the Stewart Assyst Real Estate login page.

## 1 - Check “My Profile”

**My Profile** contains basic information about participating lawyers/notaries, their staff, and their office. Profiles remain identical from file to file; there is no need to verify it at each working session.



When first using Stewart Assyst Real Estate, click the **General Information** tab and insert the requested information, including the lawyers/notaries name(s); their legal assistants name(s), address, phone number, fax number, and e-mail addresses (office and personal).

Coordinates	
Last Name	Silverstein
First Name	Alan G.
Firm Name	Emergis Inc.
Language	English
Title	Lawyer
Personal E-mail	alan.silverstein@rogers.com
Office E-mail	alan.silverstein@emergis.com
Office Phone	(905) 238-3712
Fax	(905) 629-5758
Address	
Civic Number / Street	5090 Explorer Drive
Apartment / Suite	1000
P.O. Box	
City	Mississauga
Province	Ontario
Country	Canada
Postal Code	L4W 4X6

Your personal e-mail is used to send you your new password

Under the **Password** heading the **User Name** appears, the current **Password** field, and fields to change the password. Passwords are valid for 60 days; then they must be changed. (If you access Stewart Assyst Real Estate through BC Online this will not apply).

With the **Out-of-Office Notification** feature, lenders can be notified when lawyers/notaries are away (for lawyers/notaries only). However, the requirement to accept a file within 2 business days still applies (see Regularly Check for New Files for more details)

By setting the **Alerts** notification, lawyers/notaries and their legal assistants can be informed via e-mail every time a new file is received and ready for acceptance, and when revised mortgage instructions are submitted. E-mails can be sent to either the office e-mail address or a personal e-mail address.



All transactions are paid by credit card, upon acceptance of a file using Stewart Assyst Real Estate. The relevant credit card information can be inserted in the **Payment** tab for ongoing use (for lawyers/notaries only). Alternatively, the **Payment** tab can be left blank, and the payment details can be entered each time a file is accepted.

If a file is accepted through BCOOnline the transaction will be paid from your BCOOnline account. Your BCOOnline account information cannot be updated on the **Payment** tab. Instead, you need to contact the Stewart Assyst Real Estate service desk at 866-969-9101.

Details how mortgages should be funded appear in the **Funding Info** tab (for lawyers/notaries only).

In the **File Sharing** tab, lawyers/notaries can include in their profile the names of their legal assistants who have been authorized to accept or refuse files; who have access to all files; and who can update their own profile. Lawyers/notaries can also include the names of other lawyers/notaries who have the delegated right to accept or refuse files, and have full access to files (this right to delegate applies to lawyers/notaries only).

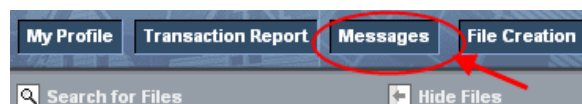
Legal assistants can manage the lawyers/notaries they work with, in the **Legal Counsels** tab of the **My Profile** page.

Check **My Profile** regularly to ensure the information entered is accurate and up-to-date. Changes and updates can easily be entered on the system.

## 2 - Read Messages

The Stewart Assyst Real Estate message system allows lawyers/notaries and their legal assistants to automatically receive messages sent by the system. New messages automatically appear when starting a new working session. Once a new message is read, it is archived. Messages include general information about the system and the lenders, and are not linked to a specific file.

To view archived messages, click the **Messages** tab.



Subject	<b>Planned service maintenance activity</b>
From	Assyst Real Estate
Reception Date	2012-12-21 14:44

Please note that there will be a short system interruption between 01:00 AM and 02:00 AM on Sunday morning to perform service maintenance.

### 3 - Regularly Check for New Files

New files are displayed in green at the top of the list of files, listed under the borrower’s name. For those files, the **New File** tab is the only tab displayed. Until it has been accepted, a new file cannot be processed.

Click the name of a new file in the list of files to view details about the mortgage transaction. Viewing the mortgage details can help in deciding whether to accept the file. This can be done before a file is formally accepted.

The screenshot shows a search interface with a 'Search for Files' and 'Refresh Files' button. Below is a table of files:

No.	Borrower	
351417	Kim, ROBERT A	62h
351553	McDonald, Kevin	62h
351554	McKenzie, Kim	62h
National Bank of Canada		[1]

To the right, a 'New File' tab is active, showing details for 'File No. RBC - 351417 - Kim, ROBERT A'. The 'General Information' section includes:

File No.	351417
Program	Construction

For legal assistants and lawyers/notaries who share files with other lawyers/notaries, new files are displayed under the name of the lawyer/notaries they work with and responsible for each file.

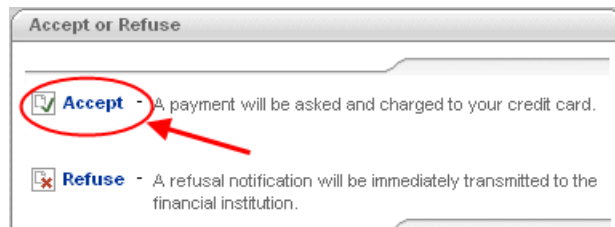
No.	Borrower	
John Smith		[5]
352841	Jones, Aaron Bret	42h
352843	Horton, Robert	42h
National Bank of Canada		[1]
Royal Bank of Canada		[1]
Emergis Training Bank		[1]
Michel Tremblay		[25]

When notified about a new file in Stewart Assyst Real Estate, lawyers/notaries (and their legal assistants who have been delegated this right) have 2 business days to consult with the borrower and either accept or refuse the file. The remaining time is displayed to the right of the borrower’s name in the list of files. Files not accepted within 2 business days will be returned to the lender.

By setting the alert notification in **My Profile**, lawyers/notaries and their legal assistants can be informed via e-mail every time a new file is received (see Check My Profile).

## 4a - Accept a New File

Before beginning work on a new file, it must be accepted. Besides a lawyer/notary, their legal assistants and other lawyers/notaries can accept a file in the name of the lawyer/notary they work with, if delegated that right. To accept a file, click **Accept** under the **Accept or Refuse** section of the **New File** tab.



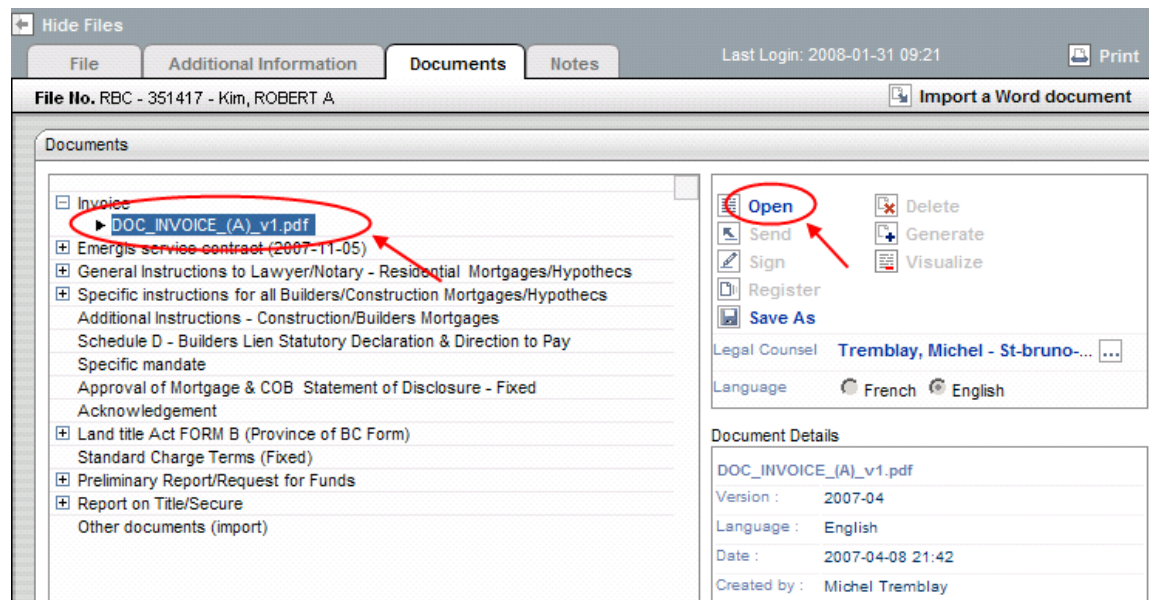
When you accept a new file, you can view the Service Agreement by clicking **View Service Agreement** button in the **Accept File** window.

Once accepted, the file is moved to the list of current files under the name of the lender that assigned it. The new file is also noted as **File Accepted** in the **Status** section of the **File** tab.

For legal assistants and lawyers/notaries who share files with other lawyers/notaries, and depending on your access rights, when you accept a file in the name of another lawyer/notary, the file is moved in the list of files under the name of the lawyer/notary you work with and responsible for this file.

An invoice will be generated automatically upon accepting a new file.

To open the invoice document, double-click on the name of the document or select the document and then click the **Open** link in the **Documents** tab.

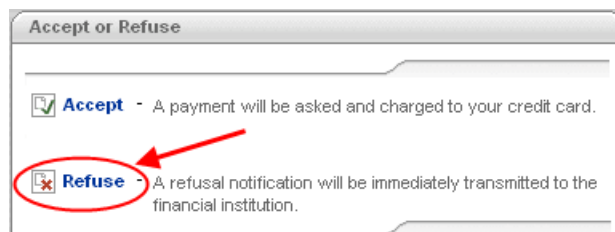


The invoice can then be printed or saved to a computer in PDF format.

Accepting a new file is the first of the five status checkpoints listed in the **Status** section of the **File** tab in Stewart Assyst Real Estate.

## 4b - Refuse a File

If the decision is made not to accept a new file, notify the lender by clicking **Refuse** under the **Accept or Refuse** section of the **New File** tab. Besides a lawyer/notary, their legal assistants and other lawyers/notaries can refuse a file in the name of the lawyer/notary they work with, if delegated that right. The file is then returned to the lender and removed from the list of new files.

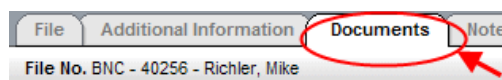


When a file is refused, the lawyer/notary is not charged any fee.

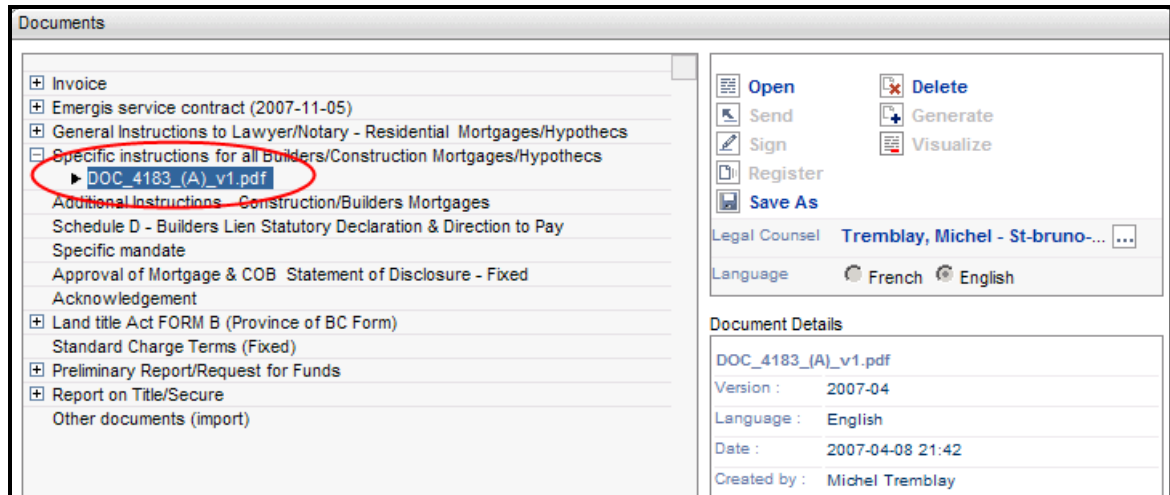
## 5 - Review the Specific Mortgage Instructions

A list of documents for the transaction is automatically generated when a file is accepted. Lender instructions are divided into two documents. The General Mortgage Instructions contain the lender's standard instructions for all mortgages of the type arranged by the borrower. By contrast, the Specific Mortgage Instructions contain information unique to each file. Therefore, it is important to read the Specific Mortgage Instructions immediately upon receipt.

To open these documents, click the **Documents** tab.



Double-click on the name of the document or select the document and then click the **Open** link in the **Documents** tab.



Details of the document generated appear in the **Document Details** box. For every document generated, Stewart Assyst Real Estate provides information on the version, date and time it was generated, and the person who created the document.

As the relevant mortgage terms are entered by the lender pre-populated and locked-in in the **Loan** section of the **File** tab, it is not necessary for the lawyer/notary's staff to input that information.

All relevant forms, schedules and Standard Charge Terms associated with a file are listed under 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.

It is useful to print a copy of the Specific Mortgage Instructions once it has been read, so the details of the transaction are easily accessible.

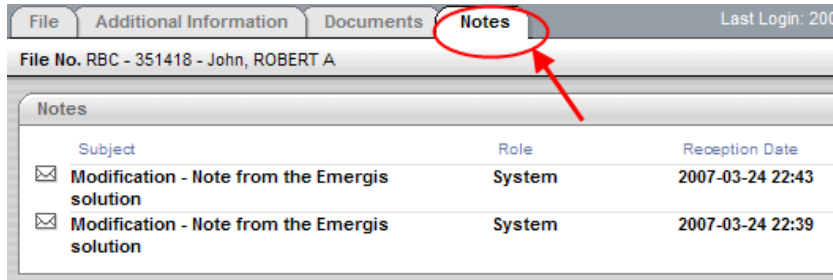
To print a document, use the **Print** function in the **Documents** tab.

Notes from the lender may update the content of the Specific Mortgage Instructions (see Read Your Notes). Therefore, all notes should be read as soon as possible. Once a new note is added to a file and read, an updated Specific Mortgage Instructions should be generated and printed.



As the Specific Mortgage Instructions may change while processing the mortgage, all other documents should only be generated once the file is frozen (see Activate the Cost of Borrowing Requested).

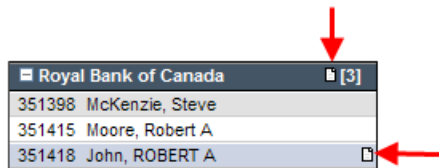
## 6 - Read Your Notes

Stewart Assyst Real Estate automatically sends a note advising of any changes to the mortgage instructions and terms, including the principal amount, interest rate, payment, maturity date, and frequency of payments. Review them immediately upon receipt, as they can affect the work processing a transaction.



Modifications to the relevant mortgage terms are entered and updated on Stewart Assyst Real Estate by the lender, and then locked-in in the **Loan** section of the **File** tab. As these changes are automatically reflected on the system, it is not necessary for the lawyer/notary's staff to make those changes by inputting them on Stewart Assyst Real Estate.

Files with notes that are not read are indicated in a different blue color in the list of files and have the symbol of a note  displayed on their right side. Lenders having files with notes that are not read also display a  symbol.




By setting the alert notification in **My Profile**, lawyers/notaries and their legal assistants can be informed via e-mail every time a new note is received (see Check My Profile).

## 7 - Review the Pre-Populated Information






One of the unique features of Stewart Assyst Real Estate is the delivery of instructions by the lender directly to the desktop of a lawyer/notary with mortgage terms that are pre-populated and locked-in. That eliminates the need for the lawyer/notary's staff to input that information. The same is true for any modifications to those mortgage terms. Changes are inputted directly by the lender, and received pre-populated and locked-in. That eliminates the need for the lawyer/notary's staff to input those changes.

The **File** tab on the Stewart Assyst Real Estate main screen has nine sections containing this pre-populated and locked-in data:

**1) General Information** — details like the name of the lender; the mortgage number; lender contact name and phone number; the date the file was received; and the date it was last updated. Lawyers/notaries can insert their own file number in the relevant field as well.

General Information	
File No.	351398
Program	Refinance
Loan No.	20080306-001
Date File Received	2007-03-07 23:41
Last Lender Update	2007-03-07
Legal Counsel	Michel Tremblay
Internal File No.	
Financial Institution	 [ Appearance ]
Service Center Transit	003 - 01705 [ Details ]
Branch Transit	003 - 04441 [ Details ]
Contact Name	Personal Service Centre - Montreal (800) 361-5600

**2) Status** — a quick overview of the current state of the transaction, showing the five status checkpoints for Stewart Assyst Real Estate.

Status	
<input checked="" type="checkbox"/>	File Accepted 2007-05-08 23:45
<input type="checkbox"/>	<a href="#">Request Final Lender Update</a>
<input type="checkbox"/>	Discharge request
<input type="checkbox"/>	Preliminary Report Transmitted
<input type="checkbox"/>	Final Report Transmitted
<input type="checkbox"/>	File Closed
	<a href="#">Import a Document</a>
	<a href="#">Add a Note to File</a>
	<a href="#">Export File</a>
	<a href="#">Transfer File</a>
	<a href="#">Cancel File</a>

**3) Particular remarks** — Special instructions about the transaction (i.e. credit cards to be paid off, mortgages to be retired, and collateral security to be registered) that should be reviewed as early as possible.

Particular Remarks
<p>The documents will be generated in English as requested by the client.</p> <p>PLEASE ENSURE THAT RBC VISA #4514076537025646 AND RBC # 16170888001 TO BE PAID AND CLOSED.</p>

**4) Warranty** — basic information about the mortgage form to be used, the loan amount, and the name of any mortgage loan insurer.

Warranty	
Type	Charge/Mortgage of Land (Form 2 - Province of Ontario Form)
Amount	225 029.00\$
Loan Insurance	GENWORTH

**5) Borrowers** — see Complete the File Information for more details.

**6) Property** — see Complete the File Information for more details.

**7) Loan** — the key mortgage details, all of which are pre-populated and locked-in by the lender.

Loan					
Amount	152 975.00 \$	Rate	6.15 %	End of Rate Date	2008-10-24
Retained by Lender	3 227.75 \$	Prime Rate	N/A %	Term (Months)	60
Disbursement to Be Given to the Legal Counsel	149 747.25 \$	Rate Differential	N/A %	Amortization (Months)	300
Insurance Premium to Be Included	No	Calculation Period	Semi-annually not in advance	Loan Type	Fixed / Closed
Insurance Premium	975.00 \$	Minimum Rate	0.0 %	Retained % Up to 80 Days After End of Work	N/A %
Sale Price	300 000.00 \$	Maximum Rate	0.0 %	Standard Charge Terms	MT050108
		Reimbursement Rate	10.0 %		

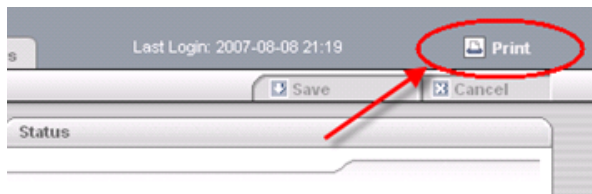
**8) Frequency** — details of the regular mortgage payments, and any alternative payment arrangement (i.e. weekly, bi-weekly, or semi-monthly payments).

Monthly Frequency		Alt. Frequency (As Per Borrower)	
Payment Frequency	Monthly	Payment Frequency	Monthly
Payment Date	26 of each month	Payment Day	26 of each month
Principal and interest	979.45\$	Principal and interest	979.45\$
Taxes	0.00\$	Taxes	N/A\$
Other	0.00\$	Other	N/A\$
Total	979.45\$	Total	979.45\$
		First Payment Day	August 26, 2008

**9) Dates**—the key dates for the transaction and the mortgage. See Modify the Funding Date for more information.

Dates		
	Financial Institution	Legal Counsel
Funding	2008-07-26	<input type="text"/> <input type="button" value=""/>
Interest Adjustments	2008-07-26	<input type="text"/> <input type="button" value=""/>
First Payment	2008-08-26	<input type="text"/> <input type="button" value=""/>
Last Payment	2009-07-26	<input type="text"/> <input type="button" value=""/>
Mortgage Signature		<input type="text"/> <input type="button" value=""/>

A one-page summary of the entire transaction can easily be obtained by clicking the **Print** button above the **Status** section. To ensure the mortgage terms are correct, review them with the borrower as early as possible (or send a copy of the summary to the borrower, and ask for their comments).





## 8 - Complete the File Information

Transactions on Stewart Assyst Real Estate can be processed once they are accepted. That means it is possible to complete some information well in advance, even weeks before closing.

With Stewart Assyst Real Estate, most of the relevant mortgage terms are received from the lender pre-populated and locked-in, eliminating the need to manually input those details, or any changes.

However, the following "raw" information from the lender may be inaccurate or incomplete in the following three areas:

- The full names of the borrower(s) and any guarantor(s)
- The property address
- Legal description and PIN (Property Identification Number) (Ontario)/Legal description and Parcel Identifier (PID) (British Columbia)

As lawyers/notaries are responsible for ensuring the accuracy of this information when the mortgage is registered, lawyers/notaries can modify, add and/or change the "raw" information provided by the lender in these areas, if necessary.

This updated information will be merged in the various documents to be generated for signature and registration.

### Helpful tips when working on a file

#### Update the Information about the Borrower(s) /Guarantor(s)

Click the black arrow ► in the **Borrower(s)** section of the **File** page to display the "raw" information provided by the lender about the borrower(s).



Correct and update that information if necessary (including full legal name, and the name of any spouse if spousal consent is required). Any middle name should be inserted next to the first name in the **First Name** field. It is not necessary to complete the **Occupation** field in Ontario.

Repeat the process for any guarantor(s).

**Borrower: Steve McKenzie**

First Name / Last Name    Switch to Guarantor

Occupation

Language  French  English

**To complete where spousal consent is required**

First Name

Last Name

Occupation

**Address**

Civic No. / Street

Unit

P.O. Box

City

Province  ▼

Other province

Country  ▼

Postal Code

**Phone Numbers**

Home Phone

Office Phone

Cell Phone

### Switching Guarantor to Borrower or Borrower to Guarantor

**Guarantor: Mary Smith (Switched to Borrower)**

First Name / Last Name    Switch to Borrower

Occupation

Language  French  English

**Borrower: Jane Smith (Switched to Guarantor)**

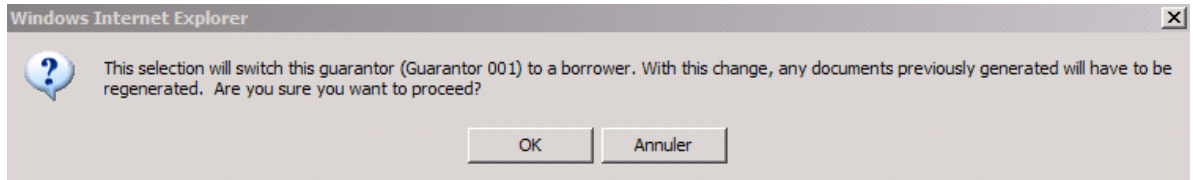
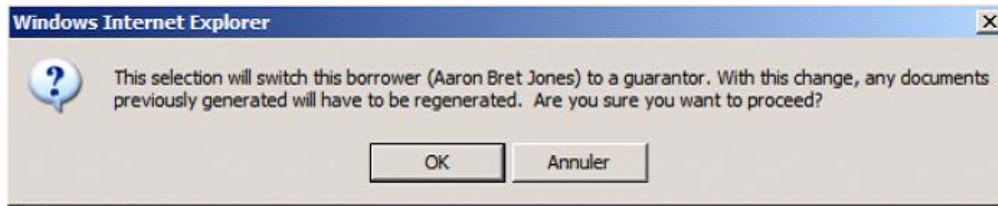
First Name / Last Name    Switch to Guarantor

Occupation

Language  French  English

The **Switch to Guarantor** or **Switch to Borrower** checkbox allows lawyers/notaries to switch a borrower to a guarantor, or a guarantor to a borrower, based on client instructions. The change in status is only allowed when a minimum of one borrower exists on a file after the switch is completed. Otherwise, the change in status will be refused. ***Always review the lender's mortgage instructions to determine if the lender's written consent is required before making these changes.***

Once the checkbox is clicked, a message will appear, asking for confirmation of the change:



Whenever borrower or guarantor status is changed, any documents previously generated will have to be re-generated.

## Verify the Property Address

The **Property** section of the **File** page displays the “raw” information provided by the lender about the property address. Correct and update the municipal address of the property/properties to be secured by the mortgage, **if necessary**.

Property 1	
Address	85 INGRAM PARK DR.
City	BROOKS
Province	Ontario
Postal Code	H1K 3M8
Rank	1st rank
Lot(s)	Lot # 1234567-100 Plan # 9876543210 Condo Registration # Land Registry/PIN # Condo Unit#Condo Floor#

This section also contains the priority of the mortgage, and the “raw” legal description of the property as provided by the lender. As the legal description here is locked-in, any changes must be made via the **Property Identification** fields in the **Additional Information** tab. However, the province field can’t be changed.

## Update the Legal Description

Enter the proper legal description required to register the mortgage in the **Property Identification** fields in the **Additional Information** tab, if necessary. Click the black arrow ► next to the words **Property Identification** to display the “raw” information provided by the lender.

**Additional Information**

**Property Identification**

Registration	
Number	Date
Mortgage	EMS771202 2007-04-17
Transfer	EMS771203 2007-04-10

**Identification**

Property ID (PID) \* 123-456-789

Tax Roll Number 184353233

Legal Description \* Lot 18, Plan M-5152, City of Langley, Regional Municipality of Hamilton-Wentworth

Strata Indicator

+ Add Remove






Enter the 9 digit **PIN** number (Ontario) or 9 digit **PID** number (British Columbia), the **Roll Number**, and the proper **Legal Description** for the property (unit and level for condominium properties) being secured by the mortgage, for a maximum of 9 lots/units. Ignore the "Strata Box" indicator.

If there are more than 9 lots or units, the additional lots/units will have to be manually inserted into the electronic form of mortgage prior to registration.

Once the transaction is closed and the mortgage has been registered, enter the registration number and date for the mortgage (and any deed registered on closing) in the **Registration** section of the **Additional Information** tab. Use the on-screen calendar. This information is only merged when the Final Report is generated.

## 9 - Modify the Funding Dates and Other Dates, if necessary

Initially the following four dates are inserted by the lender in the **Dates** section of the **File** tab: **Funding, Interest Adjustment, First Payment and Last Payment**. If no changes are necessary, no further steps must be taken here. However, if there are any changes to one or more of these date(s), insert the corrected date(s) before submitting the Preliminary Report to the lender or activating the **Cost of Borrowing Requested**. Use the on-screen calendar to insert the new date(s).

Dates		Financial Institution	Legal Counsel
Funding	2005-11-10	2007-03-24	
Interest Adjustments	2005-11-10	---	
First Payment	the 1st of the month following the FIRST payment date	---	
Last Payment		---	
Mortgage Signature		---	

These dates are merged in the Mortgage and other closing documents.


Note: It is not necessary to insert a date in the **Mortgage Signature** field in Ontario.


## 10 - Activate the Cost of Borrowing Requested

### (Freeze the Mortgage Terms)

To avoid any last minute changes to the file, the mortgage terms can be frozen by submitting a Cost of Borrowing request to the lender. That request must come from the lawyer/notary's office, not the lender.

Financial Institution	Delay and Procedure
<b>Royal Bank of Canada</b>	Submit the Cost of Borrowing Request up to 3 business days before meeting with the borrower to sign the mortgage, by checking the <b>Request Final Lender Update</b> box in the <b>Status</b> section of the <b>File</b> tab, and submitting it electronically to the lender. The lender then has one business day to verify the information and modify the mortgage terms. After that, the mortgage terms can no longer be changed by the lender using Stewart Assyst Real Estate. Any changes will be handled directly by the lender with the borrower.

A padlock symbol  will appear next to the **Request Final Lender Update** checkbox 1 business day after it was checked. This is a reminder that after a file is frozen, the Loan Information can no longer be changed.

Status	
<input checked="" type="checkbox"/> File Accepted	2007-04-08 21:43
<input checked="" type="checkbox"/> <b>Request Final Lender Update</b> 	2009-06-18 09:12
<input type="checkbox"/> Discharge request	
<input type="checkbox"/> Preliminary Report Transmitted	
<input type="checkbox"/> Final Report Transmitted	
<input type="checkbox"/> File Closed	

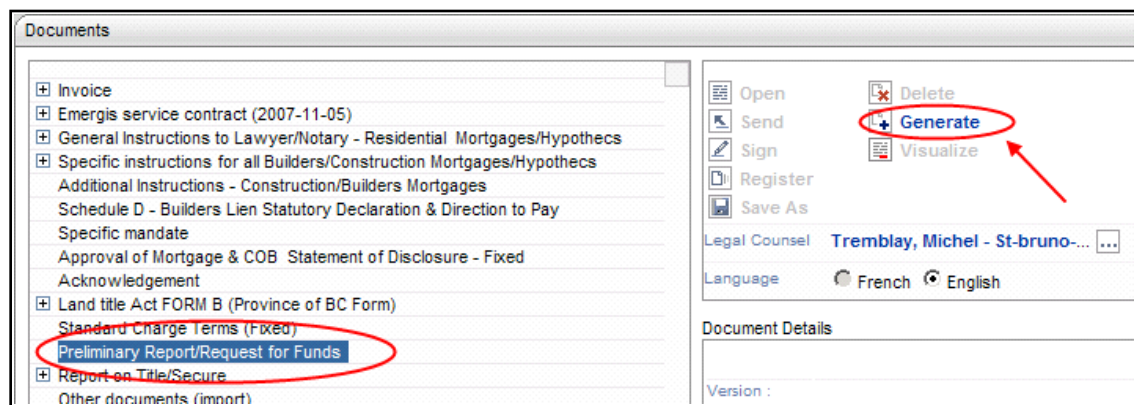
**Important:** Do not freeze the file too soon, as it can lead to unnecessary complications for the borrower if the mortgage terms change again.

The Request Final Lender Update is the second of five status checkpoints listed in the Status section of the File tab in Stewart Assyst Real Estate.

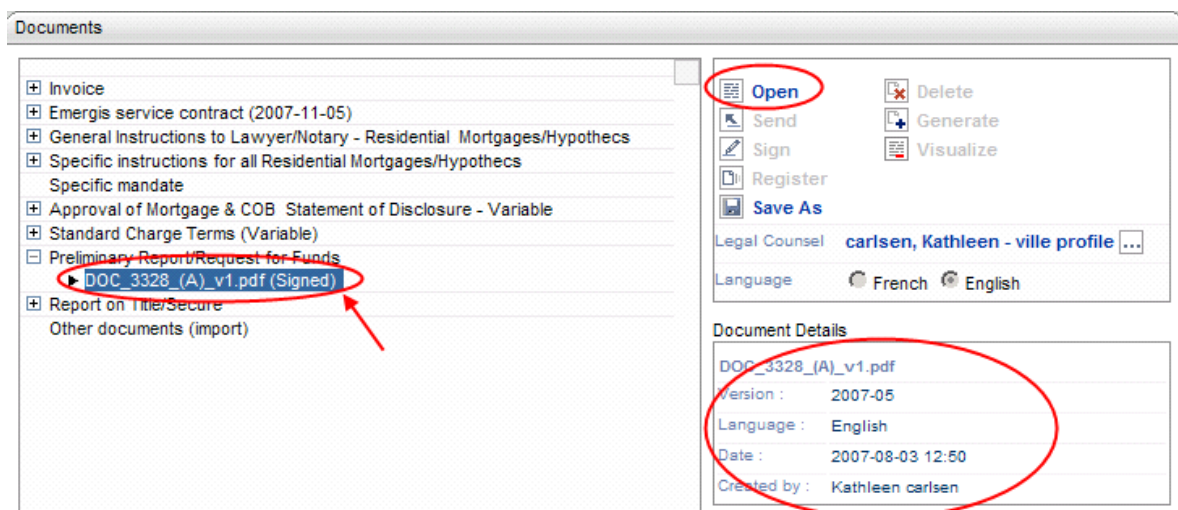
## 11 - Electronically Sign the Preliminary Report and submit it to the Lender

**The Preliminary Report must be signed by the lawyer/notary only**, using the digital signature issued by the Certificate Authority designated, then submitted electronically to the lender. **The Preliminary Report is not to be sent to the lender in paper form, or by fax.**

To generate the Preliminary Report, click **Preliminary Report** in the **Documents** tab, click **Generate** on the right hand side, and click **Generate** in the new tab appearing at the top of the page.



A new line will appear below **Preliminary Report**. Then double-click on the name of the document or click the **Open** link in the **Documents** tab on the right hand side, and review the Preliminary Report with the Adobe Reader.



When a document is signed the word **(Signed)** appears next to file name

The date and time the Preliminary Report was generated appear under Document Details, along with the name of the person who created it.

If a new Preliminary Report must be created (i.e. because of a change in mortgage terms or a change in the closing date), delete the existing report by clicking the **Delete** button to the right of the **Open** button. Then generate a new Preliminary Report.

Once the Preliminary Report is completed and generated, it can be electronically signed and submitted to the lender.

**Important:** The Preliminary Report can only be electronically signed by a lawyer/notary.

To sign the report, the lawyer/notary must first log into Stewart Assyst Real Estate (the report cannot be signed on a document that was saved outside of Stewart Assyst Real Estate). Then open the document and click anywhere in the red box on the Request for Mortgage Funds page:

**REQUEST FOR MORTGAGE FUNDS**

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

<input type="checkbox"/> <b>For All Provinces and Territories, except Quebec and Iqaluit:</b> Royal Bank / Royal Trust Personal Service Centre 180 Wellington St West – 1 <sup>st</sup> Floor Toronto, ON M5J 1J1	<input type="checkbox"/> <b>For Quebec and Iqaluit:</b> Royal Bank / Royal Trust Personal Service Centre P.O. Box 6011, Centre-Ville Station Montreal, QC H3C 3B8
---	---

The **Apply Signature to Document** is displayed.

**Apply Signature to Document**

To complete the signing process, click Sign to apply the Digital Signature to the document. After signing, you can create a local copy of the signed document using the Save a Copy of the File toolbar button.

Signature Details

**Signing as Alan Silverstein.** View Digital ID...

Confirm Password:

Reason for Signing Document: (select or edit)

<none>

Show Options >>

Help **Sign** Cancel

Lawyers/notaries then insert the password for their digital signature in the **Confirm Password** box, and click **Sign**. Shortly afterwards, the following appears on screen:

## REQUEST FOR MORTGAGE FUNDS

Form 3328 (05-26-2007)

Alan Silverstein  
 Digitally signed by Alan Silverstein  
 CN: ou=Alan Silverstein, o=Energis.com, ou=Assyst Real Estate, email=alan.silverstein@energis.com  
 Date: 2007.08.05 01:58:40 -0400

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

**Apply Signature to Document**

You have successfully signed the document.

Don't Show Again

<p><b>Ontario (excl. Thunder Bay):</b> 1-877-832-3862</p> <p><b>Prairie Provinces, N.W.T., Nunavut (excl. Iqaluit) and Thunder Bay:</b> 1-888-359-4771</p>	<p><b>Quebec and Iqaluit:</b></p> <p>Bank / Royal Trust                  Client Service Centre                  Box 6011, Centre-Ville Station                  Montreal, QC H3C 3B8</p> <p>1-514-218-4179 or 1-514-218-4179</p>
--	--

Once the preliminary report is signed electronically it is automatically submitted to the lender. The **Preliminary Report Transmitted** box in the **Status** section of the **File** tab is then automatically checked. Date and time submission stamps also appear on screen.

**Status**

<input checked="" type="checkbox"/> File Accepted	2006-02-12 21:18
<input checked="" type="checkbox"/> Appointment With Customer Confirmed	2006-02-12 21:18
<input checked="" type="checkbox"/> Preliminary Report Transmitted	2006-02-12 21:24
<input type="checkbox"/> Final Report Transmitted	
<input type="checkbox"/> File Closed	

Stewart Assyst Real Estate does not determine or dictate when the Preliminary Report must be generated, signed and submitted to the lender. Therefore, it can be forwarded electronically once all the necessary information is available, either before or after activating the Cost of Borrowing Requested (See section **Activate the Cost of Borrowing Requested** for more details). Often the Preliminary Report is submitted, and the Cost of Borrowing Requested is activated, at the same time.

Only one Preliminary Report can be digitally signed per file using Stewart Assyst Real Estate.

To print a copy of the Preliminary Report for the file, use the **Print** function in the **Documents** tab. As the Preliminary Report is a PDF file, it can be saved electronically on a computer, too.

The **Preliminary Report Transmitted** is the third of five status checkpoints listed in the **Status** section of the **File** tab in Stewart Assyst Real Estate.



## 12 – Generate and Print the Closing Documents

Once the file is frozen, the required lender closing documents can be generated and printed, knowing that the mortgage terms will not change. The information appearing in the **File** and **Additional Information** tabs is used for merging data. The name of the lawyer/notary appearing in the **Legal Counsel** field in the **General Information** section of the **File** tab and in the **Documents** tab is also used during the merge.

The process of generating required lender closing documents is the same as generating the Preliminary Report. Start by clicking the document name in the **Documents** tab. Then click **Generate** on the right hand side, and click **Generate** in the new tab appearing at the top of the page. A new line will appear below the name of the document to be generated. Now double-click on the name of the document or click the **Open** link in the **Documents** tab, on the right hand side, and review it with Adobe Reader. To print a document, use the **Print** function in the **Documents** tab. As the document generated is a PDF file, it can be saved electronically on a computer, too.

Once the Mortgage is generated and printed, attach it to the Acknowledgment and Direction, and have all required parties sign that document.

ONLY THOSE LENDER DOCUMENTS REQUIRED FOR THAT SPECIFIC TRANSACTION ARE DISPLAYED IN THE DOCUMENTS TAB. THEY MAY BE RELIED UPON AS THE MOST CURRENT VERSION. THEREFORE, DO NOT DOWNLOAD DOCUMENTS FROM THE LENDER'S LEGAL DOCUMENTS WEBSITE, UNLESS OTHERWISE INSTRUCTED.

As the Specific Mortgage Instructions may change while processing the transaction, documents should only be generated and printed once the file is frozen. Be sure to keep a copy of the final versions of the Specific Mortgage Instructions, the Mortgage and Cost of Borrowing Statement in the file.

## 13 - Complete the Transaction

Complete the transaction in the usual manner, using the lender mortgage documents generated by Stewart Assyst Real Estate. As Stewart Assyst Real Estate is compatible with electronic registrations, the documents and schedules generated can be included in the mortgage form submitted for registration electronically.

For British Columbia, the Form B generated on Stewart Assyst Real Estate may be filed electronically through the platform. Alternatively it may be filed through BC Online or by paper at the appropriate Land Title Office.

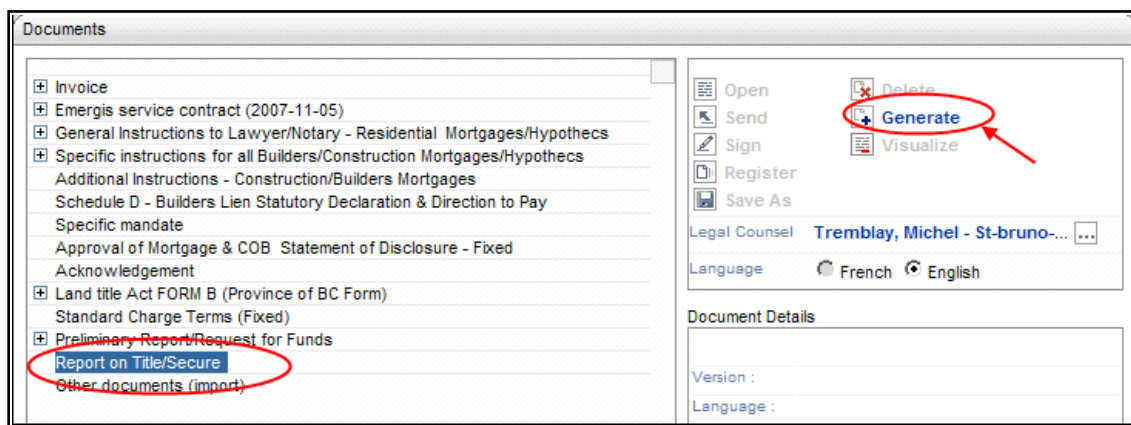
## 14 - Electronically Sign the Final Report/Submit it to the Lender

Once the transaction is closed and the mortgage has been registered, insert the registration number and the date of registration for the mortgage (and any deed registered on closing) in the **Registration** section of the **Additional Information** tab. Use the on-screen calendar. Then the Final Report can be generated and submitted to the lender.

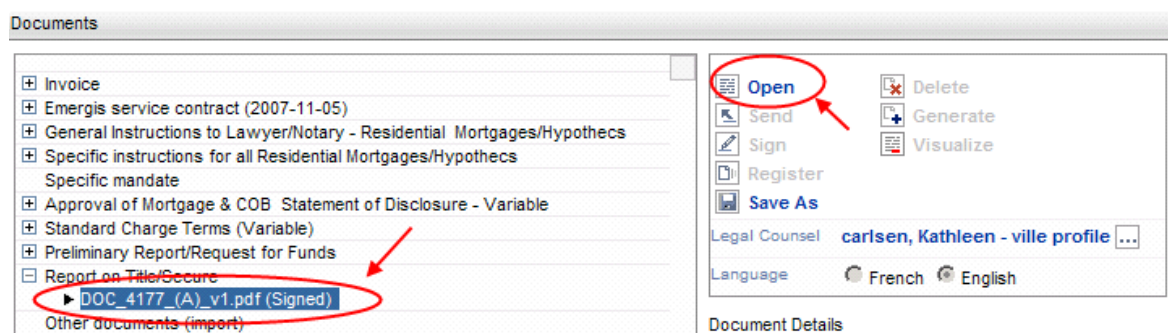
Additional Information		
Property Identification		
<b>Registration</b>		
	<b>Number</b>	<b>Date</b>
Mortgage	EMS771202	2007-05-08
Transfer	EMS771203	2007-06-12

**The Final Report must be signed by the lawyer/notary only**, using the digital signature issued by the Certificate Authority designated, then submitted electronically to the lender. **The Final Report is not to be sent to the lender in paper form, or by fax.**

Generating, signing and submitting the Final Report closely resembles the process for Preliminary Reports. To generate the Final Report, click **Report on Title** in the **Documents** tab, and click **Generate** on the right hand side.



A new line will appear below Report on Title. Double-click on the name of the document or click the **Open** link in the **Documents** tab, on the right hand side, and review the Final Report with the Adobe Reader.



When a document is signed the word **(Signed)** appears next to file name

The date and time the Final Report was generated appear under **Document Details**, along with the name of the person who created it.

If a new Final Report must be created, delete the existing report by clicking on the **Delete** button to the right of the **Open** button. Then generate a new Final Report.

Once the Final Report is completed and generated, it can be electronically signed and submitted to the lender.

**Important:** The Final Report can only be electronically signed by a lawyer/notary

To sign the report, the lawyer/notary must first log into Stewart Assyst Real Estate (the report cannot be signed on a document that was saved outside of Stewart Assyst Real Estate. Then open the document and click anywhere in the red box on the **Report on Title and Security** page.

Form 4177 (04-20-2007)

### REPORT ON TITLE AND SECURITY

<input checked="" type="checkbox"/> ROYAL BANK OF CANADA	<input type="checkbox"/> PRELIMINARY
<input type="checkbox"/> THE ROYAL TRUST COMPANY	<input type="checkbox"/> FINAL
<input type="checkbox"/> ROYAL TRUST CORPORATION OF CANADA Personal Service Centre 180 Wellington St. W. Toronto, Ontario, M5J 1J1	

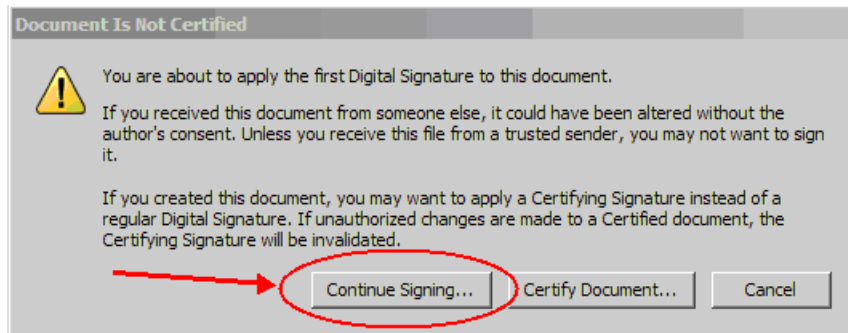
REFERENCE NUMBER:  
**11111111-111**

DATE:

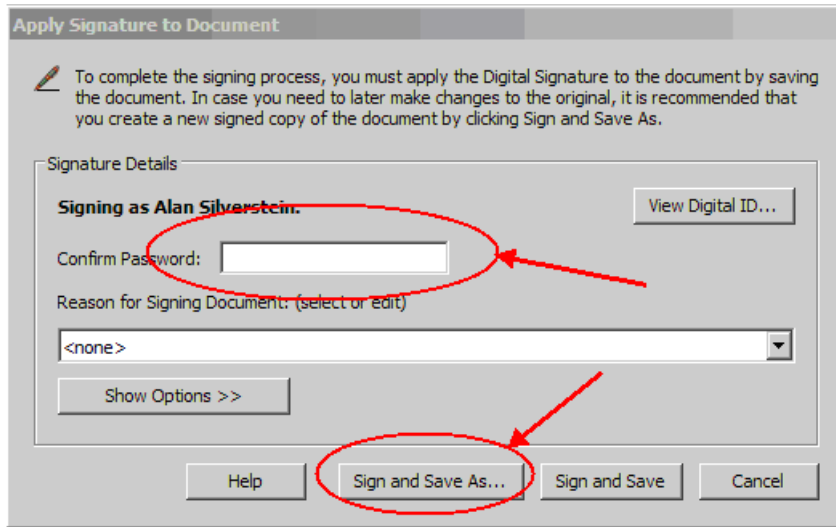
In accordance with your instructions, we have registered a **1st rank** mortgage on the property as described in your instructions and report as follows.

MORTGAGOR(S)	Kermit TheFrog and Marlon D'Addio
GUARANTOR(S) (if any)	---
MORTGAGED PROPERTY	1600 Pennsylvania Avenus, PH1, Elmo, British Columbia, V1Q 2A7 Lot # Plan # Condo Registration # Land Registry/PIN # Condo Unit#Condo Floor# Lot 14, Plan 8181, City of Elmo, County of Hooper

The **Document is not Certified** dialog box is displayed.



Click **Continue Signing** to produce the next screen. The **Apply Signature to Document** is displayed.

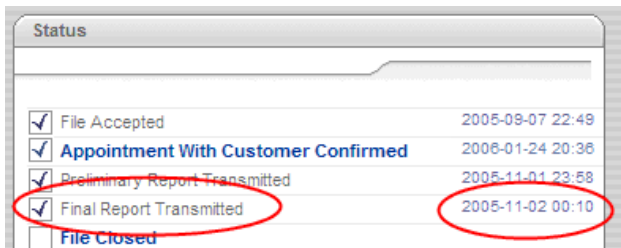


Lawyers/notaries then insert the password for their digital signature in the **Confirm Password** box, and click **Sign and Save**.

Shortly afterwards, the following appears on screen:

<b>MORTGAGOR(S)</b>	Kermit TheFrog and Marlon D'Addio
<b>GUARANTOR(S) (if any)</b>	---

Once the Final Report is signed electronically it is automatically submitted to the lender. The **Final Report Transmitted** box in the **Status** section of the **File** tab then is automatically checked. A date and time submission stamp also appears on screen.



In most cases the electronic Final Report is all that needs to be sent to the lender, without any enclosures or attachments.

The only notable exception in Ontario: the stand-alone written guarantee to be signed by a guarantor, because the changes to the *Land Registration Reform Act* permitting documents like deeds and mortgages to be signed and registered electronically, did not include guarantees.

Only one Final Report can be digitally signed per file using Stewart Assyst Real Estate.

To print a copy of the Final Report for the file, use the **Print** function in the **Documents** tab. As the Final Report is a PDF file, it can be saved electronically on a computer, too.

The Final **Report Transmitted** is the fourth of five status checkpoints listed in the **Status** section of the **File** tab in Stewart Assyst Real Estate.

## 15 - Close the File

Once work on a file has been completed and the Final Report sent to the lender electronically, the file can be closed on the Stewart Assyst Real Estate system. Once closed, a file is removed from the list of files. Information is only available for 6 months after the file is closed.

Before closing the file on Stewart Assyst Real Estate, be sure to retain copies of the information and documents about the transaction. This is especially true for the final version of the Specific Mortgage Instructions, the Mortgage, and the Cost of Borrowing statement.

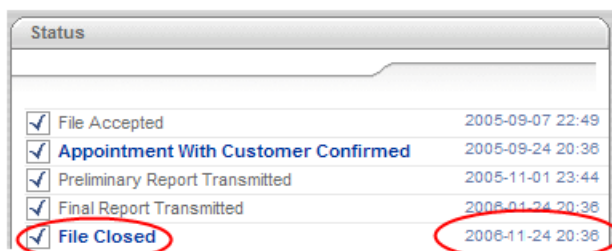
Files are automatically closed on the Stewart Assyst Real Estate system 30 days after the Final Report is sent to the lender.

To save a document in PDF format, open it with Adobe Reader, choose **File, Save As**. Then select a destination folder on your computer.

To print any page, click the print icon at the top of that page.

To close a file, check the **File Closed** box in the **Status** section of the **File** tab.

**File Closed** is the last of the five status checkpoints listed in the **Status** section of the **File** tab.



## Working with Transaction Reports

### About the Transaction Report

The **Transaction Report** feature of Stewart Assyst Real Estate provides a list of transactions (invoices and/or credits). Transaction reports are available by clicking the **Transaction Report** tab in Stewart Assyst Real Estate.

Users are charged a fee each time a new file is accepted. (**Acceptance** then appears in the description column in the transaction report).

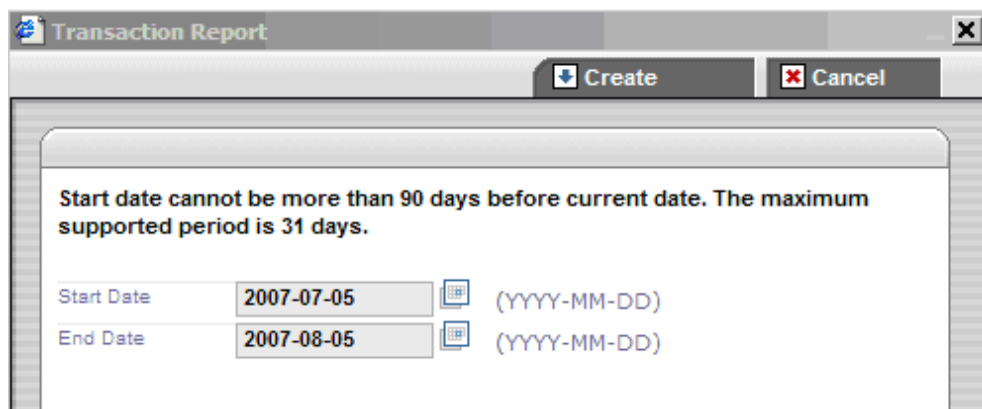
All transactions are paid or credited by credit card. The relevant credit card information can be inserted in **My Profile** for ongoing use, or it can be entered each time a file is accepted using Stewart Assyst Real Estate.

If a file is cancelled after accepting it, lawyers/notaries should contact the Stewart Assyst Real Estate Service Desk.

Transaction reports can be generated at any time. A report period cannot exceed 31 days. Nor can a report be generated for a date more than 90 days old.

### Creating a Transaction Report

1. Click the **Transaction Report** button in the top left section of the Stewart Assyst Real Estate main page. This will display the **Transaction Report** window. By default, the **End Date** is the current date, and the **Start Date** is 31 days earlier.



The screenshot shows a window titled "Transaction Report" with a "Create" button and a "Cancel" button. A warning message is displayed: "Start date cannot be more than 90 days before current date. The maximum supported period is 31 days." Below the message are two date input fields: "Start Date" with the value "2007-07-05" and "End Date" with the value "2007-08-05". Both fields have a calendar icon to their right and the format "(YYYY-MM-DD)" next to them.


2. If a different range of dates is required, enter a start date in the **Start Date** field. Use the calendar tool on the right of the field to select a date, the format being Year/Month/Day. The start date cannot be more than 90 days before the current date. A message is prompted if an unacceptable start date is selected
3. Then enter an end date in the **End Date** field. Use the calendar tool on the right of the field to select a date, the format being Year/Month/Day. The end date cannot be more than 31 days after the start date. A message is prompted if an unacceptable end date is selected

- To generate a transaction report for the dates chosen, click the **Create** button. The report is displayed in HTML format in a Web page in the Internet browser.

! **Note:** In case the report is generated by their legal assistant or another lawyer/notary in the name of the lawyer/notary they work with, the name of the lawyer/notary must be indicated when generating the transaction report.

**Report Generated for the Legal Counsel:**



X



**Transaction Report for Assyst Real Estate**

Date : **2012-12-21**  
 Period From **2012-11-21** To **2012-12-21**  
 Me **John Smith**  
 Total Number of Transactions : **8**

Date	Description	File No.	Internal File No.	Transaction No.	Main Borrower	Amount
2012-12-21	Acceptance	003-359680		50011152	Richard Billings	32.48 \$
2012-12-21	Acceptance	003-359678		50011151	Marie Leclerc	32.48 \$
2012-12-21	Acceptance	003-359677		50011150	Robert A John	32.48 \$
2012-12-21	Acceptance	003-359675		50011149	Robert A Moore	32.48 \$
2012-12-21	Acceptance	003-359679		50011148	Steven Matthews	32.48 \$
2012-12-21	Acceptance	003-359676		50011147	Robert A Kim	32.48 \$
2012-12-21	Acceptance	003-359674		50011146	Steve McKenzie	32.48 \$
2012-12-21	Acceptance	003-359673		50011145		32.48 \$
Total:						259.84 \$

 **Print**
 **Close this Window**

## Printing a Transaction Report

The Transaction Report displayed in the Internet browser can be easily printed, by clicking the **Print** button that appears on screen.

## Saving a Transaction Report

The transaction report displayed in the Internet browser can be easily saved, by using the browser's **Save** function.

To save a generated report:

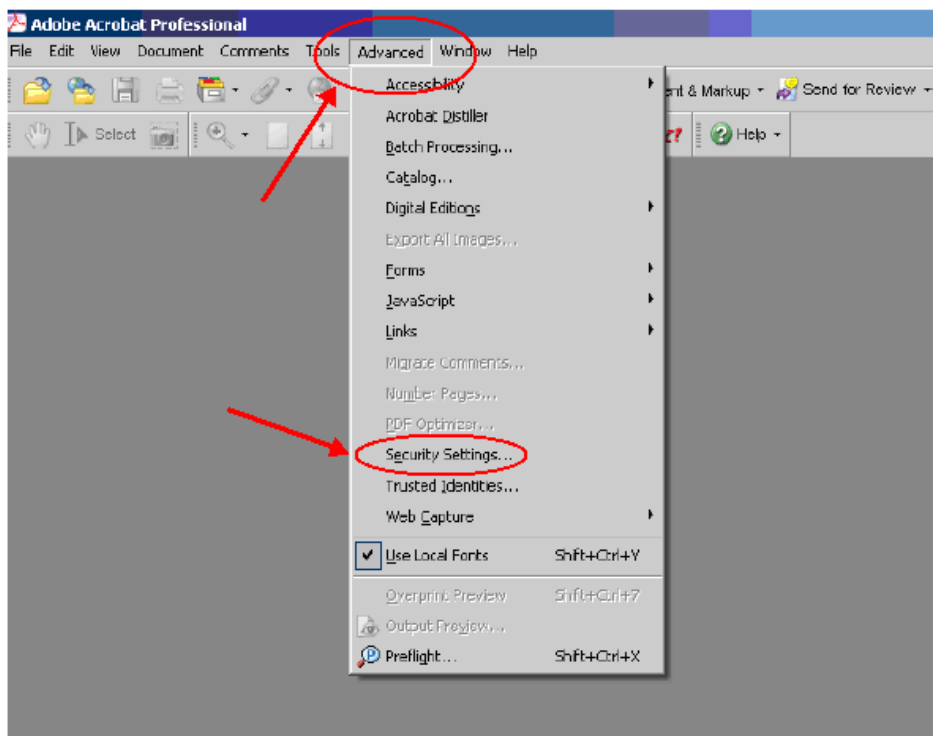
1. Minimize the Transaction Report.
2. On returning to the Stewart Assyst Real Estate main screen, click **File** and then **Save As** in the Internet browser. This will open the Save dialog box.
3. Click the **Save** button to save the transaction report. This will close the **Save** dialog box and save the report file on the computer. The Stewart Assyst Real Estate main screen is displayed again.

Reports can be saved in HTML format (Web standard) or text format (here, the layout will be lost).

## Changing the Password for the Digital Signature

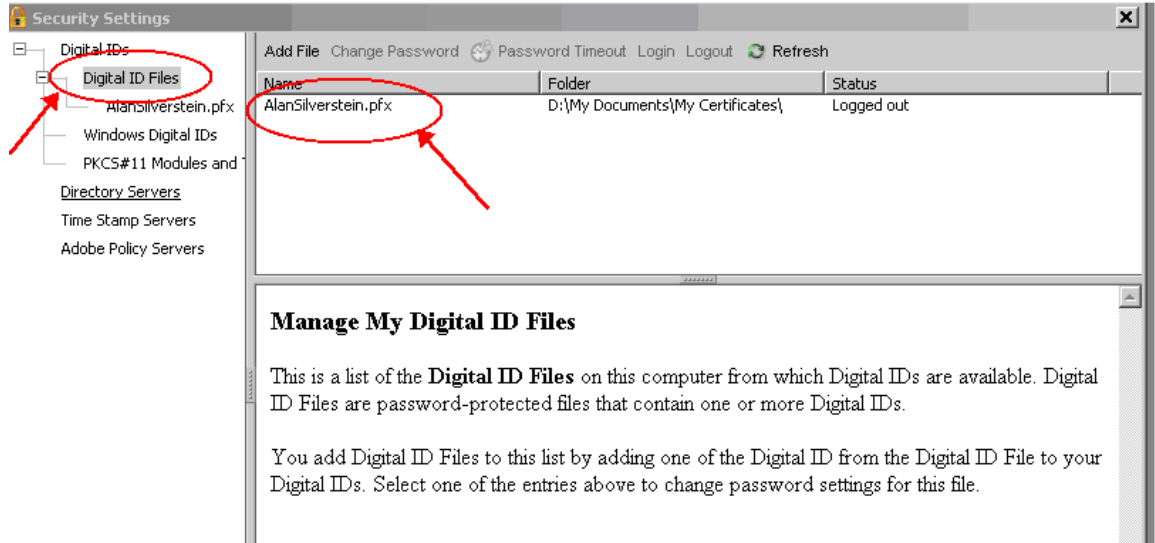
From time to time, lawyers/notaries may find it necessary (or prudent) to change the password for their digital signature. Here's how to do it (the screen shots appear from Adobe 7, but the process is very similar for all versions of Adobe)

1. Go to Adobe, click **Advance**, and then click **Security Settings**.

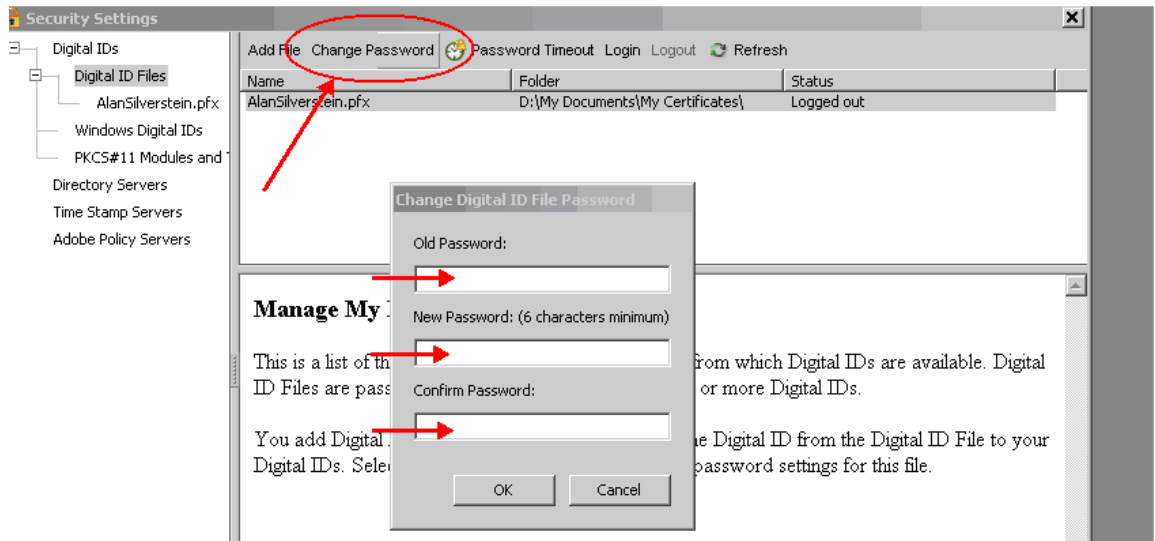


2. On the next page, click **Digital ID File**, and then click on the name of the lawyer/notary for whom the password will be changed, on the right hand side (in most cases there will only be a single filename with the lawyer/notary's name displayed with a .pfx extension).





3. After the file is selected and highlighted, click **Change Password** which will display the **Change Digital ID File Password**.



4. Type the Old Password, the New Password, and the Confirm Password.
5. Click OK.

The password for the Digital Signature has been changed.