



User Guide

(All provinces except Quebec)



Assyst Real Estate

Version 4.5

User Guide (All provinces except Quebec)

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Questions or problems?
Call the Emergis Service Desk
1-877-418-7511
Email:
RealEstateSupport@emergis.com

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Introduction

About Assyst Real Estate

Assyst Real Estate is a web application that electronically links lawyers and notaries to lenders. It's a solution that simplifies and streamlines the way a mortgage transaction is instructed, processed and reported.

With Assyst Real Estate, lawyers/notaries and their staff complete mortgage files more efficiently and with fewer errors, saving valuable time and money. Participating lenders using Assyst Real Estate deliver mortgage instructions directly to the desktop of a lawyer/notary. As those mortgage terms are pre-populated and locked-in by the lender, they are not inputted by staff in the lawyer/notary's office. Any changes are inputted by the lender, too, not the lawyer/notary's staff. All relevant mortgage forms, schedules and Standard Charge Terms are available within the electronic file, eliminating the need to search the Internet to download documents. Mortgage terms can be frozen 48 hours before closing, eliminating frustrating last minute changes. The Preliminary Report is submitted online, signed by a lawyer/notary using a digital signature. Signing with a digital signature ensures that only lawyers/notaries in good standing are processing mortgages using Assyst Real Estate, and no other persons. Depending on the province, Assyst Real Estate complements or facilitates the electronic registration of mortgages. Once the mortgage transaction is closed, the Final Report is also delivered to the lender online, signed by a lawyer/notary using a digital signature, without enclosures or attachments in most cases.

Designed by the legal community for the legal community, it allows lawyers/notaries to complete a mortgage transaction in the usual manner, without affecting their workflow. That's what makes Assyst Real Estate so unique—it doesn't dictate; it facilitates.

About this Guide

Content

The objective of the Assyst Real Estate User Guide is to describe how lawyers/notaries and their legal assistants can best use Assyst Real Estate to process mortgage files more efficiently. It reflects the standard workflow of lawyers/notaries processing mortgage transactions. However, it is only a suggested approach. Lawyers/notaries can always 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 Assyst Real Estate Reference Guide and Online Help are both available in the **Help** menu accessible from the Assyst Real Estate main screen. They are the best sources of information if a more detailed explanation is required about features and processes.

System Requirements

The following are the minimum system requirements to run Assyst Real Estate:

- Pentium-compatible processor (Pentium III 500 MHz or higher recommended)
- 256 MB available RAM
- 10 GB of free hard disk
- 256-color monitor capable of 1024 x 768 screen resolution
- Microsoft Windows XP
- Microsoft Word 2000
- Internet Explorer 6.0 or higher
- Printer
- High-speed Internet connection
- Digital signature issued by the Certificate Authority designated by Emergis.
- Adobe 6 Standard or Professional or higher, or Adobe Reader 8*

*Some documents in 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.

Getting Support

To access Assyst Real Estate, go to <https://rei.emergis.com/rei>. A User Name and Password issued by Emergis are required. Both are case sensitive.

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

For questions regarding the use of Assyst Real Estate, or for any technical information, please contact the Emergis Service Desk.

Emergis Service Desk: **1-877-418-7511**

E-mail: **RealEstateSupport@emergis.com**

Please send comments and suggestions to this address as well.

Using Assyst Real Estate - Process Overview

1

This chapter provides a general overview of the steps when using Assyst Real Estate. Details of each step are presented in the next chapter.

1

CHECK “MY PROFILE”

When first using 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 FROM EMERGIS

Read the messages sent by Emergis through Assyst Real Estate. New messages appear automatically when starting 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 in green 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

By accepting a new file, you agree to use Assyst Real Estate and pay the associated fee. Now you can begin processing the file.

4b

REFUSE A NEW FILE

If you decide not to process a new file, refuse it. The file will then 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

Assyst Real Estate automatically sends a note providing details of any changes to those mortgage instructions. So it's important to read those notes as soon as they are received. Any modifications will be entered and updated on Assyst Real Estate by the lender, not your staff.

7**REVIEW THE PRE-POPULATED INFORMATION**

Most of the mortgage information received from the lender on Assyst Real Estate is pre-populated and locked-in. To ensure the mortgage terms are correct, review them with borrower as early as possible.

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 Cost of Borrowing Requested.

10**ACTIVATE THE COST OF BORROWING REQUESTED (FREEZE THE MORTGAGE TERMS)**

To avoid last minute changes, you must freeze the mortgage terms by clicking the Cost of Borrowing Requested and submitting it electronically to the lender. This should be done up to 3 business days before meeting with the borrower. The lender then has one business day to verify the information and modify the terms. After that, the mortgage terms can no longer be changed by the lender using Assyst Real Estate.

11**ELECTRONICALLY SIGN THE PRELIMINARY REPORT AND SUBMIT IT TO THE LENDER**

Once you have all the required information, generate the preliminary report using Assyst Real Estate. After the lawyer/notary signs it electronically using their digital signature, the report is automatically sent to the lender. 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 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. As Assyst Real Estate is compatible with electronic registration, the documents and schedules generated can be included in the mortgage form submitted for registration electronically. For British Columbia, the Form B that is generated on Assyst Real Estate may be filed electronically through the Assyst Real Estate system. It may also 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**

Insert the registration number of the mortgage and the date of registration, and generate the final report using Assyst Real Estate. After the lawyer/notary signs it electronically using their digital signature, the report is automatically sent to the lender. 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.

Assyst Real Estate can be accessed at <https://rei.emergis.com/rei>

Using Assyst Real Estate - Detailed Process

2

This chapter provides a detailed explanation of every step when using 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 Assyst Real Estate Reference Guide or the Online Help, both available in the Help menu accessible from the Assyst Real Estate main screen.

Here's how the Assyst Real Estate main screen looks:

The screenshot displays the Assyst Real Estate software interface. At the top, there is a navigation bar with tabs: My Profile, Transaction Report, Messages, File Creation, Help, Français, and Logout. Below the navigation bar, there is a search bar with 'Search for Files' and 'Refresh Files' buttons. A sidebar on the left lists various files and borrowers, including 'National Bank of Canada', 'Desjardins', 'Desjardins Commercial', 'Royal Bank of Canada', and 'Laurentian Bank'. The main content area is titled 'File No. RBC - 351398 - McKenzie, Steve'. It contains several sections: 'General Information' with fields for File No., Program, Loan No., Date File Received, Last Lender Update, Legal Counsel, Internal File No., Financial Institution, Service Center Transit, Branch Transit, and Contact Name; 'Status' with checkboxes for File Accepted, Cost of Borrowing Requested, Preliminary Report Transmitted, Final Report Transmitted, and File Closed; 'Particular Remarks' with a text area; 'Warranty' with fields for Type, Amount, and Loan Insurance; and 'Borrower(s)' with a list of borrowers. The bottom left corner features the Emergis Assyst Real Estate logo.

No.	Borrower
351398	McKenzie, Steve
351415	Moore, Robert A
351417	Kim, ROBERT A
351418	John, ROBERT A
351994	Leclerc, Marie
352064	McKenzie, Kim
352065	McKenzie, Kim
	Laurentian Bank
	Other Files

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	RBC Royal Bank [Appearance]
Service Center Transit	003 - 01705 [Details]
Branch Transit	003 - 04441 [Details]
Contact Name	Personal Service Centre - Montreal (800) 361-5600

Status	
☒	File Accepted 2007-03-07 23:46
☒	Cost of Borrowing Requested 2007-11-21 11:30
☐	Preliminary Report Transmitted
☐	Final Report Transmitted
☐	File Closed

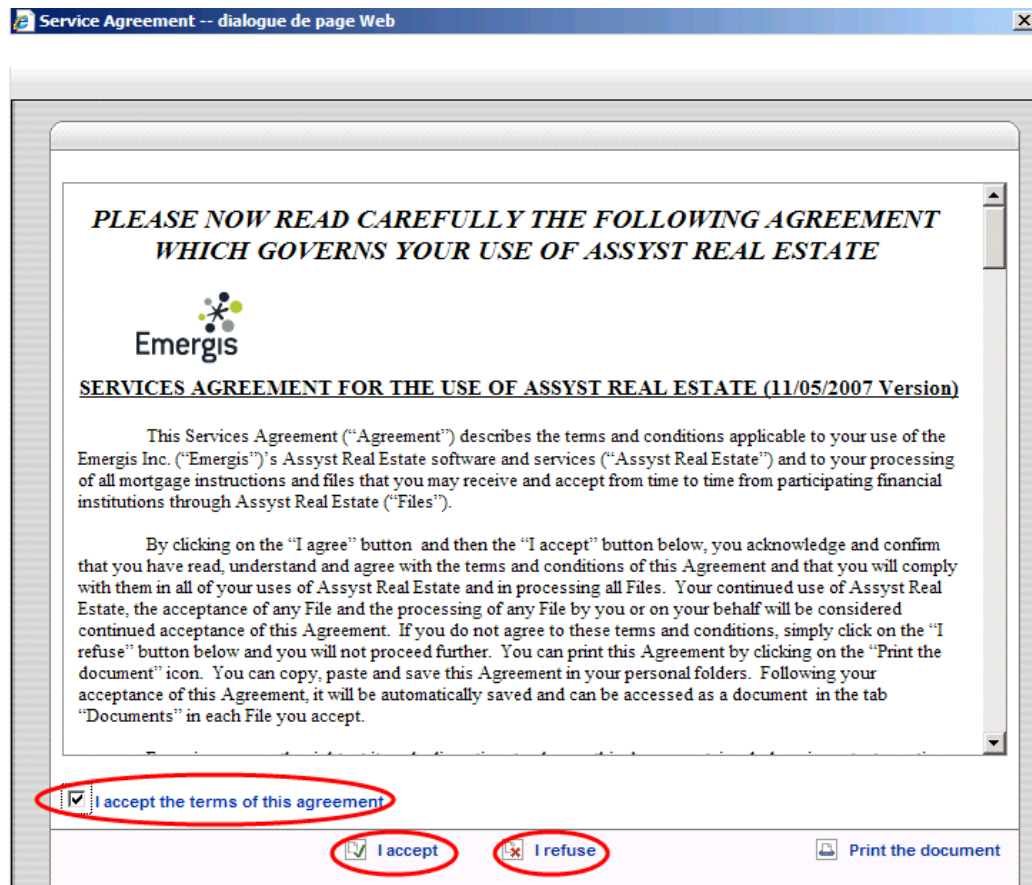
Warranty	
Type	Land title Act FORM B (Province of BC Form)
Amount	152 975.00\$
Loan Insurance	CMHC

Borrower(s)	
Borrower:	Steve McKenzie
Borrower:	Andrew McKenzie

First time login

Accept the Emergis Service Contract

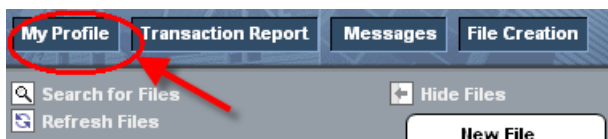
When you connect to Assyst Real Estate for the first time, you will have to accept a User Agreement that applies to every file. When you accept a new file, you can view the agreement by clicking the **View Service Agreement** button in the **Accept File** window.



1. Click the checkbox "I accept the terms of this agreement"
2. Then click the "I accept" link. That will 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 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 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).

My Profile

General Information | Payment | Funding Info | File Sharing

Save | Cancel

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

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

Address

Civic Number / Street: 5090 Explorer Drive

Apartment / Suite: 1000

P.O Box:

City: Mississauga

Province: Ontario

Country: Canada

Postal Code: L4W 4X6

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 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.

Out of Office Notification

Departure Date

Return Date

Alerts

Office E-mail

☒ Notes ☒ New Files

All transactions are paid by credit card, upon acceptance of a file using 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 Assyst Real Estate service desk at 1-877-418-7511.

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).

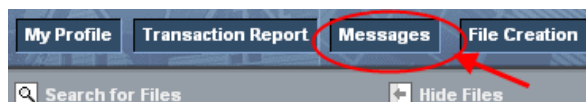
Legal assistants can manage the lawyers/notaries they work with, in the **Legal Counsels** tab of the **My Profile** page.

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 the Messages from Emergis

The Assyst Real Estate message system allows lawyers/notaries and their legal assistants to automatically receive messages sent by Emergis. Read them on a regular basis. 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.



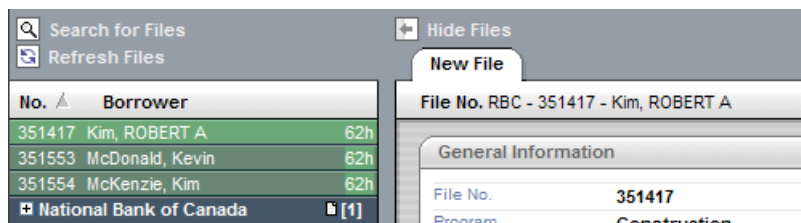
Subject	Planned service maintenance activity
From	Emergis
Reception Date	2007-03-24 23:15

Please note that will might be a short system interruption between 01:00AM and 02:00AM 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.



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.

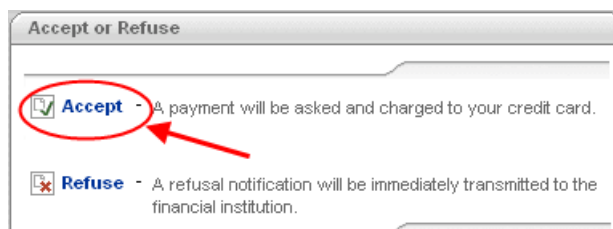
No.	Borrower	
John Smith		[5]
352841	Jones, Aaron Bret	42h
352843	Horton, Robert	42h
National Bank of Canada		[1]
Royal Bank of Canada		[1]
Emergis Training Bank		[1]
Michel Tremblay		[25]

When notified about a new file in 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.



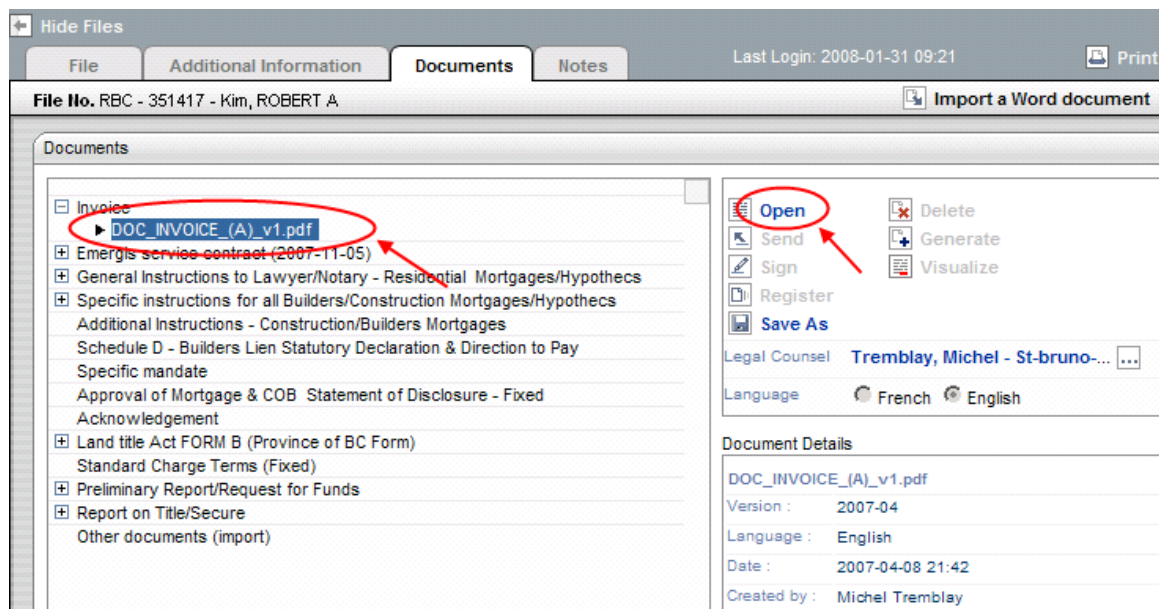
When you accept a new file, you can view the Service Agreement by clicking **View Service Agreement** button in the **Accept File** window.

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.

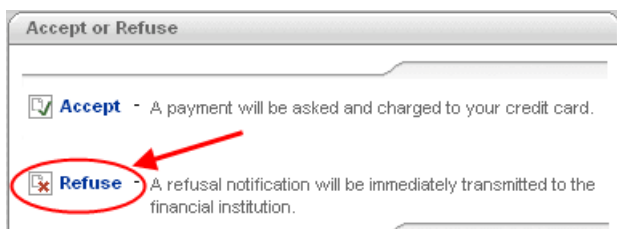


The invoice can then be printed or saved to a computer in PDF format.

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

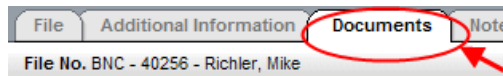


When a file is refused, the lawyer/notary is not charged any fee.

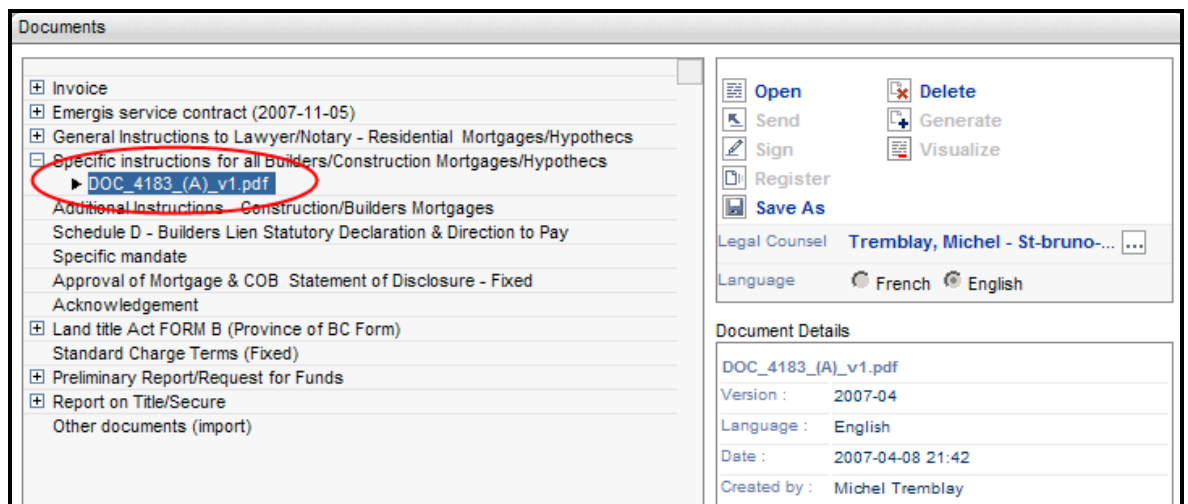
5 - Review the Specific Mortgage Instructions

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, 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 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.

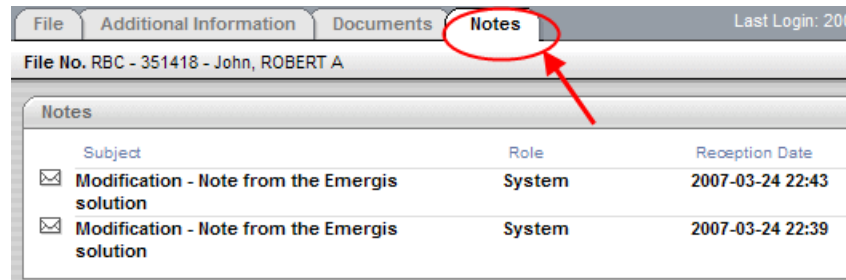
To print a document, use the **Print** function in the **Documents** tab.

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

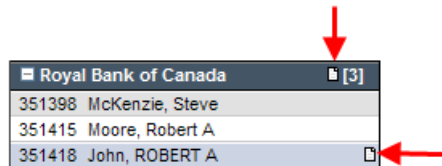
Assyst Real Estate automatically sends a note advising of any changes to the mortgage instructions and terms, including the principal amount, interest rate, payment, maturity date, and frequency of payments. Review them immediately upon receipt, as they can affect the work processing a transaction.



File	Additional Information	Documents	Notes	Last Login: 200
File No. RBC - 351418 - John, ROBERT A				
Notes				
✉	Modification - Note from the Emergis solution	System	2007-03-24 22:43	
✉	Modification - Note from the Emergis solution	System	2007-03-24 22:39	

Modifications to the relevant mortgage terms are entered and updated on 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 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.



Royal Bank of Canada		[3]
351398	McKenzie, Steve	
351415	Moore, Robert A	
351418	John, ROBERT A	

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 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 Assyst Real Estate main screen has 9 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 Assyst Real Estate.

Status	
☒ File Accepted	2007-05-08 23:45
☐ Cost of Borrowing Requested	
☐ Preliminary Report Transmitted	
☐ Final Report Transmitted	
☐ File Closed	
 Import a Word Document  Transfer File  Add a Note to File  Cancel File  Export File	

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

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	225 029.00\$	Rate	5.29%	End of Rate Date	2007-08-15
Retained by Lender	0.00\$	Base Rate	0.0%	Term (Months)	60
Disbursement to Be Given to the Legal Counsel	217 000.00\$	Rate Differential	-1.3%	Amortization (Months)	480
Insurance Premium to Be Included	No	Minimum Rate	N/A%	Payment Date	19
Insurance Premium	8 029.00\$	Maximum Rate	0.0%	Payment Day	
Sale Price	100 000.00\$	Reimbursement Rate	10.0%	Loan Type	Fixed / Closed
		Retained % Up to 45 Days After End of Work	0.0%		

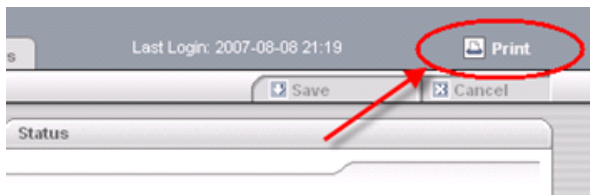
8) Frequency – details of the regular mortgage payments, and any alternative payment arrangement (i.e. weekly, bi-weekly, or semi-monthly payments).

Frequency		Alternate Frequency	
Frequency 1	Monthly	Frequency 2	N/A
Principal and interest	1 119.98\$	Principal and interest	0.00\$
Taxes	0.00\$	Taxes	0.00\$
Other	56.83\$	Other	0.00\$
Total	1 176.81\$	Total	0.00\$

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		Calendar
Interest Adjustments	2008-07-26		Calendar
First Payment	2008-08-26		Calendar
Last Payment	2009-07-26		Calendar
Mortgage Signature			Calendar

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 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 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)

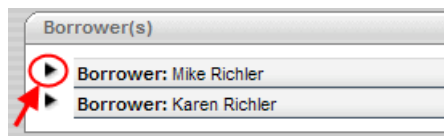
As lawyers/notaries are responsible for ensuring the accuracy of this information when the mortgage is registered, lawyers/notaries can modify, add and/or change the “raw” information provided by the lender in these areas, if necessary.

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

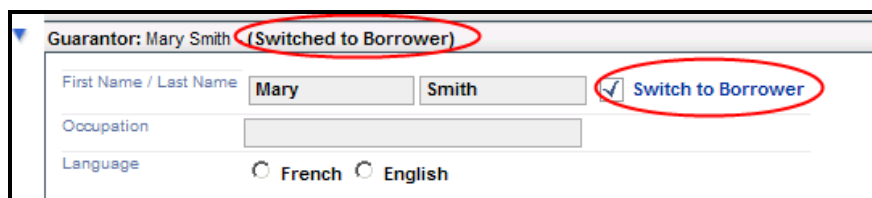
Phone Numbers

Home Phone

Office Phone

Cell Phone

Switching Guarantor to Borrower or Borrower to Guarantor

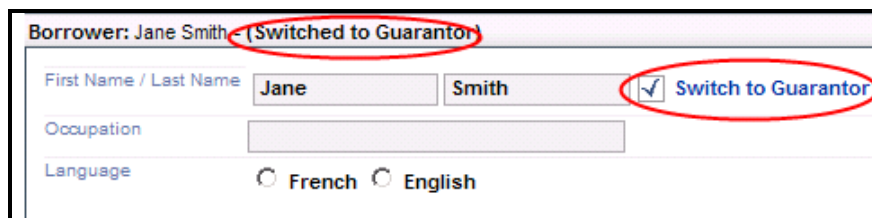


Guarantor: Mary Smith (Switched to Borrower)

First Name / Last Name: ☒ Switch to Borrower

Occupation:

Language: ☐ French ☐ English



Borrower: Jane Smith (Switched to Guarantor)

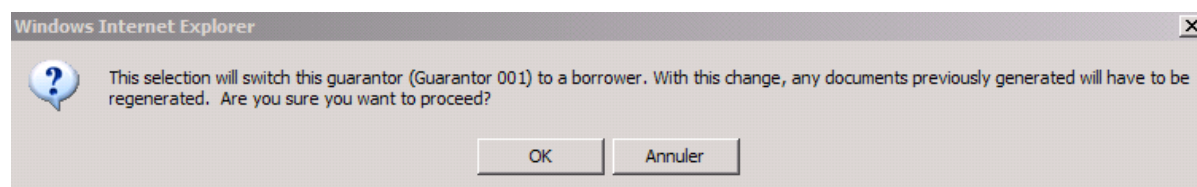
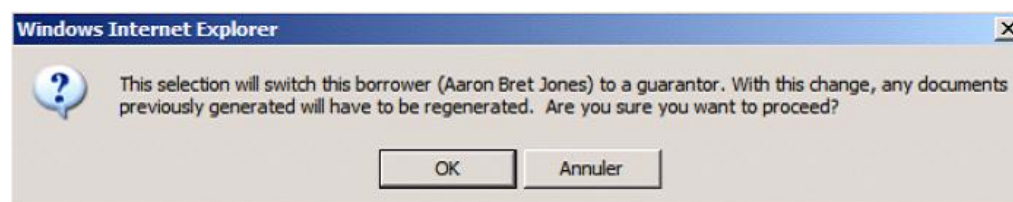
First Name / Last Name: ☒ Switch to Guarantor

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 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																	
<table border="1"> <thead> <tr> <th colspan="2">Registration</th> </tr> <tr> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Mortgage</td> <td> <table border="1"> <thead> <tr> <th>Number</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>EMS771202</td> <td>2007-04-17</td> </tr> <tr> <td>Transfer</td> <td> <table border="1"> <thead> <tr> <th>Number</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>EMS771203</td> <td>2007-04-10</td> </tr> </tbody> </table> </td> </tr> </tbody> </table> </td> </tr> </tbody> </table>		Registration				Mortgage	<table border="1"> <thead> <tr> <th>Number</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>EMS771202</td> <td>2007-04-17</td> </tr> <tr> <td>Transfer</td> <td> <table border="1"> <thead> <tr> <th>Number</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>EMS771203</td> <td>2007-04-10</td> </tr> </tbody> </table> </td> </tr> </tbody> </table>	Number	Date	EMS771202	2007-04-17	Transfer	<table border="1"> <thead> <tr> <th>Number</th> <th>Date</th> </tr> </thead> <tbody> <tr> <td>EMS771203</td> <td>2007-04-10</td> </tr> </tbody> </table>	Number	Date	EMS771203	2007-04-10
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Legal Description *	Lot 18, Plan M-5152, City of Langley, Regional Municipality of Hamilton-Wentworth																
Strata Indicator	☐																

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).

	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
Royal Bank of Canada	Submit the Cost of Borrowing Request up to 3 business days before meeting with the borrower to sign the mortgage, by checking the Cost of Borrowing Requested box in the Status section of the File 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 Assyst Real Estate. Any changes will be handled directly by the lender with the borrower.

A padlock symbol  will appear next to the **Cost of Borrowing Requested** 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	
☒	File Accepted 2007-03-07 23:46
☒	Cost of Borrowing Requested 2007-11-21 11:30
☐	Preliminary Report Transmitted
☐	Final Report Transmitted
☐	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 Cost of Borrowing Requested is the second of five status checkpoints listed in the Status section of the File tab in 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 by Emergis, and 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.

Documents	
☐	Invoice
☐	Emergis service contract (2007-11-05)
☐	General Instructions to Lawyer/Notary - Residential Mortgages/Hypothecs
☐	Specific instructions for all Builders/Construction Mortgages/Hypothecs
☐	Additional Instructions - Construction/Builders Mortgages
☐	Schedule D - Builders Lien Statutory Declaration & Direction to Pay
☐	Specific mandate
☐	Approval of Mortgage & COB Statement of Disclosure - Fixed
☐	Acknowledgement
☐	Land title Act FORM B (Province of BC Form)
☐	Standard Charge Terms (Fixed)
☒	Preliminary Report/Request for Funds
☐	Report on Title/Secure
☐	Other documents (import)

Actions	
☐	Open
☐	Send
☐	Sign
☐	Register
☐	Save As
☒	Generate
☐	Delete
☐	Visualize

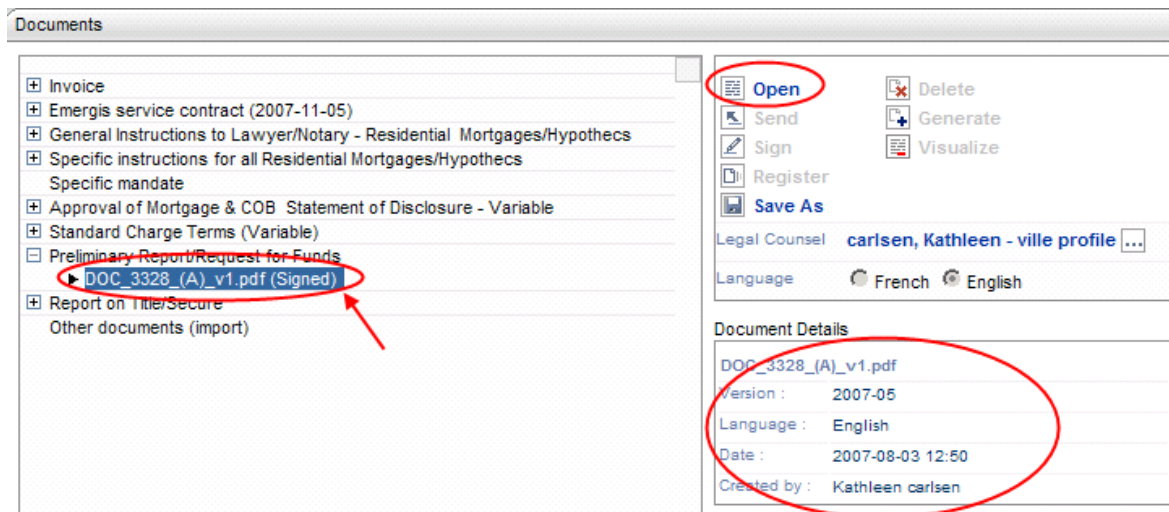
Legal Counsel: Tremblay, Michel - St-bruno-...

Language: ☐ French ☒ English

Document Details

Version :

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 Assyst Real Estate (the report cannot be signed on a document that was saved outside of 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

SAVE DATA

Form 3328 (05-28-2007)

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

☐ **For All Provinces and Territories, except Quebec and Iqaluit:**

Royal Bank / Royal Trust
Personal Service Centre
180 Wellington St West – 1st Floor
Toronto, ON M5J 1J1

☐ **For Quebec and Iqaluit:**

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>

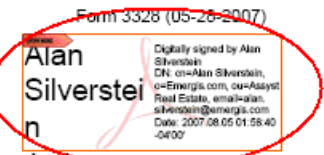
Show Options >>

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



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. OK

☐ Don't Show Again

Ontario (excl. Thunder Bay):	1-877-832-3862
Prairie Provinces, N.W.T., Nunavut (excl. Iqaluit) and Thunder Bay:	1-888-359-4771

Quebec and Iqaluit:

Bank / Royal Trust
 al Service Centre
 x 6011, Centre-Ville Station
 l, QC H3C 3B8

95-4179 or 1-514-218-4179

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

☒ File Accepted	2006-02-12 21:18
☒ Appointment With Customer Confirmed	2006-02-12 21:18
☒ Preliminary Report Transmitted	2006-02-12 21:24
☐ Final Report Transmitted	
☐ File Closed	

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 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 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 Assyst Real Estate. As 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 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

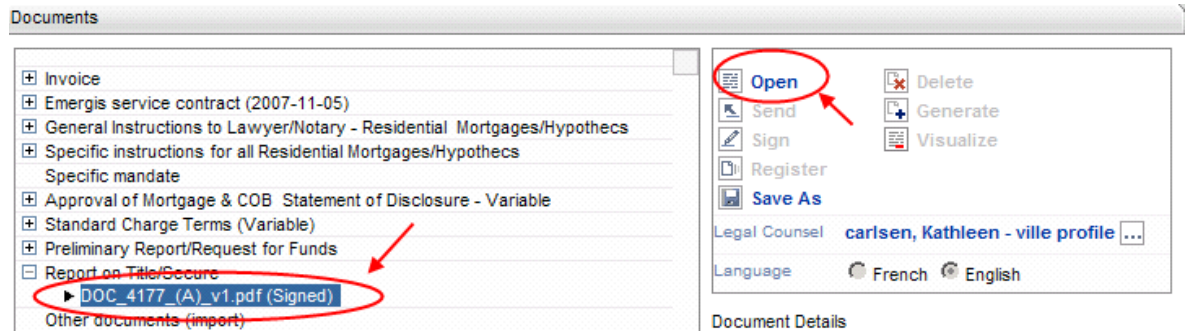
Once the transaction is closed and the mortgage has been registered, insert the registration number and the date of registration for the mortgage (and any deed registered on closing) in the **Registration** section of the **Additional Information** tab. Use the on-screen calendar. Then the Final Report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

Additional Information		
▼ Property Identification		
Registration		
	Number	Date
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 by Emergis, and 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 Assyst Real Estate (the report cannot be signed on a document that was saved outside of 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

☒ ROYAL BANK OF CANADA

☐ THE ROYAL TRUST COMPANY

☐ ROYAL TRUST CORPORATION OF CANADA
Personal Service Centre
180 Wellington St. W.
Toronto, Ontario, M5J 1J1

☐ PRELIMINARY

☐ FINAL

REFERENCE NUMBER:
11111111-111

DATE:

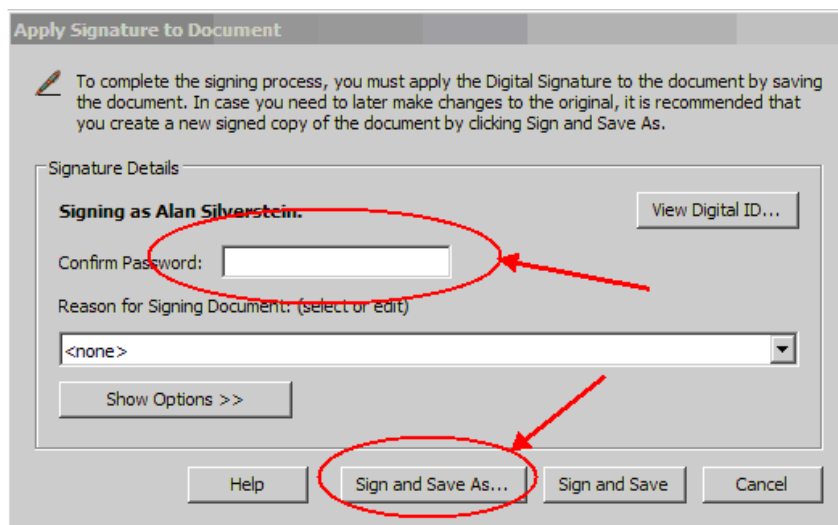
In accordance with your instructions, we have registered a **1st rank** mortgage on the property as described in your instructions and report as follows.

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.

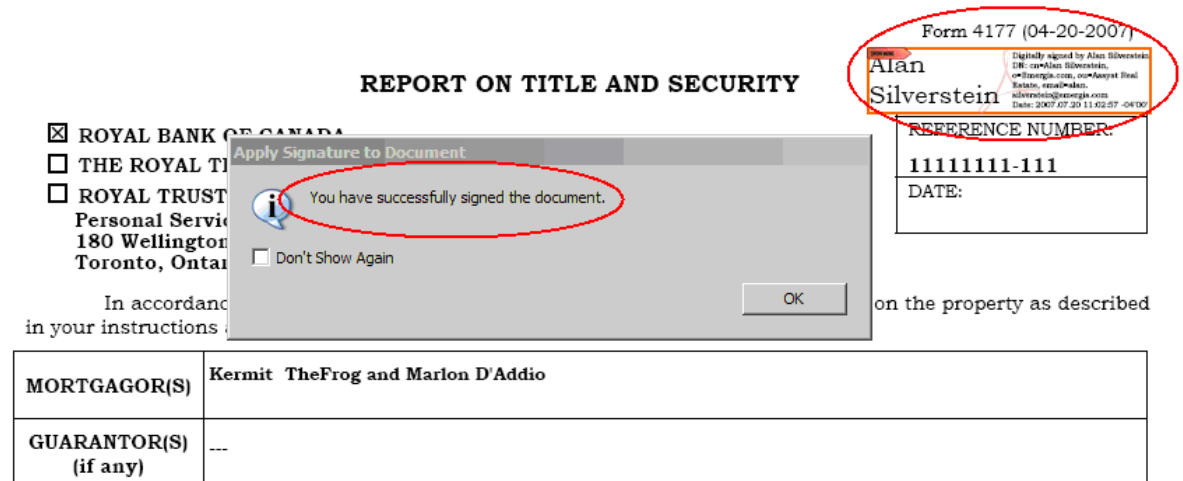


Click **Continue Signing** to produce the next screen. The **Apply Signature to Document** is displayed.



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:



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.

Status	
☒ File Accepted	2005-09-07 22:49
☒ Appointment With Customer Confirmed	2006-01-24 20:36
☒ Preliminary Report Transmitted	2005-11-01 23:58
☒ Final Report Transmitted	2005-11-02 00:10
☐ File Closed	

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 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 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 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 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 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.

Status	
☒ File Accepted	2005-09-07 22:49
☒ Appointment With Customer Confirmed	2005-09-24 20:36
☒ Preliminary Report Transmitted	2005-11-01 23:44
☒ Final Report Transmitted	2006-01-24 20:36
☒ File Closed	2006-11-24 20:36

Working with Transaction Reports

About the Transaction Report

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

If a file is cancelled after accepting it, lawyers/notaries should contact the Emergis 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 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.

Transaction Report

Create Cancel

Start date cannot be more than 90 days before current date. The maximum supported period is 31 days.

Start Date	2007-07-05	(YYYY-MM-DD)
End Date	2007-08-05	(YYYY-MM-DD)

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
4. 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:



Transaction Report for Emergis Assyst Real Estate

Date : 2007-8-5

Period From 2007-07-05 To 2007-08-05

Me Alan Silverstein

Total Number of Transactions : 4

Date	Description	File No.	Transaction No.	Main Borrower
2007-08-02	Acceptance	003-470218	50213553	Kermit TheFrog
2007-07-17	Acceptance	003-470969	50203094	Vrm Open
2007-07-17	Acceptance	003-470973	50202350	Frieda Rose MTG
2007-07-14	Acceptance	003-470218	50201216	Kermit TheFrog
				Total:

Print

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:

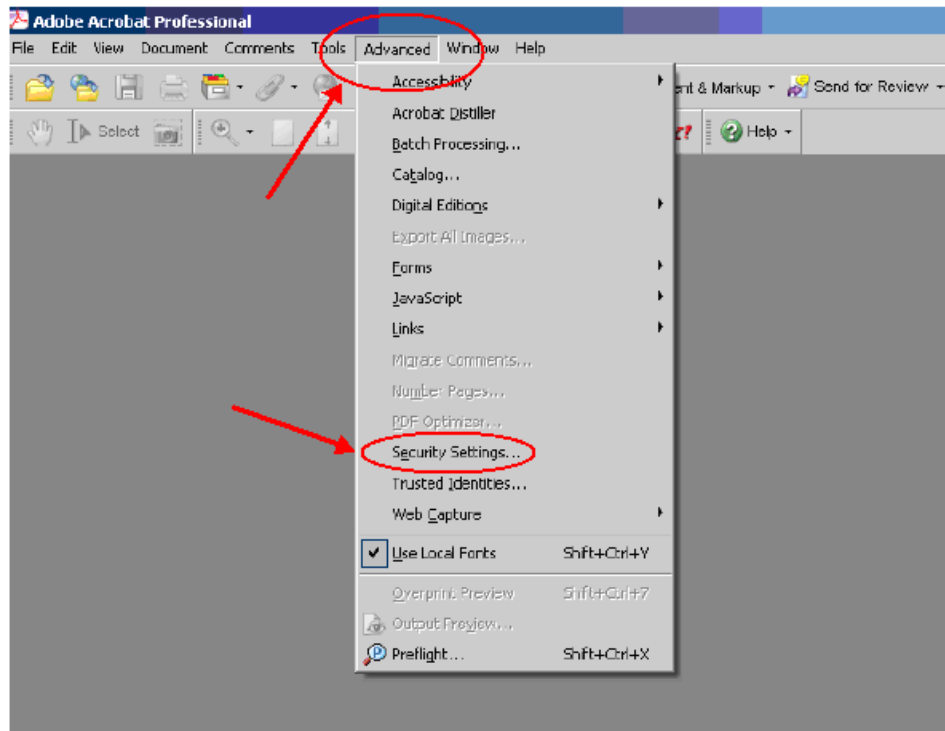
1. Minimize the Transaction Report.
2. On returning to the Assyst Real Estate main screen, click **File** and then **Save As** in the Internet browser. This will open the Save dialog box.
3. Click the **Save** button to save the transaction report. This will close the **Save** dialog box and save the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

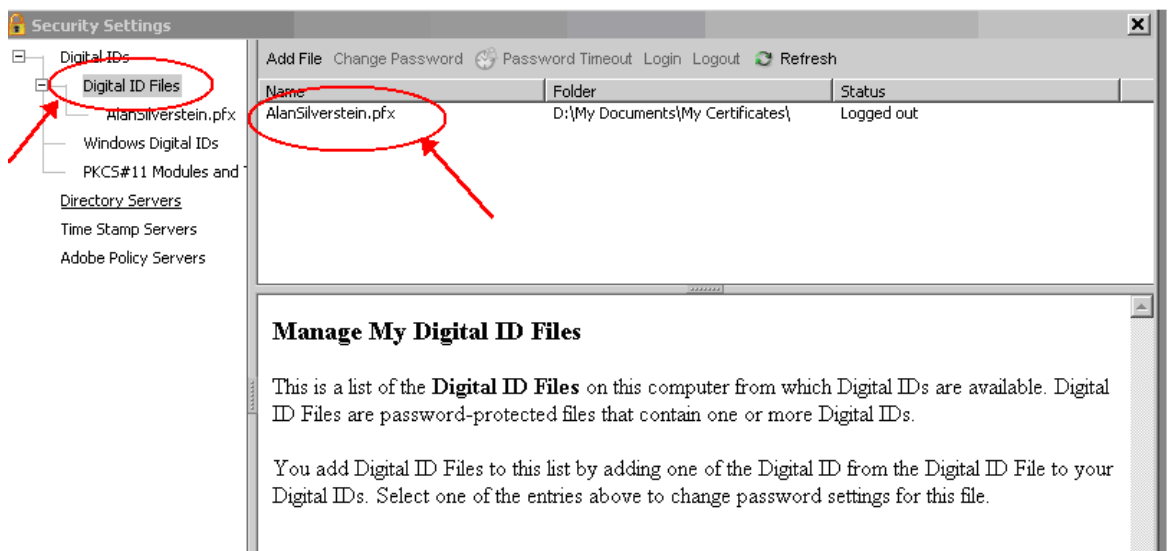
Changing the Password for the Digital Signature

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)

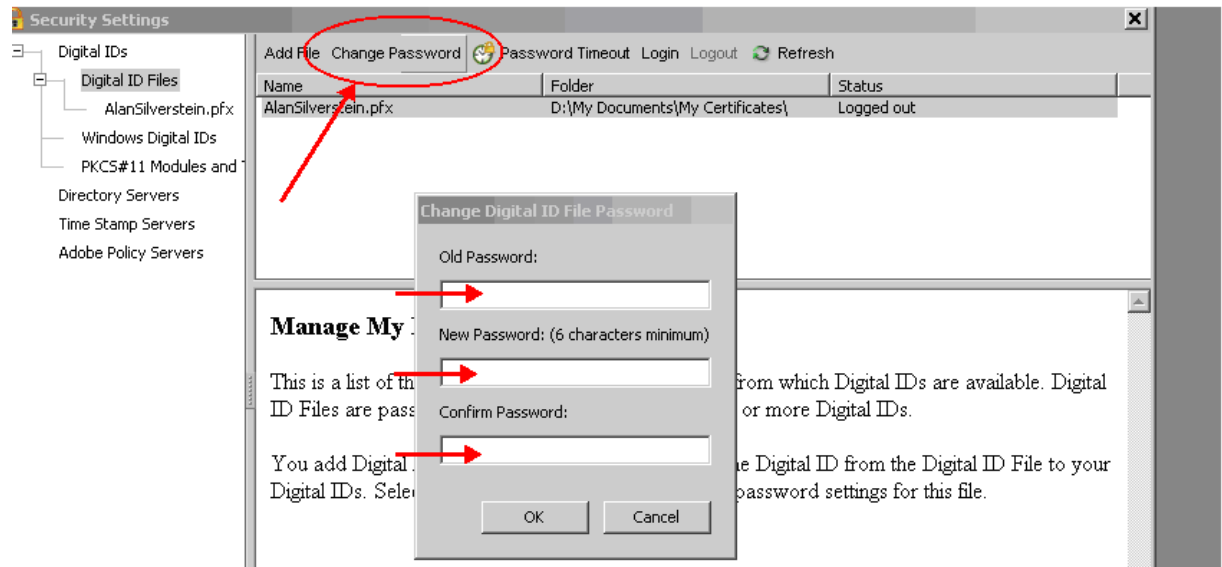
1. Go to Adobe, click **Advance**, and then click **Security Settings**.



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.