Reference Guide
Assyst Real Estate

Version 5.6

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Real Estate

TABLE OF CONTENTS

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. 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 and their legal assistants 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 **Assyst Real Estate Reference Guide** is a manual intended to present in details **Assyst Real Estate** and its functions. It was elaborated so as to allow a progressive approach while respecting the working procedure of lawyers and notaries.

This Guide is divided into the following sections and appendices:

- **Section 1: Getting Started**
  This section introduces the basic steps to be followed to access Assyst Real Estate and familiarize the user with the application and its interface.
- **Section 2: Managing the System**
  This section presents the tools available to the lawyer/notary, to manage his profile and his personal information and the transaction reports when working with Assyst Real Estate files.
- **Section 3: Using the System**
  This section explains in details how to use the application and the Assyst Real Estate file management functions.

Intended Audience

The **Assyst Real Estate Reference Guide** is intended to the lawyers and notaries in Canada who will use **Assyst Real Estate**. This guide is designed both for lawyers/notaries and their legal assistants. Features that are only addressed to a lawyer/notary or to a legal assistant are clearly identified.

A minimal knowledge of computers, Windows and the Internet is required to be able to progress in the learning and the use of **Assyst Real Estate** with this manual.

Conventions

Symbol Definitions

This guide uses some conventions intended to facilitate its reading and its understanding. The following conventions are used in this guide:

Symbol	Meaning / Used for
Bold	Application Name, Window Name, Command Name, Link Name, Button Name, Icon Name, Field Name, File or Directory Name, Text entered by the user
Small Caps	Refers to keyboard keys
1.	Introduce a numbered list or a step in a procedure
▸	Introduces a procedure to follow
■	Introduces a list of elements
!	Introduces a warning information when using the system

Mouse Conventions

This guide used the following conventions related to the mouse usage:

Button or action	Meaning
Left button	Main mouse button used by default
Right button	Alternative button used in particular situations
Position	Refers to positioning the mouse pointer at a specific location.
Click	Refers to pressing down the mouse button then releasing it
Double-click	Refers to rapidly pressing the mouse button twice

Getting Support

To access **Assyst Real Estate**, go to **https://acces.assystimmobilier.com/rei**. A User Name and Password issued by TELUS are required. Both are case sensitive.

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.

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

TELUS Service Desk: 1-877-418-7511

E-mail: RealEstateSupport@telus.com

Please send comments and suggestions to this address as well.

SECTION 1

GETTING STARTED

Chapter 1
Setting Up Assyst Real Estate

The objective of this chapter is to present the minimal configuration required for **Assyst Real Estate** to function properly and the procedure to be followed to make sure you have the correct version of Internet Explorer. You will also find in this chapter the procedure to be followed to modify your Internet Explorer configuration to get the appropriate level of security to be able to login to **Assyst Real Estate**.

Recommended Configuration

Following are the minimal installation requirements to ensure **Assyst Real Estate** will function properly and to be able to get support if needed.

- 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 and Office 2000 with the Office updates equal or superior to 2000.
- Internet Explorer 6.0
- Adobe Reader 8 or superior
- Printer
- High-speed Internet connection
- Digital signature issued by the Certificate Authority designated by TELUS.

Checking your Configuration

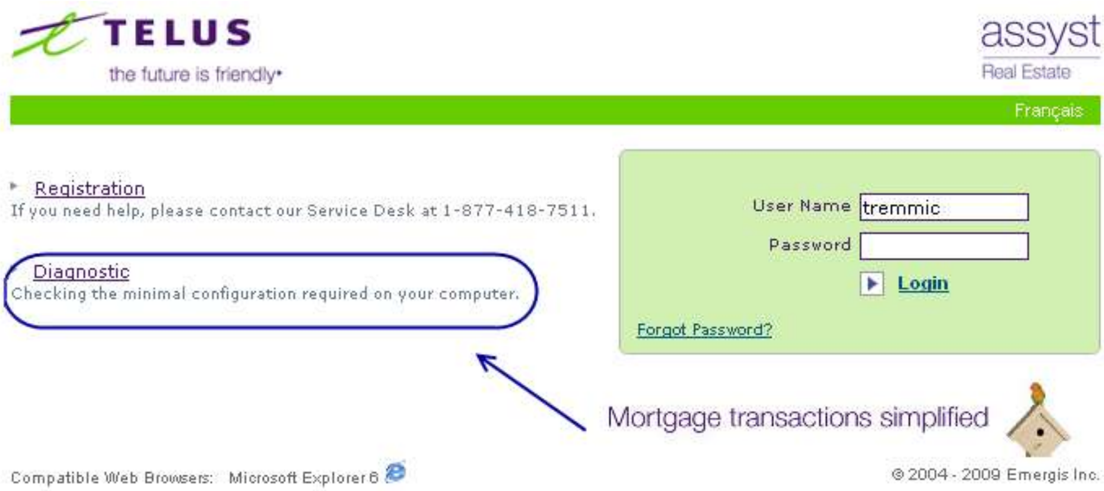
Assyst Real Estate provides a diagnostic function to check that your computer configuration is in accordance with the minimum requirements and detect any configuration problem. This diagnostic is done on your computer prior to logging into the system.

In case of technical problems, you will use the diagnostic function to send your computer's configuration information to the **TELUS Service Desk**.

To execute the configuration checking process

1. Start **Internet Explorer** and enter the **Assyst Real Estate URL** link to display the Assyst Real Estate login page.
   Refer to the Assyst Real Estate URL Link section for more details on accessing the Assyst Real Estate login page.

2. In the **Assyst Real Estate login page**, select the **Diagnostic link.** This will open the **Diagnostic page**.



3. Click the Please click here to begin the checking process link to start the diagnostic process on your computer.

   A list of information to be checked is displayed. The diagnostic will go through every point and the result of the verification process is progressively displayed on the right of every configuration element.

   A message is displayed at the end of the checking process.

4. Enter your **User Name**, **Name** and **Phone Number** in the appropriate fields and click the Send the information to our **Service Desk** if necessary if you need to transfer the information to get support.

   A confirmation message is displayed.

5. Click the **Back** to **Login Page** link to go back to the login page.

Assyst Real Estate

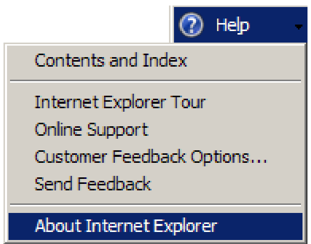
Verifying the Internet Explorer Version

To be able to work with **Assyst Real Estate**, you must have installed Internet Explorer version 6.0 or higher. The objective of this section is to show you the process to verify you have the correct Internet Explorer version installed on your computer.

To verify the Internet Explorer version on your computer

1. Start **Internet Explorer** by clicking the Internet icon on your desktop. The Internet **Explorer window** is displayed.

2. In the **Help menu (?)**, select About Internet Explorer. This will open the **About Internet Explorer window**.

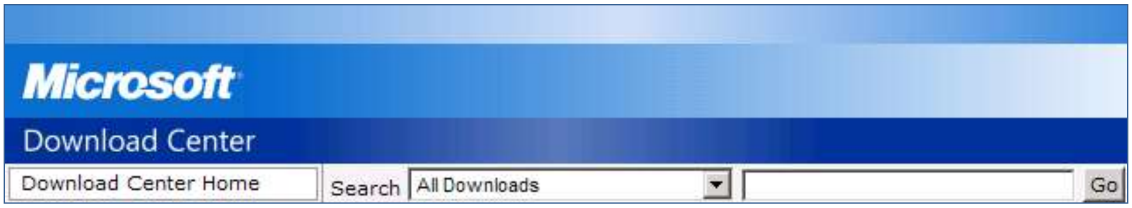


3. Check the version number indicated in the Version field. This number corresponds to the version installed on your computer.

4. Click **OK** to close the **About Internet Explorer** window.

5. If the recommended version is not installed on your computer, you can download it from: http://www.microsoft.com/downloads.
   This link opens the **Microsoft Download Center** site.

6. In the **Search for a Download** section, for the **Keywords field**, enter: Internet Explorer.



7. Click **Go** to run the search.

8. Once the search is completed, select the version you want to install. Usually, the first file found in the search corresponds to the latest available version. Follow the instructions to download and install this version of Internet Explorer.

Modifying the Internet Explorer Security

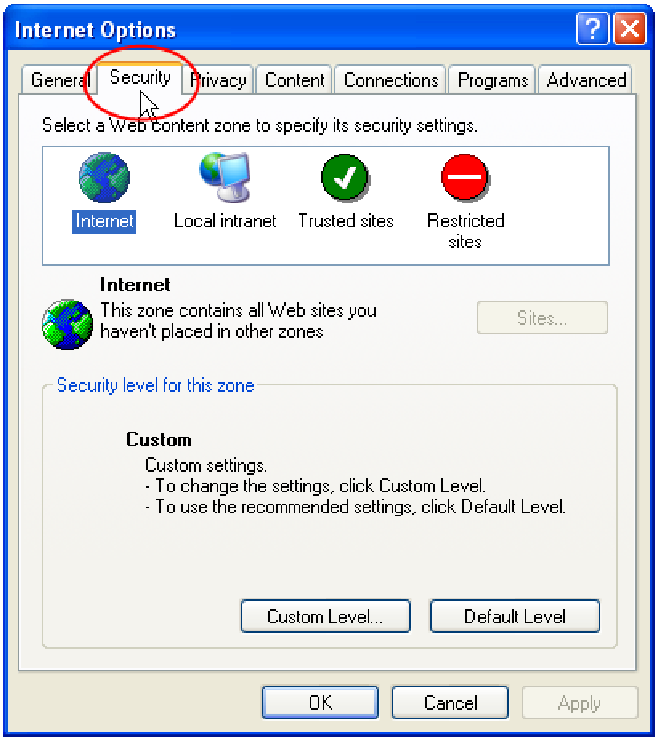
To avoid to receive continual warnings on the **ActiveX** execution and to be able to open **Microsoft Word** documents from **Assyst Real Estate**, you have to save the **TELUS** site as a trusted site and to configure its security level in **Internet Explorer**. The procedure below aims at explaining you how to do these operations.

▸ **To modify the Internet Explorer security**

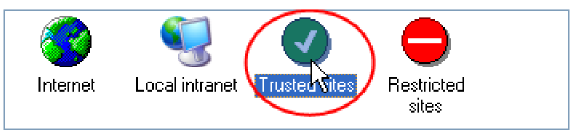
1. Start **Internet Explorer** by clicking the Internet icon on your desktop. The **Internet Explorer** window is displayed.

2. From the **Tools menu**, select **Internet Options**. This will open the **Internet Options** window.

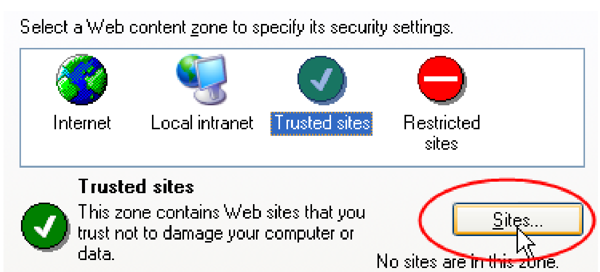
3. In the **Internet Options** window, click the **Security tab**.



4. Select the **Trusted sites** icon.



5. Click the **Sites** button. This will open the **Trusted sites** window.

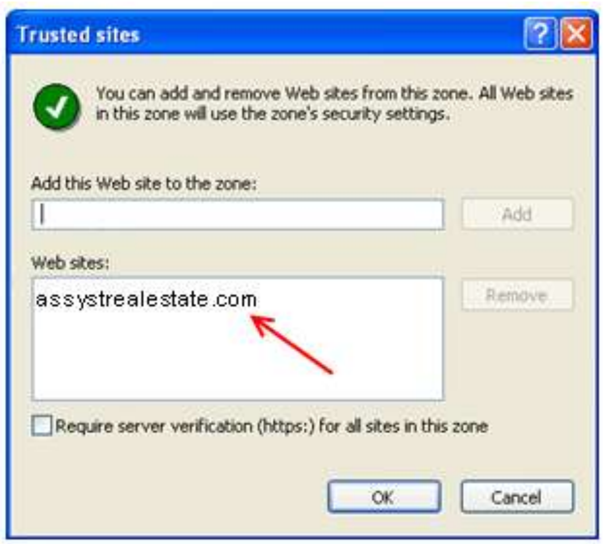


6. In the **Add this Web site to the zone** field, enter: assystrealestate.com.

7. Uncheck the **Require server verification (https:) for all sites in this zone** check box.

8. Click the **Add** button.

The **assystrealestate.com** web site is added to the Web sites list.



9. Check the **Require server verification (https:) for all sites in this zone** check box.

10. Click **OK** to close the **Trusted sites** window. This will display again the **Internet Options** window.

11. Click the **Default Level** button. This will display the parameters for the default security level.

! Make sure that the **Trusted sites** icon is always selected.

12. Click **OK** to close the **Internet Options** window.

This completes the procedure to modify the **Internet Explore**r security parameters. You should now be able to login to **Assyst Real Estate** without any problem.

Chapter 2

Accessing Assyst Real Estate

The objective of this chapter is to present the first steps to be followed to login to **Assyst Real Estate**: how to use the Assyst Real Estate link and how to identify yourself using your user name and password. You will also find in this chapter a description of the options available in the login page and the ways passwords are managed in the system.

Note: The explanations given in this chapter do not apply to users connected to **Assyst Real Estate** through **BC online**.

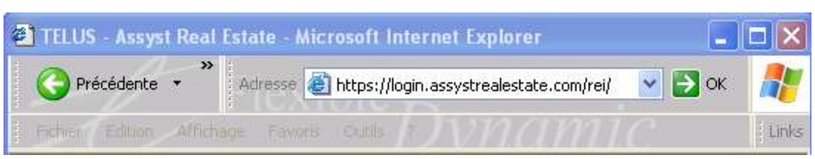
Accessing Assyst Real Estate

You access **Assyst Real Estate** through an Internet connection using the **Assyst Real Estate URL** (Universal Resource Locator). You will thus access **Assyst Real Estate** the same way you already access other Internet sites on the Web by entering the specific **Assyst Real Estate** address in your **Internet Explorer** browser.

Assyst Real Estate URL Link

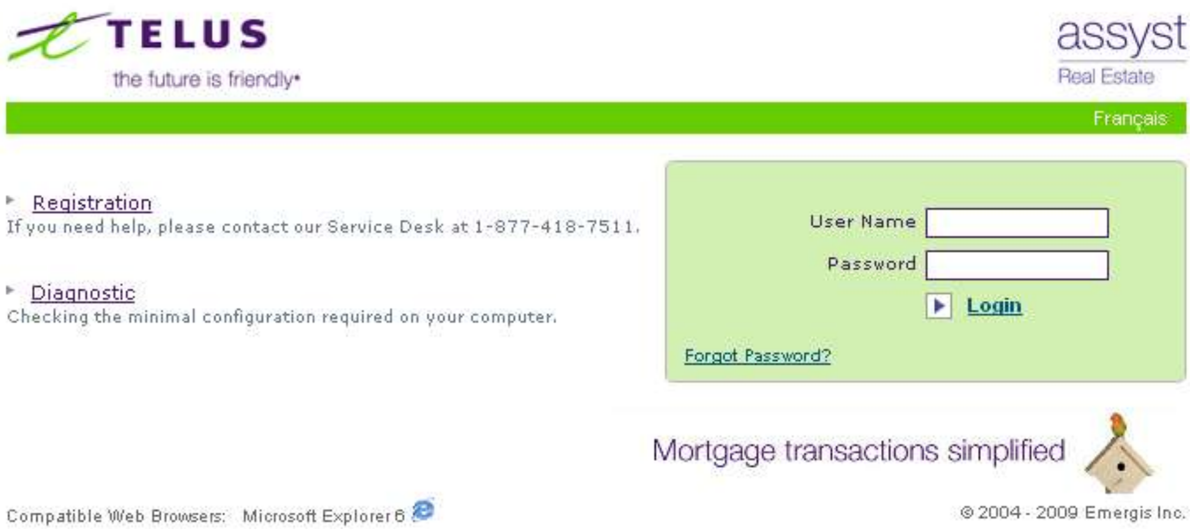
- **To access Assyst Real Estate**

1. Start **Internet Explorer** by clicking the **Internet** icon on your desktop. The **Internet Explorer** window is displayed.
2. In the **Address** section, enter the **Assyst Real Estate** address: https://login.assystrealestate.com/rei/



3. Press **Enter** on your keyboard or click the **GO** button on the right of the Address field (Internet 6.0).

This will display the **Assyst Real Estate** login page in your Internet browser.



In this page, you enter your user name and password to identify yourself and to log into the application and consult your data. Refer to the Logging in to Assyst Real Estate section for more details.

! If you have problems to display the login page or if an error message is prompted, verify that the configuration of your workstation corresponds to the criteria described in the **Erreur ! Source du renvoi introuvable.** section. If the problem persists, contact the **TELUS Service Desk**.

Quick Accesses to Assyst Real Estate

The following section introduces two different methods you can use to easily access **Assyst Real Estate** without having to enter every time the **Assyst Real Estate URL** address: either by adding a shortcut to your Windows desktop or by adding a link to your Internet favorites.

Adding the Assyst Real Estate Shortcut to Your Desktop

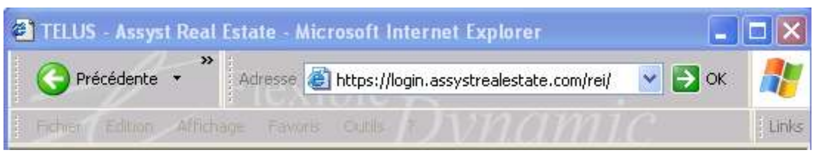
Your Windows desktop is the place where you display the icons of the applications you use the most frequently and the ones you want to access quickly. By double-clicking an icon on your desktop, you immediately execute the application associated to the icon.

Adding thus the **Assyst Real Estate** shortcut to your Windows desktop allows you to quickly access the **Assyst Real Estate** icon and launch the application.

To add the Assyst Real Estate Shortcut to your desktop

1. Start **Internet Explorer** by clicking the Internet icon on your desktop. The **Internet Explorer** window is displayed.

2. In the **Address** section, enter the **Assyst Real Estate** address: https://login.assystrealestate.com/rei/



3. Press **Enter** on your keyboard or click the **GO** button on the right of the Address field (Internet 6.0).

   This will display the **Assyst Real Estate** login page in your Internet browser.

4. Internet 6.0: In the File menu, select **Send** then the **Shortcut to Desktop** option.

   Internet 7.0: right-click anywhere in the web page and select **Create Shortcut**.

   The **Assyst Real Estate** shortcut is added to your desktop.

! Close the **Internet Explorer** window and minimize all the other opened windows if you want to see your desktop.

Every time you will want to access **Assyst Real Estate**, you will just have to double-click the **Assyst Real Estate** icon on your desktop to display the **Assyst Real Estate** login page.

Adding the Assyst Real Estate link to Your Internet Favorites

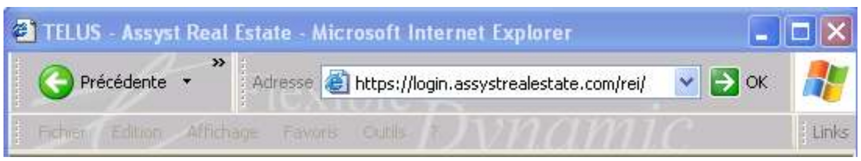
Your Internet favorites group your most frequently used links that you want to access quickly.

Adding the Assyst Real Estate link to your Internet favorites will allow you to access Assyst Real Estate quickly without entering every time the Assyst Real Estate URL in your Internet browser as the link will be already memorized.

To add the Assyst Real Estate link to your Internet favorites

1. Start **Internet Explorer** by clicking the Internet icon on your desktop. The **Internet Explorer** window is displayed.

2. In the **Address** section, enter the **Assyst Real Estate** address: https://login.assystrealestate.com/rei/

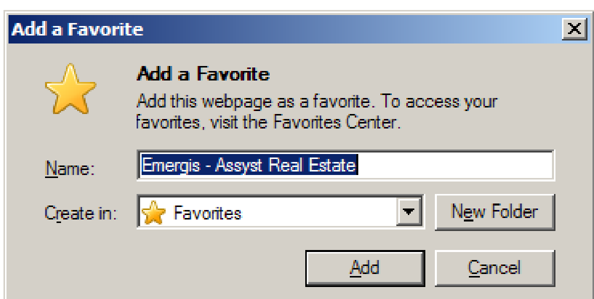


3. Press **Enter** on your keyboard or click the **GO** button on the right of the **Address** field (Internet 6.0). This will display the **Assyst Real Estate** login page in your Internet browser.

4. *Internet 6.0*: In the Favorites menu, select **Add to Favorites**.

   Internet 7.0: right-click anywhere in the Web page and select Add to Favorites or select the Add to Favorites icon.

   This will open the **Add Favorite** dialog box.
   The name of the **Assyst Real Estate** Web page is displayed in the **Name** field.



5. Click the **OK** button (Internet 6.0) or **Add** button (Internet 7.0) to confirm you want to add the link to the **Assyst Real Estate** site to your favorites. The **Assyst Real Estate** address is then available in your favorites list.

   Every time you will want to access **Assyst Real Estate**, you will just have to select the link from the **Favorites** menu in the **Internet Explorer** browser.

Logging in to Assyst Real Estate

To be able to access your data in **Assyst Real Estate**, you first have to identify yourself with your user name and password. The system is then able to retrieve the information corresponding to your profile and display your data.

Note: The explanations given in this section do not apply to users connected to **Assyst Real Estate** through **BC online**.

First Login

As a new user, you have received by e-mail your user code and temporary password to access **Assyst Real Estate**. You will have to enter them in the **Assyst Real Estate** login page to identify yourself.
When you connect to **Assyst Real Estate** for the first time as a new user, the system asks you to change the temporary password which was assigned to you.
You cannot login to **Assyst Real Estate** and consult your files as long as you have not changed your password.

To login to Assyst Real Estate for the first time

1. Start **Internet Explorer** and enter the **Assyst Real Estate** URL link to display the **Assyst Real Estate** login page.

2. Enter your user name and password in the **User Name** and **Password** fields.

3. Click **Login**.

   This will prompt a message indicating that your temporary password is expired. You have to enter a new password. You cannot login to **Assyst Real Estate** and consult your files as long as you have not changed your temporary password.

4. Enter your new password in the **New Password** field. Your password must have between 6 and 8 characters including two digits.

5. Reenter your password in the **Confirm New Password** field. Make sure to respect capital and small letters.

6. Click **Login**.

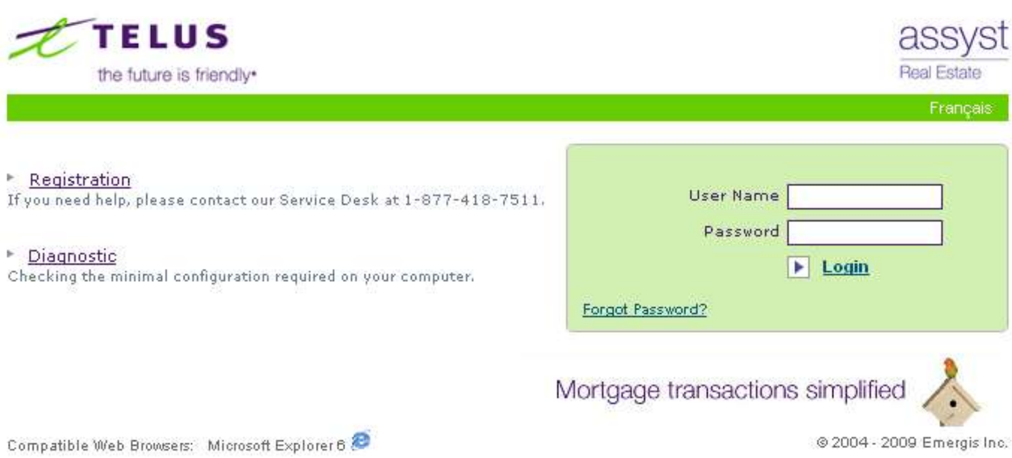
   If your login information is valid, the main **Assyst Real Estate** page is displayed and you can view the list of your files.

Logging in to Assyst Real Estate

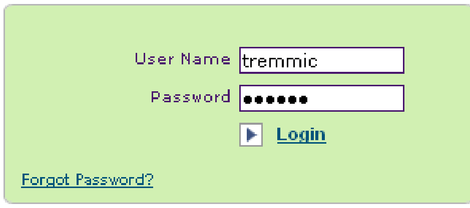
It is from the Assyst Real Estate login page that you enter you user name and password to identify yourself and access the list of your files in the application.

To login to Assyst Real Estate

1. Start **Internet Explorer** and enter the **Assyst Real Estate URL** link to display the **Assyst Real Estate** login page.



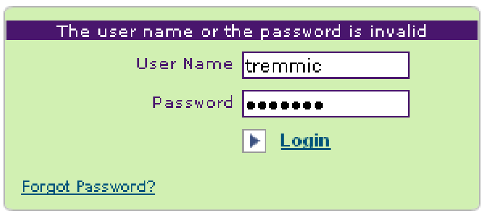
2. Enter your user name and password in the **User Name** and **Password fields**.



3. Click **Login**.

   If your login information is valid, the main **Assyst Real Estate** page is displayed and you can view the list of your files.

! If your password or your user name is erroneous, the system will prompt you and you will have to enter them again.



! If your user name is valid but if you enter 3 times an incorrect password, the system will inform you that you exceeded the maximum number of attempts for your password and, for security reasons; your account will be automatically deactivated. You will have to contact in this case the **TELUS Service Desk** to reactivate your account.

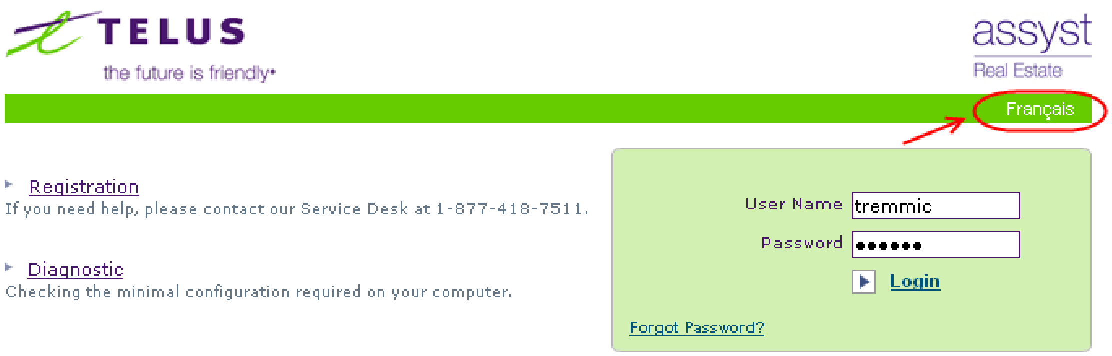
! If your user name is valid but has been deactivated for any reason, the system will inform you and you will have to contact the **TELUS Service Desk**.

Selecting the Login Language

Assyst Real Estate is available in two languages: English and French. You can decide at any time to change the current language even in the login page.

▶ **To select the login page language**

1. Start **Internet Explorer** and enter the **Assyst Real Estate URL** link to display the **Assyst Real Estate** login page.
2. Click the **Français** link to display the login page in French.
3. Click the **English** link from the **French** login page to go back to the English version.



Changing Your Password

You can change your password at any time. The system will automatically ask you to change it after 60 days.

Your password is defined with your profile in **Assyst Real Estate**. You can modify it from the **My Profile** page which contains all the information relative to your profile. Refer to the Changing Your Password section for more details on the procedure to be change your password.

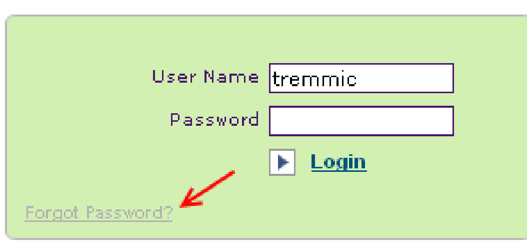
Forgot Password?

If you forgot your password, you can easily get a new temporary password by providing your e-mail address, which is defined in your profile. This e-mail address will then be used by the system to send you your new temporary password.

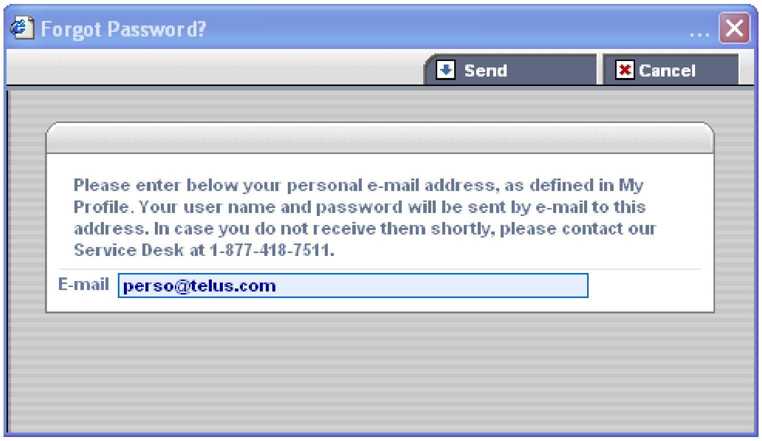
What to do if you forgot your password

1. In the **Assyst Real Estate** login page, click the **Forgot Password?** link.

   This will display the **Forgot Password?** Window.



2. In the **E-mail** field, enter your e-mail address as it is defined in your profile (in the Personal E-mail field of the My Profile page).



3. Click the **Send** button.

   The system verifies your e-mail address and ensures it corresponds to the e-mail address defined in your profile in **Assyst Real Estate** (in the **Personal E-mail** field of the **My Profile** page).
   You will then receive two different e-mails at this address, one with your user name and one with your new temporary password.

! If your e-mail address is invalid, the system will inform you and you will have to contact the **TELUS Service Desk**.

! In the **Forgot Password**? window, click anytime the **Cancel** button if you wish to cancel the procedure and go back to the login page.

Password Expiration

For security reasons, your password is valid for a limited period of time. At the end of this period, your password is expired and not valid any more.

Your password will automatically expire after a limited period of 60 days by default.

In the 5 days preceding your password expiration, every time you will connect to Assyst Real Estate, the system will prompt you a message indicating the number of days remaining before the expiration delay and will suggest you to immediately modify your password or to do it during the next session.

If you enter a password that is expired to attempt to login to **Assyst Real Estate**, the system will ask you to enter a new password. You will not be able to login to **Assyst Real Estate** and consult your files as long as you will have not changed your password.

What to do if your password is expired

When you password is expired, the system prompts a message indicating that your password is expired. You have to enter a new password in this case.

1. Enter your new password in the **New Password** field. Your password must have between 6 and 8 characters including two digits.

2. Reenter your password in the **Confirm New Password** field. Make sure to respect capital and small letters.

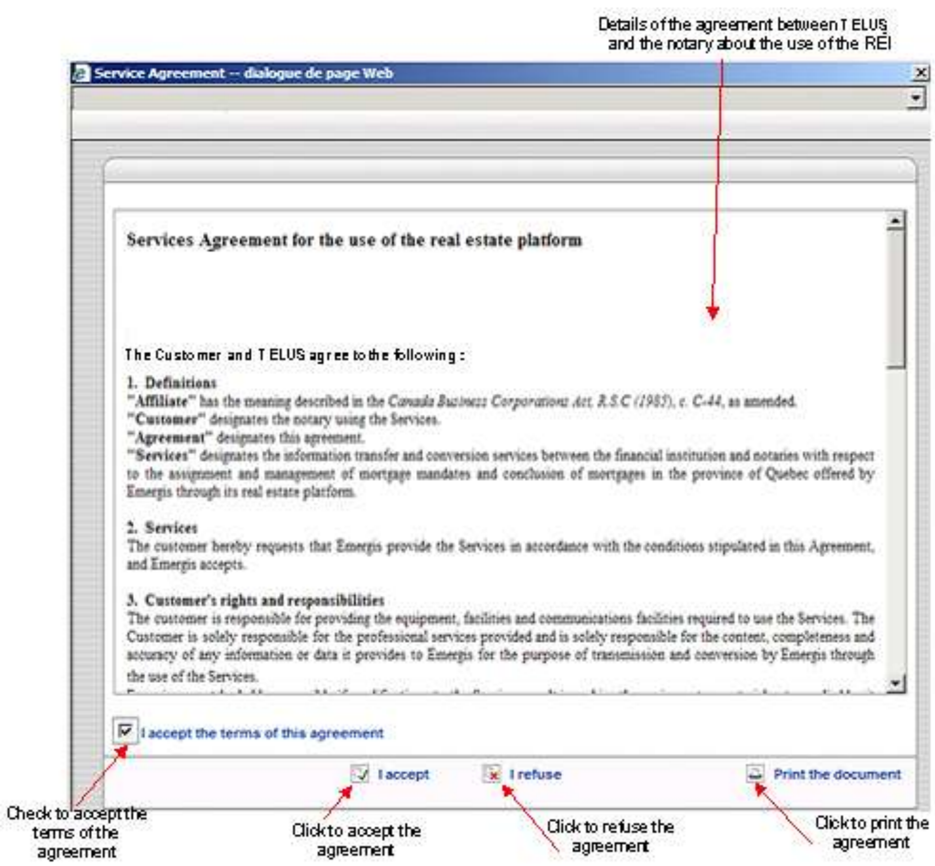
3. Click **Login**.

   If your login information is valid, the main **Assyst Real Estate** page is displayed and you can view the list of your files.

Accepting the Agreement

Agreement acceptation step

When you connect to **Assyst Real Estate** for the first time as a new user, the **Service Agreement** window where the **Services agreement for the use of Assyst Real Estate** is displayed. You (lawyer/notary and assistants and other lawyers/notaries who have been delegated this right) have to accept this agreement as the first step in the acceptance process and to be able to continue.



1. Click the checkbox **"I accept the terms of this agreement"** and click the **"I accept"** link to accept the terms and conditions of this agreement. The **Assyst Real Estate** main page is displayed and you access the list of new files.

2. Click the **"I refuse"** link a message box appears confirming the request. If you confirm the action you return to the login page.

3. You can print a copy of the Agreement by clicking the **Print the document** link at the bottom right side of the window. This will display the **Print** window. Click the **Print** button to start printing.

! The **Accept File** window is closed. A soft copy of the agreement is automatically generated and kept in the list of documents available for this new file (see the Documents tab).

! When you accept a new mandate, you can view the agreement by cliquing **View Service Agreement** button in the **Accept File** window.

Chapter 3

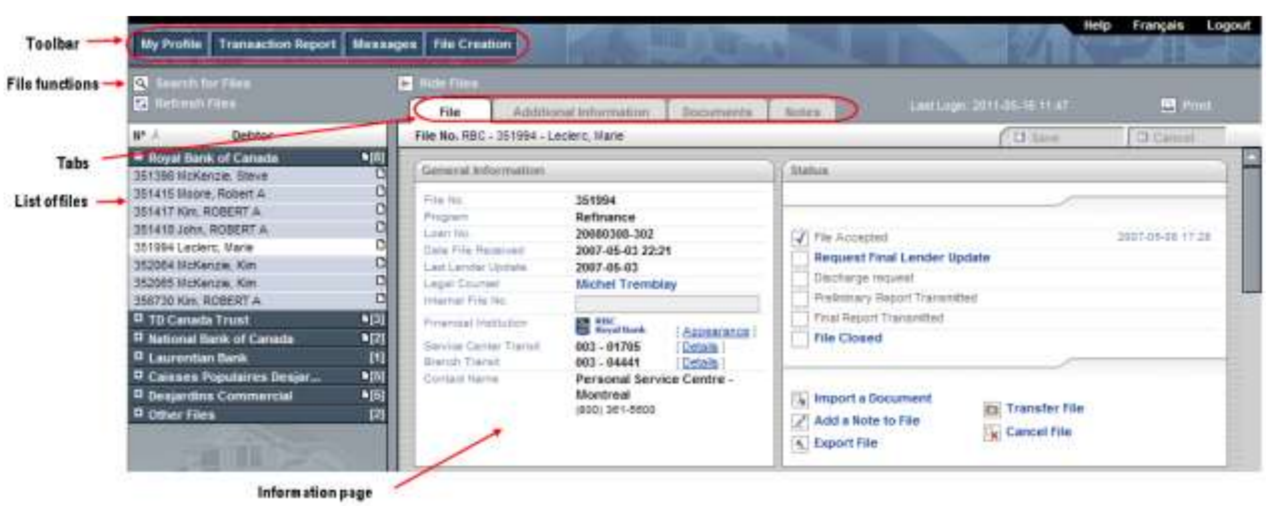
Getting Started with Assyst Real Estate

The objective of this chapter is to familiarize you with the **Assyst Real Estate** interface as well as with the navigation methods within the interface. You will also find in this chapter a description of each element of the interface with its role and its functioning. This chapter also includes explanations on the basic functions of the application such as printing, accessing the help, searching files, sorting files, saving or canceling data modifications in a file, etc.

It is recommended for you to read this chapter in detail to familiarize yourself with the **Assyst Real Estate** environment and functioning prior to read the other chapters. This chapter is intended for both lawyers/notaries and their legal assistants. Features that are specific to lawyers/notaries or to legal assistants are clearly identified.

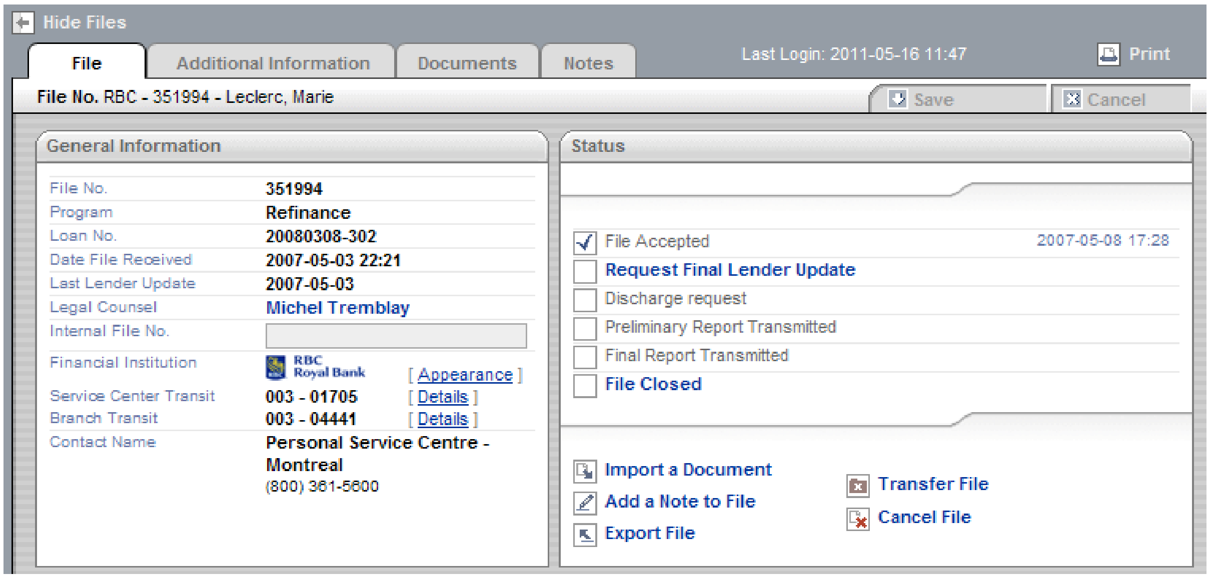
Discovering the Interface

When you login to **Assyst Real Estate**, the **Assyst Real Estate** main page is displayed by default. You find in this page the list of your files on the left pane (or the list of files of the lawyer/notary you work with in the case of legal assistants or other lawyers/notaries who share files), the information associated with the currently selected file on the right pane and all the functions necessary to processing these files.



The **Assyst Real Estate** main page is made of the following components:

- The tool bar on top of the window. Refer to the

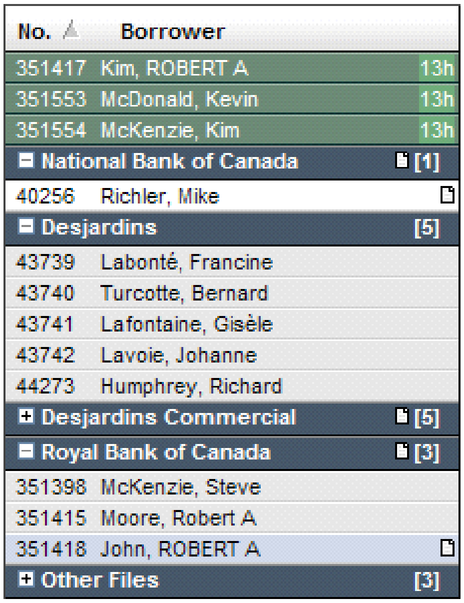


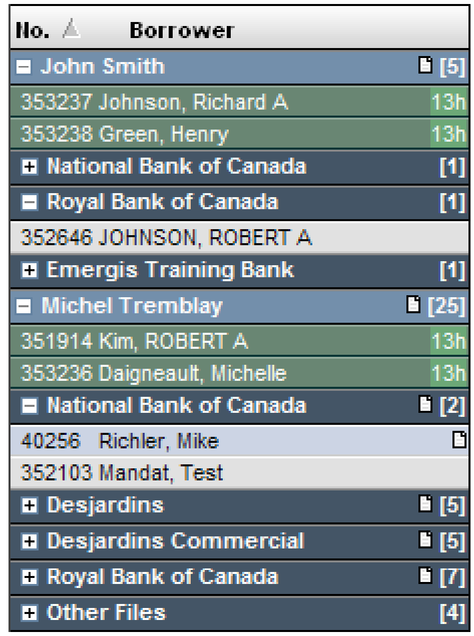
- Toolbar section for more details.

- The list of your files (new and current files). Refer to the List of Files section for more details.

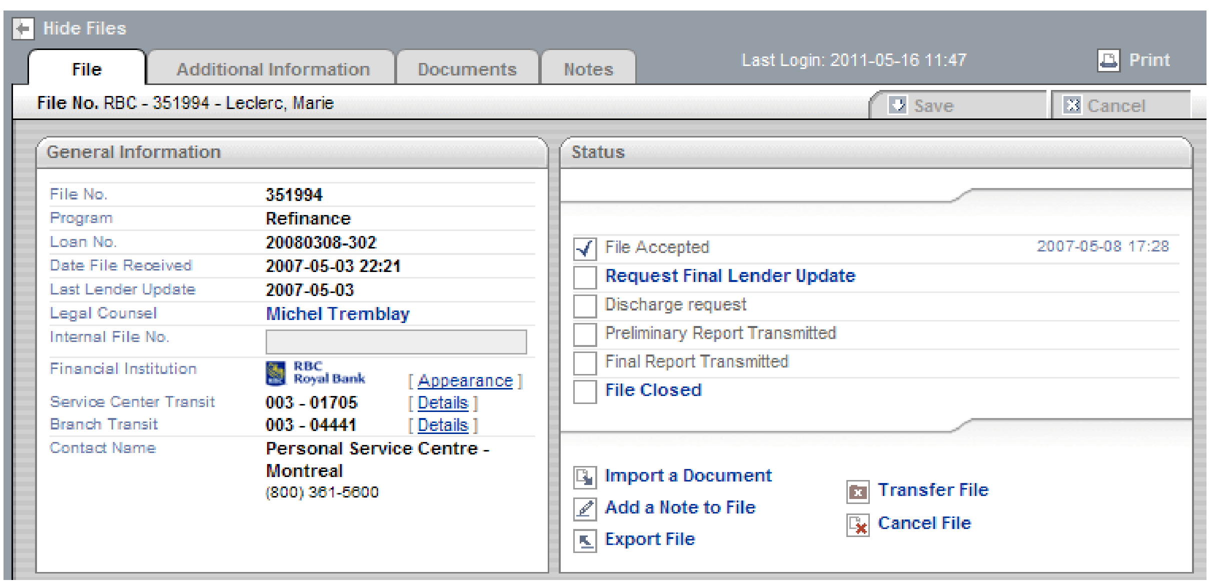
For lawyers/notaries with no file sharing:

For legal assistants or lawyers/notaries with file sharing:





- **The file information page** on the right pane that is organized into different tabs. Refer to the About New Files and **Current Files** sections for more details.



Toolbar

The toolbar displayed on top of the window includes a list of tools/functions available at any time when processing your files.

Click one of the tool buttons to execute the corresponding function and open the associated page.

The functions available in the toolbar are the following:

- **My Profile**: Function used to manage and consult the information relative to your profile (coordinates, address, password, alerts, payment information, etc.).
  Refer to the Managing Your Profile section for more details.
- **Transaction Report**: Function used to generate a transaction report (invoices) over a given period of time. Refer to the Working with Transaction Reports section for more details.
- **Messages**: Function used to consult the messages sent by TELUS.
  Refer to the Consulting the Messages from TELUS section for more details.
- **File Creation** ***(for Quebec only)***: Function used to create a new file in order to import documents with bookmarks that you want to register online. Refer to the Creating Files section for more details.

List of Files

The list of files is always displayed on the left pane of the **Assyst Real Estate** main page.

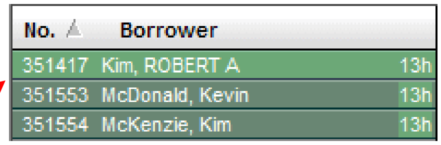
Organization and Description of the List of Files

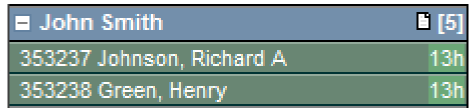
The list of files is organized as following:

- **New files (not yet accepted):** They represent the files transmitted by the financial institutions and that you have to accept or refuse. They are the first to be displayed in your list of files and are green colored. For legal assistants and lawyers/notaries who share files, new files are displayed under the name of the lawyer/notary who is responsible for them. New files are displayed from the oldest to the most recently received. This sorting cannot be modified.
  For every new file, the TELUS file number and the borrower name are displayed as well as the number of remaining hours before the end of the acceptance period.
  Every new file is displayed during a limited period of time (2 business days); if, at the end of this delay, if you have not accepted or refuse a file, it is removed from your list of files and returned back to the financial institution.
  When you accept a file, it is removed from the list of your new files and moved to the list of your current files under the name of the financial institution which assigned it to you. If you refuse a file, it is removed from the list of your new files but the financial institution can reassign it to you.

List of new files (not yet accepted) displayed in green

(In case of file sharing new files are displayed under the name of the lawyer/notary responsible for them)





- **Current files (accepted):** They represent the files you have already accepted and on which you work.

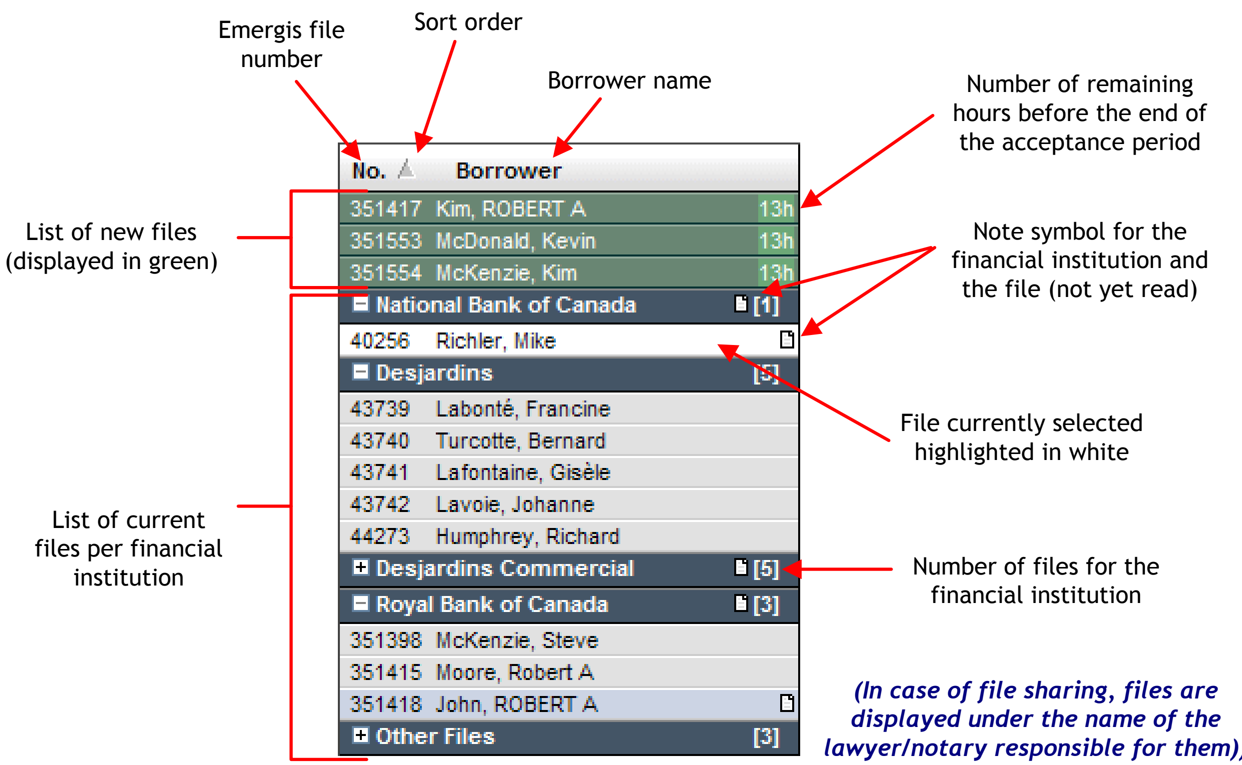
  They are organized by financial institution and they differ clearly from the new files by their blue color.
  For every financial institution, the number of available files is indicated to the right of the name of the institution. For legal assistants and lawyers/notaries who share files, current files are displayed under the name of the lawyer/notary who is responsible for them.

  For every file, the TELUS file number and the name of the borrower are displayed.

  Files are sorted out by TELUS file number or by borrower's name. This sorting can be modified by clicking the sorting arrow to the right of the file number or the borrower name.

  The files with notes that are not read are indicated in a different blue color and have a 🗋 symbol on their right side. The financial institutions that include files with notes that are not read also have a 🗋 symbol displayed on their right side.

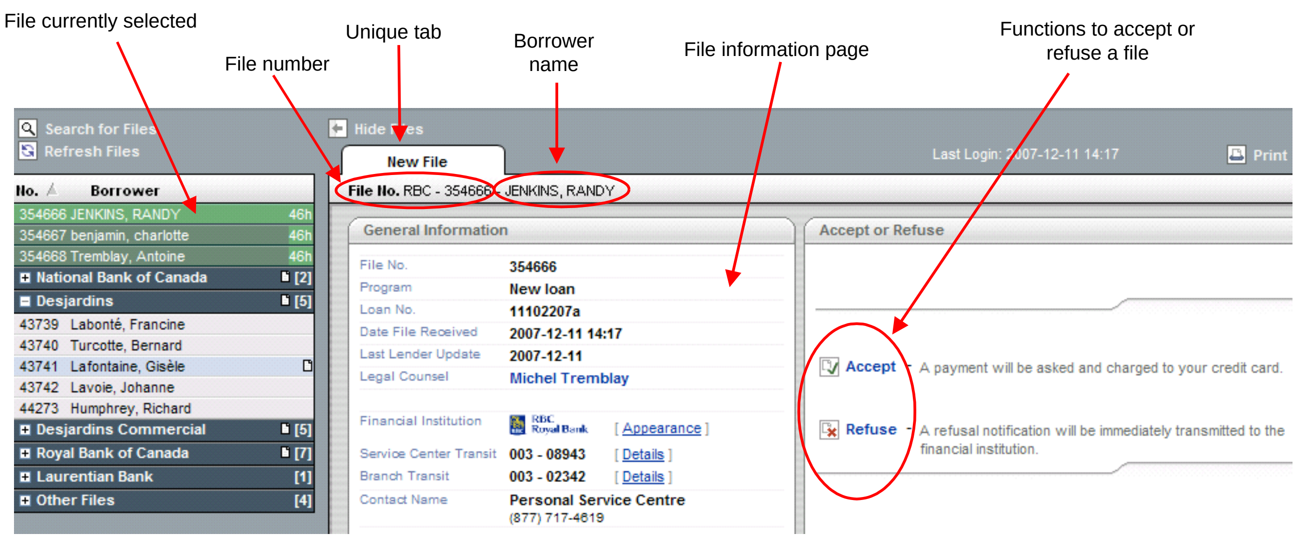
  The file that is currently selected is highlighted in white in the list of files.
  The details of the file that is currently selected are displayed on the right pane.



New Files

When you select a new file (not yet accepted) in the list of files, the details of the new file are displayed on the right pane and includes the following information:

- One single tab called **"New File".**
- The TELUS file number and the name of the borrower.
- Information sections (general information, borrower, property, etc.). This information cannot be modified as long as the file is not accepted.
- A section called **"Accept or Refuse"** where you find the options to accept or refuse the file.



! **Note 1:** If you do not see all the information on your screen, use the vertical scroll bar on the right side of the window to display the information available at the bottom of your screen.

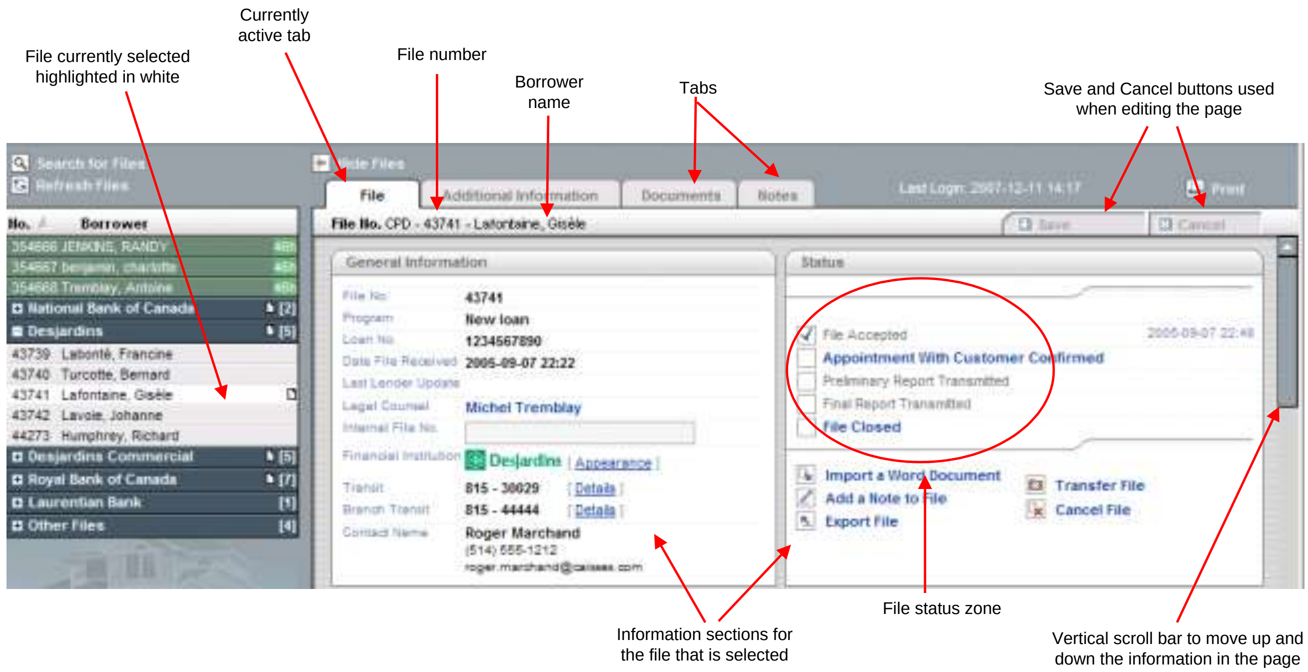
! **Note 2:** New files are displayed under the name of the lawyer/notary who is responsible for them in case of file sharing (for legal assistants for instance).

For more details on new files, refer to the Processing New Files section.

Current Files

When you select a current file (already accepted) in the list of files, the details of the file are displayed on the right pane and includes the following information:

- 4 tabs to manage efficiently the information: **File, Additional Information, Documents, and Notes.**
- The TELUS file number and the name of the borrower.
- Information sections (general information, borrower, property, etc.). This information can be modified if necessary.
- A "**Status**" section where you can follow the file processing steps.
- 2 functions: **Save** and **Cancel** to be used to save or cancel the modifications you add to the file.



! If you do not see all the information on your screen, use the vertical scroll bar on the right side of the window to display the information available at the bottom of your screen. You will also find at the bottom of the File page a link called **Top of Page**. Click this link to go back quickly to the top of the page.

! Current files are displayed under the name of the lawyer/notary who is responsible for them in case of file sharing (for legal assistants for instance).

For more details on current files, refer to the Processing Current Files section.

Pages Components

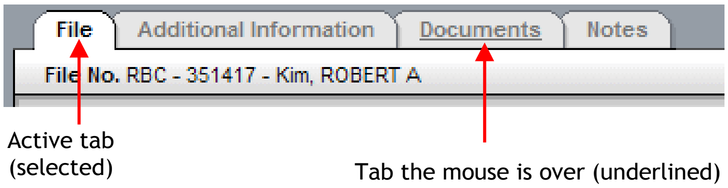
The objective of this section is to present the main components you can find in a page and the way to use them.

Tabs

Tabs are used to better organized and divide the information in pages and provide a better file management.

To select a tab and display the corresponding information, just click the name of the tab. The selected tab is displayed in front plan and in a different color (white) and the information included in this tab is displayed.

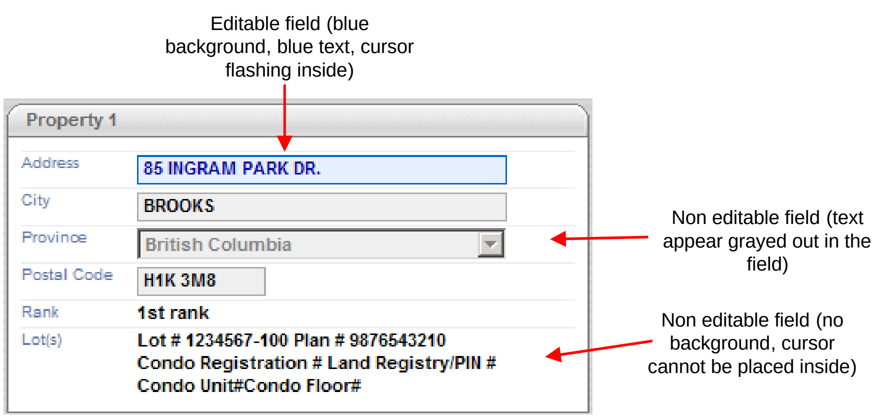
Tabs that are not selected are displayed in a gray color and in background. When the mouse is over a tab, the tab title is underlined.



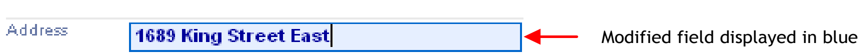
Editable Fields

Every page includes editable fields (information zones or input zone) that you can modify and non editable fields that you cannot modify. They distinguish themselves clearly one of the others.

- **Editable field**: This input field has a blue background and the cursor flashes inside when you click in the field.
- **Non editable field:** Has non colored background (white) and no border or text appear grayed out in the field. No input box and if click in the field, nothing happens.



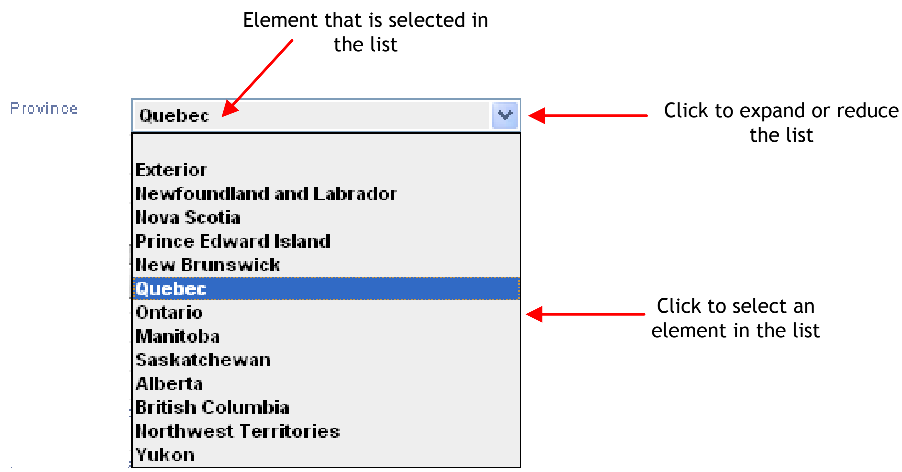
- **Field being modified**: When you edit a field, it is displayed with a blue border around the input box and the text is also displayed in a blue bold color. It is then easy for you to distinguish the fields that have been modified thanks to their specific color. These modified fields come back to their standard black color as soon as the modifications are saved.



Drop-down Lists

Drop-down lists are fields with the form of lists offering predefined choices among which you can select an element.

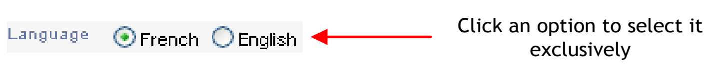
Click the arrow on the right of the field to expand the list and display the different choices then click an element in the list to select it and defined it as the value for the field.



Option Buttons

Option buttons are fields used to propose mutually exclusive choices.

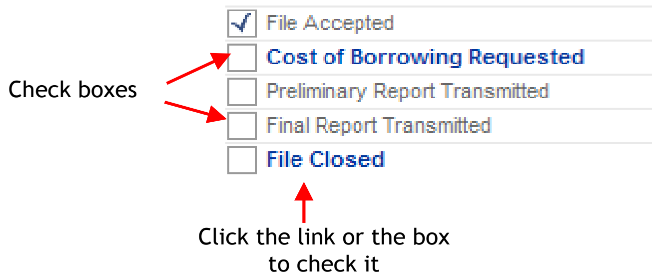
As soon as you click an option button, it is selected and marked in color and the previously selected button is automatically unselected.



Check Boxes

Check boxes are available when it is possible to make multiple selections or to indicate that an action is completed.

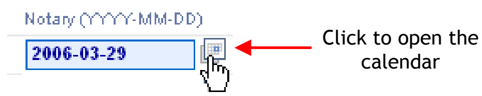
Click to check or uncheck a box.



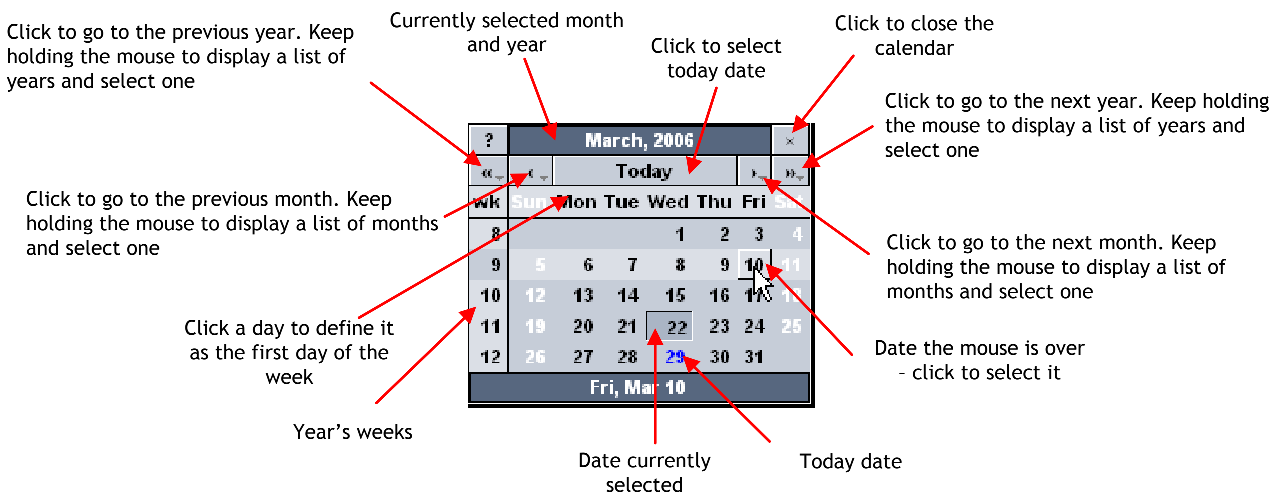
Calendar

The calendar is used to complete fields requiring dates.

Click the icon on the right of a date field to open the calendar.

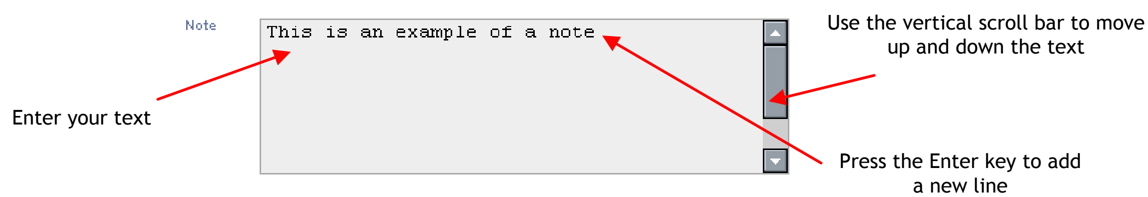


The calendar provides many options that are described as following:



Memo Fields

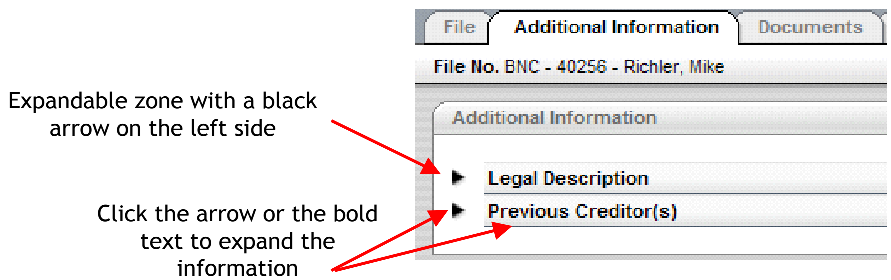
Memo fields are text field with multiple lines; they are often used for entering notes. They have the same behavior as text fields except the vertical scroll bar available on the right side and used to scroll vertically the text in the box.



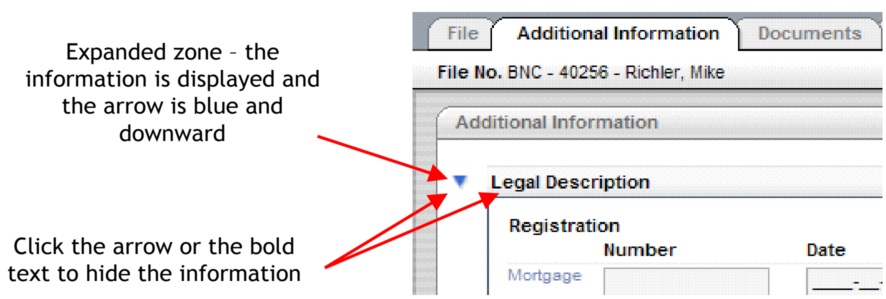
Expandable Zones

To maximize the working space, some information is not automatically displayed. This information is masked and you have to click to display it. This type of information is included in expandable zones. Expandable zones are easily distinguishable because they display an arrow on their left side and a black title. Click the arrow or the zone title to display or mask the information.

The following screen displays an expandable zone that is contracted. The information is not masked:



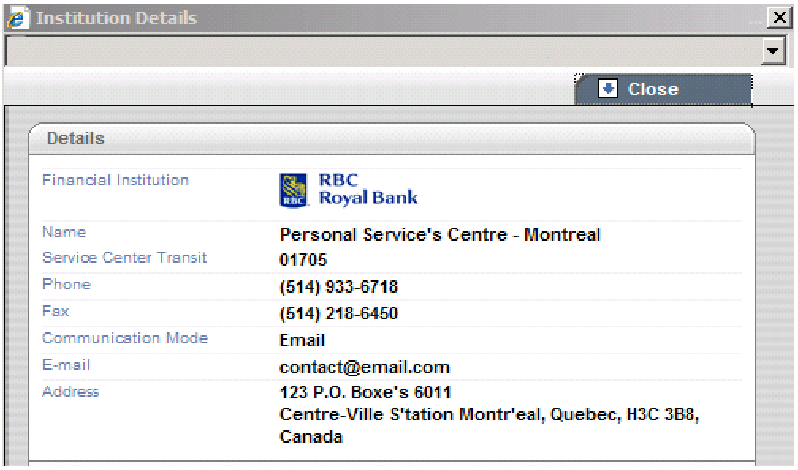
The following screen displays the same expandable zone but not longer contracted. The information is no longer masked and is visible:



Dialog Boxes

To maximize the working space and not overloading it with too many pages, some information is only displayed when requested and is shown in a separate window called "dialog box".
Dialog boxes are displayed in front of the pages. You have to complete the information included in a dialog box then save and close it to return to the pages of a file. If the dialog box contains a field it can be modified and saved as in the pages of the file.

You will find below an example of a dialog box:



Examples of dialog boxes in Assyst Real Estate include:

- Your profile information, the transaction report, notes, etc.

Functions

You will find through the application a certain number of links which correspond to functions. They allow you to make operations in the application. These links often have different colors and are underlined when the mouse is over.
To activate a link, just click it with the mouse. The mouse always takes the shape of a hand when a link is active.
The following are examples of links in Assyst Real Estate.

Status Window

When the system's answer delay is not immediate, a status window is displayed asking you to wait until the process is completed. When this status window is displayed, you cannot modify any information in Assyst Real Estate and all fields and functions are disabled.

Using the File Functions

Functions that are common to all files are: sorting, searching, selecting, printing, etc.
You will use these functions on a regular basis and you need to be familiar with their functioning.

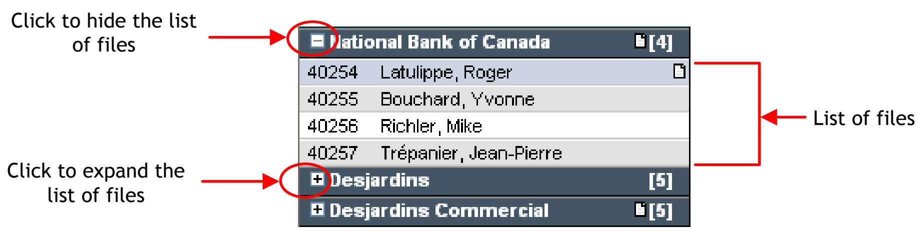
Displaying the Financial Institution Files

Your files are organized in Assyst Real Estate per financial institution - and per lawyer/notary responsible in case of file sharing. To maximize your workspace and to display only the adequate information, the files pertaining to a specific financial institution are displayed (expanded list with ⊟ sign) or hidden (contracted list with ⊞ sign).

To display the list of files of a financial institution

1. Click the ⊞ sign to the left of the name of a financial institution to expand the list and display all files including in the list for this financial institution.

2. Click the ⊟ sign to the left of the name of a financial institution to contract the list and hide the files attached to this financial institution.

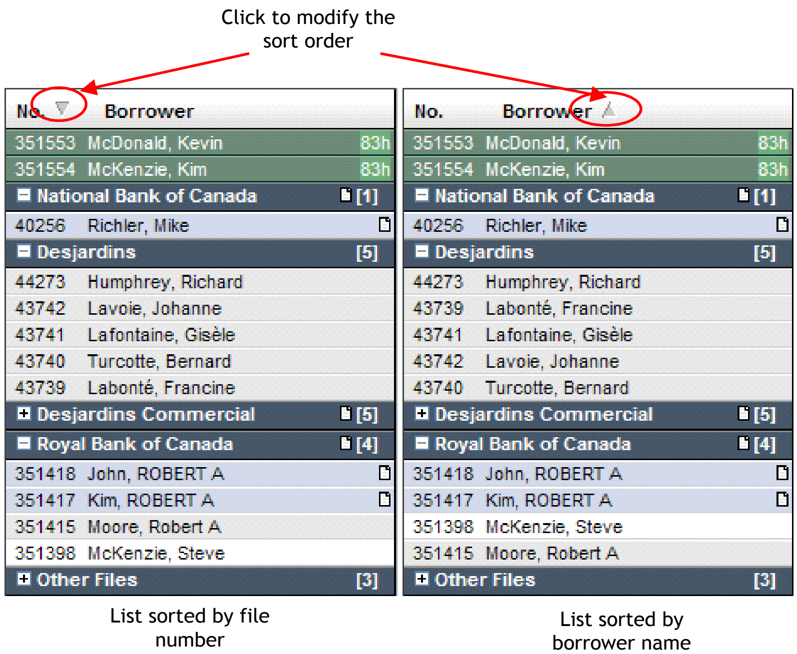


Sorting Files

New files are displayed from the oldest non accepted file to the most recently received file. This sorting cannot be modified.
Current files are sorted by file number (increasing or decreasing) or by borrower name (alphabetical order). You can modify this sorting.

To sort files

1. Click in the title bar of the list of files either the Borrower title or the file number (No). An arrow sign is displayed on the right of the sort criteria and indicates the sort type (ascending or descending). Click again to change the file sorting.
   The direction of the arrow sign ( )indicates if the sort is ascending (up) or descending (down)

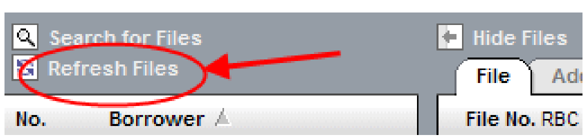


Refreshing/Updating Files

You can ask at any time to the system to refresh your files and get the latest available data for each file, including notes or new files that have been assigned to you.

To refresh files

1. Click the **Refresh Files** link on top of your list of files.



The list of your files is refreshed and displayed again, with new data if applicable. New notes are added to your files and a symbol is displayed to indicate that they are not yet read. If new files have been assigned to you, they are added to your list of new files

Displaying/Hiding Files

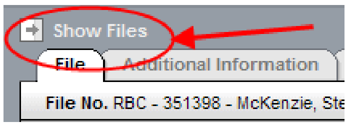
To maximize your workspace, you can completely hide the list of your files on the left pane. When files are hidden, only the information pages are displayed full screen.

To display or hide files

1. Click the **Hide Files** link on top of your list of files to hide your files.

The list of your files on the left pane is hidden. Only the information page related to the currently selected file is displayed.

2. Click the **Show Files** link on top of your list of files to display again your files.



The left pane is displayed again with the list of your files.

Selecting Files

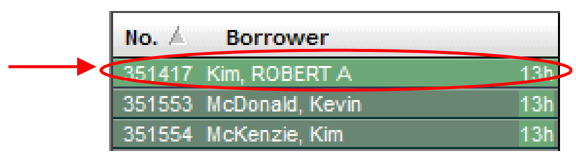
When you want to consult a file and see the related information, you have to select the file in the list of your files.

▸ To select a file

1. Select and click the name of the file you want on consult in the list of your files on the left pane.

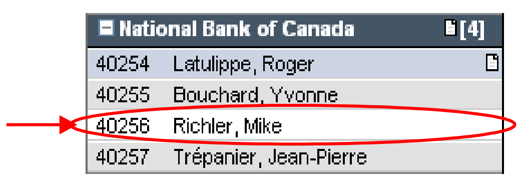
   If it is a new file that you select, it is displayed in a light green color in the list of new files.

New file displayed in a light green color when selected



   If it is a current file that you select, it is highlighted in white in the list of current files.

Current file displayed in white when selected



As soon as you select a file, its detail is displayed within pages on the right pane.

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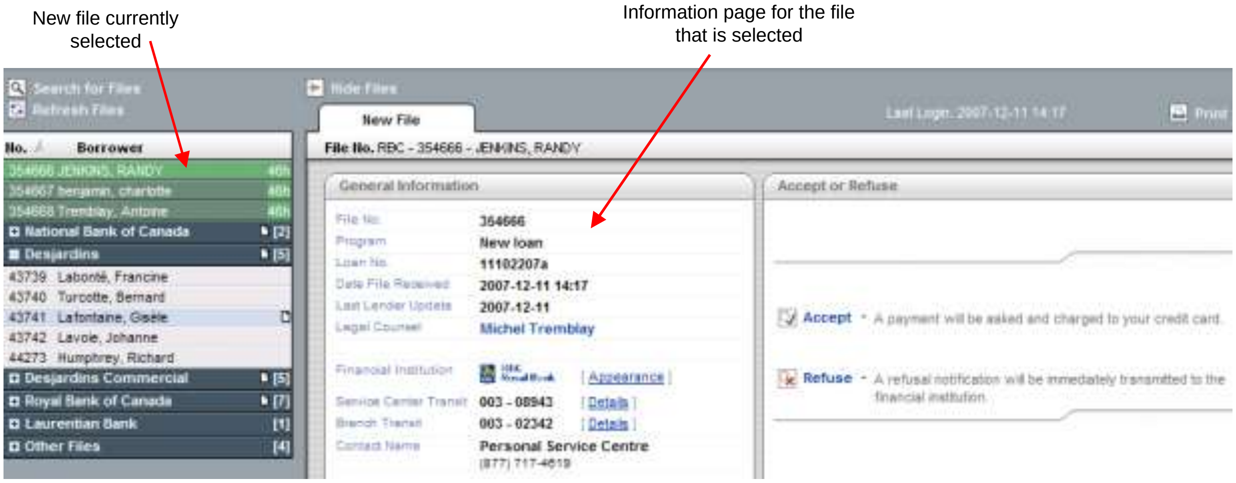
Real Estate



! Note: When you move the mouse over the files in the list of files, the mouse becomes a hand to indicate that you can click to select something.

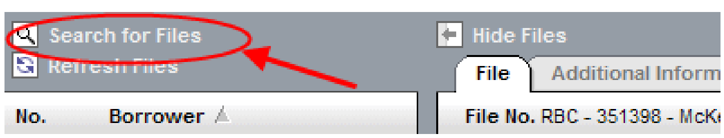
Searching for Files

Assyst Real Estate integrates a search function to allow you to search files according to specific criteria.

! **Note**: The search function allows you to search for closed files that are no longer displayed in your list of files. These closed files can be searched if they are closed for less than 6 months.

To search for a file

Click the **Search for Files** link on top of the list of files.



This will display the **Search for Files** dialog box.

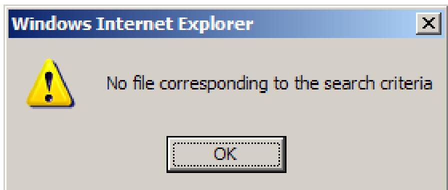
2. Complete your search criteria. You can combine more than one criterion. The different criteria that are available are the following.

Field	Description
File No	Enter the number of the TELUS file you are looking for
Internal File No.	Enter the internal file number of the document you are looking for
Financial Institution	Choose among the available choices the one that you are looking for.
Transit No	Text field. Enter the transit number of the file you are looking for.
Loan No	Text field. Enter the loan number of the file you are looking for.
Name of one of the Borrower	Text field. Enter the name of the borrowers of the file you are looking for
Property Address	Text field. Enter the property address of the file you are looking for. Example: To look for "123, Wood Street", type "123, Wood Street ". If you just type "123", the system will look for all the files having an address beginning with 123 no matter the name of the street can be.
Date File Received	Date field. Use the calendar to select the date for the file(s) you are looking for.
File Status	Drop-down list. Select among the choices the file status you are looking for.
Legal Counsel	Drop-down list (for legal assistants only). Select the name of the legal counsel you are working for. The search will only apply to the files of this specific legal counsel.

3. Click the **Search** button.

   The system runs the search according to your criteria. The information related to the first file answering your criteria is automatically shown. Other found files are displayed in the list of files, sorted out by file number.

   If the system does not find any file answering your criteria, a message is displayed to inform you about it.



4. Select in the list of files resulting from the search the file you want to consult.

5. Click the **Refresh Files** link on top of the list of files to cancel your search and display again all the files.

! You can click the **Cancel** button at any time if you want to cancel the search and close the **Search for Files** dialog box.

Printing Files

You can print at any time the information related to a file. You just need to display this information and select the printing function.

To print a file

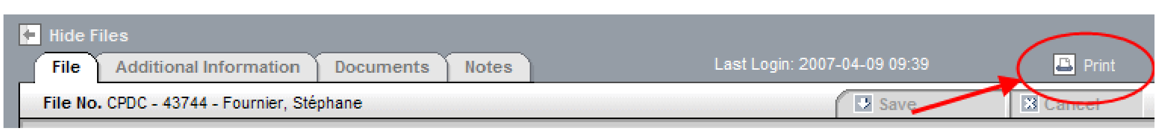
1. Select a file in your list of files.

2. Select a tab to display the information you want to print.

3. Make sure that all the information you want to print is displayed.

4. Expandable lists and hidden information are not printed if you do not display them.

5. Click the **Print** link on the top right side of the page.



   This will display the **Windows Print** dialog box.

6. Choose your printing parameters then click the **Print** button. This will start the printing process.

! Only the information displayed in the different tabs of the pages can be printed. The list of files cannot be printed.

! Only the information currently displayed in a tab can be printed. If you want to print the information from different tabs, you must display and print one tab after the other.

! The information included in dialog boxes cannot be printed.

Modifying the File Information

When handling your files, you have to modify the existing data or add new data. You edit or complete the editable fields in the file pages or in the different dialog boxes available in Assyst Real Estate.

The objective of this section is to show you how to edit your file and modify the data then save them.

Modifying the Data

To enter or modify data in your files, you use the editable fields displayed in every page. Depending on the field type, you enter or modify a value or select one from a list, etc.

To modify data in a page

1. Select a file in your list of files.

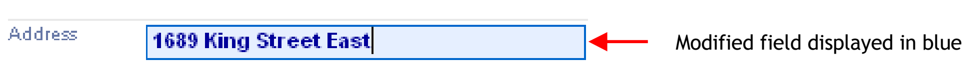
2. Select a tab to display the information you want to modify or complete. This will display one of the **Assyst Real Estate** page.

3. Find the field you want to complete or update.

4. Depending on the field type (date, text, drop-down list, etc.), enter or select a value.

5. Repeat steps 3 to 4 for every field you want to modify.

6. Modified fields are displayed in a different color (blue text and border) as long as they are not saved. You can then see at a glance all the modified fields. The color is changed back to the regular color as soon as the changes are saved.

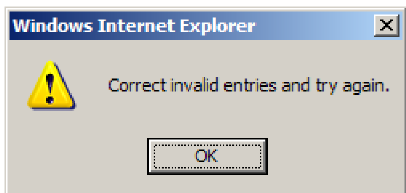


Invalid Data

If you enter an invalid value in a field, the field is displayed in red.

For instance, as displayed in the following example, the postal code that has been entered is in an invalid format, not recognized by the system as being a standard Canadian postal code.

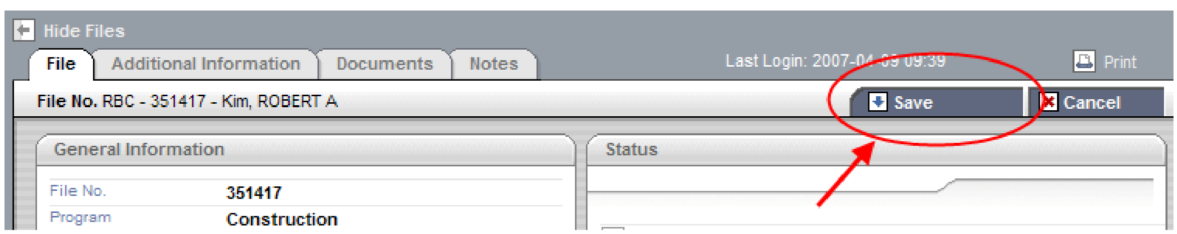
! As long as the value in a field is invalid (and red), the information cannot be saved. A message is prompted if you want to save and you have to correct the invalid value prior to save.



Saving Modifications

Saving in Pages

When you modify or update the content of a page, the fields that have been modified are displayed in a different color (blue) and the two buttons **Save** and **Cancel** on the top right side are enabled.



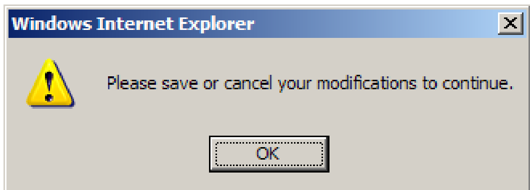
As any Web application, the modifications in the **Assyst Real Estate** pages are not automatically saved. You are responsible for asking the system to save your data.

To save data in a page

1. Select a file in your list of files.
2. Select a tab to display the information you want to modify or complete. This will display one of the **Assyst Real Estate** page.
3. Modify the content of the page by entering or updating some field values. Modifications are displayed in blue.
4. Click the **Save** button on the top right side of the page.
   A temporary status window may be displayed.

When the saving process is completed, fields that have been modified are displayed again in their regular color.

! If you attempt to select another file or another tab while being in a page where you did modifications without saving, a warning message is displayed and you have to save or cancel your modifications to move to another page.



! If a field value is invalid (red color), the page cannot be saved. You have to correct the invalid value prior to leave.

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Saving in Dialog Boxes

You can save in a page or in a dialog box. The behavior is similar in both environments. You have to save your data before closing any dialog box or you will lose your modifications.

To save data in a dialog box

1. Open a dialog box.
2. Apply your modifications to the fields in the dialog box. Modified fields are displayed in blue.
3. Click the **Save** button on the top right side of the dialog box.

   When the saving process is completed, the dialog box is closed.

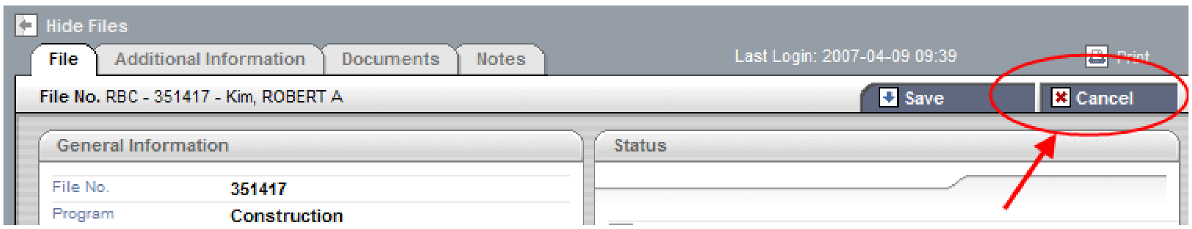
! If you forget to save and you close the dialog box with the  button, your modifications will be lost.

! If a field value is invalid (red color), the dialog box content cannot be saved. You have to correct the invalid value prior to close the dialog box.

Canceling Modifications

Canceling in Pages

You can decide at any time to cancel your modifications to the fields in a page. The original field values prior to your changes are then displayed again.



To cancel modifications in a page

1. Select a file in your list of files.
2. Select a tab to display the information you want to modify or complete. This will display one of the **Assyst Real Estate** page.
3. Modify the content of the page by entering or updating some field values. Modifications are displayed in blue.
4. Click the **Cancel** button on the top right side of the page.

! All modifications applied to all fields since the last saving operations are cancelled and the previous values are displayed again.

Canceling in Dialog Boxes

You can cancel in a dialog box the same way to do it in a page. The behavior is similar in both environments.

To cancel modifications in a dialog box

1. Open a dialog box.
2. Apply your modifications to the fields in the dialog box. Modified fields are displayed in blue.
3. Click the **Cancel** button on the top right side of the dialog box.

   When the canceling process is completed, the dialog box is closed and all modifications are cancelled.

Consulting the Messages from TELUS

Assyst Real Estate provides an internal message system that allows you to automatically receive messages sent by TELUS. This can be helpful to inform you of major changes in the system or of temporary technical issues or updates, etc. The TELUS messages can be dedicated to one user precisely or to all users in the system.

New messages are automatically displayed when you start a new working session. Once read, they are archived and kept in the system for a given period of time (this period depending on the subject of the message). After this delay, they are deleted by TELUS in the system.

You can consult at any time the archived messages available in your bank of messages.

Automatic Reception

In **Assyst Real Estate**, the message reception is automatic. When you start a new session, a window called Messages is immediately opened and displays the list of new messages. When you close this window by clicking the **Close** button, the messages inside the window are considered as read and are automatically archived in your bank of messages until their definitive removal from the system by TELUS.

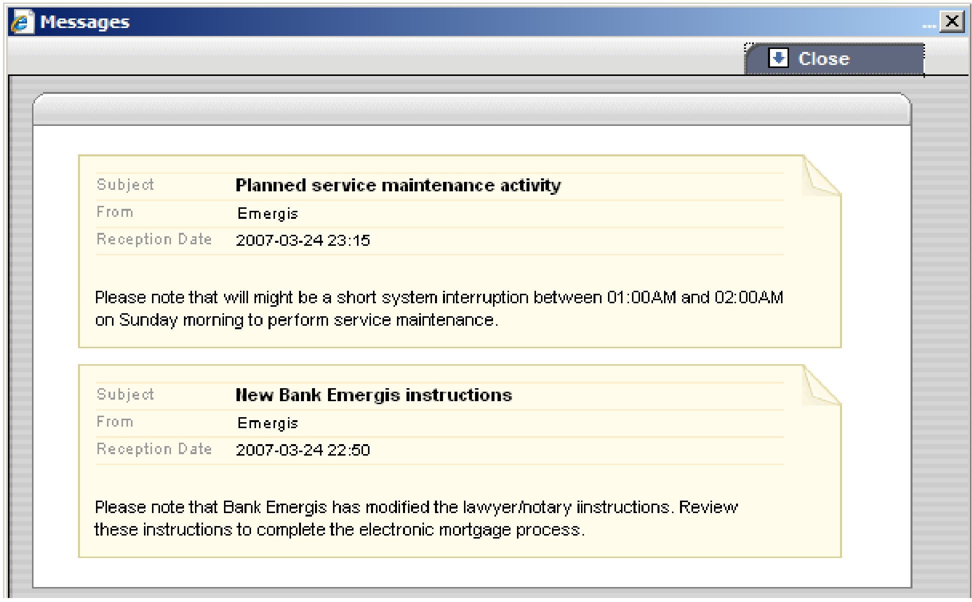
Consulting the Archived Messages

You can consult at any time the archived messages available in your bank of messages.

To consult the archived messages

1. Click the **Messages** button available in the top toolbar.

This will display the **Messages** window.



The window displays the list of messages sent recently by TELUS and still archived. Use the vertical scroll bar on the left side of your window to move up and down in the content of the window.

The following information is available for every message:

Field	Description
Subject	Subject of the message
From	Name of the sender of the message
Reception Date	Date the message was received

2. Click the **Close** button to close the **Messages** window.

Selecting the Language

Assyst Real Estate is available in two languages: English and French. You can decide at any time to change the working language when being in the application.

! **Note:** The default language displayed when you login to Assyst Real Estate corresponds to the language defined in your profile. Refer to the Completing Your Coordinates and Address section for more details on My Profile page.

To select the working language within the application

1. Click the **Français** link on the top right corner of the **Assyst Real Estate** main window. This will switch the whole application language into French.

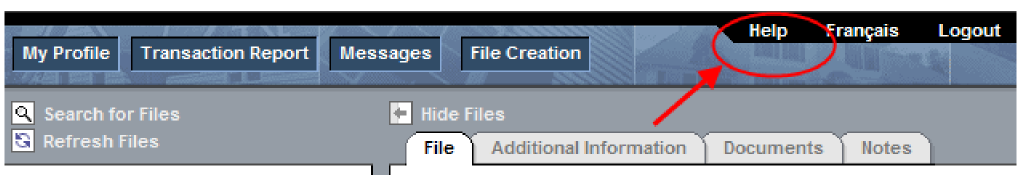
2. Click the **English** link on the top right corner of the **French Assyst Real Estate** main window to go back to the English version.

Getting Help

The help is available to allow you to answer your questions as for the use of **Assyst Real Estate** and to provide support in case of problem. It is also a tool to allow you to learn how to use **Assyst Real Estate**.

To open the help

1. Click the **Help** link on the top right corner of the **Assyst Real Estate** main window to open the **Help** main page.

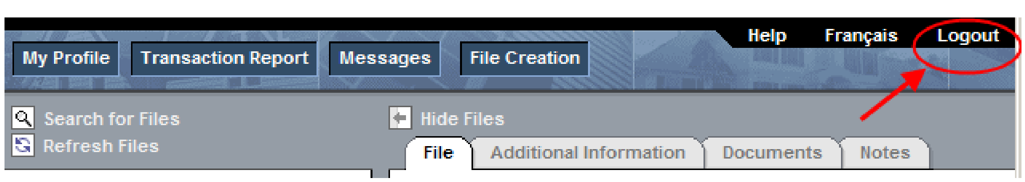


Closing a Session

When you want to end your working session with **Assyst Real Estate**, you have to logout the application.

To close a session

1. Click the **Logout** link on the top right corner of the **Assyst Real Estate** main window to end your working session.



This will close the **Assyst Real Estate** window.

! If you try to logout **Assyst Real Estate** without having previously saved the latest data you have modified, a message will prompt and you will have to save or cancel your modifications prior to logging out.

! **Note**: the **Logout** hyperlink is not available for BC online users.

SECTION 2

MANAGING THE SYSTEM

Chapter 4
Managing Your Profile

The objective of this chapter is to present the information about your profile that is available in **Assyst Real Estate** and how you can access and modify this information. Your profile is different depending on who you are: a lawyer/notary or a legal assistant.

You have to complete the information on your profile the first time you start using **Assyst Real Estate**. Profiles remain the same from one file to another; there is no need to verify it each working session.

About Your Profile

Your profile is different depending on who you are: a lawyer/notary or a legal assistant. In Assyst Real Estate, the information contained in your profile includes:

- Your coordinates,
- Your address,
- Your password,
- Your *out of office* notification *(for lawyers/notaries only)*,
- Your alerts *(for lawyers/notaries only)*
- Your payment information (to TELUS), *(for lawyers/notaries only)*
- Your funding information *(for lawyers/notaries only)*
- Your file sharing information (for lawyers/notaries only)
- The legal counsels you work for (for legal assistants only)

You have to complete the information relative to your profile the first time you start using Assyst Real Estate. You can modify it without restriction at any time.

The information about your profile is used in the files you have to handle and in the case of your payment transactions to TELUS *(for lawyers/notaries only)*; it is important to keep it up to date.

Opening Your Profile

The objective of this section is to explain where you can access your profile. It also introduces the different information available in your profile.

To open your profile

1. Click the **My Profile** button in the top left section of the **Assyst Real Estate** main page.

This will display the **My Profile** window. You will find in this window all the information relative to your profile. You can modify every field in this window.

The My Profile window is organized into the following pages (tabs):

- **General Information**: Includes the information relative to your coordinates, your address, your password, your **Out of office** notification, and your alerts.
- **Payment** *(for lawyers/notaries only)*: Includes the information relative to your credit card that is required when paying your transactions to TELUS.
- **Funding Info** *(for lawyers/notaries only)*: Includes the information relative to your funding method.
- **File sharing** *(for lawyers/notaries only)*: Includes the list of legal assistants and legal counsels with who you share your files and their access rights.
- **Legal counsels** *(for legal assistants only):* Includes the list of legal counsels you work for.

Completing the General Information

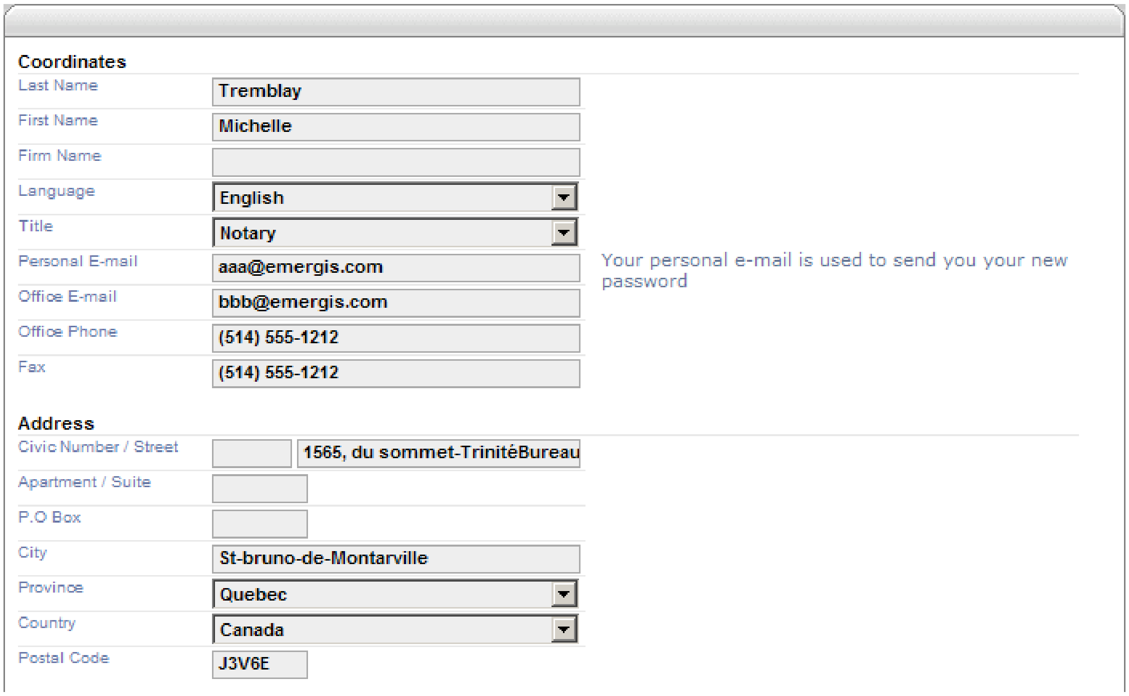
This section presents the information relative to your coordinates and address available in the General Information tab of the My Profile page.

Completing Your Coordinates and Address

Your coordinates are available in the General Information page in the My Profile page.

To complete your coordinates and your address

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page.
   This will display the **My Profile** window.
2. Make sure the **General Information** tab is selected.
3. Complete or modify the fields in the **Coordinates** and **Address** sections.



The table below provides you with the list of all fields included in the **Coordinates and Address** sections. You can edit every field.

Field	Description
Last Name	Text field. Enter your last name.
First Name	Text field. Enter your first name
Firm Name	Text field. Enter your firm name
Language	Drop-down list. Select your working language. The Assyst Real Estate interface will be always displayed by default in this language.
Title	Drop-down list. Select your title
Personal E-mail	Enter your personal e-mail address. Make sure to respect standard e-mail address formats. This e-mail address is important and is used by TELUS to send you your passwords and other messages linked to your files
Office E-mail	Enter your office e-mail address. Make sure to respect standard e-mail address formats.
Office Phone	Numeric field. Enter your office phone number.

Fax	Numeric field. Enter your fax number
Civic Number / Street	Enter your street name and civic number.
Apartment / Suite	Enter your apartment or suite number
P.O Box	Enter your P.O box number.
City	Enter the name of your city
Province	Drop-down list. Select your province.
Country	Drop-down list. Select your country.
Postal Code	Enter your postal code. Make sure to respect the postal code format used in Canada or in the United States

4. Click the **Save** button to save your modifications. This will close the **My Profile** window.

! When the data entered in a field are invalid, this field is displayed in red. You cannot save your data in this case as long as you do not correct the invalid values.

Modifying Your Password

You can change your password at any time in the **General Information** tab in **My profile** window. Your password must have between 6 and 8 characters including two digits.

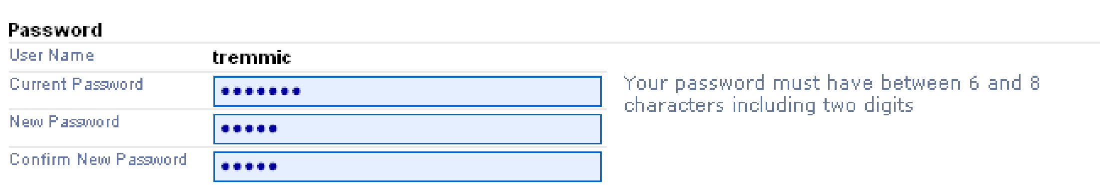
! For security reasons, it is recommended to change your password on a regular basis. The system will automatically ask you to change it after 60 days because your password will automatically expire after this limited period of 60 days.

To modify your password

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page. This will display the **My Profile** window.

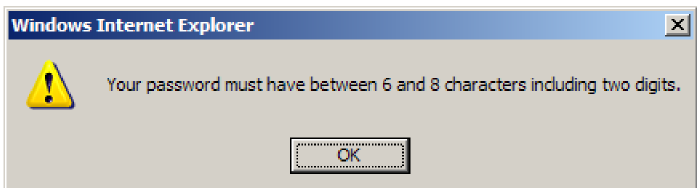
2. Make sure the **General Information** tab is selected.

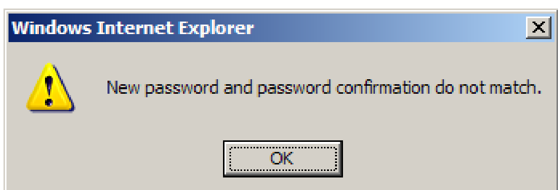
3. In the **Password** section, complete the following fields:



Field	Description
Current Password	Enter your current password. Make sure to respect capital and small letters.
New Password	Enter your new password. Your password must have between 6 and 8 characters including two digits
Confirm New Password	Reenter your new password. Make sure to respect the same capital and small letters than in the previous field.

If you enter incorrect data or erroneous passwords, messages will prompt and you will not be able to save your edits or close the window.





4. Click the **Save** button to save your modifications. This will close the **My Profile** window.

   Your new password will be valid the next time you will log into Assyst Real Estate.

Enabling/Disabling Your Out of Office Notification

(Lawyers/Notaries only)

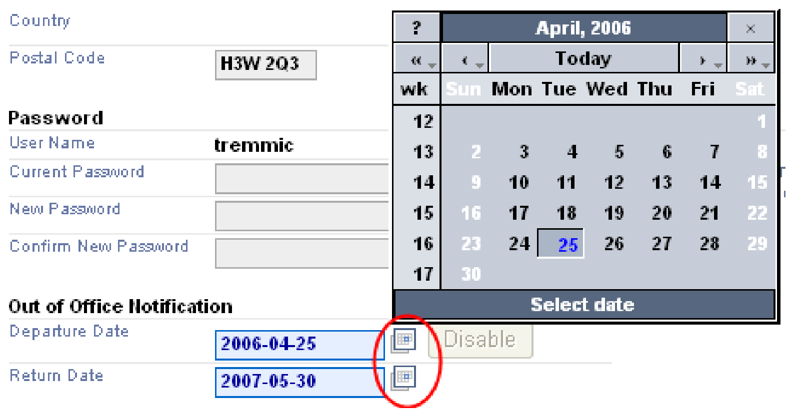
The **Out of Office Notification** is a very useful option, dedicated to lawyers and notaries, allowing you to inform the financial institutions which assign you new files that you are away for a given period of time. If you enable this option, by indicating a departure and return date, the system will automatically send a notification to any financial institution which will assign you a new file during your absence.

Enabling Your Out of Office Notification

To define an out of office notification, you have to indicate a departure and return date. During this period, the financial institutions which will assign you new files will be informed about your out of office notification. You can define an out of office notification for a maximum period of 3 months.

To enable your Out of Office Notification

1. Click the **My Profile** button in the top left section of the **Assyst Real Estate** main page. This will display the **My Profile** window.
2. Make sure the **General Information** tab is selected.
3. In the **Out of Office Notification** section, complete the two **Departure Date** and **Return Date** fields using the calendar tool:

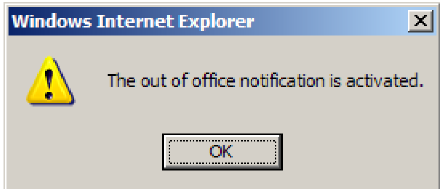


Field	Description
Departure Date	You can use the calendar to enter your departure date. The date format is Year/Month/Day.
Return Date	You can use the calendar to enter your return date. The date format is Year/Month/Day. Your return date cannot exceed by more than 3 months your departure date. Your return date cannot be before your departure date.

Both **Departure Date** and **Return Date** fields must be completed for the out of office notification to be enabled.

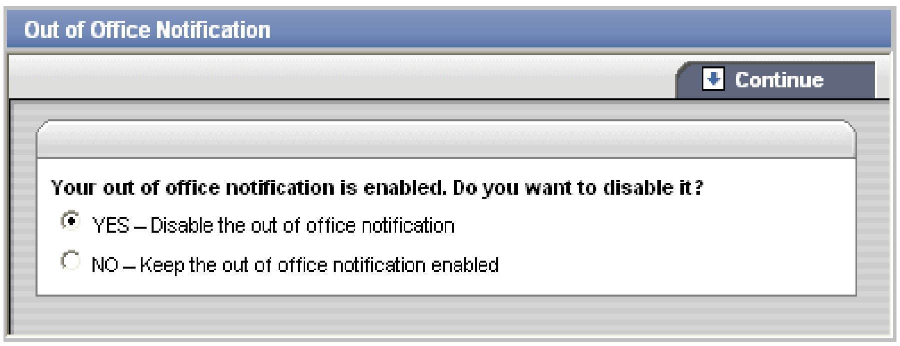
! **Note:** For more details on how to use the calendar, refer to the Calendar section.

4. Click the **Save** button to save your modifications.
   A message will inform you that your **Out of Office Notification** is enabled.



5. Click the **OK** button. This will close the **My Profile** window.

   The next time you will login to **Assyst Real Estate**, a message will inform you that your **Out of Office Notification** is enabled and will ask you if you wish to disable it. In this case, click **NO** then **Continue** to keep it enabled or click **Yes** and **Continue** to disable it.



Disabling Manually Your Out of Office Notification

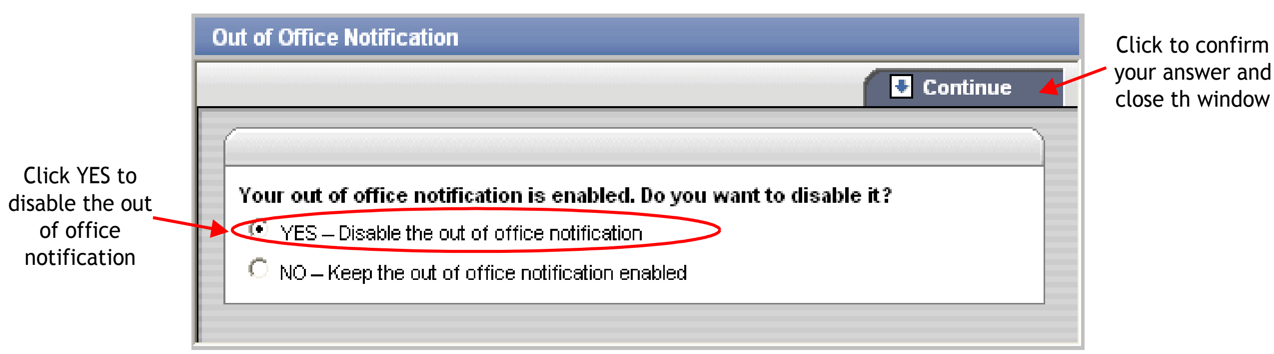
You can disable manually your **Out of Office Notification** at any time. There are two ways of doing it.

To disable manually your Out of Office Notification

Method 1:

1. Login to **Assyst Real Estate**. A message will inform you that your **Out of Office Notification** is enabled and will ask you if you wish to disable it.

2. Click the **YES** answer to disable your **Out of Office Notification**.



3. Click the **Continue** button to close the window.

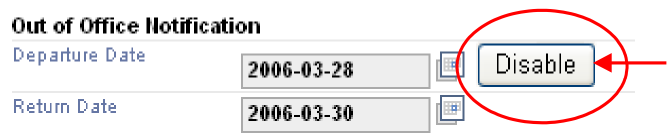
Your **Out of Office Notification** is disabled.

<u>**Method 2:**</u>

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page. This will display the **My Profile** window.

2. Make sure the **General Information** tab is selected.

3. In the **Out of Office Notification** section, click the **Disable** button.



Click to disable your out of office notification

Both fields **Departure Date** and **Return Date** are emptied. Your **Out of Office Notification** is disabled.

Automatic Disabling of the Out of Office Notification

Your **Out of Office Notification** is automatically disabled when your return date is reached.

Setting Alerts (Lawyers/Notaries only)

You can set your profile in **Assyst Real Estate** to be informed via e-mail every time:

- New notes are added to your files
- New files are transmitted to you

The alerts function in the **My Profile** page allows you to set these alerts. You can define if you want to receive your alerts at your office or personal e-mail address.

To set alerts

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page.

   This will display the **My Profile** window.

2. Make sure the **General Information** tab is selected.

3. In the **Alerts** section, select in the drop-down list to which e-mail address the alerts will be sent: **Personal e-mail** or **Office e-mail**.

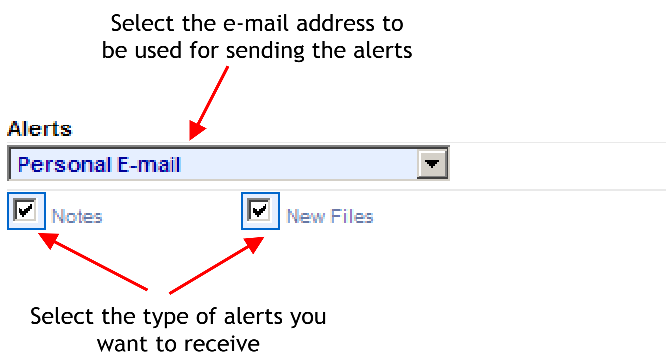
4. Select **None** if you do not want to receive any e-mail alerts.

5. Check the **Notes** box to receive e-mails when new notes are added to your files.

Or

Check the **Files** box to receive e-mails when new files are transmitted to you.

6. Click the **Save** button to save your modifications and close the **My Profile** window.



Modifying Your Payment Information (Lawyers/Notaries only)

The information relative to your payments (for lawyers and notaries) is available in the **Payment** tab in the **My Profile** window.

The payment information is used when you are invoiced and when you pay the charges to TELUS (for lawyers and notaries) when accepting new files and using the online registration service for your documents.

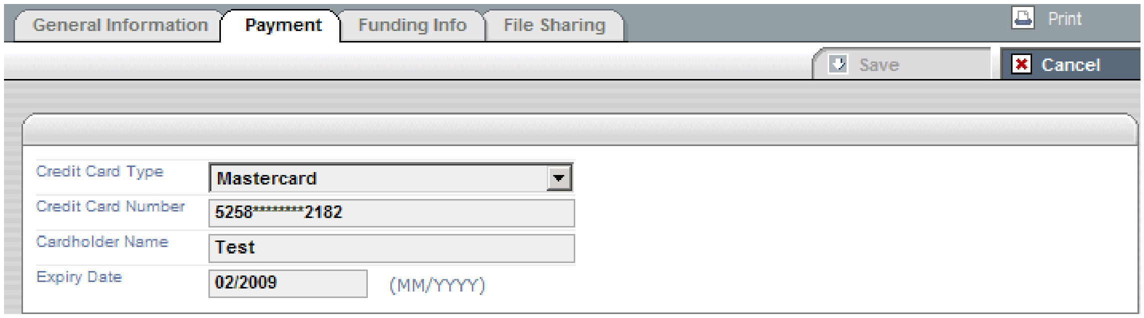
If you complete your payment information in your profile, this information is automatically used in your transactions and you do not have to enter them again. If you do not complete your payment information in your profile, the system will ask you to enter it every time this will required during your transactions with TELUS.

The only one payment mode that is accepted in **Assyst Real Estate** is the credit card (Visa, Master Card or American Express).

To modify your payment information

1. Click the **My Profile** button in the top left section of the **Assyst Real Estate** main page. This will display the **My Profile** window.

2. Click the **Payment** tab.



3. Complete the following fields in the **Payment** tab:

Field	Description
Credit Card Type	Drop-down list. Select your credit card type. You have 3 choices: Visa, MasterCard or American Express
Credit Card Number	Numeric field. Enter your credit card number.
Cardholder Name	Text field. Enter the cardholder name as displayed on your credit card.
Expiry Date	Numeric field. Enter your credit card's expiry date using the following format: Month/Year

4. Click the **Save** button to save your modifications. This will close the **My Profile** window. Your payment information is saved and will be automatically reused for every transaction.

! **Note**: For security reasons and to protect your credit card information, only the last 4 figures of your credit card are shown in the screen, the other numbers are replaced by X.

Modifying Your Funding Information

(Lawyers/Notaries only)

The objective of this section is to show you how to complete and to modify your funding information (for lawyers and notaries only) available in the **Funding Info** tab in the **My Profile** window.

The funding information is used when transferring funds to your trust account (for lawyers and notaries). These data are merged when the system generates the preliminary reports for your files. If you complete your funding information in your profile, this information is automatically used when creating the preliminary reports and you do not have to enter them again.

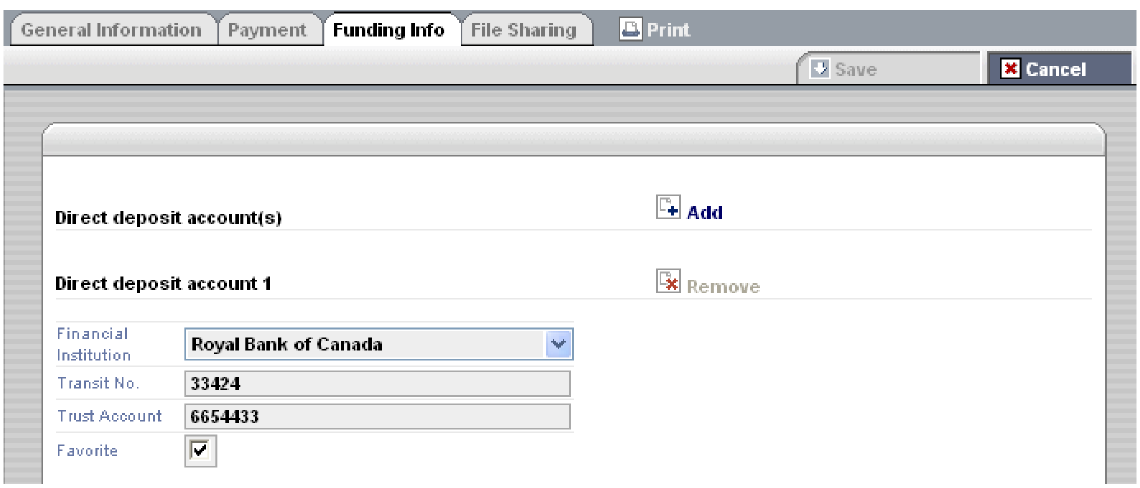
Note: If you do not complete your funding information in your profile, the system will ask you to enter it every time this will be required when creating preliminary reports.

! Assyst Real Estate offers two disbursement modes: direct deposit or cheque/bank draft.

To complete or modify your funding information

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page. This will display the **My Profile** window.

2. Click the **Funding** tab.



3. Complete or modify the following fields in the **Funding** tab:

Field	Description
Financial Institution	Drop-down list. Select a financial institution.
Transit No	Text field. Enter the financial institution's transit number.
Transit Name	Display the Transit Name of the Caisse. **Note:** This field is displayed only when the Financial Institution selected is Caisse… and when a transit number is entered in the field **Transit No**
Trust Account	Text field. Enter your trust account number.
Favorite	Text box. select the account you normally use **Note:** only one account can be selected

4. Click the **Save button** to save your modifications. This will close the **My Profile** window.

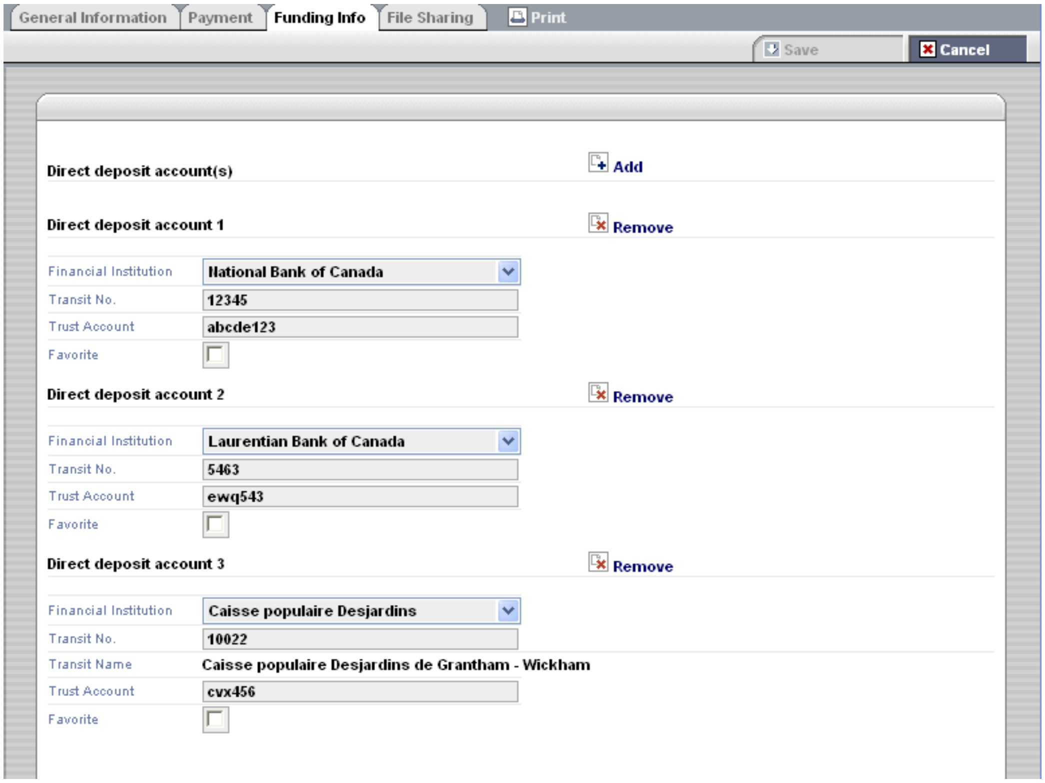
   The information is saved. These data are merged when the system generates the **Preliminary Reports** for your files.

Adding Direct Deposit Accounts

Click the **Add** button link to add a **Direct Deposit Account** in the **Funding Info** window.

Click the **Remove** link to delete a **Direct Deposit Account**.

! You can add up to 10 Direct Deposit Account.



Selecting the Financial Institution and the Funding Information

When you generate the **Preliminary Report** in the **Document** section, the dialog box **Generate a Document** is displayed allows you to select the Direct deposit account that will be used when transferring funds. This information will also be generated in the Preliminary Report. If you have not previously entered any information regarding a **Financial Institution** in the **Funding Info** section, only the **Cheque / Bank Draft** option is selected**.**

By default, the Financial Institution you have previously entered in the **Funding Info** section is selected. If you enter more than one Financial Institution and if the **Favorite** box was not checked for any of them the option button will be selected before the first financial institution displayed in the list. You can modify your choice by selecting another Financial Institution.

Note: If the option **Cheque / Bank Draft** is selected, not any Financial Institution will be selected and no information regarding them will be merged in the Preliminary Report.

Sharing Your Files (Lawyers/Notaries only)

As a lawyer/notary, you can share your files in **Assyst Real Estate** with people in your staff (your legal assistants) or even with other lawyers/notaries. The **File Sharing** tab in **My Profile** page is designed to help you managing the list of people with who you are sharing your files and their access rights.

When sharing your files, you can grant different access rights to the people who will work with you on your files. The 3 different permissions are:

- **Access files**: This permission allows the person with who you are going to share your files to access all your files and modify them.
- **Accept files:** This permission allows the person with who you are going to share your files to accept or refuse a new file.
- **Update profiles** (for legal assistants only): This permission allows the legal assistant with who you are going to share your files to update your own profile.

Depending on the mix of permissions, the legal assistants or lawyers/notaries with who you are sharing your files will only see your new files (accept files permission only), or will see all your files (access files permission).

When you grant access to your files to a legal assistant or to another legal counsel, he is informed via e-mail that you have given him access to your files.

! A maximum of 50 legal assistants or legal counsels can be associated to your profile.

Sharing Files with Legal Assistants

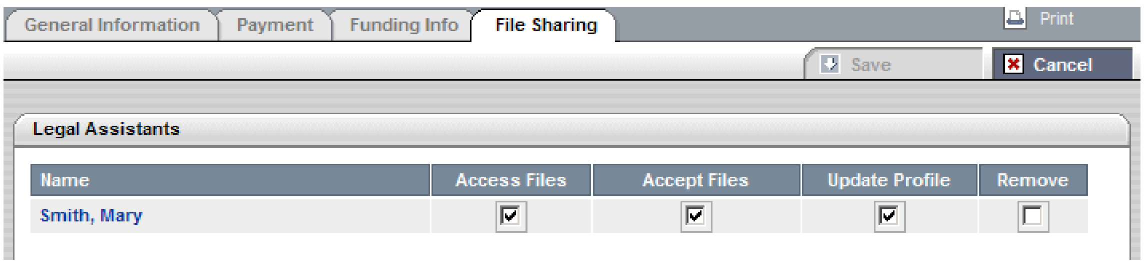
You manage the legal assistants with who you share your files and their access right in the **Legal Assistants** section of the **File Sharing** page.

This section displays the names of the legal assistants who have requested a file sharing with you or who are already sharing files with you. It is up to you to define their access to your files.

To grant access rights to a legal assistant

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page.
   This will display the **My Profile** window.

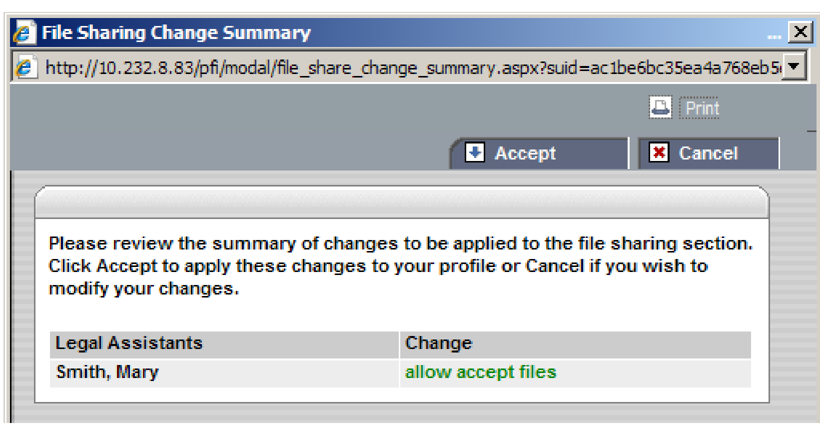
2. Click the **File Sharing** tab.
   The list of legal assistants who share your files or who have requested to share your files is displayed.



3. Check the different boxes depending on the rights you want to grant to a specific legal assistant.

- Check **Access Files** to grant access to all your files and to the right to modify them.
- Check **Accept Files** to grant access to accept (or refuse) a new file in your name.
- Check **Update Profile** to grant access to your profile and to modify it.

4. Click **Save** to confirm your changes.
   A dialog box **File Sharing Change Summary** is displayed to let you confirm your changes.



5. Click **Accept** to confirm your changes.

   The dialog box is closed and the new access right in displayed in the **File Sharing** tab of **My Profile** page.

A mail is automatically sent to the legal assistant informing him that you have granted him access to your files.

! A maximum of 50 legal assistants can be associated to your profile.

Sharing Files with Legal Counsels

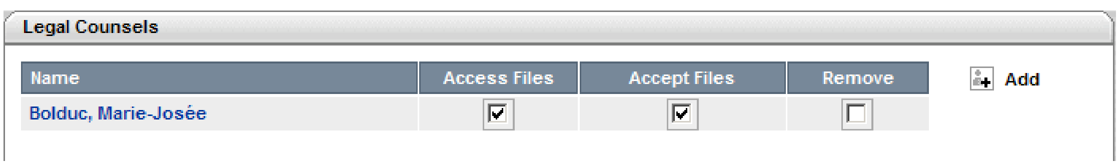
You manage the other legal counsels with who you share your files and their access right in the **Legal Counsels** section of the **File Sharing** page.

This section displays the names of the legal counsels with who you are already sharing files with you. It is up to you to define their access to your files.

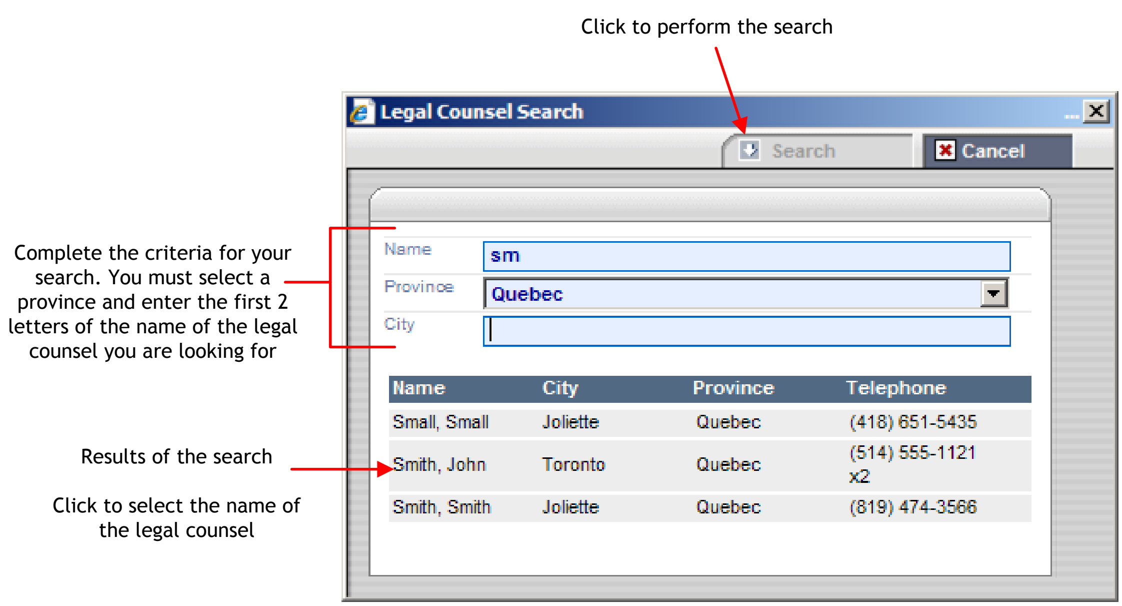
To grant access rights to a legal counsel

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page. This will display the **My Profile** window.

2. Click the **Legal Counsels** tab. The list of legal counsels who share your files is displayed.



3. Click the **Add** link to add a new legal counsel. The **Legal Counsel Search** dialog box is displayed.



4. Complete the criteria for your search by selecting the **Province** and the **City** (if desired) and by entering the first 2 letters of the **Name** of the legal counsel you are looking for.

5. Click the **Search** button to perform the search.

! A message is displayed if no record matches your criteria.

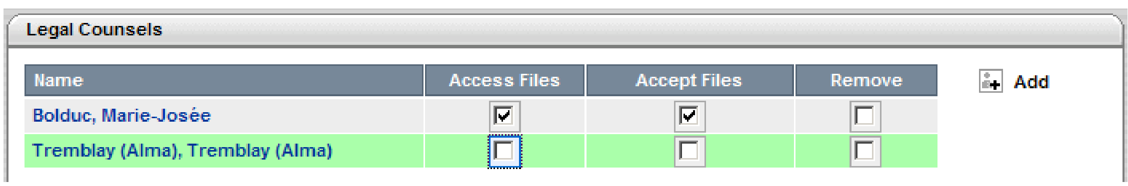
! If the name of the lawyer/notary you are looking for is not listed, please contact the **Assyst Real Estate Service Desk**.

The results of the search are displayed in a list.

6. Select the name of the legal counsel you are looking for.

7. Use the scroll bar to move up and down in the list.

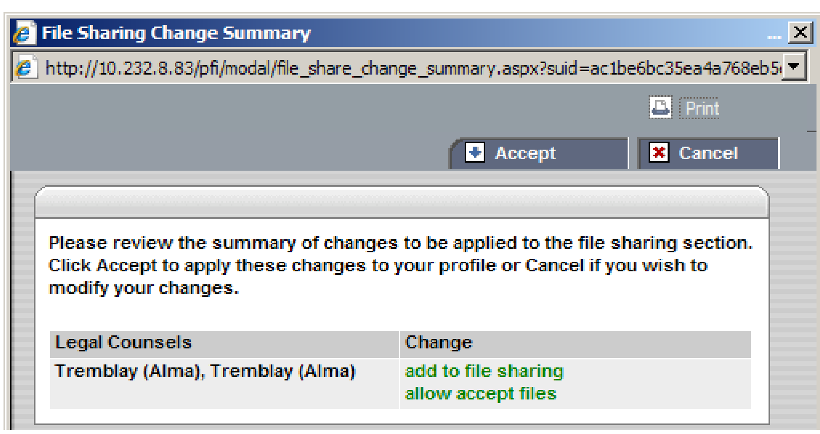
The **Legal Counsel Search** dialog box is closed and the name you selected is automatically added to the list of legal counsels in the **Legal Counsels** section of **My Profile** page.



8. Check the different boxes depending on the rights you want to grant to the legal counsel.

- Check **Access Files** to grant access to all your files and to the right to modify them.
- Check **Accept Files** to grant access to accept (or refuse) a new file in your name.

9. Click **Save** to confirm your changes.
A dialog box **File Sharing Change Summary** is displayed to let you confirm your changes.



10. Click **Accept** to confirm your changes.

The dialog box is closed and the new access right in displayed in the **File Sharing** tab of **My Profile** page.

A mail is automatically sent to the legal counsel informing him that you have granted him access to your files.

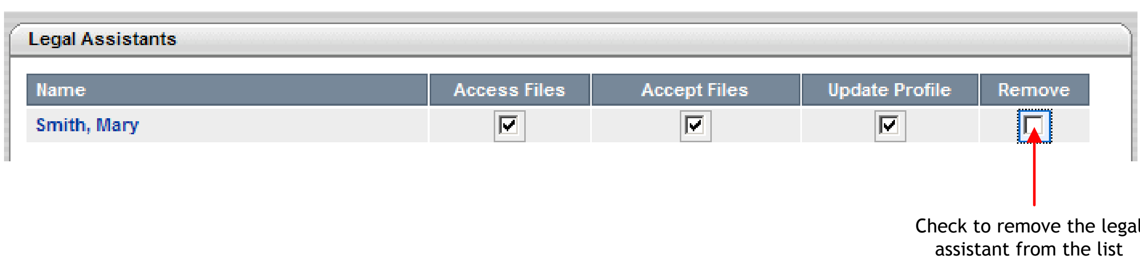
! A maximum of 50 legal counsels can be associated to your profile.

Removing a Legal Assistant or Legal Counsel from Sharing Files

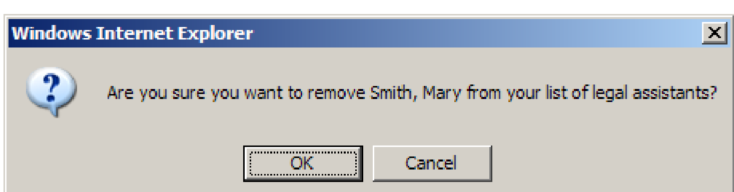
You can at any time remove a legal assistant or legal counsel from the list of people who share your files. This people will not see anymore your files when logged into **Assyst Real Estate**.

To remove a legal assistant or a legal counsel

1. Click the **My Profile** button in the top left section of the **Assyst Real Estate** main page. This will display the **My Profile** window.
2. Click the **File Sharing** tab. The list of legal assistants and legal counsels who share your files is displayed.
3. In the **Legal Assistants** list or in the **Legal Counsels** list, check the **Remove** button to indicate that you want to remove this user from the list of people who share your files.



A warning message displayed.



4. Click **OK** to confirm you want to remove this user.
5. Click **Save** in the **My Profile** page to confirm your changes.

The name of the legal assistant or legal counsel is removed from the list of the people who share your files.

Adding/Removing Legal Counsels

(Legal Assistants only)

As a legal assistant, you manage in your profile the list of legal counsels you work for. The **Legal Counsels** tab in **My Profile** page is designed to help you to add or remove legal counsels and consult their general information.

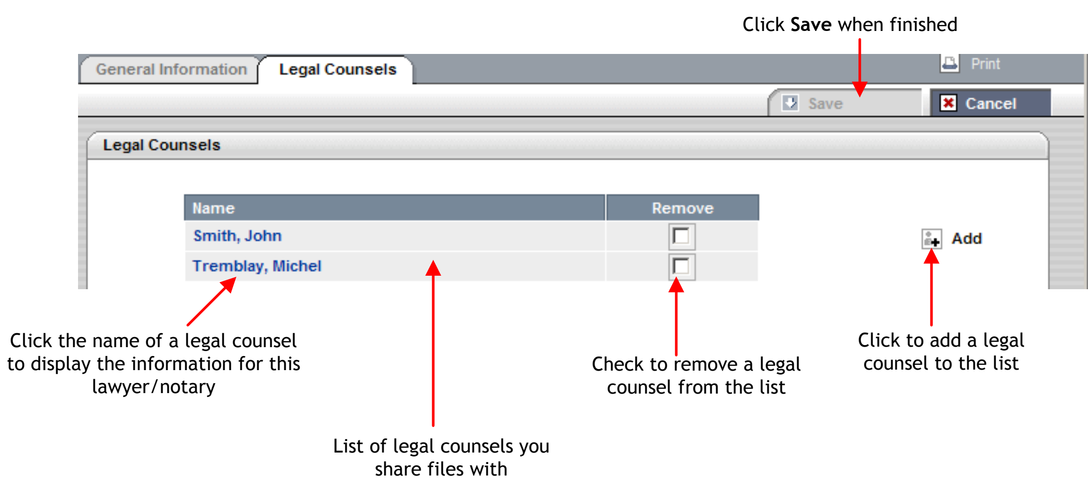
When you add a legal counsel in you profile, the lawyer/notary is informed via e-mail that you have requested to share his files. He can then in his profile grant you the appropriate rights to share files, accept or refuse files, update his profile, etc, in his name. You can then see the list of his files under his name in your list of files in the main page.

! Note: A maximum of 50 legal counsels can be associated in your profile.

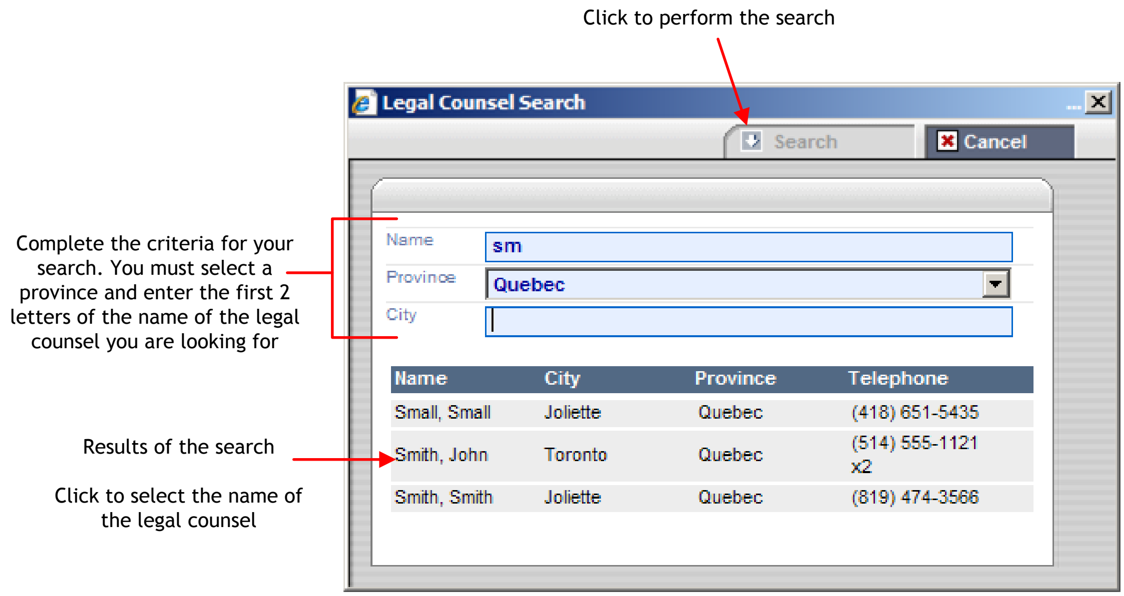
To add a legal counsel

1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page.
   This will display the **My Profile** window.

2. Click the **Legal Counsels** tab.
   The list of legal counsels you already work for and with who you share files is displayed.



3. Click the **Add** link to add a new legal counsel. The **Legal Counsel Search** dialog box is displayed.



4. Complete the criteria for your search by selecting the **Province** and the **City** (if desired) and by entering the first 2 letters of the **Name** of the legal counsel you are looking for.

5. Click the **Search** button to perform the search.

   A message is displayed if no record matches your criteria.

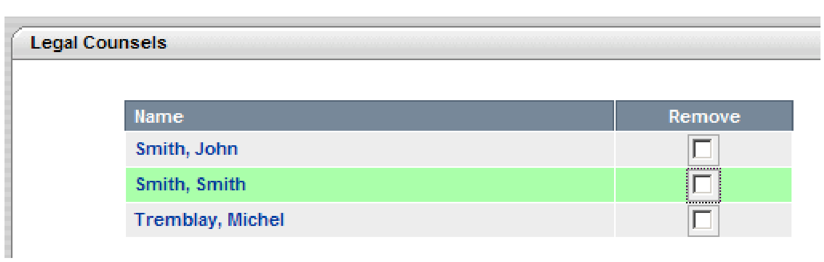
! If the name of the lawyer/notary you are looking for is not listed, please contact the **Assyst Real Estate Service Desk**.

   The results of the search are displayed in a list.

6. Select the name of the legal counsel you are looking for.

7. Use the scroll bar to move up and down in the list.

8. The **Legal Counsel Search** dialog box is closed and the name you selected is automatically added to the list of legal counsels in the **My Profile** page.



! You can click the name of any legal counsel in your list to display the general information associated with this lawyer/notary.

9. Click **Save** to confirm your changes and save the list.

A mail is automatically sent to the lawyer/notary you have added to your list of legal counsels specifying that you have requested to share his files. He will then have to grant you the appropriate permissions in his profile.

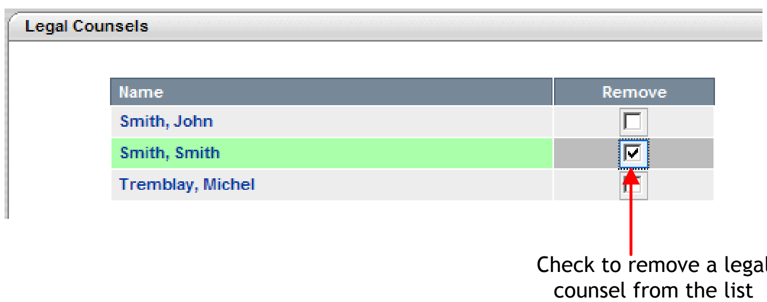
Once a lawyer/notary has granted you the rights to share his files, you can see the list of the files he is responsible for under his name in the list of your files in the Assyst Real Estate main page.

To remove a legal counsel

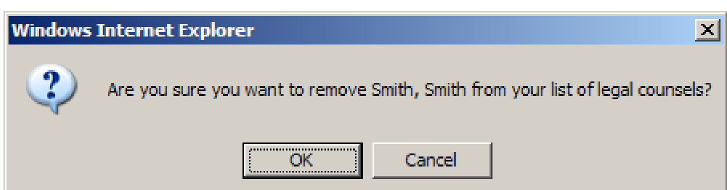
1. Click the **My Profile** button in the top left section of the Assyst Real Estate main page. This will display the **My Profile** window.

2. Click the **Legal Counsels** tab. The list of legal counsels you already work for and with who you share files is displayed.

3. Check the **Remove** button to indicate that you want to remove this lawyer/notary from the list of legal counsel you share files with.



A warning message displayed.



4. Click **OK** to confirm you want to remove this legal counsel.

5. Click **Save** in the **My Profile** page to confirm your changes.

   The name of the legal counsel is removed from the list.

Chapter 5
Working with Transaction Reports

A transaction report allows you to view the list of your invoicing and/or credit operations with TELUS over a given period. The objective of this chapter is to show you how to generate a transaction report, to print it and save it.

Note: Legal assistants can generate reports for the lawyers/notaries they work for.

About Transaction Reports

In **Assyst Real Estate**, the transaction report provides you with the list of your transactions (invoices and/or credits) with TELUS over a given period where you have used **Assyst Real Estate** and its services.

TELUS **charges you** and produces invoices in the following situations:

- When you **accept** a new file. You see the **Acceptance** description in the list of your transactions.
- When you **register online** a document. You see the **Registration** description in the list of your transactions.
- When you **request a Certified Payout Statement** to prepare a discharge file. You see the **Discharge** description in the list of your transactions.

TELUS **credits you** when:

- You **transfer** a file to another lawyer/notary. You see the **Acceptation** description in the list of your transactions but the amount is negative meaning a credit.
- You **cancel** a file after having accepted it. You must contact in this case the Assyst Real Estate Service Desk.

All the transactions (payment or credit) are done via a credit card. You can provide the information relative to your credit card in your profile (for lawyers/notaries only) or enter it every time you do a transaction with TELUS.
A transaction report cannot exceed a period of more than 31 days. A report cannot be generated for a date beyond 90 days of the current date.

! Legal assistants can generate reports for the lawyers/notaries they work for.

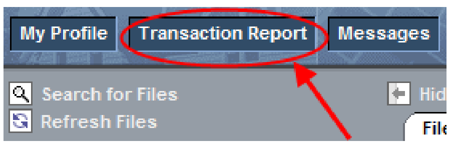
Creating a Transaction Report

You can generate a transaction report at any time. The report is immediately produced and displayed in HTML format in a Web page in your Internet browser.

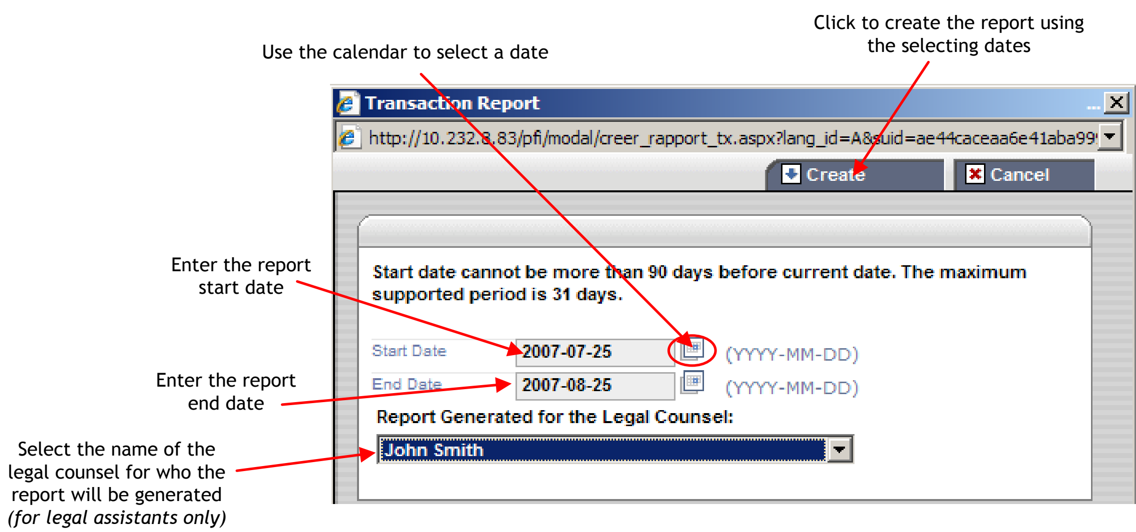
Legal assistants can generate reports for the lawyers/notaries they work for.

To create 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.



2. Enter a start date in the **Start Date** field.
   The date format is Year/Month/Day.
   Use the calendar tool on the right of the field to select a date.

! You cannot select a start date that is more than 90 days before the current date. A message is prompted if you do it.

3. Enter an end date in the **End Date** field.
   The date format is Year/Month/Day.
   Use the calendar tool on the right of the field to select a date.

- ! You cannot select an end date that is before the start date. You cannot select an end date that is more than 31 days after the start date. A message is prompted if you do it.
- ! For more details on how to use the calendar, refer to the Calendar section.

4. *For legal assistants only*: select in the **Report Generated for Legal Counsel** list the name of the lawyer/notary you work for and for who you are generating the report.

- ! The **Report Generated for Legal Counsel** field is only displayed for legal assistants.

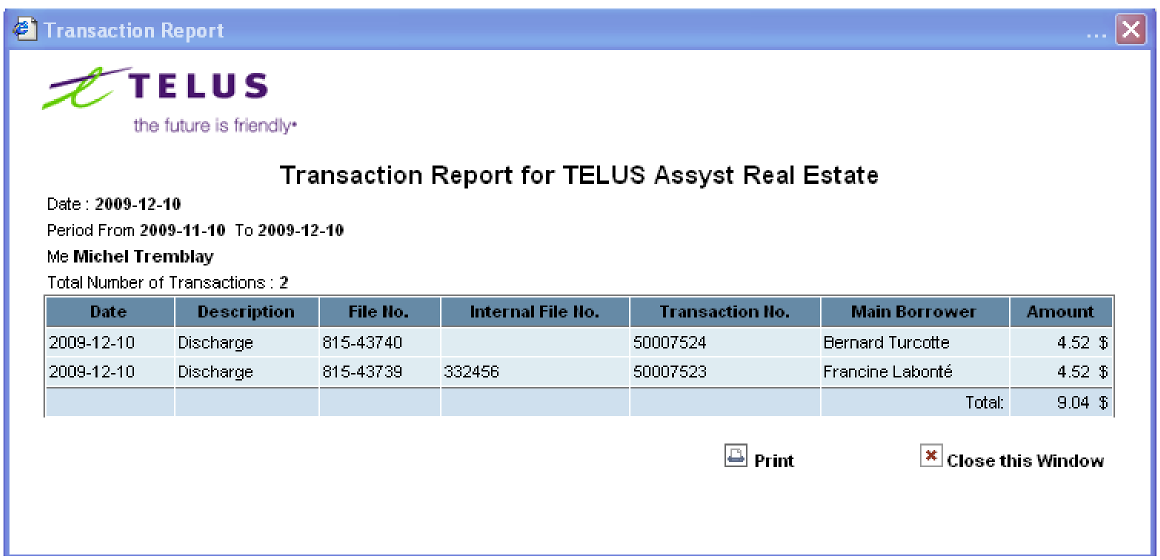
5. Click the **Create** button to generate the transaction report according to the dates.

- ! You can cancel the creation of the transaction report at any time by clicking the **Cancel** button in the **Transaction Report** window.

The transaction report you asked for a given period is generated and displayed in a Web page.

Description of a Transaction Report

The following is an example of a transaction report:


Transaction Report

TELUS
the future is friendly

Transaction Report for TELUS Assyst Real Estate

Date : **2009-12-10**
Period From **2009-11-10** To **2009-12-10**
Me **Michel Tremblay**
Total Number of Transactions : **2**

Date	Description	File No.	Internal File No.	Transaction No.	Main Borrower	Amount
2009-12-10	Discharge	815-43740		50007524	Bernard Turcotte	4.52 $
2009-12-10	Discharge	815-43739	332456	50007523	Francine Labonté	4.52 $
					Total:	9.04 $

Print
Close this Window

You can find the following information in the transaction report:

Field	Description
Date	Date when the report was generated
Period	Period set for the report (maximum of 31 days).
Legal Counsel Name	Name of the lawyer/notary for who the report is generated.

Total Number of Transactions	Total number of transactions listed in the report for the given period.

Field	Description
Date	Date when the transaction occurred
Description	Transaction type: **Acceptance** when accepting a new file or **Registration** when registering online a document
File No.	TELUS file number
Internal File No.	TELUS internal file number (entered by the Legal Counsel in the **Internal File No.** on the **File** page)
Transaction No.	Transaction number
Main Borrower	Name of the main borrower for the file
Amount	Amount of the transaction which is charged (positive value) or credited (negative value)

Printing a Transaction Report

You can print a copy of your transaction report that is displayed in your Internet browser by using the printing function available in your browser. You can keep the printed copy in your archives.

To print a transaction report

1. Generate a transaction report as explained previously.
   The report is then displayed in your **Internet Explorer** browser.
2. Click the **Print** link Print in the in the transaction report Web page.

   This will open the **Print** dialog box.
3. Select your printing parameters in the dialog box then click the **Print** button. You transaction report is printed. The **Print** dialog box is closed. The transaction report window is displayed again.

assyst
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SECTION 3

USING THE SYSTEM

assyst
Real Estate

Chapter 6
Processing New Files

The objective of this chapter is to present the information related to the new files that are sent to you by the financial institutions and the steps to be followed to accept to handle these files in Assyst Real Estate or to refuse them.

Every time you accept a new file, an invoice is generated and you have to agree to pay the corresponding charges to TELUS.

Depending on their access rights, legal assistants and other lawyers/notaries can process new files in the name of the lawyers/notaries they work with.

About New Files

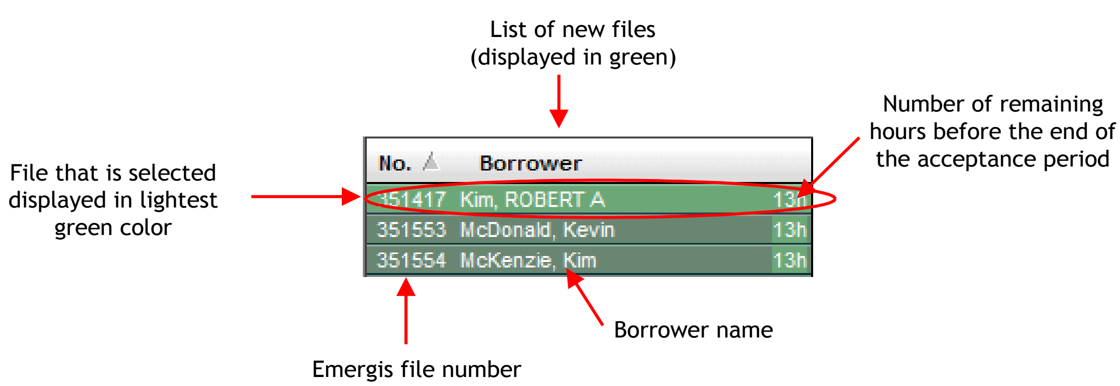
Characteristics

The new files correspond to the files sent to you (lawyers and notaries) by the financial institutions and that you have to accept or refuse to handle.

New files are the first files displayed on top of your list of files and are displayed in a different green color. They are sorted so as the most recent files assigned to you are at the end of the list. This sorting order cannot be modified.

New files are displayed under the name of the lawyer/notary who is responsible for them in case of file sharing (for legal assistants for instance). If the **Accept files permission** has not been granted, new files are not displayed.

For every file the following information is displayed: the TELUS file number, the name of the main borrower and the number of hours remaining before the end of the acceptance period.

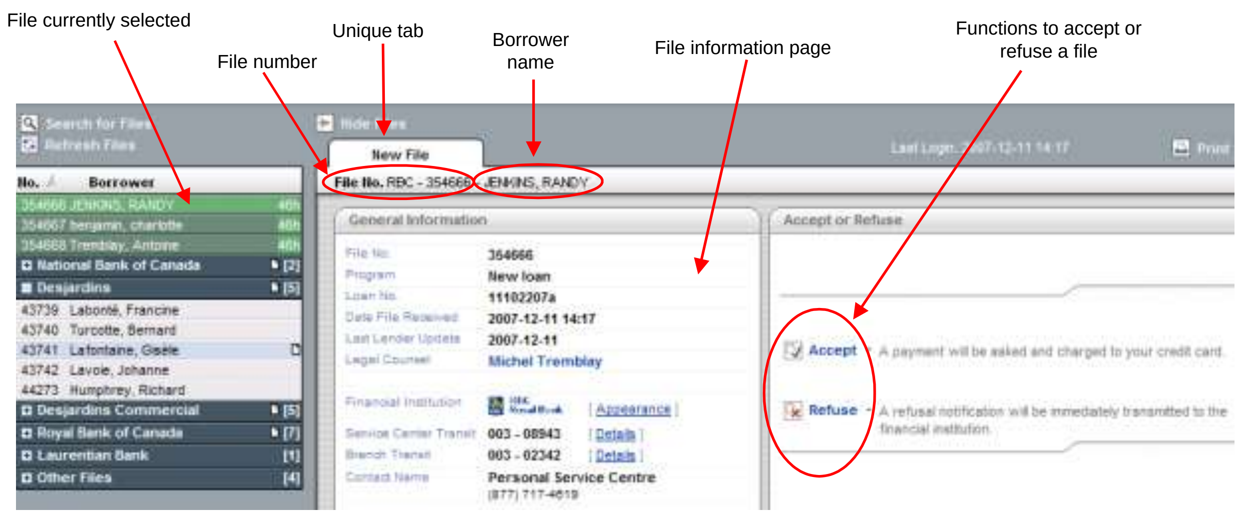


Every new file is displayed for a limited period of 2 business days. If at the end of this delay, you have not accepted or refused the file, it is sent back to the financial institution which has assigned it to you.

If your **Out of Office Notification** is enabled, the financial institution will be informed about your absence (for lawyers/notaries only). Refer to the **Enabling/ Disabling Your Out of Office Notification** section for more details on this option.

When you select a new file in your list of files, the information displayed on the right pane includes:

- One single tab called **New File.**
- The TELUS file number and the name of the main borrower.
- Various sections with specific information related to the file (general information, borrower, properties, etc.) This information cannot be edited as long as the file is not accepted.
- A dedicated section called **Accept or Refuse** where you click to accept or refuse the file.



! You cannot handle a new file and view all the related information as long as you do not accept it.

Consulting New Files

To consult a new file

1. In the list of new files on the left pane, click the name of the file you want to consult.

   The file you have selected is displayed in a lightest color than the other files. The information related to this new file is displayed on the right pane. As long as you do not accept a file, you cannot modify the file information or add new information.

2. Use the scroll bars on the right side to move vertically the content of the window and display the information that is at the bottom of the page.

3. Repeat the steps above to consult another new file.

! In case of file sharing, if the **Accept files permission** has not been granted, new files are not displayed.

Accepting New Files

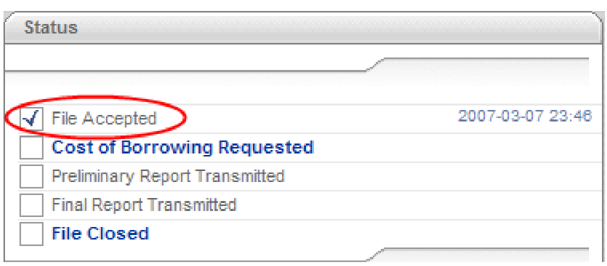
You have 2 business days to accept a new file when it is displayed in the list of your new files in **Assyst Real Estate**.

Besides a lawyer/notary, legal assistants and other lawyers/notaries can accept a file in the name of the lawyer/notary they work with, if delegated that right.

Accepting a new file means:

- Select the **Accept** option to start the acceptance process.
- Complete the payment information related to your credit card - if this information is not already defined in your profile - to pay the charges linked to the acceptance of the new file.
- Confirm you agree to pay the charges and be invoiced by TELUS. See Confirming the Payment

At the end of the acceptance process, the new accepted file is transferred from the list of new files to the list of current files under the name of the financial institution which has assigned this new file to you (and under the name of the lawyer/notary responsible for it in case of file sharing and if you have the right to modify the current files). The new file status is set to **"File Accepted"** in the **Status** section of the **File** tab. Time and date the file was accepted are also indicated.



An acceptance notification is automatically sent to the financial institution which assigned it to you to inform it of the file status.

Confirming the Payment

In the file acceptance process, after accepting the **Assyst Real Estate Service Agreement**, the next step consists in accepting the inherent charges and the corresponding invoice. A new window is displayed with the transaction payment confirmation. The invoice includes the file information (TELUS file number, name of the main borrower and property address) and the amount to be paid including taxes.

You (lawyer/notary and assistants and other lawyers/notaries who have been delegated this right) have to make sure at this step that the information relative to your payment mode (your credit card) is complete and exact.

To accept a new file – Payment confirmation step

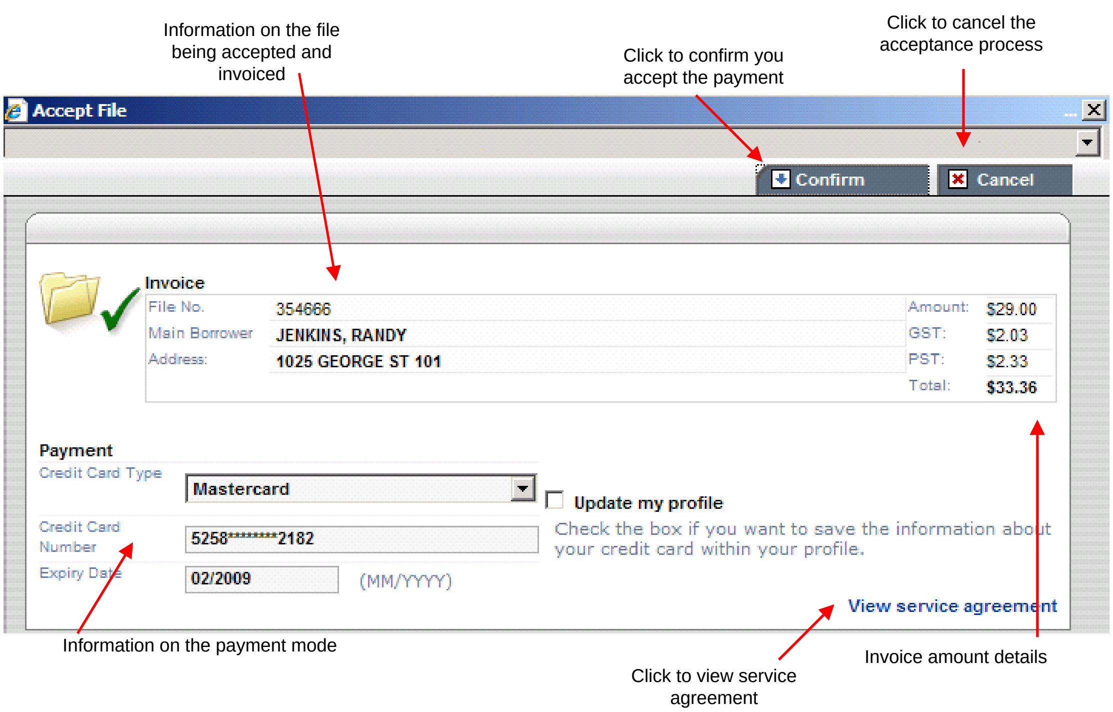
1. In the **Accept a File** window, verify the information about your credit card number and expiry date.

   If you update your credit card information at this stage, you can choose to keep this new information in your profile by clicking the **Update my Profile** check box.

   Refer to the Managing Your Profile section for more details on your profile and on your payment information.

! If the data related to your credit card are erroneous, a message will be prompted. Make sure to enter the correct information.

2. Click the **Confirm** button to confirm that you accept the transaction and the payment.



As soon as you confirm the transaction, the window is closed and you move to the next step.

! **Note:** For users in British Columbia who are connected to Assyst Real Estate through BC online, the Payment section will display their BC Online account number that will be used for paying the charges.

- If an error occurred during the payment process, a message will be prompted and the payment will be cancelled. In this case, you will not be able to start working with the file and you will have to repeat the acceptance process from the beginning.

- Any time, if you want to view the **Service Agreement** for the use of the Real Estate Platform you can click **View service agreement** button.

- You can click the **Cancel** button at any time if you want to cancel the process.

Viewing the Invoice and Accessing the File

Viewing the invoice and the confirmation of the payment is the last step in the file acceptance process.

In the previous steps, you have accepted the **Assyst Real Estate Usage Agreement** and confirm the payment of the inherent charges. In this last step, you (lawyer/notary and assistants and other lawyers/notaries who have been delegated this right) will be able to consult and print the final invoice.

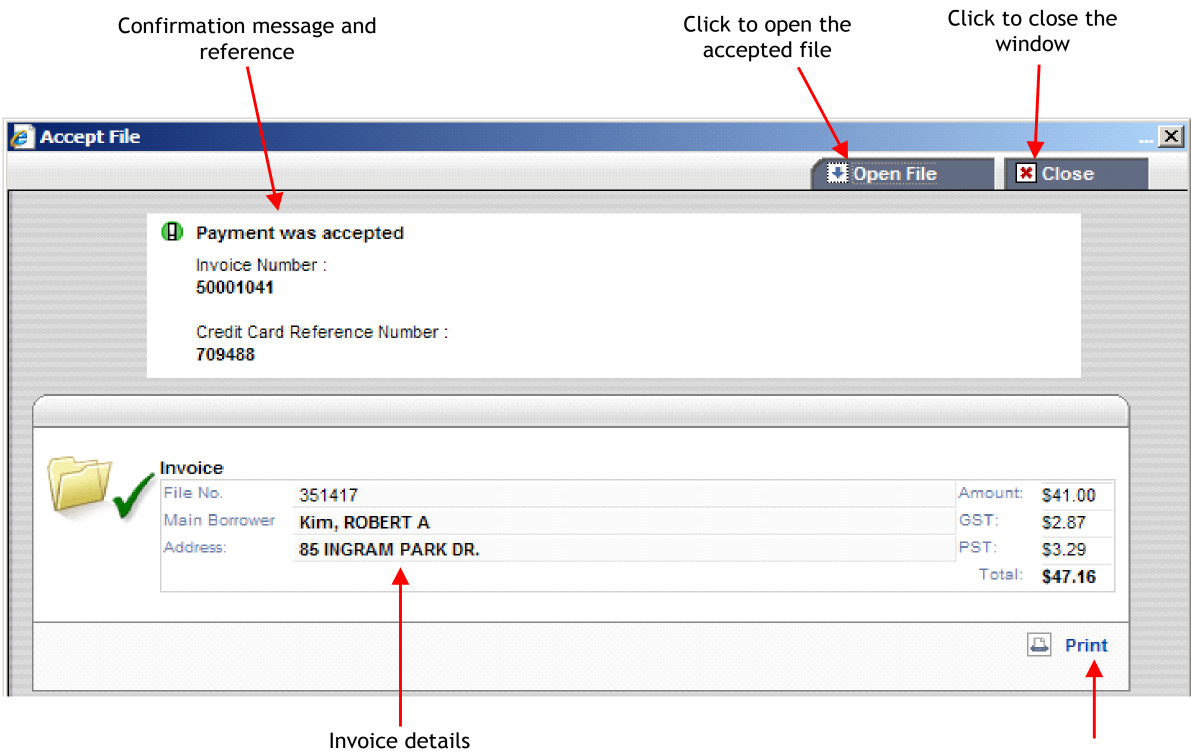
To accept a new file – Invoice step

After accepting the payment, a new window is displayed with the final invoice. The invoice includes the following information: TELUS file number, name of the main borrower and property address and the amount to be paid including taxes.

- For users in British Columbia who are connected to Assyst Real Estate through BC online, the payment section will display their BC Online account number that will be used for paying the charges.

- A soft copy of the invoice is automatically generated and kept in the list of documents available for this new file (see the Documents tab).

In this final **Accept File** window, a message is displayed on top to confirm that the payment has been processed and to give you a reference number.



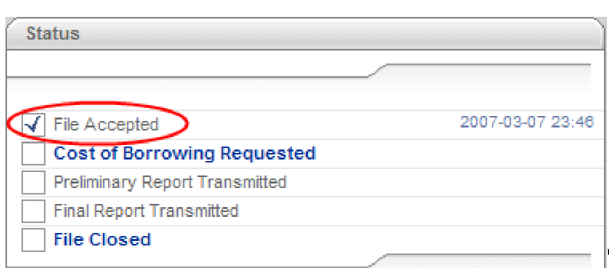
1. You can print a copy of the invoice by clicking the **Print** link at the bottom right side of the window. This will display the Windows **Print** window. Click the **Print** button to start printing.

2. Click the **Open File** button to open the new accepted file and consult the information. This will close the **Accept File** window. The new file is displayed. You can now edit it and start processing it.

! In case of file sharing, if the Access files permission has not been granted, the **Open File** option is not available.

The new accepted file is transferred from the list of new files to the list of your current files under the name of the financial institution which has assigned this new file to you (and under the name of the lawyer/notary responsible for it in case of file sharing and if you have the right to modify the current files).

The new file status is set to **"File Accepted"** in the **Status** section of the File tab. The time and date the file was accepted are also indicated.



! You can generate at any time the transaction report to view the transaction that has been completed. For more details on the transaction reports, refer to the **Working with Transaction Reports** section.

Consulting the Documents Automatically Generated

Following the file acceptance process, **Assyst Real Estate** automatically generates different documents. These documents are the following:

- The invoice
- The TELUS Service Contract
- The rules and procedures
- The Notary Instructions or the Notary Mandate or the General Instructions to Lawyer/Notary and the Specific Instructions

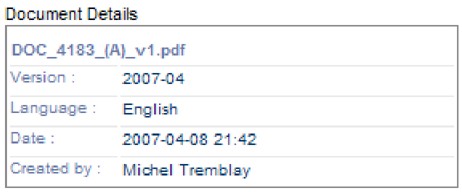
All documents associated with a file are available in the **Documents** tabs. You can select any document and open it in **Adobe Reader** or **Microsoft Word** (Quebec) to consult the document content.

! In case of file sharing, if the Access files permission has not been granted, the documents that have been generated can not be consulted by legal assistants and/or other lawyers/notaries.

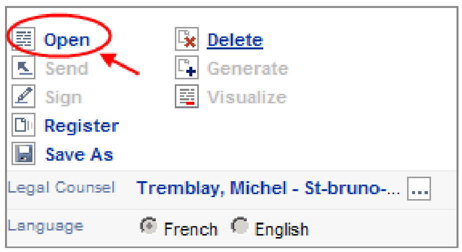
To consult the documents automatically generated

1. Open the file of which you want to consult the documents that have been automatically generated.
2. Click the **Documents** tab. This will display the list of documents associated to the file.

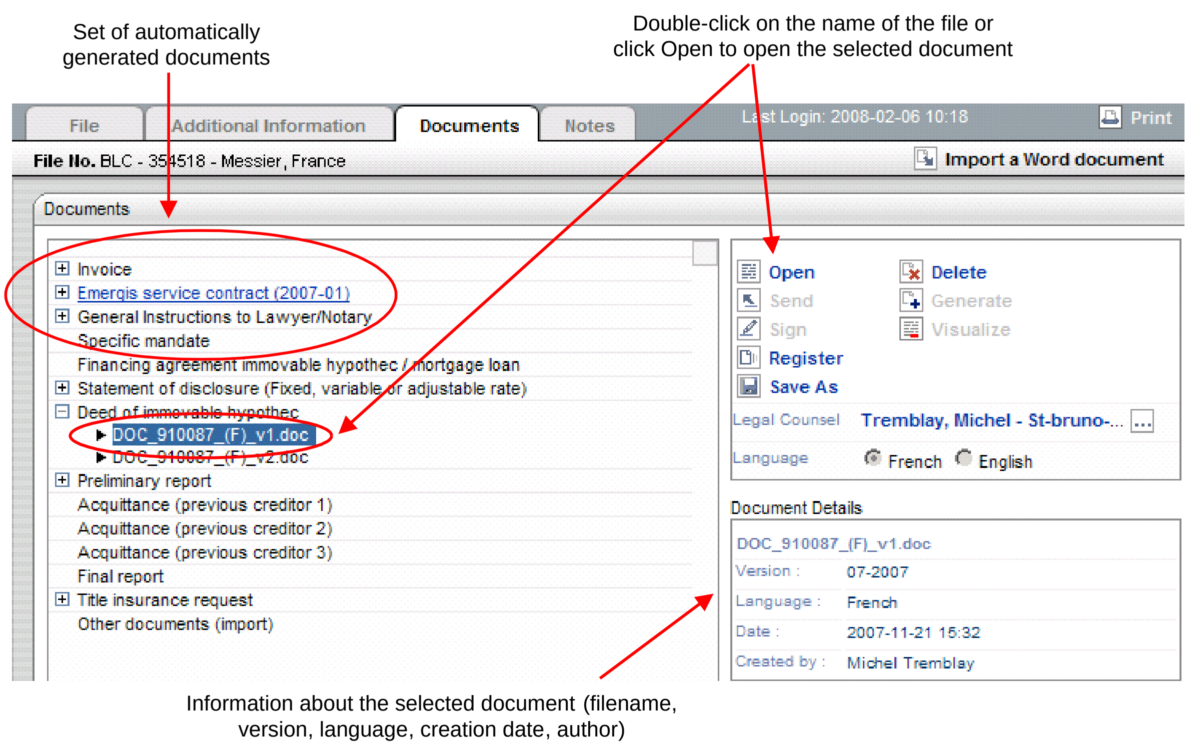
   Documents are organized by category. Document categories having a ⊞ sign on their left side include generated documents. It is the case for: the invoice, the TELUS Service Contract, the rules and procedures, the Notary Instructions (for Desjardins) or the Notary Mandate or the General Instructions to Lawyer/Notary and the Specific Instructions.
3. Click the ⊞ sign on the left side of a document category to expand the list of generated documents for this category. The corresponding file names are displayed (for instance: DOC_MANDAT_NOT_(F)_v1.doc).
4. Select the name of a file document (for instance: DOC_MANDAT_NOT_(F)_v1.doc). This will display the information related to this document on the right pane (file name, language, creation date and author)



5. Double click the name of the file or click the **Open** link on the right pane.



This will open the file in **Adobe Reader** or **Microsoft Word** (Quebec). You can then consult and even print it.



6. Repeat steps 3 to 5 to open other documents and consult them.

Refusing New Files

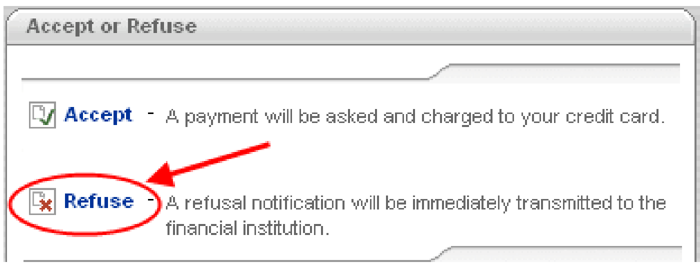
If you do not want or if you are unable to handle a new file, you can refuse it and inform by this way the financial institution which will reassign it. The new file will be removed from your list of files.

Besides a lawyer, legal assistants and other lawyers can refuse a file in the name of the lawyer they work with, if delegated that right.

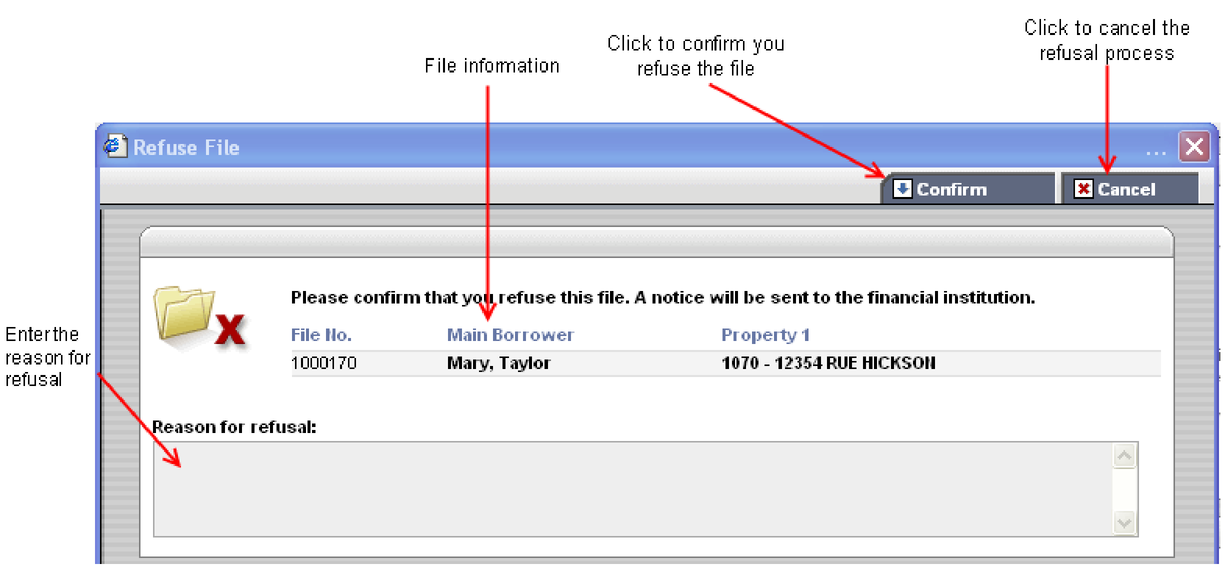
To refuse a file

1. Click to select the file you want to refuse in the list of your new files.

2. Click the **Refuse link** in the **Accept or Refuse section** on the right pane.



This will display the **Refuse File** window. The TELUS file number, name of the main borrower and property address are displayed and also a text box that allows you to write the reason for the refusal, if desired.



3. The **Refuse File** window is displayed.

4. Click the **Confirm** button to confirm that you refuse the new file.

! Click the **Cancel** button if you want to cancel the process.

This will display a confirmation message.

5. Click the **Close** button to terminate the process and come back to the last opened file.

The file that has been refused is removed from the list of your new files and a notification is sent to the financial institution.

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

Chapter 7
Discharge

The objective of this chapter is to present the different functionality related to **Discharge Solution**. You will learn about different stages of the process and the parallel between the functions of **Assyst Real Estate** and functions used by financial institution.

We will show you how to add information to a file in order to submit a Request for Payout Statement and how to complete the steps and follow the different status.

You will also learn about the different documents related to the process and presented in the Documents section.

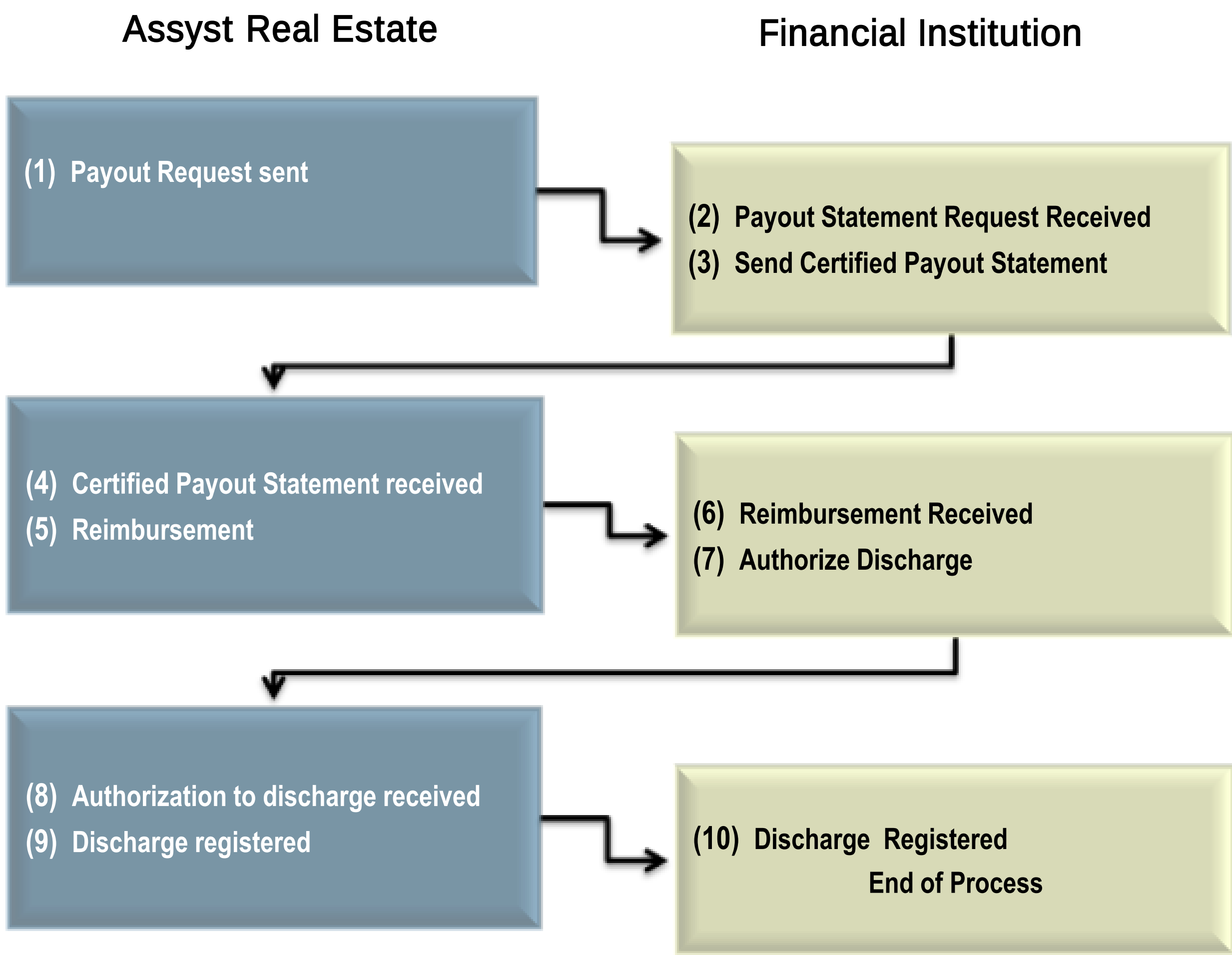
About Discharge

It will now be possible to send electronically to the Lender, a Payout request and information relating to the repayment of the debt, receive an authorization to Discharge and obtain the resolution document for the preparation of Discharge.

The Discharge will also be sent electronically to the Land Register via Assyst Real Estate for registration purpose and information about registration will be sent to the Lender.

Discharge solution

The diagram below shows you the different stage of management of Discharge and establishes the parallel between the functions related to the management of the Discharge solution on Assyst Real Estate and those used by financial institutions.



(1) Payout Request sent with Assyst Real Estate

- The Legal Counsel completes the information in **Legal Description**, **Current Registered Owner(s)** and **Interest to be discharged** sections on Assyst Real Estate.
- The Legal Counsel sends the **Payout Request** to the Lender on Assyst Real Estate.
- If there is more than one **Payout Request** for the same file, the Legal counsel can be bundling it depending on certain conditions.

(2) Payout request received by the Lender

- The Lender received the **Payout request**.
- The Lender selects the file and takes note of the information it contains.
- If no file match to the information received, the Lender clicks the button **No File Found**. The Legal Counsel received a note on this issue in the **Note** section on Assyst Real Estate. He may resubmit a new amended **Payout Request** for the same file.

(3) **Certified Payout Statement sent to the Legal Counsel**

- If a file matches the information received, the Lender look at the information it contains and completes the **Reimbursement Details** section. The Lender sends the **Certified Payout Statement** to the Legal Counsel by clicking the **Send Certified Payout Statement** button.
- If the **Payout Request** were bundled, only one **Certified Payout Statement** will be sent to the Legal Counsel.
- The **Certified Payout Statement** is send to the Legal Counsel on Assyst Real Estate, in the **Documents** section.

(4) **Certified Payout Statement received on Assyt Real Estate**

- The Legal Counsel received the **Certified Payout Statement** in his **Documents** section. When the period of validity of the Certified Payout Statement has expired, the Legal Counsel must make a new request.

(5) **Reimbursement information sent to the Lender**

- The Legal Counsel sends to the Lender information about the reimbursement and shall pay the same way it did before.

(6) **Reimbursement information received by the Lender**

- The Lender checks the information relating to the reimbursement and validates the amount received.

(7) **Authorization to Discharge sent by the Lender**

- The Lender must, within 2 working days of confirmation of payment, sent the **Authorization to Discharge** to the Legal Counsel.

(8) **Authorization to Discharge received on Assyst Real Estate**

- The Legal Counsel received the **Authorization to Discharge** and the **Resolution Document**. He is informed by a message in his **Note** section on Assyst Real Estate.

(9) **Discharge Registered**

- The Legal Counsel prepares the **Discharge (partial or total)**, and the document is signed by the authorized person.
- He sends the **Discharge** electronically to the Land Register via Assyst Real Estate for registration purpose.

(10) **Discharge Registered**

- The Legal Counsel selects the **Discharge Registered** status and the information relating to the discharge registration is send to the Lender.
- **End of process.**

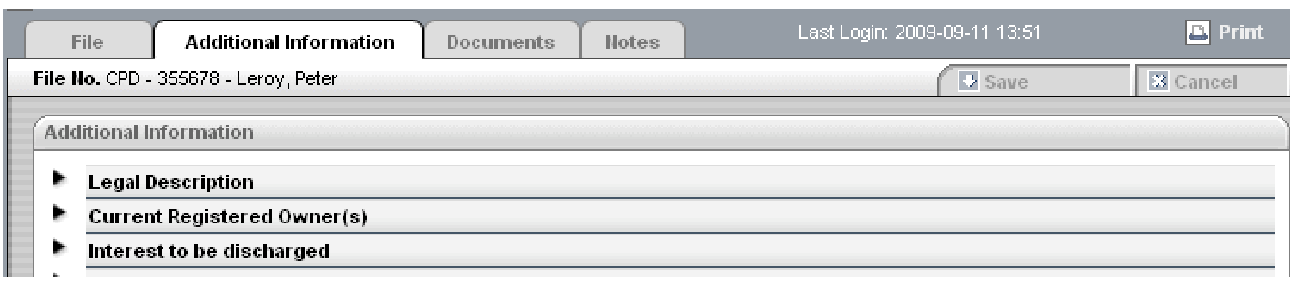
The **Discharge Solution** allows you to follow different steps to request a discharge of one or more debt relating to your file.

Regarding the **Discharge Solution**, the majority of the information you need to complete your file are under the tab **Additional Information**.

Completing the Discharge file information

Additional Information tab on **Assyst Real Estate** includes sections where you must complete information in order to follow the management process of Discharge. The following sections are particularly associated with the **Discharge Solution**:

- Legal Description
- Current Registered Owner(s)
- Interest to be discharged



The information you enter in the different sections will be sent to the Lender, when forwarding your **Request for Payout Statement**.

That information will be merged into the different documents related to the **Discharge Solution** and are presented in **Documents** section.

Legal Description

For more details on the features of the **Legal Description** section, see the Legal Description section on Chapter 8.

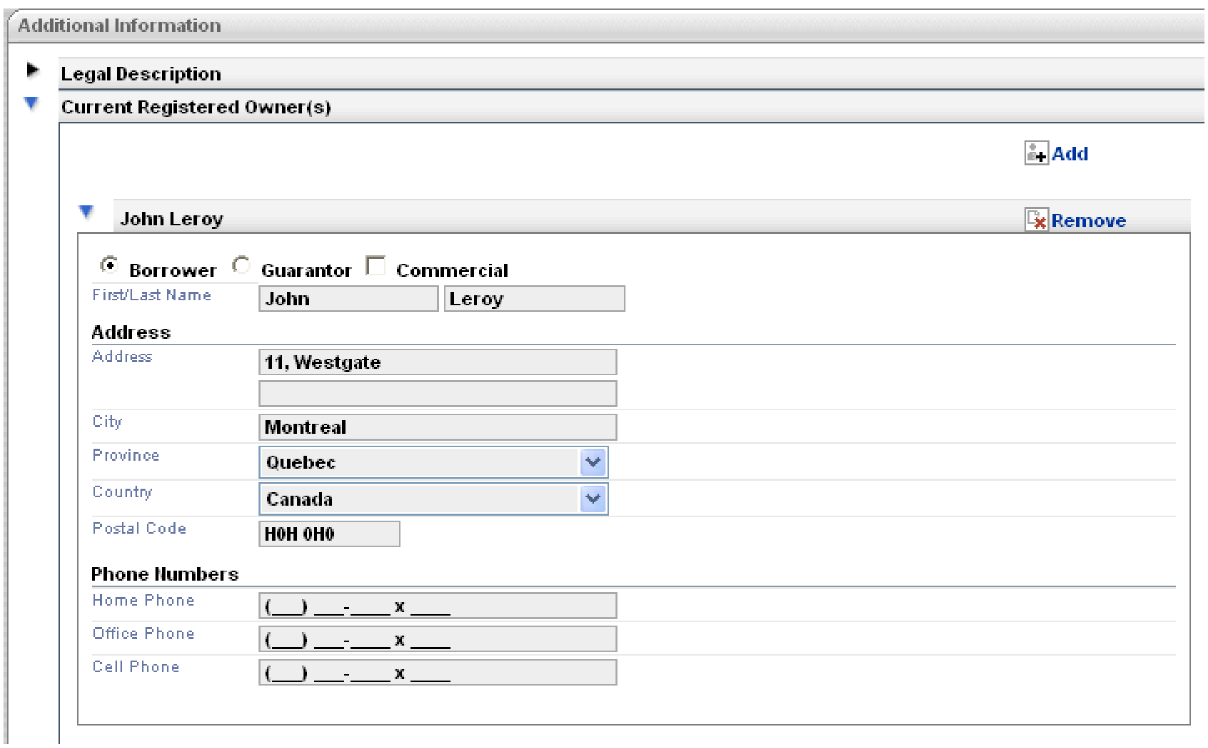
Current Registered Owner(s)

You access the **Current Registered Owner(s)** section by clicking the arrow on the left side.

The **Current Registered Owner(s)** section allows you to enter or modify the information related to the **Previous Borrower**. You enter information on all borrowers (borrower, guarantor or commercial) for which you must send a Payout Request.

The name of each Previous Borrower that you enter in the **Current Registered Owner(s)** section is displayed in the **Interest to be Discharged** section allowing you to select it at this point.

The **Current Registered Owner(s)** section contains the following components:



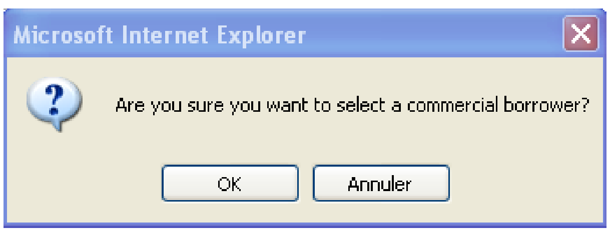
! In the **Current Registered Owner(s)** section, only the name of the Borrower is mandatory. Information entered in the **Address** section and **phones** section are for information purposes only.

! By default, the address displayed in the **Address** section is the same as that presented in the **Property** section of the **Mandate** page. It can be modified, if necessary.

The table below provides a description of the main fields available in the **Current Registered Owner(s)** page:

Field	Description
Borrower	Click the button to select the **Borrower** option
Guarantor	Click the button to select the **Guarantor** option
Commercial	Check the box to select the **Commercial** option **Note** : Be sure to confirm if the **Commercial** is a **Borrower** or a **Guarantor**
First Name / Name	Enter the **First Name** and the **Name** of the **Current Registered Owner** (mandatory field)
Address	Enter the Address, the Province, the Country and the Postal Code of the de **Current Registered Owner**
Phone Numbers	Enter the Home Phone, the Office Phone and the Cell Phone of the **Current Registered Owner**

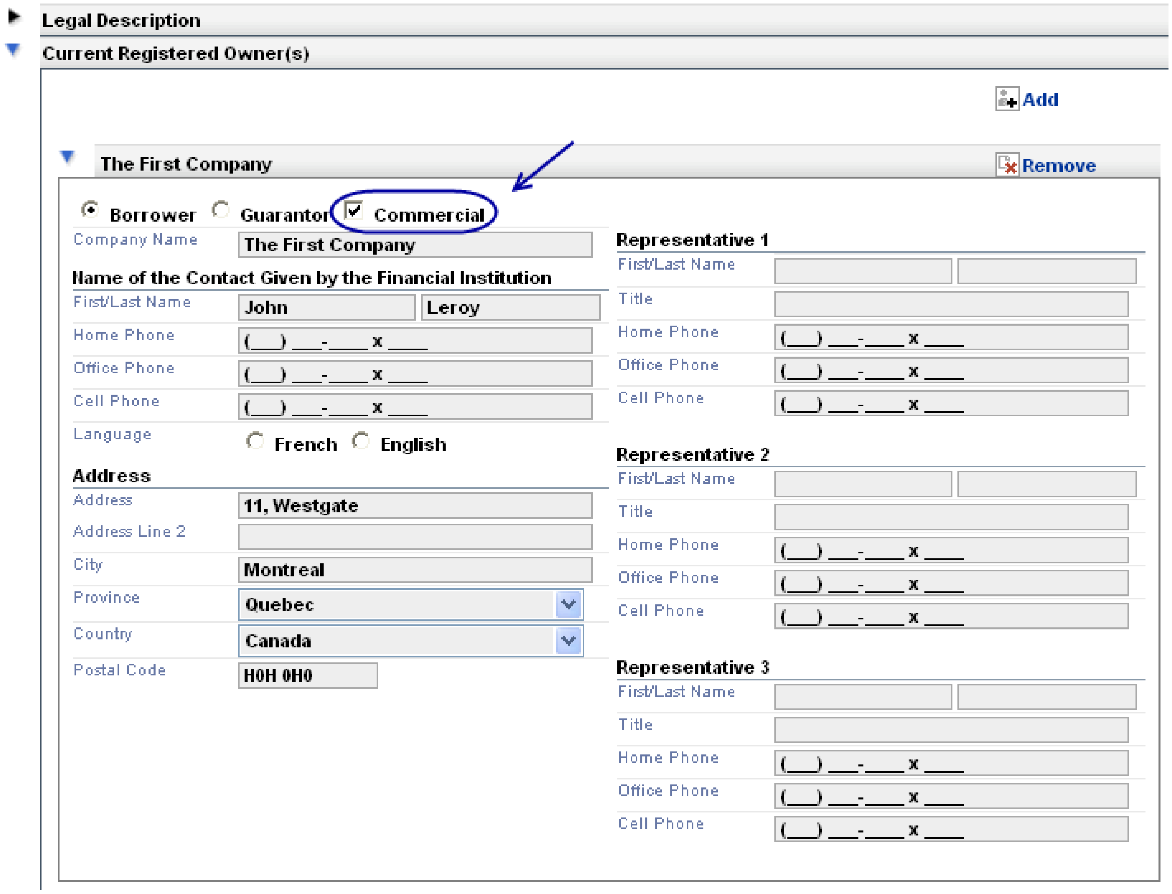
When you select the **Commercial** option**,** a warning message displayed:



If you confirm, the **Commercial** box is checked.

! Be sure to confirm if the **Commercial** is a Borrower or a Guarantor

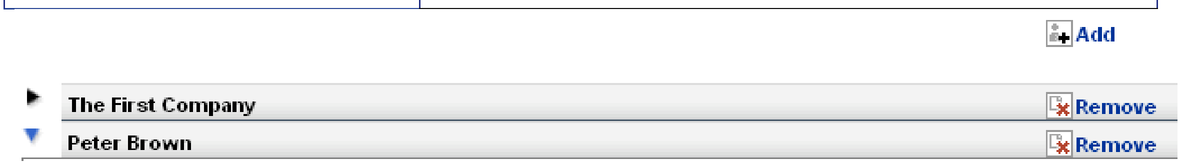
The **Representative** section displayed on the right allows you to add information about **Commercial**. You can enter up to 3 representatives per company.



For each **Representative**, you must complete the following information:

Field	Description
Borrower	Click the button to select the **Borrower** option
Guarantor	Click the button to select the **Guarantor** option
Commercial	Check the box to select the **Commercial** option **Note** : Be sure to confirm if the Commercial is a Borrower or a Guarantor
Company Name	Enter the Company Name. (Mandatory field)
Name of the Contact Given by the Financial Institution **First / Last Name**	Enter the First Name and the Last Name of the Contact given by the Financial Institution
Home Phone	Enter the Home Phone of the Contact

Office Phone	Enter the Office Phone of the Contact
Cell Phone	Enter the Cell Phone of the Contact
Language	Click the button to select the Language (French or English)
Address	Enter the Address of the Company
City	Enter the City of the Company
Province	Use the scroll down menu to choose the Province of the Company
Country	Use the scroll down menu to choose the Country of the Company
Postal Code	Enter the Postal Code of the Company
Representative **First / Last Name**	Enter the First Name and the Last Name of the Representative (You can enter up to 3 representatives per company)
Title	Enter the Title of the Representative
Home Phone	Enter the Home Phone of the Representative
Office Phone	Enter the Office Phone of the Representative
Cell Phone	Enter the Cell Phone of the Representative



Click the **arrow** on the left of the name to expand the information about the **Current Registered Owner**.

The **Add** button allows you to add a previous borrower. You can add up to 10 Current Registered Owner.

The **Remove** button allows you to remove a **Current Registered Owner**.

! If the **Current Registered Owner** is already selected in the **Previous Lender** page, you will not be able to remove it.

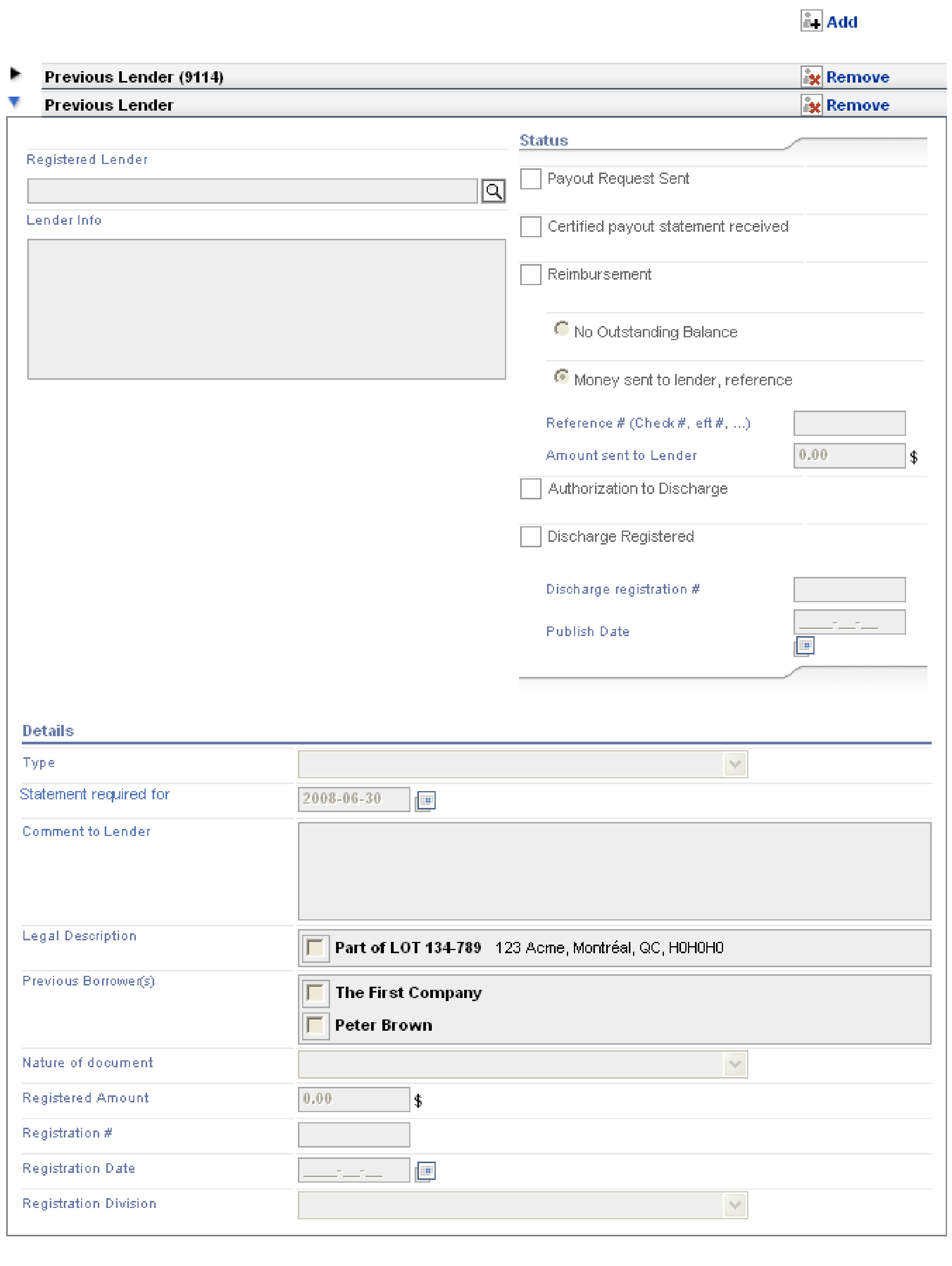
Previous Lender

You access the **Previous Lender** section by clicking the arrow to the left of **Previous Lender** section under the **Interest to be discharged** tab.

The **Interest to be discharged** section allows you to research select and add information about the previous lender. This information will be useful to prepare and process your Discharge file.

This section contains the 3 following main parts:

- **Registered Lender**: allow you to get the name and details of the current Lender by researching and selecting the name of the lender as written on the discharge document.
- **Details**: allow you to select and enter information that will be forwarded to the Lender when sending the Request for Payout Statement.
- **Status**: allow you to follow the steps related to the management process of Discharge.


Add
Previous Lender (9114)
Remove
Previous Lender
Remove
Registered Lender
Lender Info
Status
Payout Request Sent
Certified payout statement received
Reimbursement
No Outstanding Balance
Money sent to lender, reference
Reference # (Check #, eft #, ...)
Amount sent to Lender
0.00
$
Authorization to Discharge
Discharge Registered
Discharge registration #
Publish Date
Details
Type
Statement required for
2008-06-30
Comment to Lender
Legal Description
Part of LOT 134-789 123 Acme, Montréal, QC, H0H0H0
Previous Borrower(s)
The First Company
Peter Brown
Nature of document
Registered Amount
0.00
$
Registration #
Registration Date
Registration Division

For each **Request for Payout Statement** that you want to send, you must complete or select the following information fields:

Field	Description
Registered Lender	Allows to research the name of the lender as written on the discharge document. (This information is displayed after you research the Lender using the Research button to right field)
Lender Info	Displays the Info of the lender (name and current address of the Lender) concerned by the Payout Request
Payout Request Sent	Allows to select and indicate that the Payout Request was forwarded to the Lender
Certified Payout Statement received	Displays that the Certified Payout Statement was received
Reimbursement	Allows to select and indicate that the reimbursement was made
No Outstanding Balance	Allows to indicate that there is no amount due to the Lender
Money sent to Lender, reference	Allows to indicate that the repayment has been made to the Lender
Reference # (check #, eft # …)	Allows to enter the reference number regarding the payment method
Amount sent to Lender	Allows to enter the refund amount given to the Lender
Authorization to Discharge	Indicates that the Authorization to Discharge has been received
Discharge Registered	Allows to select and indicate that the Discharge has been registered
Discharge Registration #	Allows to indicate the Discharge Registration number
Publish Date	Allows to indicate the Discharge Publish Date
Type	Pull-down menu allowing you to choose the type of Discharge document (full or partial)
Statement required for	Allows to indicate the date for which the statement is required
Comment to Lender	Allows to enter additional information to the Lender (text field)
Legal Description	Allows to select the Legal Description of the property referred by the Payout Request

Previous Borrower(s)	Allows to select Previous Borrower referred by the Payout Request
Nature of Document	Pull-down menu allowing you to choose the nature of Document
Registered Amount	Allows to indicate the amount of the guaranty as written on discharge document
Registration #	Allows to indicate the Discharge Registration number
Registration Date	Allows to indicate the Discharge Registration date
Registration Division	Pull-down menu allowing you to select the Registration Division where the Discharge was registered

Add or Remove a Previous Lender

The **arrow** to the left of the name allows showing or hiding information about **Previous Lender**.

The **Add** button top right of the page Previous Lender allows you to add a Previous Lender. You can add up to 10 Previous Lender.

- **Add a Previous Lender**

  1. Click on the **Add** button.

     A new **Previous Lender** section is added.

Information about **Legal Description** and **Current Registered Owner(s)** previously entered in the **Legal Description** and **Current Registered Owner(s)** pages are automatically displayed in the new **Previous Lender** section. You can select **Legal Description** and **Current Registered Owner** concerned by this request.

You must also research and select a new Lender in the **Registered Lender** section.

The **Remove** button allows you to remove a **Previous Lender** section.

- **Remove a Previous Lender**

  1. Click on **Remove** button at the top right of the **Previous Lender** section.

     The **Previous Lender** section is removed.

! If there is only one **Previous Lender** section, you cannot remove it.

! If the **Payout Request** has already been transmitted, you cannot remove it.

Research the Previous Lender

The current name of the **Previous Lender** may differ from the name of the Lender written on the Discharge document. You can get the current name and address of the Previous Lender by searching using the Search button to the right of the **Registered Lender** field**.**

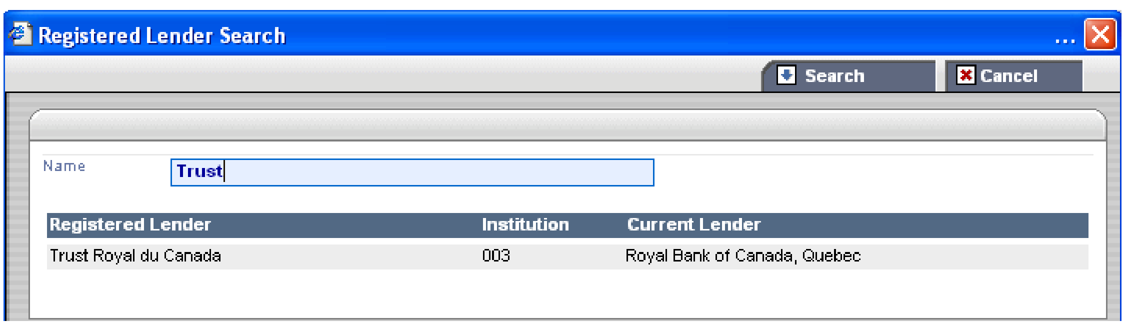
▶ **Research the Previous Lender**

1. Click on **Search** button.

The window **Registered Lender Search** is displayed.

2. Enter the name of the Lender that you research in the Name field and click on the **Search** button. (You must enter at least the first 2 letters to the Lender's name appears)

The name of the Lender matching your search criteria appears in the same window in the section **Registered Lender**.



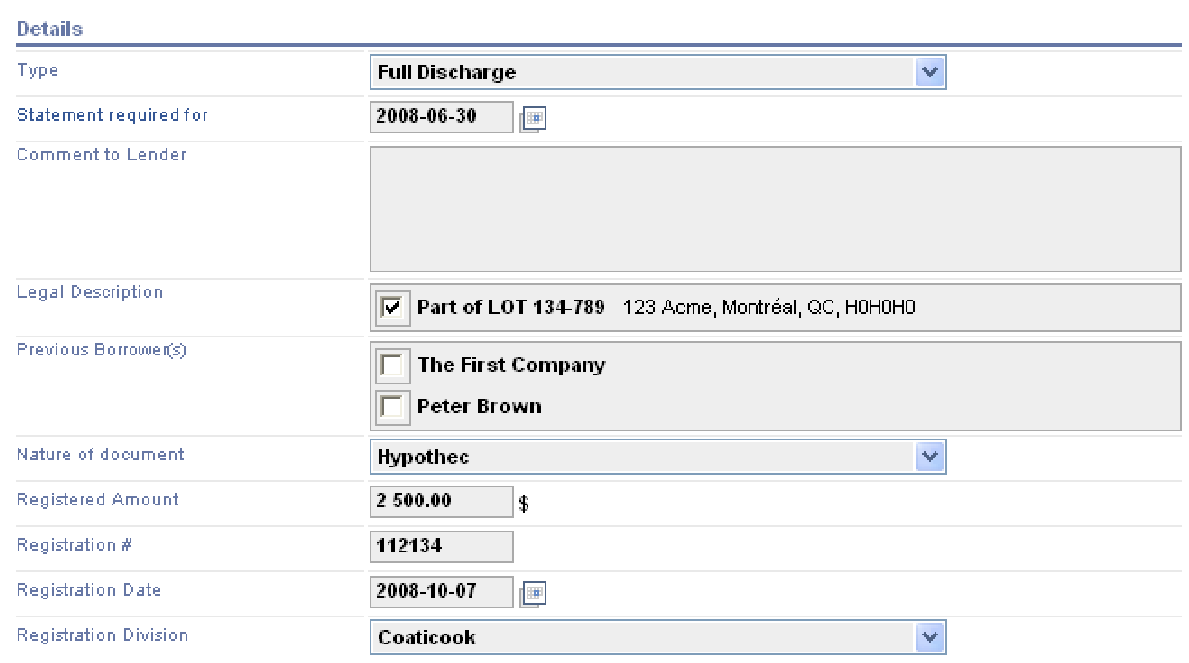
3. Select the name appearing under the column **Registered Lender.**

The name and address of current Lender appear in the text box **Lender Info**.

! All information required to complete the appearance will be forwarded in the **Certified Payout Statement** and will be merged in the Discharge document.

When you select the Previous Lender, a sequential number, given by the system, is displayed in the header of the **Previous Lender** section.

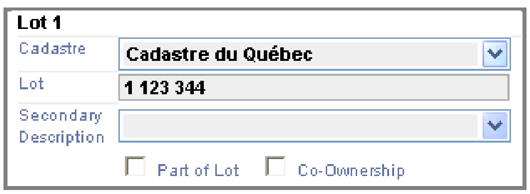
Details



- **Type:** this pull-down menu allows you to select the type of discharge requested, (partial or full Discharge).
- **Statement required for:** this field allows you to enter the date for which the statement is required.
- **Comment to Lender:** this text field allows you to enter additional information that you want to bring to the attention of the Lender when you send the **Certified Payout Request**.
- **Legal Description:** in this section you can select, using checkboxes, the lot corresponding to the property covered by the Payout Request.

The **Legal Description** displayed in the window match the information entered in the **Legal Description** section under the **Additional Information** tab.

Legal Description **Previous Lender**



- **Previous Borrower(s):** in this section you can select, using checkboxes, the name of the Previous Borrower referred by the **Payout Request**.

The Previous Borrower displayed in the window match the information entered in the **First / Last Name** or **Company Name** (case of company) in the **Current Registered Owner(s)** section under **Additional Information** tab.

Current Registered Owner(s) **Previous Lender**

! You must select at least 1 Previous Borrower in order to submit a Request for Payout Statement to the Lender.

- **Nature of Document:** this pull-down menu allows you to select the nature of discharge requested (ex: hypothec, subrogation, etc.).
- **Registered Amount**: this field allows you to enter the amount of the guaranty as written on the Discharge document.
- **Registration #**: this field allows you to indicate the Discharge Registration number
- **Registration Date**: this field allows you to indicate the Discharge Registration date.

- **Registration Division:** this pull-down menu allows you to select the Registration Division where the Discharge was registered.

Complete the steps and follow up Status

The treatment of **Discharge** file on **Assyst Real Estate** requires to follow a process and complete different steps as they are introduced. For each status completed, a checkmark appears in the checkbox and also the date and time are displayed at the right of the status.

Most steps require that you take action, except for statutes **Certified Payout Statement received** and **Authorization to Discharge**, where the box will be checked following the action of the Lender.

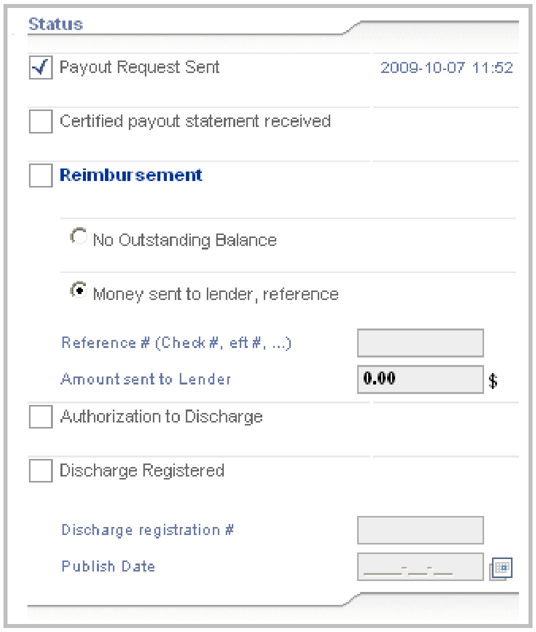
The different status

Each status is presented chronologically and the second cannot be activated before the first and so on.

The status displayed in blue are those for which you must take action (**Payout Request Sent, Reimbursement,** and **Discharge Registered**). Once the action is taken, the box is checked, the status is displayed in gray, and the date and time are presented to the right of the status.

The status **Certified Payout Statement Received** and **Authorization to Discharge** are displayed in gray because you cannot take action for these steps. The box to the left of status will be checked by the system only when **Certified Payout Statement** received and **Authorization to Discharge** will have been sent by the Lender.

In the **Status** section, the following statuses are presented and checkboxes indicate the different stages of the process where an action has been or shall be taken:



The following sections show the different status and the factors that allow you to complete the actions.

Payout Request Sent

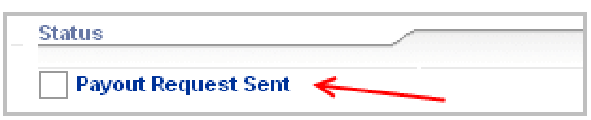
It is the first status in the process of management of Discharge file. It is displayed in blue. You must ensure you have selected the Previous Lender and have completed all information in the **Details** section of the request before submit your Request for Payout Statement.

Then, you can select the status **Payout Request Sent** and complete the information regarding the payment. For more details on the information of payment, see section Modifying your payment information (notary/lawyer) in Chapter 4.

If these steps are completed successfully, the box **Payout Request Sent** will be check, the status will be in gray and the date and time will be display at the right of the status.

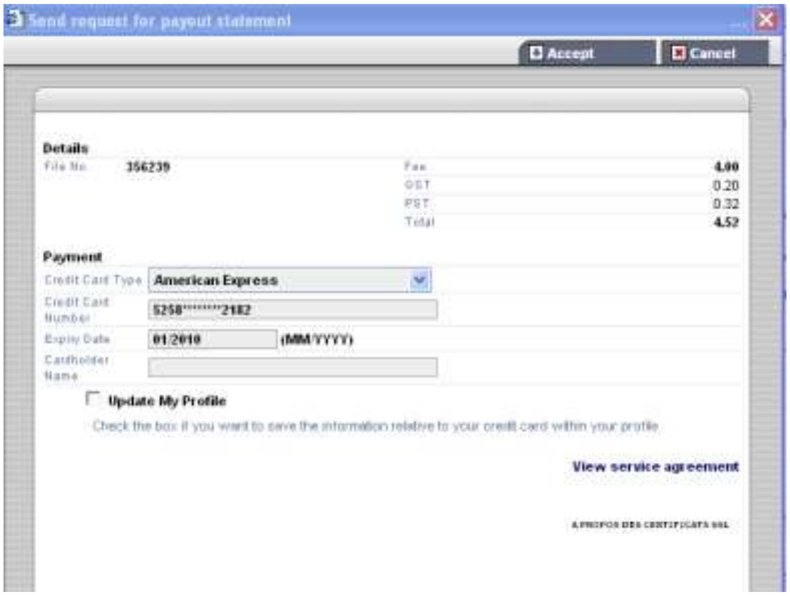
- **Send the Payout Request**

1. Click on **Payout Request Sent** status.



   The window **Sent request for payout statement** is displayed.

2. Complete the information in the **Send request for payout statement** window

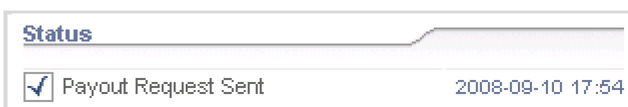


! The amount paid when you submitted the Payout Request includes free of transmission for publication to the Land Register.

3. Click on **Accept** button.

The payout request is sent to the Lender.

The **Payout Request Sent** box is checked and date and time are displayed at the right of the status.



Once the Payout Request is sent to the Lender, the **Request for Payout Statement** summary is available in the **Documents** section under the heading **Request for Payout Statement**. This summary display information includes in the **Registered Lender** and **Details** sections in the **Interest to be discharged** page. The Payout Statement sending date is displayed in the Status section.

! The **Request for Payout Statement summary** is displayed in PDF and cannot be changed or refreshed.

If no record match with the information received, the Lender click on **No File Found** button and you will receive a note to that effect in your **Note** section. You can resubmit a new amended request for the same file.

! The delay for submitting the **Certified Payout Statement** may be different depending on the Lender.

Bundled Discharges

If you send more than one Payout Request for the same file, you can decide to bundle them.

If you add a new request that meets the conditions listed below, the following message appears: *You previously created a discharge with the same Lender Info (Lender info). Do you want to bundle this discharge with the discharge number (Discharge number).*

If you confirm, your new Request is bundled with the request whose number is given, which is the main request.

Only one Certified Payout Statement bundling these requests, will be sent to you.

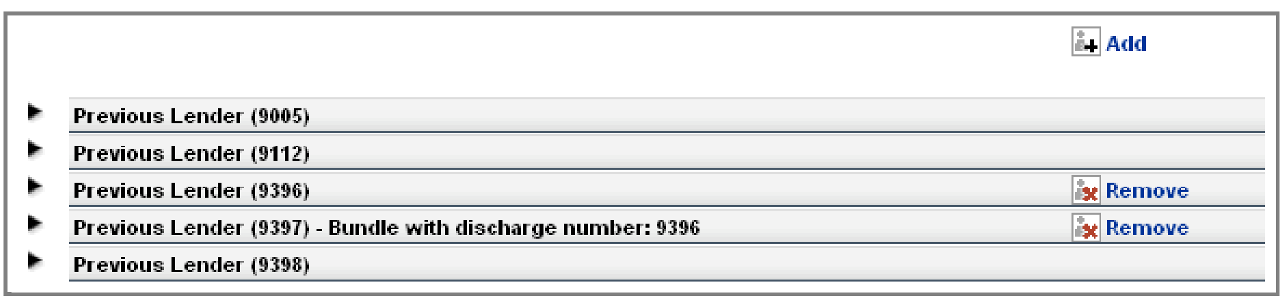
The conditions are :

- The Lender is the same for each Payout Request.
- The Legal Counsel is the same for each Payout Request.
- The status **Payout Request Sent** should not have been set off for the requests you want to bundle.
- For all **Payout Request**, the type of Discharge is the same (partial or full discharge).

The **Request for Payout Statement** on which one or more request has been bundled is the Main Request. The status management will be done from the Main Request.

You must first have completed all mandatory fields of bundled request before send your **Payout Request**.

The title *Bundle with discharge number: XXXX* is displayed in the header of the section to indicate with which request the new request has been bundled.

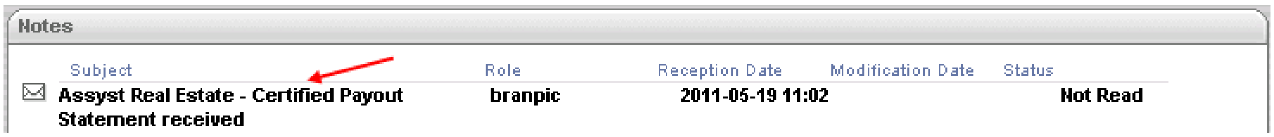


Certified Payout Statement Received

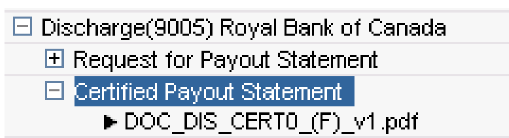
Receive and consult the Certified Payout Statement

After examining the **Payout Statement Request,** the Lender complete information of the **Reimbursement Details** section and send the **Certified Payout Statement** to the Legal Counsel.

A message is displayed in your **Note** section to advise you that you have received **Certified Payout Statement**.



The **Certified Payout Statement** is automatically generate and available in your **Documents** section under the name of the Lender**.**



The **Certified Payout Statement Received** status is displayed in grey because you do not take action for this step. Once **Certified Payout Statement** has been sent to you by the Lender, the box **Certified Payout Statement Received** will be check by the system and date and time will be displayed at the right of the status.

Reimbursement

After reading the information contained in the **Certified Payout Statement**, you must complete this step by indicating the amount you give to the Lender and the references regarding the payment.

The status **Reimbursement** is displayed in blue, to indicate that you've reached this stage and you can choose **No Outstanding Balance** or **Money sent to Lender**.

! The legal counsel will forward the payment to the Lender in the same way it does now; no payment may be transmitted via **Assyst Real Estate**.

Money sent to Lender

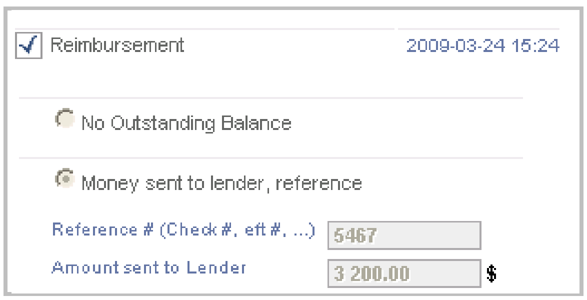
If you have to reimburse the Lender, you indicate the reference number of the check or payment and the amount remitted to the Lender in the appropriate fields and you select the status **Money sent to Lender, reference**. Select the Reimbursement status and the box **Reimbursement** will be check automatically and the date and time will be displayed at the right of the status.

▶ **Money sent to Lender**

1. Enter information about reimbursement in the field **Reference #** and **Amount sent to Lender**. Default, the status **Money sent to Lender, reference** is checked.

2. Click on **Reimbursement** status.

   The box **Reimbursement** is automatically checked and sending date and time are displayed at the right of the status.



   The information regarding the reimbursement is then forwarded to the Lender.

! If the Lender gave you more than a **Certified Payout Statement** for the same file, you can merge the amounts and send one check or payment to the Lender.

No Outstanding Balance

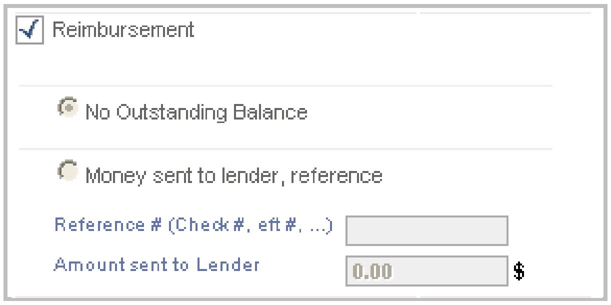
If the Certified Payout Statement indicates that no amount is owed to the Lender, you must select the status using the button **No Outstanding Balance.** Then, select the status **Reimbursement** and the box **Reimbursement** will be automatically checked.

▶ **No Outstanding Balance**

1. Select the **No Outstanding Balance** status.

2. Select the **Reimbursement** status and the box **Reimbursement** is automatically check by the system.

   The information regarding the reimbursement is then forwarded to the Lender.



Authorization to Discharge

The Lender agrees, <u>**within 2 business**</u> days of payment confirmation, to send to the Legal Counsel the **Authorization to Discharge**.

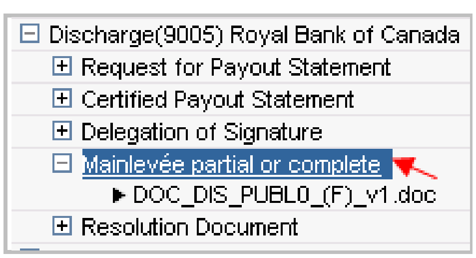
The **Authorization to Discharge** is displayed in grey because you do not take action for this step. Once the **Authorization to Discharge** have been sent to you by the Lender, the box **Authorization to Discharge** will be checked by the system and the date and time will be displayed at the right of the status.

A message appears in your section **Note** to advise you that you have received the **Authorization to Discharge** and the **Resolution Document** in your **Documents** section.

The **Authorization to Discharge** and the **Resolution Document** are available in your **Documents** section.

Generate the Discharge

The Discharge document is available in your **Documents** section under the header **Mainlevée Partial or Complete**.



Make sure you have correctly completed the information fields in **File** tab and **Additional Information** tab before generating the required document, so you do not have any missing information.

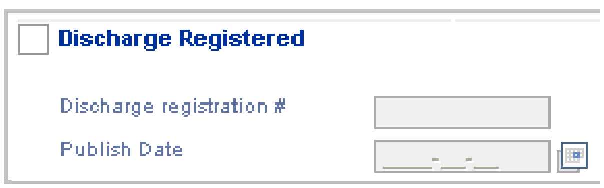
All information required to complete the Discharge will be merged into the document, based on information entered by the Lender.

! The Discharge document is available in the **Documents** section at the beginning of the process. However, the better practice is to generate it at the end of the process to have no missing information in the document.

Discharge Registered

It is the last status of the Discharge process. This status is use to inform the Lender that the Discharge was registered. The status **Discharge Registered** is displayed in blue to indicate that you need to intervene at this stage of the process.

! This operation can be completed only if the status **Authorization to Discharge** is checked.



The field **Discharge Registration #** allows you to enter the Discharge registration number given by the Land Register. The field **Publish Date** allows you to enter the Discharge registration date given by the Land Register.

! Although this information is optional, if the field **No de publication** is completed you must complete the field **Publish Date** and vice versa.

▸ **Discharge Registered**

1. Enter the Discharge registration number and the registration date of the Discharge document. (this information is optional.)

2. Click on **Discharge Registered** status.

   The box **Discharge Registered** is automatically checked and date and time are displayed at the right of the status.

For more information about registration purposes, refer to Registering Documents Online (Québec) in Chapter 8.

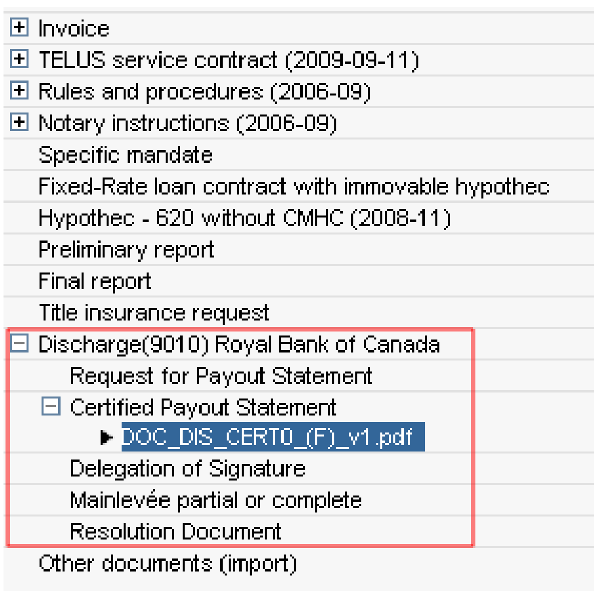
Managing Discharge documents

Documents related to the Discharge Process are displayed in the Documents section as soon as you have selected a previous lender in the **Previous Lender** section.

Some of those documents are automatically generate by the system or may be generated steps as they are introduced.

The Discharge files are presented in the list by order of request number. The information in parentheses to the right of each Discharge file indicates the number of the request and the name of the Lender.

For more information about Documents section, refer to Working with Documents in Chapter 8.



The following documents are available in each Discharge file. Some of them are automatically generated by the system or may be generated at the step as they are introduced:

- Request for Payout Statement
- Certified Payout Statement
- Delegation of Signature
- Mainlevée partial or complete
- Resolution Document

The **Request for Payout Statement** is automatically generated by the system and is available as soon as you have completed all information in **Previous Lender** and you submit the **Payout**

Request. This document is a summary of information entered in the **Previous Lender** section**.** It is in PDF format; it is not editable and cannot be generated again.

The **Certified Payout Statement** is automatically generated by the system once it is sent to you by the Lender. It is in PDF format and is not editable This document contains all information relating Lender and Legal counsel contact details ; information about dates; detail of the interest to be discharge and detail of reimbursement.

! The **Certified Payout Statement** may contain details of several credits.

The **Delegation of signature** is automatically generated by the system once it is sent to you by the Lender.

The **Resolution Document** is automatically generated by the system and is enclosed to the **Delegation of signature** once it is sent to you by the Lender.

The **Discharge document** (full or partial as applicable) is available in the **Documents** section. You can edit this document.

! Although the **Discharge** document is available in the **Documents** section at the beginning of the process, it is suggested to generate this document at the end of the process.

Chapter 8
Processing Current Files

The objective of this chapter is to explain how you can work with your files and handle them. All the functions related to the processing of your files are presented in this chapter.
Depending on their access rights, legal assistants can process current files in the name of the lawyers/notaries they work for.

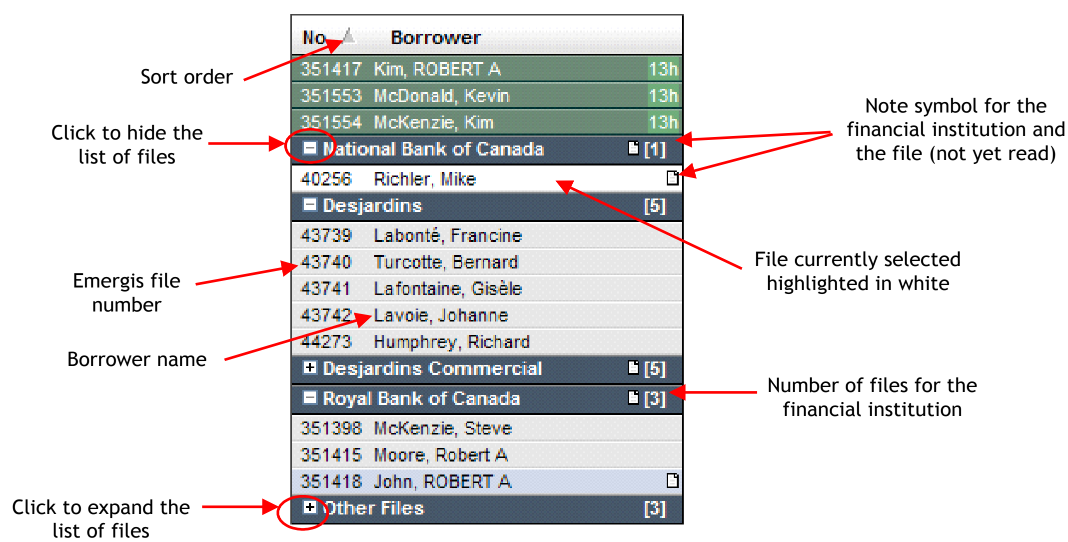
About Current Files

Characteristics

Current files correspond to the files that you have accepted. They are classified by financial institution in the list of your files and differ clearly from new files by their blue color. For every financial institution, the number of available files is indicated to the right of the name of the institution. Files are sorted out by TELUS file number or by borrower's name. This sorting can be modified by clicking the sorting arrow.

! Current files are displayed under the name of the lawyer/notary who is responsible for them in case of file sharing (for legal assistants for instance).

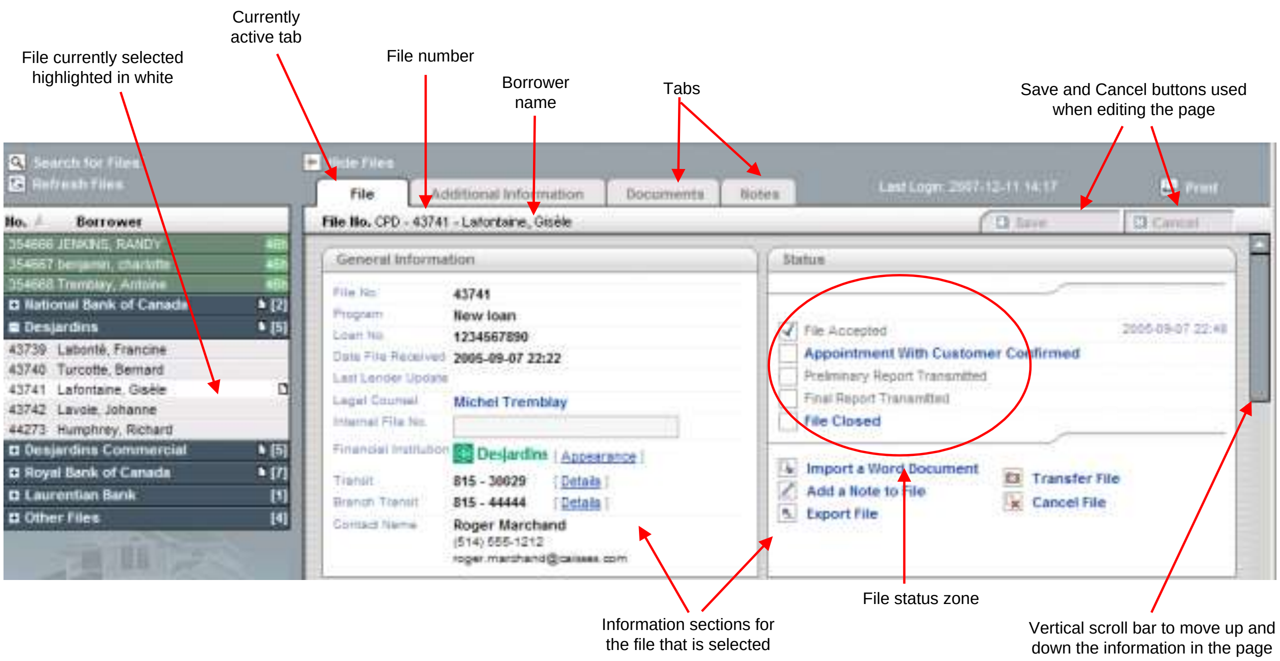
For every file, the TELUS file number and the borrower names are displayed.
The files with notes that are not read are indicated in a different blue color and have a symbol on their right side. The file that is currently selected is highlighted in white in the list of files



For more details on the functions associated with files, refer to the Using the File Functions section.

When you select a current file in the list of your files, it is highlighted in white and the details of the file are displayed on the right pane. It includes the following information:

- 4 tabs to manage efficiently the information: **File, Additional Information, Documents, Notes**.
- The TELUS file number and the borrower's name.
- Information sections (general information, borrower, property, etc.). This information can be modified if necessary.
- A "**Status**" section where you can follow the file processing steps.
- 2 functions: **Save** and **Cancel** to be used to save or cancel the modifications you add to the file.



! **Note:** If you do not see all the information on your screen, use the vertical scroll bar on the right side of the window to display the information available at the bottom of your screen.

Consulting Current Files

To consult a current file

1. Click the ⊞ sign to the left of the financial institution name for which you want to see the list of files. This will expand and display the list of files for this specific financial institution.

2. In the list of files, click to select the name of the specific file you want to consult. The file that is selected is highlighted in white in the list of files. The information related to this file is displayed on the right pane.

3. Use the scroll bar on the right side of the page to move vertically in the **Assyst Real Estate** window and display the information at the bottom of the page.

4. Click the different tab to display the corresponding information pages.

5. Repeat steps 1 to 5 do consult another file from another financial institution.

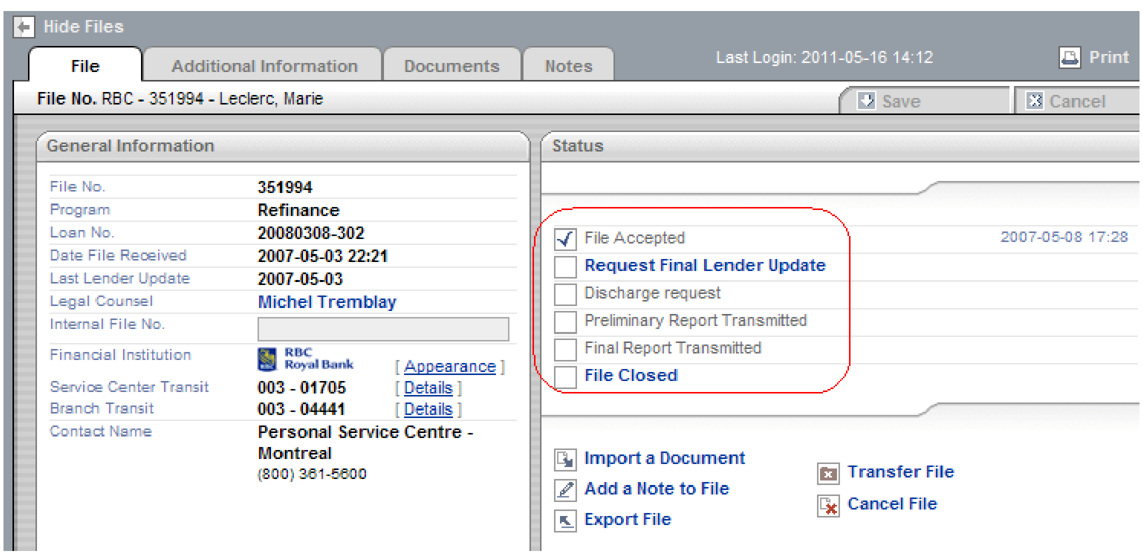
Understanding File Statuses

When handling a file in **Assyst Real Estate**, you have to follow a specific process and complete different steps. You will find in the **Status** section of the **File** page the list of the different file status supported in **Assyst Real Estate**. These status can be used as guidelines for you to follow the Assyst Real Estate steps and to help you know where you are in your file processing.

You will find in the **Status** section the following five main steps:

- File Accepted
- Appointment with Customer Confirmed (Desjardins) or Request Final Lender Update (Banks)
- Preliminary Report Transmitted
- Final Report Transmitted
- File Closed

When a step is completed, its status is checked and the time and date it has been completed is also indicated.



Depending on the status, you or the system will complete the step and check the corresponding boxes in the **Status** section of the **File page**:

- You will check the following steps: Appointment with Customer Confirmed, Request Final Lender Update and File Closed. These steps are displayed in blue.
- The system will check the following steps depending on your actions in the system: File Accepted, Preliminary Report Transmitted and Final Report Transmitted. These steps are displayed in gray.

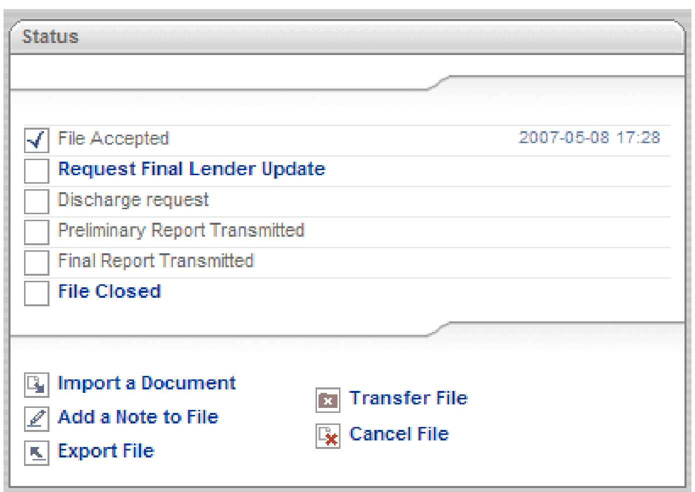
Once a step is completed and the box is checked, it cannot be undone.

The next sections will describe the different steps in details and the factors to complete every step.

File Accepted

This is the first status when you accept a file. The **File Accepted** box is automatically checked by the system at the end of the file acceptance process. The date and time the file has been accepted are always indicated to the right of the status.

Refer to the Accepting a New File section for more details on the file acceptance process.



Appointment with Customer Confirmed (Desjardins)

This status is only available for Desjardins files. You have to activate yourself this status when you are ready to block the access to the file to the lender.

Check the Appointment with Customer Confirmed box 2 business days before the signature of the mortgage deed. The access is immediately blocked and the bank can not modify anymore the file via **Assyst Real Estate**.

Once the access is blocked, you can start generating your documents.

! Note: It is important to respect these delays and not to block the access too much in advance because it can lead to complications for the customer.

! Note: A padlock symbol will appear next to the status **Appointment with Customer Confirmed** to indicate that the lender can not modify anymore the file via **Assyst Real Estate**.

Request Final Lender Update (Bank)

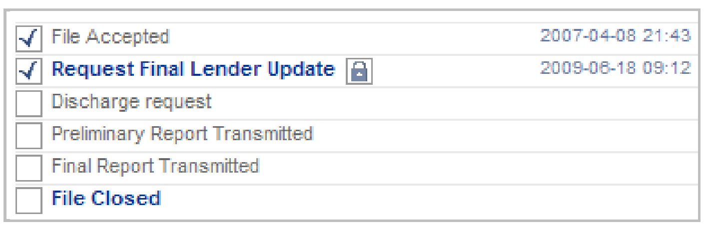
This status is available for bank files. You have to activate yourself this status when you are ready to block the access to the file to the lender.

Check the **Request Final Lender Update** box 3 business days before the signature of the mortgage deed. The bank has one business day to modify the file then the access is blocked.

Once the access is blocked, you can start generating your documents.

! Note: It is important to respect these delays and not to block the access too much in advance because it can lead to complications for the customer.

! Note: A padlock symbol will appear next to the **Request Final Lender Update** to indicate that the lender can not modify anymore the file via **Assyst Real Estate**.



Preliminary Report Transmitted

The **Preliminary Report Transmitted** box is automatically checked by the system when the preliminary report has been generated, signed and sent. The date and time the report has been transmitted is always indicated to the right of the status confirming that that bank has received it.

! Note: You can generate the preliminary report prior to blocking the access to the lender. **Assyst Real Estate** has no restriction on the delay for generating and signing the preliminary report thus you can complete it as soon as you have the necessary information.

For more details on the generation and signing processes, refer to the Generating Documents and Signing Documents sections.

Final Report Transmitted

The **Final Report Transmitted** box is automatically checked by the system when the preliminary report has been generated, signed and sent. The date and time the report has been transmitted is always indicated to the right of the status confirming that that bank has received it.

You can generate the final report as soon as your documents are registered and all your signatures are received.

File Closed

This is the last step in the file handling process. You have to activate yourself this status when you are ready to close the file.

When you check the **File Closed** box, the date and time the file is closed is saved. The file is removed from the list of your files.

Make sure to keep a copy of your documents and to have the latest version of the specific mandate before closing a file because you will not be able to access once it will be closed.

Save the documents to be kept on your computer before closing the file. Open them with Adobe Reader or Microsoft Word (Quebec), choose File…Save As and select a destination folder on your computer.

For more details on closing files, refer to the Closing File section.

! Note: A file is automatically closed and removed from the list of your files 6 months after the final report has been generated, signed and sent.

Consulting / Completing the File Information

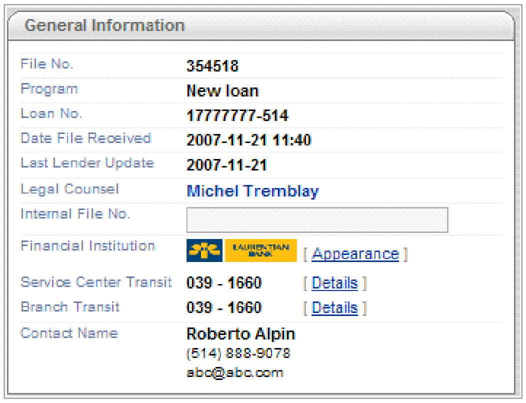
The objective of this section is to present the information available for every file in the **File and Additional Information** tabs that you have to consult and/or validate.

Some of this information is validated by you and updated if required, other is completed by the financial institution and available for consultation only.

General Information

The General Information section is available in the File tab. This section provides information on the file status and on the financial institution.

Most of the information of this section is in reading mode only and for consultation.

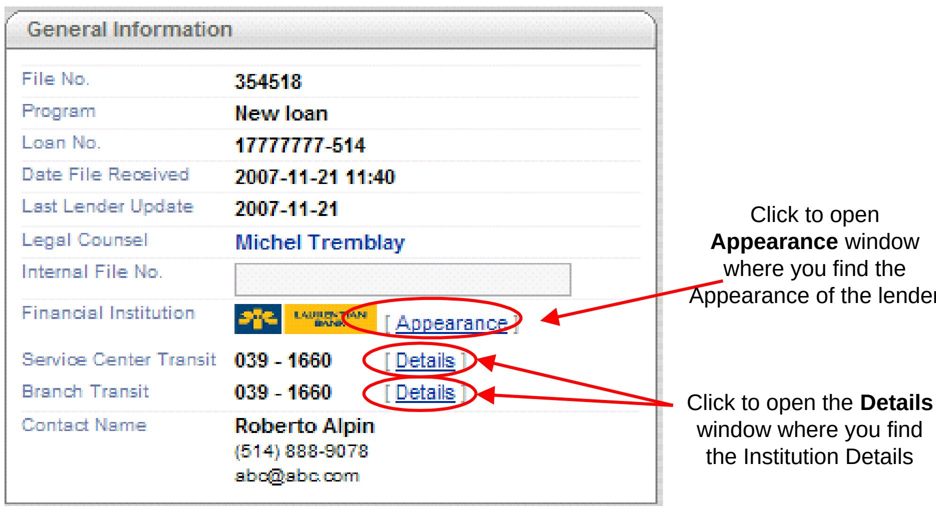


You will find in the following table explanations on every field available in the **General Information** section.

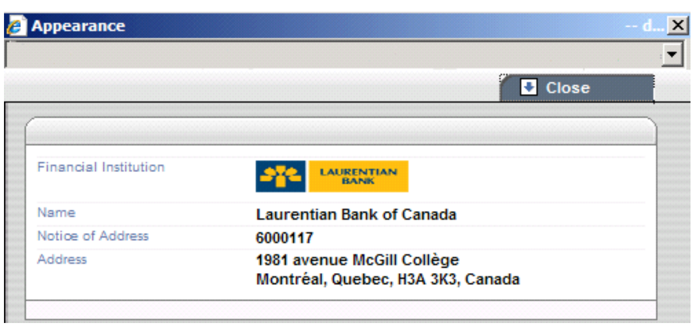
Field	Description
File No.	TELUS file number automatically created by the system. You have to use this number when communicating with the Assyst Real Estate Service Desk in case of problem or when having a question relative to a specific file.
Program	Type of file.
Loan No.	Financial institution's file number (to use when communicating with the financial institution).
Date File Received	Date and time the file was received in Assyst Real Estate.
Last Lender Update	Date the lender modified the file for the last time.
Legal Counsel	Name of the legal counsel
Internal File No.	Number of file for internal use
Financial Institution	Name of the financial institution which assigned the file to you. When you click the **Appearance** link, a window is displayed providing information on the lender appearance.

Service Center Transit **or** **Branch Transit**	The transit number of the financial institution which assigned the file to you. When you click the **Details** link, a window is displayed providing information on the lender.
Contact Name	Name of the financial institution contact with his phone number and his e-mail address.

Appearance and Institution Details

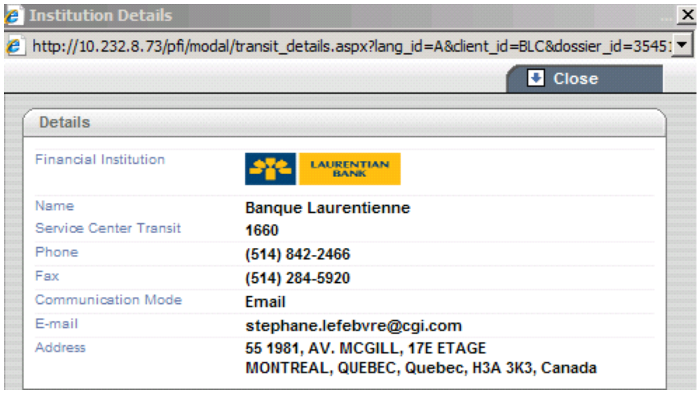


1. In the **General Information** section, click the Appearance link to the right of the **Financial Institution** field.



This will open the **Appearance** window where you find the information relative to the Appearance of the lender (Financial Institution, Name, Notice of Address, and Address).

2. Click the **Details** link to the right of the **Service Center Transit** field.



This will open the Institution Details window where you find the information relative to the Institution Details (Financial Institution, Name, Service Center Transit, Phone, Fax, Communication Mode, E-mail, and Address).

3. Click the **Details** link to the right of the **Branch Transit** field.

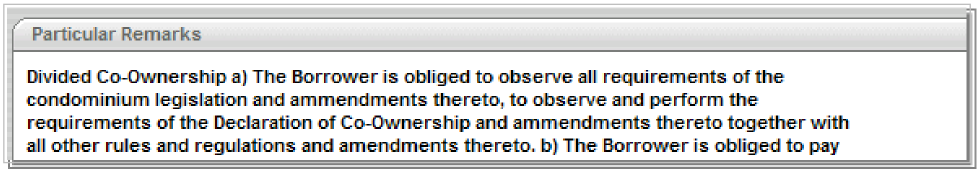
This will open the **Institution Details** window where you find the information relative to the Institution Details (Financial Institution, Name, Branch Transit, Phone, Fax, Communication Mode, E-mail and Address).

4. Click on **Close** button. You are back to the **General Information** section.

Particular Remarks

You find in the **Particular Remarks** section the remarks entered for the file by the financial institution.

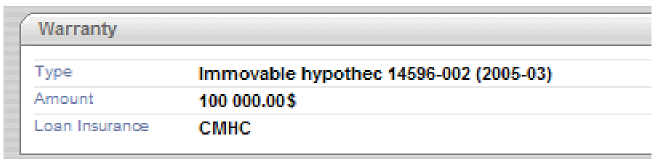
The content of the **Particular Remarks** sections is always read-only and you cannot enter or modify anything. This section includes information entered by the financial institution (remarks, references, etc.).



Warranty

The information relative to the warranty of the mortgage is available in the **Warranty** section of the **File** tab.

This information is completed by the financial institution and you cannot modify it.

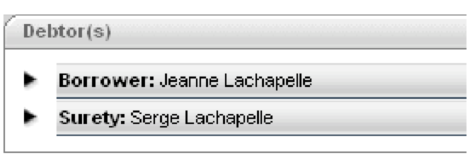


Borrower(s)

The section relative to the borrowers is available in the **Borrower(s)** sections of the **File** tab. This section provides all the information about the borrowers, co-borrowers, grantors and sureties. This information can be modified if required. It will be used when generating the documents for the file.

To modify the borrower information

1. Select a file in your list of files.
2. Make sure the **File** tab is selected.
3. In the **Borrower(s)** section, depending on the type of the file, you will find a description of the main borrower, the co-borrowers, grantors, sureties, etc.



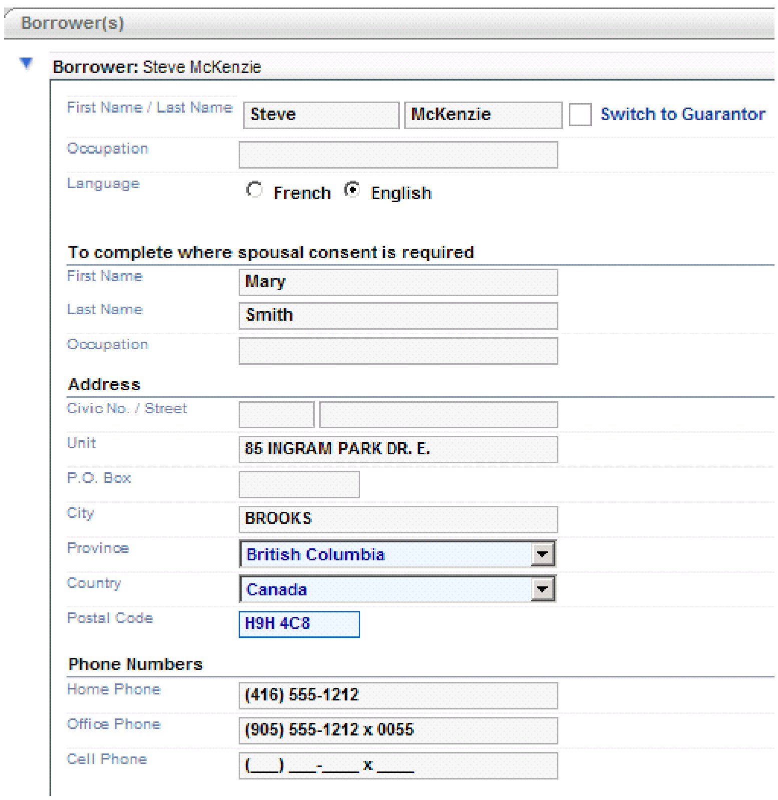
The choices are displayed through expandable zones. You have to click the name of one of the entry or the arrow on the left side ► to display the corresponding information.
For more details on expandable zones, refer to the **Expandable Zones** section.

4. Click, for example, the Borrower name or the arrow on its left side ►. This will expand the information associated with the borrower. The arrow head is blue and is displayed downward.

5. Complete the information in the various fields. This information will be used and merged when you will generate the documents associated to the file.

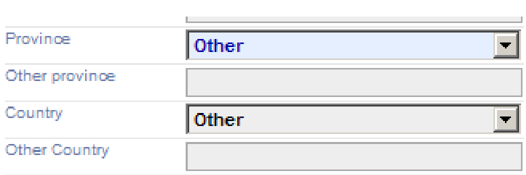
6. Repeat the process (steps 4 and 5) for every borrower if required.

7. Click the **Save** button at the top right side of the page to save your modifications.

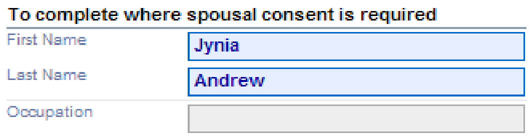


Points to Note

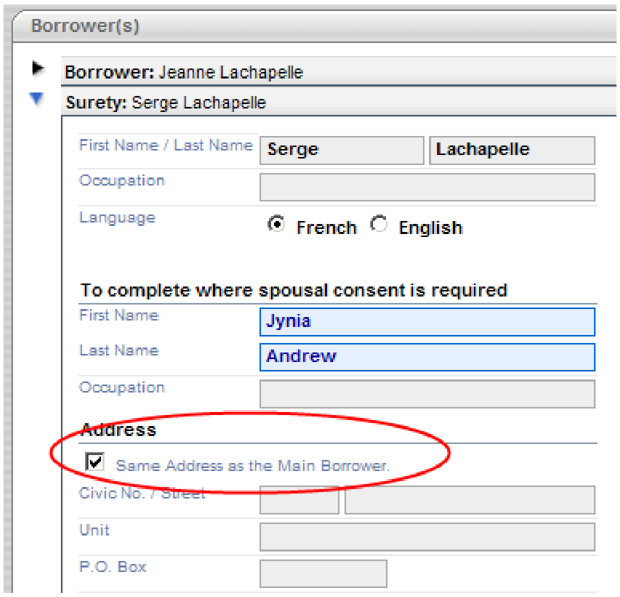
- If you have to add an address other than Canada and US, select **Other** in the **Province** field, then enter the name of the province in the **Other province** field and select **Other** in the **Country** field and enter the name of the country in the **Other country** field. The postal code is not validated in this case.



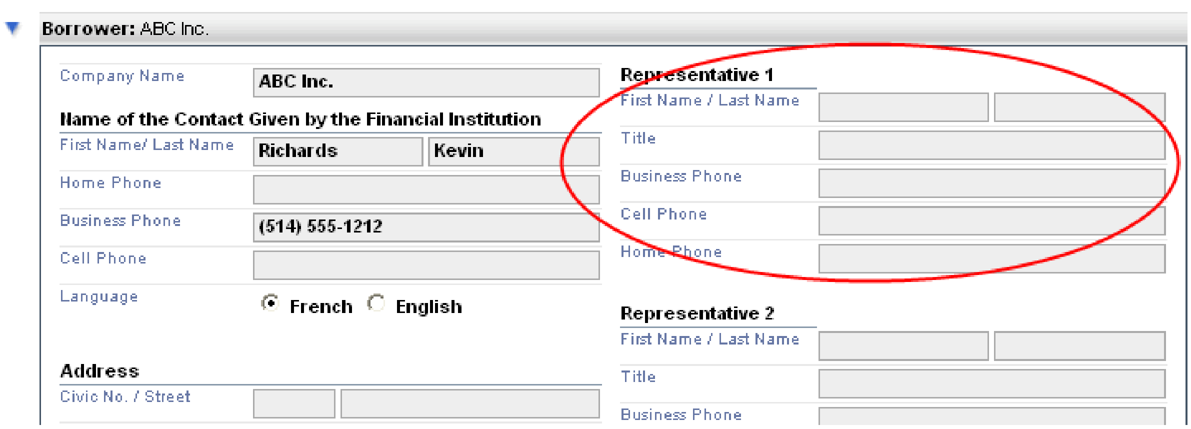
- In the case of a natural person, you can complete the **First Name, Last Name** and **Job Title** fields in the **To Complete where Spousal consent is required** section. These data will be automatically merged at the correct position in the documents you will generate.



- In the case of a natural person again, for a co-borrower, grantor or surety, you can check the **Same Address as the Main Borrower** box in the **Address** section and the address will be automatically completed with the data coming from the main borrower's address.



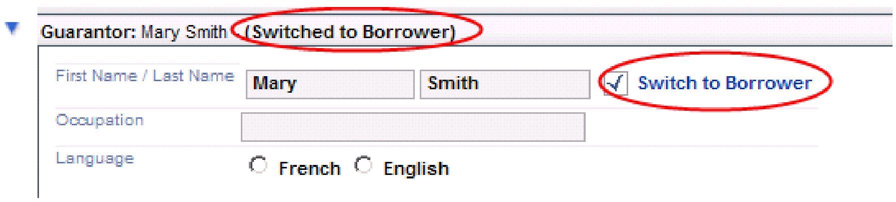
- In the case of a legal person, for a main borrower, you have to be aware that the information entered in the **Name of the Contact Given by the Financial Institution** section is not used anywhere in the merging process. You have then to make sure to enter in the **Representative 1, Representative 2** and **Representative 3** sections the information about the persons who will sign the deeds.



Switch to Guarantor or Switch to Borrower (British Columbia and Ontario)

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.*

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



Properties

The section relative to the property(ies) used in guarantee is available in the **Property 1** and **Property 2** sections of the **File** tab. These sections provide detailed information on the address(es) of the property(ies) that the financial institution wants to have in guarantee (maximum 2 properties).

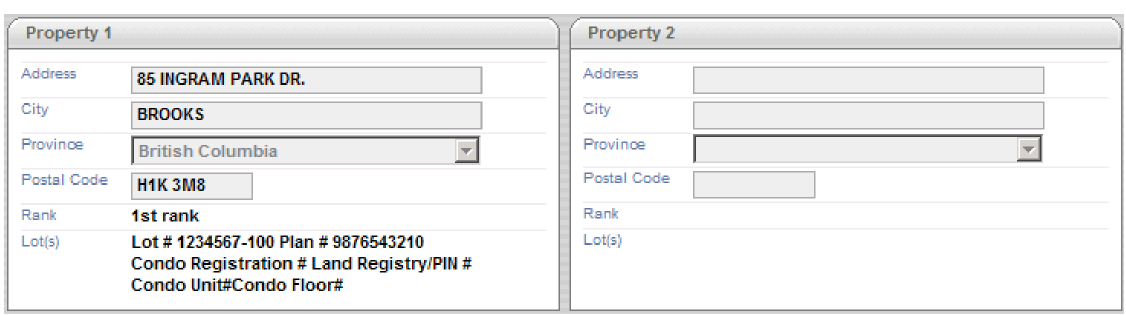
The information available in the property section can be partially modified. This information will be used when generating the documents associated to the file.

To complete the property information

1. Select a file in your list of files.

2. Make sure the **File** tab is selected.

3. In the **Property 1** section**,** complete the information relative to the property address that the financial institution wants to have in guarantee. Complete the **Property 2** section if required.



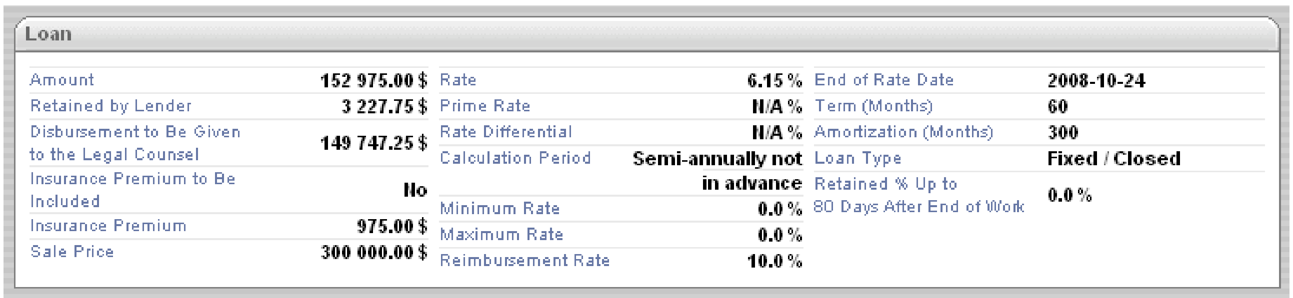
4. Click the **Save** button at the top right side of the page to save your modifications.

Loan

The section relative to the loan is available in the **File** tab under the **Loan** section.

This section provides all the bank details relative to the loan. This information is completed by the financial institution and you cannot modify it.

! Note: In the **Loan** section, N/A is displayed when a field in not used by the lender.
The number of days indicated in the Retained % up to field depends on the province in which the property address is located.



Loan

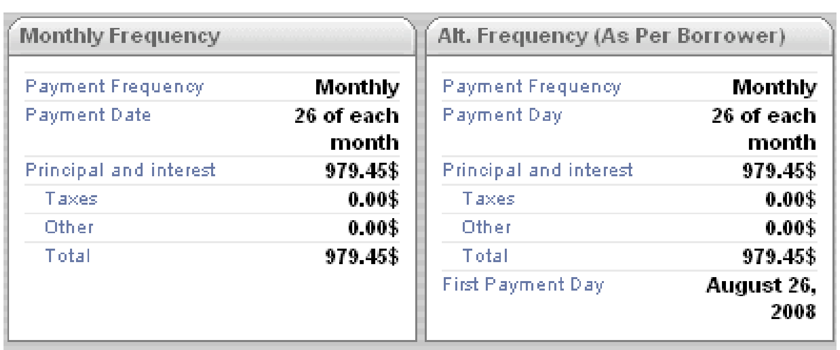
Amount	152 975.00 $	Rate	6.15 %	End of Rate Date	2008-10-24
Retained by Lender	3 227.75 $	Prime Rate	N/A %	Term (Months)	60
Disbursement to Be Given to the Legal Counsel	149 747.25 $	Rate Differential	N/A %	Amortization (Months)	300
Insurance Premium to Be Included	No	Calculation Period	Semi-annually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

Monthly Frequency – Alt. Frequency (As Per Borrower)

The section relative to the payment frequency is available in the **File** tab under the **Monthly Frequency** – **Alt. Frequency (As Per Borrower)** section.

This section provides the information about the customer's payment frequency, the payment date and the payment day, the amounts paid according to the frequency and the first payment day. This information is completed by the financial institution and you cannot modify it.

! **Note**: In the **Monthly Frequency** – **Alt. Frequency (As Per Borrower)** section, N/A is displayed when a field in not used by the lender.



Monthly Frequency

Payment Frequency	Monthly
Payment Date	26 of each month
Principal and interest	979.45$
Taxes	0.00$
Other	0.00$
Total	979.45$

Alt. Frequency (As Per Borrower)

Payment Frequency	Monthly
Payment Day	26 of each month
Principal and interest	979.45$
Taxes	0.00$
Other	0.00$
Total	979.45$
First Payment Day	August 26, 2008

Funding Date and others dates

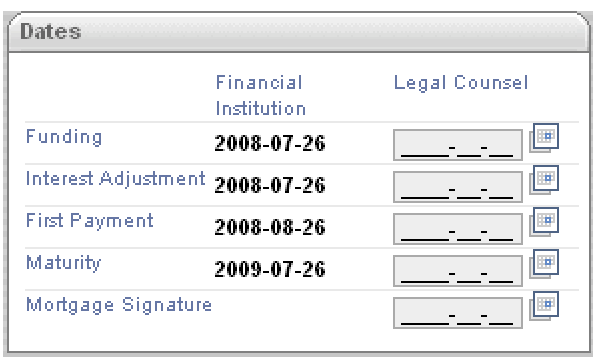
The section relative to the loan funding date and other dates is available in the **Dates** section of the **File** tab. This section provides the information about the following dates:

- Funding date
- Interest Adjustment date
- First Payment date
- Last Payment date
- Mortgage Signature date

The information relative to the dates is completed by the financial institution but can be modified by the legal counsel. The date information will be used when generating the documents associated with the file (Loan Contract and Cost of Borrowing).

To modify the Funding date and the other dates

1. Select a file in your list of files.
2. Make sure the **File** tab is selected.
3. In the **Dates** section**,** complete the four date fields under the **Legal Counsel** column**.** You can use the calendar option to select every date and complete the fields. Refer to the **Calendar** section for more details on the calendar functioning.



4. Click the **Save** button at the top right side of the page to save your modifications.

! Concerning Laurentian Bank, you only have to complete the **Funding** field. The other fields will be calculated automatically.

Contracts (Enterprise Files)

In the case of a commercial file, an additional section is available at the bottom of the main page of the **File** tab. This section is about contracts and is named **Contract(s)**. This section supplies the list of the contracts that have to be signed.

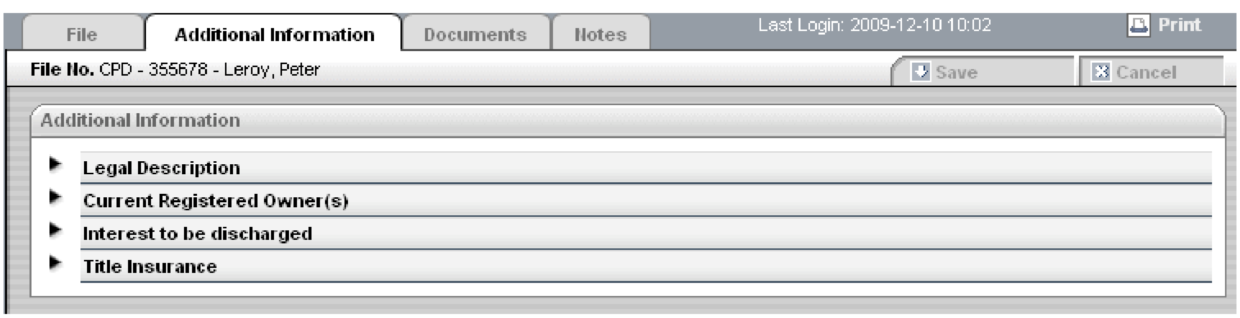
Contracts can be of 2 types: new or already existing. If there are existing contracts, the financial institution will let you know and will indicate the transmission method.

The **Contract** section provides the following information:

- The type of every contract type (you can have more than one contract).
- The amount of every contract.
- The signature date of every contract (optional and can only be completed for new contracts).

Additional Information

The **Additional Information** section of **Assyst Real Estate** includes external stakeholders involved in the file process and providing services or information required for processing **Mortgage file** and **Discharge file** that can be published online via **Assyst Real Estate**.



Each section allows you to enter information regarding Legal Description, Current Registered Owner, Interest to be discharged and Title Insurance.

! The following choices are available depending on the financial institution and the province:

- Legal Description
- Current Registered Owner(s)
- Interest to be discharged

- Title Insurance

To display the additional information

1. Select a file in your list of files.
2. Click the **Additional Information** tab to select it.

   The choices are displayed through expandable zones. You have to click the name of one of the entry or the arrow on the left side ▶ to display the corresponding information.
   For more details on expandable zones, refer to the **Expandable Zones** section.

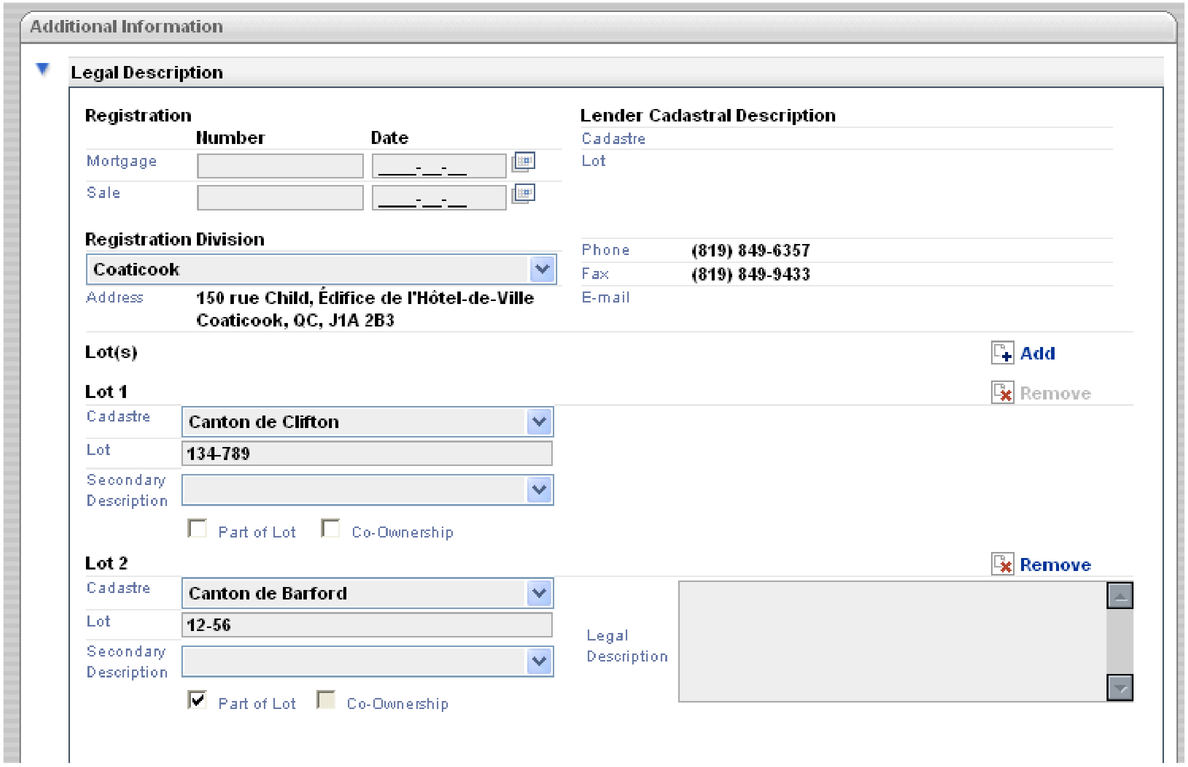
3. Click, for example, the **Legal Description** name or the arrow on its left side ▶. This will expand the information associated with the legal description. The arrow head is blue and is displayed downward.

4. Click again the **Legal Description** name or the arrow on its left side ▶. This will hide the information associated with the legal description. The arrow head is black again and no longer displayed downward.
5. Repeat the process for the other choices.
6. Click the **Save** button at the top right side of the page to save your modifications.

Legal Description

The section named **Legal Description**, available in the **Additional Information** tab, provides the information about the legal description required in the mortgage file and discharge file. The legal description identification is automatically completed (Registration Division section). You must ensure the information is valid and modify the data if required.

The information will be added in the mortgage deed or discharge document at the correct position during the merging process.



Part of Lot

When you check the box **Part of Lot** the text box **Legal Description** is displayed allows you to enter the Legal Description of the part of Lot.

The table below provides a description of the main fields available in the **Legal Description** page. Some of the fields have to be completed in a logical order that is explained below.

Field	Description
Registration	Enter the registration number and date for the mortgage deed and deed of sale
Registration Division	Select in the drop-down list the name of the Registration Division. <u>This step has to be done first</u>.
Cadastre	Select in the drop-down list the name of the cadastre. The content of the list depends on the Registration Division you have selected at the previous step

	in the **Registration Division** field. This is the second step you have to complete.
Lot	Enter the lot number. Do not use letters except if it is a part of the lot number. You can enter only one lot number per **Lot** field. You can define up to nine lots per property.
Secondary Description	Select in the drop-down list the name of the secondary description. The content of the list depends on the cadastre you have selected at the second step. This is the third step you have to complete.
Part of Lot	Check the box to indicate that it is a part of a lot. The text box **Legal Description** is displayed allows you to enter the Legal Description of the part of Lot
Co-Ownership / Private Portion	If it is a co-ownership, check the **Co-Ownership** box then add the lot numbers for the private portions (**Private Portion** is automatically checked). The first lot represents the first private portion. You can have up to 3 private portions. The information will be added in the mortgage deed at the correct position during the merging process.

Click the **Add** button link to add an additional lot.

Click the **Remove** link to delete a lot.

Current Registered Owner(s)

The **Current Registered Owner(s)** section allows you to enter or modify the information related to the Previous Borrower. You enter information on all borrowers (borrower, guarantor or commercial) for which you must send a Payout Request.

For more details on the features of the **Current Registered Owner(s)** section, see the Current Registered Owner(s) section on Chapter 7.

Previous Lender

The **Previous Lender** section allows you to research select and add information about the previous lender. This information will be useful to prepare and process your Discharge file.

For more details on the features of the **Previous Lender** section, see the Previous Lender section on Chapter 7.

Working with Documents

About Documents

All the documents related to a file are grouped in the **Documents** tab. From this tab, you can manage the documents required when processing a file. Documents can be in Word or PDF format depending on your province.

The objective of this section is to present all the functions available in Assyst Real Estate for the processing of the documents linked to the files.

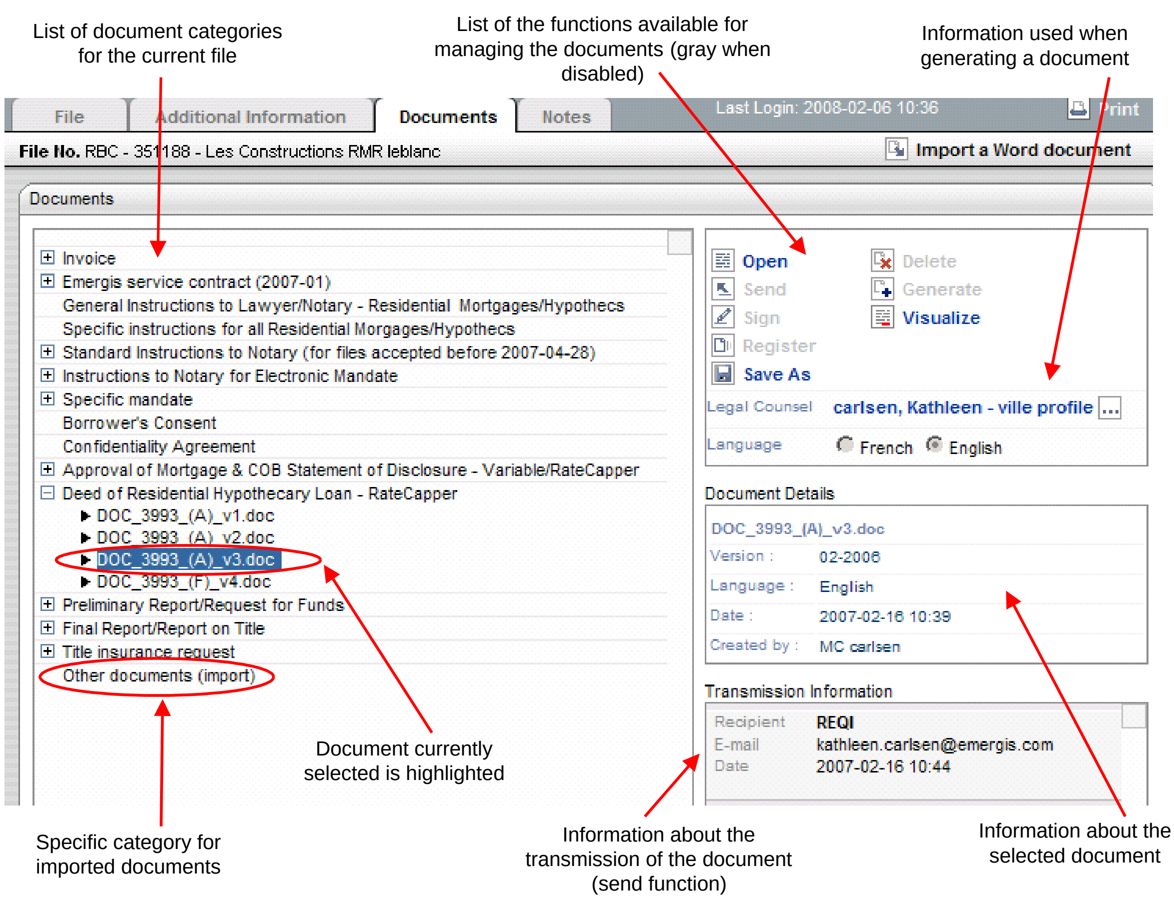
The documents available in the **Documents** tab can be of two types:

- **Generated documents**: They are created from the document templates available in Assyst Real Estate, every program having its set of templates. They are organized by category (loan contract, mortgage deed, etc.).
  The list of document categories available in the Documents tab can vary from a file to another depending on the file characteristics, the financial institution, the program, etc.
  The list of document categories required for a file is automatically generated by the system when the file is accepted. From the list of document templates for every category of documents, you can generate the legal documents required when processing the file.
  Some documents are automatically generated when the file is accepted: the invoice, the TELUS service contract, and the other documents specific to each financial institution.
- **Imported documents**: These documents include bookmarks and are imported in Assyst Real Estate to be registered online. They are all grouped together under the Other Documents (import) category in the list of the documents in the Documents tab.
  For more details on the import function, report to the **Importing Word Documents** section.

  The operations you can make on documents include: opening, generating, modifying, signing, sending, registering, visualizing, saving as and transferring a document.

The information displayed in the **Documents** tab is organized as following:

- The list of documents associated to the current file is displayed on the left pane, this list being organized by category. The document categories that have a ⊞ sign to their left include generated documents.
- The list of functions available for every selected document is displayed on the right pane (open, generate, register, etc.). The functions that are enabled are in blue, the disabled ones are in gray.
- The name and the language of the legal counsel in charge of generating the documents is displayed under the list of functions. By default, this is the name of the current user of Assyst Real Estate but another name can be selected.
- The information relative to the selected document is displayed on the right pane under the Document Details section: file name, version, language of the document, creation date, author (name of the lawyer/notary who created the document.
- The information relative to the transmission is displayed in the Transmission Information section: recipient name, e-mail, sender name, document transmission date. This information is only displayed when selecting a document that has been sent.

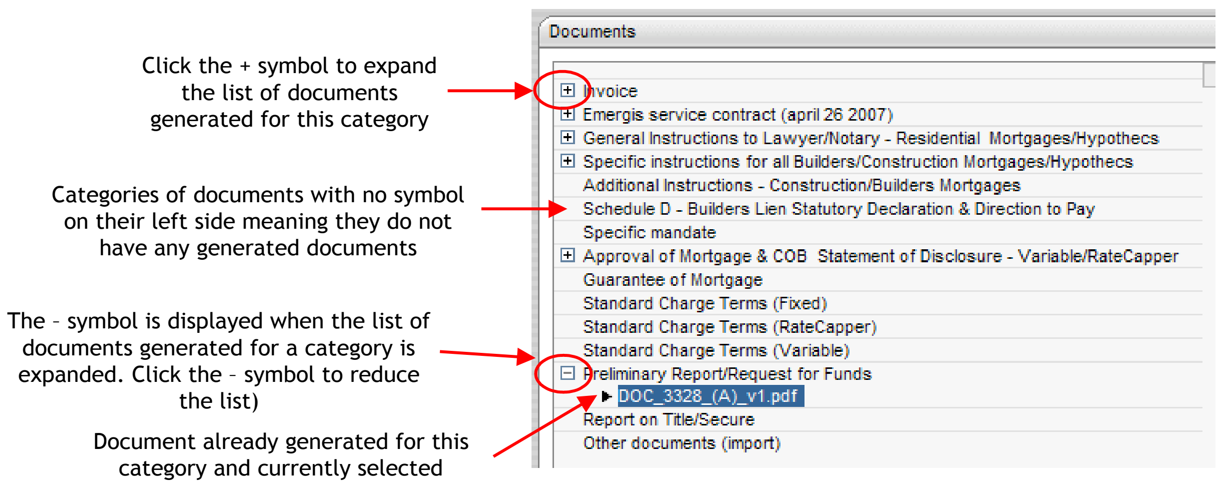


Displaying Generated Documents

To maximize your workspace and only display the appropriate information, the list of documents is always minimized and only the categories of documents are displayed. The documents belonging to these categories are not automatically displayed.

To display generated documents

1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file. The categories having a ⊞ sign to their left include generated documents.
3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊟ sign is then displayed to the left of the category name meaning the list is expanded.
4. Repeat the process to display and hide the documents existing for the different categories.



Opening Documents

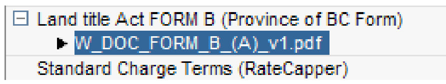
As soon as a document is generated, you can open it.

To open a document

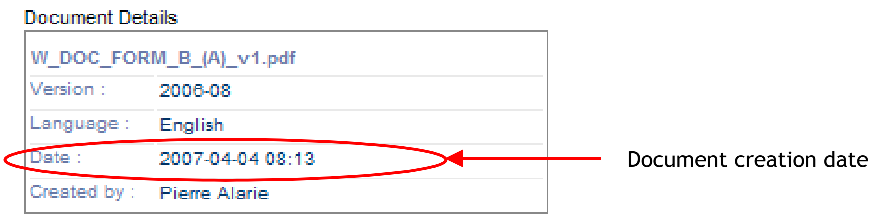
1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file. The categories having a ⊞ sign on their left side include generated documents.

3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊟ sign is then displayed to the left of the category name meaning the list is expanded.

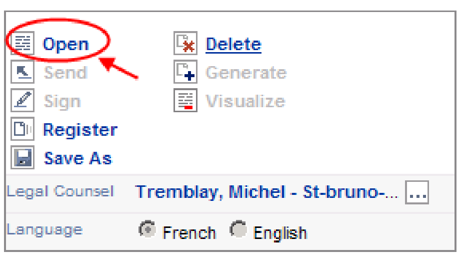
4. Click the name of a document to select it. It is highlighted.



The information about the document is displayed in the Document Details section (file name, version, language, creation date and author).



5. Double-click the name of the document or click the **Open** link to the right of the list of documents.



The file is opened. You can consult it and print it.

6. Close the document. You are back to the list of documents in Assyst Real Estate.

Generating Documents

In Assyst Real Estate, documents can be generated in Microsoft Word or PDF format, depending on your province. Documents generated through Assyst Real Estate always use the information included in the **File** and **Additional Information** tabs. This information is merged in documents at the appropriate positions.

Make sure to complete correctly the required information fields in the **File** and **Additional Information** tabs before generating your legal documents to avoid having missing information.

Before generating a document, you have to indicate the name of the lawyer/notary who generates the document (it can be you or another lawyer/notary) and the language in which the document has to be generated (English or French).

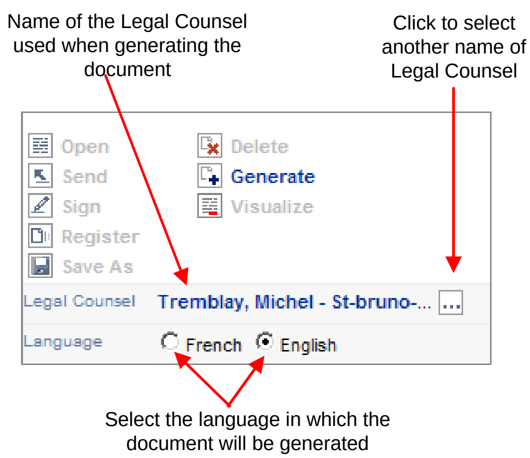
To generate a document

1. Select a file in your list of files.

2. Click the **Documents** tab. This will display the categories of documents available for the file.

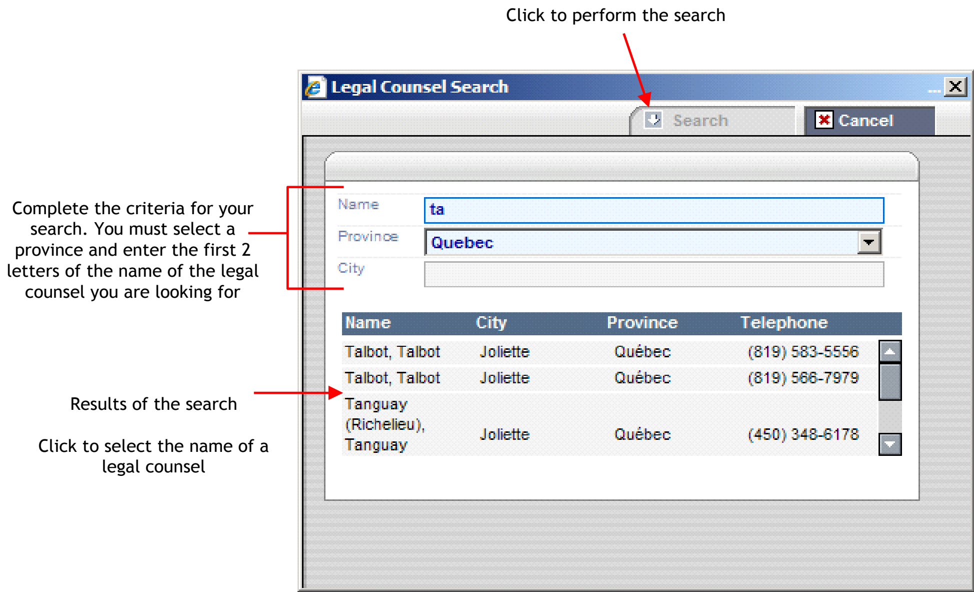
3. Click to select a category for which you are going to generate a document. The name of the category is highlighted.

4. On the right panel, in the **Language** field, click to select the language in which the document has to be generated: English or French (default value).



5. If the document must be generated in the name of another lawyer/notary, select the name of this lawyer/notary by clicking the ... button on the right of the **Legal Counsel** field.

The **Legal Counsel Search** dialog box is displayed.



6. Complete the criteria for your search by selecting the **Province** and the **City** (if desired) and by entering the first 2 letters of the **Name** of the legal counsel to whom to you want to transfer the file.

7. Click the **Search** button to perform the search.

   A message is displayed if no record matches your criteria.

! If the name of the lawyer/notary to whom you want to transfer the file is not listed, please contact the **Assyst Real Estate Service Desk**.

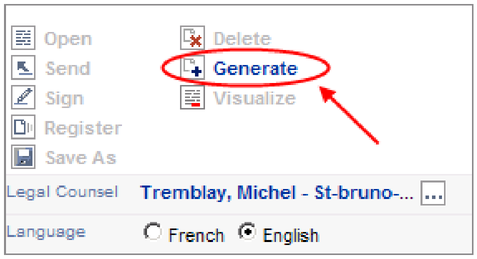
   The results of the search are displayed in a list.

8. Select the name of the legal counsel you are looking for.

9. Use the scroll bar to move up and down in the list.

10. The **Legal Counsel Search** dialog box is closed and the name you selected is displayed right to the **Legal Counsel** field.

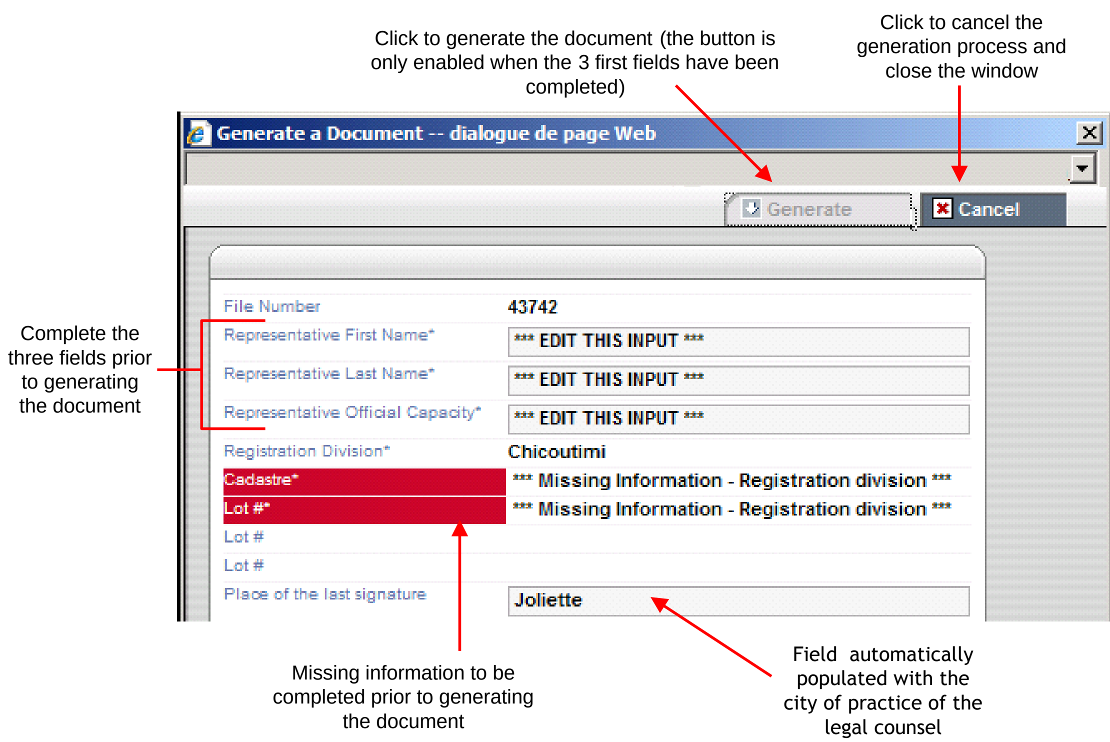
11. Click the **Generate** link.



This will open the **Generate Document** dialog box.

This window displays the list of the information required to generate the document. This information comes from the **File** and **Additional Information** tabs. The missing information that is required is indicated. The legal counsel city of practice (found in the page **My profile**) is automatically inserted in the field **Place of the last signature** in the **Generate a document** window. You can delete this information from the window and complete it directly in the deed of warranty.

The following screen is an example of a **Generate Document** window for a mortgage deed in Microsoft Word format where information is missing.

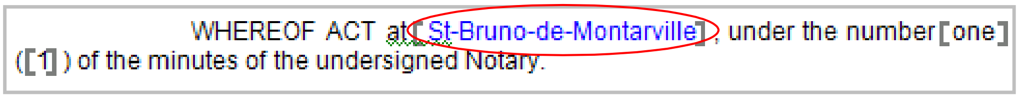


12. In the case of mortgage deeds in Microsoft Word format, enter the information in the 3 fields marked as "**Edit this input**". Click the field and enter the information. The **Generate** button will be enabled only when these 3 fields will be completed.

13. Verify that there is no field marked as **"Missing Information "**.
    If it is the case, you have to cancel the document generation and close the window by

clicking the **Cancel** button, then go back to the **File** and **Additional Information** tabs to complete the missing information before asking again for the document generation.

14. The **City of signature** field can be editable in the dialog box. You can modify it before the document is generated. The field **WHEREOF ACT AT** in the deed document will be populated by the information entered in the **City of signature** field.


WHEREOF ACT at [St-Bruno-de-Montarville], under the number [one] ([1]) of the minutes of the undersigned Notary.

15. Click the **Generate** button to start the generation process.

    The document is generated by retrieving the information existing in the database. The name of the generated document appears automatically below the document category in which it was created.

    Once generated, you can open the document to consult it, modify it or print it.

Colored Texts in Documents

The information that has been merged and inserted in the document is indicated in a different color to allow you to track it and verify it easily. The information is presented in 3 different formats:

- **Black text**: corresponds to the data and text coming from the financial institution.
- **Blue text**: corresponds to the merging data coming from Assyst Real Estate.
- **Gray text**: corresponds to editable text fields that you can modify or complete. Once these fields completed, save the document, and then print it.

Filling forms in PDF documents

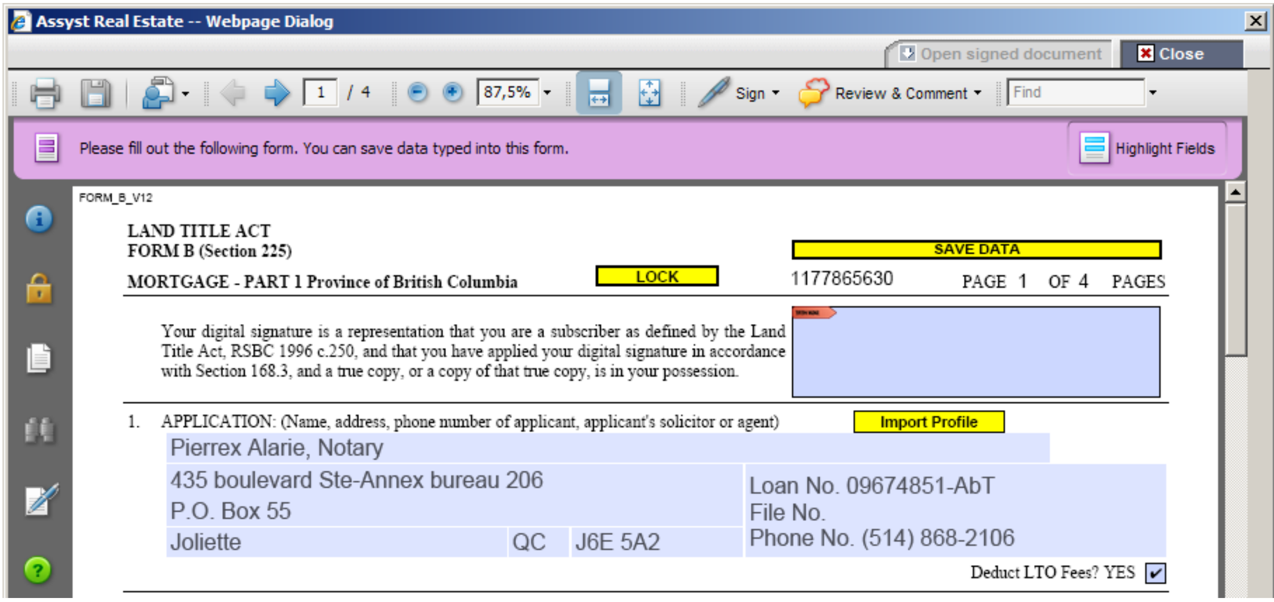
Some of the documents generated in PDF format can be completed in Adobe Reader once generated. This is the case for instance for the Form B.

You have to open the document that has been generated and use the Adobe Reader tools to fill in the fields.

Fields that are editable and that have to be checked or completed if necessary are highlighted in blue. Data in this field comes from the data retrieved from Assyst Real Estate.

Use the different yellow buttons to complete the information.

Use the **Save Data** button to save the date typed in the form.



When Information is Missing

If some information is missing:

- Delete the document that has been generated (**Delete** function).
- Complete the missing information in the **File** and **Additional Information** tabs.
- Generate again the document.
- Complete the gray text fields if it applies.

Signing Documents

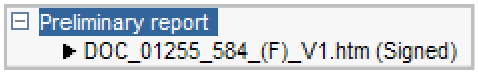
The signature function allows you to electronically sign a document and send it to the financial institution. This function is used for sending the preliminary and final reports.

Use the digital signature provided by your official provider. The data associated to your digital signature are always encrypted to guarantee the security of the information.

The digital signature steps are the following:

- Generating the document (first step).
- Adding the digital signature to the document.
- Encrypting the document with the digital signature
- Sending electronically the document via Assyst Real Estate to the financial institution.

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

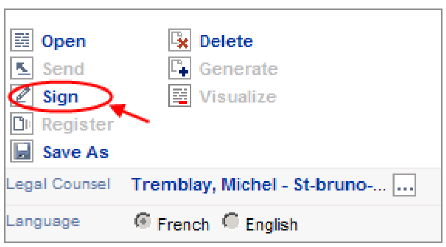


Signing Microsoft Word Documents (Quebec Only)

This procedure applies for Microsoft Word documents using a digital signature provided by Notarius in the province of Quebec.

To electronically sign a Microsoft Word document

1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file.
3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊟ sign is then displayed to the left of the category name meaning the list is expanded.
4. Click the name of a document to select it. It is highlighted.
5. Click the **Sign** link to the right of the list of documents.

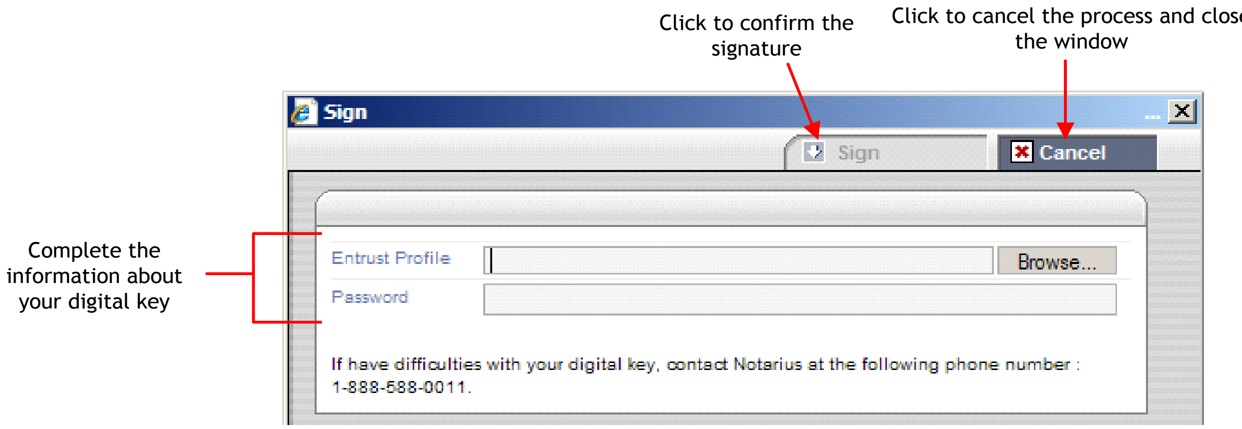


! The **Sign** function is only enabled if the signature process can be done for the document that you have selected.

This will open the **Sign** dialog box. You have then to complete the information about the digital signature.

6. In the **Entrust Profile** field, click the **Browse** button to look for the **Entrust digital signature** file. This will display another window called Select File. Use the Select File window to find and select your Entrust digital signature file.
   The **Entrust digital signature** file has an **.epf** extension. It must be available on your computer in a dedicated directory.
   Browse in your directories and files, select the **Entrust** file then click the **Open** button. This will close the **Select File** window and will display the Entrust digital signature path and file name in the **Entrust Profile** field of the **Sign** dialog box.
7. In the **Password** field, enter the password associated with your digital signature.

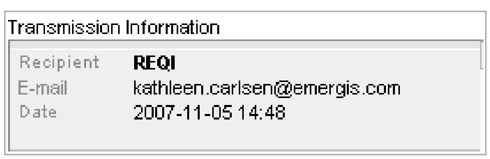
! Note: Click the **Cancel** button in the **Sign** window if you want to cancel the signing process.



8. Click the **Sign** button to confirm the signature process and send the document to the financial institution.

   The signature is automatically validated by the Notarius certification agent.

   When the transmission is completed and approved, the details of the transmission are displayed in the **Transmission Information** section: the name of the recipient, its e-mail address and the sending date.



! **Note 1**: As soon as a preliminary report is transmitted to the financial institution, the file status automatically becomes **Preliminary Report Transmitted** in the **Status** section of the **File** tab.

! **Note 2**: As soon as a final report is transmitted to the financial institution, the file status automatically becomes **Final Report Transmitted** in the **Status** section of the **File** tab.

Signing PDF Documents

This procedure applies for PDF documents using a digital signature provided by your official provider.

▸ To electronically sign a PDF document

1. Select a file in your list of files.

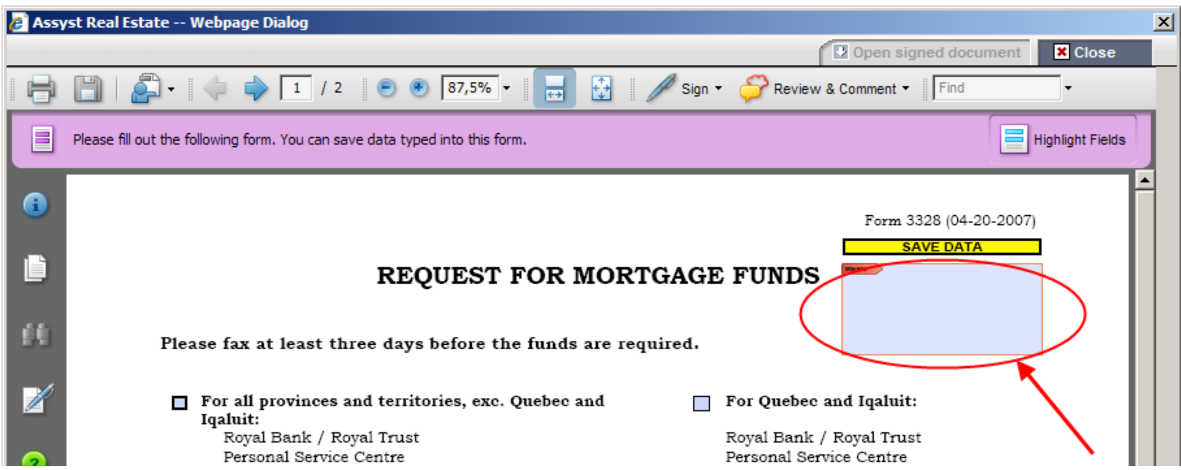
2. Click the **Documents** tab. This will display the categories of documents available for the file.

3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊟ sign is then displayed to the left of the category name meaning the list is expanded.

4. Click the name of a document to select it. It is highlighted.

5. Click the **Open** link to the right of the list of documents. The document is opened in Adobe Reader.

6. Click the **Digital Signature** box.



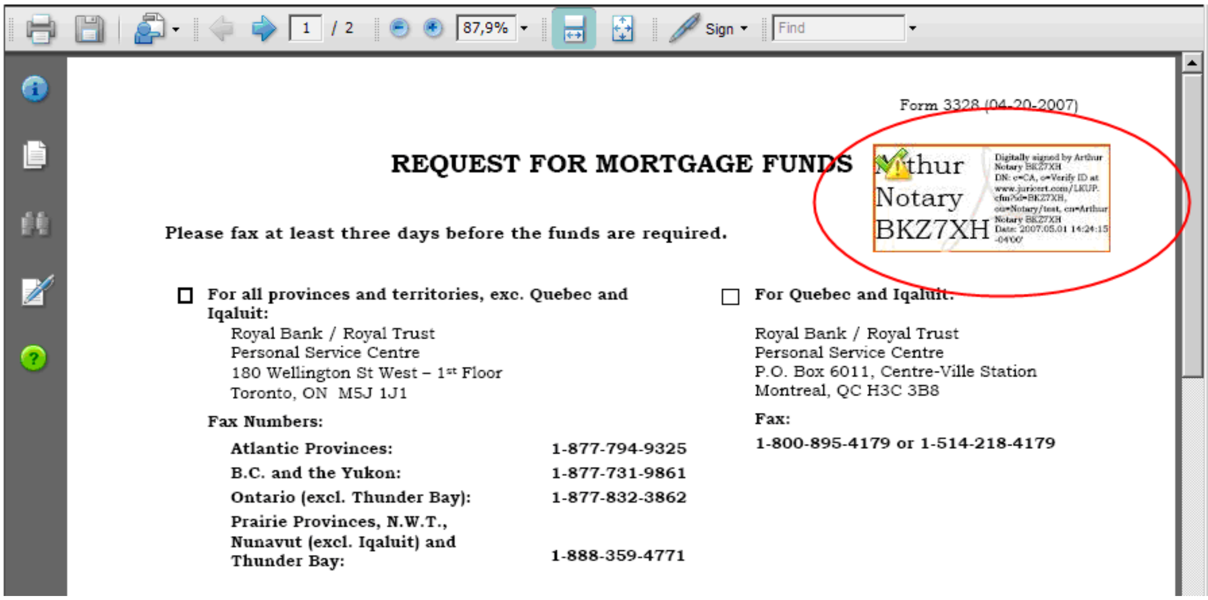
This opens the **Add Digital ID** dialog box.

7. Select **Browse for an existing ID File** and click **Next**.

8. Use the **Browse** button to look for your digital signature file on your computer, select and then enter your password.

9. Follow the different steps until you apply the signature to the document and save it. The signature is validated. The system confirms the signature process and sends the document to the financial institution.

   The system saves the document and adds it to the list of signed documents. The signature is then displayed in the PDF document.



When the transmission is completed and approved, the details of the transmission are displayed in the **Transmission Information** section: the name of the recipient, its e-mail address, the name of the sender and the sending date.

! **Note 1:** As soon as a preliminary report is transmitted to the financial institution, the file status automatically becomes **Preliminary Report Transmitted** in the **Status** section of the **File** tab.

! **Note 2:** As soon as a final report is transmitted to the financial institution, the file status automatically becomes **Final Report Transmitted** in the **Status** section of the **File** tab.

Registering Documents Online (Quebec only)

The registration function allows you to send electronically your documents via **Assyst Real Estate** to the **Land Register** for registration purpose. You will be automatically charged by TELUS for the electronic transfer. The online registration is made using your digital signature; data are automatically encrypted to be sent electronically.

The registration function is used to transmit electronically mortgage deeds and deeds of acquaintance to the **Land Register**. If necessary, you can add a Notice of Address to your deed, which will be transmitted simultaneously to the Land Register.

! You can add up to two Notices of Address by electronic transfer.

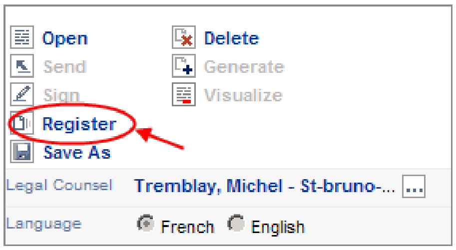
To register a Microsoft Word document

1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file.

3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊞ sign is then displayed to the left of the category name meaning the list is expanded.

4. Click the name of a document to select it. It is highlighted.

5. Click the **Register** link on the right of the list of documents.



! **Note:** The Register function is only enabled if the registration process can be done for the document that you have selected.

This will open the **Publish** dialog box. You have to complete the information about the deed registration.

6. In the **Date in Letters** field, enter the deed's reception date. This information will be inserted into the document prior to sending it to the Land Register if you have not already indicated it in the Word document.

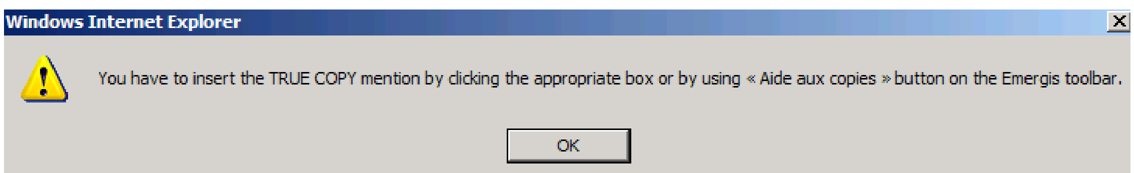
7. In the **Minute No in Letters** and **Minute No in Digits** fields, enter the minute number. This information will be inserted into the document prior to sending it to the Land Register if you have not already indicated it in the Word document.

8. To meet the needs of the online registration, complete the **Date in Figures** field.

9. Check the **“Insert the TRUE COPY mention”** in the “publish” dialog box and the mention “TRUE COPY” will be automatically insert in the document to be submit to the Land Register.

! **Note 1:** if the mention “TRUE COPY” is ever in the document, the check box is disabled, so that you can’t unchecked it.

! **Note 2:** If the mention “TRUE COPY” is not in the document and the check box “Insert TRUE COPY mention” is not checked, an alert appears advising the user that the document is not complete and ready to be submitted to the Land Register.



10. If you wish to have a printed version of the registration information, click the **Print** link at the bottom of the window. This will display the Windows **Print** dialog box. Click the **Print** button to print the information.

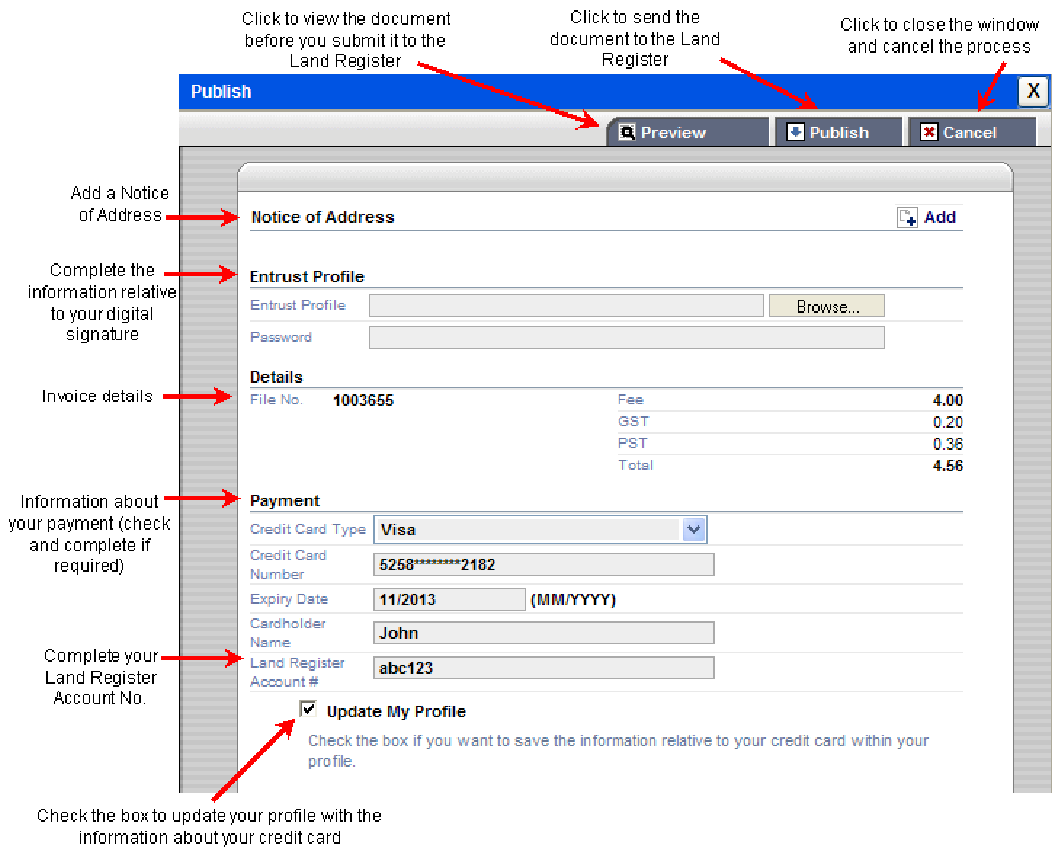
! **Note:** Click the Cancel button in the Publish window if you want to cancel the registration process.

11. Click the **Publish** button at the top right corner to confirm the registration.
    If information is missing in the document, a message will be displayed and the registration process will abort.

    If nothing is missing, another window called **Publish** is displayed.

    From this window, you can add a Notice of Address to the deed you want to send for registration to the Land Register. You can add up to two Notices of Address by electronic transfer.

    You have to complete at this stage the information about your digital signature and verify your payment information because you will be charged by TELUS for the electronic registration.



12. Click the **Add** button in the **Notice of Address** section. The window **Import a document** is displayed allowing you to import the Notice of Address you want to join to your deed. These documents will be transmitted simultaneously to the Land Register. You can add up to two Notices of Address by electronic transfer to the Land Register.

13. In the **Entrust Profile** field, click the **Browse** button to look for the Entrust digital signature file. This will display another window called **Choose File**. Use the **Choose File** window to find and select your Entrust digital signature file.
    The Entrust digital signature file has an **.epf** extension. It must be available on your computer in a dedicated directory.
    Browse in your directories and files, select the Entrust file then click the **Open** button. This will close the **Choose File** window and will display the Entrust digital signature path and file name in the **Entrust Key** field of the **Send for Registration** dialog box.

14. In the **Password** field, enter the password associated with your digital signature.

15. In the **Payment** section, verify the information about your credit card number and expiry date. The **Details** section provides you with detailed information about the charges you have to pay.

If you update your credit card information at this stage, you can choose to keep this new information in your profile by clicking the **Update my Profile** check box.

Refer to the Chapter 4, Modifying your Payment Information (Lawyers/Notaries only) section for more details on your profile and on your payment information.

! If the data related to your credit card are erroneous, a message will be prompted. Make sure to enter the correct information.

16. In the **Land register Account No**. field, enter your Land Register inscription number.

! Click the **Cancel** button in the **Register** window if you want to cancel the registration process.

17. Click on **Preview** button to see your document before you submit it to the Land Register.

18. Click the **Register** button at the top right corner to confirm you want to send the document to the Land Register. Data are encrypted prior to be sent.

The signature is automatically validated by the Notarius certification agent.

When the transmission is completed and approved, the corresponding information is displayed in the **Transmission Information** section. You will find in this section the name of the recipient, its e-mail address and the sending date.

A soft copy of the invoice is automatically generated and kept in the list of documents available for this file (see the **Documents** tab). You can open the invoice and print it.

Afterward, you will receive an e-mail from TELUS confirming that your deed has been transmitted to the Land Register. You will also receive an e-mail from the Land Register confirming that the deed was received. You will finally receive later another e-mail from the Land Register providing you with the details of the registration of your deed.

! Note: The registration expenses will be charged by the Land Register according to the usual rates and modalities.

Add a Notice of Address

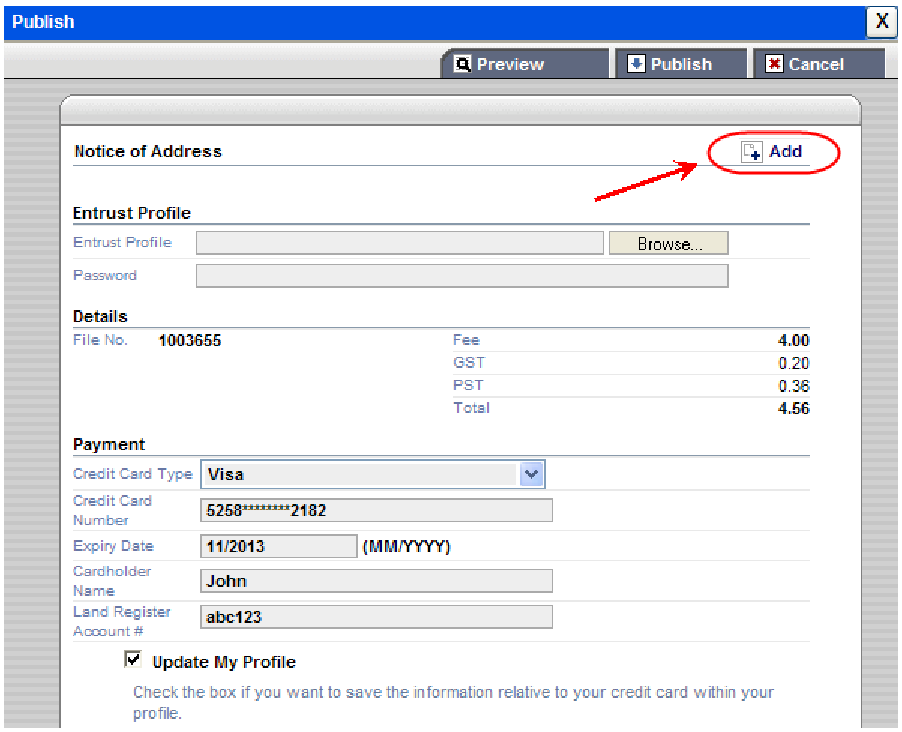
This procedure applies when you want to add a Notice of Address to your deed in order to transmit them both simultaneously for publication to the Land Register.

Add a Notice of Address

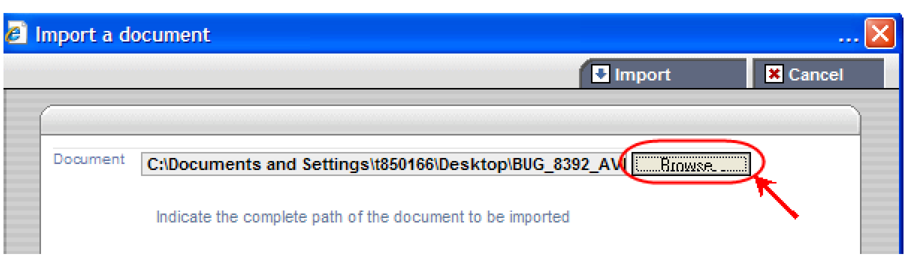
1. Click on **Publish** button at the top right of the first window **Publish** to launch the registration process. You have previously filled the information in that window.

2. The second window **Publish** is displayed.

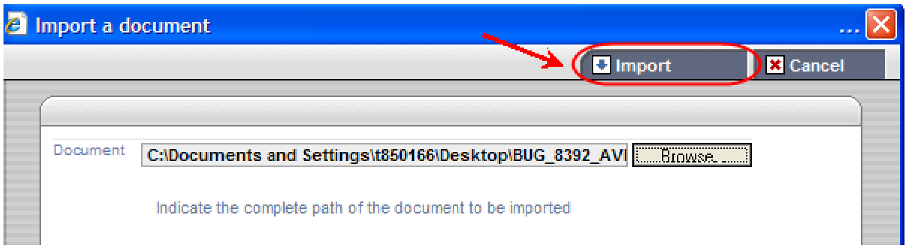
3. Click on the **Add** button to the right of the **Notice of Address** section to join a Notice of Address to the deed you want to send for registration to the Land Register.



4. This will display the **Import a document** dialog box. You have to indicate in this window the complete path of the document to be imported.



5. Click the **Import** link to confirm the import. A confirmation message is displayed.

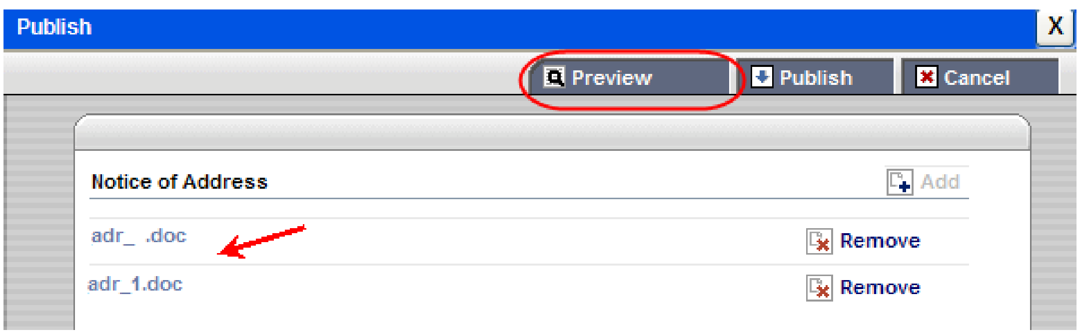


! **Note**: Click the **Cancel** button in the **Import a document** window if you want to cancel the import process.

6. Click the **OK** button to confirm the process and close the window.

   The imported document is added to the list in the **Notice of Address** section. You can join up to two notices of address to the deed that you transmit to the Land Register.

7. Click the **Preview** button to view the document before you submit it to the Land Register.



The deed will be followed by either one (1) or two (2) Notice of address. Each Notice of Address will be separated by a black horizontal line.

Repeat steps from 13 to 18 displayed in the section above **Registering Documents Online** to continue the transmission process to the Land Register.

Registering PDF Documents (British Columbia Only)

The registration process for PDF documents is done for British Columbia users through the BC Online interface. Users must have selected the Assyst Real Estate link and be logged, through BC Online, in the Assyst Real Estate system.

The registration function is used to transmit electronically mortgage deeds.

To register a PDF document

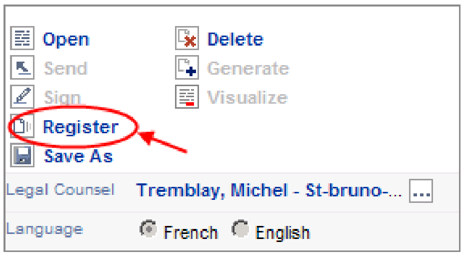
1. Select a file in your list of files.

2. Click the Documents tab. This will display the categories of documents available for the file.

3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊞ sign is then displayed to the left of the category name meaning the list is expanded.

4. Click the name of a document to select it. It is highlighted.

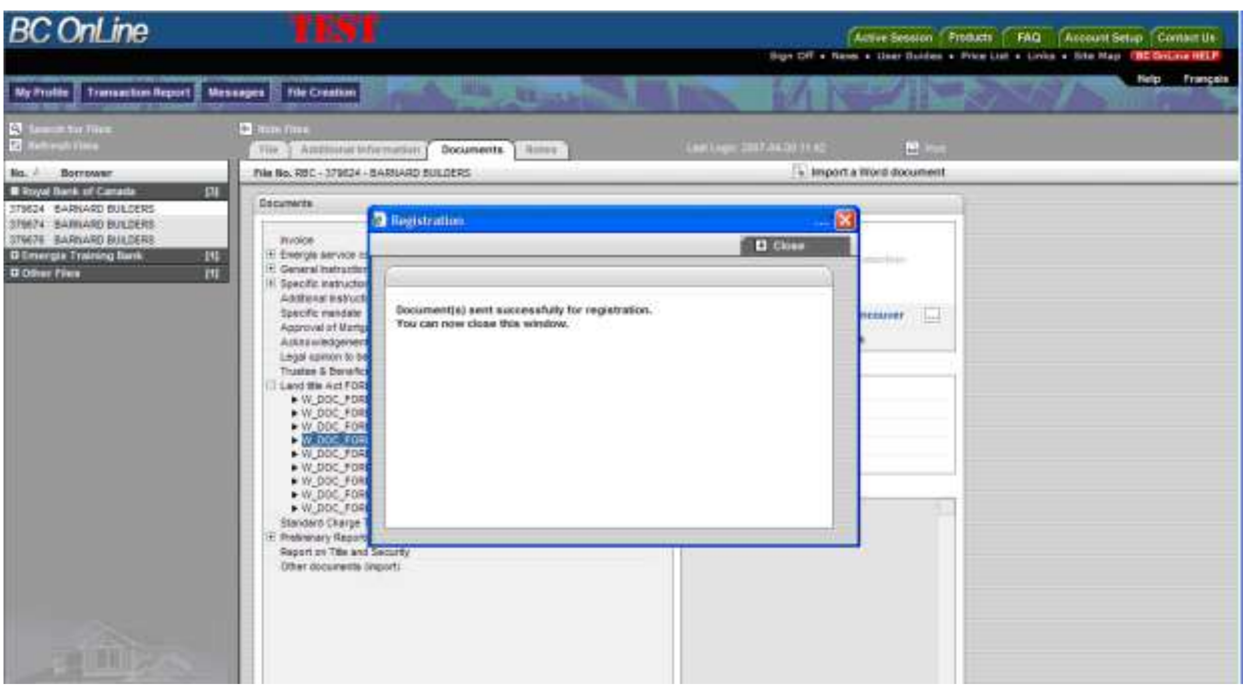
5. Click the Register link on the right of the list of documents.



! **Note:** The Register function is only enabled if the registration process can be done for the document that you have selected (mortgage deeds). The document must have been digitally signed. Data are encrypted prior to be sent.

6. The registration process is executed. A status message is displayed.

7. When the registration process is completed, a confirmation is displayed.

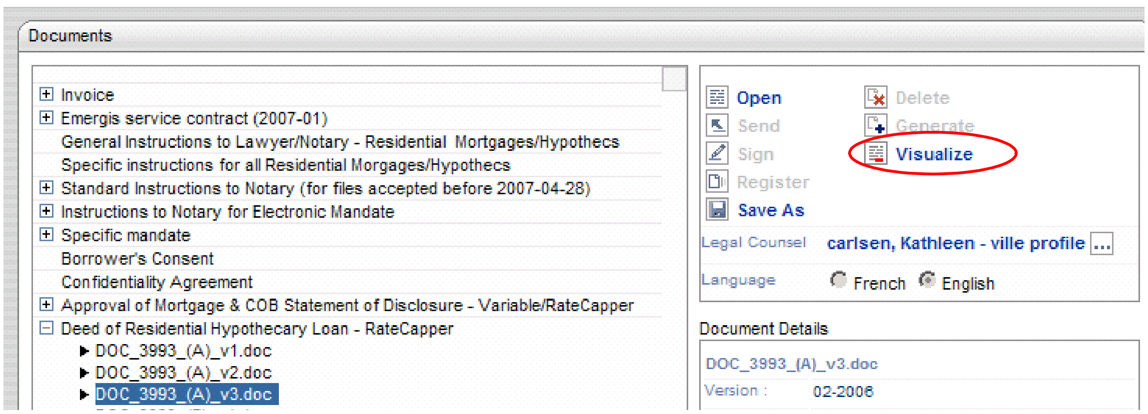


When the transmission is completed and approved, the corresponding information is displayed in the **Transmission Information** section. You will find in this section the name of the recipient, its e-mail address, the name of the sender and the sending date.

Visualize document

The **Visualize** button allows you to view your document as it has been registered to the Land Register.

1. Select a file in your list of files.
2. Click the name of the document to select it. It is highlighted.
3. Click the **Visualize** button on the right of the documents section to view the document as it has been registered to the Land Register.



! The «copie conforme» mention appears only in the document which was opened with **Visualize** button.

Sending Documents

The sending function is used to send a document electronically to a recipient. This is mainly used for title insurance requests. You can by this way send a request for a title insurance policy via Assyst Real Estate (to the Stewart Title company for instance).

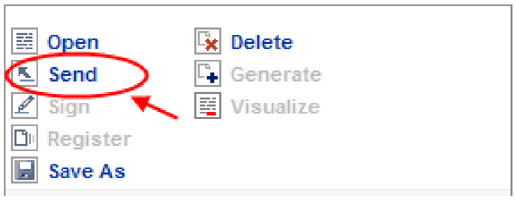
To send a document

1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file.

3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category.
Select the **Title Insurance Request** category.

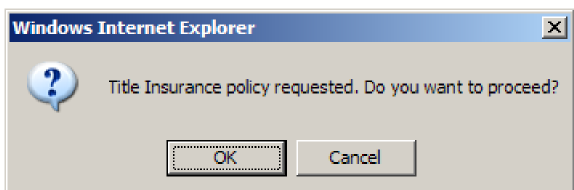
4. Click the name of the document to select it. It is highlighted.

5. Click the Send link on the right of the list of documents.



! The **Send** function is only enabled if the sending process can be done for the document that you have selected.

A confirmation message is displayed.



6. Click the **OK** button to confirm the operation. Your request for a title insurance is automatically send to the Title company via Assyst Real Estate.

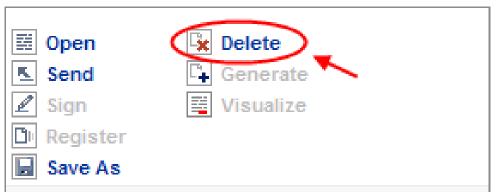
The confirmation of the transmission process is displayed in the **Transmission Information** section. You will find in this section the name of the recipient, its e-mail address and the sending date.

Deleting Documents

The deletion function allows you to remove definitively a document from the list of documents of a file. This is only available for the documents that can be deleted, and that excludes the invoices, service contracts, rules and procedures, already registered reports, etc.

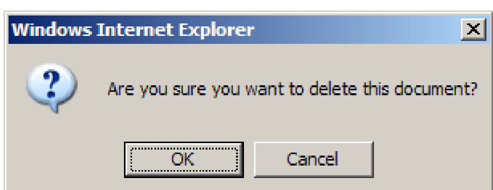
To delete a document

1. Select a file in your list of files.
2. Click the **Documents** tab. This will display the categories of documents available for the file.
3. Click the ⊞ sign to the left of a category name to display the generated documents belonging to this category. A list of documents is displayed. A ⊟ sign is then displayed to the left of the category name meaning the list is expanded.
4. Click the name of a document to select it. It is highlighted.
5. Click the **Delete** link on the right of the list of documents.



! The **Delete** function is only enabled if the deletion operation can be done and is authorized for the document that you have selected.

A confirmation message is displayed.

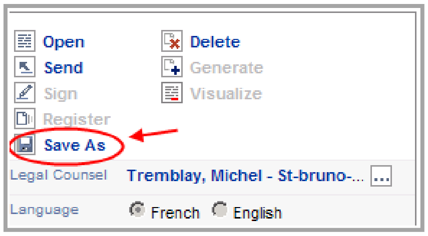


6. Click the **OK** button to confirm the deletion. The document is deleted and is removed from the list of documents. If needed, you can generate again a document that has been deleted.

Save as documents

The **Save as** button allows you to save a local copy of a generated document available in document section, without open this document before.

1. Click the name of a document to select it. It is highlighted.
2. Click the **Save as** link on the right of the list of documents.



3. **Save as** dialog box is displaying allow you to register the version of the document on your file system.

Importing Word Documents

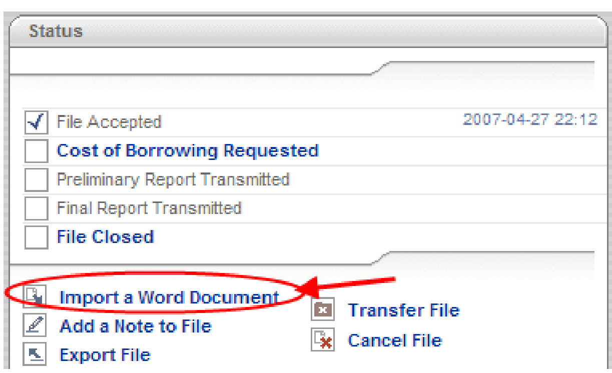
Assyst Real Estate provides a function to import Word documents. This allows you to import in a file a document, with bookmarks, and register it online via Assyst Real Estate and transmit it to the Land Register for registration purpose.

! To ensure that the document import works correctly, it is important for the document format to be in accordance with the TELUS specifications and contains bookmarks.

The imported document is automatically added to the list of your documents for the current file under the **Other documents** (**Import**) category.

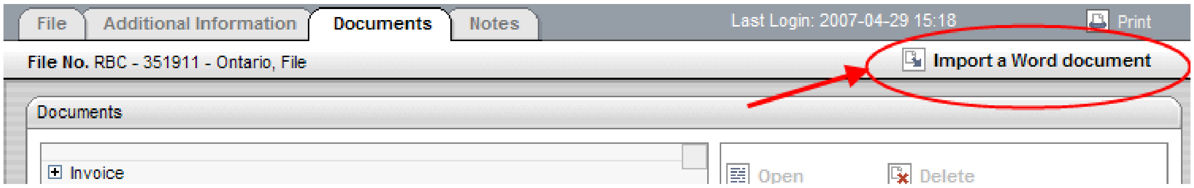
To import a Word document

1. Select a file in your list of files.
2. Make sure the **File** tab is selected.
3. Click the **Import a Word document** link.

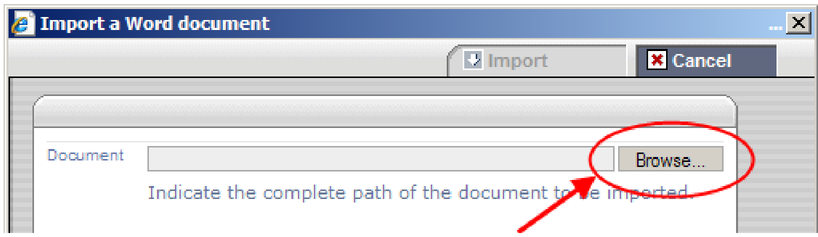


<u>Or</u>

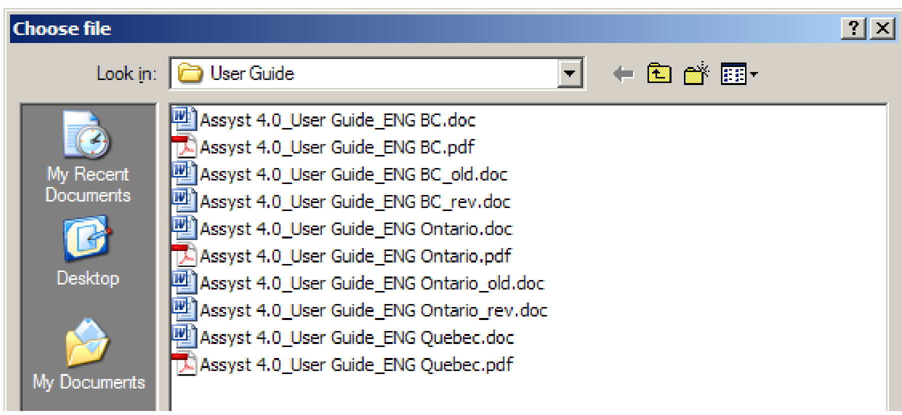
4. Click the **Documents** tab.
5. Click the **Import a Word document** link.



This will display the **Import a Word document** dialog box. You have to indicate in this window the name and the location of the file to be imported.

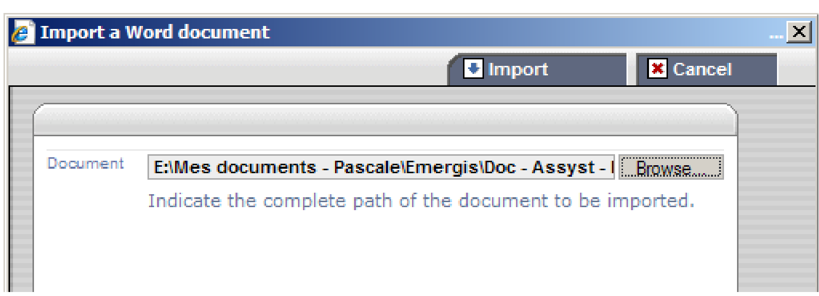


6. Click the **Browse** button to select the document to be imported. This will display another window called **Choose File**.



7. Use the **Choose File** window to find and select the document you want to import.

   Browse in your directories and files, select a file then click the **Open** button. This will close the **Choose File** window and will display the path and the name of the file to import in the **Import a Word document** dialog box.



8. Click the **Import** link to confirm the import. A confirmation message is displayed.

! Note: Click the Cancel button in the Import a Word document window if you want to cancel the import process.

9. Click the **OK** button to confirm the process and close the window.

   The imported document is added to the list of your documents under the **Other documents (Import)** category in the **Documents** tab.

Working with Notes

About Notes

Notes included in files represent a means for financial institutions to add modifications to a file or special instructions until the access to the file is blocked. Only the information relative to the preferential and variable rate can be transmitted once the access to the file is blocked.
Notes can also be used by you or your assistants to communicate information relative to the file, such as memos, statuses, etc.
You can receive external notes or create yourself internal notes.

All notes are kept with their files and once created, they cannot be deleted.

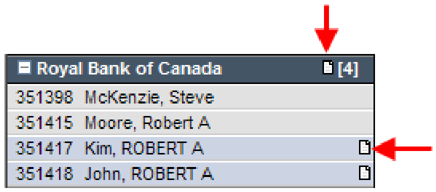
It is important to read the notes associated to your files on a regular basis. By refreshing regularly the data of your files with the **Refresh Files** function, you will receive the new notes added to your files (by the financial institutions or by your assistants). If a file includes a new note that is not read, it is identified with a blue color in the list of your files and has the symbol displayed to its right side. The financial institutions that include in their list files with notes that are not read have also the symbol displayed to their right side.

Notes are all accessible from the **Notes** tab. You can consult them at any time

Consulting Notes

Notes are all accessible from the **Notes** tab. You can consult them at any time.

If a file includes a new note that is not read, it is identified with a different blue color in the list of your files and has the symbol displayed to its right side. The financial institution that includes in its list files with notes that are not read have also the symbol displayed to their right side.

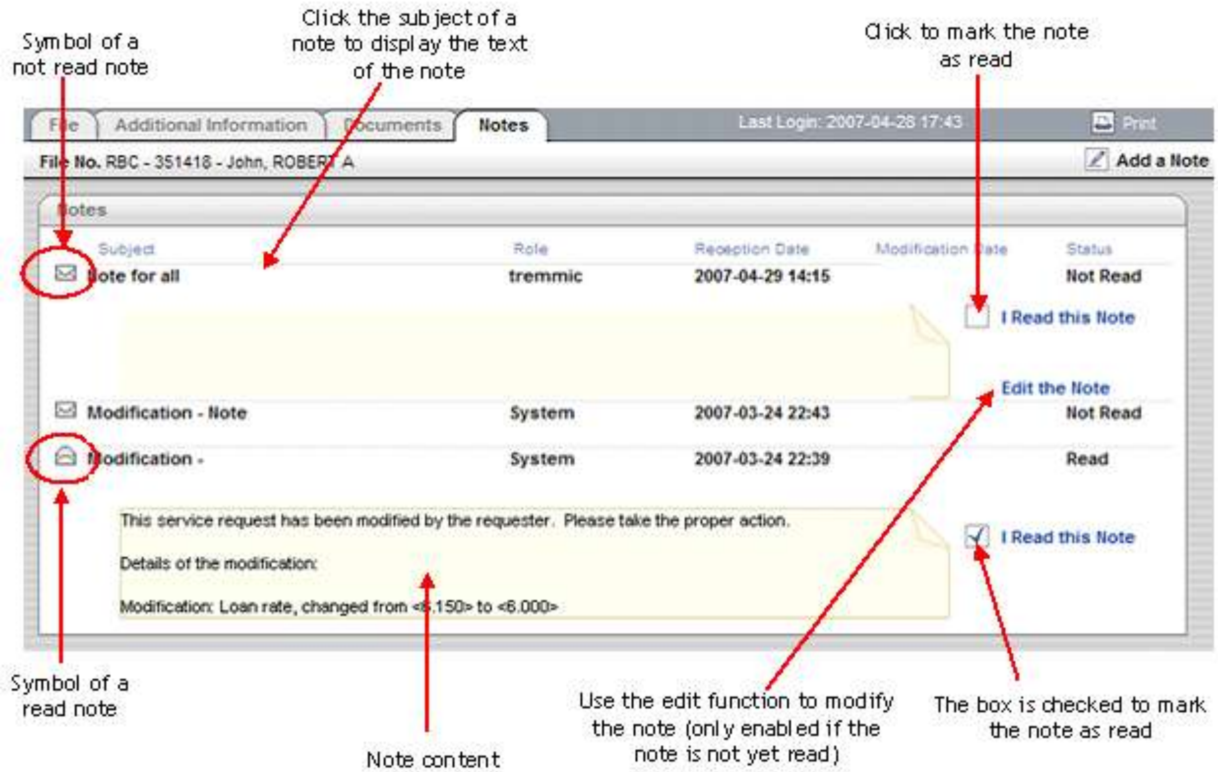


Consulting Notes

To consult notes

1. Select a file in your list of files.
2. Click the **Notes** tab. This will display the list of notes for this file. All notes are displayed with their subject. The detail of each note is not displayed automatically.

3. Click to select a note and display and expand its text. Repeat the process for all the notes you want to consult. The text of every note is displayed in a yellow border box.
4. Click again a note to hide its text. Only the subject is displayed again.



! **Note:** You can click in the list of your current files to select another file and keep the **Notes** tab active. The notes for the every file selected file are then displayed.

Note Description

The note page provides the following information:

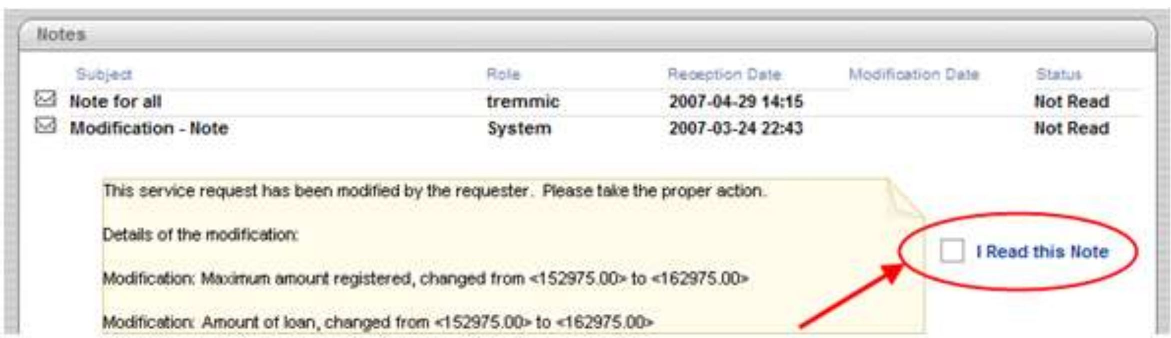
Field	Description
Symbol	Indicates that the note has not been read
Symbol	Indicates that the note has been read
Subject	Subject of the note
Role	Role of the sender of the note in the system
Reception Date	Reception date of the note in the file
Modification Date	Date the note was lastly modified.
Status	Note status: read or not read.

Marking a Note as Read

When you have consulted a note, you can indicate that you have read it. The note cannot be modified once it is marked as "Read" if it was note that you had created yourself.

To read a note

1. Select a file in your list of files.
2. Click the **Notes** tab. This will display the list of notes for this file.
3. Note: If a file includes a new note that is not read, it is identified with a blue color in the list of your files and has the symbol displayed to its right side.
4. Click to select a note not yet read and display and expand its text.
5. Note: A note that has not yet been read has a symbol to its left side.
6. Click the **I Read this Note** link.



7. This will display a message asking you if you want to generate again the specific mandate.
8. Click **OK** or **Cancel** depending if you want to generate again the specific mandate or not.

   The **I Read This Note** box is now checked.
   The note now displays a symbol on its left side. The note cannot be modified once it is marked as "Read" if it was note that you had created yourself

! Note: If it was the last not read note, the file is then displayed with no specific symbol (the symbol is no longer displayed on its right side)

Adding Notes

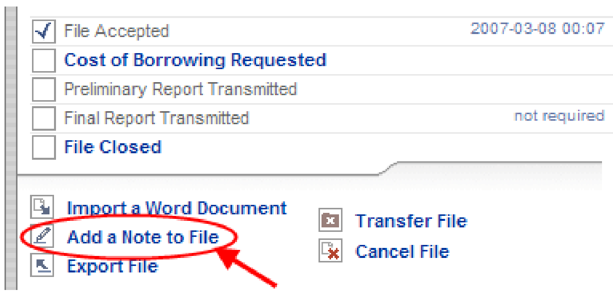
You can yourself add a note to a file to transmit information or keep a track of information.

The addition of a note can be done from two different pages in Assyst Real Estate, either from the **File** tab or from the **Notes** tab.

To add a note to a file

<u>Method 1:</u>

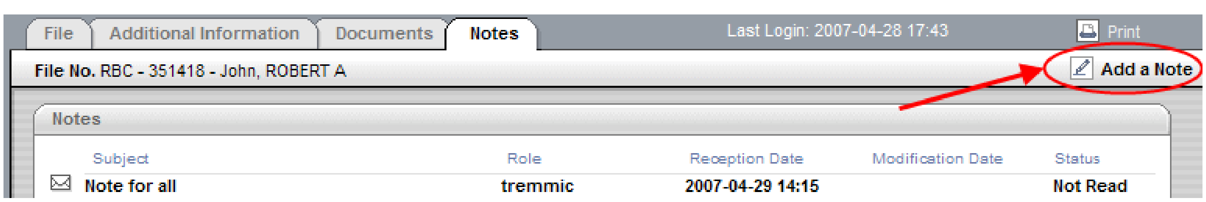
1. Select a file in your list of files.
2. Make sure the File tab is selected.
3. Click the Add a Note to File link. This will open the Add a Note dialog box.



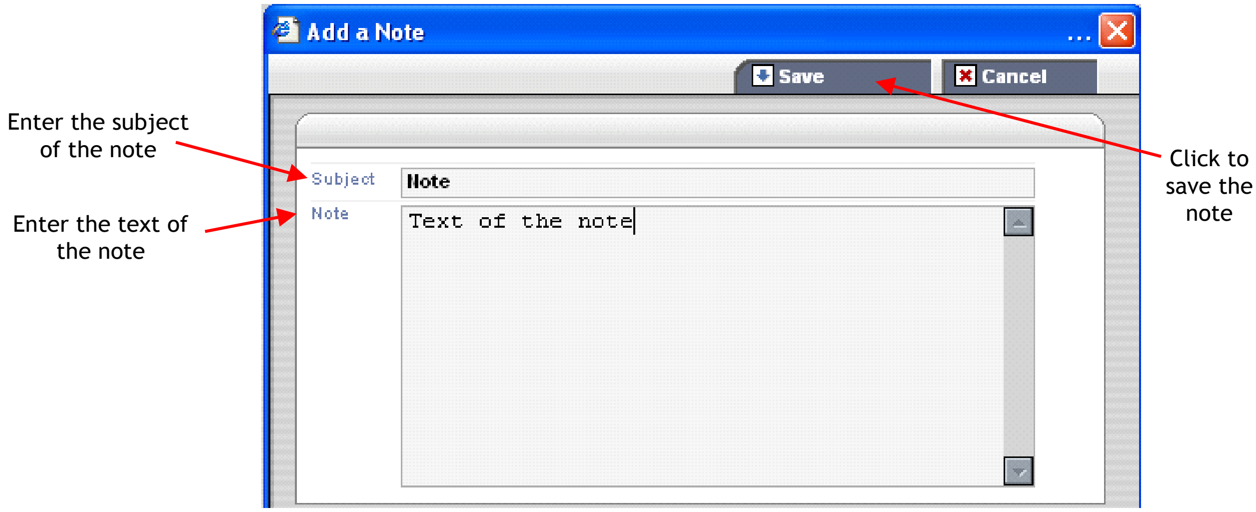
4. Enter the subject of your note in the **Subject** field.
5. Enter the text of your note in the **Note** box.
6. Click the **Save** button to save your new note and close the **Add a Note** dialog box. The new note is added to the file. It is marked as "Not Read".

<u>Method 2:</u>

1. Select a file in your list of files.
2. Click the **Notes** tab. This will display the list of notes for this file.
3. Click the **Add a Note** link on the top right side of the note page.



This will open the **Add a Note** dialog box.



4. Enter the subject of your note in the **Subject** field.

5. Enter the text of your note in the **Note** box.

6. Click the **Save** button to save your new note and close the **Add a Note** dialog box. The new note is added to the file. It is marked as "Not Read".

! **Note:** Click the Cancel button in the Add a Note dialog box if you want to cancel the creation of the note.

! **Note:** When a note is created, either by you or by the system, a copy of the note content is automatically sent to the e-mail address defined in the Office E-mail field of the My Profile page.
For more details on your profile, refer to the Managing Your Profile section.

Modifying Notes

You can modify a note that you created yourself and add additional information. You cannot modify a note once it is marked as "Read". You cannot modify a note created by someone else, especially those received from the financial institutions.

To modify a note

1. Select a file in your list of files.

2. Click the **Notes** tab. This will display the list of notes for this file.

3. Click to select a specific note and display the text of this note. You can only modify a note that you created yourself and as long as the note is not marked as "Read". In the other cases, the modify function is not available.

4. Click the **Modify** link.

5. This will open the **Add a Note** dialog box.

6. You can modify the text of the note (**Note**) or the subject (**Subject**) and add additional information.

7. Click the **Save** button to save your modifications and close the **Add a Note** dialog box. The note is then updated with your modifications.

Printing Notes

You can print the notes of your files at any time. You just need to display the note page and to select the printing function.

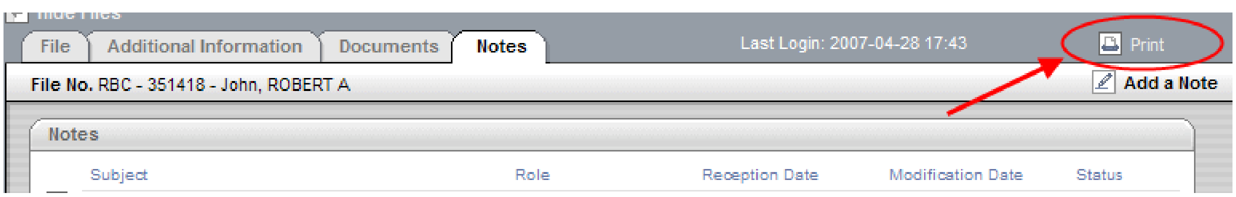
To print a note

1. Select a file in your list of files.

2. Click the **Notes** tab. This will display the list of notes for this file.

3. Click to select specific notes and display the text of these notes.

4. Click the **Print** link on the top right side of the page.



This will display the **Windows Print** dialog box.

5. Select your printing parameters in the dialog box then click the **Print** button. This will start the printing process.

! The page will be printed the way it is displayed meaning with the notes whose texts are displayed and those that are hidden.

Transferring Files (Quebec Only)

The **Transfer** function is only available for files processed in the Quebec province.

Thanks to the transfer function, you can transfer a file to another lawyer/notary if, for any reason, you are not able to handle the file.

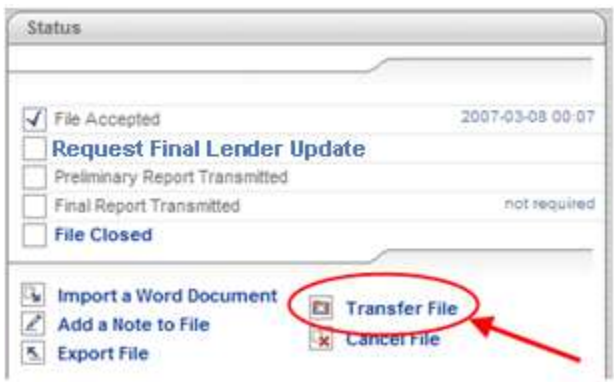
A file can be transferred to another lawyer/notary only if it has not yet started to be processed. Its status must be set to **File Accepted** to be able to transfer it.

When you transfer a file, you are automatically reimbursed by TELUS and the charges for the file are credited to your credit card.

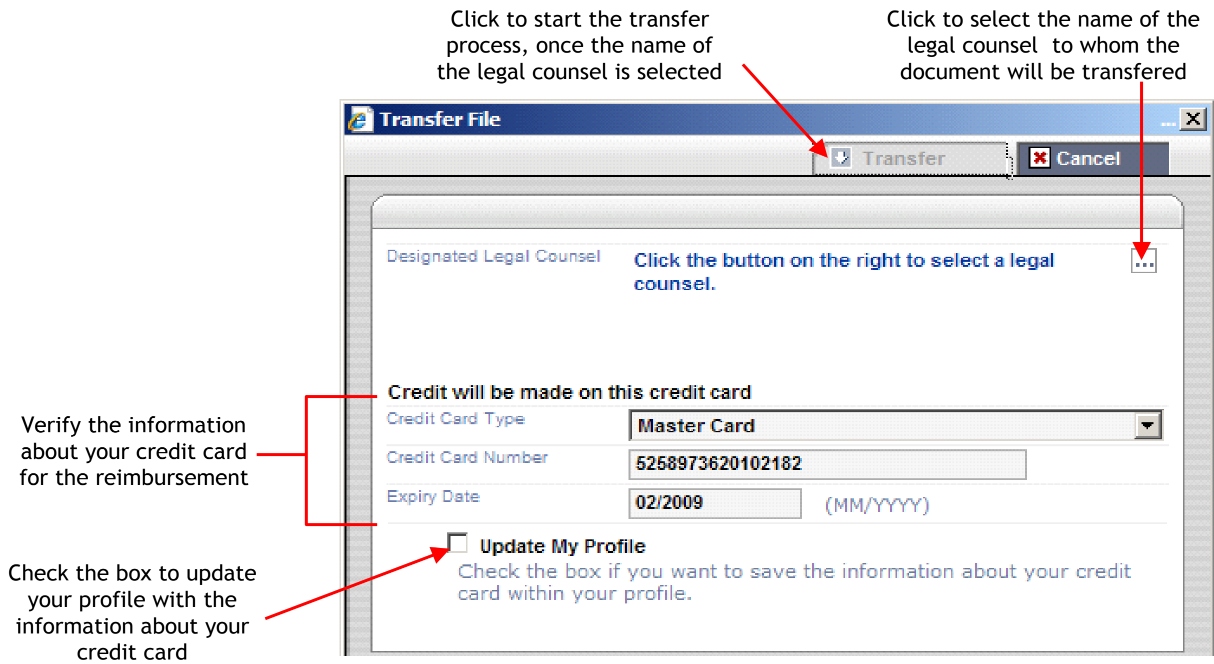
When a file is transferred, it is removed from your list of current files.

To transfer a file

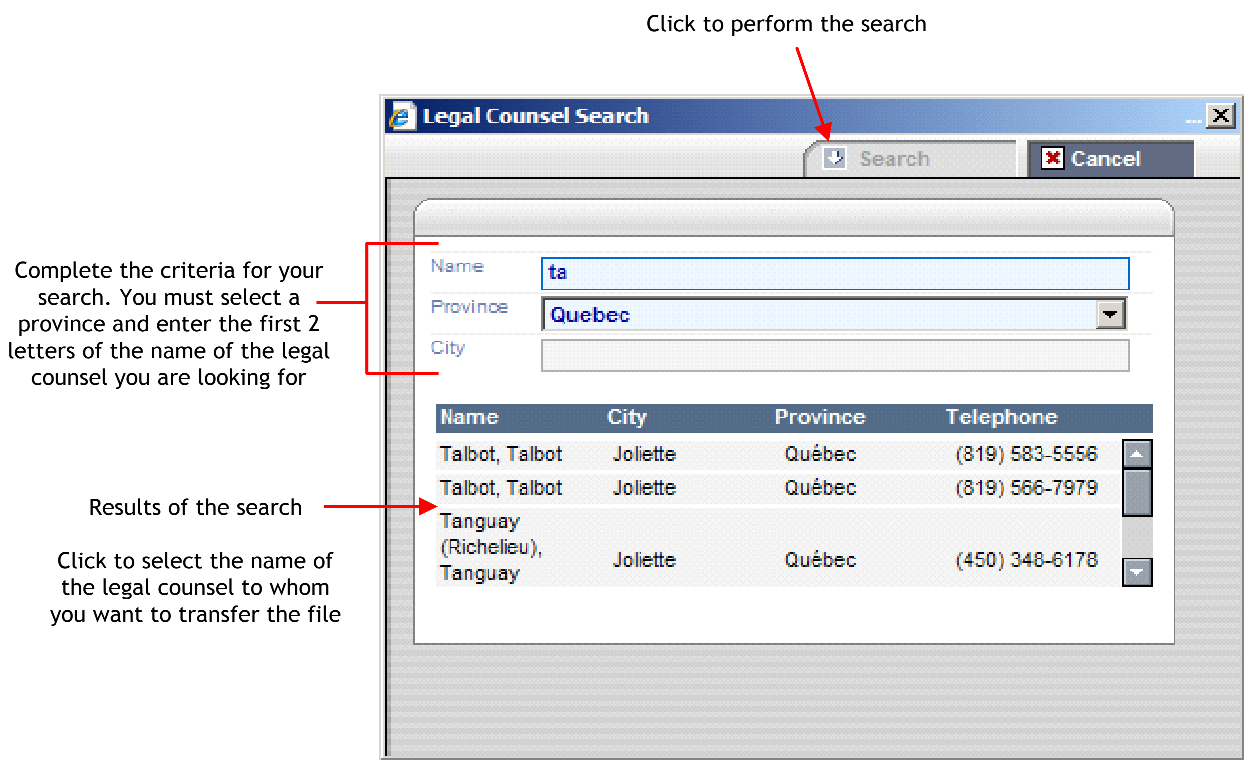
1. Select a file in your list of files.
2. Make sure the **File** tab is selected.
3. Make sure the file status is set to **File Accepted** in the **Status** section**.** If not, transfer will fail.
4. Click the **Transfer File** link below the **Status** zone.



This will display the **Transfer File** dialog box.



5. Click the ... button to display the **Legal Counsel Search** dialog box.



6. Complete the criteria for your search by selecting the **Province** and the **City** (if desired) and by entering the first 2 letters of the **Name** of the legal counsel to whom to you want to transfer the file.

7. Click the **Search** button to perform the search.

   A message is displayed if no record matches your criteria.

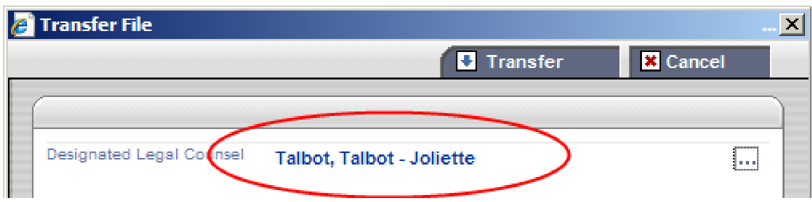
! **Note:** If the name of the lawyer/notary to whom you want to transfer the file is not listed, please contact the **Assyst Real Estate Service Desk**.

8. The results of the search are displayed in a list.

9. Select the name of the legal counsel you are looking for.

   Use the scroll bar to move up and down in the list.

10. The **Legal Counsel Search** dialog box is closed and the name you selected is automatically added to the **Transfer File** dialog box.



11. Verify or complete the information relative to your credit card (credit card number and expiry date) for the reimbursement of the charges for the file. The information that is displayed comes from your profile.
    If you update your credit card information at this stage, you can choose to keep this new information in your profile by clicking the Update my Profile check box I.

! Note: If the data related to your credit card are erroneous, a message will be prompted. Make sure to enter the correct information.

Refer to the Modifying the Payment Information section for more details on your profile and on your payment information.

12. Click the **Transfer** button to confirm the transfer. A confirmation message is displayed.

13. Click the **OK** button to confirm the process and close the window.
    The file is then transferred and removed from your list of files.

! **Note:** Click the **Cancel** button in the **Transfer File** window if you want to cancel the transfer process.

! **Note:** You can generate at any time the transaction report to view the transaction that has been completed. The operation will have the **Acceptance** description but the amount will be negative and will represent a credit for you. For more details on the transaction reports, refer to the Working with Transaction Reports section.

Exporting Files

Assyst Real Estate provides you with an export function to allow you to export a file and its data in order to use them with a third party software.

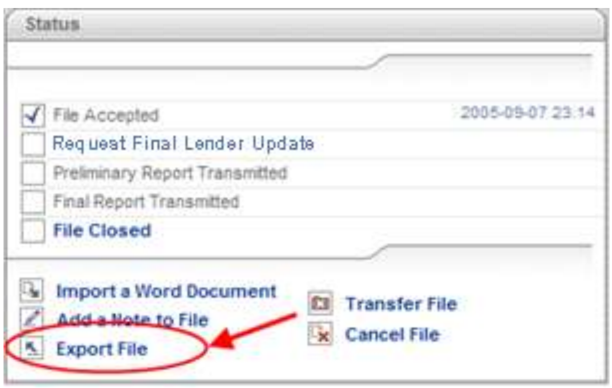
! **Note:** So that the export works correctly, it is important for your third party software to be compatible with the TELUS specifications (XML specifications). Indeed, the file data are exported in an XML file format that your third party software must be able to import

To export a file

1. Select a file in your list of files.

2. Make sure the **File** tab is selected.

3. Click the **Export File** link below the **Status** zone.



This will display the **Export File** window.
This window provides you with information about the export file. Your file data are exported in a XML file format that is copied locally on your computer in the directory that is indicated. It is this file that you can import from your third party software.

4. Click the **Export** button on the top right side of the window to confirm the export process. A confirmation message is then displayed.

5. Click the **OK** button to confirm the process and close the window. All your file data are saved in a XML file and copied to your hard disk to be used by your third party software.

! **Note:** Click the **Cancel** button in the **Export File** window if you want to cancel the export process.

Canceling Files

If you have to cancel a file, it is recommended to contact the financial institution which transmitted you the file to be informed about the procedure to be followed.

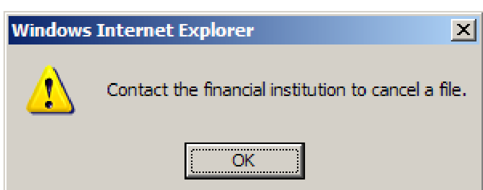
To cancel a file

1. Select a file in your list of files.

2. Make sure the **File** tab is selected.

3. Click the **Cancel File** link below the **Status** zone.

A message is prompted asking you to contact the financial institution which transmitted you the file to be informed about the procedure to be followed.



4. Click the **OK** button to close the window and come back to your files.

5. Contact the financial institution to be informed about the details of the canceling process.

Closing Files

You can close a file when its processing is completed and when the final report has been sent to the financial institution.

Once closed, a file is removed from the list of your files. You can still consult it by launching a search with the **Search for Files** function, but the file must have been closed for less than 6 months. For more details on the searching options, refer to the Searching for Files section.

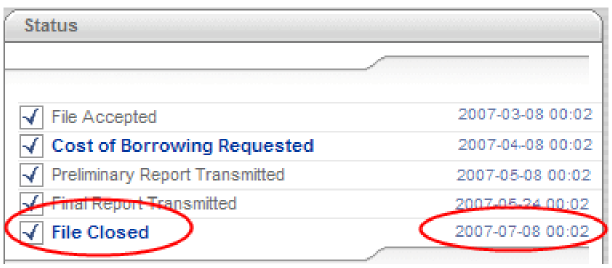
Make sure to keep a copy of your documents and to have the latest version of the specific mandate before closing a file because you will not be able to access once it will be closed.

Closing a File

The electronic closing of a file is done by checking the **File Closed** box in the **Status** section in the **File** page.

To close a file

1. Select a file in your list of files.
2. Make sure the **File** tab is selected.
   In the **Status** section, you can observe that every step required in the file processing has been completed and is checked, except for the **File Closed** check box.
3. Click the **File Closed** link to check the box.



The file is closed and removed from your list of files. A notification is sent to the financial institution.

Automatic File Closing

A file is automatically closed in Assyst Real Estate and removed from your list of files 6 months after the final report has been signed and sent.

Creating Files (Quebec Only)

The **Create File** function is only available for files processed in the Quebec province. You can create your own files on Assyst Real Estate particularly for:

- Import deeds with bookmarks with the help of the Assyst Real Estate Toolbar that is available on the Inforoute Notariale and then register online these deeds by sending them to the Land register via Assyst Real Estate.

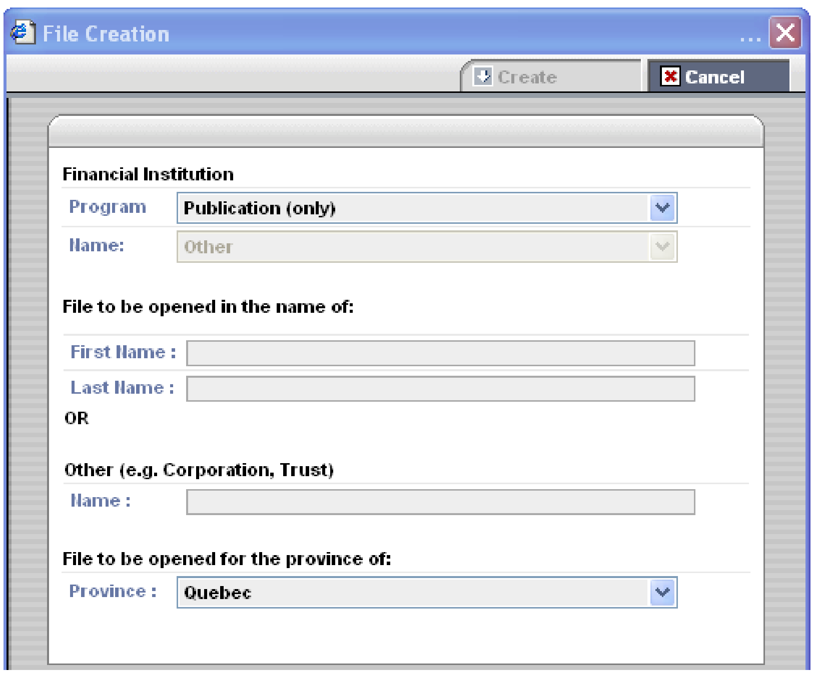
- Create a Discharge file and then register online this Discharge file by sending it to the Land register via Assyst Real Estate. (Refer to the Chapter 7 Discharge for more details).
- Order Title Insurance from the registered title insurer.

The files that you create yourself are added to your list of files under the **Other Files** category.

To create a file

1. Click the **Create File** button in the **Assyst Real Estate toolbar**.

This will display the **Create File** window.



2. Select in the scroll down menu the program you want to create a folder (ex: Publication (only), Refinancing, Purchase/Sale, Switch, New loan, Discharge)

3. Select in the scroll down menu the name of the Financial Institution to which the file will be associated.

! If you select the program Publication or the program Discharge, the field **Name** will be grayed out and you can not select the name in the Name field.

4. Enter the name of the natural or legal person (Appearer) to which the file will be associated.

5. *For legal assistants only*: select in the **Legal Counsel Responsible for the file** list the name of the lawyer/notary you work for and who is responsible for the file.

! Note: The Legal Counsel Responsible for the file field is only displayed for legal assistants.

6. Select in the scroll down menu the Province of the property associated to the file

7. Click the **Create** button.

   The file is added to the list of your files in the **Other Files** section.

8. Import the Word documents that will be included in the file by using the **Import a Word Document** function. These imported documents have to be deeds with bookmarks from Assyst Real Estate Toolbar.

   Your documents are added to the list of documents in the **Documents** tab; or

9. Prepare a Discharge file.

10. You can then register the documents you have imported using the standard **Register** function available in the **Documents** tab. Refer to the Registering Documents Online section for more details.

You can add notes to your files using the **Add a Note** function. Refer to the Adding Notes section for more details.

Close the file when all documents have been registered by checking the **File Closed** box in the **Status** section of the **File** tab.

! Do not accumulate too many documents in one single file, make separate files.