assyst
Real Estate

Assyst Real Estate

User Guide

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Introduction

About Assyst Real Estate

The **Assyst Real Estate** solution is a Web application, intended to the notaries and their legal assistants and allowing the electronic transfer, verification, and tracking of mortgage files from the lender to the legal community. Notaries and their legal assistants can access Assyst Real Estate to process their files electronically by attaching their digital signature and be much more efficient in handling everyday administrative tasks. Assyst Real Estate handles routine tasks and allows for the notaries and their legal assistants to communicate effectively and directly with the lenders, saving valuable time and resources. Notaries and their legal assistants can use Assyst Real Estate to complete the information relative to their files sent by the financial institutions, manage discharge files, transfer and electronically register mortgage deeds.

About this Guide

The objective of the Assyst Real Estate User's Guide is to present and explain the steps required to use Assyst Real Estate to efficiently process mortgage files. The Guide was written so as to respect the working procedure of notaries and their legal assistants.

The content of this guide suggests a standard approach to using Assyst Real Estate, helping you handle your files in the most effective way. Once you are comfortable using Assyst Real Estate, you can adapt this process according to your needs and office workflow.

This guide is intended to both notaries and their legal assistants. The differences between both profiles, when existing in Assyst Real Estate, are indicated.

User Guide and Online Help

The User Guide and Online Help are both available in the Assyst Real Estate Help menu. These are your best sources of information should you require a more detailed explanation after reviewing this document.

Getting Support

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

1-877-418-7511

RealEstateSupport@telus.com

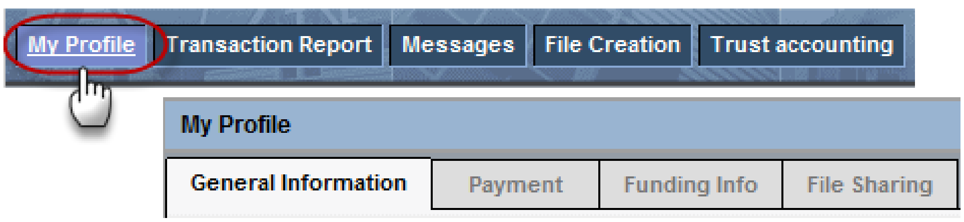
Please send comments and suggestions to this address as well.

Chapter 1
Using Assyst Real Estate – General Process

1 - Checking Your Profile

In Assyst Real Estate, your profile (notaries and assistants) contains all the information about you that is required during the processing of your files: your coordinates, address, and password. For notaries, your profile also includes notifications and alerts (out of office, new files and notes) as well as payment and funding information.

Ensure the correctness of the information contained in your profile, especially the funding details (for notaries only). Your profile remains the same from a file to another; you are not required to verify it for every working session.



- **General Information** tab provides you with the following information: your coordinates, address and password (for notaries and their assistants), for notary only, out of office notification and alerts (Notes, New Files and Assyst Payment).
- **Payment** and **Funding info** tabs provide information on your payment and funding setting (for notaries only).
- **File Sharing** tab (for notaries only) is used to select the legal assistants and/or other notaries who will share your files and the type of access rights that is granted.

The **Legal Counsels** tab (for legal assistants) is used to add the notaries you are working with.

Notaries can define in their profile the names of the legal assistants and/or other notaries with whom they want to share their files and the rights they grant (full access to all files, accept and refuse files rights, right to update their own profile).

2 - Reading Messages from TELUS

Assyst Real Estate message system allows you to automatically receive messages sent by TELUS. Consult them on a regular basis. Messages include general information about the system and are not linked to a specific file.

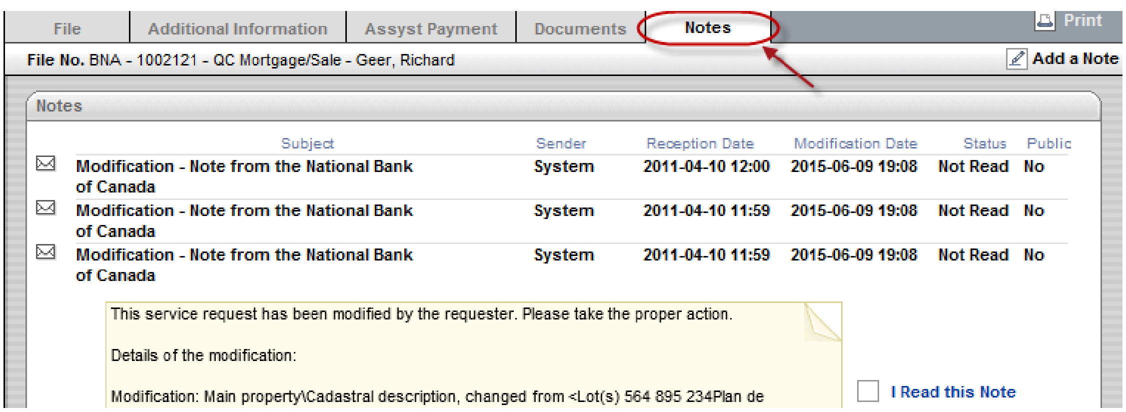
New messages appear automatically when starting a new working session. As soon as a new message is read, it is archived.

You can consult the messages that are archived by clicking the **Messages** button.

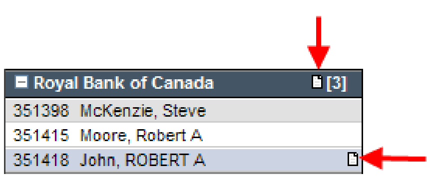
3 - Reading Notes

A note is automatically generated in your Assyst Real Estate files to advise you of any change. Be sure to consult the notes attached to your files as soon as you receive them because they can have an impact on the nature of the file and on the work you have to execute. They can include special instructions from the financial institution and modify your file.

As soon as a new note is added to a file and you read it, Assyst Real Estate suggests you to update the Specific Mandate document.



The files with notes that are not read are indicated in a different blue color in the list of files and have the symbol of a note 🗋 displayed on their right side. The symbol is also displayed on the right side of the name of the financial institution.



You can set your profile in Assyst Real Estate to be informed via e-mail every time new notes are added to your files (for notaries only).

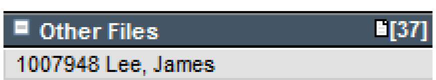
4 - Creating Files

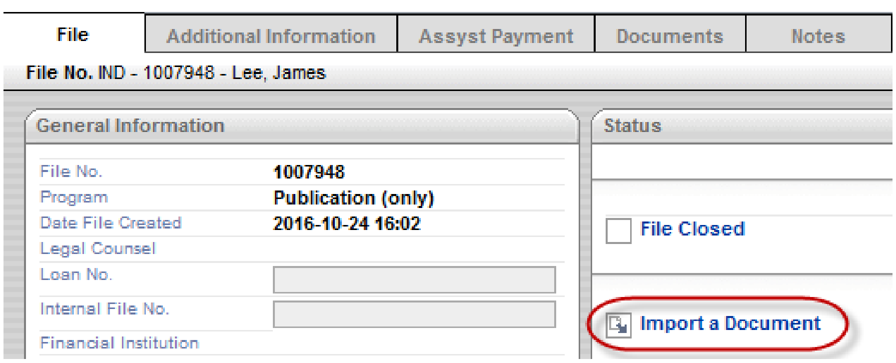
You can create your own files on Assyst Real Estate to:

- Prepare a discharge files to request a Certified Payout Statement to Desjardins and register online discharge documents by sending them to the Land register via Assyst Real Estate.
- Import deeds with Assyst Real Estate bookmarks, using the Toolbar that is available on the Inforoute Notariale. You can then register online these deeds by sending them to the Land register via Assyst Real Estate.
- Create a Downpayment coupon or a Funds transfer for different type of file such as mortgage, purchase/sale, estate, etc. (Assyst Payment Solution).
- Order Title Insurance from participating insurers.

Create your file using the **File Creation** button. Complete the name of the natural or legal person (Appearer) to which the file will be associated. For legal assistants, you must indicate the name of the notary responsible for the file. Click the **Create** button.

The file is added to the list of your files in the **Other Files** section. 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 Assyst Real Estate bookmarks. You can then register online the documents you have imported.





Do not accumulate too many documents in one single file, make separate files.
Close the file when the documents included in it have all been registered online.

Chapter 2

Using Assyst Real Estate – Detailled Process

The objective of this chapter is to provide you with detailed explanations on every step involved in the process of using Assyst Real Estate. For each step, you will find explanations, tricks and the corresponding commands to be used in Assyst Real Estate.

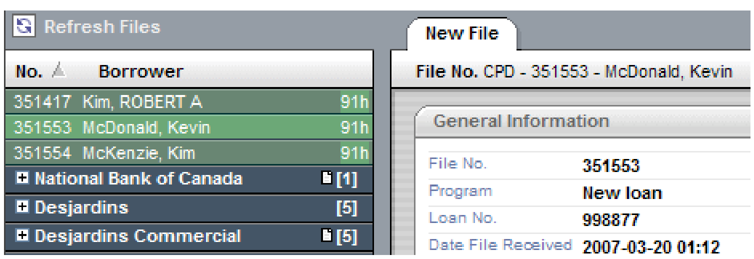
The process presented in this chapter represents a recommendation for the legal counsels and their assistants in the way of processing effectively their files from the beginning to the end when using Assyst Real Estate.

Note: For detailed explanations on every function presented in this chapter, refer to the Assyst Real Estate Online Help in the top right of the main page.

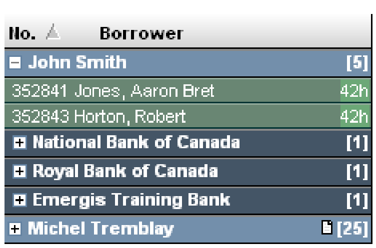
1 - Checking for New Files

Your new files are displayed in green at the top of the list of your files. You cannot start processing a file until you accept it. The **New File** tab is the only tab to be displayed in this case.

Click the name of a file in the list of files to select it and to view the corresponding information.



For legal assistants and notaries who share files with other notaries, new files are displayed under the name of the notary responsible for each file.



You have <u>2 business days</u> to consult and accept or refuse new files. The remaining time is displayed to the right of the name of the borrower in the list of files. Files not accepted are returned back to the financial institution and directed to another professional. You can set your profile in Assyst Real Estate to be informed via e-mail every time new files are transmitted to you (for notaries only).

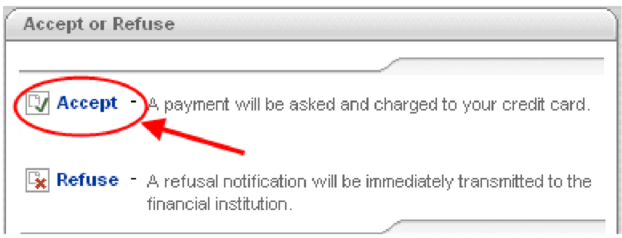
When you receive a new file from **Scotiabank**, there is no remaining time displayed.

Accepting New Files

To start processing a new file, confirm its acceptance. The file is moved to the list of your current files under the name of the financial institution which assigned it to you.
For legal assistants and notaries who share files with other notaries, and depending on your access rights, when you accept a file in the name of another notary, the file is moved in the list of files under the name of the notary responsible for this file.

By accepting the file, you accept the agreement relative to the use of Assyst Real Estate and confirm the payment of charges to TELUS.

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

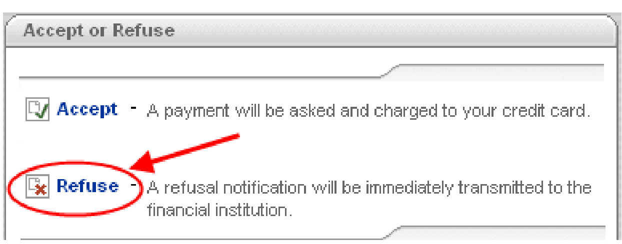


If you're out of office notification is enabled and you cannot accept the file (for notaries only), the financial institution will be informed about it. If the file is not accepted within 2 business days, it is returned back to the financial institution which can assign it again.

You can work in advance and may start processing the file as soon as you accept it.

Refusing New Files

If you cannot handle a new file, click on **Refuse** button. The file is returned back to the financial institution and is removed from the list of your new files. If you refuse a file, you are not charged.



For legal assistants and notaries who share files with other notaries, and depending on your access rights, you can refuse a file in the name of another notary.

2 - Consult the File information

Have access to Specific Mandate

The documents that provide the details on the file are automatically generated when the file is accepted. It is important for you to read these documents, in particular the Specific Mandate which contains information specific to the file.

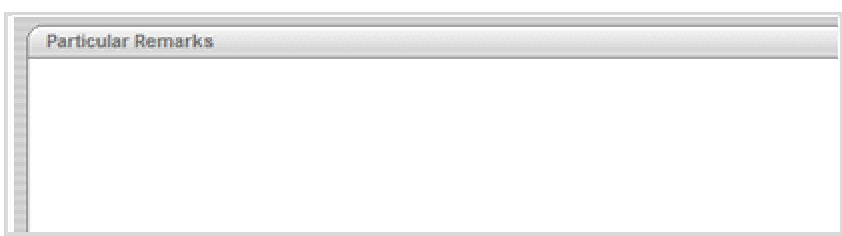
The documents associated to a file are listed in the **Documents** tab.

You can open and print your documents using the **Open** and **Print** functions available in the **Documents** tab. Also, you can double-click on the name of the document to open it.

The Specific Mandate is unique to each file. When new notes, coming from the financial institution, are added to the files, this can lead to changes to the file and you can decide to generate again the Specific Mandate document. For every document, Assyst Real Estate provides the information on the version and last update date of the document.

Reading Particular Remarks

Consult the remarks available for the file in the **Particular Remarks** section of the **File** page.



3 - Completing the File Information

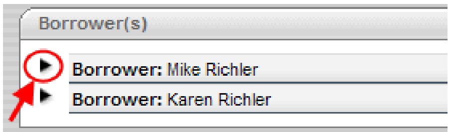
You can start processing your files as soon as you accepted them (for notaries and legal assistants). Because you can access your files electronically on Assyst Real Estate, it is possible for you to complete some information in advance, and this even several weeks before the dates of the signature of the documents by the customers.

Assyst Real Estate provides you with all the information from the lender but it is recommended to verify the data and complete the missing information if required. The information will be merged in the different documents that will be generated.

Completing the Information on Borrowers

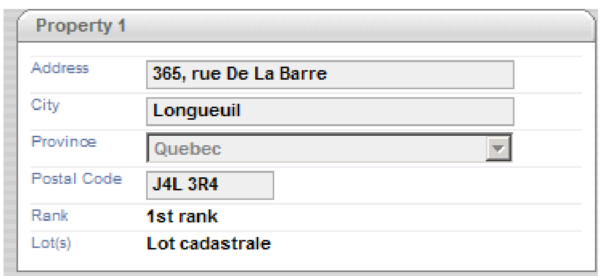
Check and enter the information relative to the borrowers (natural or legal person) in the **Borrower(s)** section of the **File** page.

Click the black arrow ▶ to display the information.



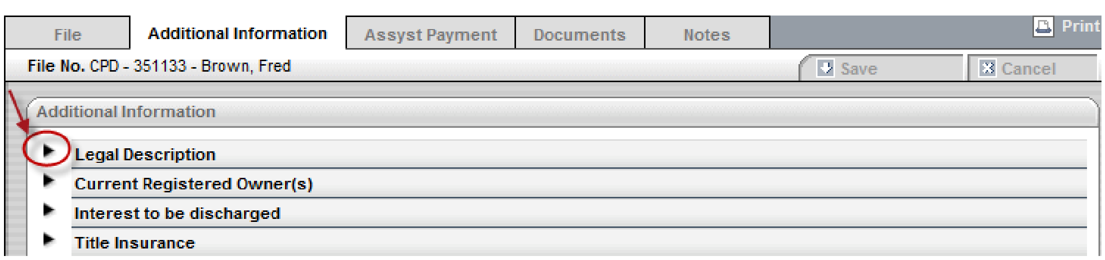
Verifying the Property Information

Check and complete if necessary the information relative to the properties in the **Property** section of the **File** page.

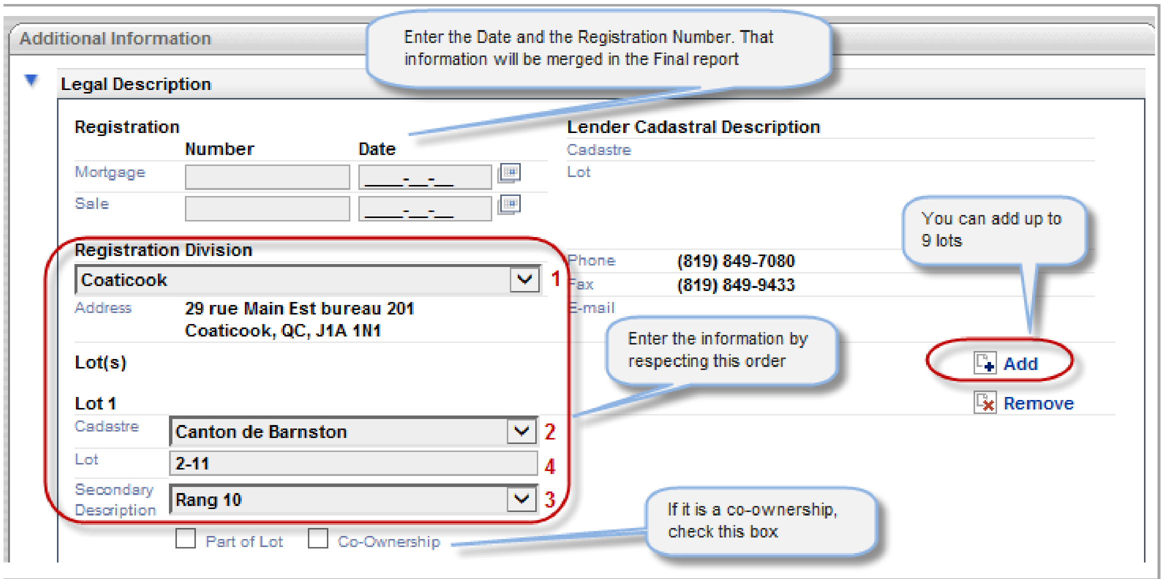


Completing the Information on the Legal Description

Enter the information relative to the legal description in the **Additional Information** tab. Click the black arrow ▶ to display the information.



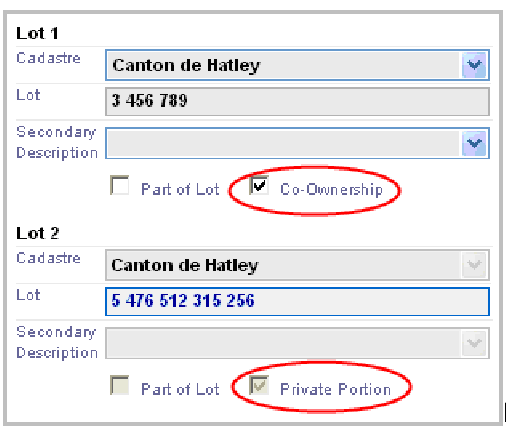
Then, enter the information relative to the lots (a maximum of 9) by respecting this order:



Do not put letters in the **Lot** field unless it is part of lot number.

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 9 private portions.

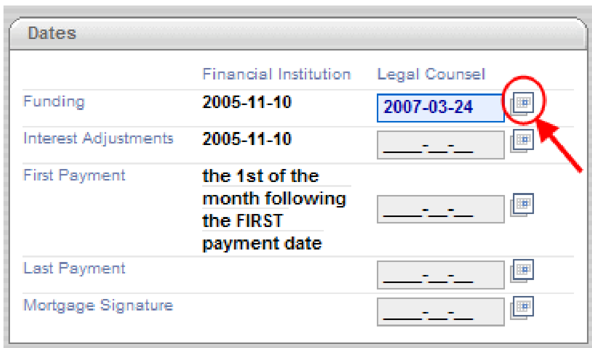


If it is a part of lot, check the **Part of Lot** check box and add the legal description in the **Legal Description** text box.

4-Completing the Funding Dates and Other Dates

Complete the funding date and any other dates a couple of days before the signature of the documents by the customer. (Use the calendar)

The following four dates have to be completed: Funding, Interest Adjustments, First Payment, Last Payment, in the Dates section of the File tab. These dates are merged in the Loan Contract and in the Cost of Borrowing. However, concerning Laurentian Bank, you have to complete the Funding field only. The other fields will be calculated automatically.

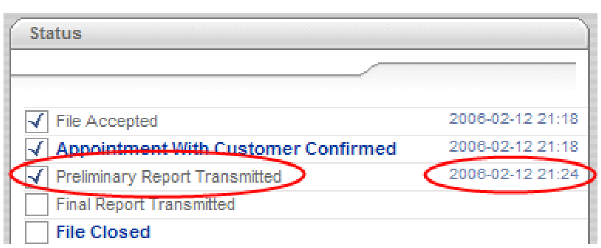


For Laurentian Bank mandates, you only have to complete the **Funding Date**. The other dates will be calculated automatically.

5-Generating and Signing the Preliminary Report

Generate the preliminary report via Assyst Real Estate then open and modify it using Word. The preliminary report has to be electronically signed to be sent to the financial institution. Generate and sign the preliminary report, using the digital signature issued by Notarius, with the **Generate, Open** and **Sign** functions available in the **Documents** tab.

As soon as the preliminary report is sent, the **Preliminary Report Transmitted** status is automatically checked in the **Status** section of the **File** tab. The date the report has been sent to the financial institution is also indicated.



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.

Only one preliminary report can be digitally signed per file via Assyst Real Estate.

6 - Blocking the Access to Creditors

Before creating the mortgage deed, the Loan Agreement and the Cost of Borrowing, and to avoid last minute changes, you have to freeze the information on the system and block the access to the file to the lender.

Processes and delays are different depending on the financial institution.

Financial Institution	Delay and Procedure
Desjardins	Block the access to the file 2 business days before the signature of the mortgage deed (or later if you wish).
	Check the **Appointment With Customer Confirmed** box in the **Status** section in the **File** tab. The access is immediately blocked, the information is frozen and the financial institution can not modify anymore the file via Assyst Real Estate.
Banks	Ask for the Cost of Borrowing 3 business days before the signature of the documents in accordance with the Law on Banks.
	Check the **Request Final Lender Update** box in the **Status** section in the **File** tab. The bank has one business day to modify the file then the access is blocked, the information is frozen, and the bank can not modify anymore the file via Assyst Real Estate.

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. A padlock symbol will appear next to the **Appointment with Customer Confirmed** status or **Request Final Lender Update** status then the file access is blocked.

7 - Generating Documents

Once the access to the file is blocked, you can generate your documents (contracts and deeds) using the **Generate** function available in the **Documents** tab.
The information included in the **File** and **Additional Information** tabs is used for merging data in deeds and reports. The name of the notary, that is indicated in the **Legal Counsel** field in the **General Information** section of the **File** tab and in the **Documents** tab, is also used during the merge.

Specific Mandate

The Specific Mandate evolves and can be updated during the processing of the file, depending on the notes that are added to the files and that can lead to changes to the file. Be sure to generate the final version of the Specific Mandate once the access to the file is blocked and the information frozen and keep it.

Loan Contract

The Loan Contract must be ideally generated once the access to the file is blocked to guarantee that no modification is added. Once the contract is generated, print it and ask the customer to sign it.

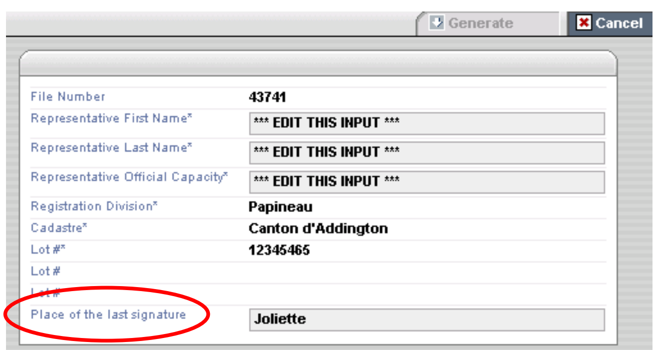
Cost of Borrowing

The Cost of Borrowing must be ideally generated once the access to the file is blocked to guarantee that no modification is added. Once the statement is generated, print it and ask the customer to sign it.

Deed of Warranty

The deed of warranty (mortgage, subrogation, etc.) must be ideally generated once the access to the file is blocked to guarantee that no modification is added. Once the deed is generated, print it and ask the customer to sign it.

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.



Once the deed is generated, the information is presented in 3 different formats in Word:

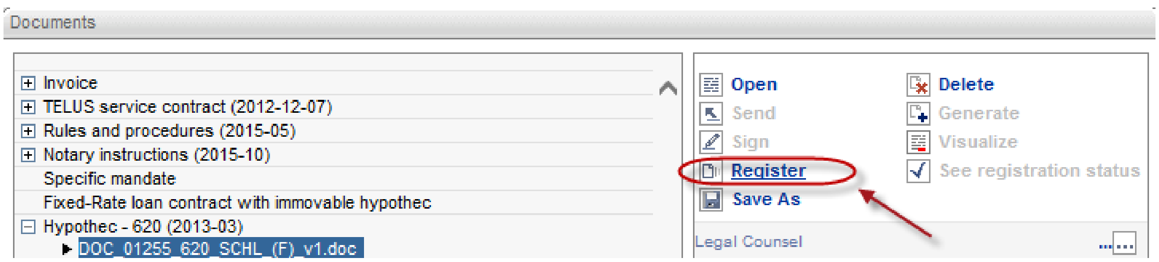
- **Black text:** Corresponds to the form from the financial institution.
- **Blue text**: Corresponds to the information that is merged from the data entered in Assyst Real Estate.
- **Gray text:** Corresponds to editable text fields that you can modify. Once these texts are completed, save the document in Word and print it.

The document is editable and you can modify it as you wish.

8 - Registering Documents Online

You can register online via Assyst Real Estate either the documents generated from Assyst Real Estate (mortgage deeds and acquaintances) or the deeds with Assyst Real Estate bookmarks imported to Assyst Real Estate. These documents must be first electronically signed, using the digital signature issued by Notarius. Then, they can be transmitted to the Land register, and you have to pay charges to TELUS for the transfer.

Register online your deeds using the **Register** function available in the **Documents** tab.



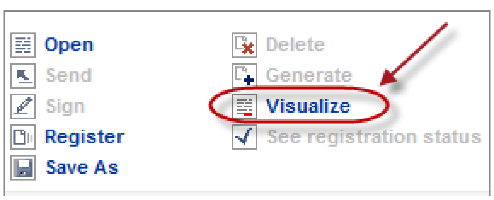
Registering Online the Documents Generated

REGISTERING ONLINE THE DOCUMENTS GENERATED VIA ASSYST REAL ESTATE	
Step	**Delay and Procedure**
1. Select the document	Select the document to be registered. Ensure you have inserted the **'True copy'** bookmark. Be sure that the document you want to register is closed and click **Register**.
2. Prepare the true copy	Complete the deed reception date as well as the minute number. If the mention "TRUE COPY**"** has not been inserted in the document, 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. Click **Accept.** You can print this page if you wish by clicking **Print**.
3. Sign the true copy	Sign the copy using your digital signature issued by Notarius. You must enter your Entrust digital key profile and your password.
4. Authorize the transfer to the Land register	Complete the information for the transfer payment, indicate your Land Register Account No. (for the inscription) and click **Accept**. Click on **Preview** button to see your document before you submit it to the Land Register.
5. Receive your confirmations by e-mail	You will receive an e-mail confirming that your deed has been transmitted successfully to the Land Register. At this stage, the status displayed is **In Process**. You can update the status of your registration using the **See Registration Status** button.

Registering Online the Deeds imported

Registering online the deeds with Assyst Real Estate Bookmarks (Toolbar)	
Step	**Delay and Procedure**
1. Import the document (true copy)	Click **Import a Word document,** select the document to be imported then click **Import.** The document to be imported must include bookmarks that can be validated with the Assyst Real Estate Toolbar. The imported document is added to the list of documents in the **Documents** page.
2. Authorize the transfer to the Land register and publish online	Follow the online registration process by selecting the document to be registered and by clicking **Register** in the **Documents** page. See details on previous section.
3. Receive your confirmations by e-mail	You will receive an e-mail confirming that your deed has been transmitted successfully to the Land Register. At this stage, the status displayed is **In Process.** You can update the status of your registration using the **See Registration Status** button.

Click the **Visualize** button in the documents section to view the document as it has been registered to the Land Register



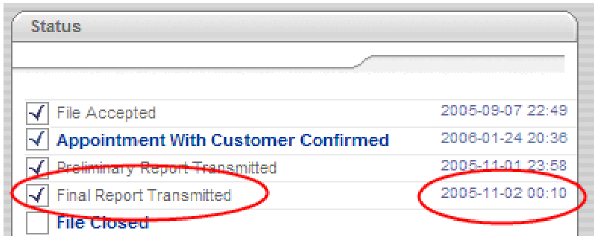
For more details on the registration of documents, refer to Assyst Real Estate Toolbar User Guide, available on the Inforoute Notariale.

9 - Generating and Signing the Final Report

Generate the final report via Assyst Real Estate then open and modify it using Word. The final report has to be electronically signed to be sent to the financial institution. In most cases the electronic final report is all that needs to be sent back to the lender, no paper documents need to be sent separately.

Generate and sign the final report, using the digital signature issued by Notarius, with the **Generate, Open** and **Sign** functions available in the **Documents** tab.

As soon as the final report is sent, the **Final Report Transmitted** status is automatically checked in the **Status** section of the **File** tab. The date the report has been sent to the financial institution is also indicated.



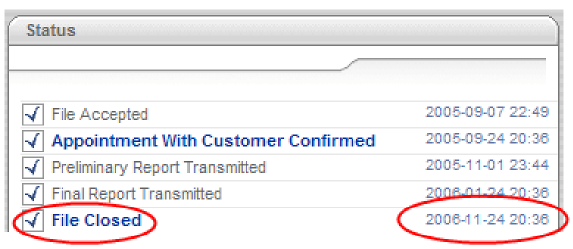
You can generate the final report as soon as your documents are registered and all your signatures are received. Only one final report can be electronically signed per file via Assyst Real Estate.

10 - Closing Files

Save the documents to be kept on your computer before closing the file. Open them with Word, choose **File…Save As** and select a destination folder on your computer.

Check the **File Closed** box in the **Status** section of the **File** tab.

Once a file is closed, it is removed from the list of your files. If the file has been closed since less than 6 months, you can access it by using the **Search for file** button.



Be sure to keep a copy of your documents and to have the latest version of the Specific Mandate document before closing a file.

Chapter 3
Discharge solution

The objective of this chapter is to present the different functionality related to **Discharge Solution**. 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 learn about different stages of the process and we will indicate, in the document section, which documents are related to the **Discharge Solution**.

Note: For detailed explanations on every function presented in this chapter, refer to the Online **Help** on Assyst Real Estate Platform.

1–Creating and sending a Payout Request

When you create a Payout Request, principal information to be completed is located in **Additional Information** section.

First, you must: **Access a current file**; or **Create a new file**.

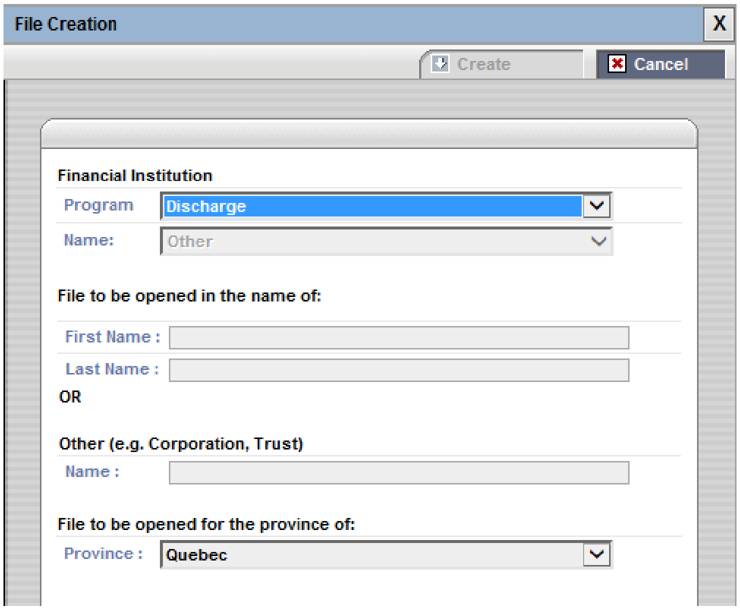
Access a current file

You access a current file by selecting in your list of files. Therefore, you can start preparing your Payout Request by completing the information in the **Additional Information** section.

Create a new file

The **File Creation** button allows you to create your own file. Then, you will create a Discharge file, prepare a Payout Request and manage the Discharge Solution process.

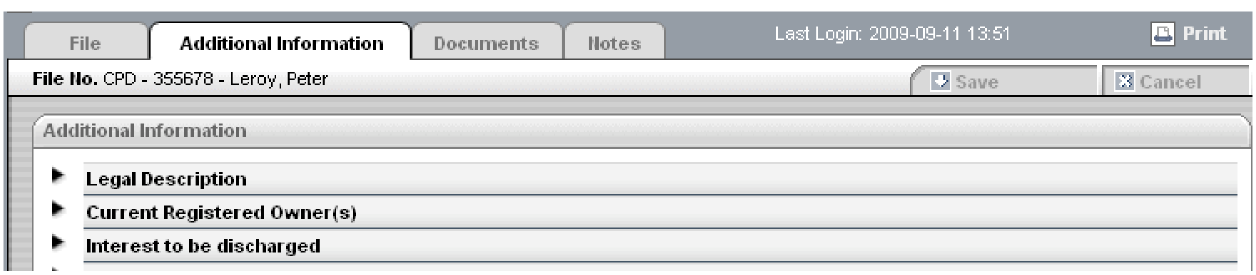
Select **Discharge** in the scroll down menu **Program.** Enter the name of the natural or legal person to which the file will be associated. Select the Province of the property associated to the file. Click the **Create** button. The file is added to the list of your files in the **Other Files** section



Then, you can prepare your Discharge file completing the information in the **File** section and in the **Additional Information** section.

Completing the Discharge file information

Additional Information tab includes sections where you must complete information in order to follow the management process of Discharge. The **Legal Description** section, **Current Registered Owner(s)** section and **Interest to be discharged** section are particularly associated with the **Discharge Solution**:



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.

1.1 – Completing the Legal Description section

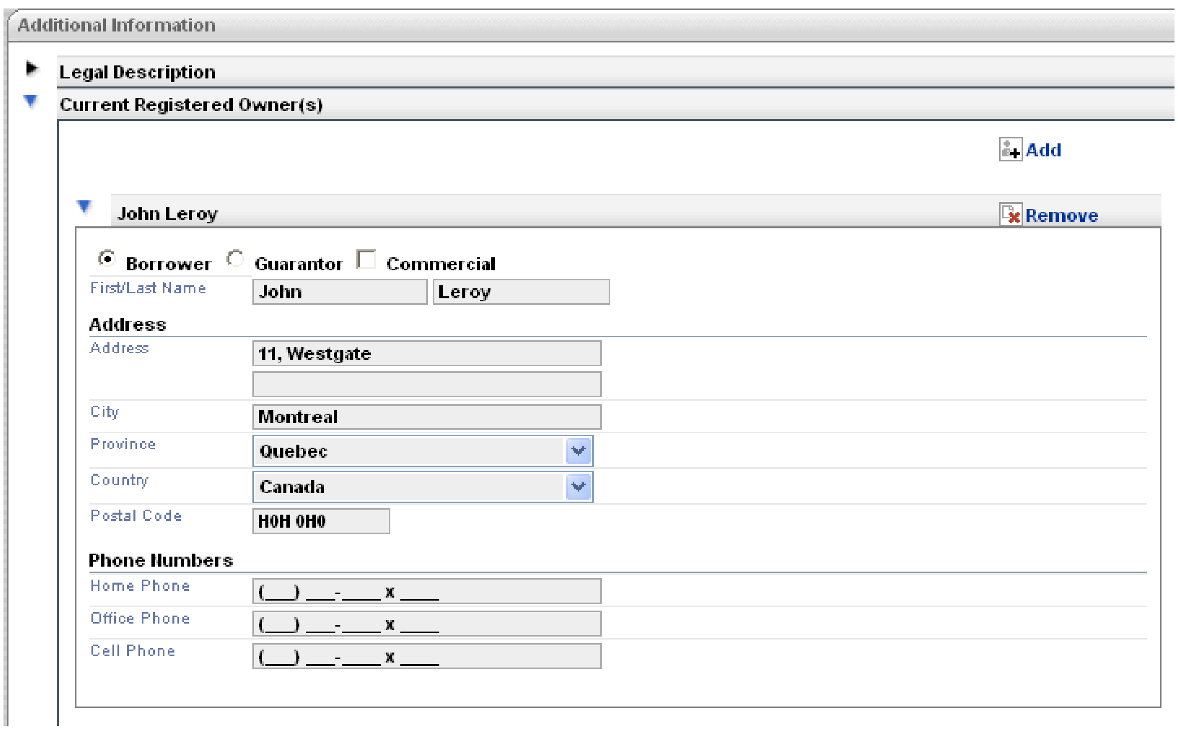
For more details on the features of the **Legal Description** section, see the Completing the Information on the Legal Description on Chapter 2.

1.2 – Completing the Current Registered Owner(s) section

Enter the information concerning the **Current Registered Owner(s)** in the **Additional Information** tab. Click the black arrow ▶ to display the information.

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. Then, that information will be used in the merged documents related to the Discharge file.

Only the name of the Borrower is mandatory. Information entered in the **Address** section and **phones** section are for informational purposes only.



1. Click the **Borrower** button or the **Guarantor** button to select this option.
2. Check the box **Commercial** to select this option. Be sure to confirm if the Commercial is a Borrower or a Guarantor. (mandatory field)
3. Enter the first name and the name of the Current Registered Owner in the **First Name / Name** field or **Company Name** field, as appropriate.

When you select the **Commercial** option, the **Representative** section is displayed on the right, allowing you to add information about **Commercial**. You can enter up to 3 representatives per company.

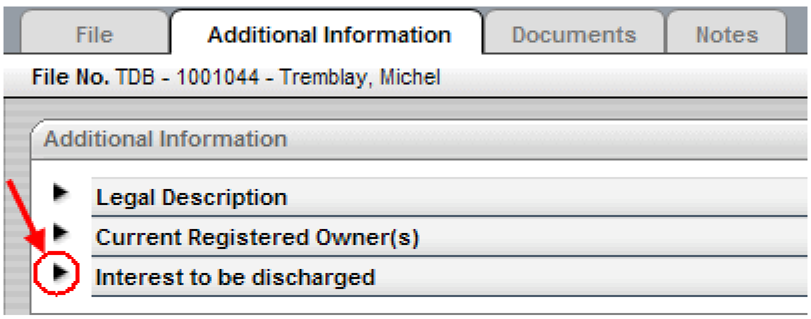
Add or remove a section

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

The **Remove** button allows you to remove a previous borrower in the **Current Registered Owner** section.

1.3 – Completing the Interest to be discharge section

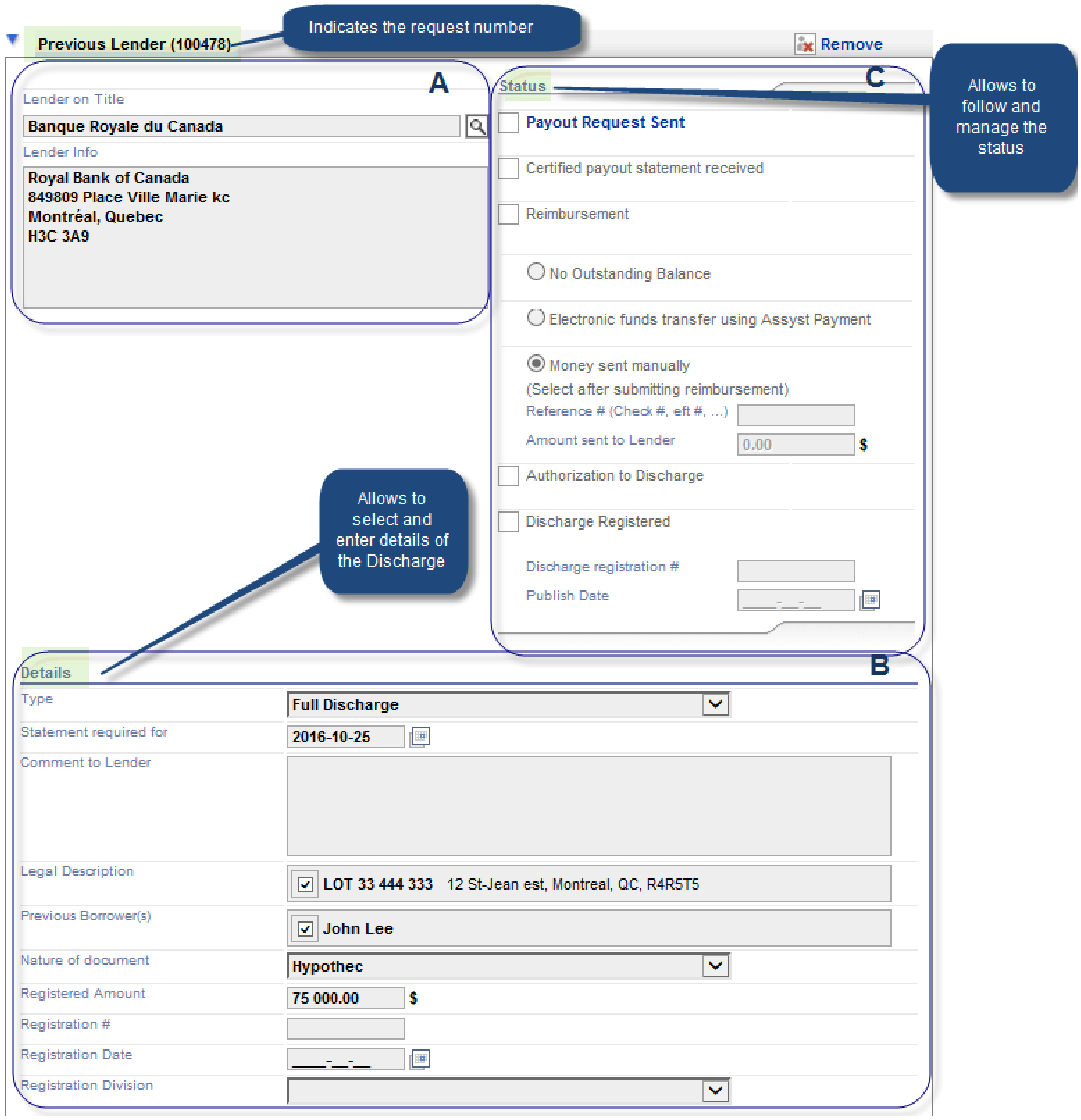
Enter the information related to the **Interest to be discharged** in the **Additional Information** tab. Click the black arrow ▶ to display the information.



The **Interest to be discharged** section allows you to research, select and enter information related to the interest to be discharged. That information is required to prepare and manage your Discharge file.

This section contains the 3 following main parts:

- **Registered Lender**: allows 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**: allows you select and enter information that will be forwarded to the Lender when sending the Request for Payout Statement.
- **Status**: Allows you to follow the steps related to the management process of Discharge.



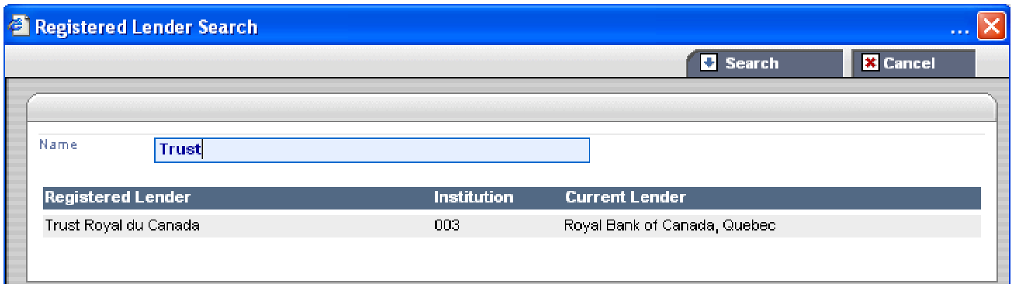
A – Research the Previous Lender

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.

Searching the Previous Lender

1. Click on **Research** 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 **Research** button. (You must enter at least the first 2 letters to the Lender's name appears)

   The name of the Lender matches 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.

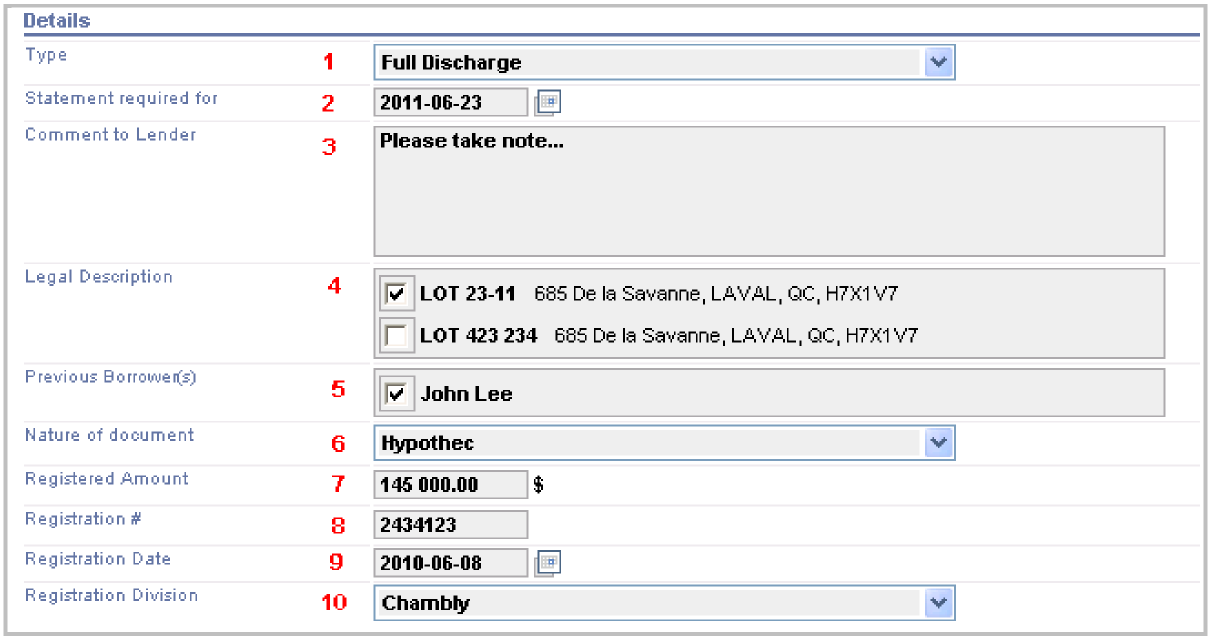
Add or Remove a Previous Lender

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.

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

If there is only one **Previous Lender** section, you cannot remove it. If the **Payout Request** has already been transmitted, you cannot remove it.

B - Details



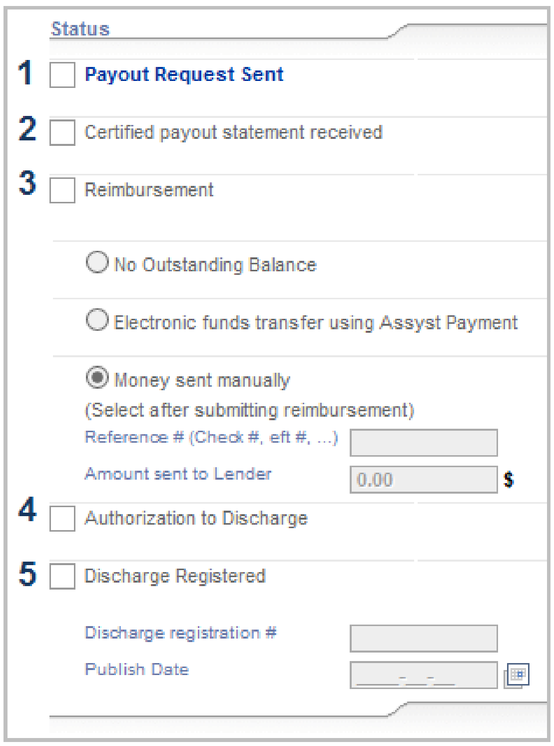
Detail	Action to be taken
1. Type	Pull-down menu allows you to choose the type of Discharge document (full or partial)
2. Statement required for	Allows to indicate the date for which the statement is required
3. Comment to Lender	Allows to enter additional information to the Lender
4. Legal Description	Allows to select the Legal Description of the property referred by the Payout Request
5. Previous Borrower(s)	Allows to select Previous Borrower referred by the Payout Request
6. Nature of Document	Pull-down menu allows you to choose the nature of the Document (ex: hypothec, subrogation, etc.)
7. Registered Amount	Allows to indicate the amount of the guaranty as written on discharge document
8. Registration #	Allows to indicate the Discharge Registration number
9. Registration Date	Allows to indicate the Discharge Registration date
10. Registration Division	Pull-down menu allows you to select the Registration Division where the Discharge was registered

C - Status

The processing of **Discharge** file on Assyst Real Estate requires to follow a process and complete different steps progressively.

The treatment of **Discharge** file on **Assyst Real Estate** requires a process to follow 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.

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.



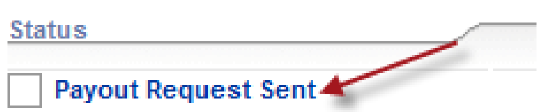
Status	Action to be taken
1 - Payout Request Sent	Select this box to indicate that the Payout Request was forwarded to the Lender. <u>Once the request has been sent, you can not modify.</u>
2 - Certified payout statement received	Show that Certified Payout Statement was received. Sending date and time are displayed.
3 - Reimbursement	Select this box to indicate that the stage of the reimbursement was made.
▪ *No Outstanding Balance*	Allows specifying that no amount is owed to the Lender.
▪ *Electronic funds transfer using Assyst Payment*	Allows to transferring funds using **Assyst Payment Solution.**
▪ *Money sent to lender, reference*	Allows indicating that the repayment has been made to the Lender.
• *Reference # (Check #, eft #…)*	Allows you to enter the reference number regarding the payment method.
• *Amount sent to Lender*	Allows you to enter the refund amount given to the Lender.
4 - Authorization to Discharge	Indicates that the Authorization to Discharge has been received. Sending date and time are displayed.
5 - Discharge Registered	Select this box to indicate that the Discharge has been registered.
• Discharge registration #	Allows you to indicate the Discharge Registration number
• Publish Date	Allows you to indicate the Discharge Publish Date

Sending the Payout Request

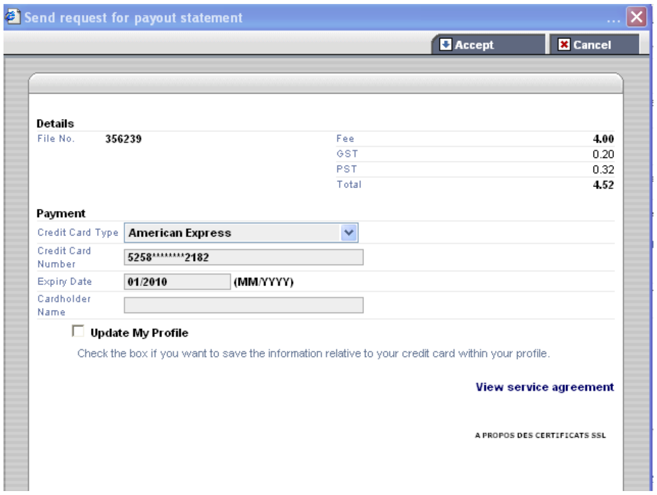
It is the first status in the process of management of Discharge file. It is displayed in blue and the check box is empty. You must ensure you have selected the Previous Lender and have completed all information in the Details section of the request before submit your Request for Payout Statement.

Send the Payout Request

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



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



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

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.

If no record match with the information received, the Lender click on **No File Found** button and you will receive a Note about it in your **Note** section. You can resubmit a new amended request for the same file, without extra fees.

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

Once the Payout Request has been sent, you can not modify.

Bundled Payout Request

If you send more than one Payout Request pour the same file, you can decide to bundle them. Only one Certified Payout Statement bundling these requests, will be sent to you.

However, certain conditions apply:

- ✓ The Lender on title 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).

Bundled Certified Payout Requests

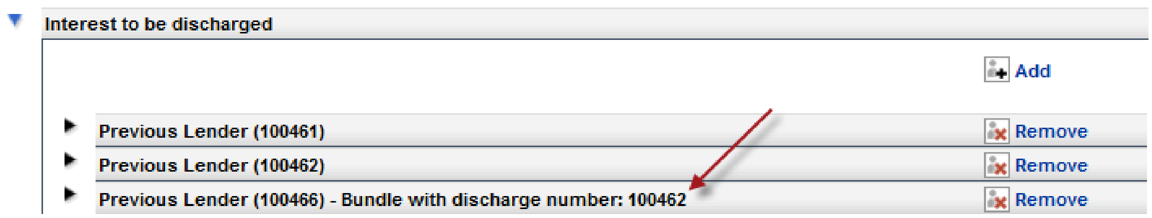
1. Create a Certified Payout Request, <u>but without immediately sending this request</u>.
2. Search the name of the Registered Lender of the second request. The Lender must be the same as for the first request. (See [Research the Previous Lender])

   A message is displayed to indicate that a previous request was created for this file with the same Lender and to ask you if you want to bundle this request with the request number xxxx.

3. Click **OK**.
4. This request is bundled with the first request which will be the main request.

When all required requests have been bundled with the main request, you can continue the transmission process to the Lender. (See [Sending the Payout Request])

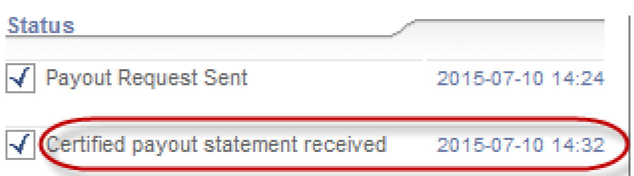
The **Request for Payout Statement** on which one or more request has been bundled is the <u>Main Request</u>. The status management will be done from the Main Request.



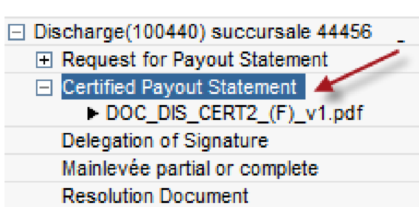
The reference **Bundle with discharge number: xxxx** appears in the header of the section to indicate to which request, the new request has been bundled.

2 – Certified Payout Statement Received

After reviewing the **Payout Statement Request,** the Lender send the **Certified Payout Statement** to the Legal Counsel. 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.



A message is displayed in your **Note** section to advise you that you have received **Certified Payout Statement**. It is automatically generate and available in your **Documents** section under the name of the Lender.

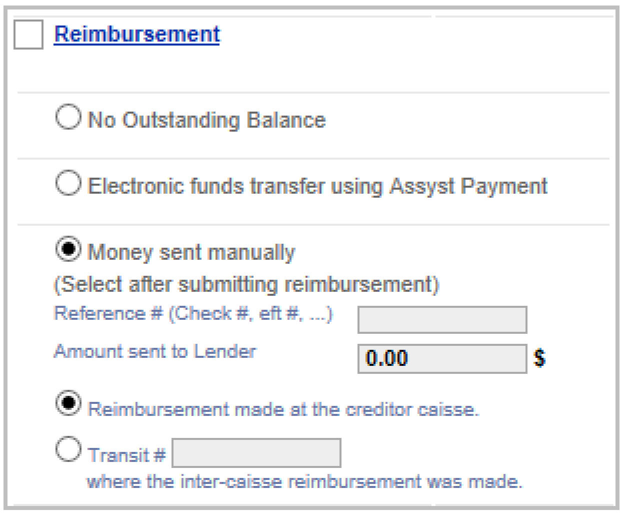


3 – Reimbursement

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.

Select one of the following options:

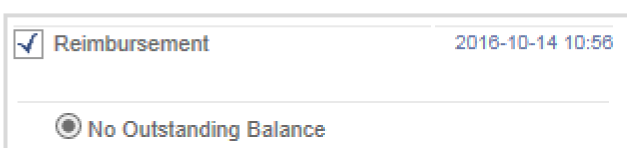
- No Outstanding Balance
- Electronic funds transfer using Assyst Payment
- Money sent manually



No Outstanding Balance

If the Certified Payout Statement indicates that no amount is due to the Lender, you must select the status No Outstanding Balance using the option button.

1. Select the No Outstanding Balance status.
2. Click Reimbursement status.
3. The box Reimbursement is automatically checked by the system and date and time are displayed at the right of the status.
4. The information regarding the reimbursement is then forwarded to the Lender.

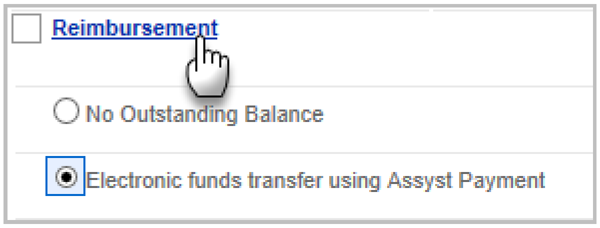


Electronic funds transfer using Assyst Payment

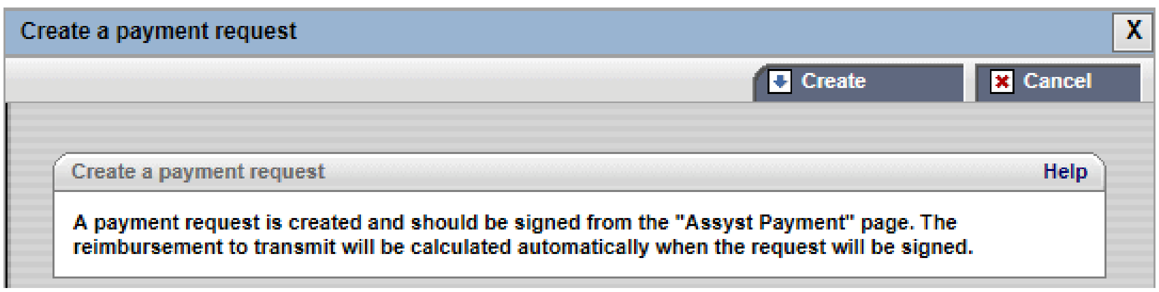
If you have to reimburse the Lender, you can electronically transfer funds using **Assyst Payment Solution** (provided that you hold a trust account at **Desjardins**).

1. Select the **Electronic funds transfer using Assyst Payment** status.

2. Click **Reimbursement** status.



The window **Create a payment request** is displayed with the following message:



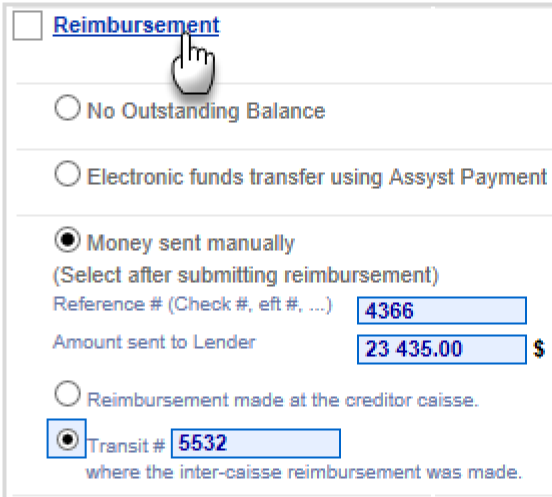
3. Click the **Create** button.

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

The reimbursement process must be completed using **Assyst Payment Solution** that can be found under **Assyst Payment** tab on the main page of your file. For more information, you can refer to Online **Help** displayed in that page.

Money sent manually

If you have to reimburse the Lender, you can reimburse manually the amounts due to the Lender and thereafter send to the Lender information related to the check or payment number and the amount remitted to the Lender. You can also indicate the information in the case of an Inter-caisse reimbursement.



1. Select **Money sent manually** status.

2. Enter information about reimbursement in the field **Reference #** and **Amount sent to Lender**.

3. Select the option **Reimbursement made at the creditor caisse** or to an inter-caisse reimbursement, select **# Transit** and enter the transit number un the field.

4. Click on **Reimbursement** status.

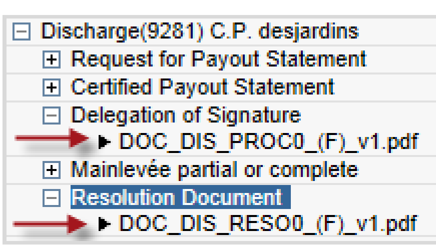
The box **Reimbursement** is automatically checked and date and time are displayed at the right of the status.

If the Lender has sent you more than one Certified Payout Statement for the same file, you can group the amounts and send only one check or payment to the Lender.

4 - Receive the Authorization to Discharge

The Lender agrees, within 2 business days of payment confirmation, to send to the Legal Counsel the **Authorization to Discharge**. This status is displayed in grey because you do not have to take action for this step.

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. These documents will be automatically generated by the system and you can print and joint them to the deed of discharge.

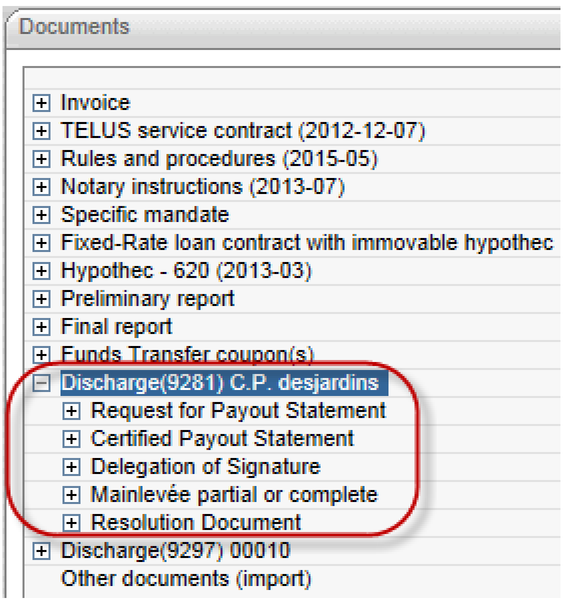


Once the **Authorization to Discharge** have been sent to you by the Lender, the box **Authorization to Discharge** will be checked by the system and the date and time will be displayed at the right of the status.

The discharge files will be available for a period of 6 months. Be sure to keep copies of you documents for your files.

5 - Generate the Discharge documents

The Discharge documents are available in your **Documents** section under header **Discharge**. However, it is recommended to generate the discharge document at the end of the process to have no missing information in the document.



The following documents are presented for each discharge file. Some are automatically generated by the system or can be generated according to the progression of the process.

Request for Payout Statement	Automatically generated by the system and available in Documents section as soon as the Payout Request is sent. This PDF document is a summary of information entered in section Previous Lender. It is not editable and can not be generated again.
Certified Payout Statement	Automatically generated by the system as soon as it is transmitted by the Lender. It contains the details of the deed to discharge and amounts to be reimbursed. It is non-editable PDF format.
Delegation of Signature	Automatically generated by the system as soon as it is sent to you by the Lender.
Resolution Document	Automatically generated by the system as soon as it is sent to you by the Lender.

Mainlevée partial or complete	Is available in the Documents section from the start of the process. This document is fully editable. To avoid having missing information, it is recommended to generate this document at the end of the process.

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

Generate Deed of Discharge

1. Make sure you have completed the file information in which are under the tabs **File** and **Additional Information.**
2. Select the deed under the category **Mainlevée partial or complete**.
3. Click the link to open the document or click the **Open** button.

The document is will open on your desktop

6 - Register the discharge Online

You can register online your act of discharge the same way you already do for other documents.

For more information about registration purpose, refer to Registering Documents Online in this Guide or refer to the Online **Help** in the main Assyst Real Estate page.

The **Discharge Registered** status 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.

Discharge Registered

1. Enter the **Discharge registration #** and the **Publish Date** of the Discharge document.
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

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