



# **Online Submission Tool: Interest Discharge**

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Always go to the Information Services Corporation (ISC) of Saskatchewan website to download the most recent versions of the forms.

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## Revision History

Version #	Revision Date	Summary of Changes	Pages Changed

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## **Overview**

This module will provide you with information to discharge interests using the Online Submission tool.

## ***Objectives***

As a result of this module you will:

- Be able to distinguish between full and partial interest discharges.
- Be able to complete an application to discharge an interest.
- Be able to upload authorizations and attachments and link them to applications.

## What Is an Interest Discharge?

An interest discharge is the removal of a previously registered interest from a parcel, title, interest, interest share, or abstract.

The interest discharge process is the method used to remove interests that have previously been registered against one or more parcels, titles, interests, interest shares or abstracts. You may choose to perform either a full discharge of all interests within an interest register or a partial discharge of one or more interests within an interest register. In order to discharge an interest, the interest register number and/or interest number(s) is required.

- The **Interest Register Number (IR)** is the umbrella number that affects one or more interests. For a full discharge, the IR# is used. The IR# does not change when the title ownership changes.
- The **Interest Number** is the unique identifier that relates to a specific parcel, title, interest, interest share or abstract. Every time a title changes ownership, the interest number also changes.

**Note:** There are a number of methods that can be used to discharge interests from titles and from interests against which they are registered. With all of these methods, it is important to remember that if an interest has interests registered against it, discharge of the “parent” interest has the effect of discharging all of the “children” registered against it.

**Note:** Discharging an interest automatically discharges its sub-interests as well. A sub-interest is an interest that is registered against another interest (e.g., a mortgage of a lease).

## ***Interest Discharge – The Basics***

The following provides a brief high-level description of the steps needed to discharge an interest. For detailed instructions, refer to the step-by-step instructions.

1. Search for interest register or interest number (optional)
  - If you already have the interest register or interest number(s) to which you are registering an interest against, you may skip this step.
2. Create a new packet or select an existing packet
  - You may choose to add this transaction to an existing packet or create a new packet for the transaction.
3. Create new or select existing transaction
  - Select transaction type and click **Create** or **Select** from an existing transaction.
4. Complete interest discharge details
  - To complete this section you need the interest register number, interest number(s), or judgment registry number(s) that you want to discharge. If discharging by interest register number or interest number(s), you also need to identify if this is a “Full” or “Partial” discharge. If you are discharging a

judgment that will auto-attach in the same packet, the application sequence number can be selected from a drop down list.

5. Request a title print (optional)
  - Use the **Request Title Print** function if you want to order a copy of the title as it will appear once the transaction is registered.
6. Add authorizations and attachments
  - The **Manage Authorization & Attachments** area will allow you to link the necessary supporting documentation to the transaction.
7. Save and validate application, create summary report, and submit packet
  - Once you are satisfied the transaction you have created is complete, it is time to validate the transaction. If all transactions in the packet have been completed and successfully validated, you are ready to create a summary report and submit the packet.

**Note:** A summary report must be created after validation and prior to submitting the packet.

**Note:** You should save your work as you go through your application.



## Step-By-Step Reference

The following provides detailed instructions that will guide you through successfully submitting your interest discharge transaction.

### Step 1: Search for Interest Register or Interest Number

To search for the interest register or interest number, you will need to use the LAND Search function. If you already have the interest register or interest number(s) you need for your discharge, you go directly to Step 2.

### Step 2: Create a New Packet or Select an Existing Packet

You may create a new packet or you may include the interest discharge in an existing packet.

The screenshot shows a web interface titled "Select or Create Packet" with a "Hide this section" link. There are two radio buttons: "Create in a New Packet" and "Add to Existing Packet".

1. Select the **Create in a New Packet** or **Add to Existing Packet** radio button. The system will open the **Select or Create Packet** screen.

The screenshot shows the "Select or Create Packet" screen with the "Create in a New Packet" radio button selected. The screen displays "Packet Header Info" with the following fields:

- Packet Information:**
  - Submitting Party: Train50 10 Research Dr, Regina, Saskatchewan, Canada
  - Client No: 400031930 Find Packet Type: Title Processing
  - Client Ref. No: Packet No:
  - Packet Description:
- Account Information:**
  - Account Number: 300001082
  - New Account Password: \*\*\*\*\*

At the bottom, there are three buttons: "Save", "Continue", and "Clear".

2. If the packet is to be submitted under a different client number, enter the new **Client No:** and click the **Find** link. The system will display the name and address of the new submitting party.
3. The account information can be changed if this packet is to be charged to a different account.

Enter the **Account Number** and **Account Password** for that account.

4. Enter an optional **Packet Description** to help you identify the packet in the **Packets List**.
5. Click **Save** or **Continue**. The system will generate a packet number and refresh the screen allowing you to carry on with the transaction.

**Note:** If you entered a client reference during login, it is carried forward to this field. You can change or remove it if required. This number is for your information and is another way to distinguish this packet from others. The Client Ref. No. will appear on your ISC invoice for this packet.

**Note:** To continue working on an existing packet, select the **Add to Existing Packet** radio button. See the OLS **Common Elements** module for details on using this option.

### Step 3: Create New or Select Existing Transaction

At this point, the system allows you to create an interest discharge transaction or select an existing transaction to continue working on a previously created transaction.

Select or Create Transaction for Packet 200080303 Hide this section

**New Interest Transaction:**

Select Transaction Type  Interest Registration  Interest Discharge  Interest Amendment  Interest Assignment  
 Judgment Registration

Create

**Select Existing Interest Transaction:**

Select

View Packet Content Create Summary Report Add Interest Submit Packet Cancel Packet

1. To create a new transaction, select the **Interest Discharge** radio button and click **Create**. The system will open the **New Interest Discharge** screen.

**Note:** To continue working on an existing transaction, select the transaction from the **Select Existing Interest Transaction** drop down and click **Select**. The system will open the **Interest Discharge** screen.

#### **Step 4: Complete Interest Discharge Details**

When preparing to discharge an interest from parcels, titles, interests or interest shares that it affects, you must first decide if you will perform a full discharge of all interests or a partial discharge of only some of the interests.

A **Full Discharge** removes all interests contained within an Interest Register while a **Partial Discharge** will only remove the specific interests that you specify from the interest register.

**NOTE:** Providing an interest number and clicking **Find** will result in bringing back the interest register number as well as all other interests within that interest register.

## ***Discharge of Judgment that Auto-Attached in the Same Packet***

The screenshot shows a web form titled "New Interest Discharge". At the top right, there is a "Hide all sections" button. The form is divided into two main sections, each with a radio button for selection. The first section, "Discharge of Judgment that auto-attached in the same packet.", is selected. It includes a text field for "Interest Discharge Description:", a dropdown menu for "Application Sequence No:", and a text field for "Judgment Registry Number:" with an "Add Judgment" button. The second section, "Discharge of Interest", is unselected and contains text fields for "Interest Register No:" and "Interest No:", a "Find" button, and a "Discharge Type:" section with radio buttons for "Full" and "Partial".

1. Enter an optional **Interest Discharge Description**. This description is useful when dealing with a large number of applications within a single packet.
2. Click the **Discharge of Judgment that Auto-Attached in the Same Packet** radio button.
3. Select the **Application Sequence No:** from the drop down that contains the item the judgment will auto-attach to.
4. Enter the judgment number in the **Judgment Registry Number:** field.
5. Click **Add Judgment**.

**Note:** Multiple judgment numbers can be entered one at a time. The system will build and display a list of the judgment numbers you enter.

## ***Discharge of Interest***

1. Enter an optional **Interest Discharge Description**. This description is useful when dealing with a large number of applications within a single packet.
2. Click the **Discharge of Interest** radio button.
3. Click the **Interest Register Number** or **Interest Number** radio button.

**Note:** You can enter an interest register number or an interest number. The results will be the same, displaying all the interest numbers located under that interest register number.

4. Enter the **Interest Register Number** or **Interest Number** in the appropriate field.
5. Select either the **Full** or **Partial** radio button.
6. Click **Find**. The system opens the interests window for the interest register number.
  - o If you select full discharge, all interests are automatically selected.
  - o If a partial discharge has been selected, check the list to ensure that the correct interest numbers are selected.

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**Interest Numbers** Interest Register Number: 200012858 Interest Type: CNV Tax Lien

**2 Rows Found**

	Interest No.	Holder/Owner	Title No.	Reference Land Description
<input type="checkbox"/>	200019462	Village of Creelman	200021185	Lot 44-Blk/Par 3-Plan 62060 Ext 0 As described on Certificate of Title 92R56966.
<input type="checkbox"/>	200019484	Village of Creelman	200021196	Lot 45-Blk/Par 3-Plan 62060 Ext 0 As described on Certificate of Title 92R56966.

Note: A 'Full Discharge' will discharge any interests that are subsequently added to the Interest Register Number. For 'Select All' any interests subsequently added to the Interest Register Number will not be discharged.

**Note:** When you select the full discharge type, the OLS system does not allow you to de-select Interests from the interest register. If you need to discharge a subset of interests from an interest register, select the partial discharge type.

7. Click **Save** at the bottom of the screen.

### **Step 5: Request a Title Print (optional)**

If you request title prints for this transaction, you will receive and be charged for each title print for every title affected by the interest register number. See the OLS **Common Elements** module for details on completing this step.

### **Step 6: Add Authorizations and Attachments**

Authorizations and attachments are documents that form part of the packet and are added to the packet prior to submission. The OLS tool has the ability to upload documents as well as store and retrieve documents for future use.

See the OLS **Common Elements** module for details on completing this step.

To do a discharge you will need authorization from one of the interest holders stating that the holder of the interest authorizes the discharge.



## Step 7: Save and Validate Application, Create Summary Report, and Submit Packet

### *Validate Application*

You should **Validate** your application when you are satisfied that all required elements are correct. If errors are encountered during the validation, a pop-up message box will be displayed and the screen will be repositioned to the **Validation Errors** section.

**Note:** If you have multiple applications in your packet, validate each application prior to submitting the packet.

Each transaction type has a specific number of applications that will determine whether a packet will be validated online. Generally, application validation will take a couple of minutes, however it could take longer for packets with a very large number of applications, setups, or interests affecting a large number of titles.

**Note:** If you exceed the maximum number of applications within your packet or if your transaction contains more than the system allotted attached items, validation will take place off-line. The maximum number of items in an OLS application group before validation is done offline is:

<i>Application Type</i>	<i>Maximum</i>	<i>Item Type</i>
Title Transfer	15	Applications
Transform	100	Applications
Interest Registration	100	Interests
Interest Discharge	15	Interests
Transmission	15	Titles
Surviving Joint Tenant	15	Titles
Alternate Authority	15	Titles/Interests
Commodity Split	100	Applications
Interest Assignment	100	New Shares
Interest Amendment	100	New Interests
Judgment Registration	101	Interests

When offline, the OLS system performs an automated check of the assembly of each application within the packet to ensure that all requirements of ISC's business rules are met. Once the offline validation has been completed, notification of a successful or of a failure of offline validation will be sent to the user's notifications field on the OLS homepage and the packet will be returned to "Draft" status.

Generally, the validation process will take a couple of minutes, however it could take longer for transactions with a very large number of applications, setups or interests affecting a large number of titles. The packet status will change to "Being Validated" while validation is being performed. You will not be able to open or work on the packet until the offline validation has completed.

### ***Create Summary Report***

For this application, create the summary report from within this application. For a multi-application packet, click **View Packet Content** to create the full summary report for all applications within the packet.

### ***Submit Packet***



1. Click **Submit Packet**. The system will display the following confirmation screen. This page contains information from the packet header and an estimate of the fees for this packet.

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This packet will be submitted for data validation. You will be notified on the OLS Home page if there are any validation errors, otherwise the packet will be submitted to the queue for processing.

**Packet Header Info**

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Packet Information		Account Information
Submitting Party: Train50	10 Research Dr, Regina, Saskatchewan, Canada	Account Number: <input type="text" value="800001082"/>
Client No: 400031930	Packet Type: Title Processing	
Client Ref. No:	Packet No: 200080268	
Packet Description:		
Status: Draft	Expiry Date: 11-Jan-2013	

**Packet Confirmation Date:**  
This information is being provided for information purposes only. The date may not reflect the actual date of submission, because submission does not occur until you have continued submission of this packet by clicking on the  button.

Confirmation Date: Thursday, July 12, 2012 2:13:06 PM

**Estimated Fees:**  
(Note - Final cost will be determined at registration, this is an estimate only.)

Total estimated fees for the packet are: \$50.00

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Continue submission of this packet?

2. Once you have verified the accuracy of the information, click **OK** to submit the packet. The system takes you to the **All Packets** view of the Packet Management tab. The packet status will change from "Draft" to "Pending Submit."

**Note:** If you need a copy of this confirmation report, you may print it from here.

**Note:** Clicking **Cancel** only cancels submission of the packet.

## Notables

- Interests that were active at the point of conversion were carried over to the online titles. These interest types are noted with a “CNV” in front of the interest type.
- The system automatically picks up the interest type as shown on the title.
- If at the time of conversion, an incomplete address was on the pre-conversion title, n/a was listed in the ISC client address field.