Online Submission Tool: Surviving Joint Tenant

Disclaimer

The materials in this reference guide are for demonstration purposes only. The forms are subject to change at any time without notice. Use of outdated forms may result in transactions being rejected or delayed.

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

Information Services Corporation (ISC) of Saskatchewan will not be responsible for loss resulting from the use of outdated forms.

The characters and events depicted in this reference guide are fictional. Any similarity to real events or persons (whether living or deceased) is unintentional.

Revision History

Version #	Revision Date	Summary of Changes	Pages Changed

Information Services Corporation

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Overview

This module will provide you with information to complete a transfer of joint tenancy from one or more surviving joint tenants using the Online Submission Tool. You will also learn some of the features located under the Transfer tab.

Objectives

As a result of this module you will:

- Be able to complete a transfer to a surviving joint tenant for one or more titles.
- Be able to upload authorizations and attachments and link them to applications.

What Is a Joint Tenant?

In joint tenancy, each owner has the same, indivisible interest in the whole of the land. The key characteristic of joint tenancy is the "right of survivorship". It means when one joint tenant dies, his or her interest in the property disappears and the surviving joint tenant(s) becomes the owner of the property. So if person A and Person B both own a title together and Person A dies, person A's interest goes to Person B. Person B is the surviving joint tenant.

Transfer to a Surviving Joint Tenant – The Basics

The following provides a brief high-level description of the steps needed to transfer a title upon death of one of the owner's to the surviving owner(s). For detailed instructions, refer to the step-by-step instructions.

1. Search for title information (optional)

   o If you already have the title number(s) to be transferred, you may skip this step.

   o If you do not have the title number(s), you can use the search functionality within the OLS tool to find the number(s).

Note: When conducting a title search on the OLS Home page or on the transfer, interest, or transform tabs of the OLS tool, you may print the search results grid.

2. Create a new packet or select an existing packet

   o 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

   o Select transaction type and click **Create** or **Select** from an existing transaction.

4. Identify title(s) to transfer

   o Search for or enter title number(s).

5. Complete details of the surviving joint tenant transaction

   o Provide title value.
   o Identify deceased owner(s).

6. Request a title print (optional)

   o 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.

7. Add authorizations and attachments

   o The **Manage Authorization & Attachments** area will allow you to link the necessary supporting documentation to the transaction.

8. Save and validate application, create summary report, and submit the packet

   o 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 transfer to a surviving joint tenant transaction.

Step 1: Search for Title Information (optional)

The home page (as well as all transactional tabs) provides a quick search method to locate the title information. The search criteria defaults to land description, however, you may also search by owner name, parcel number, or title number. See the **Common Elements** module for details on OLS search functionality.

1. Choose the search method from the drop down box for the criteria you wish to search by.

2. Enter the criteria for the selected search method. See the **Common Elements** module for details on completing this step.

3. Click **Search**. The **Search Results** will be displayed.

Note: If you start the title transfer process with a title search, the system will populate the search result(s) into the **Surrender** section provided that you select the title and click **Use Selection in Transfer** in the **Title Search** section.
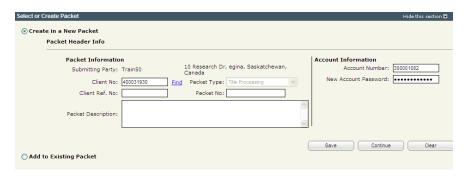
Note: If you choose to search by name, you will first see a list of all individuals. Click the radio button next to the desired name and **View Titles** to see the title search results.

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

You may create a new packet or you may include the surviving joint tenant in an 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.

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 a surviving joint tenant transaction or select an existing transaction to continue working on a previously created transaction.

1. To create a new transaction, select the **Transfer to Surviving Joint Tenant** radio button and click **Create**. The system will open the **New Transfer to Surviving Joint Tenant** 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 **New Transfer to Surviving Joint Tenant** screen.

Step 4: Identify Title(s) to Transfer

There are two methods to identify items to be transferred. You may either manually enter items to identify titles for transfer or you may search for titles and use the results to populate the **New Transfer to Surviving Joint Tenant** section.

Note: If you used the **Use Selection in Transfer** option when you searched for a title, the title(s) will already be identified.

Manual Method to Identify Titles to Transfer to Surviving Joint Tenant(s)

1. Enter an optional **Transfer to Surviving Joint Tenant Description**. This description will be used to identify this transaction in this packet.

2. Select whether you want to transfer a title or the previous application from the Surrender drop down list.

3. Enter the title or previous application number in the **Surrender** field.

4. Click **Add**.

5. The system refreshes the screen and displays the selected titles to be transferred.

   o If you need to add additional titles, repeat steps 2 to 4 until you have added all the

necessary titles or
applications to the list.

Search Method to Identify Titles to Transfer to Surviving Joint Tenant(s)

1.   Enter an optional **Transfer to Surviving Joint Tenant Description**. This description will be used to identify this transaction in this packet.

2.   Click **Go To Title Search**. The system will take you back to the **Search** area to complete a title search. See the **Common Elements** module for details on completing this step.

3.   The system refreshes the screen and displays the selected titles to be transferred.

   o   If you need to search for additional titles, repeat step 2 until you have selected all the necessary titles.

Step 5: Complete Details of the Surviving Joint Tenant Transaction

1.   Enter the new title value for each title in the list in the **New Title Value** field.

2.   Identify the deceased owner(s) by clicking the check box.

Step 6: Request a Title Print (optional)

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

Step 7: 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.

Step 8: 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:

Application Type	Maximum	Item Type
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

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

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.

[Print]

Packet Header Info

Packet Information
Submitting Party: Train50   10 Research Dr, egina, Saskatchewan, Canada
Client No: 400031930   Packet Type: Title Processing
Client Ref. No: Packet No: 200080268
Packet Description:
Status: Draft   Expiry Date: 11-Jan-2013

Account Information
Account Number: 300001082

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 ⬚OK⬚ 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

Continue submission of this packet?   [OK]   [Cancel]

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

- You may transfer multiple titles to a surviving joint tenant in the same application group.
- When conducting a title search on the OLS Home page or on the Transfer, Interest, or Transform Tabs of the OLS tool, you may print the search results grid.
- A summary report must be created after validation and prior to submitting the packet.
- If you have multiple applications in your packet, validate each application prior to submitting the packet.