

# Online Submission Tool: Title Transfer

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OLS: Title Transfer Version 3.0

# **Revision History**

Version #	Revision Date	Summary of Changes	Pages Changed

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## **Overview**

This module will provide you with information to complete a transfer of title from one owner to another. 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 of ownership for a single title and multiple tiles.
- Be able to upload authorizations and attachments and link them to applications.

## What Is a Title Transfer?

A Title Transfer is the process of changing ownership from one or more owners to one or more new owners.

## Title Transfer - The Basics

The following provides a brief high-level description of the steps needed to transfer a title. 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
  - 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. Identify title(s) to surrender
  - Identify the title number(s)
     that you want to surrender.

- 5. Setup the new title(s)
  - o Begin the setup.
  - Setup the new ownership structure for each new title.
- 6. 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.
- 7. Add authorizations and attachments
  - 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
  - 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.

## **Step-By-Step Reference**

The following provides detailed instructions that will guide you through successfully submitting your title transfer 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.
- Enter the criteria for the selected search method. See the Common Elements module for details on completing this step.
- 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.

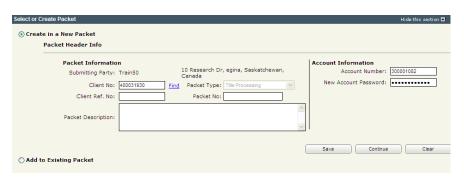
4. Click the check box(es) next to the land description of the title(s) that you wish to transfer and click **Use Selection in Transfer**. This will "bring forward" the title(s) that you have selected for transfer.

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

You may create a new packet or you may include the title transfer in an existing packet.



 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.
- 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.
- Enter an optional Packet Description to help you identify the packet in the Packets List.

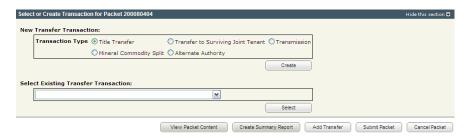
5. Click **Save** or **Continue**. The system will generate a packet number and refresh the screen allowing you to carry on with the transaction.

**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 title transfer transaction or select an existing transaction to continue working on a previously created transaction.



To create a new transaction, select the Title
 Transfer radio button and click Create. The system will open the Surrender 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 **Surrender** 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** section/surrender area

#### Land Description Search By Client Reference: LAND Full Search O Typical Rural (i.e. Section, Township, Range) Lot: Unit No: • Typical Urban (i.e. Lot, Block, Plan) Block: Other (any combination) Plan \*: \* indicates a Required field Land Description Help ② Search Search Results - Title Information 2 Record(s) Found Use Selection in Transfer Use Selection in Interest Share Last Amendment Date Parcel Type Lot 38-Blk/Par 17A-Plan AY5450 Spencer, Dean Ext 0 As described on Certificate of Title 400000455. 200028631 Ties Validated Ties Commodity / Unit Linked To Unit Old Land Description Title Lock Information Not Applicable Land Description Owners Title No. Share Last Amendment Date Parcel Type Municipality 200028642 🖺 💲 Lot 38-Blk/Par 17A-Plan AY5450 Spencer, Dean 1 / 1 08-Nov-2001 16:56:08.640 100894114 Mineral

Linked To Unit Old Land Description

## Add Selected Titles from Title Search

Validated Ties | Commodity / Unit

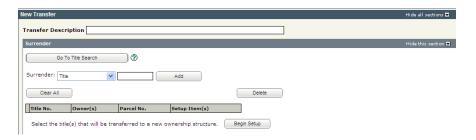
- Perform a search to identify titles being transferred by selecting the search criteria from the Search By drop down box and populate the information required.
- 2. The search results will list the title information based on the information you submit.
- 3. Check the checkbox(es) next to the land description of the title(s) you wish to transfer and then click the Use Selection in Transfer button. This will 'bring forward' those titles that you have selected for transfer.
- 4. The screen will refresh and a blue informational message indicating the number of titles you selected will appear. This is a good check to be sure you have brought forward the correct number of titles.

Ties

Title Lock Information

- If you are only transferring one title, proceed to the Single title Transfer section of Step 5: Setup the New Title(s).
- o If you transferring multiple titles, repeat steps 2 to 4 until you have selected all the necessary titles, parcels, or applications. When you are finished, proceed to the Multiple Title Transfer section of Step 5: Setup the New Title(s).

## Manual Method to identify Titles to Transfer



If you did not perform Step 1: Search for Title Information and bring the title(s) forward and you know the title number(s) you need, manually entering the title number(s) is done by selecting title as the surrender type and populating the title number(s) into the box provided. Press Add and the title(s) will populate into the table provided. If you have a number of titles, you will need to add each title individually.

- o If you are only transferring one title, proceed to the Single title Transfer section of Step 5: Setup the New Title(s).
- If you transferring multiple
   titles, repeat steps 2 to 4 until
   you have selected all the

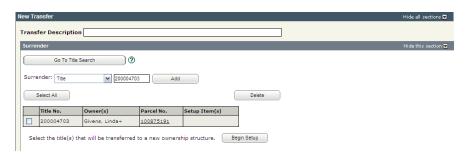
necessary titles, parcels, or applications. When you are finished, proceed to the Multiple Title Transfer section of Step 5: Setup the New Title(s).

## Search Method to Identify Titles

If you did not perform Step 1: Search for Title Information and bring the title(s) forward or you do not know the title number(s) you wish to transfer, you may search for the title(s).



- Enter an optional Transfer 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 Step 1: Search for Title Information for details on completing this step.



- 3. The system refreshes the screen and displays the selected titles to be surrendered.
  - If you are only transferring one title, proceed to the

Single Title Transfer section of **Step 5: Setup the New Title(s)**.

o If you transferring multiple titles, repeat step 2 until you have selected all the necessary titles. When you are finished, proceed to the Multiple Title Transfer section of Step 5: Setup the New Title(s).

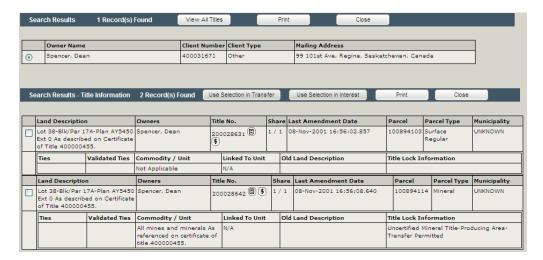
**Note:** Doing a Search By owner Name involves one more step:

- 1. Use the drop down box to highlight owner name and populate as required.
- The search results will return all the title/records that are found for the searched name.
- 3. To view the title(s) click the radio button in front of the owner name and press the View All Titles button.



4. The screen refreshes and the search results will list the title information for the owner. From here you select the title(s) needed to surrender and then press the Use Selection in Transfer

button to bring them 'forward' into the application.



## **Step 5: Setup the New Title(s)**

A single title transfer is the most straightforward transaction and allows you to transfer one title to one other title. A multiple title transfer allows you to surrender and setup a number of titles with the flexibility of different parcel and title ownership structures.

**Note:** If you will be setting the title up with a tenant in common ownership structure, you will be performing a multiple title setup. Proceed to the Multiple Title Setup section for details on completing the setup.

You do not have to differentiate between a single title transfer and a multiple title transfer in the OLS tool. Depending on the information you enter into the system, it will determine if it is a single title being transferred or multiple titles.

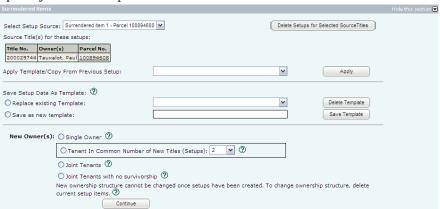
## Single Title Setup



- Click the check box for the title you wish to setup.
- 6. Click **Begin Setup**. The **Transfer Setup** window is displayed and allows you to identify the ownership structure.

**Note:** You may only setup titles at the same time if they have the same parcel number. When the parcel numbers differ, you will need to complete the setups for each title individually.





- Specify the ownership structure by clicking one of the radio buttons. Your options are:
  - o Single Owner A single individual, a single corporate entity, or another single relevant party (as listed in *The Land Titles Act, 2000* or *The Land Titles Regulations, 2001*) owns one title.
  - Tenant in Common Two or more individuals own a portion or a fractional share in a parcel, with one title being created for each Tenant in Common. For example, two owners with equal shares would each

have a title with ½ ownership and be able to deal with their respective share separately.

**Note:** The minimum **mineral** fraction is 1/20 per commodity per parcel.

**Note:** If you will be setting the title up with a tenant in common ownership structure, you will be performing a multiple title setup. Proceed to this section for details on completing the setup.

- Joint Tenants Two or more individuals own one title.
   There is an automatic right of survivorship should one of the owners die.
- O Joint Tenants with no
  Survivorship Two or more
  individuals own one title. If
  one of the other joint owners
  die, no right of survivorship
  exists. This structure is most
  commonly used when owners
  are trustees and the trust
  document specifically directs
  the trustees to hold the title
  on this basis.
- 2. Click **Continue**. The system opens the **Setup Creation** section to accept entry of the new title details.

#### **Enter Title Details**



1. Enter the **Fractional Title Share** for this title's share in the parcel.

**Note:** The minimum **mineral** fraction is 1/20 per commodity per parcel.

**Note:** It is also possible for one or more of the fractional shares to be held jointly.

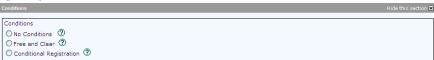
**Note:** Fractional shares do not need to be equal but must represent 100% ownership in the parcel. OLS was designed to reconcile all the shares to equal 100% as part of the validation process.

2. Enter the **New Title Value** rounded down to the nearest dollar. This value must be consistent with the information in the affidavit of value. Do not include decimals, cents or \$ signs.

**Note:** Surface title values must be greater than \$1 while mineral title Values may be \$1.

- 3. Specify the new owner.
  - If you need to add an additional owner(s), click Add
     Owner and complete the necessary details.

## **Specify Conditions**



- 1. Click the radio button for the appropriate conditions for this transaction.
  - o No Conditions You will accept registration of the transfer subject to any interests registered against the title or existing in the Judgment Registry at the time the application is processed.
  - Free and Clear You will accept transfer only if there are no interests on the title at the time the application is processed.
  - o Conditional Registration You will accept registration of the transfer subject to interests registered on the title or existing in the Judgment Registry at a particular date and time the title was searched. Enter the date as dd-mmm-yyyy and the time as hh:mm:ss.

**Note:** If the title does change, your application would be rejected to provide you with the opportunity to search and view the title again. You would then be required to resubmit the application.

## **Multiple Title Setup**

A multiple title transfer provides the ability to surrender and setup a number of titles with the flexibility of different parcel and title ownership structures.

A few tips to increase the efficiency of multiple title transfers:

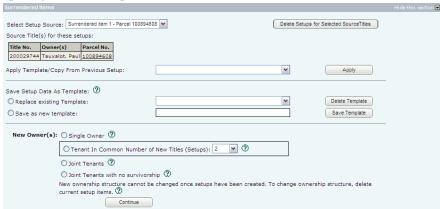
- Map out a worksheet of the desired end result.
- Find out if the new owners already hold land in Saskatchewan, as you may want to use their existing client number.



- 1. Click the check box for the title you wish to setup.
- 2. Click **Begin Setup**. The **Transfer Setup** window is displayed and allows you to identify the ownership structure.

**Note:** You may only setup titles at the same time if they have the same parcel number. When the parcel numbers differ, you will need to complete the setups for each title individually.

## Specify Ownership Structure



- 1. Specify the ownership structure by clicking one of the radio buttons. Your options are:
  - Single Owner A single
     individual, a single corporate
     entity, or another single
     relevant party (as listed in
     *The Land Titles Act, 2000* or
     *The Land Titles Regulations,* 2001) owns one title.
  - Tenant in Common Two or more individuals own a portion or a fractional share in a parcel, with one title being created for each Tenant in Common. For example, two owners with equal shares would each have a title with ½ ownership and be able to deal with their respective share separately.

**Note:** The minimum **mineral** fraction is 1/20 per commodity per parcel.

**Note:** If tenant in common is chosen as the ownership structure, the system defaults to a multiple title setup with two titles. Additional titles may be added by using the **Number of New Titles** (Setups): drop down box. The system will create the number of

setups specified. When entering the Title Details (see next step), you may only view the **Setup Currently Displayed** selected from the drop down. For <u>each</u> setup, you will need to specify an ownership structure and complete the details as described in the enter title details step.

**Note:** It is also possible for one or more of the fractional shares to be held jointly.

**Note:** Fractional shares do not need to be equal but must represent 100% ownership in the parcel.

- Joint Tenants Two or more individuals own one title.
   There is an automatic right of survivorship should one of the owners die.
- O Joint Tenants with no
  Survivorship Two or more
  individuals own one title. If
  one of the other joint owners
  die, no right of survivorship
  exists. This structure is most
  commonly used when owners
  are trustees and the trust
  document specifically directs
  the trustees to hold the title
  on this basis.
- Click Continue. The system opens the Setup Creation section to accept entry of the new title details.

#### **Enter Title Details**



 Enter the Fractional Title Share for this title's share in the parcel.

**Note:** The minimum **mineral** fraction is 1/20 per commodity per parcel.

**Note:** It is also possible for one or more of the fractional shares to be held jointly.

**Note:** Fractional shares do not need to be equal but must represent 100% ownership in the parcel. OLS was designed to reconcile all the shares to equal 100% as part of the validation process.

2. Enter the **New Title Value** rounded down to the nearest dollar. This value must be consistent with the information in the affidavit of value. Do not include decimals, cents or \$ signs.

**Note:** Surface title values must be greater than \$1 while mineral title Values may be \$1.

- 3. Specify the new owner.
  - If you need to add an additional owner(s), click Add
     Owner and complete the necessary details.

## **Specify Conditions**



- 1. Click the radio button for the appropriate conditions for this transaction.
  - o No Conditions You will accept registration of the transfer subject to any interests registered against the title or existing in the Judgment Registry at the time the application is processed.
  - Free and Clear You will accept transfer only if there are no interests on the title at the time the application is processed.
  - o Conditional Registration You will accept registration of the transfer subject to interests registered on the title or existing in the Judgment Registry at a particular date and time the title was searched. Enter the date as dd-mmm-yyyy and the time as hh:mm:ss.

**Note:** If the title does change, your application would be rejected to provide you with the opportunity to search and view the title again. You would then be required to resubmit the application.

2. Save your work.

3. If you need to continue with surrendering titles on different parcels, go back to the **Surrender** section, select the title(s) to surrender, and begin the process again for the setup of the additional titles.

## Step 6: 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 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: 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



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.

#### **Information Services Corporation**



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**

- When setting up a new title, ownership structure is very important. The system is designed to validate the ownership based on each parcel. To facilitate a transfer with more than one parcel, each setup must be completed separately.
- The share ownership for each setup must equal 100% for each parcel. Anything less than or greater than 100% share ownership will result in a validation error.
- The OLS tool allows you to set up a variety of multiple title transactions. From a simple single title being split to two new tenants in common to a multiple parcel multiple title new ownership structure.
- Abstracts are surrendered and setup in the same way as titles.
- To delete an Owner, you do not have the option to choose which Owner is to be deleted. For example if three Owners were added to a setup and you wanted to delete Owner 1, you would have to delete Owner 3, then Owner 2, and finally Owner 1.

## **Appendix - Multiple Title Transfer Scenario**

Owner A and Owner B each own a ½ share of both the NE (Parcel A) and SE (Parcel B) quarters. They will be transferring ownership of the existing parcels to the new ownership structure described below:

## Existing Parcel Ownership Structure

Parcel 1 – NE 20-21-12 W3	Owner A	1/2 Share
Parcel 1 – NE 20-21-12 W3	Owner B	1/2 Share
Parcel 2 – SE 20-21-12 W3	Owner A	½ Share
Parcel 2 – SE 20-21-12 W3	Owner B	½ Share

## New Parcel Ownership Structure

Parcel 1 – NE 20-21-12 W3	Owner C	½ Share
Parcel 1 – NE 20-21-12 W3	Owner D & E as Joint Tenants	½ Share
Parcel 2 – SE 20-21-12 W3	Owner C	½ Share
Parcel 2 – SE 20-21-12 W3	Owner D & E as Joint Tenants	½ Share