

Judgment Registry Search Manual

Disclaimer

The materials in this training manual 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 Use of outdated forms may result in transactions being rejected or delayed.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) 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Information Services Corporation (ISC) of Saskatchewan will not be responsible for loss resulting from the use of outdated forms.

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Information Services Corporation

Table of Contents

Introduction1	
Overview1	
Format1	
Searching in the Judgment Registry2	
Search Fees2	
Name Searches2	
The Judgment Registry vs. the Saskatchewan Personal Property Registry	5
Step-by-Step Debtor Name Search7	
The Judgment Details Screen11	
How to Print or Send Search Results14	
Glossary 15	

Introduction

The Judgment Registry is a database of active federal and provincial judgments, provincial maintenance judgments, federal writs of execution and enforcement instructions that are registered against personal property and lands in Saskatchewan. It was established under Section 18(1) of *The Enforcement of Money Judgments Act*. The act came into force on May 28, 2012.

Enforcement Instruction were included in a Judgment Registry search as of February 3, 2018. Enforcement Instruction provides notice that a creditor has commenced action on a judgment.

The Judgment Registry replaces the Saskatchewan Writ Registry, which in turn replaced the general records of the former Saskatchewan Land Titles offices. Under *The Land Titles Act, 2000,* all judgments have to be registered in the Judgment Registry to affect goods and lands in the province.

Anyone can search the land registry at any time to determine if a judgment has been registered against a particular title or interest.

Overview

This manual explains how to search the Judgment Registry. It includes information about:

- search fees;
- name search features;
- how a Judgment Registry search compares to a search in the Saskatchewan Personal Property Registry;
- how to do a debtor name search in the Judgment Registry;
- how to view your search results; and
- how to print your results or have ISC send them to you.

Format

In this manual, **bold type** is used for the names of specific buttons, features, fields and sections in the Judgment Registry application.

<u>Underlining</u> is used for emphasis.

Red text identifies a cross-reference. Clicking on this text will take you to the page listed.

Searching in the Judgment Registry

You can access the Judgment Registry from the ISC website. To search the registry, you will need to log in to the website using your ISC user name, client number, account number and password.

See page 8 for details on how to access and search the registry.

You can search the registry by any of the following criteria:

- Debtor name.
- Judgment Registry number or Enforcement Instruction number.
- Land title registration number.

To search by serial number, click the **Launch SPPR** link on the lefthand side of the ISC signed-in homepage.

Search Fees

There is a flat fee to view the details of a judgment. This fee applies to <u>each one</u> of your search results. If your search does not return any results, no fee is charged. For fee information, please see the fee's under the fees tab.

If you would like a copy of your search results, you can either print it yourself for free, or ask ISC to send it to you. If you choose the second option, additional fees will apply.

There is a charge for search results delivered by email or fax, and regular mail (See ISC Fee tab).

Name Searches

The system is set up so that it will only return exact matches to your search criteria, unless you specify otherwise.

Judgment Registry Search Manual Version 2.1 February 2018

When you are doing a search by debtor name, you may wish to broaden your search by having the system return results that are <u>similar</u> to your criteria, but that might not match them exactly. This can be useful in situations where you do not know the precise spelling of a debtor's name.

To receive similar as well as exact matches, use:

- the Include names that are similar in spelling feature;
- the wildcard feature (%); or
- the **replace character** feature (_).

Use the **Include names that are similar in spelling** feature when you know how to pronounce a name, but not how to spell it.

Use the % feature when you only know a few letters of the name you are searching for, and use the _ feature to represent one unknown letter in a name.

If you are not sure of the correct spelling of a firm or family name, you can either check the **Include names that are similar in spelling** box <u>or</u> use wildcards.

You can use wildcards in any field. However, you can only use the **Include names that are similar in spelling** feature in the **Firm Name** and **Family Name** fields.

Note: You cannot use both types of features (i.e. the similar in spelling option and wildcards) in the same field at the same time. Doing so will produce an error message.

The table on the next two pages highlights the different name search features and explains when to use each one.

Search	Description	When to Use	Example
Feature			

Search feature not used	The system will search for exact, character-for- character matches only. No similar names will be returned.	When you are sure of how to spell a name.	Search term: MacTavish Results: MacTavish
Include names that are similar in spelling	The system will search and retrieve any results with letter combinations that it recognizes as similar to the one keyed in the Firm or Family Name field.	When you are not sure how to spell a name, but are familiar with how it is pronounced.	Search term: MacTavish Results: MacTavish, McTavish
% wildcard	The system will return all results that contain the same first three (or more) letters. Note that the first three letters of the name must be keyed in for this wildcard to operate.	When you do not know the exact spelling of the name you are searching.	Search term: joh% Results: Johnson, Johnnson, Johnsson

Search	Description	When to Use	Example
Feature			

_ wildcard	This symbol is used to represent one unknown letter. Note that the first three letters of the name must be keyed in for this wildcard to operate.	When you do not know the exact spelling of the name you are searching.	Search term: Sm_th Results: Smith, Smyth
Search feature not used	The system will search for exact, character-for- character matches only. No similar names will be returned.	When you are sure how to spell a name.	Search term: McTavish, Brad Results: If there is a judgment listed in the database under McTavish, Bradley, that judgment will not appear in your search results.
% wildcard	The system will return all results that contain the same first three (or more) letters. Note that the first three letters of the name must be keyed in for this wildcard to operate.	When you are not sure of the exact spelling of the name you are searching for.	Search term: McTavish, Brad% Results: If there is a judgment listed in the database under McTavish, Bradley, that judgment <u>will</u> appear in your search results.

The Judgment Registry vs. the Saskatchewan Personal Property Registry

As an ISC customer, you have two options when it comes to searching for judgments: the Judgment Registry and the Saskatchewan Personal Property Registry (SPPR). If you are only looking for active judgments, the best place to search is in the Judgment Registry. If you are looking for all active liens (including judgments), the best place to search is in the SPPR. Enforcement Instructions are displayed in both searching options.

The table below shows the differences between a Judgment Registry search and a search in the SPPR:

	Judgment Registry Search	Saskatchewan Personal Property Search
Results provided in a search	Active judgments, including writs of execution, maintenance orders and enforcement instructions.	Active judgments, interest, liens, including writs of execution and maintenance orders and enforcement instructions.
	Results do not show whether a judgment is on title as an interest.	Results do not show whether a judgment is on title as an interest.
Cost	Per registration cost.	A flat fee for any exact and similar matches to the criteria entered.
Results sent from ISC	See ISC Fee schedule under Land Registry	See ISC Fee schedule under PPR.
Search features	You can search using wildcard, replace character and similar match options.	Similar matches are presented. You must select the matches to incorporate them into a PDF.
Search criteria	Debtor name (family or firm).	Debtor name (person or business).
	Registration number (Judgment Registry number, Enforcement Instruction or land titles registration number).	Registration number (SPPR, Judgment Registry, Enforcement Instruction or land titles registration number).
		Serial number property.

	Judgment Registry Search	Saskatchewan Personal Property Search
Search steps	• Enter your criteria.	• Enter your criteria.
	View the Debtor Name List.	 Confirm your search criteria.
	 View the Judgment List. Select one registration. A fee will be applied at this point. View the details of the registration. Select printer-friendly version. If you are reviewing other judgments, use 	 View the results list. Select "similar" to have those matches included in your detail report. A fee will be applied at this point. Select Output List to view detailed results. View the details – view, save and/or print your document.
	the Back to Judgment List button and select the next registration number.	
Search results	If you have to view two judgments, each document is separate.	If you have to view two judgments, they are incorporated into one search.
Format	Printer-friendly document that cannot be saved.	Portable Document Format (PDF) document that can be saved to your computer.
Results saved for access?	No.	Yes. Results are saved in the output list for 45 days. You can also save them on your computer.

Step-by-Step Debtor Name Search

Follow these steps to complete a debtor name search in the Judgment Registry:

1. Log in to the ISC website using your account information. If you do not already have an account with ISC, click the

Register button on the sign in page and follow the instructions to set one up.

 Once you are on the ISC homepage, click the Judgment Search link on the left-hand side of the page. The Judgment Search section will display.

Judgment Search	Client Reference:
Search in the Judgment Re Instruction) or Land Titles	egistry using Debtor Name, Registration Number (Judgment or Enforcement Registration Number as the criteria.
Search By:	Debtor Name
O Firm Name:	* Required
Family Name:	* Required
	Include names that are similar in spelling
Given Name:	
Second Name:	
	Enter first name only in the Given Name field. For more detailed information please click <u>Name Search Help</u> .
	Select SPPR Application to search by Serial Number.
	Search Clear

3. Choose **Debtor Name** from the **Search By** dropdown menu and enter your search criteria.

Remember that unless you use one of the special search features, the system will only return <u>exact</u> matches to your criteria.

The picture on the next page shows an example of a search by debtor name using the **Include names that are similar in spelling** feature.

Judgment Search			Client Reference:	
Search in the Judgment Instruction) or Land Titl	Registry using Debtor Nar es Registration Number as	ne, Registration Numb the criteria.	er (Judgment or Er	nforcement
Search By:	Debtor Name	~		
O Firm Name:		* Required		
Family Name:	Eberlie	* Required		
	Include names that are	similar in spelling		
Given Name:				
Second Name:				
	Enter first name only in the For more detailed informati	Given Name field. on please click <u>Name Sea</u> r	rch Help.	
	Select SPPR Application to	search by Serial Number.		
			Sea	rch Clear

Note: If you search by Judgment Registry number, Enforcement Instruction number or land titles registration number instead of by debtor name, and there are active judgments that match your criteria, the search fee will be applied <u>as soon as you click</u> **Search**.

4. Click **Search**. If there are active judgments that match your search criteria, the **Debtor Name List** will display.

The top of the screen displays the date and time of your search, your search method and the criteria you used.



The **Debtor Name List** tab lists the records that match your criteria. The active records that are returned include name and address information to help you decide if you want to proceed with viewing a judgment.

	Debtor Name List				
4 Record(s) Found					
	Name	Mailing Address			
E	EBERLE, KIM	33 DIXON CRESCENT Regina Saskatchewan S4V1V3 Canada			
E	EBERLE, KIM	UNKNOWN Other			
E	EBERLE, KIMBERLEY	33 DIXON CRESCENT Regina Saskatchewan S4N1V3 Canada			
E	Eberlie, Kimberly	33 Dixonn Crescent Regina Saskatchewan S4N1V3 Canada			
4 Record(s) Found					

5. Click the **Document** icon (E) next to a debtor name to view more information about the judgments that have been registered against that debtor. The **Judgment List** section will display, showing the Judgment Registry number, registration type of each judgment and whether an Enforcement Instruction has commenced along with its registration number.

Enforcement Instruction were included in a Judgment Registry search as of February 3, 2017. Enforcement Instruction provides notice that a creditor has commenced action on a judgment.

Ju	idgment List			
14 Re	cord(s) Found			
	Judgment Registry Number	Registration Type	Enforcement Instruction	Enforcement Instruction Registration #
S 🗄	116444344	Conversion Maintenance Order	No	N/A
S 🖺	116447198	Conversion Federal Writ of Execution	Yes	300072230
SE	116471846	Conversion Provincial Writ of Execution	No	N/A
S	116513460	Conversion Maintenance Writ of Execution	No	N/A
S 🖺	116564306	Conversion Maintenance Order	No	N/A
SE	118250084	Maintenance Order (EMJ)	No	N/A
S ⊞	121838354	Maintenance Writ of Execution (EMJ)	No	N/A
S 🖺	300007714	Writ of Execution Federal (EMJ)	Yes	300072216
SE	300070288	Writ of Execution Provincial or Creditors' Relief Certificate (EMJ)	No	N/A
S 🖺	300071171	Enforcement Charge - Provincial Judgment	No	N/A
S ⊞	300072107	Enforcement Charge - Provincial Judgment	Yes	300072197
S 🖺	300072115	Enforcement Charge - Federal Judgment	No	N/A
S ⊞	300072116	Enforcement Charge - Provincial Maintenance Judgment	No	N/A
SE	300072117	Enforcement Charge - Federal Writ of Execution	Yes	300072245
14 Re	cord(s) Found			

Note: Use the buttons on this page to navigate rather than your browser's back and forward buttons.

Back to Debtor List Ba

Back to Search

Back to Search

 Click the Document icon next to a judgment on the Judgment List to view details about that judgment. If the judgment has a Enforcement Instruction linked to the judgment this information will be included in the Judgment Details screen will display.

An \$10.00 fee will be applied each time you click on a **Document** icon on the **Judgment List**.

Note: If you want to go back to **Debtor List** or the **Search** section, use the blue buttons at the bottom of the tab. Do <u>not</u> use the back button in your browser. Doing so will cause an error, and you will have to restart your judgment search.

The Judgment Details Screen

2.1

There are five parts to the **Judgment Details** screen.

The top of the screen shows the date and time you viewed the judgment, the Judgment Registry number assigned to the judgment, and your search number.



The **Judgment Registry Details** section lists the type of the judgment you are viewing, the date it was registered in the Judgment Registry, the date it expires, and the Judgment Registry registration number that was assigned to the judgment when it was entered in the database.

This section also shows the land titles registration number and registration date, if applicable.



Immediately below that, you will see a section that shows the date the judgment was issued. It may also show the number of the court that issued the judgment, the judicial centre it was issued in, and the original amount of the judgment, if applicable. (To find out if any of the judgment has been paid since it was registered, you will need to contact the creditor.)

```
Judgment Date: 26-Jun-2016
Court #: CQ8 887 of 2016
Judicial Centre: Moose Jaw
Amount: $8,765.00
```

If any of this information is unavailable, it is because it is not mandatory, and the party that registered the judgment (the registrant) did not enter it.

Below that are sections that show name and address information for the registrant, creditor(s) and debtor(s) associated with the judgment.

Registrant					
Entity Type Name			Mailing Address		
Firm Lemieux Consulting Corporation		n	124 Test Street Regina Saskatchewan S4S4S4 Canada		
Creditors (1)					
Item	Item Entity Type Name Mailing A		Mailing Ad	Idress	
1	Family		Booker, Jeffrey	2345 Highlar	nd Rd Moose Jaw Saskatchewan S4T6Y7 Canada
Debtors (1)					
Item	Entity	Туре	Name	Mailing	Address
1	Family		Eberlie, Kimberly	33 Dixonr	n Crescent Regina Saskatchewan S4N1V3 Canada

The last thing on the screen is the general property and/or serial property description, which explains what the judgment is registered against.



As per *The Enforcement of Money Judgments Act*, the standard text in this section is "All of the personal property and lands of the debtor within Saskatchewan." The registrant may choose to add serial property items and other information as well.

Judgment Registry Search Manual Version 2.1 February 2018

The **Judgment Registry Details** section lists the type of the judgment you are viewing and will also include if an Enforcement Instruction has been registered.

Enforcement Instruction were included in a Judgment Registry search as of February 3, 2017. Enforcement Instruction provides notice that a creditor has commenced action on a judgment.

The Enforcement Instruction that was registered will provide the Enforcement Instruction registration number that was assigned when it was entered in the database, the judgment number that it is linked to, the date it was registered, the date it expires, along with Registrant and Creditor's Representative.

This section also shows the Enforcement Instruction registration number, date it was registered along with expiry dates.

```
Enforcement Instruction Linked to Judgment Registry - Details
Enforcement Instruction Registry Number: 300072197
Type: Enforcement Instruction
Registration Date: 30-Nov-2017 07:49:00
EI Registration Date: 21-Dec-2017
Expiry Date: 21-Dec-2019
```

Below that are sections that show name and address information for the registrant and creditor's representative. Contact the creditor's representative to inquiry about the enforcement.



The last thing on the screen is the general property description, which explains what the enforcement instruction is registered against.



February 2018

The standard text in this section is "Notice of Enforcement Instruction s. 31 of The Enforcement of Money Judgment Act 2012."

When you are finished viewing the details of the judgment and possibly the Enforcement Instruction, ISC recommends that you print them or arrange to have them sent to you. If you navigate away from the Judgment Detail screen and then want to view it again, you will have to pay another fee.

For instructions on how to print or request search results, see page

13.

Note: If you want to return to the **Judgment List** or the **Search** section at this point, use the blue buttons below the general property description. Do <u>not</u> use the back button in your browser. Doing so will cause an error, and you will have to restart the Judgment Registry application.

How to Print or Send Search Results

To print the results of your search:

- 1. Click the **Printer Friendly** icon in the top right-hand corner of the screen.
- 2. Choose Print from the File menu in your browser window. If

you would rather have ISC send you your search results:

 Click the Request Output button in the Judgment Registry Details section. The Send Output section will display.

Send Output		
Judgment Registry Report (123456789)		
Send Format:	○ Mail (paper) ○ Email ◎ F	Fax O CD
Attention:		* Required
Recipient Type:	• Firm • Family	
Firm Name:		* Required
Address 1:		
Address 2:		
City:		
Province/State:	Saskatchewan 👻	* Required
Postal/Zip Code:		
Country:	Canada 🗨	* Required
Phone #:	1 (306)	* Required
	eg. 1 306 555 1212	223028
Fax #:	eg 1 306 555 1212	* Required
Email:		

2. Indicate how you would like to receive your results (by mail, email or fax, or on CD).

Reminder: The fee for results sent by email, fax or regular mail can be found in the Land Registry Fee Schedule.

- 3. Fill in your contact details.
- 4. Click **Submit**. The **Output Confirmation** section will display.



5. Click the **Close** button. Your results will be sent to you.

Glossary

Debtor: The party that owes money to the creditor.

Creditor: The party to which the debtor owes money.

Creditor's Representative: The party who represents the creditor for the commencement action against the judgment.

Judgment Registry Search Manual Version 2.1 February 2018

Close

Enforcement Instruction: Notice that a creditor has commenced action on a judgment.

Judgment: A written order from the court requiring the debtor to pay money to the creditor.

Registrant: The party who registered the judgment at ISC.

Serial Property: Under Section 2(1)(u) of <u>The Personal Property</u> <u>Security Regulations</u>, "serial property" means a motor vehicle, a trailer, a mobile home, an aircraft, a boat or an outboard motor for a boat.