



# Minimizing Turnaround Time for Land Title Applications

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# Overview

- Corporate Targets & Measures
- Application Journey (after submission)
- Defect Notices
- Review By Automation
- Resources
- News & Updates
- Questions?

# Corporate Targets & Measures

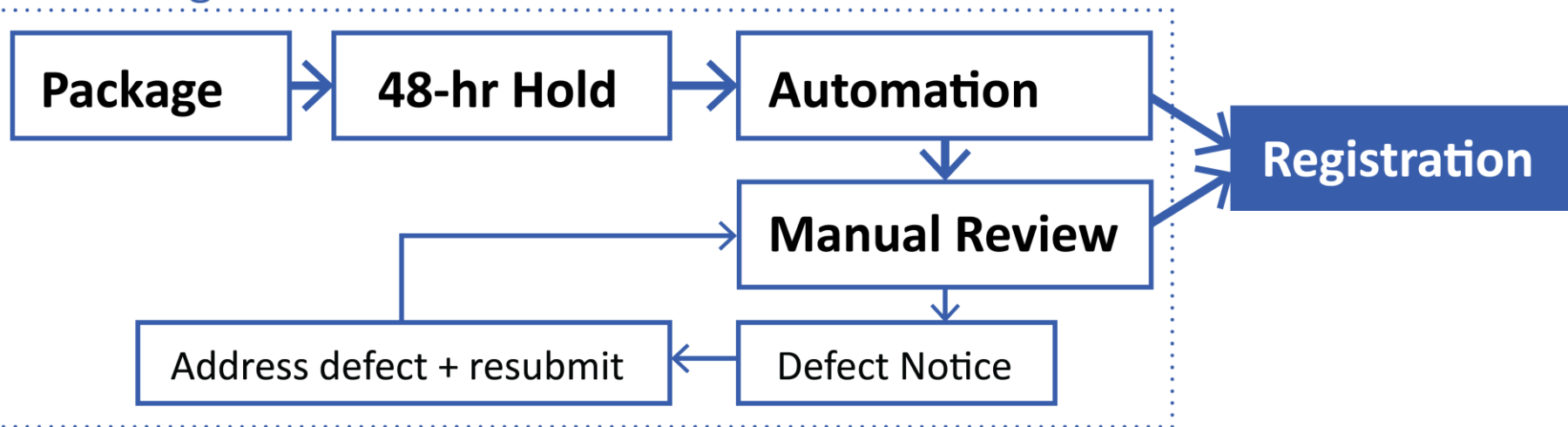
# Corporate Targets and Measures

- # of land title transactions
- Average processing time for land title applications
- % automation
- Investment to date
- Number of PIDs in BC

# Application Journey (after submission)

# What is the application journey?

Pending



**PRO TIP:** review package one last time prior to submission

# What is a submission date?

- Date application submitted
- Same date as registration date on record
- Location: top of the form

## **DID YOU KNOW?**

The date on the top of the form serves a different purpose than the date at the bottom of the form.



1. Application

VIP TESTING LTD  
MAY 19 2022 20:49:35.001  
ZZ2700

Document Fees: \$0.00

## Submission Date

- date application submitted for registration



### Electronic Signature

Your electronic signature is a representation that you are a designate authorized to certify this document under section 168.4 of the *Land Title Act* RSBC 1996 c.250, that you certify this document under section 168.41(4) of the act, and that an execution copy, or a true copy of that execution copy, is in your possession.



Form A (Section 185(1))

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2022 01 21 09:46:37.423

1 of 1 Pages

## Timestamp

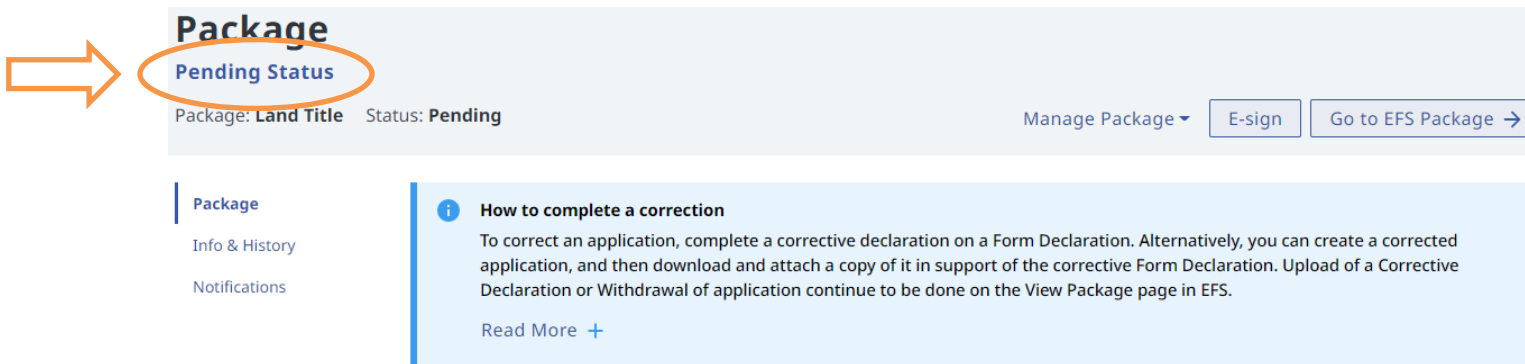
- a unique identifier appearing the first time you generate a Web Filing form
- it will not change when form is edited, including adding or removing an e-signature

# Why the 48-hour hold?

- 48-hour (2 business days) hold period
- Pending status

## DID YOU KNOW?

Hold period of 2 business days requested by the legal community.



**Package**  
**Pending Status**

Package: **Land Title** Status: **Pending**

Manage Package ▾ E-sign Go to EFS Package →

**Package**

- Info & History
- Notifications

**i How to complete a correction**

To correct an application, complete a corrective declaration on a Form Declaration. Alternatively, you can create a corrected application, and then download and attach a copy of it in support of the corrective Form Declaration. Upload of a Corrective Declaration or Withdrawal of application continue to be done on the View Package page in EFS.

Read More +

# Can you make changes during the 48-hour hold period?

- You can:
  - Withdraw, amend, append without penalty of defect
- Some changes may trigger manual examination, but may help avoid a potential defect
- Scenarios: Form F; Land Tax Deferment (declaration)

# Can you make changes during the 48-hour hold period?

## **PRO TIP:**

For submissions that are ideal candidates for automated review, if after 48 hours, you are not in receipt of a registered package, and before it goes for manual review, look for potential issues such as mismatched names, or missing signatures and .... resolve.

There is a reason it did not move through to automation. It will be faster if you address the issue before it gets to the examiner.

# What is automated examination?

- Applies hundreds of rules to determine if an application is registerable
- Binary – application either follows the rules or it doesn't
  - Are there two signatures? Y or N
  - Do the names match? Y or N
- Consistent
- Leads to faster turnaround times

# What is manual examination?

- Applications outside the scope of automated review are assigned to manual review
- Manual review = Examiners of Title = Humans

## **DID YOU KNOW?**

Automation also assists manual examiners, listing the reason(s) why the application was redirected to the manual queue.

# What is the examination queue?

- 1 examination queue servicing all 3 land title offices (New Westminster, Victoria, Kamloops)
- Examiners are assigned applications, based on the date and time the application is received (submission date)
- Expedite requests
- Estimated examination date

# What is the estimated examination date?

View Package - File Reference: SPA

View Notifications

View History

Title Search

LOTR Reference

File Reference: SPA

Description: <blank> ?

Status: Pending (est. exam. date Jul 31 2020) ?

Package ID: OKTQ5000

Submitter: Paul (Regular)

## Help

[What do land title package statuses mean?](#)

[How do I submit a corrective declaration or plan alteration to the land title office?](#)

[What is an estimated examination date?](#)

**Corrective Declarations/Plan Alterations:** Click Add to upload a correction to a submitted document or plan.

**Withdrawals:** Click Request Withdrawal to submit a request to withdraw one or more applications.



# Defect Notices

# What is a defect notice?

- When an application is in a state where it is not capable of being registered, a defect notice is triggered
  - Defect notices are issued pursuant to *Land Title Act* s.308
- Defect notice includes:
  - Reason, Requirement, Reference
- Defect notices are regularly reviewed for clarity and comprehension
- Top defect reasons are analysed to determine ways to minimize/eliminate

# What are top defects?

- **Forms**

- Form A
- Form C (Release)
- Form 17 Fee Simple
- Form C (Charge)
- Form B
- Form 17 Charge,  
Notation or Filing

- **Natures of Interest**

- Fee Simple
- Release of Mortgage
- Mortgage
- Power of Attorney
- Transmission to Executor or  
Administrator
- Transmission to Surviving Joint Tenant
- Covenant

# Review By Automation

# Which forms are automated?

- Form A Freehold Transfer
- Form B Mortgage
- Form C (Release)
- Claim of Builders Lien
- Change of Address (Title Owner)
- Strata Property Act Filing [SPF] \*
- Form C (Charge)\*
- Form 17 (Charge, Notation or Filing)\*
- Application to Deposit Survey Plan [DSPL] + Survey Plan Certification [SPC] \*
- Local Government Filing Form\*^

*\*Subset of Nature of Interests*

*^added to slide after live presentation*

# Which forms (as a subset\*) are automated?

- Form C (Charge)
  - Transfer of Charge Ownership (standardized terms)
  - Assignment of Rents (standardized terms)
- Form 17 (Charge, Notation or Filing)
  - 5 (out of 155 NOIs) automated
    - Caveat
    - Certificate Pending Litigation
    - Certificate Pending Litigation under *Builders Lien Act*
    - Injunctions
    - *Securities Act* Charge

*\*Subset of Nature of Interests*

# Which forms are not automated?

- Form 17 (Cancellation of Charge, Notation or Filing)
- Form 17 (Fee Simple)

**DID YOU KNOW?** Subdivisions are not automated.

# When does automation occur?

- Monday to Friday
  - Except statutory holidays
- 6am – 11pm



# What can I do to improve review by automation?

- **Use standardized terms**
  - Assignment of Rents
  - Transfer of Charge Ownership (TCO)
  - ... more coming soon!

# What can I do to improve review by automation?

- **Be in compliance with all system validations**

Validate Form

This button checks that required form fields are filled


Validate Package


This button checks:

- dependent forms (Transfer, PTT, LOTR) are provided in the package, and
- certain information (PIDs or charge numbers) valid in Land Title Register

# What can I do to improve review by automation?

- **Heed errors and warnings**
  - Errors: must address before proceeding
  - Warnings: take note & address before proceeding

 **Error** - The Transferor Authorized Signatory Name is missing. [70846]

 **Warning** - Postal Code is missing in a Borrower Group. [70824]

# Sample Warning

Type: **Land Title** Status: **Unsubmitted** Manage Package ▾ E-sign Validate Package Submit Package ?

← Return to Package Go to Application ▾

**Form B (Mortgage)** Manage Form Data ▾ **Delete Application**

Status: **Drafted** Modified: **Nov 09 2021 03:22 PM**

- Applicant
- Description of Land
- Borrower (Mortgagor)
- Lender (Mortgagee)
- Payment Provisions
- Interest Mortgage and Floating/Security Details
- Mortgage Terms
- Execution

**Delete Application** ✕

**Warning**

Deleting an application or package is **permanent and cannot be undone**. If you have a printed execution copy but have not submitted the application, you will be required to create a new execution copy and obtain new wet ink signatures.

[70336]

**Application:** Form B (Mortgage)

Cancel Delete

# What can I do to improve review by automation?

**DID YOU KNOW?** A number of warnings, specific to data entry issues, are being converted to **errors**.

# What can I do to improve review by automation?

- Use declarations but don't attach
  - WESA\* declaration statement
  - Form F declaration statement
  - Land Tax Deferment letter

Enter declaration statement

[? More about preparing declaration statements](#)

Select statement type

Enter your own declaration statement

**Enter your own declaration statement**

Form F Statement

Election and Authorization

Land Tax Deferment Act Declaration

Wills, Estate and Succession Act Consent (Distribution of the estate within 210 days)

Wills, Estate and Succession Act Consent (Transfer or Property Specifically Bequeathed)

Wills, Estate and Succession Act Consent (Transfer within 210 days)

\*WESA – *Wills, Estates and Succession Act*

# What can I do to improve review by automation?

- **Avoid unnecessary or information attachments** such as permits, invoices, FOIPA, schedules
  - For Claim of Builders Lien do not attach the invoice
- **Use expandable data entry fields** instead of attachments
  - Up to 100,000 characters, based on business need
  - Let us know if more needed, or increased character limit required.

# What can I do to improve review by automation?

- Use fields correctly

Capacity

Other

Administrator

Administrator de bonis non

Administrator pendente lite

Administrator with will annexed

Executor

Personal representative

Proposal in bankruptcy

Trustee

Trustee (Church Property) Act

Trustee in bankruptcy

Trustee under the United Church of Canada Act

Other

Incorporation Number ?

Add and enter information for all transferees for this group.

I want to enter a capacity for this group ?

Capacity

Other

Details for land held in trust, for an estate or benefit of another go here

▼ Lender 1

Corporation Name

The Not Real Bank of Canada

This is a Canadian Chartered Bank ?

Incorporation Number ?

Address

Additional location information here

12 Banknote Blvd

Second line of address



# Demonstration - Capacity Field

# Resources

# Resources

- Guidance found in Land Title Web Filing Form Practice Guides or Electronic Forms Guidebook (the “Green Book”)  
[itsa.ca/practice-information/e-filing-user-guides-and-publications](https://itsa.ca/practice-information/e-filing-user-guides-and-publications)
- Practice guidance found in Land Title Practice Manuals (free online access)  
[ltpm.itsa.ca](https://ltpm.itsa.ca)
- Director’s Directions, Land Title Practice Bulletins and Land Title Practice Notes  
[itsa.ca/professionals/land-title-practice](https://itsa.ca/professionals/land-title-practice)
- Legislative requirements

# Resources

- Web Filing Tutorials:
  - [help.ltsa.ca/myltsa-enterprise/web-filing](https://help.ltsa.ca/myltsa-enterprise/web-filing)
  - [ltsa.ca/professionals/land-title-practice/quality-verification-program](https://ltsa.ca/professionals/land-title-practice/quality-verification-program)
- Common Errors Leading to Defects webpage (+ Webinar Recording/PPT):
  - [ltsa.ca/professionals/land-title-practice/common-errors-leading-to-defect](https://ltsa.ca/professionals/land-title-practice/common-errors-leading-to-defect)

# LTSA News and Updates

# Remote Witnessing of Affidavits

- The temporary practice changes published by the Director of Land Titles in response to the COVID-19 pandemic remain in effect.
- This includes the remote witnessing of affidavits in support of land title applications.
- **A minimum of 90 days notice will be provided for any changes.**

# Land Owner Transparency Registry

- Deadline for pre-existing\* owners to file a Transparency Report:

**November 30, 2022**

- For more information visit: [landtransparency.ca](https://landtransparency.ca)

*\*pre-existing owners - individuals who acquired an interest in land prior to the introduction of the Land Owner Transparency Act (LOTA) on November 30, 2020*

# Survey Plan Services Modernization

- Introduction of enhanced survey plan services this fall
  - ability to assemble, validate, confirm and certify survey plans and dataset submissions for both land title and Surveyor General submissions
- Web Filing experience focused on needs of land surveyor workflow



# Property Owner Filings

- Coming this summer, property owners will be able to file to [itsa.ca](https://itsa.ca) select land title applications online
- First form available online: Change of Mailing Address

# LTSA News and Updates

For ongoing updates, subscribe to LTSA's email newsletters:

- **Land Title Matters** (policy-related updates)
- **LTSA Update** (general news and updates)
- **LOTR Update** (general news and updates)

Subscribe at:

- [itsa.ca/contact-us/subscribe-ltsa-e-communications](https://itsa.ca/contact-us/subscribe-ltsa-e-communications)

# LTSA Customer Service Centre

- LTSA Customer Service Centre cannot provide legal advice but does provide feedback on issues that are not covered off in the published guidance, or where the requirements may be open to interpretation.
- LTSA Front Counters are open **by appointment only**. Call to book an in-person appointment.

**604-630-9630 or 1-877-577-LTSA**

# Webinars – Mark Your Calendars

- **Fall Series** – details to be announced over the summer
  - All About Land Title Defects – May 4
  - Minimizing Turnaround Time for Land Title Applications - June 2
  - ...more sessions this fall!
- **Monthly Web Filing Demonstration** showcasing the latest capabilities
  - June 15, July 20 and August 17, 11am-12pm
- Register at: [tsa.ca/upcoming-events](https://tsa.ca/upcoming-events)
- Recordings at:  
<https://tsa.ca/professionals/land-title-practice/common-errors-leading-to-defect/>

**Thank you!**

**Questions?**