Teranet Manitoba eDischarge User Guide



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Table of contents

Purpose	3
A note of caution:	3
General guidelines for completion	3
Browser requirements	3
Content	4
Box 1: Registered interest holder	4
Box 2: Instrument being discharged	6
Box 3: Type of discharge	7
Box 4: Evidence of interest holder	8
Box 5: Instrument prepared by	9
Saving and printing options	10
Security features	11
Signature pages	12
Questions?	15
Notes	15
Appendix A: eDicharge workarounds	16
Public Guardian and Trustee from a foreign jurisdiction	16
Agent execution	16
Government execution	18

Purpose

The purpose of this user guide is to highlight the main functions and features of the electronic submission Discharge form (or eDischarge form for short). This form is designed to be intelligent, provide basic validation and error checking and offer context sensitive help.

A note of caution: While the eDischarge form is interactive and intelligent, it is designed to make sure that certain basic informational requirements are provided. It is not intended to take the place of proper legal advice. The form **does not** have the ability to determine if the information you have entered is correct; it simply ensures that the required sections have been completed. In addition, although the goal of this user guide is to assist in the completion of the eDischarge form, it is not intended to be an exhaustive guide. **Teranet Manitoba cannot provide legal advice.**

General guidelines for completion

 Any field that requires a title number or instrument number must be completed using the land titles district office number:



The land titles office district numbers are as follows:

1 - Winnipeg
2 - Brandon
3 - Portage la Prairie
4 - Morden
5 - Neepawa
6 - Dauphin

- Many fields offer a default selection. Be aware that the default selection may not be the most appropriate selection for every scenario.
- Unless otherwise stated all fields are mandatory.
- When making a selection the option indicates that one or more selections may be chosen at one time while the option indicates that only one option must be chosen at any given time.
- If _____ the option is available it can be used to increase or decrease the number of entries in that field. Keep in mind that a minimum of one entry may still be required. In addition, there may be a maximum number of entries that can be added.
 - Example: If an instrument being discharged affects more than one title
 number, the button can be used to add additional title number fields

Browser requirements

Please visit our website for the most recent browser requirements.

Content

Box 1: Registered interest holder

1. REGISTERED INTEREST HOLDER	
☐ Individual	
Corporation or Partnership	
Executor, Administrator, Trustee	
Government and Government Agency	

There are several options for providing information on the registered interest holder in this box. More than one option may be selected where applicable. The following section will give an overview of each option.

- If you select **Individua**l the box will expand so you can provide further information on the individual.
 - There are several other optional fields that you can select if applicable.
 - One of the options available is the ability to indicate that one of several joint interest holders is deceased.
 - For example, if the mortgagees in a mortgage were two individuals and they held the mortgage jointly and one was deceased you would check this box for that deceased individual.
 - When this is checked no signature page will be generated for the deceased individual.
 - Please be aware that if there are multiple joint mortgagees and they are all deceased, the box should not be checked for the mortgagee who was the last to die.
 - For this person you will have to have their executors or administrators sign.
 - This will mean selecting **Executor**, **Administrator**, **Trustee** and not **Individual** for this person.
 - Other available options include whether the document will be signed pursuant to a power of attorney, by a committee or a substitute decision maker or pursuant to a court order.
 - Additional fields may expand if you select one of these options.



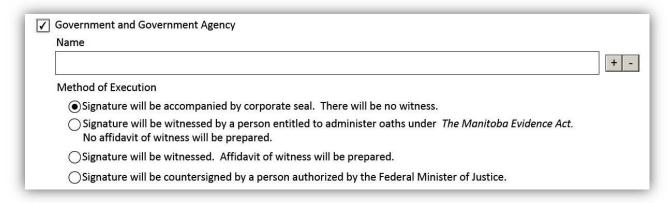
- If you select **Corporation or Partnership** the box will expand so you can provide further information on the corporation.
 - There are two other optional fields that you can select if applicable, including whether the document is signed pursuant to a power of attorney or a court order.
 - Additional fields may expand if you select one of these options.

✓ Corporation or Partnersh	ip		
Corporation Name			
			+ -
Signed pursuant to a	power of attorney	court order	

- If you select **Executor, Administrator or Trustee** the box will expand to allow for further information on the execution.
 - There are several fields that you can select if applicable.
 - These options include whether the document will be signed by an executor, administrator, religious society, other trust or under a bankruptcy.
 - Additional fields may expand when you select one of these options.



- If you select **Government and Government Agency** the box will expand so you can provide further information on the execution.
 - In addition to providing the name, you will need to select the **Method** of **Execution**.



Box 2: Instrument being discharged



- You must select the Type of Instrument to be discharged from the Drop Down Menu.
 - The most commonly discharged instruments (Builders' Lien, Caveat, Certificate of Judgment and Mortgage) will be listed at the top of the drop down menu.
 - All other instruments that are capable of being discharged are listed in alphabetical order.
- You must provide the Instrument Number being discharged.



Box 3: Type of discharge



You can select from two initial options: Full Discharge and Partial Discharge

- If you select **Full Discharge** no further information is required. A full discharge removes the affected instrument from all titles in the land titles system while at the same time changing the status of the instrument to discharged.
- If you select **Partial Discharge** several fields will expand so you can provide further information on the partial discharge.
 - Select **Current Title Number** if the title being discharged is an active title at the time the form is completed.
 - If the title to be released by the discharge is a title that will be created by an instrument registered prior in series to the discharge, and the title number is therefore unknown, select **Issuing from Title** Number and enter the current title number for affected lands.



- Whether you select Current Title Number or Issuing from Title
 Number, the field directly below this option is reserved to provide that title number.
- Select the **All** option if all lands in a title are being released.
 - No land description will be required with this option. The word **ALL** will automatically appear in the **Land Description** field.
- Select the **Part** option if only part of the land in a title is being released, is selected
 - Provide the legal description for the lands being released in the Land Description

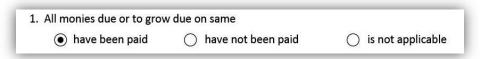


Box 4: Evidence of interest holder

4. EVIDENCE OF INTEREST HOLDER	
1. All monies due or to grow due on same	
have been paid	
2. This instrument • has not been assigned has been assigned as follows	

For **option #1**:

- You must select one of three options
 - No other information is required



For option #2:

- You must select one of two options
 - If you select the **Has Not Been Assigned** option no other information is required



- If you select the Has Been
 Assigned option the box will
 expand so you can provide further
 information on the assignment:
 - Select the type of assigning instrument from the **Drop Down Menu.**
 - The drop down menu will only show instruments that can assign the type of instrument being discharged you selected in box 2.
 For example: If you are discharging a mortgage, a transfer of mortgage will be available as a selection in the drop down menu while an assignment of caveat will not be.
- If you select the Has Been Assigned option:
 - You need to provide the instrument number of the assigning
 - If the assigning instrument is to be filed in series and before the discharge in question, select the **In Series** option.
 - You have to select this option because it will not be possible to know the registration number of the assigning instrument when the discharge is being prepared.

Instrument Type

Miscellaneous

Transfer of Mortgage

Transfer of Mortgage

Mortgage of Mortgage

Transmission of Mortgage

- When you select **In Series** the instrument number field will display **In Series** and no further information is required.
- If the assigning instrument is not to be registered in series, the **Instrument Number** of the assigning instrument is required.

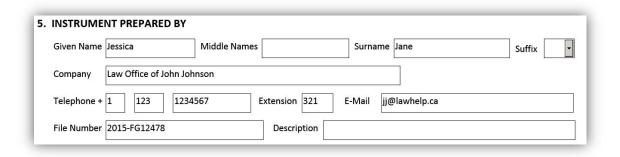


Box 5: Instrument prepared by

This box is for the party preparing the instrument to provide their contact information. There are several fields available in this box. A description of each field is provided below:

Name:	These fields (given name, middle names surname and suffix) can be used to provide an individual contact name for the party preparing the instrument.
Company:	This is an optional field that can be used to provide the company name of the registering party.
	A telephone number containing only numerical data is required.
Phone number:	The fields are large enough to accommodate both local and international telephone numbers.
	The extension number is optional and must be a maximum of five digits.
F	A valid email address is required.
Email:	
File number:	The registering party can use this field to connect the registration to their
	internal file number or naming system.
Description:	Like the file number, this is an optional field that the registering party can use to connect the registration to their internal filing system.

Example of box 5:



Saving and printing options

Saving: For your convenience, the eDischarge form has been designed so that

it can be saved at any stage of completion.

Printing: There are several options for printing the eDischarge form either as a

draft or as a finished form.

Print Draft

 You can select this option for printing a draft as long as the form is not locked (see description below)

 If you select this option a current working copy of the eDischarge form will be made available to print

- When you print the form, the statement "This is a draft copy" will appear at the top of the form
- A warning statement at the bottom will indicate "This is not a final version. Signature pages will only be generated when the form is locked."
- Please note: A draft version of the form will not be accepted for registration

Lock Form and Create Signature Pages

- Once the content of the form has been completed, you can select this option to lock the form, prevent any further changes and create the signature pages
- You should save a copy of the completed form before you lock it
- Once the form has been locked the "Print Draft" option will no longer be available; instead it will say "Print"

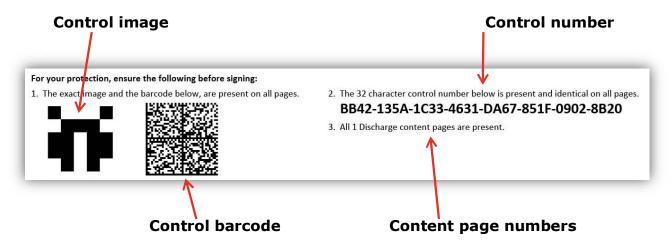
Unlock Form and Remove Signature Pages

- You cannot make changes to a locked form
- If you need to make a change, this option will allow you to unlock the form so you can edit it
- It is important to note that once the form has been unlocked, all previously created signature pages become invalid
- Subsequently re-locking the form will generate new signature pages that will have to be re-executed by all parties
- More information about this process can be found in the <u>security features</u> section of the user guide

Security features

Once you've locked the form four security features will be embedded onto each page. The security features are unique to each individually-created document and offer a level of protection and encryption of the information.

- There are several reasons why it is important to be mindful of the security features:
 - Every time you lock the form new security images will be generated
 - If you lock the form, unlock it to make changes, and then subsequently relock it, all of the previously-created signature pages become invalid
 - The security features ensure that every party sees the same version of the document and that no pages are replaced or altered
 - You can easily reassemble the document by making sure all the security features on each page match
 - The security features make it easier to detect if any page has been tampered with
 - **Please note:** All submitted forms must contain matching security images on all pages or they will be rejected
- There are four security features that are generated at the bottom of a locked form:



The page numbers are indicated at the bottom of each page. The page numbers are specific to the content of the document as well as **each** signature page.

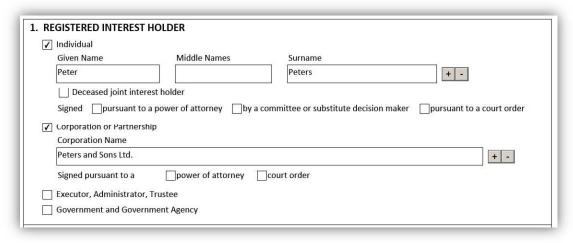


This feature will make it easy to ensure the document has been assembled in the correct order and that all pages are included.

Signature pages

- The **signature pages** are created when you lock the form
- Certain fields in the signature pages will be filled out automatically based on the information you provide in Boxes 1 through 5 of the content pages
- The notice to witness warning appears on the signature pages
- The signature pages can be:
 - Partially-completed on the computer then printed and finished manually
 - Printed then completed manually
- As the signature pages do not need to be completed before printing, no warnings will come up to notify you of an incomplete box before you proceed
- The information required on the signatures pages will vary depending on the registered interest holder(s) you indicate in Box 1
- A signature page will be created for each registered interest holder you indicated in Box 1 (other than for deceased joint interest holders)
 - For example: If the registered interest holders are an individual, two
 corporations and an executor, four separate signature pages will be
 created: one for the individual, one for each corporation and one for
 the executor.
- Use the button to add more than one execution per interest holder
 - This would be used for example when a corporation's policies require more than one person to execute a document

For Example: If you complete Box 1 as follows:



This will generate the following two signature pages (found on pages 14 and 15):

Individual signature page

\	SIGNATURES AND EVIDENCE
I hereby discharge instrument 123456 I agree and acknowledge that by execuinstrument either created or gave noti I am of the age of majority. Additional evidence	iting this discharge I am releasing any interest that the attached
Signature Interest Holder Peter Peters	Date (YYYY-MM-DD) WITNESS
Signature	Address
Name	
☐ Document witnessed inside of Canada ☐ Practicing lawyer ☐ Notary public in the Province of ☐ Document witnessed outside of Canada	
Title	
	☐ Does not expire
Expires on (YYYY-MM-DD	

Corporation signature page

\	SIGNATURES AND EVIDENCE
	te instrument 1234567/1 as set out herein. Owledge that by executing this discharge I am releasing any interest that the attached
	r created or gave notice of in the lands as set out.
 I am of the age of the Additional evider 	
	<u> </u>
ļ	
Interest Holder	Peters and Sons Ltd.
processors decor	
Signature	Date
Name	(YYYY-MM-DD)
22) Officer
Employee) Officer O Director O Agent O Partner
Position	
I a	
1.0	m an employee of the corporation and have authority to bind same
14	
74	m an employee of the corporation and have authority to bind same WITNESS
Signature	WITNESS
	WITNESS
Signature Name	WITNESS
Signature Name ☐ This person witne	WITNESS Address
Signature Name ☐ This person witne	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by
Signature Name This person with Document witne	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by
Signature Name This person withe Document withe Practicing la	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by awyer lic in the Province of British Columbia or Quebec
Signature Name This person with Document witne Practicing la Notary publ	essed all signatures by Peters and Sons Ltd. ssed inside of Canada by
Signature Name This person withe Document witne Practicing la Notary publ	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by awyer lic in the Province of British Columbia or Quebec ssed outside of Canada by a person entitled to administer oaths outside of Manitoba
Signature Name This person with Document witne Practicing la Notary publ	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by awyer lic in the Province of British Columbia or Quebec ssed outside of Canada by a person entitled to administer oaths outside of Manitoba
Signature Name This person withe Document witne Practicing la Notary publ	Address Address essed all signatures by Peters and Sons Ltd. ssed inside of Canada by awyer lic in the Province of British Columbia or Quebec ssed outside of Canada by a person entitled to administer oaths outside of Manitoba

Questions?

You can find more information and training materials on our website at www.teranetmanitoba.ca.

Please direct any further questions or concerns with regards to account management to our Client Service Team at clientservice@teranet.ca.

Please note: Teranet Manitoba employees cannot answer certain questions due to their legal nature. Where necessary, users should seek independent legal advice or consult with legal staff within their organization as the case may be. Users are advised to ensure that they meet all legal requirements for proper registration. Teranet Manitoba cannot provide legal advice.

Notes	

Appendix A: eDicharge workarounds

Our eForms are intended to be user-friendly and to assist our clients with the preparation of their land titles documents. In most cases, our forms will function as required, however there are certain instances where workarounds may be needed. We have identified below those instances that we are aware of. Please use the following to guide you through until they can be resolved in a future version of the form.

Public Guardian and Trustee from a foreign jurisdiction

Issue: Section 111 of *The Mental Health Act* of Manitoba allows

the Public Guardian and Trustee of Manitoba to apply to court to have another Public Guardian and Trustee's

authority recognized for property in Manitoba.

Workaround: Where an out-of-province Public Guardian and Trustee is

acting on behalf of the committee for an individual and is authorized to act inside Manitoba, they should indicate that they are acting for the committee and should enter their particulars as though they were a **Corporation**.



Agent execution

Issue: The form does not allow for a discharge to be signed by a

corporate agent.

Workaround: Where a corporation is acting as an agent, the person

signing on behalf of the corporate agent will:

a) Indicate the corporation is acting as agent by selecting "Agent" on the signature page;

- b) Indicate their full name, position and binding authority (for employees) in the name field; and
- c) Sign in the place where the interest holder would have signed.

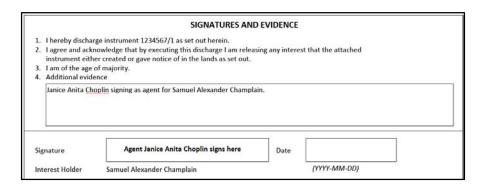
Interest Holder	The Bank of Lending
Signature	Date + -
Name	Michael Matt Michelson Employee (Discharging Officer) of ABC Mortgage Inc. with authority to bind the corporation
C Employee (Officer Director • Agent Partner

Issue: The form does not allow for an agent to sign on behalf of

any party other than a corporation.

Workaround: Where an agent is to sign on behalf of a party other than a corporation, the agent will:

- d) Indicate in the additional evidence box of the signature page that they are signing as agent on behalf of the party; and
- e) Sign in the place where the interest holder would have signed.



Government execution

For government execution, there is no specific place to Issue:

indicate signing authority. Signing authority allows a government or government agency to delegate the ability

to execute documents on their behalf to a specific person.

Workaround: This information can be entered as additional evidence,

statement 4 in the freeform text box above the

Signature box.

