

Teranet Manitoba

eMortgage

User Guide



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Purpose

The purpose of this user guide is to highlight the main functions and intuitive features of the electronic submission Mortgage form (eMortgage). This form is designed to be intelligent, provide, basic validation and error checking and to offer context-sensitive help.

A note of caution: While the eMortgage 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 eMortgage 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:

Instrument Number ✓ Instrument Number ✗

The land titles office district numbers are as follows:

/1 Winnipeg	/4 Morden
/2 Brandon	/5 Neepawa
/3 Portage La Prairie	/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 entry fields. 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 is being registered against 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: Mortgage type

1. MORTGAGE TYPE

- Mortgage Mortgage of Mortgage Encumbrance Mortgage of Encumbrance

Use this box to indicate the type of mortgage to be field. There are four options to choose from:

- Mortgage
- Mortgage of mortgage
- Encumbrance
- Mortgage of encumbrance

If you select **mortgage** or **encumbrance** then no further information is required.

1. MORTGAGE TYPE

- Mortgage Mortgage of Mortgage Encumbrance Mortgage of Encumbrance

1. MORTGAGE TYPE

- Mortgage Mortgage of Mortgage Encumbrance Mortgage of Encumbrance

If you select **mortgage of mortgage** or **mortgage of encumbrance** then you must specify the mortgage(s) or encumbrance(s) that will be mortgaged.

1. MORTGAGE TYPE

- Mortgage Mortgage of Mortgage Encumbrance Mortgage of Encumbrance

Mortgage Number

1234567/2

1. MORTGAGE TYPE

- Mortgage Mortgage of Mortgage Encumbrance Mortgage of Encumbrance

Encumbrance Number

1234567/2

7654321/4

Box 2: Mortgagor/grantor of encumbrance

2. MORTGAGOR

- Individual
- Corporation
- Executor, Administrator, Trustee
- Government and Government Agency

The name of this box will update to either mortgagor or grantor of Encumbrance based what you select in box 1.

2. MORTGAGOR

2. GRANTOR OF ENCUMBRANCE

OR

There are several options for adding mortgagors or grantors of the encumbrance in this box and more than one option may be selected where applicable. You must include an **address for service** for all mortgagors.

The following section will give an overview of each option.

- If you select **individual** the box will expand to show several fields where you can add one or more individual mortgagors and their address(es) for service.
 - The mortgagor's full legal name is required.
 - There are several other optional fields you can select if applicable. These options include whether there is a deceased joint interest holder and 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 one of these options is selected.

Individual
Given Name Middle Names Surname Suffix
Signed pursuant to a power of attorney by a committee or substitute decision maker pursuant to a court order

- If you select **corporation** the box will expand to show a field where you can add one or more corporate mortgagors and their address(es) for service.
 - 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

Corporation Name

Signed pursuant to a power of attorney court order

- If you select **executor, administrator or trustee** the box will expand to show additional options which options will allow the mortgagor to specify the nature of the trust.
- These will allow the mortgagor to specify if the mortgagor is the executor or administrator of an estate, a trustee in bankruptcy or the trustees of a religious society or of a cemetery trust.
 - Additional fields may expand if you select one of these options so you can enter of the particulars of the trust, including the address for service.

Executor, Administrator, Trustee

Executor

Administrator

Bankruptcy


Religious Society under *The Religious Societies' Lands Act*

Cemetery Trust under *The Cemetery Act*

- If you select **government and government agency** the box will expand to show a field where you can add one or more government mortgagors and their address(es) for service.
 - In addition to providing the name, you must select the **method of execution**.

Government and Government Agency

Name

 Municipalities must attach Municipal Board Order

Method of Execution

Signature will be accompanied by corporate seal. There will be no witness.

Signature will be witnessed by a person entitled to administer oaths under *The Manitoba Evidence Act*.
No affidavit of witness will be prepared.

Signature will be witnessed. Affidavit of witness will be prepared.

Signature will be countersigned by a person authorized by the Federal Minister of Justice.

Box 3: Land description and prior instruments

3. LAND DESCRIPTION AND PRIOR INSTRUMENTS

Land 1

All or part of a title

Current title number Issuing from title number

All Part

Land Description

All units in a condominium plan

All lots, blocks and parcels in a plan

Subject to the following instruments

Currently on title

Registered prior in series

In this box, provide the description of the land that this mortgage will be registered against. The first three options allow the mortgagor to indicate whether the affected land is all or part of a title, all the units in a condominium plan, or all the lots, blocks and parcels in a particular plan.

All or part of a title

- Select **all or part of a title** in all cases unless the affected lands are all the units in a condominium plan, or all the lots, blocks and parcels in a particular plan.
 - You can only describe one title at a time when you select this option.
 - You can add additional land description fields with associated title numbers by selecting the icon.

All or part of a title

- Select one of the following:
 - **Current title number** if the title number is now and will be active when the mortgage is registered against it.

Current title number Issuing from title number

- **Issuing from title number** if a document has been or will be registered which will cancel the current title for the affected lands prior to the registration of the mortgage, including a document registered prior in series to the mortgage.

Current title number Issuing from title number

- Provide the **title number** and then choose either:
 - **All** if the mortgage will affect all of the land associated to that title number.
 - Provide the legal land description of the title in question in the field provided.

1234567/1 All Part

Land Description

Lot 1 block 1 plan 1 WLTO
in RL 10 and 11 Parish of St. Paulson
Exc all mines and minerals as set forth in the original grant from the crown

- **Part** if the mortgage will affect only part of the land associated to that title number.
 - Provide the legal land description for the part in question in the field provided.

1234567/1 All Part

Land Description

Lot 1 block 1 plan 1 WLTO
in RL 10 and 11 Parish of St. Paulson
Exc all mines and minerals as set forth in the original grant from the crown

All units in a condominium plan

- Select **all units in a condominium plan** if the mortgage will be registered against all of the units in a condominium plan.
 - You can only describe one plan at a time when you select this option.
 - You can add additional plan/deposit numbers with associated title numbers by selecting the **+** icon.
 - The land description field will be auto-populated based on how you complete the fields within this box.

All units in a condominium plan

deposit number

plan number

- Provide either the:

- **Deposit number** and office in which it will be registered in.

All units in a condominium plan
 deposit number to be registered at
 plan number

- **Plan number** and office in which it was registered in.

All units in a condominium plan
 deposit number
 plan number

- Select one of the following:
 - **Current title number** if the title number is now and will be active when the mortgage is registered against it.

Current title number Issuing from title number

- **Issuing from title number** if a document has been or will be registered which will cancel the current title for the affected lands prior to the registration of the mortgage, including a document registered prior in series to the mortgage.

Current title number Issuing from title number

- Provide the **title number**.
 - Additional fields for multiple title numbers can be added.

Current title number Issuing from title number

- The land description will automatically build based on the information you provide.

Land Description
All units in condominium plan 9999 DLTO together with an undivided 100% interest in the common elements appurtenant thereto.

All lots, blocks and parcels in a plan

- Select **all lots, blocks and parcels in a plan** if the mortgage will be registered against all of the lots, blocks and parcels in a plan.
 - You can only describe one plan at a time can be described when you select this option.
 - You can add additional plan/deposit numbers with associated title numbers by selecting the **+** icon.
 - The land description field will be auto populated based on how you complete the other fields within this box.

All lots, blocks and parcels in a plan
 deposit number
 plan number

- Provide either the:
 - **Deposit number** and office in which it will be registered in.

All lots, blocks and parcels in a plan
 deposit number to be registered at
 plan number

- **Plan number** and office in which it was registered.

All lots, blocks and parcels in a plan
 deposit number
 plan number

- Select one of the following:
 - **Current title number** if the affected title is currently active and will be active when the mortgage affects it.

Current title number Issuing from title number

- **Issuing from title number** if a document has been or will be registered which will cancel the current title for the affected lands prior to the registration of the mortgage, including a document registered prior in series to the mortgage.

Current title number Issuing from title number

- Provide the **title number**
 - Additional fields for multiple title numbers can be added.

Current title number Issuing from title number

- The land description will automatically build based on the information you provide, however you are can add exceptions if you choose to.

Land Description

All lots, blocks and parcels in plan 9999 MLTO.

Exceptions

omit lot 4

Prior instruments

List instruments with priority over the mortgage being registered for each land description you provided in box 2, regardless of which of the three methods above has been used to describe said land.

- If the prior instrument is already accepted, select **currently on title** and provide the instrument number(s).

Currently on title

Instrument Number


- If the prior instrument will be registered prior in series to this mortgage, select **registered prior in series** and then select the instrument type from the drop down list for the affected instrument (you cannot enter the instrument number as you will not know it at the time of preparation).

Registered prior in series

Instrument Type

Box 4: Mortgagee/encumbrancer

4. MORTGAGEE


- Individual  Full legal name required
- Corporation
- Executors, Administrator
- Government and Government Agency

The name of this box will update to either **mortgagee** or **encumbrancer** based on your selection in box 1.

You have several options for adding mortgagees/encumbrancers in this box and can select more than one option where applicable. You must include an address for service for all mortgagees/encumbrancers. The following section will give an overview of each option.

- If you select **individual** the box will expand to show several fields where you can add one or more individual mortgagee and their address for service.
 - The mortgagee/encumbrancer's full legal name is required.

4. MORTGAGEE

Individual  Full legal name required

Given Name Middle Names Surname Suffix

Address for Service

City Province Country Postal Code

Share or fractional interest of the mortgage monies contributed %

- If you select **corporation** the box will expand to show a field where you can add one or more corporate mortgagees/encumbrancers and their address for service.
 - Where applicable, details of a trust for a self-directed registered account may be provided.

Corporation Name

In trust for self-directed registered account, detailed as follows

Address for Service

City Province Country Postal Code

CANADA

Share or fractional interest of the monies contributed %


- If you select **executor, administrator** the box will expand to show additional options, which options will allow the mortgagee/encumbrancer to specify whether the mortgagee/encumbrancer is an executor or an administrator.
 - Additional fields and options will appear when you select one of these options so you can enter the particulars of the estate, including the address for service and whether the executor/administrator is an individual, a corporation, or the Public Guardian and Trustee of Manitoba.
 - Additional fields will expand when you select one of these options.

Executor

Deceased

Given Name Middle Names Surname

Share or fractional interest of the monies contributed %

Executor  Attach court order appointing executor

Individual Corporation The Public Guardian and Trustee of Manitoba

Given Name Middle Names Surname

Address for Service

City Province Country Postal Code


CANADA

Administrator

Deceased

Given Name Middle Names Surname + -

Share or fractional interest of the monies contributed %

Administrator  Attach court order appointing administrator

Individual Corporation The Public Guardian and Trustee of Manitoba

Given Name Middle Names Surname + -

Address for Service

City Province Country Postal Code

- If you select **government and government agency** the box will expand to show a field where you can add one or more government mortgagees/encumbrancers and their address for service.

Government and Government Agency

Name + -

Address for Service

City Province Country Postal Code

- Because of prohibitions in *The Real Property Act*, the mortgagees/encumbrancers cannot be shown as the owners of fractional or undivided interests in the mortgage.
 - You can specify the share or fractional interest of the mortgage monies contributed by each mortgagee/encumbrancer.

Share or fractional interest of the monies contributed %

- The mortgagees/encumbrancers can indicate that they hold the mortgage jointly by selecting the **The mortgagees hold the mortgage jointly** box.
- The mortgagees/encumbrancers can also provide the details of any agreement for sharing the proceeds of the mortgage if such an agreement exists.

The mortgagees hold the mortgage jointly

Details of any agreement for sharing the proceeds of the mortgage

Box 5: Terms and payment provisions

Use this box to provide the terms and payment provisions of the mortgage or encumbrance. The fields that are available to complete will vary depending on the option you selected in Box 1.

Here are tips for common fields in this box:

Mortgage description	Insert if applicable a description of this mortgage. e.g. Multi-purpose mortgage, all loans obligations mortgage, conventional fixed rate mortgage, etc.
Mortgage principal amount	Insert the principal amount to be secured by this mortgage.
Loan description	Insert if applicable a description of the loans being secured by the mortgage e.g. fixed rate loan, line of credit loan 1, line of credit loan 2, etc. You would then indicate the amount of each loan in the loan principal amount box.
Loan principal amount	Insert the loan amount applicable to the loan type. Where the mortgage secures only one loan, the loan principal amount and the mortgage principal amount will be the same.

Mortgage, mortgage of mortgage, or mortgage of encumbrance

5. TERMS AND PAYMENT PROVISIONS

Mortgage Description

Mortgage Principal Amount Canadian Dollar (CAD)

Standard Charge Mortgage Terms

Deposited at land titles as number
 and name

Not applicable

Loan Description

Loan Principal Amount Canadian Dollar (CAD)

Mortgage secures a revolving credit up to the loan principal amount

Payment Details

Prime is defined as

Scheduled Payments
 Payable on Demand

Additional Provisions

This mortgage secures the refundable portions of tenants' entrance fees as required by clause 28(2)(b) of *The Life Leases Act*.

Covenantor will sign

Guarantee Mortgage

Collateral Mortgage

Secures present and future liabilities

Secures current or running account

Prepayment terms

Other

If you selected **mortgage, mortgage of mortgage** or **mortgage of encumbrance** in Box 1 then the above fields will be available in Box 5.

- You can provide multiple rate terms and provisions by selecting the to add additional fields under the **scheduled payments** option.

Scheduled Payments

Rate 1 + -

Interest Rate

%

prime

calculated Daily not in advance

Canada Interest Act Equivalent Rate

% per anum calculated Half-yearly not in advance

Interest Adjustment Date Balance Due Date

First Payment Date Payment Frequency Bi-weekly

Last Payment Date Amount of each payment

Other Details

- There is a field to indicate if a covenantor will be signing the document.

Additional Provisions

Covenantor will sign

- Select these options to provide details on a **guarantee mortgage**, **collateral mortgage**, whether the mortgage **secures present and future liabilities**, whether the mortgage **secures a current or running account**, **prepayment terms** and any **other** terms and provisions.
 - You can select multiple options in a mortgage.

Additional Provisions

Covenantor will sign

Guarantee Mortgage

Collateral Mortgage

Secures present and future liabilities

Secures current or running account

Prepayment terms

Other

Encumbrance

5. TERMS AND PAYMENT PROVISIONS

Payment Amount

First Payment Date Payment Frequency

Last Payment Due on Date
 Other

Additional Provisions

Covenantor will sign
 Other

If you selected **encumbrance** in Box 1 then the above fields will be available in Box 5:

- There are several fields where you can provide specific details on the terms and provisions.
- There is a field to indicate if a covenantor will be signing the document as well as a field where you can provide additional provisions that may need to be included over and above the information in the fields that are already available.

Additional Provisions

Covenantor will sign
 Other

Box 6: *The Farm Lands Ownership Act* evidence

6. THE FARM LANDS OWNERSHIP ACT EVIDENCE

The within land is not farm land as defined in The Farm Lands Ownership Act.
 All of the within lands are farm land and are being mortgaged pursuant to a bona fide debt obligation.
 Some of the within lands are farm land and the farm lands are being mortgaged pursuant to a bona fide debt obligation.
 Other

There are three prepared options that you may choose from when providing *The Farm Lands Ownership Act* evidence in this box. If none of these options are applicable you may provide an appropriate statement in the box attached to the **other** option located at the end of the list.

Box 7: 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.
Phone number:	A telephone number is required. Do not enter the “-”. The fields are large enough to accommodate both local and international telephone numbers. The extension number is optional and can be a maximum of five digits.
Email:	An email address is required and shall follow the standard email address format. Example: me@mywork.com
File number:	This optional field that can be used by the registering party to connect the registration to their internal file number or naming system.
Description:	Like the file number, this is an optional field that can be used by the registering party to connect the registration to their internal filing system.

Example of Box 7:

7. INSTRUMENT PREPARED BY

Given Name Middle Names Surname Suffix

Company

Telephone + Extension E-Mail

File Number Description

Saving and printing options

Saving: For your convenience, the eMortgage form has been designed so that it can be saved at any stage of completion.

Printing: There are several options for printing the eMortgage form either as a draft or as a finished form.

Print Draft

- You can select this option for printing a draft can as long as the form is not locked (see description below).
- If you select this option a current working copy of the eMortgage 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 that "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".

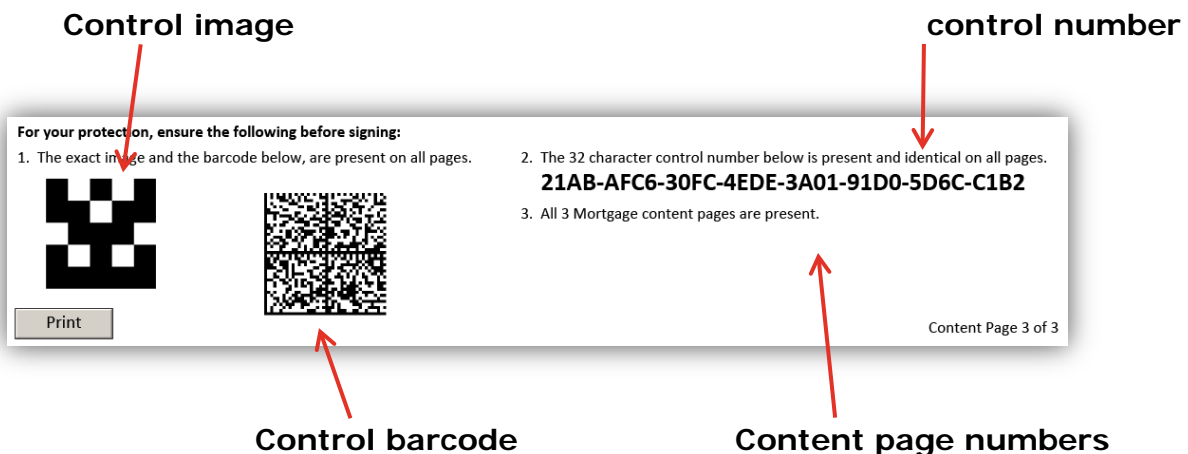
Unlock Form and Remove Signature Pages

- 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 [security features](#) section of this 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.

Content Page 1 of 1

Signature Page 1 of 2 for Peter Peters

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.
- A signature page for the covenantor will be created if you indicated a **covenantor signature** in Box 5.
- Certain fields in the signature pages will be filled out automatically based on the information you provided in Boxes 1 through 7.
- The **notice to witness** warning appears on the signature pages.
- Separate signature pages will be created for **each** execution required and may span multiple pages.
- The signature pages can be:
 - Partially-completed on the computer then printed and finished manually
 - Printed then completed manually.
- As the signature pages cannot entirely be completed digitally, 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 information you provided in the content pages.
- A signature page will be created for each mortgagor/grantor of encumbrance that you indicated in Box 2.
 - For example, if the mortgagors/grantors of encumbrance 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.
- A signature page provides space for only one signing party on behalf of the interest holder.
 - Use the **+ -** buttons to add additional signature pages for more than one execution per interest holder.
 - Some examples of when this might be relevant include:
 - If there are several executors for an estate
 - If a corporation's policies require more than one person to sign documents on its behalf.

For Example: If you complete Box 2 as follows:

2. MORTGAGOR

Individual

Given Name Middle Names Surname **+ -**

Signed pursuant to a power of attorney by a committee or substitute decision maker pursuant to a court order

Corporation

Corporation Name **+ -**

Signed pursuant to a power of attorney court order

Executor, Administrator, Trustee

Government and Government Agency

This will generate the following two sets of signature pages:

Individual signature pages

SIGNATURES AND EVIDENCE

1. I am or I am entitled to be an owner of the land.
2. I hereby mortgage to the mortgagee my interest in the land as security for performance of all my obligations herein.
3. I promise to pay the principal amount and interest and all other charges and money hereby secured and to be bound by all the terms herein.
4. I acknowledge receipt of a copy of this instrument and all of the terms herein.
5. I am of the age of majority.
6. The registration of this instrument does not contravene the provisions of *The Homesteads Act* because
 - The person consenting to this disposition is my spouse or common-law partner and no other person has homestead rights in this land.
 - This land is not my homestead.
 - The court has made an order dispensing with the consent of my spouse or common-law partner and no other person has homestead rights in this land. The order dispensing with the consent is attached.
 - The mortgagee is my spouse or common-law partner and no other person has homestead rights in this land.
7. Additional evidence

Signature	<input type="text"/>	Date	<input type="text"/> <small>(YYYY-MM-DD)</small>
Mortgagor	Peter Peters		

WITNESS

Signature	<input type="text"/>	Address	<input type="text"/>
Name	<input type="text"/>		

The mortgagee is a financial institution and the witness is

- An officer of the mortgagee
- An employee of the mortgagee
- A person designated by the mortgagee

Document witnessed inside Canada by

- Practising lawyer
- Notary public in the Province of British Columbia or Quebec
- A person entitled to administer oaths inside or outside of Manitoba

District Registrar approval required

Title

Expires on Does not expire
(YYYY-MM-DD)

Document witnessed outside of Canada by a person entitled to administer oaths outside of Manitoba

Title

Expires on Does not expire
(YYYY-MM-DD)

Notary certificate under seal attached

Corporation signature pages

SIGNATURES AND EVIDENCE

1. The mortgagor is or is entitled to be an owner of the land.
2. The mortgagor hereby mortgages to the mortgagee its interest in the land as security for performance of all its obligations herein.
3. The mortgagor promises to pay the principal amount and interest and all other charges and money hereby secured and to be bound by all the terms herein.
4. I acknowledge receipt of a copy of this instrument and all of the terms herein.
5. I am of the age of majority.
6. Additional evidence

Mortgagor Peter and Son Ltd.

Signature Date
(YYYY-MM-DD)

Name

Employee Officer Director

Position

I am an employee of the corporation and have authority to bind same

WITNESS

Signature Address

Name

This person witnessed all signatures by Peter and Son Ltd.

The mortgagee is a financial institution and the witness is

- An officer of the mortgagee
- An employee of the mortgagee
- A person designated by the mortgagee

Document witnessed inside Canada by

- Practising lawyer
- Notary public in the Province of British Columbia or Quebec
- A person entitled to administer oaths inside or outside of Manitoba District Registrar approval required

Title

Expires on Does not expire
(YYYY-MM-DD)

Document witnessed outside of Canada by a person entitled to administer oaths outside of Manitoba

Title

Expires on Does not expire
(YYYY-MM-DD)

Notary certificate under seal attached

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: eMortgage 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.

Mortgage of mortgage or mortgage of encumbrance filed in series

- Issue:** When selecting a mortgage of mortgage or mortgage of encumbrance in Box 1 you are prompted to provide the mortgage/encumbrance number. If the mortgage/encumbrance in question is being filed in series you will not yet know the registration number and there is no option to select "prior in series".
- Workaround:** If you are unable to provide a current registration number in Box 1 of the mortgage because the mortgage/encumbrance in question is being registered in series, type the following phrase into the required field: "in series/(your office code)". Please note that you must include an office code in this field.

Example: 