



Step By Step Guide

Ontario Version

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LDD WebDocumentRetrieval™

STEP BY STEP GUIDE

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Introduction and Logging In

a) INTRODUCTION

- Using the **LDD WebDocumentRetrieval** system, mortgage transactions are processed in the normal course, with the following exceptions:
 - Mortgage instructions are delivered to you electronically via **LDD WebDocumentRetrieval** – there is no need for couriers or faxed instructions.
 - The **Request for Funds** may be submitted to the mortgage lender electronically (if required by the mortgage lender).
 - The TitlePLUS[®] application may be submitted electronically via **LDD WebDocumentRetrieval** depending on lender requirements and the mortgage details are pre-populated into the TitlePLUS application, where available.
 - The mortgage may be prepared on line and once again, the mortgage details are pre-populated into the mortgage document.
 - The **Report to Mortgage Lender** may be submitted electronically to the mortgage lender, depending on lender requirements, and if so, the mortgage details are pre-populated.
 - The mortgage lender **may** not require that enclosures be included with the **Report to Mortgage Lender**. If so, copies of all relevant documents are to be retained in your file.
- You have the option of preparing the mortgage document via **Online Mortgage Document Preparation** in the **LDD WebDocumentRetrieval** system or using an alternate document preparation method.
- Mortgage transactions are otherwise prepared in accordance with the instructions provided by the mortgage lender.

TIP: Follow the applicable instructions detailed in Steps 1 to 7 to complete your mortgage transaction.

- If you are a **RealtiPLUSWeb** subscriber, you can import the mortgage details directly into either an existing **RealtiPLUSWeb** file or create a new file.

IMPORTANT: You must review the instructions from the mortgage lender and complete the mortgage transaction in accordance with those instructions.

b) LOG IN TO LDD WebDocumentRetrieval

1. To log in to LDD WebDocumentRetrieval, go to www.lawyerdonedeal.com/dr. The **Log In** screen will open.

LDD WebDocumentRetrieval™

September 17, 2004

Help

Powered by... LAWYER DONE DEAL

User ID*
Password
* Ontario lawyers use LSUC ID.

NEW HOME DEAL CODE

Log-On

Financial Institutions

Controls

- View New Home Projects
- View Financial Institutions

Financial Institutions Name
Bank of Montreal
Canada Trust
CIBC
Citizens Bank
HSBC (Formerly HongKong Bank of Canada)
Manulife Bank
Royal Bank
Scotiabank
Sun Life Trust Company or Sun Life Financial Trust Inc.
TD Bank
Windsor Family Credit Union
Xceed Mortgage Corporation and Xceed Funding Corporation

System Overview LDD Registration Request Password

Title PLUS © 2002 LawyerDoneDeal Corp.

2. Enter your **User ID** and **Password**.
3. Click on the **Log-On** button.
4. The **Main** screen will appear.

LDD WebDocumentRetrieval™ Demo Lawyer(DEMO)

September 17, 2004

Profile Accounting Help Logoff

Powered by... LAWYER DONE DEAL

Inbox

Posted By	Customer	Post Date
Xceed	BC - Navjeet Dhillon	14/SEP/2004
Xceed	Saskatchewan - Ken Kittler	14/SEP/2004
Xceed	Manitoba - Michael Owens	14/SEP/2004
Xceed	Alberta - David Gilchrist an	14/SEP/2004
Xceed	Alberta - Robert White	03/SEP/2004
Xceed	Diane Adams	03/SEP/2004
Windsor	Aline1 and Aline2	01/SEP/2004
Xceed	Andrew Drew Hughes and	26/AUG/2004
Xceed	Guarantor - Joseph Bourcic	26/AUG/2004
Xceed	Uwe Vonwitzenhausen and	18/AUG/2004
Xceed	Andrew Drew Hughes and	18/AUG/2004
Xceed	Newfoundland - John Racini	18/AUG/2004

View New All History

New Home Projects

Controls

- View New Home Projects
- View Financial Institutions

Project Name
65 Shelldrake Ltd.
Abbey Oaks II 1470
Abbey Oaks Phase I
Allegra Icon Homes
Bal Harbour
Balmoral Phase II
Bloor West Lofts - Phase 2
Bloorwood Manor
BROADWAY (PHASE I)
BROADWAY (PHASE II)
Brook Lofts
Carousel 9
Chestnut Place

NEW HOME DEAL CODE

Log-Off System Overview

Title PLUS © 2002 LawyerDoneDeal Corp.

c) THE LOG IN SCREEN

The screenshot shows the LDD WebDocumentRetrieval™ login screen. At the top, it displays the date "September 17, 2004" and the "LAWYER DONE DEAL" logo. The main interface is divided into three panels. The top panel contains a "Log-On" button and a "NEW HOME DEAL CODE" input field with a "Go" button. The middle panel, titled "Financial Institutions", includes a "Controls" section with radio buttons for "View New Home Projects" and "View Financial Institutions". Below this is a table of financial institutions. The bottom panel contains links for "System Overview", "LDD Registration", and "Request Password".

Callout boxes provide instructions:

- "Click here to go to Help." points to the "Help" link in the top right corner.
- "Click to view list of New Home Projects." points to the "View New Home Projects" radio button.
- "Click to view list of Financial Institutions." points to the "View Financial Institutions" radio button.

Financial Institutions Name	
<input type="radio"/>	Bank of Montreal
<input type="radio"/>	Canada Trust
<input type="radio"/>	CIBC
<input type="radio"/>	Citizens Bank
<input type="radio"/>	HSBC (Formally HongKong Bank of Canada)
<input type="radio"/>	Manulife Bank
<input type="radio"/>	oyal Bank
<input type="radio"/>	otiabank
<input type="radio"/>	n Life Trust Company or Sun Life Financial Trust Inc.
<input type="radio"/>	Bank
<input type="radio"/>	ndsr Family Credit Union
<input type="radio"/>	Xceed Mortgage Corporation and Xceed Funding Corporation

The **Log In** screen is comprised of three panels:

1. Log In

Used to log in to the system to access documents that have been posted to the web for retrieval by a lawyer. Requires User ID and Password for access.

2. New Home Deal Code

Used to access documents that have been posted to the web for retrieval by a lawyer for New Home deals. Requires a twenty-six digit password, provided by the vendor's lawyer, or User ID and password, for access.

3. New Home/Financial Institutions

Includes lists of New Home Projects and Financial Institutions that have posted public documents to the web for retrieval by lawyers. Passwords are not required for access.

c) THE LOG IN SCREEN (Cont'd)

There are three navigational buttons at the bottom of the **Log In** screen.

1. System Overview;
2. LDD Registration; and
3. Request Password.

The screenshot shows the LDD WebDocumentRetrieval login interface. At the top, it displays the title "LDD WebDocumentRetrieval™", the date "September 17, 2004", and a "Help" link. Below the title bar, there are input fields for "User ID*" and "Password", with a note: "* Ontario lawyers use LSUC ID:". To the right, there is a "NEW HOME DEAL CODE" field and a "Log-On" button. Below these fields is a section titled "Financial Institutions" with a "Controls" sidebar and a list of institutions. At the bottom, three buttons are visible: "System Overview", "LDD Registration", and "Request Password". Three callout boxes with arrows point to these buttons, providing instructions: "1. Click to go to System Overview.", "2. Click to register with LDD.", and "3. Click to Request Password."

Financial Institutions

Financial Institutions Name
Bank of Montreal
Canada Trust
CIBC
Citizens Bank
HSBC (Formally HongKong Bank of Canada)
Manulife Bank
Royal Bank
Scotiabank
Sun Life Trust Company or Sun Life Financial Trust Inc.
TD Bank
Windsor Family Credit Union
Xceed Mortgage Corporation and Xceed Funding Corporation

Controls

- View New Home Projects
- View Financial Institutions

System Overview **LDD Registration** **Request Password**

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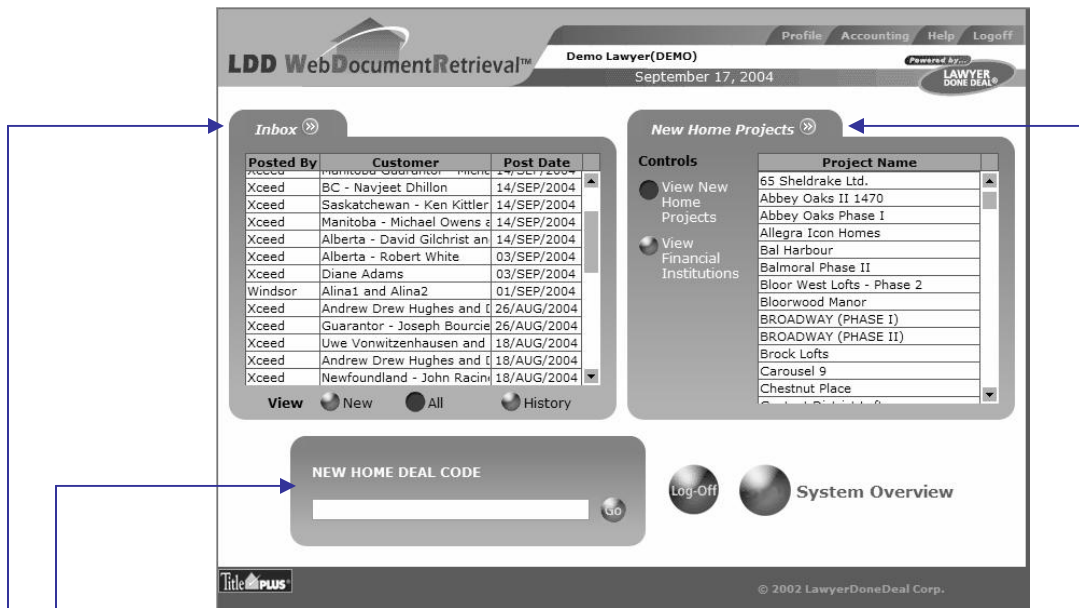
1. Click to go to System Overview.

2. Click to register with LDD.

3. Click to Request Password.

d) MAIN SCREEN

After you have logged in to LDD WebDocumentRetrieval, the **Main** screen will appear.



The **Main** screen is comprised of three panels:


1. **Inbox**

Includes a list of transactions that have been posted.

2. **New Home Projects**

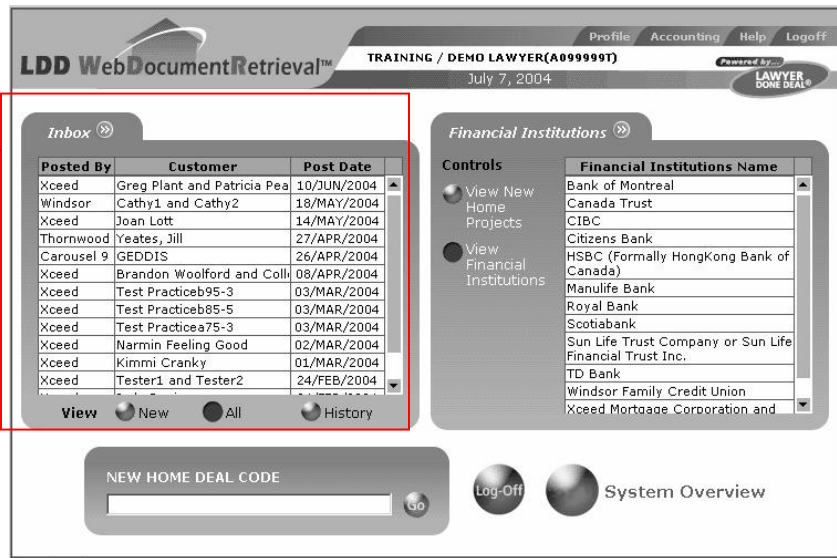
Includes a list of New Home Projects that have been posted.

3. **New Home Deal Code**

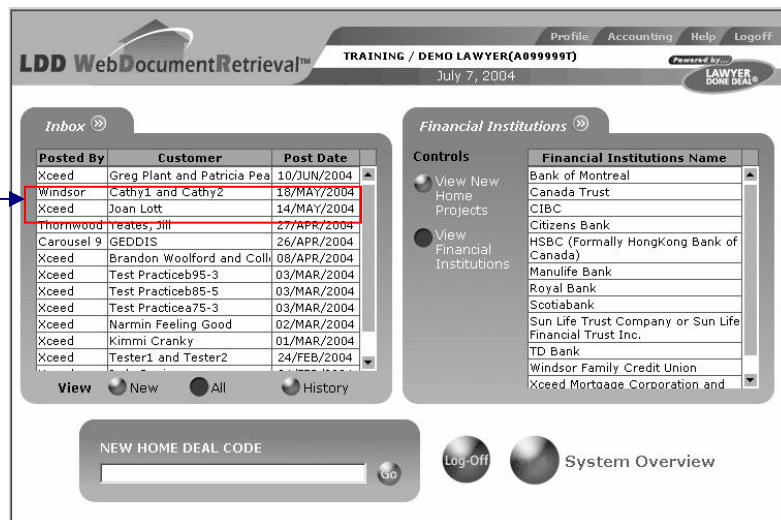
TIP: To expand either the **Inbox** or the **Financial Institutions** panel, click on  located to the right of the heading on each panel.

Step 1a) OPEN THE MORTGAGE TRANSACTION

1. You will receive a fax from the mortgage lender entitled "Urgent Memo", advising that a transaction has been posted to **LDD Web DocumentRetrieval™** for you to retrieve.
2. Log in to **LDD Web DocumentRetrieval**. The **Main** screen will appear. The **Inbox** on the **Main** screen includes documents that have been posted to **LDD Web DocumentRetrieval** for you.



3. Place the cursor over the appropriate file in the **Inbox** so that the file is highlighted.



Step 1a) OPEN THE MORTGAGE TRANSACTION (cont'd)

4. Click on the selected file and the **Transaction Summary Screen** will appear.

LDD WebDocumentRetrieval™ TRAINING / DEMO LAWYER(A099999T) July 8, 2004

XCEED MORTGAGE CORPORATION

Contact Person: Maria Rego-Funder
Date Posted: 10/JUN/2004
Branch Address:

Borrower(s):
Guarantor:
Security Address: 142-230 Townhouse Crescent Brampton, Ontario L6W 2L1
Closing Date: 01/AUG/2004
Total Loan Amount: \$163,176.00
Lender Reference Number: 15373
Purpose of Funds: Purchase
Lawyer: Steven Hartley

Download Documents

- Xceed Public Documents
 - Authorization for Consumer Pre-Authorized Debit Plan
 - Standard Charge Terms No. 200033
 - Standard Charge Terms No. 9320
- Solicitor Package (You must open your documents to confirm receipt of your instructions.)
 - Letter to Solicitor
 - Solicitor's Instructions
 - Mortgage Commitment
 - Statutory Declaration
 - Schedule "A" (Charge/Mortgage)

5. **Close** this screen by clicking on **Close** in the bottom left hand corner of the window. You will return to the **Main** screen.

TIP: You will receive an e-mail (or fax, if you do not have e-mail) if you fail to retrieve the **Solicitor's Package** within 48 hours of the package being posted to you or 7 business days prior to closing.

Step 1b) VIEW MORTGAGE DETAILS

1. The top half of the **Transaction Summary** screen looks like this.

LDD WebDocumentRetrieval™ TRAINING / DEMO LAWYER(A099999T) July 8, 2004

XCEED MORTGAGE CORPORATION

Contact Person: Maria Rego-Funder
Date Posted: 10/JUN/2004
Branch Address

Borrower(s):
Guarantor:
Security Address: 142-230 Townhouse Crescent
Brampton, Ontario
L6W 2L1
Closing Date: 01/AUG/2004
Total Loan Amount: \$163,176.00
Lender Reference Number: 15373
Purpose of Funds: Purchase
Lawyer: Steven Hartley

Download Documents

- Xceed Public Documents
- Solitor Package (You must open your documents to confirm receipt of your instructions.)

2. It contains all of the mortgage particulars that have been posted by the mortgage lender for the transaction.
3. To view details of the **Date Posted**, **Branch Address**, **Mortgage Details**, **Advances**, **Terms and Conditions** and **Lawyer Information**, click on the ▼ symbol beside the section that you wish to expand.

Step 1b) VIEW MORTGAGE DETAILS (cont'd)

4. That section will then be expanded.

▲ Mortgage Details

The Charge/Mortgage is to be registered with a **Monthly** payment frequency as follows

Title to be registered as:	Sole (Test Practiceb95-3)
Approved Loan Amount:	\$170,905.00
Application Fee:	\$5,554.41
Total Loan Amount:	\$176,459.41
Interest Rate:	9.000%
Principal & Interest Payment:	\$1,461.04
Tax Payment:	\$500.00
Interest Adjustment Date:	01/MAR/2004
Interest Adjustment Amount:	\$0.00
First Payment Date:	01/APR/2004
Maturity/Renewal Date:	01/MAR/2007
Interest Calculated:	Semi-annually, not in advance

5. To minimize the section, **click** on the ▲ symbol at the top left hand corner of the section. The section will collapse and the **Transaction Screen** will revert to its original format.

LDD WebDocumentRetrieval™ TRAINING / DEMO LAWYER(A0999991) July 8, 2004

Profile | Inbox | Accounting | Close | Help | Logoff

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XCEED MORTGAGE CORPORATION

Contact Person: Maria Rego-Funder
Date Posted: 10/JUN/2004
Branch Address

Borrower(s):
Guarantor:
Security Address: 142-230 Townhouse Crescent Brampton, Ontario L6W 2L1
Closing Date: 01/AUG/2004
Total Loan Amount: \$163,176.00
Lender Reference Number: 15373
Purpose of Funds: Purchase
Lawyer: Steven Hartley

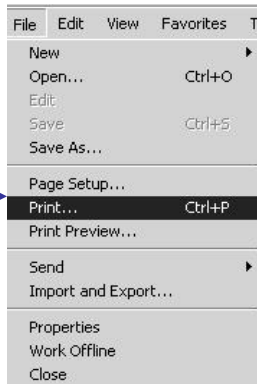
▼ Mortgage Details
▼ Advances
▼ Terms and Conditions

Download Documents

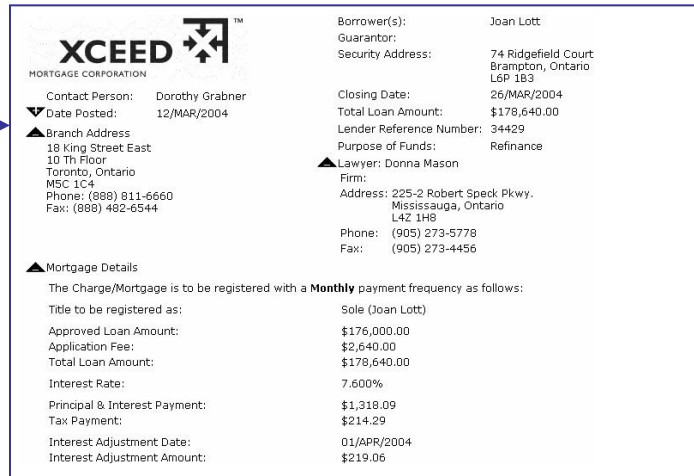
☐ Xceed Public Documents
☐ Solicitor Package (You must open your documents to confirm receipt of your instructions.)

Step 1c) PRINT TRANSACTION SUMMARY

1. If you wish, you can print the **Transaction Summary** by clicking on **File, Print** on the **Task bar**.



2. All of the sections will automatically open up and the **Transaction Summary** will print.



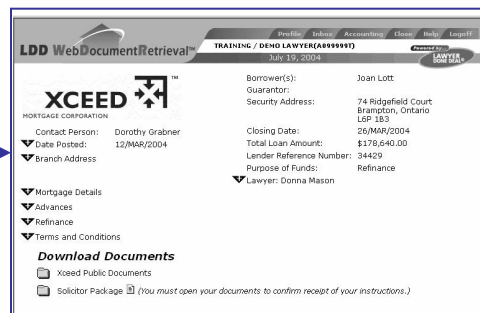
A screenshot of the 'Transaction Summary' screen. The XCEED logo is at the top left. The screen is divided into several sections, all of which are expanded (indicated by downward-pointing triangles):

- Contact Person:** Dorothy Grabner
- Date Posted:** 12/MAR/2004
- Branch Address:** 18 King Street East, 10 Th Floor, Toronto, Ontario, M5C 1C4, Phone: (888) 811-6660, Fax: (888) 482-6544
- Borrower(s):** Joan Lott
- Guarantor:** Lender
- Security Address:** 74 Ridgefield Court, Brampton, Ontario, L6P 1B3
- Closing Date:** 26/MAR/2004
- Total Loan Amount:** \$178,640.00
- Lender Reference Number:** 34429
- Purpose of Funds:** Refinance
- Lawyer:** Donna Mason
- Firm:** Address: 225-2 Robert Speck Pkwy., Mississauga, Ontario, L4Z 1H8, Phone: (905) 273-5778, Fax: (905) 273-4456

Mortgage Details: The Charge/Mortgage is to be registered with a **Monthly** payment frequency as follows:

Title to be registered as:	Sole (Joan Lott)
Approved Loan Amount:	\$176,000.00
Application Fee:	\$2,640.00
Total Loan Amount:	\$178,640.00
Interest Rate:	7.600%
Principal & Interest Payment:	\$1,318.09
Tax Payment:	\$214.29
Interest Adjustment Date:	01/APR/2004
Interest Adjustment Amount:	\$219.06

3. Return to the **Transaction Summary** screen and close the sections as applicable by clicking on the ▲ symbol.



A screenshot of the 'Transaction Summary' screen, similar to the previous one, but with most sections collapsed (indicated by upward-pointing triangles):

- Contact Person:** Dorothy Grabner
- Date Posted:** 12/MAR/2004
- Branch Address:** (collapsed)
- Mortgage Details:** (collapsed)
- Advances:** (collapsed)
- Refinance:** (collapsed)
- Terms and conditions:** (collapsed)
- Download Documents:** Xceed Public Documents, Solicitor Package (You must open your documents to confirm receipt of your instructions.)

The right-hand side of the screen (Borrower(s), Guarantor, Security Address, Closing Date, Total Loan Amount, Lender Reference Number, Purpose of Funds, Lawyer) remains visible.

Step 1d) DOWNLOAD SOLICITOR'S PACKAGE


1. To download the **Solicitor's Package**, click on the  to the right of the **Solicitor's Package**.



Download Documents

 Xceed Public Documents

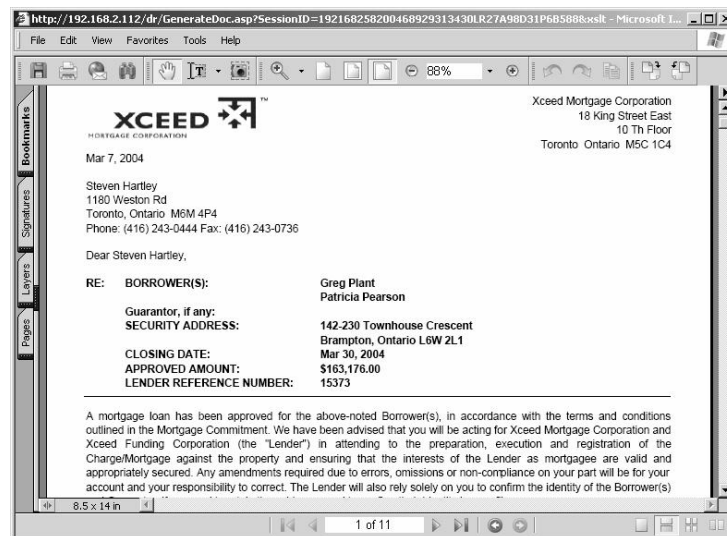
 Authorization for Consumer Pre-Authorized Debit Plan


 Standard Charge Terms No. 200033

 Standard Charge Terms No. 9320

 Solicitor Package  (You must open your documents to confirm receipt of your instructions.)

2. All of the documents within the **Solicitor's Package** folder will merge on the screen as a **pdf** document, which can then be saved or printed.



3. Click on the  on the top right corner of the screen (or click outside the **pdf** window) to exit from the document and return to the **Transaction Summary** screen.

Step 1d) DOWNLOAD SOLICITOR'S PACKAGE (cont'd)

LDD WebDocumentRetrieval™ TRAINING / DEMO LAWYER(A099999T) July 8, 2004 **LAWYER DONE DEAL**

XCEED MORTGAGE CORPORATION

Contact Person: Maria Rego-Funder
Date Posted: 10/JUN/2004
Branch Address

Borrower(s):
Guarantor:
Security Address: 142-230 Townhouse Crescent Brampton, Ontario L6W 2L1
Closing Date: 01/AUG/2004
Total Loan Amount: \$163,176.00
Lender Reference Number: 15373
Purpose of Funds: Purchase
Lawyer: Steven Hartley

Mortgage Details
Advances
Terms and Conditions

Download Documents


- Xceed Public Documents
 - Authorization for Consumer Pre-Authorized Debit Plan
 - Standard Charge Terms No. 200033
 - Standard Charge Terms No. 9320
- Solicitor Package (You must open your documents to confirm receipt of your instructions.)
 - Letter to Solicitor
 - Solicitor's Instructions
 - Mortgage Commitment
 - Statutory Declaration
 - Schedule "A" (Charge/Mortgage)

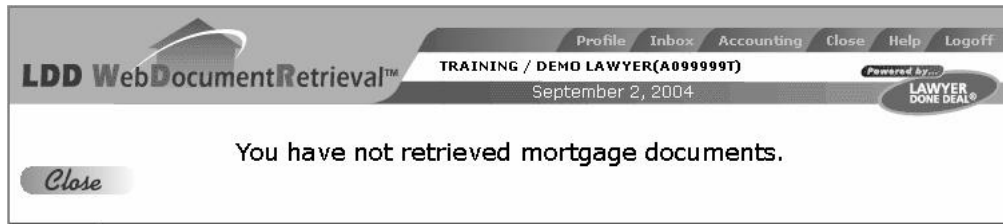
4. A red check mark will appear to the left of **Retrieved** on the **Status Panel**.

Status


- Retrieved (11/SEP/2004)
- Funds Requested
- Funds Transferred
- Closed
- Reported

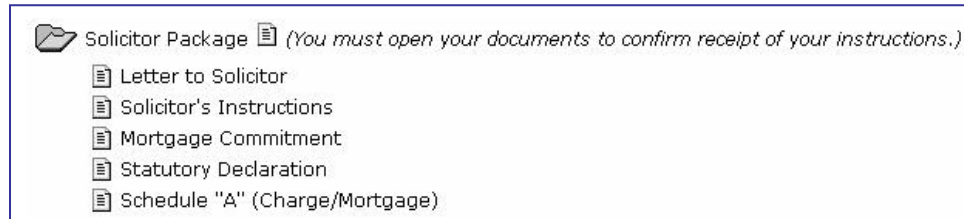
Step 1d) DOWNLOAD SOLICITOR'S PACKAGE (cont'd)


5. You must have retrieved the **Solicitor's Package** in order to proceed with the next steps in the transaction which include submitting the TitlePLUS application for pre-approval (if required) or submitting the **Request for Funds** (if required). The following is a sample message that occurs if you have not retrieved the **Solicitor's Package** and clicked on the  button for **Online Mortgage Document Preparation**:

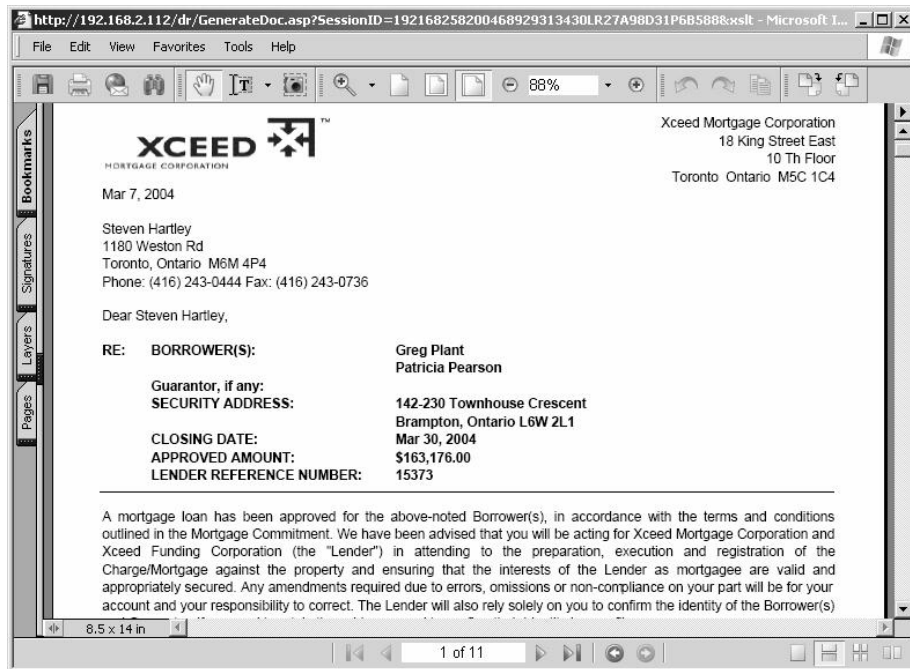



Step 1e) DOWNLOAD A SELECTED DOCUMENT FROM SOLICITOR'S PACKAGE

1. To produce one of the documents in the **Solicitor's Package**, open the **Solicitor Package** on the **Transaction Summary** screen by clicking on  to the left of **Solicitor's Package**.
2. The **Solicitor's Package** will open and display all documents contained in the package.




3. Click on  beside the document that you want to download.
4. The document will download and appear on your screen as a **pdf** document, which can then be saved or printed.

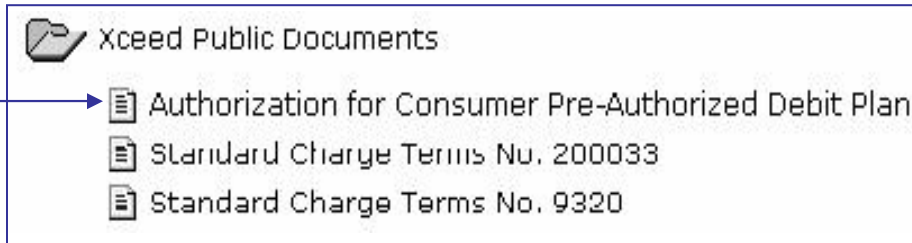


5. Click on  in the top right corner of the screen of the downloaded document (or click outside the **pdf** window) to exit from the document and return to the **Transaction Summary** screen.

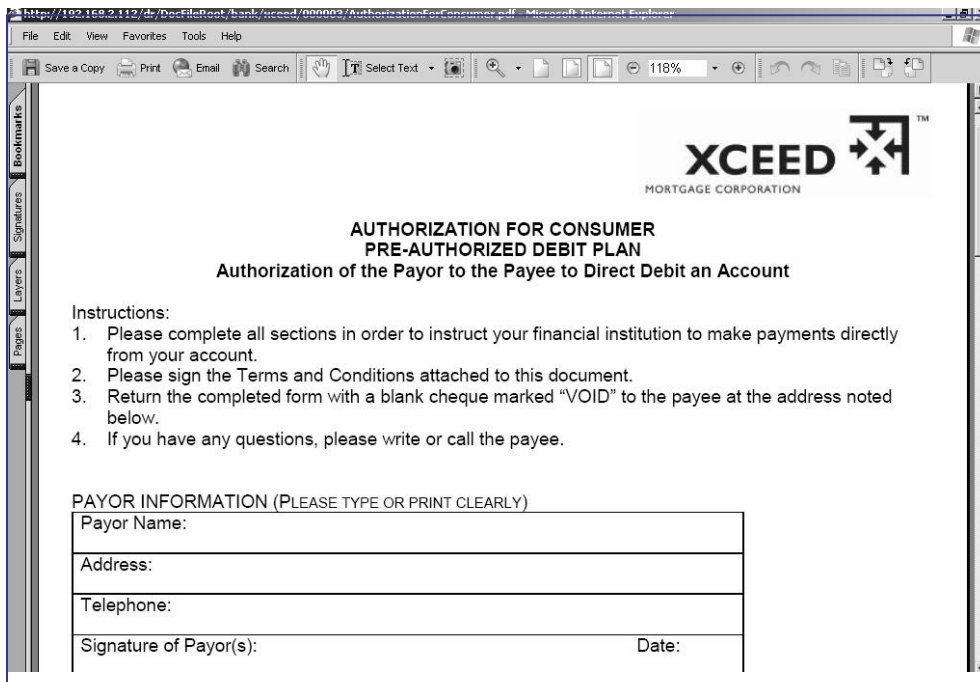
Step 1f) DOWNLOAD PUBLIC DOCUMENTS


1. To download the **Public Documents**, click on  beside the mortgage lender's Public Documents. A list of public documents posted by the lender will open.

Click on  beside the document that you want to download.



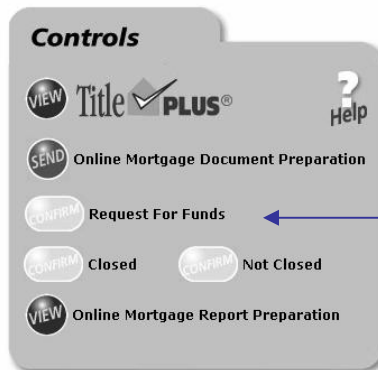
2. The document will appear on your screen as a **pdf** document, which can then be saved or printed.








3. Click on  in the top right corner of the screen (or click outside the **pdf** window) to exit from the document and return to the **Transaction Summary** screen.

Step 1g) CONTROLS PANEL

1. The **Controls** panel on the bottom left side of the **Transaction Summary** screen contains five main sections, which are activated if required by the mortgage lender:
 - i. TitlePLUS®
 - ii. Online Mortgage Document Preparation
 - iii. Request for Funds
 - iv. Closed/Not Closed
 - v. Online Mortgage Report Preparation



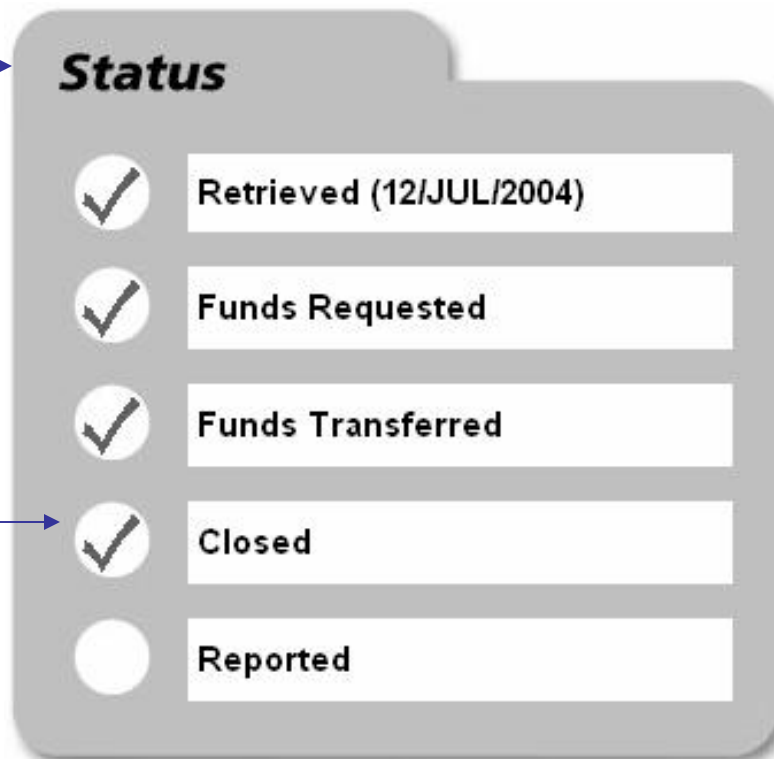
TIP: If the mortgage lender does not require that an item be completed on the Controls panel, then that item will be grayed out.

2. Complete the mortgage transaction by completing each of the tasks listed on the **Controls** panel, working from the top to the bottom.
3. The buttons to the left of each section will change after you have completed each section. The  buttons will change to  buttons and the  buttons will change to  buttons as each task is completed.
4. You must have downloaded the **Solicitor's Package** prior to completion of the TitlePLUS application for pre-approval or **Online Mortgage Document Preparation**.
5. To prepare the **Request for Funds**, you must have downloaded the **Solicitor's Package** and obtained pre-approval from TitlePLUS (if required by the mortgage lender).
6. To prepare the **Online Mortgage Report**, you must click  Closed and have issued the TitlePLUS policy (if required by the mortgage lender).

Step 1h) STATUS PANEL

1. The **Status** panel on the bottom right side of the **Transaction Summary** screen contains five main sections:

- i. Retrieved
- ii. Funds Requested
- iii. Funds Transferred
- iv. Closed
- v. Reported

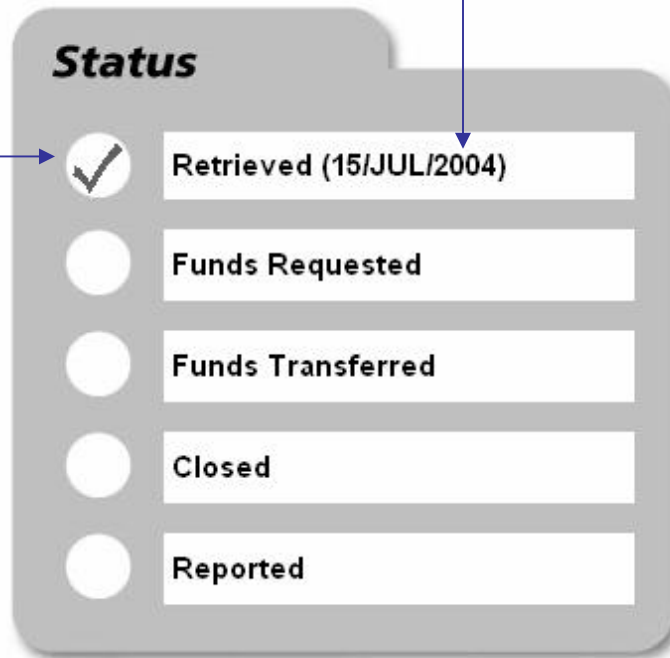


TIP: As each step in the transaction is successfully completed a red check mark will appear to the left of the applicable section. If the mortgage lender does not require that an item be completed on the Status panel, that item will be grayed out


2. As with the **Controls** panel, you must work from the first section to the last. The system will not allow you to proceed to the next section until the previous section has been completed and a red check mark appears in the circle to the left of that section.

Step 1i) CONFIRMATION THAT DATA HAS BEEN RETRIEVED



1. After you have downloaded the **Solicitor's Package**, the **Status** panel will indicate that the data has been retrieved by adding a red checkmark to the left of **Retrieved**.
2. The date that the **Solicitor's Package** was retrieved will also be displayed in the **Retrieved** section on the **Status** panel.

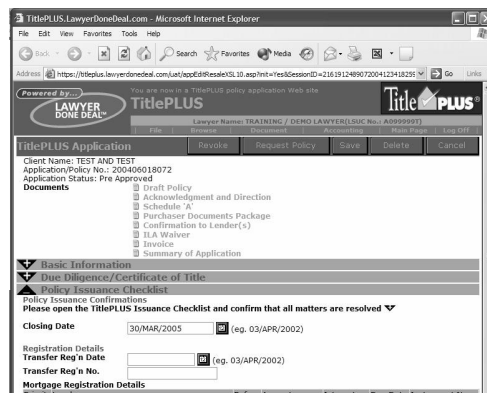


Step 2 a) OBTAIN PRE-APPROVAL FROM TITLEPLUS®



1. Click  to the left of the TitlePLUS logo on the **Controls** panel (if available in your jurisdiction).

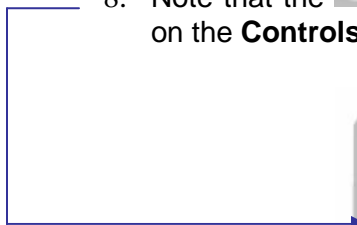


2. Please note that for Ontario transactions, you cannot transmit information from LDD WebDocumentRetrieval™ to an existing TitlePLUS policy. You must create your application by clicking on  in LDD WebDocumentRetrieval (if available) to prepare the TitlePLUS application.
3. If it is a purchase transaction, a message pops up to ask if the purchaser requires a TitlePLUS policy in addition to the lender's policy. If yes, a TitlePLUS purchase policy application will open. If no, a message to contact TitlePLUS will appear.
4. Once you click  you will be automatically linked to the appropriate TitlePLUS policy application window where you can proceed to complete the TitlePLUS application.



Step 2a) OBTAIN PRE-APPROVAL FROM TITLEPLUS® (cont'd)

5. The mortgage details will be pre-populated into your TitlePLUS application.
6. Obtain pre-approval from TitlePLUS and save your TitlePLUS application prior to exiting from the TitlePLUS system.
7. Return to LDD WebDocumentRetrieval. The TitlePLUS Application Number will appear on the top of the **Transaction Summary** screen, on the **Request for Funds** and **Report to Mortgage Lender**.
8. Note that the  button has changed to a  button to the left of TitlePLUS on the **Controls** panel.



Step 3a) PREPARE (e-reg) MORTGAGE ON LINE (Ontario)

1. Click  beside **Online Mortgage Document Preparation** on the **Controls** panel.



2. The **Mortgage Preparation** screen will appear.

The screenshot shows the 'Mortgage Preparation' screen. At the top, there is a navigation bar with 'Profile', 'Inbox', 'Accounting', 'Close', 'Help', and 'Logout'. Below this is the header 'LDD WebDocumentRetrieval™ Demo Lawyer(DEMO)' and the date 'July 15, 2004'. A 'Powered by: LAWYER DONE DEAL' logo is in the top right. The main form contains the following fields:

- Use E-Reg?** (highlighted with a blue arrow from the instruction)
- PIN** (Please input the PIN as xxxxx-xxxx, xxxxx-xxxx)
- Principal**: \$120,510.00
- Currency**: Cdn\$
- Payment**: \$898.23
- Interest Rate**: 7.550% (Eg., 8.25%, Prime + 3, or freeform text)
- Calculation Period**: Semi-annually, not in (Eg., half-yearly not in advance, or freeform text)
- Payment Date**: First day of each mor (Eg., 31 days, or freeform text)
- Payment Frequency**: Monthly
- Balance Due Date**: 01/AUG/2009 (Eg., 1997/11/30, "On Demand", or freeform text)
- Std Chg Terms**: 200033
- Insurance**: Full insurable value
- Guarantor**: (empty field)

 At the bottom of the form are buttons for 'Save', 'Prepare Document', and 'Refresh'. A 'Close' button is located at the bottom left of the screen.

3. **Click** on the box to the right of the **“Use E-Reg?”** field on the **Mortgage Preparation** screen. A check mark will appear.
4. Fill in the PIN(s) in the format indicated (xxxxx-xxxx, xxxxx-xxxx). Be sure to insert a comma between the PIN(s) if there are multiple PIN(s).

Step 3a) PREPARE (e-reg) MORTGAGE ON LINE (Ontario) (cont'd)

5. **Confirm** that the correct information has been completed in the mortgage details section by comparing it to the mortgage details provided on the **Transaction Summary** screen and **Instructions to Solicitor**.
6. **Save** the information by **clicking** on at the bottom of the **Mortgage Preparation** screen. If you do not click on before clicking on , the following message will appear:



7. **Click** and then save the data by clicking on on the **Mortgage Preparation** screen.

A screenshot of the LDD WebDocumentRetrieval mortgage preparation screen. The browser title is "LDD WebDocumentRetrieval™ Demo Lawyer(DEMO) July 15, 2004". The page has a navigation bar with "Profile", "Inbox", "Accounting", "Close", "Help", and "Logout". A "Use E-Reg?" checkbox is checked. The form contains the following fields:

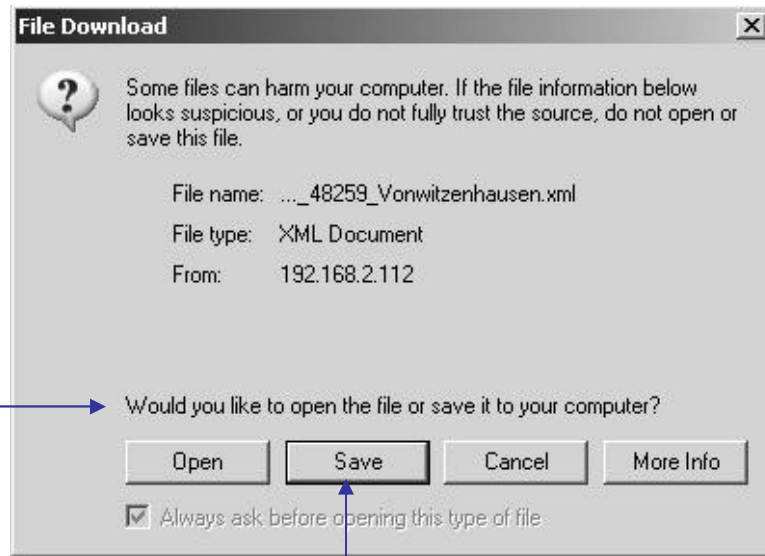
PIN	<input type="text"/>	
	(Please input the PIN as xxxxx-xxxx, xxxxx-xxxx)	
Principal	<input type="text" value="\$120,510.00"/>	First Payment Date <input type="text" value="01/SEP/2004"/>
Currency	<input type="text" value="Cdn\$"/>	Last Payment Date <input type="text" value="01/AUG/2009"/>
Payment	<input type="text" value="\$898.23"/>	Interest Adjustment Date <input type="text" value="01/AUG/2004"/>
Interest Rate	<input type="text" value="7.550%"/>	(Eg., 8.25%, Prime + 3, or freeform text)
Calculation Period	<input type="text" value="Semi-annually, not in"/>	(Eg., half-yearly not in advance, or freeform text)
Payment Date	<input type="text" value="First day of each mor"/>	(Eg., 31 days, or freeform text)
Payment Frequency	<input type="text" value="Monthly"/>	
Balance Due Date	<input type="text" value="01/AUG/2009"/>	(Eg., 1997/11/30, "On Demand", or freeform text)
Std Chg Terms	<input type="text" value="200033"/>	
Insurance	<input type="text" value="Full insurable value"/>	
Guarantor	<input type="text"/>	

At the bottom of the form are three buttons: "Save", "Prepare Document", and "Refresh". A "Close" button is located at the bottom left of the screen. Blue arrows point from the "Prepare Document" button in the screenshot to the "Prepare Document" button in the next step's instruction.

8. **Click** on the button at the bottom of the screen.

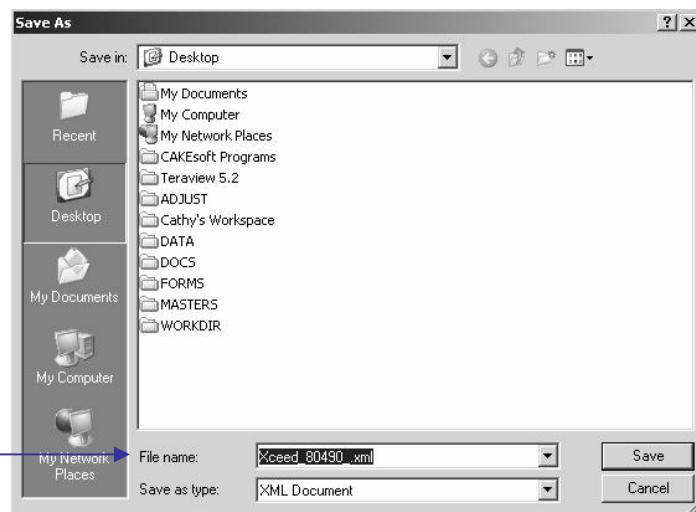
Step 3a) PREPARE (e-reg) MORTGAGE ON LINE (Ontario) (cont'd)

9. A **File Download** screen will appear. Answer the question “**Would you like to open the file or save it to your computer?**” by clicking **Save**.



WARNING: Do **NOT** click on **Open** on the **File Download** screen.

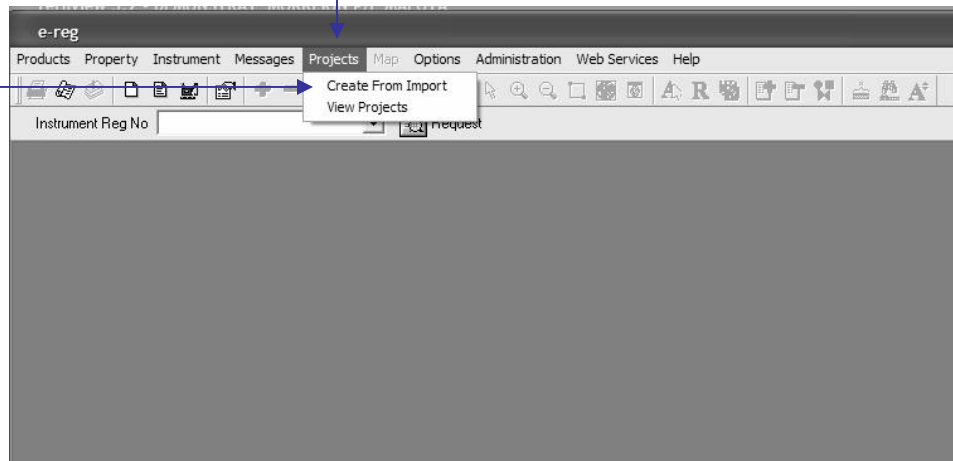
10. A **Save As** screen will appear. **Save** the file on your hard drive. You can re-name the file by highlighting the file name and typing over it. You must save the file as an **xml** file. **Click** **Save**.



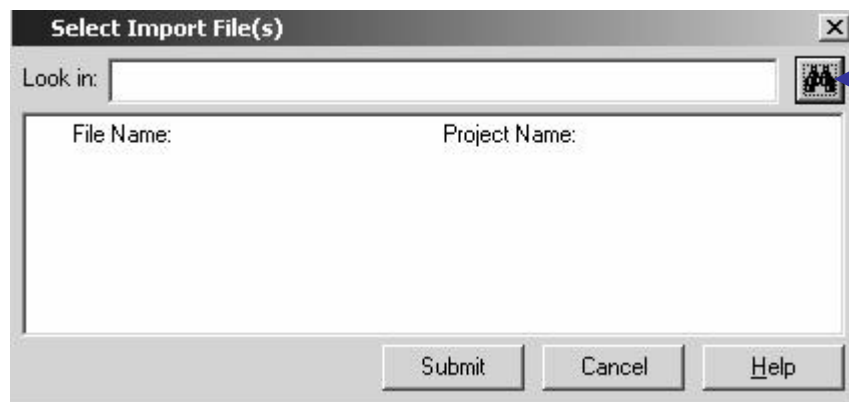
11. The **Document Preparation** screen will appear and your Charge/Mortgage is ready to be imported into e-reg after you log in to Teraview®.


Step 3b) IMPORT CHARGE/MORTGAGE TO E-REG™ (ONTARIO)

1. **Prepare** e-reg Charge/Mortgage (see instructions on Step 3a).
2. **Log in** to Teraview®, **open** the e-reg main window and **open** a docket.
3. **Click on Projects** on the menu bar.




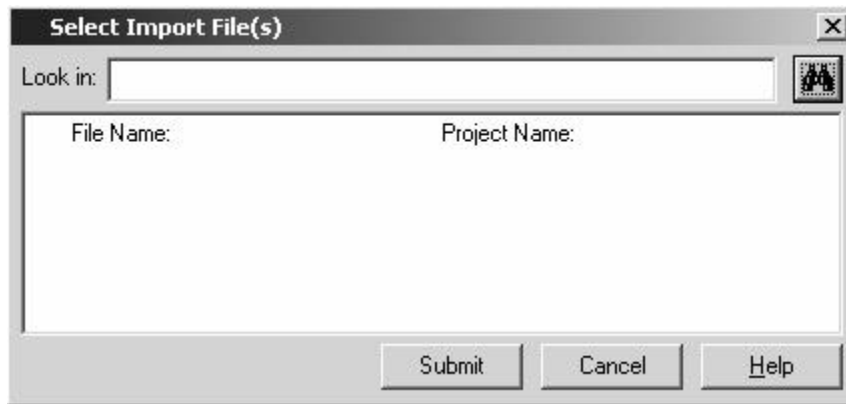
4. Select **Create from Import**. The **Select Import File(s)** dialog box opens.




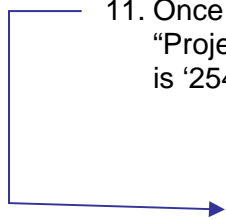
5. **Locate** and **open** the folder with your **xml** file from your hard drive by **clicking** on .
6. The **Select File to Import dialog box** opens. Browse to find the file that you saved when you prepared the e-reg Charge/Mortgage in the section entitled **PREPARE E-REG CHARGE/MORTGAGE** and highlight the file.

Step 3b) IMPORT CHARGE/MORTGAGE TO E-REG™ (ONTARIO) (cont'd)

7. You can keep the default **File Name**, which is the name of your **xml** file or you can change it by **clicking** inside the box and **keying** over the default name. The name can be up to thirty characters or combination of characters, numbers and symbols.
8. Click . The **Select Import Files(s)** dialog box opens with a check mark beside the file that you selected in Step 6.



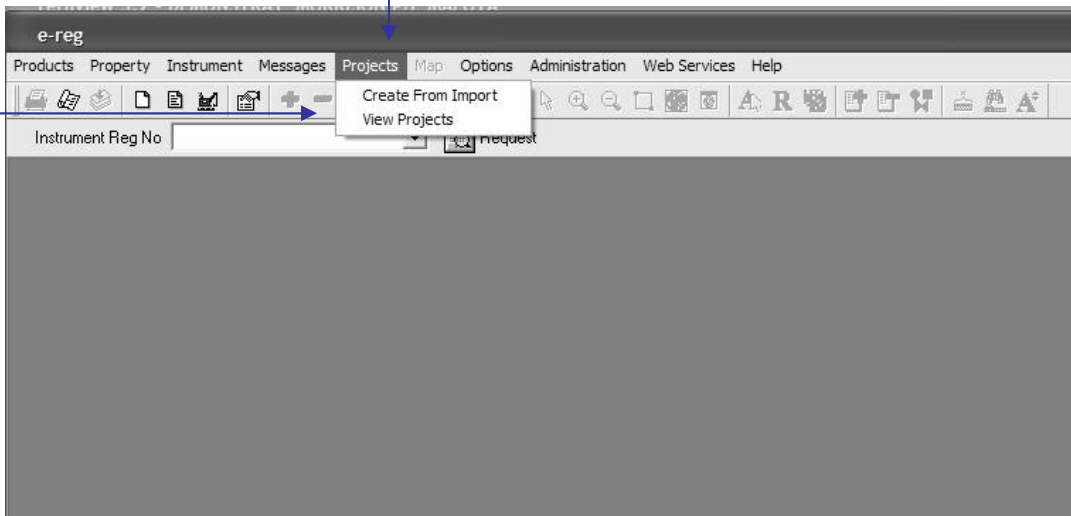
9. Click , which will then submit the file to e-reg™.
10. You will see the **Status Bar** change to show **Importing File(s)...** which is your progress indicator.
11. Once your project has been submitted, you will see a **System Message** such as, "Project 'Xceed_50338_Bourcier' has been successfully submitted. Request ID is '2546'". You can take note of this number for later reference.



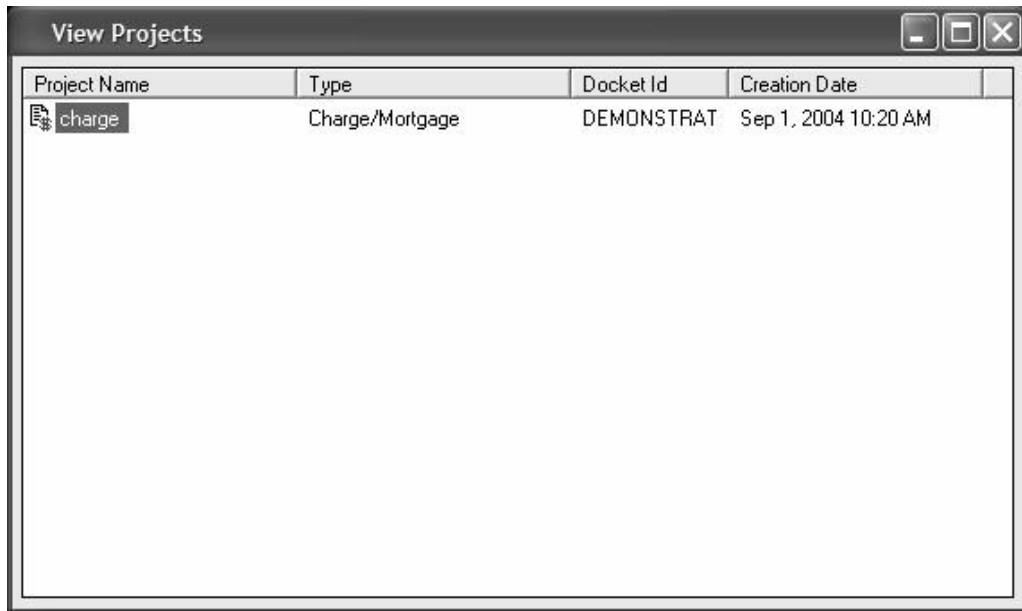
12. Click  to go back to the e-reg main window.

Step 3c) VIEWING THE STATUS OF PROJECT REQUESTS IN E-REG™ (ONTARIO)

1. Open the e-reg main window. Click **Projects** in the main menu.

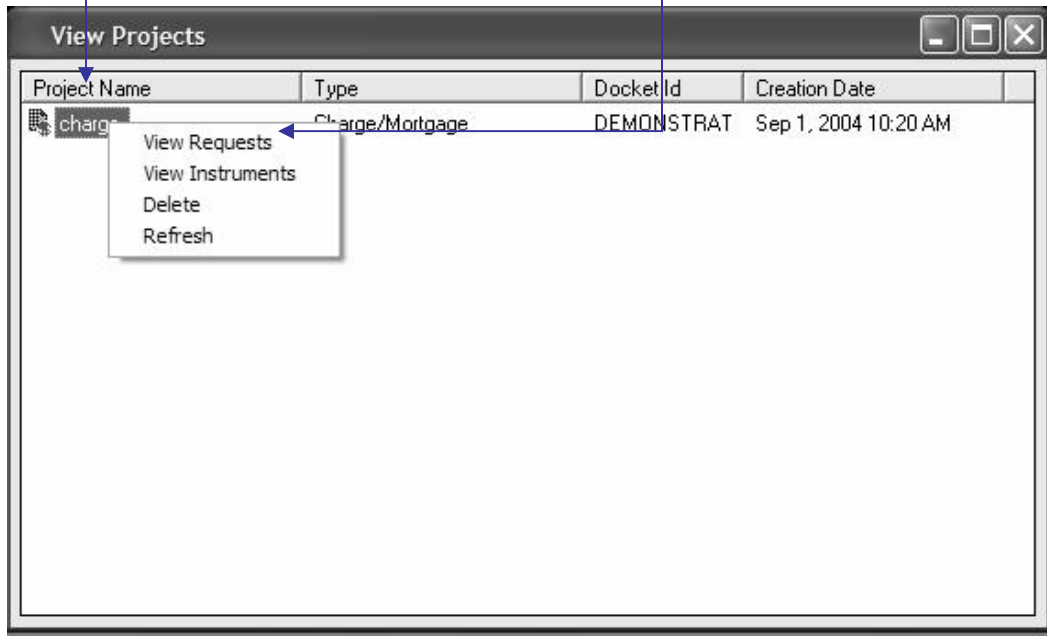


2. Click on **View Projects** and the **View Projects** window will open.

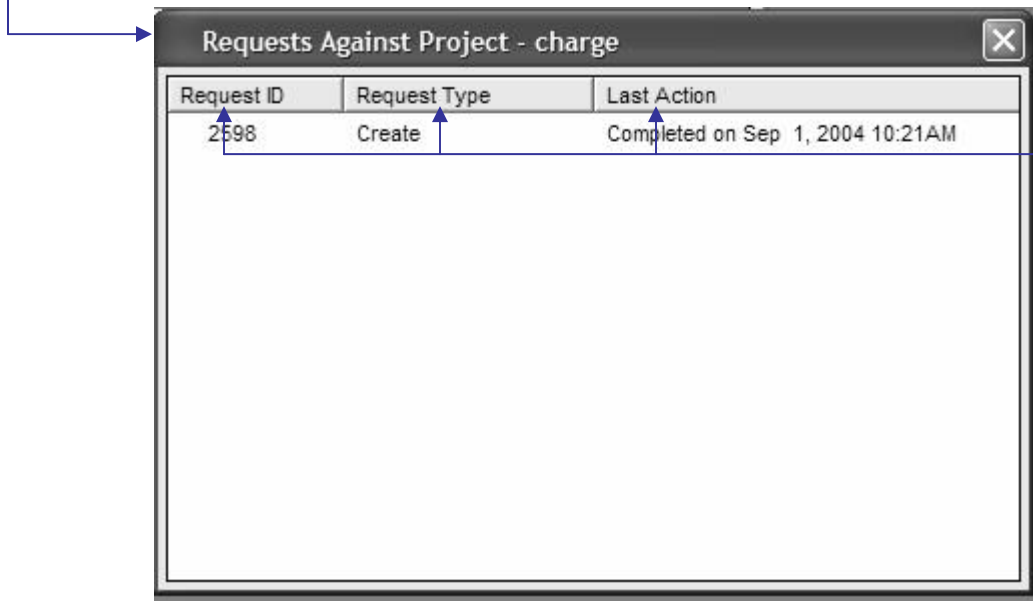


Step 3c) VIEWING THE STATUS OF PROJECT REQUESTS IN E-REG™ (ONTARIO) (cont'd)

3. Right click on **Project Name** and select **View Requests**.



4. The **Requests Against Projects** window opens. The **Request ID**, **Request Type** and **Last Action** including the date and time are displayed.

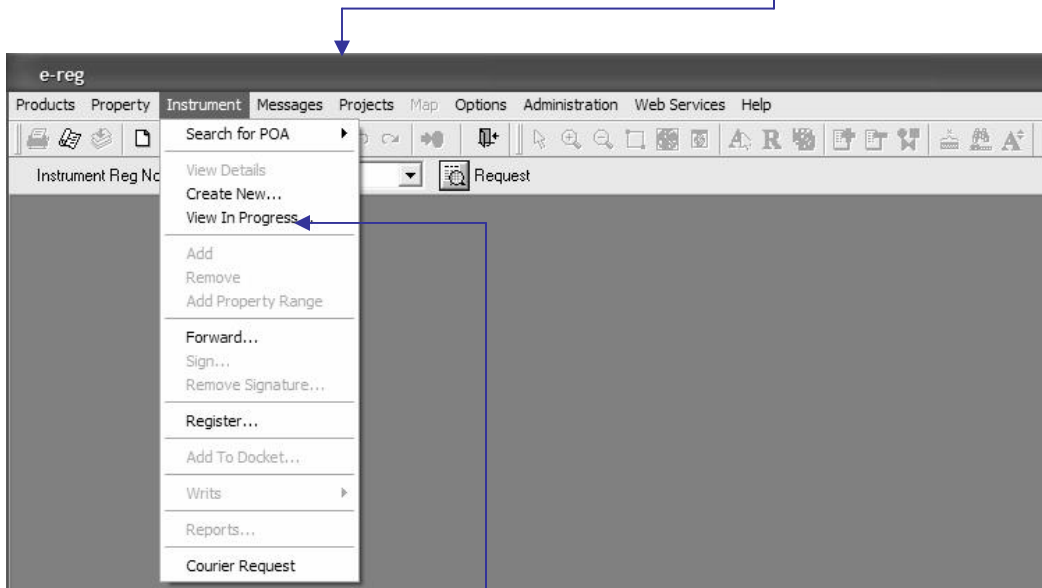


Step 3c) VIEWING THE STATUS OF PROJECT REQUESTS IN E-REG™ (ONTARIO) (cont'd)

5. If your project is in any status other than “**Completed**” or **Queued**” you can **right click** on the project **Request ID** and **select View Errors**.
6. If your project displays a **Completed with Errors** or **Rejected** status, check that all of your entries in Ldd WebDocumentRetrieval™ are complete and accurate. If you locate an error or any missing information, you can correct it and go through the export to e-reg process again.

Step 3d) VIEWING PROJECT INSTRUMENTS IN E-REG™ (ONTARIO)

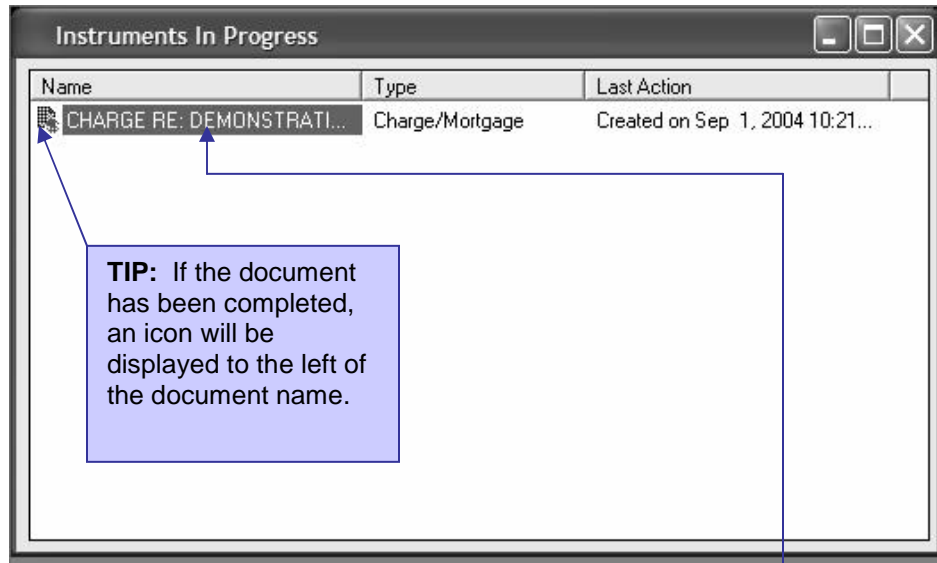
1. If the import to e-reg has been accepted, the Charge/Mortgage details will have been completed from the information that was exported by LDD WebDocumentRetrieval™.
2. You will then need to **complete** the e-reg Charge/Mortgage in the same way as for any other mortgage transaction by filling in the necessary fields that were not exported (for example, the Family Law Act statements will have to be completed).
3. To **view** and **edit** documents after import to e-reg, **complete** the following steps:
 - i. **Open the Docket** for the document.
 - ii. **Click on the Instrument** button on the tool bar.



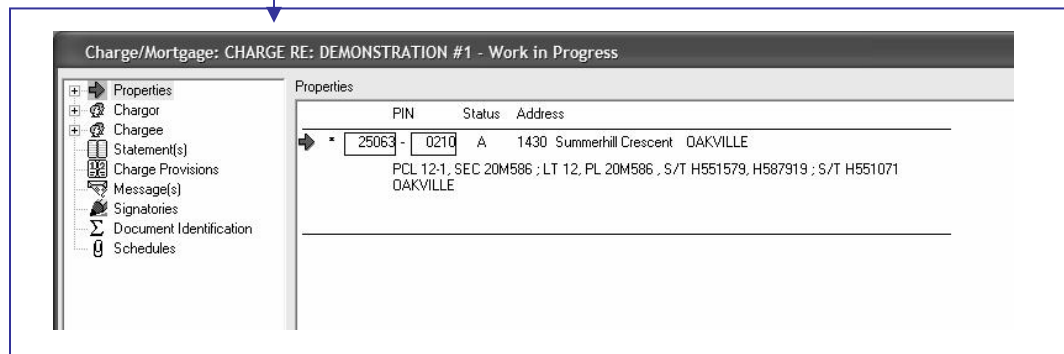
- iii. **Select View in Progress.**
- iv. The **Instruments in Progress** window will open. All **In Progress** documents attached to the opened docket are displayed. The **Name** of the document, the **Type** of document and the **Last Action** on the document are shown in this window.

TIP: If the document is not displayed in the **Instruments in Progress** window after being **Completed** in e-reg, open another docket, then return to the correct docket and the document will then be displayed.

Step 3d) VIEWING PROJECT INSTRUMENTS IN E-REG™ (ONTARIO) (cont'd)



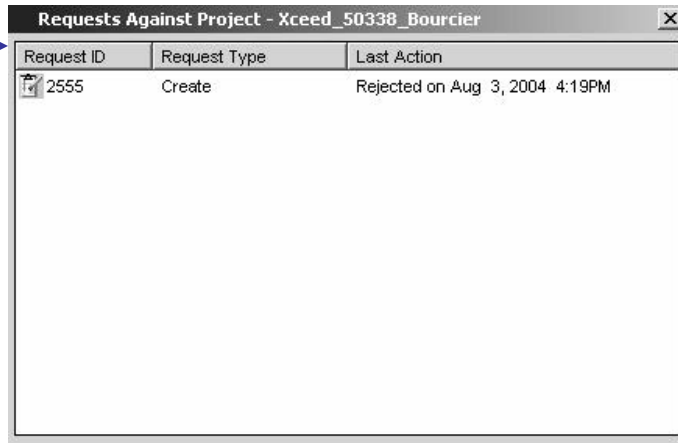
- v. **Double click** on the document that you wish to view or edit. The document will be displayed.



- vi. **Complete** the document for signature and registration.

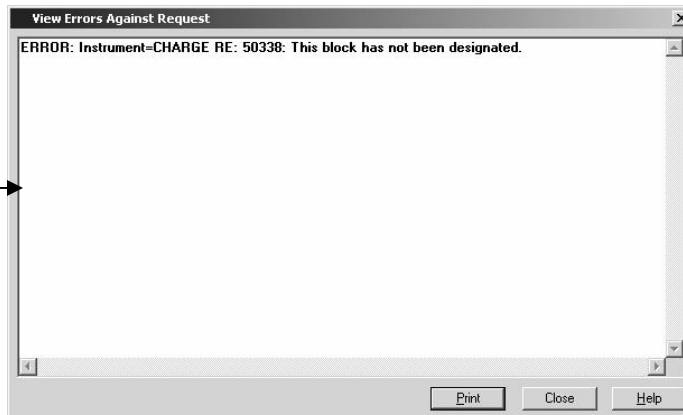
Step 3e) MORTGAGE IMPORTED TO TERAVIEW® REJECTED (ONTARIO)

1. If the import has been rejected, you will need to find out why. To do this, **double click** on the **Request ID**. This will show you the **View Errors Against Request** screen which will list errors encountered during this import.



Request ID	Request Type	Last Action
2555	Create	Rejected on Aug 3, 2004 4:19PM

2. See the screen below with a sample error report.



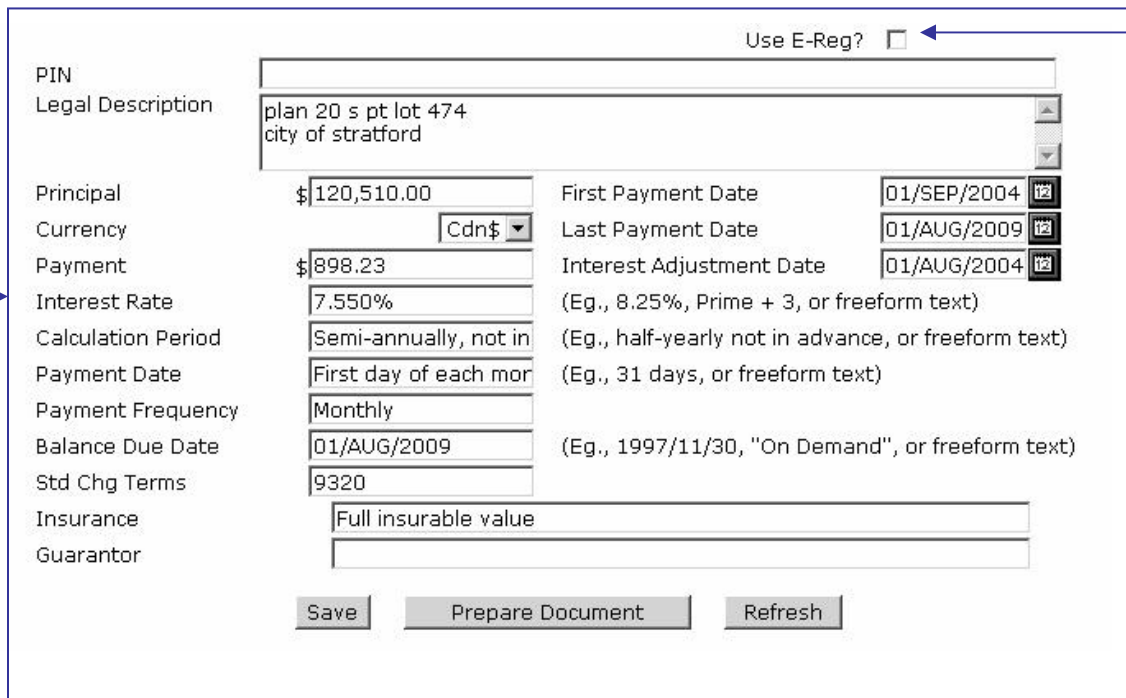
3. Correct the error in the document and re-submit the document to e-reg™.

Step 3f) PREPARE PAPER MORTGAGE ON LINE (ONTARIO) (OPTIONAL)

1. Click  beside **Online Mortgage Document Preparation** on the **Controls** panel.



2. The **Mortgage Preparation** screen will appear.



The screenshot shows the 'Mortgage Preparation' screen. At the top right, there is a 'Use E-Reg?' checkbox which is unchecked. Below this, there are several input fields for mortgage details:

PIN			
Legal Description	plan 20 s pt lot 474 city of stratford		
Principal	\$120,510.00	First Payment Date	01/SEP/2004
Currency	Cdn\$	Last Payment Date	01/AUG/2009
Payment	\$898.23	Interest Adjustment Date	01/AUG/2004
Interest Rate	7.550%	(Eg., 8.25%, Prime + 3, or freeform text)	
Calculation Period	Semi-annually, not in	(Eg., half-yearly not in advance, or freeform text)	
Payment Date	First day of each mor	(Eg., 31 days, or freeform text)	
Payment Frequency	Monthly		
Balance Due Date	01/AUG/2009	(Eg., 1997/11/30, "On Demand", or freeform text)	
Std Chg Terms	9320		
Insurance	Full insurable value		
Guarantor			

At the bottom, there are three buttons: 'Save', 'Prepare Document', and 'Refresh'.

3. **Do not** click on the box to the right of the "Use E-Reg?" field. If this box has been checked, be sure to uncheck it.

Step 3f) PREPARE PAPER MORTGAGE ON LINE (ONTARIO) (OPTIONAL) (cont'd)

4. **Do not** insert Property Identification Number(s) on this screen. They are inserted on the merged Charge/Mortgage after clicking on ,
5. **Insert** the legal description.
6. Confirm that the correct information has been completed in the mortgage details section by comparing it to the mortgage details provided on the **Transaction Summary** screen and **Instructions to Solicitor**.
7. **Save** the information prior to **clicking** on at the bottom of the **Mortgage Preparation** screen. If you do not click on before clicking on at the bottom of the screen, the following message will appear:



8. **Click** and then save the data by clicking on on the **Mortgage preparation** screen, then click on and the POLARIS Charge/Mortgage will appear on the screen.
9. The Charge/Mortgage will have the mortgage details completed from the information that was delivered to the LDD **WebDocumentRetrieval™** system by the lender including:
 - a. Legal Description;
 - b. Interest/Estate Charged;
 - c. Standard Charge Terms;
 - d. Principal Amount;
 - e. Interest Rate;
 - f. Calculation Period;
 - g. Interest Adjustment Date;
 - h. Payment Date and Period;
 - i. First Payment Date;
 - j. Last Payment Date;
 - k. Amount of Each Payment;
 - l. Balance Due Date;
 - m. Insurance;

Step 3f) PREPARE PAPER MORTGAGE ON LINE (ONTARIO) (OPTIONAL) (cont'd)

- n. Chargors;
- o. Chargor's Address for Service;
- p. Chargee;
- q. Charge's Address for Service;
- r. Municipal Address of Property; and
- s. Document Prepared By.

Charge/Mortgage of Land
Form 2 - Land Registration Reform Act

CAKEsoft Inc.
(416) 367-0600
12/1998

B

FOR OFFICE USE ONLY

Save Close

When printing your Polaris Documents:
1) Do not select the "Fit to page" or "Shrink oversized pages to paper size" options on your print screen
2) Ensure that the legal size paper indicator has been selected

Failure to follow these instructions may result in your documents being rejected at the registration counter.
This text will not print with your document.

New Property Identifiers Additional: See Schedule

Executions Additional: See Schedule

(1) Registry Land Titles (2) Page 1 of pages

(3) Property Identifier(s) Block Property Additional: See Schedule

(4) Principal Amount One hundred twenty five thousand eight hundred and forty dollars Dollar \$ 125,840.00


(5) Description PLAN M57, PTL61RP30R1042PT10

(6) This Document Contains (a) Redescription New Easement Plan/Sketch (b) Schedule for: Description Additional Parties Other (7) Interest/Estate Charged Fee Simple

(8) Standard Charge Terms - The parties agree to be bound by the provisions in Standard Charge Terms filed as number 9320 and the Chargor(s) hereby acknowledge(s) receipt of a copy of these terms.

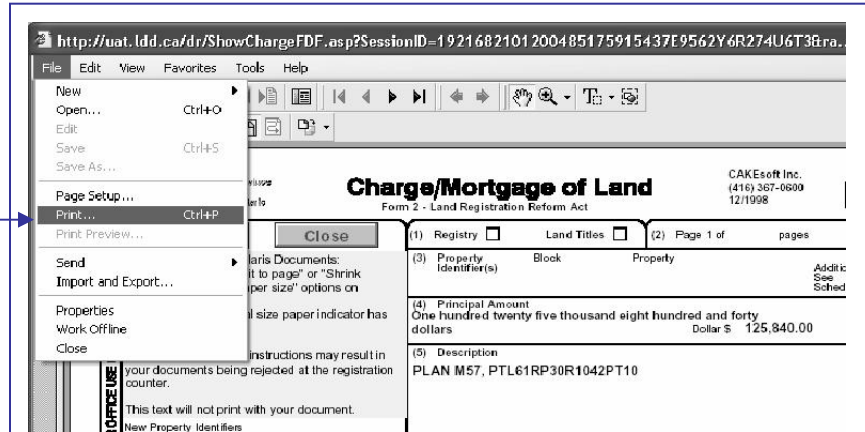
(9) Payment Provisions (a) Principal Amount \$ 125,840.00 (b) Interest Rate 6.950% % per annum (c) Calculation Period Semi-annually, not in advance


10. You will need to complete the Mortgage in the same way as for any other mortgage transaction by filling in the necessary fields that were not pre-populated (for example, the Family Law Act statements will have to be completed and the legal description may have to be amended).

11. **Save** the data entered in to the Mortgage by **clicking**  in the top left corner of the Mortgage. The information that has been added to the document will be saved to the file.

Step 3f) PREPARE PAPER MORTGAGE ON LINE (ONTARIO) (OPTIONAL) (cont'd)

12. Print the Mortgage by clicking on **File, Print** as for any other Adobe® Acrobat® document. Make sure that the document will be printed on legal size paper and that the fit to page option has not been selected.



13. Click on **File, Close** to return to the **Document Preparation** screen or click  in the top right corner of the screen (or click outside the pdf window) to exit from the document and return to the **Document Preparation** screen.


The screenshot shows the 'Document Preparation' screen. At the top right, there is a 'Use E-Reg?' checkbox. The form contains the following fields and values:

- PIN: 22323-3443
- Legal Description: PLAN M57, PTL61RP30R1042PT10
- Principal: \$125,840.00
- Currency: Cdn\$
- Payment: \$877.52
- Interest Rate: 6.950%
- Calculation Period: Semi-annually, not in
- Payment Date: First day of each mor
- Payment Frequency: Monthly
- Balance Due Date: 01/APR/2009
- Std Chg Terms: 9320
- Insurance: Full insurable value
- Guarantor: (empty field)

Buttons at the bottom include 'Save', 'Prepare Document', and 'Refresh'. A 'Close' button is highlighted at the bottom left.

14. Click  at the bottom left hand corner of the **Document Preparation** screen to return to the **Transaction Summary** screen.

Step 4a) REQUEST FUNDS

1. To submit the **Request for Funds** to the mortgage lender, click  to the left of **Request for Funds** on the **Controls** panel.



2. The **Solicitor's Request for Funds** will appear.

SOLICITOR'S REQUEST FOR FUNDS


NOTE: You must fax the void cheque and Authorization for Consumer Pre-Authorized Debit Plan prior to the submission of this Request for Funds.



DELIVERY OF FUNDS

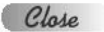
Xceed Mortgage Corporation and Xceed Funding Corporation do not issue cheques. Please make sure "**Solicitor's Request For Funds**" is sent by 12:00 pm EST four (4) business days prior to closing. Failure to do so will delay the currently scheduled closing date.
Funds are requested for closing on **25/JUN/2004**.

Wire funds to my/our Trust Account:			
Name of Trust Account	<input type="text" value="1234567"/>		
Branch #(5 digits)	<input type="text" value="123"/>	Institution #	<input type="text" value="321"/>
Account #	<input type="text" value="312"/>		
Branch Name and Address	<input type="text" value="3123"/>		

It is confirmed that:
Joseph Bourcier
is/are on title/will be on title as:

 **TERMS AND CONDITIONS** - You *must* review these conditions before confirming that they have been met.


  I confirm that all of above noted conditions (where indicated to be the responsibility of the solicitor) have been satisfied or will be satisfied prior to the closing of this transaction.



Step 4a) REQUEST FUNDS (cont'd)

TIP: In order to submit the **Solicitor's Request for Funds**, you must have completed all of the lender's requirements as set out in the Instructions to Solicitor. For example, some mortgage lenders require that you must have completed the following:

- Downloaded the **Solicitor's Package**; and
- Obtained pre-approval from TitlePLUS.

3. If you have not complied with the requirements of the mortgage lender, for example, obtaining pre-approval from TitlePLUS, a message will appear in red at the top of the **Solicitor's Request for Funds** when you click  at the bottom of the **Solicitor's Request for Funds**, for example:

Your TitlePLUS policy has not been pre-approved.

Close this screen by clicking on  in the bottom left hand corner of the window. You will return to the **Transaction Summary** screen.

4. **Complete** the required information. In this case, the lender requires your trust account information.

TIP: The trust account information will be saved by the program so that you will not have to complete it again for subsequent transactions, unless the account information has changed.

SOLICITOR'S REQUEST FOR FUNDS

NOTE: You must fax the void cheque and Authorization for Consumer Pre-Authorized Debit Plan prior to the submission of this Request for Funds.



DELIVERY OF FUNDS
Xceed Mortgage Corporation and Xceed Funding Corporation do not issue cheques. Please make sure "Solicitor's Request For Funds" is sent by 12:00 pm EST four (4) business days prior to closing. Failure to do so will delay the currently scheduled closing date.
Funds are requested for closing on 25/JUN/2004.

Wire funds to my/our Trust Account:


Name of Trust Account	<input type="text"/>		
Branch #(5 digits)	<input type="text"/>	Institution #	<input type="text"/>
Account #	<input type="text"/>		
Branch Name and Address	<input type="text"/>		

It is confirmed that:
Joseph Bourcier
is/are on title/will be on title as:

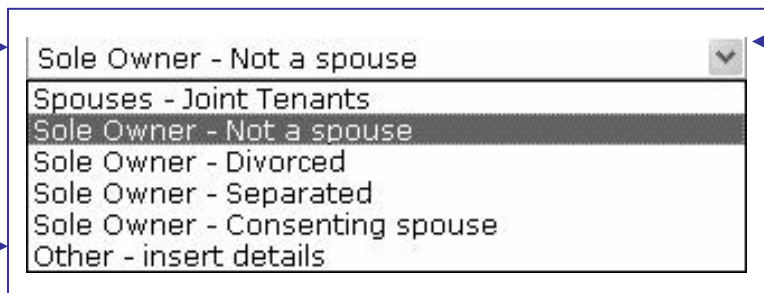
TERMS AND CONDITIONS - You *must* review these conditions before confirming that they have been met.

  I confirm that all of above noted conditions (where indicated to be the responsibility of the solicitor) have been satisfied or will be satisfied prior to the closing of this transaction.

Step 4a) REQUEST FUNDS (cont'd)

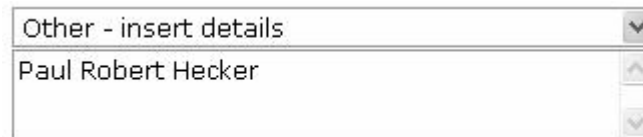
5. **Confirm** that the mortgagor(s) will be/are shown on title in accordance with the instructions from the mortgage lender as follows:
 - i. the name(s) of the mortgagor(s) is/are correct; and
 - ii. the spousal status of the mortgagor(s) is/are correct.
6. To select the spousal status of the mortgagor(s) **click** on the  to the right of the field containing the spousal status.

7. The following list will be displayed :



A screenshot of a dropdown menu with the following options: Sole Owner - Not a spouse, Spouses - Joint Tenants, Sole Owner - Not a spouse (highlighted), Sole Owner - Divorced, Sole Owner - Separated, Sole Owner - Consenting spouse, and Other - insert details. A small downward arrow is visible in the top right corner of the menu box.

8. If the name(s) of the mortgagor(s) displayed or the available selections for spousal status are incorrect, **highlight** and **click** on **Other – insert details**.
9. The following field will then be displayed:





A screenshot of a text input field. The top part of the field contains the text 'Other - insert details' and a small downward arrow. Below this, the name 'Paul Robert Hecker' is entered in the text area. There are small upward and downward arrows on the right side of the text area.



10. Add the correct name(s) of the mortgagor(s) and spousal status in this field.

TIP: Complete if the lender requires that you confirm that the names of the mortgagor(s) and that the spousal status of the mortgagor(s) on title are the same as in the Mortgage Commitment. If there is a discrepancy, make sure that you advise the lender by inserting the correct information for the names of the mortgagors and spousal status in this field.

Step 4a) REQUEST FUNDS (cont'd)

11. Review the **Terms and Conditions** by clicking  to the left of "**TERMS AND CONDITIONS**".

 **TERMS AND CONDITIONS** - You *must* review these conditions before confirming that they have been met.

  I confirm that all of above noted conditions (where indicated to be the responsibility of the solicitor) have been satisfied or will be satisfied prior to the closing of this transaction.

12. The **Terms and Conditions** from the **Mortgage Commitment** will be displayed.

THIS COMMITMENT IS CONDITIONAL ON THE FOLLOWING:

(1) Initial Conditions:

The following conditions must be met, and the requested documents must be received in form and content satisfactory to Xceed Mortgage Corporation and Xceed Funding Corporation (the "Lender") no later than ten (10) business days prior to the advance of the mortgage. Failure to do so will delay current closing and/or void this commitment.

1. Statutory declaration signed by mortgagor(s) indicating that the property is owner occupied and there will be no secondary financing. (Solicitor)
2. Solicitor's undertaking to payout and close from the proceeds of the loan, the following debts: TD 1st mtg debt of \$90,000.00 , PRESIDENTS CHOICE MC debt of \$2,420.00 , CDN TIRE M C debt of \$5,314.00 , TD CANADA TRUST debt of \$7,742.00 , G M A C debt of \$9,506.00 , (Solicitor)
3. This mortgage is subject to an administration fee of \$4,840.00 , and an interest adjustment amount of \$400.52 (based on a closing date of Mar 15, 2004). These amounts will be deducted from the total loan amount shown above. (Source of Business)

(2) Additional Conditions/Requirements

The following Conditions/Requirements must be met prior to submission of the Solicitor's Request for Funds:

1. The Solicitor must be a TitlePLUS subscriber.
2. Solicitor to obtain a void cheque for mortgage payment account and fax it to the Lender.
3. Solicitor to obtain Authorization for Consumer Pre-Authorized Debit Plan and fax it to the Lender.
4. Pre-approval of a TitlePLUS policy (Application Number [200408030340](#)).
5. Solicitor to obtain evidence of acceptable fire insurance coverage for the full insurable value of the mortgage with Xceed Mortgage Corporation and Xceed Funding Corporation named as loss payee/named insured.
6. Solicitor to obtain confirmation that property taxes have been paid up to date of closing.
7. Solicitor must obtain Lender's approval of non-approved TitlePLUS policy exceptions. ([Click to view TitlePLUS Confirmed Lender Instructions](#))

(3) Fraud Prevention Measures

The following conditions/requirements must be complied with prior to submission of the Solicitor's Request for Funds:

1. Solicitor to include deleted instruments in title search.
2. Solicitor to advise Lender:
 - (a) if search of title reveals a transfer of the property registered in the twelve month period prior to closing, and;
 - (b) if (a) is found, of the value of the consideration on the Land Transfer Tax Affidavit for that transfer (or if there was no value reported on the Land Transfer Tax Affidavit), and;
 - (c) if (a) is found, that no concurrent mortgage was registered within two days of the date of the registration of the transfer, and/or;
 - (d) if search of title reveals that the vendor is not the registered owner (if a purchase transaction), or that the mortgagor(s) is/are not the registered owner(s) (if a refinance transaction).

Waiver of Compliance with Fraud Prevention Measures

Check here if fraud conditions waived by Lender.





- I confirm that I have advised the Lender of non-compliance with one or more of the Fraud Prevention Measures listed in this section and that I have been instructed by the Lender to close this transaction notwithstanding the non-compliance.

The following conditions/requirements will be complied with prior to the advance of funds:

1. Solicitor to obtain verification of the identity of the mortgagor(s) by obtaining photo identification (passport, driver's license, health card, landed immigrant card, citizenship card) together with two other pieces of identification (birth certificate, social insurance card, credit cards).
2. If a refinance transaction, solicitor to obtain an original current utility bill (phone, gas, water, hydro, cable and tax bills).

13. Included in the **Terms and Conditions** is a section entitled “**Waiver of Compliance with Fraud Prevention Measures**”. Place a check mark in the box **only if** you have advised the lender of instances of non-compliance with one or more of the fraud prevention measures listed in paragraph (3) of the **Terms and Conditions**.

TIP: If a check mark has been placed in this box, an e-mail message will be automatically sent to TitlePLUS and the mortgage lender to advise that the box has been ticked.



14. Click  in the bottom left hand corner of the **Solicitor's Request for Funds** to save the information entered on this screen.
15. Once you have completed the above, click  to submit the **Solicitor's Request for Funds** electronically to the mortgage lender.
16. The  button will be faded out to  on the **Controls** panel.
17. A red check mark will appear in the circle to the left of **Funds Requested** on the **Status** panel.

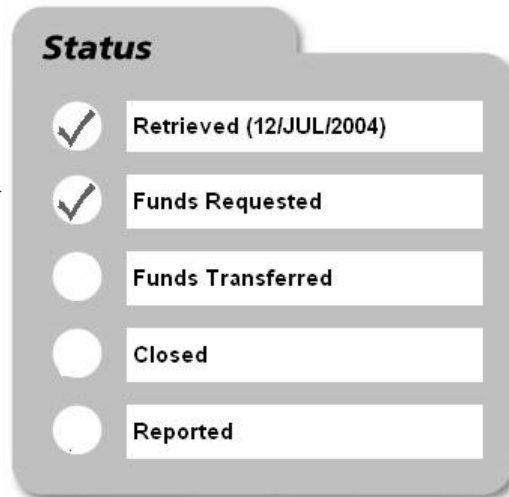


Status

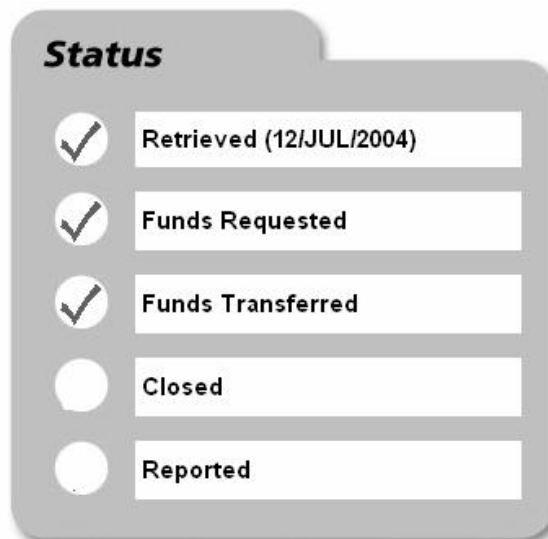
<input checked="" type="checkbox"/>	Retrieved (12/JUL/2004)
<input checked="" type="checkbox"/>	Funds Requested
<input type="checkbox"/>	Funds Transferred
<input type="checkbox"/>	Closed
<input type="checkbox"/>	Reported

Step 4b) CONFIRMATION OF TRANSFER OF FUNDS

1. Once you have submitted the **Solicitor's Request for Funds** to the mortgage lender the  button will be faded out to  on the **Controls** panel.
2. A red check mark will appear in the circle to the left of **Funds Requested** on the **Status** panel.

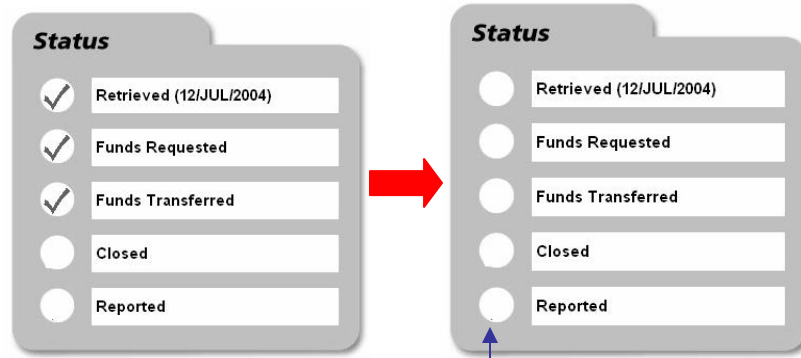


3. The mortgage lender will receive the **Request for Funds** and will wire transfer the advance to your trust account on the closing date.
4. After the mortgage lender has transferred the funds, a red check mark will appear in the circle to the left of **Funds Transferred** on the **Status** panel.



Step 4 (c) MORTGAGE REPOSTED BY MORTGAGE LENDER

1. In the event that the mortgage lender makes an amendment to the mortgage instructions, the instructions will be reposted. You will receive an e-mail or fax advising that the mortgage has been reposted.





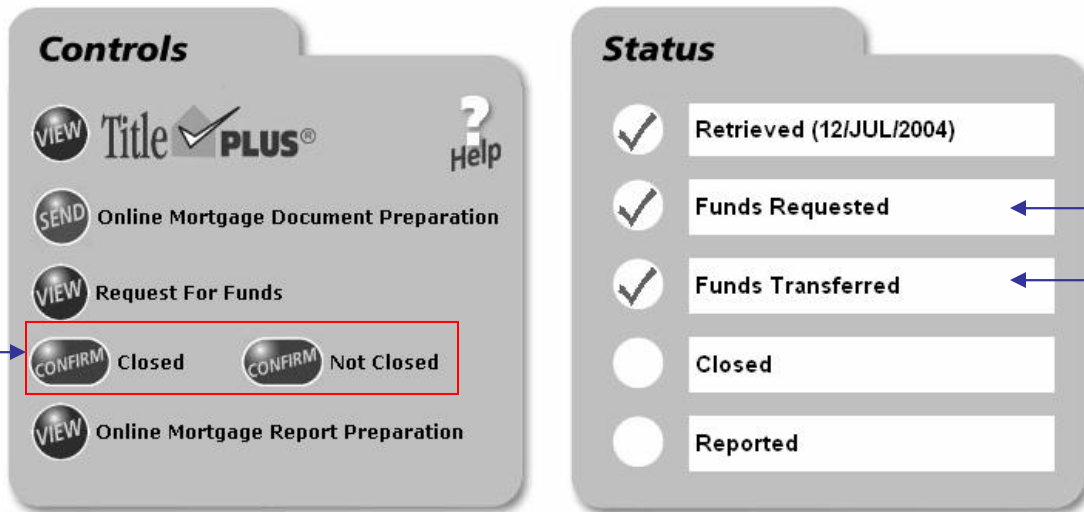
2. All of the indicators on the **Status** panel will be turned off (the red check marks will disappear), including **Retrieved**, **Funds Requested** and **Funds Transferred**.
3. A "Revised on "date"" message will appear in red on the top of the **Transaction Summary** screen.


The screenshot shows the XCEED Mortgage Corporation interface. At the top left is the XCEED logo. Below it, the text reads 'MORTGAGE CORPORATION' and 'Revised on 09/JUL/2004' in red. Contact information for Cheryl Kellman is provided. A 'Date Posted' of 07/JUL/2004 is shown with a dropdown arrow. A 'Branch Address' is also listed with a dropdown arrow. On the right side, borrower and guarantor information is displayed: Uwe Vonwitzenhausen and Kathy Vonwitzenhausen, with a security address in Stratford, Ontario. Closing date, total loan amount, lender reference number, purpose of funds (Refinance), and lawyer (William Thorn) are also listed. Below this is a 'Download Documents' section with links for 'Xceed Public Documents' and 'Solicitor Package'. At the bottom, there are 'Controls' and 'Status' panels. The 'Status' panel shows 'Retrieved (Date)' and 'Funds Requested' with empty white circles.

4. You must **download** the **Solicitor's Package** again, **review** the revised instructions, **amend** the Mortgage and TitlePLUS® policy (if required) and **re-submit** the **Solicitor's Request for Funds** each time there is a revision by the mortgage Lender.

Step 5a) CLICK CLOSED BUTTON

1. After the mortgage has been registered, **click** on the  **Closed** button on the **Controls** panel within the time period specified by the mortgage lender.
2. You must have submitted the **Request for Funds**, (if applicable), and the red check mark must appear beside **Funds Transferred** in order for the  **Closed** button to be enabled.





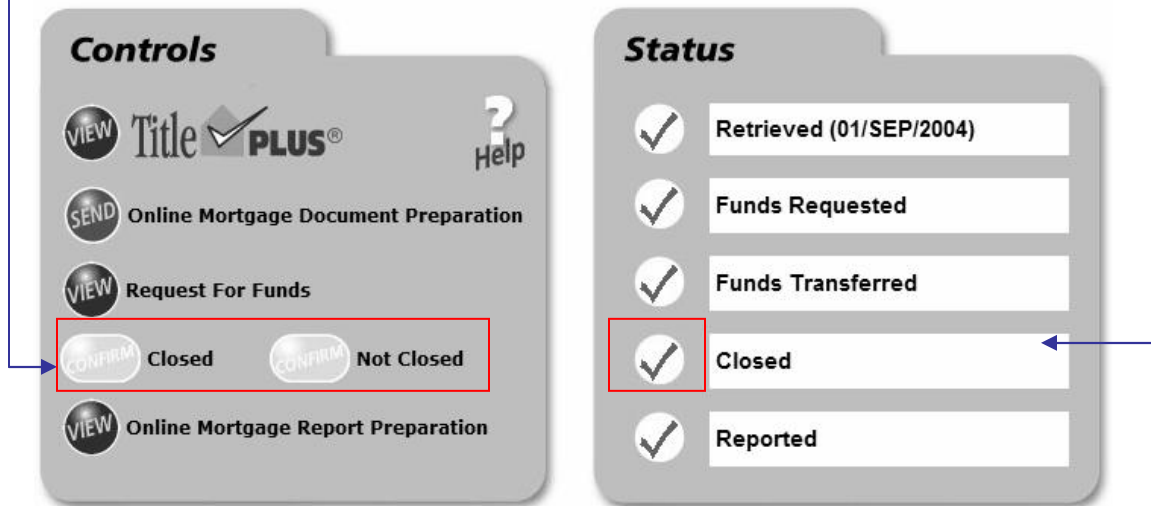
3. When you click on  to the left of the **Closed** button, a Microsoft Internet Explorer message will appear asking you to confirm that the mortgage has been closed.




4. Click .


Step 5a) CLICK CLOSED BUTTON (cont'd)

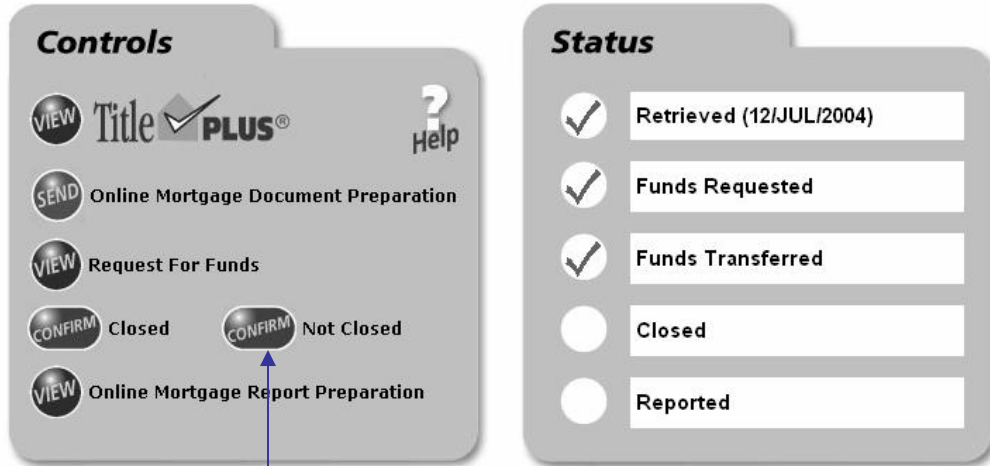
5. The  **Closed** and  **Not Closed** buttons will be faded out and the **Status** panel will have a red check mark in the circle to the left of **Closed**.



6. To close this screen and return to the main page, **click** on  on the bottom left hand corner of the screen.

Step 5b) CLICK NOT CLOSED BUTTON

1. In the event that the mortgage transaction has **not** been completed, **click** on the  button to the left of **Not Closed** on the **Controls** panel.



2. A Microsoft Internet Explorer Message will appear asking you to confirm that the mortgage has not closed. **Click OK** if the mortgage has not closed.



3. A message will appear in red at the top of the **Transaction Summary** screen asking that you contact the mortgage lender to obtain instructions.

Please contact Dorothy Grabner at Xceed Mortgage Corporation (888) 811-6660.







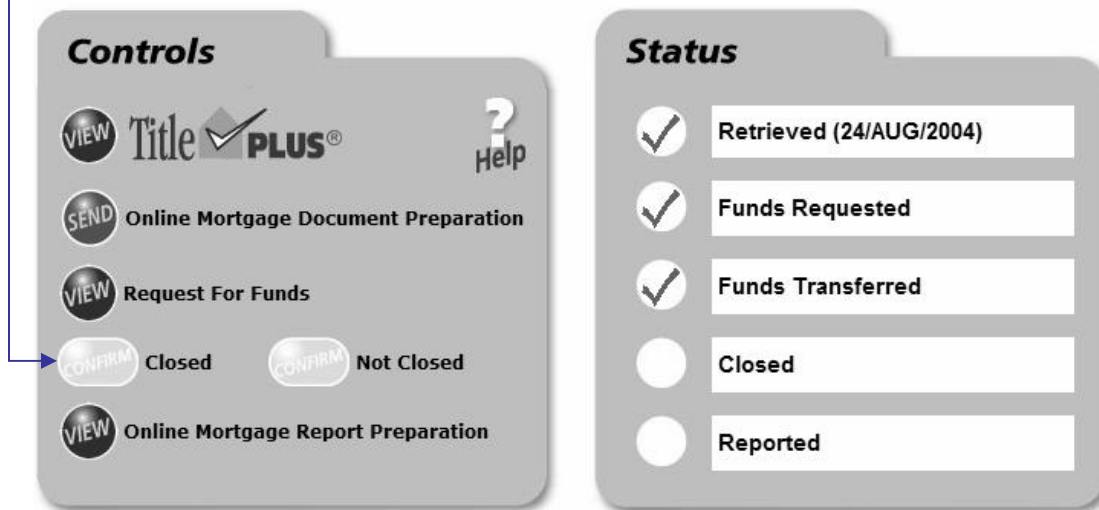
XCEED MORTGAGE CORPORATION


Contact Person:	Dorothy Grabner	Borrower(s):	Kevin Rawsom Jennifer Rawson
Date Posted:	07/MAR/2004	Guarantor:	
Branch Address		Security Address:	123 Moreau Parkway N Lafontaine, Ontario L9M 1R3
		Closing Date:	24/AUG/2004
		Total Loan Amount:	\$125,145.00
		Lender Reference Number:	31699
		Purpose of Funds:	Purchase
		Lawyer:	Ross Heacock

▼ Mortgage Details
▼ Advances
▼ Terms and Conditions


Step 5b) CLICK NOT CLOSED BUTTON (cont'd)

4. You must either **click** on the  **Closed** or  **Not Closed** button within twenty-four hours of the closing date.
5. The  **Closed** and the  **Not Closed** buttons will be faded out. A red check mark will **not** appear in the circle to the left of **Closed** on the **Status** panel.





6. To close this screen and return to the main page, **click** on  in the bottom left hand corner.

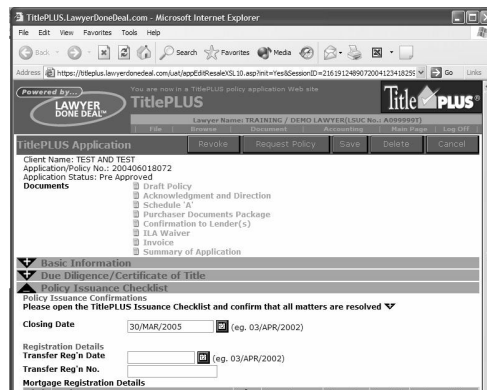
Step 6a) ISSUE TITLEPLUS POLICY

1. Click  to the left of the TitlePLUS logo on the **Controls** panel (if available in your jurisdiction).




2. Please note that for Ontario transactions, you cannot transmit information from LDD WebDocumentRetrieval™ to an existing TitlePLUS policy. You must create your application by clicking on  in LDD WebDocumentRetrieval (if available) to prepare the TitlePLUS application.

3. Once you click  you will be automatically linked to the appropriate TitlePLUS policy application window where you can proceed enter the required information and issue the TitlePLUS policy.

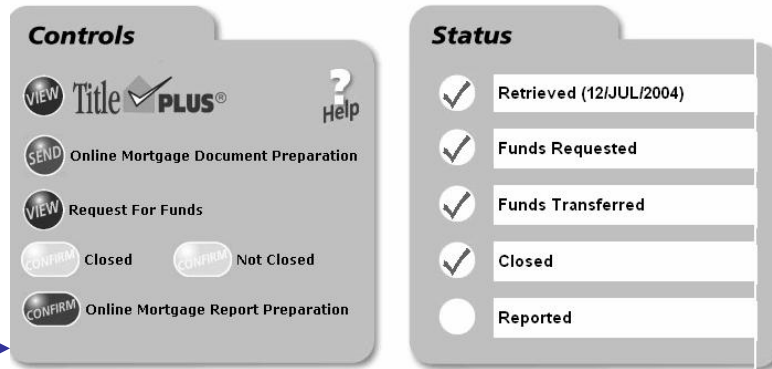


Step 7a) SUBMIT FINAL REPORT TO MORTGAGE LENDER

1. In order to submit the **Report to Mortgage Lender**, all of the following must be completed:

- The  **Closed** button must be clicked and faded out; and
- The red check mark must appear to the left of **Closed** on the **Status** panel; and
- The TitlePLUS[®] policy must be issued, (if applicable).

2. Click on the  button beside **Online Mortgage Report Preparation**.



3. The **Report to Mortgage Lender** screen will appear. **Review** and **complete** the **Report to Mortgage Lender**.

4. **Insert** the registration number of the mortgage, the assessment roll number and the name and address of the municipal tax department.

REPORT TO MORTGAGE LENDER

TO: Xceed Mortgage Corporation and Xceed Funding Corporation
FROM: Donna Mason
DATE: August 12, 2004
RE: Joan Lott mortgage to Xceed Mortgage Corporation and Xceed Funding Corporation
PROPERTY: 74 Ridgfield Court
 Brampton, Ontario
 L6P 1B3
MORTGAGE REFERENCE: 34429

This will confirm that:


- a 1st Charge/Mortgage was registered on the property in the amount of \$178,640.00 as Instrument No. 2133 on 26/MAR/2004; and
- the Assessment Roll Number for the property is 12-22-333-444-55555; and
- the name and address of the tax department is as follows:
 City of Brampton, Tax Department, 2 Wellington Street West, 2nd Floor,
 Brampton, Ontario L6Y 4R2; and
- you are insured as a "mortgage lender" in TitlePLUS Policy No. 20040602153, Policy Version No. 2.0; and
- fire insurance coverage naming you as a "loss payee/named insured" has been obtained by the purchaser; and
- it is confirmed that Joan Lott (Sole Owner - Divorced) is/are on title; and
- all Conditions indicated to be the responsibility of the solicitor have been satisfied, except for Conditions specifically waived by the Lender in writing, if any.

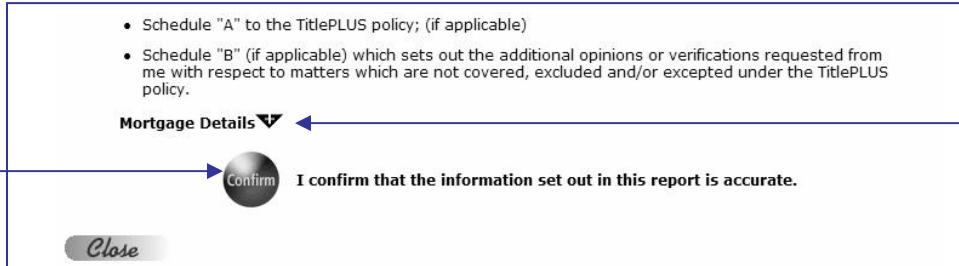
Note: The TitlePLUS[®] Policy Number is inserted by the system if the policy has been issued.

TIP: If a POLARIS transaction, the assessment roll number and name and address of the municipal tax department will be pre-populated.



Step 7a) SUBMIT FINAL REPORT TO MORTGAGE LENDER (cont'd)

6. **Review** the mortgage details by **clicking** on  in the bottom left hand corner of the screen.

7. **Click** on  to confirm that the information contained in the report is accurate and to electronically submit it to the mortgage lender.



8. Retain the duplicate registered mortgage in your file, together with the TitlePLUS Policy and all other documentation. Refer to the Instructions to Solicitor for information as to whether the mortgage lender requires that any enclosures be forwarded with the **Report to Mortgage Lender**.

9. When the report has been submitted, the  button beside **Online Mortgage Document Preparation** will change to a  button on the **Controls** panel and the **Status** panel will have all five red check marks completed.

