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Hit the Web Running

Did you know that...

You can use RealtiPLUSWeb® to create documents in e-reg®?

Document retrieval is built right into RealtiPLUSWeb?

We'll show you the how's, why's and when's of these and other fabulous features in our "Hit the Web Running" Training Program.

Get going on RealtiPLUSWeb (RPW) in just 45 minutes! This specially designed program will accelerate you through the learning curve.

Hit the Web Running is for busy support staff that recognize the power of RPW but are new to the system. Best of all, you can jump-start your knowledge of RPW without leaving the office – or in fact – without leaving your seat!

Complete the program and one file using RPW and you will receive **two complimentary movie passes** for any Famous Players Cinema.

If you want to take part, please make sure that you update your web browsers Internet Explorer (version 5.0 or later) and that you are registered with LawyerDoneDeal®.

LDD Web Usage Hits New Highs

The number of users and transactions on our web systems is at an all time high. Over 3,000 lawyers across Canada are now registered for our web services. In its first year of commercial deployment, RealtiPLUSWeb alone managed over **35,000** real estate transactions. If you combine this with our other web services, LDD® has played a role in over **100,000** real estate transactions over the past year. We expect volumes in the 2006 year to significantly increase due to system uptake and the launch of new initiatives.



Contact Joanne Wingate and she will start the ball rolling. You can call her at 1-800-363-2253 or 416-367-0600 x236 or e-mail her at joanne@ldd.ca. Please provide your name, the firm name, address and telephone number and the names of the participants from your office.

Breakfast on the Web

Coming soon to a meeting room near you!

Understand why LawyerDoneDeal is the leader in web-based technology systems. We will be holding informative breakfast seminars in **Toronto, Ottawa and Windsor**. Our program includes speakers and interactive discussions with several key members of LawyerDoneDeal Corp.

Whether you're an existing client or deciding to use one of our programs, you will not want to miss this seminar. Watch the "What's New" section of our website for further details or contact us by email at sales@ldd.ca for further information on these upcoming seminars. We're looking forward to seeing you!



Karen Krisfalusi is one of our Customer Support Specialists. She can help you with your VIEWnet questions. In subsequent **Corporate Views** columns, Karen will highlight many of VIEWnet's excellent features.

Karen and the rest of the LDD support team can be reached at 1-800-363-0600 or support@ldd.ca.

Corporate Views

Could VIEWnet be the corporate information solution for you?

Corporate information must be absolutely current and accurate when it is time to act and report on what is known. VIEWnet™ has been built by LawyerDoneDeal to help you both respond to information requests and deliver what you know, in superior ways. With VIEWnet, you can excel!

How is it done? LawyerDoneDeal partners with you in a trusted supplier relationship. We deliver advanced, web-based technology priced reasonably on a per company / per year basis. We provide secure data storage and 24/7 world-wide accessibility. You contribute your knowledge to the system and commit to use it to its best extent and we help you in this by providing support services as and when you need them. The end result, as we have seen many times over, is the creation of an effective, efficient and affordable delivery tool for your data.

VIEWnet users realize immediate benefits in the areas of accuracy and cost savings. Log in and you will notice that you can do a wide variety of jobs. Browse data and update it. Create legal forms and reports.

Submit electronic reports through OnCorp Direct™ or CyberBAHN™.

Standard incorporation, change reporting, maintenance of corporate records – all these jobs become easier and are done more effectively using VIEWnet.

Some of our clients are interested in security features that can control access at Login, allowing them to determine what a particular user can do in the system. Others appreciate organization charts and VIEWnet's calendar/reminder feature.

The people at LawyerDoneDeal who work with VIEWnet have many years of experience with corporate applications and have a particular interest in your software success. You can decide to use VIEWnet in a closed intranet environment or you can trust us to secure and maintain your data on a LawyerDoneDeal server on the world wide web. Either way, the opportunity is yours to benefit from a superior and practical corporate technology.

If you're not currently a VIEWnet user and you would like more information or to take a 'test-drive' of VIEWnet, please contact Cam DiPasquale 416-367-0600 x228 or email cam@ldd.ca.

RealtiPLUSWeb Subdivision

- Easy Title Advice Statement creation
- Save time and cost of printing, assembling and delivering document packages, as electronically-signed documents are delivered to purchasers' lawyers electronically and securely
- Auto-PDF conversion of lot specific documents
- Auto-upload of subdivision plans and any general documents
- Auto-generation of notification to purchasers' lawyers
- Complete integration with LDD's web offerings
- Automatically generated passwords for each record
- Simple upload and download procedures for the purchasers' lawyers
- Website management totally transparent, seamless and automatic

RealtiPLUSWeb Subdivision provides a complete, integrated web-based system for lawyers acting for vendors of new home projects. You now have the ability to create projects on the LDD WebDocumentRetrieval® website, create the lot sale files and documents to go with them and make them available to Purchasers' lawyers all in one easy step. Once they are notified by a vendor's lawyer that project and closing documents have been posted on the service, Purchasers' lawyers can easily and conveniently retrieve the documents for their new home purchaser.

Highlights for Vendor's Lawyer

- Provides complete facility for data entry and generation of all documents required to close subdivision
- Totally flexible Statement of Adjustment creation

- Secure website and documents

Highlights for Purchaser's Lawyer

- Project and closing documents are made available electronically, per project
- Subdivision plans can also be made available electronically, per project, at the discretion of the vendor's lawyer, alleviating the necessity of obtaining copies through e-reg, at significant cost
- Documentation available electronically in fully secure environment
- Direct link through LDD system to TitlePLUS® automated policy application and generation system, wherein applications are pre-populated and pre-approved for all new home projects enrolled with TitlePLUS.

Ask Jo



Joanne Wingate is one of our Customer Support Specialists. As a part of our support team, her job includes training clients on LawyerDoneDeal web programs and answering any questions about LDD web applications. Joanne brings over 15 years of experience working in the real estate area of a law firm together with detailed knowledge of the web applications to assist you with your questions. Her column, **Ask Jo** will appear regularly in our e.Newsletter and will focus on questions frequently asked and issues you encounter. You can e-mail Joanne at support@ldd.ca with any specific questions.

Confirmed Lenders' Update

We'd like to congratulate LAWPRO on the following new TitlePLUS® Confirmed Lenders:

ONTARIO

FirstOntario Credit Union Limited
Hald-Nor Community Credit Union Limited
All Trans Financial Services Credit Union Limited
Ottawa Police Credit Union Limited

NOVA SCOTIA

Heritage Credit Union Limited
iNOVA Credit Union Limited

Save Time with RealtiPLUSWeb Document Packages

Instead of merging documents one by one, you can merge as many documents as you like in a package all at once. You can:

- create your own package of documents
- use the packages that we have already created for you.

The easy steps to creating a document package are as follows:

- 1 Move the mouse over the "Tools" tab and select "Documents".
- 2 In the "Documents" window, select the first type of package you want to create from the drop-down menu beside "Show documents applying to:" example "Purchase".
- 3 Select the documents to sort by "Package" with the radio button.
- 4 At the top of the document list click the "Add" button. This will add a "NEW PACKAGE" to the bottom of the package list.
- 5 Right click one time on the "NEW PACKAGE" and from the menu select your option. You can rename the package (e.g. "Requisition Letter Package" or "Closing Documents") and you can start adding documents.
- 6 To add a document to the package, right click one time on the package name and from the menu select "Add a document". You will see a list of all of the documents available in RPW. Click the document name to add it to the package.
- 7 Click the "Save" button **at the top of the package column** to build the new document package.
- 8 Repeat steps 6 and 7 until the package is complete.
- 9 You can move the package up or down in the package list by right clicking one time on it and selecting the direction from the menu.
- 10 To test the new document package, click on the "Main" tab and select one of your existing files. Click the "Docs" button. Sort the documents by "Package". Double click the package name to merge all of the documents simultaneously.

To learn more about these steps, visit

www.lawyerdoneDeal.com/rplus/pdf/DocumentPackages.pdf

Did You Know?

- The information on the documentation posted in the "Inbox" in RealtiPLUSWeb can be merged into your RPW file.
- If you open a file twice or a deal falls through, all you need to do is fax in the LDD Account Statement to our accounting department. We can give you a credit on your next file.

The Working Group on Lawyers and Real Estate

The Working Group on Lawyers and Real Estate was originally formed to deal with initiatives instituted by several mortgage lenders to outsource back office mortgage operations to large corporate intermediaries. These initiatives placed the third party intermediary between the financial institution and the lawyer.

The group's focus has been expanded to deal not only with the lawyer's relationship with mortgage lenders but their relationship with consumer clients and other entities involved in a real estate transaction. In particular the Working Group wants to reinforce and re-establish the lawyer as a real estate professional and "quarter back" of the transaction.

For more information on The Working Group on Lawyers and Real Estate visit their web site at www.oba.org/en/rprlpr_en/group.aspx



Suzi Gayne is the Manager of Client Support at LawyerDoneDeal. In the Enhancement Buzz column of each e.Newsletter, Suzi will bring you a recap of new features recently released in LawyerDoneDeal's product offerings, and give you the scoop on exciting new features and products to come.

For more details go to our
What's New section:

www.lawyerdonedead.com/news.asp

Further information on RPW
including how to sign up:

www.lawyerdonedead.com/rpwinfo.asp

Advanced User Access to LDD Applications Make the Move Now!

The LDD advanced user access/password control system is designed to provide users with their own personalized login credentials in order to enter and work in LDD applications, incl. LDD WebDocumentRetrieval and RealtiPLUSWeb, and in TitlePLUS policy application sites.

With this capability comes enhanced login security with an assigned account administrator in your firm. In addition, for RealtiPLUSWeb users, Advanced User Access gives you the ability to share client files, customized master documents and databases.

Contact LawyerDoneDeal Support to have your account switched to Advanced User Access right away.

Enhancement Buzz

Enhancements to LawyerDoneDeal's products are always in the works. Keep your suggestions coming in. Coming up, watch for the following RealtiPLUSWeb enhancements, based on your requests!

- System calculations that you overwrite will display in colour, letting you easily determine the changes you have made!
- Sorting of financial institutions in confirmed lenders and non-confirmed lenders lists
- Real estate commission calculation improvements
- Client list dropdown for easy client selection on new fields

New and Revised Documents

- Production of Cheque Requisition forms for clearance searches and trust payouts
- Advanced Label and Envelope production to let you easily select labels and envelopes to be produced
- Advanced document enclosure feature for you to custom tailor your document and

letter enclosures

- Addition of a second mortgagee for mortgage discharges
- Other Side Lawyer added to mortgage transactions
- Reporting Letter improvements to allow enhanced reporting of issues
- Fax numbers to print on all faxed correspondence
- Updated bank forms and standard charge terms
- Enhanced Management Reports to produce lists of undertakings or any issues you wish to report on

Recent Enhancements to RealtiPLUSWeb

Recent updates to the following bank forms and reports have been completed:

- CIBC Interim Report to Bank
- CIBC operating as Firstline Trust Report
- CIBC Variable Rate Schedule
- BMO Variable Rate Open Mortgage Schedule

What's New with VIP™ and LDD WebDocumentRetrieval®

VIP (Virtual Intermediary Program) is a complete, web-based, transaction-processing platform, developed by LawyerDoneDeal Corp. It was developed in conjunction with The Working Group on Lawyers and Real Estate in response to various outsourcing initiatives introduced by mortgage lenders that had the effect of marginalizing the lawyer's relationship with the lender.

VIP electronically manages and carries out the instruction process for the mortgage lender. Lawyers in turn are provided with the capability to download mortgage instructions, create mortgage documents, request funds, request and issue a title insurance policy and report back to the lender electronically.

The entire solution provides consistency, standardization and lightning fast mortgage processing capabilities by and through lawyers.

Xceed Mortgage Corporation – Express Funding

Xceed Mortgage Corporation is a mortgage lender (and recognized leader in its field) that has seized upon the VIP capabilities as the back-bone of their processing system. Xceed, in conjunction with LawyerDoneDeal and LAWPRO, has introduced "Xpress Funding" in order to streamline the mortgage funding process. "Xpress Funding" means that the electronic transfer of funds occurs directly to the lawyer's trust account. Since the inception of Xpress Funding in the fall of 2005, more than **fifty million dollars (\$50,000,000.00)** have been transferred using this system.

For more information on
Express Funding, click here:

<http://www.lawyerdonedead.com/dr/SendToHelp.asp?SessionID=&url=/dr/Default.asp>

Title Insurers and Mortgage Outsourcing

In many instances, the legal profession tends to view title insurers as a homogeneous group of companies who have similar objectives, common goals and principles.

A perfect example of this characterization is found in the motions recently put forward and approved by a majority of the lawyers attending the British Columbia Law Society's annual general meeting. In response to a growing awareness by B.C. Lawyers that some title insurers have positioned themselves in the marketplace as competitors to lawyers, particularly in the field of mortgage refinancing, the motions called upon the Law Society to create a rule stopping lawyers from merely acting as witnesses to the execution of mortgage documents, where borrowers had not received comprehensive legal advice and second, that the Law Society stop the unauthorized practice of law by title insurers who were drawing, attending to the execution of and registering residential mortgages. In certain parts of those resolutions, there were generic references to "Title Insurers" as the parties who are doing the mortgage processing.

At this juncture, it is important to point out that, in fact, not all title insurers are cut from the same cloth. Some title insurers do not project themselves into the conveyancing side of the business, preferring instead to be passive insurers, or more interestingly, operate as bar-related title insurers who only sell policies to lawyers in the context of the lawyer handling the real estate transaction.

Interestingly, this issue is very prominent in the United States where title insurance has been accepted as the market norm for over 40 years.

NABRTI is a North American association of title insurance companies, who are controlled and operated by a broad base of lawyers and who operate primarily through lawyers who issue the title policies. In order to be admitted into NABRTI¹, applicants have to demonstrate compliance with 10 operating principles such as: a long-term commitment to working with the real estate bar in the public interest, delivering the title product only through lawyers, demonstrated financial strength and viability and evidence of educational initiatives aimed at informing both the public and lawyers about the role of the lawyer and title insurance in real estate transactions.

LAWPRO (TitlePLUS) was in fact granted access to NABRTI in 2004. No other title insurers currently operating in Canada are members of NABRTI. WHY?... because notwithstanding their rhetoric about wanting to help lawyers, none of them are prepared to meet the requirements to become a bar-related title insurer. In fact, The Connecticut Attorneys Title Insurance Company ("CATIC"), a member of NABRTI, specifically states in its recent sales literature "...it is a matter of public record that all but one of the major title insurers in Connecticut cut you out of the loop to the tune of \$15,000,000 in direct premiums." Naturally, CATIC is that one title insurer in Connecticut who is not engaging in direct sales.

Eerily enough, though, CATIC goes on to quip "...Sure title companies may have told you they would never do direct

business. And to show you how much they care about you, they give you a brand new sleeve of golf balls. So, the next time you need title insurance for your clients, ask yourself, How many golf balls is my practice worth?"

Doesn't this sound familiar? It's the same song and dance we've been hearing in Ontario and elsewhere throughout Canada.

The Bottom Line – All Title insurers are not equal!Do you really want to keep looking over your shoulder to see if your title insurance provider is coming for you?

by Maurizio Romanin
President and CEO
LawyerDoneDeal Corp.

¹NABRTI has its roots in the Florida Fund, founded in 1948. Excluding LAWPRO, NABRTI now encompasses eight companies operating through approximately 35,000 lawyers which service 14 states, including Colorado, Connecticut, Florida, Georgia, Illinois, Indiana, Massachusetts, Minnesota, Missouri, Pennsylvania, Rhode Island, Vermont, Wisconsin, and Utah.