



New insurance products

**OwnerEXPRESS™
and TitlePLUS
Commercial
Coverage now
available**

OwnerEXPRESS

The TitlePLUS program recently launched a current owner policy, called OwnerEXPRESS, which provides comprehensive title protection to consumers after they have closed a purchase. In the past, TitlePLUS residential coverage for homeowners could only be arranged prior to a purchase closing.

“TitlePLUS OwnerEXPRESS, available across Canada, meets a growing demand among lawyers and consumers for this type of post-closing protection,” says Kathleen Waters, Vice-President, TitlePLUS.

“The widespread reporting of real estate fraud is making homeowners and others increasingly nervous, and has them looking for insurance protection that they can fall back on if they discover a post-closing issue, such as a fraud on title.”

For a one-time premium, the policy will cover the homeowner for any legal costs associated with defending their title to the property if a fraud is perpetrated on that property. It will also provide protection against any losses that the homeowner suffers for title-related defects that would

(continued)



New Confirmed Lenders

The following are new TitlePLUS Confirmed Lenders:

- All Trans Financial Services Credit Union Limited (Ontario – residential, commercial and farm)
- FirstOntario Credit Union Limited (Ontario – residential, commercial and farm)
- Hald-nor Community Credit Union Limited (Ontario – residential, commercial and farm)
- Heritage Credit Union Limited (Nova Scotia – residential)
- iNOVA Credit Union Limited (Nova Scotia – residential)

The following Confirmed Lenders have signed agreements accepting TitlePLUS title insurance for purchase and/or mortgage transactions for commercial and farm properties in Ontario:

- Bridgewater Financial Services Ltd.
- Buduchnist Credit Union Limited
- DUCA Financial Services Credit Union Limited
- Federal Employees (Kingston) Credit Union Limited
- Finnish Credit Union Limited
- First Fidelity Mortgage Corp.
- Mr. Phillip Guay
- Home Trust Company
- Lambton Financial Credit Union Limited
- Northern Lights Credit Union Limited
- Ottawa-Carleton Mortgage Inc.
- PenFinancial Credit Union Limited
- Peterborough Community Credit Union Limited
- Resurrection Credit Union Limited
- Southwest Regional Credit Union Limited
- Sudbury Regional Credit Union Limited
- Westminster Mortgage Inc.

Please refer to the TitlePLUS Confirmed Lenders page for a complete listing of Confirmed Lenders along with their approved transaction types.

NEW INSURANCE PRODUCTS cont'd

have been identified at the time of closing by an up-to-date survey, for outstanding construction liens and other similar issues.¹

The OwnerEXPRESS policy does not provide coverage for any changes to the property that the homeowner may have made between the actual purchase date and when the policy comes into effect. As well, it does not insure the mortgage lender on the property. Premiums are the same as for regular TitlePLUS policy coverage for purchasers.

TitlePLUS Commercial Coverage

Small business owners in Ontario who want to better protect their real estate interests and potentially reduce the costs associated with buying a commercial or industrial property can now secure TitlePLUS title insurance.

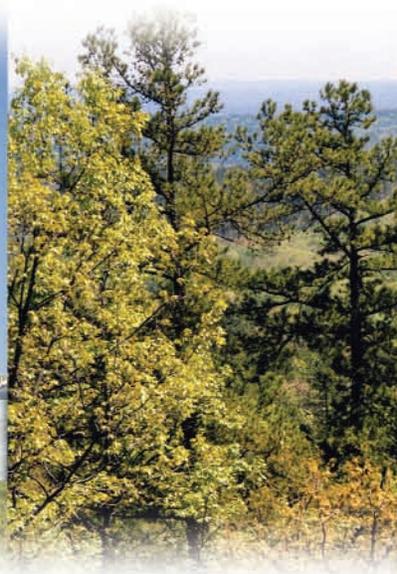
TitlePLUS Commercial Coverage is available for properties of up to \$2 million. It provides comprehensive coverage for the title risks **and legal services** provided by the lawyer in a commercial transaction. Most other commercial title insurance products typically limit the scope of coverage provided to defined title risks only, thus providing the small business buyer with significantly less protection than TitlePLUS title insurance offers.

Many types of commercial properties (including multi-unit residential, industrial/commercial condominium units, retail units – single or multi-tenant, mixed residential and retail, and other industrial/commercial properties) and both vacant and improved properties, are eligible for TitlePLUS Commercial Coverage. Premiums vary depending on the purchase price and number of mortgages.

Please click on the links or call the TitlePLUS Department at 1-800-410-1013 or 416-598-5899 if you are interested in learning more about [OwnerEXPRESS](#) or [TitlePLUS Commercial Coverage](#).

¹ Please refer to the policy for full details, including actual terms and conditions.

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From Coast to Coast

Complete your TitlePLUS Mortgage-Only Policy On-line

We are pleased to announce that our Web-based mortgage-only application system is now **accessible across the country**.² You can complete TitlePLUS mortgage-only (refinance) applications, print the applicable TitlePLUS documentation, and request issuance of your policies quickly and conveniently from your own office.

This exciting, Web-based system can be found at titleplus.lawyerdonedeal.com.

If you are a Web-eligible TitlePLUS subscriber, all you need to access titleplus.lawyerdonedeal.com is an Internet connection and Internet Explorer (version 5.x or higher).

“It is easy to use and it gives our subscribers the ability to produce policies much more quickly,” enthuses Shawna Ramsay, TitlePLUS Consultant, Eastern Ontario & Atlantic Canada.

The on-line application leads you through the process, and generates all of the required title insurance documentation associated with the transaction. The Web site is available 24/7, so the application process can be conducted any-time, anywhere – and in minutes.

Tim Anningson, TitlePLUS National Consultant, states “Our experience shows that this Web program expedites transactions, particularly those with Xceed Mortgage Corp. and Xceed Funding Corp. as the mortgage lender.”

Jennifer Scott, a legal assistant at Shirkey & Company in Regina, Saskatchewan, says that “the titleplus.lawyerdonedeal.com Web site is very easy to use. It is nice to get approval so quickly.”

Once a subscriber is experienced on the system, approval is often instantaneous.

Complete your TitlePLUS mortgage-only policy application at titleplus.lawyerdonedeal.com by simply clicking through the on-line application form. It is a straightforward process and the underwriting is built in.

If you have not yet tried using the Mortgage-Only Program on titleplus.lawyerdonedeal.com and you want assistance, please [contact the TitlePLUS Department](#).

² Quebec and the Territories excluded. In Manitoba, contact Reider Insurance Services at 204-338-3888. In Saskatchewan, contact a member broker of IBAS. In Alberta, contact Phoenix Group Edmonton Inc. at 780-482-6936 or 1-800-563-5325.



Reminder
about
Changes
to the

Ontario Heritage Act³

The *Ontario Heritage Amendment Act, 2005*⁴ (the “Act”) substantially increases the burdens imposed on properties designated in different ways under the *Ontario Heritage Act*.

The types of designation are:

- 1) Designation of a property to be of cultural heritage value or interest, by municipal by-law (Section 29), or by the Minister of Culture (the “Minister”) by order (Section 34.5);
- 2) Designation of an area as a heritage conservation study area for up to one year by municipal by-law (Section 40.1);

- 3) Designation of an area as a heritage conservation district, by municipal by-law (Section 41); or
- 4) Designation by the Minister, by order (Section 52), of a property to be of archaeological or historical significance, for a specified period of time.

Most of the designations above will be disclosed by a search of title and must be included in your TitlePLUS application, once found.

For more information, please see the TitlePLUS Hotsheet “[Amendments to the Ontario Heritage Act.](#)”

³ R.S.O. 1990, c. O.18.

⁴ S.O. 2005, c.6, in force April 28, 2005. For the full provisions of the amendments, please see the *Act*.

Lawyer Supervision

of TitlePLUS-Insured Deals

The TitlePLUS insurance program was created to enhance the role of the lawyer in the real estate transaction. Where the TitlePLUS lawyer allows significant responsibility to be assumed by another enterprise, which is not a law firm, the purpose of the program is defeated. Also, the clients receiving TitlePLUS coverage (which includes coverage for the legal services of the specific TitlePLUS lawyer) are potentially misled.

If you are delegating significant responsibility for your TitlePLUS transactions to another enterprise as described above, please [contact us](#) so we can discuss your supervision arrangements. We are interested in situations where there is a greater assumption of responsibility than, for example, retaining an outside service to conduct searches and report to you on the results, which is a common practice in many law firms.

Proudly Canadian.

A made in Canada title insurance product developed with you and your client in mind. To learn how you can put TitlePLUS coverage to work,* visit titleplus.ca or call 1-800-410-1013 or 416-598-5899.



1-800-410-1013

titleplus.lawyerdonedeal.com

titleplus.ca

* Underwritten by Lawyers' Professional Indemnity Company (LwPRO®). Contact LwPRO for brokers in Manitoba, Saskatchewan and Alberta.

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E-mail?

If you did not receive this newsletter via e-mail, please send your name and e-mail address to titleplus@lawpro.ca and we will send all future issues to you via e-mail.

Generic Import Functionality

For transactions regarding properties in Ontario, you can now import information from document production programs and Teraview® into your TitlePLUS application on titleplus.lawyerdonedeal.com.

To open the instructions for this functionality, go to the "Ontario Instructions" in the Help menu on titleplus.lawyerdonedeal.com and look at:

- Teraview Title Search Download Instructions
- Generic Import Instructions for Ontario Transactions

Feel free to [contact us](#) if you have any questions.

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SALES & MARKETING



Seminar in a Box



The Working Group on Lawyers and Real Estate is a joint OBA-CDLPA-ORELA group originally formed to raise awareness of lender outsourcing issues among lawyers in Ontario and to advocate on lawyers' behalf with the lending community.

In addition, the Working Group identified the critical need to educate the public on the value that lawyers add to the real estate transaction. To aid in this task, the Working Group created **Seminar in a Box**, a free package for lawyers wanting to organize real estate seminars in their communities. It includes:

- a PowerPoint presentation;
- key messages;
- task checklists;
- ideas for other speakers who could be invited to present (e.g., a banker or a home inspector);
- a mission statement;
- a draft budget; and
- correspondence templates for invitations, thank you notes and more.

Seminar in a Box is a highly useful tool to help market your law firm's real estate services. For more information on the Working Group, we encourage you to go to the [Working Group's Web site](#). On that site, you can also access [Seminar in a Box](#).

Sign up now for Advanced User Access

Advanced User Access allows lawyers and their staff members to log into titleplus.lawyerdonedeal.com and lawyerdonedeal.com with their own personalized user login credentials. Based on this login, the system will indicate who has worked on a file, providing the firm with greater privacy and security, and allowing TitlePLUS staff to contact the correct staff member for each application.

We strongly recommend that you sign up for Advanced User Access. To set up an account with individual user login credentials, please contact LawyerDoneDeal Corp. at 1-800-363-2253.

New TitlePLUS Staff Members

We are pleased to welcome the following new members to the TitlePLUS team:

Johanna Brouillette, Customer Service Representative

Michael Chimonides, Marketing Assistant

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TitlePLUS[®]
EXPRESS

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