

Real Simple Real Estate Guide on titleplus.ca

Do you know about the new content we've added to the [Real Simple Real Estate Guide](#) on [titleplus.ca](#)? The [Real Simple Real Estate Guide](#) now contains videos, a condominium-specific section, important information on refinancing a home, and, as always, tools to help you obtain new clients and retain your existing clients.

Our [Real Simple Real Estate Guide](#) has two main goals: It provides you with multi-media resources to explain the concepts of a residential real estate transaction, and it highlights the benefits of your role in the deal.

The quick and easy to watch videos cover:

- [refinancing a home](#)
- [the benefits of title insurance](#)
- [buying title insurance](#)

Send all of your clients to [titleplus.ca](#), where we help you make real estate real simple for your clients.



-  What you need to know when you refinance your mortgage
-  Using a lawyer and title insurance: The Benefits
-  Why you need TitlePLUS insurance



Osgoode Student awarded Inaugural TitlePLUS Essay Prize

Robin Sensilet is the first-ever winner of the TitlePLUS Essay Prize, which was presented by Michelle Strom, President & CEO of LAWPRO and Stephen Freedman, legal counsel for TitlePLUS on May 6 at the 10th anniversary TitlePLUS Conference in Niagara Falls, Ontario.

To read about Robin, [click here](#).
To read Robin's paper, [click here](#).

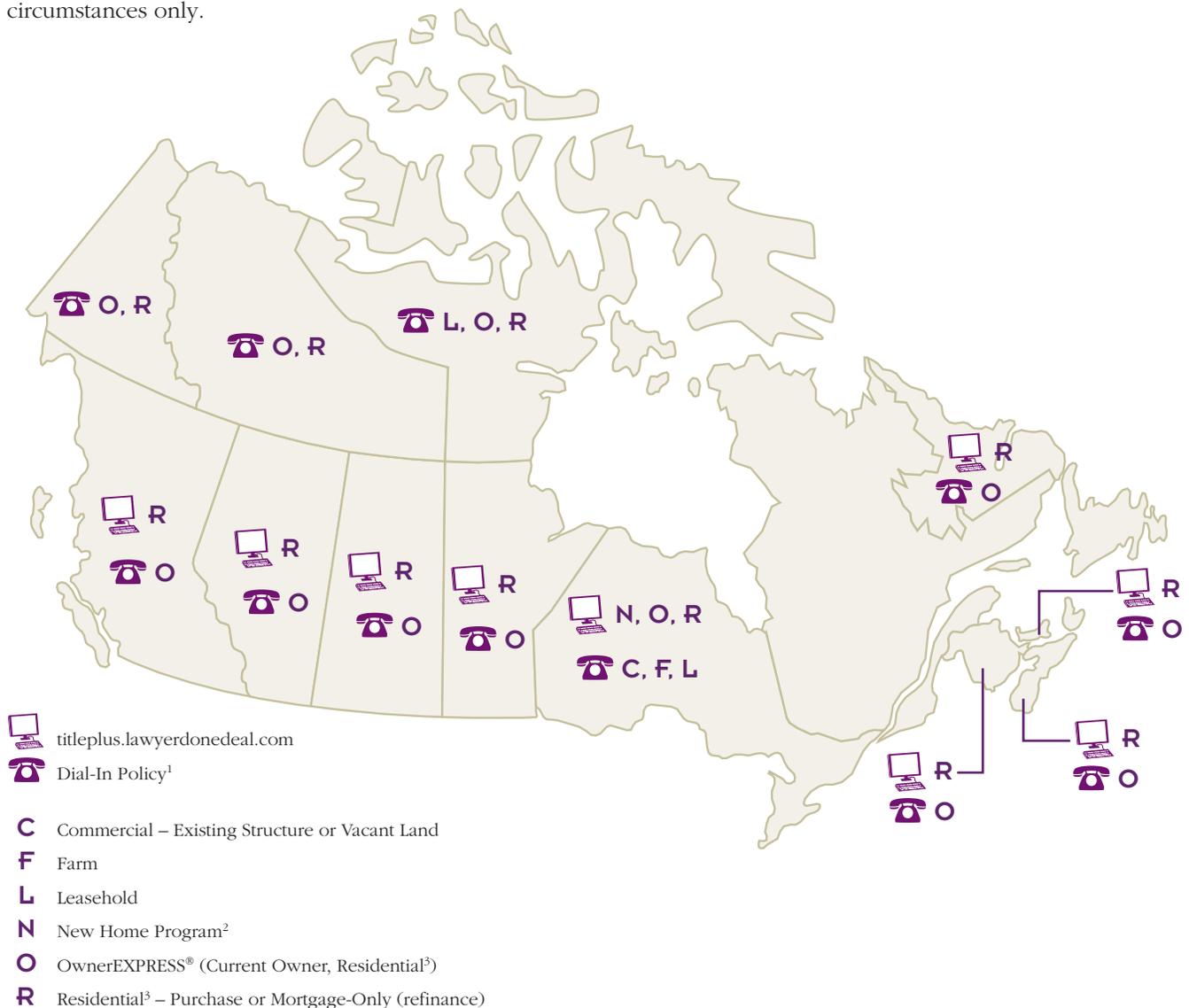
PRODUCT AVAILABILITY

Ordering a TitlePLUS Policy

To help you apply for a TitlePLUS policy as efficiently as possible, here is a handy map that sets out our policy types and ordering systems.

If you have any questions, please call our Customer Service Centre at 1-800-410-1013. In Alberta, contact Phoenix Group Edmonton Inc. at 780-482-6936 or 1-800-563-5325. In Manitoba, contact Reider Insurance Services at 204-338-3888. In Saskatchewan, contact a member broker of IBAS.

Where policy availability exists on titleplus.lawyerdonedeal.com, Dial-In Policies are available in extenuating circumstances only.



1 Includes policies ordered by phone, fax and titleplus.ca (including those generated through WebDocumentRetrieval).

2 In Ontario, you can also use RealtiPLUSWeb® to order a TitlePLUS policy for a brand new home registered in the TitlePLUS New Home Program.

3 Residential properties include new or resale houses and condominiums, cottages, residential rental (up to 4 units), rural properties, and vacant land that is zoned residential. In Ontario, you can also use RealtiPLUSWeb® to order a TitlePLUS policy for a residential property.

® RealtiPLUSWeb is a registered trademark of LawyerDoneDeal Corp. and is used under license.

The 10th Anniversary TitlePLUS Conference was a huge success!



From left to right: Valerie Edwards, Torkin Manes Cohen Arbus LLP; Andrew Sanfilippo, O'Donnell, Robertson & Sanfilippo; Caron Wishart, Vice President Claims, LAWPRO; Gavin Tighe, Gardiner Roberts LLP; Tim Clarke, Claims Manager and Counsel, LAWPRO (moderator).

Thanks to the 400+ subscribers/staff/spouses who attended this over-capacity event at the Fallsview Casino Resort in Niagara Falls, Ontario on May 6 & 7, 2007 for making it our most successful conference to-date.

Everyone had a wonderful time at the gala dinner and dance on Sunday night, where we honoured our original subscribers.

On Monday, the conference portion of the program included timely and informative presentations covering topics that included significant areas of coverage that you may not know about, fraud, grow-ops and more. There was also a stimulating and important panel discussion moderated by Tim Clarke, Claims Manager and Counsel, LAWPRO, entitled "Perspectives on Title Insurance: Claims Counsel Speak." Some of the topics addressed by the panel were:

- Statistics and trends in real estate claims;
- Effect of title insurance on E&O claims (title insurance has not made real estate claims go away);
- Title vs. value fraud – differences in coverage (value fraud not addressed by traditional title insurance);
- Claims against lawyers for **not** title insuring, **for** title insuring, or for using the wrong title insurance;
- Rule 2.02(10) obligation to be familiar with title coverage and advise clients accordingly;
- The approach a title insurer would use in assessing a title claim, including the importance of the Policy Date, covered risks and endorsements (title, compliance, access and insure overs), exceptions and exclusions, the concept of Actual Loss, and the added analysis with the TitlePLUS policy, for example, to determine whether legal services coverage applies;
- The indemnity agreement between the Law Society of Upper Canada and the title insurers including: how it arose, the intent of the agreement, the wilful misconduct and gross negligence exceptions, non-application to the vendor's solicitor, and litigating the indemnity agreement with the title insurers.

To view the presentations, [click here](#).

We really enjoyed seeing everyone at the Conference and we are looking forward to continuing to work with and support the real estate bar over the next ten years.

2007 Conference







What to do in provinces where you cannot get the last transfer value from title

In the Mandatory Due Diligence section of the TitlePLUS application, we ask whether there has been an arm's length⁴ transfer of the property in the two years preceding your closing/advance date. In our Purchase Program Instruction Sheet, we advise you to notify us immediately if there has been a transfer or mortgage discharge registered on title to the property in the last six months.

These requirements are part of our fraud-prevention measures, since a recent transfer registration with an unexpected increase in the property value for the current transaction, or a recent discharge of mortgage, may be indicator(s) of fraud. Our underwriting in this area is in keeping with the current requirements of many national lenders.

If you don't have this information, please follow these instructions:

- In **Alberta**, tick the “**Current/Historical Title**” option when you perform your title search on SPIN2 to obtain information about recent transactions affecting the property. There is no extra cost for this service.
- In **British Columbia**, the consideration paid for prior transfers is not readily available from the title search, so you need to go to www.bconline.gov.bc.ca to obtain an “Assessment Roll Report.” The Assessment Roll Report gives you the information required about transfers, at a cost of approximately \$10.00 per property. To find out if a mortgage discharge has been registered in the last six months, select the option for “**Current and Historical Information**” while doing your title search. Choose “Q” instead of “P” to print current and cancelled instruments.
- In **Manitoba**, choose “**Certified Record of Title**,” rather than Status of Title, while you are doing your title search to obtain the last transfer value and view all current and inactive/discharged encumbrances.
- In **New Brunswick & Nova Scotia**, transfers do not contain the consideration paid. So if a transfer has been registered in the last two years, obtain the **assessed value of the property for tax purposes** from the Assessment Office, then enter it in the “Consideration Paid” field in the Mandatory Due Diligence section of the TitlePLUS application. Mortgage discharges should appear on your title search.
- In **Saskatchewan**, this information is available by selecting “**Search**” instead of “Quick Search” when you are doing your title search. If the last amendment date is within the last six months, review the audit of title screen to determine whether any transfers or discharges of mortgage have occurred during that period.

In **Ontario, Newfoundland and Labrador, and Prince Edward Island**, the required information should appear on your title search. In Ontario, remember to include deleted documents in your title search.

In the upcoming months we will be adding some details to the Mandatory Due Diligence section of the TitlePLUS application to help you enter this information more easily. If you have questions about our due diligence, including our fraud prevention measures, please contact the TitlePLUS Underwriting Group.

⁴ “Arm's length” means any transfer other than the following: (1) apparently between spouses or family members, as shown on the registered Transfer and/or the attached Land Transfer Tax Affidavit; and (2) for no consideration, nominal consideration (\$100.00 or less), or no consideration other than the assumption of an existing mortgage. You are not required to make inquiries other than viewing the registered Transfer and/or Land Transfer Tax Affidavit. If you cannot determine the status of a transfer within the meaning of this definition, please check the box and enter details of the transfer.

Do You Know How to Whitelist “@lawpro.ca”?

Most spam filters have some way to identify certain kinds of e-mail addresses as legitimate and exempt them from the regular spam-checking rules. This is called a “whitelist.”

To make sure that you are able to receive mailings from us, including the TitlePLUS Express newsletter, update your spam filters so that all e-mail with “@lawpro.ca” is allowed through.

For assistance with setting up the rules for your whitelist, contact your technical advisor.



Consultants' Corner



From left to right: Tim Anningson, Shawna Ramsay, Jorie Sharpe, Marilyn Nelson, Nicky Kokologianakis and Chris March.

We want to introduce our team of highly experienced sales consultants, who are available to assist you with a broad range of issues, from getting started with TitlePLUS title insurance to being your point person for assistance with your real estate files. If you haven't already met with your area consultant, please feel free to contact them and arrange for a personal visit.

Here is our team, providing coverage from coast to coast.

Tim Anningson is the TitlePLUS Consultant for Western Canada, and the Yukon and Northwest Territories. Tim graduated from the University of Toronto. In addition to many years of technology sales and consulting experience, Tim has over 9 years experience in the title insurance industry supplemented by additional courses in Real Estate Law and Business Law.

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Nicky Kokologianakis is the TitlePLUS consultant for Ontario Central. Her territory goes west from Yonge Street in Toronto to Oakville and Guelph, and north to Owen Sound. Nicky joined LAWPRO as an articling student in 2003 after her graduation from Osgoode Hall Law School. She also has an Honours Bachelor of Arts degree from York University.

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(continued)

Upcoming Ontario New Home Program Closings

To view developments with upcoming Ontario New Home Program closings, [click here](#). This is a new feature on titleplus.ca to provide an easy-access, up-to-date list of projects closing soon.

SALES & MARKETING cont'd

Marilyn Nelson is the TitlePLUS Consultant for Ontario East. Her territory includes the eastern half of Toronto, from Yonge Street east to Belleville and Napanee, and north to Muskoka. Marilyn graduated from Ryerson University's Law Administration program. She previously worked as a litigation law clerk with the Ministry of the Attorney General, in private practice, and with the City of Toronto. She began her sales career as a representative at LexisNexis Canada.
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Shawna Ramsay is the TitlePLUS Consultant for Eastern Ontario, Atlantic Canada and Nunavut. Shawna graduated from the Algonquin College legal assistant program in 1998. She worked with EDS Systemhouse as a Title Certification Analyst working on the Teranet property conversion project in Ottawa, then as a real estate clerk at an Ottawa law firm for 5 years.
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Jorie Sharpe is the TitlePLUS Consultant for Western and Northern Ontario. Her territory includes three main areas: southwestern Ontario, all areas north of North Bay, and all areas west of North Bay to the Manitoba border. Jorie is a law clerk who previously worked with several firms of different sizes, mostly as a conveyancer.
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Contact your TitlePLUS Consultant with questions about the TitlePLUS program or to schedule a phone or in-person appointment. The TitlePLUS Consultant team is here to serve you.

The TitlePLUS Consultants all report to **Chris March**, who is the National Sales & Service Manager in the TitlePLUS Department. He is responsible for the effective sales of TitlePLUS products and services through the TitlePLUS Consultants on a national level. If you would like to speak with Chris about any suggestion or concern, please feel free to contact him.
e-mail: chris.march@lawpro.ca
Phone: 1-800-410-1013 or 416-598-7638

Watch this space in future issues of the TitlePLUS Express for important information from your Consultants.

TitlePLUS Staff Update

Congratulations to Edith Lagios on her position as TitlePLUS Marketing Assistant.



Update on Confirmed Lenders

Sudbury Regional Credit Union Limited has changed its name to Sudbury Credit Union Limited.

The Equitable Trust Company is a new TitlePLUS Confirmed Lender for residential, commercial and farm properties in Ontario and for residential properties in Alberta.

Please refer to the TitlePLUS Confirmed Lenders Page on titleplus.ca for a complete listing of Confirmed Lenders along with their approved transaction types.

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