



# **Online Submission Tool: Judgments**

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## Revision History

Version #	Revision Date	Summary of Changes	Pages Changed

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## **Overview**

This module will provide you with information to attach judgments to parcels, titles, interests, or shares using the Online Submission tool.

## ***Objectives***

As a result of this module you will:

- Be able to attach a judgment to parcels, titles, interests, or shares.

## What Is a Judgment?

The **Judgment Registry** is a database of active federal and provincial judgments, provincial maintenance judgments and federal judgments of execution that are registered against goods and lands in Saskatchewan. It was established under Section 18(1) of *The Enforcement of Money Judgments Act*. The act came into force on May 28, 2012.

The Judgment Registry replaces the **Saskatchewan Writ Registry**, which in turn replaced the general records of the former Saskatchewan Land Titles Offices. Under *The Land Titles Act, 2000*, all judgments have to be registered in the Judgment Registry to affect goods and lands in the province.

When land is transferred or an interest or mortgage is registered, the Judgment Registry will be searched for the name of the transferee, the name of the interest holder, or the name of the mortgagee. If there is an exact match to the name on any judgment, that judgment will be applied to the title or interest.

There are two ways that a judgment can attach to a title or interest:

- **Requested Attached.** Customers are able to “request” attachment of a judgment to any title or interest in the name of the judgment debtor or respondent by completing an Interest Registration.

**Note:** Applications to register a judgment against the title or interest cannot occur unless the judgment is first registered in the **Saskatchewan Personal Property Registry (SPPR)**. It is then “pulled over” into the Judgment Registry.

- **Auto-Attach.** If a title is being transferred to, or an interest is registered on a name identical to the name on the judgment, the system will automatically apply the judgment to the title or interest if there were no conditions attached to the registration. The priority of the judgment is the time that it is registered against the title, not

the date it was issued or registered in the Judgment Registry.

**Note:** The system will ensure that the judgment is the first interest registered against the new title or interest (other than interests that are carried forward from the previous title or interest).

**Note:** Judgments auto-attach only to newly acquired land, not to land that is owned on the date the judgment is registered.

**Note:** You may search the Judgment Registry in advance of registration to determine whether a Judgment will auto-attach.

## ***Judgment Registrations – The Basics***

The following provides a brief high-level description of the steps needed to register a judgment. For detailed instructions, refer to the step-by-step instructions. To register a Judgment:

1. Create a new packet or select an existing packet
  - You may choose to add this transaction to an existing packet or create a new packet for the transaction.
2. Create new or select existing transaction
  - Select transaction type and click **Create** or **Select** from an existing transaction.
2. Complete judgment registration details
  - To complete this section you need the judgment registry number located in the Judgment Registry.
  - Identify the parcel, title, interest, or share that you will attach the judgment to.
  - The existence of the judgment in the Judgment Registry is considered authorization for this transaction. As such, you do not need to upload attachments or authorizations for this transaction.
3. Request a title print (optional)
  - Use the **Request Title Print** function if you want to order a copy of the title as it will appear once the transaction is registered.

4. Save and validate application, create summary report, and submit packet
  - o Once you are satisfied the transaction you have created is complete, it is time to validate the transaction. If all transactions in the packet have been completed and successfully validated, you are ready to create a summary report and submit the packet.

**Note:** A summary report must be created after validation and prior to submitting the packet.

**Note:** You should save your work as you go through your application.

## Step-By-Step Reference

The following provides detailed instructions that will guide you through successfully submitting your judgment transaction.

### Step 1: Create a New Packet or Select an Existing Packet

You may create a new packet or you may include the judgment registration in an existing packet.

The screenshot shows a window titled "Select or Create Packet" with a "Hide this section" button in the top right. Below the title bar, there are two radio buttons: "Create in a New Packet" (which is selected) and "Add to Existing Packet".

1. Select the **Create in a New Packet** or **Add to Existing Packet** radio button. The system will open the **Select or Create Packet** screen.

The screenshot shows the "Select or Create Packet" window with the "Create in a New Packet" radio button selected. The form is divided into two main sections: "Packet Information" and "Account Information".

**Packet Information:**

- Submitting Party: Train50 10 Research Dr, Regina, Saskatchewan, Canada
- Client No: 400031930 Find Packet Type: Title Processing
- Client Ref. No: Packet No:
- Packet Description:

**Account Information:**

- Account Number: 300001082
- New Account Password: \*\*\*\*\*

At the bottom of the form, there are three buttons: "Save", "Continue", and "Clear". The "Add to Existing Packet" radio button is also visible at the bottom left.

2. If the packet is to be submitted under a different client number, enter the new **Client No:** and click the **Find** link. The system will display the name and address of the new submitting party.
3. The account information can be changed if this packet is to be charged to a different account. Enter the **Account Number** and **Account Password** for that account.
4. Enter an optional **Packet Description** to help you identify the packet in the **Packets List**.
5. Click **Save** or **Continue**. The system will generate a packet number and refresh the screen allowing you to carry on with the transaction.

**Note:** If you entered a client reference during login, it is carried forward to this field. You can change or remove it if required. This number is for your information and is another way to distinguish this packet from others. The Client Ref. No. will appear on your ISC invoice for this packet.

**Note:** To continue working on an existing packet, select the **Add to Existing Packet** radio button. See the OLS **Common Elements** module for details on using this option.

## Step 2: Create New or Select Existing Transaction

At this point, the system allows you to create a judgment registration transaction or select an existing transaction to continue working on a previously created transaction.

Select or Create Transaction for Packet 200080325 Hide this section

**New Interest Transaction:**

Select Transaction Type  Interest Registration  Interest Discharge  Interest Amendment  Interest Assignment

Judgment Registration

Create

Select Existing Interest Transaction:

Select

View Packet Content Create Summary Report Add Interest Submit Packet Cancel Packet

1. To create a new transaction, select the **Judgment Registration** radio button and click **Create**. The system will open the **New Judgment Setup** screen.

**Note:** To continue working on an existing transaction, select the transaction from the **Select Existing Interest Transaction** drop down and click **Select**. The system will open the **Judgment Registration** screen.

### Step 3: Complete Judgment Details

1. Enter an optional **Judgment Registration Description**. This description will be used to identify this transaction in this packet.
2. Enter the **Judgment Registry Number** and click **Find**.
3. The **Judgment Setup Details** screen appears. The type of judgment and the debtor’s and creditor’s names will also appear.

**Note:** The existence of the judgment in the Judgment Registry is considered authorization for this transaction. As such, you do not need to upload attachments or authorizations for this transaction.

#### *Attach Judgment to Parcel, Title, Interest, or Share*

You may attach a judgment to a title by searching using the Online Submission search or by selecting attachment type by title and entering the number.

**Note:** To attach a judgment to a parcel, interest, or share, you must select from the **Attachment Type** drop down and enter the appropriate number. The parcel, interest, or share numbers may be obtained through a LAND System search.

#### *Attach a Judgment Using the Attachment Type Drop down*

Delete?	Attachment Type	Number	Holder/Owner	Application
<input type="checkbox"/>	Title	109480811	Timmons, Margaret +	N/A

1. Select the item to which you want to attach the judgment from the **Attach Type** drop down list.
2. Enter the title, share, parcel, or interest number in the **Enter Number** field.
3. Click **Add**.
4. The system refreshes the screen and displays the selected title, share, parcel, or interest to have the judgment attach to.
5. If you need to add additional titles, shares, parcels, or interests, repeat steps 2 to 3 until you have specified all of them.

### ***Search Method to Attach a Judgment***

The screenshot shows the 'Judgment Setup Details' interface. At the top, there is a 'Judgment Registration Description' field. Below it, the 'Judgment Registry Number' is set to 116504160, with a 'Find' button. The 'Type' is 'CNV Maintenance Order', 'Debtor Name' is 'RODNEY MICHAEL YANO', and 'Creditor Name' is 'BARBARA LYNNE YANO'. A 'Go To Title Search' button is visible. Below this, the 'Attachment Type' is set to 'Title' and the 'Enter Number' field contains '109480811'. There are 'Add' and 'Delete Selected' buttons. At the bottom, a table displays the search results:

Delete?	Attachment Type	Number	Holder/Owner	Application
<input type="checkbox"/>	Title	109480811	Timmons, Margaret +	N/A

1. Click **Go To Title Search**. The system will take you back to the search area to complete a title search. See the OLS **Common Elements** module for details on completing this step.
2. The system refreshes the screen and displays the selected title(s) for the judgment to attach to.
3. If you need to search for additional titles, repeat step 1 until you have selected all the necessary titles.

#### **Step 4: Request a Title Print (optional)**

If you request title prints for this transaction, you will receive and be charged for each title print for every title affected by the interest register number. See the OLS **Common Elements** module for details on completing this step.

#### **Step 5: Add Authorizations and Attachments**

Authorizations and attachments are documents that form part of the packet and are added to the packet prior to submission. The OLS tool has the ability to upload documents as well as store and retrieve documents for future use.

See the OLS **Common Elements** module for details on completing this step.

## Step 6: Save and Validate Application, Create Summary Report, and Submit Packet

### *Validate Application*

You should **Validate** your application when you are satisfied that all required elements are correct. If errors are encountered during the validation, a pop-up message box will be displayed and the screen will be repositioned to the **Validation Errors** section.

**Note:** If you have multiple applications in your packet, validate each application prior to submitting the packet.

Each transaction type has a specific number of applications that will determine whether a packet will be validated online. Generally, application validation will take a couple of minutes, however it could take longer for packets with a very large number of applications, setups, or interests affecting a large number of titles.

**Note:** If you exceed the maximum number of applications within your packet or if your transaction contains more than the system allotted attached items, validation will take place off-line. The maximum number of items in an OLS application group before validation is done offline is:

<i>Application Type</i>	<i>Maximum</i>	<i>Item Type</i>
Title Transfer	15	Applications
Transform	100	Applications
Interest Registration	100	Interests
Interest Discharge	15	Interests
Transmission	15	Titles
Surviving Joint Tenant	15	Titles
Alternate Authority	15	Titles/Interests
Commodity Split	100	Applications
Interest Assignment	100	New Shares
Interest Amendment	100	New Interests
Judgment Registration	101	Interests

When offline, the OLS system performs an automated check of the assembly of each application within the packet to ensure that all requirements of ISC's business rules are met. Once the offline validation has been completed, notification of a successful or of a failure of offline validation will be sent to the user's notifications field on the OLS homepage and the packet will be returned to "Draft" status.

Generally, the validation process will take a couple of minutes, however it could take longer for transactions with a very large number of applications, setups or interests affecting a large number of titles. The packet status will change to "Being Validated" while validation is being performed. You will not be able to open or work on the packet until the offline validation has completed.

### ***Create Summary Report***

For this application, create the summary report from within this application. For a multi-application packet, click **View Packet Content** to create the full summary report for all applications within the packet.

### ***Submit Packet***



1. Click **Submit Packet**. The system will display the following confirmation screen. This page contains information from the packet header and an estimate of the fees for this packet.

This packet will be submitted for data validation. You will be notified on the OLS Home page if there are any validation errors, otherwise the packet will be submitted to the queue for processing.

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**Packet Header Info**

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<b>Packet Information</b>		<b>Account Information</b>
Submitting Party: Train50	10 Research Dr, Regina, Saskatchewan, Canada	Account Number: <input type="text" value="000001082"/>
Client No: 400031930	Packet Type: Title Processing	
Client Ref. No:	Packet No: 200080268	
Packet Description:		
Status: Draft	Expiry Date: 11-Jan-2013	

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**Packet Confirmation Date:**  
This information is being provided for information purposes only. The date may not reflect the actual date of submission, because submission does not occur until you have continued submission of this packet by clicking on the  button.

Confirmation Date: Thursday, July 12, 2012 2:13:06 PM

**Estimated Fees:**  
(Note - Final cost will be determined at registration, this is an estimate only.)

Total estimated fees for the packet are: \$50.00

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Continue submission of this packet?

2. Once you have verified the accuracy of the information, click **OK** to submit the packet. The system takes you to the **All Packets** view of the Packet Management tab. The packet status will change from “Draft” to “Pending Submit.”

**Note:** If you need a copy of this confirmation report, you may print it from here.

**Note:** Clicking **Cancel** only cancels submission of the packet.

## **Notables**

- No attachments or authorizations are required.
- To attach a judgment to a parcel, interest, or share, you must use the manual method. The parcel, interest, or share numbers may be obtained through a LAND System search.