



Introducing Your New Newsletter!

With Land Registration fully functioning and e-submission implemented around the province, the time has come for a fresh, new way to convey to you what's going on in the Land Registry; we want to enable you to maximize your work time with our more accessible systems. And there is so much going on – just glance through the table of contents and pick any article! As we strive for continual improvement, *Common Ground* will be your source for up-to-date information. Each issue will include an insert of a new communication directly from the Registrar General's office, *Registrar General's Communiqué*. Designed to be collected and saved for easy reference, it will keep you abreast of changes to regulations and legislation.

As we fondly recall the tattered and faded land registry system that originated 250 years ago, we hope to find, with our clients, more and more common ground on which to stride forward into the 21st century's clean and sleek land registration system.

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Un-Bundling in June



AFR Bundle Submission without the Bundle!

A significant change is in the works which will, if approved, result in the elimination of the requirement to submit AFR bundles in paper format to the LRO. By the end of June 2006, a new process for AFR bundles submission will be in place.

Under the *Land Registration General Regulations*, Service Nova Scotia (SNS) is required to collect a late processing fee of \$100 when an AFR bundle is submitted after the time permitted by regulation. The Department did not institute this fee as a money-making device but, rather, as a deterrent to late bundle submission. Tracking and managing late bundles is becoming a very time-consuming process for both the Department and AFR submitters. The late fees collected have dramatically increased over the past six months but do not come close to covering the Department's costs to track, manage and store bundles.

The direct costs associated with bundles include the cost to store and retrieve bundles, the cost to purchase bundle stamps, change requests made to LIN-NS to improve the tracking of bundles, and the time spent by IT staff and a consultant to develop reports for LRO staff and head office staff to properly manage bundles.

The indirect costs related to bundles is the time LRO staff members spend on bundles. It is estimated that if we moved away from lawyers submitting hard copy bundles, it would save significant time that could then be re-allocated to other LRO work.

AFR bundles are not only a cost to SNS but also a significant cost to the law firms.

Time must be taken to copy the abstract, put the bundles together, and then mail or courier the bundle to the correct Land Registration Office. If the AFR bundle is submitted after the time permitted by regulation, the lawyer must also pay a \$100 late processing fee.

The Analysis of Options

Over the past few months we have analysed a number of alternatives to the current process for submitting bundles. The following option has been identified as the most cost effective and maintains the purpose of the AFR bundle submission:

A series of certification statements will be added to the final AFR submission process which the lawyer will have to check off before final submission. There will be no attachments included for the AFR bundle; the statements would replace the need for inclusion of Forms 4, 5, 8, 9 and 29. The statements include a certification that the authorized lawyer has completed the required abstract and that the original signed AFR bundle forms are in his/her office.

This option eliminates:

- time and work spent in tracking of late rejected bundles;
- time and work involved in collecting late bundle fees;
- time and work of staff involved in processing bundles;
- the work for lawyers' staff associated with preparing and sending AFR bundles;

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- the process of pulling bundle files for audit;
- most of the bundle addition requests from the auditors, as the Form 29 will be the Form 8 and a difference in migration dates won't be an issue; and
- all costs and resources associated with the above.

This will be implemented by the end of June 2006 as long as system changes can be completed and regulations changes are approved by that time.

At the same time, the NSBS and SNS have been reviewing the audit process for the AFR bundles. A number of changes to the audit will coincide with the changes in the process for AFR bundles submission. For instance, since the AFR bundle will be stored in the lawyer's office, the request for the bundle will be to the lawyer, not SNS. More information will be provided as these details are worked out.



E-Submission Full Speed Ahead!



On April 18, 2006, Service Nova Scotia implemented the electronic submission of deeds, mortgages and release of mortgages to the land registration system. With the busy summer months coming, e-submission can make life much easier for law firms.

With the ability to electronically submit over 80 per cent of all documents from the lawyer's desk to the Land Registration offices, the efficiency of the land registration system will improve dramatically. By the fall of 2006, the Government plans to make it possible for authorized lawyers to electronically submit 97 per cent of all land related documents.

Thanks are extended to our Halifax E-submission pilot members who took the time to integrate these new processes and technology into their daily routines. The Halifax E-Submission pilot has allowed us to completely and thoroughly test the e-submission processes and system. Many improvements to procedures and the system were the result of feedback from the pilot, and e-submitters province-wide will benefit from these changes.

Benefits for Clients Identified During the Pilot

E-submission:

- Allows lawyers to record and register documents more quickly, safely and easily;
- Eliminates errors made by lawyers in documents and forms (3 per cent rejection rate due to error for e-submitted documents versus 15 per cent for paper submissions);
- Allows lawyers to send required follow-up reporting documentation to banks/lenders and close their files within days of the submission (e.g. paper documents must go through additional steps of scanning and quality control at the LRO before being mailed back to the submitter);
- Removes need for couriers to deliver documents and wait for a receipt to ensure that the document is indexed. As soon as a document is e-submitted, it is indexed. Courier costs are nil for these registrations;
- Eliminates the gap in sub-searching. A real time sub-search can be done seconds before the document is e-submitted.

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One law firm has this to say about e-submission:

For government, e-submission:

- Eliminates duplicate keying from prescribed cover form and affidavit for value;
- Reduces paper and funds handling at the front counter;
- Decreases scanning, quality control and document mail-back work load.
- Creates gains in capacity to allow increased efficiencies in all other LRO processes.

Electronic submission of documents is a convenient and innovative improvement to provincial government services. Currently, 19 per cent of all Land Titles documents are being e-submitted – but over 80 per cent are able to be e-submitted. Let us count you in! Start e-submitting today!

From the desk of...

Anne Conrad, Real Property Manager
Tutty and DiPersio
Barristers - Soliciters - Notaries
Liverpool

I can confirm that this law firm highly recommends document registration by e-submission. Everything is done from our desks so there are no worries with regards to getting documents to the Registry on time or with respect to gaps in the chain of title.

An added bonus is that we are able to send final reports to banks, other lenders and to purchasers within days rather than weeks.

Currently, over 95 per cent of our Registry documents can be e-submitted and we look forward to this percentage approaching 100 per cent.

All in all, e-submissions save both time and money and we heartily endorse this new Registry service.


Discover how easy e-submission is through our online tutorial at www.gov.ns.ca/snsmr/property/default.asp?mn=282.46.1078.1039.1089 .

Browse other information on our e-submission web page at www.gov.ns.ca/snsmr/property/e-submission .

E-Submission Enhancements **Coming Soon to a Computer Near You**

Since the province-wide implementation of e-submission on April 18, 2006, we have been busy designing new e-forms and system functionality to add approximately 20 new e-submission documents (including lis pendens and builders/mechanics liens) and to allow the e-submission of traditional registry documents.

Changes to Form 24-E will be implemented July 10, 2006 to allow the adding of burdens and the removal of burdens. By July 10, changes will also be complete to allow an additional 18 documents to be submitted with the Form 26-E.

These documents include all mortgage-related documents such as assignments, amendments, renewals, postponements, as well as debentures, builders' liens, specific power of attorney, and many more. An additional eight documents will be submittable with the Form 27-E. These documents include release of lis pendens, release of debenture, release of lease, release of mechanics lien among others. In early fall 2006, we will implement the e-submission of traditional Registry of Deeds documents on a Form 44-E as well as judgment documents on Forms 46-E and 47-E. This will bring the total of **all** documents able to be submitted electronically to well over 95 per cent. 

Deed Transfer Tax Updates




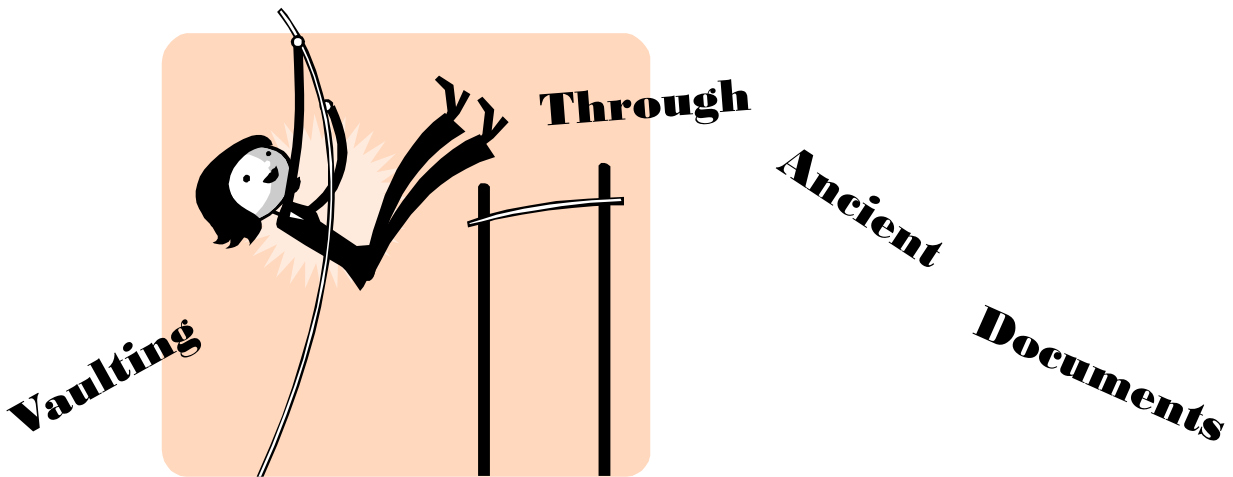
The Land Registration Offices in many counties accept Deed Transfer Tax payments on behalf of municipalities. To centralize services related to purchasing a property, Service Nova Scotia is working with municipal units across the province to expand the current system and provide greater convenience for clients. Our newest municipality to come on board is the County of Victoria. As of May 1, 2006, the Deed Transfer Tax for that county may be paid at the Land Registration Office in Baddeck. Others in the works include the Towns of Amherst, Lockeport, and Shelburne.

With the implementation of province-wide e-submission, having the Deed Transfer Tax collected at the LRO is even more valuable to our clients as it prevents the need to access two separate offices and allows one submission electronically from the lawyer's desk to register the document and pay the Deed Transfer Tax.

Municipal Deed Transfer Tax Rates are at the discretion of the Municipalities. They may levy a Deed Transfer Tax of up to 1.5 per cent of the sale price of the property being sold, and this rate may change at the discretion of council. One of the recent changes in rate occurred effective April 13, 2006, when the tax in the Municipality of the District of Digby increased to one per cent.

A listing of tax rates for each municipality can be accessed on our web site at: <http://www.gov.ns.ca/snsnr/property/default.asp?mn=282.46.81.166.172>. The table also indicates whether the tax is payable at the municipal office or at the Land Registration Office. Please note that the accuracy of the displayed rates depends on the Municipalities advising us of changes, so before calculating your deed transfer tax, you should verify with the municipality that the rate shown is indeed current.

To check the Municipal Government Act for exemptions to the Deed Transfer Tax, please visit <http://www.gov.ns.ca/legislature/legc/statutes/muncpgov.htm> and scroll down to Section 109. 



Province-Wide Back Scanning and Halifax E-Vault

In addition to the great work that scanning coordinator Mike Jacklyn and his team are doing to scan 60 years worth of legacy documents across the province, the Halifax Land Registration Office has been buzzing with activity since January 2006 to go well beyond 60 years of back keying and back scanning Halifax. All paper and microfilmed documents back to 1749 will be scanned and all related indices converted to electronic data for integration into the GGI by March 2007. Over 42,000 Halifax plans have been scanned and are awaiting system changes planned for early fall, 2006, to enable access to these images in Property Online.

When considering the proposed move of the Halifax LRO from the downtown core to Lower Sackville in the fall of 2007, clients of the LRO indicated that they will need to be able to complete searches online and also to electronically submit most documents. We are well on our way to making the Halifax Land Registration Office 100 per cent electronically accessible, but we have lots more to do.

This work is paving the way for the entire province, and the processes being developed will be utilized when we complete the E-vault work province-wide over the next few years. Back scanning of plans province-wide and implementing daily scanning of plans province-wide are also on the to-do list for this year.

Thanks to our clients in Halifax for tolerating all the extra activity and additional resources on site to help with this work related to back scanning keying.

Here is a summary of the significant progress and future goals for the E-Vault Project both in Halifax and province-wide:

Scanning of Plans/Plan Index

•Back key plan information to fill the gaps in the plan index and load the information into Property Online (POL)

All gaps in the plan index for the 42,000 plans recorded in the Halifax LRO have been identified and keyed into the database. This data will be available in Property Online (POL) when the plan search functionality in Property Online is upgraded this summer. All historic plan index records from the legacy plan log for the remaining counties will be converted and loaded into Property Online Plan Index in late fall 2006.

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•**Design changes to Property Online to enable more robust searching of plans, and to allow daily scanning of plans, plus retrieval and viewing of plans online**

The design for increased functionality of the plan search in Property Online has been completed and the related system changes will be implemented this summer. The design for the retrieval and viewing of scanned plans, including the system changes required to allow the daily scanning of plans province-wide, has been completed. These system changes will be implemented in the fall to coincide with the implementation of daily scanning of plans.

•**Scan the 42,000 plans (including expropriation plans) that are on record in Halifax so they are ready to load into POL when the necessary system changes are made**

All 42,000 plans have been scanned and will be loaded into Property Online once system changes are implemented in Fall 2006 to allow the retrieval of images and the daily scanning of plans. The scanning of all plans on file across the province will be completed and available on line by March 31, 2007.

•**Scan all other pockets of filed plans and Book/Page plans in Halifax**

We have completed an inventory of all plan types and various groupings of plans filed in file cabinets and those filed as book/page plans. The process to microfilm and scan these plans will be more labour-intensive due to the fact that most are filed in envelopes and folded. Most of these plans will be scanned in house and then microfilmed copies created from the scanned images.

Plans that are in a deteriorating state will be microfilmed and scanned so that the original paper is not exposed to more damage.

•**Reconcile all filed plans with the plan index**

As all filed plans are scanned, they will be reconciled with the record in the plan index to ensure all plans are in the index.

•**Scan all condominium plans in Halifax**

Due to the size of the plans, all condominium plans will be scanned page by page so that each page will be a plan image.

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**Grantor/Grantee Index (GGI)**

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•**Complete the quality control process on the back keyed Grantor Grantee Halifax indices from 1941 to 1959 and load the indices into POL**

Our quality control team has completed an initial review and has identified data requiring correction. After the re-keying process has been completed, the team will review the data closely and will publish the clean data in the GGI by mid to late summer.

•**Back key and complete quality control of the Halifax GGI from 1749 to 1900 and load the data into POL**

The keying of the indices from 1900 to 1940 is completed and the quality control review of this data is currently under way. The keying of indices back to 1749 has also commenced and all indices back to 1749 will be keyed and QC'd by end of March 2007.

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