

December 2<u>006</u>

Volume 1, Issue 3

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# Merry Christmas and Happy New Year



Welcome to the 3<sup>rd</sup> edition of PLANET Express. SNB is working very hard to improve online access to the registries for our clients and we are very excited about the current activities related to the imaging of the historical registry indexes and books. We welcome any comments about our online improvements as well as suggestions for the Newsletter. If you would like to send comments, please e-mail planet-bulletin@snb.ca.

#### CONDOMINIUMS AND THE PROVINCIAL PROCESS

Condominiums are now processed and registered at two SNB central offices in New Brunswick.

Current Condominium plans and required documents must still be presented to the local registry office in the usual manner.

The local registry office will forward the plans to Saint John or Moncton.

Westmorland, Albert and Kent Counties send their plans to Moncton. All other Counties send their plans to Saint John.

The two central offices will complete the registration and forward registered copies of the plans and related documents to the local registry office for return to the client.

Please note that due to the complexities associated with condominiums, there could be a turn around time of up to five working days before registered copies are returned to the client.



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## Corporate Affairs and Land Registry

Registration - in the Real Property Registry - of Change of name documents received from SNB Corporate Affairs has been a huge success. Statistics below show that a large number of documents have been registered from our Corporate Counsel office since this project started in 2004.

The savings to date for customers from this process, based on Registration Fees alone is \$306,475  $(4,715 \text{ PIDs } \times $65)$ 

#### **Count of Corporate Affairs Change of Name Documents**

 Report Date:
 2006-11-27 08:52:24

 From:
 2004-07-01

 To:
 2006-11-27

County	Registry	Land Titles	Number of PIDs
Albert	7	11	74
Carleton	17	10	273
Charlotte	26	18	300
Gloucester	35	43	570
Kent	9	12	110
Kings	16	11	183
Madawaska	17	26	514
Northumberland	17	11	222
Queens	10	5	59
Restigouche	27	15	230
Saint John	35	48	462
Sunbury	8	7	61
Victoria	11	6	469
Westmorland	49	74	912
York	29	23	276
Total Count of Documents	313	320	4715

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# Tips and Tricks

Tips and tricks are available on the SNB website at <a href="https://www.web11.snb.ca/snb7001/">https://www.web11.snb.ca/snb7001/</a> e/2000/2400e.asp

When submitting documents for registration, please ensure that they are presented in the order that they are to be registered (i.e.: Deed/Transfer, then mortgage, etc.).

- 1. When submitting documents that affect the same PID or transaction, please ensure the <u>whole package</u> is clipped together, or put an elastic around the set. In most offices, more than one person may be processing documents. If the documents are not secured together as a set, there is a risk of documents being rejected or registered out of order.
- A "General Power of Attorney" (no PID attached / registered in Land Titles) is only \$60.

Because of Schedule B in the fee schedule, Reg. 83-130, there is no assurance fee in this instance.

3. Directive 2001-001 clarifies how to enter a "common/usual" name on a Land Titles document. http://www.snb.ca/d t/library/RPREGDIRENG20011203 2001 001.pdf

#### Naming conventions

Process	Entry	Requirement				
PID Databank Application	Apparent Owner	PLANET Database or Current Titling Document				
AFR	Owner	The owner names to be entered are the owner names per the last titling document and by the Naming Convention (if different than on the last titling document). The "usual name" may also be included on the AFR if the owner so wishes, however the AFR shall specifically state that the two names belong to same person.				
AFR	Encumbrancers	Names per the last enabling document.				
Subsequent Registrations	Transferor	Names as they appeared on the last CRO				
Subsequent Registrations	Transferee	Name by Naming Conventions Regulation - Land Titles Act				

NB Regulation 2000-39 Par. 5 (7)

In addition to identifying a party to an instrument who is an individual in accordance with this section, the party may be separately identified by any other name by which that party is known.

Common or usual names which are to be reflected in the Registration Index or on the Title Register, must be entered as a separate entry on the document. They will not be entered by Registry staff if simply indicated by underlining a name in one of the entries.

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#### **Historical documents**

We have a new website with information on the Historical Document Project. It can be found at <a href="https://www.web11.snb.ca/snb7001/">https://www.web11.snb.ca/snb7001/</a> e/2000/2410e.asp

and contains the following information:

- General Description of Project
- Sample of 100 page Block (PDF)
- Frequently Asked Questions
- Communiqués
- Project Updates

Also, the scanning of historical documents in our Edmundston office was completed in full on November 27.

Madawaska County 894 Unbound Books are online

Book Range = T4 to 1020

Data Date Range = March 28, 1930 to May 17, 2002

Scanning historical documents in our Perth Andover office has now started.

As of November 24: Victoria County 501 Unbound Books

- 52 books are completed\* to date
- 449 books remaining to be scanned
- \* completed- means available online

#### Land Titles info

Exemptions and parcel descriptions:

Part of the duties of the Regional Real Property managers and Corporate Counsel is to review Exemptions Requests related to parcel descriptions.

Exemptions can be made for numerous reasons, multiple descriptions, remnants, etc.

When an exemption is granted, it is granted only for that specific item (i.e. multiple descriptions to describe a specific PID may be used.)

The client is still required to submit the multiple descriptions with each description

meeting the requirements of the PID Databank Regulation.

PID Databank Applications affected by an exemption should include a comment in the comments field that an exemption had been granted, the reason for which the exemption was granted, the date of the exemption and who granted it.

Lately, there have been some issues with the impression that approval for the exemption is an automatic approval of the descriptions being submitted in the PID Databank Application. This is not the case. SNB staff will review all descriptions in applications with respect to compliance to the regulatory

requirements and, even if an exemption exists, that application may be rejected.

Undertakings for conversion:

There are still quite a few outstanding parcels that had a time-limited exemption (30 days, 60 days, etc.) as part of an undertaking to convert the parcel to Land Titles. Some of them date back to 2001 and notice letters have been sent requesting that the files be updated.

If you cannot convert a parcel to Land Titles per a prior undertaking, you are requested to contact our Corporate Counsel office. Page 5 December 2006

# LAND TITLE STATISTICS

Mon Nov 27 08:30	0:08 AST 200	16		
County	LT PIDs	% of LT	AII PID	% Converted
Albert	3331	1.85	19035	17.5
Carleton	6952	3.85	25562	27.2
Charlotte	7417	4.11	28406	26.11
Gloucester	20330	11.27	79956	25.43
Kent	9433	5.23	36990	25.5
Kings	17373	9.63	49911	34.81
Madawaska	9539	5.29	33278	28.66
Northumberland	10514	5.83	48591	21.64
Queens	3837	2.13	16826	22.8
Restigouche	8119	4.5	28719	28.27
Saint John	15342	8.5	39551	38.79
Sunbury	5823	3.23	15572	37.39
Victoria	5033	2.79	20473	24.58
Westmorland	35568	19.71	86956	40.9
York	21807	12.09	59370	36.73

#### Summary

Total LT PIDs since 00/09/25 = 180418

Total LT PIDs = 188823 (includes Albert previous count)

Total number of PIDs in the province = 589196

Percent of PIDs converted = 32.05

These counts include "retired" PIDs.



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#### Historical Grantor/Grantee Indexes

Images of the Historical Registry System Grantor/Grantee Indexes are now online in PLANET for five of the 15 counties in the province:

Northumberland County —
completed in August 2005

Albert County —
completed in May 2006

Kent County —
completed in July 2006

Madawaska County —
completed in November 2006

Carleton County —
completed in November 2006

Additional counties will be put online as they become available.

The images have been collected primarily from micro-film to minimize interruption of the search activity within the vaults.

The images have been split into segments and sorted by letter and have been verified to emulate the original Index books on the shelf in the Registry vaults.

SNB has attempted to ensure that the online version is as good or better than the original on the shelf. However issues with the quality of the microfilm and the original books on the shelf themselves have presented significant challenges with respect to several of the very old books and the hand-written indexes.

Tip: A good workaround for issues with readability is to switch between the same entry in both the Grantor and Grantee

indexes.

It is also important to read the General Notes for each index you use. This will give you an idea of any anomalies found in that particular index.

An example of a portion of a page from an historical index image is shown below.

	G. A. Parks	43	216	G.Falls	Mtge	17636	Oct 27/15	Nov 2/15
	P. H. Brooks	45	209	G.Falls	Etge	18351	Dec 23/16	Jan 2/17
	G. A. Parks	50	447	G.Falls	ktge	20060	Aug 1/19	Aug 16/19
	G. A. Parks	53	523	G.Falls	Mtge	21212	Jan 29/21	Feb 1/21
	G. A. Parks	55	352	G.Falls	Mtge	21870	0ot 15/21	Oct 19/21
	G. A. Parks	59	379	G.Falls	Mtge	23041	Oct 23/23	Oct 29/23
	R. Linton Little	64	342	G.Falls	Mtge	25255	May 17/27	Hay 30/27
	A. M. Kilburn	66	275	Asst	litge	26226	Oct 31/28	Nov 9/28
	S. G. Mooney	66	378	G.Falls	Deed	26297	Nov 23/28	Dec 8/28
·	S. G. Mooney	66	379	G.Falls	Deed	26298	Nov 23/28	Dec 8/28
	S. G. Mooney	66	380	G.Falls	Deed	26299	Nov 30/28	Dec 8/28
DANFORD			1 1					
Gidson E.	C. F. Williams	26	47	G.Falls	Deed	11254	Apr 15/04.	Apr 16/04

This is a general description of the process entered into before an index goes live:

- 1. The indexes are transferred from microfilm to images and split into Alphabetical Segments.
- 2. The index images are placed in a test site.
- 3. A staff member does QC1 (Quality Control). They view each image and make sure the pages are in the proper order and that none are missing.
- 4. Appointed personnel go through and do the technical corrections to the pages and the annotation (mark-ups to indicate anything added to the index since it was imaged).

- 5. The indexes are placed in production.
- 6. A staff member does QC2 image to paper index comparison to make sure that all technical corrections and annotations have been made.
- 7. Appointed personnel go through and do any technical corrections and annotations that got missed in the first round.
- 8. The index is turned on live for the clients.

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### Real Property Document and Plan scanning-Office flow

This chart provides an overview of the scanning process that takes place in each of the SNB Registry office for documents and plans.

