

**Bulletin No. 2008-07** 

Land Titles Act Registry Act

Ministry of Government Services Service Ontario

Policy and Regulatory Services Branch

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Introduction of POLARIS II and Minor Changes on PIN Printouts

To: ALL USERS OF THE AUTOMATED LAND REGISTRATION SYSTEM

As part of the ongoing work being done by the Ministry and Teranet to update the automated land registration system, a new system is being introduced to replace the current POLARIS system, called POLARIS II. POLARIS is the computer system that stores the automated land registration record data. Since POLARIS was introduced in 1985, technology has changed significantly. With the new technology the data remains the same, however, occasionally the data needs to be displayed in a different manner. Replacing POLARIS with the new POLARIS II will ensure continued data integrity and reliability, business continuity and an easier ability to implement new business requirements as required.

POLARIS II has undergone extensive development and testing over the past few years and is being piloted in Dufferin (LRO 7) and Durham (LRO 40). As of November 17, 2008 POLARIS II will be the operating system in the Dufferin and Durham land registry offices. We anticipate that POLARIS II will then be piloted in the Wentworth (LRO 62) and Brant (LRO 2) land registry offices commencing in December 2008. POLARIS II will then be rolled out to a new LRO on a weekly basis beginning in Spring 2009.

This bulletin outlines items that will appear slightly differently on the PIN printout in POLARIS II than they did in POLARIS.

#### **Party From and Party To Columns**

There are a few documents that are abstracted in POLARIS where the party executing the document shows in the Party To column of the PIN printout. Upon review, some changes are being made to better reflect the document on the PIN printout. POLARIS displayed the parties in the Party To column of the PIN printout and POLARIS II will display the parties in the Party From column on the PIN printout on the following list of documents:

Discharge of Charge
Discharge of Debenture
Discharge (Partial) of Charge
Discharge (Partial) of Debenture
Release and Reconveyance
Notice of Determination/Surrender of Lease,

#### **Document Order**

A detailed review of the abstracting procedures was completed and some differences were found. In subdivision and condominium developments, the plan and either the plan document or declaration are registered at the same time. Due to the prefixes used in registration numbers, there were inconsistencies as to whether the plan was listed first or the document was listed first. To eliminate confusion and ensure consistency, on a go-forward basis POLARIS II will list the Subdivision Plan or Condominium Plan first and then the Plan Document or Declaration.

### **Outstanding Interests**

During conversion of a Registry property to a Land Titles Converted Property or automation of a Land Titles property, outstanding interests that have not been dealt with in registered documents may be brought forward as an interest in the Property Description field of the PIN. Two examples of these outstanding interests would be writs of execution and spousal interests. Once a property has been automated and is in Land Titles, any new document that is registered subject to a writ of execution or spousal interest receives a document remark indicating the interest.

With the introduction of the new POLARIS II system, any new outstanding interests for Executions and Spousal Rights will now appear in the property remarks when a document is registered that is subject to them, instead of as a document remark. Any interests that are added to a property as a result of automation and/or conversion from Registry to Land Titles Converted Qualified will continue to appear in the property description.

## **Land Registrars No Dealings Restrictions on Properties**

In conjunction with the Ministry's fraud initiatives, the ability to place a new restrictive indicator on title to a PIN has been included in the new POLARIS II. This new restrictive indicator is called the "Land Registrars Indicator". This indicator allows for the Land Registrar to prevent all dealings with a property, including searching while they investigate a title and determine what next steps, if any, are required. This will typically be used if they suspect that there may be potential fraudulent dealing with the property.

When this restriction has been placed on a property, users will not be allowed to register or search the property. They will receive the message "No Dealings with this property. Please contact the Land Registrar". Users requiring information may contact the Land Registrar.

# **Township and City/Town**

POLARIS II will be rolled out to Land Registry Offices on an office by office basis. As part of the implementation of the new POLARIS II, a review of the City/Town and Township entries in Teraview was performed. Many of these entries were outdated and have now been retired. The updating of these entries will enhance the searching criteria.

During document creation, POLARIS II will send Teraview the entry for the City/Town previously associated with the PIN, if there was one. This information will populate both the City/Town field in the municipal address section of the electronic document and the Township field in the land transfer tax section of the electronic document. If the entry has since been retired, Teraview will provide the

appropriate message on signing indicating that the entry in the field is now inactive or at registration if the document was already signed before entry was retired. In the case where the City/Town field is blank, the Land Titles Division name will be prepopulated into the Township field and the user has the option to update this field. The user will be required to complete the City/Town field.

Any work in progress document existing at the time of the implementation of POLARIS II may require an updated selection to be made in the City/Town or the Township fields prior to submitting for registration. The user will be presented with a message that identifies that a change is required for the City/Town or Township field.

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