



Howto

PREPARE & REGISTER MORTGAGES



Presented By: Sara Joanu, Loans Officer
Haliburton County Development Corp.

TERAVIEW

Teraview is a product of Teranet Property
Search & Registration Services

Teraview allows you to preform searches,
create & submit title documents for
registrations, view and print instrument
plans and complete writ searches.



How To

GET SET UP

1. COMPLETE FORM 100

Authorized Services and
Payment Form

2. COMPLETE FORM 200

Authorized Group Services
- This form will need to be
completed for each
account holders (set up
fee of \$595.00 – additional
fee to add a 2nd user)

3. FORM 300

Personal Security License
Application - the account
holder will need to complete
this form and will be required
to submit 2 pieces of ID in
front of an authorized
representative.

4. RSA TOKEN

In order to prepare &
register instruments you
will need to apply to the
Director of Land
Registration – Hard or
Soft Token available



Form 100

TERAVIEW® AUTHORIZED SERVICES APPLICATION AND PAYMENT FORM

Use of Teraview is subject to terms and conditions. Your application is subject to acceptance by Teranet Inc. and its affiliates ("Teranet"). NOTE: Information collected from this form and the resulting usage of the Authorized Services will be used by Teranet for the purposes of administration of and access to systems, products and services. For questions on collection and use of this information, please contact Teranet at 1-800-208-5263 or 416-360-1190.

☐ New Application ☐ Change Request

1. ACCOUNT HOLDER INFORMATION

ACCOUNT NAME (EXISTING ACCOUNT HOLDERS ONLY)		ACCOUNT NUMBER (EXISTING ACCOUNT HOLDERS ONLY)	
ACCOUNT HOLDER (BUSINESS/FIRM/ORGANIZATION/INDIVIDUAL) LEGAL NAME			
STREET	CITY	PROVINCE	POSTAL CODE
TELEPHONE (INCLUDE AREA CODE AND EXTENSION)		FACSIMILE (INCLUDE AREA CODE)	
AUTHORIZED ACCOUNT HOLDER REPRESENTATIVE EMAIL ADDRESS (REQUIRED TO PROCESS APPLICATION)			

2. TERAVIEW LICENCE PAYMENT (PLEASE CONTACT TERANET SALES AT 1-800-208-5263 OR 416-360-1190)

Getting Started Package (for details on content, please see the Teraview Pricing Guide on www.teraview.ca Indicate your Teraview "Key" areas below:	Quantity x Rate =	Cost
Key Land Registry Office (LRO) For Searches Default Key Enforcement Office (EO) For Searches (included in price)		\$595.00
Additional User Account		\$345.00
Additional Key Enforcement Office(s) EACH ADDITIONAL KEY EOs (OPTIONAL, FOR AN ANNUAL FEE)		\$60.00
SUB TOTAL x 13% HST (#130867526)		
TOTAL REMITTANCE		

3. METHOD OF PAYMENT

☐ CREDIT CARD: To pay by VISA, AMEX OR MASTERCARD, PLEASE VISIT <https://www.teranetexpress.ca/csp/onlineshopping/list>

PLEASE ENTER THE TRANSACTION ID FROM YOUR RECEIPT HERE _____

☐ CHEQUE (PAYABLE TO TERANET INC.)

☐ TERAVIEW DEPOSIT ACCOUNT (FOR EXISTING ACCOUNT HOLDERS ONLY)

4. AUTHORIZED ACCOUNT HOLDER REPRESENTATIVE ACKNOWLEDGMENT (PLEASE PRINT)

FIRST NAME MIDDLE NAME AND/OR INITIAL LAST NAME

By signing below, the Authorized Account Holder Representative confirms that (i) it has verified the accuracy of the information it has provided (ii) agrees to the terms and conditions of the requested Authorized Services which are located at www.teraview.ca (iii) use of the Authorized Services must be in accordance with applicable statutes and regulations thereunder (iv) has authority to bind the Account Holder and (v) agrees to the payment method identified above. Sign and send this and any related forms including your Portas Personal Security Licence Application(s) to Teranet for its review and acceptance. Teraview Authorized Account Holder Representatives authorize Teranet to access Payment Plan Agreement (PPA) bank accounts for the payment of charges, fees and taxes and in the case of electronic registration, registration fees (including statutory and service fees) and applicable land transfer and other taxes.

X _____
AUTHORIZED ACCOUNT HOLDER REPRESENTATIVE SIGNATURE (I HAVE THE AUTHORITY TO BIND THE ACCOUNT HOLDER) DATE (MM/DD/YYYY)

☐ On behalf of the Account Holder and its User(s), I agree to Teranet Inc. sending newsletters containing news, updates and promotions regarding Teranet Inc.'s products. You and any of your Users can withdraw your consent at any time by contacting Teranet Inc. as set out below. Even if you unsubscribe, you may still receive messages from us on Teraview transactions, security and other account matters.

FAX THIS FORM AND ATTACHMENTS TO TERANET INC.: 416-360-6069 OR MAIL TERANET INC. IS LOCATED AT 123 FRONT STREET WEST, SUITE 700, TORONTO, ONTARIO M5J 2M2. PLEASE DO NOT EMAIL THIS FORM.

YOU MAY ALSO CONTACT TERANET INC. BY CALLING 416-360-5263 OR VISITING US ON OUR WEBSITE AT WWW.TERANET.CA.

Version April 2019



Form 200

AUTHORIZED GROUP SERVICES

Your application is subject to acceptance by Teranet Inc. and its affiliates ("Teranet"). NOTE: Information collected from this form and the resulting usage of the Authorized Services will be used by Teranet for the purposes of administration of and access to systems, products and services. For questions on collection and use of this information, please contact Teranet at 1-800-208-5263 or 416-360-1190.

1. ACCOUNT HOLDER INFORMATION

ACCOUNT NAME (EXISTING ACCOUNT HOLDERS ONLY)	ACCOUNT NUMBER (EXISTING ACCOUNT HOLDERS ONLY)
ACCOUNT HOLDER (BUSINESS/FIRM/ORGANIZATION/INDIVIDUAL) LEGAL NAME	

2. INDIVIDUALS ASSOCIATED WITH THIS GROUP (PLEASE PRINT)

GENERAL TERMS AND CONDITIONS: (i) If any individual listed below does not hold a Teranet issued Portas® Personal Security Licence (PSL), a PSL Application (Form 300) must be included for each individual. (ii) An Account Holder should not list any services an individual uses under another account. (iii) The undersigned Account Holder hereby authorizes Teranet to issue to the Applicant(s) listed in Section 2 below, a Personal Security Licence which will allow for access to the Authorized Services identified and use of the undersigned's Account. The Account Holder acknowledges and agrees to be responsible for all charges incurred by the Personal Security Licence Applicants through the use of the Licence(s). The Account Holder acknowledges that it must report any loss, misuse or compromise of the Licence(s) assigned to its Account as soon as it becomes aware of same. (iv) Each Applicant listed in Section 2 below must complete a Personal Security Licence Application. (v) PSL Holders and Account Holders shall provide updated information to Teranet whenever changes occur with respect to information provided in a PSL Application. Use of the PSL is subject to further terms and conditions as set in the Teranet Personal Security Licence Terms and Conditions.

GROUP AUTHORIZATION TERMS AND CONDITIONS: The undersigned Authorized Account Holder Representative hereby authorizes Teranet to issue to the Applicant(s) listed in Section 2 a Personal Security Licence (PSL) which will allow for access to the Authorized Services indicated. For all applicants, this includes the use of the Account Holder's Authorized Services account. The Account Holder acknowledges and agrees to be responsible for all charges incurred by the PSL Applicants through the use of PSLs. The Authorized Account Holder Representative shall provide updated information to Teranet whenever there are changes to the group listed in Section 2 or changes to the identified Authorized Services.

THE FOLLOWING ADDITIONAL CONDITIONS APPLY TO TERAVIEW: Through its Teraview Account Application, the Account Holder may authorize Teranet to access its bank accounts for the payment of charges, fees and taxes and in the case of electronic registration, registration fees (including statutory and service fees) and applicable land transfer and other taxes, as set out in the Teraview Terms & Conditions. For each Applicant listed below select the Electronic Registration Bank Account (ERBA) access option where the Account Holder has specified an ERBA for the payment of registration fees (including statutory and service fees) and applicable land transfer and other taxes, as set out in Teraview Terms & Conditions. The Account Holder is solely responsible for ensuring that any laws, regulations or other requirements with respect to the handling of trust funds are complied with. The ERBA information must be provided on the Teraview Electronic Registration Bank Account (ERBA) Payment Plan Application (Form 102). I agree to the ERBA Access set out below.

Authorized ERBA Signing Officer Name (Please Print) _____ Authorized ERBA Signing Officer Signature (I have the authority to bind the Account Holder) _____

USER NAME FIRST NAME MIDDLE NAME/INITIAL LAST NAME	USER STATUS			APPLICABLE AUTHORIZED SERVICES				ERBA ACCESS		INSTRUMENT ACCESS ADMINISTRATOR		RSA Token	
	(If Transfer, also check Add or Suspend)			Current		Requested		Teraview Only		Teraview Only		Teraview Only	
	Transfer	Add	Suspend	WifiFiling™	Teraview®	WifiFiling	Teraview	Grant	Suspend	Grant	Suspend	Yes	No
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIRST NAME MIDDLE NAME/INITIAL LAST NAME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. AUTHORIZED ACCOUNT HOLDER REPRESENTATIVE ACKNOWLEDGEMENT (PLEASE PRINT)

FIRST NAME MIDDLE NAME AND/OR INITIAL LAST NAME

By signing below, the Authorized Account Holder Representative confirms that (i) it has verified the accuracy of the information it has provided (ii) agrees to the terms and conditions of the requested Authorized Services which are located at <https://www.teraview.ca> (iii) use of the Authorized Services must be in accordance with applicable statutes and regulations thereunder and applicable terms and conditions and (iv) has authority to bind the Account Holder. Sign and send this and any related forms including your Personal Security Licence Application to Teranet for its review and acceptance. For transfer of PSL Holders to new users, the applicant must complete and attach a Personal Security Licence Application (Form 300). By signing below, I agree to have Teranet debit my Teraview Deposit Account for any applicable processing fees.

X _____
AUTHORIZED ACCOUNT HOLDER REPRESENTATIVE SIGNATURE (I HAVE THE AUTHORITY TO BIND THE ACCOUNT HOLDER) DATE (MM/DD/YYYY)

☐ On behalf of the Account Holder and its User(s), I agree to Teranet Inc. sending newsletters containing news, updates and promotions regarding Teranet Inc.'s products. You and any of your Users can withdraw your consent at any time by contacting Teranet Inc. as set out below. Even if you unsubscribe, you may still receive messages from us on Teraview transactions, security and other account matters.

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YOU MAY ALSO CONTACT TERANET INC. BY CALLING 416-360-5263 OR VISITING US ON OUR WEBSITE AT WWW.TERANET.CA.

Version October 2017

SET UP COSTS

\$595.00

Per Package: for 1 Account Holder – (\$345 for additional user account)

SOFT TOKEN

Free – available to activate as soon as Teraview Access has been set up. – valid 14 years

HARD TOKEN

\$50.00 – valid for 5 years



Form 300

PORTAS® PERSONAL SECURITY LICENCE AND RSA TOKEN APPLICATION
FOR INDIVIDUAL USE ONLY. Use of the Authorized Services must be in accordance with applicable statutes and regulations thereunder and applicable terms and conditions. Your application is subject to acceptance by Teranet Inc. and its affiliates ("Teranet"). NOTE: Information collected from this form and the resulting usage of the Authorized Services will be used by Teranet for the purposes of administration of and access to systems, products and services. For questions on collection and use of this information, please contact Teranet at 1-800-208-5263 or 416-360-1190.

1. APPLICANT INFORMATION (To be completed by the Applicant) ☒ New Application ☐ Replacement

Applicant must use full legal name. Please print.

LAST NAME

FIRST NAME

BUSINESS/ORGANIZATION NAME

JOB TITLE

STREET (HOME ADDRESS)

CITY

TELEPHONE (INCLUDING AREA CODE)

EMAIL ADDRESS (REQUIRED TO PROCESS APPLICATION)

MIDDLE NAME

DATE OF BIRTH (DD/MM/YYYY)

PROVINCE

FACSIMILE (INCLUDING AREA CODE)

☐ None ☐ Soft ☒ Hard ☐ Transfer Token Number

LAW SOCIETY OF UPPER CANADA NUMBER (FOR LAWYER APPLICANTS ONLY)

ASSOCIATION OF ONTARIO LAND SURVEYORS NUMBER (FOR LAND SURVEYORS ONLY)

Complete all shared secret information

SECRET QUESTION ONE

ANSWER TO SECRET QUESTION ONE

SECRET QUESTION TWO

ANSWER TO SECRET QUESTION TWO

I hereby make Application for a Portas Personal Security Licence ("PSL") and RSA Token to become an authorized user of certain products and services ("Authorized Services") that accept the use of a PSL. I acknowledge that in order to access the Authorized Services, there are additional terms and conditions and forms. By signing below, I confirm that all of the above information is true and correct. I understand that Teranet is relying on the accuracy of this information in providing me a PSL. I acknowledge and agree that the security of the Authorized Services depends upon them being used only by individuals authorized to access them. I agree that no one except myself may have access to or make use of the PSL and RSA Token assigned to me. I understand that the first time I use the PSL I will be required to create a password or pass phrase; I will not divulge this password or pass phrase to any person at any time. I agree that my use of the PSL and RSA Token is also subject to further terms and conditions as set out in the standard PORTAS Personal Security Licence and RSA Token Terms and Conditions that are accessible online and/or that I will receive by email upon approval of this Application. By creating your security profile, and receipt thereof, will constitute acceptance of the PORTAS Personal Security Licence and RSA Token Terms and Conditions. I authorize Teranet to investigate or confirm any matter or statement contained in this Application and acknowledge that the granting of the PSL is subject to acceptance of this Application by Teranet. PSL Holders must provide updated information to Teranet whenever changes occur with respect to information provided in the PSL Application.
The applicant must sign this application in the presence of the individual (designated representative) validating his or her identity. See Section 2 below.

X

APPLICANT SIGNATURE

DATE (MM/DD/YYYY)

2. VALIDATION OF APPLICANT'S IDENTITY (To be completed by designated representative)
The applicant shall appear in person before the designated representative and provide two current pieces of identification for validation; one must bear a current photograph of the applicant. The designated representative validating the applicant's identity shall enter the information from the provided identification as listed below. HEALTH CARDS ARE NOT AN ACCEPTABLE FORM OF IDENTIFICATION. Photocopies of the applicant's identification are NOT required.

Photo ID:
The following types of Photo ID are acceptable to Teranet: Valid Canadian Driver's Licence, Valid Canadian Firearms Acquisition Card, Valid Canadian Passport, Valid Permanent Resident Card, or a Valid Ontario Photo Card.

Secondary ID:
The following types of Secondary ID are acceptable to Teranet: Social Insurance Card, Canadian Birth Certificate, or a different piece of photo ID (as specified under Photo ID).

IDENTIFICATION TYPE (IF USING DRIVER'S LICENCE, PLEASE PROVIDE PROVINCE OF ISSUE)

IDENTIFICATION TYPE

CARD NUMBER

CARD NUMBER

EXPIRY DATE(MM/YYYY)

Acknowledgement: I acknowledge that I have reviewed and validated the two pieces of identification listed above. The information on each piece of identification is the same as the information provided in Sections 1 and 2 of this Application. I was present and did see this Application signed by the Applicant. I hereby subscribe as a witness to this Personal Security Licence and RSA Token Application. I am one of the following designated representatives (please select at least one):

☐ Lawyer ☐ Notary Public ☐ Financial Institution Signing Officer

Designated Representative Contact Information

BANK BRANCH TRANSIT NUMBER

NAME OF DESIGNATED REPRESENTATIVE

BUSINESS/ORGANIZATION NAME

STREET

CITY, PROVINCE

POSTAL CODE

TELEPHONE (INCLUDING AREA CODE)

FACSIMILE (INCLUDING AREA CODE)

EMAIL ADDRESS

X

DESIGNATED REPRESENTATIVE SIGNATURE

DATE (MM/DD/YYYY)

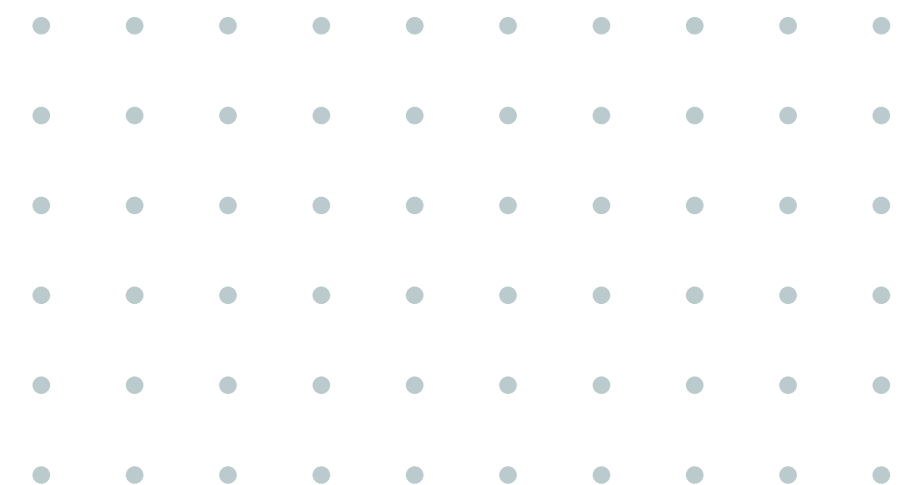
Email this form and attachments to Teranet Inc.: admin@teraview.ca or mail. Teranet Inc. is located at 123 Front Street West, Suite 700, Toronto, Ontario M5J 2M2
YOU MAY ALSO CONTACT TERANET INC. EITHER BY CALLING 416-360-5263 OR VISITING US ON OUR WEBSITE AT WWW.TERANET.CA.

Version March 2022



WHAT ARE THE BENEFITS OF A CFDC PREPARING MORTGAGES IN HOUSE

- Gets the funds out the door quicker
- More affordable for the client
- Another search mechanism to allow the CFDC to protect themselves (ex: Writ Searches)
- The corporation can collect a fee (our fees are taken off the proceeds of the loan)



TERAVIEW PRICING

PARCEL
REGISTER

\$35.68

Per Each Property Search

WRIT
SEARCH

\$12.85

Per Name Search

PREPARE &
REGISTER

\$83.00

Per Each Registration

FYI: The program is pay as you use it

HCDC FEES

PREPARE &
REGISTER

\$600.00

AMENDMENT

\$275.00

DISCHARGE


\$400.00

HCDC Collected \$6,848.00 last year in
mortgage fees



WHEN TO SEND IT TO A LAWYER

HCDC involves a Lawyer to prepare and register the mortgage on our behalf for the following situations:

- A First Mortgage - Why? - A Lawyer will complete a more in-depth search such as; title search, include title insurance, ensure property taxes are up to date etc.
 - A Postponement of Interest
 - Pari Passu Loans – 2 or more CFDC's
 - Some Partnership loans
- 

WHAT ARE THE RISK FACTORS

- Registering an Instrument with errors is one of the major risks of preparing a mortgage yourself as this could mean your loan is not properly secured .
 - Performing a property search (parcel register) prior to preparing a mortgage helps to avoid any errors that could be made. (Incorrect spelling or Pin Number)
 - NOTE: When an Instrument is registered, it is reviewed by the Land Registry Office and will often be returned if there are any errors such as spelling mistakes. They will identify the errors and ask you to re-submit for registering.

WHAT WE ASK FROM THE CLIENTS



- 1 Get as much information on the property as you can, address, who's on title, etc. Always do a property & writ search prior to the loan being approved.
- 2 If your corporation is asking for a 2nd or 3rd mortgage always ask for verification of first mortgage balance and whether the mortgagor in front allows for other lenders to go behind them.
- 3 Independent Legal Advice – This can be listed within your Offer to Finance so the clients are aware they can get ILA. If they choose to waive it, we always have them sign a waiver and acknowledgment.
- 4 Property Insurance showing the CFDC as a loss payee is also a requirement listed within the Offer to Finance.
- 5 Standard Charge Terms are the set of standard mortgage terms or optional covenants incorporated into the registered mortgage by reference to their filing number. HCDC uses Dye & Durham Co. Inc. (200033).



LET'S
DO ONE
TOGETHER

Dockets

Create New

Filter: Recently Created

Docket ID or Name:

<input type="checkbox"/>	DOCKET ID	DOCKET NAME	STATUS	CREATION DATE (YYYY/MM/DD)	
<input type="checkbox"/>	LOAN #123	TEST FOR PRESENTATION	Inactive	2024/05/09	▼
<input type="checkbox"/>	LOAN #1234	TEST FOR PRESENTATION	Inactive	2024/05/09	
<input type="checkbox"/>	LOAN # 123	TEST FOR PRESENTATION	Inactive	2024/04/30	
<input type="checkbox"/>	LOAN #2226	SMITH CARPENTRY - MORTG DISCHARGE	Inactive	2024/04/10	
<input type="checkbox"/>	LOAN #2368	ADAM TRUEMAN - POSTECH HALI	Active	2024/04/03	
<input type="checkbox"/>	LOAN#2367	RANDY TREE CARE AND LANDSCAPING INC.	Active	2024/03/27	
<input type="checkbox"/>	PAT CASEY	JC HOLDINGS	Active	2024/02/13	
<input type="checkbox"/>	LOAN 2322	THE MUSKOKA SHED - HANNA AND DARREN	Active	2024/02/07	
<input type="checkbox"/>	BRENT	BRENT FLEGEL - MORTGAGE	Active	2023/11/13	
<input type="checkbox"/>	TEST1	TEST FOR PRESENTATION	Active	2023/10/01	



Paper Submission Limits and Airport Zoning Bylaws

As of May 25th, functionality will be introduced to allow users to: If you have any questions or concerns, please contact Teraview Customer Service.



QUESTIONS?

