

BC's Electronic Land Title Filing Service One Year Old

For conveyancer Trisha Kalanj, the Electronic Filing Service of the BC Land Title Office proved its worth when she was able to close a deal where her client was in Slovenia—a place she knows is part of the former Yugoslavia but says she's not too sure she could find on a map in a hurry.

"We did the whole deal by email," says Kalanj, one of a team of conveyancers for Notary Howard Engman of New Westminster, BC. "We emailed the forms to him; he executed them over there, then he scanned them into his computer and emailed them back to us. The originals he sent back by mail. This was a rush deal with the purchaser on the other side of the world and it was no problem."

The Electronic Filing Service (EFS) of the BC Land Title Office (LTO) celebrated its first anniversary on April 1. It allows Notaries and lawyers to file land transactions right from their desks. No more rushing to make the courier deadline.

It also allows documents to be filed in advance and stored on the EFS computer for processing on a future closing date.

The technology uses standard BC land transfer forms created with Adobe Acrobat and "signed" with a "digital signature," encryption technology that proves the origin of a particular document. A practitioner can email a document to Nova Scotia and receive the signed papers back by fax 10 minutes later. Because of a change in the law, that fax is good enough to file the transaction with the LTO immediately.

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EFS works so well that Notary Martin Kastelein of New Westminster uses it for "99.9 percent" of his filings—and his office is walking distance from the New Westminster Land Title Office. "I had done my own registrations since 1990 because I'm so close," he says. "Now I just apply digital signatures."



Kastelein says he was able to complete a deal recently where the faxed documents didn't show up from Regina until an hour after the physical Land Title Office had closed at 3 PM. But the virtual LTO was open for business until 8 PM. "I still could file and pay out the same day before 5 o'clock," he says.

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Nanaimo lawyer Basil Hobbs was accustomed to the controlled chaos of a busy conveyancing practice—couriers coming and going, an agent calling on his cell phone, secretaries bustling around the office.

"Usually the 15th or 30th would be just terrible times," he says. "A waiting room full of clients, couriers running in and out." After he switched to the EFS, things seemed so quiet, he was concerned his business was down, but when he checked, his business was actually *up* 30 percent.

On a morning when he had several dozen closings, he was able to engage in a relaxed telephone conversation at 9:30 because all the deals had been uploaded over

the course of the past week. They had been sitting on the EFS computer, already in the queue at 6 AM that morning when the computer “woke up” and processed them. They were done before he got to the office.

His conveyancing secretary Carla Burgmann puts it this way, “I have never had so much time to *think* about the deal.”

Campbell River Notary D’Arcy Frankland says the ability to get those routine conveyances done and uploaded well in advance is, for her, one of the primary advantages of the EFS. “Electronic filing allows you to have everything ready to go the day before. We try to have a large percentage—probably most—of our transactions ready at least that early.”

When Frankland and her staff go into the office on closing day, they simply confirm that the deals have gone through and start sending out the cheques. “Before, at month-end, we’d be waiting for the agent’s report,” she says. “This way, we’re in control of it instead of wondering why the agent is taking so long.”

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And because there are fewer disbursements under the EFS system, a practitioner who keeps the same price point for a conveyance can make more money for the same transaction.

From all reports, the learning curve on the new system is short. Conveyancer Kalanj readily admits she’s “not one of those people who can just jump into a program and make it work. But I was quite capable of learning this. In fact, I could hardly wait to get to work because it was so much fun. It was captivating because we were able to do so much so quickly.”

All users we have talked to agree about this: they would never go back to the old system. “My boss is saving a lot of money,” says Kalanj. “His courier and agency costs have gone down. He’s able to get more work through the office because we’re more efficient. We saw an opportunity here and we love it.” ▲

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