PROCEDURAL GUIDE FOR LAND TITLES
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## PROCEDURAL GUIDE FOR LAND TITLES

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CHAPTER 1   LAND TITLES OVERVIEW

The law governing the operation of the Land Titles system is found in the *Land Titles Act* and in the regulations made under that Act. Registrars will be guided in their interpretation of this complex legislation by directives issued from time to time by the Registrar General, the chief officer of the system.

The purpose of the Act is to provide a system for registration of title rather than registration of evidence of title, as is now the case in the Registry system, and to provide a mechanism for the guarantee of title. The major advantages of a Land Titles system are security of title and ease of transfer.

The Land Titles system of registration is currently in operation throughout most of the British Commonwealth, including six Canadian provinces. In view of the differences between the Registry system and the Land Titles system, it is important to know the three most important principles of the Land Titles system:

1. **The Mirror Principle** - The title register is a mirror which reflects accurately and completely and beyond all argument the current facts that are material to title; with certain inevitable exceptions (the 'overriding incidents' set out in subsection 17(4) of the Act), the title is free from all adverse burdens, rights and qualifications unless they are mentioned in the title register.

2. **The Curtain Principle** - The title register is the sole source of information for prospective purchasers who need not and, indeed, must not concern themselves with equities which lie behind the curtain; of course, inspection of the land is always necessary, as is also inquiry of public authorities with regard to such matters as subdivision approval.

3. **The Assurance Principle** - If, through human frailty, the mirror fails to give an absolutely correct reflection of the title and a flaw appears, anyone who thereby suffers loss must be put in the same position, so far as money can do it, as if the reflection were accurate.

The chief difference between the Registry system and the Land Titles system is that under the latter, historic searches are not required; the government guarantees good title. If, for some reason, the system makes a mistake, the government will pay the injured person.

Another difference is that, under a Land Titles system, all the documents relating to an individual parcel of land are indexed according to the parcel identifier (PID) rather than according to the names of the parties dealing with the parcel.

Once a parcel has been converted to the Land Titles system, all subsequent transactions affecting that parcel must be registered in that system. Parcels still
remaining under the operation of the Registry Act are dealt with in that system. Until all parcels are brought under the Land Titles Act, it will be necessary for the Registry and Land Titles systems to run concurrently.
PURPOSE

This manual is intended to serve as an easy access guide for "typical" land titles activity and conveyances.

Initially, you will find that in the processing of a transaction, this manual will serve as a step-by-step guide until such time that you become comfortable with the flow of information throughout the application.

Included in this manual are precedents and samples, in an effort to capture a realistic use of the forms and affidavits. It is recognized that these will vary from lawyer to lawyer and are only intended to serve as a useful example.

The "Frequently Asked Questions" section contains questions that have been asked and answered and which no doubt will be encountered in most practices. Please ensure that you read through these to acquaint yourself with the issues and the solutions.

Also, keep in mind, if a situation is encountered that you cannot resolve, a help desk is available. The number outside of Fredericton is 1-888-832-2762 and from within the Fredericton area 460-6136. Upon calling this number, please identify yourself as a lawyer or a member of a lawyer's support staff and indicate which part of the application you are working in (AFR, PID Databank etc). The help desk will record this as well as your name and number then forward this information to the person best suited to resolve your problem. This person will call you back, generally the same day.
DEFINITIONS

“PID” Parcel Identifier.

“CRO” Certificate of Registered Ownership.

“AFR” Application for First Registration.

“PAN” Property Account Number.

“PLANET” A comprehensive, integrated, online source of land registration, assessment, mapping and information services, allowing New Brunswickers to conduct land based transactions more quickly, efficiently, and with good information.

“Registered Land” Means land the title to which is registered under this Act.

“Instrument” Means any document for which provision is made under this Act for filing or registration and includes any document issued or made under the authority of an Act of Canada or the Province that is permitted thereby to be filed or registered in a land titles office.
CHAPTER 2  OBTAINING REAL PROPERTY INFORMATION

1. SNB’s web site address is: https://www.snb.ca/PLANET/index.html

Entering the web address will bring you to the main menu, entitled WELCOME TO SNB’s REGISTRY AND MAPPING SERVICES.

MAIN MENU (WELCOME TO SNB’S REGISTRY & MAPPING SERVICES)
2. In order to get real property information for a parcel, including the PID, PAN, or the map, click on “Real Property Information”. REAL PROPERTY INFORMATION LICENSING AGREEMENT will come up on the screen. After reading it, pan down and click on “ACCEPT”.

LICENSING AGREEMENT
3.3 The Client is the sole recipient of USER NAME and PASSWORD codes, which provide access to the service. The Client is responsible for the security of the account and Real Property Information Database access privileges. Access to the service by any other party using the Client's access codes will be charged to the Client's account.

3.4 The Client will, at its own expense, operate and maintain its own computer hardware and communications software for the purpose of accessing the account.

3.5 The Client may make a request in writing to SNB for a change in the designation of the User of its account and/or a change of access codes to access the real Property Information Databases in writing to SNB.

3.6 SNB will suspend access privileges if the Client has committed a security violation.

4. Payment for Use of Services

4.1 SNB will provide the Client with an account and access codes to the account upon approval of the Client's application.

4.2 All amounts owing to SNB for use of the Real Property Information Databases will be charged to the Client's account.

4.3 The Client will be invoiced monthly for use of the Real Property Information Databases. The Client will pay the invoiced amount within 30 days of the invoice date.

4.4 SNB will provide a minimum of ninety days notice of any changes to the fees for access to the Real Property Information Databases. Continued use of the service after the notification period constitutes acceptance of the changes.

4.5 SNB may change interest to the Client when the account is overdue, at rates to be established by SNB from time to time. No interest shall be paid on credit balances.

4.6 The Client will be charged a service charge for returned cheques or other dishonored payments. SNB will set the service charge and may change the service charge from time to time without specific notice to the Client.

4.7 The liability of SNB in respect of the holding, management and administration of the account shall be limited to the amount on deposit at any time, less applicable fees and charges.

5. Ownership

5.1 SNB will retain sole ownership rights to the real property information made available to the client through this account.
8. Assignment

This agreement or any part thereof shall not be assigned by the Client without the prior written consent of SNB.

9. Entire Agreement

This Agreement is the entire agreement between the Parties and supersedes all previous agreements, arrangements, or understandings between the Parties heretofore whether written or oral, in connection with or incidental to the aforementioned Real Property Information Database.

10. Law of the Contract

10.1 This Agreement shall be governed by and construed in accordance with the laws of the Province of New Brunswick and the laws of Canada applicable in the Province of New Brunswick and the parties hereto irrevocably submit to the jurisdiction of the courts of New Brunswick as the sole forum for the determination of any disputes arising hereunder.

10.2 SNB shall not be liable for any loss, damage of any kind and costs incurred by the Licensee should legislation of the Province of New Brunswick restrict or prohibit the distribution of all or any of the information made available through this account.

11. Termination of Contract

11.1 The Client may terminate this Agreement by giving notice in writing to SNB thirty days prior to termination date

11.2 SNB may terminate this Agreement upon written notice if the Client breaches this Agreement and fails to rectify the breach to SNB’s satisfaction within 30 days following the written notice specifying the breach.

11.3 Termination of this Agreement shall not relieve the Client’s obligation to pay all fees that accrued prior to termination date.

ACCEPT or CANCEL
3. Enter your **User Name** and your **Password** in the box that appears on the screen and click on “OK”. The REAL PROPERTY INFORMATION page will appear on your screen.
4. To get information regarding a specific parcel, click on the "Parcel Attribute Database" selection and the PARCEL ATTRIBUTE DATABASE page will appear on your screen.
5. Click on your appropriate search method and enter query criteria.

6. You may print and retain for your file the Parcel Information, PAN Information and Digital Property Map of the parcel.

7. After gathering the appropriate information, click on the “Home” button at the bottom of the screen to return to the Main Menu.
PAN INFORMATION
PID INFORMATION
### Plans

<table>
<thead>
<tr>
<th>Number</th>
<th>Suffice</th>
<th>Registration Date</th>
<th>Code</th>
<th>Description</th>
<th>Lot Information</th>
<th>Orientation</th>
</tr>
</thead>
<tbody>
<tr>
<td>10981320</td>
<td>1888-11-26</td>
<td>9800</td>
<td>Subdivision &amp; Amalgamations</td>
<td>Lot</td>
<td>Provincial Grid</td>
<td></td>
</tr>
</tbody>
</table>

### Parcel Relations

<table>
<thead>
<tr>
<th>Related PID</th>
<th>Type of Relation</th>
<th>Lot Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>00073668</td>
<td>Invert Lot 93-1</td>
<td></td>
</tr>
</tbody>
</table>

### Non-Registered Instruments

No Records returned.

### Land Gazette Information

The Land Gazette is a notification mechanism indicating current or prospective, non-life-related information pertaining to land or land use. [SNB Disclaimer.]

Click [here](https://www.snb.ca/PLAN/10/18/4/51&part=qregg+view%3F_PID%3D4306372%26rC%3D0) for a description of the data sets currently available in the Land Gazette.

The following table (if present) lists the currently available data sets containing records of information relating to the specified land parcel. Click on the links to access detailed information.

No Records returned

* Subject to SNB Disclaimer.
MAP AT 1:5000
MAP AT 1:10000
CHAPTER 3    PID DATABANK

A. PID DATABANK APPLICATION (NEW)

1. In order to make a web-based PID Databank Application, a lawyer or surveyor must:

   a. Be an eligible member of the NB Law Society or the Association of NB Land Surveyors;

   b. Sign a Subscription Agreement with SNB;

   c. Subscribe to SNB’s on-line Registry & Mapping services.

2. Sections 10.1 to 10.4 of the *Land Titles Act* deal with associating a description of a parcel of land with its parcel identifier (PID Databank Application).

   The *PID Databank Regulation* sets out the standards for descriptions and the circumstances permitting an administrative consolidation of parcels.

   A title search of the parcel should have been completed prior to making a PID Databank application in order to ensure compliance with the standards.

3. a. From the main menu Click on “PID Databank”.

   b. When PID DATABANK menu appears on the screen, click on “PID Databank Application”.

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4. When the PID DATABANK APPLICATION query screen appears on the screen, enter the Apparent PID for the parcel for which you wish to make the Application and click on “Find”.

Note: If an approved PID is entered, the system will assume that you want to amend it. (See Section 3B.)
5. When the SUBMIT PID DATABANK APPLICATION form appears on your screen, review the **Apparent Owners** to ensure that you are dealing with the appropriate parcel. If a different name appears, check to ensure that you have not misentered the PID.
6. Enter a User Supplied Reference - if so desired. It's recommended that you put your File Number in this field for tracking purposes. It is not a mandatory field. When the approval of the PID Databank Application is returned to you, the reference will be included in the information to enable you to quickly locate your file.

7. Choose the Language of the Parcel Description using the drop down list, English, French or both, so that the application is routed to an appropriate SNB staff person.

8. Enter the apparent Parcel Access (Public, private or no access). This is a mandatory field; however, the applicant completing the PID Databank Application is not certifying as to the type of access. The purpose of this information is to flag or note the type of apparent access only, and this information will appear on the PID Databank Information Report.

9. Under Description, to enter the description that is to be associated with the PID, copy and paste a description that you have already prepared in accordance with the standards set out in the PID Databank Regulation.
Note: If you have a description for a lot created by a registered Plan, use only the Plan reference for the description. For a metes and bounds description, a reference to the registered document where the description of the parcel first appeared must be included. This means a reference to the registered document where the description of the parcel first appeared in the chain of title determined in accordance with the Standards for Practice.

10. Comments is not a mandatory field, however, you may enter any information you feel may be pertinent. For example, if the parcel is to be consolidated with another parcel e.g. Parcel A and Lot 10, this information could be inserted.

11. Prior to submitting the PID Databank Application, you must have examined the Digital Property Map for the parcel and ascertained whether or not the map “appears to depict appropriately the description of the parcel of land in the application”. You may want to have a copy of the Digital Property Map in your file. You must also ensure that the description meets the Community Planning Act requirements in that it does not subdivide lands.

12. You should now be ready to submit your PID Databank Application, and you may want to print the screen for your file.

13. Click on “Click Here to Submit Application”. On your screen, you should receive a message which states “Application has been submitted successfully”. You may want to print this page once you have received that message in order to retain your Application Number (a computer assigned number by SNB) to be used for future tracking purposes.

14. To return to the Main Menu, click on the “Home” button at the bottom of the screen.
15. SNB will notify you by your “chosen response method” once your PID Databank Application has been approved or rejected. See sample on next page. If the application has been approved, the apparent PID has become an approved PID. If the application has been rejected, the notice will include rejection comments. Once the issues identified have been addressed, you may re-apply.
2001-Mar-30   SNB 10:01:40

PID Databank Application Approval Notification / Avis de l'Approbation de la demande - Répertoire NID

Approved by/Approuvé par :  SNBVJAREID
SNB User :  Reid, James A.
SNB User Phone #:  5064537419
Matthews Theriault Law Offices
255 Main
Fredericton NB
E3A 1E1

Application Number / Numéro de la demande :  6868
Registrant User Name / Nom de l’utilisateur enregistrateur :  Matthews, William J.
User Supplied Reference / Référence fournie par l’utilisateur :
External Comments / Commentaire externe :

Apparent PID(s)/NID Apparent(s)  Assigned PID(s)/NID Attribué(s)
75188391  75188391

Received Date/Time / Date et heure de réception :  2001-Mar-30 09:48:06
Processed Date/Time / Date et heure de traitement :  2001-Mar-30 10:01:04

PID/NID :  75188391
Parcel Access/Accès à la parcelles :  Public Access/Accèes public
Status/Statut :  Current/Courant
Effective Date/Time / Date et heure de prise d'effet :  2001-Mar-30 10:01:04

Legal Description :
Place name: Mouth of Keswick, Parish: Bright, County: York
Known and distinguished as lot number twenty-five bounded on the front by the Madam Keswick Stream, on the south or lower side by the division line of lands owned by Moses Yerxa till it strikes a stake near the highway road; thence running north 44 degrees west till it strikes a birch tree on the brook being 47 chains 14 links; thence north 77 degrees 30 minutes west till it strikes the division line of lands formerly owned by Jonathan Yerxa Senior now owned by Margaret Eliza Yerxa forming an angle and running along the said line till it strikes the Beaver Dam, then down the said Brook to the Keswick stream aforesaid; thence down the Keswick Stream to the place of beginning; containing by estimation 150 acres more or less.

SAVING AND EXCEPTING deed to Waldon Yerxa on December 9, 1913, book 158 page 167 as number 64927 registered in York County on February 20, 1915.

SAVING AND EXCEPTING deed to Kenneth C. Jewett on June 20, 1953, book 297 page 541 as number 113625 registered in York County on June 29, 1953.

BEING the same lands conveyed to the Farm Settlement Board on June 4, 1959 book 339 page 367 as number 129327 registered in York County on August 4, 1959.
B. PID DATABANK APPLICATION (AMENDING)

1. a. From the main menu Click on “PID Databank”.

When the PID DATABANK menu appears on the screen, click on “PID Databank Application”.

PID DATABANK MENU
b. When the PID DATABANK APPLICATION query screen appears on the screen, enter the Approved PID for the parcel for which you wish to make the amending Application and click on “Find”.

**Note:** If an approved PID is entered, the system recognises the PID as already having a description in the PID Databank, and will present the existing information on the screen. Note that the “Application Type” will appear as “Amending Parcel.”

**PID DATABANK APPLICATION QUERY SCREEN (AMENDING)**
c. When the SUBMIT PID DATABANK APPLICATION form appears on your screen, review the Apparent Owners to ensure that you are dealing with the appropriate parcel. If a different name appears, check to ensure that you have not misentered the PID.
d. Enter a **User Supplied Reference** - if so desired. It’s recommended that you put your File Number in this field for tracking purposes. It is not a mandatory field. When the approval of the PID Databank Application is returned to you, the reference will be included in the information to enable you to quickly locate your file.

e. Choose the **Language of the Parcel Description** using the drop down list (English, French or both), so that the application is routed to an appropriate SNB staff person.

f. Alter the apparent **Parcel Access** (Public, private or no access) if required. This is a mandatory field; however, the applicant completing the PID Databank Application is **not** certifying as to the type of access. The purpose of this information is to flag or note the type of apparent access only, and this information will appear on the PID Databank Information Report.

g. Under **Description**, to enter the new description that is to be associated with the PID, copy and paste a description that you have
already prepared in accordance with the standards set out in the PID Databank Regulation.

**Note:** If you have a description for a lot created by a registered Plan, use only the Plan reference for the description. For a metes and bounds description, a reference to the registered document where the description of the parcel first appeared must be included. This means a reference to the registered document where the description of the parcel first appeared in the chain of title determined in accordance with the Standards for Practice.

h. **Comments** is not a mandatory field, however, you may enter any information you feel may be pertinent. For example, entering the reason for making an amending application would be useful.

i. Prior to submitting the PID Databank Application, you must have examined the Digital Property Map for the parcel and ascertained whether or not the map “appears to depict appropriately the description of the parcel of land in the application. You may want to have a copy of the Digital Property Map in your file. You must also ensure that the description meets the Community Planning Act requirements in that it does not subdivide lands.

j. You should now be ready to submit your PID Databank Application, and you may want to print the screen for your file.

k. Click on “Click Here to Submit Application”. On your screen, you should receive a message which states “Application has been submitted successfully”. You may want to print this page once you have received that message in order to retain your Application Number (a computer assigned number by SNB) to be used for future tracking purposes.

l. To return to the Main Menu, click on the “Home” button at the bottom of the screen.
m. SNB will notify you by your “chosen response method” once your PID Databank Application has been approved or rejected. If the application has been approved, the new description will replace the old one in the PID Databank as the current description, and the old one will be marked as historical. If the application has been rejected, the notice will include rejection comments. Once the issues identified have been addressed, you may re-apply.
C. SEARCH PID DATABANK

1. From the main menu click on “PID Databank”.

PID DATABANK MENU

2. When the PID DATABANK menu appears on the screen, click on “Search PID Databank” and the SEARCH PID DATABANK menu will appear on your screen.

3. You then have the option of:
   a. “Search by PID” to find out whether or not the PID has been approved and to obtain the associated description, or
b. “Search Applications in Progress” to find out the status of a PID Databank Application that you have already submitted.

4. Choose the appropriate search method.

a. “Search by PID”: When the SEARCH BY PID query screen appears on your screen, enter the PID and click on “FIND”.

SEARCH PID DATABANK
You will receive your query results.

If the PID is not an approved PID, the query results will state “no records returned”.
If the PID is an “Approved PID”, i.e., a successful PID Databank Application has been made for the parcel, the PID, Effective Date/Time and Status will appear in your query results. Click on the “PID” and you will receive the PID Databank Information associated with that PID. Print and retain the page.
If you require a certified copy of the PID Databank Information for court or other purposes, click on “Click Here to request an Official Report”. The fee for this report is $5.00 and the information will be identical to that shown on the previous page.

b. “Search Applications in Progress”: When the SEARCH APPLICATIONS IN PROGRESS query screen appears, click on the arrow and choose the County in which the PID is situated. This search is conducted on a County by County basis. Click on the County in which the parcel is located. Click on “Find” and a listing of PID Databank Applications for that County and the status of each Application will appear on the screen. The Applications are listed alphabetically by Registrant User Name.
D. PID DATABANK TEMPLATES FOR PARCEL DESCRIPTIONS

LOT ON PLAN

That parcel of land and premises being in:

Place Name: __________ (Municipality or Community Name)
Parish/County: ________ (parish/county name)
Label of Parcel on Plan: _____ (Example: Lot 99-1 or Parcel A)
Registration Number of Plan: ___________ (plan number)
Registration County: ____________ (county name or district name in Land Titles)
Registration Date of Plan: _______________ (date with month spelled out e.g. 25 January 2001)
Title of Plan: __________________ (Name of Plan from Title Block)

The boundary identified as____________ (point to point to point), on plan __________ (plan number) registered in the _________ (county name) County Registry or Land Titles office on ___________ (date with month spelled out e.g. 25 January 2001), has been confirmed under the Boundaries Confirmation Act.

Together with the benefit of ______________(nature of interest)
as shown on plan __________ (plan number) registered in the ____________ (county name) County Registry or Land Titles office on ________________ (date with month spelled out e.g. 25 January 2001).

or
described in ____________ (document type) ____________ (document number) registered in the __________ (county name) County Registry or Land Titles office on ________________ (date with month spelled out e.g. 25 January 2001) {in book __________ (book number), at page ________ (page number)}.

Note: This portion within { } is not applicable to Land Titles.

Excepting the following parcel (s):
New Parcels, numbered consecutively, one for each plan or document.
E.g.: Lots 99-1, 99-2 and 99-2 on plan 123 __________ (Label of Parcel) on plan __________ (plan number) registered in the __________ (county name) County Registry or Land Titles office on ____________ (date with month spelled out e.g. 25 January 2001).
Lands described in ___________ (document type) ___________ (document number) to __________ (grantee), registered in the __________ (county name) County Registry or Land Titles office on __________ (date with month spelled out e.g. 25 January 2001) {in book _______ (book number), at page _______ (page number)}.

Note: This portion within { } is not applicable to Land Titles.
METES & BOUNDS

That parcel of land and premises being in:

Place Name: __________ (Municipality or Community Name)
Parish/County: __________________________ (parish/county name)
Described as follows: (Insert description)

Being the same lands conveyed in _____________ (document type)
_________ (document number) to _________________ (grantee),
registered in the ________ (county name) County Registry or Land Titles
office on ____________ (date with month spelled out e.g. 25 January 2001) {in
book ______ (book number) at page ______ (page number)}.

The boundary identified as____________ (point to point to point), on plan
_________ (plan number) registered in the _______ (county name) County
Registry or Land Titles office on ____________ (date with month spelled out
e.g. 25 January 2001), has been confirmed under the Boundaries Confirmation Act.

Together with the benefit of ______________(nature of interest)
as shown on plan ____________ (plan number) registered in the __________ (county name) County
Registry or Land Titles office on ____________ (date with month spelled out e.g. 25 January 2001).

or
described in _____________ (document type) ____________ (document
number) registered in the ________ (county name) County Registry or Land
Titles office on ____________ (date with month spelled out e.g. 25 January 2001) {in book ______ (book number) , at page ______ (page number)}.

Note: This portion within { } is not applicable to Land Titles.

Excepting the following parcel (s):
New Parcels, numbered consecutively, one for each plan or document.
E.g.: Lots 99-1, 99-2 and 99-2 on plan 123
_________ (Label of Parcel) on plan ____________ (plan number) registered in the
__________ (county name) County Registry or Land Titles office on ____________
(date with month spelled out e.g. 25 January 2001).

or
Lands described in ___________ (document type) ___________ (document number) to ___________ (grantee), registered in the _________ (county name) County Registry or Land Titles office on ___________ (date with month spelled out e.g. 25 January 2001) {in book _________ (book number), at page _________ (page number)}.  

Note: This portion within { } is not applicable to Land Titles.
E. PID DATABANK APPLICATION HARD COPY (SUBSCRIBER)

PID Databank Application Form

Apparent PID (s):

Subscriber Name:

Subscriber Supplied Reference:

Application Type:
- Existing Parcel
- New Parcel
- Amending
- Consolidation

Language of Parcel Description:
- French
- English
- Both

Apparent Owner:

Apparent Access:
- Public
- Private
- None

Description:
- Not applicable
- Attached

Comments:
Statement of Appropriateness:

I have examined the current digital property map for the parcel associated with the application and I am satisfied that the digital property map appears to depict appropriately the description of the parcel of land in the application.

Certificate:

I certify:

a) That the description of the parcel meets the prescribed standards for descriptions under the Land Titles Act; and

b) That a transfer of the entirety of the parcel would not contravene the Community Planning Act.

Evidentiary Declaration:

I declare that I have obtained all affidavits and other documents required under the Land Titles Act, the Registry Act or the Regulations thereunder.

Signature of Subscriber: ________________________________

(Attach description if applicable)
F. PID DATABANK APPLICATION HARD COPY (NON-SUBSCRIBER)

PID Databank Application Form

Apparent PID (s):

Client Account Number:

User ID:

Applicant Name:

Applicant Phone Number:

Applicant Supplied Reference:

Application Type:
- Existing Parcel
- New Parcel
- Amending
- Consolidation

Language of Parcel Description:
- French
- English
- Both

Apparent Owner:

Apparent Access:
- Public
- Private
- None

Description:
- Not applicable
- Attached

Comments:

Signature of Applicant: _____________________________

(Attach description if applicable)
CHAPTER 4    APPLICATION FOR FIRST REGISTRATION (AFR)

1. You may only commence an AFR once the PID Databank Application has been made successfully and the PID has achieved “Approved” status.

2. It is recommended that you complete Form 1 – Application for First Registration (AFR) in paper form prior to commencing the online application. Form 1 must be completed before Form 2 can be signed by the owner, because the owner swears to the veracity and completeness of Form 1. Form 1 – Application for First Registration of Title, Form 2 – Affidavit of Applicant and Form 3 – Certificate of Title are required to be completed, signed, and in your file prior to making the final AFR online Submission.

3. Access SNB’S REGISTRY AND MAPPING SERVICES site by entering SNB’s Web Site address: [https://www.snb.ca/PLANET/index.html](https://www.snb.ca/PLANET/index.html)
4. From the Main Menu, click on “Land Titles”. If you have not done so the sign-on box will appear and you will enter your Subscriber’s **User Name** and **Password** in the box which appears on the screen and click on “OK”. Only a Subscriber may access this menu.
5. When the LAND TITLES menu appears on your screen, click on “Create Application for First Registration of Title” which will bring you to the AFR WORKSHEET AREA screen.
AFR WORKSHEET AREA

The Worksheet area will allow you to work on a maximum of ten (10) AFR’s in progress at a time. If an AFR has not been submitted, it is automatically saved in your worksheet area. However, ensure that you have clicked on the “Update” button before exiting the AFR screens.

6. For a new application, Click on “New”, or if you have already commenced an application, click on the appropriate “PID”.
7. For a new Application, enter the APPROVED PID and Click on “Insert”. An APPLICATION FOR FIRST REGISTRATION OF TITLE screen will appear. The AFR Tracking Number is used by SNB for internal purposes only.
APPLICATION FOR FIRST REGISTRATION

```
<table>
<thead>
<tr>
<th>AFR Tracking Number:</th>
<th>2004</th>
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<tbody>
<tr>
<td>PID:</td>
<td>1514348</td>
</tr>
<tr>
<td>Title Certification Date/Time</td>
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<tr>
<td>Language of Document:</td>
<td>English</td>
</tr>
<tr>
<td>Comments:</td>
<td></td>
</tr>
<tr>
<td>Manner Of Tenure:</td>
<td>Joint Tenants</td>
</tr>
<tr>
<td>Description of Tenure:</td>
<td></td>
</tr>
</tbody>
</table>
```

The Description of Tenure field is optional if the Manner of Tenure is "Tenants in Common"; and mandatory if the Manner of Tenure is a "Mixture of Joint Tenants and Tenants in Common".
CERTIFICATE OF TITLE

I hereby certify and declare as follows:

1. That the information contained in this Application for First Registration of Title is a true and correct statement of the title information.

(a) disclosed by the records on file in the office of the Registrar of Deeds for the county where the land lies, and
(b) registered with respect to the land described in the application by parcel identifier.

2. That the information contained in the application includes any necessary reference to an unregistered interest in or encumbrance on the land identified by the applicant or of which I am aware.

3. That there are no encumbrances affecting the title to the land except those specified in the application.

4. That a title search with respect to the land described in the application by parcel identifier has been conducted in accordance with the current standards for the practice of real property law, promulgated from time to time by the Law Society of New Brunswick.

5. That I have personally reviewed every pertinent transaction on the title to the land and inspected every relevant instrument referred to in the title search in order to issue this certificate.

6. That I have obtained all affidavits and other documents required under the Land Titles Act, the Registry Act and the regulations under those acts.

Click Here to Submit AFR
8. The AFR is to be completed in the following manner (the various sections of the Application have been numbered for easy reference).

   a. The **PID** is shown together with the owner name(s) that SNB already has on file. You should ensure that the owner is the owner for whom you are making the Application. If not, recheck the PID to make sure that you did not make an error when entering it.

   b. **Title Certification Date / Time:** Enter the date using the format indicated. This date is the date that you completed the Registry search for the parcel. If you do not enter a time, the system will default to 00:00:00, which would cover you for that full day. The date portion of this field is mandatory.

   c. In the **Comments** field, you may enter any relevant information that can tie the Application into your file, such as File No., Search Reference No., etc. This field is not mandatory.

   d. In the **Manner of Tenure** field, choose the appropriate Manner of Tenure. If there is one owner, either individual or enterprise, choose “Not Applicable”. Choose "not specified" when there are two or more owners and no manner of tenure was specified in the enabling instrument (e.g. deed or will). Do not use the default position of Tenants in Common. Choose Joint Tenants, Tenants in Common, or mixture of Joint Tenants and Tenants in Common, as the case may be.

   e. The **Description of Tenure** field is mandatory when the **Manner of Tenure** field is a Mixture of Joint Tenants and Tenants in Common. The field is optional when the **Manner of Tenure** field is Tenants in Common. This will allow a different percentage of ownership in the case of tenants in common, i.e., 75% in one name and 25% in the other.

   f. **Individual Owner:** This section must be completed in accordance with the **Naming Conventions Regulation - Lands Titles Act.** The Individual Owners information must be entered both in the name in which they received title under the Deed or other instrument and in accordance with the Naming Conventions. Where a party has four names i.e., Marie Michelle Claire Johnstone, pursuant to the Naming Conventions you are required to enter the last name, first name and first middle name. It is therefore mandatory that, in addition to entering the name in the manner in which the party received title initially, i.e., Johnstone, Claire, the name **MUST** also be entered as Johnstone, Marie Michelle.
INDIVIDUAL OWNERS as shown on Deed
INDIVIDUAL OWNERS as shown on Deed

<table>
<thead>
<tr>
<th>Id</th>
<th>10763</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last Name</td>
<td>Johnson</td>
</tr>
<tr>
<td>First Name</td>
<td>James</td>
</tr>
<tr>
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</tr>
<tr>
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<tr>
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</tr>
<tr>
<td>Number</td>
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<tr>
<td>Page</td>
<td>04</td>
</tr>
<tr>
<td>Unregistered Interest</td>
<td>No</td>
</tr>
<tr>
<td>Camp Site ID</td>
<td></td>
</tr>
<tr>
<td>Postal Delivery</td>
<td></td>
</tr>
</tbody>
</table>
INDIVIDUAL OWNERS Naming Conventions
INDIVIDUAL OWNERS - Naming Conventions - Name
INDIVIDUAL OWNERS Other Name - Optional
SNB may have provided an owner name but the information is not complete. Beside the owner’s name provided by SNB, click on the “ID”. This will bring up the INDIVIDUAL OWNERS Information screen.

i) **ID.** This is a SNB computer generated tracking ID number.

ii) **Last Name, First Name, Middle Name and Qualifier.** This should be the name in which title was received under the Deed. You should verify this. Qualifier is either “In Trust” or “Estate” and in most cases would not be applicable.

iii) **Interest Type** is an “Owner”.

iv) **Instrument Information.** In Instrument Type, County, Date (of Registration), Number, Book, Page, enter the appropriate Registration information. **Suffix,** which would normally be left blank, is used in instances where there may have been a duplication in Registration Number and the Registrar of Deeds has assigned a suffix such as: -1 or -2, or A, B, C, etc.
v) **Unregistered Interest.** In most cases “No” should appear in this field. However, there may be circumstances where a party acquires an interest by virtue of an unregistered Deed, Will, etc. If this be the case, instead of entering the registration particulars, you would note this unregistered interest by putting “Yes” in the field.

vi) **Address Information.** Not all fields will be completed. It will depend on the circumstances of the address. You are required to insert the 911 Civic Address of where the owner resides or will reside.

**Note:** If the owner has a mailing address at a Post Office, or other location, which is not their 911 Civic Address, then you will insert both the postal mailing address and the 911 Civic Address. In the **Postal Code** field, insert the postal code for the mailing address.

vii) Once you have entered all of the necessary information, click on “Insert” if new record or on “Update” if existing record. You should receive a “Success” message, if all of the required fields have been completed properly.

viii) **IMPORTANT:** Return to the main screen of the APPLICATION FOR FIRST REGISTRATION OF TITLE and click on the “Update” button below the “Description of Tenure” box. This will enter all of the appropriate information in the INDIVIDUAL OWNERS Record. **IF YOU FAIL TO RETURN TO THE MAIN SCREEN OF THE APPLICATION FOR FIRST REGISTRATION OF TITLE AND CLICK ON “UPDATE” BUTTON, THE NEW INFORMATION WILL NOT BE REFLECTED ON THE MAIN SCREEN.**

ix) A similar Owner Screen must be completed for each owner, and for each version of that owner’s name.

x) As in most cases the individual owner information will be similar, with the exception of the names, an alternative method of filling in the Individual Owner screen is available. In the Application for First Registration of Title, click on the “ID” of a completed record. This will bring up the completed screen for that owner. Go to the bottom of the page and click “Copy Record”. This will produce an identical Individual Owner Screen. Click “Here” in “CLICK ON “here” TO RETURN TO APPLICATION FOR FIRST REGISTRATION OF TITLE” to return to the main page. This will show an identical owner name in the Owner Information field with a new ID. Click on the new “ID” to bring up the Owner Screen. Make the appropriate changes. Go to the bottom of the page, click on “Update” and you should receive a “Success”
Message. Return to the main screen of the APPLICATION FOR FIRST REGISTRATION OF TITLE and click on “Update”. This will show the new information. A similar procedure may be utilised for each individual owner.

INDIVIDUAL OWNER
g. **Enterprise Owner.** An enterprise is any entity other than an individual. You are required to enter the Enterprise Owner name and related information in the same manner that you entered the information for the Individual Owner except for the enterprise name. The Enterprise Owner name must be entered both as it appeared on its title document and in accordance with the Naming Conventions Regulation.

i) **Enterprise ID** - Click on the “LOV” button, and check to see if the appropriate ID Number and Enterprise Name can be located. If an appropriate ID is located, then click on the “ID”. Upon updating the page, the Enterprise Name will be automatically populated in the Enterprise Name field.
**Note:** Another way to work with this is as follows:
At the bottom of the screen is a yellow “Codes” button.
Click on the “Codes” button
You get a menu: Document Types
PLANET Common Owners
Registrant Users
Surveyors
Click on the “PLANET Common Owners” choice

You can either click on the "find" button and get the whole list or you can search clicking in the name field and putting in a couple of letters for the beginning name of the company followed by the percent % key and click "find". For instance if you were searching Bank of Montreal, you might put in Bank% or Ba% and then you will get the query results which match that criteria. You would go to <Owner Name> showing the Bank of Montreal, click and hold and highlight the whole name. Once you have the name highlighted, right click on the mouse, click on the word copy. Then you can go to the task bar at the bottom of your screen and maximize the <Create Application for First> that you see there and click into the Enterprise Name box, right click again and click on paste. This will bring the proper Enterprise Name in without using the LOV button.

ii) **Enterprise Name** – If you cannot locate an **ID Number**, you may enter the name manually.

h. **Individual Encumbrancers.** This screen would be used for entering an encumbrance held by an individual, for example a Mortgage to an individual. You are required to enter the Individual Encumbrancer name and related information in the same manner that you entered the information for the Individual Owner, i.e., the name shown on the document and the name in accordance with the Naming Conventions. The only additional field is "Interest Type". To populate the "Interest Type" field, click on the "LOV" button and click on the appropriate interest type from the list.

i. **Enterprise Encumbrancer.** This screen is used for entering an encumbrance held by an enterprise, in the same manner as individual encumbrances. A sample mortgage follows:
MORTGAGE ENCUMBRANCE
Note: Assignment of Mortgage. In some circumstances, the original Mortgagee may have assigned the Mortgage to another Mortgagee. The Assignment is treated as another encumbrance, and the name of the encumbrancer on the mortgage should be the assignee as well.
PUBLIC UTILITY AND/OR SERVICE EASEMENTS

Easements to public utilities and/or municipalities are Enterprise Encumbrances. In, ENTERPRISE ENCUMBRANCERS, click on “New” and an ENTERPRISE ENCUMBRANCES screen will appear. In the attached examples the Easements were created by Plan. In some instances, they may be created by Deed or other document, i.e., Pole and Anchor Agreement, Easement Agreement, Transmission Line Agreement, etc. The information is entered in the same manner whether the Easement is created by Plan or document.

Note: If the plan number includes digits indicating the year of its registration, for example, Plan 82-415, the registration number should be entered as 415 only (the year is included in the registration date field.)
ENTERPRISE ENCUMBRANCES - Easement to NB Power
ENTERPRISE ENCUMBRANCES - Easement to Aliant Telecom Inc.
Note: Under normal circumstances, Aliant Telecom Inc. and NB Power receive the same Public Utility Easement; therefore, you must complete an ENTERPRISE ENCUMBRANCE Information Sheet for both Aliant Telecom and NB Power. If an Easement is indicated on a Plan within a municipality, without specifying that it is a public utility easement, you should include the municipality as an Easement Holder and complete an ENTERPRISE ENCUMBRANCERS screen for the municipality.
BURDEN RIGHT-OF-WAY

Where there is a right-of-way across a parcel for access to a property situated at the rear of the parcel, the right-of-way is treated as an encumbrance against the property which is crossed (i.e., subject to the right-of-way). The information is entered under the ENTERPRISE ENCUMBRANCERS section whether the current receiver of the benefit of the right-of-way is an individual or a corporation. The enterprise name is entered as PID 12345678, rather than entering the name of the current owner of the parcel which benefits from the right-of-way.
ENTERPRISE ENCUMBRANCERS - Burden Right-of-Way
Restrictive Covenants. These may be created by plan or document and must be entered as an encumbrance.
RESTRICTIVE COVENANTS DEED
**Note:** Prior to submitting your AFR, PRINT EACH PAGE OF YOUR APPLICATION for your file. This is done by first printing the APPLICATION FOR FIRST REGISTRATION OF TITLE page. Then click on the ID for each name on the APPLICATION FOR FIRST REGISTRATION OF TITLE screen. This will bring up the detailed screen for each name. Print the page and move on to the next name.