1. PRODUCT OVERVIEW

The Province of Ontario Land Registration Information System (POLARIS®) is the computerized system that stores and manages ownership data for each property in Ontario which have been automated into the Electronic Land Registration System (ELRS®). All of the information in the POLARIS databases is compiled from the actual Land Registry Office ("LRO") records. The second generation of this system is known as POLARIS II.

The ELRS system is comprised of two databases:

- The Title Index Database (which replaces the paper abstract indexes and parcel registers); and
- The Property Index Map Database (which provides a visual index map to properties).

The Title Index Database is updated on a transactional basis as new documents are registered. The Property Index Map Database is updated periodically on the basis of source documents provided by the Ministry of Government Services (MGS).

The Teranet title reports, including the Ownership Property Report, are created from a replica database, which is updated periodically with data extracted from the Title Index Database.

Teranet's Ownership Property Report Product contains certain property based information such as address and legal description. For data to be included in this Product, the following condition must be true:

(a) PIN is active (not retired).

2. PRODUCT DESCRIPTION

The Ownership Property Report contains property-based attributes, as listed in Table 1, for properties in the defined geographic coverage. The POLARIS Property Identification Number (PIN) is the key for each record. One record per active PIN will be provided.

The following fields are found within each record in the Ownership Property Report. This table also lists characteristics and examples for each field.

Table 1. Data Characteristics, Ownership Property Report – Property Attributes

Field	Type	Nulls allowed?	Description	Example
LRO_NUMBER	Text (2)	No	Land Registry Office Number	4
PIN	Text (9)	No	Property Identification Number	280400020
STREET_NUMBER	Text (6)	Yes	Street Number	4545
STREET_NAME	Text (34)	Yes	Street Name	Main Street West
STREET_SUFFIX	Text (6)	Yes	Street Suffix	A
UNIT_TYPE	Text (6)	Yes	Unit Type (see Table 2)	S
UNIT_NUMBER	Text (6)	Yes	Unit Number	10
MUNICIPALITY_NAME	Text (24)	Yes	Municipality	Vaughan
DESCRIPTION	Memo	No	Legal Description of the Property	LOT 35, PLAN 65M3411, VAUGHAN

For a list of LRO codes and names, see the General Description of Title Data document.

The following codes may be found in the UNIT_TYPE field.

Table 2. Unit Type Codes, Ownership Property Report

Code	Description
A	Apartment
N	Number
P	Penthouse
S	Suite
T	Townhouse
U	Unit

Unit type codes are not mandatory and seldom populated.

3. PRODUCT DATA FORMAT

The delivery format for the product will be one of the following, depending on what is specified in the Product Sheet:

- **Option One:** ASCII Text file format delimited by the carot (^) symbol
  o Fields lengths are as indicated in Table 2; and
  o First row contains field names in upper case.

- **Option Two:** Microsoft® Access MDB file format
  o Fields lengths are as indicated in Table 2.

4. PRODUCT UPDATE FORMAT

Each update consists of a complete replacement of the Product.

5. VALUE ADDED OPTIONS

Several options are available and these will generally incur an additional fee.

Enhanced Address Information

This option provides for the incorporation of Enhanced Address information with the Report. The Ownership Property Report may be enhanced with supplemental address data, which has been compiled from alternate data sources. The supplemental address data, contained in a free form text field and where available, is parsed, where possible, into three separate fields (Street, Designation and Direction).

The supplemental address data is appended to the Title Report to create the Enhanced Ownership Property Report. The following additional fields are found within each record in the Enhanced Ownership Property Report. This table also lists characteristics and examples for each field.

Table 3. Data Characteristics - Ownership Property Report – Enhanced Address

Field name	Type	Nulls allowed?	Description	Example
STREET_NUMBER	Text (6)	Yes	Street Number	6159
STREET_NAME	Text (34)	Yes	Street Name	Woodland
STREET_TYPE	Text (6)	Yes	Street Type	PL
STREET_DIRECTION	Text (6)	Yes	Street Direction	W
UNIT_NUMBER	Text (6)	Yes	Unit Number	402
CITY	Text (34)	Yes	City	Nepean
POSTAL_CODE	Text (6)	Yes	Postal Code	K2H9M5

When Enhanced Address Data is provided, the address elements in Table 1, specifically the fields (STREET_NAME, STREET_NUM, STREET_SUFFIX, UNIT_TYPE_CODE, UNIT_NUM, MUNICIPALITY_NAME) are removed and appended to the enhanced address data where the enhanced address data is not populated. See product constraints section for details.

Owner Information

This option provides for the incorporation of Owner information with the Report. The following additional fields are found within each record in the Ownership Property Report (refer to product constraints section for additional information). This table also lists characteristics and examples for each field.

Table 4. Data Characteristics, Ownership Property Report - Owner Data

Field	Type	Nulls allowed?	Description	Example
OWNER_NAME_1	Text (128)	Yes	Owner 1 listed on property	HOUSEMAN, JOAN
OWNER_NAME_2	Text (128)	Yes	Owner 2 listed on property	HOUSEMAN, JIM
OWNER_NAME_3	Text (128)	Yes	Owner 3 listed on property	BERTRAM, SANDY
OWNER_NAME_MORE	Text (1)	Yes	Indicator that there are more then 3 owners (Y for Yes or N for No)	Y
REGISTRATION_SYSTEM	Text (1)	Yes	L for Land Titles, R for Registry	L

Note where OWNER_NAME_1 is not null, then REGISTRATION_SYSTEM should be L. Where OWNER_NAME_1 is null, then REGISTRATION_SYSTEM should be R.

Party of Interest

This option provides for the incorporation of data related to those Parties who may have an interest in a property. Party To and Party From data are provided (where available) for properties in a defined geographic area. Users must select one of the following:

- Include only those Parties found on the most recent active transfer type instrument. A historical listing of previously interested parties is not provided.
- Include not just the most recent active transfer type instrument, but all active transfer type instruments, as in the table below that have been registered against the property.

Selected option will be indicated in the Product Sheet.

The instrument types listed below are those that may relate to the transfer of a property and from which Party data is extracted. The inclusion of these instrument types may be configurable by the client. However, by default the report will include all of the types listed below.

Table 5. Instrument Types, Ownership Property Report - Party of Interest

Instrument Type	Description
CGPLA	Crown Grant Public Lands Act
CP	Crown Patent
DP	Deed Pool
JFOF	Judgement Final Order of Foreclosure
T	Transfer (Grant)
TPSA	Transfer Under Power of Sale (Grant)
TRAPL	Transmission by Personal Representative (Land)
QC	Quit Claim (Transfer)
TLP	Transfer by Partnership
TPR	Transfer by Personal Representative
TRO	Transfer by Religious Organization
TTRBK	Transfer: Trustee In Bankruptcy
LETPAFT	Letters Patent
APLVO	Application for Vesting Order
TAD	Transfer Administrators (Grant)
TAPOINT	Transfer and Appointment (Grant)
TEXEC	Transfer Executors (Grant)
TUSES	Transfer to Uses (Grant)

Specific instrument type(s) will be specified in Product Sheet.

The following fields are found within each record where Party of Interest is provided. This table also lists characteristics and examples for each field.

Table 6. Data Characteristics, Ownership Property Report - Party of Interest

Field	Type	Nulls allowed?	Description	Example
INSTRUMENT_NUMBER	Text (12)	Yes	Instrument Number	LT472633
INSTRUMENT_TYPE	Text (6)	Yes	Instrument Type (see Table 5)	TRAPL
CONSIDERATION_AMOUNT	Currency	Yes	Consideration Amount	$136,000.00
REGISTRATION_DATE	Date	Yes	Registration date of instrument	01/31/2000
PARTY_TO_1	Text (128)	Yes	Party To the instrument	HOUSEMAN, JOAN
PARTY_TO_2	Text (128)	Yes	Party To the instrument	HOUSEMAN, JIM
PARTY_TO_3	Text (128)	Yes	Party To the instrument	BERTRAM, SANDY
PARTY_TO_MORE	Text (1)	Yes	Indicator that more than three Party_to fields exist in the database for this instrument. (Y for Yes or N for No)	Y
PARTY_FROM_1	Text (128)	Yes	Party From the instrument	MADILL, STEPHEN
PARTY_FROM_2	Text (128)	Yes	Party From the instrument	SCHROEDER, MARY
PARTY_FROM_3	Text (128)	Yes	Party From the instrument	WILSON, ANDREW
PARTY_FROM_MORE	Text (1)	Yes	Indicator that more than three Party_from fields exist in the database for this instrument. (Y for Yes or N for No)	Y

Note that the "party" fields may or may not be included, as indicated on the Product Sheet.
If INSTRUMENT_NUMBER is null, then all fields in Table 6 will also be null. However, if
INSTRUMENT_NUMBER is not null then the following fields are required to have data:
INSTRUMENT_SUB_TYPE_CODE, CONSIDERATION_AMOUNT, and REGISTRATION_DATE.

Map Data

This option provides for the incorporation of map data related within the Report. The following additional
fields are found within each record in the Ownership Property Report. This table also lists characteristics and
examples for each field.

Table 7. Data Characteristics, Ownership Property Report - Map Data

Field	Type	Nulls allowed?	Description	Example
MAP_PIN	Text (9)	Yes	Property Identification Number (Mapping)	280400020
X	Number	Yes	X-Coordinate of PIN Centroid *	5486071.0716
Y	Number	Yes	Y-Coordinate of PIN Centroid *	1349428.7776

* Specific projection and datum information will be specified in Product Sheet.

6. PRODUCT CONSTRAINTS

Notwithstanding this Product is provided "as is" and "as available", knowledge of the following will assist in
understanding the data found within this report. This Product does not include data for inactive PINs in
POLARIS, or example, PINs that have been retired as the result of a property split or consolidation.

Teranet's title reports are not an official government record or title search and may not reflect the current
status of interests in land as shown in the Land Registry System. Official records can be obtained by visiting
the appropriate Land Registry Office or using the Teraview software.

Street address information and municipality information may not be populated in the POLARIS Title Index Database. These fields are not mandatory fields and are not validated through the POLARIS data entry process.

The POLARIS databases reflect only data relating to instruments and plans registered in the Land Registry System. Therefore, data for unregistered instruments and plans are not contained within the Ownership Property Report.

If the Value Added Option – Enhanced Address is provided, the following product constraints apply:

(a) To infill records, which are missing address data, different processes and sources of address data have been used to provide Enhanced Address data. As there is no central authority of address data for the Province of Ontario certain records may have an incorrect address associated with the property.

(b) Address information delivered in this report may be derived and modified from the source data used to create the data record. Teranet has proprietary data processes to standardize the address information and validate the information against the Canada Post standards. This process may modify as well as append new fields of information to the record to format information as described in Table 1.

(c) Postal Code and City data are derived fields. The same street number and street name may appear within an LRO more than once. In some cases, the Postal Code and City provided may actually be that of one of the other locations.

If the Value Added Option – Owner Information is provided, the following product constraints apply:

(a) The majority of records will have the same information between Owner name and Party names, however owner name information may be null and different from the PARTY_TO information in certain situations:
  i. This may be a result from the inclusion of records that are not 'Certified' in POLARIS. The owner names will not change if the record has not been certified. For example, if Bob Smith transferred ownership of his property to Jane Doe on February 1, 2009, but certification in POLARIS occurred on February 15, 2009 the records would resemble the following:

  On February 1, 2009, transaction occurred but not yet certified, owner name does not get updated

PARTY_TO_1	OWNER_NAME_1
Jane Doe	Bob Smith

  On February 15, 2009, transaction certified, owner name gets updated

PARTY_TO_1	OWNER_NAME_1
Jane Doe	Jane Doe

  ii. Registry records do not have a certified owner therefore the Owner Name will be null.

Registration_System_Code	PARTY_TO_1	OWNER_NAME_1
L	Jane Doe	Bob Smith
R	Mathew O'Donnell	

(b) The number of Owner Names is limited to the first three names provided in the land titles record. If there are more than 3 owners on the property, then the OWNER_NAME_MORE field will be Y. If there are no more than 3 owners on the property, the OWNER_NAME_MORE field is N.

If the Value Added Option – Party of Interest is provided, the following product constraints apply:

(a) The majority of records will have the same information between Party names and Owner names, however, Party name information may be null and different from Owner name information in certain situations:

    i. This may result from the inclusion of records that are not 'Certified' in POLARIS. For example, if Bob Smith transferred ownership of his property to Jane Doe on February 1, 2009, but certification in POLARIS occurred on February 15, 2009 the records would resemble the following:

On February 1, 2009, transaction occurred but not yet certified, owner name does not get updated

PARTY_TO_1	OWNER_NAME_1
Jane Doe	Bob Smith

On February 15, 2009, transaction certified, owner name gets updated

PARTY_TO_1	OWNER_NAME_1
Jane Doe	Jane Doe

    ii. Registry records do not have a certified owner therefore the Owner Name will be null.

Registration_System_Code	PARTY_TO_1	OWNER_NAME_1
L	Jane Doe	Bob Smith
R	Mathew O'Donnell	

    iii. Party name information will be null if instrument types, other than those listed in Table 5, have been registered against the property

INSTRUMENT_SUB_TYPE_CODE	PARTY_TO_1	OWNER_NAME_1
XX – a type not listed in Table 5		Bob Smith

(b) The number of Party Names is limited to the first three names provided on the record. If there are more than 3 Party_To names on the property, then the PARTY_TO_MORE field will be Y. If there are no more than 3 Party_To names on the property, the PARTY_TO_MORE field is N.

(c) This Product does not include data for:

    i. Inactive instruments in POLARIS. For example, instruments that have been ruled out against a PIN are considered to be deleted instruments. By definition, instruments contained in this Value Added Option are active instruments;

    ii. Instrument types not listed in Table 5;

    iii. Expired transfer type instruments registered more than 40 years prior to POLARIS Automation; and

    iv. Instruments not recorded in POLARIS.

If the Value added Option – Map Data is provided, the following product constraints apply:

(a) Due to timing differences a Map PIN may be null. Typically, this is the result of a new PIN having been created in the Title Database. A Map PIN is only created after a Title PIN has been created.