

Creating Confidence by Delivering A Secure Land Title System in BC

The Land Title and Survey Authority of BC (LTSA) is an independent corporation responsible for managing the land title and survey systems of BC through offices in Kamloops, New Westminster and Victoria. For more information, visit www.ltsa.ca.

Foundation for Property Ownership

Maintained by the LTSA, British Columbia's Land Title Register is the official legal record of private property ownership. This record consists of land titles and survey plans as well as other documents as evidence of land ownership.

The LTSA consists primarily of two customer-facing divisions:

- **Land Title Division:** responsible for maintaining a secure and accurate system for registering land title transactions. Subdivision, strata and other land survey plans for titled properties are filed in Land Title Offices. All land parcels are assigned a nine-digit Parcel Identifier or PID number.
- **Surveyor General Division:** oversees the land survey system and works closely with the land surveying profession to maintain the rules that land surveyors must follow when they are hired to survey a parcel of land. The Division also reviews all survey plans that define portions of Crown land as part of its strategy to maintain the quality and integrity of the provincial survey fabric and ensure that an accurate inventory of Crown land parcels is maintained.

What are Land Titles and Land Surveys?

A **Certificate of Title** contains information about a title to land, including registered owner(s) names, legal description, and a listing of any charges or encumbrances that have been registered against the title, such as mortgages or easements.

A **land survey** in BC occurs when a professional land surveyor defines the legal boundaries of a parcel of land following approved legal survey methods and standards. A survey plan is the resulting map of the parcel.



Examination and Registration Services

The LTSA maintains BC's Land Title Register, which is the official record of all land title interests in the province. The Register is changed when a land title application is submitted and registered. Land title applications are submitted to register transactions that relate to a title to land, and include transfers of ownership, registration of charges, such as a mortgage, and releases of charges.

Through its Land Title Offices, the LTSA provides examination and registration services for all land title applications. LTSA examination staff are experts in land title registration matters but are not legal professionals and cannot provide legal advice on real estate transaction issues, nor can they complete land title application forms.

The LTSA strongly recommends that property owners consult legal professionals and land surveyors, where appropriate, for advice. Legal professionals can advise on issues with respect to land ownership that may have far reaching effects on estate planning, taxation and other legal matters. These professionals can also act as representatives in land-related matters.

Land Title Registration Process

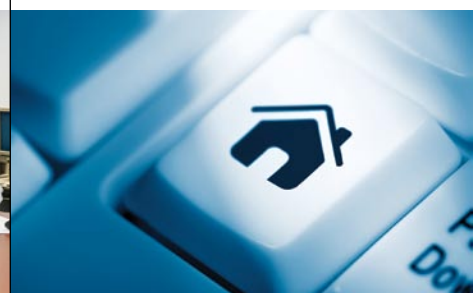
Each year in BC, the Land Title Offices process approximately one million land title applications.

The registration process follows the steps below:

1. An application is received via the secure online Electronic Filing System (EFS) or at the counter, document numbers are assigned, the application is date-stamped, and required fees are collected. Pending applications are noted on the appropriate title.
2. Land Title Office staff examine the applications, documents, and plans to ensure they comply with the legal requirements for registration.
 - If all documentation is in order, the registration is completed and recorded with the application number, effective on the date and time the application was submitted.
 - If the documents are not found to be acceptable for registration, a formal notice is sent to the applicant, typically a lawyer, notary, land surveyor or registry agent that submitted the application outlining what is needed to meet the legal requirements for registration.
3. The typical turnaround time for examining land title-related applications is six business days or less.
4. Fees are payable to obtain copies of land title and survey records, as set out in the fee schedule available at www.ltsa.ca/fees or at Land Title Offices. For transactions carried out in-person, fees are payable by cash, debit, money order or cheque. Transactions received after 3 PM are processed the following business day. Cheques are payable in Canadian funds to the Land Title and Survey Authority of BC.

What You Should Know About Electronic Filing

Land title and survey documents can be instantly filed through the secure and rapid Electronic Filing System or EFS. Filing can be done right from legal professionals' offices, saving time and avoiding delays due to couriers and mailing. EFS is eco-friendly, reducing courier travel and paper usage.



Searching Land Titles and Survey Records

Obtaining copies of land title and survey records is possible through the following channels which access LTSA electronic documents through BC OnLine, a fee-based online system:

- Lawyer
- Notary Public
- Land Surveyor
- Registry Agent
- Service BC Centres

Land title records are also available by visiting a Land Title Office or by mail with payment of the appropriate land title fees (see www.ltsa.ca/fees).

Conducting a Title Search

Conducting a land title search for a specific property provides the name of the registered owner(s) and a list of any registered legal interests which affect the title. A legal description or PID number is required to conduct a search of land title and survey records. A civic address cannot be used to perform a title search. Your local taxation authority or BC Assessment can advise you as to how to find the legal description or PID for a property located in BC.

Title searches can be conducted for a fee in the following ways:

- Real estate agents, legal professionals, land surveyors and registry agents are able to conduct land title searches and obtain copies of land title documents on your behalf.
- Land Title Office staff can also respond to in-person requests for title searches or copies of registered documents and plans.
- Title searches can also be obtained at any Service BC Centre located in communities throughout the province.

Obtaining a Certified Copy of Your Title

A State of Title Certificate is a computer-generated copy of the title which is certified correct at the time of issue. A legal description or PID number and appropriate fees are required to obtain a State of Title Certificate. Fees are also payable to the LTSA to obtain copies of land title records. There are several options for obtaining a State of Title Certificate:

- Legal professionals and registry agents can electronically request a State of Title Certificate on your behalf.
- Contact a Land Title Office in person or in writing with the applicable fees.

Historical Records

Contact a professional registry agent for historical research of land title records.

Access to Crown land survey plans and land surveyor's field book records filed at the office of the Surveyor General can be made by email at orderdesk@ltsa.ca or by contacting a BC land surveyor.



Reliability of BC's Land Title System

BC's land title system is secure and reliable. Land purchasers, sellers, owners and those with legal interests can rest assured that their rights and interests are protected. As a result of the vigilance and processes followed by lawyers, notaries, land surveyors, and others, land ownership fraud is rare and there is little evidence to suggest that it is a problem in BC. The LTSA has an Assurance Fund available to compensate property owners in the very unlikely case that they lose an interest in land by a title registration error or become the innocent victim of title fraud.

Steps for Additional "Peace of Mind"

If you still feel that your land holdings are at risk, there are simple steps that may be taken to provide additional protection.

- Your lawyer, notary public, land surveyor or registry agent can subscribe to the LTSA's (or the *Land Title Act's*) Activity Advisory Service accessed through BC OnLine on your behalf. This service will provide an email notice to the lawyer, notary public, land surveyor or registry agent when an application is made that may affect your title.

Read more about land title security at www.ltsa.ca/land-title/security-of-land-title.

LAND TITLE OFFICES

Each Land Title Office is responsible for registering land title transactions for the specific Land Title Districts which are served by that office. There are three Land Title Offices maintaining records for seven Land Title Districts:

Kamloops Land Title Office: Kamloops | Nelson Land Title Districts
Telephone: 250-828-4455
Mailing and Street Address: Suite 114, 455 Columbia Street, Kamloops, BC V2C 6K4

New Westminister Land Title Office: Vancouver | New Westminister | Prince George | Prince Rupert Land Title Districts
Telephone: 604-660-2595
Mailing and Street Address: Suite 300, 88 - Sixth Street, New Westminister, BC V3L 5B3

Victoria Land Title Office: Victoria Land Title District
Telephone: 250-387-6331
Street Address: 850 Burdett Avenue, Victoria, BC V8Z 1B4
Mailing Address: PO Box 9255, Victoria, BC V8W 9J3

SURVEYOR GENERAL DIVISION

Telephone: 250-952-5021
Street Address: 3400 Davidson Avenue, Victoria, BC V8Z 3P8
Mailing Address: PO Box 9390, Victoria, BC V8W 9M8