

# MORTGAGE PAYOUT AND DISCHARGE REQUESTS

Integration Guide



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# ASSYST PAYOUT & DISCHARGE INTEGRATION



## Order and receive payout statements and discharge information directly in a Unity matter

- Unity users can now order their payout statements and receive payout and discharge information for Assyst Real Estate® supported lenders directly in a Unity Sale or Mortgage matter from their Existing Mortgage(s) page
- Assyst Real Estate® credentials are required to use this integration. If you are already using Assyst Real Estate®, this service will automatically be available
- If you are not yet using Assyst Real Estate®, you need to enroll through Assyst Real Estate Enrollment at <https://login.assystrealestate.com/onboarding>
- For any questions or help, please contact Assyst Real Estate® at 1-877-418-7511

# ASSYST REAL ESTATE<sup>®</sup> SET UP IN UNITY



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# ASSYST REAL ESTATE® MORTGAGE PAYOUT REQUESTS – SET UP

The screenshot shows the Unity software interface. At the top, there are navigation tabs: Matters, Opportunities, Projects, Contacts, Integrations, UnityC (with a notification badge), Events, and Messages. A user profile dropdown menu is open, showing options: My Unity Credentials, My Integration Credentials, My Personal Details, Appearance, Unity System Status, Unity Performance, and Logout. A pink arrow points to the user profile icon, and a callout box says: **STEP #1: Hover over the head and shoulders icon and select "My Integration Credentials"**. Below the menu, there is a search bar and filters for Matter No., Matter Re: Line, Address/Description, All Matters, All Types, and Status: Active. A table lists matters with columns for Type, Matter, Matter RE:Line, Address/Description, Lawyer, Legal Assistant, and Closing Date.

Type	Matter	Matter RE:Line	Address/Description	Lawyer	Legal Assistant	Closing Date
P	220001-ON-P	May	217 Dundas Street London ONTARIO	AB	rr	Feb 18, 2022
P	DEPOSITTEST1	Banana	244 Benson Ave Toronto M6G 2J6 Ontario	AB	rr	Mar 10, 2022

The screenshot shows the 'My Integration Credentials' dialog box. It has a tab for 'Assyst Real Estate'. Below the tab, there are fields for 'User Name \*' (containing 'alishiab') and 'Password \*' (masked with dots). A 'Validate' button is visible. A 'Forgot Password' link is also present. A 'Close' button is at the bottom. Three callout boxes provide instructions: **STEP #2: Select "Assyst Real Estate"** (pointing to the tab), **STEP #3: Enter your User Name and Password and select "Validate"** (pointing to the fields and button), and another box pointing to the 'User Name' field.

# ASSYST REAL ESTATE® MORTGAGE PAYOUT REQUESTS – SET UP CONT.

Success

The Assyst Real Estate® credentials were successfully validated and saved to your Unity user profile.

**STEP #4:**  
You will receive confirmation that your Assyst Real Estate® credentials have been successfully validated. Select "OK"

OK

### My Integration Credentials

- Teranet Connect
- Stewart Title
- FCT
- Chicago Title
- Assyst Real Estate®**
- TitlePLUS

**Assyst Real Estate®**

User Name \*

**STEP #5:**  
Your Assyst Real Estate® credentials have been successfully loaded into your Unity Account! Select "Close"

Close

# REQUESTING PAYOUT STATEMENTS



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# REQUESTING PAYOUT STATEMENTS

The screenshot shows the Unity software interface for a matter titled 'SALE (ON) 220004-ON-S Donohue'. The 'Existing Mortgage(s)' section is active, displaying a table with one mortgage entry. The 'Instrument Type' is 'Assignment of Rents', the 'Registration Number' is '59854655655', and the 'Registration Date' is '02 / 03 /2017 Thu Mar 02 2017'. A dropdown menu is open for the 'Discharge' field, with 'be Discharged' selected. Two red boxes with arrows provide instructions: 'STEP #1: Go to "Existing Mortgage(s)" tab of Matter' points to the 'Existing Mortgage(s) = 1' tab, and 'STEP #2: Select "be discharged from the dropdown menu of options' points to the selected option in the dropdown menu.

**STEP #1:**  
Go to "Existing Mortgage(s)" tab of Matter

**STEP #2:**  
Select "be discharged from the dropdown menu of options"

# REQUESTING PAYOUT STATEMENTS CONT.

Add New Mortgage

Existing 1<sup>st</sup>  
Bank of Mo...
☰

Mortgage
is to
be Discharged

Mortgage Reg. No.

Mortgage Reg. Date

Related Instruments

Instrument Type	Registration Number	Registration Date
Assignment of Rents	598546557	02 / 03 /2017  Thu Mar 02 2017

[Add another related instrument](#)

Type of Mortgagee

Mortgage Loan No.

Collateral mortgage?

Amount Payable to discharge this mortgage

Discharge is to be registered by

Undertaking Status

Correspond with?

Are we obtaining a discharge statement?

**STEP #3:**  
Enter in all applicable details of the mortgage

# REQUESTING PAYOUT STATEMENTS CONT.

Existing 1<sup>st</sup> Bank of Mo... Add New Mortgage

discharge this mortgage

Discharge is to be registered by

Undertaking Status

**Mortgagee(s)**

**STEP #4:** Enter in the Mortgage contact and details

**STEP #5:** Select "Request Payout Statement"

+ Mortgagee

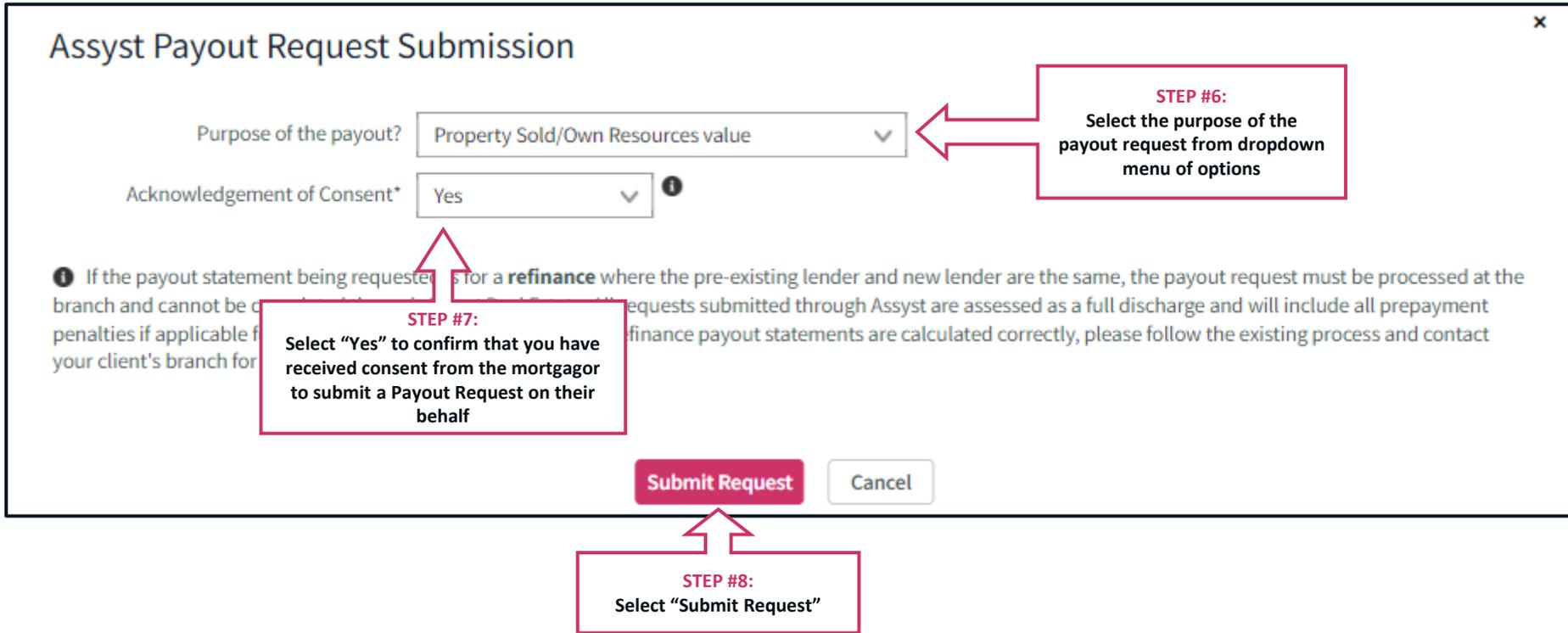
Lender's RE:Line

Include Authorized Signing officer?

**Contact Information**

Attention

# REQUESTING PAYOUT STATEMENTS CONT.



**Assyst Payout Request Submission**

Purpose of the payout?

Acknowledgement of Consent\*

**STEP #6:**  
Select the purpose of the payout request from dropdown menu of options

**STEP #7:**  
Select "Yes" to confirm that you have received consent from the mortgagor to submit a Payout Request on their behalf

**STEP #8:**  
Select "Submit Request"

ⓘ If the payout statement being requested is for a **refinance** where the pre-existing lender and new lender are the same, the payout request must be processed at the branch and cannot be done through Assyst. All requests submitted through Assyst are assessed as a full discharge and will include all prepayment penalties if applicable for the existing lender. For refinance payout statements are calculated correctly, please follow the existing process and contact your client's branch for assistance.

# REQUESTING PAYOUT STATEMENTS CONT.

Cancel Payout Statement

Mortgagee(s)											
+	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 150px;">Mortgagee</td> <td>Bank of Montreal</td> </tr> <tr> <td>Lender's RE:Line</td> <td>Bank of Montreal</td> </tr> <tr> <td>Include Authorized Signing officer?</td> <td>N/y <span style="font-size: small;">v</span></td> </tr> <tr> <td colspan="2"><b>Contact Information</b></td> </tr> <tr> <td>Attention</td> <td>Mortgage Discharge</td> </tr> </table>	Mortgagee	Bank of Montreal	Lender's RE:Line	Bank of Montreal	Include Authorized Signing officer?	N/y <span style="font-size: small;">v</span>	<b>Contact Information</b>		Attention	Mortgage Discharge
Mortgagee	Bank of Montreal										
Lender's RE:Line	Bank of Montreal										
Include Authorized Signing officer?	N/y <span style="font-size: small;">v</span>										
<b>Contact Information</b>											
Attention	Mortgage Discharge										

**REQUEST FOR PAYOUT STATEMENT**

Date created: March 12, 2022

**Interest to be discharged**

Registered Lender:	Bank of Montreal
Lender info:	BMO

**Details**

Property address :	217 Dundas St., London, ON, N6A 1H1,
Property identification:	Property ID (PIN, PID, LINC) : 08321-0133 Tax roll number: Legal Description : PT LT 5, SW DUNDAS STREET, PART 1, 33R8979; LONDON
Previous Borrowers:	Borrower(s) Larry Donohue and Catherine Donohue
Comment to lender:	
Type	Full Discharge
Registered Amount:	\$0.00
Statement required for:	25 March 2022
Reason for payout statement :	Discharge
Mortgage type :	Conventional

DOC\_DIS\_SOM\_0601
1
2020-07-30

Payout Status: Payout Request Sent

If successfully sent, the payout status will be updated to reflect "Payout Request Sent"

Click the paper clip icon to view a copy of the "Request For Payout Statement"

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Strictly private and confidential for discussion purposes only / 11

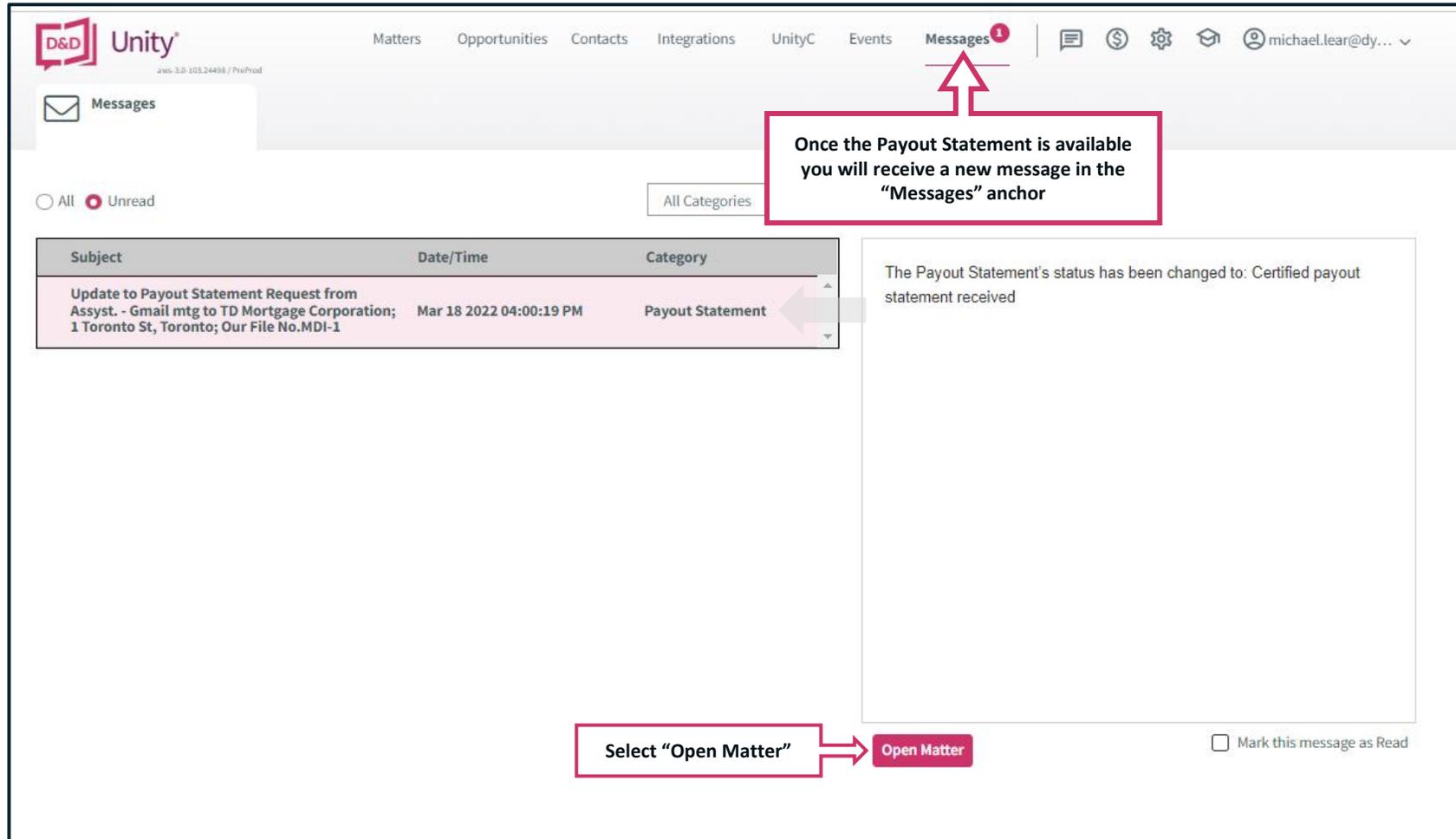
# VIEWING RECEIVED PAYOUT STATEMENTS



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# VIEWING PAYOUT STATEMENTS



The screenshot shows the Unity Messages interface. At the top, there is a navigation bar with 'Messages' highlighted and a notification badge. Below the navigation bar, there is a 'Messages' anchor with a sub-menu. The main content area shows a list of messages with columns for Subject, Date/Time, and Category. A message is selected, and its content is displayed in a large text area on the right. The message content reads: 'The Payout Statement's status has been changed to: Certified payout statement received'. At the bottom of the message area, there is an 'Open Matter' button and a 'Mark this message as Read' checkbox.

Once the Payout Statement is available you will receive a new message in the "Messages" anchor

Subject	Date/Time	Category
Update to Payout Statement Request from Assyst. - Gmail mtg to TD Mortgage Corporation; 1 Toronto St, Toronto; Our File No.MDI-1	Mar 18 2022 04:00:19 PM	Payout Statement

Select "Open Matter" → **Open Matter**

Mark this message as Read

# VIEWING PAYOUT STATEMENTS CONT.

**Go to "Existing Mortgage(s)" tab of Matter**

**The "Payout Status" will update confirming that the Payout Statement has been received**

**The paper clip icon opens the Payout Statement**

**Existing Mortgage(s)**

MORTGAGE (ON) MDI-1 Gmail

Add Note Sticky Notes Select Status Save

Add New Mortgage

Existing 1<sup>st</sup> Bank of Mo... Existing 2<sup>nd</sup> Bank of Mon... Existing 3<sup>rd</sup> Bank of Mon...

is to be Discharged

Mortgage Reg. Date 26 / 02 / 2021

100000000

Instrument Type	Registration Number	Registration Date
		DD / MM / YYYY

Add another related instrument

Type of Mortgagee Institution Correspond with? Mortgagee

Mortgage Loan No. 0770515826 Are we obtaining a discharge statement? Y/n

Collateral mortgage? No

Amount Payable to discharge this mortgage \$0.00

Discharge is to be registered by

Undertaking Status Outstanding

Cancel Payout Import Data

Payout Status: Certified payout statement received

Lender's RE:Line Bank of Montreal

# VIEWING PAYOUT STATEMENTS CONT.

The screenshot shows the Unity software interface. At the top, there are navigation tabs for 'Matters', 'Opportunities', 'Contacts', 'Integrations', 'UnityC', 'Events', and 'Messages'. Below this is a 'Matter Documents' section with a search bar and a list of files. A red arrow points from a text box to the file 'BMO\_PS\_MB\_conventional\_rev...'. Another red arrow points from the text box to the preview window of the document.

**Matter Documents**

File Name Search

Folder List

File Name

BMO\_PS\_MB\_conventional\_rev...

DOC\_DIS\_REQ0 (A) v1.pdf

**Statement of Mortgage Account for Payoff Purposes**

We're here to help.

Borrower Information

Requestor Information

Mortgage Payoff Details

Mortgage Number: 3554620  
(In all correspondence please quote this mortgage number)

Property Address:  
WINNIPEG R3T 1P8 MB CAN

Statement Date: 15/Feb/2022

Your Current Mortgage Terms	
Type of Mortgage Product	3 year variable rate open
BMO Prime Interest Rate	2.450%
Your Premium/Discount	1.700%
Your Variable Interest Rate	4.150%
Your Maturity Date	01/Apr/2024

Balance of Mortgage

Current Balance of Mortgage	\$236,783.22
Plus Interest to 20/Feb/2022 (inclusive)	\$538.12
Less 0 payments to be made	\$0.00

MSUV91 (jan 2021) February 16, 2022 Page 1 of 3

The Payout Statement is also viewable from the "Matter Documents" tab

# IMPORTING PAYOUT STATEMENT DATA



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# IMPORTING PAYOUT STATEMENT DATA

The screenshot shows the Unity software interface for a mortgage matter. The top navigation bar includes 'Matters', 'Opportunities', 'Contacts', 'Integrations', 'UnityC', 'Events', and 'Messages'. The main content area is titled 'Existing Mortgage(s)' and contains a form for entering mortgage details. A sidebar on the left lists various navigation options, with 'Existing Mortgage(s) = 3' highlighted. Two red callout boxes provide instructions: 'STEP #1: Go to "Existing Mortgage(s)" tab of Matter' points to the sidebar item, and 'STEP #2: Select "Import Data"' points to the 'Import Data' button at the bottom right of the form.

**STEP #1:**  
Go to "Existing Mortgage(s)" tab of Matter

**STEP #2:**  
Select "Import Data"

# IMPORTING PAYOUT STATEMENT DATA CONT.

### Import Confirmation

Performing an import of the Payout Statement information will

- select the Use Mortgage Payout Calculator checkbox
- overwrite the
  - Amount Payable to Discharge,
  - Payout Date
  - Per Diem Interest.

Do you wish to Continue?

**STEP #3:**  
Select "Yes" →

### INFORMATION

Assyst Data Imported

**STEP #4:**  
The data from the Payout Statement will be imported into Unity. Press "OK" →

# CANCELLING PAYOUT STATEMENT REQUESTS



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# CANCELLING PAYOUT STATEMENT REQUESTS

**STEP #1:**  
Select "Cancel Payout Statement"

**Mortgagee(s)**

Payout Status: Payout Request Sent

Mortgagee Bank of Montreal

Lender's RE:Line Bank of Montreal

Include Authorized Signing officer? N/y

**Contact Information**

Attention Mortgage Discharge

Cancel Payout Statement

**Cancel Payout Statement Request**

Reason for Payout Request cancellation? Transaction fell through

**STEP #2:**  
Enter the reason for the payout request cancellation

**STEP #3:**  
Select "Submit Cancellation"

Submit Cancellation Cancel

# CANCELLING PAYOUT STATEMENT REQUESTS CONT.

**Mortgagee(s)** Request Payout Statement

<b>+</b>	Mortgagee	Bank of Montreal	<b>Payout Status:</b> Payout Request Cancelled  
	Lender's RE:Line	Bank of Montreal	
	Include Authorized Signing officer?	N/y 	
<b>Contact Information</b>			
	Attention	Mortgage Discharge	

**The "Payout Status" will update confirming that the request was cancelled** 

# VIEWING PAYOUT STATEMENT REQUEST HISTORY



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# VIEWING PAYOUT STATEMENT REQUEST HISTORY

**Existing Mortgage(s)** Add Note Sticky Notes Select Status Save

Add New Mortgage

Existing 1<sup>st</sup> Bank of Mo...

**Mortgagee(s)** Cancel Payout Statement

Payout Status: Payout Request Sent

Mortgagee Bank of Montreal

Lender's RE:Line Bank of Montreal

Include Authorized Signing officer? N/y

**Contact Information**

Attention Mortgage Discharge

Click the clock icon to view the "Payout Request History"

**Payout Request History**

**Payout Statement Request ID: 14216**

Payout Status: Certified payout statement received	March 18, 2022 03:58PM	<a href="#">BMO PS MB conventional rev.pdf</a>
Payout Status: Payout Request Sent	March 18, 2022 03:39PM	<a href="#">DOC DIS REQ0 (A) v1.pdf</a>

Close

A link is available for each Assyst Real Estate document to be able to view them



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