

PURVIEW[®]

FOR LENDERS

User Guide

1.5



Purview For Lenders is a product of Teranet Risk Management Solutions

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1. Introduction

Welcome to the Purview For Lenders application!

On behalf of Teranet and the Purview team, thank you for choosing our solution.

This guide will walk you through how to use the Purview For Lenders application so you can:

- Quickly locate a property of interest to confirm ownership information
- Use the optimized Purview automated valuation model to quickly determine a property estimate
- Identify sales trends and qualify applications with neighbourhood and subject property sales history
- Access descriptions and street level spatial imagery
- View up-to-date aerial images of surrounding properties to visually confirm similar properties and locations
- Obtain an equity estimate on a home to confirm if your customers are eligible for new financing options
- Mitigate fraud by quickly checking for suspicious activity and flag applications for further investigation

Note:

Information contained in this document is for illustrative purposes only and may not be used for any other purposes. Content such as owner name(s), addresses, and equity may have been altered or omitted for privacy reasons.

1.1 Browser Requirements

You can access Purview For Lenders at <http://www.purview.ca/lenders> wherever you have an Internet connection.

For the best experience using Purview For Lenders, you will need to use one of the following supported browsers:

- Microsoft Internet Explorer® version 7 or above (While the application can be run on Internet Explorer® 6, it is not an optimal user experience. Therefore, we strongly encourage

you to upgrade to version 7 or above, especially since Microsoft does no longer support version 6)

- Mozilla Firefox®
- Apple Safari®
- Google Chrome™

1.2 System Availability

Purview For Lenders is available online, 24 hours per day, 7 days per week, with the exception of occasional scheduled maintenance on the system.

Parcel Register and Instrument Image searches require Province of Ontario Land Registration Information System (POLARIS) data and are available Monday – Friday from 8:00 am to 8:00 pm EST.

1.3 Purview For Lenders Support

Customer Service Centre

There are a variety of ways to get answers to your questions, both quickly and easily.

Online

For instructions and helpful information, try our online Resource Centre at www.purview.ca/lenders

E-mail

E-mail us a question or request at purview@teranet.ca

Telephone

Customer Service Representatives are available to answer any questions and provide technical support from 8:00am to 6:00pm EST, Monday through Friday by calling toll free 1.855.PURVIEW (787-8439).

1.4 What is Purview For Lenders?

Purview For Lenders, by Teranet, delivers a national automated property valuation solution designed for Canadian financial institutions. Purview provides an estimation of the current value of a given residential property based on sales data as well as the relationship of the subject property to its neighbourhood.

With unique access to millions of property title records in Ontario, Purview provides holistic property analysis and determines a statistically reliable property valuation for most residential properties in Ontario. Purview also utilizes rich property data from other provinces.

More specifically, where data is available Purview can:

- Confirm property information
- Confirm all owners on title and displays sales history of the property
- Provide a property valuation based on a proven and precise AVM
- Obtain an equity estimate and can provide mortgage information on title including institution names, amounts and issue dates
- Compare sales of similar properties in the neighbourhood
- Conduct fraud checks to look for suspicious or fraudulent activity

Unique to Purview For Lenders, is its configurability. Subscribers can tailor valuation and fraud check parameters in order to suit their company's lending policies.

1.5 Is Purview For Lenders a National Product?

There are over 9 million properties across Canada that are currently available in Purview For Lenders. Purview For Lenders provides AVM services in:

- Alberta
- British Columbia
- Manitoba (Brandon and Greater Winnipeg)
- Newfoundland and Labrador
- Nova Scotia (Greater Halifax)
- Ontario
- Quebec

We are constantly working on expanding our coverage across Canada by purchasing data from a number of sources. The reason we don't have full national coverage is because not all municipalities and provinces license the type of data that we need.

1.6 How is Purview For Lenders used?

Valuations play a significant role in the lending process by assisting financial institutions throughout the life of a mortgage. AVMs are used by lenders where the loan to value ratio is not high and to support home equity loans (e.g. line of credit or second mortgage based on existing property owner home equity). During the preapproval stage, valuations determine the viability of the mortgage application at the time the loan is processed.

During the collateral adjudication stage, valuations and integrated fraud checks help to assess collateral risk related to the mortgage. Post funding, lenders use valuations to provide an ongoing value assessment of their overall lending portfolio (book).

During the course of servicing a loan, valuations help a lender to determine the client's available equity and potential for other home-equity products.

In 2012, the Office of the Superintendent of Financial Institutions (OSFI) recommended to Lenders (via B20) that when assessing the value of a property, Financial Institutions should take a risk-based approach, and consider utilizing a combination of valuation tools and appraisal processes appropriate to the risk being undertaken. The valuation process can include various methods, including on-site inspections, third-party appraisals and/or automated valuation tools.

2. What is an AVM?

2.1 Automated Valuation Models (AVMs)

Automated valuation models are online solutions that provide real estate market analysis and estimates of value using mathematical modeling in a matter of seconds. They produce a statistically derived estimate of value based on analysis of public record data, property location, market conditions and real estate characteristics at a specific point in time. An AVM typically compares the subject property to the property attributes and sales data within the database to produce an estimate of value.

2.2 Different Types of AVM Models

Automated valuations may be based on one model or the combined outputs of multiple models. The most common types include:

2.2.1 The House Price Index Model

Multiple repeat sales are used to create and establish house price indices for a specific geographic area. This index is then applied to a past transaction price or valuation of the subject property to provide a current valuation.

At its simplest, AVM modeling takes a past transaction price or valuation for the subject property and updates it by means of a House Price Index (HPI). However, this may not take account of any improvements or extensions to the property. Many accept HPIs as a valid AVM, since this is a well-accepted statistical approach, but others argue that this is not a true AVM, since it works only when a past value is available, excluding many properties. Some AVMs filter out recent valuations of the property to ensure that the automated value is not just an update of a recent valuation.

2.2.2 The Tax Assessed Value (TAV) Model

These models take a valuation assessed for tax purposes at a past date and update it to estimate current market value. This is done by measuring the statistical relationship between past assessed values and subsequent price data to create a ratio, disaggregated to local level, which can be applied to update assessed values.

2.2.3 The Hedonic Model

These models use regression techniques to estimate the contribution of each feature of the property to the overall value. The system selects valuation or price information about similar properties that have been sold recently in the vicinity of the target property. Similarity is assessed via property features such as the number of bedrooms, the property type, floor space

and the classification of the area. The model specification involves selecting the critical variables, constrained by the features of the data available locally. The more recent the information is, and the greater the similarity of the comparable property, the more weight is given to that valuation.

Essentially, the attributes of a subject property are compared with other comparable properties using a radius search pattern or other logical search parameters, over a pre-determined time period.

A disadvantage of this type of valuation is that it requires multiple rich data sources that are stable over time, but has the advantage of being flexible in determining a value for unique combinations of features, as historical information for similar properties may be scarce. In addition, the complexity of the resulting model can increase to the point that it becomes challenging to manage.

2.3 What Data is used to Generate AVM's?

Key data used to generate AVMs, depending on the methodology, include: property attributes (address, property size and property type); previous and recent sales data; property comparables; property assessed value; price indices; demographic information; neighbourhood information and geographic and spatial mapping.

Typically, the street address of the subject property is entered as input into the AVM system. The system in turn identifies the property, checks its location, size and other key features and searches its database for the best set of comparables or indices to generate a value for the subject property.

2.4 AVM Advantages and Disadvantages

AVMs strengths must be viewed in balance with their weaknesses. It is critical that users of AVMs understand the specific strengths and weaknesses of the models they use in order to design an appropriate use and implementation strategy.

2.4.1 AVM Advantages

- The strengths of AVMs relative to traditional or drive-by appraisal real estate appraisals are speed, reduced costs, consistency, and objectivity. This is not to suggest that conscientious, skilled appraisers lack consistency and objectivity. However, an AVM can significantly reduce the time it takes to obtain an estimate of value and reduce the costs associated with the traditional property appraisal process
- Generated almost instantly, available 24 hours a day and in real time therefore significantly decreasing the application cycle time

- Coupled with integrated fraud detection tools, AVMs performed during the front end of the process minimize needless administration expenses
- Can flag potential risks and help to scope the need for further due diligence
- Complement the use of other valuation methods such as full appraisals, as per B20 requirements
- AVMs are objective. No opinion or exceptions are possible. Valuations cannot be swayed or influenced by emotions or personal prejudices
- Particularly useful in assessing the value of a property portfolio in a timely, cost-effective manner

2.4.2 AVM Disadvantages

- AVM's are dependent upon the accuracy, comprehensiveness, and timeliness of the data they use.
- AVM's do not take into account the property condition, as a physical inspection of the property does not occur and therefore the valuation produced assumes an average condition which may not reflect reality
- New build property is particularly difficult to value due to the lack of comparable properties and historic data
- There may be a lag in data availability and as a result AVMs may not account for changes in the latest market conditions
- If in the marketplace where the house is located, sales prices change rapidly, then historical data may give you a false reading of current conditions

2.5 Which Model does Purview For Lenders Use?

Traditionally, Teranet used two different AVM models to calculate property values. One is a model that calculates values in the Province of Ontario based on concentric spatial sampling techniques that are in turn combined with real time historical value indexing to generate property value estimates at customer specified dates. The second model, that is more national in scope, utilizes a hybrid methodology to determine the current market property values consisting of hedonic, repeat sales, and neural network algorithms.

Previously, the onus was on the user to select which model to use for which property, which typically resulted in two different property valuations on a single property. This practice is inefficient and leaves room for confusion.

In today's Purview For Lenders, we have simplified the user experience. While we still do use both AVM models, based on data availability, Purview For Lenders will seamlessly choose the optimal AVM model that works best for the subject property.

2.6 Accuracy of AVMs

There are recommended tests for evaluating residential AVMs, these include:

- Hit Rate: The number of times the AVM will return a result for a given population sample
- Comparison of AVM output to the Actual Sale Price: The comparison of the AVM return for the subject property and the recent sale transaction of the subject property
- AVM Percentage Error: The difference between the AVM return for a sold property and sale price, expressed as a percentage of the sale price

AVMs tend to work best in circumstances when there is a relative abundance of current data, when properties in a given area are relatively homogenous, and when a property's condition and marketability are relatively typical for the area. They work less well when data is thin, in heterogeneous neighborhoods, and for properties that differ significantly from the average property condition or marketability.

2.7 Our Commitment to Accuracy

AVM accuracy and precision are very important to us; to that end we continuously make improvements to our AVM in order to maintain the strong levels of performance our customers have come to expect over the years. These are some examples:

- AVM Model Enhancements (by applying a sales pair methodology)
- Increased the number of Assessment updates (twice per year instead of once)
- Monthly quality control checks of property and sales data against AVM values
- Quality control address elements prior to ingesting the data into our system
- Refreshed the Ontario dataset to include all properties with addresses in POLARIS (the Ontario electronic land registry database)
- Updated municipality codes
- Updated Stats Canada FSA/Postal Code information

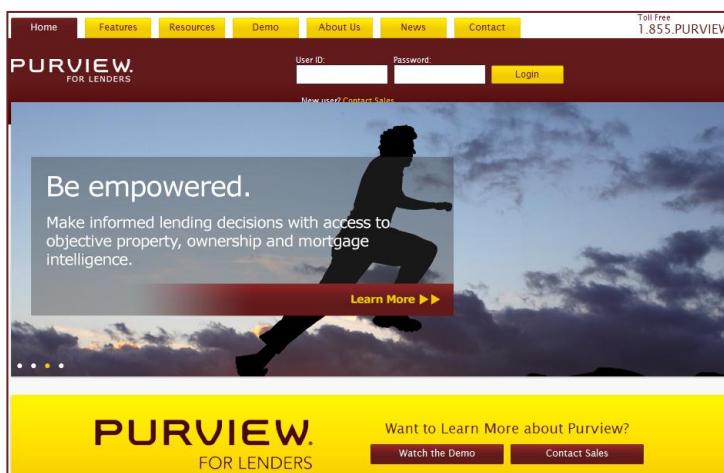
3. Getting Started

3.1 Logging into Purview For Lenders

Once you have launched your browser, navigate to www.purview.ca/lenders and enter your User ID and password in the appropriate fields on the homepage. You may also want to add this page to your “bookmarks” in the browser for future use.

If you have forgotten your credentials, please contact Teranet Customer Service at 1.855.787.8439.

Log in on Home Page



3.2 First time log in

3.2.1 Change Password

When you try to log in for the first time with your current password, you will be prompted to change your password.

Passwords must be at least 6 characters, with no trailing space, and contain at least one uppercase letter (e.g. “L”), AND at least one lowercase letter (e.g. “e”), AND also at least one number (e.g. “3”).

To change your password, enter your current password followed by your new password. Retype your new password and click *Change Password*.

Use a password that is unique to you and memorable, but something that is not easily identified by someone else.

To access the system, you will need to enter your User ID and password one more time.

Confirmation of new password

Please set up a new password.

LOGIN NAME **state2**

OLD PASSWORD

NEW PASSWORD

RETYPE PASSWORD

[Change Password](#)

New password must contain:

- at least 6 characters
- no trailing spaces
- at least 1 uppercase character
- at least 1 lowercase character
- at least 1 numeric character

Log in with new password

Please use your new password to login.

USER ID

PASSWORD

[Forgot your User ID?](#)
[Click here](#) for Customer Service.

[LOGIN](#)

3.2.2 End User Licence Agreement Acceptance

You will be required to accept an End User Licence Agreement (EULA) in order to access the system. The EULA outlines the terms and conditions for using Purview For Lenders. As part of your subscription to the service, your company has already agreed to these terms and conditions, however, it is necessary that you also agree to them before proceeding

By clicking *I Accept the terms of the License Agreement*, you are confirming that you have read and agree to the terms and conditions as outlined in the EULA. You are only required to accept the EULA once.

Acceptance of End User Licence Agreement

END USER LICENSE AGREEMENT Diane Stalewski2 Logout

Terms and conditions for using this software.
Please read this license agreement. Use the scroll bars to view the rest of this agreement.

PURVIEW® RISK MANAGEMENT SERVICES

LEGAL TERMS AND CONDITIONS

Welcome to Purview Risk Management Services web site (the "Site").

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE USING THIS SITE. Wherever used herein, "Teranet" means Teranet Enterprises Inc. (referred to as "Teranet", "we", "us" or "our" herein) and the "Teranet Group" means Teranet and includes Teranet's related or affiliated entities, suppliers and licensors, and their respective directors, officers, employees, consultants, representatives and agents. The Purview Risk Management Services Account Application form is available from Teranet. "Pricing Sheet" means a Purview Risk Management Services pricing sheet approved by Teranet. A complete Account Application is comprised of the Account Application form and Pricing Sheets approved by Teranet from time to time. "Agreement" means a combination of these Legal Terms and Conditions (and the Account Application approved by Teranet). The words "you" and "your" means the subscriber identified on the Purview Risk Management Services Account Application form (the "Account Application"). "User" means a person, at least eighteen (18) years of age, designated by you on the Account Application, which User may access, browse and use the Site on your behalf using a User ID and password provided by Teranet. These Legal Terms and Conditions shall take priority over all attachments to the Agreement, including the Account Application, except as otherwise expressly set out in the Legal Terms and Conditions or the Account Application.

By accessing, browsing and using this Site, you and your Users are signifying consent to be bound by the Agreement. If you or your Users do not agree to the Agreement, including these Legal Terms and Conditions, please exit this Site.

1. RESTRICTIONS ON USE OF MATERIALS

This Site is a service of Teranet which is controlled and operated by Teranet. All content included on this Site, including but not limited to those based on data extracted from the POLARIS® database, including (a) Parcel Register; (b) Sales History Report; (c) Sales History and Map; (d) Map Subject Property; (e) Zoom2it; (f) Instrument Images; (g) Neighbourhood Sales Report; (h) Automated Valuation Model ("AVM") Report; (i) Fraud Check ("FC") Report; (j) Combined AVM/FC Report; (k) Monitoring; (l) reavs® Combined AVM/FC Report; (m) Ontario Mortgage Insite® ("OMI") Reports; and other products and/or services which may be added from time to time by Teranet (the "Property Information Services"), and all text, graphics, logos, button icons, images, audio and video clips, materials, information,

☒ I accept the terms of the License Agreement
☐ I do NOT accept the terms of the License Agreement

[OK](#) [Cancel](#)

4. Searching for a Property

After a successful login you will be taken directly to the *Find Property* screen (See next diagram below). By default the system is primed to search for properties in the province of Ontario. If you want to search outside Ontario, choose another available province in the “*Find Property in*” drop down box.

4.1 Searching for a Property in Ontario

To search for a property in Ontario, you must first type in a municipality, city/town name, postal code, or Land Registry Office (LRO) name or number in the *Municipality* field. Note that it is important that you are in the correct LRO when searching for a property record as only records for the selected LRO will be searched. Due to current restrictions, at present we can not offer province-wide search capabilities.

Find Property – Input into *Municipality* field

The screenshot shows the 'FIND PROPERTY' interface. At the top, there's a 'PURVIEW' logo and a user profile 'Diane Stalewski' with a 'Logout' button. The main form has three input fields: 'Find property in' (a dropdown menu set to 'Ontario'), 'Municipality' (a text box containing '80 METROPOLITAN TORONTO(80)'), and 'Search using' (a text box with a question mark icon). A red oval highlights the 'Municipality' field. To the right of the 'Search using' field is a 'Search' button with a magnifying glass icon.

Find Property – Selected entry from Municipality auto-suggest

This screenshot shows the same 'FIND PROPERTY' interface. The 'Municipality' field now contains 'Toronto'. An auto-suggest dropdown menu is open below the field, showing two options: 'TORONTO METROPOLITAN TORONTO(80)' and 'METROPOLITAN TORONTO (80)'. A red oval highlights the 'Municipality' field and the dropdown menu. The 'Search' button remains visible to the right.

Enter an address, owner name or Property Identification Number (PIN), Instrument or Block number in the *Search using* field. To search by address, the only information you need is a partial street address (a number and at least two characters of the street name). To search by owner name you must enter at least two characters of the owner name to initiate the search. It is best to enter as much of the name as possible in order to narrow your search.

As you begin to type, the system will automatically offer you suggestions based on the information you are entering.

If you see the desired entry in the auto-suggest list, click on the entry; it will populate the *Search using* field and initiate a search.

Find Property – Address Input into *Search using* field

The screenshot shows the 'FIND PROPERTY' interface. At the top, there's a 'PURVIEW' logo and a user profile 'Diane Stalevski' with a 'Logout' button. Below this, a dropdown menu for 'Find property in' is set to 'Ontario'. A 'Municipality' field contains 'PEEL (43)'. The 'Search using' field contains '5463', and a red oval highlights the dropdown list of suggestions below it. The suggestions include: '5463 FESTIVAL DRIVE, MISSISSAUGA', '5463 FRESHWATER DRIVE, MISSISSAUGA', '5463 BULLRUSH DR, MISSISSAUGA, L5V1Z1', '5463 FLATFORD RD, MISSISSAUGA, L5V1Y5', '5463 EDENCROFT CRES, MISSISSAUGA, L5M4M9', '5463 BOURGET DR, MISSISSAUGA, L5R3C9', and '5463 CHAMPLAIN TRAIL, MISSISSAUGA, L5R2Y8'. A 'Search' button with a magnifying glass icon is to the right of the suggestions. At the bottom, there's a copyright notice 'Copyright © 2002-2012 Teranet Enterprises Inc.' and links for 'Privacy', 'Terms of Use', and 'Security'.

Find Property – Select from *Search using* auto-suggest

This screenshot is identical to the previous one, showing the 'FIND PROPERTY' interface with the 'Search using' field set to '5463' and the dropdown list of suggestions highlighted by a red oval. The suggestions are the same as in the previous screenshot.

4.2 Searching for a Property outside Ontario

When searching for properties outside of Ontario, you do not have to enter a municipality and therefore do not see the field on the search screen.

To search for a property outside Ontario, you must first select the province from the *Find Property* dropdown field.

Search for property outside Ontario – Select Province

The screenshot shows the 'FIND PROPERTY' section of the Purview website. The 'Find property in' dropdown menu is open, displaying a list of provinces: British Columbia, Alberta, British Columbia (highlighted), Manitoba, Newfoundland and Labrador, Nova Scotia, Ontario, and Quebec. The 'Search using' field is empty, and a 'Search' button is visible to the right.

Depending on the province, you can search by address or owner name (where available). You will be cued as to what is available for a particular province in the grayed out text within the *Search using* field. Enter your search criteria in the *Search using* field. As you begin to type, the system will automatically offer you suggestions based on the information you are entering.

Find Property outside Ontario – Address Input into *Search using* field

The screenshot shows the 'FIND PROPERTY' section. The 'Find property in' dropdown is set to 'British Columbia'. The 'Search using' field now contains the text '123'. Below the field, an auto-suggest list is visible, showing several addresses starting with '123', such as '123 - 123 DELTA, PENTICTON' and '123 THE CIR, PENTICTON'. The 'Search' button remains to the right.

If you see the desired entry in the auto-suggest list, click on the entry; it will populate the *Search using* field and initiate a search.

Find Property outside Ontario– Select from *Search using* auto-suggest

This screenshot is identical to the previous one, showing the 'FIND PROPERTY' section with '123' in the 'Search using' field and the auto-suggest list open. In this view, the entry '123 DEERBORNEDR, ELKFORD' is highlighted within the list, indicating it has been selected.

5. Property Search Results

Using your search criteria, Purview For Lenders will search its database of residential properties to provide you with the best property match. Where there is a one-to-one match, a single property search result will appear as below.

Select Property record to view – one-to-one match

FIND PROPERTY Diane Stalevski Logout

Find property in Ontario

Municipality PEEL (43)

Search using 5463 EDENCROFT CRES, MISSISSAUGA, L5M4M9 Search

Select Report Lender

Select Property to view

Address	Municipality	Postal Code	Description	PIN	Status
5463 EDENCROFT CRES	MISSISSAUGA	L5M4M9	PCL 58-1, SEC 43M721 ; LT 58, PL 43M721 ; MISSISSAUGA		ACTIVE

If you don't select a choice from the auto-suggest drop down list, you can click on the *Search* button to display a list of property results. When the search results display more than one property, you can page through the list using the controls in the top right or lower right side of the table. See image below.

Note that search results include the following information to help you identify the property you are searching for: Address, Municipality, Postal Code, the Legal Description of the property, the PIN and the Status of the PIN (Active or Inactive).

Select Property record to view – multi-property list

Select Property to view

Address	Municipality	Postal Code	Description	PIN	Status
549 SUMMER PARK CRESCENT	MISSISSAUGA		LOT 4, PLAN 43M1293, MISSISSAUGA, S/T RIGHT IN FAVOUR OF 720 BAY CAPITAL INC., UNTIL THE LATER OF A) FIVE (5) YEARS FROM 1998 10 21 AND B) THE COMPLETE ASSUMPTION OF THE SUB DIVIS...		INACTIVE
549 COTTAGERS GREEN DRIVE	MISSISSAUGA		LOT 63, PLAN 43M1318 ; MISSISSAUGA ; S/T A RIGHT IN FAVOUR OF JANNOCK LIMITED, UNTIL SUCH TIME AS THE PLAN OF SUBDIVISION IS ASSUMED BY THE CORPORATION OF THE CITY OF MISSISSAUGA, ...		INACTIVE
549 HYACINTHE BLVD	MISSISSAUGA		LT 117, PL 935 ; S/T VS242244 ; MISSISSAUG		INACTIVE
549 DRYMEN CR	MISSISSAUGA		LT 88, PL 460 ; S/T TT158262 ; MISSISSAUG		INACTIVE
549 NORTH SERVICE RD	MISSISSAUGA		PT LT 11, CON 1 SDS , AS IN R0865770 S/T VS77549, VS41046, VS108780 AND VS135879 ; MISSISSAUG		INACTIVE

5.1 Property Status – Active vs. Inactive

The system will only generate a report on an “Active” property identification number (PIN). Since no property transfers can occur on an Inactive PIN, if you try to generate a [Core Report](#) on an “Inactive” property, the message “*Cannot generate a report due to inactive Property Identification Number. Please select Active status reports only*” will be displayed. This only applies to properties within the Province of Ontario.

Inactive Property Identification Number

The screenshot shows the 'FIND PROPERTY' section of the Purview for Lenders interface. The user is logged in as 'Diane Statevski'. The search criteria are set to 'Ontario' for the province, 'PEEL (43)' for the municipality, and '549' for the search using field. A 'Search' button is visible. A message box from the webpage states: 'Cannot generate a report due to inactive Property Identification Number. Please select Active status reports only.' Below the message box, a table displays search results. The table has columns for Address, Municipality, Postal Code, Description, PIN, and Status. The first row shows a property at '549 SUMMER PARK CRESCENT' in 'MISSISSAUGA' with a description: 'LOT 4, PLAN 43M1293, MISSISSAUGA. S/T RIGHT IN FAVOUR OF 720 BAY CAPITAL INC., UNTIL THE LATER OF A) FIVE (5) YEARS FROM 1998 TO 21 AND B) THE COMPLETE ASSUMPTION OF THE SUB DIVIS...'. The status of this property is 'INACTIVE', which is circled in red.

Address	Municipality	Postal Code	Description	PIN	Status
549 SUMMER PARK CRESCENT	MISSISSAUGA		LOT 4, PLAN 43M1293, MISSISSAUGA. S/T RIGHT IN FAVOUR OF 720 BAY CAPITAL INC., UNTIL THE LATER OF A) FIVE (5) YEARS FROM 1998 TO 21 AND B) THE COMPLETE ASSUMPTION OF THE SUB DIVIS...		INACTIVE

6. Selecting the Type of Report to Generate

Once you have found the subject property, select the Report Type to run from the *Select Report* drop down. Note you may not have access to all the Report types shown below. The list of available Reports is based on two key factors: the Province you are searching in; and the subscription model of your company.

For a complete description of all Reports available in Purview For Lenders, please see [Section 8.2: Types of Reports](#).

Available Report Types

Address	Municipality	Code	Description	PIN	Status
5463 EDENCROFT CRES	MISSISSAUGA	L5M4M9	PCL 58-1, SEC 43M721 ; LT 58, PL 43M721 ; MISSISSAUGA		ACTIVE

Use your mouse cursor to highlight the Property Record of interest. Next, click on the desired property record in the table.

7. Generating a Property Report

Before a Report can be generated, you must first confirm that you want to continue to run a Report on the subject property. Once you have clicked on the desired property record in the results table, a Confirmation box will pop up.

The Confirmation pop up box contains vital information and it is **highly recommended** that you read the dialog contained within the box as it does change depending on the type of search being initiated.

The Confirmation box requires you to:

- Confirm that you want to continue to generate a report
- Enter additional criteria, set by their Account Administrator and/or risk policies (where applicable)

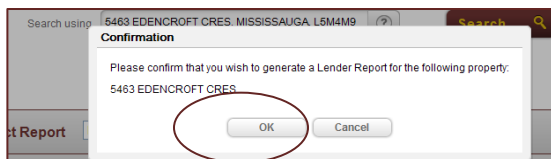
In addition, the Confirmation box:

- Notifies you that the Report you are about to generate has already been generated within the past 30 days
- Allows you to enter a specific date to generate the Report other than the current date
- Offers you a final opportunity to cancel the request to generate a Report

7.1 Confirm Report to Generate

The default Confirmation box is shown below. To continue to run a Report on the subject property you must click “OK”.

Confirmation of Report Generation



7.2 Requirement to Enter Additional Criteria

Depending on your company's lending policies, you may be prompted to enter additional criteria prior to generating certain Report Types. This information, when provided, is used in some of the Fraud Check queries.

You may be prompted to include one or more of the inputs shown below. Information that you input will be displayed on the generated Report. *Please note that fields can be left blank where you are unable to provide the information, and a report can still be generated.*

Customer Reference Number: Enter a file name or number under which your company manages information on the file.

Purchase Price: Enter the purchase price or current market value of the subject property.

Mortgage Value: Enter the amount of the mortgage that the applicant is seeking.

Valuation Date: By default, the valuation date is set to the current date.

See Running a Historical Report below.

Applicant Last Name/Company Name: Enter the last name of the Applicant or the name of the Company, if available.

To continue to generate a Report, enter the available information into each field displayed and then click “OK”.

Confirmation of report generation with User Input

7.3 Notification of Previously Generated Reports on a Subject Property

Since valuations play a significant role in the lending process, Purview For Lenders may be used by different departments and users within a company. To circumvent customers from incurring duplicate transaction fees for the same Report generated on the same property, Purview For Lenders will notify the user whether a Lender Report on a subject property has been run by them or someone within their company in the last 30 days.

Where a Lender, Valuation-only, Fraud Check-only or Sales History Report has been previously run by you or someone else within the company, the Confirmation box will display a notification message that includes the number of Reports previously generated.

Notification of Previously Generated Report

To view a previously generated Report, you must click the highlighted **blue** text.

Please note that by clicking the blue text you will be viewing a historical report and that the information, including the valuation, sales history, equity information and comparables will be current only as of the generation date of the original report. Sales History Reports can only be viewed if they have been generated within the last 90 days.

There is **no charge** applied to viewing a previously generated Report.

Regenerate a Report viewed only once

If your organization has generated only 1 report for the subject property within the last 30 days, the previously generated Report will automatically be displayed.

Regenerate a Report previously viewed more than once

If your organization has generated 2 or more reports for the subject property within the last 30 days, you will be directed to the *Activity History* section within Purview For Lenders. Purview For Lenders will automatically apply filters to only display the 2 or more subject property reports.

You have the option to click on which previously viewed report you would like to view.

Activity History filtered for Previously Generated Reports

Date	User	Address	Estimated Value	PIN	Reference No.	Province	Type
10-24-2012 12:19 PM	Diane Statevski	10 DANMAY RD	\$ 482,600	064790063		ON	Lender
10-09-2012 12:04 PM	Diane Statevski	10 DANMAY RD	\$ 482,600	064790063		ON	Lender

If you choose not to view a previously generated report, you must click “OK” to generate a new Report. Note that the newly generated report will count as a paid transaction.

7.4 Run a Retroactive Valuation Report for a Property in Ontario

Purview For Lenders enables you to run retroactive valuations on residential properties within the Province of Ontario.

In order to run a Lender or Valuation Report as of a specified date, in the Confirmation box, click on the date shown in the *Valuation Date* field to open the calendar. Using your mouse, click the day for which you would like to run the Report. Use the blue arrows, to the left and right of the year/month shown, to scroll through the months.

Note that Lender or Valuation Reports cannot be generated for a future date.

7.5 Cancel Request to Generate a Report

Click “Cancel” if you do not wish to generate the Report. The Confirmation box will disappear and the main search page will be displayed.

Cancel Request to Generate Report

8. Purview For Lenders Reports

Once you have located your subject property, there are a number of Report Types available for you to select from.

8.1 Report Accessibility

The types of Reports available are based on the subscription model of your company. *Note that some Reports are only available in certain Provinces, as indicated in brackets below.*

8.1.1 Core Reports: Valuation and Risk

- Lender (National Report)
- Valuation Only (Ontario Only)
- Fraud Check Only (Ontario Only)

Core Reports provide you with a valuation methodology consistent with OSFI B20 regulatory guidelines.

8.1.2 Ad hoc Supplemental Reports:

- Sales History Only (Ontario Only)
- Neighbourhood Sales Only (Ontario Only)
- Instrument Image (Ontario Only) (Maybe purchased separately)
- Parcel Register (Ontario Only) (Maybe purchased separately)

Note the use of Ad hoc Supplemental Reports alone DO NOT provide you with a valuation methodology consistent with OSFI B20 regulatory guidelines. Ad hoc Supplemental Reports can be used as a complement to Core Reports.

8.2 Types of Reports

Below is brief description of each available Purview for Lender Report. A sample of each Report can be found in the [Appendix: Sample Report Types](#).

A quick reference chart is available in [Section 10.9: Purview For Lenders Report Types – Which Report is right for me](#). This chart provides a comparison of all report types and identifies which sections are included in each Report.

8.2.1 Lender Report

The Lender Report is our most comprehensive report that will provide an estimate of value for the subject property. In Ontario, the Lender Report includes both valuation and fraud queries that check for indicators of suspicious activity on the specific property. Note that fraud queries are currently not available outside the Province of Ontario.

The Lender Report includes the following sections:

- [Ownership & Sales History](#)
- [Estimated Value](#)
- [Equity Estimate](#) (Available in Ontario Only)
- [Fraud Check](#) (Available in Ontario Only)
- [Comparable Sales](#)

For information on a particular section noted above, click the section name or refer to [Section 10: Lender Report – Key Features](#).

8.2.2 Valuation Report

The Valuation Report is a subset of the Lender Report and is only available in the Province of Ontario. This Report will provide an estimate of value for the subject property at a user specified date.

Valuation only Reports include the following:

- [Ownership & Sales History](#)
- [Estimated Value](#)
- [Comparable Sales](#)

For information on a particular section noted above, click the section name or refer to [Section 10: Lender Report – Key Features](#).

8.2.3 Fraud Check Report

The Fraud Check Report is a subset of the Lender Report and is available in the Province of Ontario only. This Report includes only fraud queries that check for indicators of suspicious activity on the specific property. This Report will NOT provide an estimate value for the subject property.

Fraud Check only Reports include the following:

- [Ownership & Sales History](#)
- [Fraud Check](#) (Available in Ontario Only)

For information on a particular section noted above, click the section name or refer to [Section 10: Lender Report – Key Features](#).

8.2.4 Ad hoc Sales History Report

The Sales History Report provides a historical view of all sales on record for the subject property. For each sale on record, this Report will provide the registration date, sale price, transfer type and 'party to' information (where available). The Sales History Report is available only in the Province of Ontario.

Sales History Reports include the following:

- Ownership & Sales History
- Property Map

8.2.5 Ad hoc Neighbourhood Sales Report

The Neighbourhood Sales Report details the sales in the neighbourhood in which the subject property is located. The Report is generated using criteria set by the user including radius, sales timeframe and price range. This report is only available in the Province of Ontario.

Neighbourhood Sales Reports include the following:

- Comparable Sales
- Aerial View of Neighbourhood

8.2.6 Additional Supplemental Report Types

In Ontario, Purview For Lenders provides instant access to property title data or property ownership information from Ontario's Electronic Land Registration System also known as POLARIS.

Based on your company's subscription, you may have access to and be able to view, purchase and print the following documents:

- Instrument Image
- Parcel Register

Instrument Image

An instrument image is an image of a registered document within POLARIS. Instruments can include liens, mortgages, transfers, condominium declarations, among others.

Parcel Register

A Parcel Register is the provincial ownership record and holds the most recent and complete title information available for a property in Ontario.

8.3 Report Design Overview

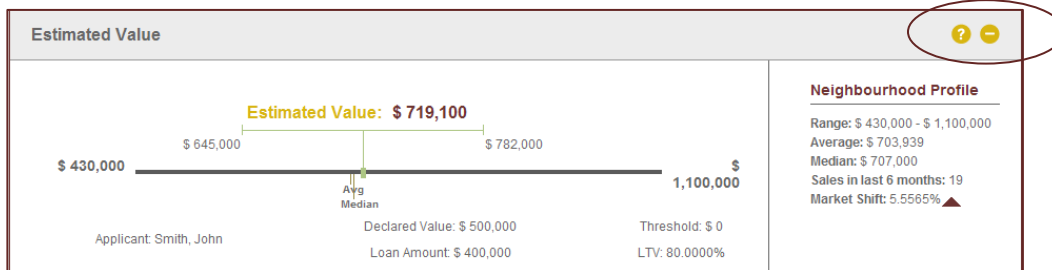
8.3.1 Shutters

Each Report features a streamlined design. Each section in the Report is presented in the form of a “shutter” that can be opened or closed using the “+” or “-” icons at the right of each shutter.

Closed shutters

Ownership and Sales History	? +
Estimated Value	? +
Equity Estimate	? +
Fraud Check	? +
Comparable Sales	? +
Lender Report Information	? +

Open shutter



8.3.2 Context Sensitive Hints

At any time, click the encircled question mark, shown below, to obtain hints about the corresponding feature.

Sample Hint

? -

Using the AVM model settings, this is the value computed for the subject property at the evaluation date.

8.3.3 Sections

There can be up to eight (8) sections displayed on a Report. Three (3) of these sections are standard; the remaining five (5) sections will be displayed dependent on the type of Report generated.

Standard	Non-Standard
Common Area	Ownership and Sales
Report Information	Estimated Value
Terms and Conditions	Equity Estimate
	Comparable Sales
	Fraud Check

9. Purview For Lenders Reports – Common Elements

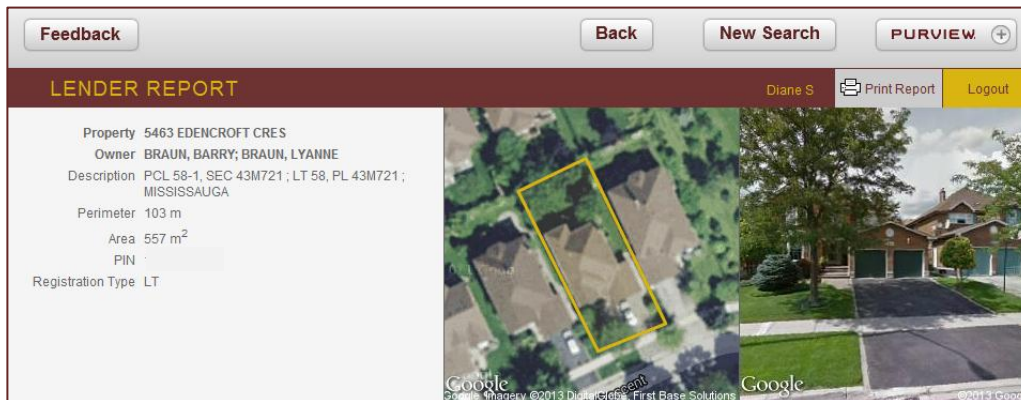
Each Report in Purview For Lenders will display three standard sections:

- Common Area
- Report Information
- Terms and Conditions

9.1 Common Area Section

The Common Area displays property information including the legal description and the names of registered owner(s) (where available). This shutter cannot be opened or closed by the user; it is fixed and will appear on each Report.

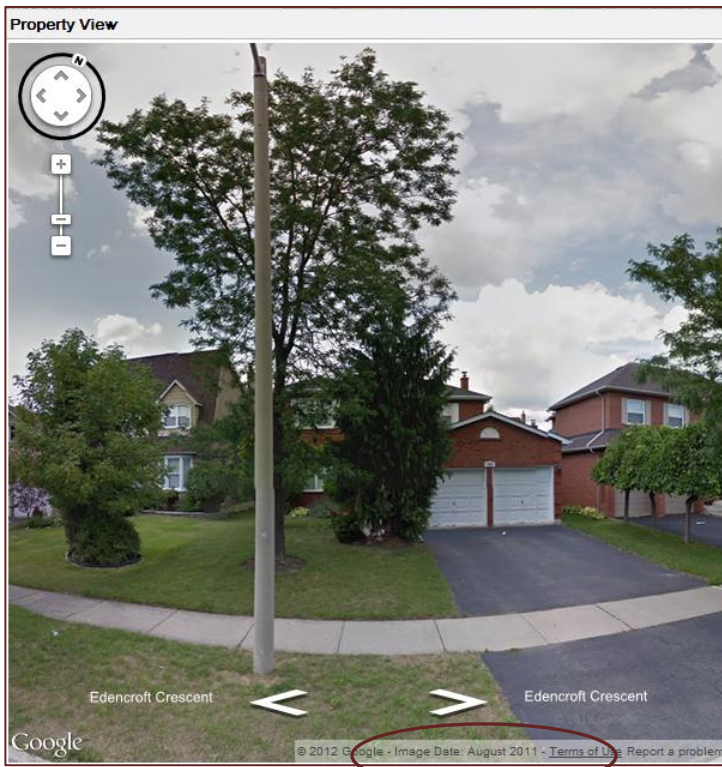
Common Area



Aerial and Google Street View™ imagery is displayed in this section. Imagery can help to confirm property type, and can be used to confirm property details such as whether the property has a pool, fenced yard or backs onto a park.

By clicking on either image in the common area, a pop up window allows the user to pan, and zoom in and out of the image of the property. A user can use the arrows shown on the navigation tool on the top left of the image to move your view north, south, east or west and drag the zoom slider up or down to zoom in or out incrementally.

Google Maps integration



Google Maps compiles information from many sources to bring you the best results possible, however there may be instances where an aerial or Street View image may not be available, is unclear or simply an approximation.

Please note that all Google images have a copyright / date stamp. This date does not necessarily correlate to when the picture was taken or updated. Where available, Google will provide an Image Date to identify when the picture was taken.

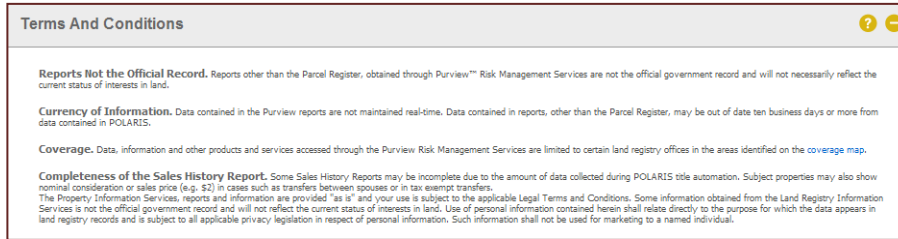
9.2 Lender Report Information Section

The Lender Report Information section provides you with a summary of the inputs used to create the report and system information for audit purposes. This shutter can be opened and closed by the user.

Lender Report Information			
Valuation Date:	10-10-2012	Report Date:	10-10-2012 12:48 PM
AVM Model:	Teranet reavs Model	User ID:	64040
AVM Model Type:	reavs	Company ID:	56129
reavs ID:	2000128071	FC Model:	Test2
Report ID:	12535	FC Model ID:	14139

9.3 Terms and Conditions Section

This section explains the parameters of the report including coverage and completeness, and use restrictions. This shutter can be opened and closed by the user, but it cannot be hidden.



10. Lender Report – Key Features

The Lender Report is our most comprehensive report that includes both valuation and fraud queries that check for indicators of suspicious activity on the specific property.

In the Province of Ontario, Teranet has exclusive rights to POLARIS data pursuant to an agreement with the Government of Ontario. This exclusivity in turn allows for a data rich Lender Report including ownership and equity information.

Outside the Province of Ontario, Teranet has agreements with a number of city assessment authorities and third party providers. Teranet is committed to deliver to its Subscribers as much information as is provided from third parties; however, as a result of regulatory constraints in some provinces and/or municipalities, some information including ownership and mortgage information may not be available.

The Lender Report is set as the default report selection in the *Select Report* dropdown.

In addition to the common elements identified earlier, the Lender Report has five distinct key sections. Each can either be opened or closed by using the “+” or “-” icons at the right of each shutter.

10.1 Ownership & Sales History

The Ownership and Sales History section includes information about the current property owner(s) and displays the ‘chain of title’ on the subject property.

Where available, Sales History will display the following information for each sale transaction on the subject property:

- Registration Date: Date of closing
- Party To: Name of Purchaser(s)
- Consideration Value: Dollar amount of sale
- Instrument Type: Registration type of instrument
(i.e. Transfer, Transfer under Power of Sale, Transmission by
Personal Representative)

Sales History information aids in assessing if any overly inflated sales have occurred and if any sales on title are non-arm’s-length transfers.

Ownership Information and Sales History

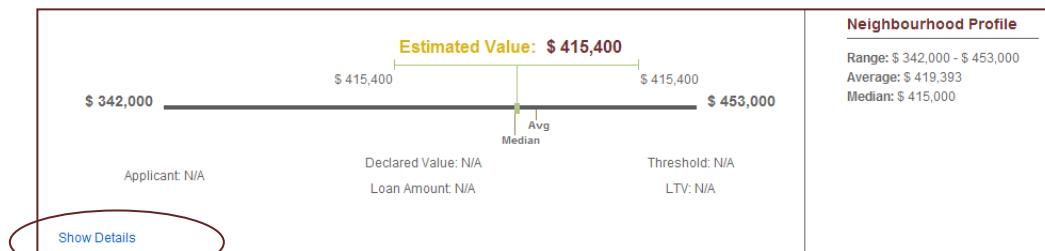
Ownership and Sales History			
Ownership Information			
Party To: SMITH, JOHN; DOE, JANE			
Consideration Value: \$ 326,800			
Sales History			
Party To	Registration Date	Consideration Value(\$)	Instrument Type
SMITH, JOHN; DOE, JANE	03-20-2002	\$ 326,800	Transfer
WRIGHT, PETER; WRIGHT, AMANDA	04-06-2000	\$ 283,298	Transfer
CRONKITE, WALTER	04-22-1999	\$ 116,000	Transfer

10.2 Estimated Value

The Estimated Value section displays key information on the subject property and the neighbourhood surrounding it. Based on data availability, Purview For Lenders will choose the optimal AVM model that best suits the subject property:

- The AVM value is computed for the subject property and is displayed as the bolded burgundy number set within the light green band
- The light green band is the upper and lower range of the AVM value
- The lowest and highest numbers at each end of the range bar are the lowest and highest sale price for similar properties in that neighbourhood.

Estimated Value



No Estimate Available

In instances where the system is unable to generate an estimate value, the Estimated Value section will appear as the image shown below.

No Estimated Value

Estimated Value	
Could not compute value.	Neighbourhood Profile

10.3 Customized Valuation Model (Available in the Province of Ontario only)

Depending on your Company's lending requirements, your Account Administrator may have configured a customized valuation model for the Province of Ontario. If a customized model does exist, by default, each estimate value for a subject property located in the Province of Ontario will be generated using your Company's customized model.

To view the specific filters and rules used to grade the AVM displayed on the subject Lender Report, click the *Show Details* link located at the bottom left corner of the Estimate Value section. Note that the *Show Details* link will only appear if you are using a customized valuation model.

10.4 Valuation Filters

Purview For Lenders will run a set of filters to determine if the AVM meets the criteria for each of the filters and determine a Pass / Fail condition. There are 14 valuation parameters and 8 valuation filters in Purview For Lenders. Each filter can be configured to address your company's specific lending requirements. Please refer to the screen capture below.

10.4.1.1.1 Test Ratio Filter

The test ratio is an indicator of the change of property values in the neighborhood compared to the last registered sale of the subject property.

10.4.1.1.2 Neighbourhood Score Filter

The neighborhood score is an indicator of how the estimated value of the subject property fits in with neighborhood sales.

10.4.1.1.3 Standard Deviation of Neighborhood Average Filter at Valuation Date

This value is the standard deviation of neighborhood sales, which is a measure of how widely values are dispersed from the neighborhood sales average at the valuation date.

10.4.1.1.4 Standard Deviation of Neighbourhood Average Filter at Sale Date

This value is the standard deviation of neighborhood sales, which is a measure of how widely values are dispersed from the neighborhood sales average at the last sale date.

10.4.1.1.5 Standard Deviation of the Estimate Filter

This value is the standard deviation of the estimated value of the property expressed in dollars. It takes into account the standard deviations from the sales used to calculate the estimated value.

10.4.1.1.6 Relative Error Filter

The relative error is the estimated standard deviation of the estimated value divided by the estimated value (%). For example if the estimated value is \$300,000 and the standard deviation of the estimated value is \$30,000 the relative error would be 10






10.4.1.1.7 Subject Property Sale Value Filter

This filter can be applied to the sale value of the subject property used to calculate the estimated value. If the sale value is between the minimum and maximum value then it will pass the filter.

10.4.1.1.8 Subject Property Area Filter

This filter can be applied to the parcel area, if the parcel area value is between the minimum and maximum value then it will pass the filter

Valuation Filters – Expanded View

Filter and Rejection Criteria	Results	Rule	Weighting	Pass/Fail	Message
Test Ratio	1.65	Greater Than: 0.5 Smaller Than: 1.5	1		The results for this criteria are not within the ranges of the acceptance criteria
Neighbourhood Score	0.88	Greater Than: 0.7 Smaller Than: 1.5	1		The results for this criteria are within the ranges of the acceptance criteria
Standard Deviation of the Estimate(\$)	\$26,215	Less Than: \$50,000	1		The results for this criteria are within the ranges of the acceptance criteria
Standard Deviation of Neighbourhood Average at Valuation Date(\$)	\$28,086	Smaller Than: 1	1		The results for this criteria are within the ranges of the acceptance criteria
Standard Deviation of Neighbourhood Average at Sale Date(\$)	\$6,429	Smaller Than: 1	1		The results for this criteria are within the ranges of the acceptance criteria

The system will determine a Pass / Fail condition based on the Rules associated to the customized valuation model. In instances where the AVM meets the criteria of the filter, a green checkmark will be displayed in the Pass/Fail column. Where the AVM fails to meet the criteria of the filter, a red “x” will be displayed in the Pass/Fail column.

10.5 Equity Estimate Section

The *Equity Estimate* section displays the estimated equity available on the subject property. This value is calculated by subtracting the sum of the face value of all active mortgage(s) from the Estimated Value. In addition, the count of all active mortgage(s), including the face value amount, registration date and institution information is shown, where available.

Equity Estimate

Equity Estimate				
Equity Estimate		Estimated Value		Registered Mortgages (Total Face Value)
\$ 472,799	=	\$ 719,100	less	\$ 246,301
		2 Mortgages	Institution	Date Issued
		\$ 200,000	THE TORONTO-DOMINION BANK	08-22-2003
		\$ 46,301	THE TORONTO-DOMINION BANK	11-24-1993

An equity estimate can only be calculated where Purview was able to generate an Estimate Value. In instances, where Purview is unable to generate an Estimate Value, the mortgage information will still be shown on the subject Report.

10.6 Fraud Check Section (Available in the Province of Ontario Only)

Fraud Check provides an interpretive indication of potential title risk based on a series of risk scoring tests. Currently only available for properties within the Province of Ontario, fraud checks can identify unusual title activity and inconsistent property values.

The Fraud check examines all title activity against the subject property and looks for patterns indicative of higher risk or potential fraud, such as flips, no active mortgage, an unexpected discharged mortgage, or other higher risk indicators such as multiple mortgages, liens and previous foreclosures.

Fraud Check Section – Summary View

Fraud Check	
Show Details	
<ul style="list-style-type: none"> Active Mortgage Recent Sales Prior Foreclosure Vendor is Corporation No Concurrent Mortgage Active Judgment 	<ul style="list-style-type: none"> Active Caution Active Liens Power of Sale Unusual Discharge Frequency of Power of Sale in Area
Purchase Price: \$ 500,000.00 Mortgage Value: \$ 400,000.00 Purchaser Name: Smith, John	

Fraud Check is comprised of configurable queries that check for indicators of potentially suspicious activity on the specific property. This section provides users with a summary for each applied Fraud Filter thus allowing users to quickly identify applications that require further investigation.

The system will determine a Pass / Fail condition based on the Rules associated to the fraud check model. In instances where the data meets the set filter requirement, a green checkmark

will be displayed in the Pass/Fail column. Where the data fails to meet the criteria of the filter, a red “x” will be displayed in the Pass/Fail column.

To view the specific filters and rules used to generate the Fraud Check displayed on the subject Lender Report, click the *Show Details* link located at the top left corner of the Fraud Check section.

10.7 Fraud Check Filters

10.7.1.1.1 Active Mortgage Filter

Determines if there are any active Charges or Assignments of Charge documents registered against the subject property.

10.7.1.1.2 Price within Neighborhood Range Filter

Determines whether the purchase price entered by the user falls within the neighborhood average sales price, +/- the neighborhood average standard deviation at the valuation date.

10.7.1.1.3 Price Difference (\$)

This filter determines whether the price difference between the purchase price entered by the user and the Estimated Value provided are within the specified tolerance.

10.7.1.1.4 Price Difference (%)

This filter determines if the percentage of price difference between the inputted purchase price by the user and the Estimated Value provided is within the specified tolerance.

10.7.1.1.5 Suspect Purchase Price

This filter determines if the purchase price is outside the range of the estimated value +/- the standard deviation.

10.7.1.1.6 Loan to Estimated Value Tolerance

This filter calculates the Loan to Value ratio. The value of the proposed mortgage, entered by the user, is divided by the Estimated Value of the subject property and expressed as a percentage.

10.7.1.1.7 Recent Sales

This filter determines if there have been recent transfers of the subject property within a set time window.

10.7.1.1.8 Previous "Party To"

This filter determines if the name of the purchaser, entered by the user, shows up as a 'Party to' on a previous transfer of the property.

10.7.1.1.9 Prior Foreclosure

This filter will determine if the property has a foreclosure type document registered subsequent to the last registered transfer type document.

10.7.1.1.10 Vendor Is Corporation

Using a list of strings that generally indicate corporation, this filter determines if a corporation is selling the property.

10.7.1.1.11 No Concurrent Mortgage

This filter will determine if a property has a transfer type document and no accompanying charge document registered on the same day.

10.7.1.1.12 Active Judgement

This filter will determine whether any active Judgement type documents are registered against the property.

Judgement type documents include:

- Judgement Final Order of Foreclosure (JFOF)
- Judgement Conveyancing & Law of Property Act (JCLPA)

10.7.1.1.13 Active Caution

This filter determines if there is any active caution type documents registered against the subject property.

Caution type documents include:

- Caution (CAU)
- Caution - Charge (CAUC)
- Caution - Land (Estates Administration Act) (CAUEAA)
- Caution Estates Administration Act (LT) (CAUEAAL)
- Caution Estates Administration Act (R) (CAUEAAR)
- Land Registrar Caution (LRCAU)
- Renew - Caution (RENEW)
- Caution Of Agreement Of Purchase And Sale (CAUAPS)
- Caution-Charge (Bankruptcy & Insolvency Act) (CAUBKC)
- Caution-Land (Bankruptcy & Insolvency Act) (CAUBKA)

10.7.1.1.14 Active Liens

This filter determines if there is any active lien type documents registered against the property.

Lien type documents include:

- Certificate of Action Construction Lien (CTACL)
- Certificate of Line-Housing Development Act (CTLHDA)
- Condominium Lien (CNLIEN)
- Construction Lien (CL)
- Lien (LIEN)
- Mechanic's Lien (ML)
- Notice Lien Municipal & School Tax Credit Act (NOMLS)
- Notice Vendors Lien (NOVL)
- Notice of Security Interest (NOSINT)

10.7.1.1.15 Power of Sale

This filter determines if there is any active power of sale type documents registered within the last three transfer documents against the property.

10.7.1.1.16 Discharge

This filter counts the number of mortgage discharges registered within a set time period and determines if a property has mortgage discharge volume greater than the specified discharge volume.


10.7.1.1.17 Unusual Discharge

The unusual discharge filter checks for discharges of mortgages that have occurred after the last transfer of the property. A second component of this fraud check is that the system will compare the institution name registering the discharge to the institution name on the most recent mortgage.

10.7.1.1.18 Frequency of Power of Sale in Area

This filter will compare the number of properties that transferred by Power of Sale to the number of properties within the area of the subject property.

Fraud Check Section – Expanded View

Fraud Check	Results	Rule	Weighting	Pass/Fail	Message
Active Mortgage	0	An Active registered mortgage exists on this property	1		The records indicate that this property may not have an Active Mortgage registered.
Price within Neighbourhood Range	N/A	The proposed purchase price is within tolerance of the neighbourhood average	1		This check was not performed
Price difference(\$)	N/A	The difference between the proposed purchase price and the estimate is within the tolerance specified	1		This check was not performed
Price difference(%)	N/A	The proposed purchase price is within a specified percentage of the estimate	1		This check was not performed

Customized Fraud Check Model

Depending on your Company's lending requirements, your Account Administrator may have configured a customized Fraud Check model. If a customized model does exist, by default, each Fraud Check run will be generated using your Company's customized model settings. If a customized model has not been created, the system will automatically use the Teranet default Fraud Check Model.

Timing: Note that Fraud Checks use Ontario title data and as a result may be out of date at least 10 business days.

10.8 Comparable Sales Section

The Comparables Sales section provides a snapshot of real estate activity in the area of the subject property to help determine if the property of interest "fits" in its surroundings.

10.8.1.1.1 Neighbourhood Index Graph

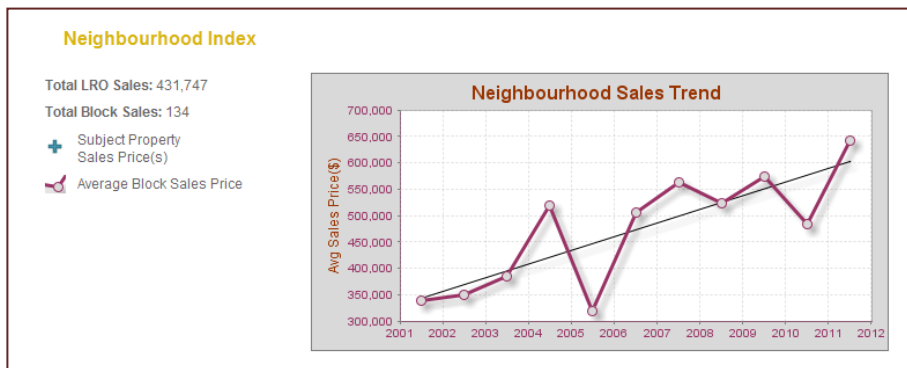
The Neighbourhood Index graph provides a view of the market activity both for the area surrounding the subject property and for the entire Land Registry Office (LRO). This graph helps to identify any significant deviations from the market trends in a neighbourhood (block) or LRO that may require further investigation by the user.

Components of the graph include:

Total LRO Sales	Total number of sales within the LRO where the subject property is located
Total Block Sales	<p>Total number of sales within the Block where the subject property is located</p> <p>The Block is identifiable by the first 5 digits of the property's Property Identification Number (PIN)</p>

Subject Property Sales Price(s)	Each point represents the previous amounts the subject property sold for
Average Block Sales Price	The red line represents the yearly Sale Price fluctuations for the Block or neighbourhood the subject property is located in, while the straight black line represents the average Neighborhood Sales trend line

Neighbourhood Index



10.8.2 Historical Comparable Sales

Historical Comparable Sales is a compiled list of property sales that occurred in and around the last sale date of the property. This historical sales information can be used to see where the property was positioned at the last sale date.

By clicking on a column header, the user will be able to sort the table in either ascending or descending order. By default the table is sorted by distance from subject property in ascending order.

Historical Comparable Sales

Historical Comparable Sales					
Street Address	Consideration Value	Registration Date	Area (m ²)	Distance (m)	PIN
17 MACDONALD ST	\$ 430,000	03-31-2008	291	688	
160 HILLSIDE AVE	\$ 410,000	08-28-2008	117	637	
150 HILLSIDE AVE	\$ 400,000	07-24-2008	388	637	
27 MURRIE ST	\$ 390,700	03-03-2008	420	119	
19 ALBANI ST	\$ 378,000	07-29-2008	462	110	
28 MACDONALD ST	\$ 378,000	08-07-2008	466	739	

10.8.3 Comparable Sales (At Valuation Date)

Comparable Sales at Valuation Date is a compiled list of properties that sold at the time the report is generated.

By clicking on a column header, the user will be able to sort the table in either ascending or descending order. By default the table is sorted by distance from subject property in ascending order.

Comparable Sales – At Valuation Date

Comparable Sales (At Valuation Date)					
Street Address	Consideration Value	Registration Date	Area (m ²)	Distance (m)	PIN
5436 EDENCROFT CRES	\$ 720,000	09-01-2011	558	40	
5495 EDENCROFT CRES	\$ 675,000	03-16-2012	558	107	
1584 CARTIER CRT	\$ 671,000	03-23-2012	558	164	
5459 DURIE RD	\$ 795,000	07-31-2012	697	235	
1515 MANORBROOK CRT	\$ 696,000	03-16-2012	730	294	
1721 CAROLYN RD	\$ 840,000	03-16-2012	1,487	388	
1760 KILDARE CRT	\$ 825,000	04-30-2012	1,019	457	
1484 CHIDDINGSTONE CIR	\$ 610,000	02-24-2012	410	1,044	
5105 CREDITVIEW RD	\$ 599,000	06-15-2012	626	1,091	
5075 CREDITVIEW RD	\$ 725,000	07-16-2012	626	1,178	

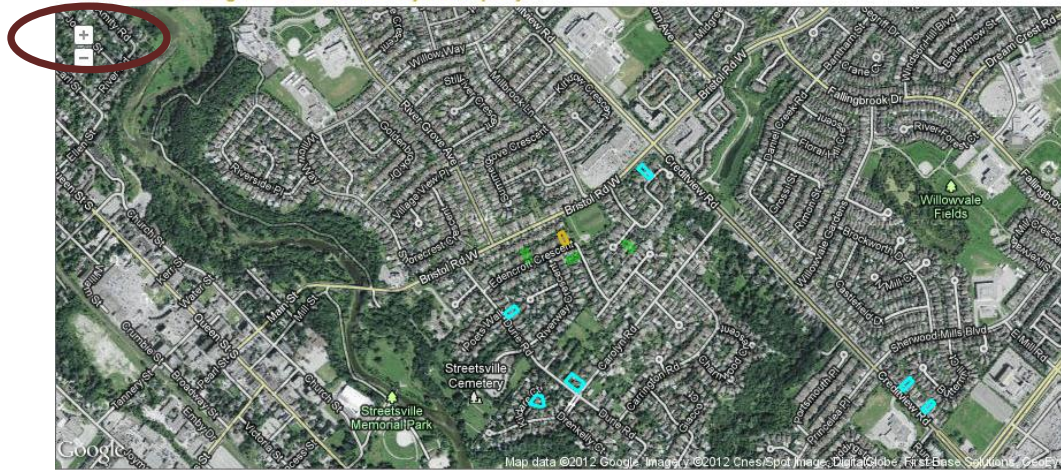
10.8.4 Aerial Imagery

The Comparable Sales section includes an aerial image of the subject property displaying the property's approximate boundary. Aerial imagery offers visual context regarding the property's immediate surroundings and those of the comparable properties. The subject property is shown in yellow – nearest comparables are shown in green.

By clicking on the + / - icons at the top left corner of the aerial image, the user will be able to zoom in and out of the aerial view.

Aerial Imagery

Aerial View of Neighbourhood and Subject Property



An aerial view of the three closest comparables to the subject property is also provided. Below each comparable is its property address, most recent sale value, recent sale registration date and distance from the subject property.

Aerial View of Closest Comparables



10.9 Purview For Lenders Report Types – Which Report is right for me?

	Valuation Report	Fraud Check Report	Lender Report – Ontario	Lender Report-Outside Ontario
Property Address	✓	✓	✓	✓
Property Description	✓	✓	✓	✓
Perimeter	✓	✓	✓	
Area	✓	✓	✓	
PIN	✓	✓	✓	
Name of Current Owner	✓	✓	✓	✓ (If Available)
Last Sale Date	✓	✓	✓	✓
Last Sale Value	✓	✓	✓	✓
Last Sale Type	✓	✓	✓	✓
Sales History - Party To	✓	✓	✓	✓ (If Available)
Sales History – Registration Date & Consideration Value	✓	✓	✓	✓
Estimated Value	✓		✓	✓
Neighbourhood Profile	✓		✓	✓
Equity Estimate			✓	
Number of Registered Mortgages			✓	
Mortgage Value, Institution Name & Registration Date			✓	
Comparable Sales at Valuation Date	✓		✓	✓
Historical Comparable Sales	✓		✓	✓
Aerial View of Subject Property	✓	✓	✓	✓
Aerial View of Neighbourhood & Subject Property	✓		✓	✓
Aerial View of Closest Comparables	✓		✓	✓
Fraud Check		✓	✓	
Valuation Check	✓		✓	
Google Street View of Subject Property	✓	✓	✓	✓
Neighbourhood Trending Chart	✓		✓	

11. Ad hoc Supplemental Reports

11.1 Sales History Report

Note that this is not a standard report, and therefore it may not be available to you.

The Sales History Report provides a historical view of all sales on record for the subject property. For each sale on record, this Report will provide the registration date, sale price, transfer type and 'party to' information (where available). The Sales History Report is available only in the Province of Ontario.

Note the use of Sales History Reports alone DO NOT provide you with a valuation methodology consistent with OSFI B20 regulatory guidelines; however, Sales History Reports can be used as a complement to Core Reports.

Sales History Reports include the following sections:

- Ownership & Sales History
- Property Map

A sample of a Sales History Report is available here: [13.4 Sales History \(only\)](#)

11.2 Generating a Sales History Report

Once you have found the subject property, select “Sales History (only) (**)” from the *Select Report* drop down. Use your mouse cursor to highlight the Property Record of interest. Next, click on the desired record in the table. Click “OK” on the Confirmation pop up window to generate and view the Report.

Select Sales History (only)

Select Report	
Lender	?
Select Property to view	
Valuation (only)	
Fraud Check (only)	
Sales History (only) (2)	
Parcel Register	
Neighbourhood Sales (only)	

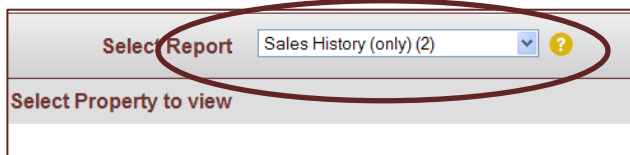
Address	Municipality	Code	Description

11.3 Sales History Report Counter

The Sales History counter is located in brackets next to the Report Name in the Select Report dropdown. The counter will increase by one each time a Sales History Report is generated by a

user within a Company. The counter will automatically reset to “0” on the first day of each month.

Sales History Counter



11.4 Neighbourhood Sales Report

Note that this is not a standard report, and therefore it may not be available to you.

The Neighbourhood Sales Report details the sales in the neighbourhood in which the subject property is located. The Report is generated using criterion set by the user including radius, sales timeframe and price range. This report is only available in the Province of Ontario.

Note the use of Neighbourhood Sales Reports alone DO NOT provide you with a valuation methodology consistent with OSFI B20 regulatory guidelines; however, Neighbourhood Sales Reports can be used as a complement to Core Reports.

Neighbourhood Sales Reports include the following sections:

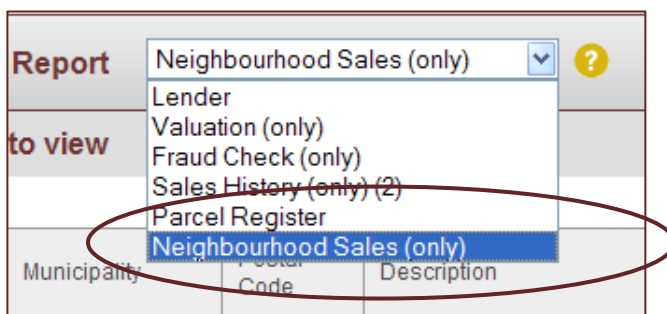
- Comparable Sales
- Aerial View of Neighbourhood

A sample of a Neighbourhood Sales Report is available here: [13.5: Neighbourhood Sales \(only\)](#)

11.5 Generating a Neighbourhood Sales Report

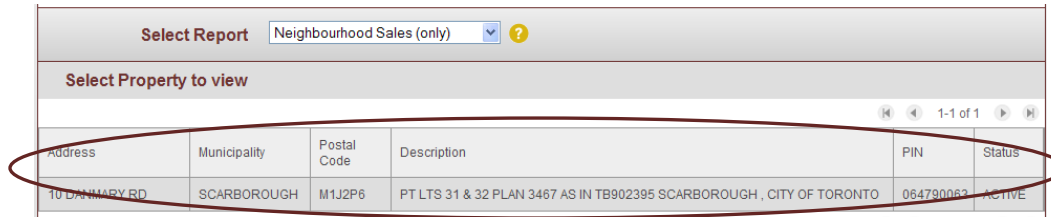
Once you have found the subject property, select “Neighbourhood Sales Report (only)” from the *Select Report* drop down.

Select Neighbourhood Sales (only)



Use your mouse cursor to highlight the Property Record of interest. Next, click on the desired record in the table. A Confirmation Box will pop up displaying Neighbourhood Sales Criteria.

Select Property Record



The screenshot shows a web interface with a 'Select Report' dropdown set to 'Neighbourhood Sales (only)'. Below it is a 'Select Property to view' section containing a table with one row highlighted by a red oval.

Address	Municipality	Postal Code	Description	PIN	Status
10 DANFORTH RD	SCARBOROUGH	M1J2P6	PT LTS 31 & 32 PLAN 3467 AS IN TB902395 SCARBOROUGH, CITY OF TORONTO	064790063	ACTIVE

11.6 Neighbourhood Sales Criteria

The user can customize all or any one of the following filters:

Sales Date: Date range for comparative sales.

The default is set for 1 year from the current date.

Sale Value: Minimum and maximum value to pre-filter sales.

The default is set to "All Values". To set the filter to a specific period, click the "Sale Value Range" radial button.

Parcel Register Area (%): Tolerance, for area size, that neighbouring properties must be within when compared to the subject property (e.g. If the area of the subject property is 1000m² and 5% is the specified, the search will include only properties where area is within 950m² to 1050m² range)

The default is set to "All". The range available is between 5% and 100%.

Property Type: Specify the parcel type to include within search.
"Same as Subject Property" includes only those properties of the same property type as the subject property.

The default is set to "All". No filtering of property type will be applied.

Search Radius: The distance a property must be within the subject property to be included in the results. Options include: 250m, 500m, 750m and 1000m. The default is set to "250m". Note that in some instances, the system will automatically expand the search radius.

Neighbourhood Sales Criteria – Default Settings

Confirmation

Please confirm that you wish to generate a Neighbourhood Sales Report for the following property:

10 DANMARRY RD

Neighbourhood Sales Criteria

Sale Date: ☐ Last Month ☐ Year To Date ☒ Date Range
 From: Oct 25, 2011 To: Oct 25, 2012

Sale Value: ☒ All Values ☐ Sale Value Range

Parcel Register Area (%): All ▾

Property Types: Same as Subject Property ▾

Search Radius: 250m ▾

Search Cancel

Once you have set your criteria, click “Search” to view the count of Neighbourhood Sales that fall within your set criteria. This will be displayed below the Neighbourhood Sales Criteria form.

Neighbourhood Sales – Match Results

Neighbourhood Sales Criteria

Sale Date: ☐ Last Month ☐ Year To Date ☒ Date Range
 From: Oct 25, 2011 To: Oct 25, 2012

Sale Value: ☒ All Values ☐ Sale Value Range

Parcel Register Area (%): All ▾

Property Types: Same as Subject Property ▾

Search Radius: 250m ▾

15 matching neighbourhood sales found.
 Click “View Report” button to generate a report or refine the search criteria and search again.

View Report Search Again Cancel

Alter any one or all of the filters, to refine your search criteria to produce more or fewer comparable properties. To view an updated count of Neighbourhood Sales, click “Search”.

Note that there is no charge applied to refining your search criteria. Users can refine results until they are satisfied with the number of matched sales returned.

Once you are satisfied with the number of neighbourhood sales returned, click “View Report” to generate the Neighbourhood Sales Report.

11.7 Neighbourhood Sales Statistics

Each matching comparable sale record will appear in the Neighbourhood Sales Statistics table, contained within the Comparables shutter. The Average Sale Price and Standard Deviation is also displayed. Standard Deviation being the difference between the highest and lowest values displayed in the sales table.

For each property record in the table, the following will be displayed:

- PIN
- Street Address
- Property Type
- Consideration Value
- Registration Date
- Area m²
- Value / Area (\$)/m²
- Distance (m)

To sort the table of results click on any of the field headers.

Neighbourhood Sales Statistics

Neighbourhood Sales Statistics								
Average Sale Value		\$ 311,194		Standard Deviation		\$ 233,000		
<input checked="" type="checkbox"/>	PIN	Street Address	Property Type	Consideration Value	Registration Date	Area m ²	Value/ Area (\$)/m ²	Distance (m)
<input checked="" type="checkbox"/>		51 GREENWICH SQ	Property	\$ 300,000	10-08-2011	354.86	1,099.01	110
<input checked="" type="checkbox"/>		24 CEDARBAE DR	Property	\$ 335,000	11-18-2011	554.79	603.83	204
<input checked="" type="checkbox"/>		6 ADLER ST	Property	\$ 73,400	12-22-2011	466.29	157.41	168
<input checked="" type="checkbox"/>		4 DANIMARY RD	Property	\$ 395,000	01-06-2012	580.34	680.63	26

Click the check box to the left of each subject property record, to either remove or add the comparable property. For example, you may wish to exclude a non-arm's length sale of \$2 as it may be reducing the overall sale value.

The Average Sale Value and Standard Deviation will automatically recalculate each time you select or de-select a comparable property.

11.8 Neighbourhood Sales Map

An aerial image of the subject property and comparable properties is displayed below the neighbourhood sales table. The subject property is shown as the red marker – nearest comparables are shown in green.

The arrows shown on the navigation tool on the top left of the image will move your view north, south, east or west. To zoom in or out, drag the slider up or down.

11.9 Instrument Image and Parcel Register

In Ontario, Purview For Lenders provides access to property title data or property ownership information from Ontario's Electronic Land Registration System also known as POLARIS.

Based on your company's subscription, you may be able to purchase, view and print the following documents:

- Instrument Image
- Parcel Register

11.10 Instrument Image (Maybe purchased separately)

An instrument image is an image of a registered document within POLARIS. Instruments can include liens, mortgages, transfers, condominium declarations, among others. A sample of an Instrument Image is available here: [13.6: Instrument Image – Charge / Mortgage](#)

11.11 Ordering and Viewing an Instrument Image

Ordering and viewing an instrument image is a slightly different process than running other Reports.

In order to order an Instrument Image, you will need to know the registration/instrument number of the instrument.

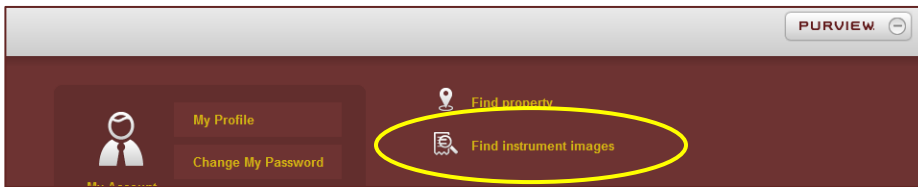
The *Instrument Images* choice is not available in the *Select Report* dropdown. The option is available in the *My Account* section of Purview For Lenders.

In order to reveal the *My Account* section, you must click on the "plus" sign next to the Purview icon on the top right of the screen, just above the "Logout" area.

Next click "*Find Instrument images*".

My Account section- Hidden



My Account section - Expanded

Type in a municipality, city/town name, or Land Registry Office (LRO) and then enter the Instrument number in the “*Instrument #*” field.

Click “*Search*” to generate the instrument image.

Enter Instrument Number

 A screenshot of the 'FIND INSTRUMENT IMAGE' form. The form has a dark red header with the title 'FIND INSTRUMENT IMAGE' in yellow. Below the header, there are two input fields. The first field is labeled 'Find Instrument in Municipality' and contains the text '80 METROPOLITAN TORONTO(80)'. The second field is labeled 'Instrument #' and contains the text 'It12346'. This second field is circled in red. To the right of the 'Instrument #' field is a 'Search' button with a magnifying glass icon.
11.12 Parcel Register (Maybe purchased separately)

A Parcel Register is the provincial ownership record and holds the most recent and complete title information available for a property in Ontario. *Parcel Registers can be purchased and viewed on both active and inactive property records.*

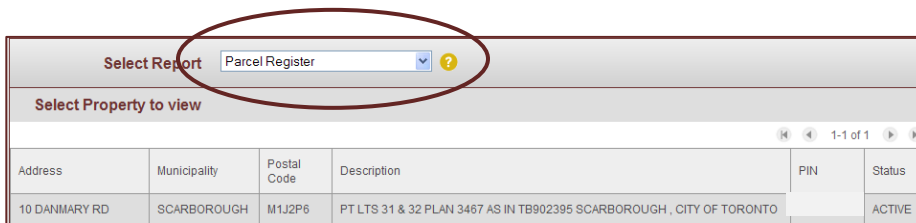
A sample of a Parcel Register is available here: [13.7: Parcel Register](#)

The Parcel Register includes:

- The Property Identification Number (PIN)
- The legal description of the Property
- The type of ownership
- Owner Name(s)
- Registration (instrument) number for items registered on title
- Details of items registered on title (registration/instrument number, date of registration, registration type, the amount of the registration, and the ‘parties from’/‘parties to’ information).

11.13 Viewing a Parcel Register for a Property

Once you have found the subject property, select “Parcel Register” from the *Select Report* drop down. Use your mouse cursor to highlight the Property Record of interest. Next, click on the desired record in the table.



Select Report					
Parcel Register					

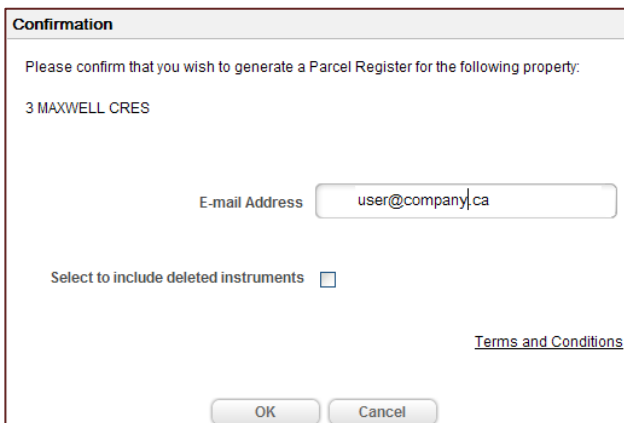
Select Property to view					
1-1 of 1					
Address	Municipality	Postal Code	Description	PIN	Status
10 DANMAY RD	SCARBOROUGH	M1J2P6	PT LTS 31 & 32 PLAN 3467 AS IN TB902395 SCARBOROUGH, CITY OF TORONTO		ACTIVE

A Confirmation pop up window will be displayed. Prior to clicking “OK” to generate the Parcel Register, ***it is important to confirm that the email address displayed on the screen is correct since a copy of the Parcel Register will be automatically emailed to the address shown.***

Next, click the box, if you would like your search to include delete instruments. Lastly, click “OK” to generate the Parcel Register.

A “File Download” pop up will be displayed, click “Open” to view the Parcel Register or click “Save” to save the file to your computer.

Confirmation - Active Property



Confirmation

Please confirm that you wish to generate a Parcel Register for the following property:

3 MAXWELL CRES

E-mail Address: user@company.ca

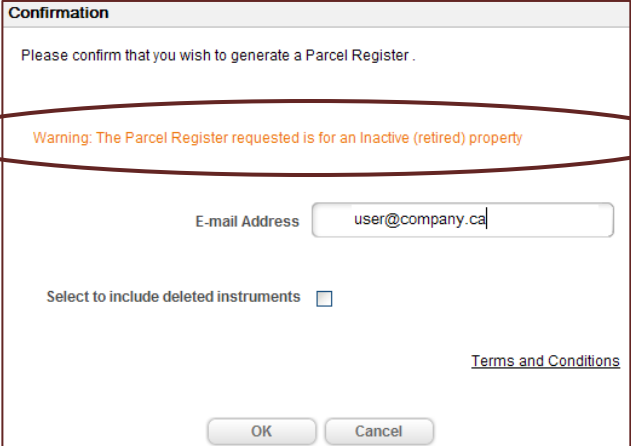
Select to include deleted instruments ☐

[Terms and Conditions](#)

OK Cancel

In instances where the property is inactive or retired, a warning message will be displayed within the Confirmation box.

Inactive Parcel Register Message



Confirmation

Please confirm that you wish to generate a Parcel Register .

Warning: The Parcel Register requested is for an Inactive (retired) property

E-mail Address

Select to include deleted instruments ☐

[Terms and Conditions](#)

12. Printing Reports

To print a generated Report from Purview For Lenders, you can:

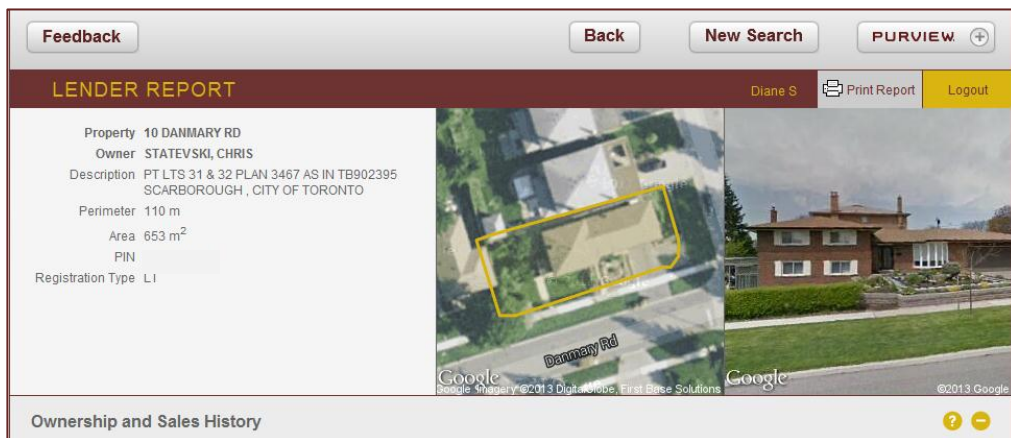
- Click the “*Print Report*” button displayed on the top right corner of each generated Report.
- Select the File > Print option from your browser.

Please note that the Report is optimized and formatted for printing, therefore, it will NOT look exactly as the Report you see on the screen. In addition, the content of closed shutters will also be printed as opened shutters.

Print Report



Screen View of Report



Sample Printed Report




13. Appendix: Sample Report Types

13.1 Lender Report

LENDER REPORT
Diane Statevski
Print Report
Logout

Property 5491 EDENCROFT CRES
Owner ALZAMORA, EDUARDO; MANGOVSKI - ALZAMORA, SUZANNA
Description PCL 65-1, SEC 43M721 ; LT 65, PL 43M721 ; MISSISSAUGA
Perimeter 103 m
Area 557 m²
PIN XXXXXXXXXX
Registration Type LT
Customer Ref # 12345



Ownership and Sales History
? -

Ownership Information
Party To: ALZAMORA, EDUARDO; MANGOVSKI - ALZAMORA, SUZANNA
Consideration Value: \$ 227,500

Sales History

Party To	Registration Date	Consideration Value	Instrument Type
ALZAMORA, EDUARDO; MANGOVSKI - ALZAMORA, SUZANNA	05-28-1996	\$ 227,500	Transfer

Estimated Value
? -

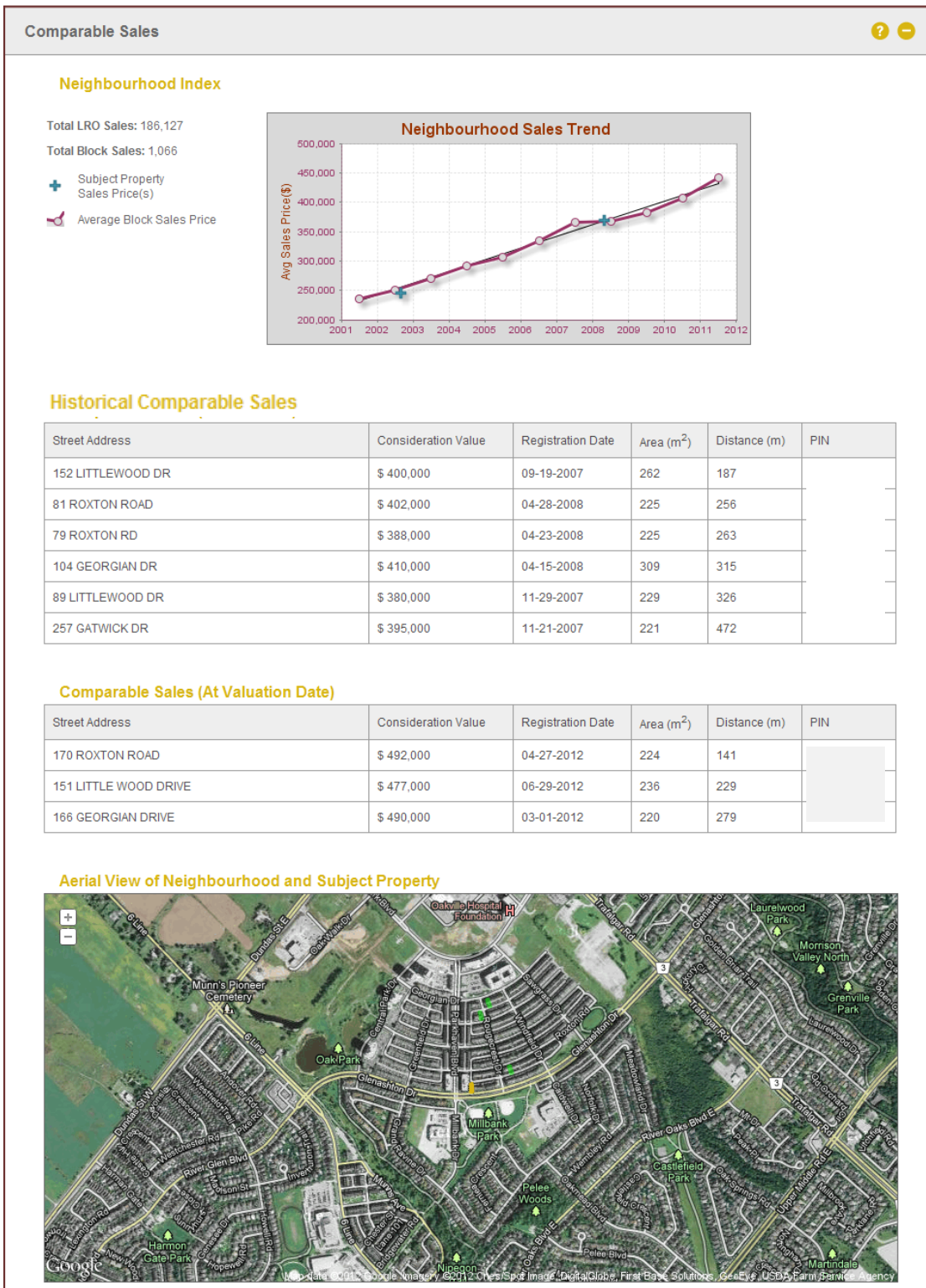
Estimated Value: \$ 675,500
\$ 430,000 \$ 609,000 \$ 732,000 \$ 1,100,000
Avg Median
Applicant: 500000 Declared Value: \$ 650,000 Threshold: \$ 0
Loan Amount: N/A LTV: 0.0000%

Neighbourhood Profile
Range: \$ 430,000 - \$ 1,100,000
Average: \$ 703,939
Median: \$ 707,000
Sales in last 6 months: 19
Market Shift: 5.6062% ▲

Equity Estimate
? -

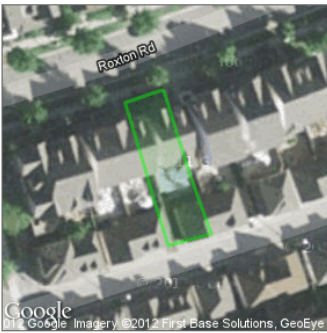
Equity Estimate		Estimated Value		Registered Mortgages (Total Face Value)									
\$ 481,500	=	\$ 675,500	less										
				<table border="1"> <thead> <tr> <th>2 Mortgages</th> <th>Institution</th> <th>Date Issued</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>04-20-2009</td> </tr> <tr> <td></td> <td></td> <td>06-16-2000</td> </tr> </tbody> </table>	2 Mortgages	Institution	Date Issued			04-20-2009			06-16-2000
2 Mortgages	Institution	Date Issued											
		04-20-2009											
		06-16-2000											

Lender Report continued

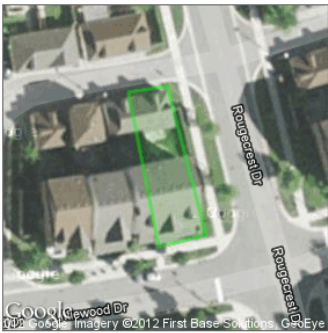


Lender Report continued

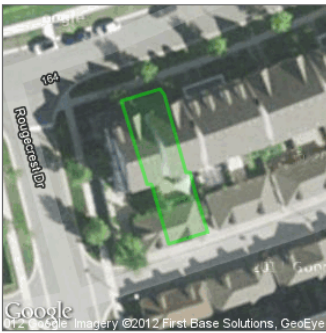
Aerial View of Closest Comparables



Address: 170 ROXTON ROAD
Consideration Value: \$ 492,000
Registration Date: 04-27-2012
Meters from S.P.: 141



Address: 151 LITTLE WOOD DRIVE
Consideration Value: \$ 477,000
Registration Date: 06-29-2012
Meters from S.P.: 229



Address: 166 GEORGIAN DRIVE
Consideration Value: \$ 490,000
Registration Date: 03-01-2012
Meters from S.P.: 279

Fraud Check ? -

[Show Details](#)

<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Active Mortgage <input checked="" type="checkbox"/> Recent Sales <input checked="" type="checkbox"/> Prior Foreclosure <input checked="" type="checkbox"/> Vendor is Corporation <input checked="" type="checkbox"/> No Concurrent Mortgage <input checked="" type="checkbox"/> Active Judgment 	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Active Caution <input checked="" type="checkbox"/> Active Liens <input checked="" type="checkbox"/> Power of Sale <input checked="" type="checkbox"/> Unusual Discharge <input checked="" type="checkbox"/> Frequency of Power of Sale in Area
--	--

Purchase Price: \$ 550,000.00 Mortgage Value: \$ 450,000.00 Purchaser Name: Smith



Lender Report Information ? +

Terms And Conditions ? +

13.2 Valuation (only)

VALUATION
Diane Statevski
Print Report
Logout

Property 10 DANMARRY RD
Owner STATEVSKI, CHRIS
Description PT LTS 31 & 32 PLAN 3467 AS IN TB902395
 SCARBOROUGH, CITY OF TORONTO
Perimeter 110 m
Area 653 m²
PIN 064700000
Registration Type L.
Customer Ref # 12345

Ownership and Sales History

Ownership Information

Party To: STATEVSKI, CHRIS
Consideration Value: \$ 2

Sales History

Party To	Registration Date	Consideration Value	Instrument Type
STATEVSKI, CHRIS	06-02-1993	\$ 2	Transfer

Estimated Value

Estimated Value: \$ 482,600
 Range: \$ 312,500 - \$ 640,000
 Average: \$ 470,143
 Median: \$ 473,250
 Sales in last 6 months: 15
 Market Shift: 10.6225% ▲

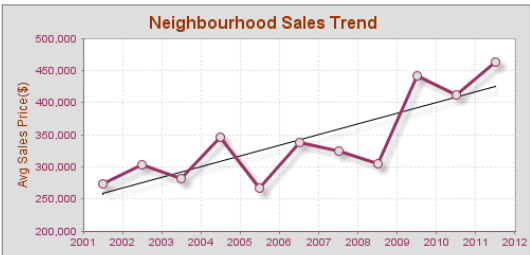
Applicant: 450000
 Declared Value: \$ 500,000
 Loan Amount: N/A
 Threshold: \$ 0
 LTV: 0.0000%

Comparable Sales

Neighbourhood Index

Total LRO Sales: 905,966
 Total Block Sales: 102

+ Subject Property Sales Price(s)
 - Average Block Sales Price



Neighbourhood Sales Trend
 The chart shows a general upward trend in average sales prices from 2001 to 2012, with a significant peak in 2011 followed by a slight decline in 2012.

Historical Comparable Sales

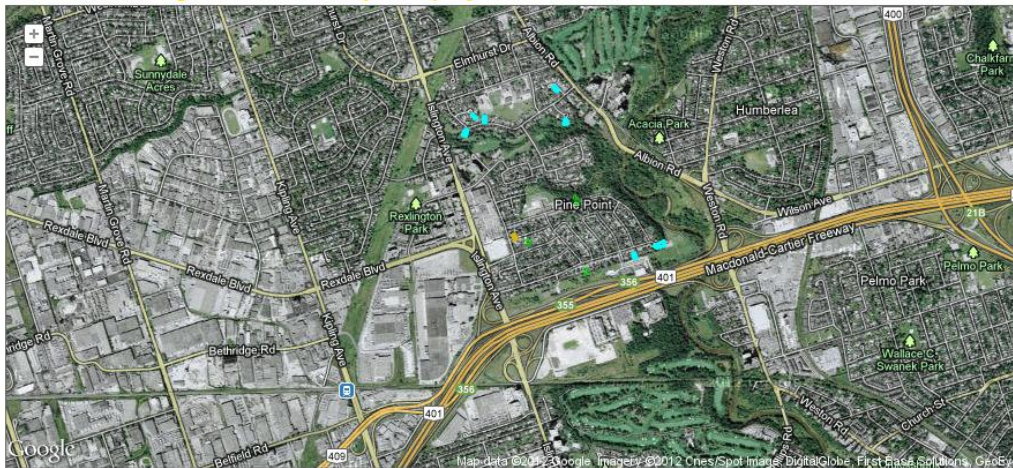
Street Address	Consideration Value	Registration Date	Area (m ²)	Distance (m)	PIN
15 ASCOLDA BLVD	\$ 290,000	08-30-1994	1,005	160	
22 ASCOLDA BLVD	\$ 270,000	04-29-1994	515	189	
22 GRACE ST	\$ 297,000	06-30-1992	526	210	

Valuation (only) continued

Comparable Sales (At Valuation Date)

Street Address	Consideration Value	Registration Date	Area (m ²)	Distance (m)	PIN
17 DENSMORE AVE	\$ 218,000	08-16-1989	467	57	
74 HADRIAN DR	\$ 217,500	01-12-2001	699	411	
83 ALLENBY AVE	\$ 215,000	12-03-2003	467	441	
87 SHENDALE DR	\$ 235,200	07-27-2001	720	650	
76 SHENDALE DR	\$ 270,000	11-04-1988	513	687	
125 ALLENBY AVE	\$ 255,000	04-05-2004	531	701	
9 PIPESTONE PL	\$ 275,000	04-30-2002	589	718	
15 DEESIDE CRT	\$ 240,000	03-01-2002	338	728	
140 HADRIAN DR	\$ 246,900	11-23-2001	1,430	824	
4 BEMBERG CRT	\$ 218,000	06-20-1994	576	886	

Aerial View of Neighbourhood and Subject Property



Aerial View of Closest Comparables



Google
012 Google Imagery ©2012 First Base Solutions, GeoEye
Address: 17 DENSMORE AVE
Consideration Value: \$ 218,000
Registration Date: 08-16-1989
Meters from S.P.: 57



Google
012 Google Imagery ©2012 First Base Solutions, GeoEye
Address: 74 HADRIAN DR
Consideration Value: \$ 217,500
Registration Date: 01-12-2001
Meters from S.P.: 411



Google
012 Google Imagery ©2012 First Base Solutions, GeoEye
Address: 83 ALLENBY AVE
Consideration Value: \$ 215,000
Registration Date: 12-03-2003
Meters from S.P.: 441

Lender Report Information





Terms And Conditions



13.3 Fraud Check (only)

FRAUD CHECK
Diane Statevski
Print Report
Logout

Property 10 DANMARRY RD
Owner STATEVSKI, CHRIS
Description PT LTS 31 & 32 PLAN 3467 AS IN TB902395
 SCARBOROUGH, CITY OF TORONTO
Perimeter 110 m
Area 653 m²
PIN
Registration Type LT
Customer Ref # 12345

Ownership and Sales History
? -

Ownership Information

Party To: STATEVSKI, CHRIS
Consideration Value: \$ 2

Sales History

Party To	Registration Date	Consideration Value	Instrument Type
STATEVSKI, CHRIS	06-02-1993	\$ 2	Transfer

Fraud Check
? -

[Show Details](#)

<input checked="" type="checkbox"/> Active Mortgage	<input checked="" type="checkbox"/> Active Caution
<input checked="" type="checkbox"/> Recent Sales	<input checked="" type="checkbox"/> Active Liens
<input checked="" type="checkbox"/> Prior Foreclosure	<input checked="" type="checkbox"/> Power of Sale
<input checked="" type="checkbox"/> Vendor is Corporation	<input checked="" type="checkbox"/> Unusual Discharge
<input checked="" type="checkbox"/> No Concurrent Mortgage	<input checked="" type="checkbox"/> Frequency of Power of Sale in Area
<input checked="" type="checkbox"/> Active Judgment	

Purchaser Name: Smith



Lender Report Information
? +

Terms And Conditions
? +

13.4 Sales History (only)

SALES HISTORY REPORT
Diane Statevski
Print Report
Logout

Property 10 DANMARRY RD
Owner STATEVSKI, CHRIS
Description PT LTS 31 & 32 PLAN 3467 AS IN TB902395
 SCARBOROUGH, CITY OF TORONTO
Perimeter 110 m
Area 653 m²
PIN
Registration Type LT

Ownership and Sales History
? -

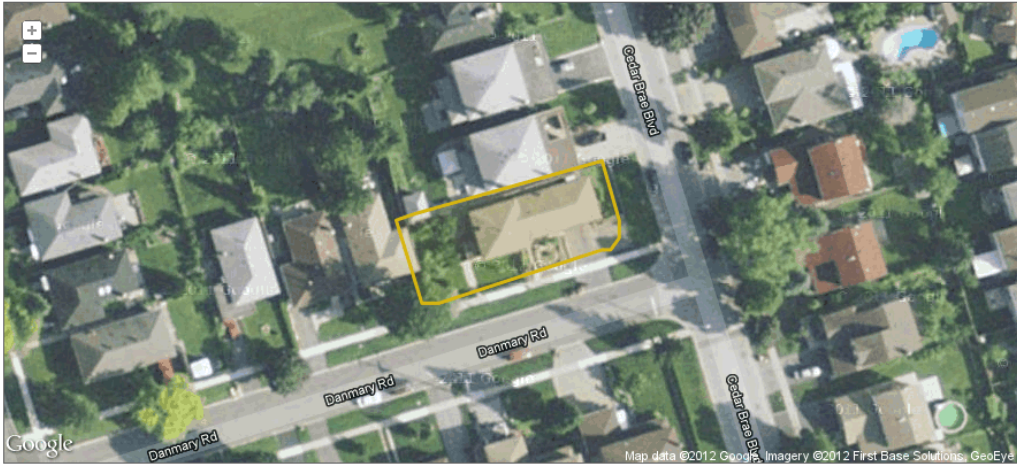
Ownership Information

Party To: STATEVSKI, CHRIS
Consideration Value: \$ 2

Sales History

Party To	Registration Date	Consideration Value	Instrument Type
STATEVSKI, CHRIS	06-02-1993	\$ 2	Transfer

Property Map
? -



Terms And Conditions
? +

13.5 Neighbourhood Sales (only)

NEIGHBOURHOOD SALES REPORT
Diane Statevski [Print Report](#) [Logout](#)

Property 6 DENSMORE AVE



Description LOT 31, PLAN 4163 SUBJECT TO EB112615
ETOBICOKE, CITY OF TORONTO

Perimeter 97 m

Area 477 m²

PIN

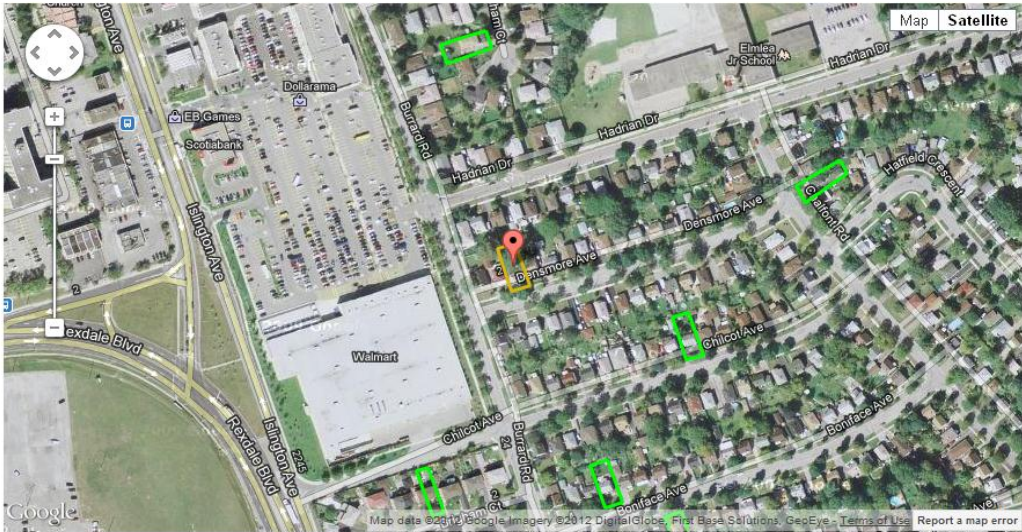
Registration Type LT

Comparable Properties

Neighbourhood Sales Statistics			
Average Sale Value	\$ 313,925	Standard Deviation	\$ 131,186

<input checked="" type="checkbox"/>	PIN	Street Address	Property Type	Consideration Value	Registration Date	Area m ²	Value/ Area (\$/m ²)	Distance (m)
<input checked="" type="checkbox"/>		14 BRIGHAM CRT	Property	\$ 370,000	06-29-2012	334.92	1,104.75	149
<input checked="" type="checkbox"/>		8 BONIFACE AVE	Property	\$ 395,000	05-31-2012	467.06	845.71	145
<input checked="" type="checkbox"/>		15 BONIFACE AVE	Property	\$ 360,000	05-03-2012	467.06	770.77	204
<input checked="" type="checkbox"/>		35 CHALFONT RD	Property	\$ 332,000	02-10-2012	485.69	683.56	213
<input checked="" type="checkbox"/>		22 CHILCOT AVE	Property	\$ 302,500	02-01-2012	467.07	647.66	109
<input checked="" type="checkbox"/>		10 BRENHAM CRT	Property	\$ 0	01-27-2012	513.43	0.00	147
<input checked="" type="checkbox"/>		50 ALLENBY AVE	Property	\$ 344,900	12-20-2011	467.08	738.42	254
<input checked="" type="checkbox"/>		55 BURRARD RD	Property	\$ 407,000	10-28-2011	513.41	792.75	265



Neighbourhood Sales Search Criteria

13.6 Instrument Image -- Charge / Mortgage

SAMPLE ONLY - INFORMATION CONTAINED IN THIS SAMPLE INSTRUMENT MAY NOT REPRESENT OTHER INSTRUMENTS OF THIS TYPE.

LRO # 80 Charge/Mortgage

Registered as AT000000 on 2008 12 19 at 12:12

The applicant(s) hereby applies to the Land Registrar.

yyyy mm dd Page 1 of 2

Properties

PIN 00000-0000 **LT** **Interest/Estate** Fee Simple
Description LT 000 PL 0000 NORTH YORK; S/T NY200193; TORONTO (N YORK) , CITY OF TORONTO
Address 123 SAMPLE ROAD
 CITY OF TORONTO

Chargor(s)

The chargor(s) hereby charges the land to the chargee(s). The chargor(s) acknowledges the receipt of the charge and the standard charge terms, if any.

Name 000000 ONTARIO LTD.
Address for Service 1 Sample Road
 Toronto, Ontario
 A1A 1A1

I, Name Name, have the authority to bind the corporation.
 This document is not authorized under Power of Attorney by this party.

Chargee(s)

Capacity

Share

Name HOME TRUST COMPANY
Address for Service 145 King Street West, Suite 2300
 Toronto, Ontario
 M5H 1J8

Provisions

Principal \$1,250,000.00 **Currency** CDN
Calculation Period semi annually not in advance
Balance Due Date 2010/01/01
Interest Rate 6.99% per annum
Payments \$7,889.81
Interest Adjustment Date 2009 01 01
Payment Date 1st of each month
First Payment Date 2009 02 01
Last Payment Date 2010 01 01
Standard Charge Terms 200727
Insurance Amount full insurable value
Guarantor Name Name

Signed By

Name Name 100 Sample Road acting for Chargor Signed 2008 12 19
 Thornhill (s)

13.7 Parcel Register

Ontario ServiceOntario

LAND REGISTRY OFFICE #58

PARCEL REGISTER (ABBREVIATED) FOR PROPERTY IDENTIFIERS

PAGE 1 OF 1
PREPARED FOR MP
ON 2009/10/20 AT 13:28:39

04668-0001 (LT)

* CERTIFIED BY LAND REGISTRAR IN ACCORDANCE WITH LAND TITLES ACT * SUBJECT TO RESERVATIONS IN CROWN GRANT *

PROPERTY DESCRIPTION: PT LT 13 CON 4 BEASLEY'S LOWER BLK TWO OF WATERLOO AS IN 1241270; CAMBRIDGE

PROPERTY REMARKS:
ESTATE/QUALIFIER:
FEE SIMPLE
LT CONVERSION QUALIFIED
OWNERS' NAMES
SMITH, JANE

RECENTLY:
RE-ENTRY FROM 03758-0189
CAPACITY SHARE
BENIO

FIN CREATION DATE:
2003/07/21

REG. NUM.	DATE	INSTRUMENT TYPE	AMOUNT	PARTIES FROM	PARTIES TO	CERT/CHD
** PRINTOUT INCLUDES ALL DOCUMENT TYPES (DELETED INSTRUMENTS NOT INCLUDED) **						
**SUBJECT, ON FIRST REGISTRATION UNDER THE LAND TITLES ACT, TO:						
** SUBSECTION 44(1) OF THE LAND TITLES ACT, EXCEPT PARAGRAPH 11, PARAGRAPH 14, PROVINCIAL SUCCESSION DUTIES * AND ESCHEARS OR FORFEITURE TO THE CROWN.						
** THE RIGHTS OF ANY PERSON WHO WOULD, BUT FOR THE LAND TITLES ACT, BE ENTITLED TO THE LAND OR ANY PART OF IT THROUGH LENGTH OF ADVERSE POSSESSION, PRESCRIPTION, MISDESCRIPTION OR BOUNDARIES SETTLED BY CONVENTION.						
** ANY LEASE TO WHICH THE SUBSECTION 70(2) OF THE REGISTRY ACT APPLIES.						
**DATE OF CONVERSION TO LAND TITLES: 2003/07/21 **						
1141450	1992/12/22	TRANSFER	\$300,000		SMITH, JANE	C
1354679	1995/01/20	CHARGE	\$240,000		DOE, JOHN	C
1368370	2000/06/05	CT TAX ARREARS CANC			THE CORPORATION OF THE CITY OF CAMBRIDGE	C
REMARKS: REF. 100000000 TAX ARREARS CANCELLATION CERTIFICATE. REF. 1393908 & 1396741.						
1392754	2000/12/11	LIEN	\$6,586		SMITH, JANE	C
REMARKS: CERTIFICATE EXECUTED UNDER THE INCOME TAX ACT						
67R24425	2001/12/18	PLAN REFERENCE				C
67R22487	2002/06/19	PLAN REFERENCE				C
WR22009	2004/04/21	NOTICE	\$1	THE CORPORATION OF THE CITY OF CAMBRIDGE		C

NOTE: ADJOINING PROPERTIES SHOULD BE INVESTIGATED TO ASCERTAIN DESCRIPTIVE INCONSISTENCIES, IF ANY, WITH DESCRIPTION REPRESENTED FOR THIS PROPERTY.
NOTE: ENSURE THAT YOUR PRINTOUT STATES THE TOTAL NUMBER OF PAGES AND THAT YOU HAVE PICKED THEM ALL UP.

14. My Account

The *My Account* section is where you can do the following:

- Enter / modify profile information
- Change your password
- Set up preferences
- Review activity history
- Administer Company Account
- Manage Models
- Download a copy of the User Guide and Quick Start Guide

14.1 Accessing the *My Account* Section

The *My Account* section is accessed by clicking on the “*plus*” sign next to the Purview icon on the top right corner of the screen. Click the “*minus*” sign to hide the section.

My Account Section – Hidden

My Account Section – Expanded

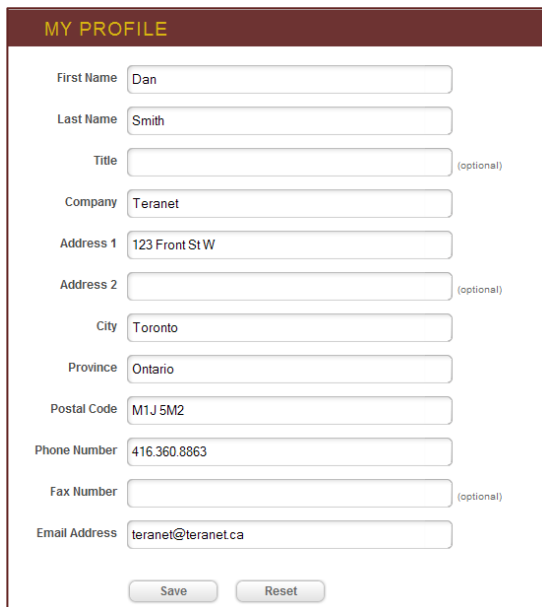
The following options will be displayed:

- [My Profile](#)
- [Change My Password](#)
- [My Preferences](#)
- [Activity History](#)
- [Company Admin](#) (Available to Account Administrators only)
- [Manage Models](#) (Available to Account Administrators only)
- [Find Property](#)
- [Find Instrument Image](#) (Available only if your Company subscribes to the service)
- [Quick Start Guide](#)
- [User Guide](#)

14.2 My Profile

Edit your profile information including phone number and email address. To save your edits, click the “Save” button when done. We recommend keeping your contact information up to date to ensure that you receive all future communications from the Purview Team.

My Profile Section



The screenshot shows a web form titled "MY PROFILE" with a dark red header. The form contains several input fields for user information. The fields are: First Name (Dan), Last Name (Smith), Title (optional), Company (Teranet), Address 1 (123 Front St W), Address 2 (optional), City (Toronto), Province (Ontario), Postal Code (M1J 5M2), Phone Number (416.360.8863), Fax Number (optional), and Email Address (teranet@teranet.ca). At the bottom of the form are two buttons: "Save" and "Reset".

14.3 Change Password

Use this section to change your password. It is recommended that you change your password on your first log in to one that is more secure and memorable for you. Passwords must be at least 6

characters, with no trailing space, and contain at least one uppercase letter (e.g. “L”), and at least one lowercase letter (e.g. “e”) and also at least one number (e.g. “3”).

To change your password, first enter your current password followed by your new password. Confirm your new password by entering it one more time. Click “Reset” to save your changes.

Change My Password Section

CHANGE MY PASSWORD

Current password:

New password:

Confirm password:

Save Reset

Password must contain:

- at least 6 characters
- no trailing space
- at least 1 uppercase character
- at least 1 lowercase character
- at least 1 numeric

14.4 Forgot My User ID and/or Password

If you have forgotten your credentials, click the “*Click here for Assistance*” link, at the top right hand of the homepage screen.

Select either “*I don’t know my Password*” or “*I don’t know my User ID*” and click “*Submit*”. Enter your email address in the box provided and click “*Submit*”.

The following confirmation message will be displayed “*An email has been sent to the email address you have entered. Please follow the instructions in the email to access your Purview account*”. You will receive an email within minutes that contains either your User ID or password.

Please note that the email address entered must match the email address shown in your Account Profile. If the email entered does not match, the following message will be displayed “*We could not locate an account registered to this email address. Please try again below. Alternatively, you may contact our Customer Service Centre at 1.855.787.8439 or email us at purview@teranet.ca for assistance.*”

Homepage

Demo About Us News Contact

Toll Free 1.855.PURVIEW

User ID: Password:

Login

New user? Contact Sales. Forgot your login? Click here for assistance.

Options

Login

Please choose an option and click Submit

☒ I don't know my Password
☐ I don't know my User ID

[Submit](#)

Enter Email

Login

To reset your Password, please enter the email address associated with your Purview account. An email containing your new Password will be sent to this email address.

Email

[Submit](#)

Confirmation Notification

Login

An email has been sent to the email address you entered. Please follow the instructions in the email to access your Purview account.

[Back to Login](#)

Error Notification

Login

We could not locate an account registered to this email address. Please try again below. Alternatively, you may contact our Customer Service Centre at 1.855.787.8439 or email us at purview@teranet.ca for assistance.

Email

[Submit](#)

Sample Purview Password Reset Email

From: Purview [mailto:pvsupport@teranet.ca]
 Sent: Sunday, March 31, 2013 10:58 PM
 To: Info Services
 Subject: Purview Password reset

Dear Don Smith,

Your Purview account Password has been reset to: 6kZ8jy

You will be asked to change this temporary Password to a new one of your choosing when you next log on to Purview.

Note: This email was generated in response to a request submitted through the Purview site. If you did not submit such a request, please contact our Customer Service Centre at 1.855.787.8439.

Sincerely,

Your Purview Team

14.5 My Preferences

There are two (2) tabs in this section: Property Search; and Reports.

14.5.1 Property Search Tab

The “*Property Search*” tab allows you to change the default setting for Province on the Search screen. The default setting for Province is Ontario. Here you can also set a default Land Registry Office and default Report type. Click the “*Save*” button when done.

Property Search Tab

The screenshot shows the 'Property Search' tab selected. It contains three settings:

- Default Province:** A dropdown menu with 'Ontario' selected.
- Default Land Registry Office:** A text input field containing '80 METROPOLITAN TORONTO(80)'.
- Default Report:** A dropdown menu with 'Lender' selected.

14.5.2 Reports Tab

Under the “*Reports*” tab, you can select which prompts will be displayed in the Confirmation Box prior to generating a Report. The prompts available are: Customer Reference Number; Applicant Name; Declared Value; Loan Amount; and Evaluation Date.

You can also change the order of how the sections of the report are displayed; whether to show the section; and whether to have the section opened on initial report generation. Click on the blue arrows to move the sections up or down. Click “*Save*” after you have made the changes.

Reports Tab

Change Order	Report Modules	Show	Show Expanded Initially
	Ownership and Sales History	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Estimated Value	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Equity Estimate	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
	Comparable Sales	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

14.6 Activity History

You can view previous reports generated by the company by clicking on Activity History. This list, by default will show all Lender Reports generated for one month listed in reverse chronological order. To view other types of Reports, use the drop down to choose the Report to display.

To view Reports generated for a specific period, use the date fields displayed in the top right corner of the screen. Click “*Search Reports*” to change the view displayed.

To view a specific Report for the Province of Ontario, enter the PIN in the “*PIN*” field and then click “*Search Reports*”. All historical Reports generated for that PIN will be displayed.

Clicking on a report in the list will switch the view to display the report. If the company does not have any reports in the last month, the following message will display “*There were no reports in the last month*”.

Please note that the information shown on a historical report, including the valuation, sales history, equity information and comparables will be current only as of the generation date of the original report. Sales History Reports can only be viewed if they have been generated within the last 90 days.

There is **no charge** applied to viewing a previously generated Report.

Activity History Section

Date	User	Address	Estimated Value	PIN	Reference No.	Province	Type
06-14-2013 10:46 AM	Diane Stalevski	10 DANMAY RD	\$ 475,500	064790063		ON	Lender
06-14-2013 10:46 AM	Diane Stalevski	66 GATESVIEW AVE	\$ 315,000	063770115		ON	Lender

14.7 Company Admin

Only the designated Account Administrator will have access to the Company Admin section. This section will allow the Account Administrator to create, modify and disable User access. For more information, please see [Section 15: Account Administration](#).

14.8 Manage Models

Only Account Administrators will have access to manage models with Purview For Lenders. If a custom AVM or Fraud Check model has been created it will be displayed in this section. Administrators can view current models associated to your company account, by selecting AVM or Fraud Check from the drop down list. Administrators can create new AVM and Fraud Check models by first selecting the type of model from the drop down list and then clicking “Create New Model”.

Manage Models Section

ID	Model Name	Default	Active	Last Up
2877	Test	✓	✓	10-24-2 PM

14.9 Find Property

Click “Find Property” to access the Find Property screen.

14.10 Find Instrument Image

Click “*Find Instrument Image*” to access the Find Instrument screen. Please note, that this is only available if your company subscribes to this service.

14.11 Quick Start Guide

Click “*Quick Start Guide*” to open and view the Quick Start Guide available in PDF format.

14.12 User Guide

Click “*User Guide*” to open and view the User Guide available in PDF format.

15. Account Administration

Each Purview For Lender Company Account has a designated Account Administrator.

Please note that this role can only be assigned by a Teranet Customer Service Representative. If you require information regarding your Company's Account Administrator, have any questions or require technical support, please contact our Customer Service Department from 8:00 am to 6:00 pm EST, Monday through Friday by calling toll free 1.855.PURVIEW (787-8439).

As an Administrator, you can:

- View all Users under the Company Account (active and inactive)
- Create a new User and assign product features
- Modify an existing Users account information and product feature access
- Deactivate a User account

To view the Account Administration section, click *"Company Admin"*.

Company Admin Section

The screenshot displays the 'COMPANY ADMIN' section of the Purview interface. At the top, there is a 'Feedback' button and a 'PURVIEW' logo. The main content area is divided into two columns. The left column contains a 'My Account' section with a user icon and links to 'My Profile', 'Change My Password', 'My Preferences', 'Activity History', and 'Company Admin'. The right column contains links to 'Find property', 'Quick Start Guide', and 'User Guide'. Below these links, the 'COMPANY ADMIN' section is highlighted. It includes a 'Create New User' button and a table listing users.

User ID	Name	Model Editor	Admin	Active
state	Diane Statevski	✓	✓	✓
state01	Diane Statevski	✗	✗	✗
state2	Diane Statevski	✓	✗	✓

15.1 User List

By default, a list of all Users assigned under the Company Account will be displayed. Users will be listed in alphabetical order by User ID.

An Account Administrator can quickly view the following information:

- The User ID assigned to each individual
- The first and last name of each User
- Which, if any, Users have access to Model
- Which User has been designated as the Company Admin
- If a User account is active or inactive

To open a specific User's profile, use your mouse cursor to highlight the User and then click on the record in the table.

15.2 Create a New User Account

A company account can have an unlimited number of Users. This is left to the sole discretion of the Account Administrator.

You will need at least the following information to create a new user:

- First Name and Last Name
- Email Address
- Telephone Number

To create a New User, click *"Create New User"* on the Company Admin page to open the *"Add New User"* console. By default the *"Active"* box will be checked on.

Company Admin



User ID	Name	Model Editor	Admin	Active
---------	------	--------------	-------	--------

Add New User

ADD NEW USER Diane Statevski [Logout](#)

Save Cancel

User ID Active ☒

User Info

First Name	<input type="text"/>	Last Name	<input type="text"/>
Address	<input type="text" value="123 Front St W"/>	Title	<input type="text"/> (optional)
Address 2	<input type="text"/> (optional)	Company	<input type="text" value="Diane Statevski"/>
City	<input type="text" value="Toronto"/>	Phone	<input type="text" value="416.360.8863"/>
Province	<input type="text" value="Ontario"/>	Fax	<input type="text"/> (optional)
Postal Code	<input type="text" value="M1J 5M2"/>	Email Address	<input type="text"/>

15.2.1 Assigning a User ID

Enter the “User ID” in the field provided. Click “Save”.

Note that a User ID must be unique and can be between 4 – 15 characters in length. The User ID is case insensitive and can contain both alpha and numeric characters. For example: test123; 456Sam

If the User ID you entered is already in use by another Purview User, you will be prompted to enter another User ID.

Once the User ID has been set, confirm that the “Active” box is checked and proceed to enter User Information.

Note that the “Active” box by default will always be checked “✓” when creating a New User.

Duplicate User ID

ADD NEW USER

Another user with the same User ID already exists

Save Cancel

User ID Active ☒

15.2.2 User Information

The table below outlines the fields displayed in the User Information section. Enter all the required information shown and once complete, click “Save”.

Field Name	Description	Required – Yes or No
First Name	First Name of the User	Y
Last Name	Last Name of the User	Y
Address	Street Number & Street Name	Y – Prepopulated from Company Profile
Address 2	Unit/Suite Number	N
City	City Name	Y – Prepopulated from Company Profile
Province	Province	Y – Prepopulated from Company Profile
Postal Code	Postal Code	Y – Prepopulated from Company Profile
Phone	Phone number including area code	Y – Prepopulated from Company Profile
Fax	Fax number if available	N
Email Address	Email address	Y – Must be unique. System will display an error message if the email address is already in the system.
Title	User Title	N
Company	Name of Company	Y – Prepopulated from Company Profile

The User Account has now been created and is active. The User will automatically receive their User ID and password via email to the email address you entered into their User Profile. Passwords are system generated.

Note that the User will be required to change their password when they log in for the first time. Refer to [Section 3.2: First Time Log In](#)

15.3 Modify User Account

As an Account Administrator, you can modify an existing User’s profile and/or User ID.

In the “My Account” section, click “Company Admin” to view the Account Administration section. By default, a list of all Users assigned under the Company Account will be displayed.

To modify information in a specific User's profile, use your mouse cursor to highlight the User and then click on the record in the table. The Edit User Information screen will be displayed.

All information fields can be modified, including the User ID. If the User ID is modified, once you click "Save" the User will receive an email that includes their new User ID and password. Click "Cancel" at any time if you wish to exit the Edit User Information screen without saving your changes.

Edit User Information

EDIT USER INFORMATION Diane Statevski

Save Cancel

User ID Active ☒

User Info

First Name	<input type="text" value="Diane"/>	Last Name	<input type="text" value="Statevski"/>
Address	<input type="text" value="123 Front St W"/>	Title	<input type="text"/>
Address 2	<input type="text"/> (optional)	Company	<input type="text" value="Diane Statevski"/>
City	<input type="text" value="Toronto"/>	Phone	<input type="text" value="416.360.8863"/>
Province	<input type="text" value="Ontario"/>	Fax	<input type="text"/>

15.4 Access to Product Features

As an Account Administrator, you can control the product features accessible to a User. By default, a User will have access to ALL the features available under the Company Account.

To modify a User's access to a specific feature, in the "My Account" section, click "Company Admin" to view the Account Administration section. Use your mouse cursor to highlight the User and then click on the record in the table. The Edit User Information screen will be displayed.

A list of all the features subscribed by the Company will be displayed in the "Access" section. A check mark indicates that the feature is active for the User. By default all features will be active.

To disable a User's access to a specific feature, click the appropriate check box next to the feature. Click "Save" to confirm the change. Click "Cancel" at any time if you wish to exit the Edit User Information screen without saving your changes.

Access to Product Features

The 'Access' dialog box is divided into two main sections: 'Roles' and 'Features'. In the 'Roles' section, 'Model Editor' is listed with a checked checkbox. The 'Features' section contains a list of ten features, each with a checked checkbox. At the bottom of the dialog are 'Save' and 'Cancel' buttons.

Roles	Features
Model Editor <input checked="" type="checkbox"/>	Broker Report <input checked="" type="checkbox"/>
	Instrument Image <input checked="" type="checkbox"/>
	Lender Report <input checked="" type="checkbox"/>
	Lender Report (AVM Only) <input checked="" type="checkbox"/>
	Lender Report (Fraud Check Only) <input checked="" type="checkbox"/>
	National Lender Report <input checked="" type="checkbox"/>
	Neighbourhood Sales Report <input checked="" type="checkbox"/>
	Parcel Register <input checked="" type="checkbox"/>
	Sales History Report <input checked="" type="checkbox"/>

15.5 Deactivate a User Account

As an Account Administrator, you can deactivate an existing User's access to Purview For Lenders.

In the "My Account" section, click "Company Admin" to view the Account Administration section. By default, a list of all Users assigned under the Company Account will be displayed.

To deactivate a specific User's access, use your mouse cursor to highlight the User and then click on the record in the table. The Edit User Information screen will be displayed.

To deactivate a Users access, simply click the "Active" box, thus removing the checkmark. Click "Save".

Click "Cancel" at any time if you wish to exit the Edit User Information screen without saving your changes.

Active User

The 'EDIT USER INFORMATION' screen shows a 'User ID' field with the value 'state'. To the right of the field is an 'Active' checkbox that is checked. 'Save' and 'Cancel' buttons are located at the top right of the form.

Deactivated User

The 'EDIT USER INFORMATION' screen shows a 'User ID' field with the value 'state'. To the right of the field is an 'Active' checkbox that is unchecked. 'Save' and 'Cancel' buttons are located at the top right of the form.

16. Thank you.

On behalf of the Purview Team, thank you once again, and we hope that your experience with Purview For Lenders is a rewarding one. If you have any questions or concerns, please contact us as outlined in [Section 1.3: Purview For Lenders Support](#).