

Most Common Rejection Reasons

1. Incomplete affidavits of execution. Failing to complete clause 2 of the affidavit of execution, not completing the jurat, missing commissioner information/name, signature of commissioner not provided, signature of witness missing.
2. Total absence of dower compliance, or the consent of spouse form is annexed to the instrument but the signature of the spouse does not also appear on the instrument. Also with respect to dower, a failure to cross out the portions of clause 2 that do not apply and failing to show that the same lawyer acted for both parties.
3. Legal description either missing or incorrect.
4. Names or addresses of transferees not shown on the transfer of land.
5. Tenancy not consistent between documents within a package. For example, the transfer does not state any tenancy (Land Titles therefore assumes 'in common') but the mortgage states joint tenants.
6. Poor quality documents that are unsuitable for scanning or illegible documents.
7. Foreign ownership of land forms are either not included or are improperly completed.
8. Wrong last registered interest shown on DRR. It often happens that an instrument subsequent to the indicated "last instrument registered" was on the title before submission of the documents, indicating that no final title check was done before the documents were submitted.
9. No priority of documents specified on DRR.
10. Discharges that are missing the instrument number, have the incorrect instrument number or where the instrument has been previously discharged.
11. The written amount of the mortgage does not agree with the numerical amount. Also, mortgages missing the legal description.
12. Documents missing a corporate seal when there is also no affidavit of execution.
13. Affidavits of value where the consideration is not completed.

