

# Alberta Land Titles Online (ALTO)

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## Electronic Mortgage Training Module

Land Titles

Date - TBD



# Introduction

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The Electronic Mortgage Training Module provides information on how to create an Electronic Mortgage within the Alberta Land Titles Online (ALTO) application.

It is recommended that you complete the **Getting Started Module** prior to reviewing this training module.

## In this module, you will learn about:

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- Selecting a Mortgage eForm
- Electronic Mortgage vs Universal Form
- Title Validation
- Navigating the eForm
- Entering the Mortgage Details
- File Attachment
- Summary
- Downloading the eForm
- Who to contact for questions

# Selecting a Mortgage eForm

The screenshot shows the Alberta Government eForms interface. At the top left is the Alberta Government logo. On the right, there are navigation links for 'Requests', 'eForms', and 'Help'. Below these is a search bar for 'eForm Identifier' and an 'Open' button. A 'Start a New eForm »' button is highlighted with a red box. A dropdown menu for 'eForms' is open, showing 'New eForm' (highlighted with a red box) and 'My eForms'. Below the navigation is a table with columns: 'eForm Identifier', 'Your File Number', 'Titles / Instruments', 'Linked to RR', 'Last Updated', and 'Created'. The table contains one row with the identifier 'AMEL.20190730.372' and the date 'Jul 30, 2019 09:21:12 AM'. A 'SELECT DOCUMENT TYPE' modal is open, showing a list of document types: 'MORTGAGE', 'LETTER OF ROAD ABANDONMENT', 'LIFE ESTATE TITLE CREATION', 'MERGER', 'MISCELLANEOUS PLAN', 'MONUMENT PLAN', 'MONUMENTATION CERTIFICATE', and 'MORTGAGE'. The 'MORTGAGE' option at the bottom is selected and highlighted in blue. A red arrow points from the 'Start a New eForm' button to the 'MORTGAGE' option in the modal.

- To create an electronic Mortgage start by selecting **New eForm** in the eForms drop down menu, or select the **Start a New eForm** button.
- Select Mortgage as the document type, then click on **Next**.

# Electronic Mortgage vs Universal Form

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**SELECT TYPE OF MORTGAGE**

Start Electronic Mortgage

Start Universal Form

For information on the electronic mortgage/universal form please refer to your help information.

- An Electronic Mortgage will have title and field validation, as shown throughout the rest of this module.
- If you choose not to use the title and field validation select **Start Universal Form** - refer to the *Universal Form Training Module* for further instructions.
- Select **Next** to continue.

# Title Validation

PLEASE ENTER THE EFORM DETAILS

Start eForm Cancel

eForm: ELECTRONIC MORTGAGE

Your File Number: Training 101

(optional)

Title Number:  + Add Title

Show details Hide details

Title Number: 972 025 472  
Rights: Surface  
Estate: Fee Simple

Legal Land Description:  
CONDOMINIUM PLAN 9423566  
UNIT 37  
AND 349 UNDIVIDED ONE TEN THOUSANDTH SHARES IN THE COMMON PROPERTY  
EXCEPTING THEREOUT ALL MINES AND MINERALS

Remove

John Doe

Start eForm Cancel

- Enter the current **Title Number** from your previously purchased Certificate of Title up to a **maximum of 10 titles**.
- After the title number has been searched and added, the system will validate that the title is current in the Land Titles Registry and show the title details on the screen.
- Click on **Show Details** to display details of the title. The title details can be hidden by clicking on **Hide Details**.
- Click on **Remove** to delete the title.
- Once all of the titles have been added, click on the **Start eForm** button to continue.

# Navigating the eForm

Left Navigation Panel

MORT.20190904.705  
[TRAINING 101]

Title Details

Mortgage Details

Mortgagee Details

File Attachment

Summary

Activity

CLICK HERE  
to Download the eForm PDF  
for digital signing

Close Discard Save Progress Check for Problems

Mortgage Details →

TITLE DETAILS

Show details Hide details

Change Titles

Title Number: 972 025 472

Rights: Surface

Estate: Fee Simple

Legal Land Description: CONDOMINIUM PLAN 9423566  
UNIT 37  
AND 349 UNDIVIDED ONE TEN THOUSANDTH SHARES IN THE COMMON PRO  
EXCEPTING THEREOUT ALL MINES AND MINERALS

REGISTERED OWNERS NAMES

- The eForm identifier number is automatically assigned and displayed at the top of the Left Navigation Panel.
- To change or add a file number click on the link below the eForm Identifier number.
- The Left Navigation Panel displays the sections that need to be completed. The section that is being worked on is highlighted in blue.
- Navigation to another screen can be done by using the Navigation Panel or by clicking on the navigation button, **Mortgage Details** in this screenshot. The names of the navigation buttons will change as you progress through each screen.
- At any time the **Check for Problems** and **Save Progress** buttons may be used. The information is automatically saved when another selection is made.
- ALTO will close the eForm and change to display the My eForms page if **Close** is selected.
- The eForm will be deleted if **Discard** is selected.
- Use the **Change Titles** button to modify or add additional titles.

# Mortgage Details

The screenshot shows a web application interface for entering mortgage details. On the left is a navigation sidebar with a dark blue header containing the text 'MORT.20190904.705 [ TRAINING 101 ]'. Below the header are menu items: 'Title Details', 'Mortgage Details' (highlighted in blue), 'Mortgagee Details', 'File Attachment', 'Summary', and 'Activity'. At the bottom of the sidebar is a blue button that says 'CLICK HERE to Download the eForm PDF for digital signing'. The main content area has a light blue header with four buttons: 'Close', 'Discard', 'Save Progress', and 'Check for Problems'. Below this is a sub-header with '← Title Details' on the left and 'Mortgage Details →' on the right. The main section is titled 'MORTGAGE DETAILS' and contains two input fields: 'Principal Amount:' with a '\$' symbol and a text box, and 'Standard Form Mortgage Terms Number:' with a text box. At the bottom of the main section are two buttons: '← Title Details' on the left and a blue button with a document icon and 'Mortgage Details →' on the right.

- Use the Mortgage Details section to enter the **Principal Amount**.
- *If applicable*, enter the **Standard Form Mortgage Terms Number**. This number will be validated against the Land Titles Registry.
- Click on **Mortgage Details** to move to the next screen.



# Mortgagee Details

The screenshot displays the 'Mortgagee Details' interface. On the left is a sidebar with a menu: 'Title Details', 'Mortgage Details', 'Mortgage Details' (highlighted with a red box), 'File Attachment', 'Summary', and 'Activity'. Below the menu is a blue button that says 'CLICK HERE to Download the eForm PDF for digital signing'. At the top of the main area are buttons for 'Close', 'Discard', 'Save Progress', and 'Check for Problems'. Below these is a 'Mortgage Details' navigation button. The main content area is titled 'MORTGAGEE DETAILS' and contains a large empty box with a '+ Add Mortgagee' button (highlighted with a red box). A red arrow points from this button to a pop-up form. The pop-up form has tabs for 'Individual' and 'Corporation'. It includes a 'Corporation Name' field, an 'ADDRESS' section with 'PO Box', 'Line 1', and 'Line 2' fields, and dropdown menus for 'Municipality', 'Province', 'Postal Code', and 'Country'. At the bottom of the pop-up are 'Add Mortgagee' and 'Cancel' buttons. A 'File Attachment' button (highlighted with a red box) is located at the top right of the main interface.

- In the **Mortgagee Details** section click on the **+Add Mortgagee** button and a pop-up screen will appear. You must select **Individual** or **Corporation** for the Mortgagee. The default is Corporation.
- After entering the Mortgagee information click on **Add Mortgagee** to add the entered information and close the box.
- Click on **File Attachment** to move to the next screen.

# File Attachment

The screenshot shows a web interface for a mortgage application. On the left is a navigation menu with the following items: 'Title Details', 'Mortgage Details', 'Mortgagee Details', 'File Attachment' (highlighted with a red box), 'Summary', and 'Activity'. Below the menu is a blue button that says 'CLICK HERE to Download the eForm PDF for digital signing'. The main content area has a top bar with buttons for 'Close', 'Discard', 'Save Progress', and 'Check for Problems'. Below this is a breadcrumb trail with '← Mortgagee Details' and 'Summary →'. The central section is titled 'FILE ATTACHMENT' and contains a text box with instructions: 'If you have a scanned document that needs to be attached to the E-Form, upload the file here as PDF file. Do not upload your signed PDF. That one must be uploaded with the RR.' Below the text is a file upload area showing a file named 'Star.pdf' with a PDF icon and a close button. At the bottom of this area are two buttons: '+ Upload File' and 'Done ✓', both highlighted with red boxes. At the very bottom of the interface are two more buttons: '← Mortgagee Details' and 'Summary →'.

- **File Attachment** is always required for a Mortgage. A scanned copy of your originally executed mortgage must be saved as a PDF on your computer prior to uploading here.
- Click on **+Upload File** button to select it from the saved files on your computer.
- Once the document has been uploaded you will see the *PDF icon* with the named document as well as **Done**.
- Once completed, continue to the **Summary** section.

# Summary

MORT.20190904.707  
[ TRAINING 191 ]

Close Discard Save Progress Check for Problems

File Attachment Activity

Error! Errors exist on the current Mortgage. The Mortgage cannot be linked to a RR until all errors are cleared.

Error! The Standard Form Mortgage Terms Number is not valid. Please enter a valid number or leave it blank.

ERRORS 2

Show All Hide All

- Mortgage Details
  - Invalid Standard Form Mortgage Terms Number.
- File Attachment
  - A Mortgage eForm must have a File Attachment.

WARNINGS 0

No problems have been found.

File Attachment Activity

- Use the Summary Screen to check for any error messages.
- Messages are clickable and take users directly to the problem area in the eForm to correct the issue.
- The number of error messages displays in the Left Navigation Panel. If you hover over the number the Error message will display.
- This number is also clickable to take users directly to the problem area in the eForm to correct the issue.
- The system will automatically check for errors when saving or navigating to another page.
- Alternatively, at any time use the **Check for Problems** button to check for errors.
- An eForm must have all errors resolved prior to downloading and attaching the eForm to a Registration Request (RR).

# Activity

**MORT.20190904.707**  
[ TRAINING 101 ]

Title Details  
Mortgage Details  
Mortgagee Details  
File Attachment  
Summary  
**Activity**

**CLICK HERE**  
to Download the eForm PDF  
for digital signing

Close Discard Save Progress Check for Problems

← Summary

**ACTIVITY**

User.ID		
	File Has Been Uploaded and attached to eform	Sep 04, 2019 9:09:01 AM
	Save	Sep 04, 2019 9:08:56 AM
	File Has Been Deleted	Sep 04, 2019 8:59:10 AM
	Save	Sep 04, 2019 8:57:52 AM
	File Has Been Uploaded and attached to eform	Sep 04, 2019 8:52:25 AM
	Save	Sep 04, 2019 8:49:20 AM
	Save	Sep 04, 2019 8:28:58 AM
	Open	Sep 04, 2019 8:28:50 AM
	Create	Sep 04, 2019 8:28:49 AM

← Summary

Download

- The Activity section is used to review when the eForm was created, opened, or saved and by which ALTO user ID.

# Downloading the eForm

The screenshot displays the ALTO (Alberta Land Titles Online) interface. On the left, a navigation menu lists: Title Details, Mortgage Details, Mortgagee Details, File Attachment, Summary (highlighted in blue), and Activity. Below the menu is a blue button with a red border that reads: "CLICK HERE to Download the eForm PDF for digital signing".

The main content area features a top bar with "Close", "Discard", and "Save Progress" buttons. Below this is a "File Attachment" button. Two green error/warning boxes are present, both stating "No errors/warnings have been found." Below these is another "File Attachment" button.

On the right, a preview window titled "eSubmission Cover Page" for "MORTGAGE MORT.20190904.707" is shown. The cover page includes the ALTO logo and a disclaimer: "Pursuant to s. 56.4 of the Land Titles Act, RSA 2000, c-L-4, this Electronic Version signed under a Digital Signature of the attached application, instrument, plan, caveat or other document submitted to the Registrar electronically under this Certificate is conclusively deemed to be the original of the application, instrument, plan, caveat or other document."

At the bottom, a download dialog box asks: "Do you want to open or save MORT\_20190904\_707.pdf (142 KB) from spin.sbx.alt.alberta.ca?" with "Open", "Save", and "Cancel" buttons.

- To complete the eForm, click on the **CLICK HERE to Download the eForm PDF for digital signing** button.
- A standard internet download window will appear at the bottom of the screen, click on **Save** to save the eForm to the computer.
- At this time the system will merge the uploaded attachment with an eSubmission Cover Page to create a PDF/A document which will be attached to an RR and submitted for registration.
- Refer to the *Digital Signature Training Module* to sign the eForm using ConsignO.

# Contact Us

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For information regarding ALTO and the electronic submission process please contact: ALTO Client Team (ACT Team) at:

Email: [ACT@gov.ab.ca](mailto:ACT@gov.ab.ca)

For immediate assistance please contact one of the numbers below and ask to speak with an ACT Team member.

Edmonton 780.427.2742

Calgary 403.297.6511

For ALTO technical support (resetting passwords, system outage, etc.) please contact Land Titles System Support Team at:

Email: [LTSysSupport@gov.ab.ca](mailto:LTSysSupport@gov.ab.ca)

780.422.7874

To contact us toll-free within Alberta, dial 310.0000 then any of the phone numbers listed above.