propel-lc

property lawyer | lender | connect

Version Release 3.1 October 2011

quick reference guide for lawyers discharges

CALL **0800 667 685**

EMAIL **help@propel-lc.net**

for propel-lc USER SUPPORT

provided by First Mortgage Services

introduction

propel-lc has been designed as an industry solution for property transactions

The current structure of **propel-lc** for **Discharges** replaces the conventional method of communication by fax, telephone and email and specifically allows the Lawyer to:

- Make a Discharge request to the Lender which comprises basic data and documentation
- Receive Discharge Authorities and Settlement Statements from the Lender
- Place a Discharge on hold
- Confirm Discharge funds deposit by uploading the confirmation documentation
- Enter into a secure messaging environment with the Lender by the exchange of notes
- Generate a deal based document
- Upload documentation required to satisfy any Lender requirements
- Assign delegates within the law firm to view and transact on Discharge deals
- Keep an electronic record of all communications
- Secure storage for Discharge documentation to satisfy audit requirements

Your suggestions, as well as the best international trends, will be used to transform **propel-lc** into a solution that drives improved efficiency, cost savings and customer service for property professionals

For assistance, support and more information on the future of **propel-lc** please call our **Help Desk** on **0800 667 685** or email **help@propel-lc.net** or visit **https://propel-lc.net**

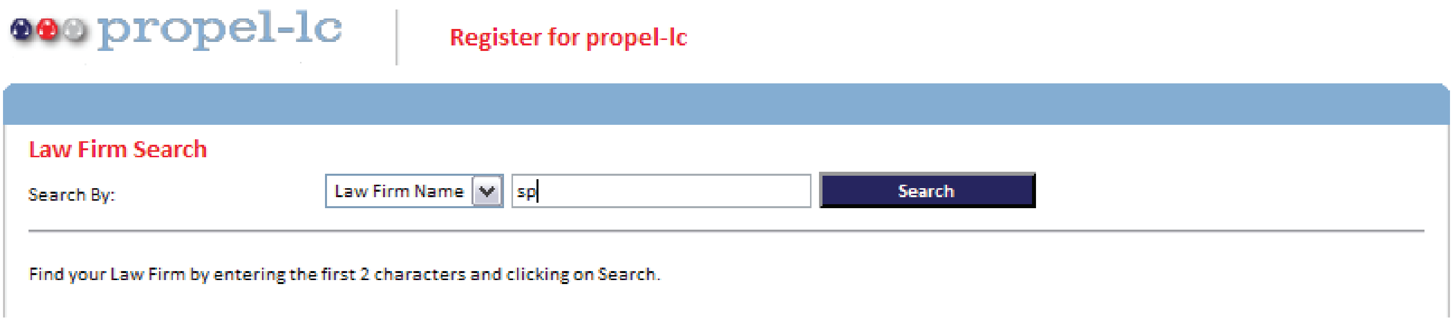
stage one

new user registration

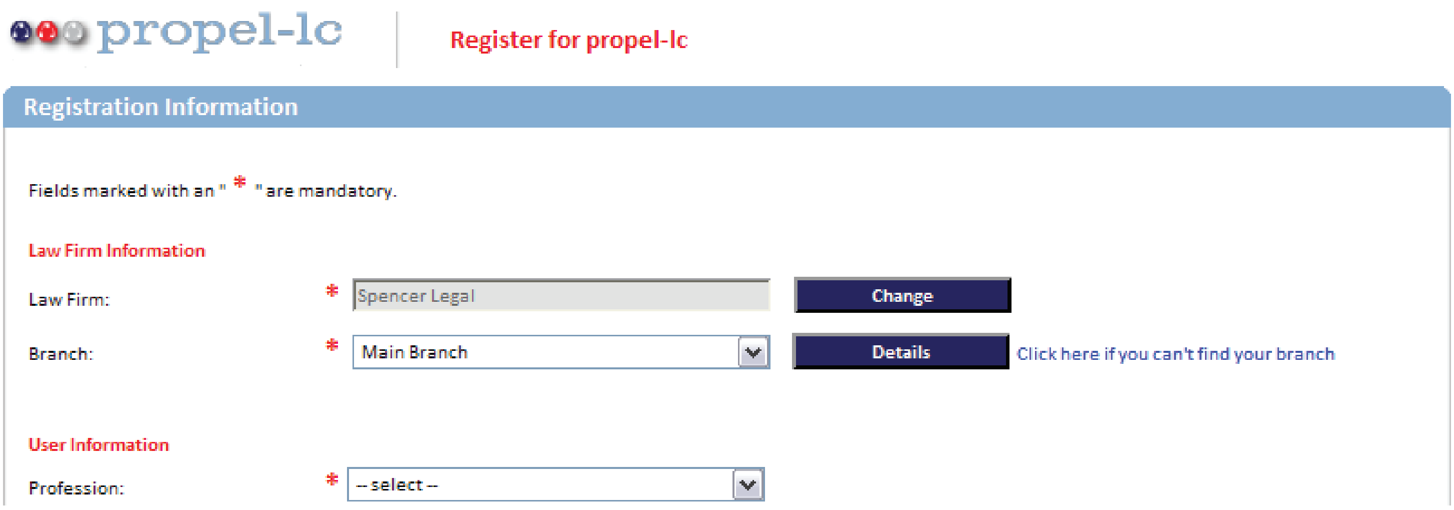
If you are registered with **propel-lc** you will be able to request a Discharge and receive authorities and statements from the Lender securely via the Internet

ACTIONS

(1) Go to the **propel-lc** web site: https://propel-lc.net
(2) Click on Register
(3) Enter the first two characters of your law firm name and click search



(4) Locate your law firm and click select
(5) Select your Branch
(6) Enter your User Information
(7) If you are a Conveyancing Practitioner you will be prompted to enter your Firm Trust Account Information
(8) Click Register



REMINDERS

- Once you have registered, FMS will activate you as a user
- Your user ID and password will be sent to you by email
- Other users may transact on Conveyancing Practitioners' deals if they are nominated as a Delegate

stage two

log in to propel-lc

Once you have completed the registration process, FMS will activate your User profile and you will be ready to make a Discharge request to the Lender

ACTIONS

(1) Go to the **propel-lc** web site: https://propel-lc.net
(2) Click on Law Firm Log in
(3) Login, change your password and accept the **propel-lc** Terms of Use

(4) Click Help and read the online training
(5) Start working with **propel-lc** or
(6) Call the **propel-lc** Help Desk if you are having difficulty logging in on 0800 667 685
(7) Technical and Training Support for **propel-lc** is available Monday to Friday between the hours of 8.30am until 5.00pm
Call toll free on 0800 667 685 or forward an email to help@propel-lc.net

REMINDERS

- In most cases your user ID will be your first initial followed directly by your surname ie. ALawyer (not case sensitive)
- Your password should not be shared and is case sensitive and needs to be typed exactly e.g. PswrD1
- You will only be able to see your deals or those delegated to you by another user

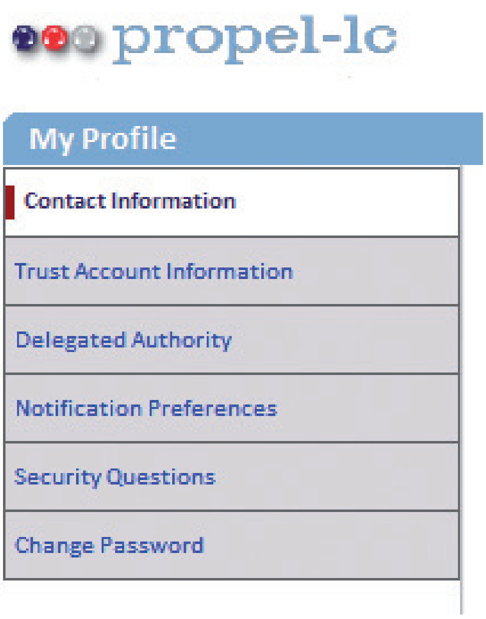
stage three

review my profile

My Profile contains your unique details and must be completed to enable you to request Discharges via **propel-lc**

ACTIONS

(1) Click on My Profile



(2) Click on Contact Information. Ensure that your details are correct. Change any incorrect information and then click Add/Update

(3) Click on Trust Account Information. Check or enter details of the Trust Account that you will use for receipt of Lender settlement funds.
If you only have one Trust Account, check the box select all. Click Add/Update

(4) Click on Delegated Authority. If you wish to allow another user to access your deals enter their User ID and click Submit.
We recommend that both your supervising partner and your secretary/PA have access to your deals. Once their details appear, click Continue

(5) Click on Notification Preferences. Check the box Post a Note. Insert the Email Address(es) to which you wish to receive notes from the Lender. We recommend that you insert both your personal email address and the email address of your delegate(s).
Click Save. Click Add to insert another email address

(6) Click on Security Questions. Insert your Questions and Answers. Enter your Current Password. Click Submit

REMINDERS

- Ensure your email address details are always current to ensure you receive prompt notification from the Lender
- Assign another user(s) as your delegate(s) if you need another person to transact on your deals via **propel-lc** (either routinely or in your absence)
- Set up your trust account details and assign them to a Lender to ensure correct funds disbursement for any settlements
- Regularly update your security questions and password and do not disclose your security questions and password to another person

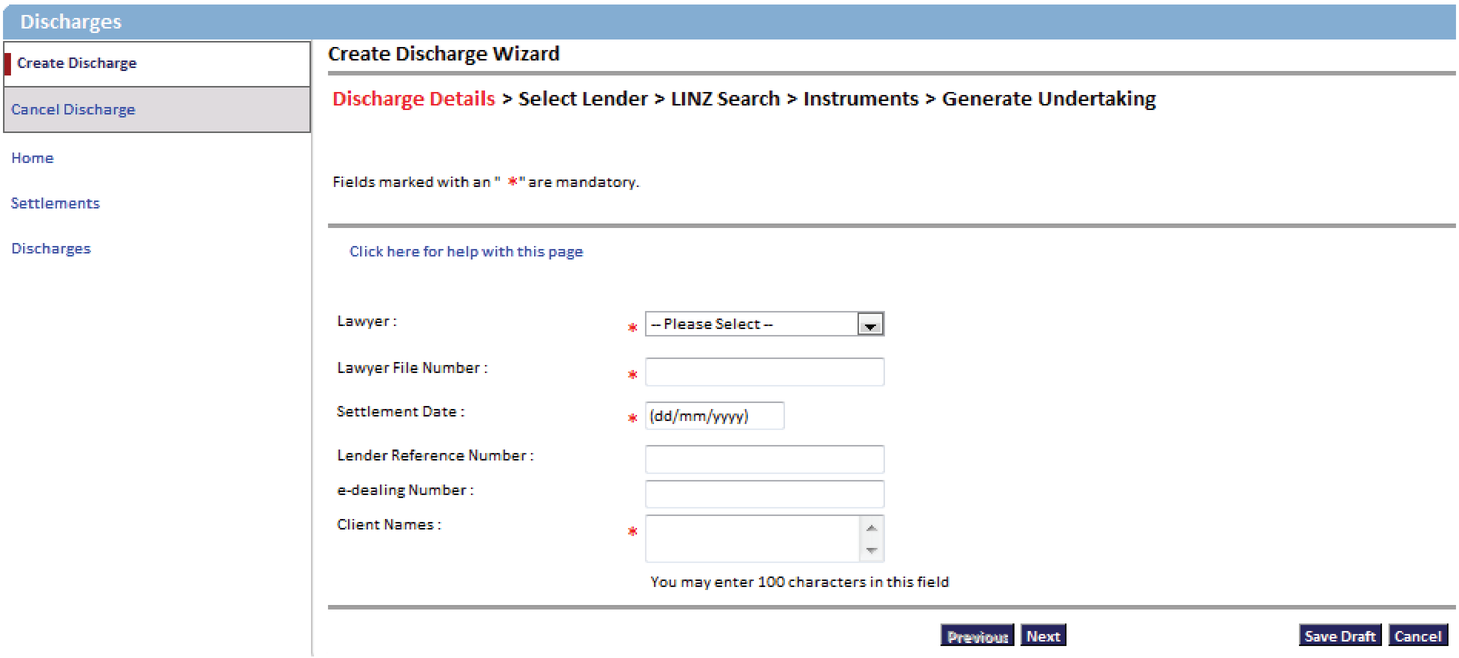
stage four

create a discharge step 1

Use **propel-lc** to create and submit a Discharge request to a Lender

ACTIONS

(1) Click on Create Discharge in the Home page. This opens the Create Discharge wizard in the Discharge Details page.



(2) Select the Lawyer from the drop down list of conveyancing practitioners in your Law Firm
(3) Enter your Lawyer File Number - this is your internal reference
(4) Select the Discharge Settlement Date
(5) Enter the Lender Reference Number (if known)
(6) If you have previously created the e-dealing for the discharge enter the e-dealing Number
(7) Enter your Client Names
(8) Click Next. This takes you to the Select Lender wizard

REMINDERS

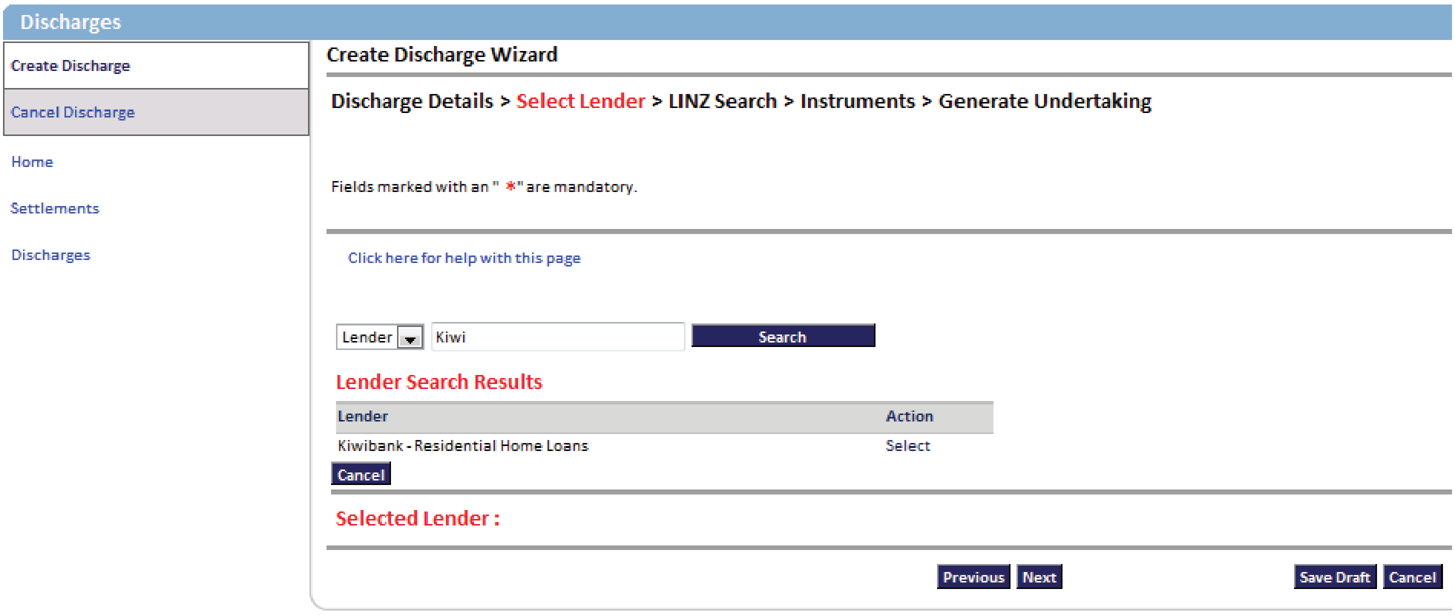
- If you need to stop entering the data and return back to your discharge request at a later point click Save Draft and then access the draft discharge from the Home - Discharges page to complete the request

stage four

create a discharge step 2

ACTIONS

(1) The Select Lender page allows the Lawyer to identify the Lender who will receive the discharge request



(2) Enter the first four characters of the Lender into the search field ie. *Kiwi - Note that Kiwibank is the Lender for both AMP Home Loans Limited and New Zealand Home Lending Limited*

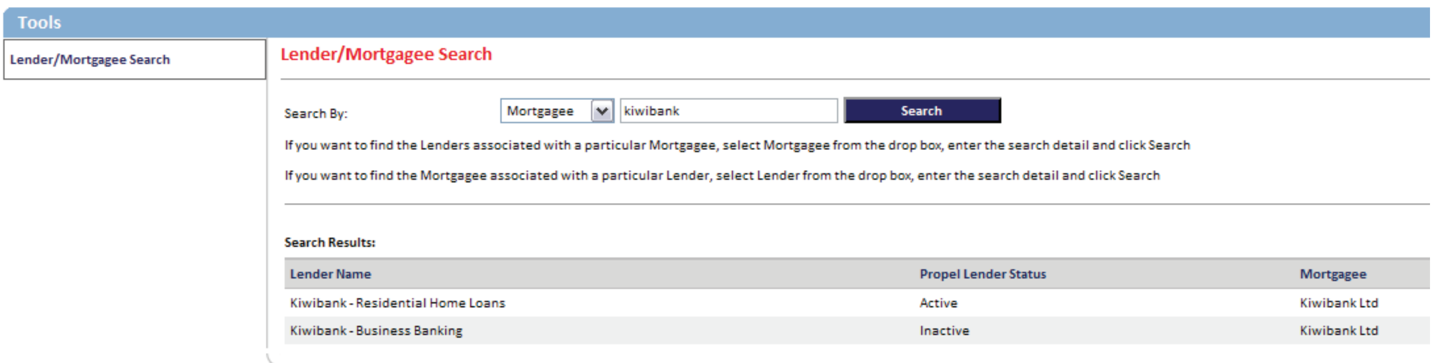
(3) Click Search

(4) Identify the correct Lender from the Lender Search Results and click Select

(5) Click Next. This takes you to the Search LINZ page

REMINDERS

- If you do not know the name of the Lender who will provide the discharge authority for a particular mortgagee, click on Tools on the top navigation bar, search by the Mortgagee. Enter the Mortgagee Name and search for the correct Lender. The Tools will confirm whether the Lender is actively using **propel-lc** for discharges.



- If you need to stop entering the data and return back to your discharge request at a later point click Save Draft and then access the draft discharge from the Discharges Summary page to complete the request.

stage four

create a discharge step 3

Use **LINZ Search** to identify all instruments and titles associated with the property you wish to discharge and pre-populate the instruments page

ACTIONS

(1) The LINZ Search page allows the Lawyer to search for all instruments associated with a title or alternatively all titles associated with an instrument

(2) Select the search option from the drop down list

(3) Enter the full title number or the full instrument number into the search field

(4) Select Search LINZ

Click here for help with this page

Search LINZ to identify the instruments and titles associated with your discharge.

Title Number | NA23A/578 | Search LINZ

LINZ Search Results

Instrument Number	Instrument Type	Title Number	Mortgagor	Mortgagee	Action
8651112.3	Mortgage	NA23A/578	Christopher Malcolm Peterson and Jean Kee-Jing Peterson	Kiwibank Limited	Select
	Mortgage	NA23A/579	Christopher Malcolm Peterson and Jean Kee-Jing Peterson	Kiwibank Limited	Select

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Cancel Search

(5) Identify the instrument/s you want to discharge and click Select against each one

(6) The instruments selected will display below under Selected Items for discharge

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Cancel Search

Selected items to discharge :

Instrument Number	Instrument Type	Title Number	Mortgagor	Mortgagee	LINZ Mortgagee	Action
8651112.3	Mortgage	NA23A/578	Christopher Malcolm Peterson and Jean Kee-Jing Peterson	Kiwibank Limited	Kiwibank Limited	Remove

Previous | Next | Save Draft | Cancel

(7) To remove an instrument from the selection click Remove against that instrument

(8) Once all required instruments have been selected click Next. This takes you to the Instruments page. The LINZ data selected on the search page will be pre-populated on this page

REMINDERS

- You do not have to use the LINZ search. If you wish to manually enter your instrument and property details click Next
- You must create a separate Discharge for each Lender associated with the property. A Discharge transaction can have multiple instruments but they must be related to the same Lender

stage four

create a discharge step 4

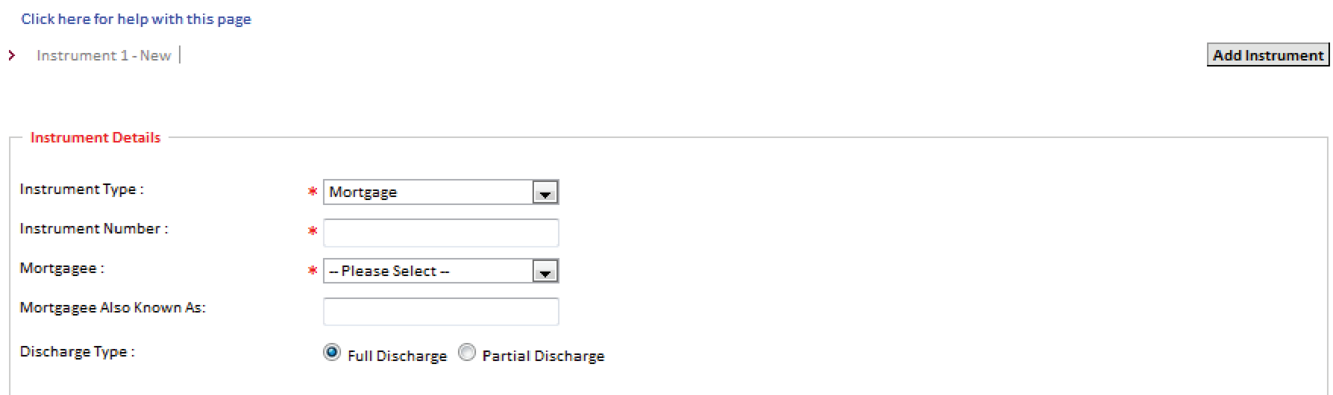
ACTIONS

(1) The Instruments page allows the Lawyer to enter details of the instrument(s) that will be discharged by the Lender

(2) If instruments were selected on the LINZ Search page they will be pre-populated on the Instruments page. Check the details and then complete the property details for each title. Click Next

(3) If the LINZ Search page was bypassed complete the Instruments page as follows.

(4) Select the Instrument Type from the drop down list

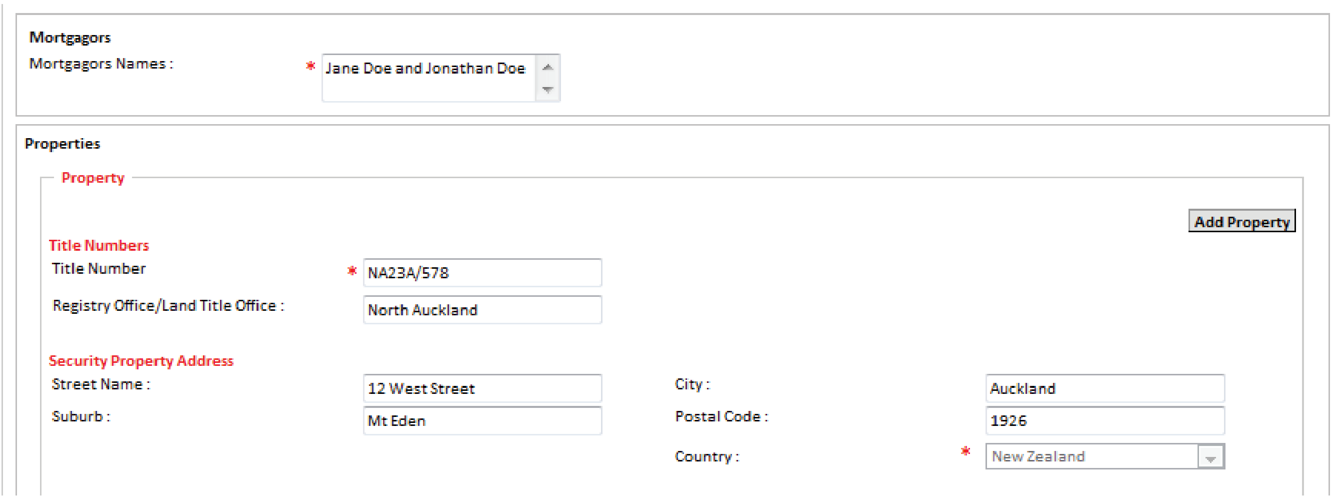


(5) Enter the Instrument Number

(6) Select the Mortgagee Name from the list of mortgagees associated with the chosen Lender

(7) Select whether the Discharge is a Full Discharge or a Partial Discharge

(8) Enter the Mortgagor Names



(9) Enter details of the Property

(10) If there is more than property attached to the Instrument click Add Property and enter the details

(11) If there is more than one Instrument for this Lender click Add Instrument and enter the details

(12) Click Next. This takes you to the Generate Undertaking page

stage four

create a discharge step 5

ACTIONS

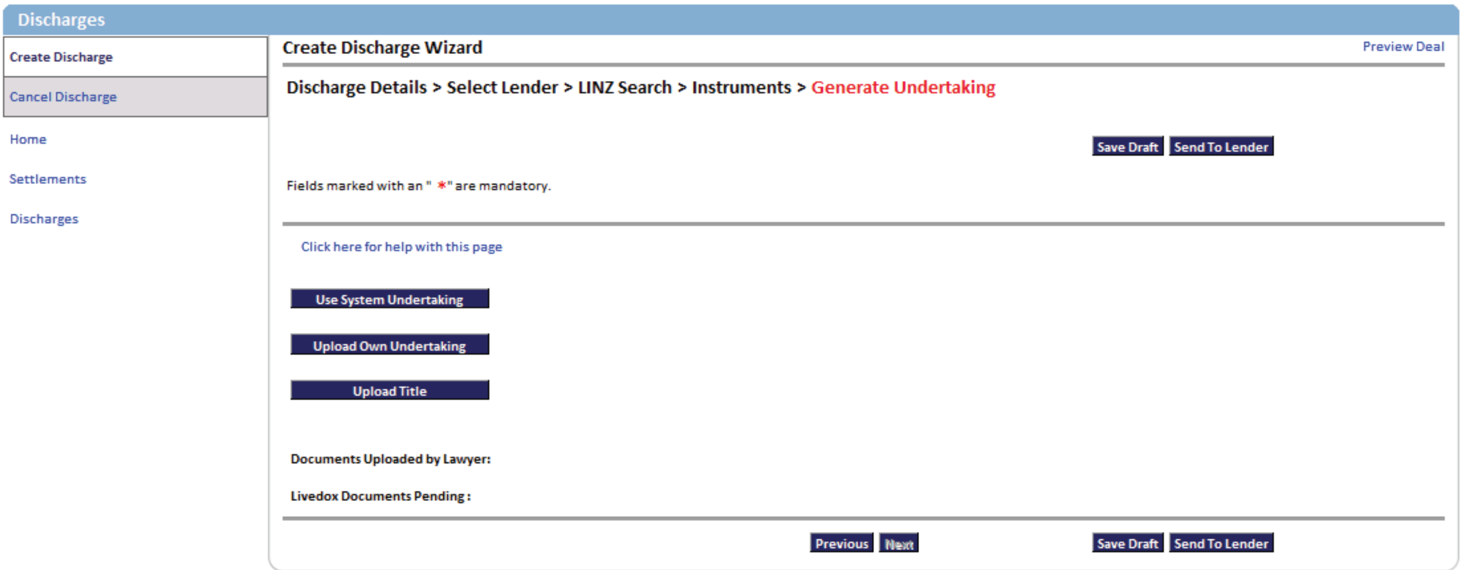
(1) The Generate Undertaking page allows the Lawyer to attach their own Undertaking or use the System Generated Undertaking. Select option a or b below.

a. Use System Undertaking – selecting this button will return a system generated Undertaking. The pending placeholder will automatically display and on completion move to the Documents Uploaded by Lawyer section.

b. Upload Own Undertaking – selecting this button will result in the screen redisplaying with the correct document type selected and a browse button to allow you to identify the document you wish to upload.

c. Upload Title – Selecting this button will result in the screen redisplaying with the correct document type selected and a browse button to allow you to identify the document you wish to upload.

(2) Click on Send to Lender.



REMINDERS

- Most Lenders require an undertaking of some form to accompany the discharge request
- Some Lenders like to receive a copy of the Certificate of Title for each property – this is optional
- If you wish to preview your discharge request before submitting, click Save Draft, go to Home - Discharges page. Your draft discharge deal can be located under Draft. Select your draft deal and then click Preview Deal

stage five

receiving discharge authority & settlement statements

The Lender will send the discharge authority and settlement statements to you by uploading them to **propel-lc**

ACTIONS

(1) When the Lender accepts your discharge request the deal will be moved to Accepted status in the Home - Discharges page

(2) An alert icon will be posted against the deal when the Lender sends the Discharge Authority and/or the Settlement Statement

Accepted:

Alert	Brand	Lender Reference	Lawyer File	Lawyer	Borrower	Security Property Address	Settlement
	KWB	77589589	452112	Lawyer, Albert	Peter Piper and Mary Piper	25 Queens Road West Harbour Auckland NZ 1025	13 Dec 2010

(3) Click on the alert icon and this will take you to the View Documents page

Menu

- Update / View Deal Details
- Manage Documents
- Post a Note
- Cancel Discharge

Deal Information

- View Documents
- View Lawyer's Comments
- View Notes
- View Deal History
- View Unresolved Amendments

View Documents

Only Documents Submitted to Lender are visible to the Lender

Documents Submitted by Lender

Description	Date Modified	Actions
Indicative Settlement Statement	08 Dec 2010 4:48 p.m.	Download

Documents Uploaded by Lawyer

No documents are available.

Documents Submitted to Lender

Description	Date Modified	Actions
Discharge Request and Undertaking	07 Dec 2010 1:12 p.m.	Download

(4) Click on Download to view the Discharge Authority and/or Settlement Statement

(5) Print the document if required

REMINDERS

- If the document is incorrect, Post a Note to the Lender to advise them of any corrections needed
- When you create your LINZ discharge dealing enter the e-dealing Number in the Discharge Details page of **propel-lc** and keep the Discharge Authority document as evidence of authority for LINZ audit purposes

stage six

confirm repayment

Repayment may be confirmed by the Lender or by the Lawyer

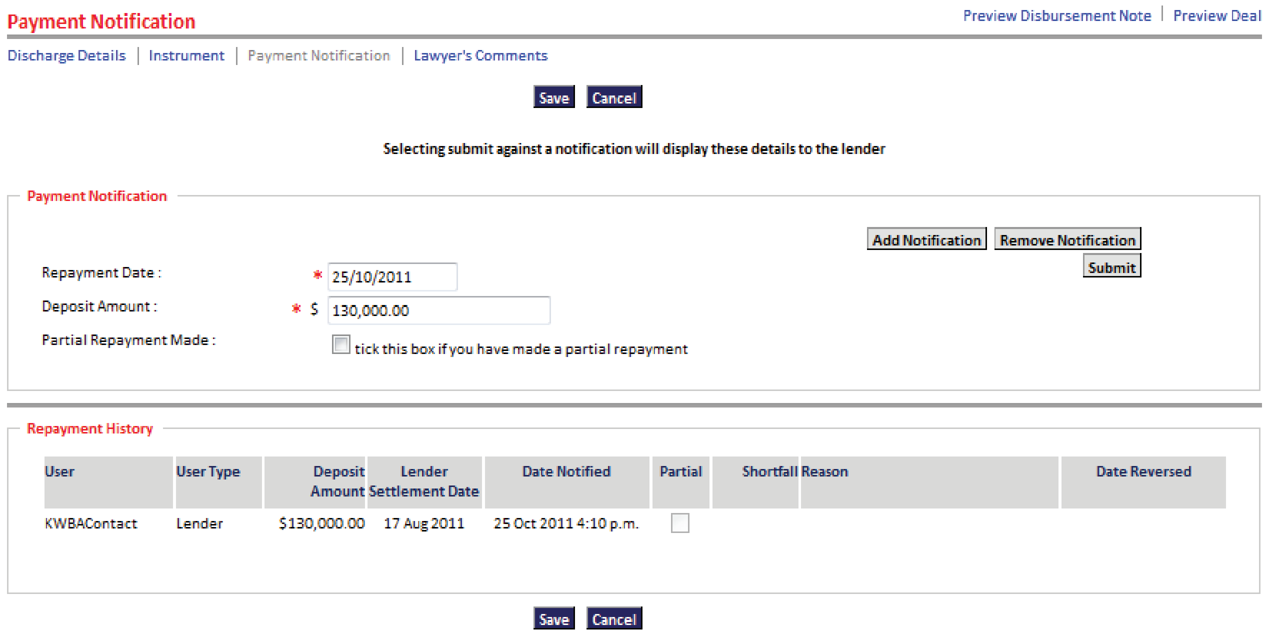
ACTIONS

(1) Once the Lender has received the discharge funds, they will confirm deposit and close the Discharge. The confirmation will appear in the Repayment History section as outlined below

(2) The Lawyer may notify the Lender of the repayment details by entering them into propel-lc as outlined below

(3) From the Home-Discharges page, under the status Authority and Settlement Statement Received, locate your client and click on the deal to view the deal details

(4) Click on Payment Notification. Enter the Repayment Date and the Deposit Amount. If full repayment has not been made complete the additional fields relating to any shortfall



(5) Click on Save

(6) To notify the Lender click on Submit

(7) Click on Manage Documents

(8) Click on Upload

(9) Select Discharge Funds Deposit Notification from the Document Type list

(10) Click Browse, select the document you want to upload and click Open and Upload

(11) To view the document you have uploaded click Download and then to send the document to Lender click Submit

REMINDERS

- After uploading the Discharge Funds Deposit Notification remember to click Submit so that the document is visible to the Lender
- Once the Lender has confirmed repayment, the deal will be removed from the Home - Discharges Page and can be located via the Search and Advanced Search functions. Please note completing the Payment Notification tab is optional.
- If any further action is required, the Lender will post a Actionable Note and an alert will appear in the Home - Alerts page

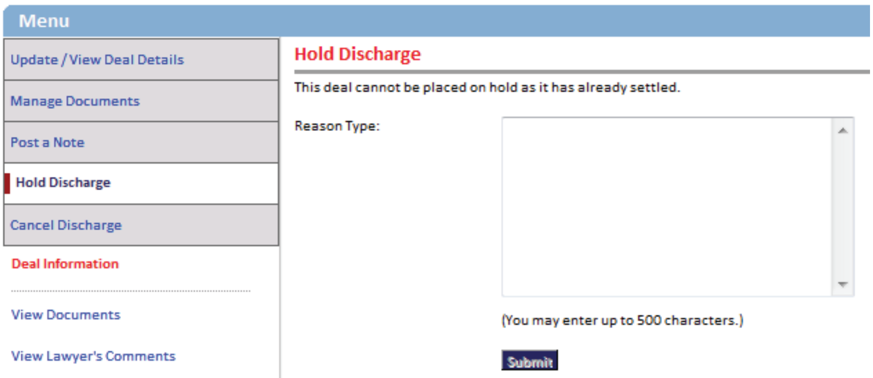
place a discharge on hold

Use **propel-lc** to notify the Lender that the discharge has been postponed to an unknown date

ACTIONS

(1) From the Home-Discharges page, identify the deal and click on it to view the deal details

(2) Click on Hold Discharge



(3) Enter a reason for placing the discharge on hold in the Reason Type field

(4) Click on Submit

(5) The text 'the deal has been successfully place on hold' will display. If today is the settlement date an email notification will be sent to the Lender

(6) Open the Home – Discharges page. The deal will now display under the status Held Deals

Held Deals:

Alert	Brand	Lender Reference	Lawyer File	Lawyer	Borrower	Security Property Address	Settlement	Action
	AMP	654987	123654	Lawyer, Albert	Test Mortgagees	16A Uppingham Crescent Northcote Auckland NZ 1923	23 Jun 2011	

(7) To take a Discharge Off Hold, click on the deal from the Home-Discharges page to view the deal details

(8) Select Hold Discharge. The Hold Discharge page will display identifying the user who placed the discharge on hold and the date and hold reason.

(9) Click Off Hold

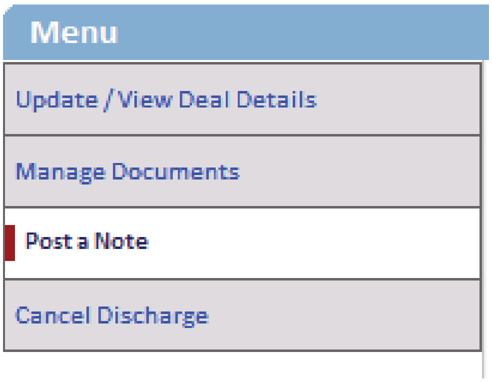
(10) The text 'the deal has successfully been taken off Hold' will display. If today is the settlement date an email notification will be sent to the Lender

secure messaging

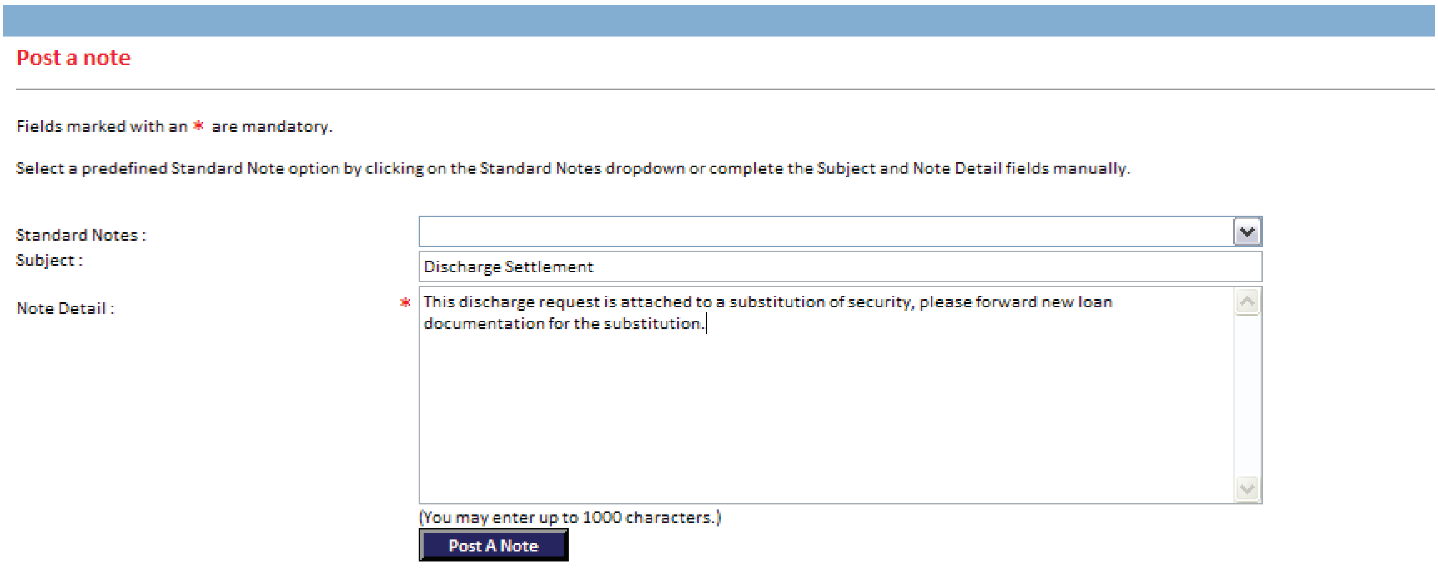
Use the Post a Note feature to communicate with the Lender

ACTIONS

(1) From the Home-Discharges page, under Accepted deals, locate your client and click on the deal to view the deal details
(2) Click on Post a Note



(3) Either click on Standard Notes and pick from the list, or type a Subject heading and then enter the Note Detail and click on Post A Note



REMINDERS

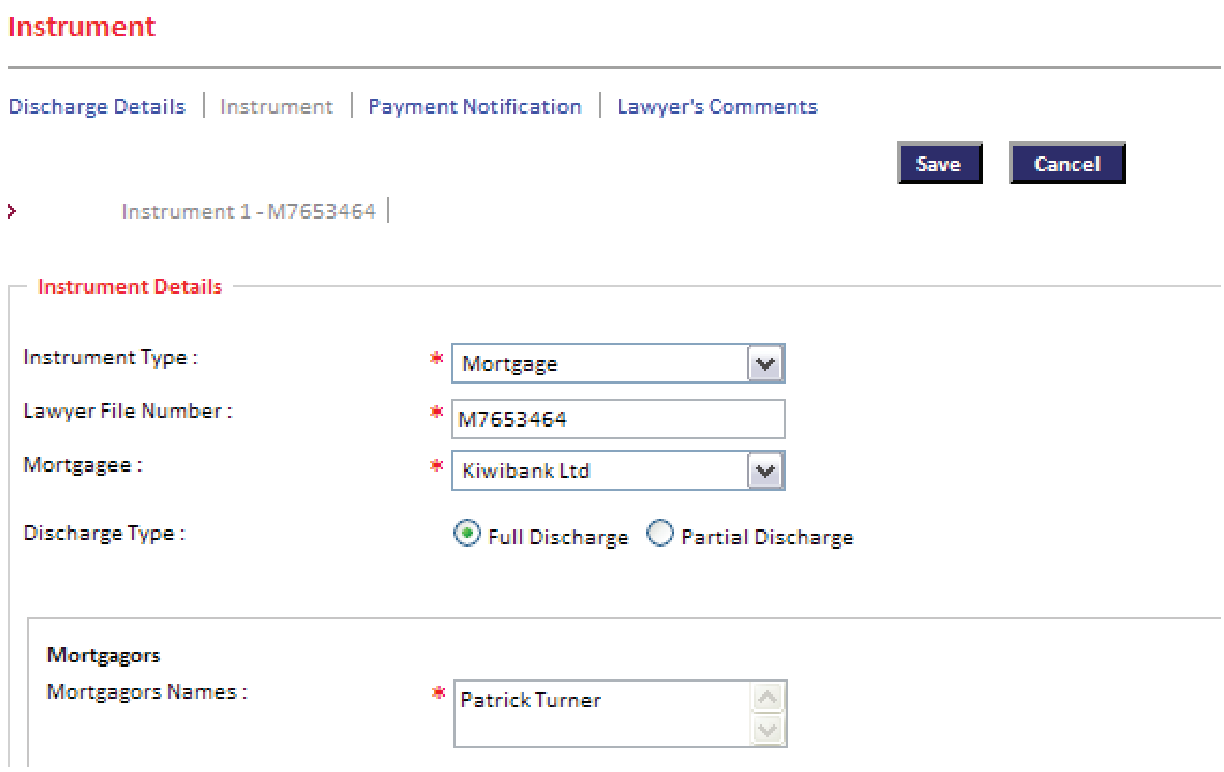
- Post a Note sends an email to the Lender and updates the deal with your request
- Make sure your Note includes the same details that you would include in the body of a fax letter
- When the Lender opens your note an email will be sent to you
- When the Lender responds to your Note an email will be sent to you. You can also see a history of Notes Posted at the bottom of the Post a Note page
- Notes are stored and are viewable within the View Notes page

making amendments

A user may change the data within **propel-lc**. When a change is made to the data, the Lender is advised of the change. The Lender will consider the change and update their internal system

ACTIONS

(1) From the Home-Discharges page, under Accepted deals, locate your client and click on the deal to view the deal details
(2) Change a shared data field, click on Instrument and make the data change by replacing the existing data with the new data
(3) Click Save



REMINDERS

- Changing a Shared Data field creates an alert to the Lender to notify them of the change
- Shared data fields are Settlement, Instrument Type, Instrument Number, Mortgagee, Discharge Type, Mortgagors Names, Property Details
- When changing a data field we recommend you Post a Note to explain to the Lender why the change has been made
- If you add a New Instrument, you need to create a new Discharge Request and Undertaking from the Manage Documents page

acknowledging lender amendments

A Lender user may change the data within **propel-lc.** When a change is made to the data, the Lawyer is advised of the change by email and an alert against the deal in **propel-lc**. They Lawyer must decide whether they agree with the change.

ACTIONS

(1) The updated deal will show on both the Alerts page and the Discharge - Home page with an amendment icon

(2) Click on the deal to open it

(3) A pop up window will display reminding the Lawyer that there are amendments on the deal

Amendments Page

The lender has made updates to this transaction. You will not be able to transact on this deal until you have completed this page . Please now review the changes, Accept or Decline any data updates and select Continue. If you want to return to the home page select Back.

☐ Don't show this message again

OK

(4) Click OK

(5) If the Lender has simply posted a note the details of the note will display on the page. Read the note and click Continue

New Notes

User	Subject	Detail Description	Date
Jodi Anderson (Lender)	Discharge Funds Not Received	According to our settlement date we should have received repayment for this discharge. As yet no funds have been received. Please contact us immediately to resolve this matter.	18 Jul 2011 9:35 a.m.

Back | Continue

(6) If the Lender has made changes to the data, for example the settlement date or mortgagors names have been updated, the updated fields will be displayed. Review the changes and select accept or decline against each change.

Amendments

Back | Continue

Shared Field Updates

Field Name	Lawyer Current Value	Lender Updated Value	Accept | Decline
Instrument			
Instrument Number	1	12A	* Please Complete
Mortgagors	Penelope Burgess	Penelope Burges	* Please Complete
Instrument			
Instrument Number	2	2A	* Please Complete

(7) Click Continue. The details page of the discharge will be displayed.

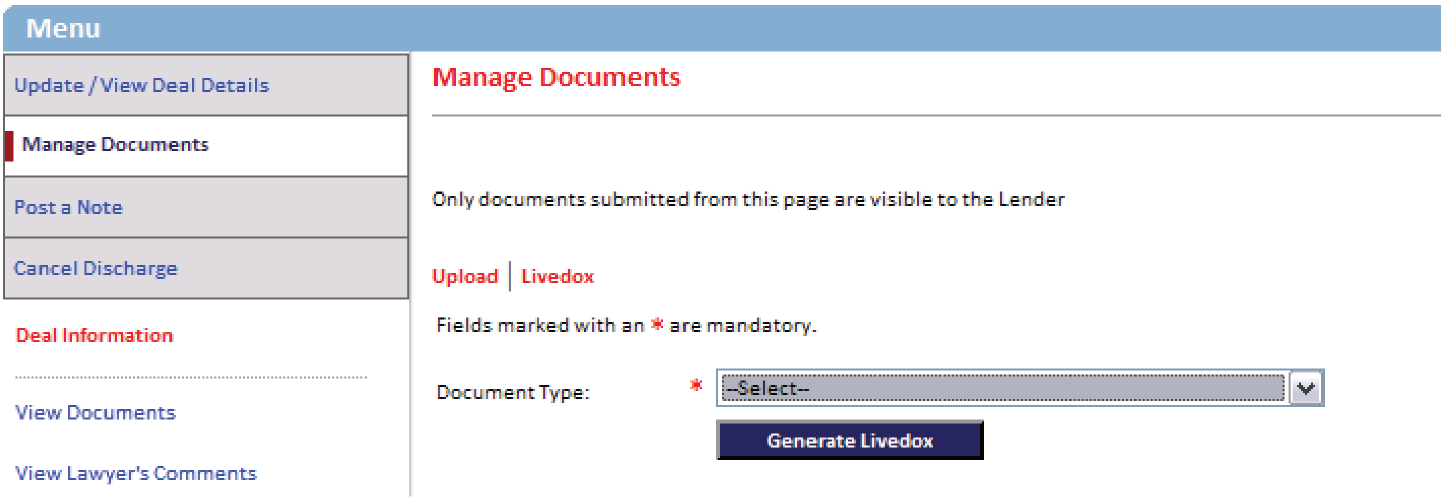
(8) Where the changes have been accepted the data displayed will be updated. Where the changes have been declined the data displayed will be unchanged

generating documents

Use the **Manage Documents** function to upload documents or generate a document template from Livedox

ACTIONS

(1) From the Home-Discharges page, under Accepted deals, locate your client and click on the deal to view the deal details
(2) Click on Manage Documents
(3) Click on Livedox. This displays a list of document templates that may be generated from Livedox



(4) Select the document template required from the Document Type list
(5) Click Generate Livedox. The document will show as pending until Livedox has created the document

Livedox Documents Pending :

Display Name	Date Requested	Status
Discharge Request and Undertaking	09 Dec 2010 12:11 p.m.	Pending

(6) Once created, the document will be displayed under Documents Created/Uploaded by Lawyer

Documents Uploaded by Lawyer:

Description	Date Modified	Actions
Discharge Request and Undertaking (2)	09 Dec 2010 12:11 p.m.	Upload | Submit | Download

(7) Click Download to save the document to your PC, edit the contents, print and sign
(8) Once you have signed the document, upload to **propel-lc** and Submit to the Lender

REMINDERS

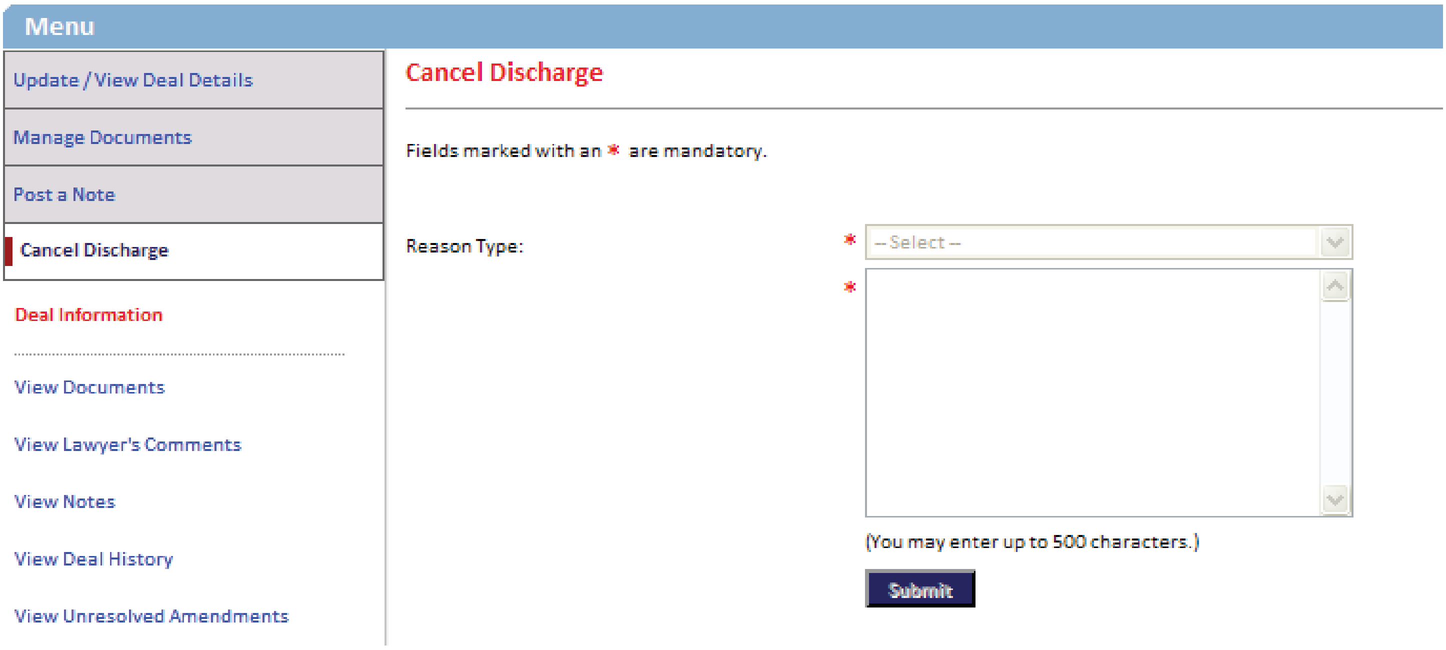
- Make us aware of any additional templates that you would like to see added to Livedox by emailing help@propel-lc.net

cancellations

To notify the Lender that the Discharge transaction is no longer proceeding you must cancel the deal

ACTIONS

(1) From the Home-Discharges page, locate your client and click on the deal to view the deal details
(2) Click on Cancel Discharge
(3) Select a reason for the cancellation from the Reason Type list



(4) Enter any additional text by way of explanation if required
(5) Click Submit

REMINDERS

- Cancelling a Discharge sends an email to the Lender
- Make sure your additional text includes the same details that you would normally include in the body of a fax letter
- When you click Submit, the deal will be removed from your Home-Discharges page and the Lenders Home-Discharges page.

deal history

The electronic record of communications with the Lender and action taken within **propel-lc** is viewed via **View Deal History**

ACTIONS

(1) From the Home-Discharges page, locate your client and click on the deal to view the deal details
(2) Click on View Deal History

Deal History

Username	Activity	Date
ALawyer	Discharge has been created by Lawyer	09 Dec 2010 9:57 a.m.
ALawyer	Discharge Request and Undertaking Document uploaded successfully.	09 Dec 2010 10:37 a.m.
ALawyer	Document Discharge Request and Undertaking has been submitted successfully	09 Dec 2010 10:39 a.m.
ALawyer	Discharge has been submitted by Lawyer	09 Dec 2010 10:39 a.m.
KWBAContact	Deal has been accepted	09 Dec 2010 10:51 a.m.
SYSTEM	Disbursement Note Created	09 Dec 2010 10:51 a.m.
KWBAContact	Discharge Authority Document uploaded successfully.	09 Dec 2010 10:53 a.m.
KWBAContact	Document Discharge Authority has been submitted successfully	09 Dec 2010 10:53 a.m.
KWBAContact	Final Settlement Statement Document uploaded successfully.	09 Dec 2010 11:07 a.m.
KWBAContact	Document Final Settlement Statement has been submitted successfully	09 Dec 2010 11:07 a.m.
ALawyer	Payment Notification Submitted	09 Dec 2010 11:11 a.m.
ALawyer	Discharge Funds Deposit Confirmation Document uploaded successfully.	09 Dec 2010 11:15 a.m.
ALawyer	Document Discharge Funds Deposit Confirmation has been submitted successfully	09 Dec 2010 11:16 a.m.
ALawyer	Discharge Request and Undertaking Document uploaded successfully.	09 Dec 2010 12:11 p.m.

REMINDERS

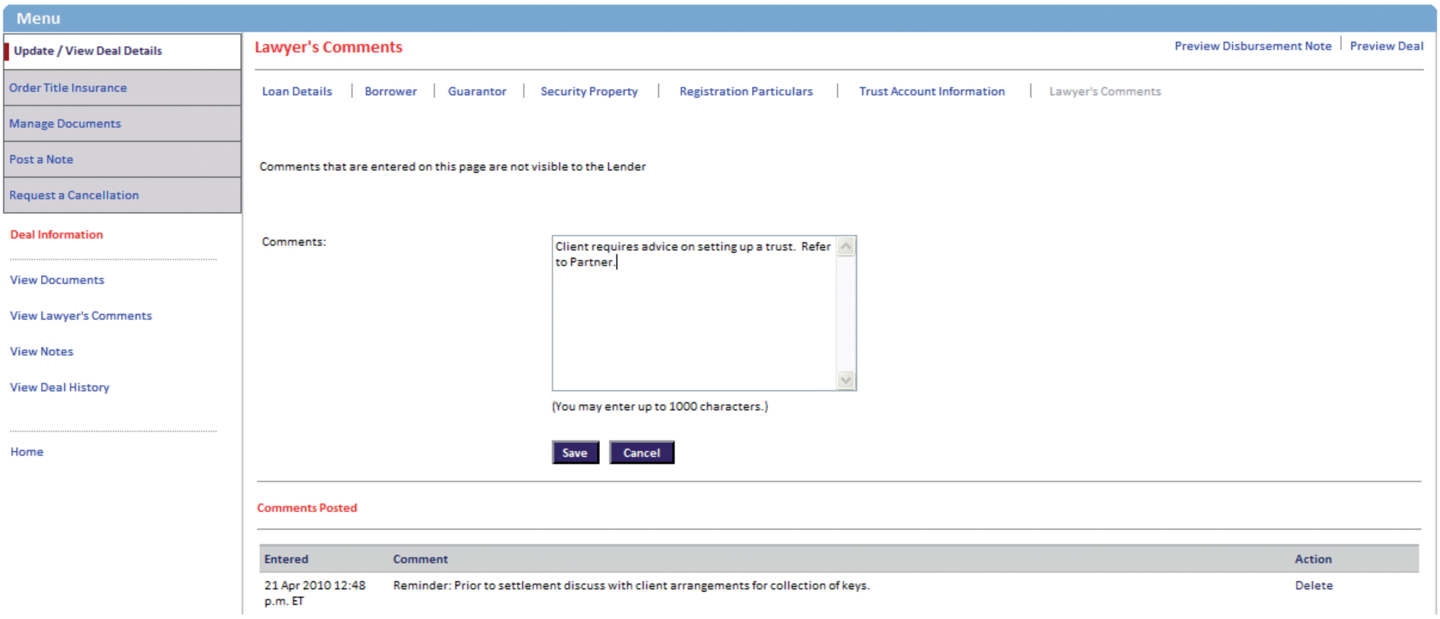
- All action taken within **propel-lc** is stored within the View Deal History
- The Deal History records the user who completed the action, the activity completed and the date and time the action was taken

lawyer's comments

A Lawyer user may record a comment about the Discharge deal in using the **Lawyer's Comments** page

ACTIONS

(1) From the Home-Discharges page, locate your client and click on the deal to view the deal details
(2) Click on Update/View Deal Details
(3) Click on Lawyer's comments
(4) Enter the text of the comment into the Comments Box
(5) Click Save



REMINDERS

- All comments saved to the deal are stored and can be viewed within the View Lawyer's Comments page
- Lawyer's Comments are not visible to the Lender