



# Land Title Branch, Province of British Columbia

Branch streamlines processing of land title transactions using secure electronic document solution based on Adobe® Acrobat® software and Adobe PDF Forms

## LAND TITLE BRANCH, PROVINCE OF BRITISH COLUMBIA

- Registers all transactions involving transfer of and charges for commercial and residential properties
  - Size: 115 employees
  - Location: Three offices in British Columbia
  - Founded: 1860
- <http://srmwww.gov.bc.ca/landtitle>

## INDUSTRY

Government

## SOLUTION

- Digital Signatures
- Electronic Document Processing

## PRODUCT USED

Adobe Acrobat Standard

## Organization Profile

From verifying property ownership to generating new title documents, British Columbia's Land Title Branch handles more than 850,000 property transactions annually. In the process, more than one million document pages are exchanged between the Land Title Branch, lawyers, and notaries working on real estate deals. To streamline land title processing, the branch collaborated with The Law Society of British Columbia and The Society of Notaries Public of British Columbia to develop an electronic forms-based solution that enhances services to constituents, while significantly reducing the costs to manage title transactions. The solution is built around Adobe Acrobat software and uses digital signature capabilities within the software for secure, reliable transactions.

## Challenges Faced

- Increase branch efficiencies and enhance constituent services
- Shorten time to process land title applications
- Implement an electronic solution with support for digital signatures
- Increase security by verifying digital signatures

Traditionally, the Land Title Branch relied on paper forms and expensive courier services to exchange information with lawyers and notaries. Once forms were completed and signed, they had to be hand-carried or sent via courier to the branch, where staff entered information into back-end systems. Processing these transactions required experienced staff who could quickly verify that all forms were submitted and properly completed. In addition, the manual process was expensive and error-prone because of the difficulty of tracking and managing paper.

To add to the challenge, a large percentage of skilled branch staff was reaching retirement age. Looking at a looming shortage of experienced workers and seeing continued budget reductions, the branch needed to find ways to create efficiencies that would free up staff for training into higher level positions. "We wanted to automate the process of distributing, receiving, and processing forms; however, this could be done only if we could accept electronic forms with verifiable digital signatures from lawyers and notaries," says Darcy Hammett, director of operations, Land Title Branch.

The branch also decided to create electronic forms that looked exactly like the paper versions of documents still in use. Doing so would help improve adoption of the automated forms because lawyers and notaries would already be familiar with the appearance of the forms.

**“Acrobat and Adobe Reader software are ideal for government agencies that want to streamline document processes by using electronic forms and digital signatures.”**

Denis Thomas,  
Technical architect,  
Land Title Branch,  
Province of British Columbia

## RESULTS

- Increased government efficiency and reduced business costs to process land title documents
- Shortened time to confirm receipt of title documents from hours to a few minutes
- Enhanced constituent services from remote locations
- Improved accuracy of data on forms

## Success Strategy

The Land Title Branch evaluated many off-the-shelf electronic forms packages before standardizing on Adobe Acrobat and Adobe Portable Document Format (PDF) for its Electronic Filing System project. Leveraging built-in support for digital signatures and industry-standard public key infrastructure (PKI) in Acrobat and Adobe PDF, the branch saved tens of thousands of dollars in acquisition and operating costs by not having to adopt general-purpose, third-party PKI products. What’s more, the Adobe solutions enabled the branch to create electronic forms in Adobe Acrobat that looked exactly like existing paper forms.

To authenticate digital signatures on title documents, the Land Title Branch worked with The Law Society of British Columbia, which in turn created Juricert to maintain a registry of digital certificates for lawyers and notaries practicing in the province. As lawyers and notaries submit forms, custom applications within the Land Title Branch system pull digital certificates from the Adobe PDF forms and verify the certificates against the Juricert registry; this process confirms the identity and professional credentials of people submitting materials.

Employees at law firms or notary offices currently download the appropriate Adobe PDF forms from the Land Title Branch Web site. Using Acrobat, lawyers and notaries can complete the forms, route them internally for review, and when the forms are completed, apply their digital signatures to the forms. In addition, they can integrate accompanying documents, such as mortgage terms, into a single PDF file that includes the digitally signed form. Having one digital signature applied to one file that includes all of the materials improves compliance. The approved file is then uploaded to the Land Title Branch Web site, where data on forms is extracted and stored in the branch’s mainframe database system.

## Results

The advantages of the electronic forms translate into financial savings, reducing courier services and administrative costs by as much as \$50 per transaction for notaries and law firms. With more than 850,000 transactions closed each year, the cumulative savings are substantial. “One law firm informed us they saved \$6,000 per month,” says Denis Thomas, technical architect of the Electronic Filing System at the Land Title Branch. “Plus, the stress level is lower because there are fewer delays and errors in processing paperwork.”

At the Land Title Branch office, individual staff members can now easily handle more title transactions—a major benefit because the branch will be able to train staff for higher level positions. The Land Title Branch has also reduced administrative costs and increased information accuracy by minimizing manual data entry. This is important for lawyers and the Land Title Branch because they can be held responsible if a transaction goes awry. Constituents benefit as well, because the Land Title Branch can now confirm document receipt in minutes instead of several hours.

The system also makes submitting land title applications more convenient. Not only do the electronic forms look exactly like versions previously available on paper, but the automated system greatly expands the hours for submitting materials to the Land Title Branch. For example, hours of submission for paper documents are limited to 9 a.m. to 3 p.m. on weekdays. With electronic forms, lawyers and notaries can submit completed documents over the Internet from 6 a.m. to 8 p.m., Monday through Saturday.

The Land Title Branch reduced development costs by working with The Law Society and eliminating the need to purchase a full PKI software package. “We looked at several document management and PKI systems that would have been costly to acquire and operate,” says Thomas. “We accomplished the same level of security, and even greater flexibility and simplicity, using Adobe Acrobat—all at a fraction of the cost. Acrobat and Adobe Reader® software are ideal for government agencies that want to streamline document processes by using electronic forms and digital signatures.”

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