


# Encumbrances (SA)

## Standalone Discharge of Encumbrance

To lift and replace an Encumbrance as part of a transfer Workspace, see Help Card “Lift and Replace Encumbrance”.

### 1. Create new Workspace



Click  and enter the following details:

- Jurisdiction = SA
- Land Title and **Validate**
- Role = **Encumbrancee on Title**
- Land Title(s) and **Validate**
- Subscriber Workspace Reference
- Financial Settlement? = **Yes/No**
- Workgroup
- Click  .



### 1. Review Land Titles

- Navigate to the Land Titles screen
- Review the land title details returned from the Land Registry.




### 2. Represent your Party

- Navigate to the Participants screen  
And locate the **Unrepresented Encumbrancee on Title**
- Click  and select **Edit Party** to display the Party screen
- Select **I Represent this Party**
- Complete outstanding details
- Click  .

### 3. Create Discharge of Encumbrance

- Navigate to the Documents screen
- Click  > **Discharge of Encumbrance**
- Ensure the details are correct and select the appropriate set of operative words
- Click  .

### 4. View, Sign and Lodge documents

- Click  > **Discharge of Encumbrance > View**
- Click  > **Discharge of Encumbrance > Sign documents**  
**Note:** Ensure to sign the Discharge of Encumbrance and Lodgement Instructions
- Click  > **Lodgement Instructions Submit for Lodgement.**

### 1. Create new Workspace

Click **Create New Workspace** and enter the following details:

- Jurisdiction = SA
- Role = Incoming Encumbrancee
- Land Title(s) and Validate
- Subscriber Workspace Reference
- Financial Settlement? = Yes/No
- Workgroup
- Click **Save**.

### 2. Review Land Titles

- Navigate to the Land Titles screen
- Review the land title details returned from the Land Registry.

### 3. Create Party

- Navigate to the Participants screen
- Select **Create Party** to representing the Incoming Encumbrancee
- Complete the outstanding details
- Click **Save**.

### 4. Invite the Proprietor on Title

- Select **Invite Participant**
- Complete the details and Send Invitation.


### 5. Create New Encumbrance

- Navigate to the Documents screen and select **Create Document**



Ensure to complete:

- Details of Rent Charge
- Terms and Conditions
- Additional Terms – you can either upload an attachment or enter in additional terms (maximum of 4000 characters).
- Click **Save**.

### 6. Upload Covenants (if applicable)

- Navigate to the Files screen
- Select **Upload File**
- Browse for the file you wish to upload and select **Upload (file must be a PDF)**
- Click  and select **Attach**.

### 7. View, Sign and Lodge documents

- Click  Encumbrance > View
- Click  Encumbrance > Sign documents

Note: Ensure to sign the Encumbrance and Lodgement Instructions.

(Note: Ensure the Proprietor also signs the Encumbrance Document!)


- Click  Lodgement Instructions Submit for Lodgement.

### Lift and Replace Encumbrance

This Help Card will step you through how to complete a lift and replace Encumbrance within a Transfer Workspace.

For Standalone transactions, see Help Cards “Standalone Encumbrance” or “Standalone Discharge of Encumbrance”.



## 1. Accept an Invitation into the Transfer Workspace

- Select **Invitations** from the Dashboard
- Your role should be **Encumbrancee on Title**
- Review the details and select .


## 2. Review Land Titles


- Navigate to the **Land Titles** screen
- Review the land title details returned from the Land Registry.

## 3. Represent your party


- Navigate to the **Participants** screen locate the Encumbrance on Title you represent
  - Click  and select **Edit Party** to display the Party screen
  - Select **I Represent this Party**
  - Complete the outstanding details
  - Click .

## 4. Create Discharge of Encumbrance

- Navigate to the **Documents** screen
- Click  > **Discharge of Encumbrance**

- Complete outstanding details
- Click .

## 5. Create Encumbrance



- Click  > **Encumbrance**
- Complete outstanding details

Ensure to complete:




- Details of Rent Charge
- Terms and Conditions
- Additional Terms – you can either upload an attachment or enter in additional terms (maximum of 4000 characters).

- Click .

## 6. Upload Covenants (if applicable)

- Navigate to the **Files** screen
- Select 
- Browse for the file you wish to upload and select **Upload** (file must be a PDF)
- Click  and select **Attach**.


## 7. View and Sign Documents

- Click  Encumbrance > **View**
- Click  Discharge of Encumbrance > **View**
- Click  Encumbrance > **Sign**

**Note:** Ensure to sign the Encumbrance and Discharge of Encumbrance.

**Note:** Ensure the Incoming Proprietor also signs the new Encumbrance Document!).

## 8. Financial Settlement

- Navigate to Settlement screen
- Add Destination line items as applicable
- Click  Sign > Financial Settlement Schedule.

## Monitor the Workspace

Check that:

- All documents are signed, and lodgement verification is successful
- Financial settlement is correct and balanced and signed.
- Review your Workspace and monitor any changes to the Workspace via the Workspace Summary screen.

**Note:** The Workspace must be in a Ready status for settlement to commence.