



Reference guide on requests for payment in full and discharge requests

Retail mortgage loans



Reference guide

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What types of financing scenarios can be submitted via Unity® Lender Centre?

The Unity® Lender Centre platform, a solution for payout statement and discharge requests, is only available for **retail mortgage financing scenarios** involving buildings with four units or less.

Here are the scenarios available and not available



Financing scenarios available through the Unity® Lender Centre platform

- › Sale of a property
- › Refinancing with a creditor
- › Payment in full by the client
- › Loan already paid in full
- › Add or Remove a borrower when the loan is already held at National Bank, if your specific mandate includes the instruction to order it



Financing scenarios not available through the Unity® Lender Centre platform

- › Mortgage transfer/subrogation. These requests will continue to be processed at the branch holding the loan.
- › Internal refinancing. Note that any payments required will be processed internally; it will therefore not be necessary to order a payout statement. To discharge an existing mortgage, a draft version of the full release will have to be emailed to us at ctph.quittances@nbc.ca.
- › Assumption of an existing loan or request for an information statement as part of your request. These requests will continue to be processed at the branch holding the loan.
- › Partial discharge/release. Email your request to Legal Expertise at legal.expertise@nbc.ca.
- › Add or Remove a borrowerr when the loan is already held at National Bank, if your specific mandate includes the instruction that the Bank will send it to you. Do not order it; the Bank will send it to you.

How can you sign up for the Unity® Lender Centre for discharging National Bank mortgage loans?

If you are not a member of the Unity® Lender Centre platform

A simple and efficient enrolment process.

To enrol, you must be in good standing in the province where you are authorized to exercise your profession and check whether Unity® Practice Management is available in that province.

Notaries in Quebec:

1. Complete the enrolment form available here:
<https://dyedurham.ca/solution/real-estate-payments/>

N.B.: You must first obtain a digital signature from Notarius.

2. Once you've completed your enrolment, sign in here:
<https://acces.assystimmobilier.com/ai/Account/Login>

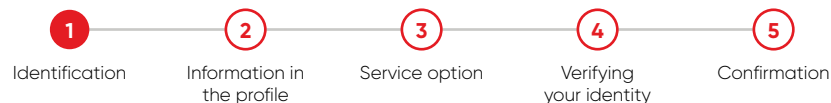
Lawyers, notaries and legal assistants in Canada except Quebec:

Check if Unity® Practice Management is available in the legal professional's province.

If Unity® Practice Management is available in your province

1. Submit a Unity® Practice Management enrolment request here:
<https://dyedurham.ca/order/unity/>
2. Next, submit a Unity® Lender Centre enrolment request here:
<https://login.assystrealestate.com/onboarding>

The enrolment process involves five steps:



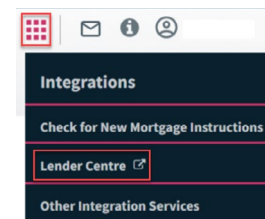
3. Once you've completed your enrolment, you can submit discharge requests through the Unity® Lender Centre platform.

To obtain a unique identifier via Unity® Practice Management so you can access Unity® Lender Centre, follow these steps:

1. In Unity® Practice Management, click on your identifier at top right, then select My Integration Credentials.

2. In the menu on the left, select Unity® Lender Centre, enter your username and password for Unity® Lender Centre, then click Validate.

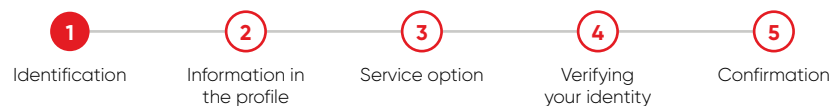
To access Unity® Lender Centre from Unity® Practice Management, click the waffle icon then select Lender Centre.



If Unity® Practice Management is not available in your province

1. Submit a Unity® Lender Centre enrolment request here:
<https://login.assystrealestate.com/onboarding>

The enrolment process involves five steps:



2. Once you've completed your enrolment, sign in at:
<https://login.assystrealestate.com/are/Account/Login>

What information is required for a successful payment request on the Unity® Lender Centre platform?

The following information about the client is required for the request to be processed:



✓ First and last name

✓ Loan/account number:

- › **Home equity line of credit (All-In-One®):** The account number is indicated in the monthly statement under the "Account No." heading of the "Line of Credit" section.
- › **Mortgage loan:** The seven-digit mortgage loan number appears in the top right of the annual statement or loan agreement, and under the "Loan No." or "Loan number" heading in any other documents related to the loan.

Your client can also access their loan or line of credit number via their online bank. It is the client's responsibility to provide this information.

✓ Loan/account transit number:

- › **Home equity line of credit (All-In-One®):** The transit number is indicated in the monthly statement under the "Transit number" heading in the "Line of credit" section.
- › **Mortgage loan:** The transit number is indicated in the bottom left of the annual statement under the heading "Your mortgage statement" or via the branch locator.

Your client can also access their line of credit transit number in their online bank. It contains exactly five digits and is written on the first of the three lines.

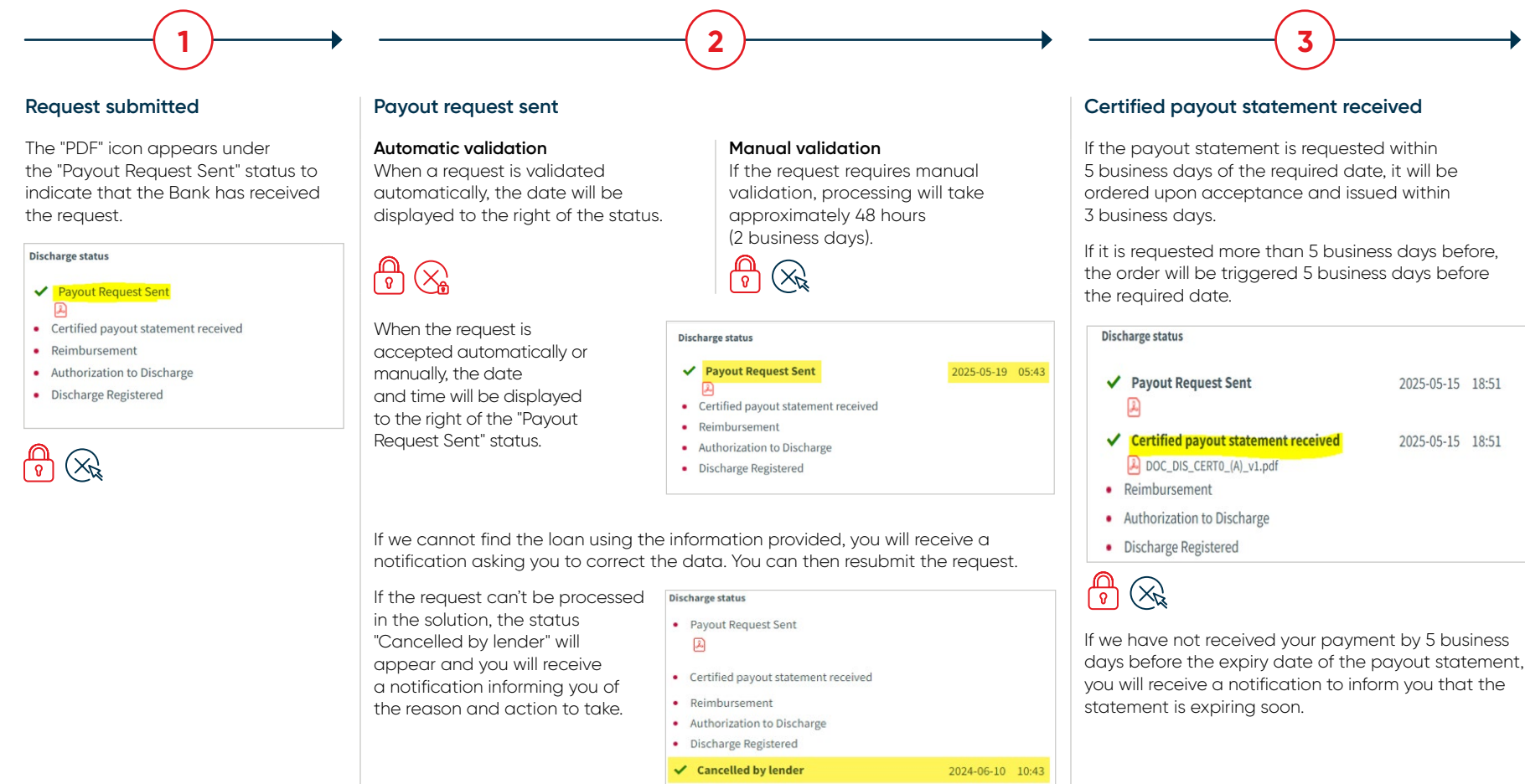
✓ Other information:

Address of property subject to discharge/release, registration number, official description, personal identification number/lot identification number, etc. accessible via title/lien search.

Note: For some accounts, your request may have to be redirected to a support team at the Bank so that validations can be carried out and the process can continue. If applicable, you will be informed when the validations are completed either through the status or via a notification. Missing or incorrect information in the online application could lead to delays.

4 How long does it take?

Recommended timeframe for submitting the request: 5 business days



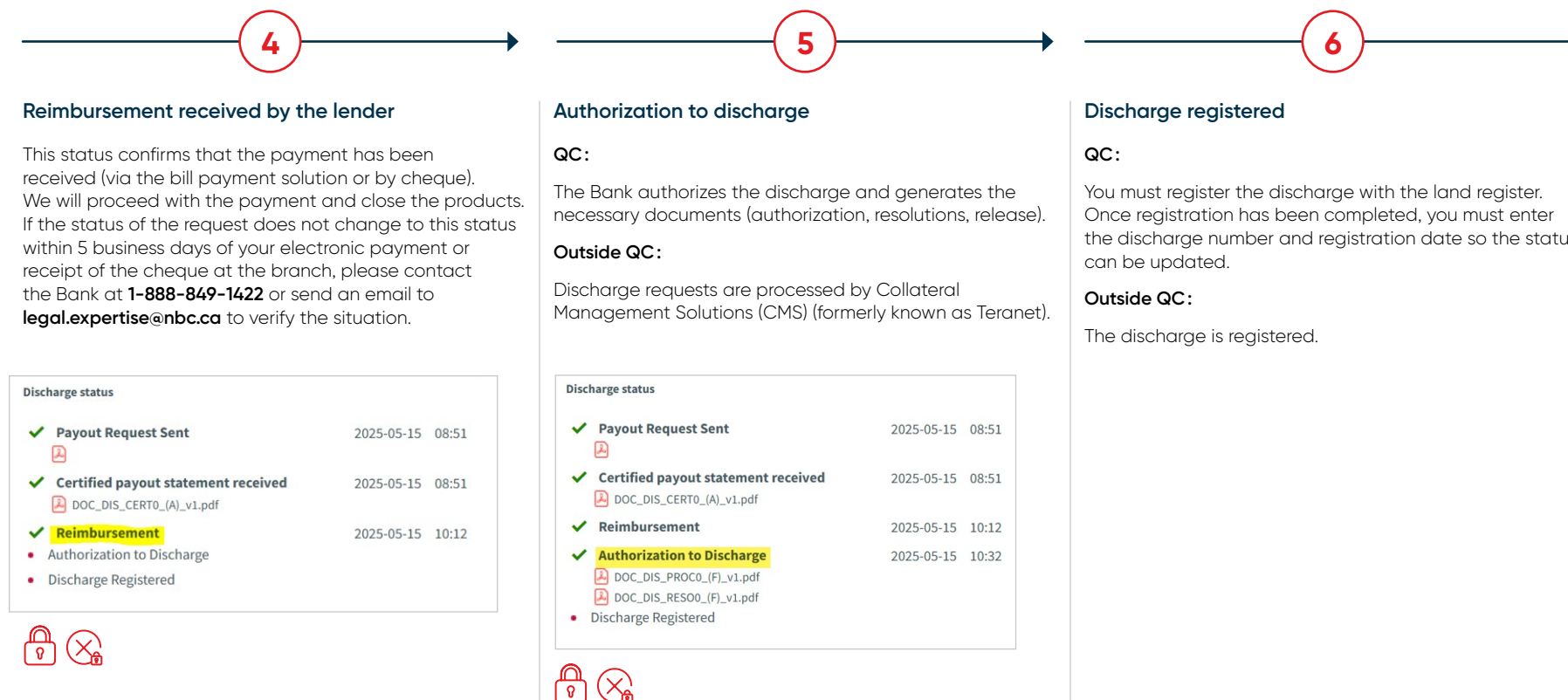
The request can be modified.


The request cannot be modified.


The request can be cancelled.

The request cannot be cancelled. For cancellations, contact the Legal Expertise department at legal.expertise@nbc.ca or 1-888-849-1422.

4 How long does it take?



 The request can be modified.

 The request cannot be modified.

 The request can be cancelled.

 The request cannot be cancelled. For cancellations, contact the Legal Expertise department at **legal.expertise@nbc.ca** or **1-888-849-1422**.

4 How long does it take?

How will the discharge be managed?

Scenario	Quebec	Ontario	Rest of Canada
Financing scenarios available via the Unity® Lender Centre platform where the payout request was initiated in the platform	The Bank will send you an authorization to discharge via the platform so you can register the full release.	The Bank will prepare and register the discharge. You can monitor the progress of the discharge by consulting the status in the platform.	The Bank will prepare and register the discharge. You can monitor the progress of the discharge by consulting the status in the platform.
Financing scenarios available via the Unity® Lender Centre platform where the payout request was addressed at the branch	The draft version of the full release must be submitted to the branch at the same time as the loan repayment cheque or following receipt of a \$0.00 balance payout statement. An authorization to discharge will be sent to you so you can register the full release.	The Bank will prepare and register the discharge. You will receive an email confirming that the discharge has been registered.	The draft discharge must be submitted to the branch at the same time as the loan repayment cheque or following receipt of a \$0.00 balance payout statement. It will be sent to you duly signed so you can register the discharge.
Not available through the Unity® Lender Centre platform	After the loan has been reimbursed or a \$0.00 balance payout statement has been received, your draft of the full release must be sent to ctph.quittance@bnc.ca . An authorization to discharge will be sent to you so you can register the full release.	The Bank will prepare and register the discharge. You will receive an email confirming that the discharge has been registered.	After the loan has been reimbursed or a \$0.00 balance payout statement has been received, your draft of the full release must be sent to ctph.quittance@bnc.ca . It will be sent to you duly signed so you can register the discharge.

How can I get help with technical issues and questions about the process?

For technical assistance with the Unity® Lender Centre platform, call **1-877-418-7511**.

Contact the Legal Expertise department by email at **legal.expertise@bnc.ca** or by phone at **1-888-849-1422**.



1. What are the recommended timeframes for submitting a mortgage payout request?

Your request must be submitted at least 5 business days before the requested date of receipt.

If your request is submitted less than 5 business days before the requested date of receipt, we cannot guarantee that you will receive the statement on the requested date.

If the loan must be reimbursed at the end of the term, to prevent prepayment charges, the required statement date must be the date of the end of the term (sometimes called the "expiry date"). If this date falls on a non-business day, enter the next business day.

2. What could generate delays in obtaining a mortgage payout statement?

Incorrect information about the borrower, the property or the loan.

3. Where can I find the loan/account number?

- ✓ Home equity line of credit (All-In-One): The account number is indicated in the monthly statement under the "Account No." heading in the "Line of credit" section.

All-In-One Banking

Account No.	Transit No.	Type of account / Line of credit	Financial institution	Account holder(s)
		ALL-IN-ONE	NATIONAL BANK OF CANADA	
		Line of credit		
		Credit limit (\$)	Available credit (\$)	Maximum revolving credit limit (\$)
		Information for period	Average balance (\$)	Average interest rate (%)
		Mortgage loan		
		Information for period	Loan balance (\$)	Overdue amount (\$)

REFER TO YOUR ANNUAL MORTGAGE LOAN STATEMENT PRODUCED IN DECEMBER OR YOUR MORTGAGE LOAN PAYMENT SCHEDULE FOR MORE INFORMATION.

All-In-One Banking > Line of credit section

Account No.	Transit No.	Type of account / Package or program	Financial institution	Account holder(s)
12-345-67	00011	PERSONAL LINE OF CREDIT/NBC PRIVILEGE	NATIONAL BANK OF CANADA	
		Available credit (\$)	Overdue amount (\$)	Minimum payment due (\$)
		Information for period	Average balance (\$)	Average interest rate (%)
Date	Description	Withdrawal (\$)	Deposit (\$)	Rate change (%)
				Balance (\$)

- ✓ Mortgage loan: The seven-digit mortgage loan number appears in the top right of the annual statement or loan agreement, and under the "Loan No." or "Loan number" heading in any other documents related to the loan.

NATIONAL BANK
4, Place Laval, 6^e étage, bureau 16059,
Laval (Québec) H7N 5Y3

YOUR MORTGAGE STATEMENT
Statement date: 2024-12-31
Loan No.: 1234567
All-In-One account No.:

Borrowers:

Address of mortgaged property

Period from 2023-12-31 to 2024-12-31

Principal repaid during the period

Your client can also access their loan or line of credit number via their online bank. It is the client's responsibility to provide this information.

4. Where can I find the loan/account transit number?

- ✓ Home equity line of credit (All-In-One): The transit number is indicated in the monthly statement under the "Transit No." heading in the "Line of credit" section.

All-In-One Banking

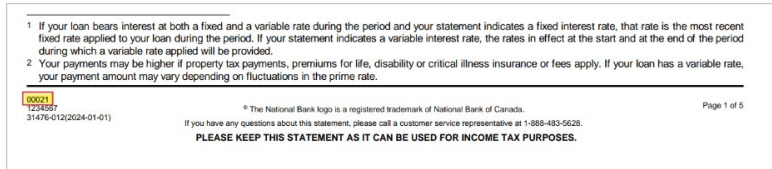
Account No.	Transit No.	Type of account / Line of credit	Financial institution	Account holder(s)
		ALL-IN-ONE	NATIONAL BANK OF CANADA	
		Line of credit		
		Credit limit (\$)	Available credit (\$)	Maximum revolving credit limit (\$)
		Information for period	Average balance (\$)	Average interest rate (%)
		Mortgage loan		
		Information for period	Loan balance (\$)	Overdue amount (\$)

REFER TO YOUR ANNUAL MORTGAGE LOAN STATEMENT PRODUCED IN DECEMBER OR YOUR MORTGAGE LOAN PAYMENT SCHEDULE FOR MORE INFORMATION.

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Account No.	Transit No.	Type of account / Package or program	Financial institution	Account holder(s)
12-345-67	00011	PERSONAL LINE OF CREDIT/NBC PRIVILEGE	NATIONAL BANK OF CANADA	
		Available credit (\$)	Overdue amount (\$)	Minimum payment due (\$)
		Information for period	Average balance (\$)	Average interest rate (%)
Date	Description	Withdrawal (\$)	Deposit (\$)	Rate change (%)
				Balance (\$)

- ✓ Mortgage loan: The transit number is indicated at the bottom left of the annual statement under the heading "Your mortgage statement" or can be identified through the branch locator.



Your client can also access their line of credit transit number in their online bank. It contains exactly five digits and is written on the first of the three lines.

5. If there are several loan numbers, which one should you enter?

All loans are linked to the borrower and the property. Validation will therefore be carried out on all loans held for this property, regardless of which loan number is entered in the application.

6. How do you select the right type of loan?

The Bank's procedure does not change based on the type of loan. Regardless of which type of loan is selected, the procedure will be the same.

7. How do you submit a request where several liens are registered on the same property?

Enter the registration numbers of all liens associated with the property in the same request. The statement will display the sum of all loans associated with this property.

Quebec:

- › Enter the details of the first lien in the "Discharge details" section.
- › Complete all the steps involved in creating the discharge.
- › Then, in the "Overview" section, click "Add lien +" link to enter the additional liens.

Canada except Quebec:

- › In the "Mortgage details" section, click "Add +", enter the lien details, then select "Add mortgage registration."
- › Then, click "Add +" in the "Mortgage registration" or "Associated registration" section, as applicable, to add other mortgage liens.

The screenshot shows the 'New discharge' form. At the top, a progress bar indicates four steps: 'Select lender' (completed with a checkmark), 'Property identification' (completed with a checkmark), 'Mortgage details' (current step, highlighted with a yellow box), and 'Add current owner' (pending, shown as an empty circle). Below the progress bar, the 'Mortgage details' section is visible. It contains two main input areas: 'Mortgage registration' and 'Associated registration', both highlighted with red boxes. The 'Mortgage registration' area includes fields for 'Registered number', 'Registered date', 'Type of interest', 'Land title district', and 'Registry system'. To the right of these fields are 'Add +' buttons. There are also edit and delete icons next to the 'Mortgage registration' field.

8. What happens if a registration number used in a previous request is provided?

You will receive a message informing you that a request with the same registration number already exists. You will have to carry out some validations before continuing. After the validations, if you wish to continue, you may submit the request.

9. How can I modify an existing payment request?

If the pencil icon is available, you can make changes to editable fields. If this option is not available, you will need to cancel the request and submit a new one.

Please note that the timeframe for issuing a payout statement will be the same as for a new request. The balances in the new statement may also be different.

You will not be able to return this request to the lender until the cancellation has been processed. This will only take a few minutes. The "Submit to lender" button will become available once cancellation has been completed, allowing you to resubmit the request. Cancellation may not be possible if the status of the request does not allow it. In that case, you will receive a notification informing you of the procedure to follow.

10. How do I make a payment on the mortgage financing?

You can pay mortgage financing for National Bank's Personal Banking clients via the Bill Payment option. Although this approach is not mandatory, we recommend it for its efficiency and speed. Please note that you can also pay by cheque at the branch of your choice.

The bill payment solution can be implemented in two ways:

1. Through Assyst Payment for notaries in Quebec who have enrolled in the Unity® Lender Centre platform and have an in-trust account with National Bank or Desjardins. Go to the "Assyst Payment" tab in the request, click "Create a funds transfer" and select "Invoice payment." Search for the payee "National Bank Mortgage Repayment."

The screenshot shows the 'Assyst Payment' tab in a software interface. At the top, there are tabs for 'File information', 'Documents', 'Discharge', 'Assyst Payment', and 'Title insurance'. Below these, there are buttons for 'Create coupon', 'Create funds transfer' (highlighted with a red box), and a help icon. The main area is divided into 'Deposits' and 'Disbursements' sections, both showing 'No deposit registered' and 'No disbursement registered' respectively.

The screenshot shows the 'Create a funds transfer' dialog box. It has a progress bar with four steps: 1. Select type, 2. Create EFT, 3. Signature, and 4. Make payment. The first step is active. Below the progress bar, there is a section titled 'Select type of funds transfer' with three radio button options: 'Payment of fees and expenses authorized to your business account', 'Invoice payment' (which is selected), and 'Transfer between legal counsels'. At the bottom, there are 'Cancel' and 'Next' buttons.

2. Notaries who have enrolled in the Unity® Lender Centre platform and have in-trust accounts at other financial institutions or legal professionals outside Quebec, as well as those who have not enrolled in the Unity® Lender Centre platform, can use their financial institution's bill payment solution.

11. What information should I use to proceed with the bill payment?

When using the bill payment solution from your financial institution or Assyst Payment, you must select the service provider "National Bank Mortgage Repayment" and enter the 17-digit reference number set out in the payout statement we will provide.

12. Which financial institutions will allow me to process payments via the bill payment solution?

A list of accessible financial institutions, which will be updated on an ongoing basis, can be found on our website at nbc.ca/legal-documentation.

13. Will I be informed when payment is received?

For legal professionals who have enrolled in the Unity® Lender Centre platform, the status of your application will change to Payment received by lender. If the status has not been changed within 5 business days of your electronic payment or the receipt of the cheque at the branch, please contact the Bank at **1-888-849-1422** or email us at **legal.expertise@nbc.ca** to verify the situation.

14. I am not yet enrolled in the Unity® Lender Centre platform. Where should I send my legal documents and what is the procedure?

If you're reimbursing the loan via the bill payment solution, send us the documents by email at ctph.quittances@nbc.ca. In the subject line, include the National Bank reference number that appears on page 1 of the payout statement.

If you're reimbursing the loan by issuing a cheque, it must be accompanied by the required documents and submitted to the National Bank branch of your choice.

15. When will the status of the request change to "Authorization to discharge"?

Once the payment has been made and all loans have been fully reimbursed and closed.

If your request concerns a loan for which no amount is required, the discharge will be authorized a few days after the scheduled payment date.

16. How can I obtain an emergency statement?

Emergency statements are not available. We require at least 3 business days to generate payout statements (recommended timeframe of 5 business days).

17. Can I request a discharge via the Unity® Lender Centre platform for an account that has already been paid and closed?

Yes. You will receive a payout statement indicating that no amount is owed to us, except discharge fees if applicable.



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