

Navigating NOSIs and PPSA: A practical approach for lawyers

In view of the government passing the [Homeowner Protection Act, 2024](#) (the “Act”) amending the [Personal Property Security Act](#) (the “PPSA”) on June 6, 2024 with the result that the filing of a notice of security interest (“NOSI”) in respect of financed or leased (rented) consumer goods/fixtures is now banned in Ontario, a real estate lawyer’s due diligence requirements have changed. Here are some comments to assist lawyers to avoid unsatisfied clients and to obtain information regarding claims that a secured party may have against the goods and fixtures of a seller of real property if that secured party has registered against that seller under the PPSA.

An expired or deemed expired NOSI does not affect title; however, **the underlying contractual and financial obligations remain outstanding and must be addressed** (payout or assumption).

The **PPSA has priority** (s.73(1)) over virtually all other legislation and therefore one must consider undertaking a search to identify any security interest that a purchaser did not agree to assume or their lender to give up its priority.

A - The agreement of purchase and sale (APS)¹ identifies financed or leased (rented) equipment to be paid out by the seller or assumed by the purchaser

- Perform or receive the PPSA search report from the seller’s lawyer.
 - Any search should be conducted against the seller’s legal name, as shown in the best available valid government-issued ID document, as well as against the name registered on title (if different from the name shown on the government ID), the name of the seller’s spouse, including the name used before their marriage, any former name of the seller and any other name that the seller or spouse uses or may have used. Refer to the **“PPSA Registration Guide for Lenders and Lawyers”²** and to the **“Search Guide for Lawyers”** (second guide attached as Appendix “A”) to coordinate and align both PPSA registrations and searches to ensure the best positive results for all.
- If there is a registration, establish direct contact with the secured party to request:
 - (1) a copy of the payout statement setting forth the total amount due from the seller to buyout the financed or leased equipment, or
 - (2) if the purchaser plans to continue leasing/renting the equipment from the secured party, a copy of the underlying contract and the secured party’s assignment and assumption documentation.
- Although it should be identified in the APS, one may NOT assume if some or no equipment is noted in the APS that the real estate agents have conducted due diligence sufficient to reliably confirm there is no other equipment than identified.
 - Possible due diligence - Did purchaser or their agent observe an ownership sticker on any equipment or other evidence of the equipment being financed or leased? Is the seller making any periodic payments for any equipment/service in or for the property?

B - The APS is silent for financed or leased (rented) equipment

- Perform or receive the PPSA search report from the seller’s lawyer.
 - If the seller’s lawyer does not provide PPSA search results

¹ The Ontario Real Estate Association’s (OREA) agreement of purchase and sale, which is typically the form of agreement used, has a section to identify any chattel or fixture that is included or excluded from the transaction. Any other version of an APS should address this issue.

² For Registering Lawyers: a “PPSA Registration Guide has been created for Lenders, and Lawyers who are hired to register security on behalf of their creditor clients, to help avoid errors and ensure consistency amongst registrations for increased searchability.

- Requisition copy of a clear PPSA search report from the seller’s lawyer; or
- Requisition copies of the seller’s “best” valid government-issued ID documentation, based on the search guide or rules specified above, to undertake a search.
 - If there is a registration, follow up on any necessary assignment documentation or payout process as noted above.
- If you do not have the seller’s ID documents, consider doing a PPSA search against the name of the seller(s) as registered on title.

C - There is no notice of financed or leased (rented) equipment and no PPSA registration

- The [Sale of Goods Act \(the “SGA”\)](#), s.24 provides an argument for the purchaser, and their chargee/mortgagee, that they obtain title to such purchased fixture(s) free and clear of the secured party’s interest therein, so long as they do not have notice of the secured party’s interest in the fixture(s).
- What constitutes notice has not been determined by a court, but knowledge of any of the following by the purchaser, the chargee/mortgagee or any of their agents could mean that the SGA protection will be unavailable: the reference to rental equipment in the APS or in an appraisal or inspection report; a title search discloses an expired or deleted NOSI; a label/sticker on the rented equipment; or knowledge of the seller’s regular payment for leased equipment.

D – A NOSI found on title securing “consumer goods”, can be deleted

- Follow the guidance provided by the Director of Title’s [Bulletin 2024-07](#) to delete a NOSI.
- Only a solicitor of the registered owner of the real property may delete a deemed expired NOSI and that solicitor must make a **Statement of Law** that the equipment is consumer goods. The solicitor must retain the evidence upon which they based their determination in their file.
- The PPSA defines consumer goods as “goods that are **used or acquired for use primarily for personal, family or household purposes**” (emphasis added).
- The definition of “consumer goods” under the PPSA can be difficult to apply and the PPSA does not provide any explicit guidance for the purposes of section 54 of the PPSA on determining the relevant date on which to ascertain the characterization of “goods” as “consumer goods”, unlike all other provinces with similar legislation.
 - For example, if the goods that were installed into a new house or condo unit were initially rented or financed by a builder, then those goods would be characterized as “inventory” of the builder. If the builder sells the real property to a purchaser who plans to lease the real property or use it for short-term rental, then goods would be characterized as “inventory” of that purchaser. In this scenario, the right to discharge the NOSI would not apply. Alternatively, if the purchaser from the builder resides in the new home/condo unit, then it is arguable that the goods should be characterized as “consumer goods” of this purchaser and the right to discharge a NOSI filing in respect of such consumer goods should be available to the registered owner of the real property.

Notes:

1. Even if no malpractice/negligence claim results from an undisclosed security interest, it is a reputational risk for lawyers (and real estate agents), as clients will assume or may be told, once they discover the issue, that their lawyer (and agents) did not do a thorough job. It is recommended that you address the matter with clients in writing as to what risks and whether searches have or have not been conducted in case the client returns alleging you missed it.

2. Lawyers are encouraged to review the guides to registration and searching drafted by various contributors to reduce false search results.
3. The ban on the filing of NOSIs only applies to security interests that have attached to “goods” that are “consumer goods”.
4. The seller’s lawyer should draw the seller’s attention to the content of any **bill of sale** signed and delivered as part of the transaction which warrants clear title, such as the Working Group on Lawyers and Real Estate’s [Vendor’s Closing Certificate](#), paragraph 3.
5. Title insurers have not yet conclusively indicated how they will respond to any claim.
6. The Seller’s (hopefully correct) date of birth should be on the Transfer registered on title when the Seller acquired the real property, and that date should be used to validate the correct debtor when searching the PPSR.

Suggested actions real estate lawyers can take to minimize risk and reduce the burden of the new due diligence:

1. As the purchaser’s lawyer does a title search, they send the PIN abstract to the seller’s lawyer to save them the need to do their own title search and get the information of their seller’s title in preparation of a smooth transaction, avoiding delays and identifying any NOSIs or deleted NOSIs.
2. Given that the seller’s lawyer is in a better position to obtain the current legal name of the sellers and any former names and their birthdates, the seller’s lawyer does the PPSA searches against each such current and former names and provides the purchaser’s lawyer with a copy of the search reports so that the purchaser’s lawyer can review them and make requisitions with respect to any problematic PPSA filings against the sellers. In this way, the purchaser’s lawyer avoids the possibility of not conducting PPSA searches against the correct legal names of the sellers.

Timing:

Delivering the PIN abstract and the PPSA search results should be completed as soon as possible after the lawyers are retained. This cooperation by the bar would minimize the impact of this new due diligence requirement while ensuring that both clients and lawyers reduce risk, and transactions proceed smoothly.

Real Estate Lawyers PPSA Search Manual: How to Search for Security Interests in Consumer Fixtures Filed under Ontario’s Personal Property Security Act

Background:

Ontario has a unique equipment rental environment compared to other provinces. Starting in the late 1970s, a consumer culture to lease (rent) or finance household HVAC equipment began to emerge, and has become commonplace. Today, more than 1 million homeowners in Ontario have leased (rented) or financed goods/fixtures that have been affixed to their residential properties. In addition, the vast majority of new homes are being built in Ontario with leased/rental equipment and, therefore, such equipment is the property of the leasing company, and is not owned by the homeowner or the builder.

Since April 1, 1976 (when the Ontario *Personal Property Security Act* (“PPSA”) came into force in Ontario), a seller, lessor, lender or other creditor (each, a “Fixture Secured Party”) with a security interest in fixtures or goods that may be affixed to real property so as to become fixtures, could register a notice of its security interest (commonly referred to as a “NOSI” or as a “fixture filing”) on title to the real property under section 54 of the PPSA.¹ The ability to register this notice on title was provided in part so that real property purchasers and mortgagees would not need to conduct searches under the PPSA. After the *Homeowner Protection Act, 2024* (“HPA”) came into force on June 6, 2024, Fixture Secured Parties with a security interest in fixtures that are consumer goods in the hands of their applicable debtor are not permitted to register a NOSI on title in respect of such fixtures.

Nevertheless, even if a Fixture Secured Party has not filed a NOSI or is prohibited from filing a NOSI, the Fixture Secured Party may still have priority over the real property owner or mortgagee as a result of the application of the special fixture super-priority rule under the PPSA. Pursuant to sections 34(1)(a) and 34(2)(a) of the PPSA, a Fixture Secured Party with a security interest in any goods (including consumer goods) before they become affixed to the real property will have priority over:

- (1) any registered owner and real property mortgagee then on title; and
- (2) any person who subsequently acquires an interest in the real property for value (e.g., real estate purchaser or new mortgagee), but only if that person acquires its interest in the real property (i) with knowledge of the Fixture Secured Party’s security interest in the applicable fixture or (ii) in

¹ Ontario has a long history of favouring sellers who sell goods under conditional sale agreements that become fixtures when affixed to real property as against competing interests in the real property. Under Ontario’s pre-PPSA common law (based on cases decided as long ago as 1885), Ontario courts have generally upheld the rights of conditional sellers to remove their fixtures. This right was codified in Ontario’s *Conditional Sales Act* in 1897. Since 1933 a seller under a conditional sale agreement could file a notice on title to protect the seller’s interest in the sold goods against the present and future real property interests. For more discussion on this history, see Jacob S. Ziegel and David L. Denomme, *The Ontario Personal Property Security Act: Commentary and Analysis*, 2nd ed. (Toronto: Butterworths, 2000) at pp. 293-294.

the case where the fixture is not consumer goods, after the NOSI has been filed on title under section 54 of the PPSA.

It is expected that, as a result of the changes made by the HPA to the PPSA, many Fixture Secured Parties with a security interest in fixtures that are consumer goods will begin doing PPSA filings against the legal name(s) of their customers in order to perfect their security interests in such fixtures. Pursuant to section 20(1)(c) of the PPSA, a Fixture Secured Party with a perfected security interest in goods will defeat, among others, any buyer of goods who has given value and taken delivery of them even if buyer did not know of the secured party's security interest in such goods.

The combined effect of the PPSA's special fixture super-priority rule and the making of PPSA filings by many Fixture Secured Parties that can no longer file NOSIs on title because their security interests in the fixtures are consumer goods means that real estate lawyers should be performing PPSA debtor name searches in order to see whether the sellers/mortgagors of the real property have granted a security interest in any of their fixtures. If the PPSA searches disclose any registrations against such seller/mortgagor, the real estate lawyer will need to deal with such registered security interests before the real estate transaction closes.

This manual provides a step-by-step guide for real estate lawyers to perform a debtor name search under the Personal Property Security Register ("PPSR"), using Service Ontario's online portal. (You can also use any of the private sector suppliers of PPSA registration and search services.)

A search of the PPSR is simple and cost efficient; the current government fee is \$8.00 per search. However, it is extremely important that all names (current and former) that are associated with the real property seller/mortgagor are searched. For debtor name searches, the PPSR uses an exact match retrieval system. In other words, a search will not disclose a filing if there is any difference between the debtor's name, as it appears in the PPSA filing, and the name against which the searcher conducts the search. For example, if the debtor's name appears in the PPSA filing as "Jonathan H. Smith", a search against the names "Jon H. Smith" or "John H. Smith" will not disclose that filing.

The PPSR provides for two types of individual debtor name searches: individual specific searches and individual non-specific searches. For an individual specific search, the searcher must supply the individual debtor's first and last names, as well as the initial of the individual's second given (if any), and the individual's date of birth. If the searcher does not have all of this information, the searcher could do an individual non-specific search. The required information for a non-specific search is only the debtor's first and last names; the searcher does not require a middle initial or birthdate to conduct a nonspecific search.

Step1: Access the Service Ontario Website

Open your web browser and navigate to the Service Ontario website. (link below)

https://www.personalproperty.gov.on.ca/ppsrweb/en/enquiry/cc_enquiry.jsp?jsOn=Y

Log in to your account or, if you do not have one, proceed to Select 'Individual Non-Specific (IN)' from the list of available options. (Account Not required)

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Only use capital letters when you enter your information. Do not use letters with accents. The below approved punctuation can be entered:
) (+ . ' & - / , % " \$? * < = \ | > #

Important:
 Do not use the Back, Forward, Stop or Refresh buttons on your web browser.
 Do not use the cut and paste function as the text may include the above or other embedded characters.
 You are responsible for verifying the accuracy of the search request or registration information.

- [Individual Non-Specific \(IN\)](#)
- [Individual Specific \(IS\)](#)
- [Business Debtor \(BD\)](#)
- [Motor Vehicle \(MV\)](#)

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Step 2: Ensure you have the correct Legal name of the seller/mortgagor & Conduct a Land Title Search on the client's property

Ensure you have obtained at least 2 pieces of Government issued ID to verify the seller/mortgagor's legal name. The ID used should adhere to the same standard as if a sale or property transfer were occurring. If not already complete, **Conduct a Land Title Search on the client's property.** Review and compare the names that appear in the IDs with the names that appear as the registered property owners on the Land Title Search.

Exact Match: If the names on all pieces of ID are the same as the names that appear as the registered owners on the real property title, conduct a PPSR search using that name.

Inconsistencies: If there are any differences between the names that appear in any of their IDs and the names that appear from the real property search, an additional debtor name search must be conducted on each of these different names. If the seller/mortgagor is married, conduct a PPSA search against both the name adopted after the marriage and the name that the seller/mortgagor had before the marriage.

Step 3: Navigate to the Enquiry Section

Enter the name into the fields you are performing a PPSR Search on. Ensure that "all registrations" and "view online" are selected, then click submit.

Individual Non-Specific Enquiry

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Fields marked with an asterisk (*) are mandatory.

First Name:	<input type="text" value="JOHN"/>
Last Name:	<input type="text" value="SMITH"/>
Retrieve Registrations:*	<input checked="" type="radio"/> All Registrations <input type="radio"/> Starting From: Day <input type="text"/> Month <input type="text"/> Year <input type="text"/>
Report format:*	<input checked="" type="radio"/> View online <input type="radio"/> Order a certificate

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Step 4: Making a Payment

Each search of the PPSR is \$8. Click 'Make Payment' to continue to fill in your credit card information. Make a payment. (Other payment options may exist for those who create an account.)

Step 5: No Match Found

If the name(s) of a seller/mortgagor have been inputted correctly, and a 'No Match' result is returned, this indicates that there are no security interests or liens registered against each of the names searched.

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Individual Non-Specific Enquiry

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Search Criteria: [REDACTED]
No Match.

No registered financing statement or registered claim for lien was found for this enquiry.

[New Enquiry](#)

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Match Found (Example)

The system will display a summary of your search enquiry, including the number of pages and families involved. Ensure that the information is correct and click 'Submit' to proceed.

Ontario  Ontario.ca | Français

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Individual Non-Specific Enquiry

File Currency: 28JUL 2024

Search Criteria: [REDACTED]
Enquiry consists of approximately 2 family/families and 3 page(s).

Report format: View online Order a certificate

Important: Do not use the Back, Forward, Stop or Refresh buttons on your browser.

Submit

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Multiple Matches Found (Example)

In the event that one or more matches are retrieved from the individual non-specific searches conducted, a list will appear with debtors that have the same first given name(s) and surname(s) that were searched. Because the real estate lawyer will have access to the seller/mortgagor's second given name, birthdate and address, it should be relatively easy to identify those registrations that are against the applicable seller/mortgagor rather than another person with a similar first given name and surname. Select all entries that relate to your seller/mortgagor, by checking the applicable box(es). Lawyers should consider getting confirmation from their client that they are not one and the same as any other debtor noted in the search results that do not appear to be the client.

NOTE: The search only retrieves filings made against debtors with the exact spelling as entered. The "Individual Non-Specific Search function" will not retrieve any names entered with typos. It is, therefore, imperative that the name is entered correctly, without error.

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Individual Non-Specific Enquiry

File Currency: 06AUG 2024

Individual Debtor Index

Type of Search	IN
Search Conducted On	PATRICIA;GRANGER
File Currency	06AUG 2024

INDIVIDUAL DEBTOR INDEX				
Select	Initial	Date of Birth	Address	Secured Party
<input type="checkbox"/>		21NOV1952	409 HOOPLE AVE CORNWALL	5051802 ONTARIO INC. O/A SK
<input type="checkbox"/>	J	21NOV1952	409 HOOPLE AVENUE CORNWALL	TD AUTO FINANCE (CANADA) IN
<input type="checkbox"/>	J	21NOV1952	409 HOOPLE AVENUE CORNWALL	
<input type="checkbox"/>	A	28JUL1956	35 SUNRAY AVE LONDON	FORD CREDIT CANADA LEASING,
<input type="checkbox"/>	A	15JUN1963	110 COWAN CRESCENT LONDON	
<input type="checkbox"/>	A	20JAN1968	51 NELSON CRT ACTON	FORD CREDIT CANADA COMPANY

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Step 6: View Enquiry Result

Once the payment is processed, you can view the enquiry result online. You may click 'Show All Pages' to see all the pages on one screen; otherwise, you may look at the subsequent pages by clicking the arrow buttons.

Enquiry Result

File Currency: 29JUL 2024

LAST PAGE

Page 1

Type of Search	Individual Non-Specific								
Search Conducted On	JOHN,DOE → Individual Debtor Searched								
File Currency	29JUL 2024								
Internal File #	File Number	Family	of Families	Page	of Pages	Expiry Date	Status		
786728709 ←	786728709	1	1	1	1	15SEP 2027 → PPSA Expiration Date			
FORM 1C FINANCING STATEMENT / CLAIM FOR LIEN									
File Number	Caution Filing	Page of	Total Pages	Motor Vehicle Schedule	Registration Number	Registered Under	Registration Period		
786728709 →		001	1		20220915 1417 5064 9393	P PPSA	05		
	Internal File #				Service Ontario Reg # (Automatically Generated)				
Individual Debtor	Date of Birth	First Given Name		Initial	Surname				
	01JAN2000	JOHN			DOE				
Business Debtor	Business Debtor Name					Ontario Corporation Number			
	Address			City	Province	Postal Code			
	ANY STREET			TORONTO	ON	M1A 1M1			
Individual Debtor	Date of Birth	First Given Name		Initial	Surname				
Business Debtor	Business Debtor Name					Ontario Corporation Number			
	Individual Debtor Info (Name, DOB, Address)								
	Address			City	Province	Postal Code			
	Secured Party Info (Name, Address)								
Secured Party	Secured Party / Lien Claimant								
	TRANSATLANTIC FINE CARS LTD. O/A LAND ROVER JAGUAR THORNHILL								
	Address			City	Province	Postal Code			
	434 STEELES AVENUE WEST			VAUGHAN	ON	L4J 6X6			
Collateral Classification	Consumer Goods	Inventory	Equipment	Accounts	Other	Motor Vehicle Included	Amount	Date of Maturity or	No Fixed Maturity Date
	X	X					\$123.45		X
Motor Vehicle Description	Year	Make			Model	V.I.N.			
	Classification of Goods (Type, Amount, Maturity Date)								
General Collateral Description	General Collateral Description								
	Furnace - Model ABC, Serial 123456, info@xyz.com								
	Description of Goods (Type, Make, Model, Serial Number, Company Contact Info, Any Other Required Verbiage)								
Registering Agent	Registering Agent								
	ESC CORPORATE SERVICES LTD.								
	Address			City	Province	Postal Code			
	445 KING STREET WEST, SUITE 400			TORONTO	ON	M5V 1K4			

LAST PAGE

[BACK TO TOP](#)

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Page 1

Show All Pages

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Results will confirm: - You have selected an individual Debtor, and their name

- The file number, which is generated by the PPSR. This number is sometimes referred to as the family number. A family consists of the financing statement (the original filing under the PPSA) and all related financing change statements (e.g., amendments, renewals, partial discharges, etc.). The registration number of the financing statement or the financing change statement is also generated by the PPSR and appears to the right of the file number.
- The expiry date of the registration (subject to renewal by the secured party)
The status of the registration
- The 1st eight digits in the Registration Number is the date on which the filing was made (YEAR/MONTH/DAY), the next 1st set of 4 digits is the time of the filing, the next 2nd set of 4 digits represents how the filing was made (via Service Ontario's portal or a private sector service provider) and the last set of 4 digits in the Registration Number is the sequence number and will be the tie breaker if 2 filings have been made at the same time.
- NOTE: The Absence of a Status (Status field left blank) indicates the registration is **Active/Valid**. A discharged registration will indicate **"DISCHARGED"** in the status box.
- The Debtor's Address, Birthdate and other identifying info
- The Secured Party's name and contact information
- A description of the secured party's collateral by reference to 6 boxes. The name of each collateral classification box (other than the "Other" box) is defined under the PPSA. If all the collateral is classified as consumer goods, then the principal amount and maturity date, if any, must be inserted.
- NOTE: The PPSR Registry does not support the use of the @ symbol, as a result companies providing their email address will use "(at)" when communicating their email address in lieu of this symbol. A more detailed description of the secured party's collateral may be added to the General Collateral Description section of the PPSA filing, but providing this further information is optional.
- For Debtors with multiple registrations, the page button at the bottom allows the searching party to toggle through each registration, or to combine them all with the "Show All Pages" button.

Real Estate Lawyers PPSA Search Manual: How to Search for Security Interests in Consumer Fixtures Filed under Ontario's Personal Property Security Act

Enquiry

File Currency: 28JUL 2024

[Help](#) 

Only use capital letters when you enter your information. Do not use letters with accents. The below approved punctuation can be entered:

) (+ . ' & - / , % " \$? * < = \ ! > #

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Do not use the Back, Forward, Stop or Refresh buttons on your web browser.

Do not use the cut and paste function as the text may include the above or other embedded characters.

You are responsible for verifying the accuracy of the search request or registration information.


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