

Removing barriers to cross-border lending in Europe

Jon Atkey



HM Land Registry, UK

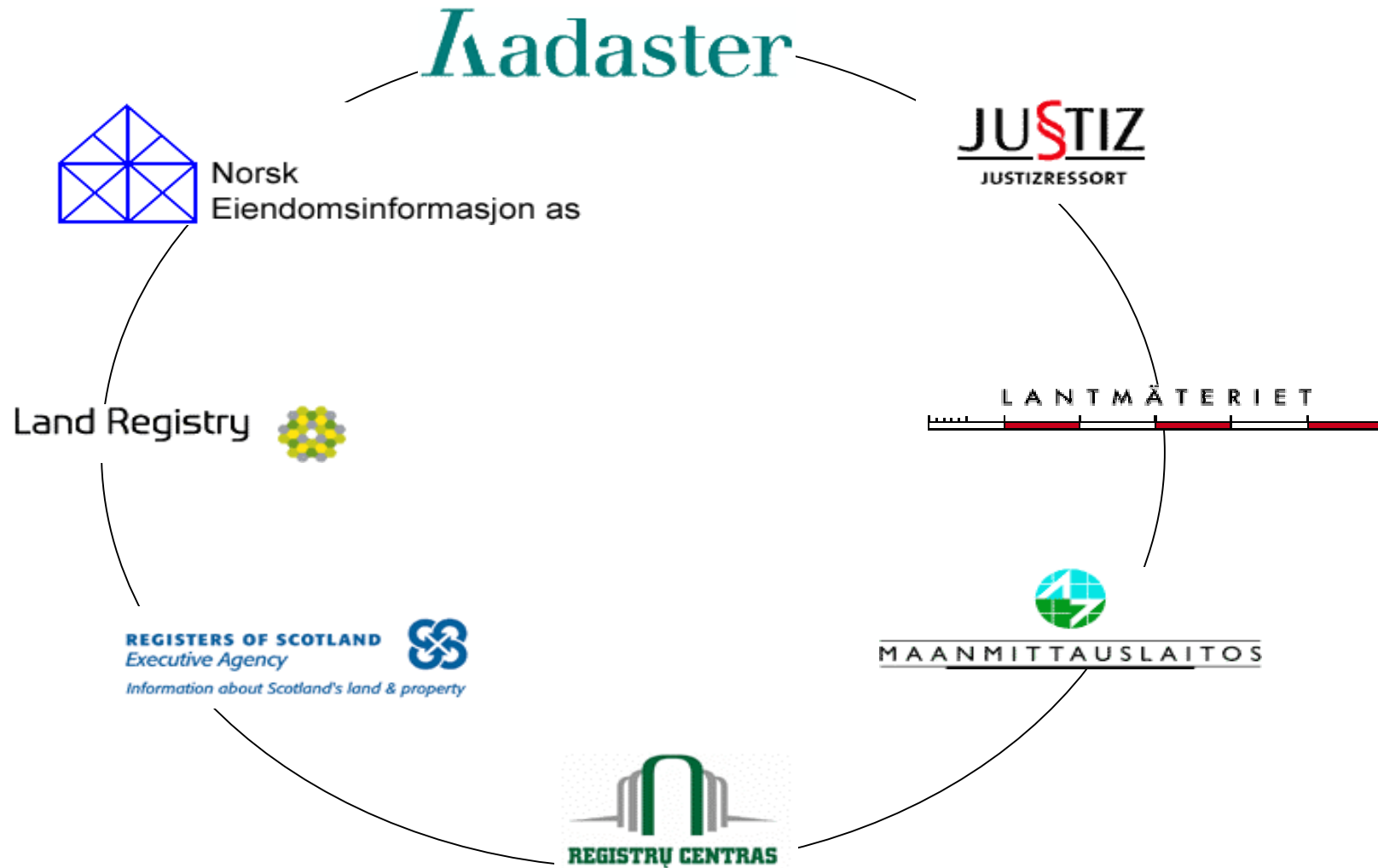
31 January 2006

International Conference on Enhancing Land
Registration and Cadastre for Economic Growth



- What is EULIS?
- Why is it needed?
- How does it work?

European Collaboration



The EULIS Vision



A service for Europe

- 50+ countries (mostly computerised)
- 816 million people
- 302 million households
- 10.8m sq km

India by comparison...

- 28 states (some computerised)
- 1,080 million people
- 200 million households?
- 3.3m sq km

The EULIS Vision



A service for Europe

**... for professional
Customers:**

- Banks
- Lawyers
- Estate agents
- Property companies
- Tax authorities
- Other professional users of property information ...

The EULIS Vision



A service for Europe
for professional
customers

Online access

www.eulis.org

The EULIS Vision



A service for Europe
for professional
customers

Online access

**Information about
individual properties**

www.eulis.org

The EULIS Vision



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Online access

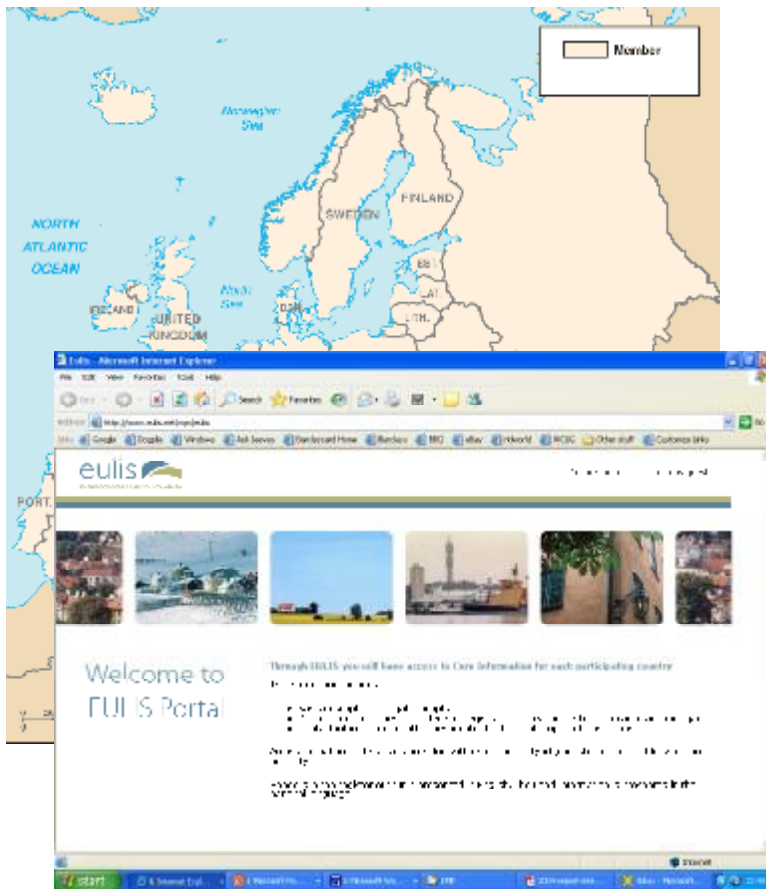
Information about
individual properties

Reference information

Structure of Reference information

Land transactions & legislation	Land information services	Multilingual facilities	Contacts
Land transactions & registration process	Products	Def. of terms used in register outputs	Roles and responsibilities
Conveyance and deed of sale	Register systems & contents	Interpretations of register outputs	Contact info. for national authorities
Mortgage, easements and encumbrances	Map services		Access to register
Land survey	Pricing		Conditions of delivery
Relevant legislation			Disclaimer
Client actions			
Registration fees			

The EULIS Vision



A service for Europe
for professional
customers
Online access
Information about
individual properties
Reference information
**Through a single
portal.**

www.eulis.org

The EULIS Vision



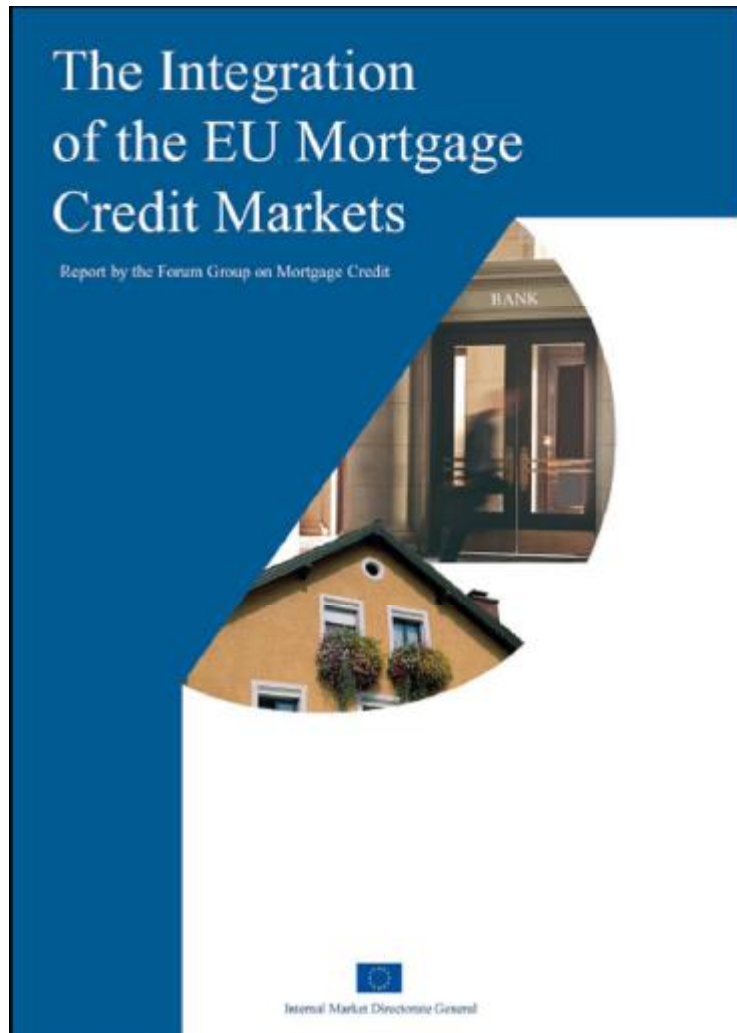
Customers will have ready access to:

Information about individual properties throughout Europe

Reference information on the land and property registration services, and on the legal environment, in each European country

All European land and property registration services will be available in a single portal

Why is it needed?



In Europe:

- Mortgage credit is on the rise
- 4 trillion Euro = 40% of EU 15 GDP (by end 2002)
- Cross-border lending <1%
- Scope for further integration
- Barriers to cross-border lending are preventing smooth functioning of the market

Why is it needed?



Barriers to Cross-Border Lending:

- Language barriers
- Lack of knowledge of practices & procedures
- Lack of access
- Legal barriers

European Commission's aims



- To support the production, use and distribution of European digital content;
- to promote linguistic and cultural diversity on the global networks.



- to enable people to participate fully in the Information Society



- to tackle organisational barriers and promote take up of leading-edge technical solutions
- to improve accessibility and usability of digital material in a multilingual environment.

The EULIS Demonstrator Project



- Successfully completed in June 2004
- Consortium of eight national land information services
- Supported by the European Commission
- Proof of concept & customer demand
- Proof of viability - business case
- Led to the EULIS Programme

New Participants

- Czech Republic
- Iceland
- Italy
- Ireland
- Latvia
- Northern Ireland
- Poland
- Slovak Republic
-



How Does it Work?



- Users log-in to their own national provider...



Logg inn [Glemt passord?](#)

Input fields for login and password with an OK button

Advertisement for suppliers and products in Infoland, featuring a house image and a list of services like 'Bergen kommune' and 'Eiendomsregistrering'.

Infoland® – markedsplassen for eiendomsinformasjon i Norge

Aktuelt



Centrum Eiendomsbestyrelse - ny leverandør i Infoland®

Den 15. august 2005 starter Centrum Eiendomsbestyrelse as opp som ny leverandør i markedsplassen Infoland® Les mer...

30.06.2005 → Prisendringer pr. 01.07.2005 Les mer...

30.06.2005 → Bodø Boligbyggelag - ny leverandør i Infoland® Les mer...

14.06.2005 → Oslo kommune tar i bruk Infoland® Les mer...



infoLAND - Microsoft Internet Explorer

File Edit View Favorites Tools Help


Back Forward Stop Refresh Home Search Favorites Media

Address http://www.eiendomsinfo.no/wps/infoland!/ut/p/kcxml/04_Sj9SPykssy0xPLMnMz0vM0Y_QjzKLN4g3dA0BSYGYZ76kWhCxqYYQo4IE Go

Links Google BBC NEWS Front page BBCI Met Office Team Initiative - Login Windows Windows Media Customize Links

Norsk Eiendomsinformasjon

Aktuelt Produkter Tinglysing Kundeservice Om oss [In English](#) Vareliste



Hjemmel og heftelser
pantattester
kommunal informasjon
verdi- og tilstandsrapporter
og mye, mye mer

Infoland – markedsplassen for eiendomsinformasjon i Norge

Eiendomsinformasjon for profesjonelle brukere.
Skaff deg tilgang i dag.

→ Logg inn [Glemt passord?](#)

Hjem [In English](#)

Our role
Contacts
EULIS
Products

[In English](#)

Norsk Eiendomsinformasjon as

In Norway, the local courts are the responsible public body for registration of the information about title, mortgages and rights.
All registrations done by the day are transferred to the central database the same evening and are accessible for the market the following day.

The technical key information is registered by the municipalities and transferred the same way. The key information includes data about the ground, the addresses and the buildings.

The main users are the financial market, the real estate agencies, valuation offices and public bodies.

NE has an exclusive right and duty to distribute the information to the market, and this is done directly to the end users and thru a dealer network.

Read more about NE in the [Annual Report](#)

Done (3) Internet Explorer

start EULIS - Mic... GoDesk 4 Micros... 3 Micros... Co-ordinati... 3 Interne... 17:06

Office

Microsoft

Eulis - Microsoft Internet Explorer

File Edit View Favorites Tools Help


Back Forward Stop Refresh Home Search Favorites RSS Print Mail Stop

Address <http://www.eulis.net/wps/eulis> Go

Links Google Dogpile Windows Ask Jeeves Barclaycard Home Barclays BCI eBay ntlworld WCUG Other stuff Customize Links

eulis
EUROPEAN LAND INFORMATION SERVICE

Secure login Login as guest



Welcome to EULIS Portal

Through EULIS you will have access to Core Information for each participating country

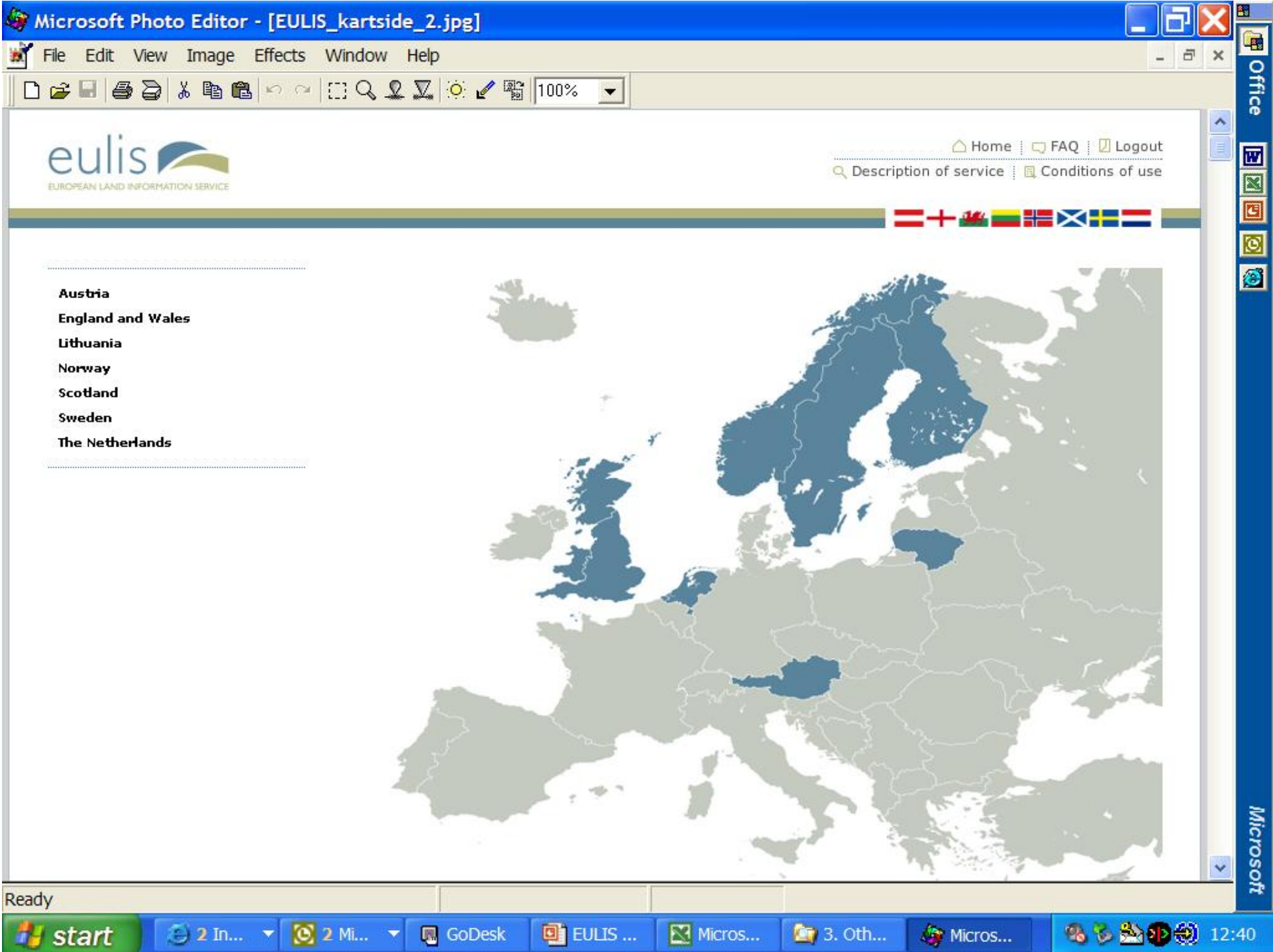
The information includes:

- Basic description of legal concepts
- Description of routines and effects of registration of real property conveyance and mortgaging
- Contact information to authorities involved in the real property transactions

Access to real property data is provided with use of property-id (cadastral unit) or address of the property.

Headers in the register output is presented in English. The Land Information is presented in the national language

start 6 Internet Expl... 4 Microsoft Po... 5 Microsoft Wo... EMF 2004-report-inte... Inbox - Microsoft... 22:48



Microsoft Photo Editor - [EULIS_kartside_2.jpg]

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EUROPEAN LAND INFORMATION SERVICE

Home | FAQ | Logout
Description of service | Conditions of use

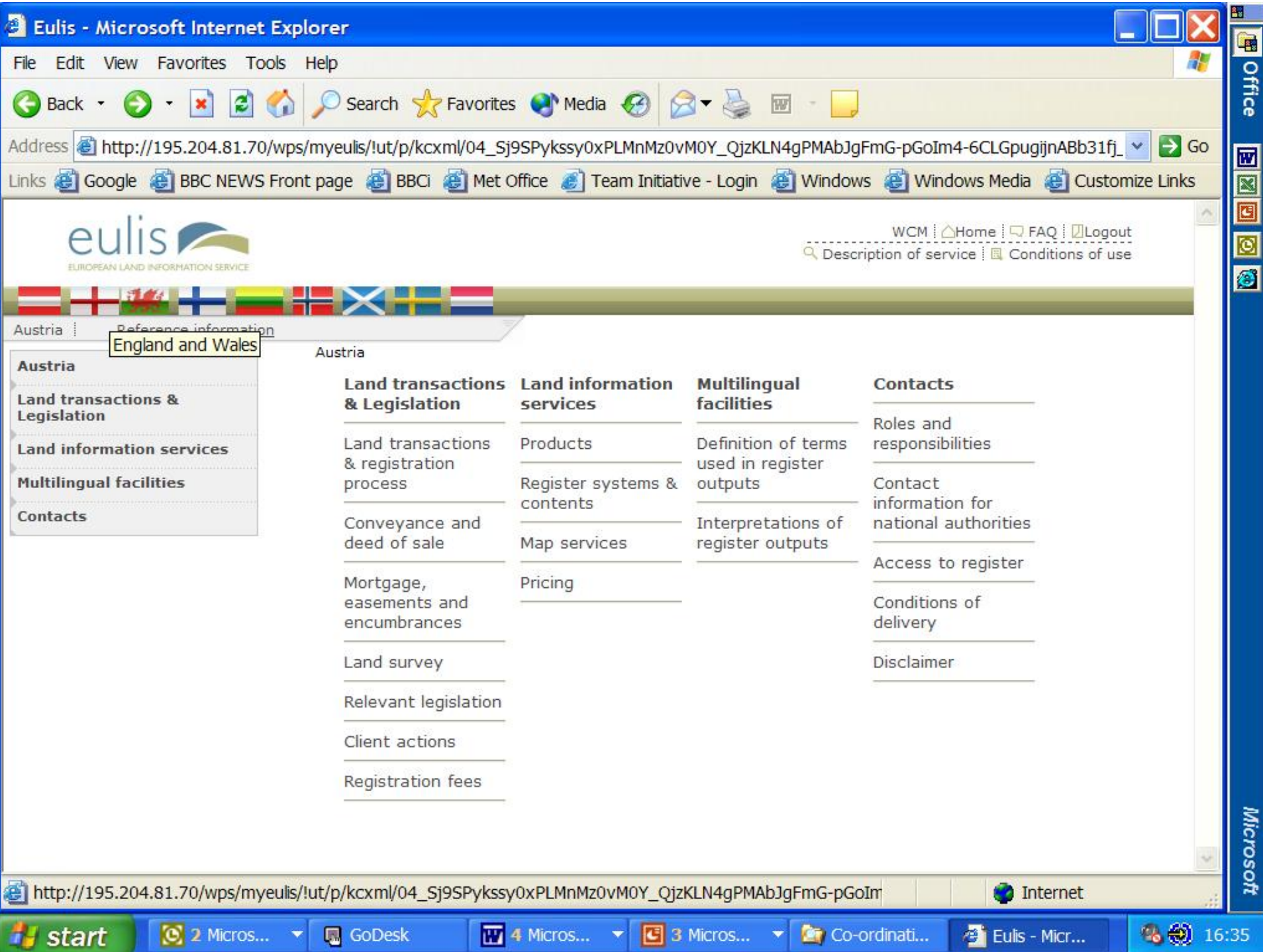


- Austria
- England and Wales
- Lithuania
- Norway
- Scotland
- Sweden
- The Netherlands



Ready

start 2 In... 2 Mi... GoDesk EULIS ... Micros... 3. Oth... Micros... 12:40



- Austria
- Reference information
 - England and Wales
 - Austria
- Austria
 - Land transactions & Legislation
 - Land information services
 - Multilingual facilities
 - Contacts

Austria

Land transactions & Legislation

- Land transactions & registration process
- Conveyance and deed of sale
- Mortgage, easements and encumbrances
- Land survey
- Relevant legislation
- Client actions
- Registration fees

Land information services

- Products
- Register systems & contents
- Map services
- Pricing

Multilingual facilities

- Definition of terms used in register outputs
- Interpretations of register outputs

Contacts

- Roles and responsibilities
- Contact information for national authorities
- Access to register
- Conditions of delivery
- Disclaimer



land registry **direct**



Land Registry Services

- ▶ Register View £2.00
- ▶ Title Plan View £2.00
- ▶ Document View £2.00
- ▶ Official Copy - Title Known Various
- ▶ Enquiry by Property Description (inc Register View) £2.00
- ▶ Day List Enquiry No Fee

Running Total

£2.00

Land Charges Services

- ▶ Full Search £2.00 Per Name
- ▶ Bankruptcy Search £2.00 Per Name
- ▶ Registration View £1.00 Per View

Miscellaneous Services

- ▶ List Completed Services
- ▶ Title Plan Viewer Software
- ▶ Download Adobe Acrobat Software
- ▶ Today's PDF Downloads
- ▶ Frequently Asked Questions

Office



Microsoft

landregistry **direct**

- ▶ Help
- ▶ Return to Menu

Title Plan View

Please enter the following details:

Title Number

Customer Reference

Running Total

£2.00



Microsoft

- ▶ Help
- ▶ Return to Menu
- ▶ Previous Page

Title Plan View

Title Number: [DT501100](#)

This title is administered by: [WEYMOUTH DISTRICT LAND REGISTRY](#)

Press ENTER to view the Title Plan

**Note: the view of the Title Plan shows the state of the Title Plan
on 18 SEP 2003 at 09:53:21**

THERE IS/ARE APPLICATION(S) PENDING AGAINST THIS TITLE

**THERE IS/ARE PENDING ELECTRONIC NOTIFICATION OF DISCHARGE
REQUEST(S) AGAINST THIS TITLE**

Running Total

£2.00

enter



Microsoft

- ▶ Help
- ▶ Return to Menu
- ▶ View Register
- ▶ Previous Page

Title Plan View

The title plan for DT501100 is now ready to view.
The size of the image is 157978 bytes.

WARNING. All measurements taken from this image are approximate only and represent the scaled measurement from the title plan between the points selected. This may not necessarily accord with the precise measurement on the ground. Any print taken may not be to the scale shown on the Title Plan. Further reproduction in whole or in part is prohibited without the prior written permission of Ordnance Survey. Licence Number GD272728.

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Press ENTER to view the Title Plan (in a separate window).

Running Total

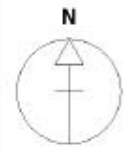
£2.00





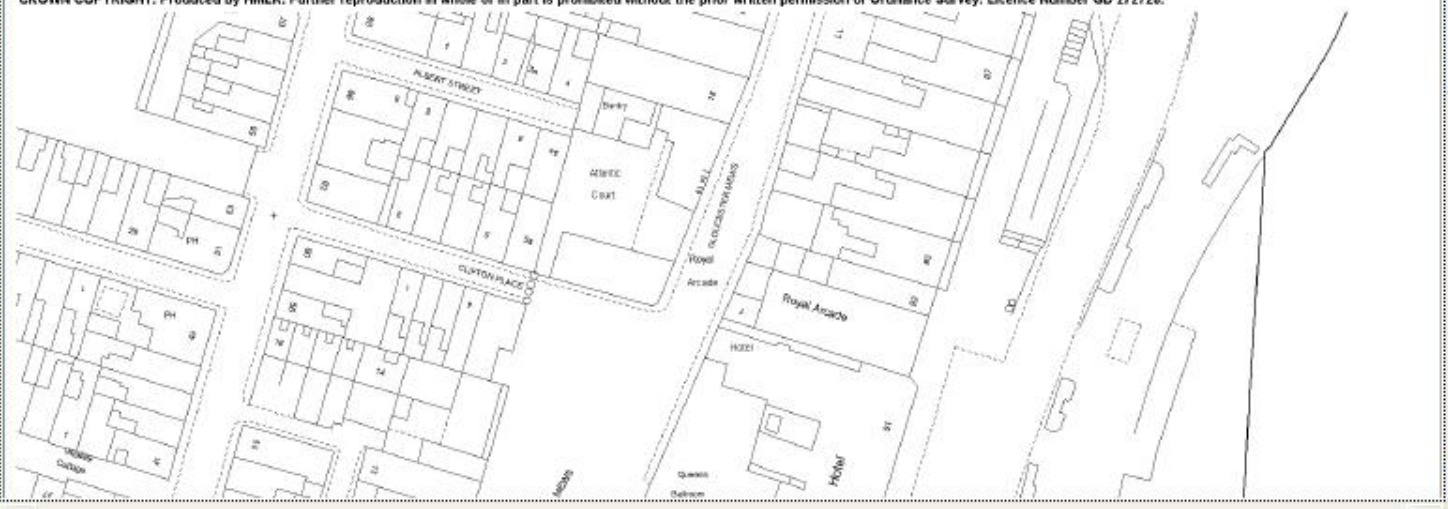
TITLE NUMBER
DT501100

DORSET : WEYMOUTH AND PORTLAND



ORDNANCE SURVEY MAP REFERENCE: SY6779SE SCALE: 1:1250

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Running Total
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land registry **direct**



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Office



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England and Wales | Reference information

England and Wales

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- Multilingual facilities
- Contacts

Land transactions & Legislation

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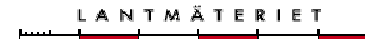
Our aim

Easy world-wide access...



Our aim

... to European
electronic land and
property information...



www.eulis.org

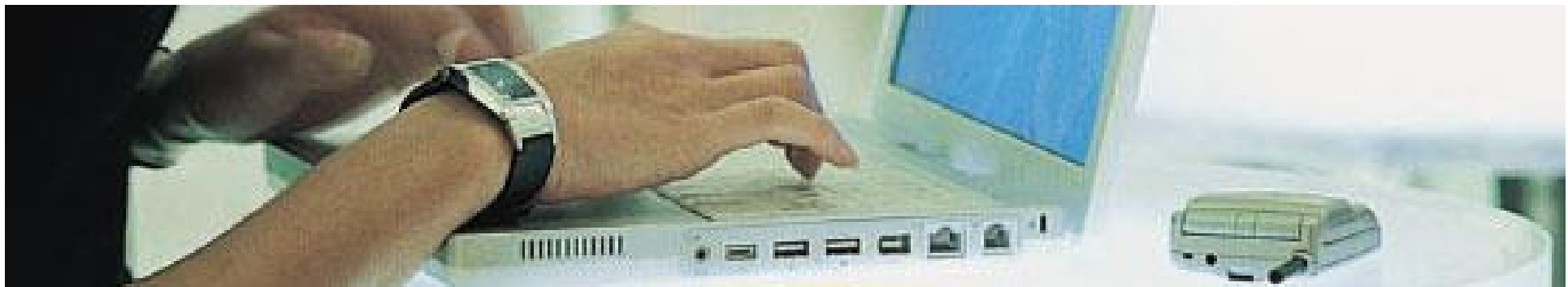
Our aim

... to promote and underpin a single European property market.



Our aim

To provide easy world-wide access to European electronic land and property information in order to promote and underpin a single European property market



Timetable

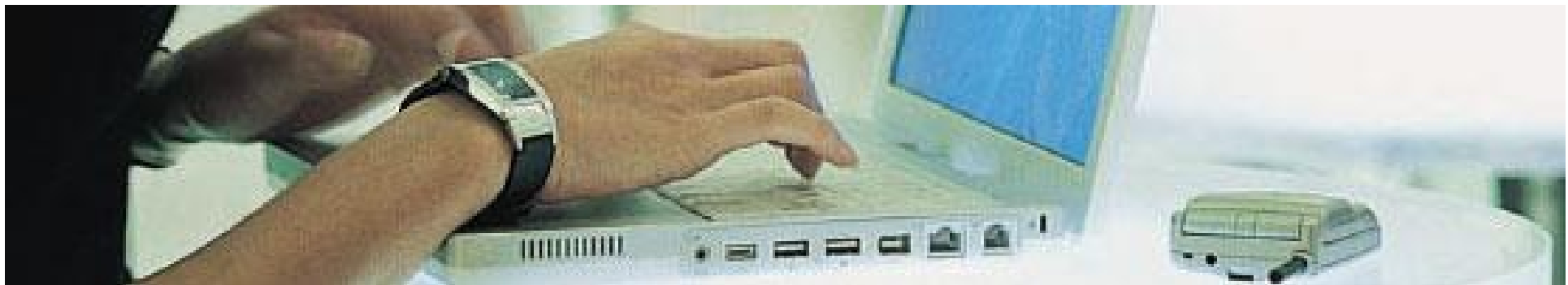
2004 - Planning, Preparations

2005 - Operational service, new countries invited

2006 - Operational service

2007 (by July) - Decision on future organisation

2008 - Long-term solution



For more information

Please visit... www.eulis.org

Or contact...

jon.atkey@landregistry.gsi.gov.uk

