

www.eulis.org

CONNECTING INFORMATION ACROSS THE LAND

INTERNET ACCESS TO EUROPEAN  
LAND AND PROPERTY INFORMATION.

SEARCH  
more than 1,500,000sq kilometres across Europe

SEARCH  
more than 39,000,000 registered properties

REGISTER  
more than 2,500,000 new mortgage transactions  
and 5,600,000 total property transactions each year

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## EULIS Service

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MD EULIS Service

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### Overview:

- What is EULIS?
- Why is it needed?
- Services



## What is it?

- A service for Europe
- 50+ countries
- 816 million people
- 302 million households
- 10.8 million sq km



## What is it?

- For professionals
  - Banks
  - Conveyancers
  - Estate agents
  - Property developers
  - Authorities, etc



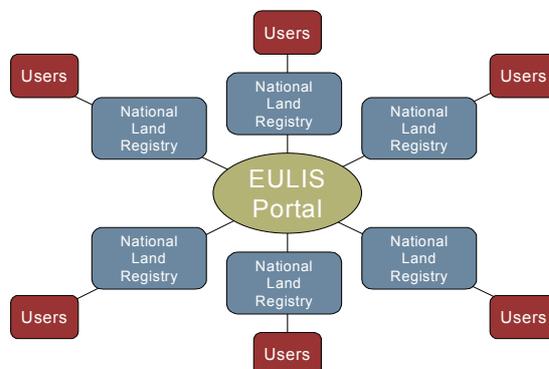
## What is it?

- On-line access
- Information about individual properties
  - Register views
  - Title Plan views
  - Documents



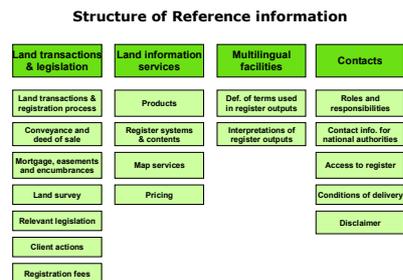
## What is it?

- A single portal



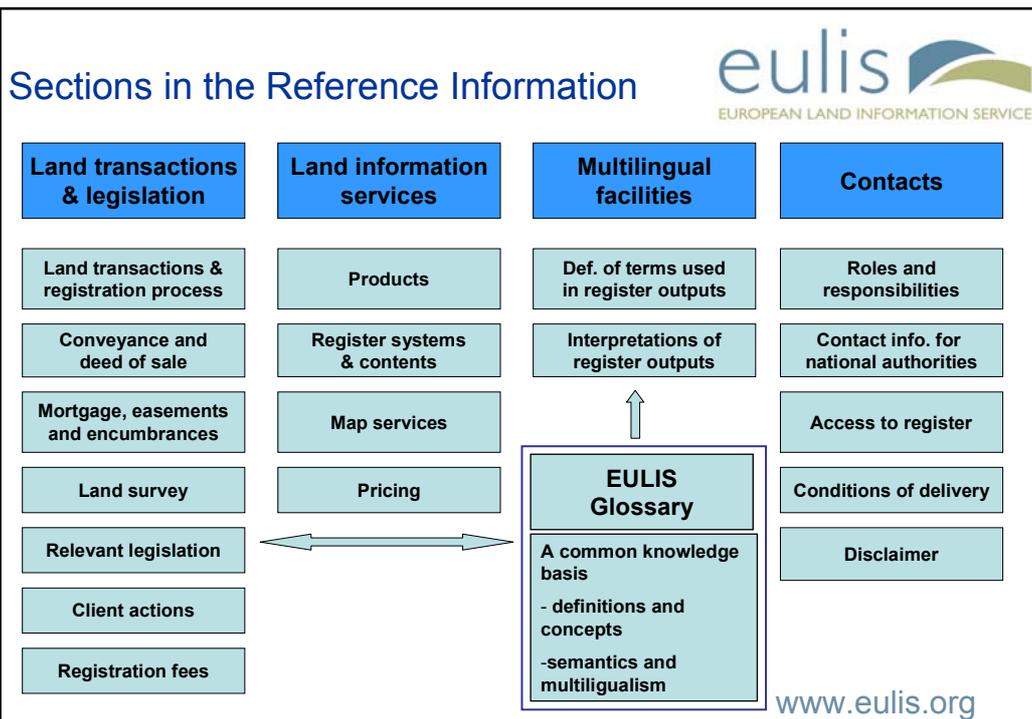
## What is it?

- Reference information
  - Land transactions & legislation
  - Land information services
  - Multilingual facilities
  - Contacts



## Reference Information

- Sharing knowledge about activity, legal conditions and information services in other countries
- Semantics and knowledge base are essential for foreign users
- Increasing transparency of land registers and registration
  - the European Commission recommends in its White Paper 18.12.2007 conclusions and measures to improve efficiency and competitiveness of the EU-mortgage credit e.g.
    - Ensure non-discriminatory access to the registers,
    - Encourage transparency and efficiency of land registers ... encouraging Member States to adhere to EULIS



## EULIS Glossary



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The EULIS Glossary consists so far of about 50 EULIS-terms and their definitions as well as national descriptions concerning issues like

- Real property and register units and their identifiers
- Land survey acts and reallocations
- Public reliability of information (State guarantee for register information...)
- Different qualities of ownership or title
- Restrictions of possession or ownership
- Unregistered interests
- Routines in conveyance
- Routines in mortgaging

Translate from:

Swedish

the term:

Rätt till ersättning av s..

into:

Finnish

Rekisterinpitäjän vastuu (tietojen luotettavuus)

The state compensates the losses due to false entry in Land Register except for conveyances. Claims shall

## EULIS Glossary table

A part of the glossary table (Sweden as an example):

Concept (EULIS)	Definition (EULIS)	National synonym	National description
Guarantee for register information	Responsibility of register authorities to compensate for losses incurred.	Rätt till ersättning av staten i vissa fall/skadeståndsansvar vid fel i vissa fall	In <a href="#">Land Code Chap. 18 Section 4</a> , the rightful owner is entitled to compensation from the State for his loss. Bona fide acquisition by virtue of title is possible due to <a href="#">Land Code Chap. 18 section 1</a> => References not acceptable
Mortgage	A right in property granted as security for the payment of a debt.	Inteckning	In Sweden a registration of the mortgage refers always to the property. When a mortgage has been granted, a mortgage certificate shall be issued on the basis of mortgage. The right of lien is granted by the property owner surrendering the mortgage certificate as security for the claim or through registration in the mortgage certificate register.
Mortgagee	The person to whom the mortgage is granted.	Inteckningshavare	Refers always the property in Sweden
Subdivision	Transferring a part of land out of a register unit. Parcelling out is often used as synonym.	Avstyckning	Unofficial parcelling of land is null and void

## Eulis Glossary - Principals

The glossary is fundamentally based on common EULIS definitions of the identified common concepts in land administration and registration

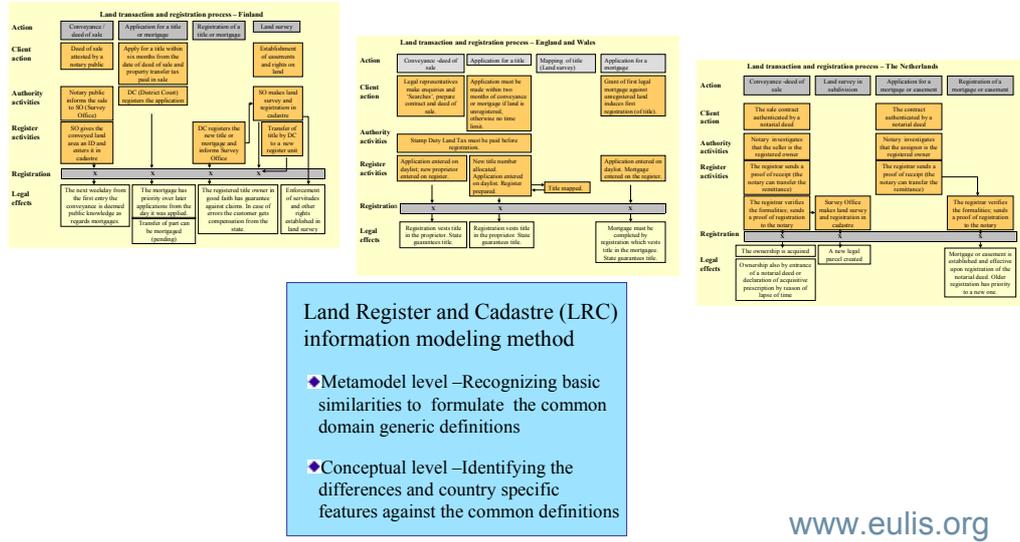
- > The synonym concepts can basically be identified only through their precise definitions
- > Accordingly it is essential to follow closely the EULIS definitions rather than the EULIS concept as such
- > National description should be used only to explain the differences and extra features compared to the definition of common EULIS concept.

Clear identification of different meanings in national conditions is eventually possible by drafting a land transaction process diagram compatible to the EULIS standard



# Standard process diagram

## Process-based approach with standard description model - legal effects included



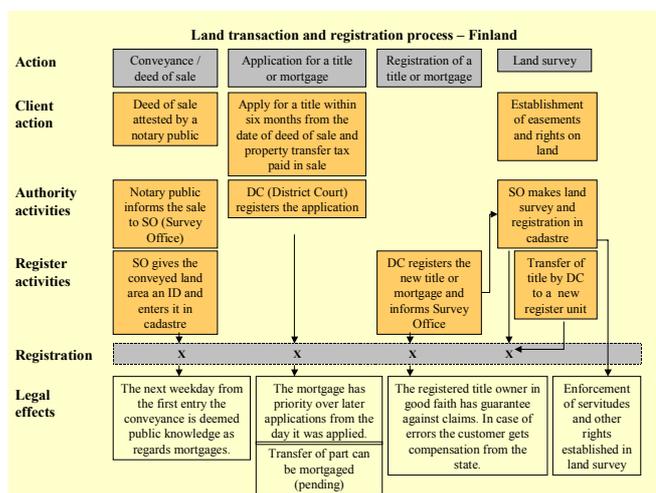
# Standard descriptions

Correctness of process diagram can eventually be secured through investigation of land legislation according to the standard structure

### Structure of land transaction and legislation descriptions

- Conveyance and Deed of Sale
  - Different types of conveyance
  - Deed of sale
  - Qualifications for application for a title
  - Rules and requirements for registration of an application
  - Legal effects of registration of conveyance
  - Legal effects of registered application for a title
  - Legal effects of registration of title
- Repeating the same structure for each stage
  - Sale of land property (Conveyance and Deed of Sale)
  - Registration of a title
  - Creation of mortgages, easements and encumbrances
  - Land survey (cadastral survey, legal survey)

## Land transaction process diagram - Finland as example



## Eulis Glossary

Include the fixed EULIS Concepts and EULIS Definitions

➤ National synonyms (terms) for each EULIS Definition

➤ The national corresponding term may be a more generalized concept or have 2-3 words when a single national concept doesn't exist but it must be appropriate for a search word in the native language

➤ Any national term should appear only once otherwise there would be two meanings for one term in other languages

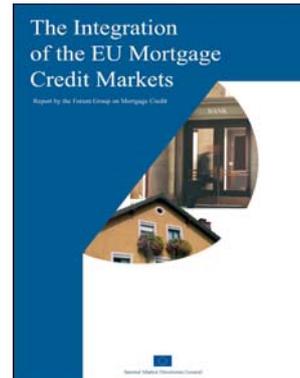
➤ National description for each concept

➤ Blank if the EULIS definition adequately covers the understanding of the concept in the concerned country. If it differs from the EULIS definition, the concept is briefly described.

➤ The national description should be used only to explain the differences and extra features compared to the definition of common EULIS concept.

## Why is it needed?

- Mortgage credit is on the rise
  - 5.8 trillion Euro
  - ≈50% of EU GDP (by end 2006)
- Cross border lending <1%
- Scope for further integration  
White Paper – Assumed EC recommendation 2008 for member states to adhere to EULIS



## Why is it needed?

- Barriers to cross-border lending
  - Lack of access
  - Lack of knowledge of practices & procedures
  - Language barriers
- preventing smooth functioning of the 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



### Kadaster

Land Registry 

LANTMÄTERIET 

 Norsk Eiendomsinformasjon as

 REGISTRU CENTRAS

 REGISTERS OF SCOTLAND Executive Agency  
Information about Scotland's land & property

 JUSTIZ JUSTIZRESSORT

 MAANMITTAUSLAITOS

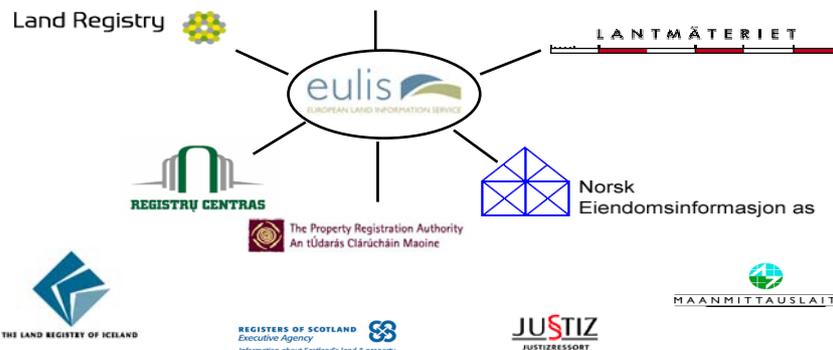


 The Property Registration Authority  
An tÚdarás Clárúcháin Maoine

## Services



### Kadaster



## Benefits for partners

- Access to new markets
  - Professional customers from partners
  - Additional income streams:
    - Sales of own products
    - Surcharge on Suppliers' products
  - Simple billing process
  - Low cost



## Benefits for partners

- Improved customer Service
  - Easy access to foreign services
  - Easy payment
  - Reference Information
  - Linguistic tools



## In the pipeline



- Going from project phase to running an operation, today six registers in live service, Austria and Iceland next to enter
- Establishing EULIS in the market
- The White paper on Mortgage credit – assumed recommendation to the member states to adhere to EULIS
- Going from a service agreement to establishing an EEIG
- Revised management structure
- Extending content and functionality based on market needs

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