Working Party on Land Administration
2-3 October 2008, Croatia

Working with Business Communities to Enable Digital Land Registration
Working with Business Communities to Enable Digital Land Registration for the 21st Century

Mike Traynor
Director of Information
Registers of Scotland
Automated Registration of Title to Land

ARTL
ARTL

1997
Review of concept
01/01/97

1998
Project set up

2000
Proof of Concept Developed

2001
Model Demo'd to customers

2004
Legislative changes investigated and DD identified as funds transfer

2005
System design initiated with BT as partner

2006

2007
ARLT Transfers goes live

18/04/08

2007
ARLT Securities goes live

17/04/08

1000th ARTL Transaction

TMDSM devised, SDLT & Legislative change approved, Roadshows begun
Involvement with all key stakeholders from the outset

Legal Community:
- New Solicitor Practice Rule introduced by Law Society to support ARTL
- Practice Notes published / information packs issued
- Law firms invited to apply for licence to use ARTL
- Strong support for ARTL: 500+ requests for a licence
- RoS carried out training visits with each firm
- Over 52 firms are now using ARTL
Working with Business Communities

Lending Institutions:

• Critical to success of ARTL
• One to one dialogue with all 18 major lending institutions
• Universal support for ARTL
• 15 key lenders currently using ARTL
IT Provision:

- RoS in strategic IT partnership with BT
- Partnership delivered web based ARTL system
- Delivery of Public Key Infrastructure sub-contracted to Trustis
Key Features

• Automated registration not e-conveyancing or e-lodgement
• Voluntary not mandatory
• Straightforward dealing with whole applications
  – transfer of title transactions
  – charge transactions
• Same day registration
• Joined-up Government with HM Revenue and Customs
• Internet based
Key Changes

- Paper free registration
- Digital deeds
- Digital signatures
- Tell me don’t show me
- Dematerialisation of Land and Charge Certificates
- Variable direct debit
Benefits to Business Communities

- Reduction in registration fee by 25%
- Same day registration
- Faster conveyancing
- Improved transactional security
  - Fraud prevention
- No paper records
  - No storage required
  - No lost documentation
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ARTL SPECIAL MANDATE

Agent's Address: [Blank]
Title Number: [Blank]
PAB Number: [Blank]

Persons Granting Authority (grantor) (Name) [Blank]
Persons Granting Authority 1 address [Blank]

Solicitor(s) Receiving Authority (Solicitor) [Blank] or [Blank]
or [Blank]

Property Address (property): [Blank]
Name and Address of Lender (Lender): [Blank]

Details of Transaction (Please tick applicable)
- Sale
- Security
- Purchase
- Discharge

Details of Electronic Document(s) Authorised Document(s) (Please tick applicable)
- Disposition
- Standard Security
- Discharge

Declaration by Grantor - Authority and Instruction
1. I grant authority to and instruct the Solicitor to execute and register such Document(s) as may be required to make changes to the Title to the Property in the Land Register of Scotland.
2. I understand I will be legally bound by the Document(s) as if it/they had been signed by me personally.
3. I understand that I am granting authority to:
   a. Transfer the Title of my property to [Name] (the purchaser)
   b. Create a Standard Security over the Title to my property, which amongst other rights will give the Lender the right to repossess and sell the Property, should I fail to keep up my payments or otherwise breach any of the conditions of the loan or the Standard Security.
4. I acknowledge that the legal implications of this Mandate have been explained to me.
5. I know of no reason that would prevent me authorising the Solicitor to execute the Document(s) and I undertake, if I become aware of any such reason, to advise the Solicitor immediately.

Declaration by Grantor - where an individual and where appropriate
And I declare that the Property is neither a matrimonial home nor a family home in relation to which a spouse or a civil partner of mine has occupancy rights in terms of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or the Civil Partnership Act 2004. [Yes] [Not applicable]

Signature(s): [Blank]
Date: [Blank]
Name of Signature: [Blank]
Witness Signature: [Blank]
Witness Address: [Blank]
Full Name of Witness: [Blank]
http://www.ros.gov.uk/artl/demos_manuals.html

Thank You