

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



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Director of Information
Registers of Scotland



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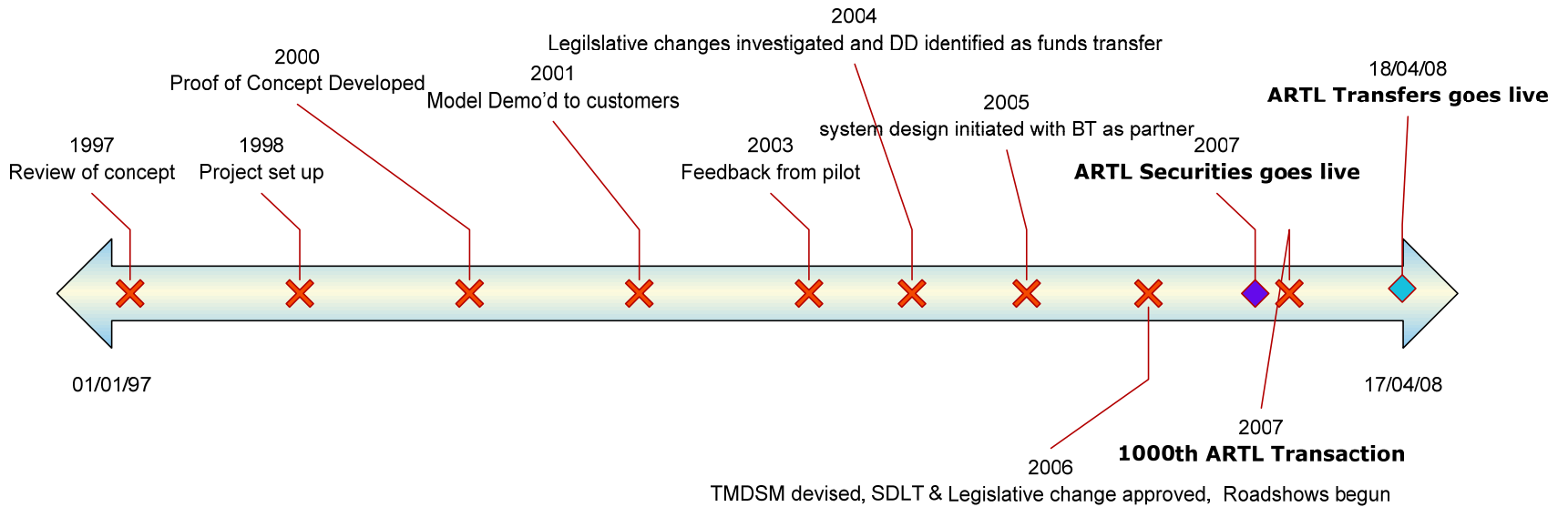


Automated Registration of Title to Land ARTL



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Working with Business Communities

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



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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



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Working with Business Communities

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



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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



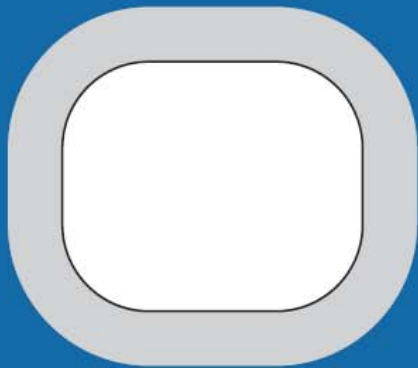
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FORM
ARTL SPECIAL MANDATE

Version 30/11/2006

A

Agent's Address

Title Number

FA# Number

99010101

Person(s) Granting Authority (Grantor)

Person's Granting Authority's address

Solicitor(s) Receiving Authority (Solicitor)

 or
 or

Property Address (Property)

Name and Address of Lender (Lender)

Details of Transaction (Please tick applicable)

Sale Security Purchase Discharge

Price

Amount of Loan

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 (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 of 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)

Date

Place of Signature

Witness Signature

Full Name of Witness

Witness Address

http://www.ros.gov.uk/artl/demos_manuals.html



Thank You