

IMOLA IV Project 4th Seminar - Trento

Ongoing activities

Further mortgage results
Land Registry publicity - Fact Sheets

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Project Name: Interconnexion Model for
Land Registries (IMOLA) IV

Coordinator Contact: European Land
Registry Association (ELRA)

Grant Agreement Number: 101160423



ELRA
European Land Registry Association



Mortgage questions - further results

New answers from Bulgaria

THANK YOU!

- | | |
|---|-------|
| ➤ Constitutive registration | ➤ YES |
| ➤ Status of property rights | ➤ YES |
| ➤ Collateral | ➤ YES |
| ➤ Obligations different from the money debt | ➤ YES |
| ➤ Debt of a third party | ➤ YES |
| ➤ Mortgage in favor of the proprietor | ➤ YES |
| ➤ Rank of the mortgage - date of registration | ➤ YES |
| ➤ Agreement on the rank | ➤ YES |
| ➤ Paramount charge | ➤ YES |
| ➤ Auction / forced sale | ➤ YES |
| ➤ Reclaim | ➤ YES |
| ➤ Transferring restriction | ➤ YES |
| ➤ Further registrations | ➤ YES |
| ➤ Temporary and provisional registrations | ➤ YES |

LEGISLATIVE FORMANT



Mortgage questions - further results

Updated + additional answers **THANK YOU!**

- Rank / date of registration - the Netherlands
- Additional encumbrances - the Netherlands
- Debt of a third party - Malta
- Rank / date of registration - Malta
- Agreement on the rank - Malta
- Paramount charge - Malta
- Auction / forced sale - Malta
- Reclaim - Malta
- Transferring restriction - Malta
- Further registrations - Malta
- Temporary and provisional registrations - Malta
- Debt of a third party - Agenzia delle Entrate
- Subsequent mortgages - Agenzia delle Entrate
- Paramount charge - Spain
- Temporary / provisional registration - Spain


- [illegible]




Remaining MS

we kindly invite you to take a few moments
to complete the questions


TERM

 Mortgage


A lien on the property or any [LR¹](#) Unit related to a loan or [other²](#) obligation to be fulfilled and in respect of which the [mortgage³](#) has a purpose of security or guarantee. The legal qualification of [mortgage³](#) corresponds to the national systems: what national laws legally consider as such will be considered a [mortgage³](#) and consequently the information about [mortgages⁴](#) will taken to Section C–Subsection [Mortgages⁵](#).

 LR Pivot

TRANSLATION

 Ipoteca

E' un diritto reale di garanzia, oggetto di intavolazione (o prenotazione) nel Libro Fondiario. L'ipoteca attribuisce al creditore il diritto di espropriare, anche in confronto del terzo acquirente, i beni vincolati a garanzia del suo credito e di essere soddisfatto con preferenza sul prezzo ricavato dall'espropriazione. L'ipoteca può avere per oggetto beni del debitore o di un terzo e si costituisce mediante iscrizione nei registri immobiliari. L'ipoteca è legale, giudiziale o volontaria

 Italiano (Servizio del Libro fondiario)

ANSWERS

Answers for **Ipoteca**

There are currently 23 / 23 answers for the term Ipoteca

100%



New activity! Fact Sheets updating

- ▶ Purpose: use new KM tools to update previous Fact Sheets
- ▶ Fact Sheets questions reformulation
- ▶ Simplification + rationalization
- ▶ Answers: Yes/No/Not Applicable
- ▶ Text field for additional/optional comments
- ▶ New section in the KM called “Fact Sheet Questions”
- ▶ New section in the statistics dashboard
- ▶ Statistical analysis of each system
- ▶ **Update national fact sheet in the ELRA webpage**



Fact Sheets updating Land Registry Publicity

LR Publicity

2 possible answers

Partial results

Uploaded 47
questions

Yes
No

Contribution
from 5 CP's



KM - LR Publicity Fact Sheets questions

- Easy to complete
- Simple questions/answers
- Additional comments: very useful!
- Further fields: Euro / URL

The screenshot displays the KNOWLEDGE Manager web application. The top navigation bar includes 'Home', 'General', 'Term', 'Questions', 'Relationship', 'Language', and 'Suggestion'. The 'Factsheet Questions' tab is selected. On the left sidebar, under 'Filter in Factsheet questions menu view', 'European Factsheets' and 'Land registry publicity' are listed. The main content area shows the 'TERM' section for 'Land registry publicity' with a note: 'There is no description provided for Land registry publicity.' Below this, the 'MAPPING TO CURRENT LANGUAGE' section shows 'Pubblicità del Libro Fondiario' with a note: 'There is no description provided for Pubblicità del Libro Fondiario in Italian (Servizio del Libro fondiario).' The 'FACTSHEET QUESTIONS' section lists seven questions with their answers, each marked as 'Filled'. A progress indicator shows '100%'. The bottom status bar indicates 'Total items: 2'.



LR Publicity Fact Sheets questions overview

a) Purpose: update the Land Registry Publicity Fact Sheets - ELRA webpage

Fact Sheets

[Home / Fact Sheets](#)



Land Registry Publicity

Generally, people get in touch with the land registration system at least once in a lifetime. Whether it concerns the purchase of a property, the mortgage or the succession, the property registration system is directly or...

[READ MORE](#)

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ELRN EUROPEAN
LAND
REGISTRY
NETWORK



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LR Publicity Fact Sheet questions overview

b) 6 main sections:

- Access to information
- Land Registry Unit Number
- Non-certified property extract
- Registry certificate
- Relation between Land Registry and Cadastre
- Consultation services



Access to information

1. Can anyone apply for information from the Land Register?
2. Is the information available at a physical office?
3. Is the information available online?
4. What is the URL where the Land Registry information can be requested?
5. Is specific data required to search for an immovable property?
6. Is there an official form to request land registry information?
7. Is the application form to request land registry information available online?
8. Can applications requesting Land Registry information be submitted in English?
9. Can a Land Registry information be issued if there is an unresolved registration application?
10. If an unresolved registration application prevents issuing Land Registry information, can the report be issued once the application is resolved?



Access to information

11. Are specific measures in place to protect personal data?
12. Is access to the web portal electronically tracked when obtaining information online?
13. Are digital forms delivering land register information more cost-effective than non-digital ones?
14. Are digital forms of delivery of Land Registry information more frequently used than non-digital ones?
15. Is structured electronic Land Registry information available in formats such as XML or JSON?
16. Are all Land Registry documents public and freely accessible?
17. Are ancient documents available?



Land Registry Unit number

- 18. Does the Land Registry provide a unique number of properties?
- 19. Is there an additional identifier used for uniqueness?



Non-Certified Property Extract

20. A non-certified property registry extract is a form of publicity not signed by the registrar. Can property registry information be requested through a non-certified property registry extract?
21. Is the non-certified property registry extract, signed with an electronic seal?
22. Is there a defined timeframe for delivering a non-certified property extract?
23. Is it possible to request a non-certified property extract issued in English?
24. Is there a fee for obtaining a non-certified property extract? If yes, include the amount in Euros below.
25. Is it possible to request a translation into English of the non-certified property extract?
26. Is there a fee for obtaining a non-certified property extract in English? If yes, include the amount in Euros below.



Non-Certified Property Extract

- 27. Does a non-certified property extract have a defined validity period?
- 28. Can a non-certified property extract be used in a Court.
- 29. Can a non-certified property extract be used in public institutions (municipalities, utilities, finance, etc.)?
- 30. Can a non-certified property extract be used in real estate transactions (notaries, lawyers, etc.)?
- 31. Can a non-certified property extract be used in banking institutions?
- 32. Can a non-certified property extract be used in private relationships?



Registry Certificate

- 33. A Land Registry certificate is an official document signed by the registrar, providing certified property registry information. Can Land Registry information be requested through a Land Registry certificate?
- 34. Is there a defined timeframe for delivering a Land Registry Certificate?
- 35. Is it possible to request a Land Registry certificate issued in English?
- 36. Is there a fee for obtaining a Land Registry certificate? If yes, include the amount in Euros below.
- 37. Is there a fee for obtaining a Land Registry certificate in English? If yes, include the amount in Euros below.
- 38. Can a Land Registry certificate be used in a Court.
- 39. Can a Land Registry certificate be used in public institutions (municipalities, utilities, finance, etc.)?
- 40. Can a Land Registry certificate be used in real estate transactions (notaries, lawyers, etc.)?
- 41. Can a Land Registry certificate be used in banking institutions?
- 42. Can a Land Registry certificate be used in private relationships?



Relation between Land Registry and Cadastre

- 43. Is the Land Registry integrated with the Cadastre?
- 44. Is there inter-institutional collaboration between the Land Registry and Cadastre?
- 45. Does the Land Registry exchange information with Cadastre?

Consultation services

- 46. Is a consultation service provided by Land Registrars for reviewing Land Registry documents and information?
- 47. Is the Land Registrar's consultation service upon fee? If yes, include the amount in Euros below.



Preliminary results and conclusions

- ▶ Answers from 5 CP's
 - Spain - Estonia - Finland - Italy Agenzia delle Entrate - Italy Servizio Libro fondiario e Catasto
- ▶ Homogeneous background
- ▶ Information available online
- ▶ Information request + excerpt in English (not in Italy / AE + Libro Fondiario)
- ▶ XML or JSON formats (Spain and Estonia)
- ▶ Consultation service
 - Spain - Estonia - Italy Servizio Libro fondiario e Catasto **YES**
 - Finland - Italy Agenzia delle Entrate **NO**



The slide features a white background with abstract green geometric shapes. On the left, a solid green trapezoid points towards the center. On the right, a complex arrangement of overlapping translucent green triangles and polygons creates a dynamic, layered effect. The text is centered in a clean, sans-serif font.

Thank you for your attention

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