

Registers of Scotland



Automated Registration of Title to Land

RoS Current Position

- 50% of Titles on Land Register
- £87.7 million turnover 2006-07
- 1400 FTE
- 550,000 registration transactions
- 2.5 Million searches of the register per year



Business Drivers late 1990's

- Reduce Cost to Customer
- Increase efficiency of operation
- Improve Speed of Service
- Improve Quality of Product



How?

No More Paper in Process for ourselves and our customers





Automated Registration of Title to Land ARTL



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



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



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



ARTL Current



- August 2007 new Securities and Discharges
- December 2007 1000th transaction
- August 2008 Transfer functionality available
- September 2008 9,500 transactions completed



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Thank You