Unique Property Identifier
Elizabeth Green, rel-e-vant Solutions
Origins

• Mortgage industry moves to electronic appraisal delivery.

• Address is too brittle to be a truly accurate identification of the property.
MISMO

• The MISMO Property ID Development Workgroup was formed to consider the issues and challenges faced by the industry today in the realm of property identification as it relates to all aspects of residential mortgage lending.

• Currently, there is no universal standard for identifying a property. Entities use a combination of postal address, legal descriptions, assessor parcel numbers and geospatial coordinates but there still remains a high incidence of misidentified properties in various processes. The result is a greater risk for mistakes and fraud.

• Further, jurisdictions across the country use different identifying mechanisms leading to problems, delays and inefficiencies that affect the entire mortgage process, from title searches, title examination, lien recordation, assignments, and foreclosure processing.
Finding Common Ground

- Jurisdictional Authorities
- Homeowners
- Mortgage Lenders & Servicers
- Regulators
- Secondary Market Participants
Lot Boundaries
Postal Address
Proprietary Identifiers
Legal Descriptions
APNs

Unique Property ID

Issuer
• Authority
• Level of Authority
• Relationship Identifiers

Date/Time/Status
• Effective Date
• Status

Property Description
• Shape file
• Metes & Bounds
• Postal Address
• Owner Name(s)
• Jurisdiction
eProp activities

• 2008: Informal discussion on lack of standards for identifying properties at MIT data quality conference

• 2010: Concept of a natural identifier for location and parcel boundary presented at MISMO conference

• 2012: MISMO Property ID Development Workgroup formed

• 2013: ECCMA 1 Geographic Information standards for the creation of natural identifiers for location (ECCMA 1-4) and parcel (ECCMA 1-3) published, Property ID elements added to MISMO v3.3 Reference Model; ePROP Workgroup formed Sept

• 2014: eNLI application and eCPI registry prototype launched
ECCMA Natural Location Identifier (eNLI)

A location identifier created from the conversion of GPS degree or decimal notations into simple text using the ECCMA 1-4 standard.

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<tr>
<th></th>
<th>Decimal</th>
<th>Degree</th>
<th>eNLI</th>
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<tbody>
<tr>
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<td>40° 48' 8.1612“-75° 28' 9.735“ Ground floor</td>
<td>94P2 8B5A ELBJ H0</td>
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Easier to transcribe without error, easier to use as a label or barcode and easier to store in a database.

Easy to encode and decode, **no fee** required to create, distribute or use. It is a natural free identifier.

*Used for any location:* Front door, interior door, back door, garage door, mailbox, pole, gate, electricity meter, propane tank, septic cleanout, point of beginning, waypoint……

Available now!

[www.eccma.org/eNLI](http://www.eccma.org/eNLI) (includes conversion of a street address to an eNLI)
ECCMA Controlled Parcel Identifier (eCPI)

An identifier of a parcel described in KML using the ECCMA 1-3 standard that has been uploaded to the registry.

Useful addition to Parcel Identification Number (PIN) that converts to standard KML representation.

Easy to obtain by simply uploading a KML file. Easy to download a registered KML file by simply providing the eCPI. No fee required to obtain, distribute or use; the eCPI is a public domain identifier.

There is no fee for uploading or downloading single KML files to the registry using the ECCMA on-line application. Membership is in ECCMA is required to batch upload or download files.

*Used for any space: parcel, easement, neighborhood, PUD*

0161-1#PI-000002#1

*Available now!*

[www.eccma.org/eCPI](http://www.eccma.org/eCPI)

*(conversion of metes and bounds to KML coming soon)*
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E-prop Workgroup

• New workgroup under ECCMA in Q4 2013
• Gearing up for our first meeting in 2014 to begin review of the following:
  – Definitions for the components of eNLI & eCPIs
  – Format standards metes and bounds
  – Implementation forums

www.eccma-eprop.org