Unique Property Identifier

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Origins

- Mortgage industry moves to electronic appraisal delivery.
- Address is too brittle to be a truely accurate identification of the property.

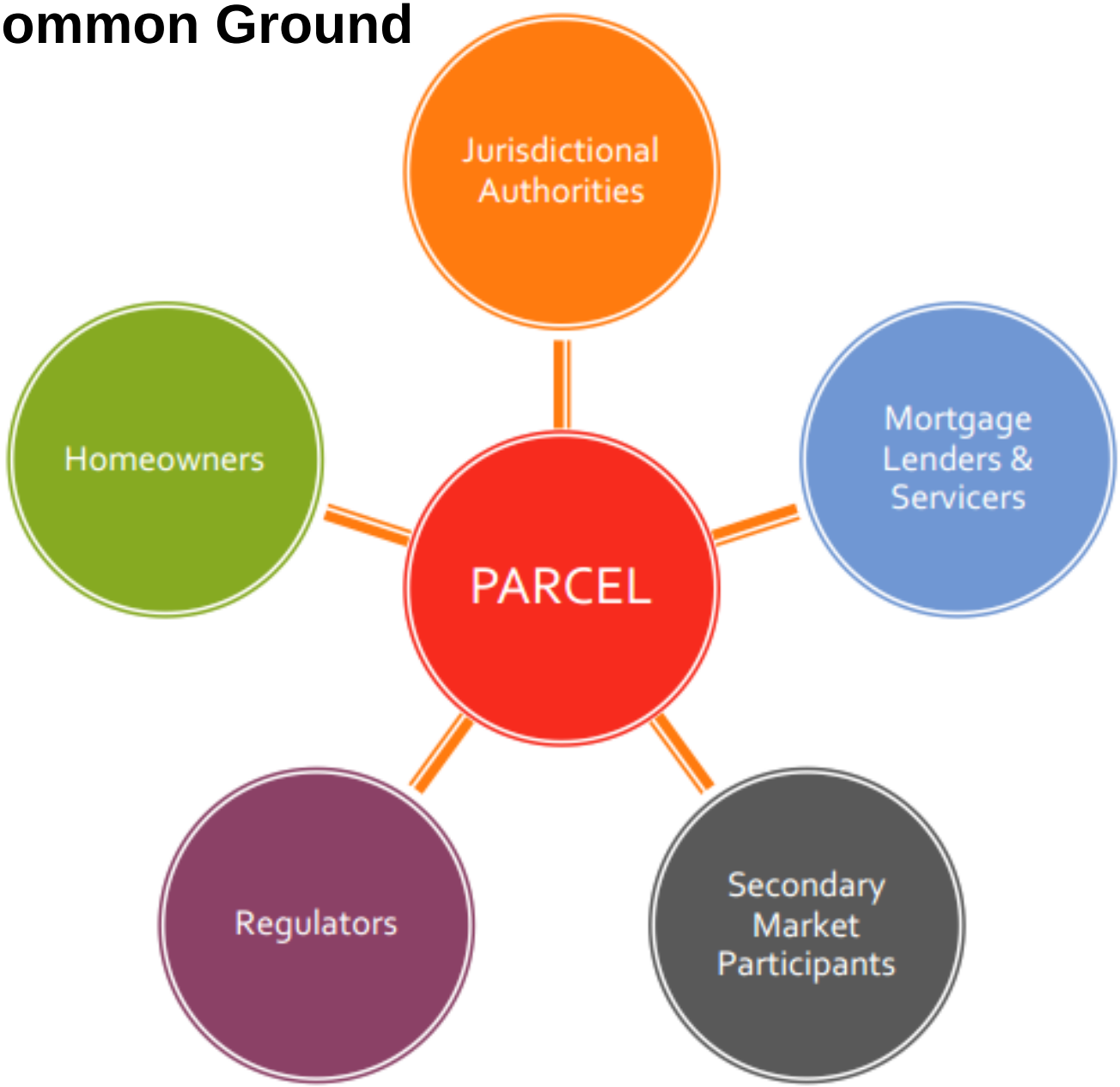
MISMO

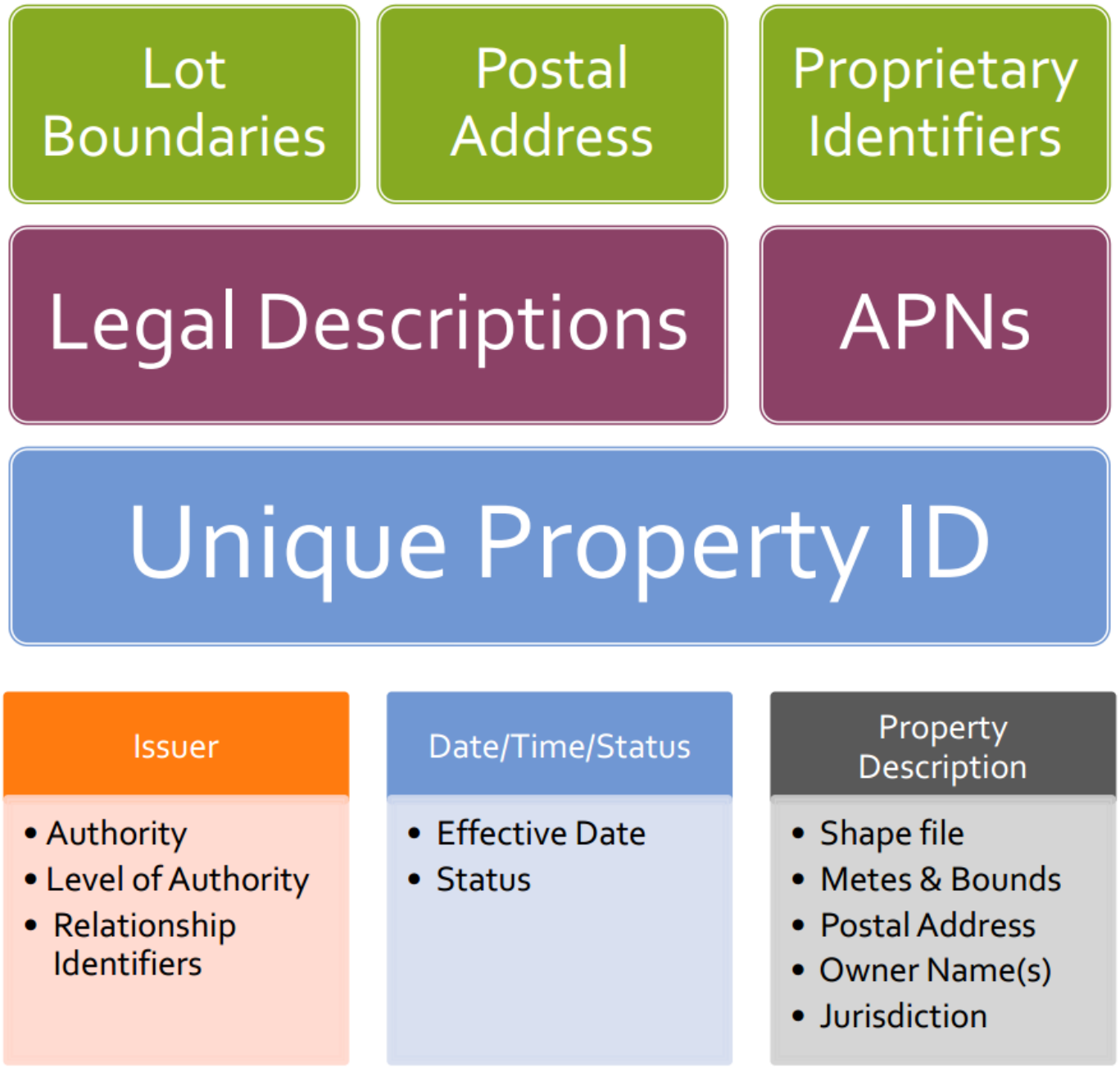
- The MISMO Property ID Development Workgroup was formed to consider the issues and challenges faced by the industry today in the realm of property identification as it relates to all aspects of residential mortgage lending.

- 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




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

Decimal	40.802267 -75.469371 Ground floor
Degree	40° 48' 8.1612“-75° 28' 9.735“ Ground floor
eNLI	**94P2 8B5A ELBJ H0**

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* (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

(conversion of metes and bounds to KML coming soon)

0161-1#PI-000002#1

Download KML

Display Metes & Bounds

Date	Time	Source IP Address	Shape Represents	Description	Street Address
2013-10-25	10:51:37	72.47.192.194	Parcel		1170 Line Rd, Danielsville, PA, 18038

Display Metes & Bounds

Latitude	Longitude	eNLI
40.8027212062894	-75.472783356686946	94P2MH-5AEZZF-H0
40.803588955879086	-75.470625862874869	94P3YD-5AEMJY-H0
40.803065844132739	-75.470603487547422	94P322-5AEMYR-H0
40.802909549662481	-75.469865283096865	94P2SE-5AELR1-H0
40.803221682615117	-75.4691594276535	94P36U-5AEL4V-H0
40.803588125973	-75.468315452312339	94P3YC-5AEK9R-H0
40.80270355981412	-75.467649370175863	94P2M0-5AEJK9-H0
40.801618459084267	-75.4667713403837	94P1JA-5AEYZ3-H0
40.801234817695629	-75.467628132014624	94P17B-5AEJJK-H0
40.800643862088961	-75.467169795377856	94P0K4-5AEJ5A-H0
40.800322657351096	-75.469299347316536	94P0A3-5AEL9B-H0
40.800487639226283	-75.46942990080835	94P0F8-5AELDE-H0
40.800677867417875	-75.468168749482388	94P0L6-5AEK59-H0
40.8016979658519	-75.468937144653637	94P1LQ-5AEKT9-H0
40.801264757334685	-75.470081400697353	94P189-5AEM2H-H0
40.802411950341131	-75.470989812975517	94P2CS-5AEMUU-H0
40.801741720331194	-75.472406865083045	94P1N6-5AEZCN-H0
40.80272124172221	-75.47278339202073	94P2MH-5AEZZF-H0

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