

# Establishment of the e-Government System for Real Estate Mortgage Registration

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## Abbreviations

**e-GSREMR**

e-Government System for Real Estate Mortgage Registration

**READ**

Real Estate Administration Department

**HML**

Housing Mortgage Loans

## Main contents

Establishment of the e-Government System for Real Estate Mortgage Registration (e-GSREMR)

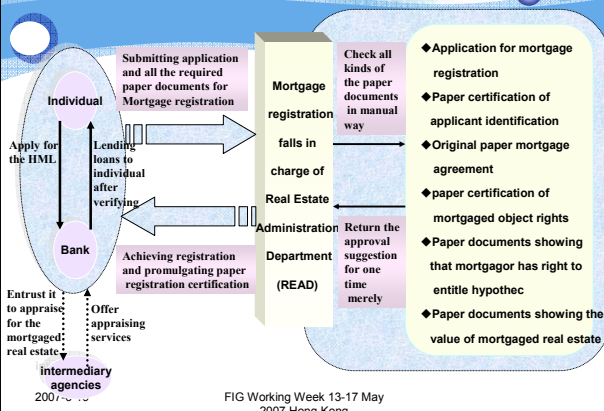
Background

Establishment of the e-GSREMR

## Background

- ❖ Real estate mortgage registration has become an extremely important public service provided by government. (eg: Beijing )
- ❖ Current way of mortgage registration can't meet the need of the public.

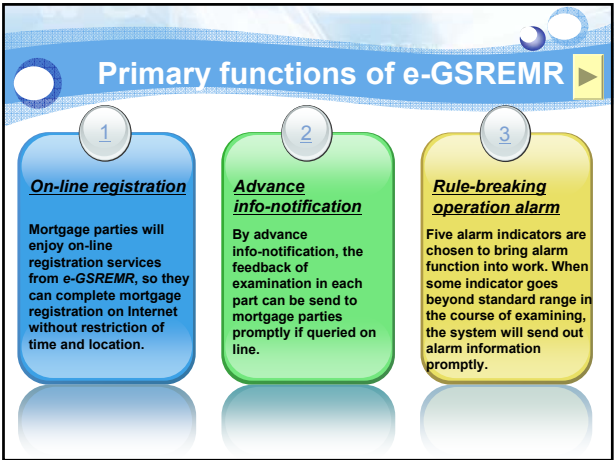
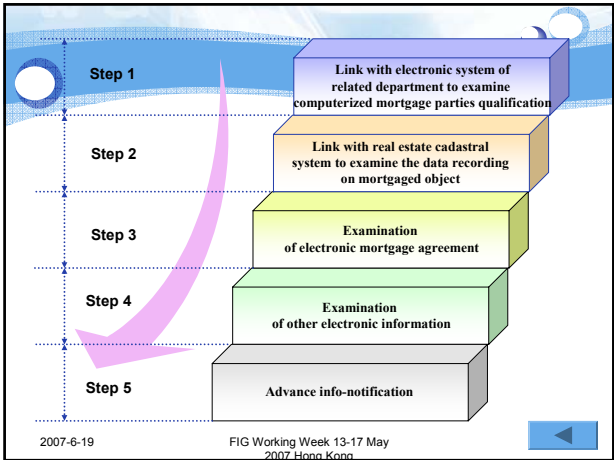
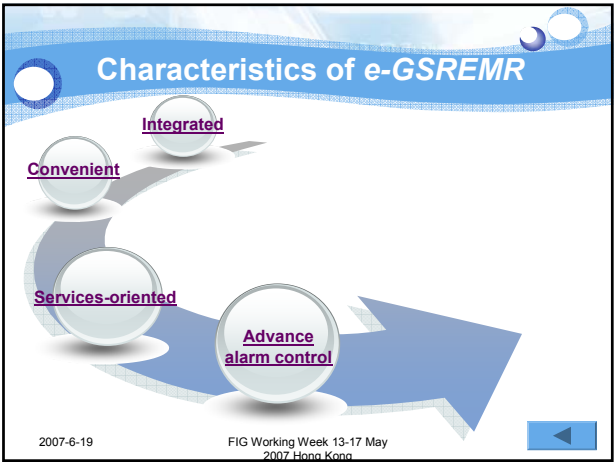
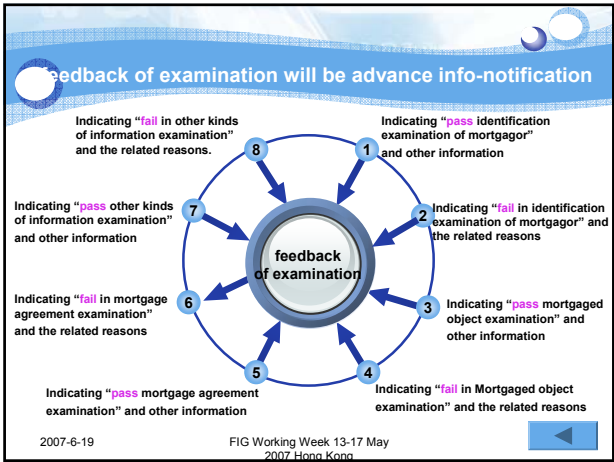
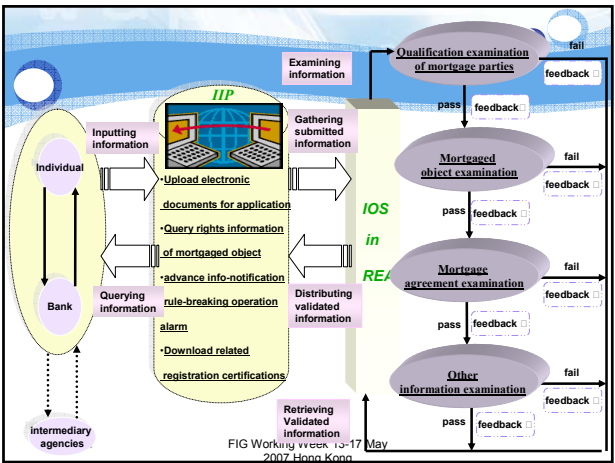
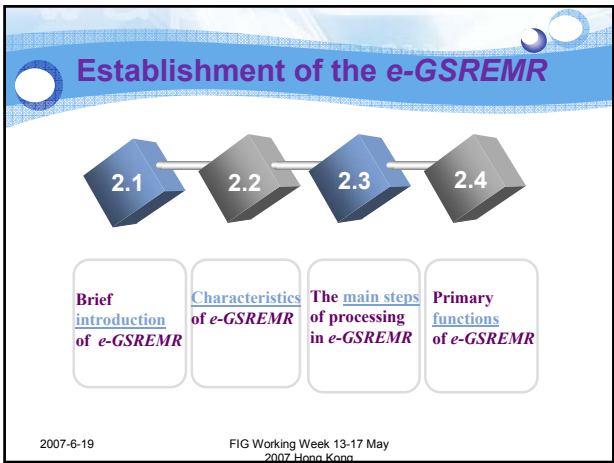
## The process of registering individual real estate mortgage at present



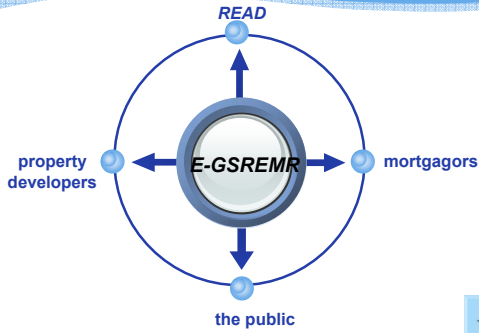
## The primary problems of registering individual real estate mortgage at present

- Poor efficiency of achieving real estate mortgage registration
- Information of mortgage registration delivered from READ is too simple
- The function of rule-breaking operation alarm in mortgage registration is still in absence

existing problems



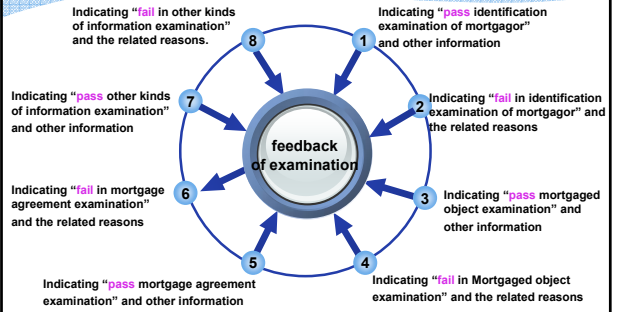
# All the related users of e-GSREMR



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# Feedback of examination will be advance info-notification



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The list of rule-breaking operation alarm indicators

Alarm Indicators	Results of Examining	Degree of Alarm	Disposal in the System
Identification card of mortgagor	Genuine	No alarm	Normal
	Counterfeit	Serious alarm	Issue alarm information
Certifications of property rights on mortgaged real estate	Genuine	No alarm	Normal
	Counterfeit	Serious alarm	Issue alarm information
Frequency of entitling hypothec and mortgage rate	Entitling hypothec the first time and according with standard on mortgage rate	No alarm	Normal
	Having entitling hypothec many times but according with standard on largest permitted loans amount	Slight alarm	Display prompt
	Having entitling hypothec many times and going beyond standard on largest permitted loans amount	Serious alarm	Issue alarm information
Appraised price of mortgaged real estate	Fluctuating within normal range	No alarm	Normal
	Being higher or lower than the normal in some degree	Slight alarm	Display prompt
	Being too high or too low	Serious alarm	Issue alarm information
Past credit recording of mortgage parties	With no flaws	No alarm	Normal
	With flaws	Serious alarm	Issue alarm information

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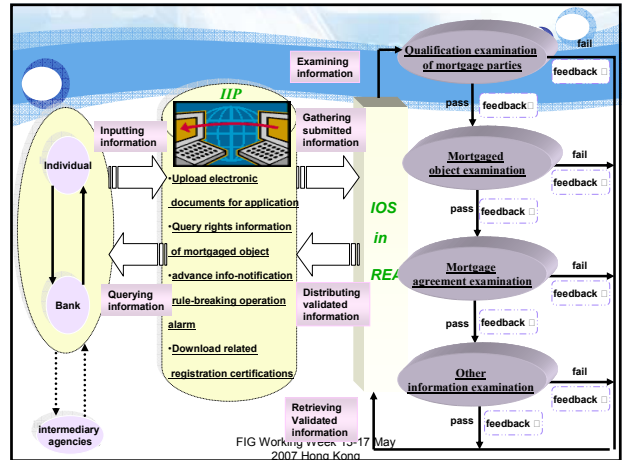


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LOGO

# Thanks for your time!

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