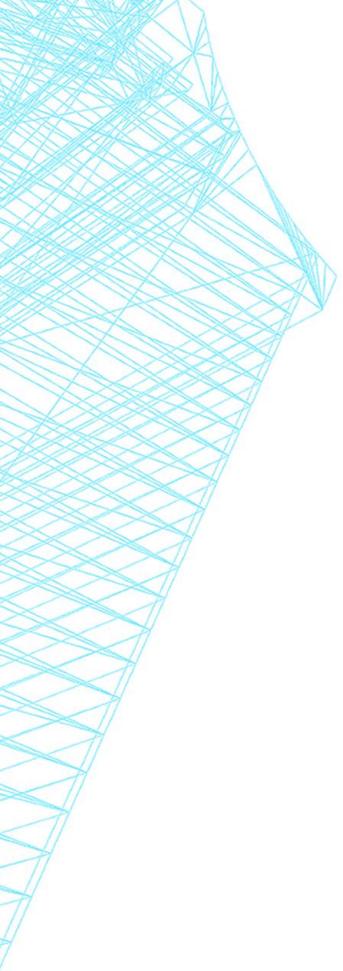




BUILDING THE FRAMEWORK FOR THE FUTURE

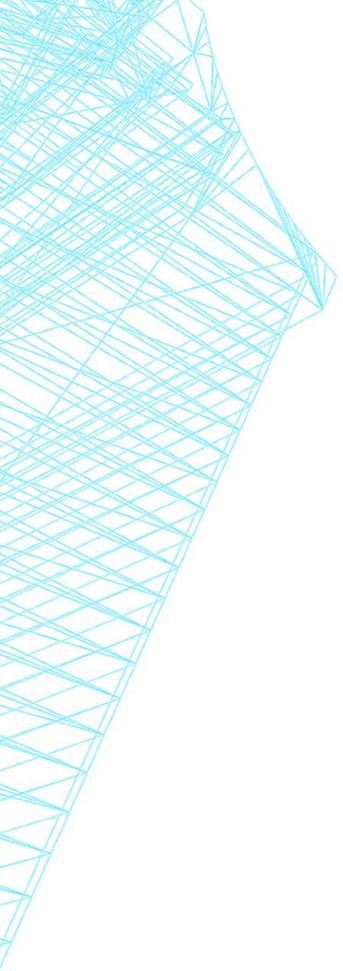




OVERARCHING STRATEGIC AIMS

To create a positive home moving experience through:-

- Swifter certainty
- Fraud protection
- Effective communication

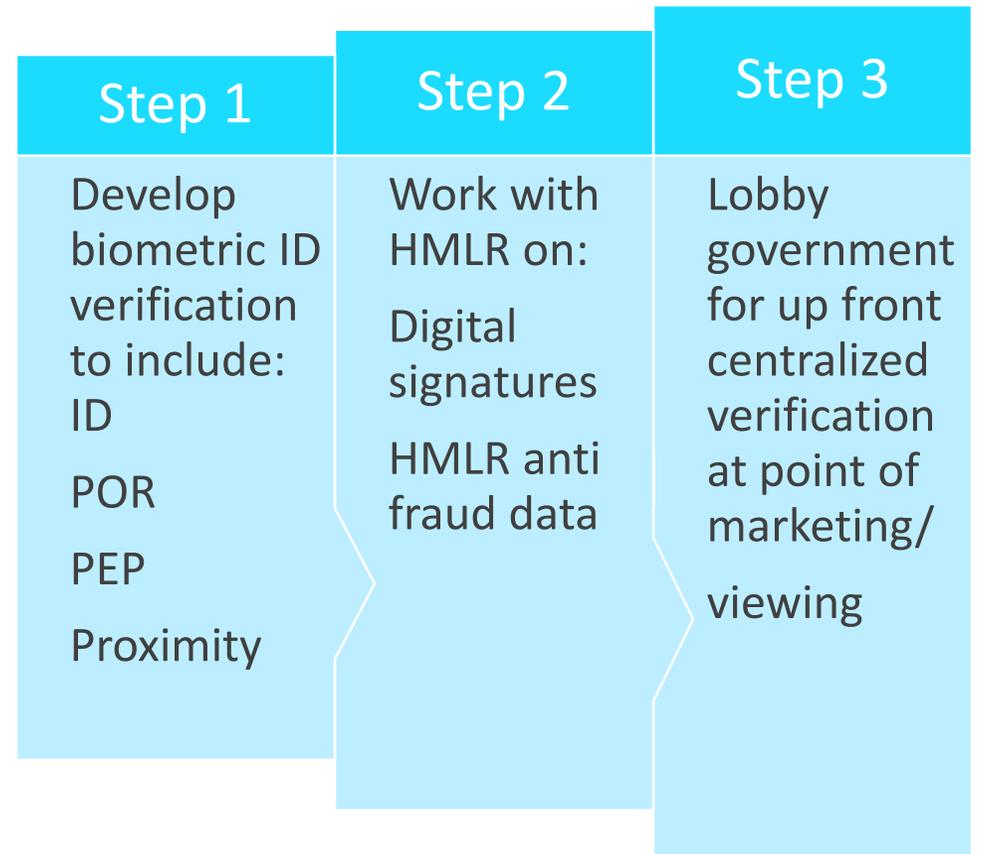


8 WORKSTREAMS

1. Enhanced ID verification
2. E-Home Report – upfront provision of information
3. Reservation Agreements
4. Completion Certainty
5. Leasehold Reform
6. Lending Process
7. Local Search Data
8. Secure Portal

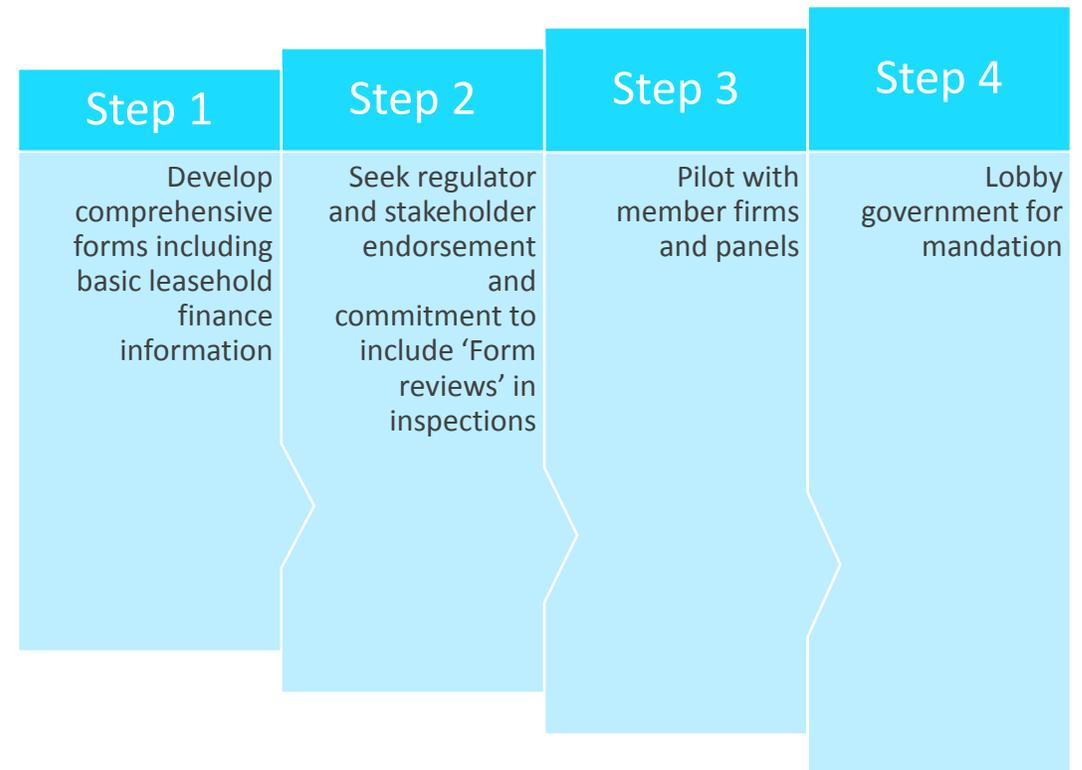
1. ENHANCED ID VERIFICATION

- Develop a reliable product
- Reduce instances of verification but increase certainty
- Centralise the process



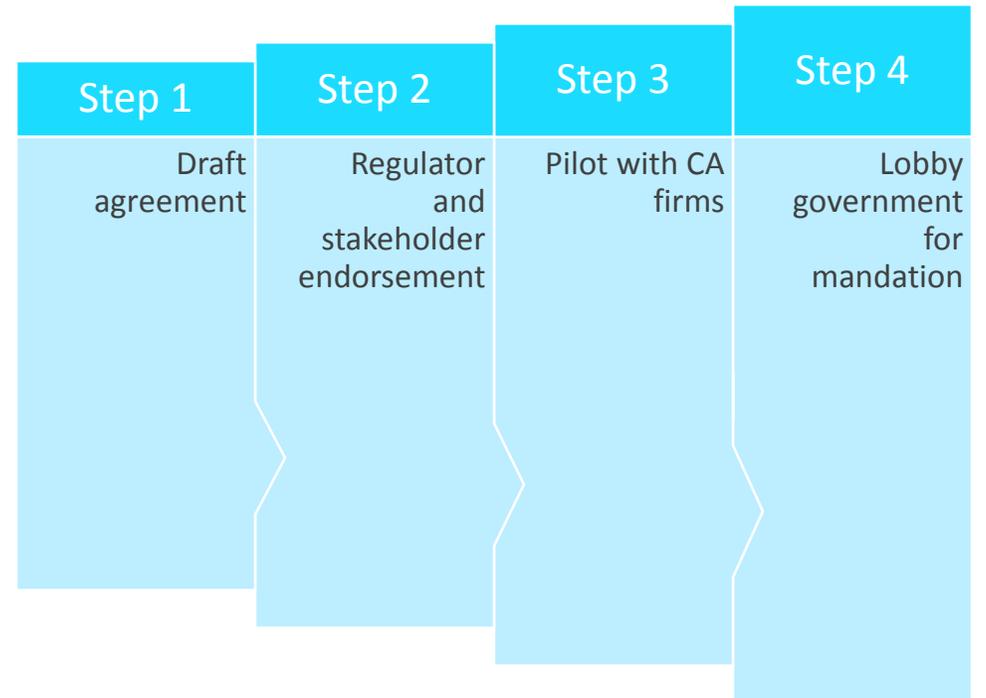
2. E-HOME REPORT

- Comprehensive collection of information
- Digitally enabled
- Using artificial intelligence to reduce enquiries



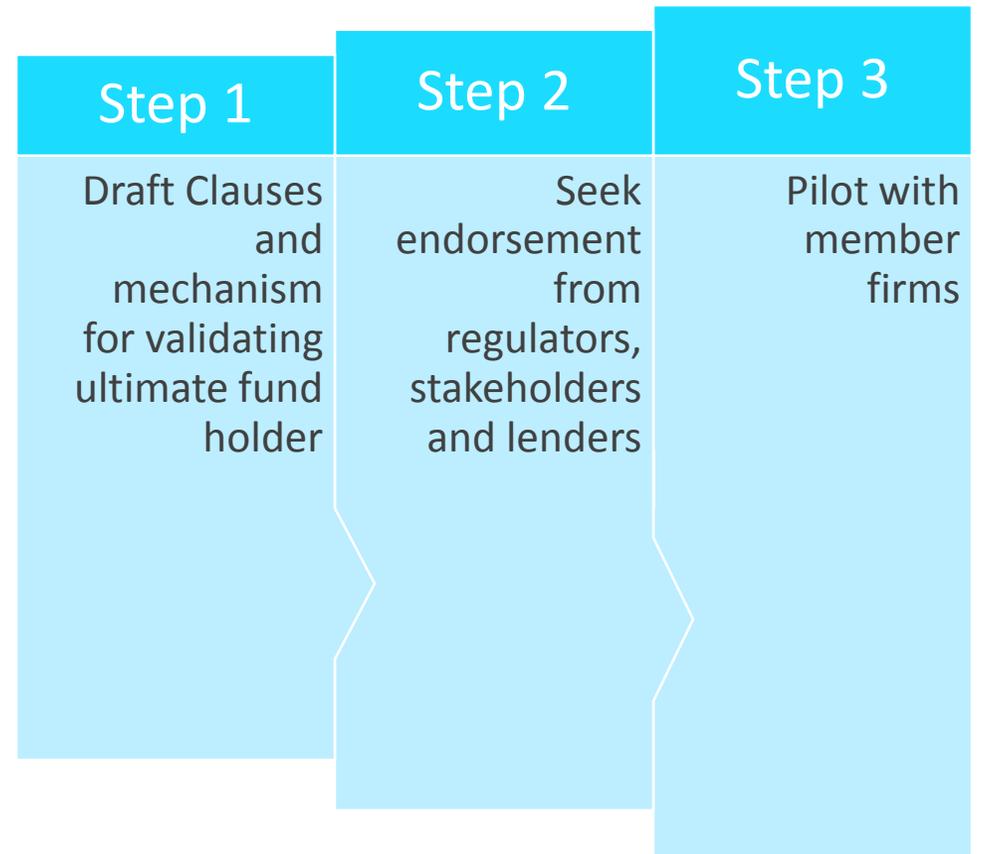
3. RESERVATION AGREEMENT

- Provide a standardised agreement
- Reduce uncertainty
- Create choice for home movers



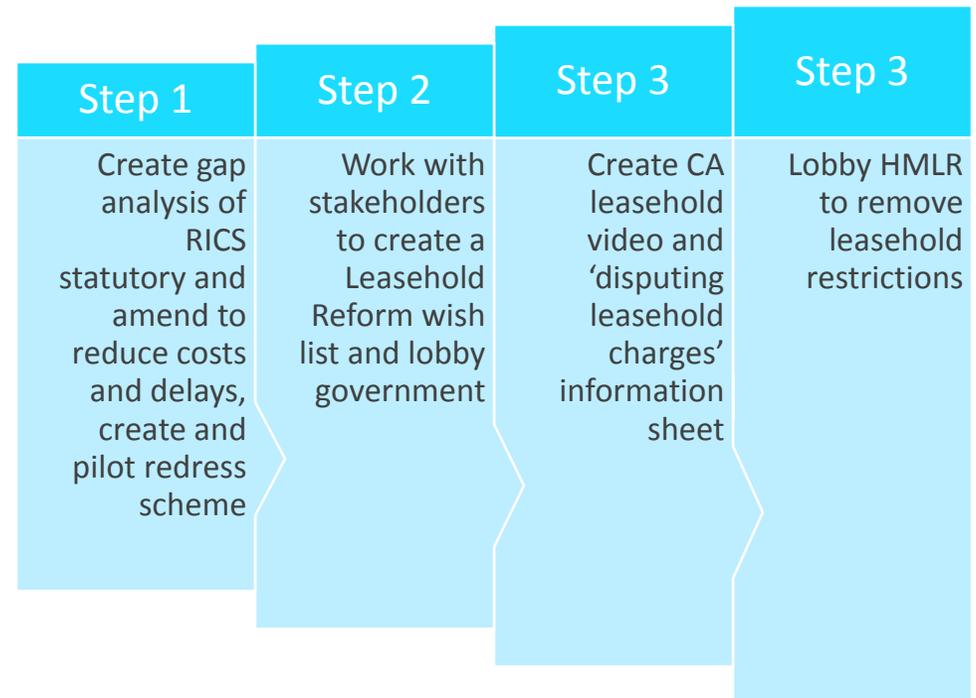
4. COMPLETION CERTAINTY

- Special condition enabling completion monies to be sent the day before completion
- Create certainty of time of move
- Reduce wasted resource over completion delays



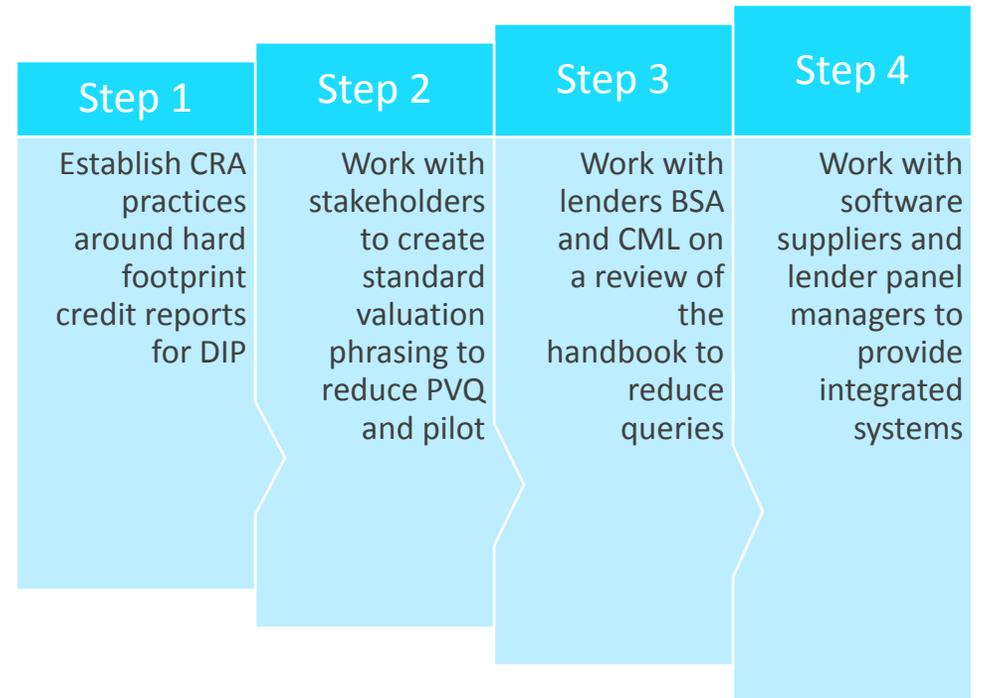
5. LEASEHOLD REFORM

- Reduce the cost and delays associated with leasehold transactions
- Provide a form of redress
- Support fair terms in new leases
- Educate consumers on leasehold



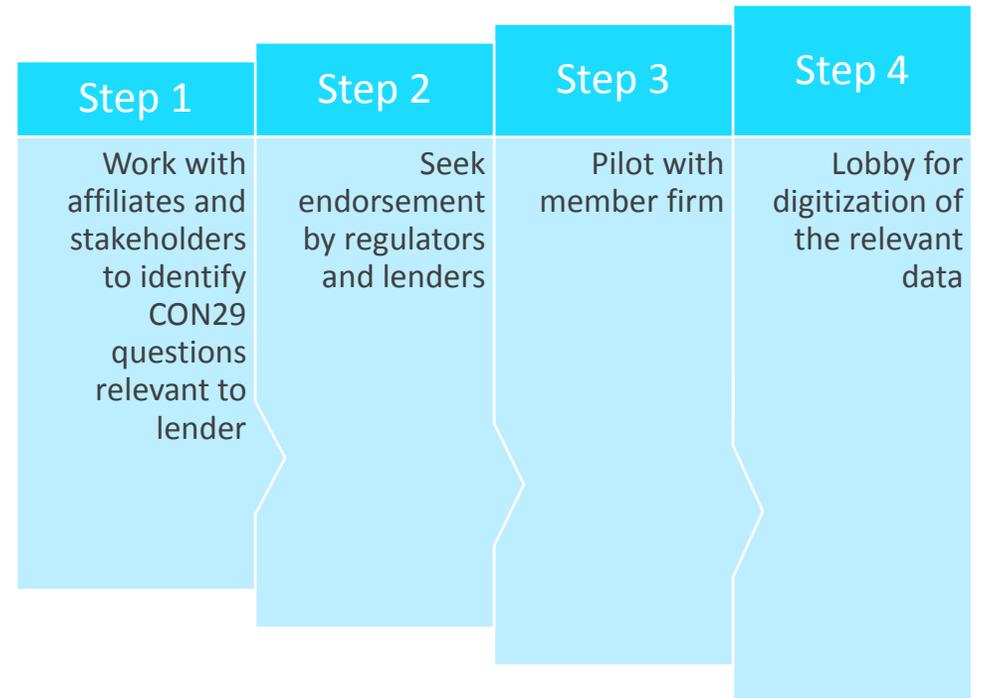
6. LENDING

- Create ability for buyers to obtain a conditional decision in principle
- Reduce post offer queries
- Improve communication with lenders



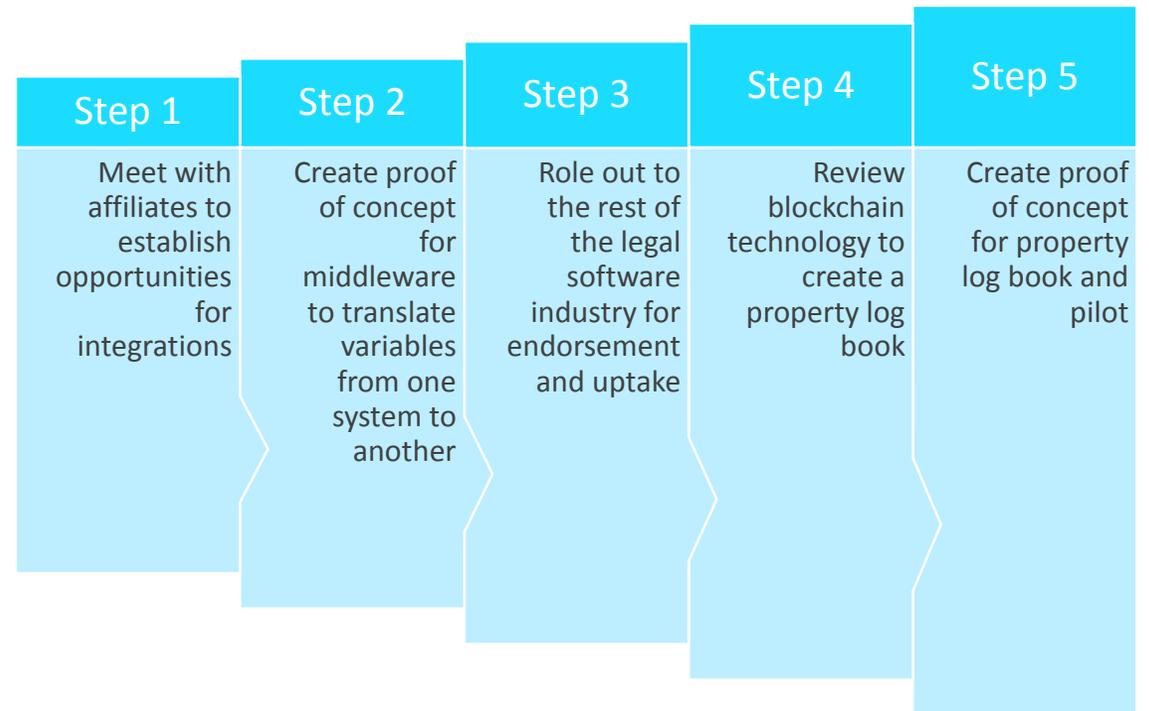
7. LOCAL SEARCH DATA

- Reduce cost and delays in search provision
- Create a version of CON 29 relevant for lender with optional borrower questions
- Digitise relevant data



8. SECURE PORTAL

- Create a secure communications platform
- Reduce frauds such as fund redirection
- Create a platform for the 'Property Log Book'





THE CA NEEDS YOU!

1. ID verification
 - Draft CA Verification Protocol
2. E-Home Report
 - E-home report pilot
3. Reservation Agreements
 - Approval of wording
 - Pilot
4. Completion Certainty
 - Approval of wording
 - Pilot
5. Leasehold Reform
 - Litigation Advice
 - Leasehold animation working party
6. Lending Process
 - Review CML Handbook
7. Local Search Data
 - Approval of Lender CON29
 - Pilot
8. Secure Portal
 - Pilot Integration Process