



Streamlining New Zealand's conveyancing processes

Modernising Landonline

It's essential New Zealanders can rely on Landonline to provide accurate information about land. That's why Toitū Te Whenua Land Information New Zealand (LINZ) is modernising New Zealand's world-class land information system, Landonline.

We're putting customers at the centre of this process and designing new features and services with them.

The modernised system will make land information more accessible and make it easier for our customers to access, and search title and survey information, and to transact title dealings and submit plans.

Every step of the way we're continuously creating, sharing, and delivering 'value-add' functionality. The new Landonline is due to be completed in 2024, after which we'll continually enhance and update the system.

Making conveyancing easier

LINZ is making it easier and faster for solicitors and financial institutions to complete the confirmation of mortgage registration.

We're eliminating the need for solicitors to separately notify financial institutions when a mortgage has been registered.

What we're doing

We're automating the process to simultaneously inform financial institutions and the solicitor (acting on behalf of their client) that a mortgage has been registered against a Record of Title.

The financial institutions that have subscribed to this process, will automatically be sent the post-registration searches and confirmation at same time as they're sent to the solicitor.

For subscribed financial institutions, this process will automatically take place for every mortgage they assign.

This gives the financial institution an assurance that:

- they're lending to the owner of the property that has been offered as security.
- their mortgage has been registered against the Record of Title for the property, so they have security over their lending.

Benefits

As an automated process, NtM reduces duplication, as solicitors won't need to order searches and forward those searches to financial institutions.

NtM also improves the speed with which financial institutions know the mortgage has been registered.

This results in a time savings for:

- solicitors (on behalf of their clients) – as it reduces the amount of time they spend on the transaction and they don't need to advise the financial institution by any other means
- subscribed financial institutions that are lending the money (via a mortgage) – in most cases they will receive the confirmation significantly faster than via the existing manual processes.

Working with financial institutions

LINZ is currently onboarding financial institutions who regularly lend and secure loans by mortgage registration.

As part of this process, financial institutions must update their Letters of Instruction to solicitors to reflect the automated NtM process. This completes the lending loop by including a mandatory client reference linking the customer to the financial institution's file.

Next steps for NtM

- Continually subscribe new lenders and enhance the product based on customer feedback.



Find out more

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Find out more about Landonline at linz.govt.nz/land/landonline
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