

CamLand App features

Functions:

1. Account Creation

- User Account
- Owner Account
- Community Head(s) Account
- Real Estate Broker Account

2. Account Verification

3. Property Registration

4. Property Verification (By Owner, Buyer or Public)

5. Property Listings

- Public access to listings
- Color coded pins
- Property ID
- Property Specifications (Limited for Private and State Properties)
- Property Pictures and Videos for Commercial Listings (If provided by owner)

6. Commercial Listings:

- Alternative contact information
- Administrative Delegation

7. Commercial Property Engagement

- House and Land on rent
- House and Land on sale
- Hotel, Guest House, Eatries

8. Ownership transfer:

- Sales transfer of ownership
- Friendly or cashless transfer of ownership
- Next of king transfer of ownership

9. Notifications:

10. Search Engine:

- Filter by Location, Type of Property, Price etc.

11. Security

- Password and PIN
- Password Recovery

- OTP Verification
- Blockchain Technology
- Digital Document Fraud Verification (If possible)
- Accountability
 - Traceable administrative activities
 - Traceable sub-administrative activities
 - Traceable User and Owners activities

12. Pricing

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13. Data Management

14. Community Recommendation System

- **Property registrations backed by neighbors**

15. Adverts

1. CamLand Account Creation

Creation of a CamLand account just basically requires the provision of the users name, email and contact(s).

Types of accounts:

S/N	Type of Account	Privileges		Limitations	Beneficiary
1	User	Unverified View all property listings Engage commercial listings on House and Land Rents, Hotels, Guest House, and Eatrics	Verified View all property listings Engage all commercial listings	No access to Private and State Properties. No access to Commercial listings on Houses and Lands on Sale Limited to privileges other accounts have other than its.	Public
2	Owner	View all property listings Engage all commercial listings Have property assigned to their accounts with full administrative access over their properties Give consent about other owners registering their properties near theirs and earn commissions		No access to Private and State Properties. Limited to privileges other accounts have other than its.	Property Owners
3	Community Head	View all property listings Engage all commercial listings Give consent about other owners registering their properties near theirs and earn commissions Give consent about other owners registering their properties in their communities and earn referral commissions		No access to Private and State Properties. Limited to privileges other accounts have other than its.	Fons, Chiefs, Quarter Head, Land representatives at councils and delegations of lands and survey
4	Broker	View all property listings Engage all commercial listings Give consent about other owners registering their properties near theirs and earn commissions Give consent about other owners registering their properties in their communities and earn referral commissions Register properties on behalf of owner's an earn a commission		No access to Private and State Properties.	Licensed Real Estate Broker

		List other property owners properties as commercial upon approval by owner and earn a commission upon sale of that property		
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2. Account Verification

Upon creation of a CamLand account, the user has the possibility to view all property listings on the application and can engage all listings but for Private properties, State properties, Houses on sale and Lands on sale. A user must verify their accounts in order to engage listings on Houses on sale and Lands on sale.

For a user to verify their accounts, they must provide CamLand with the following information:

Name:

Email:

Contact(s):

NID or Passport number:

Picture of Identification Document

Selfie Picture.

3. CamLand Property Registration Procedure

Property owners who wish to register their properties on CamLand either as private properties for their security or as commercial properties to reach the widest audience **MUST** create a CamLand account and verify it to register their properties for **FREE**. They are then required to fill the registration form will need them to provide information on:

Personal Information:

Name

Email **(to be verified)**

Contact(s) **(to be verified)**

NID or Passport Number

Picture of Identification Document

Selfie

Property Information:

Region

Division

Sub-Division

Quarter

Property Dimensions

Geographical Coordinate

Property Document (Upload Scanned Copy)

Property Status

Pictures of the Property

Next of King Information (Optional):

Name

NID or Passport

Phone Number

Picture

Picture of Identification Document

Scanned Copy of Birth Certificate

NB: Optionally decision about property in case of demise

Owner must accept CamLand terms and conditions in order for their registration to go through (Terms and Conditions to be developed). Upon registration the said property is listed against the owner in both their accounts and CamLand's database.

An owner who owns more than one property will register these properties to CamLand using just one account. Registration from second property by an owner will only require provision of property information and next of king information (if applicable) by the owner. It should be noted that an owner can decide to use different persons as next of kings for their various properties and equally can decide to designate more than one person as the next of king but must provide the conditions governing this decision to CamLand.

CamLand is responsible for structuring a system where property details can be easily stored and traced effortlessly. Possibly a system of storing information such that all pictures and documents pertaining to an account could easily be traced by just opening the account name or

number or optionally saving all information pertaining to an account according to the account name or number to ease traceability.

Multiple Property Ownership Claims:

CamLand considers whosoever firstly register's a property as theirs and provides relevant documents CamLand that support this claim. But it is only upon verification of property ownership claim by CamLand and confirmation from the various competent authorities that CamLand confidently acknowledges the property as theirs and the put a verified badges against their property based on the status.

Upon ownership claim and provision of supporting documents to CamLand of an already claimed unverified property by another party, CamLand immediately declares such properties as conflict zones and puts a conflict zone icon against that property on our application to alert the public from avoiding to engage in any form of business with the said property. The parties are then called upon by CamLand to request for property verification and CamLand will verify the authenticity of the property documents submitted to them and award the property to whosoever's documents are verified to be authentic by the competent authorities and the property will be registered in their name. In the case where CamLand verifies both documents to be authentic, the parties are called upon to initiate a legal complaint with the competent authorities and submit a copy of the resolution to us which will be verified and the resolution effected accordingly by CamLand.

Upon ownership claim and provision of supporting documents to CamLand of an already claimed verified property by another party, CamLand will request the other party to request for a verification procedure of their documents and if found to be authentic too, the parties are called upon to initiate a legal complaint with the competent authorities and submit a copy of the resolution to us which will be verified and the resolution effected accordingly by CamLand.

4. Property Verification

CamLand's verification procedure is a PAID process and can be initiated by any member of the public through their CamLand account.

Upon request for verification by anyone, detailed information (like owner's name, property size etc) pertaining to verification status of a property will only be shared with the owners irrespective of whosoever request for the verification. As such the only feedback anyone other than the owner will get from a verification request is that the property in question is authentic or not. If the said property did not have a verified badge before then, the verified badge will be automatically ascribed to the property. On the other hand, if the verification turns out not to be authentic the property is automatically listed as a conflict zone and the claimed owner called upon to initiate a legal complaint with the competent authorities and submit a copy of the resolution to us which will be verified and the resolution effected accordingly by CamLand. Equally, upon request for a verification procedure by someone other than the owner, the applicant will be requested to indicate if he or she will want the owner to know they were the ones who requested for the verification or not because upon completion of the verification a message will be sent to owner about the verification procedure that just occurred on their property and equally sent to the applicant about if the property is authentic or not.

NB: It is possible to request verification of an already verified property and provide us with reasons why the applicant thinks the property is not authentic which will guide our focus upon the reverification of that property.

With prospective partnerships with the NWRA, MINAT, MINCAF, MINDHU, and MINDDEVEL, CamLand intends to conduct verification by contacting the Sub-Divisional heads of each of these structures probably on a weekly or monthly basis and requesting them to delegate a commission to conduct verification on the properties of interest as requested by the applicants. Upon completion of this procedure a report signed by the various competent authorities will be forwarded to CamLand and observations or resolutions defined by that report will form the basis on verification status of the property in question.





















NB: A less than or equal to 3 days verification could be done at higher prices depending on the applicants.

5. Property Listings

Color coded pins:

All properties listed by owners will be displayed on CamLand home page which is a satellite map view of the Cameroon Land. Color coded pins or badges will be assigned to each registered properties based on the status of the property as declared by the owner. The property pins/badges will be represented as follows:

Property Types/Status and their representations

S/N	Property Type/Status	Representation		
		Unverified	Broker Listed	Verified
1	Private Property			
2	State Property			
3	House on Rent			
4	House on Sale			
5	Land on Rent			
6	Land on Sale			
7	Hotel			
8	Guest House			
9	Conflict Zone			
11	Eatries			

Property ID:

Upon registration of a property by an owner to CamLand, that property is assigned a unique identification code (numbers and letters) which will be generated based on the location of the property. The ID code will range from the initials of the Region to the initials of the Division to the initials of the Sub-Division to the initials Quarter as defined by, followed by the number at which that property registered to CamLand according to its location. Other than the national recognized initials for Regions and maybe Division and Sub-Divisions, CamLand will define a standard initial for locations with undefined initials.

For example, the 23rd property registered to CamLand that exist in North West Region, Mezam Division, Bamenda I Sub-Division, GRA Quarter will have an ID as such:
NWMZBda1GRA0023

Property Specifications (Limited for Private and State Properties):

Tied to each property ID are the verified specifications of that property according to the land documents and owner's declaration. Based on the status of the property, these specifications may include Land Dimensions, Land Topography (CamLand looks forward toward using standard icons to denote property topography especially a unit to represent how much sloped a land is for commercial listings), Nature of property (Apartment or Studio or Self Content etc), verification status, geographical coordinates, price, down payment expectations and maybe caution, maybe property state and terms and conditions.

For private and state properties, only the property ID will be available to the public, no specification will be available to the property.

Property Pictures and Videos for Commercial Listings (If provided by owner):

Property owners who list their properties for commercial purposes are recommended to add captivating pictures and videos of the properties they are listing for commercial purposes in order to attract captivate the interest of a viewer.

6. Commercial Listings

Commercial listing are properties listed for commercial purposes on CamLand which include; House on rent, House on sale, Land on rent, Land on sale, Hotels, Guest house, Eatries, etc. A property status can be changed to commercial only by the Owner or by a person delegated by the owner. By doing so the lister will have to provide CamLand with sufficient specifications worthy of captivating the interest of prospective clients. Upon the listing of a property as commercial a notification message will be sent to the Owners alerting them of the listing of their property as commercial. The owner has the power of taking their property off the market in case they change their minds.

Alternative contact information:

Upon the listing of a property by an owner, they have the possibility of using another contact information to handle discussions with clients on their behalf. In such cases, the owner will be

required to handle the legal and financial aspects of that business by themselves as the alternative contacts are not recognized by CamLand to manage that.

Administrative Delegation:

Property owners equally have the power to delegate a different verified CamLand account holder to manage the complete business on their behalf. During the delegation process, owners will be required to indicate the limitation of the delegates or if they give them full privileges over their properties. As such the delegated person in compliance with the law (if necessary) will be able to receive clients, handle the legal, financial affairs of the business and initiate transfer of ownership request (if applicable). Owners must comply to CamLand's security policies in order to successfully delegate these powers.

***Point of reflection:** Should delegates only be licensed real estate brokers or community heads?*

7. Commercial Property Engagement

But for commercial listings on Houses and Lands on Sale, users is able to see specifications of all other commercial listed properties for FREE but only verified account will be able to see all commercial listings including Houses and Lands on sale for FREE too.

Any user interested in a commercial listing and wishes to engage in discussion with the owners of these properties will be required to make a payment of a fee in order to get this information. Upon payment of this fee, CamLand will make available the property owner or property representative's information to the user. Engagement with the various commercial listings will operate as such:

House and Land on Rent:

While the operations of this service is still under deliberation, considerations involve either of the following:

- i. Listers of such properties should pay a fee before listing their properties while the user pay nothing to access the owner's information.
- ii. Clients of such properties should pay a fee to get owner's or representatives information while listers list such properties for free. As such CamLand intends to make available to the users limited information about the property like the property location, price,

videos and pictures of the property and hold back information on down payment expectations and owner's information.

- iii. Both parties pay a fee at their end in listing and engaging the property

House and Land on Sale:

Users interested in such properties MUST pay a commission in order to have the property owner or representative's contact information.

CamLand registers this transaction in their system and if the business transaction succeeds to go through CamLand will demand a payment of their commission in order to effect a transfer of ownership to the new owner.

CamLand equally looks forward towards establishing a payment system of theirs to manage the financial aspect of House and Land sale to better ensure security in this sector. Alternatively, CamLand may lobby for a strategic partnership with financial institutions to help it handle this aspect even if it means taking responsibility of the fees incurred.

Hotel, Guest House, Eatrics:

Listers of such properties will be required to make a fee payment either on monthly, quarterly, semesterly or yearly basis as will be agreed upon. This fee will be dependent on the nature business structure in question and how long the lister wishes to pay for.

8. Transfer of Ownership

Sales Transfer of Ownership

A transfer of ownership in CamLand can only be effected from the owners account. This procedure can be done both online and offline at CamLand's office. The buyer or new owner must own a verified CamLand account.

Upon the request of this procedure, the Owner and buyer will be required to provide CamLand with a copy of the sales certificate of that property. CamLand equally intends to seek partnership with the National Delegation of Public Security such that the officiating police district should mail us a copy of every sales certificate signed at their delegation. To this effect, CamLand will have a database of the various delegations and their official emails to ensure security in this procedure.

NB: Owners and buyers can delegate someone to physically represent them in selling their properties. To do this they will be required to use the **delegation function** in their accounts and provide CamLand with the name, number and ID photo of the representative. As such transactions carried out by these individuals will directly affect the owners and buyers accounts. Upon delegation they will be required to confirm with an OTP code for added security.

The owner will equally be required to provide us with the property documents and name of the person the account should be transferred to (CamLand needs the property documents to ensure it corresponds with the documents used in registering the property to improve on security). In the absence of property documents CamLand will request the ownership transfer is done offline.

Upon submission of these documents CamLand will request the owner to confirm the OTP code sent to their number or mail for added security and based on the complexities involved in the transaction, CamLand will take at most 3 working days to verify and effect or reject the ownership transfer request and both parties will be messaged the status of the transfer and reasons for rejection. Rejected case will be required to do an offline ownership transfer at the nearest CamLand office. In the case of a successful transfer, the owner of that property automatically loses digital access and control to that property but has access to his or her account while the property is automatically registered under the buyer as his or her property with full digital access and control to the property.

Friendly or cashless Ownership Transfer

In the case of property transfer that does not require buying (e.g gifts), both parties must establish a cashless ownership transfer agreement at the police station and the previous owner, new owner and police station will be required to send CamLand a copy of the document. The owner will equally be required to provide us with the property documents and name of the person the account should be transferred to (CamLand needs the property documents to ensure it corresponds with the documents used in registering the property to improve on security). In the absence of property documents CamLand will request the ownership transfer is done offline.

Upon submission of these documents CamLand will request the owner to confirm the OTP code sent to their number or mail for added security and based on the complexities involved in the transaction, CamLand will take at most 3 working days to verify and effect or reject the ownership transfer request and both parties will be messaged the status of the transfer and

reasons for rejection. Rejected case will be required to do an offline ownership transfer at the nearest CamLand office.

NB: As soon as a property is listed as commercial and CamLand can account handing over the property owners information to a prospective buyer or client, CamLand will NOT effect a friendly or cashless transfer of ownership to a new owner without a payment of a commission with respect to the sale price the property was listed for.

Next of King Ownership Transfer

Upon registration of a property by an Owner, the owner is required to provide the name, birth certificate, picture, ID and contact (if applicable) of the next of kings. This procedure is optional based on the owners discretion. They can add this information later but as soon as this information is provided, a change can only be done upon request by the owner through his account and physical presence at the nearest CamLand office, so owners should be extremely careful when providing this information. This information is vital to CamLand in minimizing property conflicts upon the unfortunate demise of an owner.

In the case of demise of an owner, the next of king is requires to create and verify their CamLand account and upon presentation of a death certificate to CamLand, supporting documents like a valid will of the owner and payment of a transfer fee, CamLand will effect a transfer of ownership to the next of king.

In the absence of a next of king, a legal document highlighting the decision of the family would be presented to CamLand and with the payment of a transfer fee, CamLand will react in response to legal document.