

PREMIUM REPORT

Površina: 0,47 ha Nadmorska visina: 74 m



PERSONS AND DATA SHOWN IN THIS REPORT ARE FICTIONAL. ANY SIMILARITY TO REAL-LIFE PERSONS AND OWNERSHIP DATA IS PURELY COINCIDENTAL



Welcome

Dear Ivan,

Thank you for ordering and downloading your Premium Report.

Having already registered and uploaded your family tree, this represents another significant step forward in your journey with Terra Adriatica.

I sincerely hope that we inspire you to continue on that journey and to join us in our ultimate mission to restore vast tracks of Croatian land to productive use.

Mission success means generating substantial income for the proven owners of that land. It will also translate to significant, positive social impact within the local communities which stand to benefit from the investment, jobs and growth generated as a result.

Our core product, Locksmith, facilitates this mission. It enables valid claimants of land to realize value from its sale – at no upfront cost, or risk, and no matter the complication, delivering 90% of the net proceeds.

I invite you to explore this service in more detail via the Solutions Page of our website. In the meantime, we hope you find this report of interest. In it, we provide you with a detailed overview of individual land parcels our systems have identified as a possible match to the names in your family tree.

The results are ranked in order of similarity between names supplied and those held within various public databases, and further weighted by a system-generated probability score. Please note, this report does not, and cannot, provide proof of ownership. Establishing clean title to land is a long, complicated and therefore costly process. Beware of anyone telling you differently.

Hence Locksmith. Over four years of R&D in the making, Locksmith uses a unique combination of Artificial Intelligence, claim consolidation, and process automation to tackle existing inefficiencies head-on.

Crucially, having incorporated an innovative financing solution whereby you pay nothing until the land is sold, we've turned the traditional billing model on its head. I look forward to continuing on our journey together.

Sincerely yours,



Terra Adriatica Team



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Croatian Land System

The Croatian land system is based on two co-existing registries: The Land Registry and the Cadastre.

The Land Registry, (*Zemljišne knjige*, or widely known as *Gruntovnica*), provides the ultimate legal right of ownership. In addition to ownership it provides Cadastral measurements as well as a record of any legal transaction, such as the sale, rental or registration of a mortgage.

The (subordinated) Cadastre details the physical aspects of real estate as well as possessors of the land. Which is where it gets confusing...

Both cadastral and land registry records have faced their challenges. Throughout history, land records may have been manipulated in order to avoid taxation. Despite the lack of formal evidence, it is widely acknowledged that people often named their children after themselves to avoid fees associated with inheritance and new inscriptions within the Land Registry.

Between the end of the Second World War and the formation of the modern-day state, the Socialist Federal Republic of Yugoslavia would often favor physical possession over official records when determining ownership. The result of this was a period during which the accuracy of the Land Registry suffered as individuals felt no need to inscribe their details in order to secure their legal right.

The formation of the Republic of Croatia saw the re-introduction of Land Books as the ultimate record of ownership. Today the rightful ownership of land remains the one recorded in the Land Registry.

Today's inconsistencies between the cadastral and land registry records can be explained by the above micro- and macro-level sociopolitical events.

The result is a land registry with often outdated records. This is particularly true of land held within a family that was not essential to their survival (growing food) and therefore was neglected to be recorded. 200 square meters on Hvar may have been deemed to hold very little value in 1950. Today, however, that situation has changed...

The Land Registry falls under the jurisdiction of land registry departments within municipal courts and are regulated by the Land Registration Act. The registry is completely public, and everyone has the right to review the records.

The Cadastre (Croatian *Katastar*) falls under the jurisdiction of the State Geodetic Administration which is divided into regional cadastral offices. The Cadastre is regulated by the State Survey and Cadastre of Real Estate Act.

How can I access LR and cadastral documents?

If you are looking to check the current state of your properties, a review of unofficial land-registry and cadastral documents is enabled via the official website of the Joint Information System Organized Land. The service is publicly available and completely free.

Official documents from land registry and cadastre can be obtained in the following ways:

(**cadastre**) by visiting and filing a request in a corresponding cadastral office;

(**land registry**) by filing a request in a municipal court, regardless of its location;

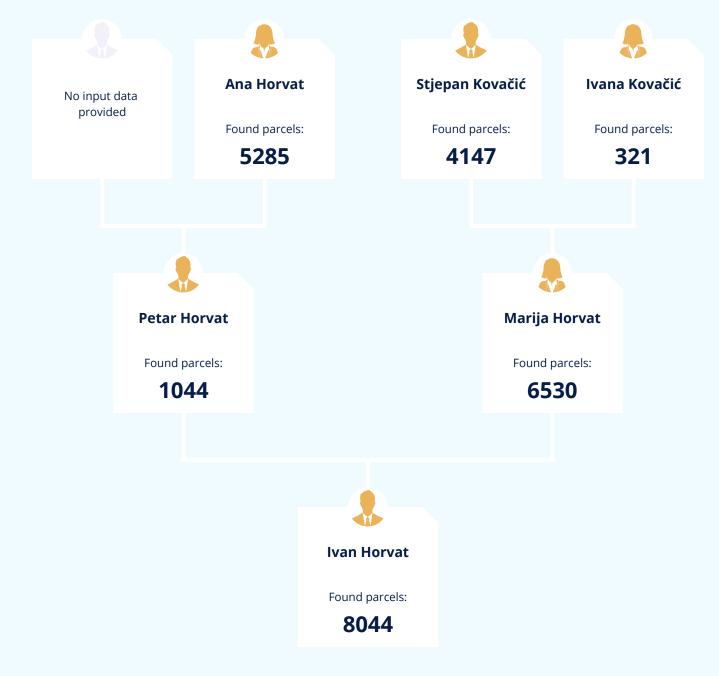
(**both**) via e-Građani online system available to all Croatian citizens.

In all the three cases, fees according to the Administration Taxes Law are incurred. Digital documents requested via e-Građani are delivered immediately.

Property Search Result Summary

Ivan, the family tree you provided through your Terra Adriatica account is represented below.

The accuracy of our results is only as good as the information you provide - the more detail you enter in your family tree, the more accurate we can be with your results.





Glossary of Legal Terms

ENGLISH	CROATIAN	EXPLANATION
LAND REGISTRY OFFICE	ZEMLJIŠNO-KNJIŽNI ODJEL	LR office in jurisdiction.
MAIN REGISTER	GLAVNA KNJIGA	Collection of LR folios per cadastral municipality.
	ZK ULOŽAK	LR document with data on land parcels and owners.
CADASTRAL PARCEL	KATASTARSKA ČESTICA	A piece of land in cadastre uniquely identified by number.
(CADASTRAL) PARCEL NUMBER	BROJ KATASTARSKE ČESTICE	Land parcel alphanumeric identifier.
CO-OWNER	SUVLASNIK	A person with co-ownership rights.
OWNERSHIP SHARE	VLASNIČKI UDIO	Ideal share of land (co)owned by a (co)owner.
SHARE AREA	POVRŠINA SUVLASNIČKOG UDJELA	Calculated according to the ownership share and recorded parcel area.
CADASTRAL OFFICE	KATASTARSKI URED	Managing cadastral institution.
CADASTRAL MUNICIPALITY	KATASTARSKA OPĆINA	Spatial unit for which a cadastral plan is created.
POSSESSORY SHEET	POSJEDOVNI LIST	Cadastral document with data on land parcels and possessors.
BOOK OF DEPOSITED CONTRACTS	KNJIGA POLOŽENIH UGOVORA	Registry of the owners of residential real estate bought under the Sale of Apartments with Housing Right Act.
LAND CATEGORY	VRSTA ZEMLJIŠTA	As recorded in a document.
BUILDING / CONSTRUCTION ZONE	GRAĐEVINSKO ZEMLJIŠTE	
AGRICULTURAL LAND	POLJOPRIVREDNO ZEMLJIŠTE	
FOREST (LAND)	ŠUMSKO ZEMLJIŠTE / ŠUMA	



FAQ

How do you obtain the results and how accurate are they?

Simply put, our technology calculates the probability that the information you provide in your family tree matches the records held within the land registries. The more accurate the information you provide, the better chance we have of finding a potential match.

However, it's a little more complicated than it sounds. As explained in the introductory section of this report (The Croatian Land System), much of the data held within the land registries is often missing, outdated, miss-spelt, conflicting or just plain wrong. Finding a match where title is not clearly established, can therefore be a significant challenge.

We use a range of advanced data science techniques to help address this. Essentially, we convert all the data you provide into a unique, numerical string called a Vector Representation. We do the same with the tens of millions of public land registry records. We then compare them.

This allows us to rank results in order of similarity. It's a pretty useful indication of a potential match but it is not definitive. The differences between user submitted data and land registry data are often significant. Over time, our machine learning algorithms will help to narrow this gap.

NB: The only sure way to determine ownership is to establish clean title. Our core product, Locksmith, facilitates this at no upfront cost, or risk to you.

Why are there unrelated results, even with my family tree fully completed?

In most cases, false positives (namesakes) occur where highly common names combine with the absence of other differentiating data in either the family tree or the various land registries.

There are 3 856 records pertaining to Marija Horvat in the land registry alone. Our search algorithm is tuned to also include multiple variants of a name in order to account for typos or simply a change in the way that name has been spelt over time.

We chose to make the model inclusive as there is always a possibility that you may discover something you recognise lower down in the rankings under names slightly different to those you supplied.



Why is land that I am certain belongs in our family missing or ranked on the bottom?

The higher-ranked results reflect a very close match between the range of features in your input data and the records in the land registries. It is important to note that a highly ranked result does not guarantee your claim to that land any more than a result ranked further down the list.

The reasons why the ranking can be low for some of the positive results are about the same as those for false-positive results including, but not limited to: common name and an absence of data, a miss-match between the submitted name and the variant stated in the records.

Reasons for missing results may include:

- your name is recorded in the cadastre but not the land registry for the same land parcel, in which case it will not show in the results. The only time we show a result where the name shows solely in the cadastre is if the corresponding land registry books do not physically exist;
- the transaction being still in progress or happened within the last 12 months;
- the land has been passed down to specific individuals without the event having been recorded in the land registry.

Why do some of my results have missing cadastral records and location information?

Land parcels recorded in both the land registry and the cadastre should have a corresponding numerical identifier. Unfortunately, this is not so in up to 20% of cases. (Something out of our control).

In some instances, there is sufficient peripheral data to enable our algorithms to 'calculate' a possible link between two non-matching identifiers, in which case we display the cadastral record.

If we cannot calculate the link, then the cadastral record will remain empty and the map and aerial distance fields will show as N/A. In such cases, the only way to discern the corresponding numerical identifier would be via a manual process with the corresponding cadastral office directly.

While we are unable to support such manual intervention in the generation of our reports, our Locksmith process encompasses hundreds of such interventions in the pursuit of establishing true ownership on behalf of our clients, ahead of the sale of land, and at not upfront cost or risk.

Where is the Median Price of land taken from?

Median prices shown in this report are calculated using data compiled from several public sources and the research of Croatian land market prices stated in various advertising platforms and research papers. We show the average market price for specific land types within the corresponding cadastral municipality.

Information on Median pricing is intended to be purely informative and does not constitute a valuation or form part of an offer or invitation, or a solicitation of any offer or for the sale or purchase of interests in land.



How to Read Report Cards



The data shown in the preview is fictional and does not represent nor refer to actual people. Names and surnames are a random combination of the most common Croatian names and surnames.

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* Can differ from actual state due to outdated data or measurements.

PERSON FROM THE FAMILY TREE:

Ivan HORVAT LAND REGISTRY LOCATION: **BLAŠKOVEC** THE RECORD OF THE OWNER IN LR FOLIO: Ivan Horvat, Duga ulica 1, Bjelovar LAND REGISTRY OFFICE: SVETI IVAN ZELINA Vatrogasna 1A, 10380 Sveti Ivan Zelina MAIN REGISTER: BLAŠKOVEC COUNTY: MUNICIPALITY: LR FOLIO: 44 Zagreb County BLAŠKOVEC **TOTAL NO OF PARCELS IN FOLIO:** 5 LR PARCEL NUMBER: 2154/65 **TOTAL NUMBER OF CO-OWNERS: 1** CO-OWNERS: Ivan Horvat LAND PARCEL AREA: 11,958 ft² LAND PARCEL AREA: LAND CATEGORY: 3010 11,958 ft² **Agricultural Land** PERCENTAGE OF **OWNERSHIP:** 100% AREA SHARE: **OWNERSHIP SHARE: BUILDING ZONE:** 11,958 ft² 1 (100%) No 咒 CADASTRE CADASTRAL OFFICE: SVETI IVAN ZELINA puk.zagreb@dgu.hr **CADASTRAL MUNICIPALITY: BLAŠKOVEC POSSESSORY SHEET: 888 MEDIAN PRICE PER SQUARE FEET (2019)** PARCEL NUMBER: 2154/65 AGRICULTURAL CONSTRUCTION FOREST TOTAL NUMBER OF CO-OWNERS: 2 ZONE LAND **CO-OWNERS:** 0.4€ 0.2€ 0.1€ QA Ivan Horvat, Stjepan Blažević 0.4€ 0.4€ 0.3€ 0.2€ 0.1€ 0.1 0.1€ LAND PARCEL AREA: LAND CATEGORY: 0.09€ 0€ 11,958 ft² Pasture 2017 2018 2019 ZAGREB/PLESO SVETA HELENA 87.42 mi <u>/|\</u> \/\\\/ <u>~~~</u> 85.76 mi P /ベベ 443 ft 13.36 mi 3.53 mi

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MUNICIPALITY:

2

ZEBANEC

PERSON FROM THE FAMILY TREE:

Petar Horvat

Land Registry

THE RECORD OF THE OWNER IN LR FOLIO:

Petar Horvat, OIB: XXXXXXXXXXXX, Staro selo, Novigrad

LAND REGISTRY OFFICE: ČAKOVEC Ruđera Boškovića 18, 40000 Čakovec

MAIN REGISTER: ZEBANEC

LR FOLIO: 232

TOTAL NO OF PARCELS IN FOLIO: 7

LR PARCEL NUMBER: 2414

TOTAL NUMBER OF CO-OWNERS: 9

CO-OWNERS:

Horvat Petar, Horvat Ivica, Novak Vesna, Novak Dragica, Pavlović Ivana, Božić Nada, Božić Marina, Božić Josip, Lovrić Željko



LOCATION:

COUNTY:

ZEBANEC

Međimurje County

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QA

0.6€

0.1€

0€

•

2019

¹ There is no direct correlation with the corresponding parcel in the Cadastre.

It was determined independently by our algorithms. For more info, please refer to FAQs in this report.



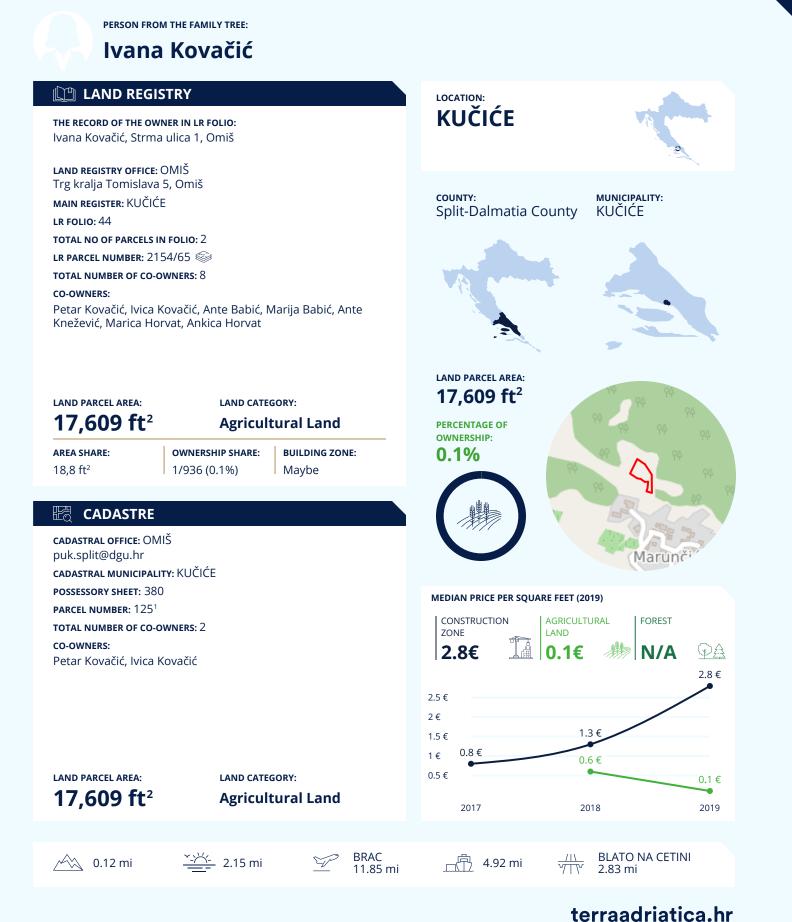
terraadriatica.hr POWERED BY terralogix.ai PERSON FROM THE FAMILY TREE:

Ana Horvat

LAND REGISTRY THE RECORD OF THE OWNER IN LR FOLIO: Ana Horvat, OIB: XXXXXXXXXXXX, Novo selo, Rječina	LOCATION: FUŽINE
LAND REGISTRY OFFICE: DELNICE Tina Ujevića 1, 51300 Delnice MAIN REGISTER: FUŽINE LR FOLIO: 733 TOTAL NO OF PARCELS IN FOLIO: 3 LR PARCEL NUMBER: 2412/2 TOTAL NUMBER OF CO-OWNERS: 1 CO-OWNERS: Ana Horvat	COUNTY: Primorje-Gorski Kotar County County
LAND PARCEL AREA: LAND CATEGORY: 2,678 m² Pasture AREA SHARE: OWNERSHIP SHARE: BUILDING ZONE:	LAND PARCEL AREA: 2,678 m ² PERCENTAGE OF OWNERSHIP: 100%
2,678 m ² 1 (100%) Maybe	
POSSESSORY SHEET: 884 PARCEL NUMBER: 2445/2 TOTAL NUMBER OF CO-OWNERS: 1 CO-OWNERS: Ana Horvat	MEDIAN PRICE PER METER SQUARED (2019) CONSTRUCTION ZONE 29.1€ Image: Construction of the second sec
LAND PARCEL AREA: LAND CATEGORY: 2,678 m ² Pasture	$25 \in 21 \in 21 \in 15.1 \in 15.1 \in 10.8 \in 7.2 \in 7.3 \in 2017$
<u>∽</u> 0.75 km <u>→</u> 11.41 km <u>→</u> RIJEKA 15.8 km	□ 12.75 km √□ VRATA √□ VRATA 0.76 km

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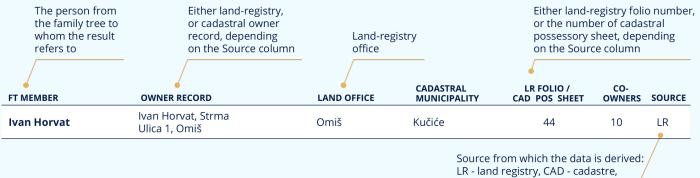
¹ There is no direct correlation with the corresponding parcel in the Cadastre.

It was determined independently by our algorithms. For more info, please refer to FAQs in this report.

List of Found Land Parcels

The list below shows the maximum number of 500 land-registry folios, cadastral possessory sheets, or subfolios from the book of deposited contracts, which appeared as results of our land search for the supplied family tree.

The following information may be used for a publicly available search via Organized Land (Uređena zemlja) website. There you may access unofficial copies of particular land-registry and cadastral documents. Please consult the Glossary on page 5 for the translation of key search fields.



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BD	C - book	of deposite	ed contracts

FT MEMBER	OWNER RECORD	LAND OFFICE	CADASTRAL MUNICIPALITY	LR FOLIO / CAD. POS. SHEET	CO- OWNERS	SOURCE
lvan Horvat	lvan Horvat, Duga ulica1, Bjelovar	Sveti Ivan Zelina	Blaškovec	44	1	CAD.
Petar Horvat	Petar Horvat, OIB: XXXXXXXXXXXXX, Staro selo, Novigrad	Čakovec	Zebancec	1222	9	LR
Marija Horvat	Marija Horvat, Stjepanova, Samobor	Omiš	Jesenice	303	1	CAD.
Ana Horvat	Ana Horvat, OIB: XXXXXXXXXXXXXX, Novo selo, Rječina	Delnice	Fužine	884	1	CAD.
lvana Kovačić	lvana Kovačić, Strma ulica 1, Omiš	Omiš	Kučiće	380	2	LR



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