



**EUROPEAN COMMISSION**

Internal Market and Services DG

**FINANCIAL INSTITUTIONS**

**Retail issues, consumer policy and payment systems**

**Brussels, 10 February 2008**

MARKT/H3/CH

## **AGENDA**

### **GOVERNMENT EXPERT GROUP MORTGAGE CREDIT (GEGMC)**

**13 FEBRUARY 2008, 10.00–17.30**

**CONFERENCE CENTRE ALBERT BORSCHETTE, RUE FROISSART 36, BE-1040 BRUSSELS**

1. Introduction
2. Adoption of the agenda
3. Presentation of the White Paper on the Integration of EU Mortgage Credit Markets and the accompanying Impact Assessment
4. Next Steps
  - Analysis of the costs and benefits of policy options for early repayment, information requirements, the Annual Percentage Rate of Charge (APRC) and responsible lending, in order to assess an appropriate way forward
  - Testing of a revised European Standardised Information Sheet (ESIS) with consumers
  - IA for a Recommendation on valuation, land registration, and foreclosure procedures
  - Preparation of scoreboards on the costs and duration of land registration and foreclosure procedures
  - Other issues
5. Update on studies:
  - Study on credit intermediaries in the internal market
  - Study on the role and regulation of non-credit institutions in EU mortgage markets
  - Other studies
6. Any other business
7. Conclusions and Next Steps

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