



REPUBLIKA NG PILIPINAS
KAGAWARAN NG KATARUNGAN
PANGASIWAAN SA PATALAAN NG LUPAIN

East Avenue cor. NIA Road Quezon City
U.P. LAW CENTER
OFFICE of the NATIONAL ADMINISTRATIVE REGISTER
Administrative Rules and Regulations



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LRA CIRCULAR NO. 11-2020

SUBJECT: Official List of Documents Required for Registration of Real Estate Mortgage of Registered and Unregistered Lands

WHEREAS, the Land Registration Authority (LRA) is a government agency mandated by law to preserve the integrity of the land registration process, protect the sanctity of the Torrens System, and act as a central repository of records relative to original registration of land titled under the Torrens System, including subdivision and consolidation plans of titled lands and, through its Registry of Deeds (RD) offices nationwide, be the repository of records of instruments affecting registered and unregistered lands and chattel mortgages in the province and the city wherein such offices is situated;

WHEREAS, the LRA, through the RDs nationwide, receive and process transactions affecting titled properties, unregistered lands, chattel mortgages and personal properties, as well as requests for issuance of certified copies of titles and registered documents (LRA Services); and for other LRA Service, clients are required to submit the documentary requirements specific for each transaction;

WHEREAS, the LRA has received feedback from its RD personnel that there are delays in the processing of transactions due to incomplete documentary requirements submitted by the clients, which are necessary as reference of their personal data and other pertinent information to be annotated on the title;

WHEREAS, the LRA recognized the need to publish its official list of documentary requirements particularly of Real Estate Mortgage Contract on Registered and Unregistered Lands, to avoid entertaining questions relating thereto and providing instructions to the clients, in compliance with the minimum standard health protocols and to minimize face-to-face interaction between RD personnel and clients;

WHEREAS, the following documents shall be required in transactions pertaining to registration of Real Estate Mortgage Contract on Registered and Unregistered Lands:

Title: Requirements for the Registration of Real Estate Mortgage Contract on Lands

Section 1. Real Estate Mortgage of Registered Land. The following are the requirements for the registration of real estate mortgage contract on registered lands:

1. Original Notarized Real Estate Mortgage Contract executed by registered owner/s in favor of the mortgagee;
2. Documentary Stamp Return (BIR Form No. 2000) or Documentary Stamp Tax (metered/stamp/electronic) issued or stamped on the REM contract by the Revenue District Office of the BIR which has jurisdiction over the property/ies subject of the mortgage;
3. Original Owner's Duplicate of Original Certificate of Title (OCT)/Transfer Certificate of Title (TCT)/Condominium Certificate of Title (CCT) registered in the name of the mortgagor;

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NORILYN T. TOMAS

Chief, Central Records Section



4. *Latest Certified Copy of Tax Declaration on Land and/or Building* which can be secured from the Assessor's Office of the Local Government Unit having jurisdiction over the property/ies subject of the mortgage; and
5. *Latest Realty Tax Clearance on Land and/or Building* issued by the Assessor's Office of the Local Government Unit having jurisdiction on the property/ies subject of the mortgage.

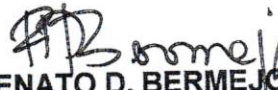
Section 2. Real Estate Mortgage of Unregistered Land. The following are the requirements for the registration of real estate mortgage contract on unregistered lands:

1. *Original Notarized Real Estate Mortgage Contract* executed by owner/s in favor of the mortgagee;
2. *Documentary Stamp Return (BIR Form No. 2000) or Documentary Stamp Tax (metered/stamp/electronic)* issued or stamped on the REM contract by the Revenue District Office of the BIR which has jurisdiction over the property/ies subject of the mortgage;
3. *Latest Certified Copy of Tax Declaration on Land and/or Building* which can be secured from the Assessor's Office of the Local Government Unit having jurisdiction over the property/ies subject of the mortgage; and
4. *Latest Realty Tax Clearance on Land and/or Building* issued by the Assessor's Office of the Local Government Unit having jurisdiction on the property/ies subject of the mortgage.

WHEREFORE, in consideration of the foregoing premises, the official list of documents required for the registration of Deed of Real Estate Mortgage of Registered and Unregistered Lands is hereby issued for the guidance of all concerned.

This Circular shall take effect after fifteen (15) days from its publication in a newspaper of general circulation, and the filing of three (3) copies hereof with the University of the Philippines Law Center.

Issued on JUN 29 2020, 2020, Quezon City, Philippines.


RENATO D. BERMEJO
Administrator

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1 JUL 10 2020
NORILYN T. TOMAS
Chief, Central Records Section