

### **MLHUD Transactions Procedures Series 13**

# How to register a Mortgage

### Step 1

The Applicant must have in his/her possession two sets of embossed, duly signed, dated and witnessed Mortgage Deeds, Duplicate Certificate of Title and two Passport photographs of the person registering the Mortgage (Mortgagor).

## Step 2

The Applicant presents the full set of original documents and a photocopy of the same, to Department of Land Registration for processing. The Photocopy is stamped 'Received' and returned to the Applicant. The Applicant checks with the Department of Land Registration after 10 working days to confirm entry of the Mortgage upon the register.

## Step 3

The Applicant upon presentation of the photocopy stamped "Received" collects the Duplicate Certificate of Title together with a Mortgage deed. The Photocopy is Stamped "Returned' on completion.

Documents required: 2 sets of Mortgage deeds, Duplicate Certificate of Title, set of Passport photographs, and General receipts of Payment.

Fees paid: Stamp duty- 0.05% of the value of the Mortgage and Registration fees - 15,000/=. If it is a Company, an additional 5,000/= is paid for perusal of company records.

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