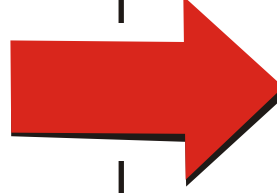


# HOW TO REGISTER A MORTGAGE



**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, National Identity Card and a Passport Photographs of the person registering the Mortgage.

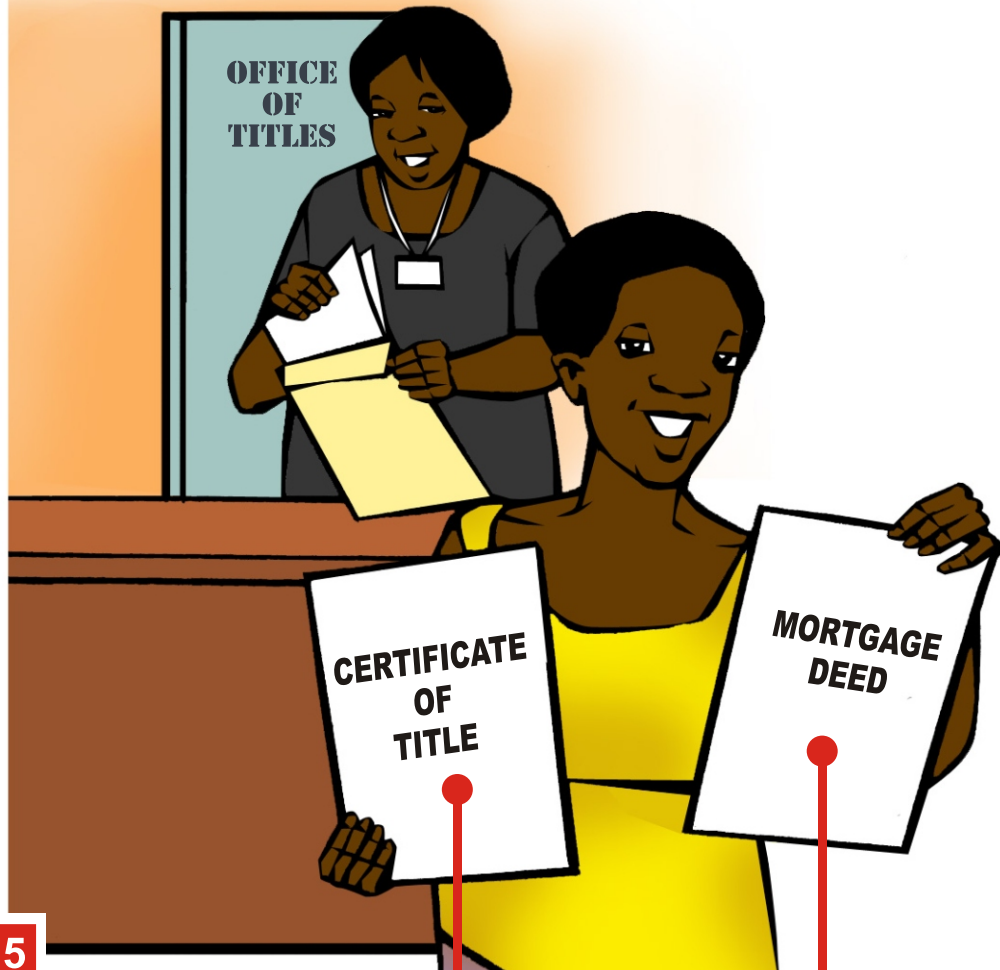


## AT THE MINISTRY ZONAL OFFICE



**STEP 2**

The Applicant presents the full set of original documents and may present a photocopy of the same, to the ministry zonal office for processing. A receiving / intake clerk intake the documents and gives an acknowledgement of receipt or could also stamp the Photocopy 'Received' as an acknowledgment of receipt and its returned to the Applicant.



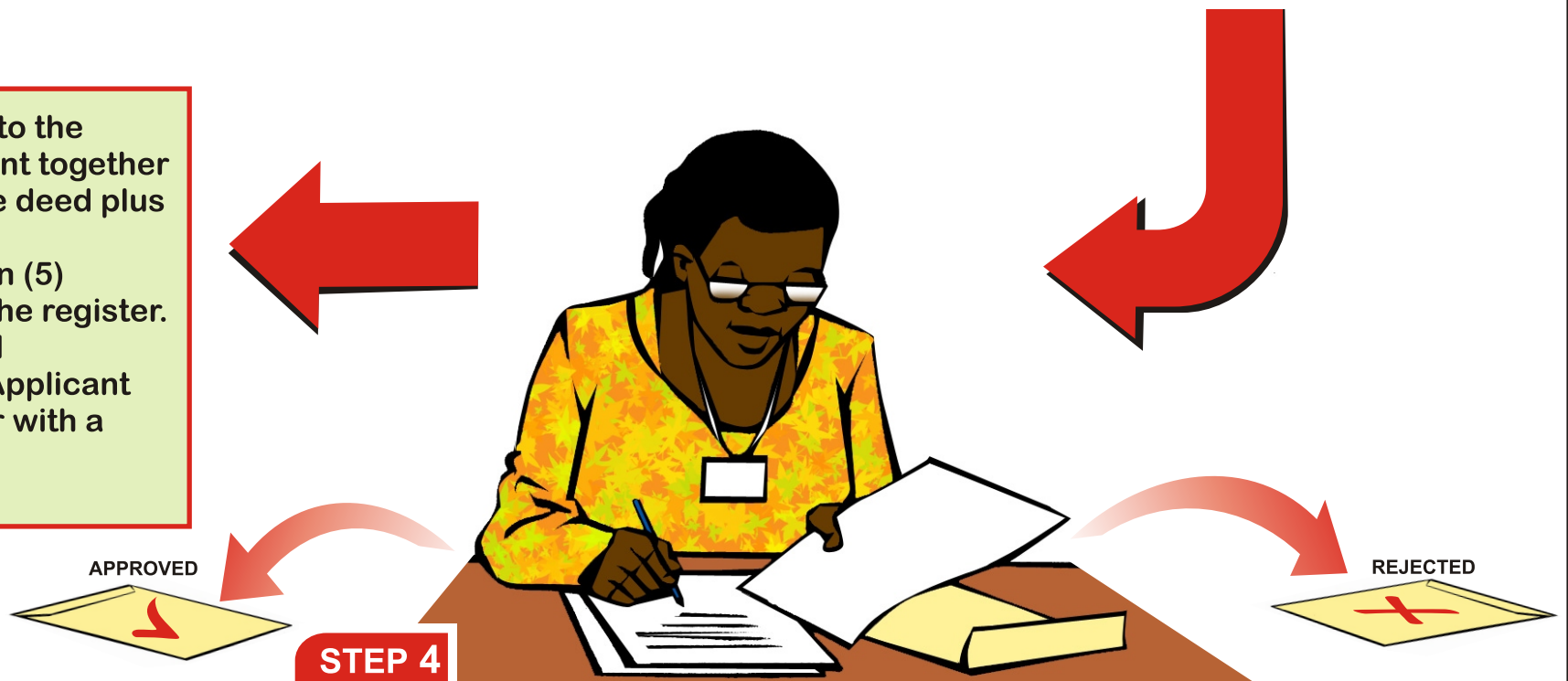
**STEP 5**

The scanning clerk scans the document and sending to the delivery clerk who issues a delivery receipt to the client together with the owner's copy of title and one set of mortgage deed plus receipts.  
The Applicant checks with the Office of Titles after ten (5) working days to confirm entry of the Mortgage upon the register. On presentation of photocopy of documents stamped "Received" and or the acknowledgment receipt, the Applicant shall collect the Duplicate Certificate of Title together with a Mortgage deed.  
The Photocopy will be canceled in red.



**STEP 3**

The Documents are then scanned and forwarded to the Registrar.

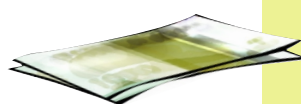


**STEP 4**

The Registrar approves, rejects /approves the registration. Once approved the title register is updated with the mortgage and a memorandum of registration issued. The document is then sent to the scanning clerk.

### DOCUMENTS REQUIRED

- 2 sets of Mortgage deeds,
- Duplicate Certificate of Title,
- Set of Passport photographs and
- General receipts of Payment.



### FEES PAID AT THE MINISTRY/DISTRICT

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. If the Mortgage affects more than one Title, 5000/= is paid for each extra plot.



The poster is produced by; **Ministry of Lands, Housing and Urban Development**  
Plot 13/15, Century Building- Parliament Avenue. P. O. Box 7096, Kampala-Uganda,  
Tel: +256 414 373 511, E-mail: dennis.obbo@mlhud.go.ug Website: www.mlhud.go.ug

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