

[LRA Circular No. 20-2014, November 19, 2014]

IMPLEMENTING GUIDELINES ON "SELF-SERVICE ELECTRONIC REGISTRATION" OF TRANSACTIONS RELATING TO CHATTEL MORTGAGES AND PERSONAL PROPERTIES THROUGH THE LRA EXTENSION OFFICES OPERATED BY LRA'S PARTNER INSTITUTIONS

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WHEREAS, the Land Registration Authority ("LRA") is the government agency mandated by law to preserve the integrity of the land registration process, protect the sanctity of the Torrens Title, and act as the central repository of all land records through its Registry of Deeds ("RD") offices nationwide where all records are kept affecting registered and unregistered lands as well as the chattel mortgages affecting movable properties;

WHEREAS, to support its mandate, LRA is implementing the Land Titling Computerization Project ("LTCP" or the "Project"), which, among others, seeks to maintain on-line information on titles that is current, complete and accurate; maintain the security and integrity of records by safeguarding these from tampering or destruction and deter substitution or insertion of questionable data; ensure the integrity of the land titling registration system by moving from a largely paper-based to a largely paperless system; protect land titles from loss due to fire, theft, natural disasters and the normal ravages of time; and implement more reliable and predictable land registration procedures;

WHEREAS, the implementation of the LTCP allows for data, in electronic form, to be shared among different LRA offices through the "anywhere-to- anywhere" ("A2A") capability of the computerized LRA System;

WHEREAS, with this data-sharing capability brought about by the LTCP, LRA proceeded to identify ways to de-clog the RDs and provide services to LRA's clients beyond usual working hours, and one option identified by LRA was to set-up offices in selected areas outside of LRA and its RDs ("LRA Extension Office");

WHEREAS, this Authority has authorized, through different Memoranda of Agreement with its Partner Institutions, the implementation, commissioning, and operation of LRA Extension Offices by the Partner Institutions (the "LRA Third Party EO"), for the purpose of processing requests for certified true copies of titles for their own official use;

WHEREAS, LRA's Partner Institutions have requested this Authority to make its other services available through the LRA Third Party EOs, which include registration-related services;

WHEREFORE, after thorough review and consideration of the request, and in order to maximize the benefits of the Land Titling Computerization Project being implemented by this Authority, the scope of services offered through the LRA Third Party EOs shall hereinafter include the option to avail of the "Self- service Electronic Registration" ("SER Mechanism") of transactions involving Chattel Mortgages and Personal Properties, in addition to the present practice of registering the same transactions directly with the Registry of Deeds concerned, as follows:

Section 1. The following rules shall apply:

- a. The SER Mechanism shall cover the registration of transactions of the LRA Partner Institutions involving Chattel Mortgages and Personal Properties;
- b. Only Authorized Users in the LRA Third Party EO shall be allowed to process transactions using the SER Mechanism;
- c. During the processing of transactions using the SER Mechanism, the Electronic Primary Entry Book ("EPEB") and Databases to be used shall be of the RD having jurisdiction over the transaction (the "Host RD");
- d. For the purpose of Self-service Electronic Registration, the LRA Third Party EOs shall be granted controlled-access through the system to the Databases of the Host RD;
- e. All transactions entered and processed using the SER Mechanism shall be logged and saved, in sequence of receipt and/or processing, in the same EPEB and Databases used by the Host RD, and the corresponding EPEB Number and Chattel Mortgage Identification Number ("CMIN") as the case may be, shall follow the sequence provided in the Host RD's EPEB and Databases;
- f. Payment of the assessed fees is required for the registration of the transaction;
- g. The Partner Institution shall use the prescribed Standard CM Document with the 2D barcode containing the CM data. This document shall be signed and notarized, and thereafter be submitted to LRA together with the other required supporting documents;
- h. All documents subject of a transaction registered by the Partner Institution through the SER Mechanism shall be kept and preserved by the Partner Institution in a secure manner, and shall be sent to the Host RD by the 15th of the month for transactions confirmed from the 26th of the previous month up to the 10th of the current month; and by the end of the month for transactions confirmed from the 11th up to the 25th of the current month;
- i. Subsequent transactions on the registered Chattel Mortgage and Personal Properties shall only be allowed after the Host RD data bases have been updated;
- j. Issuance of Certified True Copy of registered documents shall only be allowed after the original documents have been received by the Host RD; and