

## **ADDENDUM TO THE GUIDELINES OBSERVED FROM THE INITIAL REGISTRATION TO ANNOTATION OF MORTGAGE AND OTHER LIENS ON INCUMBRANCES**

*MEMORANDUM CIRCULAR NO. 2018-2129, February 19, 2018*

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Adopted: 19 January 2018

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To address the issue of banks having difficulties from inquiring registered motor vehicle (MV) owners with this Office, it is hereby required that the notarized Deed of Chattel Mortgage provided for under item no. 1 of LTO Memorandum Circular No. 2017-2062 shall include a provision stipulating that the registered MV owner authorizes the bank to facilitate car history verification.

In addition, the Motor Vehicle Inspection Report (MVIR) under item no. 5.1 of same Circular shall no longer be required for Annotation of Mortgage.

Further, it is reiterated that Miscellaneous Transactions requiring the records of registration from the Regional Office/District Office must be completed within seven (7) days from receipt of the application. To ensure compliance to the prescribed period, electronic transmittal between LTO offices is authorized.

Prior orders/issuances inconsistent herewith are hereby suspended. For immediate compliance.

(SGD) EDGAR C. GALVANTE

Assistant Secretary

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