

ELECTRONIC PRIMARY ENTRY BOOK (EPEB) ENTRY/REF. NO. AS EVIDENCE OF REGISTRATION/CANCELLATION OF MORTGAGE INSTRUMENTS/ENCUMBRANCE OR LIEN

BSP MEMORANDUM NO. M-2011-059, November 22, 2011

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/cd5d0ade118b/>

Adopted: 22 November 2011

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As a temporary measure pending the completion of the computerization project of the Land Registration Authority involving the digitization of titles, all banks are hereby duly informed that for purposes of classification and setting up of allowance for probable losses on mortgage loans, Official Receipt (OR) and supporting Assessment Form and Payment Order (AFPO) issued by the Land Registration Authority (LRA), bearing the same Electronic Primary Entry Book (EPEB) entry/reference number, shall be considered as acceptable documentation and evidence of registration/cancellation of the mortgage instrument/encumbrance or lien. Thus, mortgage loans supported by original copies of both OR and AFPO bearing the same EPEB Entry/Ref. No. shall be considered free of technical defects or documentation deficiencies and shall be considered compliance with registration requirements of the registry of deeds.

The foregoing shall be effective until the LRA has completed its computerization project. For avoidance of doubt as to the effectivity of this issuance, a subsequent advisory shall be issued regarding the completion of the LRA computerization project.

For guidance and implementation.

(SGD.) NESTOR A. ESPENILLA, JR.

Deputy Governor

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