



eLandjamaica News Bulletin

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How to read a title

How to read a registered title



If you are not a trained legal professional, you may have difficulty reading the information on a registered title. Here are a few tips to help you.

The Face of a title

REGISTER BOOK	FOLIO	491
VOLUME		1420

Misc. 1535055





JAMAICA

Certificate of Title under the Registration of Titles Act



THE COMMISSIONER OF LANDS is now the proprietor of an estate in fee simple subject to the incumbrances notified hereunder in ALL THAT piece or parcel of land situate lying and being in the City and parish of KINGSTON now known as number THIRTEEN PARADE measuring from North to South along the Eastern boundary Seventy-nine Feet and along the Western boundary Seventy-eight Feet and from East to West Fifty-two Feet Four Inches be the same respectively more or less and butting and bounding North on land belonging to or in the possession of the McCartneys south on the Parade East on land belonging to or in the possession of the Agricultural Department of the Jamaica Government and West on Love Lane or howsoever otherwise the same may be butted bounded known distinguished or described and being the land comprised in Certificate of Title formerly registered at Volume 119 Folio 71.

DATED this 9th day of May Two Thousand and Eight.


for Registrar of Titles. 

The Volume and folio number is shown on the upper left hand corner of the Title. This is a unique number on every title. On the face of the title at the top of the page, you will see the symbol of the coat of arms of Jamaica. Directly below the volume and folio number, you may see reference to the origin of that title, normally a transfer, application or miscellaneous number which created the title. On older titles, this is not present. On some titles, reference is also given of a deposited plan (DP) or strata plan (SP) from the subdivision which that particular title is derived. The paragraph immediately below this contains ownership information at the time the title was issued. The name of the registered proprietor is given. A description of the land is also given stating the Lot number (where applicable), place name and parish. Reference is also made to the Registration of Titles Act as all registered titles are issued in accordance with this Act. The issue date of the title is also stated.

The body of a title

The title contains information that speaks to the land usage and all incumbrances relating to that parcel of land.

Restrictive Covenants are normally shown after the description of the land and provides guidance as to what can or cannot be done with the land and the buildings that occupy it.

Incumbrances above referred to:

The land above-described (hereinafter called "the said land") is subject to the undermentioned restrictive covenants which shall run with the said land and shall bind as well the registered proprietors their heirs personal representatives and transferees as the registered proprietors for the time being of the said land their heirs personal representatives and transferees and shall enure to the benefit of and be enforceable by the registered proprietor for the time being of the lands or any portion thereof now or formerly comprised in the Certificate of Title registered at Volume 675 Folio 33.

1. The said land shall not be subdivided.
2. No bath water or any water except storm water shall be permitted or allowed to flow from the said land or any part thereof on to any portion of any road, street or lane adjacent to the said land.
3. The registered proprietor or proprietors shall not in any manner restrict or interfere with the discharge of storm water from any road on the subdivision and the Road Authority shall not under any circumstances be liable to the registered proprietor or occupier of the said land for any damage occasioned by storm water flowing off the roadways.
4. Easements shall be granted for the continued drainage from the sub-division on to adjacent lands.
5. The main building to be erected on the said land save and except the lots numbered 351 to 390 inclusive and 397 to 411 inclusive shall face the roadway or one of the roadways bounding the said land and no building or structure shall be erected on the said land nearer than twenty-five feet to any road boundary which the same may face nor less than five feet from any other boundary and all outbuildings shall be erected to the rear of the main building.
6. No building of a lesser value than ONE THOUSAND FIVE HUNDRED POUNDS shall be erected on the said land.
7. No building of any kind other than a private dwelling house with appropriate offices and outbuildings appurtenant thereto and occupied therewith save and except schools and churches permitted to be erected on lots 412 to 415 inclusive and commercial buildings permitted to be erected on lots 351 to 390 inclusive and 397 to 411 inclusive.
8. All gates and doors in or upon any fence or opening upon any road shall open inwards.
9. No fence, hedge or other construction of any kind nor any tree or plant of a height of more than four feet six inches above road level shall be erected grown or permitted along the boundaries of the said land.


Registrable Instruments

A title provides historical data of all recorded / registered transactions that affect a parcel of land. There are numerous types of registrable instruments, the most popular of which are featured below:

A **Transfer** records the change in ownership of a property. It contains a transfer number, the date the transfer was registered, the name(s), address and occupation of the transferee (s), the tenancy and the consideration which in most instances represents the sale price of the property.

Transfer No. 1101652 registered on the 28th of March, 2000 to _____ of _____ Benson Avenue, Kingston 8, Saint Andrew, Banker. Consideration money Ten Million Dollars.


for Registrar of _____



A **Mortgage** is a loan secured from a financial institution or individual for which a title is used as collateral. The mortgage number, the date that the mortgage was registered, the mortgagee's name and address as well as the amount secured is shown.

Mortgage No. 1101653 registered in duplicate on the 28th of March, 2000 to _____ at _____ Knutsford Boulevard, Kingston 5, Saint Andrew to secure Five Million Dollars with _____

for Registrar of _____



A **Caveat** is an encumbrance against a registered title that prevents any dealing on that title. The caveat number is given, the date of registration, the name of the caveator and the interest being claimed.

Caveat No. 1458110 lodged on the 2nd day of March, 2007 by _____ estate claimed under the Married Women's Property Act.

A **Discharge of Mortgage** is a release issued by the financial institution or holder of that mortgage in the instance where the mortgage has been repaid.

**Discharge No. 1297434 entered the 11th day of May,
2004 of Mortgage No. 1211775.**


for Registrar of Titles.



A **Miscellaneous** is an instrument used to make note of legal occurrences that affects the title. One of the more popular miscellaneous is the death notation of a joint tenant. In such instances, the miscellaneous number is given, the name of the deceased tenant is stated, the date of death and the date the information was registered on the title is stated.

**Miscellaneous No. 1452438 the abovenamed
~~ROBERT CURRIE~~ died on the 15th day of April,
2001. Entered hereon on the 2nd day of February, 2007.**


for Registrar of Titles.



For additional information & submissions please contact Business Services at Telephone 876-750-5263 / 946-5263
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