

Keeping your Certificate of Title secure

This fact sheet provides general advice on safe keeping practice for NSW Certificates of Title.

What is a Certificate of Title?

A Certificate of Title is a copy of a folio of the NSW Torrens Land Register. There is a folio of the Register for each parcel of Torrens title land, as well as for each unit in a strata or community scheme.

Land and Property Information (LPI) administers the Register and issues a Certificate of Title to the owner (registered proprietor) or to the bank or other lending institution where a mortgage or charge is registered over the Certificate of Title. The Certificate of Title records the name(s) of the current owner(s), land description including lot and plan number, and any other registered interests on the title such as mortgages, easements and covenants.

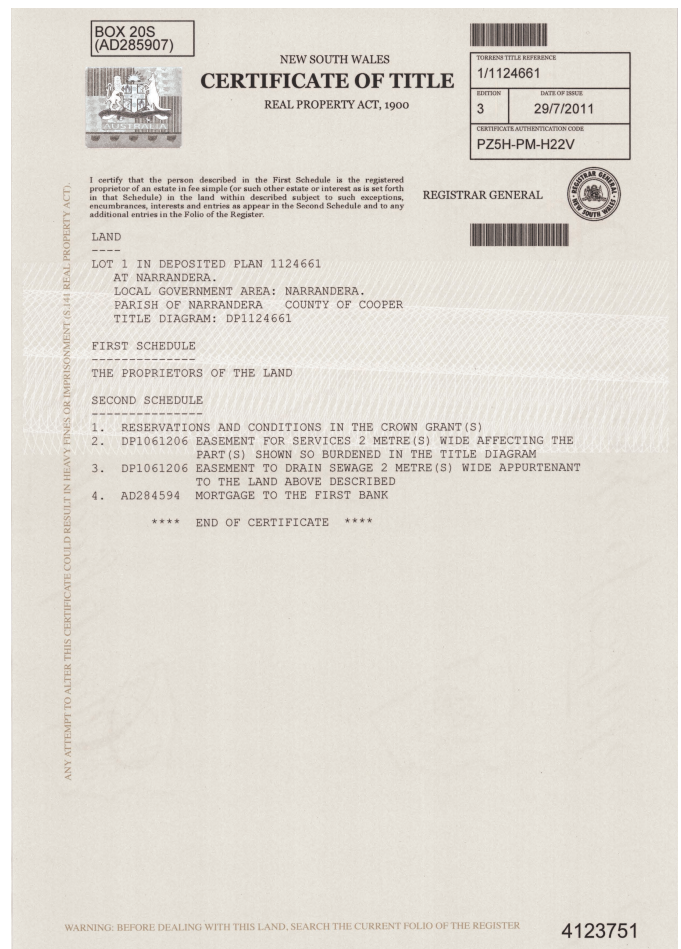
A Certificate of Title is a valuable legal document and should be stored in a safe place with your other important documents e.g. passports, birth certificates and insurance papers.

If you have a mortgage and the Certificate of Title has issued to your lender, it is your lender that is responsible for securely storing your Certificate of Title until the mortgage or charge has been discharged.

A Certificate of Title is often referred to as 'the deeds to my house', 'land title' or 'certificate of land'. While these terms are understood by LPI and industry, the accurate term is Certificate of Title.

What does a Certificate of Title look like?

This is an example of the format of a NSW Certificate of Title issued in 2011, showing the land description, current owner, registered interests and security features.



Keeping your Certificate of Title safe

There are many options you may like to consider for storing your Certificate of Title securely. LPI has provided some options below, but cannot recommend one option over another. The best practice will be the one that meets your specific circumstances.

Safety deposit box or safe custody envelope

Banks and other financial institutions often provide facilities for the safe keeping of important documents and other items. Items are usually stored in bank vaults or at Safe Deposit Centres. Options can include:

- safety deposit boxes and envelopes
- customer sealed packets
- customer supplied locked boxes.

All enquiries should be directed to your bank or other financial institution.

Solicitor or accountant

Solicitors and accountants often provide options for the safe keeping of legal and other important documents. LPI recommends only considering this option where there is an established and trusted professional relationship in place and where the solicitor or accountant can demonstrate that your Certificate of Title will be secure in the event of a break in or natural disaster.

Home or personal safe

A home or personal safe provides a secure option for the safe keeping of your Certificate of Title. Safety features you may like to consider include fire and flood proofing, key locking, combination or digital locks and bolt attachments.

In addition to securely storing your Certificate of Title, you should maintain it in the same form as originally issued by LPI. Certificates of Title should not be laminated, framed or otherwise altered and ideally should be stored flat rather than folded.

Why do I need to keep my Certificate of Title secure?

Your Certificate of Title is evidence of your ownership of property in NSW and is required when you are dealing with the land. It is important to keep your Certificate of Title secure for two main reasons.

1. Keeping your Certificate of Title secure can assist in protecting you from being a victim of land related fraud.
2. Replacing a lost, stolen or damaged Certificate of Title can be complex, time consuming and costly.

Further information on protecting yourself from land and identity fraud can be found on our website www.lpi.nsw.gov.au.

For information relating to lost, stolen or damaged Certificates of Title, please see the fact sheet *Application for Replacement Certificate of Title* on our website.

LPI's fact sheet *NSW Certificates of Title Security Features* provides examples of Certificates of Title and their security features. You can find a copy of this on our website at www.lpi.nsw.gov.au.

Can LPI store my Certificate of Title for me?

LPI is responsible for maintaining the NSW Land Register, not for holding a Certificate of Title on behalf of an owner or lender. Certificates of Title are delivered within one to two days of registration of transactions. They are delivered either by registered mail or via Document Collection Boxes – a delivery box system that caters for LPI account holders.

Disclaimer

This fact sheet must not be relied on as legal advice. For more information about this topic, refer to the appropriate legislation.

© November 2012 LPI (B) P12/10/065

Copyright

© State of New South Wales through NSW Land and Property Information. This work may be freely reproduced and distributed for most purposes, however some restrictions apply. See the copyright notice on www.lpi.nsw.gov.au or contact Land and Property Information.

Customer Services

T 1300 052 637

T +61 2 9228 6666

F +61 2 9233 4357

www.lpi.nsw.gov.au