

HALAMAN PENGESAHAN

PELAKSANAAN LAYANAN HAK TANGGUNGAN ELEKTRONIK  
DI KANTOR PERTANAHAN KOTA PONTIANAK

Disusun Oleh:

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Telah dipertahankan di hadapan Tim Penguji

Pada tanggal 18 Agustus 2021 dan dinyatakan telah memenuhi syarat.

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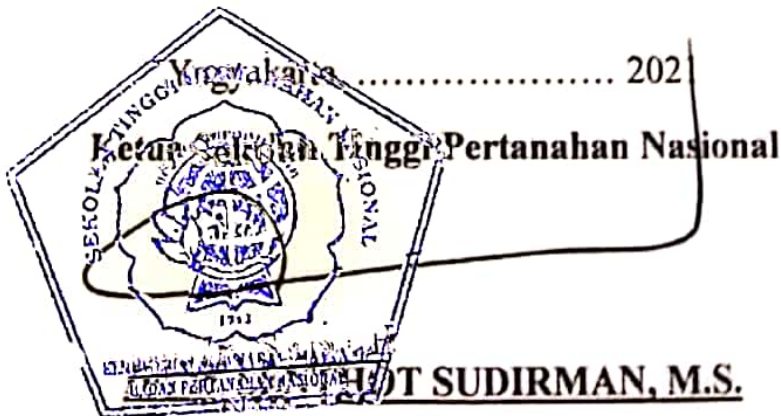
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# **IMPLEMENTATION OF ELECTRONIC LIABILITY SERVICES IN PONTIANAK CITY LAND OFFICE**

Ita Putri Nurhermaya

## **ABSTRACT**

Law Number 4 of 1996 concerning Mortgage Rights is the legal basis for binding collateral with land and all objects related to it. The agreement for granting Mortgage is an additional agreement (*accecoir*) of the main agreement, namely a credit agreement, which is set forth in a Deed of Making Mortgage and made before the Land Deed Making Officer. Along with the times, Conventional Mortgage Services have now transformed into Electronic Mortgage Rights. The regulations are contained in Ministerial Regulation of ATR/BPN Number 5 of 2020 concerning Electronically Integrated Mortgage Services. The Pontianak City Land Office has implemented Mortgage Services since September 18, 2019 and received a very positive response from PPAT and creditors.

This research was conducted to examine the functions and obligations of creditors in the registration process of Electronic Mortgage Rights, to find out how the procedures for the Implementation of Electronic Mortgage Service are carried out, as well as to find out the advantages and disadvantages, and solutions to the obstacles experienced by the Pontianak City Land Office in the Implementation of Electronic Mortgage Services. The method in this study uses qualitative research with a descriptive approach. Researchers want to describe the phenomena that occur in the field related to the process of providing Electronic Mortgage services at the Pontianak City Land Office after one year. The results of the study show that based on Permen ATR/KBPN Number 5 of 2020, the authority for registration of Electronic Mortgage Rights is left to the creditor and cannot be authorized to PPAT or other parties. At the preparatory stage, stock taking is carried out on all Land Books, appointment of implementing officers and socialization to all PPATs, creditors of legal entities and the community. In overcoming obstacles in the service of Electronic Mortgage Rights, the Pontianak