ABSTRACT

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LEGAL ASPECTS ENCUMBRANCE RIGHT OVER LAND AND LAND-RELATED OBJECTS AS LOAN COLLATERAL

(xi+73 pages)

Encumbrance is charger to guarantee the right of land rights. UUHT trying to provide certainty and legal protection to all parties in utilizing the land as an object of encumbrance. Formulation of the problem studied in this research are the mechanism of credit with collateral in the form of land and buildings in BRI Syariah Tangerang and encumbrance conformity with Regulation Act in force in the Land Office of Tangerang City. The research aim: To illustrate the mechanism of crediting the credit proposed in the form of land and buildings in the city of Tangerang. To explain the conformity with regulations giver encumbrance Act. Research methods used in this study is Juridical Normativ. Source of research data obtained from the Land Office in Tangerang City, Tangerang City PPAT Office and Mortgage Applicant in Tangerang City. Data collection techniques using primary and secondary data. Results and discussion shows that the process of granting credit at BRI Syariah Tangerang City in accordance with the Law on Islamic banking and loading Encumbrance in Kota Tangerang preceded by the step of administering Encumbrance with the establishment of the Deed Granting Mortgage by PPAT, then step registration is done by the land office tangerang city and the birth of the Encumbrance. Conclusion of the study mechanism of lending with collateral in the form of land and buildings in the city of Tangerang namely BRI Syariah based on Sharia Principles and Implementation Mortgage registration in the Land Office of Tangerang City the same as what is contained in the Law on Mortgage.

References : 22 (1986-2012)