LPI

Titling and Registration Services
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SUPPORTING ECONOMIC ACTIVITY AND BUSINESS

Land and Property Information (LPI) is the largest and busiest land registry in Australia as well as a world leader in the development and implementation of land records management technology.

With an unbroken record of land ownership from the early stages of settlement, LPI provides New South Wales (NSW) with a secure, efficient and guaranteed land title system.

LPI's role is to register plans defining land parcels, create new titles for these parcels and register documents evidencing transactions with land comprised in titles. All plans and documents are subject to examination prior to registration to ensure they comply with guidelines and legislative requirements.

LPI's primary register, the Torrens Title register, was introduced in 1863 with the Old System register containing records from the earliest days of NSW through to the present day.

Land Title Registration underpins over $100 billion of economic activity in NSW each year – from property buying and selling to financing. This puts LPI at the forefront in managing land title registration. Since 1983 LPI has operated an automated parcel-based land titling and registration system, one of the first such automated systems in the world.

LPI's Integrated Titling System (ITS) provides real time registration of land transactions and immediate issue of Certificates of Title. These capabilities are vital to the State's conveyancing and real estate industries.

LPI will continue to introduce new technologies and more accessible online services to ensure the highest level of service to both clients and customers.
A land title in NSW is based on a plan developed from a survey (plan of survey) which defines the boundaries of a parcel of land at the date on which it was registered.

The majority of plans lodged with LPI are required by law to be prepared by a registered surveyor. Although strata plans do not show survey information, they are also required by law to be prepared by a registered surveyor.

When new land parcels are created (e.g. subdivision) or when all or part of an existing parcel is to be used for a specific purpose (e.g. easement or lease) a plan must be prepared, lodged and registered with LPI. In defining new parcel boundaries, the plan creates the legal identity of the land. The main types of plans are:

- **Deposited plans:** which are most commonly a subdivision of a parcel of land.

- **Strata plans:** a subdivision of a parcel of land to allow multiple occupancy and separate ownership of individual units (e.g. home unit and town house developments).

- **Community plans:** which depict the development of planned communities of any type where the use of some land is shared.

Before being registered, a plan is examined by LPI to ensure that legal boundaries of the parcel have been re-established and correspond with the boundaries as marked on the ground.

This plan examination process ensures existing interests are preserved from one generation of title to the next.

A title setting out the ownership details and all encumbrances and restrictions relating to the land is created for every current parcel.

Each plan is allocated a unique plan number, and every parcel in the plan is given its own lot number. The same unique numbers are used to identify the title for each parcel, which is called a ‘folio identifier’ (i.e. Lot 1 in DP 356786 would be known as folio identifier 1/356786).

The land is identified by its folio identifier in all land transactions unless it is subdivided again.
Lodging A Plan

LPI has produced detailed information sheets to help with the preparation and lodgment of plans for registration. These are available at www.lpi.nsw.gov.au, from the Customer Service Centre phone 1300 052 637 or by email feedback@lpi.nsw.gov.au.

Plans can be formally lodged for registration with LPI:

- **in person**: hard copy plans can be lodged over-the-counter at LPI's Queens Square office
- **by ePlan**: to make it easier for surveyors to lodge plans – particularly in remote locations – LPI offers an electronic plan lodgment service (ePlan). This remote service delivery solution enables registered surveyors to lodge electronic plan files for formal registration online from anywhere in the State. A fast and efficient alternative to paper-based lodgment, ePlan was specially developed to complement the electronic measurement and design systems used by surveyors.

The majority of plans lodged for registration with LPI relate to land development. In this instance, the plan lodgment process reflects the following stages.

1. The acquisition of consent to the development from an approved certifier (e.g. local council).
2. The preparation of the plan by an appropriate party (all survey plans and strata plans must be prepared by a registered surveyor).
3. The endorsement of the plan by all interested parties (e.g. owner and any mortgagees).
4. Lodgment of the plan with LPI.
PRE-EXAMINATION OF PLANS

Plans may contain unforeseen titling or survey problems that can cause costly and inconvenient delays. To help customers identify and resolve issues before formal lodgment, plans can be lodged for pre-examination with LPI.

This is an optional service which generally coincides with the presentation of the plan to local council for approval.

A plan lodged for pre-examination is allocated a plan number and is subject to the same processing as a plan formally lodged for registration (i.e. noting, assembly and examination).

The service assists the formal lodgment process by:

■ providing advance written notice of problems with plans that need to be considered
■ helping to reduce expensive delays.

Plans can be lodged for pre-examination:

in person: hard copy plans can be lodged over-the-counter at LPI’s Queens Square office

by post: hard copy plans can be sent in the mail

by ePlan: this initiative enables registered surveyors to lodge electronic plans for pre-examination online using the Spatial Information Exchange (SIX) portal.
Every year, hundreds of thousands of land transactions occur in NSW. As well as buying and selling property, people take out mortgages, pay off mortgages, lease their property and inherit property.

The legal process through which property is bought and sold is referred to as conveyancing. People undertaking conveyancing rely on land title information held by LPI, obtaining copies of its records as part of the process of due diligence essential to progressing land transactions.

Documents – known as dealings – evidencing these transactions are lodged with LPI for registration, ensuring that current details of ownership and other interests are recorded in the land title system. The most common types of dealings are mortgages, discharges of mortgage and transfers of ownership.

In line with LPI’s commitment to integrate electronic service delivery, more than 70 online Real Property Act 1900 dealing forms are available at www.lpi.nsw.gov.au. Relevant forms can be downloaded, details completed and printed ready for lodgment at LPI in person.

LPI is currently working with the Commonwealth Government and other States and Territories to develop a National Electronic Conveyancing System (NECS) that will enable online lodgment of dealings.
NEW SOUTH WALES
CERTIFICATE OF TITLE
REAL PROPERTY ACT, 1900

The person described in the First Schedule is the registered
estate in fee simple (or such other estate or interest as is set forth
above) in the land within described subject to such exceptions,
interests and entries as appear in the Second Schedule and to any
usual in the Folio of the Register.

DEPOSITED PLAN 1124661
BRANDERA.
GOVERNMENT AREA: NARRANDERA.
M OF NARRANDERA COUNTY OF COOPER
DIAGRAM: DP1124661

SCHEDULE
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RIEITORS OF THE LAND

SCHEDULE
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ERVATIONS AND CONDITIONS IN THE CROWN GRANT(S)
61206 EASEMENT FOR SERVICES 2 METRE(S) WIDE AFFECT
PART(S) SHOWN SO BURDENED IN THE TITLE DIAGRAM
61206 EASEMENT TO DRAIN SEWAGE 2 METRE(S) WIDE APPL
TO THE LAND ABOVE DESCRIBED
4594 MORTGAGE TO THE FIRST BANK

**** END OF CERTIFICATE ****
REGISTRATION OF DEALINGS

It is necessary to lodge the current Certificate of Title along with the dealings, as possession of the Certificate of Title demonstrates the ‘right to deal’ in the property.

When dealings are lodged with LPI for registration, they are investigated for compliance with LPI’s guidelines and legislative requirements.

Following registration a new edition of the Certificate of Title is issued – listing the current title information including the names of the owners, mortgages, and any rights or restrictions affecting the title such as easements, covenants and caveats.

The new Certificate of Title is delivered to the owner of the property or their legal representative if there is no mortgage registered on the title. If there is a mortgage, the title is delivered to the bank or other financial institution to which the property is mortgaged.

When a dealing results in a change in land ownership, LPI automatically notifies agencies such as water utilities and local councils of the new ownership details, so that these authorities can send notices such as council and water rates to the correct owners. This is just one of the ways LPI demonstrates an ongoing commitment to customer service.

OLD SYSTEM DEEDS

Land transactions involving Old System land – land that has not been converted to Torrens Title – are registered in the General Register of Deeds. Deeds are prepared to legally document transactions as there is no Certificate of Title for Old System land.

When Old System land transactions are lodged, LPI retains the original deed to determine whether the land is suitable for conversion to Torrens Title. If so LPI issues qualified and/or limited Torrens Title for the land, which can be converted to full Torrens Title after 12 years.

Today there are not many Old System land transactions, as most land has already been converted to the Torrens Title system.