



Transcript

Landgate is the administrator of the land registry of Western Australia. The land registry is a database of all property interests, which includes Certificates of Title. These are official land ownership records, and all original Certificates of Title are securely held by Landgate.

Duplicate Certificates of Title have been a feature of the land titling system for almost 150 years. You might have also heard them called Title Deeds or Paper Titles. They are a paper duplicate version of the original title, with some differences.

Duplicate Titles have been optional for over 25 years and less than half of all properties now have one. You may have a Duplicate Title kept at home if there is no mortgage registered, or you might have it in safekeeping with an accountant, lawyer or other agent.

Most land transactions are now lodged by banks, lawyers and settlement agents using electronic conveyancing networks. And as part of this ongoing advancement in electronic conveyancing around Australia, the use of Duplicate Titles will be abolished in WA from August 2023.

Removing Duplicate Titles from the titling system offers great benefits including increased security and the simplification of conveyancing processes without detracting from the integrity of the land Register.

So, what does the change in August 2023 mean for you? Most people won't need to do anything, including if your bank holds your Duplicate Title. If there is a Duplicate Title for your property being kept in a safe location, you can keep it if you would like to, but it will no longer be a legal document and won't be required to register land transactions.

If you have loaned someone money and have their Duplicate Title as security for the loan, you should consider getting advice from a qualified industry professional to find out how to best protect your interest. You should take action before August 2023. Current registration requirements will continue to apply for all documents lodged until the changes take effect. Find out more about the changes on the Landgate website or give us a call.

