



SOLICITOR GUIDELINES FOR JURIS CREDIT SYSTEM (UPDATED JULY 2021)

HIGHLIGHTS ON JURIS CREDIT NEW ENHANCEMENT & SYSTEM INTERFACE EFFECTIVE FROM 12.07.2021

✓ Stages impacted are Customer Execution, AR Solicitor 1, AR Solicitor 2, AR Received 1 Snag & AR Received 2 Snag.

✓ Sections impacted are Document Checklist, Condition Precedent Checklist for Approval & Ultimate Checklist.

✓ Applicable to new financing/ loan approval & existing cases that had been reworked due to snag/ query.

✓ No changes to the Document Checklist for the existing stages prior to the enhancement.

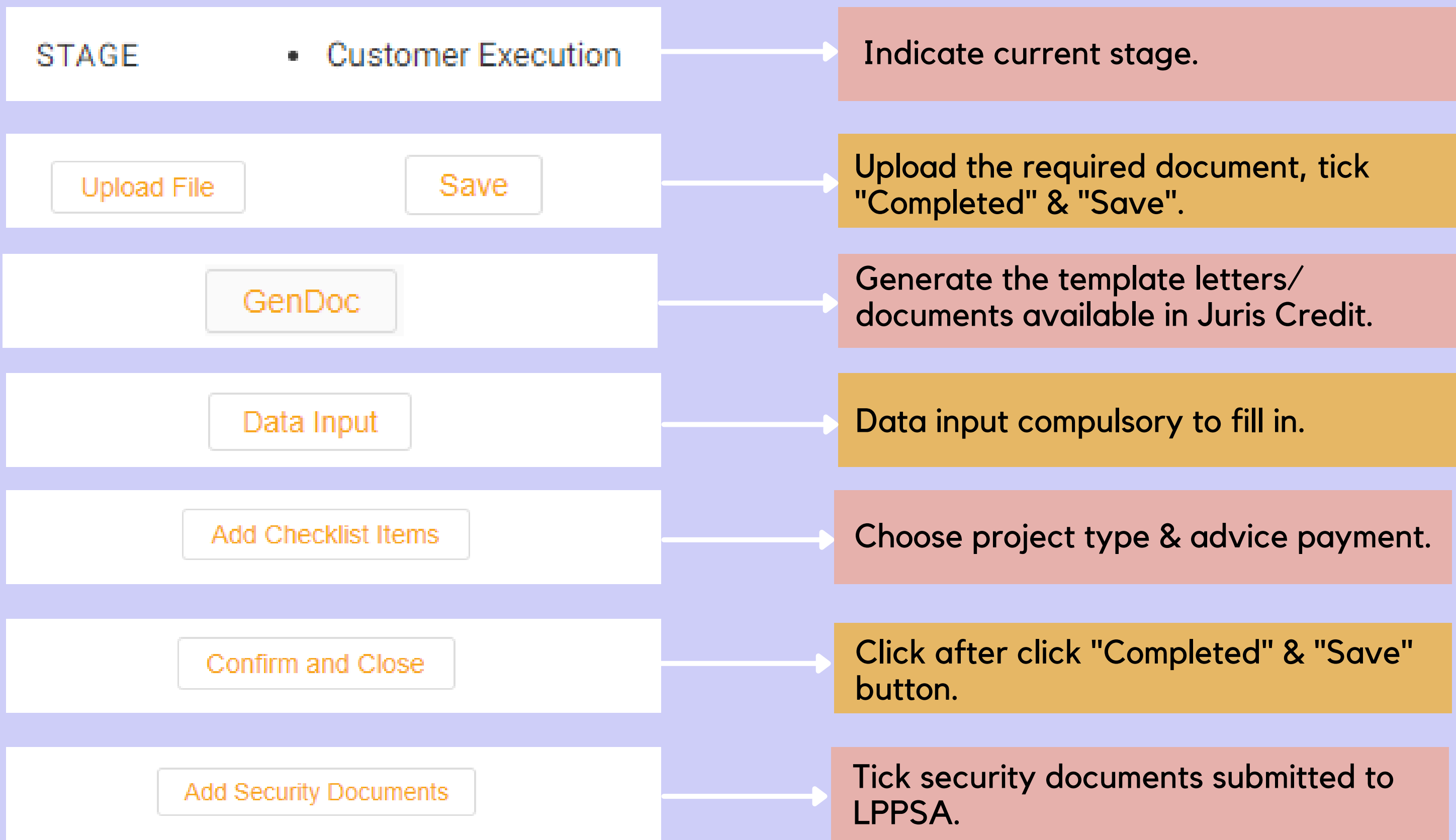
✓ New function added – Request for Amendment and Request for Cancellation on Letter of Offer.

✓ Uploading of supporting documents in the correct and appropriate checklist.

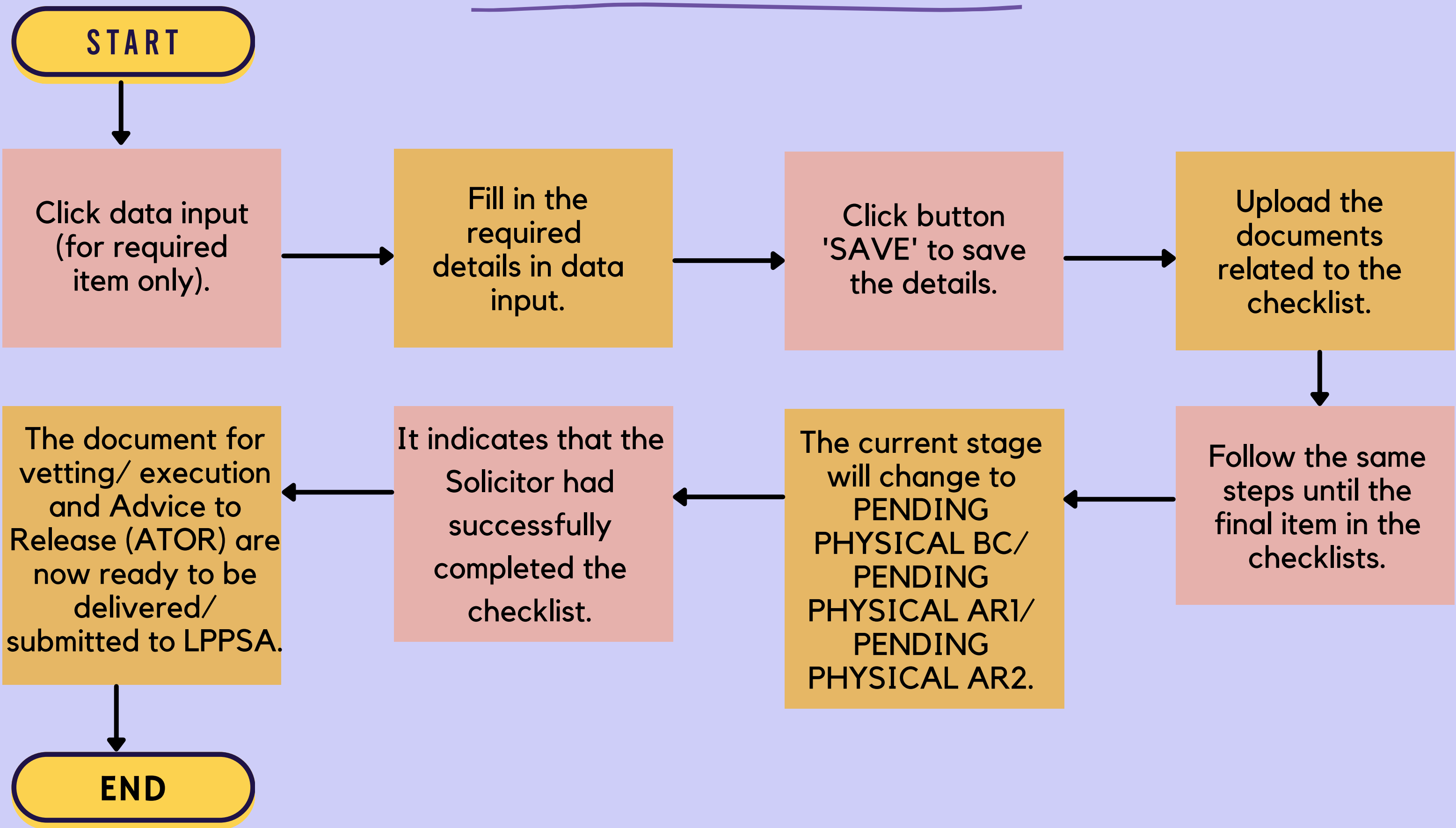
✓ Auto email sent by Juris Credit :
1. Alert on all email notifications.
2. Ensure correct email address registered in the system.

✓ Refer to 'Solicitor Guidelines on Preparing Documents for Execution and Advice to Release (ATOR)' available in the website.

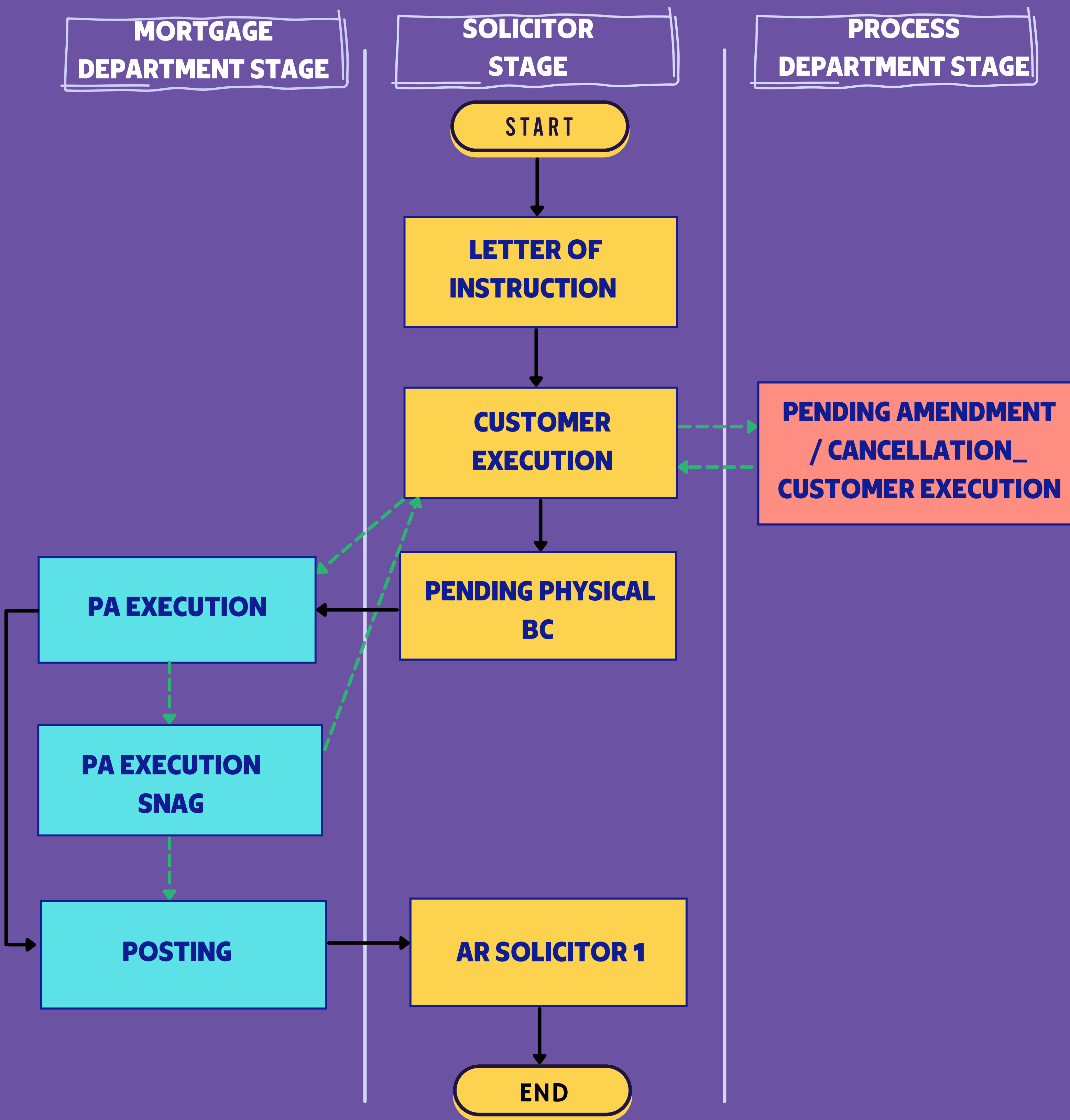
GENERAL FUNCTIONS




STEPS TO COMPLETE THE CHECKLIST IN JURIS CREDIT



PROCESS FLOW FOR DOCUMENTATION



LEGEND

-  Straight through process flow (without snag/ query)
-  Optional process flow (with snag/query)

OVERVIEW ON LETTER OF INSTRUCTION STAGE

DISCLAIMER / INDEMNITY

You are to ensure that there is no conflict of interest whatsoever arising on the part of your firm, partners, legal assistants or other staff in attending to the preparation and perfection of the documents.

In the event such an interest exists, you shall IMMEDIATELY DECLINE this assignment.

If there are any changes made to the address, please notify Legal Department accordingly, to ensure panel record with LPPSA updated.

Please complete other items on the checklist.

1. Click GenDoc to accept the case & click "Completed" & "Save". Download the LI.

2. Click Data Input to check Solicitor's details. Read & understand the Disclaimer/Indemnity. Click "Save".

Edit Record

Save

Email address * SOLICITOR.UAT@LPPSA.GOV.MY

Address 1 * NO. 2 1ST FLOOR Address 2 JALAN S2 D38

Address 3 CITY CENTRE SEREMBAN 2 Address 4

Post Code * 70300

City * SEREMBAN State * NEGERI SEMBILAN

Contact No. * 0312345678

Contact No. 2

Contact No. 3

Letter of Instruction (LI) Issuance

Checklist

	ITEM ID (FOR IT ADMIN)	ITEM	COMPLETED	EXEMPTED	DATE CHECKED	CHECKED BY	UPLOAD	GEN DOCUMENT	DATA ENTRY	REMARKS
1	2607	LI Generation	<input type="checkbox"/>	<input type="checkbox"/>			Upload File	GenDoc	Data Input	
2	2623	Accept the case	<input type="checkbox"/>	<input type="checkbox"/>			Upload File	GenDoc	Data Input	
3	2624	Decline the case	<input type="checkbox"/>	<input type="checkbox"/>			Upload File	GenDoc	Data Input	

Please take note that declining a case is IRREVERSIBLE. The case will be reassigned to a new solicitor.

To accept the case, please close this window without saving and complete the Data Input for Solicitor Accept instead.

Decline the case

Customer Declined Reason *

Other Reasons *

Save

3. Click Data Input to reject the case & insert the reasons.

OVERVIEW ON CUSTOMER EXECUTION STAGE

1. Insert details on the proposed amendment of the Letter of Offer.

2. Choose the correct land status.

3. Mandatory to upload the supporting documents (if applicable).

4. Select either self-collection/ normal post/ courier.

5. Upload in 1 set/one-by-one of all supporting documents as spelt out in the template letter.

6. Insert 3rd party details (if applicable).

7. Mandatory to upload for 3rd party cases (if applicable).

8. Generate & fill up the security documents accordingly.

9. Insert date customer(s) sign the security documents & date of customer(s) sign Letter of Offer.

10. Generate, download & print on solicitor letter head.

Document Checklist				
1	4026	Query on Letter of Offer to Process Department	<input type="checkbox"/>	<input type="checkbox"/>
2	4269	Solicitor to confirm Land Status	<input type="checkbox"/>	<input type="checkbox"/>
3	3990	Attach > CTC of Certificate of Birth of the customer and/or Entitlement evidence	<input type="checkbox"/>	<input type="checkbox"/>
4	2627	Collection Mode	<input type="checkbox"/>	<input type="checkbox"/>
5	4271	Certified True Copy of all Mandatory Supporting Documents as stated in the Covering Letter addressed to LPPSA	<input type="checkbox"/>	<input type="checkbox"/>
6	2675	Data input for Document Generation	<input type="checkbox"/>	<input type="checkbox"/>
7	4067	Attach > CTC IC for 3rd Party Chargor(s)	<input type="checkbox"/>	<input type="checkbox"/>
8	2625	Security Document Generation	<input type="checkbox"/>	<input type="checkbox"/>
9	3644	Date Customer SIGNED security documents	<input type="checkbox"/>	<input type="checkbox"/>
10	2682	Solicitor Cover Letter Generation	<input type="checkbox"/>	<input type="checkbox"/>

▼ Conditions Precedent Checklist for Approval				
11	4108	Attach > (CE) Copy of Court/ Land Office Order authorizes the trustee to sell the property.	<input type="checkbox"/>	<input type="checkbox"/>
12	4110	Attach > (CE) A copy of the court order appoints the Liquidator for the adjudged bankrupt developer together with the Notice Of Appointment And Situation Of Office Or Liquidator (Form 70) and Notice Of Change In Situation Of Office Of Liquidator (Form 73). OR Notice of Resolution (Form 11) together with the Notice of Appointment and Situation of Office of Liquidator (Form 72).	<input type="checkbox"/>	<input type="checkbox"/>
13	4107	Attach > (AR) A copy of the valid Redemption Statement on the date of application.	<input type="checkbox"/>	<input type="checkbox"/>
14	4109	Attach > (AR) Copy of Certificate of Completion and Compliance (CCC).	<input type="checkbox"/>	<input type="checkbox"/>

CONDITIONS PRECEDENT CHECKLIST FOR APPROVAL

- There are 4 mandatory items to be uploaded in Customer Execution Stage which are:-
 1. Letter of confirmation from the developer to confirm on the 100% disbursement. (**CASE TYPE 5**)
 2. Copy of Court/ Land Office Order authorizes the trustee to sell the property. (**CASE TYPE 1**)
 3. A copy of the court order appoints the Liquidator for the adjudged bankrupt developer together with the Notice Of Appointment And Situation Of Office Or Liquidator (Form 70) and Notice Of Change In Situation Of Office Of Liquidator (Form 73). "OR" Notice of Resolution (Form 11) together with the Notice of Appointment and Situation of Office of Liquidator (Form 72). (**CASE TYPE 1**)
 4. Copy of Form 14A (Peninsular) / MOT (Sabah / Sarawak) duly signed by the transferor and transferee. (**CASE TYPE 2,6,7**)
- The above items to be uploaded in Customer Execution Stage if customer/solicitor did not submit during financing/loan approval.
- (CE) - Mandatory to upload in Customer Execution Stage.
- (AR) - Optional to upload in Customer Execution Stage, otherwise it will appear in the AR Solicitor 1 Stage.

▼ Ultimate Checklist				
12	4270	Attach > Duly signed off Solicitor Cover Letter to LPPSA	<input type="checkbox"/>	<input type="checkbox"/>

ULTIMATE CHECKLIST

Upload the completed Cover Letter with Solicitor's signature & firm stamp.

VIEW FOR CUSTOMER EXECUTION CHECKLIST

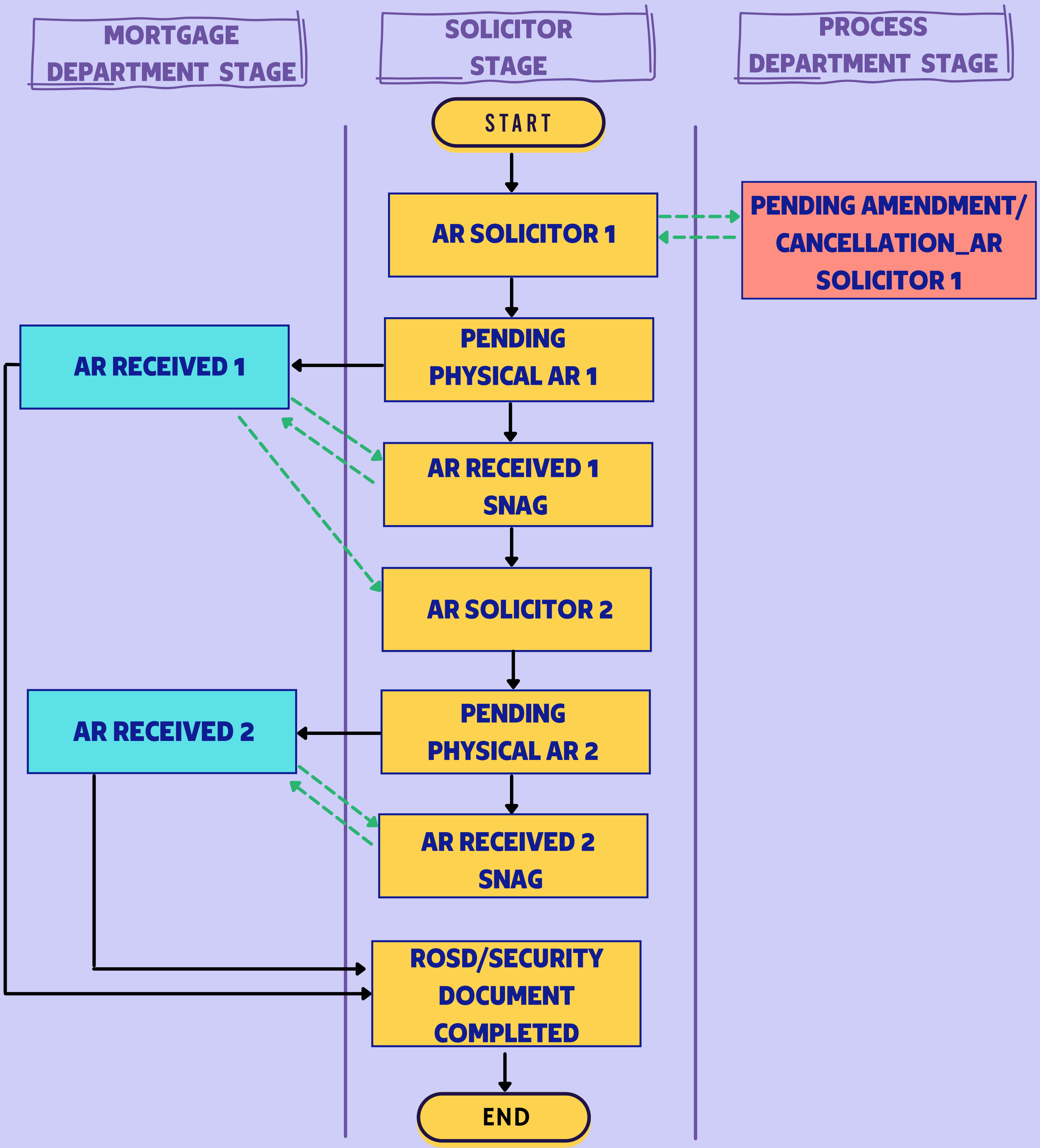
APPROVED PRIOR TO THE SYSTEM ENHANCEMENT

	ITEM ID (FOR IT ADMIN)	ITEM	COMPLETED	EXEMPTED
▼ Document Checklist				
1	2674	Confirm customer's Malay/Native status for Malay/Native reserve land(if not consistent, please refer LPPSA Process Unit)	<input type="checkbox"/>	<input type="checkbox"/>
2	2627	Collection Mode	<input type="checkbox"/>	<input type="checkbox"/>
3	2605	Attach > Certified True Copy IC of 1st Party Chargor(s)/Assignor(s)	<input type="checkbox"/>	<input type="checkbox"/>
4	2680	Attach > Certified True Copy IC of 3rd Party Chargor(s)/Assignor(s)	<input type="checkbox"/>	<input type="checkbox"/>
5	2677	Attach > Certified True Copy Letter of Offer duly accepted by customer & witnessed by solicitor	<input type="checkbox"/>	<input type="checkbox"/>
6	2678	Attach > Certified True Copy Land Search	<input type="checkbox"/>	<input type="checkbox"/>
7	2679	Attach > Certified True Copy Relevant pages of S&P Agreement/POS/Construction Agreement	<input type="checkbox"/>	<input type="checkbox"/>
8	2681	Attach > Certified True Copy Other Supporting Documents, including Certificate of Birth for Malay/ Native Reserved case	<input type="checkbox"/>	<input type="checkbox"/>
9	2675	Data input for Document Generation	<input type="checkbox"/>	<input type="checkbox"/>
10	2625	Security Document Generation	<input type="checkbox"/>	<input type="checkbox"/>
11	3644	Date Customer SIGNED security documents	<input type="checkbox"/>	<input type="checkbox"/>
12	2682	Solicitor Cover Letter Generation	<input type="checkbox"/>	<input type="checkbox"/>
▼ Conditions Precedent Checklist for Approval				
13	Not Applicable			
▼ Ultimate Checklist				
14	3645	Attach > Complete duly signed Solicitor Cover Letter	<input type="checkbox"/>	<input type="checkbox"/>



Checklist is divided into **3 sections**:-

- 1. Document checklist (remain the same).
- 2. Condition Precedent Checklist for Approval.
- 3. Ultimate Checklist.

PROCESS FLOW FOR DISBURSEMENT



LEGEND

-  Straight through process flow (without snag/ query)
-  Optional process flow (with snag/query/encumbered case)

OVERVIEW ON AR SOLICITOR 1 CHECKLIST

1. Insert details on the proposed amendment of the Letter of Offer.

2. Provide updates on reason why ATOR cannot be submitted to LPPSA.

3. Insert PA presented/ presentation number & date.

4. Insert the details of project types and advice payment.

5. Generate ATOR & use the template for advice payment.

6. Upload related bank account statement.

7. Upload HDA addressed to Jab. Perumahan Negara/current account developer.

8. Upload PA/Charge Presentation receipt.

11. Upload copy Quit Rent & Assessment.

10. Upload Strata & Master title search/Caveat presentation receipt.

9. Upload & insert the related details of bankruptcy search (customer(s), chargor(s) & vendor(s)).

▼ Document Checklist				
1	4026	Query on Letter of Offer to Process Department	<input type="checkbox"/>	<input type="checkbox"/>
2	4282	Reason for unable to proceed issuance of AR 1	<input type="checkbox"/>	<input type="checkbox"/>
3	4283	Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
4	2943	Advise Letter Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
5	4278	Generate Solicitor Advice to Release Letter (ATOR)	<input type="checkbox"/>	<input type="checkbox"/>
6	4279	Bank Statement of Solicitor / Stakeholder Client's Account	<input type="checkbox"/>	<input type="checkbox"/>
7	4280	Confirmation HDA Account Number	<input type="checkbox"/>	<input type="checkbox"/>
8	4273	Charge/ PA Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
9	4274	Bankruptcy Check	<input type="checkbox"/>	<input type="checkbox"/>
10	4275	Strata & Master title Search/ Caveat Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
11	4276	Quit Rent and Assessment	<input type="checkbox"/>	<input type="checkbox"/>

12. Upload the Redemption Statement (encumbered cases only).

13. Upload a valid Land Search.

14. Upload BORANG 3 (must be prepared by Documentation Solicitor).

15. Upload Notice Of Assignment.

12	2652	Redemption Statement	<input type="checkbox"/>	<input type="checkbox"/>
13	4281	Land Search/ Copy Title	<input type="checkbox"/>	<input type="checkbox"/>
14	2654	Borang 3 (Akujanji Pemegang Wang Pertaruhan & Surat Lantikan Peguam)	<input type="checkbox"/>	<input type="checkbox"/>
15	3503	Notice of Assignment	<input type="checkbox"/>	<input type="checkbox"/>
16	3504	Letter of Undertaking Developer/Vendor	<input type="checkbox"/>	<input type="checkbox"/>
17	4049	Billing Legal Fees	<input type="checkbox"/>	<input type="checkbox"/>
18	4277	Differential Sum Amount Paid?	<input type="checkbox"/>	<input type="checkbox"/>
19	4284	Full set copy Sale and Purchase Agreement	<input type="checkbox"/>	<input type="checkbox"/>
20	3264	AR 2 Required?	<input type="checkbox"/>	<input type="checkbox"/>
21	4247	Indicate Security Documents to forward to LPPSA	<input type="checkbox"/>	<input type="checkbox"/>

16. Upload Letter of Undertaking vendor or Borang 5A (Under Con. case only).

17. Upload invoice Legal fee together with account statement (if applicable).

18. Insert the amount diff. sum paid & upload confirmation diff. sum paid (if applicable).

21. Choose ORIGINAL security documents submitted to LPPSA for advice payment.

20. Click 'YES' if second advice to release is required and 'NO' if otherwise.

19. Upload full set of copy SPA.

▼ Conditions Precedent Checklist for Approval			
22	4107	Attach > (AR) A copy of the valid Redemption Statement on the date of application.	<input type="checkbox"/> <input type="checkbox"/>
23	4109	Attach > (AR) Copy of Certificate of Completion and Compliance (CCC).	<input type="checkbox"/> <input type="checkbox"/>

CONDITIONS PRECEDENT CHECKLIST FOR APPROVAL

- There are 5 mandatory items to be uploaded in AR Solicitor 1 which are:-
 1. Copy of plan approval letter and copy of building plan duly approved by PBT or District Office which is valid and enforceable. **(CASE TYPE 2,3,6, & 7)**
 2. Copy of SSM Certificate and Contractor's License or CIDB (registered in the construction's field) which is valid and enforceable. **(CASE TYPE 2,3,6, & 7)**
 3. i) Document evidence for approval of the application for variation of title condition; and
ii) Receipt of full premium payment or Developer Undertaking (to download the standard format in the LPPSA's website) **(CASE TYPE 3)**
 4. Copy of Certificate of Completion and Compliance (CCC). **(CASE TYPE 1)**
 5. A copy of the valid Redemption Statement on the date of application "OR"
A copy of Redemption Statements from the LPPSA's Accounts Section for both/ all existing accounts which are still valid and enforceable. **(CASE TYPE 1,4,5)**
- The above items to be uploaded in AR Solicitor 1 Stage if customer/solicitor did not submit during the financing/loan approval or Customer Execution Stage.
- (AR) - Mandatory to upload in AR Solicitor 1 Stage.

▼ Ultimate Checklist			
23	4166	Attach > Duly signed off Advice to Release Letter to LPPSA	<input type="checkbox"/> <input type="checkbox"/>

ULTIMATE CHECKLIST

Upload the completed ATOR with Solicitor's signature & firm stamp.

VIEW FOR AR SOLICITOR 1 CHECKLIST APPROVED PRIOR TO THE SYSTEM ENHANCEMENT

▼ Document Checklist				
1	2655	Bankruptcy Check	<input type="checkbox"/>	<input type="checkbox"/>
2	2662	Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
3	2943	Advise Letter Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
4	2648	Attach > Advise Letter	<input type="checkbox"/>	<input type="checkbox"/>
5	2649	Attach > Confirmation Bank on Solicitor Stakeholder Client's Account No./ Bank statement of Solicitor Stakeholder Client's Account	<input type="checkbox"/>	<input type="checkbox"/>
6	2650	Attach > HDA Account Number	<input type="checkbox"/>	<input type="checkbox"/>
7	3543	Attach > PA Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
8	3544	Attach > Charge Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
9	3545	Attach > SPA Strata & Master Search Caveat Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
10	3546	Attach > Quit Rent	<input type="checkbox"/>	<input type="checkbox"/>
11	2652	Redemption Statement	<input type="checkbox"/>	<input type="checkbox"/>
12	2653	Attach > Land Search on Individual Title/ Copy Title	<input type="checkbox"/>	<input type="checkbox"/>
13	2654	Borang 3 (Akujanji Pemegang Wang Pertaruhan & Surat Lantikan Peguam)	<input type="checkbox"/>	<input type="checkbox"/>
14	3503	Notice of Assignment	<input type="checkbox"/>	<input type="checkbox"/>
15	3504	Letter of Undertaking Developer/Vendor	<input type="checkbox"/>	<input type="checkbox"/>
16	2663	Reason for unable to proceed issuance of AR 1	<input type="checkbox"/>	<input type="checkbox"/>
17	3843	Attach > Differential Sum Amount Paid?	<input type="checkbox"/>	<input type="checkbox"/>
18	3863	Differential Sum Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
19	3264	AR 2 Required?	<input type="checkbox"/>	<input type="checkbox"/>
▼ Conditions Precedent Checklist for Approval				
20	Not Applicable			
▼ Ultimate Checklist				
21	2656	Indicate Security Documents to be Returned	<input type="checkbox"/>	<input type="checkbox"/>

Checklist is divided into 3 sections:-
1. Document checklist (remain the same).
2. Condition Precedent Checklist for Approval.
3. Ultimate Checklist.

OVERVIEW ON AR SOLICITOR 2 CHECKLIST

1. Provide updates on reason why ATOR cannot be submitted to LPPSA.

2. Insert PA presented /presentation number & date.

3. Generate ATOR & use the template for advice payment.

4. Upload other document (if applicable) such as consent,etc.

5. Upload Charge/ PA Presentation receipt.

6. Upload Strata & Master title Search/Caveat Presentation receipt.

	ITEM ID (FOR IT ADMIN)	ITEM	COMPLETED	EXEMPTED
1	4287	Reason(s) solicitor unable to proceed with AR2	<input type="checkbox"/>	<input type="checkbox"/>
2	4289	Data Entry	<input type="checkbox"/>	<input type="checkbox"/>
3	4292	Generate Solicitor Advice to Release Letter (ATOR)	<input type="checkbox"/>	<input type="checkbox"/>
4	2667	Other Documents (if applicable)	<input type="checkbox"/>	<input type="checkbox"/>
5	4293	Charge/PA Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
6	4294	Strata & Master title Search/ Caveat Presentation Receipt	<input type="checkbox"/>	<input type="checkbox"/>
7	4295	Quit Rent and Assessment	<input type="checkbox"/>	<input type="checkbox"/>
8	4288	Indicate Security Documents to forward to LPPSA	<input type="checkbox"/>	<input type="checkbox"/>
9	4286	Attach > Duly signed off Advice to Release Letter to LPPSA	<input type="checkbox"/>	<input type="checkbox"/>

9.Upload the completed ATOR with Solicitor's signature & firm stamp.

8. Choose ORIGINAL security documents submitted to LPPSA for advice payment.

7. Upload copy Quit Rent & Assessment.

AR RECEIVED 1 SNAG STAGE & AR RECEIVED 2 SNAG STAGE

- This stage will be opened by LPPSA when there is snag/ query on ATOR submitted by the solicitor.
- Email notification and chaser will be sent to the solicitor.
- Solicitor is obliged to respond to the snag/ query within 3 days.
- The security documents & ATOR **will be returned to the solicitor** if the solicitor do not respond or update the snag/query within the allocated time frame.

HOW TO RESPOND THE SNAG/QUERY?

1 - Click button 'RESPONDED' than 'SAVE'.

2 - Click button 'FOLLOW UP REPLY' then upload the related documents.

Follow Up Checklist

SaveFollow UpFollow Up ReplyAll In Order

	ITEM ID	SNAG REASON	SNAG	LAST DATE SNAG	RESPONDED	RESPONDED DATE	ACTION	SNAG RECTIFIED	DATE RECTIFIED	RECTIFIED BY	DATA ENTRY	UPLOAD	GEN DOCUMENT	REMARK
1	4300	Others	<input checked="" type="checkbox"/>	31-08-2023 03:20:52 PM	<input checked="" type="checkbox"/>	17-11-2023 10:53:36 AM	Please Respond	<input type="checkbox"/>			Data Input	Upload File	GenDoc	Absent of Notice of Assignment
2	4296	Incomplete security document	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>			Data Input	Upload File	GenDoc	
3	4297	Wrong borrower/ Customer/ Chargor information in Land Title	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>			Data Input	Upload File	GenDoc	
4	4298	PA clause in DOA is not presented/ registered in High Court	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>			Data Input	Upload File	GenDoc	
5	4299	Absence of Exemption Certificate from LHDN*	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>			Data Input	Upload File	GenDoc	
6	4301	Download - Generate solicitor cover letter for query on Advice to Release (ATOR)	<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>			Data Input	Upload File	GenDoc	

SaveFollow UpFollow Up ReplyAll In Order

3 - Click "GenDoc" & download the query cover letter to send the physical documents (if applicable).

QUERY ON LETTER OF OFFER TO PROCESS DEPARTMENT

Query on Letter of Offer to Process Department

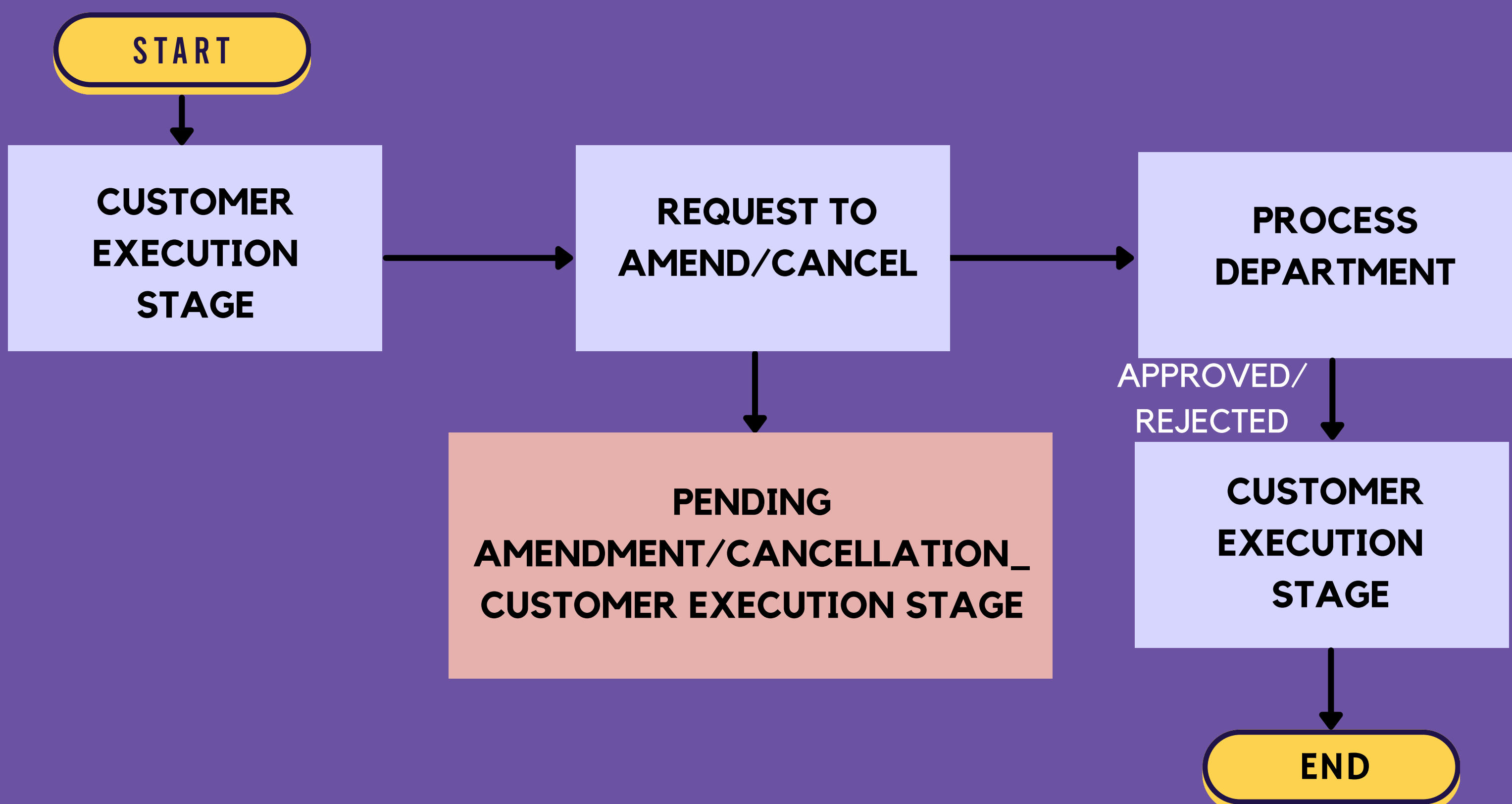


- The checklist is available as Item 1 in Customer Execution Stage and AR Solicitor 1 Stage.
- It can be used to submit request to Process Department for amendment or cancellation from Juris Credit.

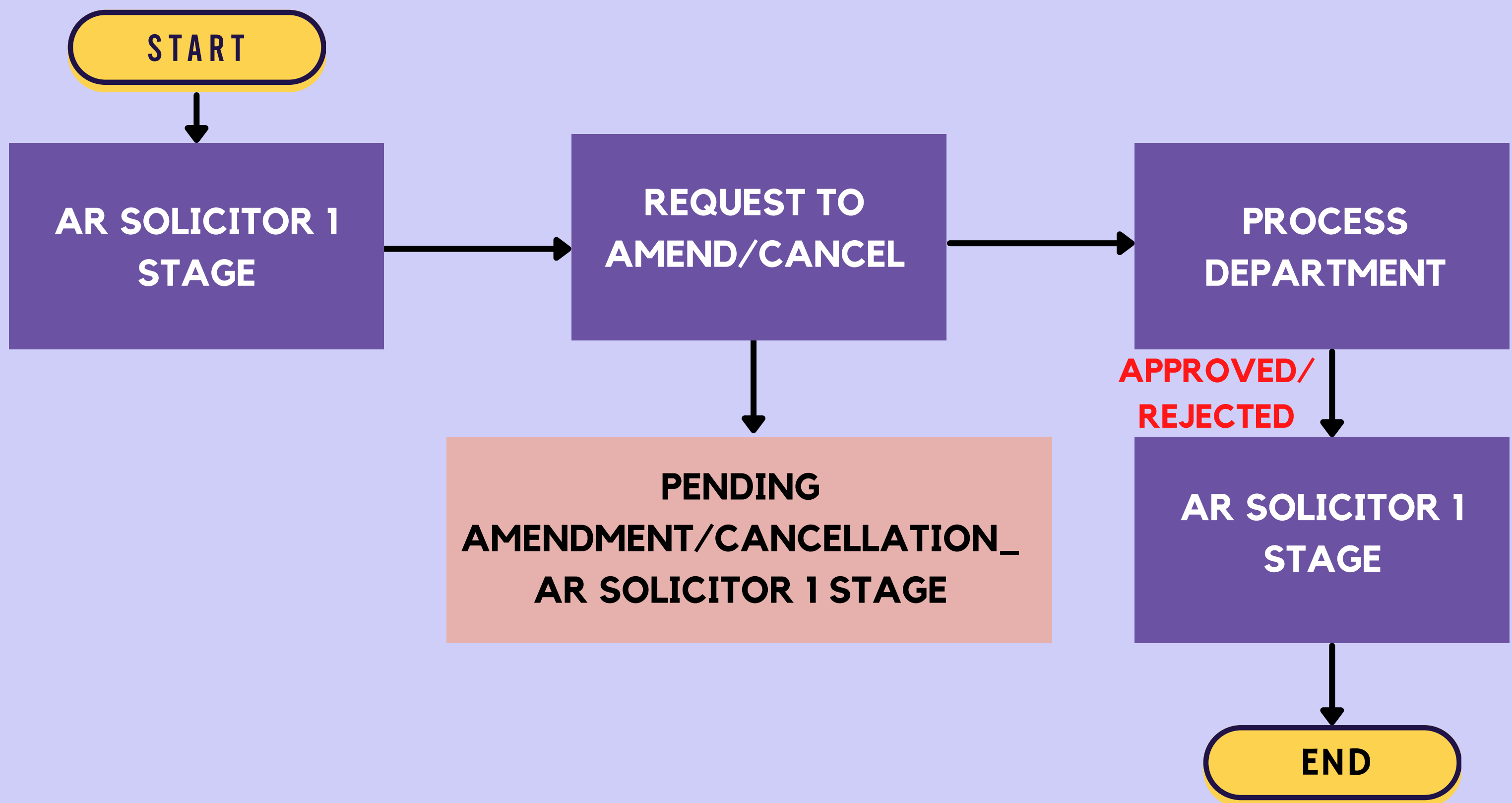
HOW TO USE THE CHECKLIST ITEM?

- Upload the Letter of Amendment or Letter of Cancellation.
- Select the correct query reason in Data Input.
- The request will be sent to Process Department via Juris Credit.
- The current stage will be opened parallel with PENDING AMENDMENT/CANCELLATION_CUSTOMER EXECUTION or PENDING AMENDMENT/CANCELLATION_AR SOLICITOR 1 STAGE.
- The case will be frozen until Process Department approved/ rejected the request.

FLOW ON AMENDMENT/CANCELLATION AT CUSTOMER EXECUTION STAGE



FLOW ON AMENDMENT/CANCELLATION AT AR SOLICITOR 1 STAGE



Process Department will **APPROVE** or **REJECT** the request:-

- For **APPROVED** case, notification will be sent via email informing that the request has been approved. Solicitor to proceed with the case in Juris Credit.
- For **REJECTED** case, notification will be sent via email informing that the request has been rejected. Solicitor to act accordingly as per Process Department instruction.



PREPARED BY : MORTGAGE DEPARTMENT