SOLICITOR GUIDELINES

FOR

JURIS CREDIT SYSTEM

(UPDATED JULY 2021)

HIGHLIGHTS ON JURIS CREDIT NEW ENHANCEMENT & SYSTEM INTERFACE EFFECTIVE FROM 11.07.2021

✓ **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.

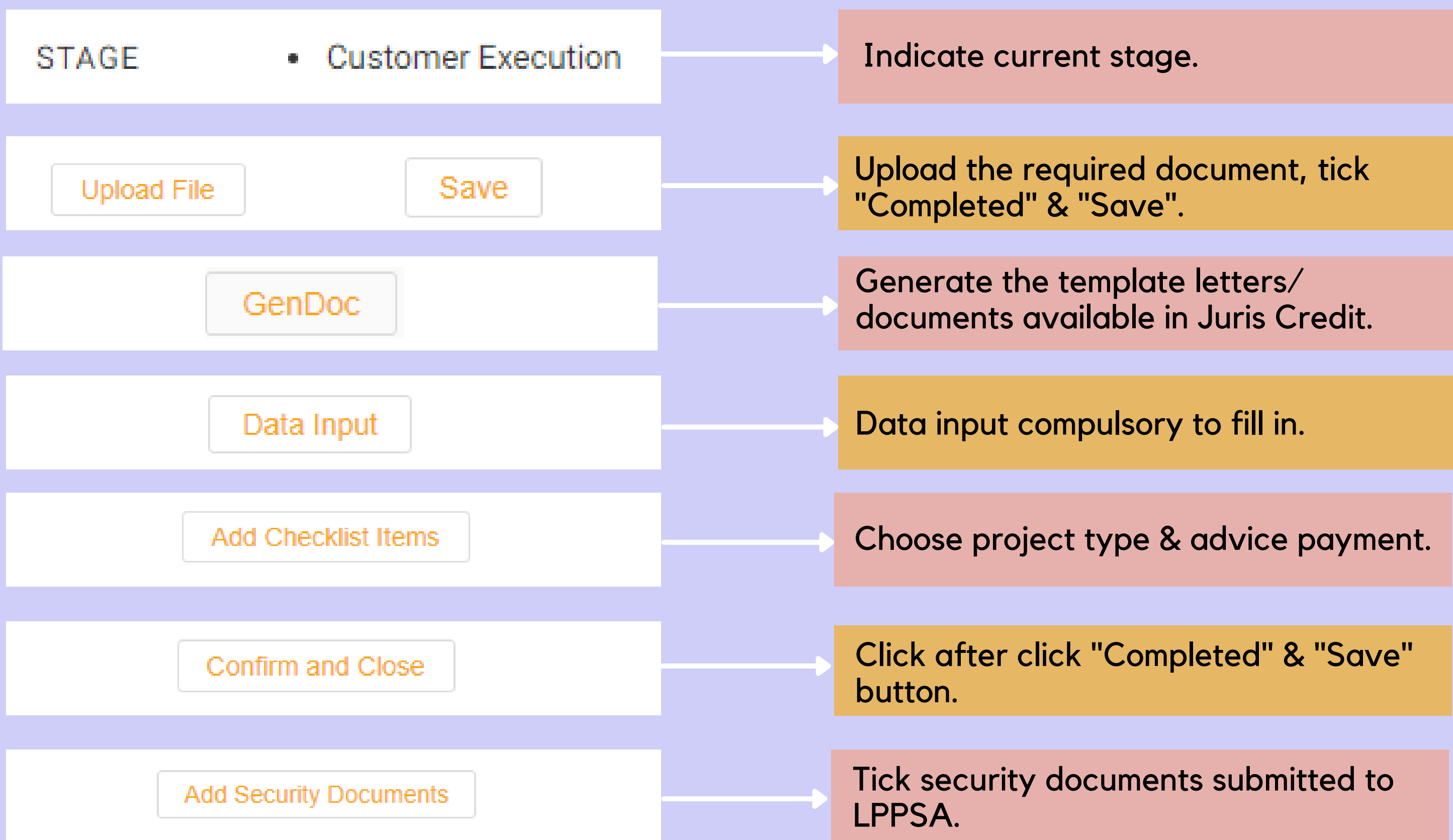✓ **No changes to the** Document Checklist for the existing stages prior to the enhancement.

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

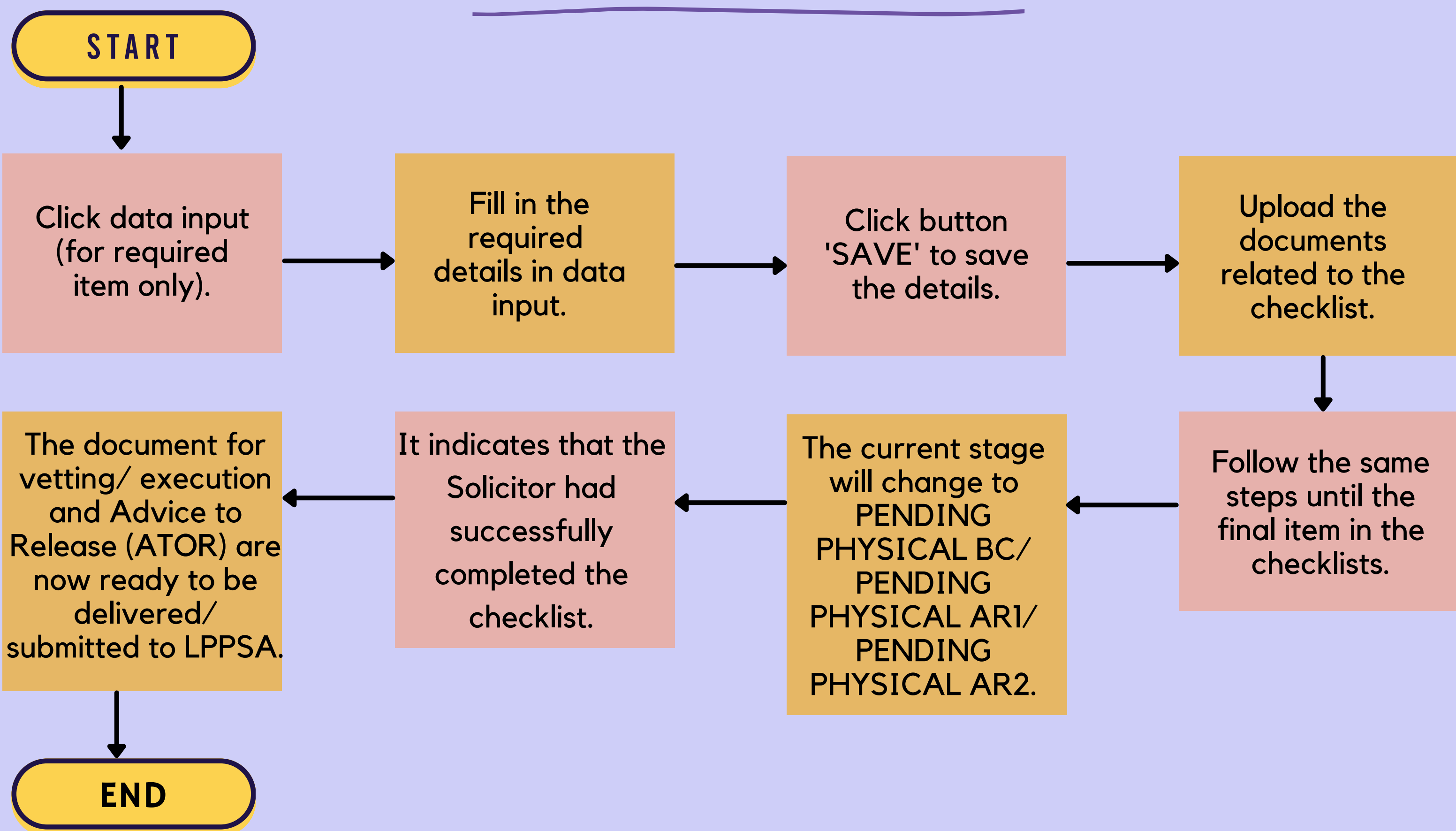✓ **Uploading of supporting documents in the** correct and appropriate checklist.

✓ **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.
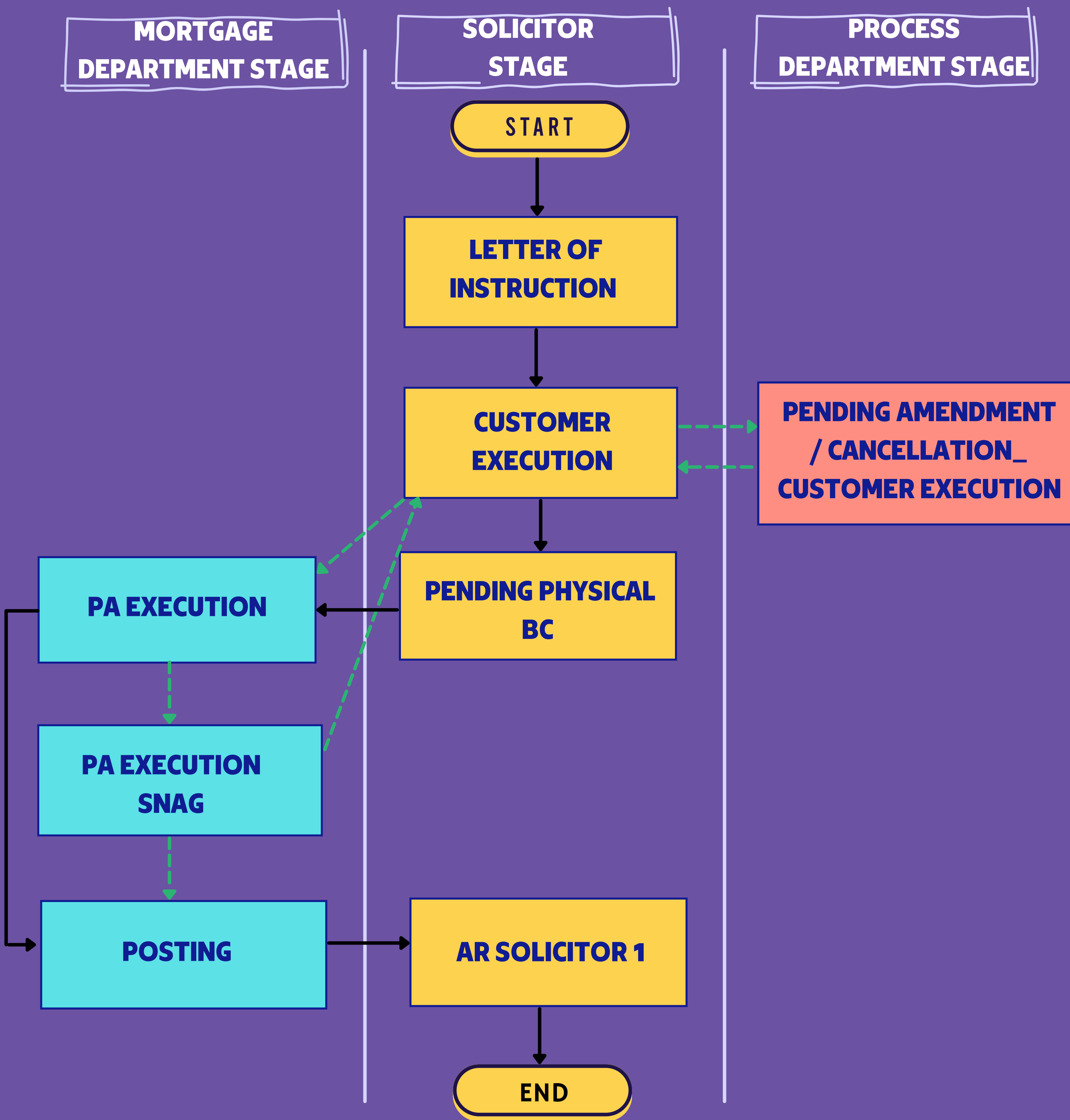
GENERAL FUNCTIONS

STAGE • Customer Execution	Indicate current stage.
Upload File Save	Upload the required document, tick "Completed" & "Save".
GenDoc	Generate the template letters/ documents available in Juris Credit.
Data Input	Data input compulsory to fill in.
Add Checklist Items	Choose project type & advice payment.
Confirm and Close	Click after click "Completed" & "Save" button.
Add Security Documents	Tick security documents submitted to LPPSA.

STEPS TO COMPLETE THE CHECKLIST IN JURIS CREDIT

START

Click data input (for required item only). → Fill in the required details in data input. → Click button 'SAVE' to save the details. → Upload the documents related to the checklist.

The document for vetting/ execution and Advice to Release (ATOR) are now ready to be delivered/ submitted to LPPSA. ← It indicates that the Solicitor had successfully completed the checklist. ← The current stage will change to PENDING PHYSICAL BC/ PENDING PHYSICAL AR1/ PENDING PHYSICAL AR2. ← Follow the same steps until the final item in the checklists.

END

PROCESS FLOW FOR DOCUMENTATION

MORTGAGE DEPARTMENT STAGE	SOLICITOR STAGE	PROCESS DEPARTMENT STAGE

START

↓

LETTER OF INSTRUCTION

↓

CUSTOMER EXECUTION ⇠⇢ **PENDING AMENDMENT / CANCELLATION_ CUSTOMER EXECUTION**

↓

PENDING PHYSICAL BC → **PA EXECUTION**

PA EXECUTION ⇢ **PA EXECUTION SNAG** ⇢ **CUSTOMER EXECUTION**

PA EXECUTION SNAG ⇣ **POSTING**

POSTING → **AR SOLICITOR 1**

↓

END

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.

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			

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

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

Letter of Instruction (LI) Issuance ▼

Checklist   ⇅ Q Save

	ITEM ID (FOR IT ADMIN)	ITEM	COMPLETED	EXEMPTED	DATE CHECKED	CHECKED BY	UPLOAD	GEN DOCUMENT	DATA ENTRY	REMARKS
1	2607	LI Generation	☐	☐			Upload File	GenDoc	Data Input	
2	2623	Accept the case	☐	☐			Upload File	GenDoc	Data Input	
3	2624	Decline the case	☐	☐			Upload File	GenDoc	Data Input	

Please take note that declining a case is <u>IRREVERSIBLE</u>. 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.

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

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).

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

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

8. Generate & fill up the security documents accordingly.

11	4108	**Attach >** (CE) Copy of Court/ Land Office Order authorizes the trustee to sell the property.	☐	☐
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).	☐	☐
13	4107	**Attach >** (AR) A copy of the valid Redemption Statement on the date of application.	☐	☐
14	4109	**Attach >** (AR) Copy of Certificate of Completion and Compliance (CCC).	☐	☐

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.

12	4270	**Attach >** Duly signed off Solicitor Cover Letter to LPPSA	☐	☐

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

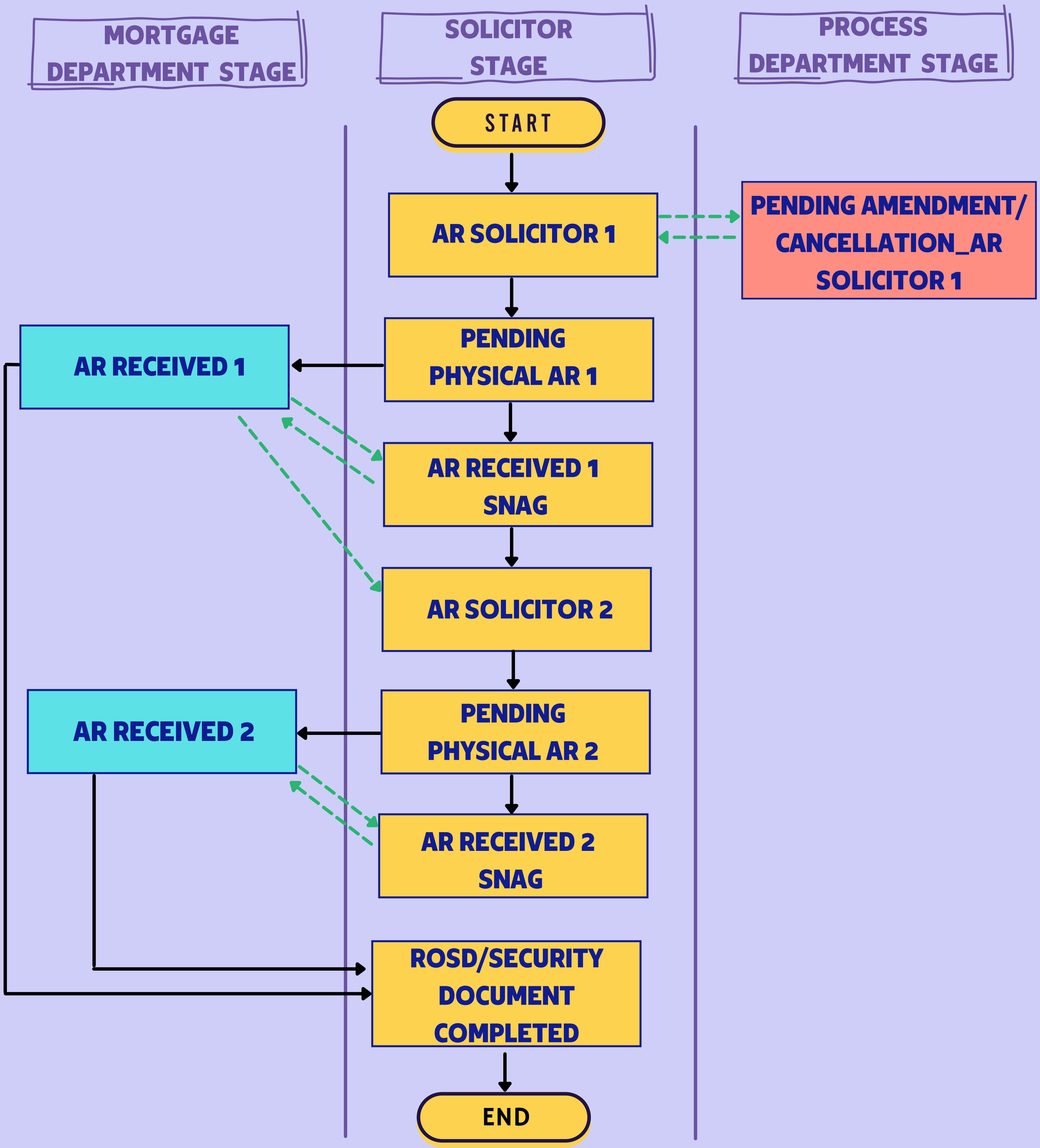# VIEW FOR CUSTOMER EXECUTION CHECKLIST APPROVED PRIOR TO THE SYSTEM ENHANCEMENT

		Document Checklist		
1	2630	Information Verification	☐	☐
2	2605	**Attach** > Certified True Copy IC of 1st Party Chargor(s)/Assignor(s)	☐	☐
3	2680	**Attach** > Certified True Copy IC of 3rd Party Chargor(s)/Assignor(s)	☐	☐
4	2677	**Attach** > Certified True Copy Letter of Offer duly accepted by customer & witnessed by solicitor	☐	☐
5	2678	**Attach** > Certified True Copy Land Search	☐	☐
6	2679	**Attach** > Certified True Copy Relevant pages of S&P Agreement/POS/Construction Agreement	☐	☐
7	2681	**Attach** > Certified True Copy Other Supporting Documents, including Certificate of Birth for Malay/ Native Reserved case	☐	☐
8	3483	Documents Requested by Solicitor	☐	☐
9	3403	Document Stack	☐	☐
10	3563	PA Cover Letter - B3 - Data Entry	☐	☐
11	3564	PA Cover Letter - B3	☐	☐
12	2644	Snag Required?	☐	☐
13	3229	Posting/Collection-Snag return documents to solicitor?	☐	☐
14	3583	Document B24	☐	☐
15	2704	PA Executed	☐	☐
16	2903	PA Cover Letter - B4 - Data Entry	☑	☐
		Conditions Precedent Checklist for Approval		
17		Not Applicable		
		Ultimate Checklist		
18	2645	Download - PA Cover Letter - B4	☐	☐

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

MORTGAGE DEPARTMENT STAGE

SOLICITOR STAGE

PROCESS DEPARTMENT STAGE

START

AR SOLICITOR 1 → PENDING AMENDMENT/ CANCELLATION_AR SOLICITOR 1

AR RECEIVED 1 ← PENDING PHYSICAL AR 1

AR RECEIVED 1 SNAG

AR SOLICITOR 2

AR RECEIVED 2 ← PENDING PHYSICAL AR 2

AR RECEIVED 2 SNAG

ROSD/SECURITY DOCUMENT COMPLETED

END

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.

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

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)).

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

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.	☐	☐
23	4109	**Attach >** (AR) Copy of Certificate of Completion and Compliance (CCC).	☐	☐

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	☐	☐

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	☐	☐
2	2662	Data Entry	☐	☐
3	2943	Advise Letter Data Entry	☐	☐
4	2648	**Attach** > Advise Letter	☐	☐
5	2649	**Attach** > Confirmation Bank on Solicitor Stakeholder Client's Account No./ Bank statement of Solicitor Stakeholder Client's Account	☐	☐
6	2650	**Attach** > HDA Account Number	☐	☐
7	3543	**Attach** > PA Presentation Receipt	☐	☐
8	3544	**Attach** > Charge Presentation Receipt	☐	☐
9	3545	**Attach** > SPA Strata & Master Search Caveat Presentation Receipt	☐	☐
10	3546	**Attach** > Quit Rent	☐	☐
11	2652	Redemption Statement	☐	☐
12	2653	**Attach** > Land Search on Individual Title/ Copy Title	☐	☐
13	2654	Borang 3 (Akujanji Pemegang Wang Pertaruhan & Surat Lantikan Peguam)	☐	☐
14	3503	Notice of Assignment	☐	☐
15	3504	Letter of Undertaking Developer/Vendor	☐	☐
16	2663	Reason for unable to proceed issuance of AR 1	☐	☐
17	3843	**Attach** > Differential Sum Amount Paid?	☐	☐
18	3863	Differential Sum Data Entry	☐	☐
19	3264	AR 2 Required?	☐	☐

Conditions Precedent Checklist for Approval

20	Not Applicable	

Ultimate Checklist

21	2656	Indicate Security Documents to be Returned	☐	☐

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	☐	☐
2	4289	Data Entry	☐	☐
3	4292	Generate Solicitor Advice to Release Letter (ATOR)	☐	☐
4	2667	Other Documents (if applicable)	☐	☐
5	4293	Charge/PA Presentation Receipt	☐	☐
6	4294	Strata & Master title Search/ Caveat Presentation Receipt	☐	☐
7	4295	Quit Rent and Assessment	☐	☐
8	4288	Indicate Security Documents to forward to LPPSA	☐	☐
9	4286	**Attach >** Duly signed off Advice to Release Letter to LPPSA	☐	☐

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

Save | Follow Up | Follow Up Reply | All 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	☑	31-08-2023 03:20:52 PM	☑	17-11-2023 10:53:36 AM	Please Respond	☐			Data Input	Upload File	GenDoc	Absent of Notice of Assignment
2	4296	Incomplete security document	☐		☐			☐			Data Input	Upload File	GenDoc	
3	4297	Wrong borrower/ Customer/ Chargor information in Land Title	☐		☐			☐			Data Input	Upload File	GenDoc	
4	4298	PA clause in DOA is not presented/ registered in High Court	☐		☐			☐			Data Input	Upload File	GenDoc	
5	4299	Absence of Exemption Certificate from LHDN*	☐		☐			☐			Data Input	Upload File	GenDoc	
6	4301	Download - Generate solicitor cover letter for query on Advice to Release (ATOR)	☐		☐			☐			Data Input	Upload File	GenDoc	

Save | Follow Up | Follow Up Reply | All 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

START

→ CUSTOMER EXECUTION STAGE

→ REQUEST TO AMEND/CANCEL

→ PROCESS DEPARTMENT

PENDING AMENDMENT/CANCELLATION_ CUSTOMER EXECUTION STAGE

APPROVED/ REJECTED

→ CUSTOMER EXECUTION STAGE

→ END
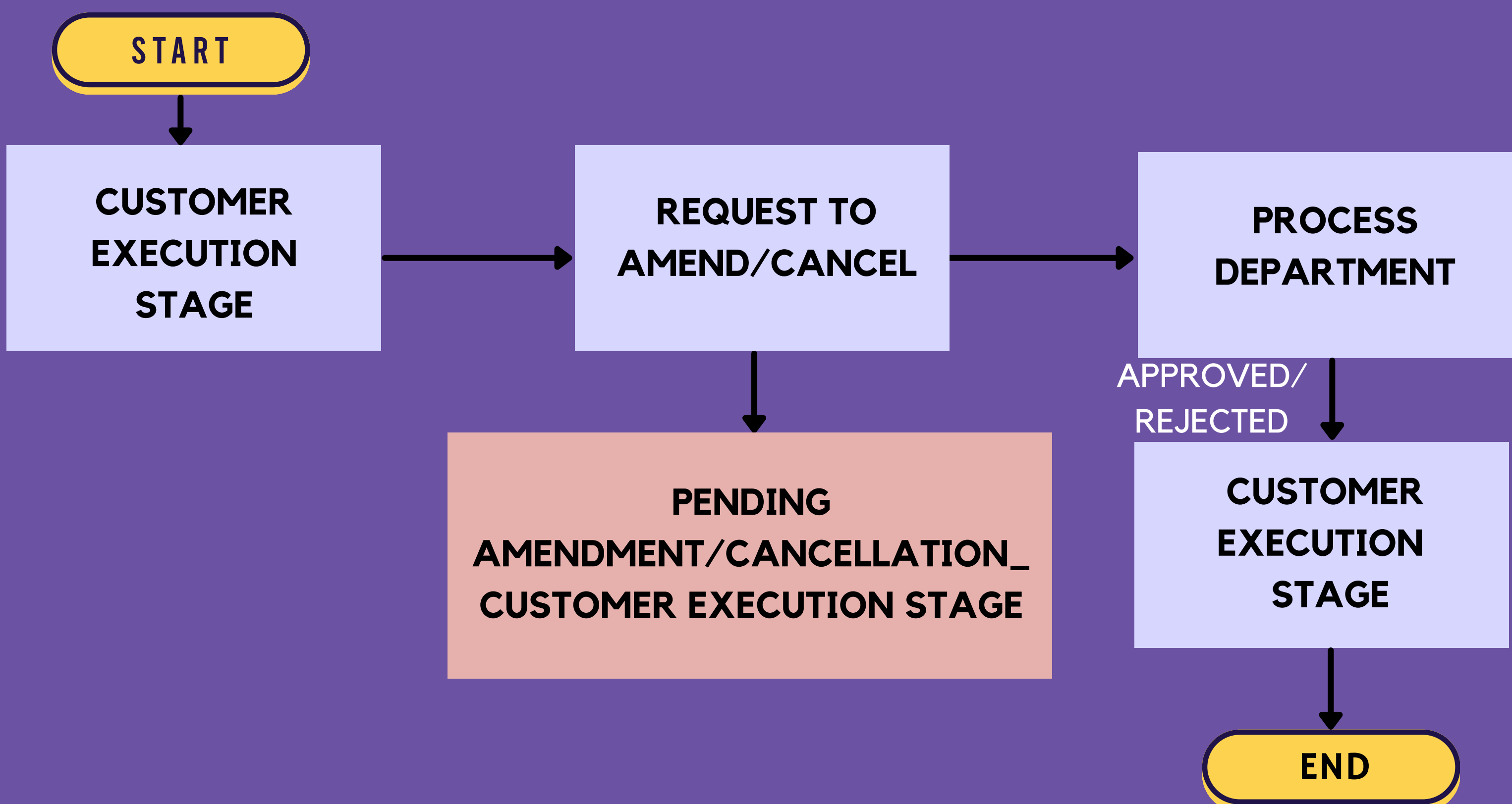
FLOW ON AMENDMENT/CANCELLATION AT AR SOLICITOR 1 STAGE

START

AR SOLICITOR 1 STAGE → **REQUEST TO AMEND/CANCEL** → **PROCESS DEPARTMENT**

PENDING AMENDMENT/CANCELLATION_ AR SOLICITOR 1 STAGE

APPROVED/ REJECTED

AR SOLICITOR 1 STAGE

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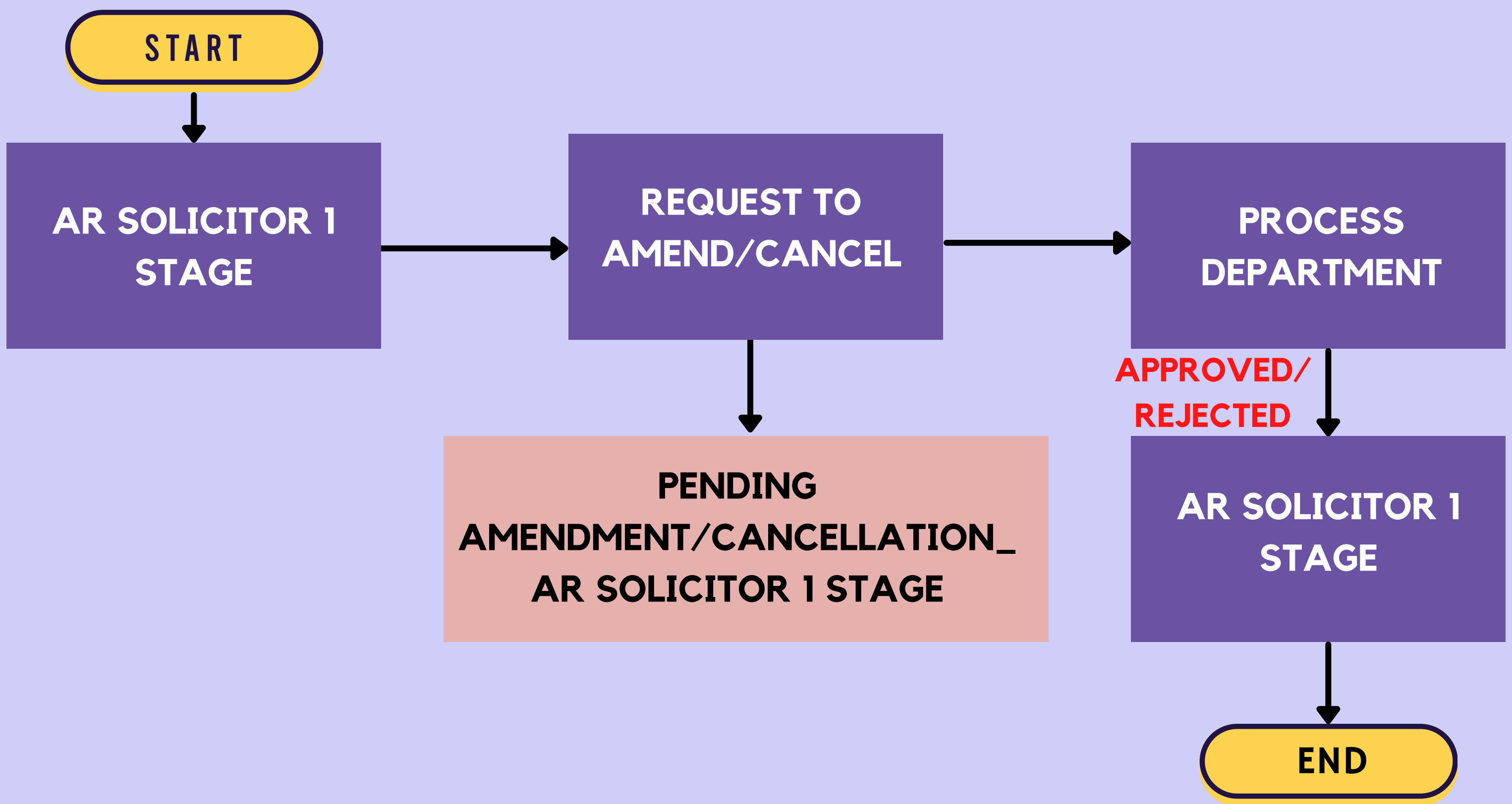
Process Department will **APPROVE** or **REJECT** the request:-
- For **APPROVED** case, notification will be sent via email informing that the request has been approved. Solicitor to proceed with the case in Juris Credit.
- For **REJECTED** case, notification will be sent via email informing that the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

LPPSA
LEMBAGA PEMBIAYAAN
PERUMAHAN SEKTOR AWAM

PREPARED BY : MORTGAGE DEPARTMENT