

**[LTO MEMORANDUM CIRCULAR NO. 678-2006,
February 10, 2006]**

REGISTRATION OF MORTGAGED MOTOR VEHICLES

There are reports received by the Central Office that some district offices effect the registration of mortgaged motor vehicles without the presentation of the chattel mortgage registered with the Office of the Register of Deeds.

Your attention is invited to the provision on Chattel Mortgage in the Motor Vehicle Manual of Operations on Motor Vehicle Registration which is still in effect. Section 4.2.17 of the said manual of operations provides that "In all dealings or transactions on motor vehicles, a chattel mortgage or release thereof shall first be registered with the office of the Register of Deeds before any registration transaction is effected."

This procedure is strictly enforced and concerned LTO personnel who fail, whether deliberately or not, to enforce this requirement shall be subject to appropriate administrative, civil or criminal sanctions as may be allowed by pertinent laws, rules and regulations.

Strict compliance is hereby enjoined.

Adopted: 10 Feb. 2006

(SGD.) ANNELI R. LONTOC
Assistant Secretary



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