|  |  |
| --- | --- |
| **Form LRA 54** | **(r. 67(2))** |

**REPUBLIC OF KENYA**

**THE LAND REGISTRATION ACT**

**THE LAND REGISTRATION (GENERAL) REGULATIONS, 2017**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Date Received |  | Presentation Book | Official Fees Paid |  |
|  | ………………… | No…………………. | Kshs. |  |
|  |  |  |  |  |
|  |  |  | **INFORMAL CHARGE** |  |
|  |  |  | **TITLE NUMBER..................................................** |  |
|  |  |  |  |  |
|  | **Date of Charge:** |  |  |  |
|  |  |  |  |  |
|  | **The Chargor:** |  | *Give full name(s) and if corporate the registration number, if any* |  |
|  |  |  |  |  |
|  | **The Chargee:** |  | *Give full name(s) and company’s registration number, if any* |  |
|  |  |  |  |  |  |
|  | **Principal** |  |  |  |  |
|  | **Amount:** |  |  |  |  |
|  | **Borrower** |  | *Include where lending is to secure a third party. Give full name(s) and if* |  |
|  |  |  | *corporate the registration number, if any* |  |
|  |  |  |  |  |
|  | **Supplemental** | **/** | *Insert details of: the principal instrument(s); amount secured; duty paid and;* |  |
|  | **Collateral** | **to** | *stamp duty receipt number.* |  |  |
|  | **debenture** |  |  |  |  |
|  | **Documents** |  |  |  |  |
|  | **Deposited with** |  |  |  |
|  | **the Chargee** |  |  |  |  |
|  |  |  |  |  |  |

**THIS CHARGE** witnesses as follows:

1. The Chargor as legal and or beneficial owner **HEREBY CHARGES** to the Chargee by way of Informal Charge the interest of the Chargor in the above Title as [a continuing security/term loan security] for the payment and discharge in full of all monies, obligations and liabilities covenanted to be paid or discharged or otherwise secured by this Charge.
2. The Chargor hereby authorises the Chargee and its agents to register the security created by this Charge in accordance with the provisions of the Land Act, 2012 and the Land Registration Act, 2012 to the satisfaction of the Chargee.

*Insert Additional Provisions as required by the law and the contract between the parties.*

**Acknowledgement of Effect of Section 90 of the Land Act, 2012**

Pursuant to the provisions of section 56 of the Land Registration Act, 2012 and Section 79(6) of the Land Act, 2012, I/we, the Chargor hereby acknowledge that I/we understand the effect of Section 90 of the Land Act, 2012 and the chargee’s remedies under this Charge. This acknowledgement is signed on behalf of the Chargor by the persons witnessing the affixing of the Common Seal of the Chargor to this Charge.

…………………………………................................................

Director

………………………………....................................................

Director/Secretary

…………………………………………………..

*Attorneys’ signatures*

**IN WITNESS WHEREOF** this Charge has been duly executed.

**Execution**

*All parties including the Borrower(s) must execute.*

|  |  |
| --- | --- |
| Sealed with the Common Seal of |  |
| the Chargee in the presence of: |  |
| …………………………………… |  |
| *Director* |  |
| …………………………………… | *Common Seal* |
| *Director/Secretary* |  |
| …………………………………… |  |
| *Advocate* |  |

**Certificate of Verification under Section 45 of the Land Registration Act**

**I** **CERTIFY** that ………………………................................................. and

………………………………………….......... being the persons witnessing the affixing of the

Common Seal of the Chargor appeared before me on ……………………….......... and being

known to me/being identified by

……………………………..of……………………….......... freely and voluntarily executed this

instrument.

………………………………………………

Name and signature of person certifying

Signed by the duly authorised attorneys of the Chargee under and by virtue of Powers of Attorney registered at the District Lands Registry as number …………… and ………………… and at the

Registry of Documents at Nairobi as Number …………………………. and

………………………… respectively in the presence of

…………………………………………………..

*Signature of bank official as witness*

**Certificate of Verification under Section 45 of the Land Registration Act**

**I** **CERTIFY** that ………………………………………………………. and

…………………………………………. being the duly constituted attorney(s) of the Bank

appeared before me on ……………………………. and being known to me/being identified by

…………………………….. of ……………………….......... acknowledged the above signature

or mark to be his/hers/theirs and that he/she/they had freely and voluntarily executed this instrument and understood its contents.

…………………………………………………..

*Name and signature of person certifying*

**SIGNED** as a deed by theChargor(s))in the presence of:-

*……………………………………………*

*Name and signature of person certifying*

Coloured

Photograph

ID /Passport Number………………

PIN No…………………………….

Coloured

Photograph

Signature/Thumb Print……………

ID /Passport Number. …………….

PIN No…………………………….

Signature/Thumb Print ……………

**Certificate of Verification under Section 45 of the Land Registration Act**

1. **CERTIFY** that the above-named Chargor(s)….............................................. appeared beforeme on the …………… day of ……..……………… 20…. and being known to me/being identified by\*\*\*…………………………………..………. of ……………...…………… acknowledged the above signatures or marks to be his/hers/theirs and that he/she/they had freely and voluntarily executed this instrument and understood its contents.

…………………………………………………..

*Name and signature of person certifying*

**SIGNED** as a deed by theBorrower(s )in the presence of:-

*…………………………………………*

*Name and signature of person certifying*

Coloured

Photograph

ID /Passport Number ……...………..

PIN No. …………………………….

Signature/Thumb Print………………

Coloured

Photograph

ID /Passport Number………………...

PIN No. …………….……………….

Signature/Thumb Print………………

**Certificate of Verification under Section 45 of the Land Registration Act**

**I CERTIFY** that the above-named Borrower…………………………….....appeared before me

on the …………… day of ……..………….……. 20…. and being known to me/being identified

by\*\*\*………………………….….. of ………………………… acknowledged the above

signatures or marks to be his/hers/theirs and that he/she/they had freely and voluntarily executed this instrument and understood its contents.

…………………………………………………..

*Name and signature of person certifying*

**REGISTERED** this ………………. day of ………………..20....................

**ENTRY** in Encumbrances Section Number:…………....................

Seal……………………………………………….

**LAND REGISTRAR**

Name:………………………………… Registrar’s Stamp / No……………

Signature: …………………………………………..

**DRAWN BY:**

**Notes:**

\* Provide full name(s) and registered number Delete whichever is not applicable.

\*\*The person attesting the signature must authenticate the coloured passport size photograph, National ID Number and Tax PIN Number.

\*\*\* Attach a survey plan.