ABSTRACT

House is the more important thing that every person needs. But the only obstacle that society have is the hardship of total payment for buying a house.

Therefore, a help from some institutions to make it easier is required. Bank, as the financial intitution that comes to fulfill the need of people by arranging an agreement between the two parts. The legal agreement which made by the bank called by mortgage bond. After certain time, people who have the mortgage bond  want to submit the obligation to other people. Practically speaking, the submission usually done trough an a charter for selling and posessing the title deed. Methods of the research is the norm jurisprudence it means the research has been done by the study of the written law which refers to statutes, doctrinal law and theory of law. Based on the research, usage of character of selling and taking the title deed is prohibited, due to all the related statutes.

Keywords : Object of mortgage bond, charter of selling and taking the title deed, Novatie.