

## ABSTRACT

Concerning rights to land use credit guarantees, may be land rights are property rights, lease rights, Right to Build (HGB), Right to Use the ground state can be transferred as provided for in Article 4 UUHT. Among the rights which can be used as collateral, the only property that has a strong position, because ownership is not limited by time, it is different with the land rights of HGB. Abolishment of land rights for a period, if the land is used as collateral for the debt, the agreement also means remove the imposition of mortgage as additional agreements.

In this thesis, the author focuses on the completion of the mortgage by the bank as a creditor on the right to build a time period has expired. Targets to be achieved in this thesis is the position of creditors holding mortgages on the land as an object of mortgage HGB and the efforts made by the creditor to return the status of preferred creditors

The study explains that the position of creditors Mortgage holders who have HGB land expired term rights to land is no longer a preferred creditor in the prior fulfillment of other creditors, but creditors' claims are based concurrent fulfillment of the balance of the receivables. Efforts made by the creditor to return the status of preferred creditors is made SKMHT to authorize the creditors to extend the period of HGB and HGB burden after the Mortgage extended, and at the right loading dependents, creditors also tie it with a fiduciary guarantee HGB.

Keywords: Creditors, mortgages, right to build