

User Manual

Approve, Modify & Release the Mortgage Contract Request

Land and Property Section

Contents:

1. INTRODUCTION:	3
2. CREATE APPROVE, MODIFY & RELEASE THE MORTGAGE CONTRACT REQUEST	7
3. MY CASES.....	13
4. FEE PAYMENT.....	19
5. CUSTOMER ACTION	21

Introduction:

The land and property section in Ras Al Khaimah Municipality launched a set of electronic services to save customers time and effort and enable them to submit their requests at any time and from anywhere.

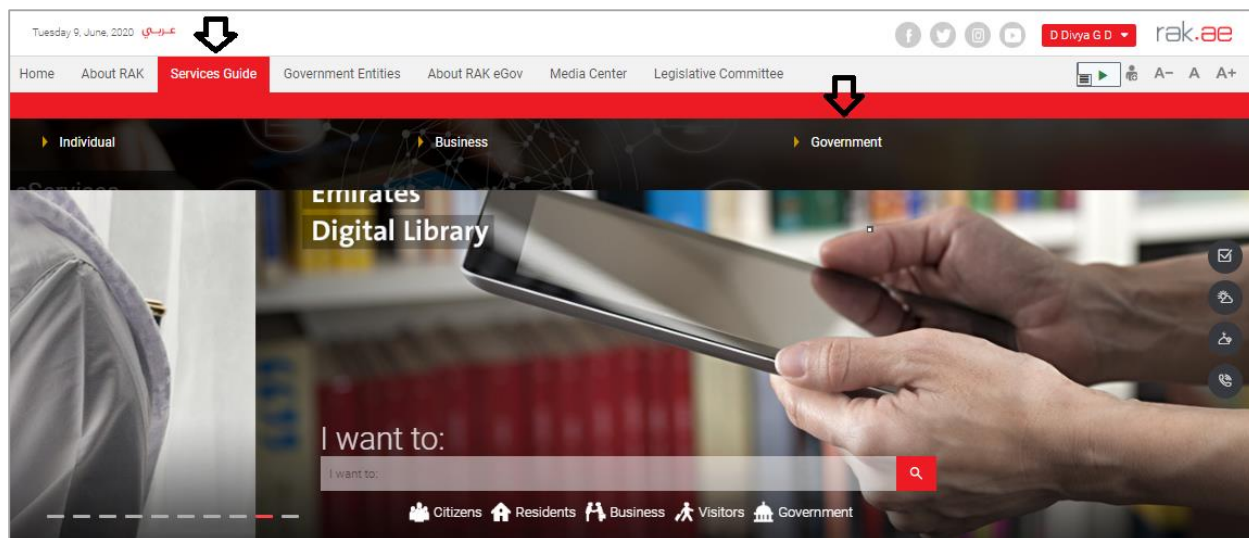
The Approve, Modify & Release the Mortgage Contract service allows customers to apply for mortgage registration of all types on a property for the benefit of the financier in order to guarantee the property's rights, whether it is a first-degree or second-degree mortgage the service also allow the redemption and the modification of mortgage contract.

This guide shows customers how to access the Approve, Modify & Release the Mortgage Contract service. It also guides them on how to create, send and track the request electronically.

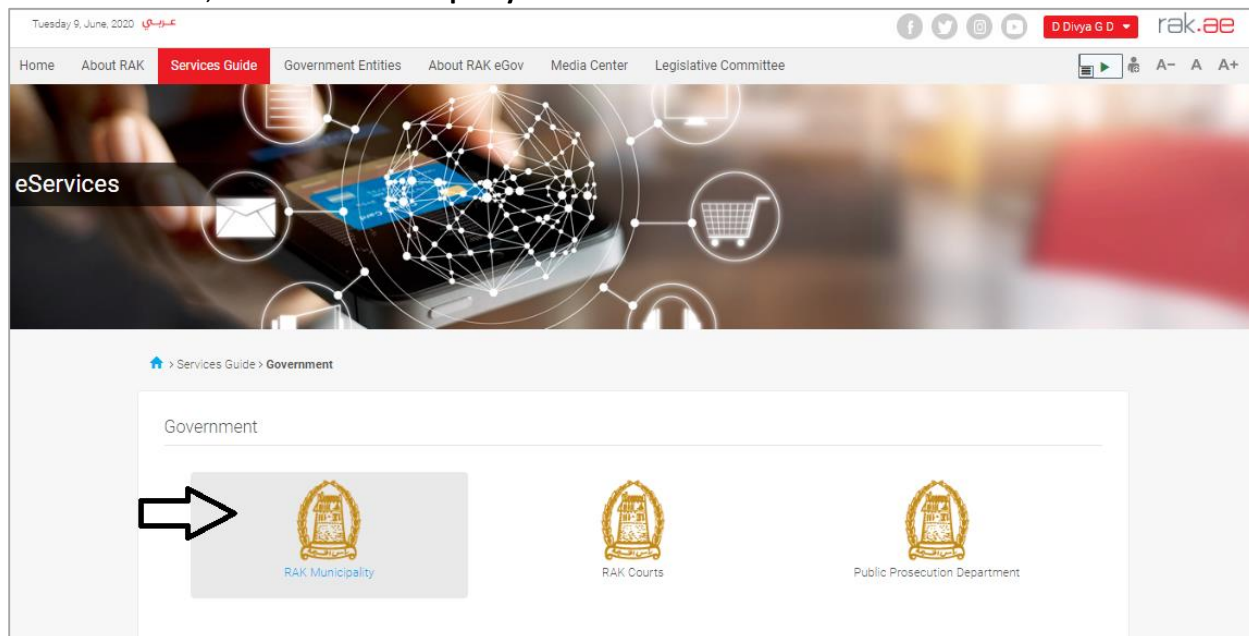
Customers will be able to log in to the electronic services of the section, submit requests, track requests, modify requests (if necessary), re-submit the requests after applying the modifications electronically, and finally obtain their required certificates either electronically or by receiving them from the Customer Happiness Center as per the need for the original copy.

Login and access to the Approve, Modify & Release the Mortgage Contract Service

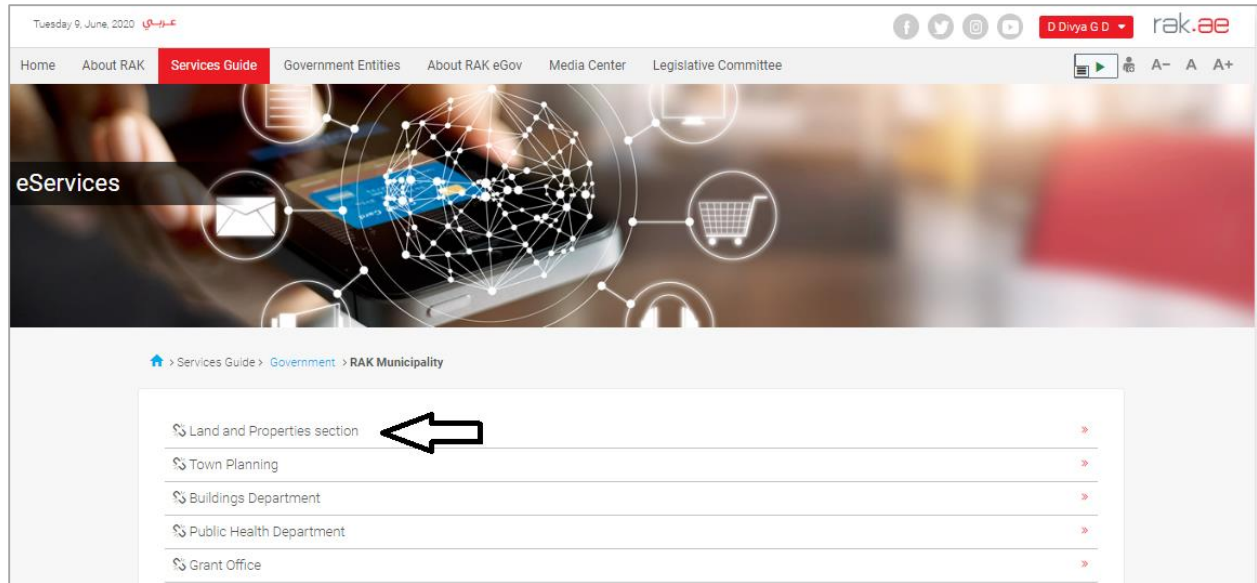
- 1- Navigate to the RAK Government portal on <https://www.rak.ae/wps/portal>
- 2- To access the Approve, Modify & Release the Mortgage Contract service, click on the “Service Guide” then click on “Government”



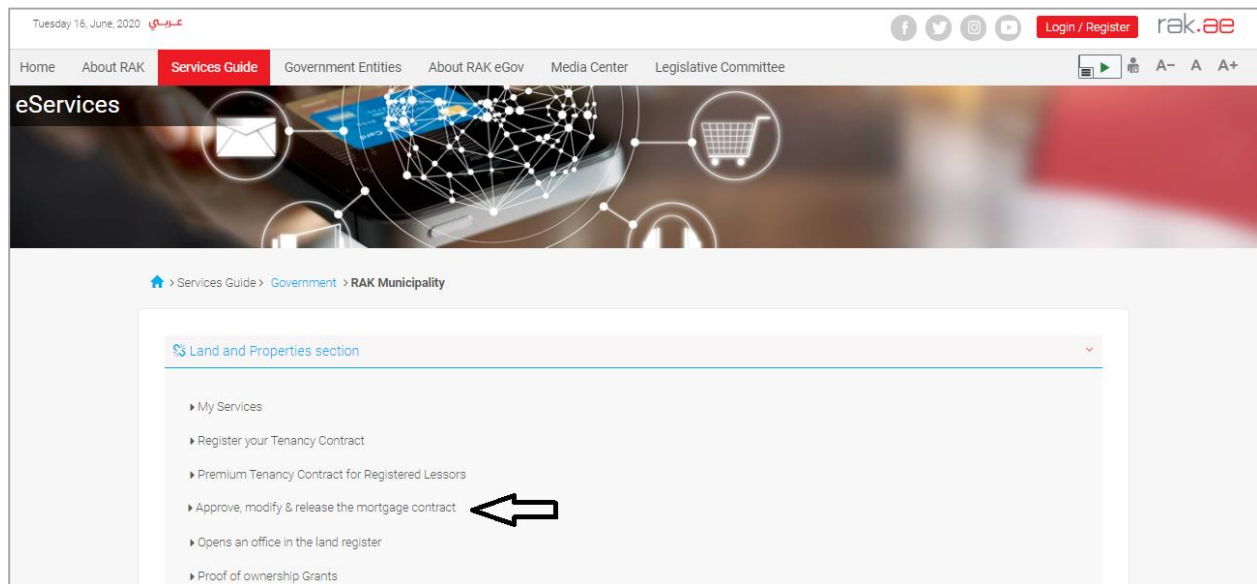
- 3- Next, select “RAK Municipality”



- 4- Next, select “Land and Properties Section”



5- Next, click on Approve, Modify & Release the Mortgage Contract



6- The service screen displays the service definition, procedure, conditions, fees, time, and the required documents.

Tuesday 16, June, 2020 عجمي

Home About RAK **Services Guide** Government Entities About RAK eGov Media Center Legislative Committee

eServices

Services Guide > Government > RAK Municipality > Land and Property Sector > Approve, modify & release the mortgage contract

Approve, modify & release the mortgage contract

This service allows customers to apply for mortgage registration of all types on a property for the benefit of the financier in order to guarantee the property's rights, whether it is a first-degree or second-degree mortgage the service also allow the redemption and the modification of mortgage contract .

Step 1 Sign up using portal account

Step 2 Submit Approve\ modify \ release the mortgage contract request by filling the online form, and attaching the required documents

Step 3 On the appointment date the customer has to present at Municipality with the original documents for approval.

Step 4 Pay requested fee.

7- To use the service, click on the “Start Service” button.

Tuesday 16, June, 2020 عجمي

Home About RAK **Services Guide** Government Entities About RAK eGov Media Center Legislative Committee

Processing Time

One working day

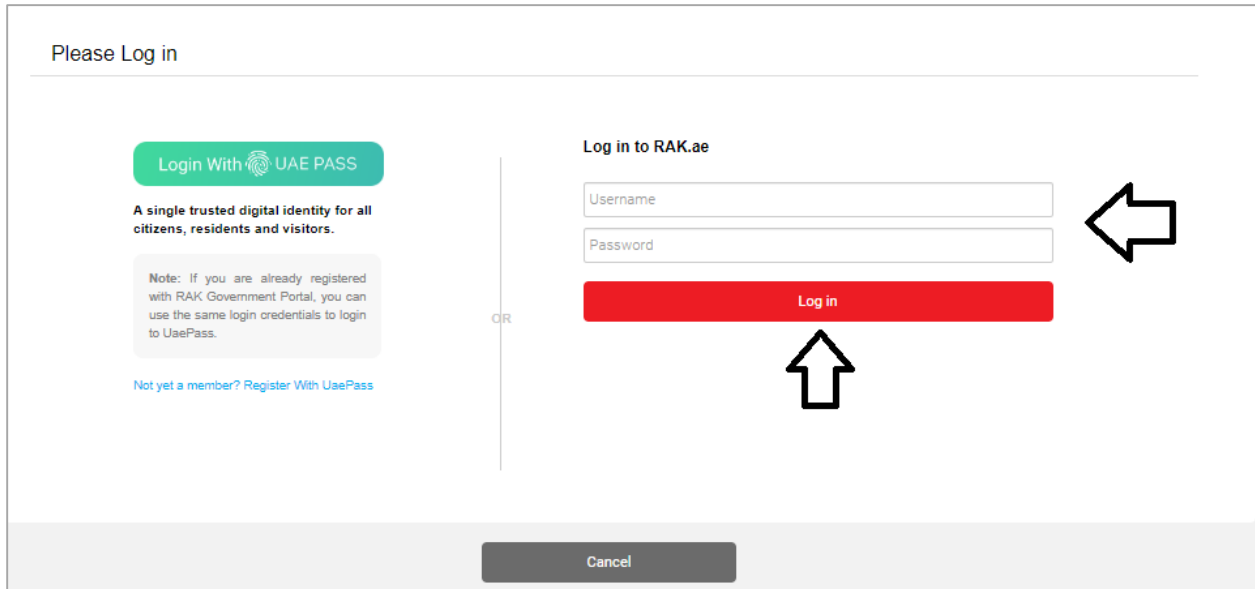
Required Documents

1. Owner ID Copy
2. Copy of Emirates ID for mortgage representative (banks)
3. Bank letter for mortgage , modify or release
4. Letter of shikh zayed program
5. power of attorney for holder delegate
6. Copy of site plan (in grantee cases)
7. Site Plan (ownership)
8. Copy of title deed
9. Others : special contracts
10. Copy of approved contract in case of modify or release mortgage
11. Copy of approval from fist mortgage level in case there is second mortgage
12. Power of attorney

Start Service

Create Approve, Modify & Release the Mortgage Contract Request

1. After you access the **Approve, Modify & Release the Mortgage Contract** service and click on the “**Start Service**” button, the login page will appear as follow:



Please Log in

Login With UAE PASS

A single trusted digital identity for all citizens, residents and visitors.

Note: If you are already registered with RAK Government Portal, you can use the same login credentials to login to UaePass.

Not yet a member? [Register With UaePass](#)

OR

Log in to RAK.ae

Username

Password

Log in

Cancel

2. Enter your RAK Government Portal username and password which you have previously created, then press on the “**Log in**” button.
3. The **Approve, Modify & Release the Mortgage Contract** request form will be displayed enabling you to create the request:

ZL00 - Approve, Modify & Release the Mortgage Contract

Approve, modify & release the mortgage contract [Help](#)

[Save As Draft](#) [Back To Initial Screen](#) [Submit](#)

General Information

Case Description
* Application
Case Information
Customer Information

Applicant Information

Applicant

Applicant Name: Divya Kushalappa

Registration

☐ New registration
☐ Get Drafts

[Ok](#)

4. Your name is displayed in the “**Applicant Name**” field by default.
5. Click “**New Registration**” in case you want to apply for a new request, while click on the “**get Drafts**” in case you have already drafted a request before and you want to submit it now.
6. Click “**OK**” to have the request form displayed as below:

ZL00 - Approve, Modify & Release the Mortgage Contract

Approve, modify & release the mortgage contract [Help](#)

[Save As Draft](#) [Back To Initial Screen](#) [Submit](#)

General Information

Case Description: Approve, modify & release the mortgage contract

* Application Type: Approve, modify & release the mortgage contract

Case Information: This service allows customers to apply for mortgage registration of all types in a property for the benefit of the financier in order to guarantee the property's rights, whether it is a first-degree or second-degree mortgage the service also allow the redemption and the modification of mortgage contract.

Customer Note:

Applicant Details

Applicant

Applicant Number: 3000113378

Applicant Name: Divya Kushalappa

Applicant Mobile Number: 554041094

Applicant Mail Address: r.devappa@raksys.in

Attachments

Attachment List

7. In the **General Information** block, the only option is to select the **Approve, Modify& release the mortgage contract** from the “**Application Type**” dropdown list:

General Information

Case Description: Approve, modify & release the mortgage contract

* Application Type: Approve, modify & release the mortgage contract

Case Information: This service allows customers to apply for mortgage registration of all types in a property for the benefit of the financier in order to guarantee the property's rights, whether it is a first-degree or second-degree mortgage the service also allow the redemption and the modification of mortgage contract.

Customer Note:

8. Enter your note in the “**Customer Note**” field.

Note: In case of modification or release of mortgage, the request should be submitted from banks side only .

9. In the **Applicant Details** block, your information will be displayed including your number, name, email address, and mobile number:

▼ **Applicant Details**

Applicant

Applicant Number: 3000113378

Applicant Name: Divya Kushalappa

Applicant Mobile Number: 564041094

Applicant Mail Address: r.devappa@raksys.in

10. The **Attachments** block displays the mandatory documents to be attached to complete the request.

▼ **Attachments**

Attachment List

[Print Version](#)

Mandatory	Doc Description	Attach File	File Path
<input type="checkbox"/>	Bank letter of guarantee	Upload	
<input type="checkbox"/>	Copy of Ownership Document	Upload	
<input type="checkbox"/>	KROKI Siteplan	Upload	
<input type="checkbox"/>	Site Plan	Upload	

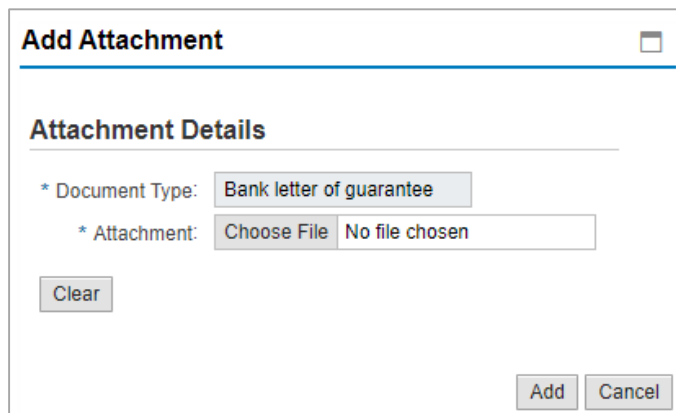
[Clear](#)

Note: In case of owner death: its required to submit legacy document \ power of attorney – if available \ personal documents (ID’s) for all inheritors.

11. You can edit all attachments (add new or remove/replace existing) taking into consideration that mandatory attachments should be uploaded.

12. To upload documents:

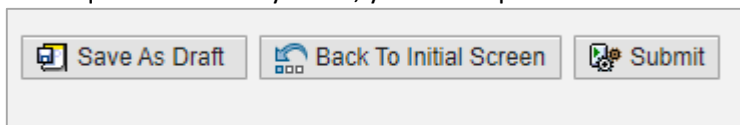
- A. Click the **“Upload”** button, a window pops up allowing you to choose the files as shown below:



- B. Browse for the file and Click on **Add** → the file will be uploaded successfully.
C. Repeat the steps to attach next documents.

Note: In case of incorrect upload, you can select the record and click the **“Clear”** button to remove it

13. After you fill the request mandatory fields, you have options to:



- **“Save As Draft”** to save the request for later.
 - **“Submit”** to complete the request.
 - or even clear all fields by selecting **“Back To Initial Screen”** and confirm leaving the screen in the displayed confirmation message.
14. Click **“Submit”** and confirm the submission in the displayed confirmation message.
A screen will appear stating that the case is submitted in addition to the **case ID**.

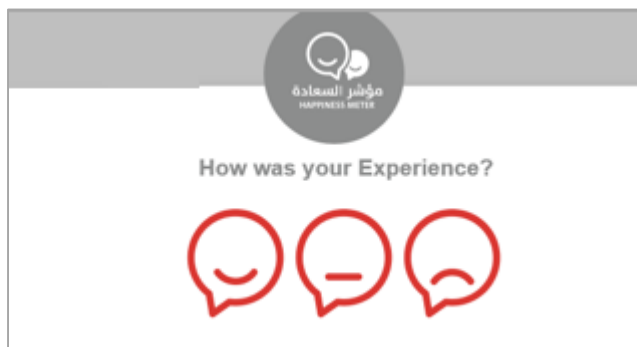


15. To apply for a new service, click **“Back”**

16. To print the result screen, click “**Print Result Form**”

After the request is submitted, you need to access your cases on the RAK Portal www.rak.ae to track your request and pay the required fees after getting the request approved, the mortgage contract will be issued and the owner will be notified with a copy of the mortgage contract via email.

Note: To get your feedback regarding the service procedure, the following happiness meter screen will pop up along with the request result screen allowing you to submit how happy you were for the same:

The image shows a digital feedback interface titled 'How was your Experience?'. At the top, there is a grey header with a circular logo containing a speech bubble and the text 'مؤشر السعادة' and 'HAPPINESS METER'. Below the header, the text 'How was your Experience?' is displayed. Underneath, there are three red-outlined speech bubble icons arranged horizontally. The first icon contains a simple upward-curving line representing a smile. The second icon contains a horizontal line representing a neutral expression. The third icon contains a downward-curving line representing a frown. These icons are intended for users to click and select their level of satisfaction.

Select the required face and your evaluation will be submitted directly.

My Cases

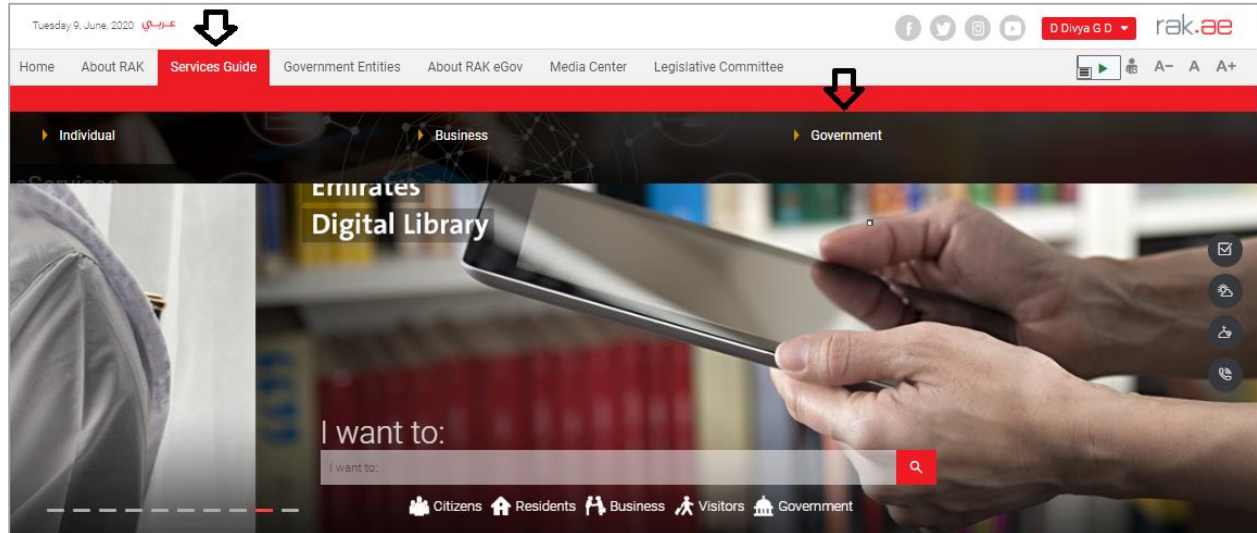
When you submit the Approve, Modify & Release the Mortgage Contract request, it is received by the coordinator in the land and property section to review it and accordingly the coordinator will do one of the following actions:

- Accept the request, after which you have to pay the fees.
- Reject the request stating the justifications.
- Return the request for modification after which you must modify the request as per the notes then re-send it to the coordinator to review it again and take the appropriate action against it.

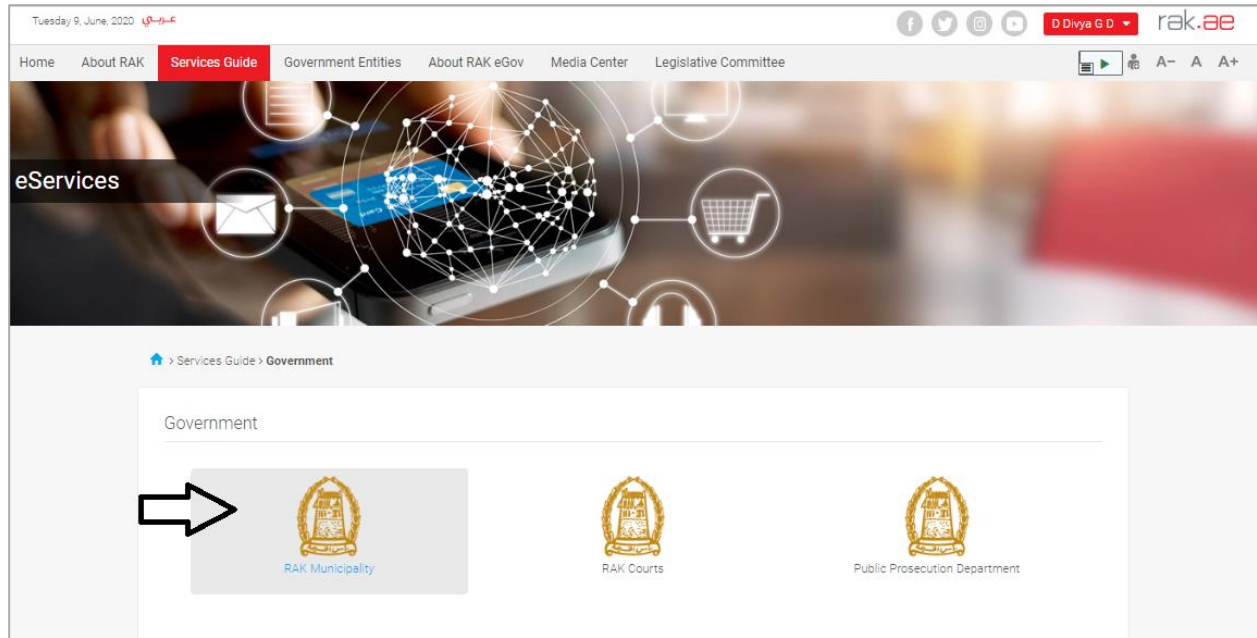
Note: when the coordinator take one of the above mentioned actions, the system will notify the customers by sending SMS on their mobile phones and Emails to let them know that their request is accepted initially, then the request will be either approved, rejected or needs modifications.

You can find the submitted requests in “**My Cases**” tab, to access it please visit the Ras Al Khaimah Government website at www.rak.ae as shown on the screen below.

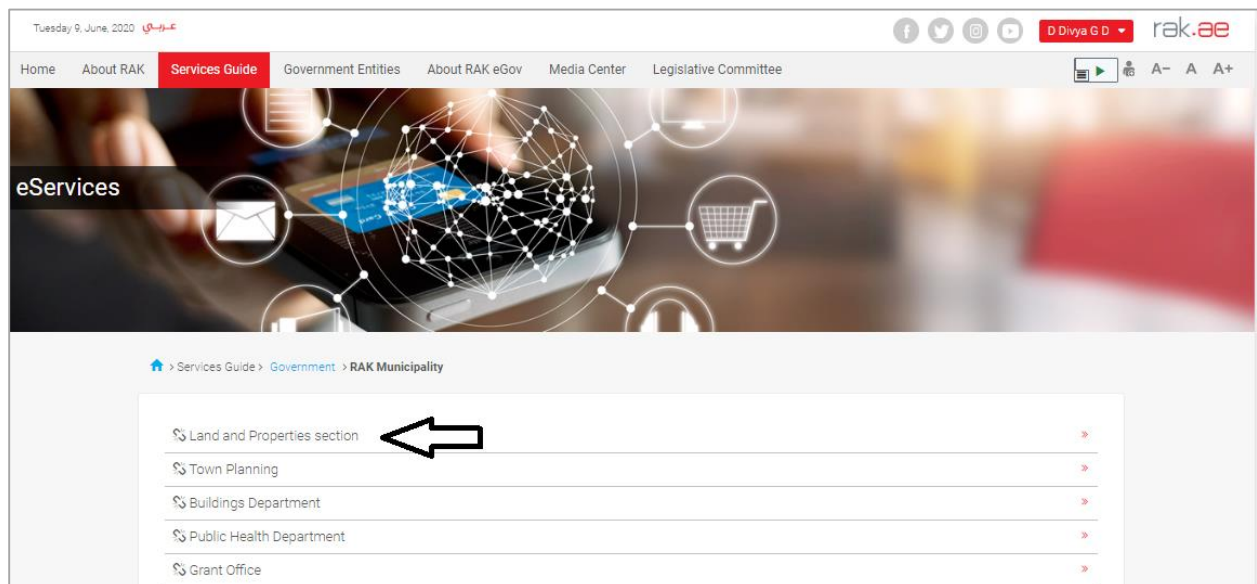
Then, Click the “**Service Guide**” then click “**Government**”:



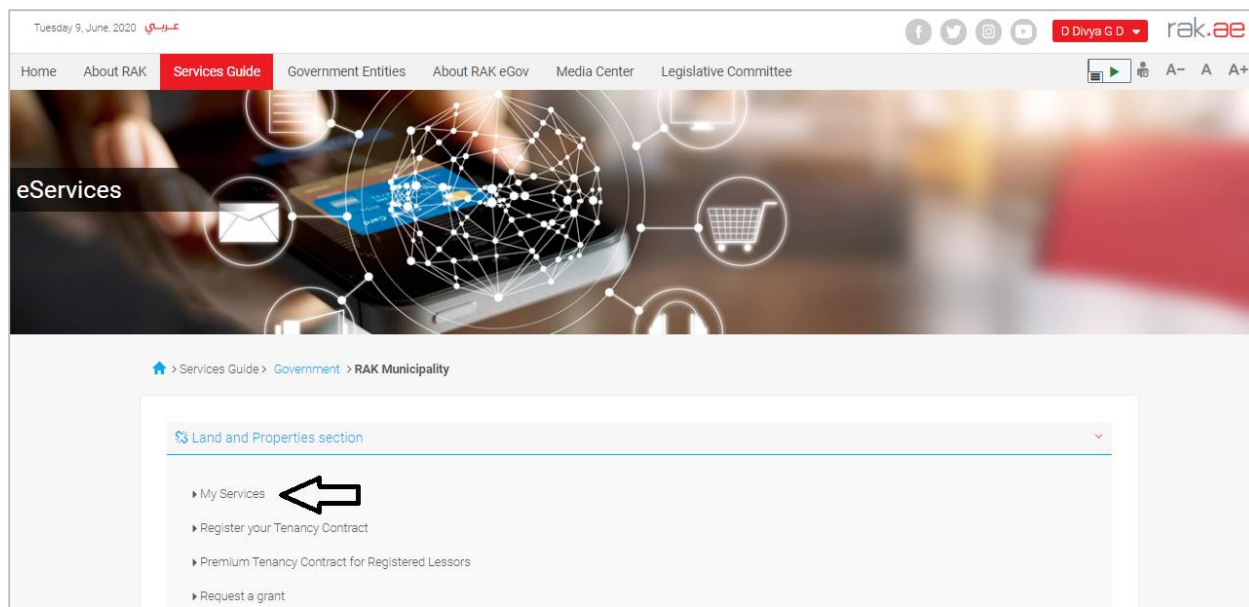
Next, select “**RAK Municipality**”



Next, Select the “Land and Properties Section”



Next, Select “My Services”



Next, Enter your RAK Government Portal username and password which you have previously created, then press on the “Log in” button.

“My Cases” tab will be displayed to show all of your transactions submitted to the land and properties section and pending for payment (if not paid yet) or pending for coordinator action.

E-Land Department

My cases (ZL) Register your Tenancy Contract

Case Registration

My Cases [Help](#)

My Cases

Print Version Export

Service ID	Service type description	Number	Year	Type	Applicant	Created On	Final Decision	Status
102199	Register Lease Contracts			خدمة تصديق عقد إيجار	ايهاب بهمان	17.07.2019 12:10:28		Open/New
107930	Minutes for Loss of Commitment & Ownership Documen				ايهاب بهمان	19.04.2020 11:46:35		Coordontor R
107926	Merge Properties Request				ايهاب بهمان	19.04.2020 10:52:04		Coordinator R
107920	Proof of Ownership Grants Request				ايهاب بهمان	19.04.2020 09:42:30		Coordontor R
107848	Ownership based on Inheritance Request				ايهاب بهمان	16.04.2020 15:59:52		Coordontor R
107752	Proof of Ownership Grants Request				ايهاب بهمان	15.04.2020 10:42:32		Coordontor R

Case Details Case Documents Payment Requests

Creation date frame: All Case Status: Open Cases

Total number of cases: 19

“My Cases” Tab displays the service ID, description, type, applicant, creation date, final decision and the status for each request.

Note: you can do the following for each case/ request created:

- Print (As a Pdf) [Print Version](#)
- Export (As excel files) [Export](#)

When selecting the request, and perform any of Print version or export, the system will automatically generate / download the required case

- You will be able to view the details of the service request by selecting the required request and then clicking on the “Case Details” button

E-Land Department

My cases (ZL) Register your Tenancy Contract

Case Registration

My Cases [Help](#)

My Cases

Print Version Export

Service ID	Service type description	Number	Year	Type	Applicant	Created On	Final Decision	Status
102199	Register Lease Contracts			خدمة تصديق عقد إيجار	ايهاب بهمان	17.07.2019 12:10:28		Open/New
107930	Minutes for Loss of Commitment & Ownership Documen				ايهاب بهمان	19.04.2020 11:46:35		Coordontor R
107926	Merge Properties Request				ايهاب بهمان	19.04.2020 10:52:04		Coordinator R
107920	Proof of Ownership Grants Request				ايهاب بهمان	19.04.2020 09:42:30		Coordontor R
107848	Ownership based on Inheritance Request				ايهاب بهمان	16.04.2020 15:59:52		Coordontor R
107752	Proof of Ownership Grants Request				ايهاب بهمان	15.04.2020 10:42:32		Coordontor R

Case Details Case Documents Payment Requests

Creation date frame: All Case Status: Open Cases

Total number of cases: 19

The details screen of the selected request pops up to show all of its details as below:

Details for case with ID 107920

Case Attributes

Title:

Case Type: Proof of ownership Grants

Last Changed by: System

Changed On: 19.04.2020 05:42:36

Created By: PORTAL1

Created On: 19.04.2020 05:42:30

Case ID: 107920

Final Decision:

Additional Fees: 0.00

Add Fees Description:

Addition Information:

Granted BY:

Grant Date:

Property Type:

No. of List: 0000000000000000

No of Units: 0

Proof Type: Built Housing Grants

Status: Coordentor Review

Case Notes

Close

- You will be able to view the attachments of the service request by selecting the required request and then clicking on the “**Case Documents**” button

E-Land Department

My cases (ZL) Register your Tenancy Contract

Case Registration

My Cases [Help](#)

My Cases

Print Version Export

Service ID	Service type description	Number	Year	Type	Applicant	Created On	Final Decision	Status
102199	Register Lease Contracts			خدمة تصديق عقد إيجار	إيهاب يهمان	17.07.2019 12:10:28		Open/New
107930	Minutes for Loss of Commitment & Ownership Documen				إيهاب يهمان	19.04.2020 11:46:35		Coordentor R
107926	Merge Properties Request				إيهاب يهمان	19.04.2020 10:52:04		Coordinator R
107920	Proof of Ownership Grants Request				إيهاب يهمان	19.04.2020 09:42:30		Coordentor R
107848	Ownership based on Inheritance Request				إيهاب يهمان	16.04.2020 15:59:52		Coordentor R
107752	Proof of Ownership Grants Request				إيهاب يهمان	15.04.2020 10:42:32		Coordentor R

[Case Details](#)
[Case Documents](#)
[Payment Requests](#)

Creation date frame: All Case Status: Open Cases

Total number of cases: 19

A screen will pop up to show all of the documents that are attached to the selected request when it is created where you can upload any file or all of the files.

Documents for case with ID 107752

Case Documents

File Description	
Copy of new site plan	
Copy of ownership	
Completion certificate request	
Emirates ID	
Passport ID	

Download all attachments

Close

Fee Payment

After the coordinator of the land and properties section accepts your request, the system will notify you to pay the request fees via email and SMS, so in **"My Cases"** page you will select the request whose status is "pending for payment" and then click on the **"Payment Requests"** button.

E-Land Department

My cases (21) | Register your Tenancy Contract

Case Registration

My Cases ? Help

My Cases

Print Version | Export

Service ID	Service type description	Number	Year	Type	Applicant	Created On	Final Decision	Status
102199	Register Lease Contracts			خدمة تصديق عقد إيجار	ايهاب بهمان	17.07.2019 12:10:28		Open/New
107930	Minutes for Loss of Commitment & Ownership Documen				ايهاب بهمان	19.04.2020 11:46:35		Coordontor R
107926	Merge Properties Request				ايهاب بهمان	19.04.2020 10:52:04		Coordinator R
107920	Proof of Ownership Grants Request				ايهاب بهمان	19.04.2020 09:42:30		Coordontor R
107848	Ownership based on Inheritance Request				ايهاب بهمان	16.04.2020 15:59:52		Coordontor R
107752	Proof of Ownership Grants Request				ايهاب بهمان	15.04.2020 10:42:32		Coordontor R

Case Details | Case Documents | **Payment Requests**

Creation date frame: All | Case Status: Open Cases

Total number of cases: 19

The following screen will be displayed to show the amount needed to be paid for the select request.

E-Land Department

My cases (21) | Register your Tenancy Contract

My Payments ? Help

Billing Documents for case with ID

Print Version | Export

Status	Case/Request ID	Payment Request Number	To Be Paid	Paid	Due To Pay	Currency
	107920	910027435	5,000.00	0.00	5,000.00	AED


Pay Selected Item | Back

Click on the required payment item and then click on the **"Pay Selected Item"** button to move to the payments channels screen:



My cases (ZH)
My Notification

Payment Amount: 5,000.00
Amount Already Payed: 0.00
* Transaction Amount 5,000.00 AED

☒ E-Dirham





الدرهم الإلكتروني
e-dirham

☐ Banks Cards

By clicking "Pay" a new transaction will be created and you will be redirected to Etisalat/e-Dirham payment page, where you can finish the transaction.

Pay
Cancel
Back

The system allows you to pay the required amount of money through different channels like the bank cards or the electronic dirham.

Select the required payment channel and click the “**Pay**” button to proceed with the payment process as usual.

Note: the fees amount will vary as per the mortgage type; the fees will be as follows:

Mortgage Type	Fees Amount
Registration of mortgage	0.001 AED from the mortgage value
Registration of mortgage for shaikh Zayed program	00
Release of mortgage for bank	200 AED
Release of mortgage shaikh zayed Program	00 AED
Modify Mortgage Contract	200 AED

Customer Action

Upon successful submission, the request will be displayed for the land and properties coordinator to review it and take the appropriate action, but if the request requires modifications, then the coordinator will return it to the customer to apply the modification and send it back again for review.

When one of your request is returned to you for modification, you will find it in “**My Notification**” tab. To access “**My Notification**” tab, follow the [same procedure you did to reach “My Cases” tab](#).

In “**My Notification**” tab, you can open the request for modification as in the screen below:

The screenshot shows the 'E-Land Department' interface with the 'My Notification' tab selected. A 'Notifications' section is visible, containing a table of notifications. The first row is highlighted with a red box.

Notification	Due Date	Request Type	Case ID	Case type text	Details
300092107	09.04.2020	Register Lease Contracts	107674	Land Request	
300092024	09.04.2020	Minutes for Loss of Commitment & Ownership Documen	107673	Land Request	
300091960	09.04.2020	Merge Properties Request	107672	Land Request	
300091957	09.04.2020	Proof of Ownership Grants Request	107671	Land Request	
300088807	09.04.2020	Ownership based on Inheritance Request	107670	Land Request	
300086812	09.04.2020	Proof of Ownership Grants Request	107669	Land Request	

At the bottom of the table, there are filters for 'Notif. timeframe' (set to 'All') and 'Display Opened o...' (set to 'All'), along with a 'Refresh' button.

To modify a request, follow the step below:

1. Click the “**Details**” icon to the right of the required request → the “**Customer Action**” screen pops up as below:

Customer Action 300092107

Selected Notification

Notification: 300092110

Case ID: 107673

Created on: 09.04.2020

Case Type: **Proof of ownership grant**

Requester: Hend Gomaa Mohamed

BusinessPartner: 3000113130 مصطفى عبد الرزاق محمد احمد

Lock Status:

Current System Status: Open

Product Modification Steps

Step 1: Read the comments from the below section sent from the requester

Step 2: Open the case by clicking the below button for editing

Open Case

Step 3: Write the comments (if any) in the below comments section

Step 4: Complete the notification modification by clicking the below

Complete

Comments


Note from Municipality:

Modify attachment

Save Cancel

- Click on “Open case” button to modify the request → the request details screen opens

Land and Property Sector Services [Help](#)

 **Update**

General Information

Case Description: **Proof of ownership grant**
Application Type: **Proof of ownership grant**
Case Information: **Proof of ownership grant**

Customer Note:

Applicant Details

Applicant

Applicant Number: 3000113077
Applicant Name: مصطفى احمد
Applicant Mobile Number: 564041094
Applicant Mail Address: hend.m@egac.rak.ae

Attachments

Attachment List

Print Version

Mandatory	Doc Description	Attach File	File Path
<input type="checkbox"/>	EID copy	<input type="button" value="Upload"/>	
<input type="checkbox"/>	Other Documents	<input type="button" value="Upload"/>	
<input type="checkbox"/>	Passport copy	<input type="button" value="Upload"/>	
<input type="checkbox"/>	Personal picture	<input type="button" value="Upload"/>	

3. Modify the request as per the coordinator comments.
4. Click the **"Update"** button. A confirmation message will pop up:

Submit Case Creation ☐

Do you want to submit the request?

5. Click **"Submit"**, then you will return to the **"Customer Action"** screen:

Customer Action 300092107

Selected Notification

Notification: **300092110**


Case ID: **107673**

Created on: **09.04.2020**

Case Type: **Proof of ownership grant**

Requester: **Hend Gomaa Mohamed**

BusinessPartner: **3000113130 مصطفى عبد الرازق محمد احمد**

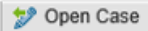
Lock Status: 

Current System Status: **Open**

Product Modification Steps


Step 1: Read the comments from the below section sent from the requester

Step 2: Open the case by clicking the below button for editing



Step 3: Write the comments (if any) in the below comments section

Step 4: Complete the notification modification by clicking the below



Comments

Note from Municipality:

Modify attachment

Save

Cancel

6. Click **“Complete”** and then **“Save”** to complete your modifications → the request will be removed from **“My Notifications”** tab and the request will be submitted again to the land and properties coordinator for review.

After your request gets the final approval, the mortgage contract will be issued and the owner will be notified with a copy of the mortgage contract via email.