

User Manual

Replacement Mortgage Document for Real Estate Office Request

Land and Property Section

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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.

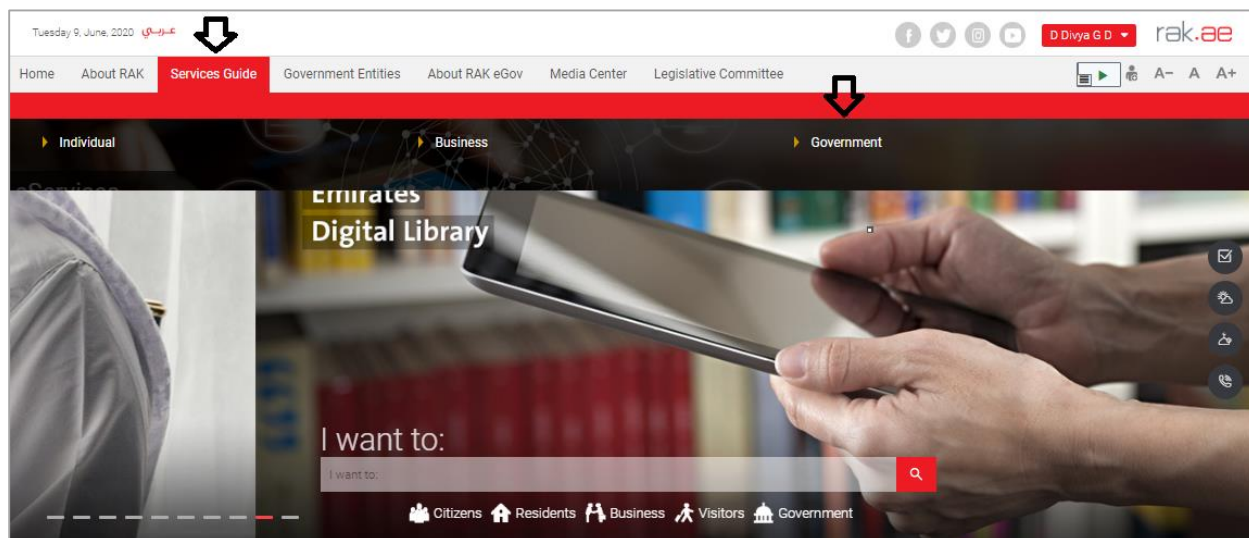
The Replacement Mortgage Document for Real Estate Office Request allows customers to replace a mortgaged ownership with a valid ownership for real estate office, only if the condition of property price being equal to mortgage price is met, after attach the required documents and pay the required service fee.

This guide shows customers how to access the Replacement Mortgage Document for Real Estate Office Request. It also guides them on how to create, send and track the request electronically.

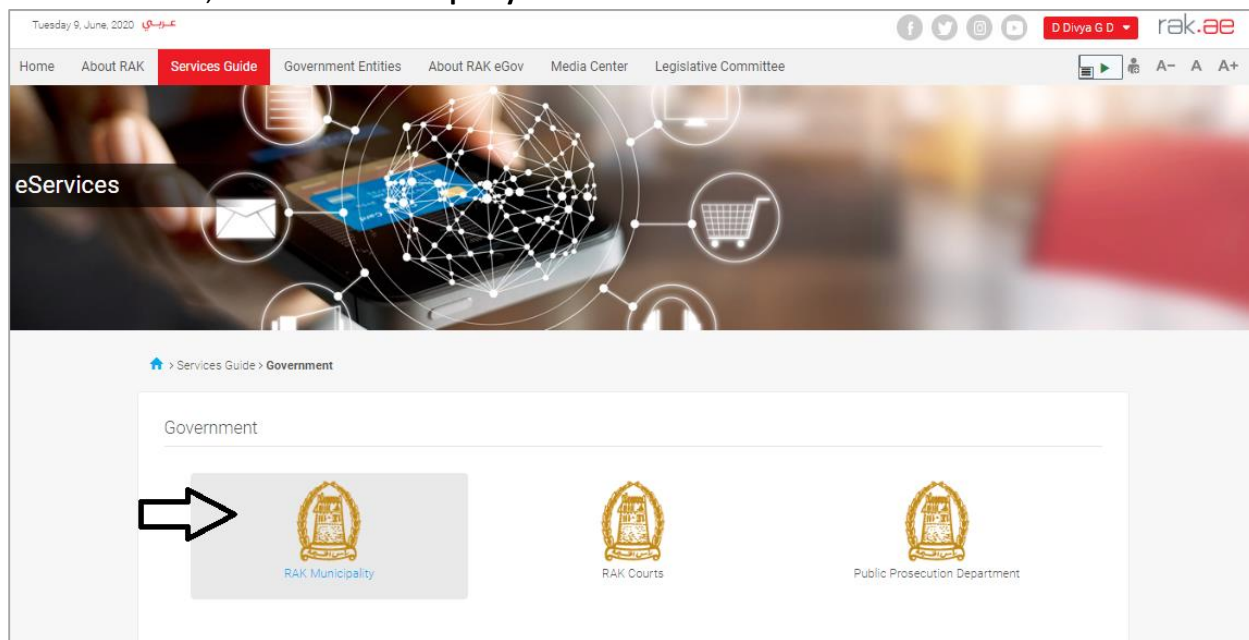
Customers will be able to log in to the electronic services of the section, submit requests, track requests, modify requests (if necessary), re-submit the requests after applying the modifications electronically, and finally obtain their required certificates either electronically or by receiving them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

Login and access to the Replacement Mortgage Document for Real Estate Office Request

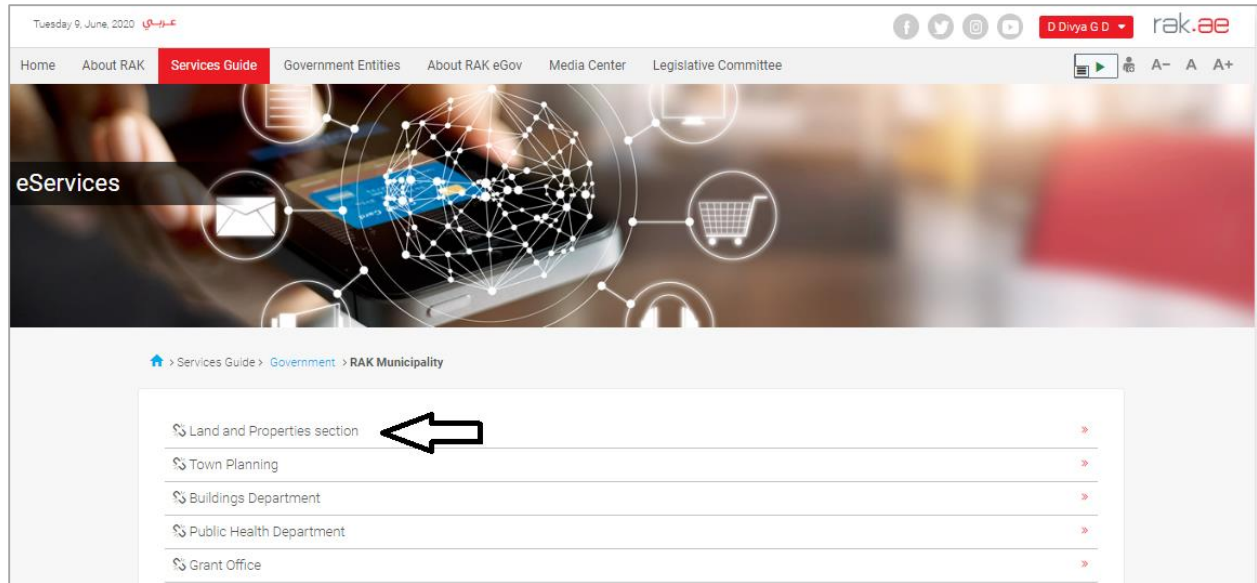
- 1- Navigate to the RAK Government portal on <https://www.rak.ae/wps/portal>
- 2- To access the Replacement Mortgage Document for Real Estate Office, click on the “Service Guide” then click on “Government”



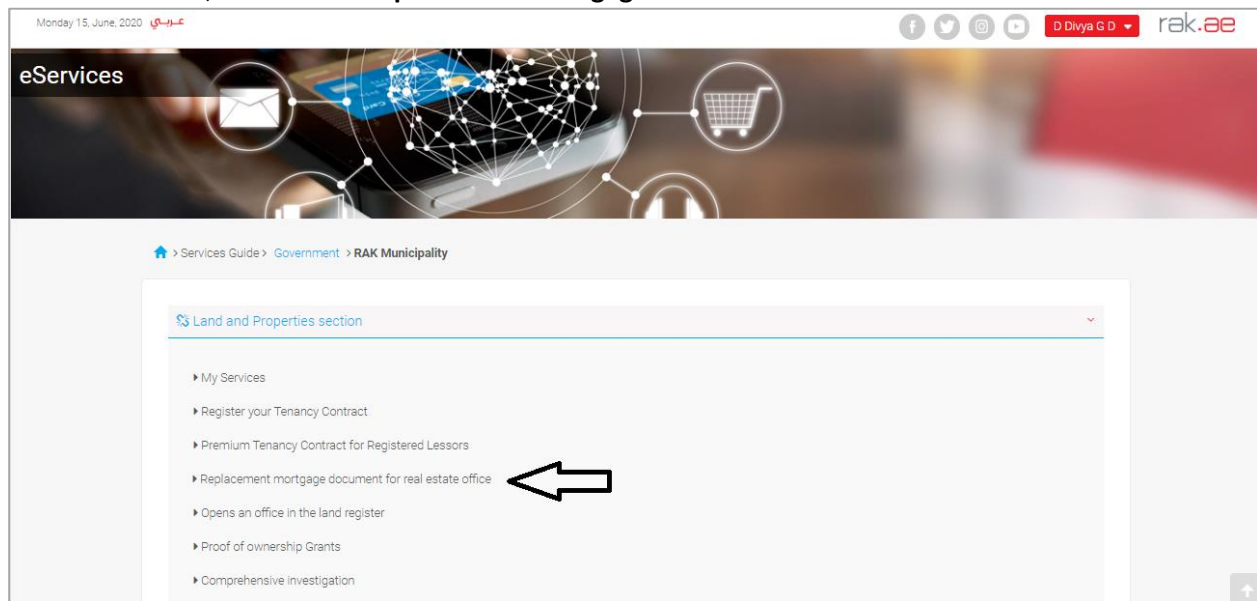
- 3- Next, select “RAK Municipality”



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



5- Next, click on the Replacement Mortgage Document for Real Estate Office



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

Monday 15, June, 2020 عربي

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eServices

> Services Guide > Government > RAK Municipality > Land and Property Sector > Replacement mortgage document for real estate office

Replacement mortgage document for real estate office

This service allows customers to replace a mortgaged ownership with a valid ownership for real estate office, only if the condition of property price being equal to mortgage price is met.

- Step 1** Sign up using portal account.
- Step 2** Submit replacement mortgage document for real estate office request by filling the online form, and attaching the required
- Step 3** On the appointment date the customer has to present at Municipality with the Original documents for approval.
- Step 4** Pay requested fee.
- Step 5** The concerned department will review the request and take a decision
- Step 6** Upon approval, the mortgage contract will be issued and the owner will be notified with a copy of the mortgage contract certificate via email.

Service Enquiry

RAK Municipality

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

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- In case of owner death : its required to submit legacy documents \ power of attorney – if available \ personal documents (ID's) for all inheritors.
- If the application is submitted by the representative of the real estate office, an official letter stamped by the real estate office will be required.
- If the ownership which will be mortgaged is not carrying the owners or the partner's names, a power of attorney will be mandatory to authorize the mortgage.

Processing Time

One working day

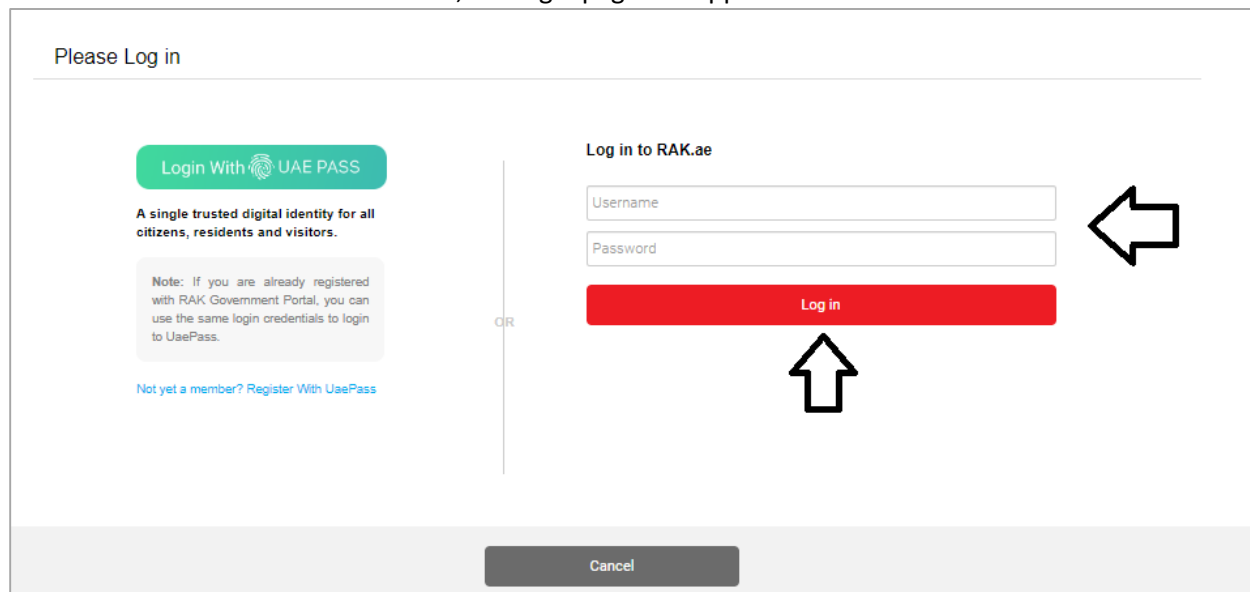
Required Documents

1. Copy of site plan
2. Copy of title deed
3. Copy of ID
4. Copy of passport
5. Copy of previous mortgage contract

Start Service

Create Replacement Mortgage Document for Real Estate Office Request

1. After you access the **Replacement Mortgage Document for Real Estate Office Request** 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 **Replacement Document in the Subject Real Request** form will be displayed enabling you to create the request:

Replacement Document in the Subject Real

General Information

* New Land Register: /

* Land Register: /

Mortgage Value: 0.00

* Company:

* Applicant: 3000113378 Divya Kushalappa

License expiration:

Mortgagees

Mortgagee: 9000000001 دائرة الأراضي والإملاك Land Department.

Mortgagee: 9000000002 الدائرة الاقتصادية Department of Economic Development

Attachments

List of Attachments

Type	Description	File Description

- In **General Information** block, Enter the land register of the new land that you want to mortgaged instead of the existing one for the real estate office, in the “**New Land Register**” fields in (Number/date) format.
- Enter the land register of existing land that is mortgaged for the real estate office, in the “**Land Register**” fields in (Number/date) format.

Note: If the land register is older than 2014, the system may request you to specify the type of the ownership, whether it is transfer or proof ownership:

Ownership Type

Ownership type:

☒ Proof Document

☐ Transfer Document

Check your ownership type from its' header, select the correct type, then click "OK" to continue with the request

- Enter the value of the mortgage in the “**Mortgage Value**”.

* New Land Register: 00034 / 2013
* Land Register: 23488 / 2018
Mortgage Value: 3000000

7. To add the office, click on the **"Select"** button next to the **"Company"** field:

* Company: 

"Search Business partner" screen shows up to enable you to search for the company by many ways:

Search Business Partner

Selection Criteria

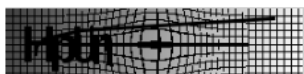
Selection Criteria: Emirates ID

* Emirates ID: 784

* Nationality:

* Date of Birth:

Please enter the code shown in the image *



8. Select the appropriate way of search from the dropdown menu of **"Search Criteria"**, then enter the required inputs as follows:

Selection Criteria: Emirates ID

Emirates ID

By Passport(non EID holder only)

By Unified Id(non EID holder only)

Trade License Number

Myself

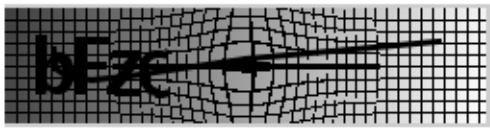
The dropdown menu includes many search options and upon your selection, the required inputs will be changed as follows:

Search way	Required inputs
Search by the Emirates ID, then enter: <ul style="list-style-type: none"> EID number Select the nationality Select the date of birth 	<p>Selection Criteria: Emirates ID</p> <p>* Emirates ID: 784 <input type="text"/> <input type="text"/> <input type="text"/></p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/></p>

<p>Search by the passport number (for non-Emirates ID holders), then enter:</p> <ul style="list-style-type: none"> Passport number Select the Passport type Select the nationality Select the date of birth 	<p>Selection Criteria: By Passport(non EID holder only)</p> <p>* Passport Number: <input type="text"/></p> <p>* Passport Type: ORDINARY PASSPORT</p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/></p>
<p>Search by the unified ID (for non-Emirates ID holders) then enter:</p> <ul style="list-style-type: none"> Unified number Select the nationality Select the date of birth 	<p>Selection Criteria: By Unified Id(non EID holder only)</p> <p>* Unified Number: <input type="text"/></p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/></p>
<p>Search with the Trade license number (issued by the Government of Ras Al Khaimah) and then enter:</p> <ul style="list-style-type: none"> license number 	<p>Selection Criteria: Trade License Number</p> <p>* License number: <input type="text"/></p>
<p>In case you are a company, select "Myself" and then click the "OK" button to have your name listed in the list.</p>	<p>Selection Criteria</p> <p>Selection Criteria: Myself</p> <p><input type="button" value="Ok"/> <input type="button" value="Cancel"/></p>

9. Enter the code that appears in the figure, then click on "**Ok**" below the figure to ensure the code.

Please enter the code shown in the image *



Note: enter "**Refresh**" button to get a new clearer code, or click on "**Cancel**" button to clear the input and re-write the code again.

10. Enter the "**Ok**" button to insert the selected name in the company field as below:

* Company:

11. Click on the "**Change BP**" button to update the company following the [same procedure](#) to add the company.

Notes:

- All fields that are preceded by an asterisk * are mandatory fields.
- Once you select the name of the company, the expiry date of the company license will be displayed in the “**license expiration**” field automatically.
- All offices in Ras EL Khaimah are mortgaged in two main entities as appears in the Mortgagees part:

Mortgagees		
Mortgagee:	9000000001	دائرة الأراضي والإملاك Land Department.
Mortgagee:	9000000002	الدائرة الاقتصادية Department of Economic Development

- As you login to the service, the system will display your name and number in the “**Applicant**” fields automatically.

* Applicant:

- In case the system asks you to update your information, click on the “**Update**” button next to the “**Applicant**” field to display “**Create new Business Partner**” screen through which you can update your information as below:

Create new business partner

Selection Criteria


Selection Criteria:

* Emirates ID:

* Nationality:

* Date of Birth:

Please enter the code shown in the image *



- Select the appropriate way of search from the dropdown menu of “**Search Criteria**”, then enter the required inputs as follows:

Selection Criteria:

Emirates ID

By Passport(non EID holder only)

By Unified Id(non EID holder only)

Trade License Number

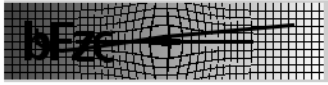
Myself

The dropdown menu includes many search options and upon your selection, the required inputs will be changed as follows:

Search way	Required inputs
<p>Search by the Emirates ID, then enter:</p> <ul style="list-style-type: none"> EID number Select the nationality Select the date of birth 	<p>Selection Criteria: <input type="text" value="Emirates ID"/></p> <p>* Emirates ID: <input type="text" value="784"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/> <input type="text"/></p>
<p>Search by the passport number (for non-Emirates ID holders), then enter:</p> <ul style="list-style-type: none"> Passport number Select the Passport type Select the nationality Select the date of birth 	<p>Selection Criteria: <input type="text" value="By Passport(non EID holder only)"/></p> <p>* Passport Number: <input type="text"/></p> <p>* Passport Type: <input type="text" value="ORDINARY PASSPORT"/></p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/> <input type="text"/></p>
<p>Search by the unified ID (for non-Emirates ID holders) then enter:</p> <ul style="list-style-type: none"> Unified number Select the nationality Select the date of birth 	<p>Selection Criteria: <input type="text" value="By Unified Id(non EID holder only)"/></p> <p>* Unified Number: <input type="text"/></p> <p>* Nationality: <input type="text"/></p> <p>* Date of Birth: <input type="text"/> <input type="text"/></p>
<p>Search with the Trade license number (issued by the Government of Ras Al Khaimah) and then enter:</p> <ul style="list-style-type: none"> license number 	<p>Selection Criteria: <input type="text" value="Trade License Number"/></p> <p>* License number: <input type="text"/></p>

- Enter the code that appears in the figure, then click on “Ok” below the figure to ensure the code.

Please enter the code shown in the image *



Note: enter “Refresh” button to get a new clearer code, or click on “Cancel” button to clear the input and re-write the code again.

12. In the **Attachments** block you have to attached all of the mandatory documents to complete the request. You also, can edit all attachments (add new or remove/replace existing).

13. To upload documents:

Attachments

List of Attachments

Type Description	File Description

Add New
Delete

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

Add Attachment

Attachment Details

* Document Type:

* Attachment:

Choose File
No file chosen

Clear

Add

Cancel

- B. Select the name of the document to be attached from the “**Document Type**” drop down list:

* Document Type:

Mortgage
Copy of Ownership Document
Emirates ID
Passport ID
Old Site Plan

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

Notes:


- In case of owner death: its required to submit legacy documents \ power of attorney – if available \ personal documents (ID's) for all inheritors.
- If the application is submitted by the representative of the real estate office, an official letter stamped by the real estate office will be required.
- If the ownership which will be mortgaged is not carrying the owners or the partner's names, a power of attorney will be mandatory to authorize the mortgage.
- In case of incorrect upload, you can select the record and click the “delete” button to remove it

Attachments

List of Attachments

Type Description	File Description
Emirates ID	dummy.pdf

Add New Delete



14. Enter your notes in the “Notes” field

Note

notes [

Submit Clear

15. You have the following options to do:

- “Submit” to complete the request.
- or clear all fields by selecting “clear”

16. Click “Submit” and confirm the submission in the following confirmation message.

Submit Case Creation

Do you want to submit the request ?

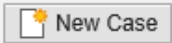
Submit Cancel

A screen will appear stating that the case is submitted successfully including the **case ID**.

Case was successfully created!

Case Information


Newly created Case ID: 107920

 New Case




17. To apply for a new service, click “**New Case**”

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, then Upon approval the mortgage contract will be issued and the owner will be notified with a copy of the mortgage contract certificate 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:


مؤشر السعادة
HAPPINESS METER

How was your Experience?



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

My Cases

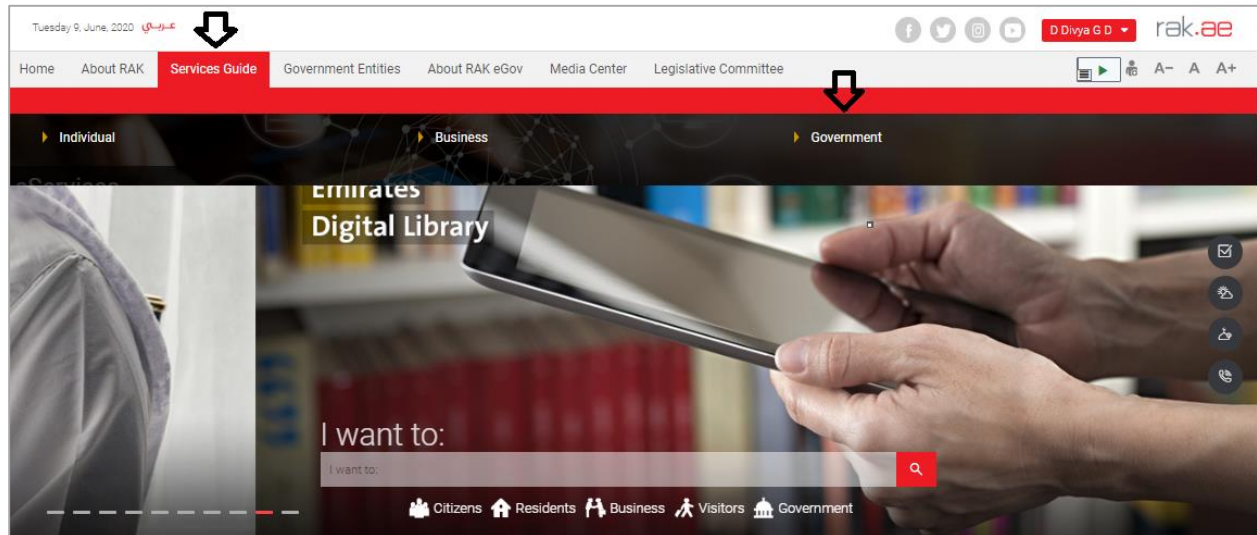
When you submit the Replacement Mortgage Document for Real Estate Office Request, it is received by the coordinator in the land and property section to review it and accordingly the coordinator will do one of the following actions:

- 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.

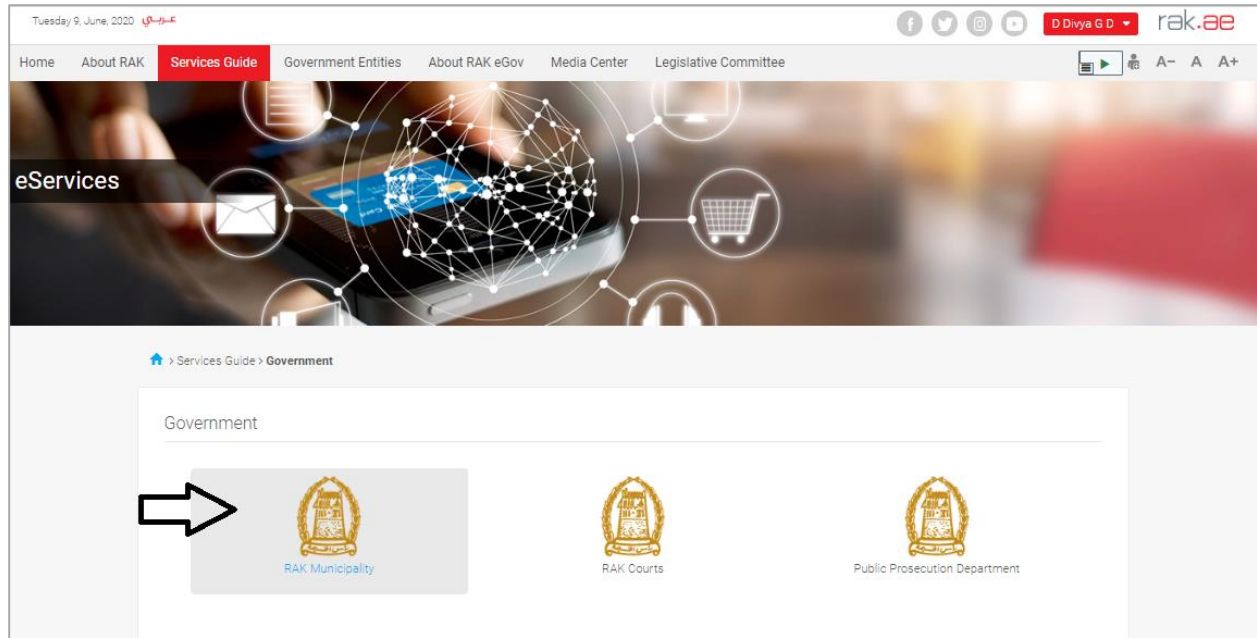
Note: when the coordinator take one of the above mentioned actions, the system will notify the customers by sending SMS on their mobile phones and Emails to let them know that their request is accepted initially, then the request will be either approved, rejected or needs modifications.

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.

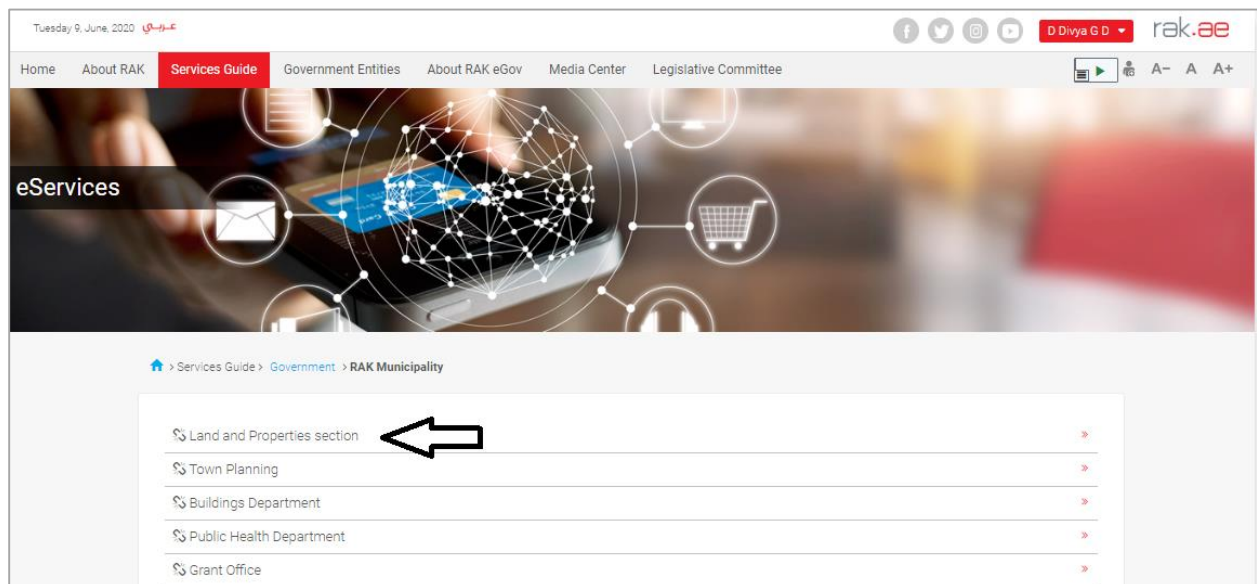
Then, Click the “**Service Guide**” then click “**Government**”:



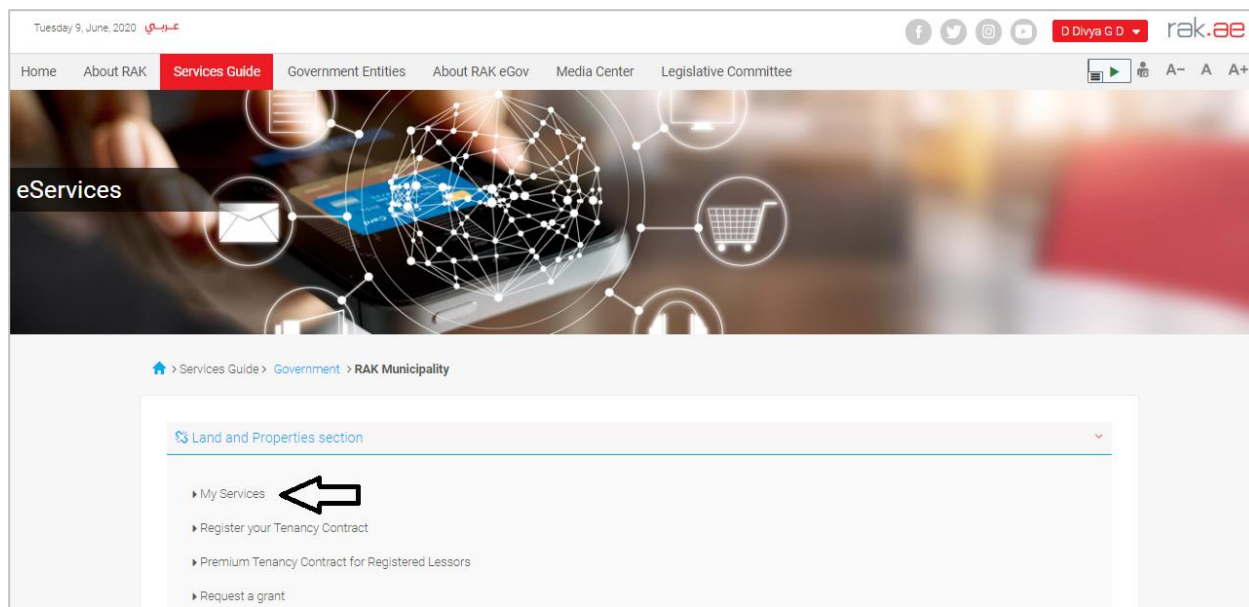
Next, select “**RAK Municipality**”



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
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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: Coormentor 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 property 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 (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		Coordentor 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		Coordentor R
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107752	Proof of Ownership Grants Request				ايهاب بهمان	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

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

E-Land Department

My cases (ZL) 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




☐ 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.

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:

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	

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

Created on: 09.04.2020

Requester: Hend Gomaa Mohamed

Lock Status:

Current System Status: Open

Case ID: 107673

Case Type: **Proof of ownership grant**

BusinessPartner: 3000113130 مصطفى عبد الرزاق محمد احمد

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

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

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