

THE IMPLEMENTATION OF SALES IN HANDS DOWN OF WARRANTIES ON LAND THE INSURANCE CREDIT AGREEMENT IN HANDS DOWN IN PT. BPR MITRA PANDANARAN MANDIRI IN BOYOLALI REGENCY

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ABSTRACT

This study aims to determine: (1) implementation of the sales in hands down of the land guarantees the loan agreement at the hands of the PT. BPR Mitra Mandiri Pandanaran Boyolali District, and (2) obstacles faced in the implementation of the the sales in hands down creditor under the guarantee of land in the credit agreement under the hand of PT. BPR Mitra Mandiri Pandanaran Boyolali District.

This research is an empirical legal research using the sociological approach of juridical normative research support. Type of data in this study are primary data and secondary data. Primary data from field research, while the secondary data obtained from literature study. Techniques of data retrieval is done by way of interviews with resource persons and respondents. Further research data analyzed by descriptive qualitative methods.

Implementation of sales in hands down under the guarantee of land in the hands of the credit agreement in the PT. BPR Mitra Mandiri Pandanaran. Rural Partners of the occurrence of bad debts from the debtor. Settlement of bad loans done in two ways namely: (1) sales under the hands of the security deed land that accompanied the power to sell with the stages of: (a) of the notification by mail, (b) of the notification via the mass media, and (c) making sales under the hand over of land collateral, (2) make a personal approach to the owners of the land certificate with the stages of: (a) assessed against the debtor, (b) approaching the owners of land certificates, and (c) making sales under hand. Sales execution at the hands of security due to bad loans is difficult due to the credit agreement was not accompanied by a certificate authority to sell land for collateral. Approach personally conducted the BPR against the certificate holder did not obtain a power of attorney to sell the rights. In the implementation of arms sales under the guarantee of land, Rural Partners experienced some barriers or obstacles are: (a) the credit agreement is not accompanied by certificate authority to sell, (b) the existence of a lawsuit from the owners of land collateral, (c) regulation or internal policy that is not appropriate with the binding of credit guarantees, and (d) guarantee of land located in the troubled status, or disputes.

Keywords: Security Land, Hands Down Agreement, BPR.

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