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# **NSW Certificates of Title security features**

# What is a Certificate of Title?

A Certificate of Title is a copy of the related folio of the Torrens Land Title Register that is issued by Land and Property Information (LPI) to the registered proprietor, mortgagee or chargee. A current edition of a Certificate of Title will normally detail title information including the name/s of the owner/s, the lot/plan numbers and other registered interests on the title such as mortgages, easements and covenants.

# Why are security features needed?

The availability of inexpensive scanning and printing technology has contributed to an increasing incidence of identity fraud worldwide. Given this, it is good security practice to periodically review and update the format of official documents that may be used to prove a person's identity. The Certificate of Title is one such document.

# When were security features introduced?

Security features for Certificates of Title were first introduced in 2004. Any Certificate of Title issued since 4 January 2004 includes a range high quality security features. Security features are changed by LPI from time to time. Changes to security features were introduced on 1 June 2009 and 1 February 2011.

# What to look for

For details about security features incorporated in Certificates of Title since 2004 see the attached examples.

# Certificates of Title issued before 4 January 2004

Certificates of Title issued before 4 January 2004 do not include security features. It is recommended that additional measures be taken to verify the identity of person(s) claiming a right to deal with land solely on the basis that they have possession of a Certificate of Title issued prior to this date. For more information, see www.lpi.nsw.gov.au/about\_lpi/fags

# New editions of a Certificate of Title

For registration of most property transactions, the Certificate of Title must be lodged with the documents evidencing the transaction. Following registration, a new edition of the Certificate of Title is issued. This means that over time older format Certificates of Title are replaced with Certificates in the new format.

# **Further inquiries**

For further inquiries on the Certificate of Title format contact: Land and Property Information, Customer Services T: 1300 052 637, E: internet.feedback@lpi.nsw.gov.au or visit wvw.lpi.nsw.gov.au

# Certificate of Title security features from February 2011 Security Trustseal

The security Trustseal has a number of inbuilt features tailored specifically for LPI. It shows the NSW Coat of Arms and provides a high level of protection against the risk of counterfeiting. In addition the Trustseal cannot be removed from the security paper without recognisably damaging the paper. The security Trustseal appears at the top left of the Certificate of Title.

## **Certificate Authentication Code**

This randomly generated number acts as a unique document identifier. It can be verified on-line through the LPI Online Shop, http://shop.lpi.nsw.gov.au or through the LPI Approved Information Brokers network

www.lpi.nsw.gov.au/land\_titles/online\_information/information\_brokers

#### Fine line pattern

When observed through a magnifying glass, the micro-printed cheque screen background shows a clearly and sharply defined pattern of different sized dots and spaces. This appears in the middle of the certificate, in the area where the First Schedule is printed.

### End of certificate

The words 'END OF CERTIFICATE' are printed in capital letters under the notifications section to indicate the end of the text on the Certificate of Title.

### Paper specifications

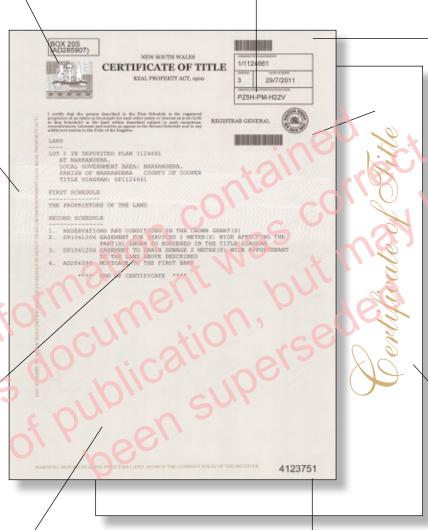
The security paper is 120gsm (grams per square metre) in weight and thickness.

#### Watermark

When an authentic Certificate of Title is held up to the light, a watermark is visible under the other printing. The watermark depicts a series of the NSW floral emblem, the waratah, diagonally placed within an outline of the state of NSW. The complete watermark appears multiple times throughout the Certificate of Title.

### Sequential numbering

The colour of the sequential numbering in the bottom right hand corner of the Certificate of Title can be either black or red.



# Two barcodes

Barcodes on the Certificate of Title assist in processing efficiencies by reducing the need for manual entry of the Certificate Authentication Code and title reference by LPI staff. Both barcodes appear on the right hand side of the Certificate of Title.

#### Certificate of Title printing

'Certificate of Title' is printed vertically in brown coloured ink on the left and right hand sides.

# Certificate of Title security features from June 2009 - January 2011 Security Trustseal

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#### BOX 35D (DP1124661) 1/1124661 30/4/2009 CERTIFICATE OF TITLE J94C-3M-53Y0 Two barcodes Barcodes on the Certificate of Title provide processing POSITED PLAN 1124661 efficiencies by reducing the need for manual entry of the certificate authentication Certificate of code and title reference of OFFICERS Title printing the Certificate of Title by LPI staff. 'Certificate of Title' 11061206 is printed vertically in brown coloured ink on the left and right hand sides. **Fine line pattern** Sequential When observed through numbering a magnifying glass, the The colour of the micro-printed cheque screen sequential numbering background shows a clearly in the bottom right and sharply defined pattern of different sized hand corner is red. dots and spaces. This appears in the middle of the certificate, in the area Paper specifications where the First Schedule is printed. The security paper is 120gsm (grams per square metre) in weight and thickness, slightly less than the previous security Certificate **End of certificate** of Title. This reduced gsm will assist in the printing process and The words 'END OF CERTIFICATE' are printed in capital letters reduce wastage. under the notifications section to indicate the end of the text on

#### Watermark

the Certificate of Title.

When an authentic Certificate of Title is held up to the light, a watermark is visible under the other printing. The watermark depicts a series of the NSW floral emblem, the waratah, diagonally placed within an outline of the state of NSW. The complete watermark appears multiple times throughout the Certificate of Title.

# Certificate of Title (CT) security features from January 2004 – May 2009 Raised and embossed silver foil seal

The silver foil seal shows an outline of New South Wales, with the words 'Department of Lands' around the

top edge of the seal and 'New South Wales' around the lower edge. When an authentic CT is photocopied or scanned, the silver foil appears black on the copy.

## Certificate authentication code (CAC)

This randomly generated number acts as a unique document identifier. The CAC is verifiable through http://shop.lpi.nsw.gov.au or through approved

information brokers. The feature supports CT authentication without requiring forensic document examination.

#### Background Printing

'Department of Lands' is printed as a fine-line background across the front page of the CT, with a cheque-screen geometrical fine line pattern in the centre of the document. When an authentic CT is photocopied or scanned, the

word 'COPY' appears in vertical columns through patterned background.

### Watermark

When an authentic CT is held up to the light, a watermark showing the words 'Certificate of Title' is visible under the other printing. The complete watermark appears at least twice on an authentic CT, at an angle of approximately 33 degrees to the horizontal page border.

## NSW state emblem

This is printed in colour and when viewed under ultraviolet light, a fluorescent halo-type circle appears around the NSW state emblem. This is the only area of an authentic certificate that fluoresces under ultraviolet light (unless the document has been treated with or contaminated with chemicals).

BOX 74S (AB86391) NEW SCIETH WALRS CERTIFICATE OF TITLE TORRENS TITLE REAL PROPERTY ACT. 24/11/2003 UCLW-6M-615J REGISTRAR GENERAL LOT 5 IN DEPOSITED PLAN 1061206 AT ROBEY LOCAL GOVERNMENT AREA: DOCROWA PARISH OF RUGEY COUNTY OF KING TITLE DIAGRAM: DP1061206 FIRST SCHEDULE THE PROPRIETORS OF THE LASI SECOND SCREDULT LAND EXCLUDES MINERALS AND IS SUBJECT TO RESERVATIONS CONDITIONS IN FAVOUR OF THE CROWN - SEE CROWN GRANT (S) ABS6390 MORTGARS TO THE THEAT BARK ABS6391 MORTGARS TO THE SECOND BANK LES OF CERTIFICATE \*\*\*\*

#### Silver seal embossed on front page

You can feel the textured area through the paper where the silver foil seal is embossed on the front of the CT.

# Certificate of Title printing

'Certificate of Title' is printed vertically in rust coloured ink on the left and right sides.

# Cheque screen microprinting

When observed with a magnifying glass,

the micro-printed cheque screen background, over which the land description and first schedule of the CT are printed, should present a clear and sharply defined pattern of different sized dots and spaces.

#### Disclaimer

This fact sheet must not be relied on as legal advice. For more information about this topic, refer to the appropriate legislation. © March 2013 LPI (B) P13/10/027

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#### **Customer Service Centre**

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