

Who's the Mortgagee owner of New Zealand

AI Overview

In New Zealand, there is no single "mortgagee owner" for the entire country. Mortgages are registered against individual land titles held by Land Information New Zealand (LINZ)

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The Real Estate Authority

If a property is in a "mortgagee sale" (foreclosure), the mortgagee is typically a bank or financial institution that holds the mortgage, such as ASB or other major lenders, rather than the government.

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Key Information on Property Ownership and Mortgages in NZ:

Legal Ownership: Land titles, which include information on mortgages, easements, and covenants, are managed by LINZ.

Finding an Owner: You can find out who owns a specific property in New Zealand by searching the Land Information New Zealand (LINZ) database or using services like CertificateOfTitle.nz, which may incur a fee.

Mortgagee Sales:

When a property owner defaults, the lender (mortgagee) takes possession of the property to sell it to recover the debt.

Privacy: While you can see the name of the property owner, their personal address is not available on the Certificate of Title

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To find the specific mortgagee for a property, you must look up that specific property's Title Register.