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## The Urgency of Regulations Regarding the Legal Power of Notary Cover notes in Order to Guarantee Legal Certainty

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**Abstract:** A cover note is a temporary administrative guarantee document commonly used in banking and land practices. Although this practice is common, The issuance of cover notes by notaries is not specifically governed under Law Number 2 of 2014 about the Position of Notaries (UUJN). The purpose of this study is to examine the legal force of cover notes, the authority of notaries in issuing them, and the necessity of precise legal regulations to guarantee the parties' legal certainty. This study, which employed normative legal research methodologies using a statute approach and a conceptual approach, concluded that a cover note lacks binding legal power because it is neither a private deed (Article 1868 of the Civil Code) nor an authentic deed (Article 1 paragraph (1) of the UUJN). Because of this ambiguous rule, notaries may be held legally liable under Article 1366 of the Civil Code, and professionally, which can affect the credibility of their profession. The research emphasizes the significance of transparent legal regulations regarding the status of cover notes in the Indonesian legal system, thus providing clear legal protection for notaries and ensuring legal certainty for parties using cover notes.

**Keyword:** Notary, Cover Note, Legal Certainty.

### INTRODUCTION

As stipulated in Law Number 2 of 2014 concerning Amendments to Law Number 30 of 2004 concerning the Position of Notary, a notary is a public official who possesses the primary authority to create private and authentic deeds. A notary is permitted to create authentic deeds pertaining to any acts, agreements, and decisions that are mandated by statutory laws or that the parties choose to be expressed in the form of an authentic deed, according to Article 15, paragraph (1) (Jaya, 2017). A notary also has the power to hold the deed, ensure that the date of production is certain, and give interested parties a copy and an excerpt of the deed (Ma'ruf, 2015). In order to give the parties concerned legal protection, a notary's job is crucial in ensuring the authenticity and legitimacy of the legal documents he creates.

Notaries are in charge of making sure that every legal document they draft conforms with relevant laws and has legitimate legal force as part of Indonesia's legal system (Munib, 2024). The existence of notaries aims to create legal certainty and prevent future disputes, especially in agreements and transactions involving the legal interests of the community. The authority granted to notaries by law makes them trusted figures in the legal world, with the primary duty of ensuring that every deed they create is not only legally valid but also complies with applicable regulations in order to guarantee legal protection for all parties involved (Rabbani, 2025).

In notarial practice, a cover note is a statement issued by a notary to provide information regarding the status of a legal document that is still in the process of being finalized (Rachmayani, 2017). A cover note usually contains a statement that a particular document, such as a land certificate, is still in the process of being transferred, split, or otherwise processed, and will be completed within a certain period. Although often used in practice, a cover note is not an authentic deed or a private deed because it has no legal basis regulated by law. Therefore, a cover note only serves as a statement or note made by a notary based on customary notarial practice (Gusti, 2023).

In legal transactions, cover notes play a crucial role, particularly in the banking and land sectors. When applying for credit secured by a land certificate, banks often request a cover note from a notary as a temporary guarantee that the collateral document is undergoing administrative processing before the official certificate is issued (Sean, 2023). This allows the transaction to proceed without waiting for the certification process to be completed. However, because it lacks binding legal force, a cover note serves only as an administrative tool, not as a legal guarantee. The practice of issuing cover notes has become commonplace in the notarial world, but the unclear If the cover note's contents are not completed within the allotted time frame, the legal status of the document may result in legal problems.

The legal issues surrounding the issuance of cover notes are primarily due to the lack of specific provisions in legislation that explicitly regulate the status and legal force of cover notes. The authority of a notary to create legitimate deeds is explicitly stated in Law No. 2 of 2014 concerning Amendments to Law No. 30 of 2004 respecting the Position of Notary Public, store them, and provide copies of them, but does not specifically mention cover notes. Consequently, although cover notes are widely used in practice, their existence lacks a strong legal basis, which can lead to legal uncertainty in their use.

Moreover, a cover note is not a private deed or an authentic deed. A private deed is a document created without a notary's assistance, whereas an authentic deed is one that is prepared by a notary in compliance with legal criteria as outlined in Article 15 of the Notary Law (Melinda, 2021). Meanwhile, a cover note is merely a certificate issued based on customary notarial practice. Therefore, a cover note does not have the same evidentiary force as an authentic deed, and its contents are not legally binding (Putra, 2024). This unclear status raises doubts regarding the notary's legal responsibility if there is a failure to fulfill the contents of the cover note.

Legal uncertainty regarding cover notes can also lead to potential legal issues, especially if the contents of the cover note are not fulfilled according to the specified timeframe. In some cases, a notary's failure to complete the documents listed in the cover note can result in losses for interested parties, such as banks or debtors in credit transactions (Damayanti, 2020). Although a cover note is not a legally binding agreement, the injured party can still hold the notary accountable for negligence as stipulated in Article 1366 of the Civil Code. Furthermore, a notary's failure to fulfill the contents of the cover note can also impact the reputation and public trust in the notary profession, which can ultimately lead to moral sanctions or revocation of authority by the Notary Supervisory Board if proven to have violated the code of ethics.

A cover note is a document frequently used in legal transactions, particularly in banking and land certification processes, despite its lack of a clear legal basis in statutory regulations (Meliantha, 2024). In practice, notaries issue cover notes as a statement stating that the deed or certification process is ongoing and will be completed within a certain timeframe. However, A notary's official responsibilities are limited to creating authentic deeds, storing them, and providing copies and extracts of them, as per Law Number 2 of 2014 about the Position of Notaries (Ramadhan, 2019). The issuance of cover notes lacks binding legal effect since they do not fall under the category of private or authentic deeds. This raises questions regarding the basis for a notary's authority to issue cover notes and the legal consequences that may arise if the contents of the cover note cannot be fulfilled.

The absence of specific regulations regarding cover notes in the Indonesian legal system can create various legal risks, both for notaries and parties who use them in transactions. If the contents of the cover note cannot be fulfilled, the aggrieved party, such as a bank or creditor, can suffer losses due to delays or non-fulfillment of their rights. In this case, the notary can be held accountable based on the principle of prudence and the principle of professional responsibility. Although a cover note is not a binding agreement, If the notary does not follow it, they may face legal repercussions, such as civil litigation for negligence under Article 1366 of the Civil Code or administrative sanctions from the Notary Supervisory Board if they are found to have broken the code of ethics.

Given the legal risks arising from the unclear status of cover notes, more stringent regulations regarding their legal force are needed within the Indonesian legal system. Clear regulations can provide legal certainty for parties involved in transactions, preventing the misuse of cover notes as collateral or binding documents without a strong legal basis. Furthermore, more detailed regulations can also define the limits of a notary's authority to issue cover notes, including accountability mechanisms in the event of default. Therefore, strengthening regulations regarding cover notes can increase legal certainty and maintain the credibility and professionalism of notaries in carrying out their duties.

## METHOD

Using a normative legal research methodology, this paper examines relevant legal norms pertaining to notaries' jurisdiction to issue cover notes. The approaches used include a statute approach by examining the provisions of A conceptual approach to analyzing the legal notion of the status of cover notes in notarial practice and their legal ramifications is provided by Law Number 2 of 2014 concerning the Position of Notary (UUJN) and other associated regulations. To get a thorough grasp of the legal standing of cover notes and the duties of notaries in issuing them, secondary data sources such as laws and regulations, legal doctrine, and pertinent literature are used.

## RESULTS AND DISCUSSION

### The Basis for the Authority and Legal Consequences of the Issuance of *Cover notes* by Notaries

Law Number 2 of 2014 respecting Amendments to Law Number 30 of 2004 concerning the Position of Notary (henceforth UUJN) governs the powers of notaries in the Indonesian judicial system. According to Article 1, number 1 of the UUJN, a notary is a public official with additional legal authority and the ability to create valid deeds. According to Article 15, paragraph (1) of the UUJN, a notary's primary responsibility is to authenticate deeds pertaining to all actions, agreements, and decisions that are mandated by laws or that interested parties request. A notary is also responsible for storing the deed, guaranteeing the date of its production, and giving a gross copy, and extract of the document (Nurmayanti, 2017).

In addition to these primary authorities, Article 15 paragraph (2) of the UUJN provides additional authorities for notaries, such as validating signatures, recording private letters, and validating the suitability of photocopies with original documents (Wardhani, 2020). Notaries also have authority in the land sector, such as making deeds related to land and compiling auction minutes (Benedicta, 2014). However, in the existing provisions, the UUJN does not explicitly regulate the issuance of cover notes, so the legal status of cover notes does not have a clear regulatory basis.

In the banking and land sector, a cover note serves as a temporary certificate issued by a notary to provide administrative certainty for the parties involved in a legal transaction (Fanniabelle, 2023). In the banking sector, cover notes are often used in the credit disbursement process, where banks require assurance that authentic deeds or land certificates are being processed by a notary. Meanwhile, in the land sector, cover notes are used as evidence that a land document, such as a land title certificate, is undergoing a name transfer or transfer of ownership (Amin, 2024). Although only temporary, cover notes provide a sense of security for interested parties that the administrative process related to legal documents is ongoing.

The practice of notaries issuing cover notes has become common practice in the legal world, particularly in property and financial transactions. Financial institutions often rely on cover notes as initial evidence that the documents necessary for legal certainty of a transaction are in the final stages of completion. It demonstrates that, despite not having the binding legal force of an authentic deed, cover notes are still considered essential in Indonesia's legal administration system. However, because they are not regulated by law, the existence of cover notes raises potential legal issues, particularly if the notary cannot fulfill the requirements of the cover note.

Cover notes are not expressly governed by Law Number 2 of 2014 about the Position of Notary Public, either in terms of definition or legal standing. The UUJN only regulates the authority of notaries to create authentic deeds and several additional authorities, such as authenticating signatures and recording private letters (Nurrachmasari, 2023). Because it is not explicitly recognized in applicable regulations, cover notes lack a strong legal basis and are merely customary practices in the banking and land sectors.

A cover note, which is a notary certificate, is not a private deed or an actual deed. According to Article 15 of the UUJN, an authentic deed has great evidential force since it was prepared by a designated official in accordance with the law. Meanwhile, private deeds are also specifically regulated in civil law, particularly regarding the provision of evidence (Rahmadhani, 2020). Conversely, a cover note is merely a written statement from a notary regarding an ongoing administrative process without any legally binding force.

The absence of clear regulations regarding cover notes in the UUJN has legal implications for their applicability in practice. One major risk is legal uncertainty, where parties relying on cover notes in a transaction could suffer losses if the contents of the cover note are not fulfilled. Furthermore, notaries could face legal liability if the cover note issued results in misunderstandings or losses for certain parties. Therefore, clearer regulations regarding the legal status of cover notes are needed to avoid potential disputes and ensure legal certainty for all parties involved.

Because a cover note does not adhere to the legal and regulatory standards, it is not a private nor authentic deed. A document created in a legally mandated format and prepared by or in front of an authorized official is considered an authentic deed, according to Article 1868 of the Civil Code (Hendra, 2012). According to Article 15 of the UUJN, a notary is a public official with the power to create a genuine deed, but a cover note is not an authentic deed because it is only a temporary certificate that does not have binding legal consequences.

Furthermore, a cover note cannot be categorized as a private deed. A deed that does not satisfy the standards for an authentic deed can only be regarded as private writing if it is signed by the parties, according to Article 1869 of the Civil Code. Cover notes issued by notaries usually only contain statements regarding the ongoing administrative process without involving the signatures of the interested parties. Because they lack legal validation, cover notes are only informative and do not have strong evidentiary force in a legal transaction, thus creating potential legal risks for the parties who use them.

Cover notes are not expressly governed by Law Number 2 of 2014 respecting the Position of Notary (UUJN), either in terms of definition or legal standing. A cover note cannot be classified as an authentic deed as defined by Article 1868 of the Civil Code or as a private deed as defined by Article 1869 of the Civil Code because it is only a statement issued by a notary to provide temporary information regarding the completion process of a deed or other legal document. Cover notes lack binding legal effect due to their unclear legal foundation, which leaves parties using them in a legal limbo, particularly in banking and real estate transactions.

Because it does not adhere to the formal conditions outlined in Article 1868 of the Civil Code, which stipulates that an authentic deed must be made in a form prescribed by law and by an authorized official, a cover note is neither an authentic deed nor a private deed (Setiadewi, 2020). In addition, a cover note is also not included in the category of private deeds as stipulated in Article 1869 of the Civil Code, because it does not involve the signatures of the parties as evidence of a legal agreement. Without legal approval, a cover note only serves as an informative statement that does not have binding evidentiary force in a legal process, so its use in legal transactions remains dependent on the trust of the parties involved, especially in the banking and land sectors.

Cover notes do not have the same legal binding force as authentic deeds because they are not regulated by official regulations, either in the Notary Law (UUJN) or other laws and regulations. Unlike authentic deeds, which have legal certainty and perfect evidentiary power as stipulated in Article 1868 of the Civil Code, cover notes only serve as a statement issued by a notary to provide temporary administrative information to related parties, such as banks or land agencies. This lack of legal basis means that cover notes cannot be used as strong evidence in legal transactions, so their use depends more on trust and custom in notarial practice.

Legal risks can arise if the contents of the cover note, such as guarantees for the completion of the certification process or validation of legal documents, cannot be fulfilled by the notary. In this case, although the cover note is not legally binding, the notary's failure to fulfill the statements contained therein can have consequences, both professionally and morally. For example, banks or creditors relying on the cover note may suffer losses if the promised process is not completed on time, thereby reducing the level of trust in the notary in question. In the Indonesian legal system, cover notes remain within the realm of customary practice without clear regulations, so more specific regulations are needed to avoid legal uncertainty in their use.

Notaries may be legally liable for losses arising from the issuance of a cover note, particularly if the contents of the cover note are untrue or misleading to the parties using it. In practice, cover notes are often used as temporary administrative collateral in banking and land transactions. However, because they lack a clear legal basis in the Notary Law (UUJN), a notary's failure to fulfill the statements made in the cover note can pose legal risks to parties relying on the document. If a party suffers a loss due to information in the cover note that turns out to be incorrect or unrealizable, the notary may be held civilly liable.

Everyone is accountable for their activities that result in losses as well as their negligence or carelessness under Article 1366 of the Civil Code. In issuing a cover note, if a

notary negligently or carelessly issues a cover note without ensuring the validity and certainty of the promised process, this can be categorized as negligence with legal consequences. The aggrieved party, such as a bank or land certificate applicant, can file a civil lawsuit to claim compensation for losses suffered due to the failure to fulfill the guarantees provided in the cover note.

In addition to the risk of civil lawsuits, a notary's liability for issuing cover notes can also include moral sanctions and a decrease in public and financial institutions' trust. If a notary repeatedly issues unwarranted cover notes, their credibility may be questioned, potentially leading to reprimands or sanctions from the Notary Supervisory Board. Therefore, although cover notes are common practice in the banking and land sectors, notaries must exercise caution when issuing them to avoid potential legal liability under Article 1366 of the Civil Code.

A notary's failure to fulfill the requirements of a cover note can result in moral sanctions, particularly a loss of trust from banks and other stakeholders who rely on the document in legal transactions. If the cover note is deemed unreliable, the notary's professional reputation can be affected, potentially reducing the number of clients and public trust in their credibility. In the long term, this can be detrimental to the notary's standing in legal practice. Therefore, clear legal protection is needed for notaries in issuing cover notes to avoid legal disputes, either through further regulation in legislation or through stricter professional ethics guidelines.

### **The Urgency of Regulating the Legal Force of Cover notes by Notaries in the Indonesian Legal System**

A cover note is a document commonly used in legal practice, particularly in the banking and land sectors, as a temporary certificate issued by a notary to guarantee that the deed-making process or the processing of certain documents is ongoing. Although often used as an administrative basis in credit transactions or land sales, cover notes lack a clear legal basis in laws and regulations, including the Notary Law (UUJN). This lack of clarity creates problems, particularly regarding legal certainty and the potential for disputes if the contents of the cover note are not met. Therefore, clearer legal regulations regarding cover notes are needed to provide protection for notaries, financial institutions, and other parties who rely on these documents, thereby minimizing legal risks and ensuring a more orderly and reliable legal practice.

Cover notes have long been used as a customary practice in the banking and land sectors, but they lack a clear legal basis in statutory regulations. As a certificate issued by a notary, a cover note serves to provide temporary administrative certainty for related parties, such as banks or credit applicants. However, because it is not included in the category of authentic deeds or private deeds as stipulated in the Civil Code and the Notary Law (UUJN), a cover note has no binding legal force. Consequently, if there is a discrepancy between the contents of the cover note and the actual situation, there is no specific regulation governing the protection mechanism or dispute resolution related to the document.

The lack of legal regulations regarding cover notes has the potential to create legal risks for notaries, banking institutions, and other parties who use these documents in their transactions. Notaries can face lawsuits if the contents of the cover note they issue are not met, even if, legally, the document is only informative. Similarly, banks that use cover notes as a basis for credit disbursement can suffer losses if the collateral turns out to be problematic. Therefore, a clearer and more binding legal regulation regarding cover notes is needed, either in the form of new regulations in the notary sector or integration of these rules into regulations related to banking or land, to provide legal certainty, prevent disputes, and clarify the responsibilities of the parties issuing and using them.

The formulation of new norms in notarial regulations is a crucial step in providing legal certainty regarding cover notes. One approach is to regulate cover notes in the Notary Law (UUJN) or through derivative regulations such as Ministerial Regulations or Notary Organization Regulations. These regulations could include the definition of cover notes, the limits of their authority, and the responsibilities of notaries in issuing them. With clear legal legitimacy, cover notes can have a stronger regulatory basis, eliminating the need to rely solely on current customary practices.

Furthermore, the limitations on notaries' authority to issue cover notes also need to be clarified to avoid multiple legal interpretations. Stricter regulations could stipulate that cover notes may only be issued under certain conditions and with clear time limits, preventing them from being used as legal collateral to replace authentic deeds. With these limitations, the risk of cover note misuse can be reduced, and banking institutions and other stakeholders will have clearer guidelines for assessing the validity of these documents. This will improve legal certainty and protect all parties involved in transactions involving cover notes.

The integration of cover notes into land and banking regulations is necessary to provide clarity regarding their status and authority in legal transactions. In banking regulations, cover notes are recognized as administrative documents with certain limitations, such as being only temporary documents that cannot be used as legal collateral. Meanwhile, in land law, regulations regarding cover notes can clarify their role in land sales or property loan transactions, preventing them from being misinterpreted as legally binding documents such as authentic deeds. This regulation minimizes the risk of misunderstandings and disputes related to cover notes and provides greater legal certainty for those using these documents.

Strengthening the legal force of cover notes will provide legal certainty for notaries in issuing such documents, eliminating legal gray areas. With clear regulations, notaries can carry out their duties within the established limits of their authority, avoid multiple interpretations, and receive protection from potential lawsuits that could arise from misunderstandings regarding the status of cover notes. It can also enhance the professionalism of notaries in providing services to the public and financial institutions.

If cover notes have a strong legal basis, financial institutions can be more confident in using them for credit and collateral administration. Clear legal regulations will ensure that cover notes serve only as temporary documents with certain limitations, preventing them from being misused as primary collateral in financial transactions. It allows banks and other financial institutions to be more careful in assessing risks and ensuring that transactions comply with prudent principles in the financial industry.

The public, as users of notary services and financial institutions, will gain legal certainty regarding the use of cover notes as part of the administration of legal transactions. With clear regulations, the public will not mistakenly assume cover notes are documents with the same legal force as authentic deeds. Furthermore, strengthened regulations will protect the public from potential misuse of cover notes in transactions that could harm the parties involved, thereby ensuring transparency and accountability in legal processes related to banking and land.

## CONCLUSION

The notary's authority to issue cover notes lacks an explicit legal basis in the UUJN, so cover notes serve only as informative documents and lack the binding force of an authentic deed. Although cover notes have become common practice in the banking and land sectors, the lack of specific regulations creates legal uncertainty, particularly regarding the notary's liability if the cover note's contents are not fulfilled. As a result, notaries may face potential lawsuits under Article 1366 of the Civil Code for negligence, as well as moral sanctions in

the form of a loss of trust from banks and other stakeholders. Therefore, greater legal certainty is needed regarding the status and legal responsibilities of notaries in issuing cover notes to avoid potential future disputes.

Cover notes, as administrative documents widely used in banking and land practices, currently lack a clear legal basis, creating legal uncertainty for notaries, financial institutions, and the public. The unclear legal status of cover notes risks disputes and abuse, especially if these documents are perceived to have more legal force than they should. Therefore, more stringent legal regulations are needed through integration into the UUJN or other related regulations, such as banking and land regulations. By strengthening regulations, notaries can have certainty in issuing cover notes, financial institutions can be more cautious in their use, and the public can receive clearer legal protection. This regulation will not only increase transparency and accountability in legal transactions but also prevent potential disputes and strengthen trust in the applicable legal system.

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