TABELLIUS Journal of Law
ISSN 2988-6201
published by
Master of Notarial Law
Faculty of Law
Universitas Islam Sultan Agung
Semarang

Effectiveness of Credit Agreements with Subsidized Mortgages Massively at PT. Bank Tabungan Negara (Persero) Tbk Purworejo Branch

Septiana Prastiwi
Faculty of Law, Universitas Islam Sultan Agung, Semarang, Indonesia, E-mail: septianaprastiwi386@gmail.com

Abstract. *This study aims to determine and analyze the effectiveness of the implementation of credit agreements with mass subsidized KPR, as well as obstacles and solutions in the effectiveness of the implementation of credit agreements with mass subsidized KPR at Bank BTN Purworejo. This research is a type of sociological or empirical legal research, with a legal, conceptual, and legislative sociology approach. The types and sources of data in this study use primary data obtained through interviews and secondary data through literature studies, then analyzed qualitatively. Based on the research, it is concluded that: (1) The implementation of mass subsidized KPR credit agreements at Bank BTN Purworejo has proven to be very effective in providing decent housing, through efficiency strategies and accelerated distribution. This approach contributes to predictability and legal protection through standardization of procedures, documents, comprehensive socialization, the use of standard agreements, and the role of Notaries in ensuring legality. This effectiveness is supported by the compliance of all related parties and intensive coordination, showing that legal principles can be practically applied in a mass format, and gain wide acceptance from the community because of the benefits of affordable home ownership; (2) Obstacles to the effective implementation of mass subsidized mortgage credit agreements at Bank BTN Purworejo include document delays and debtor unpreparedness, which are primarily caused by low administrative and financial literacy and the complexity of the requirements. To address this, Bank BTN Purworejo provides three solutions, namely comprehensive initial socialization, document reminder mechanisms, and intensive coordination with developers, complemented by efforts to digitize the application process. This synergistic approach aims to increase legal certainty and the effectiveness of the subsidized mortgage program in realizing home ownership for the community.*

Keywords: *Contract; Credit; Effectiveness; Subsidy.*

1. Introduction

National development in Indonesia, marked by infrastructure improvements, urbanization, economic sector expansion, and modernization of public services, opens up opportunities for improving public welfare. This dynamic development also demands high costs, making access to funding a crucial aspect of the development process.

National development is a continuous process encompassing all aspects of the lives of the people, nation, and state. As a developing country, Indonesia is implementing national development across various sectors to improve the welfare of its people, which naturally requires significant investment. Implementing development requires the participation of all parties, both government and community, therefore funding is a crucial factor.[1]

The availability of funds is a crucial prerequisite for national development, with banking institutions playing a central role as pillars of the financial system. Through their intermediary function, banks channel savings into productive financing, provide liquidity, and support strategic projects vital to accelerating economic growth.

Large-scale development projects, such as infrastructure and housing, require long-term financing with complex payment structures. In this context, banks play a central role as the main capital providers and facilitators of funding structures, through their ability to collect and structure funds, design payment mechanisms, and manage infrastructure investment risks effectively.[2]

As the primary intermediary institution in the financial system, banks have the authority to distribute credit, collect deposits, and issue promissory notes, significantly influencing the dynamics of the Indonesian economy. The core of banking operations lies in providing credit, namely the provision of loan funds with a periodic installment repayment mechanism, as defined in the Great Dictionary of the Indonesian Language.[3]

The distribution of development financing is integrated with public policies, such as interest rate subsidies and special credit facilities for public housing and MSMEs, with banks serving as the primary implementing entities. The effectiveness of these policies depends heavily on the operational capacity and governance of banks, making synergy between the government and the banking sector crucial for realizing social and economic development goals.

---

[1]Amalia, Fitri, et al. (2022). Development Economics. First edition. Bandung: Widina Bhakti Persada, p. 236.
[2]Desiyanti, Rika. (2024). Banking Management. First Edition. Padang: LPPM Bung Hatta University, p. 11.
[3]Nasution, Emmi Rahmiwita. (2024). Banking Law: In Relation to Credit and Guarantee Agreements. Second Edition. Purbalingga: Eureka Media Aksara, p. 3.

Volume 4 No. 3, September 2026: 1448-1459

The availability of funds is also a crucial factor in meeting basic community needs, particularly adequate housing facilitated by banks, given its urgency as a foundation for household stability and quality of life. Realizing this basic need for housing is increasingly challenging due to various factors, including the high cost of land acquisition, the substantial investment required for residential property development, and increasingly limited land availability.[4]

The most significant and proven effective policy instrument for providing affordable housing for the community is the Subsidized Home Ownership Credit (KPR). This program, implemented by Bank BTN Purworejo, involves mass loan agreements to expedite disbursement and simplify the administrative process.

Based on the description, the aim of this study is to determine and analyze the effectiveness of implementing credit agreements with mass subsidized mortgages, as well as obstacles and solutions to the effectiveness of implementing credit agreements with mass subsidized mortgages at Bank BTN Purworejo.

2. Research Methods

This research is sociological or empirical legal research, using a sociological, conceptual, and legislative approach. The data types and sources used in this study are primary data obtained through interviews and secondary data through literature review, which are then analyzed qualitatively.

3. Results and Discussion

3.1. The effectiveness of implementing credit agreements with mass subsidized mortgages at Bank BTN Purworejo;

In Indonesia, with its growing population and rapid urbanization, housing has long been a complex challenge requiring serious attention from various stakeholders. The provision of adequate and affordable housing, in particular, is a crucial indicator of a nation's progress and a reflection of its successful development.

Providing adequate housing is a basic need for every individual, which has now become an important issue in both urban and rural areas, which demands serious attention.[5]Population growth consistently correlates with escalating demand for housing, but housing supply capacity is not in line with the rate of demographic growth, creating a gap between demand and the availability of ready-to-occupy units.[6]

---

[4]Dharmawan, Ariel Doni and Maryanto. (2018). “Legal Power of Mortgage Certificates in the Case of Destruction of Mortgage Objects Due to Natural Disasters in Grobogan Regency”. in Jurnal Akta, Vol. 5 No. 1, March 2018, p. 168. DOI: https://dx.doi.org/10.30659/akta.v5i1.
[5]Karimuna, Siti Rabbani, et al. (2024). Environmental Health in Residential and Urban Areas. First edition. Purbalingga: Eureka Media Aksara, p. 1.
[6]Sasongko, Ibnu. (2023). Sustainable Development of Infrastructure Provision in Residential Areas. Surabaya: Muara Karya, p. 7.

Volume 4 No. 3, September 2026: 1448-1459

Providing housing for low-income communities in Indonesia faces challenges due to the gap between the availability and demand for adequate housing, exacerbated by rapid urbanization, population growth, and limited purchasing power. In response, the government has initiated various strategic policies, with subsidized home ownership loans (KPR) being the primary instrument targeting homeless groups who meet certain income criteria.

The Subsidized Mortgage Program is designed with a flexible financing scheme, including low fixed interest rates, long loan terms, and down payment assistance or interest differential subsidies, to increase installment affordability for the public. The subsidies provided by the government can take the form of interest differential subsidies (SSB), housing financing liquidity facilities (FLPP), or down payment assistance (BUM), all of which aim to make monthly installments more affordable for the public.[7]

The implementation of subsidized mortgages involves various stakeholders, starting from the government as regulator, subsidy provider, land provision, fast licensing and socialization of the subsidy program,[8]banking as credit distributors, housing developers as providers of residential units, and the community as beneficiaries.

Since its inception, Bank BTN has had a specific mandate as a housing-focused bank, making it a front-runner in disbursing housing financing, including subsidized mortgages. With its extensive branch network throughout Indonesia, including in Purworejo Regency, Bank BTN has actively implemented this program, and has implemented it on a massive scale to reach a wider audience and accelerate the government's target of reducing the housing deficit.

To achieve the goals of subsidized mortgages, an efficient and effective operational strategy is required, one of which is through mass credit agreements. The credit agreement is drafted by the creditor, in this case the bank, while the debtor is obligated to review and understand the substance of its contents.[9]Every approval and agreement on a credit application must be documented in a valid credit agreement instrument.[10]

[7]Santoso, Budi and Widjaja, Sri. (2021). Public Housing Financing Management, Third Edition. Yogyakarta: Andi, pp. 112-115.
[8]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.
[9]Setyaningsih; Abdulah, Hidayat and Mashdurohatun, Anis. (2018). “The Role of Notaries in Making Deeds of Granting Mortgage Rights (APHT) for Credit Agreements Between Creditors and Debtors with Mortgage Guarantees in Purwokerto”. in Jurnal Akta, Vol. 5 No. 1, March 2018, p. 188. DOI: https://dx.doi.org/10.30659/akta.v5i1.
[10]Manurung, Martin Anggiat Maranata and Hafidz, Jawade. (2017). “Legal Protection for Creditors If the Fiduciary Guarantee Object is Lost and the Debtor is in Default (Case Study at PT. Bank Perkreditan Rakyat Dinamika Bangun Arta Salatiga)”. in Jurnal Akta, Vol. 4 No. 1, March 2017, p. 37. DOI: https://dx.doi.org/10.30659/akta.v4i1.

 Volume 4 No. 3, September 2026: 1448-1459

In credit agreements or contracts, creditors always place high expectations on the fulfillment of performance by debtors, especially in terms of paying off credit installments in a disciplined manner according to the agreed schedule.[11]The essence of this credit lies in the element of trust that the debtor will fulfill his obligations,[12]and before distributing credit facilities, banks are obliged to always apply the principle of prudence.[13]

A mass credit agreement is not just a ceremony, but a mechanism that accelerates the distribution of subsidized mortgages to the public. The implementation of this mass agreement is faster and more efficient because it is suitable for large-scale projects like the subsidized mortgage program. While using an individual agreement is more time-consuming, it is more flexible and the process is more personalized.[14]

The mechanism for implementing mass credit agreements in the subsidized mortgage program by Bank BTN Purworejo involves several stages, namely:[15]

a. Pre-Contract

Prospective borrowers for a housing project (subsidized housing built by partner developers) have gone through a selection and creditworthiness verification process (file collection and BI Checking/Financial Information Services System (SLIK)), credit analysis and approval, and appraisal by the BTN Bank Analyst Team. All legal and financial documents have been prepared and validated.

b. Multi-Party Coordination

Bank BTN coordinates with the Notary/Land Deed Official (PPAT) to determine the schedule and location for the implementation of the agreement.

c. Implementation of the Contract

On the day of the signing, prospective borrowers gather, and representatives from Bank BTN (the Branch Manager or credit officer), the developer, and a

[11]Aldanita, Budi Primalia. (2016). “Legal Status and Rights of Guarantor to Credit Guarantee for Credit Settlement Carried Out by Guarantor Against Defaulting Debtor (Case Study of Decision Number 05/Pdt.G/2016/PN.PWT)”. in Jurnal Akta, Vol. 3 No. 4, December 2016, p. 9. DOI: https://dx.doi.org/10.30659/akta.v3i4.

[12]Hardwianto, Daniel Budi. (2017). “The Process of Executing Customary Land Ownership Rights Guarantees that are Still in the Process of Applying for Rights Used as Credit Collateral”, in Jurnal Akta, Vol. 4 No. 4, December 2017, p. 648. DOI: https://dx.doi.org/10.30659/akta.v4i4.

[13]Sugiarto, Yusup; Bramandoko, Dany and Gunarto. (2018). “The Role of Notaries/PPAT in Making Power of Attorney to Assign Mortgage Rights in Home Ownership Credit Agreements (Study at PT. Bank Tabungan Negara Tbk. Cirebon Branch)”. in Jurnal Akta, Vol. 5 No. 1, January 2018, p. 2. DOI: https://dx.doi.org/10.30659/akta.v5i1.

[14]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.

[15]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.

 Volume 4 No. 3, September 2026: 1448-1459

Notary/PPAT are present to lead the process. The signing takes place in turns, ensuring each borrower understands the terms of the agreement. This process includes signing the credit agreement, the Deed of Sale and Purchase (AJB), and the binding of mortgage rights. This mass loan agreement takes the form of a standard agreement prepared by Bank BTN Purworejo.

d. Post-wedding ceremony

Following the agreement, documents are further processed for disbursement of funds to the developer based on construction progress. Monitoring is also carried out by Bank BTN Purworejo through field visits, project progress reports, and credit quality (collectibility) evaluations. Land rights are then registered at the local Land Office.

The implementation of the subsidized KPR mass credit agreement at Bank BTN Purworejo significantly supports the creation of legal certainty, which is realized through 2 (two) main aspects, namely:

a. Legal predictability, supported by standardized mortgage procedures and documents, comprehensive initial outreach to prospective borrowers, and the use of uniform standard credit agreements. Furthermore, the role of a notary as a public official authorized to draw up authentic deeds (as stipulated in Article 1868 of the Civil Code) ensures the validity and evidentiary power of law, increasing clarity regarding the rights and obligations of the parties.

b. Legal protection, realized through state efforts to protect the rights and interests of legal subjects, especially the vulnerable. In the context of subsidized mortgages, this protection is reflected in the existence of general and binding legal regulations, consistent bank Standard Operating Procedures (SOPs), and the reinstatement of the role of notaries as independent guarantors of legality and adhering to the principle of prudence in document verification. Furthermore, government oversight of the subsidized mortgage program and the consistency of agreement clauses help prevent arbitrary actions and ensure fair and equitable treatment for debtors.

The effectiveness of the law in implementing the mass credit agreement for subsidized mortgages at Bank BTN Purworejo shows a high level, reviewed from 4 (four) things, namely:

a. The level of legal compliance, where all parties involved (Bank BTN, Notary/PPAT, developer, and debtor) demonstrate consistent compliance with applicable banking, housing, and land regulations. This compliance is supported by internal audits, OJK supervision, and a structured dispute resolution mechanism, ensuring the legal validity of each process and deed.

b. Professionalism and optimization of the roles of the parties, including Bank BTN's professionalism in data verification, active coordination with developers, the Ministry of Public Works and Housing (PUPR), and the Land Office (BPN), as well as the meticulous, neutral, and efficient role of Notaries/PPATs in ensuring the legality of documents, contribute significantly to the smoothness and validity of the contract process. A feedback mechanism is also implemented for continuous improvement;

c. The application of legal principles, such as standardized mass credit agreement formats and clear procedures, allows for practical and efficient implementation of legal principles on a large scale. This demonstrates that legal provisions can be implemented effectively without compromising their essence.

d. Public acceptance: The subsidized mortgage program has been positively received by the Purworejo community because it offers affordable access to home ownership. The efficient and transparent mass contract process has also been well-received by borrowers, who see it as a practical way to achieve their goal of home ownership, thus strengthening the legitimacy and effectiveness of the underlying legal principles.

3.2. Obstacles and solutions in the effective implementation of credit agreements with mass subsidized mortgages at Bank BTN Purworejo.

The rapid rise of national development demands substantial capital and robust institutions to provide legal certainty for all stakeholders. The presence of these institutions is expected to encourage public participation in development, in order to realize a prosperous, just, and prosperous society in a sustainable manner.[16]namely banking institutions.

Banking is a crucial financial solution for those seeking home ownership. In Indonesia, various banking institutions actively offer Home Ownership Loans (KPR), designed to facilitate access to long-term financing to meet the need to purchase a home or residential property.[17]

The subsidized mortgage program is a government instrument to fulfill the constitutional mandate of providing decent and affordable housing, particularly for low-income communities, to address the housing backlog and stimulate economic growth. Bank BTN, as the primary implementing bank, is implementing a mass credit agreement strategy, including in Purworejo Regency, to increase efficiency, accelerate disbursement, and expedite the legalization of home ownership for borrowers.

[16]Bayuaji, Gilang, and Sukarmi. (2017). "Implementation of Bad Debt Settlement Tied to Mortgage Rights at PT. Bank Tabungan Pensiunan Nasional Mitra Usaha Rakyat Tegal Branch". in Jurnal Akta Vol. 4. No. 1, March 2017, p. 9. DOI: https://dx.doi.org/ 10.30659/akta.v4i1.
[17]Yusuf, Rifki and Maryanto. (2018). "The Role of Notaries in the Use of SKMHT Deeds Not Followed by APHT Against Defaulting Debtors Regarding the Provision of Subsidized Home Ownership Credit Facilities (Case Study at Bank Tabungan Negara Pekalongan)". in Jurnal Akta, Vol. 5 No. 1, March 2018, p. 276. DOI: https://dx.doi.org/10.30659/akta.v5i1.

This mass credit agreement demonstrates a higher level of effectiveness in achieving monthly realization targets and increasing the loan disbursement ratio. However, implementation in the field, especially on a mass scale, often faces obstacles that can impact the effectiveness of the mass credit agreement. These obstacles include:[18]

a. Delay in documents from debtors;

Delays or incomplete submission of required documents for subsidized mortgages by prospective borrowers, both during the final verification stage and before the loan agreement, pose a significant obstacle to the application process. This condition refers to a failure to meet the required completeness and validity standards within the specified timeframe.

1) Inequality in understanding information and administrative literacy;

Many prospective debtors have limited levels of administrative literacy and understanding of the complexity and urgency of the required documents.

2) Complexity of document requirements;

The list of documents required to apply for a subsidized mortgage tends to be extensive and varied. Gathering all of these documents can be a daunting task for borrowers with limited time, mobility, or familiarity with bureaucratic procedures.

3) Access and logistics constraints;

Some debtors face difficulties accessing the relevant agencies authorized to issue certain documents. Geographical factors, transportation costs, or inflexible operating hours can be major obstacles.

4) Dependence on third parties;

A number of documents require validation or signatures from third parties, such as superiors at work, notaries, or other government agencies. Delays in response from these third parties directly impact the debtor's ability to complete the documents on time. Challenges for notaries include the time required to prepare the documents, including typing them and the accuracy of staff when typing them.[19]

5) Misinterpretation and assumptions.

Debtors sometimes misinterpret document requirements or assume that the documents they have meet the requirements, even though there are special

[18]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.
[19]Fatma Irawati, SH, M.Kn., Interview, as Notary/PPAT of Purworejo Regency, June 18, 2026.

requirements or certain formats that have not been met (such as the document's validity period, wet stamp, or legalized photocopy).

b. Debtor's unpreparedness.

Debtor unpreparedness refers to a condition in which a prospective borrower is not fully prepared mentally, financially, or financially to complete the entire credit agreement process. Some causes of debtor unpreparedness include:

1) Low financial literacy;

Many people have limited understanding of mortgage products, including the long-term implications of the loans. They focus solely on home ownership without understanding the inherent financial obligations.

2) Lack of procedural understanding of the contract;

Debtors often do not have a clear picture of the credit agreement process flow, the parties who will be present, and the types of questions or important points that will be discussed and agreed upon in the credit agreement.

3) Psychological and emotional factors;

The process of signing a credit agreement causes anxiety or stress for the debtor, causing the debtor to lack focus, forget questions they want to ask, or hesitate in making decisions in the middle of the process.

4) Simple assumptions about the process;

Some debtors consider the agreement process to be merely a formality of signing without realizing that the credit agreement is a binding legal document with serious implications that need to be examined carefully.

5) Non-comprehensive information from the developer.

If the developer does not provide sufficient education and information to prospective buyers, the debtor will come to the agreement session with many questions, so the time will be longer.

Bank BTN Purworejo has implemented solutions to optimize the effectiveness of mass implementation of subsidized mortgage credit agreements, including:[20]

a. Comprehensive initial socialization, which aims to equip prospective debtors with adequate understanding of all aspects of subsidized mortgages, long before the credit agreement stage is implemented;

[20]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.

b. Document reminder mechanism, to overcome the problem of document delays, with a proactive and structured system;

c. Intensive coordination with developers, because developers are the first and main point of contact for prospective debtors.

In an effort to further increase the effectiveness, reach, and quality of the subsidized mortgage program through mass credit agreements in the future, Bank BTN Purworejo is also striving to digitize the application process, online pre-screening system, and data integration with government agencies.[21]

4. Conclusion

The mass implementation of subsidized mortgage loan agreements at Bank BTN Purworejo demonstrated high legal effectiveness. This strategy contributed to legal predictability through standardization of procedures and documents, comprehensive socialization, the use of standard agreements, and the role of notaries in ensuring legality. Legal protection was realized through adherence to general regulations, bank Standard Operating Procedures (SOPs), government oversight, and the notary's role as an independent guarantor of legality. This effectiveness was supported by the compliance of all relevant parties, the professionalism of Bank BTN and notaries, inter-institutional coordination, and the ability of legal principles to be practically applied in a mass format. The widespread public acceptance of this practice, due to the benefits of affordable home ownership, confirmed its alignment with a sense of justice and collective interests. Obstacles to the effective implementation of mass subsidized mortgage credit agreements at Bank BTN Purworejo include: (1) delays in debtor documents due to low understanding of information, administrative literacy, complexity of requirements, access constraints, and misinterpretation, which lead to delays in the agreement schedule, administrative burdens, and the risk of cancellation; and (2) debtor unpreparedness stemming from low financial literacy, lack of procedural understanding, and incomplete information from developers, resulting in prolonged agreement durations, potential disputes, and bank reputation risks. To overcome these obstacles, Bank BTN Purworejo implemented three main solutions: (1) comprehensive initial socialization to improve debtor financial literacy and procedural understanding; (2) document reminder mechanisms for document compliance; and (3) intensive coordination with developers. As further steps, digitalization of the application process, an online pre-screening system, and data integration with government agencies are also being pursued.

[21]Candra Adi Setiawan, Interview, as Consumer Lending Officer of Bank BTN Purworejo, May 11, 2026.

5. References

Journals:

Aldanita, Budi Primalia. (2016). "Kedudukan Hukum dan Hak Penjamin Terhadap Jaminan Kredit Atas Penyelesaian Kredit yang Dilakukan oleh Penjamin Terhadap Debitur yang Wanprestasi (Studi Kasus Putusan Nomor 05/Pdt.G/2016/PN.PWT)". dalam *Jurnal Akta, Vol. 3 No. 4*, December 2016, 9. DOI: https://dx.doi.org/10.30659/akta.v3i4.

Bayuaji, Gilang dan Sukarmi. (2017). "Pelaksanaan Penyelesaian Kredit Macet yang Diikat dengan Hak Tanggungan di PT. Bank Tabungan Pensiunan Nasional Mitra Usaha Rakyat Cabang Tegal". dalam *Jurnal Akta Vol. 4. No. 1*, March 2017, 9. DOI: https://dx.doi.org/ 10.30659/akta.v4i1.

Dharmawan, Ariel Doni dan Maryanto. (2018). "Kekuatan Hukum Sertifikat Hak Tanggungan dalam Hal Musnahnya Obyek Hak Tanggungan Karena Bencana Alam di Kabupaten Grobogan". dalam *Jurnal Akta, Vol. 5 No. 1*, March 2018, 168. DOI: https://dx.doi.org/10.30659/akta.v5i1.

Hardwianto, Daniel Budi. (2017). "Proses Eksekusi Jaminan Tanah Hak Milik Adat yang Masih dalam Proses Permohonan Hak yang Digunakan Sebagai Jaminan Kredit". dalam *Jurnal Akta, Vol. 4 No. 4*, December 2017, 648, DOI: https://dx.doi.org/10.30659/akta.v4i4.

Manurung, Martin Anggiat Maranata dan Hafidz, Jawade. (2017). "Perlindungan Hukum Terhadap Kreditor Apabila Objek Jaminan Fidusia Ternyata Hilang dan Debitor Wanprestasi (Studi Kasus di PT. Bank Perkreditan Rakyat Dinamika Bangun Arta Salatiga)". dalam *Jurnal Akta, Vol. 4 No. 1*, March 2017, 37. DOI: https://dx.doi.org/10.30659/akta.v4i1.

Setyaningsih; Abdulah, Hidayat dan Mashdurohatun, Anis. (2018). "Peranan Notaris dalam Pembuatan Akta Pemberian Hak Tanggungan (APHT) Terhadap Perjanjian Kredit Antara Kreditur dan Debitur dengan Jaminan Hak Tanggungan Di Purwokerto". dalam *Jurnal Akta, Vol. 5 No. 1*, March 2018, 188. DOI: https://dx.doi.org/10.30659/akta.v5i1.

Sugiarto, Yusup; Bramandoko, Dany dan Gunarto. (2018). "Peran Notaris/PPAT Dalam Pembuatan Surat Kuasa Membebankan Hak Tanggungan Dalam Perjanjian Kredit Pemilikan Rumah (Studi di PT. Bank Tabungan Negara Tbk. Cabang Cirebon)". dalam *Jurnal Akta, Vol. 5 No. 1*, January 2018, 2. DOI: https://dx.doi.org/10.30659/akta.v5i1.

Yusuf, Rifki dan Maryanto. (2018). "Peran Notaris Dalam Penggunaan Akta SKMHT yang Tidak Diikuti APHT Terhadap Debitor Wanprestasi Terkait Pemberian Fasilitas Kredit Pemilikan Rumah Subsidi (Studi Kasus di Bank Tabungan Negara Pekalongan)". dalam *Jurnal Akta, Vol. 5 No. 1*, March 2018, 276. DOI: https://dx.doi.org/10.30659/akta.v5i1.

Books:

Amalia, Fitri, dkk. (2022). *Ekonomi Pembangunan*. Cetakan Pertama. Bandung: Widina Bhakti Persada.

Desiyanti, Rika. (2024). *Manajemen Perbankan*. Cetakan Pertama. Padang: LPPM Universitas Bung Hatta.

Karimuna, Siti Rabbani, dkk. (2024). *Kesehatan Lingkungan Pemukiman dan Perkotaaan*. Cetakan Pertama. Purbalingga: Eureka Media Aksara.

Nasution, Emmi Rahmiwita. (2024). *Hukum Perbankan: Dalam Kaitannya dengan Perjanjian Kredit dan Jaminan*. Cetakan Kedua. Purbalingga: Eureka Media Aksara.

Santoso, Budi dan Widjaja, Sri. (2021). *Manajemen Pembiayaan Perumahan Rakyat*, Cetakan Ketiga. Yogyakarta: Andi.

Sasongko, Ibnu. (2023). *Pengembangan Berkelanjutan Penyediaan Infrastrukstur Pada Kawasan Pemukiman Secara Berkelanjutan*. Surabaya: Muara Karya.