A Practical Guide to Navigating the Bahamian CROS Deeds & Documents Registry



By Lyssa C. Brennan

International Data Management (IDM), Inc.

Version 1.0 — Based on the CROS user interface as of October 2026

© 2026 Lyssa Brennan. All Rights Reserved.



DISCLAIMER

This CROS Guide is for educational and informational purposes only. It is based on the author's professional observations, practical experience, research, and discussions with industry professionals regarding the operation of the Bahamian Civil Registry Operations System. It is not an official publication of the Registrar General's Department or the Government of The Bahamas, and it is not legal advice or a substitute for professional legal counsel. Registry procedures, legislation, policies, fees, and system functionality may change without notice. Readers should verify current procedures with the Registrar General's Department and consult a qualified Bahamian attorney regarding conveyancing, title matters, recording requirements, or the legal effect of any document or Registry procedure.

Use of Artificial Intelligence

Artificial intelligence tools were utilized during the preparation of this publication to assist with the organization, editing, formatting, and refinement of the author’s original written material.

The subject-matter knowledge, professional observations, historical accounts, practical experiences, research methods, interpretations, and conclusions contained in this publication originate from the author and, where specifically identified, contributing professionals and other referenced sources.

Artificial intelligence was used as an editorial and organizational tool and is not an author or co-author of this publication. The author has reviewed, revised, and approved the final content and accepts responsibility for the published work.

CONTENTS

INTRODUCTION — Purpose and Scope 5
CHAPTER 1 — Understanding CROS 5
CHAPTER 2 — Before You Begin: WHAT DO YOU NEED TO KNOW? 8
CHAPTER 3 — Purchasing Search Access 11
CHAPTER 4 — Conducting Searches 20
CHAPTER 5 — Understanding Search Results 24
CHAPTER 6 — Viewing the Recorded Instrument 27
CHAPTER 7 — Researcher's Notes and Troubleshooting 31
CHAPTER 8 — Verifying Documents 32
APPENDIX A — Legacy Registry vs. CROS Quick Reference 36
ACKNOWLEDGEMENTS 38

INTRODUCTION — PURPOSE AND SCOPE

Like many real estate and title professionals working with Bahamian legal and real property titles, I unexpectedly discovered the new Civil Registry Operations System (CROS). There was little practical guidance for users on how to navigate the system. Prompting the documenting of copious notes, observations, tips, and a working cheat sheet on using CROS. In my continuing efforts, I encountered others experiencing the same frustrations and compiling similar documentation. That shared experience inspired me to create this CROS Guide as a matter of necessity and to further conversation and collaboration among similarly situated CROS users.

I also recognized that we are experiencing a paradigm shift in the Bahamian real-property land administration system as it enters the modern reality of fully digital, round-the-clock access to: (1) search real-property title information; (2) electronically file real-estate transaction documents and 3) an official validation system similar to a multi-factor verification system to protect against fraud and impersonation. Future generations of attorneys, title researchers, and Registry professionals may never experience the transition from traditional Volume and Page records and manual, in-person handling of transaction documents to a modern electronic recording and validation system. This CROS Guide serves not only as a practical handbook but also as a historical record of that transition.

With this said, the hope is that this publication encourages thoughtful discussion, collaboration, and the sharing of practical experiences among those who use the Registry every day. As CROS continues to evolve, so too will the methods by which we conduct title research and land registration. Open dialogue within the profession will help ensure that best practices continue to develop alongside the technology and perhaps instruct those operating and maintaining the system on practical upgrades and modifications that meet the real-world needs of users.

This CROS Guide is not intended to criticize the modernization of the Registry. On the contrary, I commend the Registrar General's Department, and everyone involved in implementing CROS. Modernizing a national land records system is an enormous undertaking that requires vision, dedication, and perseverance. Like any significant technological advancement, refinement and improvement are part of the journey.

If this CROS Guide helps even one researcher navigate the system more efficiently, avoid common pitfalls, or better understand the evolution of Bahamian land records, then it will have achieved its purpose.

This edition is intentionally focused on practical CROS use. The broader history of Bahamian land records has been separated into a companion manuscript so that this CROS Guide can function as a concise, screen-by-screen reference.

CHAPTER 1 — UNDERSTANDING CROS

Why Was CROS Developed?

The implementation of CROS represents one of the most significant milestones in the modernization of the Bahamian deeds and documents Registry in decades. It brings the searching of title records and the electronic filing of real-estate transaction documents in line with twenty-first-century land administration systems offering round-the-clock availability. While only the Government of The Bahamas can fully explain the policy reasons behind the project, several factors appear to have contributed to the development of a new digital registry system.

Modernizing the Registry

For many years, the Bahamian Registry relied on a combination of traditional paper records and an earlier basic online deeds and documents portal. Although that portal provided electronic access to Registry information, it reflected technology developed years earlier and, like many legacy government systems, faced increasing demands for improved reliability, security, and functionality. The introduction of CROS appears to be part of a broader effort to modernize Registry operations by providing a more comprehensive electronic platform for recording, searching, and managing deeds and documents.

The Impact of COVID-19

The COVID-19 pandemic presented unprecedented challenges for governments and businesses worldwide. During periods of public health restrictions, Registry operations were disrupted, resulting in delays in document processing and recording. These delays affected the availability of recently recorded documents and created challenges when determining the current status of title records for title researchers and title insurers.

Based on our experience in the title insurance industry, recording delays have remained a practical consideration and limitation even after the pandemic, with significant backlogs continuing to affect Registry processing times. Because the timing of document recording directly impacts title searches and the issuance of title insurance products, understanding these delays remains an important part of our daily work.

Transition to a New Digital Platform

The introduction of CROS represents more than simply replacing one website with another. It reflects a transition toward a fully integrated electronic registry designed to improve efficiency, accessibility, and long-term management of land records.

Among the notable changes introduced through CROS are:

- Electronic submission of documents for recording;
- Online purchasing of search access;
- Digital viewing of recorded documents;
- Electronic ordering of certified copies;
- New electronic record identifiers replacing the traditional Volume and Page references for newly recorded documents; and
- On-line system to validate the authenticity of digitally circulated documents.

These changes signal a significant shift in how Registry services are delivered.

This guide focuses solely on accessing public records and searching them through the CROS interface. It does not cover submitting documents for recording.

Legislative and Conveyancing Developments

The modernization of the Registry coincides with changes to Bahamian conveyancing practices.

One notable development is the inclusion of property tax assessment numbers (sometimes referred to as tax certificate or assessment identifiers) in conveyancing documentation. Incorporating these identifiers has the potential to improve the accuracy of property identification by linking recorded land transactions with other government property records.

From a practical standpoint, these developments suggest a continuing effort to modernize land administration in The Bahamas and improve the efficiency, validity and transparency of property transactions.

Looking Forward

The transition to CROS is still evolving with 1) additional records being migrated, 2) procedures being refined, and 3) new legislation implemented. Users of the system, (e.g. legal professionals, title researchers, lenders, and members of the public) need to prepare to adapt to the new system as it continues to evolve.

This CROS Guide is intended to assist in that process by documenting the practical operation of CROS from the perspective of professionals who work with Registry records every day.

IMPORTANT

THIS GUIDE FOCUSES ON SEARCHING WITHIN CROS AND NOT ON DOCUMENT RECORDING PROCEDURES

RESEARCHER'S NOTE – GETTING STARTED – WHAT IS ON YOUR SCREEN AND WHAT DO YOU CLICK?

- 

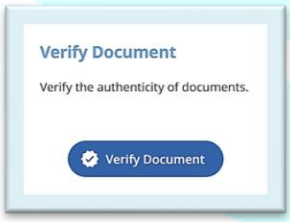
Search Public Records (Primary entry point for title researchers.)

- 

Search Records Button (Click here to begin purchasing search access.)

- 

Upload Document (Used for document lodgment—not covered in this CROS Guide.)

- 

Verify Document (Used to authenticate issued documents.)

CROS Home Screen – Search Public Records

The CROS Home Screen displays the primary services available through the Civil Registry Operations System. For users conducting title research or locating registered instruments, select Search Public Records by clicking the Search Records button.

The other available services include:

Upload Document – Used by authorized users for lodging documents for registration.

Search Public Records – Provides access to the Deeds & Documents Registry and the ability to purchase certified copies.

Verify Document – Allows users to verify the authenticity of documents issued through the CROS system.

For the purposes of this CROS Guide, we will focus on the Search Public Records function, as this is the portal used to search the Bahamian Deeds & Documents Registry.

Researcher's Tip

Always verify that you have selected the correct service before proceeding.

Many first-time users mistakenly attempt to log in through the wrong section of CROS. Unless you are uploading documents for recording, title researchers and members of the public will generally begin by selecting the Search Public Records function.

CHAPTER 2 — BEFORE YOU BEGIN: WHAT DO YOU NEED TO KNOW?

TICK TOCK – THE CLOCK IS ALWAYS RUNNING!



TIME IN THE SYSTEM IS MONEY AND YOU CANNOT STOP THE CLOCK ONCE THE CLOCK STARTS RUNNING!

One of the most important lessons for any CROS user is that preparation begins before Sign-In. Unlike the legacy Bahamian deeds and documents Registry, where users could log in using pre-assigned credentials and conduct searches during previously purchased access periods, the CROS system operates on timed search

sessions. Once your purchased search session begins, the countdown starts **IMMEDIATELY** and continues until your allotted time expires.

Simply put:

Every minute costs money.

Time spent deciding what to search, locating names, or looking through files after your session has started is time you have already paid for is money lost. In other words, there is a premium on planning and preparation.

PREPARATION BEFORE LOGGING IN WILL MAKE YOUR SEARCHES MORE EFFICIENT, MORE PRODUCTIVE AND ULTIMATELY MORE COST-EFFECTIVE.

Understanding Your Search Session

One welcome improvement in CROS is the ability to reconnect to an active session.

After purchasing search time, CROS sends a confirmation email containing an access link. If your internet browser accidentally closes or you leave the website before your session expires, you may use the link in the email to return to your active search session.

While this feature helps prevent losing access because of an accidental browser closure, it: **DOES NOT PAUSE THE SEARCH TIMER.**

The countdown continues to run until your purchased time has expired, whether or not you are actively searching.

For that reason, preparation is essential.

Prepare Before Purchasing Search Time

Before beginning your session, **GATHER AS MUCH INFORMATION AS POSSIBLE**.

The more complete your search information, the more efficiently you can work once your timer begins.

Depending upon your search, consider having the following information readily available:

- Individual names (including known spelling variations)
- Company or corporate names
- Legal descriptions
- Subdivision names
- Lot and block numbers
- Property tax assessment number
- Record Number (if known)
- Document date
- Record date (if known)
- Name of the attorney involved
- Name of the lodger or submitting party
- Document type (Conveyance, Mortgage, Release, etc.)

Having this information organized before logging in will allow quickly moving between searches and make the most of your purchased session.

Professional Research Strategy

Every research company develops its own workflow.

The practice at IDM, is to organize multiple client requests and conduct them during scheduled CROS search sessions rather than purchasing search time for each individual request. Grouping searches in this manner maximizes efficiency and makes the most effective use of our allotted search time.

Of course, this approach is not appropriate in every situation. Urgent transactions, title commitments, or individual client requests may require immediate access to the Registry regardless of cost. Understanding this dynamic helps to manage client and customer expectations.

The appropriate strategy will depend upon your practice and your clients' needs.

Our experience has been that purchasing one hour at a time is often the most cost-effective approach. Most routine title searches can be completed comfortably within a one-hour session. If additional time is required, a new session can simply be purchased after the first expires.

Naturally, prior planning along with larger or more complex research projects may justify purchasing additional hours at the outset, in order to not disrupt workflow and train of thought. These are the judgment calls that are best handled prior to beginning a search and dependent on the nature of the work.

Researcher's Note #1

1. Prepare your file before you purchase your search time. Open your notes.
2. Write down your search terms. Have alternative spellings ready.
3. Know exactly what you're looking for.
4. Then purchase your session.

Researcher's Note #2

1. Searching common surnames?
2. Prepare multiple spelling variations before you begin.
3. A few seconds spent planning can save valuable minutes once the timer starts.

CHAPTER 3 — PURCHASING SEARCH ACCESS

Before beginning any search of the Bahamian CROS Deeds & Documents Registry, you must first purchase search access. Unlike the legacy Registry system, where users logged in using pre-assigned credentials and could start and stop their sessions, **CROS OPERATES ON A TIMED ACCESS MODEL.**

Preparation before purchasing access will help you maximize your time and minimize unnecessary expenses.

Purchasing search access involves eight steps:

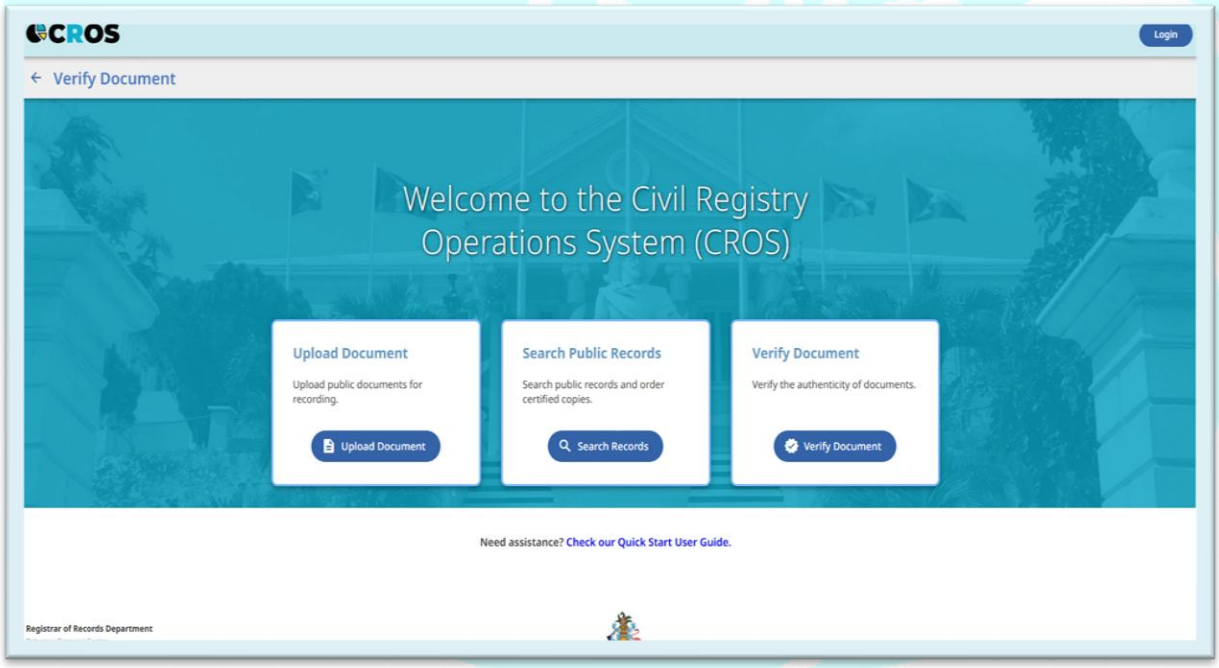
1. Accessing the search portal.
2. Register your email address.
3. Select search time.
4. Enter payment details.
5. Confirm payment details.
6. Complete payment through the Government payment portal.
7. Review the two confirmation emails.
8. Begin the search session.

Step 1 – Accessing the Search Portal

From the CROS home page, select the middle option labeled:

Search Public Records

Search public records and order certified copies of deeds and documents.



This option will direct you to the page where search time may be purchased.

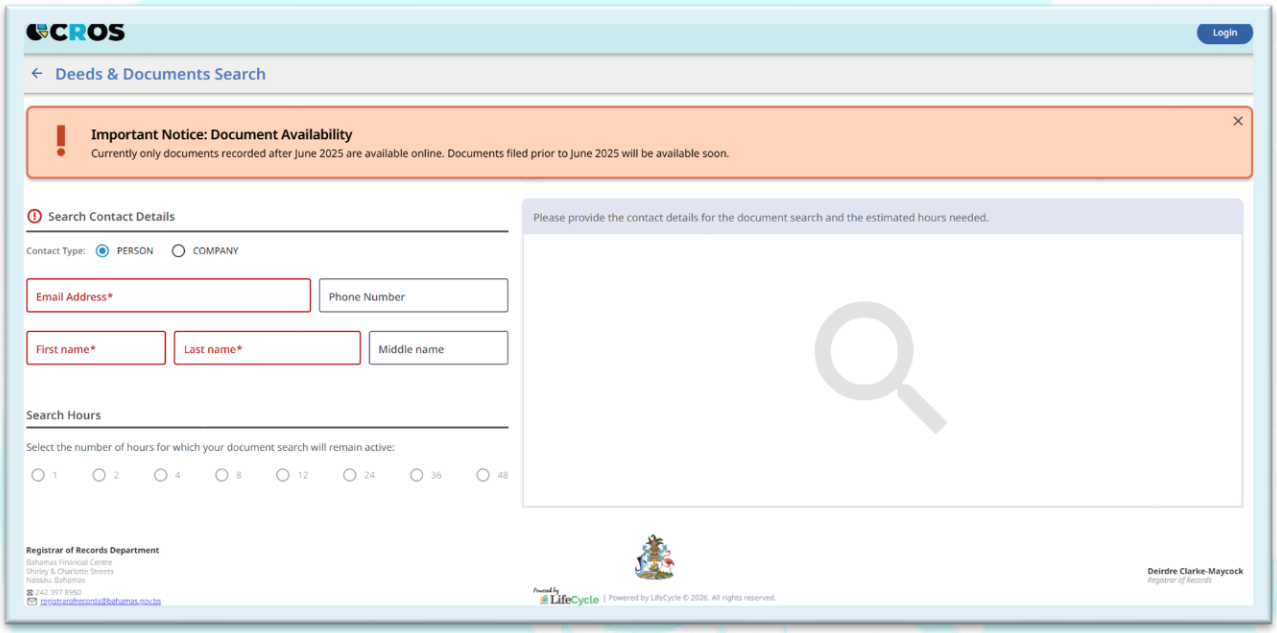
Step 2 – Register Your Email Address

Before payment can be processed, you will be asked to enter a valid email address.

This email address serves two important purposes:

1. It provides confirmation of your payment.
2. It provides a link that allows you to return to your active search session if your browser is accidentally closed.

Important Notice: Document Availability



Currently only documents recorded after June 2025 are available online. Documents filed prior to June 2025 will be available soon.

This notice is important because it explains that CROS currently contains only recently recorded documents. Historical deeds and documents remain in the migration process.

During this transition period, researchers should expect that a complete title search may require consulting both the legacy Registry and CROS.

Step 3 – Selecting Your Search Time

This screen allows users to purchase access to the Deeds & Documents Registry. Before beginning a search session, users select the time increment they wish to purchase.

Search access is sold in one-hour increments.

At the time of publication, search sessions are available from one hour up to forty-eight hours.

At the time these screenshots were taken, one hour of search access was BSD $10.00.

Select the number of hours for which your document search will remain active.

After selecting your search time, you will be redirected to the Government of The Bahamas' secure payment portal.

Payment is currently accepted using:

- Visa
- MasterCard

Invoice Summary Prior to Purchase

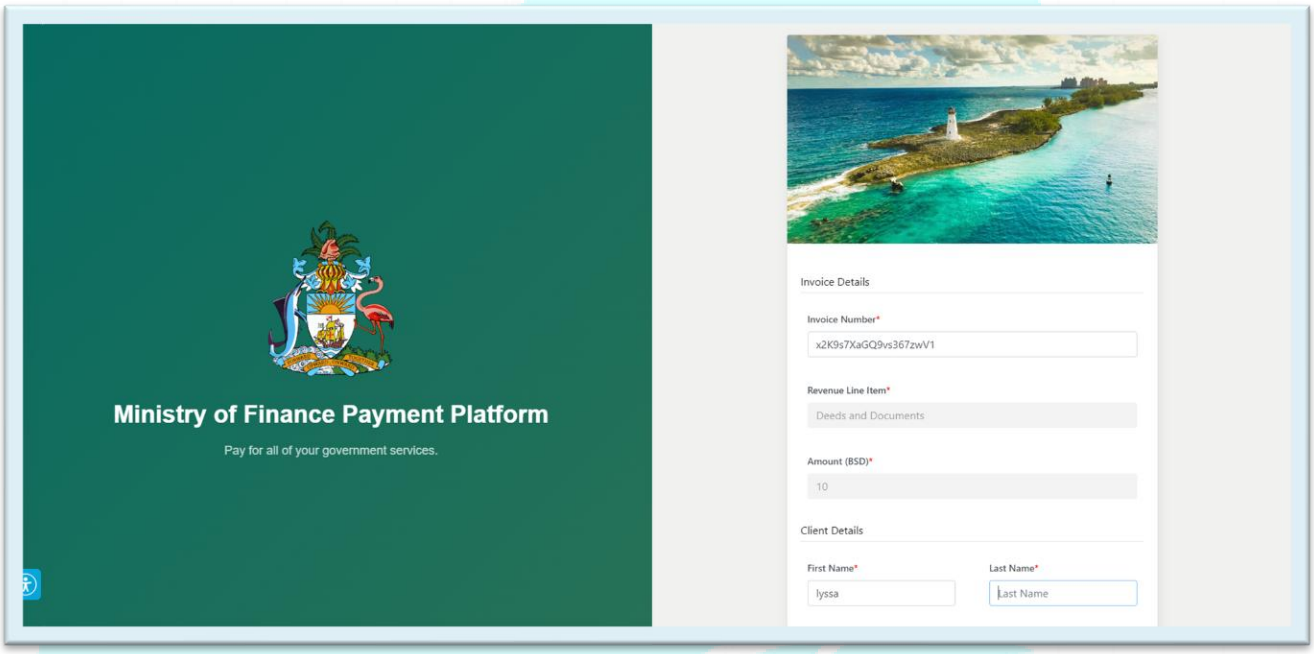
After selecting the desired search time, CROS displays an invoice summarizing the purchase.

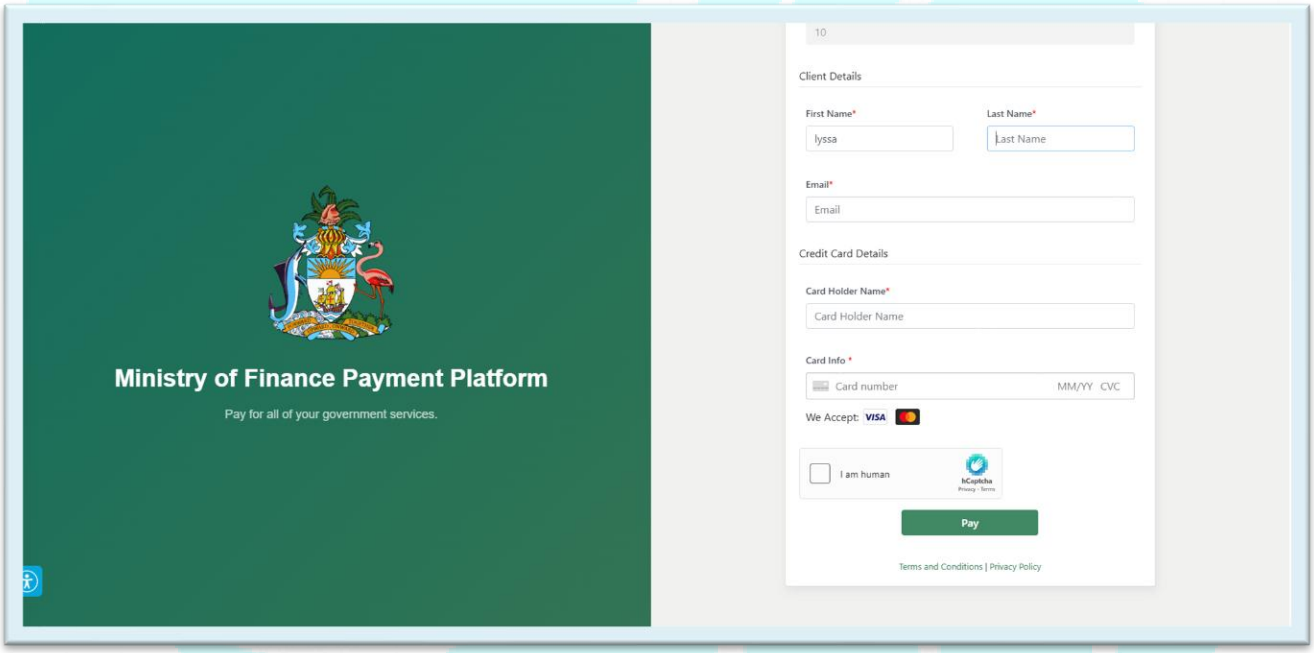
The invoice includes:

- Invoice number
- Date
- Description
- Quantity
- Ledger code
- Amount due

Step 4 – Enter Payment Details

Enter your payment details, including your credit-card information, on this screen.

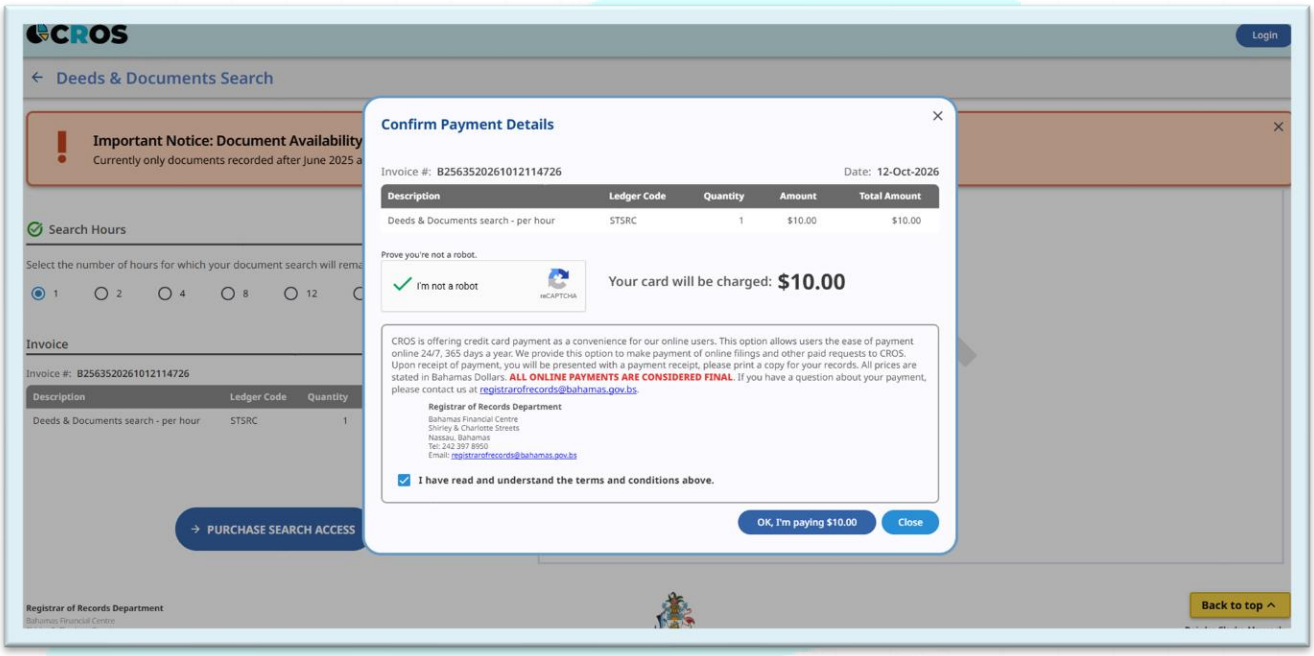




Verify you are not a robot by checking next to the I'm a human box. Then Click Pay.

Step 5 – Confirm Payment Details

Before payment is processed, CROS asks users to review the transaction.

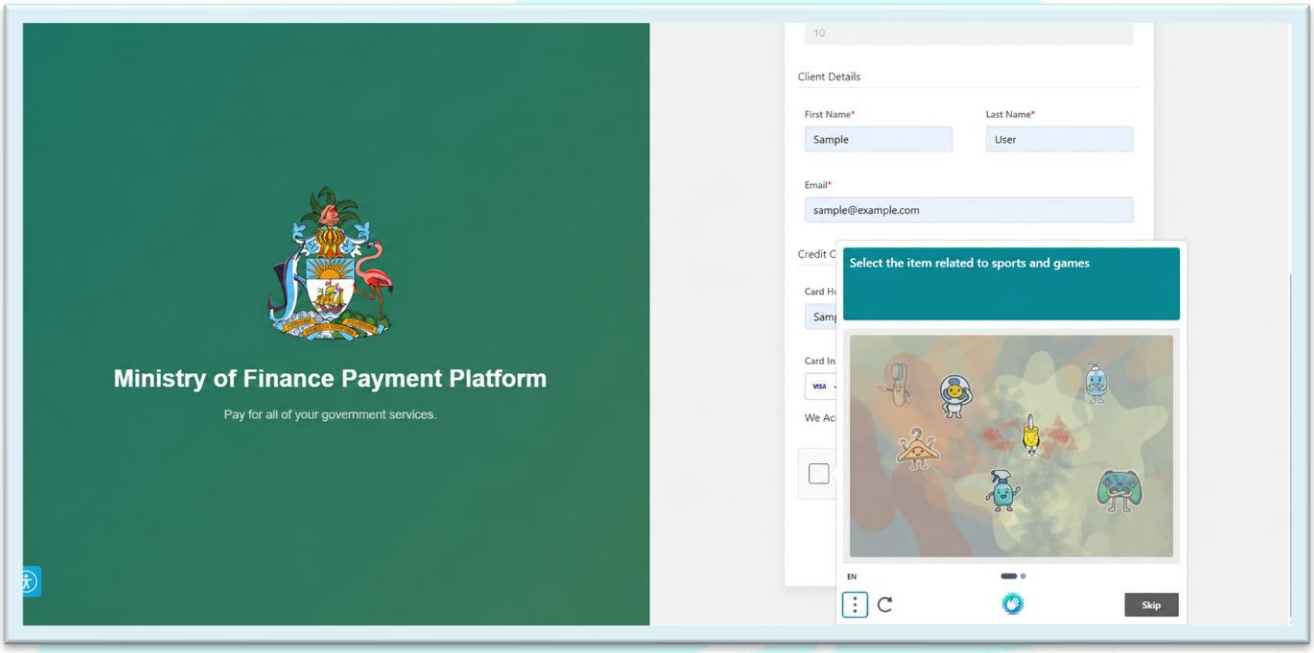


This confirmation screen includes:

- Invoice summary
- Payment amount
- CAPTCHA verification
- Terms and conditions
- Acknowledgement checkbox

Step 6 – Complete Payment Through the Government Payment Portal

After entering your payment information, you will be asked to complete a CAPTCHA verification to confirm that you are not an automated user.

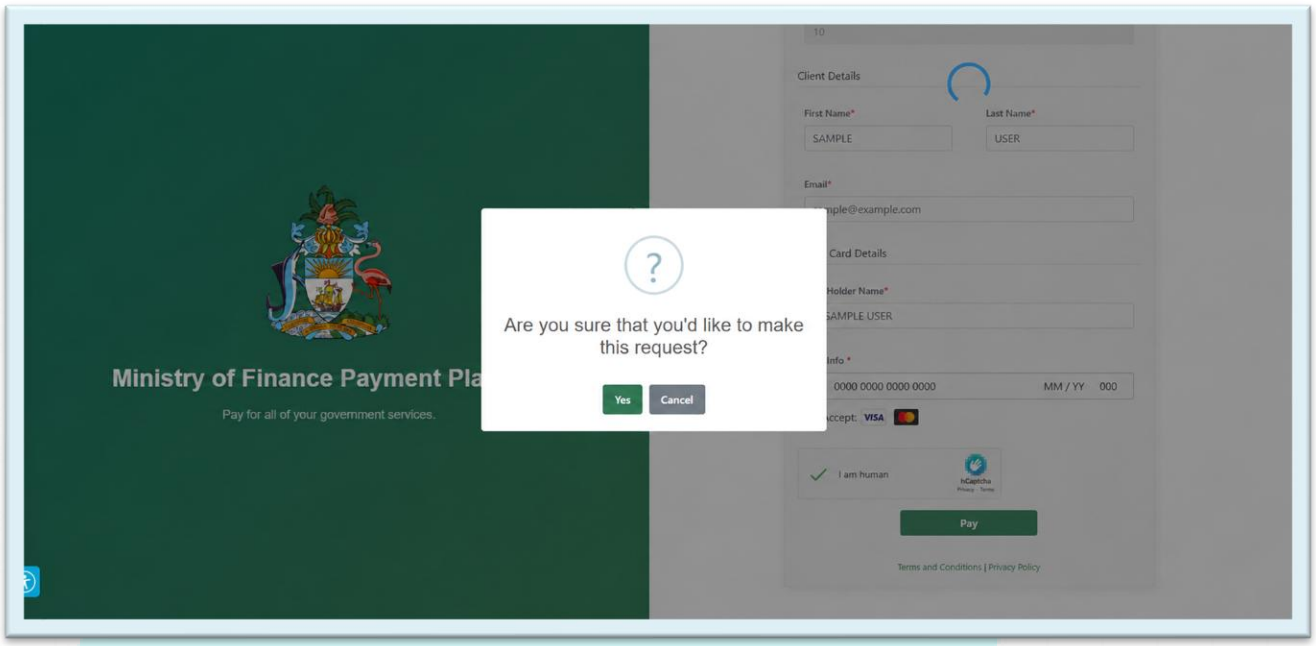


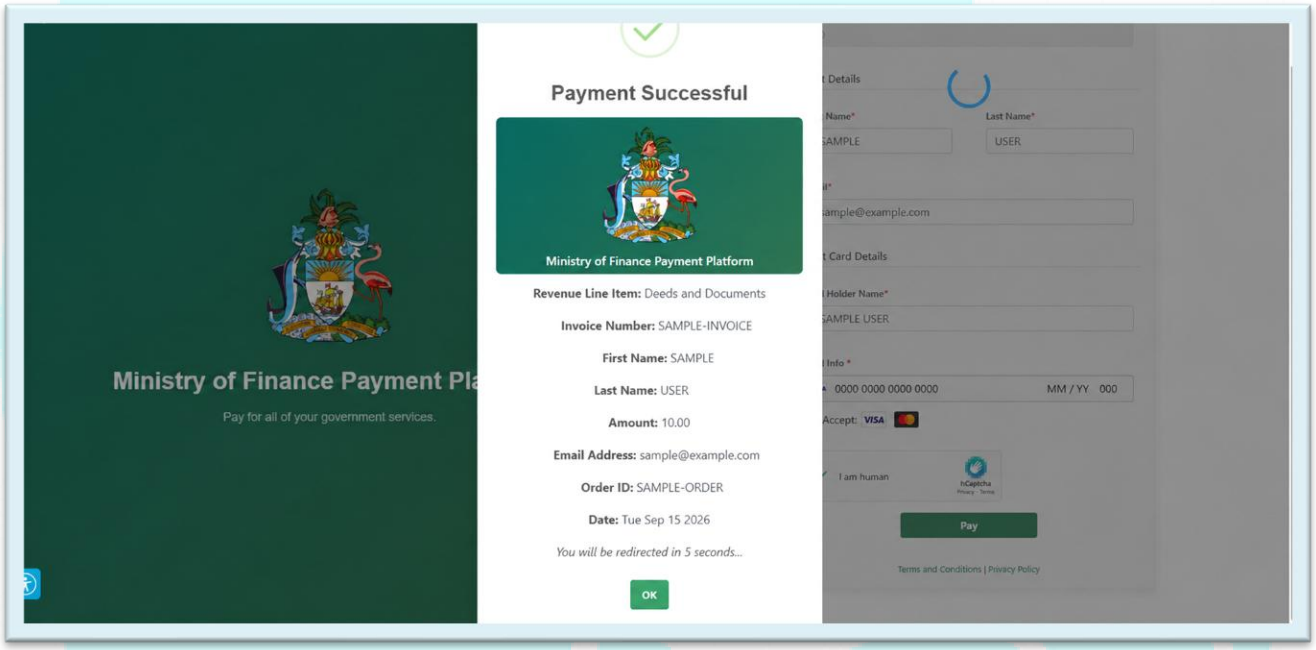
Only after completing the CAPTCHA and accepting the terms will the payment button become active.

Click Pay.

The CAPTCHA provides an additional layer of security by helping prevent automated transactions.

This additional verification is a welcome enhancement to the security of the system and reflects the increasing importance of protecting public land records from unauthorized access and automated abuse.



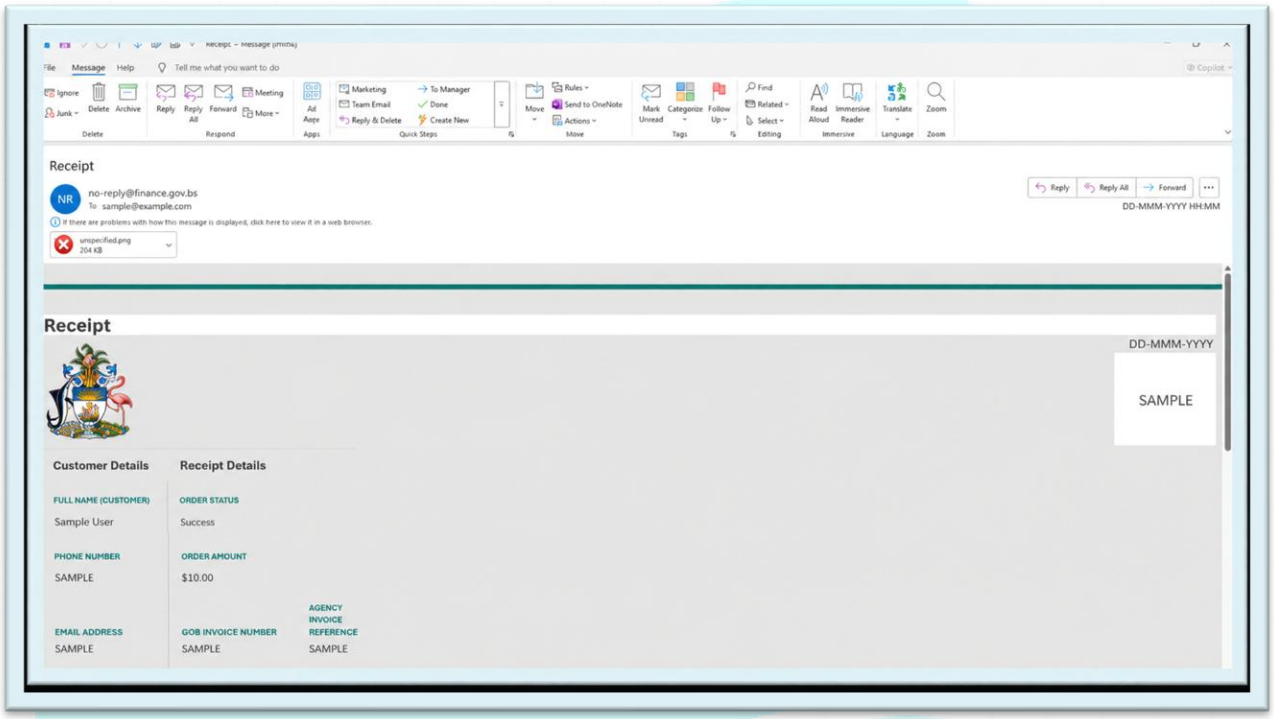


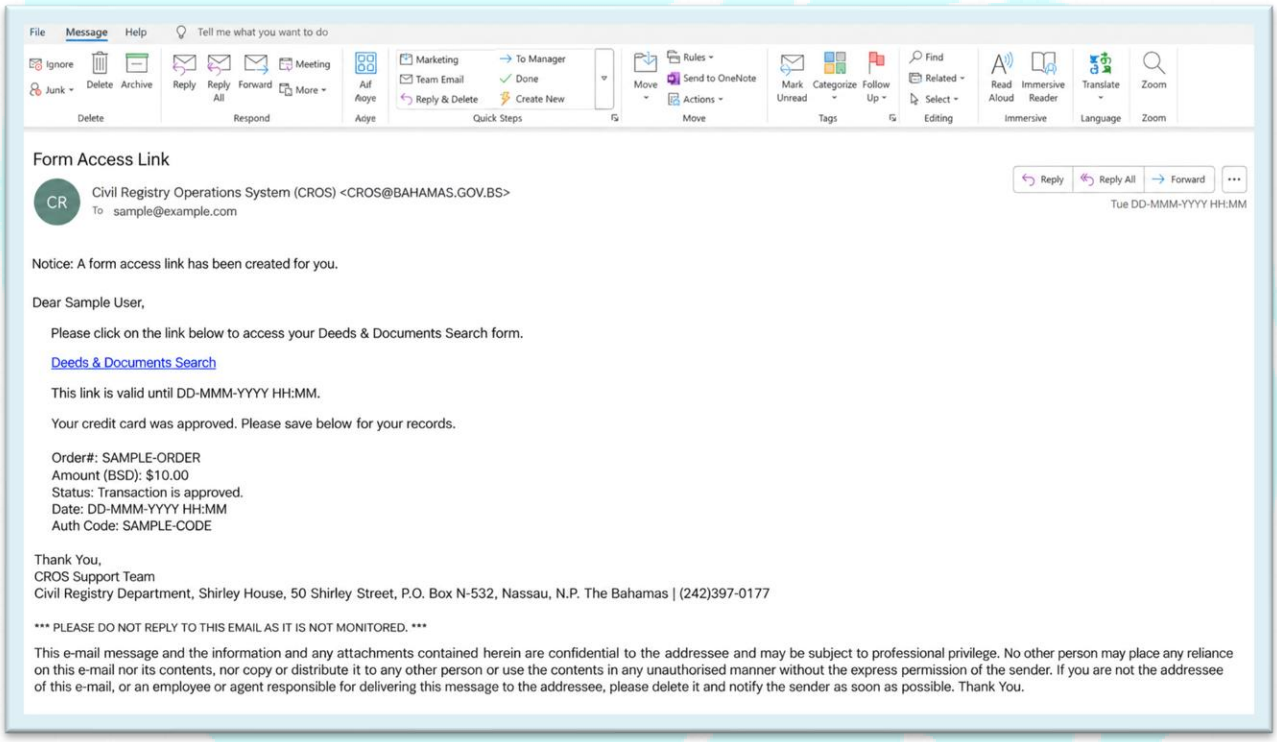
Once payment has been approved, the Government payment portal displays a confirmation screen showing:

- Payment successful
- Revenue line item
- Invoice number
- Amount paid
- Order ID
- Date

Once payment has been successfully processed, the system will automatically redirect you back to the CROS portal.

Step 7 – Review the Two Confirmation Emails





You should receive two separate emails:

1. **CONFIRMATION OF PAYMENT:** A payment receipt confirming your transaction.
2. **ACCESS INFORMATION:** A second email containing a form access link back to your active search session.

This second email is particularly useful. If your internet browser is accidentally closed, you may use the link provided to return to your active session without purchasing additional search time, given your allotted time has not yet expired.

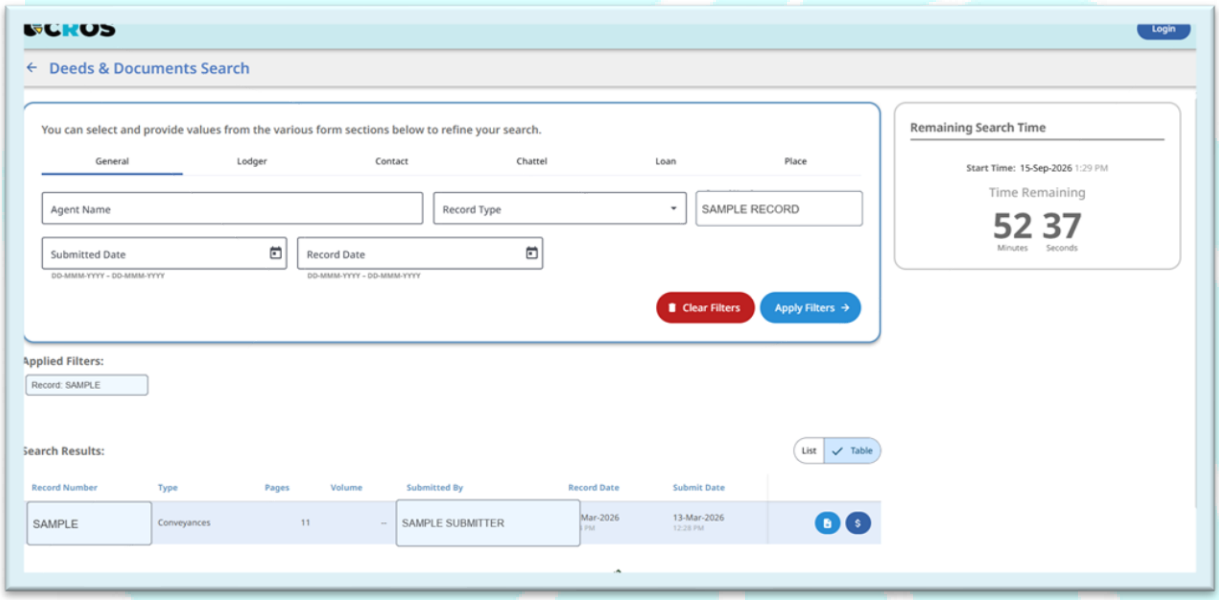
Step 8 – Begin the Search Session

Search Session Activated

A green confirmation banner appears at the top of the screen confirming successful payment.

Once you enter the search portal, your purchased search session becomes active.

One of the most important features on this page is the Remaining Search Time clock displayed on the right-hand side.



Unlike the legacy Registry, the countdown begins immediately and continues until the purchased session expires.

Tick... Tock... <u>RECALL CHAPTER 2 OF THIS CROS GUIDE</u>

Your search session is now active. The preparation discussed in Chapter 2 becomes important from this point forward.

Important Differences from the Legacy Registry

One of the most significant differences between the legacy Registry and CROS is how search time is managed.

Under the previous Registry system, users could log in and out using their assigned credentials, allowing them to pause and resume their research during prepaid access periods.

Under CROS, there is currently no logout function that pauses your purchased search time.

Once your session begins, the countdown continues whether you are actively searching, reading documents, or away from your computer.

For that reason, careful preparation before logging in is essential. **RECALL CHAPTER 2 OF THIS GUIDE**

Researcher's Note #3

Purchase only the amount of search time you reasonably expect to use.

For most routine title searches, we have found that one-hour sessions are generally sufficient. If additional time is required, simply begin another session.

Researcher's Note #4

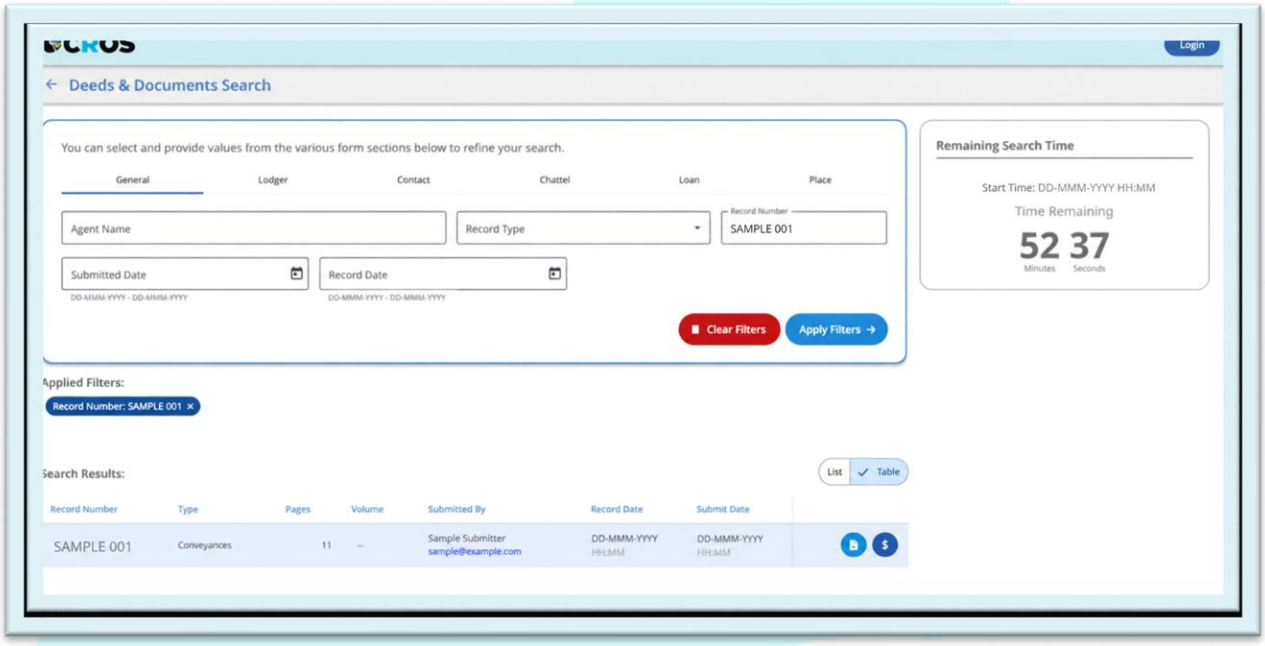
Before clicking "Purchase," make sure your search notes are organized, your client files are open, and your search terms are ready.

Once the timer starts, every minute spent preparing is time you have already paid for.

CHAPTER 4 — CONDUCTING SEARCHES

You can select and provide values from the various form sections to refine your search criteria. Those six tabs are: General, Lodger, Contact, Chattel, Loan and Place. This chapter will focus on three main tabs, General, Contact and Place.

Searching by General



One of the most significant changes introduced by CROS is the ability to search directly by Record Number.

Rather than entering a traditional Volume and Page reference, users may enter the assigned Record Number for electronically recorded documents.

Combine relevant filters to narrow your search. Selecting Apply Filters runs the search. Select Clear Filters to reset the search criteria before starting a new search.

Search Results

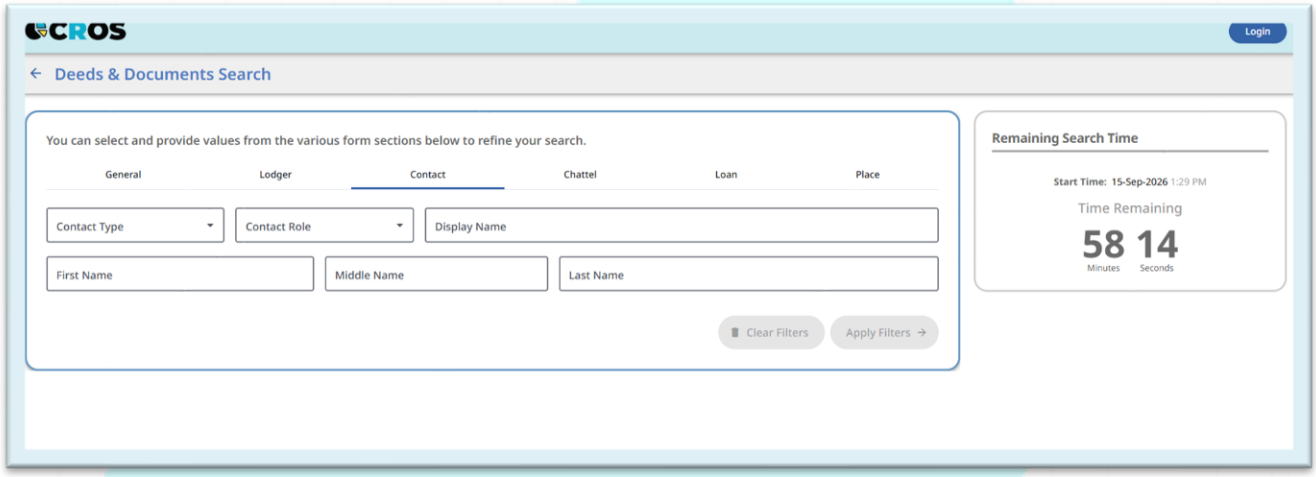
Search results appear in a table displaying information such as:

- Record Number
- Record type
- Number of pages
- Submitter
- Record date
- Submission date

Action icons allow the user to:

- View the recorded document
- Purchase or obtain copies, where available
- The search results table forms the starting point for reviewing individual Registry records.

Searching by Contact



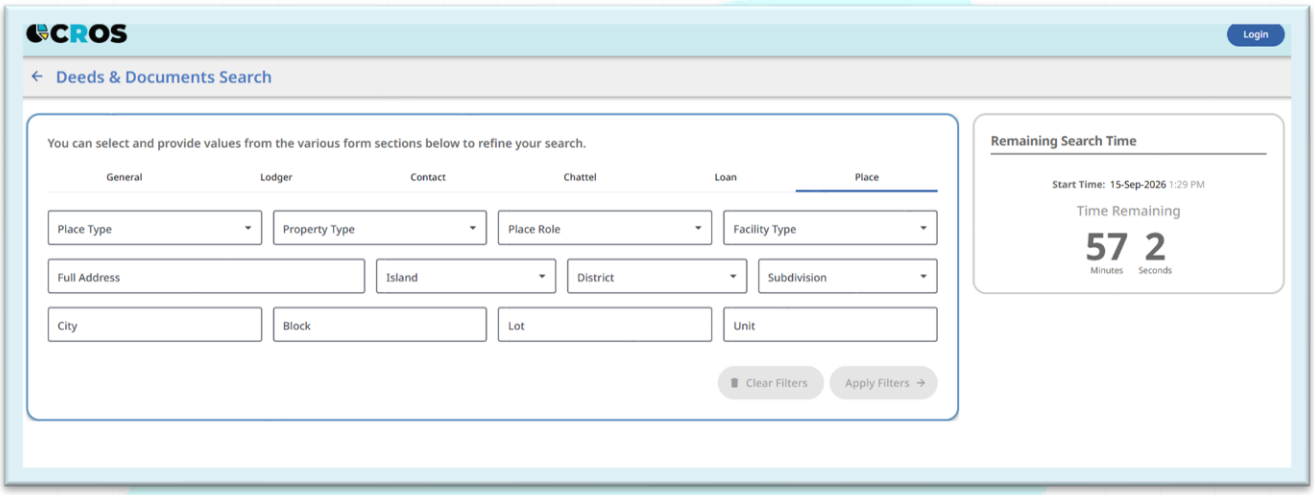
Selecting the Contact tab allows users to search by information relating to the parties associated with a document.

Available fields include:

- Contact type
- Contact role
- Display name
- First name
- Middle name
- Last name

This represents a significant expansion over the previous Registry system, which relied primarily upon Grantor and Grantee searches.

Searching by Place



The Place tab introduces a variety of property-related search options that were unavailable or limited in the legacy Registry.

These include:

- Property type
- Place role
- Facility type
- Island
- District
- Subdivision
- Block
- Lot
- Unit
- Address

These additional fields provide researchers with greater flexibility when identifying recorded instruments associated with specific properties.

The remaining tabs provide additional search options:

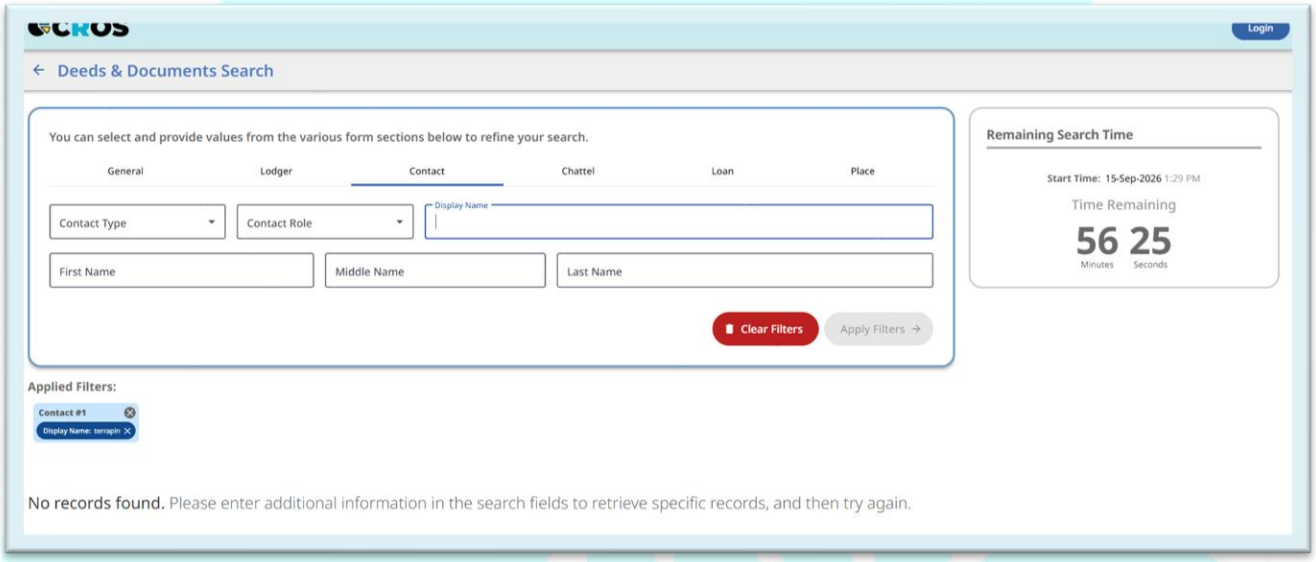
- **Lodger:** Search for records by the party who submitted an instrument for recording.
- **Chattel:** Search for chattel mortgages involving personal property, such as vehicles, electronics and furniture.
- **Loan:** Search for property mortgage details, including lender information.

Researcher's Note #5

Work carefully despite the countdown. Review each relevant record thoroughly and purchase additional search time if needed.

CHAPTER 5 — UNDERSTANDING SEARCH RESULTS

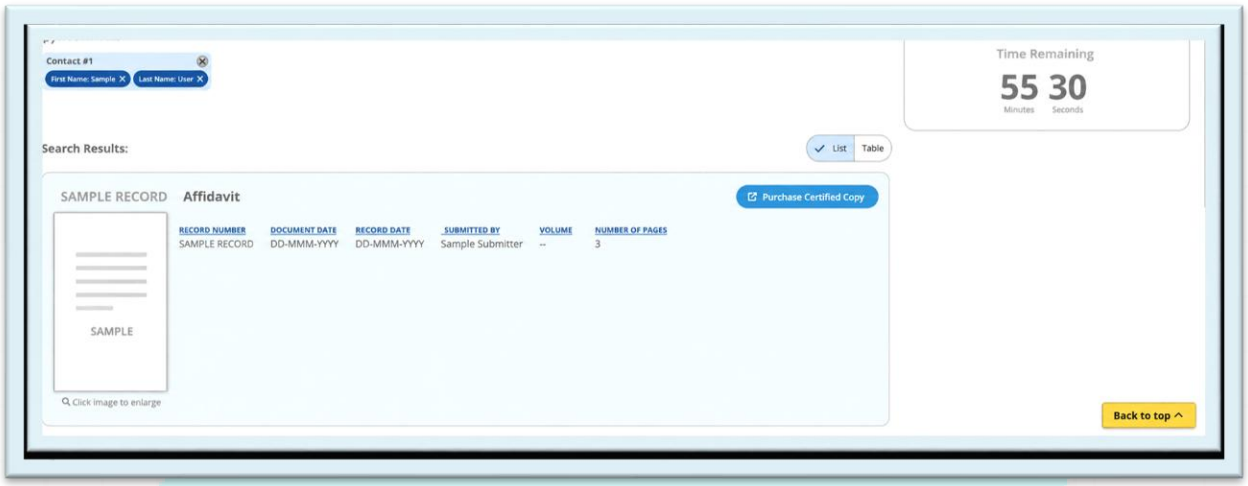
Search Results

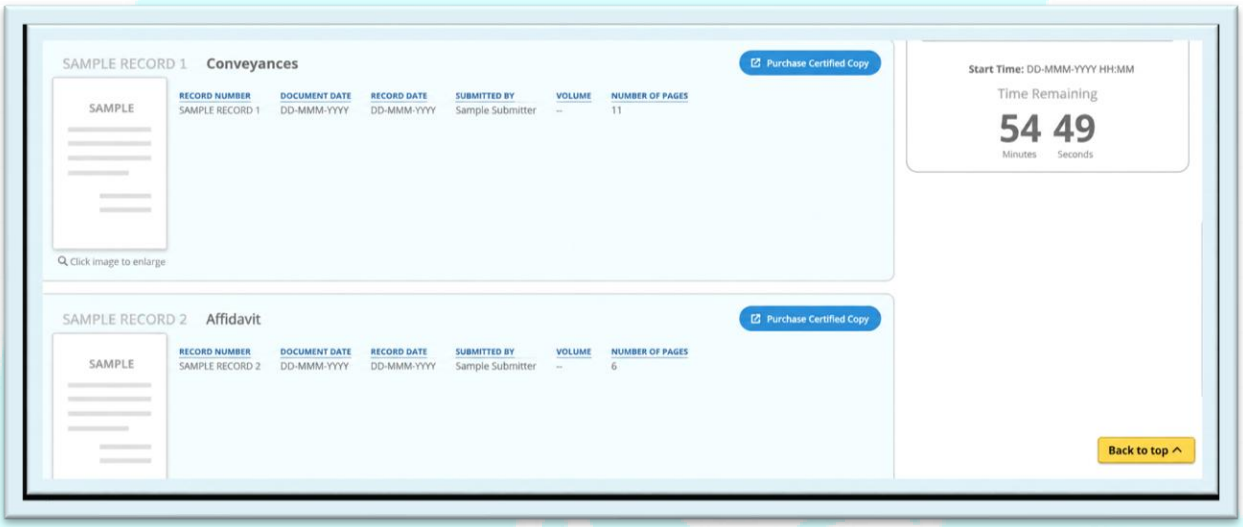


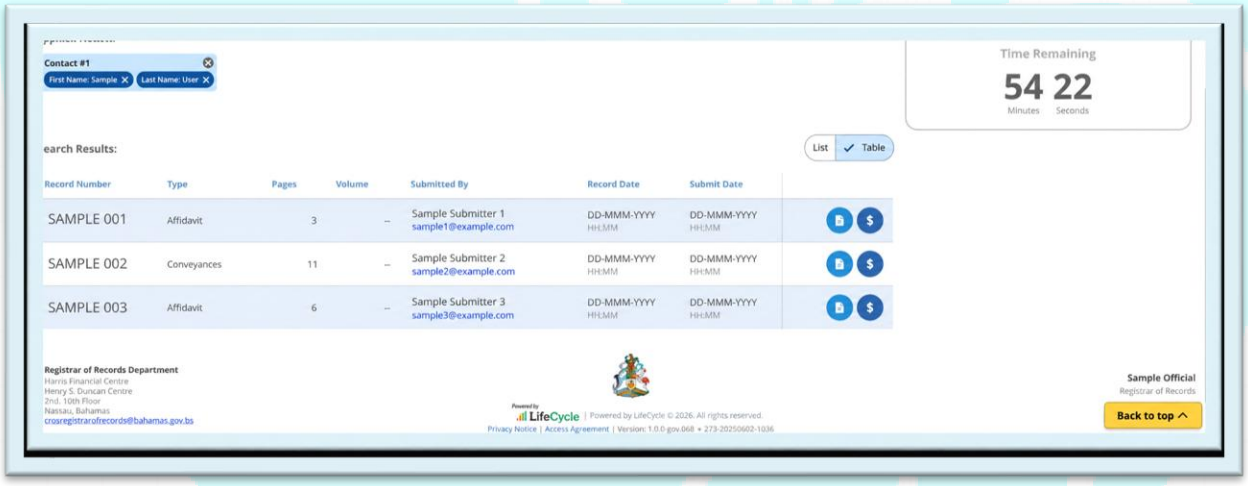
If there are no matching results, "**No records found**" will appear, as shown in the above example. This does not necessarily mean that no relevant instrument exists. Check spelling, try alternate party names, remove restrictive filters, and broaden the search criteria.

You can clear filters to start your search criteria over and delete the prior search string.

After a successful search, matching records appear beneath the search filters.


Contact #1
First Name: Sample
Last Name: User
Time Remaining
55 30
Minutes Seconds
Search Results:
List
Table
SAMPLE RECORD Affidavit
Purchase Certified Copy
RECORD NUMBER
DOCUMENT DATE
RECORD DATE
SUBMITTED BY
VOLUME
NUMBER OF PAGES
SAMPLE RECORD
DD-MMM-YYYY
DD-MMM-YYYY
Sample Submitter
--
3
SAMPLE
Click image to enlarge
Back to top


SAMPLE RECORD 1 Conveyances
Purchase Certified Copy
RECORD NUMBER
DOCUMENT DATE
RECORD DATE
SUBMITTED BY
VOLUME
NUMBER OF PAGES
SAMPLE RECORD 1
DD-MMM-YYYY
DD-MMM-YYYY
Sample Submitter
--
11
SAMPLE
Click image to enlarge
Start Time: DD-MMM-YYYY HH:MM
Time Remaining
54 49
Minutes Seconds
SAMPLE RECORD 2 Affidavit
Purchase Certified Copy
RECORD NUMBER
DOCUMENT DATE
RECORD DATE
SUBMITTED BY
VOLUME
NUMBER OF PAGES
SAMPLE RECORD 2
DD-MMM-YYYY
DD-MMM-YYYY
Sample Submitter
--
6
SAMPLE
Back to top


Contact #1
First Name: Sample
Last Name: User
Time Remaining
54 22
Minutes Seconds
earch Results:
List
Table
Record Number
Type
Pages
Volume
Submitted By
Record Date
Submit Date
SAMPLE 001
Affidavit
3
--
Sample Submitter 1
sample1@example.com
DD-MMM-YYYY
HH:MM
DD-MMM-YYYY
HH:MM
SAMPLE 002
Conveyances
11
--
Sample Submitter 2
sample2@example.com
DD-MMM-YYYY
HH:MM
DD-MMM-YYYY
HH:MM
SAMPLE 003
Affidavit
6
--
Sample Submitter 3
sample3@example.com
DD-MMM-YYYY
HH:MM
DD-MMM-YYYY
HH:MM
Registrar of Records Department
Harris Financial Centre
Henry S. Duncan Centre
2nd. 10th Floor
Nassau, Bahamas
crosregistrarofrecords@bahamas.gov.bs
Powered by LifeCycle | Powered by LifeCycle © 2026. All rights reserved.
Privacy Notice | Access Agreement | Version: 1.0.0-gov.068 + 273-20250602-1036
Sample Official
Registrar of Records
Back to top

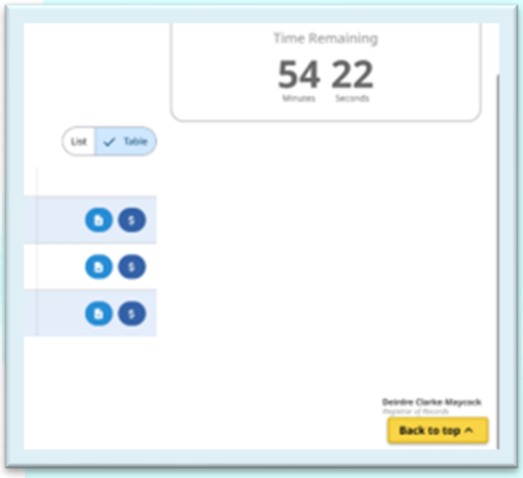
Each result includes key information such as:

- Record Number
- Document type
- Document date
- Record date
- Submitted by
- Number of pages
- Thumbnail preview of the first page

For many searches, the thumbnail image allows users to quickly identify the correct document before opening it.

Researcher's Note #6

Unlike the legacy Registry, documents are no longer identified by Volume and Page. Newly recorded instruments are organized by Record Number, which serves as the primary electronic identifier.



Choosing a Results View

The List view provides document cards and visual thumbnails, while the Table view supports efficient scanning and comparison of several records. The above screenshot displays both buttons.

CHAPTER 6 — VIEWING THE RECORDED INSTRUMENT

Opening a Document

Selecting the document thumbnail opens the scanned instrument in the built-in document viewer.

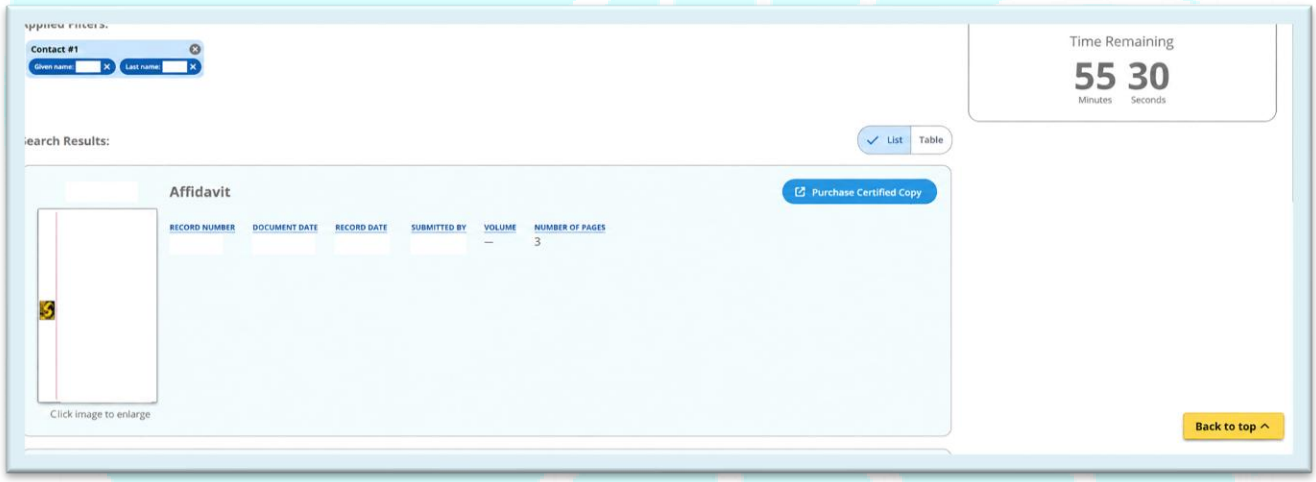
Across the top of the viewer, CROS displays important reference information including:

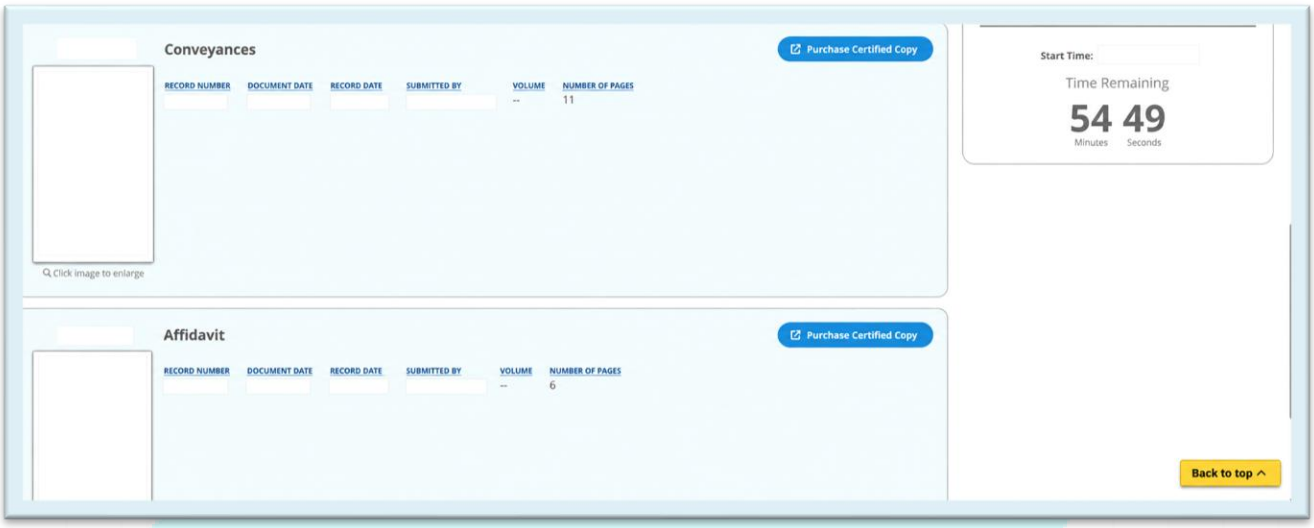
- Record Number
- Receipt number
- Document date
- Record date
- Number of pages

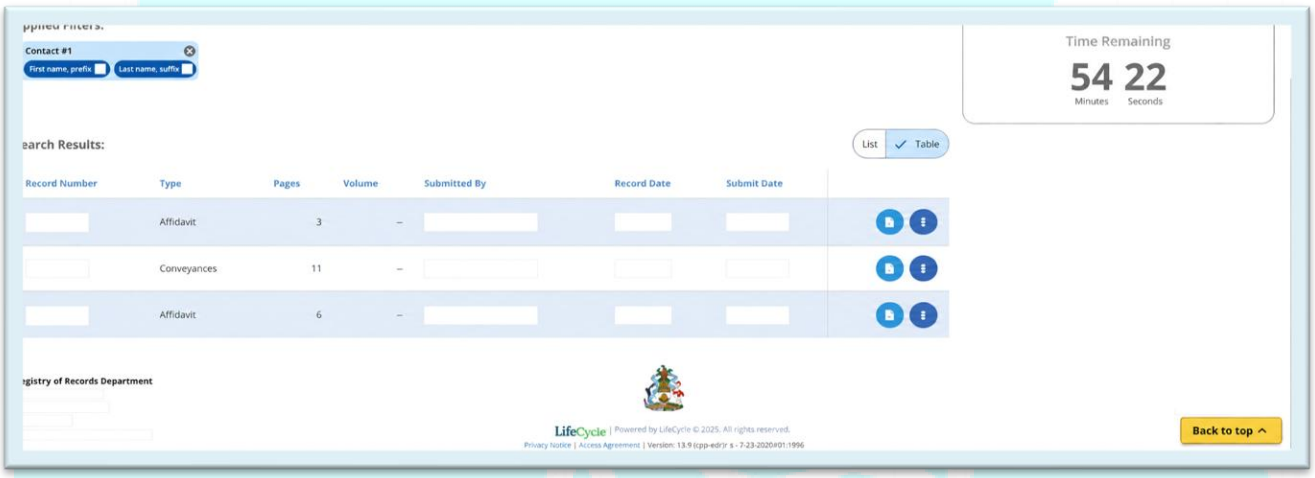
This information allows researchers to verify they have opened the intended document before reviewing its contents.

A button is also available to purchase a Certified Copy of the recorded instrument where applicable.

Reviewing Recorded Documents



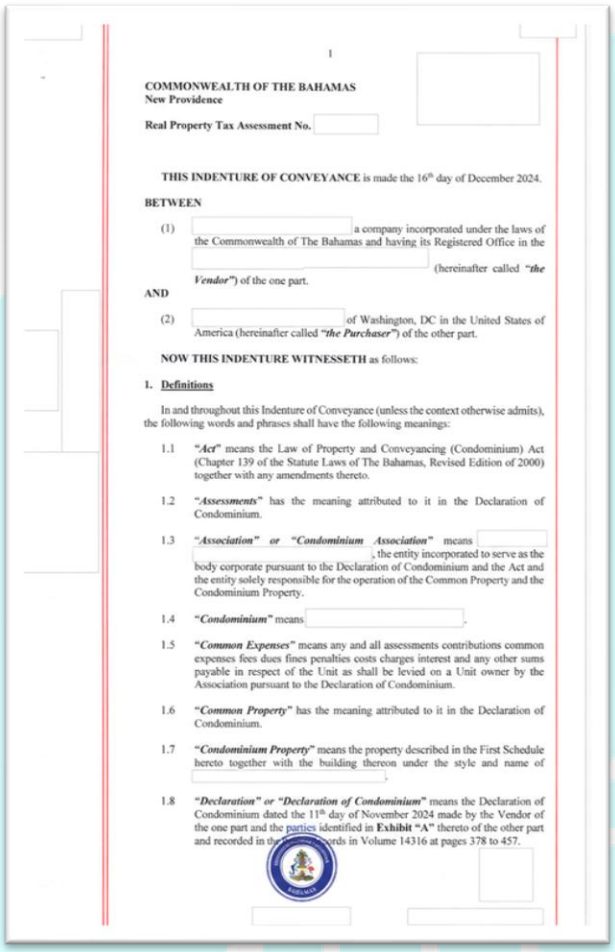




Documents are displayed inside an integrated viewer.

Users may:

- Scroll vertically through each page.
- Move horizontally when documents exceed the viewing window.
- Review every page without downloading the document.
- Depending upon the document, official Registry stamps, tax endorsements, recording information, and handwritten notations may all appear exactly as recorded.
- Because these are scanned images of the recorded instrument, image quality may vary depending upon the original document submitted for registration.



1

COMMONWEALTH OF THE BAHAMAS
New Providence

Real Property Tax Assessment No.

THIS INDENTURE OF CONVEYANCE is made the 16th day of December 2024.

BETWEEN

(1) a company incorporated under the laws of the Commonwealth of The Bahamas and having its Registered Office in the (hereinafter called ***"the Vendor"***) of the one part.

AND

(2) of Washington, DC in the United States of America (hereinafter called ***"the Purchaser"***) of the other part.

NOW THIS INDENTURE WITNESSETH as follows:

1. Definitions

In and throughout this Indenture of Conveyance (unless the context otherwise admits), the following words and phrases shall have the following meanings:

1.1 ***"Act"*** means the Law of Property and Conveyancing (Condominium) Act (Chapter 139 of the Statute Laws of The Bahamas, Revised Edition of 2000) together with any amendments thereto.

1.2 ***"Assessments"*** has the meaning attributed to it in the Declaration of Condominium.

1.3 ***"Association" or "Condominium Association"*** means , the entity incorporated to serve as the body corporate pursuant to the Declaration of Condominium and the Act and the entity solely responsible for the operation of the Common Property and the Condominium Property.

1.4 ***"Condominium"*** means .

1.5 ***"Common Expenses"*** means any and all assessments contributions common expenses fees dues fines penalties costs charges interest and any other sums payable in respect of the Unit as shall be levied on a Unit owner by the Association pursuant to the Declaration of Condominium.

1.6 ***"Common Property"*** has the meaning attributed to it in the Declaration of Condominium.

1.7 ***"Condominium Property"*** means the property described in the First Schedule hereto together with the building thereon under the style and name of .

1.8 ***"Declaration" or "Declaration of Condominium"*** means the Declaration of Condominium dated the 11th day of November 2024 made by the Vendor of the one part and the parties identified in **Exhibit "A"** thereto of the other part and recorded in the ords in Volume 14316 at pages 378 to 457.

A sample instrument is illustrated above.

Researcher's Note #7

Never rely solely upon the first page.

Important information—including schedules, plans, restrictive covenants, acknowledgements, execution pages, and exhibits—often appears near the end of the document.

Always review every page before concluding your search.

Multiple Search Results

Some searches return more than one matching document.

For example, searching by an individual's name may reveal:

- Multiple Conveyances
- Mortgages
- Discharges
- Releases
- Assignments
- Other Recorded Instruments

Researchers should carefully examine each result to determine whether it relates to the transaction under investigation.

This is especially important when searching common surnames or frequently occurring corporate names.

Researcher's Note #8

Experienced title researchers rarely stop after finding the first matching document.

Good title searching means asking:

1. Is there another conveyance?
2. Was there a later mortgage?
3. Has the mortgage been discharged?
4. Was there a corrective deed?
5. Are there related documents recorded under a different party?

Professional judgment remains just as important as technology.

Reviewing Property Descriptions

One of the greatest advantages of electronic document viewing is the ability to immediately review the legal description contained within the instrument.

This allows researchers to verify:

- Island
- District
- Subdivision
- Lot number
- Block number
- Property tax assessment number
- Other identifying information

Comparing the legal description against previous instruments is an essential part of a comprehensive title examination.

Researcher's Reminder

The search finds the document.

The document tells the story.

Always verify that the legal description, parties, execution dates, and recording details correspond with the property being examined.

CHAPTER 7 — RESEARCHER'S NOTES AND TROUBLESHOOTING

The practical lessons throughout this CROS Guide can be summarized in a few habits: prepare before purchasing time; search spelling variations; use more than one search attribute when appropriate; review every matching result; open and read the complete instrument; compare legal descriptions carefully; and keep one eye on the countdown timer. Technology improves retrieval, but professional judgment remains essential.

Researcher's Questions

Throughout our use of the CROS system, several questions remain that are likely shared by many practitioners:

- Will historical Volume and Page references become searchable within CROS?
- How will historical Registry citations be integrated with the new Record Number system?
- When will all historical deeds and documents be fully available online?
- Will the legacy Registry portal eventually be retired?
- What additional search features will be introduced in future updates?
- Will further guidance be published regarding recording sequencing during the transition?
- Will electronic lodging confirmations evolve to replace the traditional recording receipt?

These are not criticisms of the system but practical questions that naturally arise during a major technological transition. As CROS continues to mature, we anticipate that many of these issues will be clarified through official guidance and the practical experience of the legal and title professions.

Compact Troubleshooting

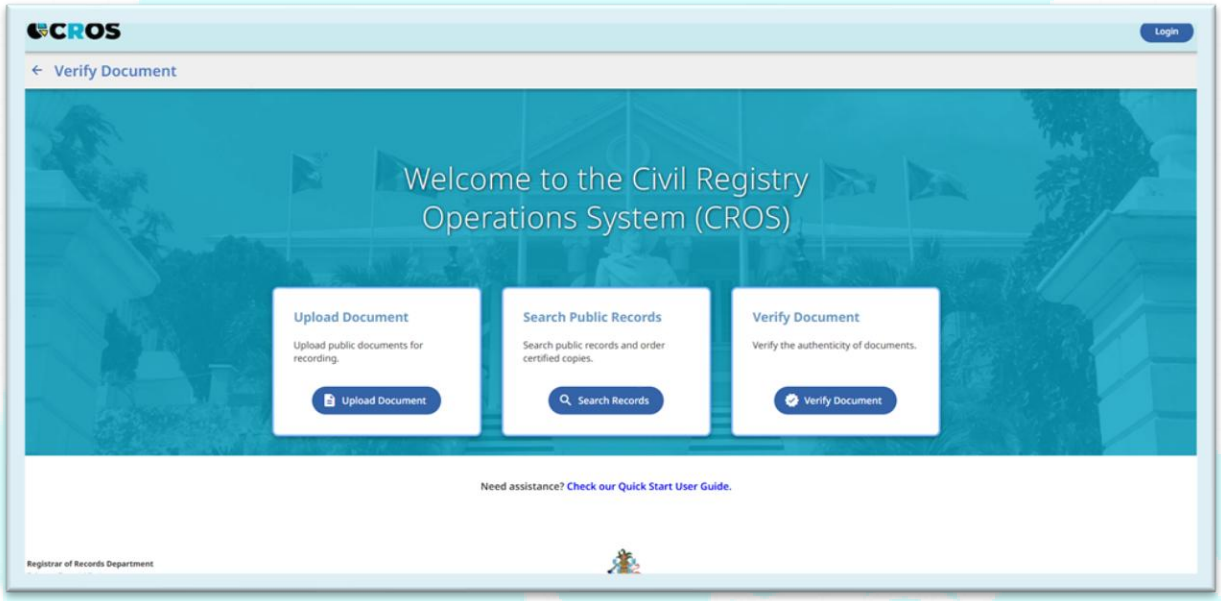
- No records found: check spelling and broaden or remove filters.
- Browser closes: use the emailed access link while the session remains active.
- Timer continues: reopening the session does not restore elapsed time.
- Image seems incomplete: check the page count and scroll through the entire viewer.
- Verification fails: refer to the steps in Chapter 8.

CHAPTER 8 — VERIFYING DOCUMENTS

CROS provides a public Verify Document function that allows a user to confirm whether a document was issued through the system. Verification is a useful authenticity check, but it does not replace reading the recorded instrument, confirming that it relates to the correct property and parties, or obtaining legal advice where required.

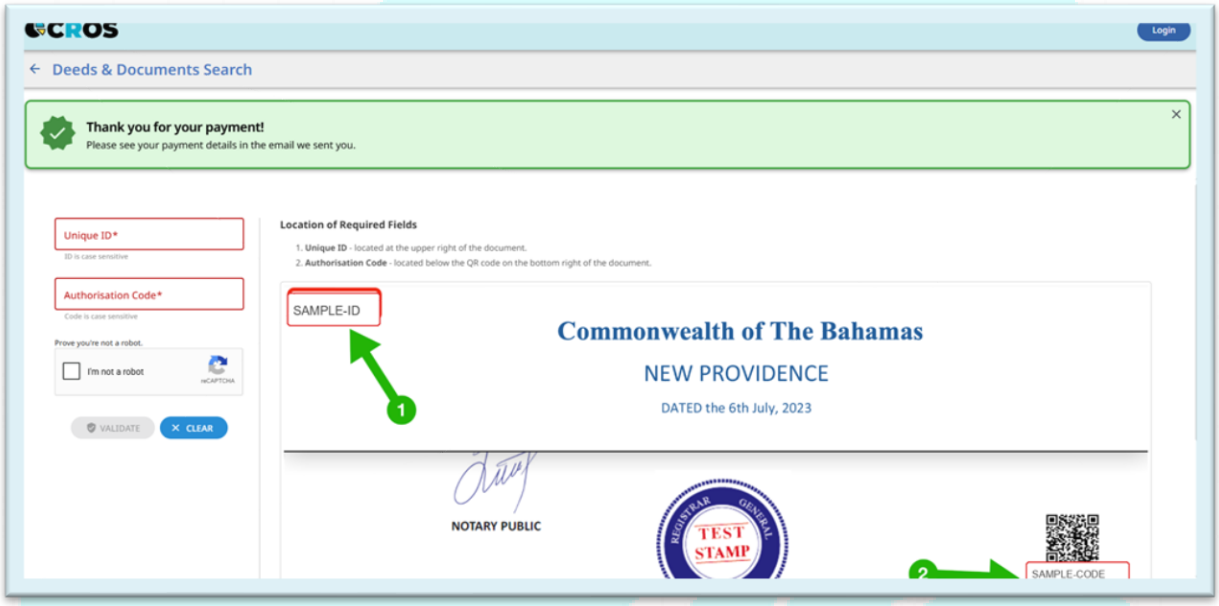
Step 1 – Open Verify Document

From the CROS landing page, select Verify Document. This public function is separate from Search Public Records and does not require the user to purchase search time.



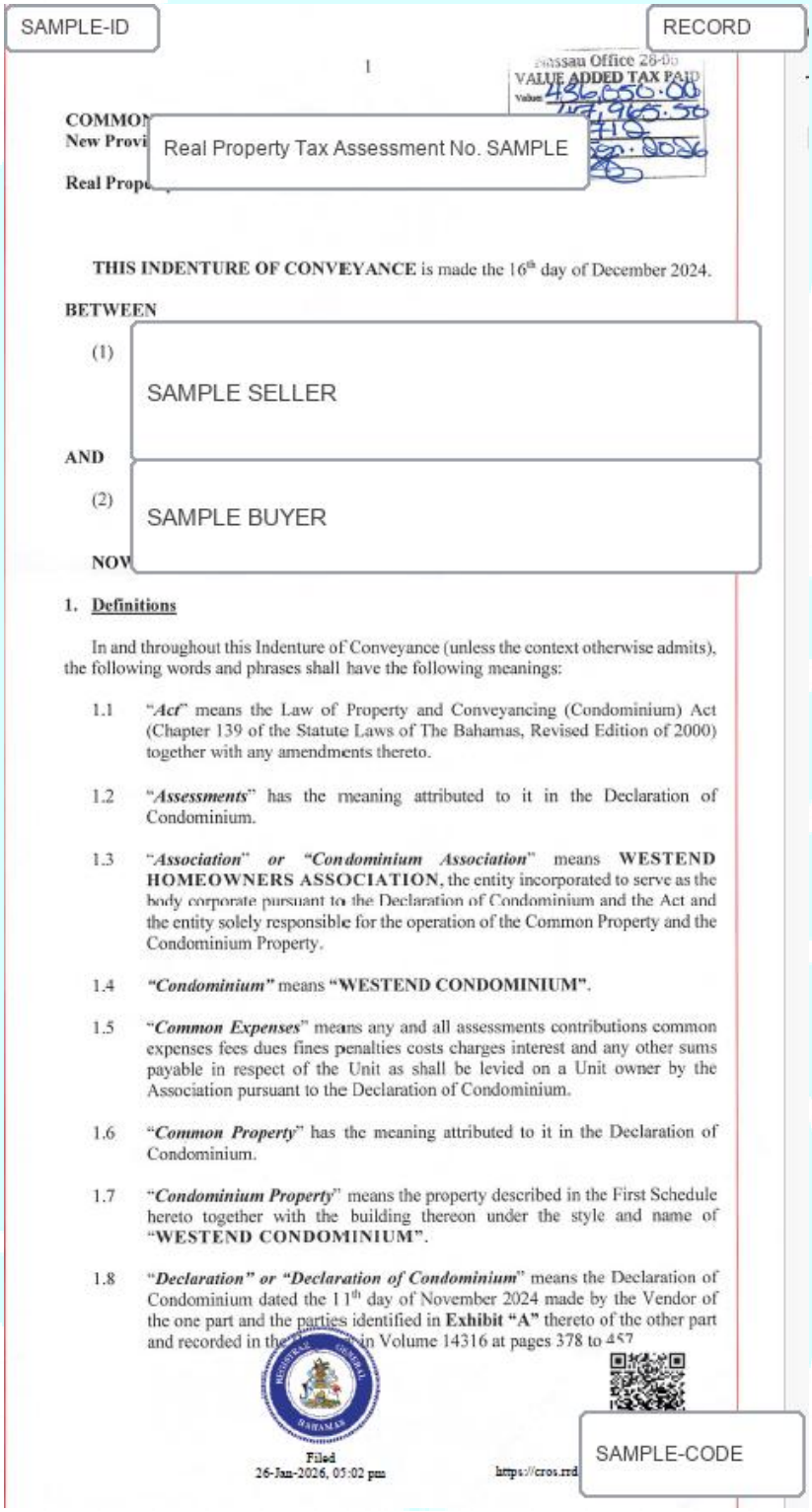
Step 2 – Locate the Required Credentials

The verification screen requires two values from the CROS-issued document: the Unique ID shown at the upper right of the document, and the authorisation code shown below the QR code near the lower right. Both fields are case sensitive, so enter the letters, numbers, and punctuation exactly as displayed.



Step 3 – Check the Recorded Instrument

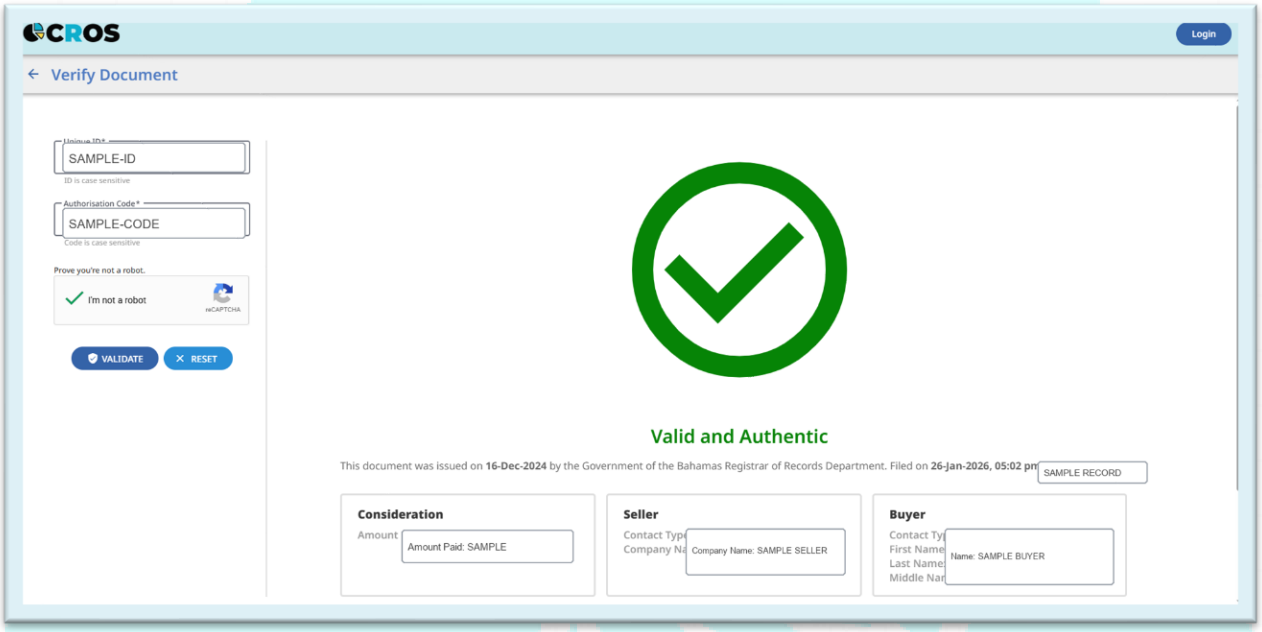
On a CROS-issued instrument, the Unique ID appears near the top of the first page. The QR code and authorisation code appear near the bottom. Confirm that both credentials come from the same document before entering them in the verification form.



Enter the Unique ID and authorisation code, complete the “I’m not a robot” check, and select Validate. If the button remains unavailable, confirm that both required fields are complete and that the CAPTCHA check has been accepted.

Step 4 – Review the Verification Result

A successful check displays a green check mark and the message “Valid and Authentic”. CROS may also display the issuing authority, issue and filing information, the Record Number, and selected transaction information such as consideration, seller, and buyer. Compare those details with the document in hand.



Researcher’s Reminder

Verification confirms that CROS recognizes the supplied credentials. It does not establish that the document is the correct instrument for the title being researched, resolve questions about legal effect, or replace a complete review of every page.

If a Document Does Not Verify

Re-enter both values exactly as printed, paying particular attention to capitalization and similar-looking characters. Confirm that the Unique ID and authorisation code were taken from the same document, then use CLEAR or RESET buttons and try again. If the information still cannot be verified, retain the document and contact the Registrar General’s Department for guidance. A failed online check should not, by itself, be treated as a final legal conclusion about the instrument.

APPENDIX A — LEGACY REGISTRY VS. CROS QUICK REFERENCE

LEGACY DEEDS & DOCUMENTS REGISTRY	CROS DEEDS & DOCUMENTS REGISTRY
Username and password login	Email-based registration and session access
Prepaid user account access	Purchase search time before each session
Search session could generally be ended and resumed within prepaid access	Timed search session begins upon access and continues until time expires
No visible countdown timer	Remaining search time displayed throughout the session
Grantor/Grantee searching	Expanded search attributes including contact, lodger, property, loan, chattel, place, Record Number, and more
Volume & Page searching	Record Number searching for newly recorded documents
Property searching was limited and sometimes unreliable	Expanded property-related search fields and indexing
TIFF document images available for viewing and download	Digital document viewing with certified copies available for purchase (based on the current implementation)
Certified copies generally requested through Registry procedures	Certified copies available for online purchase through CROS
Documents referenced by Volume & Page	Newly recorded documents identified by Record Number and authorisation code
Legacy Registry remains active	CROS introduced as the modern Registry platform during the transition period
Historical records stored on microfilm and later digitized	Newly recorded documents maintained electronically in CROS
Legacy Registry	CROS
Searchers often relied on professional experience to overcome indexing inconsistencies, spelling variations, and image sequencing.	Expanded search tools improve document retrieval, but careful professional judgment remains essential for accurate title research.

Researcher's Observations

Having worked extensively with both systems, several practical differences become immediately apparent.

Security

CROS uses CAPTCHA verification during payment and email-based session management. These enhancements are positive developments that help protect the integrity of Registry access.

Searching

The expanded search capabilities are one of the most significant improvements. Under the legacy system, researchers often relied almost exclusively on Grantor, Grantee, or Volume and Page searches. CROS introduces additional search parameters that provide greater flexibility when locating records.

Record Identification

Perhaps the most significant procedural change is the move away from the traditional Volume and Page citation system.

For generations of Bahamian conveyancing professionals, Volume and Page references formed the foundation of title research. CROS introduces the Record Number as the primary identifier for newly recorded instruments. How historical Volume and Page references will ultimately integrate with this new system remains an important topic for practitioners to monitor.

Timed Searching

Timed search sessions represent a significant operational change.

Unlike the legacy Registry, where users generally managed their access differently, CROS requires researchers to work within purchased time periods. This makes preparation before beginning a session especially important.

Digital Evolution

The transition from handwritten records to typewritten instruments, microfilm, scanned .TIFF images, and now fully digital records illustrates the continuing modernization of Bahamian land registration.

Each generation of technology has improved access to public records while presenting new learning opportunities for those who rely upon them.

Acknowledgements

No project of this nature is ever completed alone. I am sincerely grateful to the many individuals who have shared their knowledge, encouragement, and friendship throughout this journey.

First, I would like to thank Héctor C. Rivera, Esq., whose original suggestion to write a blog or short article about the new CROS system planted the seed for what ultimately became this CROS Practical Guide. What began as a simple idea to share practical observations evolved into a much larger undertaking, and I am grateful for his encouragement to put those thoughts into writing. I also consider him one of my professional mentors.

I express my appreciation to Edward Hamann, Esq., for introducing me to the practical use of artificial intelligence as a tool for research, writing, and organizing ideas. His encouragement to leverage technology while building upon my own knowledge helped transform a collection of notes into a structured manuscript. I am equally grateful for his friendship, thoughtful conversations, and his willingness to listen to the occasional chapters of my life's adventures—which I suspect he secretly enjoys more than he admits.

I thank my colleagues at International Data Management (IDM) and IDM Global, whose shared commitment to accuracy, integrity, and service continues to inspire the work we do every day.

I would like to acknowledge the many professionals whose dedication to land records has contributed to the evolution of title research in The Bahamas.

I also extend my appreciation to the Registrar General's Department and to the attorneys, title researchers, Registry staff, lenders, surveyors, developers, and colleagues who have shared their experiences during the implementation of CROS. Their willingness to exchange knowledge has helped shape this CROS Guide.

Finally, I thank every reader who continues that tradition by asking questions, sharing insights, and striving to preserve the accuracy and integrity of Bahamian land records.

This CROS Guide belongs not only to me, but to the many professionals who believe that knowledge is most valuable when it is shared.