

Clarke & Wright

WILLS & ESTATE PLANNING

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# Protect your property from fraud



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# Land Registry and First Registration

The Land Registry is a government organisation that ensures there is a reliable record of information about the ownership of land and property in England and Wales, including any interests that affect it.

The Land Registry also gives owners a land title guaranteed by the government and provides a title plan indicating general boundaries.

All land or property must be registered with Land Registry. This includes land or property that you:

- Bought
- Were given
- Inherited
- Exchanged for other property or land
- Mortgaged

All registered property will be published online and will include the names of the owners, the price paid for the property and plans of the boundaries. You can't opt out of your property information being published on the Land Registry.

## How do I check if my property is registered?

We will be happy to help you with this, or you can search the register yourself, for a fee.

When your property has more than one owner, it's important to check you have the correct type of joint property ownership, so that your Will can dispose of your property as you wish.

## Why is my property not registered?

A property may not be registered if you (or someone else) owned it before 1990 and there's not been a mortgage on it since then.

If the property you have bought is not registered, if you already own an unregistered property or if you want to apply for a mortgage on a previously unregistered property you will need to register it with the Land Registry. Even if none of these situations apply, you can voluntarily register the property.

## Make it easier for your loved ones

When a loved one dies, dealing with their estate can be upsetting. It can be more distressing if the property is

unregistered and you have to locate the deeds to start registration. If you know that there is a property that may be unregistered in your family, do some research and complete voluntary first registration as soon as you can.

### **Protect against fraud**

One of the big risks with unregistered land is that the rules for adverse possession are different. Adverse possession is when someone claims property rights on land owned by someone else. This means that you may not have the automatic right to object to an application if your land is unregistered.

### **Benefits of Voluntary Registration**

There are some benefits to voluntarily registering your property or land with the Land Registry.

By taking this step you can prove your ownership of the land or property and it makes it much easier for you to change, sell or give your property away in the future.



Another benefit of registering your land or property is to protect it from fraud. You can track changes to the register and put restrictions on your title through the Land Registry. All of these steps can help stop fraudsters from illegally selling or mortgaging your property.

### **What if The Deeds Are Lost?**

If all or part of the deeds have been lost or misplaced you can still apply for first registration. This is usually in the form of a Statement of Truth by the person claiming ownership of the property, who will provide an account of events that resulted in the loss of the title deeds.

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### **We can help**

Call or email today and we will be happy to advise you on your specific situation.

**t: 01743 387 210**  
**e: [info@clarkewright.co.uk](mailto:info@clarkewright.co.uk)**  
**w: [www.clarkewright.co.uk](http://www.clarkewright.co.uk)**

# Clarke & Wright

WILLS & ESTATE PLANNING

At Clarke & Wright, we offer a wide range of services to plan for any eventuality and give you and your loved ones peace of mind.

We can help protect your estate and ensure your final wishes are carried out.

## Ask us about:

Wills | Trusts | Lasting Powers of Attorney  
Probate | Tax Planning | Equity Release

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## Contact us

**t:** 01743 387 210  
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**w:** [www.clarkewright.co.uk](http://www.clarkewright.co.uk)

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Registered Office 8 Hartley Business Centre, 272-284 Monkmoor Road, Shrewsbury, SY2 5ST.  
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