

Protect yourself as a Property Owner

How?

- Once registered, ensure the Land Registry has up-to-date contact details so they can reach you easily. We will supply you with your Title Number. You can have up to three addresses in the register including an email address and/or an address abroad. The more information you provide - the more chance they have of reaching you. We would be happy to provide you with assistance to do this at any time in the future, and details of our fees are available on request. Alternatively, contact the Land Registry on 0300 006 0411 or visit their website: www.gov.uk/government/organisations/land-registry
- Owners can request to have a restriction entered on their property. This helps prevent forgery by requiring a solicitor or conveyancer to certify they are satisfied that the person selling or mortgaging the property is the true owner. We would be happy to provide you with assistance to do this, and details of our fees are available on request.
- Register for Property Alert. This is a government service provided by the Land Registry to help people to protect what is usually their most valuable asset – their home. Homeowners should be aware of property fraud, and know how to protect themselves. This is an online service personal to you, and not a service we could offer you. Visit: www.gov.uk/protect-land-property-from-fraud

What is property fraud?

Property fraud can happen in a variety of ways. For example, fraudsters may steal someone's identity and attempt to acquire ownership of a property by using forged documents. The fraudsters may then raise money by mortgaging the property without the owner's knowledge, before disappearing with the money - leaving the owner with a new mortgage on their property! The Land Registry is fairly successful at spotting fraud, but subscribing to Property Alert may raise the alarm earlier.

How Property Alert works

Set up an online account with Land Registry, which is free, and you will be able to monitor up to ten properties. Email alerts will be sent when the Land Registry receives an application to change the register, as well as for official searches. You can then judge whether or not the activity is suspicious, and if you should seek further advice. For example, if you receive an alert that a bank has lodged a search on your property, but you haven't applied for a mortgage, you may want to seek legal advice from us, contact Action Fraud, or contact the bank in question to tell them you are the owner and have not applied for a mortgage. Investigations into the authenticity of the mortgage application can then begin much earlier in the process.

Properties most likely to be at risk from property fraud

Tenanted properties - for example where the landlord lives elsewhere, a tenant might try to mortgage or sell the property without the landlord's knowledge

Empty properties - such as where the owner lives abroad or is in a care home where there are family disputes

In a relationship breakdown - someone could try and mortgage a property without their partner knowing

Properties without a mortgage.



family
law



accident
claims



wills &
probate



dispute
resolution



employment
law



business
law



wealth
management

