

The benefits of registering your land

What is the Land Registry?

The Land Registry is a government department. Once a title to a property is registered, it is added to their online database and given a unique title number. Each title number describes the property, states the names and addresses of the owners and outlines any encumbrances which affect the property. The Land Registry also records any dealings which occur regarding that property.

However, there are still plenty of unregistered properties in the UK which are not benefiting from this system and are relying on historical title deeds to prove ownership.

What are the benefits?

- It can save you money! Every disposition of unregistered land, for example if you sell, or mortgage your property or it is passed on to another by a will, will trigger compulsory first registration. However, if you voluntarily register your land, Land Registry offers a discounted rate for completing the applications.
- It can give you greater certainty and security about what you own.
- Land Registry establishes proof of ownership in a convenient, single, easy to read document and it does not matter if the historical title deeds are lost in the future.
- Land Registry provides each title number with an official plan which is based on larger scale Ordnance Survey maps. These official plans are more accurate than can be the case in historical deeds and more accurately reflect the position on the ground.
- It makes conveyancing much easier, quicker and less costly for you because solicitors and conveyancers do not have to review what can be old and lengthy title deeds to establish ownership and the rights which affect a property.
- It prevents fraud which can occur from copying or withholding title deeds or a person seeking to claim that they own another person's land.

How can Loddors help?

We have a large Residential Property department who are ready and willing to assist you in registering your property. All they require from you is the opportunity to review your title deeds and they can then complete the necessary application forms.

For further information please get in touch with **Alison Wacey** on 01789 206147 (Stratford office) or **Holly Kennett** on 01242 229082 (Cheltenham Office) or your usual Loddors contact.

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