

## **Conveyancing Marketing Services Ltd**

# Land Registry Fees and other disbursements

The definition of a <u>disbursement</u> is a payment that has to be made to a third party such as <u>The Land Registry</u> for online or direct registration of property title in England or the UK generally.

You can easily calculate the fee by using the <u>Land Registry Fees</u> Calculator

### **Land Registry fees**

When you buy a property, take out a new mortgage or transfer a share in a property the transaction must be registered at the Land Registry. The Land Registry charge a fee for registering the transfer and this is on a sliding scale depending upon the price of the property. To check the current **Land Registry Fees** visit <a href="http://www.landregistryonline.gov.uk">http://www.landregistryonline.gov.uk</a>.

#### Official Copy Entries and Filed Plan

When you sell or re-mortgage a property your solicitor will apply to the Land Registry for an Official copy of the deeds relating to your property and an Official Copy of the filed plan relating to your property. If the Official copy refers to a document that is not set out in the Official copies then your solicitor will also have to obtain an Official copy of that document. Sometimes when you are buying your solicitor will obtain an Official copy of the filed plan to use for search purposes.

Some of the other services offered by the Land Registry are:

# **Title Register**

This contains detailed description of the property. From the Title Register you can find out who owns the house or land, the address of the owner, the tenure, price paid/value stated information if sold since April 2000 and any rights of way or restrictions & covenants on the land noted on the register. It includes the date of the

registration of the current ownership. The Title Register will answer the question Who owns that property? It also contains the details of all registered charges and leases (if any) affecting the property.

### **Title Register Map Search**

Should you not know the full postal address of the property or it cannot be described by an address (for example a rural land) you can use our built in digital map to mark a land or building and we will carry out the search using the coordinates. You will need to mark the area with a red pin, which will allow us to identify the coordinates of the property and carry out the search for you.

If necessary, we prepare a marked Ordnance Survey plan and submit for search of the Index Map search the regional Land Registry Office. This search therefore may take several days. As a result you will be provided with the title register or the results of the search of the index map in the event that the property is unregistered.

#### **Title Plan**

The Title Plan shows the general extent of the property by red edging. Title Plans are prepared on the Ordnance Survey map and include the outline of the surrounding properties. The title plan is the second main document of the title accompanies the title register. It is always advisable to examine the title plan in conjunction with the register information because there may be entries in the register which clarify the extent of the title and colour references that are shown. The title plan may contain coloured references to leases, rights of way, charges etc. Title plans are suitable to establish general position of boundary lines but exact measurements often cannot be taken from them. Title plans commonly include the information as follows:

Title Number
Orientation
Ordnance Survey reference
Administrative area
Outline of Boundaries
Outline of the property by red edging
Surrounding properties
Rights of way and other Easements
Official Land Registry Markings
Title Register and Plan

This pack contains the two main title deeds at a discounted price.

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The Title Plan shows the general extent of the property by red edging. Title Plans are prepared on the Ordnance Survey map and include the outline of the surrounding properties. There may be entries in the register which clarify the extent of the title and colour references that are shown on the title plan. The title plan may also contain references to leases, rights of access, easements, charges, boundary maintenance liability, etc

## **Pending Applications List**

This will provide a copy of the Day List enquiry which contains the details of all the pending registrations and official searches against the property (if any).

The enquiry contains valuable information regarding pending registrations for the purchase or charge of the property. Official searches usually made by conveyancers or lenders before completion of a purchase. If there is no entry in the Day List you will receive a confirmation that there is no application or official search pending against the title.

The recording of an application does not imply that it has been approved for the purposes of registration

### **Registered Old Deeds**

Title deeds are digital copies of old historical documents showing ownership, as well as rights, obligations, or mortgages on the property. Title deeds are no longer the main title documents as they have been replaced by the Title Plan and Title Register. However, when an old deed contains important information on the property that is not set out in the title register Land Registry usually keeps a digital copy of it, which is available to inspect.

Title Deeds usually contain information about rights or covenants that may affect the property but are not recorded in the title register. Also pre-registration plans in some cases have been stored to clarify the effect of various rights and covenants attached to the property. In other cases details from some old deeds are set out in the title register and copies of those deeds have not been retained by Land Registry. The old deeds retained by Land Registry are most often conveyances, transfers, charges, plans, deeds of gift etc. The

number of the deeds kept on a title varies with each property depending on its history. As a general rule we provide all deeds referred to in the current title register. Some deeds are not available for electronic delivery therefore please allow several days for postal delivery.

### **Registered Lease**

When a lease on a property is granted for 7 years or longer there is a legal requirement to register it with Land Registry. The registered leases are referred to in the title register and copies usually kept by Land Registry.

A Registered Lease will outline how the Leasehold tenure and Freehold tenure interact with each other and their respective rights. Certain types of property are usually tenanted on a Leasehold basis, common types of property and venues that are leasehold include:

Apartments and Flats
Car Parks
Garages
Shops
Restaurants
Public Houses
Night Clubs
Warehouses
Clinics

It may be necessary to post the lease, please allow up to 7 days for delivery.

### **Search of the Index Map**

In the event that a property cannot be identified by a postal address (for example in a rural area) the search of the index map will assist you in finding out whether the property is registered and under what title number.

The result of the search will show whether the land is registered or subject to pending application against first registration or subject to caution against first registration. It will provide all title numbers that affects the land.

They will do the mapping work and forward the marked plan to the appropriate Land Registry office for the official search of the index map.

As a result you will receive a list of title numbers affecting the area of land or a confirmation that no results found in case the property is unregistered. To get the details of the owners of the property you will need to order the registers of title numbers revealed. If there are no more than 5 titles found the certificate comes with a plan, which shows the location of the properties found. This search may take up to 5 working days to complete Property Information for Auditors

We have specially developed this package for Auditors and Accountants but it may prove to be useful for prospective buyers as well.

**The Title Register** includes details of the tenure of the property as well as the names of the owners and information about the charges, rights and covenants that are currently having an effect on the property in question.

There is also an automated valuation report by Calnea Analytics.

#### **Bankruptcy Search**

This search will reveal in respect of a name of an individual or company if there is any entry in the register such as petitions in bankruptcy (pending actions), bankruptcy orders or deeds of arrangement.

### **End of Land Registry Fees**

For Additional Services including Mortgages - Click Here



### **Conveyancing Marketing Services Ltd**

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