

News story: Extra checks make form DS1 more secure

We have started to make more checks when customers apply to remove a mortgage from a title register. The new checks will help to identify and prevent fraudulent applications at the earliest opportunity, but some applications to remove a mortgage may take longer to complete.

Property fraud is a risk that is constantly evolving. The new checks are a necessary part of the continuous improvement to our counter-fraud processes and systems.

Customers can apply to remove a mortgage from the register by using one of 3 ways:

When customers apply to remove a mortgage with form DS1, the extra checks mean it may take us longer to complete the application.

Customers can help by removing mortgages from the register using an e-DS1 or an electronic discharge. These are submitted directly by the lender or their agent and help to reduce the risk of property fraud. They will also help customers avoid delays with their applications.

Lenders can also help by responding quickly to our checks.

Maintaining the integrity of the Land Register is vital because it provides:

- a reliable record of information about the ownership of and interests affecting land and property
- land and property owners with a title which is guaranteed by the state
- the financial sectors capability to secure lending against property