

[Press release: Digital mortgage signed by borrower and registered at HM Land Registry](#)

Today, the first digital mortgage deed was entered into the Land Register. Part of the 'Sign your mortgage deed' service, HM Land Registry is building for a future without the need for a witness to watch as the homeowner applies an ink signature to a paper mortgage deed, saving time and providing a more secure service to homeowners, lenders and conveyancers.

The registration forms part of [HM Land Registry's plans to transform](#) the conveyancing market through quicker and simpler digital services and improved use of technology, making transactions instantaneous where possible and simplifying the home buying process. The registration of the deed follows months of collaboration and testing with Coventry Building Society and Enact Conveyancing and uses [GOV.UK Verify](#) to enable borrowers to securely verify their identity before digitally signing their mortgage deed online.

HM Land Registry Chief Executive and Chief Land Registrar Graham Farrant said:

By working with partners in the industry, we have secured a simpler and faster service for the benefit of home owners. We are looking forward to rolling this out nationally and will be working with more conveyancers and lenders to do so.

Peter Frost, Chief Operating Officer at Coventry Building Society said:

We're delighted to have worked with HM Land Registry and Enact Conveyancing on this industry leading initiative to speed up property transactions. Initial feedback has been very positive, with customers finding the process simple, quick and secure. Although this initiative has started with re-mortgages we're excited about the potential for it to be extended to purchases in the future.

Ben Carroll, Enact Conveyancing's Managing Director said:

We emphasise innovation that benefits our customers and improves their experience, so we are extremely pleased to join HM Land Registry and Coventry Building Society on this pioneering effort to transform the conveyancing process. This fully-digitised journey will mean that a customer can sign their mortgage deed online at a time and place of their choosing, securely underpinned by the

GOV.UK Verify platform.

Notes to editors

1. Using the 'Sign your mortgage deed' service will mean the borrower will no longer need to apply pen to paper and will instead digitally sign their deed online.
2. Borrowers will save time as they won't have to get their signatures witnessed or risk their documents being lost in the post. They will be able to log in and sign their deed at any time, meaning their application is more likely to move along more quickly.
3. Borrowers using the service will confirm their identity using [GOV.UK Verify](#).
4. HM Land Registry safeguards land and property ownership worth in excess of £4 trillion, including around £1 trillion of mortgages. The Land Register contains more than 25 million titles showing evidence of ownership for more than 85% of the land mass of England and Wales.
5. HM Land Registry's mission is to guarantee and protect property rights in England and Wales. HM Land Registry is a government department created in 1862. It operates as an executive agency and a trading fund and its running costs are covered by the fees paid by the users of its services. Its ambition is to become the world's leading land registry for speed, simplicity and an open approach to data.
6. For further information about HM Land Registry visit [gov.uk/land-registry](#).
7. Follow us on: Twitter [@HMLandRegistry](#), our [blog](#), [LinkedIn](#) and [Facebook](#).
8. Enact Conveyancing is the UK's largest direct conveyancing firm providing remortgage and home mover services to the mortgage industry and individual consumers.
9. Coventry Building Society is the UK's second largest building society and a top ten provider of savings and mortgages with over 1.8 million members.

Contact