

Notice 15 – Electronic applications to discharge registered charges

Notice given under Schedule 2 to the Land Registration Rules 2003

Currency of notice

1. This Notice, which is made under rules 14 and 115(1)(a) of, and Schedule 2 to, the Land Registration Rules 2003, shall be current for the purposes of Schedule 2 on and after 0400 hours on 1 June 2009 and replaces on that date the Notice of 8 April 2009 in respect of electronic applications to discharge registered charges.

Electronic applications to discharge registered charges

2. Arrangements have been made for dealing with electronic applications to discharge a registered charge of a registered estate in a single registered title, through Land Registry Portal access.

When applications may be delivered

- 3.1 Subject to paragraph 3.2, applications may be delivered only between 0400 hours and 2359 hours (inclusive) on any day Monday to Sunday which is not Christmas Day, Good Friday or a day specified as or proclaimed to be a bank holiday in England and Wales in or under section 1 of the Banking and Financial Dealings Act 1971.
- 3.2 Applications may not be delivered during the period beginning at 0700 hours and ending at 1200 hours on a Sunday designated by the registrar as a day on which data maintenance is to take place.

Who may deliver electronic applications to discharge registered charges

4. An application to discharge a registered charge may only be delivered by—
 - (a) the registered proprietor of that charge who has:
 - (i) entered into the Land Registry's *Portal Memorandum of Understanding: Access to cancel registered charges* as the lender, and

- (ii) accepted the Land Registry's *Portal Conditions of Use* and complies with those conditions of use, or
- (b) a person on behalf of the registered proprietor of that charge who has:
 - (i) entered into the Land Registry's *Portal Memorandum of Understanding: Access to cancel registered charges* on behalf of the lender, and
 - (ii) accepted the Land Registry's *Portal Conditions of Use* and complies with those conditions of use.

Limitation

- 5. Applications may only be made in respect of the discharge of a registered charge of a registered estate in a single registered title.

Particulars to be provided

- 6. The applicant must provide the following particulars—
 - (a) the title number of the registered title,
 - (b) the date of the registered charge (if there is one),
 - (c) identification of the registered charge where there is more than one charge registered in favour of the same proprietor in the registered title,
 - (d) confirmation that the application is to discharge the registered charge,
 - (e) the applicant's name,
 - (f) notification, under rule 115(1)(a) of the Land Registration Rules 2003, of the discharge of the registered charge by the applicant,
 - (g) the applicant's reference, and
 - (h) if the information document is not to be despatched to the applicant, the name, address and any reference of the person or firm to whom it is to be despatched.

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Peter Collis CB HonRICS CCMI
Chief Land Registrar
27 May 2009