

PROTECTING YOUR PROPERTY FROM FRAUD



Please read the information below carefully and confirm your instructions.

Why this matters

Property fraud is an increasing problem. It occurs when a fraudster impersonates you – the legal owner – and attempts to sell or mortgage your property without your knowledge.

Although any home can be targeted, fraudsters often focus on:

- Properties without a mortgage
- Empty or tenanted properties
- Homes owned by elderly or vulnerable people
- Properties left unoccupied for long periods (for example, during extended travel)

How you can protect yourself

HM Land Registry has introduced two key tools to help safeguard your property:

1. Title Restriction (Preventative Protection)

A restriction can be placed on your title deeds preventing any sale, transfer, or mortgage being registered unless a conveyancer confirms the transaction is genuine.

This means that no fraudulent sale or mortgage can even be registered without that certificate – it stops the fraud before it can happen.

2. Property Alert Service (Reactive Notification)

This is a free Land Registry service that emails you if any activity or applications are made against your property title.

While useful, it only alerts you once an application has already been submitted – meaning the fraudulent activity has already started.

We strongly recommend that you also register for this free service directly once your property is registered <https://www.gov.uk/protect-land-property-from-fraud>

Our Service

Once registration of your property is complete, our formal involvement ends and no automatic safeguards remain in place.

To help you maintain long-term protection, TMT Legal Services can arrange the **Land Registry Title Restriction** on your behalf for a **one-off fee of £100 plus VAT**, which will be added to your Completion Statement upon completion.

This protection remains in place for as long as you own the property.

- **I instruct TMT Legal Services to arrange the Land Registry Restriction on my title and agree to the one-off fee of £100 + VAT being added to my Completion Statement.**
- **I do not wish for TMT Legal Services to arrange the Land Registry Restriction. I understand that my property title is not as secure as it could be and I will arrange my own safeguards directly with HM Land registry.**

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