

Registration of Securities

Guidance for conveyancers (England & Wales)

Application to Land Registry

In accordance with our Instructions and the UK Finance Lenders' Handbook 14.1.5, you must submit the application to register our Charge, and any associated application, **within the priority period** afforded by the Official Search **subsisting on the day of Completion**.

You **must not complete** the transaction unless you are able to comply with this requirement.

Further renewals of Official Search priority periods will not be effective in providing adequate protection for priority of the registration of our Charge if you have not applied to register our Charge within the original priority period.

Unilateral Notice (UN1) – contingency

If you are unable to submit the application to register our Charge, or any associated application, within the priority period afforded by the Official Search subsisting on the day of Completion, you must register a Unilateral Notice to protect the priority of our application.

New Lease – (UN1 protection unavailable)

If our security will be a new lease and the Land Registry are unable to register a UN1 due to r.16(3), Land Registration Rules 2003 you must notify us immediately and to confirm how the priority of our application will be protected.

Companies House registration

An example of how to complete Form MR01 is shown below.

Please remember, the Charge is to be registered **against the name of the Limited Company Borrower** in Section 1 of the MR01, **not ourselves**.

Please ensure you apply to register our Charge at Companies House **within the strict 21 day deadline from completion**.

If a valid application is not received by Companies House within this period, **you will have to commence legal proceedings at your own expense**, to obtain a court Order to extend the period of time permitted to register the Charge pursuant to the Companies Act 2006.

Under no circumstances will we permit you to post-date the mortgage deed or obtain a newly executed deed.

The MR01 can be submitted on line by registering with the WebFiling service offered by Companies House <https://www.gov.uk/government/organisations/companies-house/about-our-services#webfiling>

This service is cheaper, quicker and could save you considerable costs in applying to court for an extension of time.


Pending registration – updates

Pending registration of our securities, we may require progress updates from you. To avoid contacting you unnecessarily, please complete our update proforma as fully as possible, if requested to do so (an example is given below).

Post completion documentation to submit to:

Precise Mortgages (Deeds Management Team), PO Box 6075, Wolverhampton, WV10 6TD (Handbook references in brackets)

- ▶ certified copy of a power of attorney used for the execution of any document (5.17.5);
- ▶ statutory declaration of non-revocation (where appropriate) (5.17.5);
- ▶ certified copy of Consent Deed from any non-borrowing adult occupier(s) and, where applicable, practitioner's declaration of independent legal advice provided to occupier (7.3);
- ▶ certified copy of Mortgage Deed (14.1.5);
- ▶ Title Information Document (in relation to the Property) showing our Mortgage registered as either a first or second charge (as stipulated in the Mortgage Offer) (14.2.2);
- ▶ certified copy of any charge by way of additional security over any other property;
- ▶ Title Information Document (in relation to any property over which we require a charge by way of additional security) showing our charge satisfactorily registered;
- ▶ certified copy of Deed(s) of Guarantee and Indemnity and Legal Advice Confirmation;
- ▶ certified copy of any Debenture;
- ▶ any other document specifically requested in our Instructions to you.

MR01 Particulars of a charge	
4	Brief description Please give a short description of any land, ship, aircraft or intellectual property registered or required to be registered in the UK subject to a charge (which is not a floating charge) or fixed security included in the instrument. Brief description
	Please submit only a short description. If there are a number of plots of land, aircraft and/or ships, you should simply describe some of them in the text field and add a statement along the lines of, "for more details please refer to the instrument". Please limit the description to the available space.
5	Other charge or fixed security Does the instrument include a charge (which is not a floating charge) or fixed security over any tangible or intangible or (in Scotland) corporeal or incorporeal property not described above? Please tick the appropriate box. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
6	Floating charge Is the instrument expressed to contain a floating charge? Please tick the appropriate box. <input type="checkbox"/> Yes Continue <input checked="" type="checkbox"/> No Go to Section 7 Is the floating charge expressed to cover all the property and undertaking of the company? <input type="checkbox"/> Yes
7	Negative Pledge Do any of the terms of the charge prohibit or restrict the company from creating further security that will rank equally with or ahead of the charge? Please tick the appropriate box. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
8	Trustee statement ¹ You may tick the box if the company named in Section 1 is acting as trustee of the property or undertaking which is the subject of the charge. <input type="checkbox"/>
	¹ This statement may be filed after the registration of the charge (use form MR06).
9	Signature Please sign the form here. Signature 
	This form must be signed by a person with an interest in the charge.
06/16 Version 2.1	

Full address of Property and any additional security being charged to Charter Court Financial Services Limited

This refers to General Mortgage Condition 1.4g and the Restriction in the Mortgage Deed at clause 4

We do not accept the security of property held in trust by the Borrower

Conveyancer to sign

MR01

Particulars of a charge

Presenter information

You do not have to give any contact information, but if you do, it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name
Company name
Address
Post town
County/Region
Postcode
Country
DX
Telephone

Certificate

We will send your certificate to the presenter's address if given above or to the company's Registered Office if you have left the presenter's information blank.

Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- The company name and number match the information held on the public Register.
- You have included a certified copy of the instrument with this form.
- You have entered the date on which the charge was created.
- You have shown the names of persons entitled to the charge.
- You have ticked any appropriate boxes in Sections 3, 5, 6, 7 & 8.
- You have given a description in Section 4, if appropriate.
- You have signed the form.
- You have enclosed the correct fee.
- Please do not send the original instrument; it must be a certified copy.

Important information

Please note that all information on this form will appear on the public record.

How to pay

A fee of £23 is payable to Companies House in respect of each mortgage or charge filed on paper.

Make cheques or postal orders payable to 'Companies House.'

Where to send

~~You may return this form to any Companies House address. However, for expediency, we advise you to return it to the appropriate address below:~~

For companies registered in England and Wales:
 The Registrar of Companies, Companies House,
 Crown Way, Cardiff, Wales, CF14 3UZ.
 DX 33050 Cardiff.

For companies registered in Scotland:
 The Registrar of Companies, Companies House,
 Fourth floor, Edinburgh Quay 2,
 139 Fountainbridge, Edinburgh, Scotland, EH3 9FF.
 DX ED235 Edinburgh 1
 or LP - 4 Edinburgh 2 (Legal Post).

For companies registered in Northern Ireland:
 The Registrar of Companies, Companies House,
 Second Floor, The Linenhall, 32-38 Linenhall Street,
 Belfast, Northern Ireland, BT2 8BG.
 DX 481 N.R. Belfast 1.

Further information

For further information, please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

Conveyancer's
 details

Update on Registration of Charge

Account Number
Account Name
Property Address
Date / /

Further to our instructions to you, please complete this form fully – we will use this information to update our records and avoid contacting you unnecessarily.

Land Registry Application	
Completion date	/ /
Date of expiry of OS1/2 Priority Search which subsisted on the date our mortgage completed	/ /
Date application to register our Charge was submitted to Land Registry	/ /
If no date for the above, have you applied to register a Notice?	<input type="checkbox"/> Yes (please specify below) <input type="checkbox"/> No <input type="checkbox"/> UN1 <input type="checkbox"/> AN1
When was the Notice application submitted?	/ /
Has the Notice been registered?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of Registration of Notice	/ /
If not, please explain your reasons for not registering a Notice:	

Type of Application submitted to Land Registry (please tick below as applicable)
<input type="checkbox"/> Transfer of whole of existing Freehold title
<input type="checkbox"/> Transfer of whole of existing Leasehold title
<input type="checkbox"/> Transfer of part of existing Freehold title
<input type="checkbox"/> New lease created from existing, registered Freehold title
<input type="checkbox"/> New lease created from Unregistered Freehold land (previously Unregistered Land)
<input type="checkbox"/> First registration of Freehold title (previously Unregistered Land)

Limited Company Registrations (if applicable)	
Completion date	/ /
Has the registration application been accepted by Companies House within the 21 day period?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If not, have you applied to Companies Court for an extension of time?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date extension application to court was made	/ /
If no extension application has been made to court, please explain the reasons for this.	

Please email form back to: precise.servicing@precisemortgages.co.uk

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.

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