

How to avoid requests for information (requisitions)

Topic: Variations in names

Presenter: Martin Smith (Customer Training Executive)

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The information and material provided in these workshops is correct at the date of publication, June 2023.

Slide 2

The screenshot shows the HM Land Registry GoToStage interface. At the top left, the text 'HM Land Registry' is displayed next to a green gear icon. Below this, the word 'Handouts' is written in a large, bold, black font. On the left side, there is a vertical navigation menu with several icons: a green 'G' icon, a circular arrow icon, a red-bordered icon of a document with a checkmark (highlighted with a red box), and a speech bubble icon. To the right of this menu is a green rectangular area representing a handout slide. The slide contains the following text: 'How to avoid requests for information (requisitions)', 'Topic: Variations in names', and 'Presenter: Martin Smith (Customer Training Executive)'. To the right of the handout area is the large, red and white YouTube logo.

The slides and speaker notes from the session have been uploaded as a handout. You can access the handout from our [HM Land Registry GoToStage](#) by clicking on the icon highlighted with the red box on screen.

YouTube watchers can click the link in the description below the [video](#).

The image shows two parts of the HM Land Registry portal. On the left is a screenshot of the 'Business services' page. A red circle highlights the 'Request Official Copies' button in the top navigation bar. Below this is a search form with fields for 'Title number', 'PIN', 'Name', 'Street', 'Town', and 'Postcode'. On the right is a sample of an 'Official copy of register of title' for title number CS1234, dated 05.03.2021. The sample includes a disclaimer stating that the official copy shows the entries in the register of title as of the date of the search and is not a guarantee of the accuracy of the information.

First, let's look at what you need to consider before you send us your application.

The starting point is always the register, so make sure you obtain and look at the most up-to-date version of the property title you're dealing with.

Slide 4

HM Land Registry

What do you need to check?

B. Proprietorship register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute

(17.10.2018) PROPRIETOR: John Smith and Mary Jane Smith, 12 Phoenix Way, Llanhamlet, Swansea, SA7 9PZ

(17.10.2018) The price stated to have been paid on 10 October 2012 was £125,000.

HM Land Registry
Transfer of whole of registered title(s)

TR1

Any parts of the form that are not typed should be completed in black ink and in block capitals.

If you need more room than is provided for in a panel, and your software allows, you can expand any panel in the form. Alternatively use continuation sheet CS and attach it to this form.

For information on how HM Land Registry processes your personal information, see our [Personal information](#) Charter.

Leave blank if not yet registered

1	Title number(s) of the property: CYM776543
2	Property: 55 Butts Road, Coventry, CV1 3BH
3	Date: 23 January 2019

Insert address including postcode (if any) or other description of the property, for example: land reference 2-house

Remember to date the deed with the day of completion, but not before it has been signed and witnessed.

Give full name(s) of all the persons transferring the property.

Transferor: John Smith and Mary Jane Smith

For UK incorporated companies, LLPs
Registered number of company or limited liability partnership

Complete as appropriate where the

AP1 form

13 Where the application is sent to Land Registry by a conveyancer


(1) Details of conveyancer acting

If you are sending an application to register a transfer, lease or charge, for each party to each disposition that is to be registered state in the table below the details of the conveyancer (if any) who represented them.

Where a party is not represented by a conveyancer you must also complete (2) below.

Name of transferor, landlord, transferee, tenant, borrower or lender	Conveyancer's name, address and reference
John Smith and Mary Jane Smith (Transferors)	
	Reference:

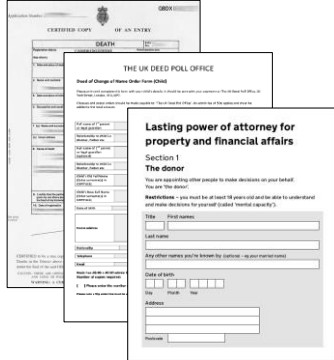
Look at all the documents you're submitting with the application and check the names of each party against the names of the registered proprietor(s) in the register. We expect the names in the deeds to match the names in the register, and also the identity panels in the application form. This includes the spelling and the order of names.

HM Land Registry 

What do you need to check?


A disposal of the legal estate must be made by all the registered proprietors

If a proprietor has died, you will need to enclose evidence of this













The image shows three overlapping forms. The top form is a 'REGISTERED COPY OF AN ENTRY' with a 'DEATH' stamp. The middle form is 'THE UK DEED POLL OFFICE' form. The bottom form is 'Lasting power of attorney for property and financial affairs' Section 1, 'The donor'.

A disposal of the legal estate, for example a sale or a mortgage of a property, must be made by all the registered proprietors. If a proprietor is not a party to a deed, you will need to explain why and enclose supporting evidence, such as a death certificate, deed poll or power of attorney.



What evidence do we accept?

	Accepted Evidence		Civil partnership certificate
	Birth Certificate		Decree absolute
	Passport		Deed Poll
	Driving Licence		Statutory declaration
	Marriage Certificate		Statement of truth

If evidence supplied is in a foreign language, we require a certified translation into English or Welsh

If you represent the registered proprietor and there is a variation between the name in the deeds you send us and the name in the register, we will only update the register if you send us evidence to account for the variation.

We will accept the following documents as evidence:


- birth certificate;
- passport;
- driving licence;
- marriage certificate;
- civil partnership certificate;
- decree absolute;
- deed poll;
- statutory declaration; or
- statement of truth.

Please note, if the evidence is supplied in a foreign language, we require a certified translation into English or Welsh.

If you do not represent the registered proprietor(s), you must send us each proprietor's signed authority allowing you to apply to update the register on their behalf. We will look at an example of this later.

Our Digital Registration Service can help by checking names against the register as you send us your application. It will prompt you to investigate if names don't match.

What evidence do we accept?

HM Land Registry 


We will also accept a letter confirming:

- the correct name
- the evidence you hold or have seen
- if the registered proprietor's name needs to be updated in the register but you do not represent them, confirmation that you have their signed authority, enabling you to apply on their behalf to update their name in the register

Alternatively, you can send us a letter containing the following information:

- what the correct name is;
- what evidence you hold or have seen; and
- if the registered proprietor's name needs to be updated in the register, but you do not represent them, confirmation that you have their signed authority, enabling you to apply on their behalf to update their name in the register.

What evidence do we accept?

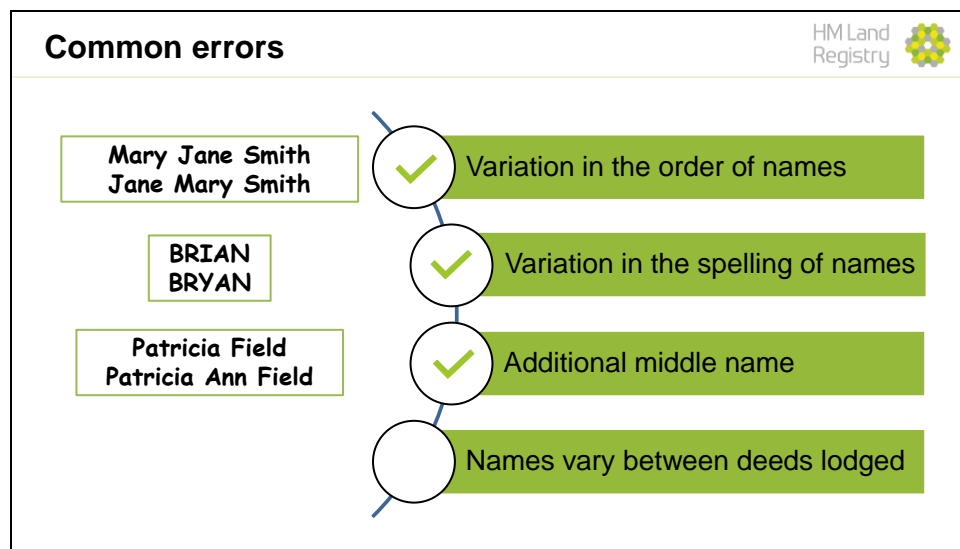
HM Land Registry 

I/we [registered proprietor name] authorise [customer name] to:

- make minor amendments to transaction documentation lodged for registration at HM Land Registry and initial those amendments on our behalf; and
- apply to update the proprietorship register where a variation in name has been identified and appropriate evidence to account for the variation has been supplied.

This slide shows some suggested wording you can use when sending your signed authority to us.

You can also use this for changes to deeds sent in for registration that contain other errors, such as spelling mistakes, that need to be corrected on behalf of the registered proprietor.



Some examples of common errors that lead to requisitions include:

A variation in the order of names. Always ensure that forenames in deeds and identity panels follow the same order as in the register.


Take special care to ensure there is no variation in the spelling of a name, for example Brian with an “i” and Bryan with a “y”.

Variations in middle names account for a lot of requisitions.

Sometimes, the confirmed correct name shortens the name stated in the register, by removing a middle name, for example.

In these cases, we add the shortened name as an alias. This is a measure we take to protect against identity and registration fraud.

Common errors



HM Land Registry
Transfer of whole of registered title(s) TR1

Any parts of the form that are not typed should be completed in black ink and in block capitals.

If you need more than is provided for in a part, and your software allows, you can expand any part in the form. Alternatively, see continuation sheet CR and refer to this form.

For information on how HM Land Registry processes your personal information, see our [Privacy Statement](#)

Check that it is not registered

<small>1 Title number(s) of the property</small>	
<small>2 Property</small>	75 Butts Road, Coventry, CV3 2BH
<small>3 Date</small>	18 December 2018
<small>4 Transferee</small>	David Jones and Deborah Jones

For UK incorporated companies/LLPs
Registered number of company or limited liability partnership including any prefix

For overseas companies
(a) Number of countries in the United Kingdom including any prefix
(b) Country

5 Transferee(s) to apply in the register

<small>Full Name(s) of borrower</small>	Sarah Louise Murray
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For UK incorporated companies/LLPs
Registered number of company or limited liability partnership

- ✓

Variation in the order of names
- ✓

Variation in the spelling of names
- ✓

Additional middle name
- ✓

Names vary between deeds lodged

Mortgage Deed

Reference Number: 132463742 Date: 13 July 2018

Lender: ABC Mortgage UK Limited (Incorporated in England and Wales with registered number 01222454)

Lifetime Mortgage Conditions: Lifetime Mortgage Terms and Conditions England and Wales

Full Name(s) of Borrower: Sarah Louise Mitchell

Property: 75 Butts Road, Coventry, CV3 2BH

We often see applications where names vary across deeds, for example, between a transfer and a mortgage deed. Any variation must be accounted for and the incorrect deed amended accordingly.

Common errors

13 Where the application is sent to Land Registry by a conveyancer (1) Details of conveyancer acting. If you are sending an application to register a transfer, lease or charge, for each party to each disposition that is to be registered state in the table below the details of the conveyancer (if any) who represented them.

Where a party is not represented by a conveyancer you must also complete (2) below.

Name of transferee, leaseholder, transferee, mortgagee, purchaser or lender		Conveyancer's name, address and reference
John Evans (Transferee)	(2)	Reference:
John Evans (Transferee)	(2)	Reference:
Janet Crograve	(2)	HMLR Solicitors, 42 Southfield Way, Durham, DH1 5TR Reference: JG123

Variation between identity panels and deeds

Variation in names between deeds and the register

Variation on death

HM Land Registry
Transfer of whole of registered title(s) **TR1**

Any part of this form that we request should be completed by those not used in this capacity. If you cannot complete a part of the form, you must complete the part that you can. If you cannot complete a part of the form, you must complete the part that you can. If you cannot complete a part of the form, you must complete the part that you can. If you cannot complete a part of the form, you must complete the part that you can.

1. The registered proprietor

2. The transferee

3. The transferee's name, address and reference

4. The transferee's name, address and reference

5. The transferee's name, address and reference

6. The transferee's name, address and reference


7. The transferee's name, address and reference

8. The transferee's name, address and reference

9. The transferee's name, address and reference

10. The transferee's name, address and reference

Ensure that the name in the deed matches the name in the identity panels of your application form.


HM Land Registry 

Common errors


ABCD Mortgages

Mortgage Deed


Reference Number: 33560245	Date: 11 July 2019
Lender: ABCD Mortgages UK Limited (Incorporated in England and Wales with registered number 02224748)	
Relevant Mortgage Conditions: Lifetime Mortgage Terms and Conditions England and Wales	
Full Name(s) of Borrower: <u>Clara Taylor</u>	Class Type:
Property: 12 Phoenix Way, Llanelli, Carmarthen SA7 9EQ	Title Number: CHM76543



Variation between identity panels and deeds




Variation in names between deeds and the register



Variation on death

As mentioned earlier, all names in deeds must match those in the register exactly.

Common errors



B. Proprietorship register

This register specifies the class of title and identifies the owner. It contains any entries that affect the right of disposal.

Title absolute
(17.10.2018) Registered by **John Owlym Rees** 1 Deaton Court, 2 William Francis Road, Plymouth, PL6 8BS

HM Land Registry
Transfer of whole of registered title(s) **TR1**

Any parts of the form that are not typed should be completed in block ink and in block capitals.

If you need more space than is provided for in a panel, and your software allows, you can expand any panel in the form. Alternatively, see instructions about Q&A and advice to the form.

For information on how HM Land Registry processes your personal information, see our [Privacy Information Centre](#).

Learn more if not yet registered

1	Title number(s) of the property
2	Property: 1 Deaton Court, 2 William Francis Road, Plymouth, PL6 8BS
3	Date: 14 December 2018
	Landmark: JUDITH JONES and Mary Smith

Remember to sign this deed with the same signature as that used in the deed.

Use full names of all persons participating in the property.

IN THE HIGH COURT OF JUSTICE
The Probate Registry of Wales

BE IT KNOWN of **JOHN OWLYM REES**
of Ty Gwyn Tawe, PROBATE REGISTRAR, SA7 9FD

deed on the 21st day of May 2018
Domiciled in England and Wales

AND BE IT FURTHER KNOWN that the last Will and Testament of the said deceased in copy of which is contained this deed and registered in the High Court of Justice and the Administration of all the residue thereof to her children by and with in the personal representation of the said deceased was granted by the said Court on the date in the Certificate

JUDITH JONES of 11 St. David Way, Durham, DH1 5TR
and **MARY SMITH of 2 The Grange Place, Swansea, SA1 6PP**

✓

Variation between identity panels and deeds

✓

Variation in names between deeds and the register

✓


Variation on death

If the person signing or executing the transaction is not the registered proprietor, you need to account for this.

If the registered proprietor has died, for example, you should provide a death certificate, grant of probate or letter of administration.

The example on screen shows transferors acting as executors for a deceased proprietor.

Remember to make sure the names on the evidence match the register.



Name Variations – Answer

HM Land Registry Form CH1 (01/01/2013)

Standard Mortgage Deed (Residential)

03/05/2012

THIS DEED IS SUBJECT TO THE STANDARD MORTGAGE CONDITIONS (ENGLAND AND WALES) (OCTOBER 2008 EDITION)

Particulars

Debt Secured £189,955 Victoria Jane Stooke

Particulars

Property

138 St Peter's Farm, Hollistonwood, Buckinghamshire, HP10 9AR

Form of Charge Part of the Land Registry's online services (01/10/2010)

B: PROPRIETORSHIP REGISTER

THIS REGISTER SPECIFIES THE CLASS OF TITLE AND IDENTIFIES THE OWNER. IT CONTAINS ANY ENTRIES THAT AFFECT THE RIGHT OF DISPOSAL.

TITLE ABSOLUTE

1. (19.07.2016) PROPRIETOR: DEAN KENNETH STOOKE and VICTORIA JANE COLLIN of 138 ST PETER'S FARM, HOLLISTONWOOD *BUCKINGHAMSHIRE* HP10 9AR.
2. (19.07.2016) The price stated to have been paid on 24 June 2016 was £189,955.

Victoria Jane Collin – On the register
Victoria Jane Stooke – Mortgage deed

We would need evidence such as a marriage certificate to account for this variation

The answer is the surnames of Victoria vary.
 We have Victoria Jane Collin on the register and Victoria Jane Stooke on the mortgage deed.
 We would need evidence such as a marriage certificate to account for this variation.

HM Land Registry

Name variations – knowledge check

B: PROPRIETORSHIP REGISTER

THIS REGISTER SPECIFIES THE CLASS OF TITLE AND IDENTIFIES THE OWNER. IT CONTAINS ANY ENTRIES THAT AFFECT THE RIGHT OF DISPOSAL.

TITLE ABSOLUTE

- (17.12.2001) PROPRIETOR: WILLIAM SMITH and HELEN SMITH of 55 WELINGTON LANE, BRIDGE WELLS, "SOMERSET" BA59 0BP.
- (17.12.2001) The price stated to have been paid on 30 NOVEMBER 2001 was £74,000.

TR1 Form

4 Transferor:
Peter Smith as Executor for William Smith Deceased

For UK incorporated companies/LLPs
Registered number of company or limited liability partnership including any prefix:

For overseas companies
(a) Territory of incorporation:
(b) Registered number in the United Kingdom including any prefix:

AP1 Form – panel 13

13 Where the application is sent to HM Land Registry by a conveyancer:

Details of party representation

Role	Name	Represented by
Transferor Borrower	Phoebe Hunt	Lodging Conveyancer
Transferor Borrower	Tyson Logan	Lodging Conveyancer
Personal representative	Peter Smith	Francis Powell Solicitors Newwater building, Ford Mines, Cambridgeshire CB1 3JF Reference: LL
Transferor	William Smith	Francis Powell Solicitors Newwater building, Ford Mines, Cambridgeshire CB1 3JF Reference: LL
Lender	Lloyds Bank Plc	Lodging Conveyancer

In this next example, we have the proprietorship register, panel 13 of form AP1 and panel 4 of the TR1 form. The question is, why would this application require a requisition?
Please pause the video to give yourself time to consider the question and write down an answer.
When you're ready, press play and we'll view the answer.

HM Land Registry

Name variations – Answer

B: PROPRIETORSHIP REGISTER

THIS REGISTER SPECIFIES THE CLASS OF TITLE AND IDENTIFIES THE OWNER. IT CONTAINS ANY ENTRIES THAT AFFECT THE RIGHT OF DISPOSAL.

TITLE ABSOLUTE

- (17.12.2001) PROPRIETORS WILLIAM SMITH and HELEN SMITH of 55 WELINGTON LANE, BRIDGE WELLS, ~~Cambridgeshire CB1 3JF~~.
- (17.12.2001) The price stated to have been paid on 30 NOVEMBER 2001 was £74,000.

TR1 Form

4 Transferor:

Peter Smith as Executor for William Smith Deceased

For UK incorporated companies/LLPs
Registered number of company or limited liability partnership including any prefix:

For overseas companies
(a) Territory of incorporation:
(b) Registered number in the United Kingdom including any prefix:

AP1 Form – panel 13

13 Where the application is sent to HM Land Registry by a conveyancer:

Details of party representation		
Role	Name	Represented by
Transferor Borrower	Phoebe Aasi	Lodging Conveyancer
Transferor Borrower	Tyson Logan	Lodging Conveyancer
Personal representative	<u>Peter Smith</u>	Francis Powell Solicitors Newwater building, Ford Mead, Cambridgeshire CB1 3JF Reference: LL
Transferor	<u>William Smith</u>	Francis Powell Solicitors Newwater building, Ford Mead, Cambridgeshire CB1 3JF Reference: LL
Lender	Lloyds Bank Plc	Lodging Conveyancer

- Helen Smith is on the register but no evidence of Helen Smith has been submitted
- We would need evidence such as a death certificate to account for this variation

Now its time to run through the answer.

We have William and Helen Smith on the register.

As you can see, panel 4 of the TR1 form states Peter Smith is an Executor for William Smith and both Peter and William are also referred to in panel 13 of the AP1 form.

However, as Helen Smith is on the register, she needs to be accounted for.

Therefore, we would require evidence, such as a death certificate to account for this variation.

Further information and guidance on how to deal with variations in names can be found on the [HM Land Registry Training Hub on GOV.UK](https://www.gov.uk/guidance/hm-land-registry-training-hub).

Help and Guidance

Relevant legislation

Land Registration Act 2002 (LRA 2002)

Land Registration Rules 2003 (LRR 2003)

HM Land Registry Training Hub	https://www.gov.uk/guidance/hm-land-registry-training-hub
HM Land Registry Practice Guides	www.gov.uk/topic/land-registration/practice-guides
Webinar recordings	www.gotostage.com/channel/HMLR
Email alerts	https://public.govdelivery.com/accounts/UKGOVUK_LR/subscriber/new
Electronic Signatures webinar	https://register.gotowebinar.com/register/1495784845089918295?source=hub
Digital Registration Service	https://www.gov.uk/guidance/digital-registration-service