



PROTECT YOUR PROPERTY FROM FRAUD

Over the last 20 years, over £75million has been lost to property fraud, with the average loss per property fraud claim being in excess of £100,000. Make sure you protect your home from the risk of fraud.

What is property fraud?

Property is usually the most valuable asset people own. Property fraud, also known as identity fraud, is where criminals try to take ownership of your property, usually by stealing your identity and then selling, mortgaging or taking out loans against your property without your knowledge. Anyone who owns a home could potentially be targeted by fraudsters.

What can you do to stop this?

- The most effective way is to register a Proof of Identity Restriction on your property at the Land Registry. The restriction is designed to prevent fraudulent activity on your property by requiring a solicitor or conveyancer to certify they are satisfied that the person selling or mortgaging the property is you. This restriction is a great way to safeguard your property.

Shared Direction Conveyancing can register a Proof of Identity Restriction at the Land Registry against your property on completion of your purchase transaction for the fee of £75.00 plus vat. Please let us know if you would like to proceed with this.

- Secondly, the Land Registry allow us to register up to 3 addresses for service, which is the addresses at which they will contact you in case of any queries. As standard we will register the postal address of the property you are buying and your email address (in the case of joint buyers, we will register both of your email addresses). If you would like us to register a third address with them, please let us know.
- Finally, the Land Registry also provide a property alert service which enables property owners to monitor activity on up to 10 registered properties in England and Wales. Alerts are then sent to you via email when official searches and applications are received against the property you want monitored. You will need to register for this service yourself, if you do so it won't automatically block any changes to the register but it will notify you so you can take action.

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