Getting information about who owns a property

We need you to bring 'Official Copies of the title register' to your solicitor meeting. We won't be able to advise you without this information.

This is because if your relationship has broken down and you are not married, we need to know this information to help advise on whether you have any claim to a share of the home.

Who owns a property can be different to who is named on any mortgage.

Nearly all land is registered, meaning that this information is available at the Land Registry. To find out ownership information, you can obtain the Official Copies of the title register.

- Go to https://www.gov.uk/search-property-information-land-registry

Make sure you are on the government website. There are many websites that say they can offer the same information, and which charge more. For this site, obtaining a copy of the title register will cost you £7 and you will need to use a credit or debit card to pay, and you will need an email address.

- Go to the green start button at the bottom of the page.
- Put in the details of the property you want the records for. It is easiest to use the postcode.

The site will then show you a summary of information. If it does not do this, then it is likely that the land is not registered or you have not inserted a valid address. Unregistered land is rare these days. It means that the deeds alone show ownership, and these will usually be held by the solicitor or the homeowner.

- Select 'View available documents' at the bottom of the page.

You have now reached the point where you need to log in or register to continue to buy the documents.

- On the next screen, select 'Continue' and then buy the title register. It is not necessary to buy the title plan (a map of the land). You will be taken to the payment page. Confirm payment, and continue to documents.
- Select View on the next page.
- Select 'Download title register'.

The information on the title document tells you:

- Who is the legal owner(s)
- If there is more than one person, whether they hold as tenants in common or joint tenants (both ways of owning property in joint names). This can help show how the money should be shared if the house is sold and the parties are not married or civil partners.* If you are married or civil partners then the rules are different.*
- Whether there is a mortgage
- Whether there are any other charges (debts) secured against the property

It does not tell you whether a person not named on the title has acquired an interest in the property as a result of financial contribution or shared intention on which someone has relied in a way that has harmed them.* This is called 'trusts of land'.

*In the situations marked * you should make an appointment with NCLS to discuss the results and what this means for you.*