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ProductCard

TitleChecker®

TitleChecker® is an automated title interrogation report that examines Land Registry records and the relevant sections of the CML Handbook Part 1 and Part 2 (where the lender is identified) to assist in preparing for a report on title, with results presented in a clear and digestible format. TitleChecker® identifies elements of the title that require attention and where possible will suggest a solution to enable the transaction to proceed. The report is split into 3 sections:

1. Property Detail – the basic elements of the Land Registry title, e.g. tenure or grade of title.
2. Ownership – identifies matters that may affect the proprietors’ legal and/or beneficial interest in the property e.g. a caution or notice
3. Use – relates to matters that may affect the proprietors’ intended use of the property e.g. restrictive covenants or mineral rights

TitleChecker® offers a summarised result for each of the above sections, itemised clearly at the start of the report. The key to the analysis is listed below. Where the report identifies matters which require attention or may be critical, details from the OC1 and CML Handbook are provided.

Validated/No Entry on Title	✓	This aspect of the title complies with the CML Handbook Part 1 and Part 2 (where lender is identified) and/or there are no adverse matters on the title.
Attention Required	?	There may be a discrepancy between the instructed information compared to the title OR this element of the title is deemed adverse.
Critical	X	There is an element of the title that fundamentally contravenes with the lending criteria of the proposed new lender.

Key Features

TitleChecker® presents results in an easy to read format and offers the following benefits:

- Saves time and money by automating title investigation
- Assists with due diligence and informing the client
- Suggests solutions to issues raised in the title
- Reduces the risk of error within a logic process oriented part of conveyancing
- TitleChecker® is provided with the benefit of a Search Insurance policy offering cover up to a market value of £2m where there is an error in the Land Registry data
- All TitleChecker® reports are carbon offset via our partners, Future Group.

Ensure Your Clients Are Protected

Where TitleChecker® identifies an insurable risk, a “Recommended Products” page will be included in the report which sets out the policy type, underwriting criteria and ConveySure® and ChancelSure® premiums. Each TitleChecker® includes a unique Voucher Code, providing a 20% discount when purchasing ConveySure® title insurance which will be applied to ALL premiums purchased in that transaction.

For more information, including pricing, or to view specimen reports please call 0845 2411815 or email info@searchesuk.co.uk.



Conveyancing Searches



Indemnity Insurance Policies



Lexcel & Legal Compliance Services



Energy Performance Certificates



Online AML ID Checks



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QUALITY STANDARD