izendo

TITLE SUMMARY
21 November 2026

14 Example Road, Leeds LS6 2AB

Title number WYK000000 | Freehold | Register edition 14 June 2019

THE KEY FACTS

Owners
Two people
Named in part B of the register

Price paid
£248,000
On 14 June 2019

Mortgage
One lender
Charge dated 14 June 2019

Limits on selling
One
The lender must agree to a sale

Rights and rules
Two
A covenant and a right of way

Type of title
Freehold
Title absolute, the strongest class

01
Who owns it
Part B, entry 1

The register names two owners. You find their full names in part B of the register. It does not say in so many words how they share the property. There is no restriction about a trust, and that usually means they own it as joint tenants: if one of them dies, the other owns all of it.

02
What kind of title it is
Part A, entry 1

Freehold means the owners own the house and the land, with no lease. Title absolute is the strongest class. HM Land Registry is satisfied that the ownership is sound.

03

What was paid

Part B, entry 2

£248,000 on 14 June 2019. A register shows only the most recent price, and only for sales since April 2000.

04

The mortgage

Part C, entries 2 and 3

One lender has a charge dated 14 June 2019. The lender is named in part C. A register never shows how much is still owed.

05

Limits on selling

Part B, entry 3

There is one restriction. The owners cannot sell or remortgage without written consent from the lender. Lenders ask for this as routine and it comes off when the mortgage is repaid.

06

Rights and rules that come with the land

Part A, entry 2 · Part C, entry 1

A conveyance of 3 May 1962 contains restrictive covenants. These are rules that stay with the land when it is sold. One of them limits building in front of the house. A neighbour also has a right of way on foot over the side path.

WORTH ASKING

- [ ] Does the 1962 covenant still apply to what you plan to build? A solicitor can tell you.
- [ ] Do you need the exact wording? The 1962 conveyance is a separate document.
- [ ] Is the question where the line runs on the ground? A surveyor can compare the title plan with the garden.

WHAT THE WORDS MEAN

Charge: a mortgage or other debt that is secured on the property.

Covenant: a promise that binds whoever owns the land, such as not building in a certain place.

Restriction: a condition that must be met before HM Land Registry registers a sale.

Easement: a right over land that belongs to someone else, such as a right of way.