

PRESS RELEASE



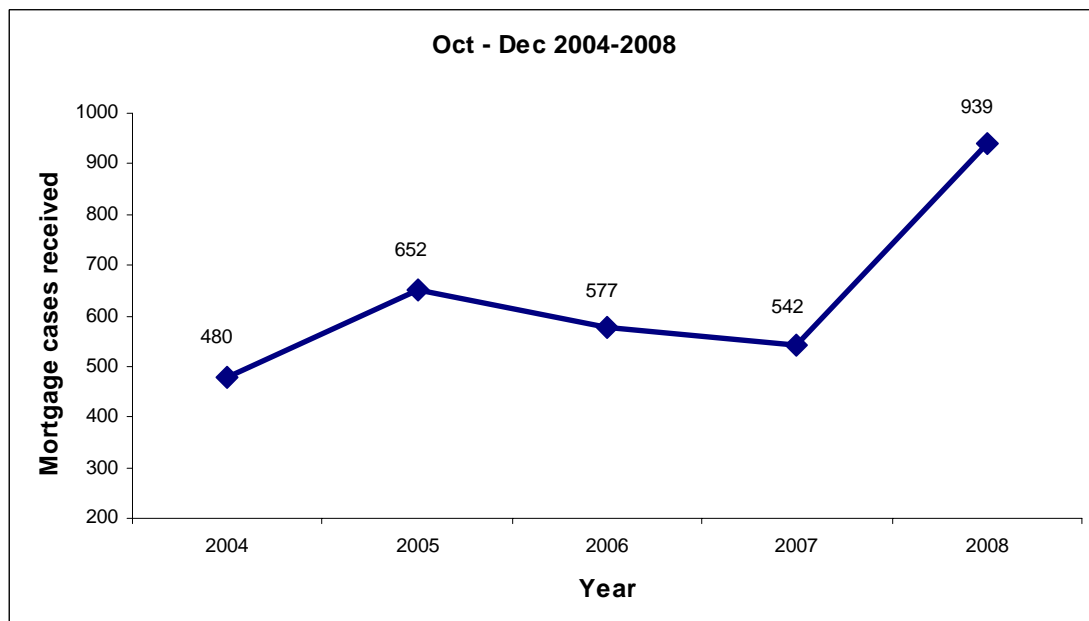
NORTHERN IRELAND

**COURT
SERVICE**

MORTGAGES: ACTIONS FOR POSSESSION

The Northern Ireland Court Service today published statistics for writs and originating summonses issued in respect of mortgages in the Chancery Division of the Northern Ireland High Court.

During the fourth quarter of 2008, 939 writs and originating summonses were issued. The comparable figure for the fourth quarter in 2007 was 542 showing a 73% increase in the number of mortgage cases received in Chancery against the same period in 2007. Figures for Oct -Dec for the last 5 years are shown in the graph below:



There were 732 mortgage cases disposed of during the same time period.

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A GOVERNMENT STATISTICAL RELEASE

NOTES FOR EDITORS

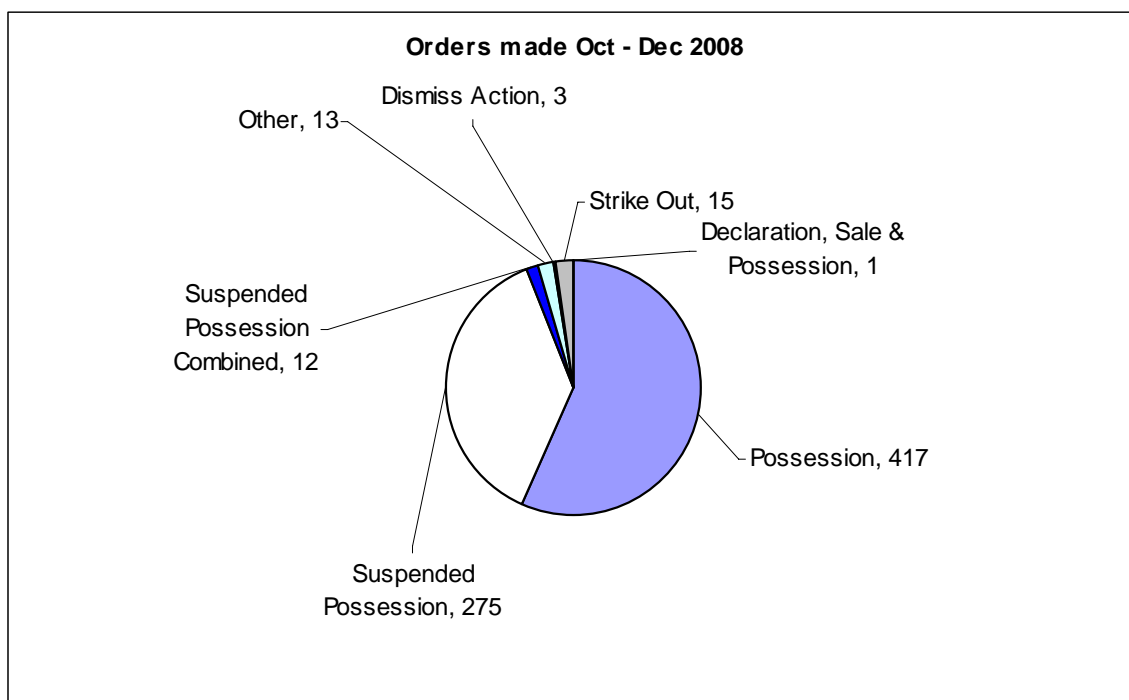
1. Northern Ireland Court Service collects information on writs and originating summonses issued in respect of mortgages in Chancery Division of the Northern Ireland High Court. This relates to both domestic and commercial properties.

2. **Not all writs and originating summonses lead to eviction or re/possession.** A plaintiff begins an action for an order for possession of property. The court, following a judicial hearing, may grant an order for possession. This entitles the plaintiff to apply to have the defendant evicted. However, even where an order for eviction is issued the parties can still negotiate a compromise to prevent eviction.

3. Over the last 5 years, the number of writs and originating summonses relating to mortgages issued (i.e. mortgage cases received) by Chancery Division of the Northern Ireland High Court has been:

<i>Year</i>	<i>Number of applications received</i>	<i>% difference on previous year</i>
2004	2,152	+9%
2005	2,562	+19%
2006	2,523	-2%
2007	2,213	-12%
2008	3,628	+64%

4. In Oct – Dec 2008, there were 732 mortgage cases disposed of with 736 orders made. A breakdown of the orders made is shown in the graph below.



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5. Possession. The court orders the defendant to deliver possession of the property to the plaintiff within a specified time. If the defendant fails to comply with the court order the plaintiff may proceed to apply to the Enforcement of Judgments Office to repossess the property and give possession of it to the plaintiff.
6. Suspended Possession. The court may postpone the date for delivery of possession if it is satisfied that the defendant is likely to be able, within a reasonable period, to pay any sums due under the mortgage, or to remedy any other breach of the obligations under the mortgage. A suspended possession order cannot be enforced by the plaintiff without the permission of the court, which will only be granted after a further hearing.
7. Sale and Possession. If the plaintiff seeks possession of property which is subject to an 'equitable mortgage' (i.e. normally one created informally by the deposit of deeds rather than the execution of a mortgage deed) the court may order a sale of the property to enable enforcement of the equitable mortgage and that the defendant give up possession for that purpose. The sale price is subject to approval by the court.
8. When a case is disposed of it may have more than one final order made.
9. On 15th November 2004, the Chancery Office introduced the Integrated Court Operations System (ICOS); which was rolled out across all court business. From this date, all the analysis for mortgage statistics comes from ICOS. As it is a different system, caution should be taken when comparing figures from before the 15 November 2004.
10. The statistics are taken from those available on 19th January 2009 and are provisional.
11. Figures on mortgage possession actions are published on a quarterly basis. The publication date for the figures covering the first quarter of 2009 will be 8th May 2009.

If you have any further queries in this or other court related matters please contact:

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A NATIONAL STATISTICS PUBLICATION

National Statistics are produced to high professional standards set out in the National statistics Code of Practice. They undergo regular quality assurance reviews to ensure that they meet customer needs. They are produced free of any political interference.