



Enforcement of Judgments Office

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Enforcement of Judgments Office

“Application for a Certificate of Satisfaction”

serving the community through the administration of justice

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Basic Information

This pack contains certain references and procedures that you will need to be aware of. It is not a full statement of all the legislation, rules, practices or procedures of the office. It does however provide give helpful information in how to obtain A Certificate of Satisfaction in the Enforcement of Judgments Office (EJO).

Enforcement Phrases – some common phrases are used in this pack and these are explained below

Phrase	Meaning
Award, Decree, Order or Judgment	This is a document produced by the Court that certifies the decision of the Court. You need this to be able to use the services of the EJO
Money Judgment	This is a court judgment which has ordered recovery of a monetary sum
Order Charging Land	An Order Charging Land (OCL)s a document which secures a debt against any property which you have an interest in (much like a mortgage or secured loan). Should you sell your property, the OCL will ensure that your debts are paid from the proceeds of sale from your property (if there are any).
Interest	Interest is allowed on an OCL and the rate set (by the rules) is 8% per annum. Interest on an OCL is payable from the date that it is registered by the creditor.
Judgments Register	This is a public record of all judgments accepted in the EJO for enforcement and contains information about enforced judgments extending 6 years from the date a search is carried out. The search can be done via the courts website (www.courtsni.gov.uk) or a member of the office can do this on your behalf. There is a fee charged for each – details of which can be found on our fee list within this pack. It is sometimes advisable to make a search of the register before you apply for enforcement to establish if any outstanding judgments have been lodged against the person or company that you seek enforcement against.
Enforcement Fee	The fees charged by the office are set by law. Some fees are fixed; whilst others some are on a scale basis. The amount you have to pay is based on the type of enforcement you seek, and also if it relates to the recovery of money, it will be based on the amount recoverable. Full details of the fees can be found on our fee list within this pack. Payment can be made by cash, cheque, bankers draft, postal order or a debit, or credit card. Postal Orders & Cheques should be made payable to the “Northern Ireland Courts and Tribunals Service” or “NICTS”.

Fee Payment by Card - If you wish to make payment by Visa/MasterCard debit or credit card, you can do this over the telephone in advance of sending in your papers. You can also make a payment by card at the public counter.

If you wish to make a fee payment by telephone, please call 02890724861, or 02890724862. You will be asked to confirm the following:

1. If you are the card owner
2. The amount you wish to pay
3. The 16 digit card number on the front of the card
4. The card expiry month and year
5. The 3 digit security number on the reverse of the card

If payment is successful, you will be given a receipt number – you should insert this number on your documents to be sent to the office. If payment is unsuccessful, it will be for a reason that the member of staff taking the payment has no control over. Alternative method should be considered.

If a refund is necessary – this will be issued back to the card that the payment originated from.

Fee Payments by Cheque, Postal Order or Bankers Draft - Payments by Postal Order/Cheque or Bankers Draft should be made payable to the “Northern Ireland Courts and Tribunals Service” or “NICTS”.

Fee Payments by Cash - We recommend that fee payments by cash are made in person at our public counter. We don't recommend cash payments are sent to the office via post –we will not be responsible for any cash payment that does not arrive at the office.

Fee Payment by Standing Order - Fee payments by standing order can be made to the NICTS NO.1 A/C, 95-01-21 – 91332007 followed by Payment Reference: **EJ** followed by **your reference** or **name**. This payment reference must be used to ensure your payment is processed without delay.

What is a Certificate of Satisfaction?

A certificate of satisfaction is a document which will remove an OCL which has been registered against any property or premises in which you would have had a monetary interest in, for example, a home or business that you owned (either by yourself or jointly with some other person(s)).

Why and How did I have an OCL Registered?

When the EJO enforced a money judgment against a debtor, they would have found out that they owned a piece of land, property or premises. The EJO took steps to issue an OCL, which would have been issued to the debtor and creditor. The creditor would have registered this against your title deeds and this secured the debt against any property which you have an interest in (much like a mortgage or secured loan). Most likely you have or are or attempting to sell or re-mortgage your property and the certificate is necessary to remove the OCL from the deeds to your land, property or premises.

How is a Certificate of Satisfaction used?

You must arrange to have the certificate registered against where the ownership (or title) of your property resides. In Northern Ireland, this is the Land Registers of Northern Ireland. They are located at Lincoln Building, 27-45, Great Victoria Street, Belfast, BT2 7SL. They can be contacted on 028 9025 1515 or on the web at <http://www.lrni.gov.uk/static/staticFrame.jsp>.

How to Obtain a Certificate of Satisfaction?

- Complete the application form enclosed with this pack on page 5.
- Pay the fee required – which is £15.00 per certificate required (one certificate is required for every order charging land that has been registered against your property or premises).
- Send the form and fee to the EJO.
- The EJO will conduct a number of checks to ensure that we are able to issue the certificate(s), such as
 - Checking that the order charging land is still valid
 - Checking with the creditor that all monies including interest has been paid
 - That consent or permission to issue a certificate has been received.
- Once all these checks have been completed, the EJO will arrange for the certificate to be issued. If there is a problem with your application, the EJO will contact you and explain what the problem is.

EJO Contact Information

Should you require any further information about the office you can contact us at the following e-mail addresses or 02890328594

- postroomejo@courtsni.gov.uk – our generic e-mail address
- ejoaccounts@courtsni.gov.uk – for a specific accounts query
- ejogroupamailbox@courtsni.gov.uk – for a specific query regarding a Team A case
- ejogroupbmailbox@courtsni.gov.uk – for a specific query regarding a Team B case
- ejogrouppmailbox@courtsni.gov.uk – for a specific query regarding a Team C case

**APPLICATION FOR A CERTIFICATE OF
SATISFACTION**

I request Certificate(s) of Satisfaction for the following case(s):

CASE NUMBER(S): _____

Surname:

Forename(s):

Address:

Signed (debtor): _____

For Office Use Only

PAYMENT DETAILS

Date Received: ____/____/____ Receipt No:

Payment: **CASH:** £

CHEQUE: £

OTHER: £

Received by: