



“I have received a Notice of Intention to make an Order Charging Land”

“What does this mean?”

- We intend to place an Order Charging Land on your land/property. This will secure the debt in the event of you selling your Land/Property meaning that you have to pay the judgment and remove the Order Charging Land before any sale can complete.

“What can I do now?”

- If you believe you have grounds for doing so you may object in writing to this office (within 8 days) and your objection will be listed for hearing in front of the Master
- You can pay the judgment in full to this office by cheque, cash or postal order. Or alternatively you can pay directly to the creditor. Full payment will prevent the charge being issued
- You can try to come to an arrangement with the person you owe the money to and ask them to request for us not to issue the charge

“What can happen next?”

- If you do not object or your objection is overruled the charge will issue and you will have to pay for any extra costs (this can range from £14.00 to £54.00)
- If the judgment is not paid the charge will issue
- Once the charge is registered against your land/property it will stay for 12 years from the date of the judgment. This prevents ownership of the land/property being exchanged until the debt is paid in full, and so may result in problems when trying to sell your land /property
- You will require a certificate of satisfaction to remove a charge from your land/premises. These cost £15.00* each
- If you break an arrangement in some cases the creditor can approach the High Court to force the Power of Sale. This may result in a possession order for the repossession of your land/property

*fee correct at time of publication