

# Moving to the land register?

Find out how the  
changes may affect you



Registers  
of Scotland

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# Find out how you could be affected by the changes to property lending

Home ownership in Scotland is documented on either the historic deeds-based General Register of Sasines or the digital, map-based land register.

If your property is on the sasine register and you want to take out new or additional borrowing with a new lender then this will trigger an application to the land register from 1 April 2016.

## As a result of this change:

- In most cases, you will be notified if your property is not on the land register through your solicitor at the point of managing title deeds during the new lending process.
- If your property's title needs to be moved from the sasine register onto the land register, there will be a fee of £60 to register the new security, the same as before. However, in this instance the registration fee to be moved onto the land register will be waived.
- Your property might also require a plan to be drawn to meet the requirements of the land register (cost dependent on complexity of map requirements).

It is anticipated that this change will only affect a small number of customers in Scotland. When your property is on the land register it will receive a state-backed guarantee of title, and future transactions will be simpler, faster and cheaper.

For further information visit [www.ros.gov.uk/securities](http://www.ros.gov.uk/securities)

