Department for Work & Pensions Procedures ▸ Charging Order

Charging Order

A charging order is an order from the county court that secures debt against property (house or land) or other assets such as stocks, shares, and trusts. A liability order must be registered in the county court and an order for recovery granted before a charging order application can be made.

The paying parent should have arrears of over £500.00 to be considered for charging order action.

This procedure guides the enforcement case manager through the progression of a charging order application through the court process to its conclusion.

The effect of a charging order is to register the paying parent's (the parent who pays or who is expected to pay child maintenance, known as the non resident parent (NRP) on the system and in legislation) debt against their assets. A charging order against land or property is registered with Her Majesty's Land Registry (HMLR) and will be seen by any prospective buyer. Although a charging order doesn't prevent the paying parent from selling the property, it can make the sale or remortgage of the property more difficult.

A charge against stocks, shares or trusts will be registered with the court and a stop notice issued by the court. A stop notice on a trust fund or securities specified in the interim charging order may be applied for in the High Court. This will prevent any acquisition of, or other dealing in, the trust or security units or the payment of dividends or interest there from by any person or body exercising functions under the trust or as a broker.

The interim application is prepared by an enforcement case manager who will complete apply directly to the court.

The interim charging order should be registered with HMLR. The paying parent has the opportunity to settle the debt by other means at this stage to avoid a final charging order. A final hearing takes place six to eight weeks after the interim order is made and if granted, a final order is issued to all interested parties.

A charging order is a prerequisite for order for sale proceedings to force an paying parent to sell a property in order to satisfy the charge. A single charging order application may be made in respect of more than one property or where there are multiple orders for recovery.

Enforcement Service Requests (SR) and Activity Plans (AP) are supported by an underlying data form, in which the enforcement case manager can record specific details as the action progresses. The complete data form for this process may be found here: Charging Order

For more information refer to the Policy, Law and Decision Making Guidance

When speaking to clients always use the new terminology - for more information refer to Terminology Changes.

If sale of the paying parent's property is imminent and there is insufficient time to apply for a charging order, a freezing order may be sought through the high court. For more information refer to Freezing Order.

Register a UN1

In respect of land, if the Agency has information that a property that is owned solely by the NRP is up for sale, and is likely to be sold before the Agency get the Interim Charging Order, the Agency can register a Unilateral Notice with the Land Registry to warn potential urchasers of the Agency's interest.

Complete the following steps when sending a UN1. The Land Registry Portal can't be used for this form.

Send the UN1 in the post to the following address:

Land Registry Guarantee and Litigation Group

PO Box 75

Gloucester

GL14 9BD

All Land Registry activity that incurs a cost to the CMG is charged using the Variable Direct Debit (VDD) system. This includes those applications sent by post.

Take the following action to ensure that UN1 applications sent by post are included in the Variable Direct Debit account and completed properly.

Tick the box at part four on the relevant form to record that the CMG is paying through Direct Debit and ensure that the CMG's account number is included in part seven of the form.

To complete part seven use the following information:

- The CMG's Land Registry Key Account number is 7251817

- Name (if different from the applicant) - name of the Enforcement Case Manager

Perform validations

1. If it has not already been done, register the liability order in the county court. For more information refer to **Liability Order - Register in County Court** in related items. Registration usually takes two to four weeks and once an order for recovery is issued, some county courts stipulate 14 days or longer for the paying parent to pay, before they consider a charging order application.

2. Call the receiving parent to explain the action that has been taken. Be clear and realistic about how long legal action could take.

3. If it is believed a paying parent owns property not registered with Her Majesty's Land Registry (HMLR), evidence that the paying parent is the proprietor is required before starting the Charging Order process. For more information refer to Enforcement Action - Consider E And W.

4. Using the paying parent contact screen, check the paying parent addresses to confirm that the paying parent lives within English/Welsh jurisdiction. Ensure the paying parent **Residential Address** is checked.

5. Create the **Charging Order** service request (SR) by selecting the following:

   - **Process** = **Enforcement**

   - **Area** = **Take Enforcement Action**

   - **Sub Area** = **Charging Order**

6. Go to the **Related SR** tab to associate this SR with the relevant liability order SR. For more information refer to 2012 system overview.

7. Return to the **Charging Order SR** and update the **Sub Status** to **In Progress** and the 2012 system will generate an activity plan.

8. Identify the county court serving the paying parent's post code using the court finder facility on Her Majesty's Court and Tribunal Service (HMCTS) website: http://www.justice.gov.uk/about/hmcts. Add the court to the **Third Party Account** field within the SR.

   If the court cannot be obtained from the HMCTS website consider contacting the CPO to confirm the correct court.

9. Complete the following validation steps in the activity plan:

   - **Verify the exact amount of Arrears Outstanding** - on the liability order (LO) - Refer to **Step 10** for guidance.

   - **Consider Welfare of The Child/ren** - Refer to **Step 11** for guidance.

   - **Letter - Outbound, Notify PWC of the Action being taken** - Refer to **Step 13** for guidance.

   - **Add/Validate LO-Charging Order**

   - **Add/Validate Asset - Charging Order** - Refer to **Step 14** for guidance.

   - **Decide next step – charging order**

10. Verify the arrears outstanding against the LO/s by checking the Financial Accounts view:

    - Select **Enforce Enquiries**

    - Check **Order Number** for the LO reference number - filter this if necessary to show due types

    - Select **Query** to show the payable amounts and balance - there will be two line references for costs and arrears - note the arrears

    - Select **Group Reference**

    - Input the LO reference and select **Go** to show the line items for the LO reference populated

    - Select **Total LO Amount** to show the total amount on the LO debt

    - Select **Amount Paid** to show amount made against the LO

    - Select **Total Debt Amount Outstanding** to show the current arrears balance against the LO

    The paying parent must have arrears of over £500.00 to be considered for charging order action.

11. Record the decision in **Update Child Welfare Details - Reason** in the activity plan. The decision to apply for a charging order is a discretionary decision. For more information on discretionary decisions including a verbatim statement to record in **Notes** refer to Policy, Law and Decision Making Guidance

12. Update Enforce Forms by selecting **Update Form/Document** above the activity plan. Then update the following fields:

    - **Outstanding LO Bal** - the arrears balance established in **Step 10**

    - **Arrears Balance Against LO** - duplicate field - record the balance in **Outstanding LO Bal**

    - Update **Select Court Name**. Use the same court where the Order for Recovery is granted.

13. Send **CMEL7322** to inform the receiving parent of the charging order action. Change the **Contact** on this activity plan step to **PWC** before sending the letter to ensure that the letter is sent to the receiving parent.

14. Associate the relevant asset/s to the **Charging Order SR** by using the **Contact Asset** view. Select **Asset - Land and Property**, the asset you need to associate, and select **Promote to SR**.

    When recording assets, only use the data fields under the applet name. Don't use the menu next to **Asset Type**. For further guidance on validating an asset, please refer to the Law, Policy and Decision Making Guidance

    The details panel of the **Contact Assets** screen holds much of the information required to complete the charging order application forms, including:

    - Property details including HMLR title number,
    - Account numbers and registered addresses for stocks and shares,
    - Registered addresses of trustees.

15. If decided that a charging order isn't appropriate, record the decision in **Notes** and close the SR as detailed in the final validation step - refer to **Step 11** for guidance.

    The decision is a discretionary decision. For more information on discretionary decisions including a verbatim statement to record in **Notes** refer to Policy, Law and Decision Making Guidance

Prepare application

16. Check whether the court has granted any costs relevant to the Order for Recovery. Refer to the law and policy handbook and decide which costs to include in the charging order application:

    - Select **Go To Contact** button followed by the More tabs drop down
    - Go to **Enforce Orders**
    - Select the appropriate LO number
    - Go to the work item view
    - Make a manual note of the case and SR number/s linked to this LO reference number
    - Go to **Cases**
    - Input case number manually
    - Drill down into the case number
    - Select the **Service Requests** tab and **Query**
    - Manually input the SR number
    - Select SR number
    - Go to the **Costs** tab
    - Go to the **Apply Cost** view and scroll across to **AMT DUE**
    - Repeat these steps if more than one SR is associated with the LO

17. Calculate the charging order application amount by adding **COSTS AMT DUE** and **LO Current Arrears Bal**. Navigate to the Enforce form by selecting **Update form/document** and record the result in **Sum Applied For** and **CHO Sum Applied For**.

18. For a charging order in respect of land and/or property, prepare HMCTS form N379 from the HMCTS website. **ECM's must make sure they enter the following in the 'Applicants name' section on the form 'The Secretary of State for Work and Pensions: The Child Maintenance Service'** The debt figure on the N379 must include the cost of the N322 order for recovery. For guidance on HMCTS forms and procedures, refer to the HMCTS website.

19. For a charging order in respect of securities (stock, shares, interest in a trust fund) the HMCTS form N380 must be completed. The debt figure on the N380 must include the cost of the N322 order for recovery.

    It is important that the N379 contains all the information and details necessary for the Court Officer to make a decision on the interim Charging Order, and then for the District Judge to decide and make the final order. This is because there will be no further opportunity to routinely provide additional information beyond the application. Note that the N379 and N380 both stipulate a minimum level of debt of £1000. This is not a prescribed amount and applications can be made for a lower amount of debt as long as there is justification for doing so e.g. closed cases with arrears between £500 and £1000 which are not suitable for any other enforcement action. The N379/N380 is in PDF format and can be saved. Complete the form online; print a copy for signing and scan to system along with a clerical copy of covering letter CMEL8022. -Scanning-local

20. E-Mail two copies of the completed/signed N379 or N380 to the **County Court Money Claims Centre** at ccmcc-chargingorders@HMCTS.gsi.gov.uk (Postal address: PO Box 527, Salford, Greater Manchester, M5 0BY) along with one copy of the following documents: -

    - CMEL8022 Covering Letter. Although this letter provides our contact details CCMCC have stipulated we must include the contact number for payment of the £110.00 fee within the email

- Evidence of the target asset e.g Land Registry Official Copy, showing the paying parent is the sole or joint owner. This should be less than three months old

- Copy of the N322 (order for recovery of award) granted by the court

(i) A fee of £110 is charged. This payment will be made by the Specialist Services Support Team (SSST) using the government procurement card (GPC), for more information refer to Admin Account - Add To.

(i) Any letters that are not generated by the system (e.g. N379/N380) will need to be scanned locally for a record to be held on the system and so attached to the SR for the enforcement case manager.

21. Send an email to the SSST at **CM 2012 SCHEME South West Specialist Services Support Team** to make them aware of the application. Include the client's name, SCIN, the County Court Claim number and the amount of payment that will be due. Set a wait state of seven days to allow the SSST to confirm payment.

22. Update **Interim Pack to Court Dt** with the date the file was issued to the court in the Enforce Forms view.

23. Set the **Wait** period for six to eight weeks for the outcome of the interim application.

Interim charging order

24. *(i)* If the District Judge at the County Court Money Claims Centre feels that there is insufficient evidence, they could dismiss the application and discharge the interim Charging Order or alternatively if it is considered that there is insufficient evidence they could issue directions or list for a hearing. Only if the application is accurate, complete and straightforward (i.e. not challenged) will a District Judge based at the County Court Money Claims Centre deal in full with the Charging Order. The court will notify CMG, usually within 6 weeks, as to whether the Interim Order was granted or not. This notification (N86) will usually be sent to the ECM's office. The interim order will come from Xerox and it will be for the Enforcement Case Manager to contact the County Court Money Claims Centre if there is no outcome received in 6 – 8 weeks.

25. If the interim order is granted, the court will issue an HMCTS form N86 to CMG who must forward a copy to the paying parent and any interested third parties e.g. joint owner, mortgage provider or anyone with any interest in the property as noted on the land registry title. When you receive these papers in enforcement, they must be forwarded without delay to the paying parent / interested third parties. The interim order must be issued within 21 days of the date of the interim charging order. When sending a copy of the interim order or summons to the paying parent, enclose the following:

- N86 - Interim Order,

- the Land Registry Title,

- a copy of the N379 Charging Order application.

(i) The Certificate of Service should be filed with CCMCC within 28 days of the date of the interim Charging Order.

26. *(i)* In the interests of data protection, redact the paying parent's and receiving parent's (if applicable) address on the copies of the N379 before sending it to the paying parent and any interested third parties, also enclose a CMEL9180 informing the paying parent of the Interim Order. The CMEL9180 is an off system letter. Please go to Letters Outbound - Off System for further guidance. When serving these documents a Certificate of Posting must be obtained.

A Certificate of Service - form N215 must also be completed in respect of the paying parent and each party served and sent with associated documents to the County Court Money Claims Centre. The following information must be included:

- the CCMCC Charging Order ref

- our ref

- claim number

- debtor

- principle sum

- payments since issue

- interest since issue (if applicable)

- outstanding Final Charging Order(FCO) amount

  Costs:

  - court fee

  - fixed costs

  - disbursements

(i) If information is to be sent to a third party, record their details on the system. Use CMEL9271 - Freetext Template as a covering letter and enclose the N86 - Interim Order, a copy of the Land Registry Title and a copy of the N379 Charging Order application (redacted where necessary). For more information refer to **Third Party - Set Up** in related items.

27. Update the relevant fields in **Enforce Forms**:

- **Type of Order**

- **Interim Outcome Date**

- **Interim Outcome Type**

- **CC Order Reference** - reference allocated by the court when county court order granted. It will have been recorded in the **SR Notes** of the relevant Register LO in CC SR.

(i) The **County Court Reference Number** is eight alphanumeric characters and must be entered in the following format - 0AA00000. If you receive a claim number that is not in this format, enter the default number 0AA00000 into the claim number field then enter the correct claim number into the **SR Notes**. field of the **Enforce form** will be blank. This is because the field will not currently accept the format of the reference number. It will have been recorded in the **SR Notes** of the relevant **Register LO in CC** SR. Make a further note of this reference in the **SR Notes** of the **Charging Order** SR.

- **Interim Out. Not Granted**- use when **Interim Outcome Type** is not **Granted**

- **Interim Issue By Court** - confirm whether the court served an interim order

- **IO Srvd On Parties Dt.** - the date the interim charging order was issued by CMG to a third party - use when not issued by court

- **IO Srvd on NRP Dt** - the date interim summons served on the paying parent by CMG - use when not court issued by court

28. When you update the activity plan line Initiate Court Presentation the 2012 system will generate a child SR with the values:

- **Process: Enforcement**

- **Area: Use Specialist Services**

- **Sub Area: Court Presentation**

Link any relevant documentation to this SR and update **Status** to **Pending Assignment**. ECM should WinZip scanned copies of all relevant documentation and send to County Court Money Claims Centre.

(i) The Court Presentation SR will be routed to the Specialist Services Support Team who will liaise with the CPO who will arrange to attend the final court hearing if necessary. For more information refer to **Court Presentation - County Court** and **Specialist Services Support Team** in related items. There is no court presentation if dealt with entirely by the County Court Money Claims Centre.

AN1 / RX1 Action - Register Interim Order with HMLR

(i) For properties owned soley by the paying parent, register as **Agreed Notice (AN1). Guidance on how to complete the AN1** can be found here. For properties owned jointly by the paying parent and another party, **register a Restriction (RX1)**

29. The RX1 is completed clerically and submitted online on the Land Registry Portal. **Guidance on how to complete the RX1** can be found here.

30. The relevant court documents need to be uploaded to the Land Registry Portal to accompany the electronic RX1 (the documents must be saved into My Docs or shared folder to enable it to be uploaded onto the Land Registry portal). Guidance on how to do this can be found here: e-DRS user guide.

31. Register the interim charging order with HMLR and update **Registration Date**.

(i) ECM should record details of the transaction on the LR access log.

32. If a unilateral notice has been registered and not removed when the interim order was granted, this must be cancelled and replaced.

33. Once registration is completed, HMLR sends confirmation and an updated official copy showing the charge/restriction. This will be delivered via the HMLR online portal if that is how the application was made by post to advise of the final hearing date.

📧 ECM should send letter CMEL8027 to any interested parties and letter CMEL7038 to the paying parent to inform that the charging order has been registered with land registry.

34. Update Enforce Forms once you've registered the interim charging order with HMLR:

- **Registration Date** - the date the charging order was registered with HMLR

- **Registr. Cancel Dt.** - use when registration is cancelled

- **Sum of Final Charge** - the sum of the order registered with HMLR - can be interim or final order

35. Mark the task **Complete** and the **Court Presentation** SR will be made available to the CPO, who will arrange the final hearing and appear in court.

(i) ECM should check if the paying parent has been in contact to make payment/agreement or if there has been any change to the final debt figure. The CPO should be informed of any changes.

Interim charging order - Not granted

36. If the interim charging order is not granted because the application was incorrect or incomplete, resubmit a corrected application.

37. 📧 If the interim charging order is not granted as a result of the court's decision, record this on the drop down menu in the SR. This action should be taken in the enforce forms view. The CMG may choose to appeal the refusal. Contact the court when this happens, and ask for a

written copy of the reasons for refusal. Then send letter CMEL8021 to the receiving parent to advise them that the charging order has not been granted.

Call the receiving parent to explain the result of the courts decision.

38. If no contact following the expiry of the wait period, contact the court to check the status of the application.

39. Follow the activity plan in the Charging Order SR, record the order as **Not Granted** using the drop down menu in the outcome panel. Mark the SR as **Complete** to exit.

Final charging order

40. Register the final charging order with HMLR unless the interim order has already been registered. If the property isn't registered with HMLR, register a RX1 instead. For more information on registering an RX1, refer to **step 29**.

Where a UN1 has been registered due to an imminent sale, and not removed at the Interim stage, cancel this by sending a UN2.

41. If the final charging order is granted, the court will issue a final charging order HMCTS form N87, usually within 14 days. If the charging order is against stocks and shares, you will need to apply to the High Court for the stop notice to be granted.

In the case of an order against securities, the court will issue copies of the final order to be forwarded to all interested parties.

42. Record the outcome of the final hearing in Enforce Forms:

- **Final Outcome Type**

- **Final Dismissed/Withdrawn** - use when **Final Outcome Type** is **not Granted**

43. If the charging Order is granted send CMEL7320 to the paying parent. If the Charging Order is not granted the court will contact the paying parent and the activity plan line may be marked as **Not Applicable**.

44. Update the following fields in Enforce Forms:

- **Sum of Final Charge** - the sum of the order registered with HMLR - can be interim or final order.

45. In the Charging Order SR, record the order as **Granted** using the drop down menu in the outcome panel. Enter the date of the final hearing. Record any comments using the notes facility.

Apply costs and notify receiving parent

The CPO will request costs and miscellaneous disbursements to cover the application at the final hearing. This step is optional, depending on whether costs have been granted against the paying parent in this procedure. For more information refer to **Apply Costs** in related items.

46. In the Charging Order SR, select the appropriate cost type.

47. Enter the hearing date and the amount of costs awarded.

48. Send an outcome letter to the receiving parent and record the date of issue in **PWC Notified Date** field within the enforce form.:

- CMEL8020 informs receiving parent that charging order has been granted and what this means.

- CMEL8021 informs receiving parent that charging order has not been granted and what this means.

49. Call the receiving parent and explain the outcome of charging order action. Manage the receiving parent's expectations on what will happen next. If the action was unsuccessful, explain that we will look again to see what further action we can take. Bear in mind that the receiving parent may be struggling financially and they may be very disappointed with this outcome.

50. Close the SR by marking the activity plan as **Complete** and exit.

Removing a charge

51. Submit HMLR form CN1 via the HMLR online portal to remove a charge that has been registered on a solely owned property. See procedural exception **Cancel a Notice (CN1)** for guidance on completing the form.

52. Where a charge has been registered on a jointly owned property, or a unilateral notice has been registered but must now be removed (either if the paying parent has paid in full or the registration was made in error) refer to the HMLR website for details of how to remove the charge.

Cancel a Notice (CN1)

1. Enter the title number of the property against which the charging order application has been made. Select **NEXT**.

2. Details of the property associated with the title number are returned. Check that they are correct. If they are not, check that the correct title number was entered, using the **PREVIOUS** button to make any necessary changes.

3. Record applicant details. The applicant is the Child Maintenance Service, which must be completed in the **Organisation Name** field. The caseworker making the application must not complete their details in the Forename/Surname boxes. Select **NEXT**.

4. The system displays the name of the applicant entered on the previous screen. Check that it is correct. If it is, select **NEXT.** If it is not, select **edit** to amend the name or **remove** to delete it and start again.

5. To choose the type of notice which the applicant is applying to cancel, select **other** then select **NEXT**.

6. Provide details of the notice which the applicant is applying to cancel. In the text box type **Interim/Final Order [insert as appropriate] dated dd/mm/yyyy registered dd/mm/yyyy,** inserting the correct information.

7. State how the interest protected by the notice has came to an end. In the text box type **All money secured by the Charging Order has been satisfied or all money secured by the Charging Order is no longer applicable [insert as appropriate depending on the reason for application].** Select **NEXT**.

8. Supporting evidence is not normally required, there is no need to complete this section. Select **NEXT**.

9. In the customer reference field, insert the customer's case identifier number in the following format:

   ■ the first three alpha characters are the area identifier

   ■ the second numeric section is the Authorised User's staff number

   ■ the last numeric section is the case number

10. Before submitting the application, use the **show application as PDF** link on the right of the screen. Print the PDF and save as evidence of the submitted application. Close the window or tab to return to the system screens.

11. Select Submit to submit the application for registration. At this point the request will be processed and CMS account charged.

12. The confirmation details screen shows the application has been submitted successfully. It provides an application reference, a priority date and a priority time. Make a note of the application reference on the case as it will need to be quoted in any correspondence or enquiries.

13. Once registration has been completed, an official copy of the updated register will be downloaded to the CMS's portal account as a PDF download. It will be available to the caseworker who submitted the application for 15 days. If the caseworker who made the application isn't available, the download can be picked up by another Authorised User using the **another user's download** search facility.

14. To obtain the PDF downloads, select General Facilities from the menu on the left side of the screen. Then select View PDF Downloads from the drop down menu.

15. For every individual search, enter the following standard message into **Notes:**

   Application to cancel an Agreed Notice CN1 registered with Land Registry on [INSERT DATE] Application Reference Number [INSERT LAND REGISTRY APPLICATION REFERENCE NUMBER]

CMEL8022 Accompany County Court files

Accompany County Court files.

Enter the reference number in the freetext field.

CMEL7038 We have registered a charging order against your asset

Covering letter for court summons to charging order hearing.

Under the sub heading 'We have registered a charging order against your asset' input the asset details in the relevant free text field.

Once completed review the letter to ensure the correct information is provided.

CMEL7320 We have registered a charging order against your asset

Court has granted final charging order against an asset.

Under the sub heading 'We have registered a charging order against your asset' input the asset details in the relevant free text field.

Once completed review the letter to ensure the correct information is provided.

CMEL7322 We are applying for a charging order

Inform receiving parent that we're applying for a charging order.

All fields in this letter are system generated, no manual intervention is required.

CMEL8020 Your child maintenance update – charging order

Notify receiving parent that a Charging Order has been granted.

All fields in this letter are system generated, no manual intervention is required.

CMEL8021 Your child maintenance update – charging order not granted

Notify receiving parent that a Charging Order has not been granted.

All fields in this letter are system generated, no manual intervention is required.

CMEL8022 Please instigate a charging order

Request to Court to instigate charging order (cover letter for N379/N380).

All fields in this letter are system generated, no manual intervention is required.

CMEL8027 Important information about an asset you have an interest in

Letter to third party who has an interest in the property.

Under the sub heading 'Important information about an asset that you have an interest in' input the asset details in the relevant free text field.

Once completed review the letter to ensure the correct information is provided.

CMEL9180 Important legal documents enclosed

Court document covering letter to the paying parent

Under the sub heading 'Important legal documents enclosed' input whether an interim order or a summons is enclosed and enter the court name in the relevant free text fields.

Once completed review the letter to ensure the correct information is provided.

CMEL9256 to accompany docs to solicitors and judicial review team

Off system letter

Use the free text fields to enter both clients' details and details of any contact or action taken.

HM Land Registry forms:

UN1 unilateral notice to register an interest before charging order granted

UN2 to remove a unilateral notice

AN1 agreed notice to register a charge with charging order in place

CN1 to cancel an agreed notice

RX1 to register a restriction on the paying parent's beneficial interest in a jointly owned property

RX4 to withdraw a restriction

K1 to register a charge on an unregistered property

Admin Account - Add To

Apply Costs

Case Routing - Enforcement

Court Presentation - Magistrates Court

Court Presentation - County Court

Freezing Order

Liability Order - Register County Court

Land Registry Guidance (web)

Specialist Services Support Team

Third Party - Set Up

Terminology Changes

Redemption Request

Are there any circumstances when a paying parent's property is not registered with HMLR?

Yes. If the property was owned prior to the date registration with HMLR became compulsory. This date differs depending on the region however the Land Registry website advises that if a property was owned prior to 1990 and has not been mortgaged since, it may be unregistered. If ownership of such a proprerty changes due to inheritance, this property may remain unregistered.