

Press release: Digital mortgage signed by borrower and registered at HM Land Registry

Today, the first digital mortgage deed was entered into the Land Register. Part of the 'Sign your mortgage deed' service, HM Land Registry is building for a future without the need for a witness to watch as the homeowner applies an ink signature to a paper mortgage deed, saving time and providing a more secure service to homeowners, lenders and conveyancers.

The registration forms part of [HM Land Registry's plans to transform](#) the conveyancing market through quicker and simpler digital services and improved use of technology, making transactions instantaneous where possible and simplifying the home buying process. The registration of the deed follows months of collaboration and testing with Coventry Building Society and Enact Conveyancing and uses [GOV.UK Verify](#) to enable borrowers to securely verify their identity before digitally signing their mortgage deed online.

HM Land Registry Chief Executive and Chief Land Registrar Graham Farrant said:

By working with partners in the industry, we have secured a simpler and faster service for the benefit of home owners. We are looking forward to rolling this out nationally and will be working with more conveyancers and lenders to do so.

Peter Frost, Chief Operating Officer at Coventry Building Society said:

We're delighted to have worked with HM Land Registry and Enact Conveyancing on this industry leading initiative to speed up property transactions. Initial feedback has been very positive, with customers finding the process simple, quick and secure. Although this initiative has started with re-mortgages we're excited about the potential for it to be extended to purchases in the future.

Ben Carroll, Enact Conveyancing's Managing Director said:

We emphasise innovation that benefits our customers and improves their experience, so we are extremely pleased to join HM Land Registry and Coventry Building Society on this pioneering effort to transform the conveyancing process. This fully-digitised journey will mean that a customer can sign their mortgage deed online at a time and place of their choosing, securely underpinned by the

Notes to editors

1. Using the 'Sign your mortgage deed' service will mean the borrower will no longer need to apply pen to paper and will instead digitally sign their deed online.
2. Borrowers will save time as they won't have to get their signatures witnessed or risk their documents being lost in the post. They will be able to log in and sign their deed at any time, meaning their application is more likely to move along more quickly.
3. Borrowers using the service will confirm their identity using [GOV.UK Verify](#).
4. HM Land Registry safeguards land and property ownership worth in excess of £4 trillion, including around £1 trillion of mortgages. The Land Register contains more than 25 million titles showing evidence of ownership for more than 85% of the land mass of England and Wales.
5. HM Land Registry's mission is to guarantee and protect property rights in England and Wales. HM Land Registry is a government department created in 1862. It operates as an executive agency and a trading fund and its running costs are covered by the fees paid by the users of its services. Its ambition is to become the world's leading land registry for speed, simplicity and an open approach to data.
6. For further information about HM Land Registry visit [gov.uk/land-registry](#).
7. Follow us on: Twitter [@HMLandRegistry](#), our [blog](#), [LinkedIn](#) and [Facebook](#).
8. Enact Conveyancing is the UK's largest direct conveyancing firm providing remortgage and home mover services to the mortgage industry and individual consumers.
9. Coventry Building Society is the UK's second largest building society and a top ten provider of savings and mortgages with over 1.8 million members.

Contact

[Press release: Foreign Secretary Boris Johnson responds to defeat of Russia's proposals at OPCW](#)

The international community has once again stood with Britain in the face of Russian attempts to obscure the truth of the Skripal case.

At today's special session of the Executive Council in The Hague called by Russia, Russia proposed a joint UK-Russia inquiry into the attempted murder

in Salisbury. Russia demanded this session before the OPCW has completed its technical assistance to the UK. Russia's proposal for a joint investigation was robustly defeated, receiving only six votes from the 41-strong Executive Council. Russia is continuing its diversionary tactics by asking now for an emergency session of the UN Security Council tomorrow, again without waiting for the OPCW to do its work.

Foreign Secretary Boris Johnson said:

The purpose of Russia's ludicrous proposal at The Hague was clear – to undermine the independent, impartial work of the international chemical weapons watchdog. Russia has had one goal in mind since the attempted murders on UK soil through the use of a military-grade chemical weapon – to obscure the truth and confuse the public.

The international community has yet again seen through these tactics and robustly defeated Russia's attempts today to derail the proper international process.

It shows that many countries around the world continue to share our assessment of what happened in Salisbury and are determined to stand up to Russia's behaviour.

What's more, none of us have forgotten that today marks a year since so many people were barbarically killed in a chemical weapons attack in Syria. After the OPCW-UN investigation found that the Syrian regime was responsible, Russia blocked that body from doing any more work.

It seems Russia will never accept the legitimacy of any investigation into chemical weapons use unless it comes up with an answer Russia likes.

Notes to Editors

At the OPCW at The Hague today:

- Only six of the 41 members voted in favour of the Russian draft decision proposing the joint UK/Russian investigation. 15 voted against, including the UK, 17 abstained, 2 were absent, and one was not entitled to vote.
- Only 13 signed up to Russia's statement, according to Russia. There are 192 States Parties, any of whom could have decided to sign up.

[Press release: PM call with President Abdel Fattah el-Sisi: 4 April 2018](#)

PM call with President Abdel Fattah el-Sisi: 4 April 2018 – GOV.UK

Prime Minister Theresa May speaks with Egyptian President Abdel Fattah el-Sisi.



A Downing Street spokesperson said:

UK Prime Minister Theresa May spoke this afternoon with Egyptian President Abdel Fattah el-Sisi following his re-election over the weekend.

She congratulated President Sisi on the chance to take Egypt further along the path of democratic transition and said that his public commitment to respecting Egyptian presidential term-limits sent an important and powerful signal about his vision for the country's future.

The Prime Minister said she looked forward to working closely with President Sisi during his final term in office and that the UK wanted Egypt to succeed as a stable, prosperous and democratic country.

The pair discussed how the two countries can continue to work together to further Egypt's economic and education reforms and support its counter-terrorism efforts. President Sisi noted the UK's experience and expertise in these areas and the potential benefits to Egypt. They looked forward to developing the bilateral relationship in all fields.

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Thank you for your feedback