

[News story: Extra checks make form DS1 more secure](#)

We have started to make more checks when customers apply to remove a mortgage from a title register. The new checks will help to identify and prevent fraudulent applications at the earliest opportunity, but some applications to remove a mortgage may take longer to complete.

Property fraud is a risk that is constantly evolving. The new checks are a necessary part of the continuous improvement to our counter-fraud processes and systems.

Customers can apply to remove a mortgage from the register by using one of 3 ways:

When customers apply to remove a mortgage with form DS1, the extra checks mean it may take us longer to complete the application.

Customers can help by removing mortgages from the register using an e-DS1 or an electronic discharge. These are submitted directly by the lender or their agent and help to reduce the risk of property fraud. They will also help customers avoid delays with their applications.

Lenders can also help by responding quickly to our checks.

Maintaining the integrity of the Land Register is vital because it provides:

- a reliable record of information about the ownership of and interests affecting land and property
- land and property owners with a title which is guaranteed by the state
- the financial sectors capability to secure lending against property

[Notice: SBRI competition guidance: protecting nuclear decommissioning operators](#)

This is a [Small Business Research Initiative](#) (SBRI) competition. It is open

to organisations of any type and size, from any sector. 100% funding is available to successful applicants.

Please read the [full competition scope](#) before you make your application.

[News story: Don't be a victim of 'Insolvency Service' telephony scam](#)

Don't be a victim of 'Insolvency Service' telephony scam – GOV.UK

Members of the public are being warned not to fall for a telephony scam which asks you to make unnecessary and premium-rate calls to the Insolvency Service.



The Insolvency Service has been made aware of a scam where members of the public are receiving telephone messages to make unscheduled and unnecessary calls to the Insolvency Service.

Not only are unsuspecting members of the public being asked to make unnecessary calls but they are being asked to dial a telephone number that although does connect to the Insolvency Service, is not one of our official numbers and is a premium-rate number that costs a lot of money.

The scam appears to be instigated by a website based outside of the UK, [helplinecall.com](#), which provides direct telephone numbers of businesses in the UK but when used, will cost the caller a lot of money.

The following tips will help prevent you being made another victim of telephony scams:

1. If you're being asked to call the Insolvency Service but you are not going through a bankruptcy or insolvency matter – be careful as it could be a scam phone call

2. Take a look at the number you're being asked to call – if it looks like it's a premium rate number then it might not be legitimate
3. If you're still unsure about the number, check the official [Insolvency Service website](#) to see if it is one of our numbers
4. You can also check numbers using a standard search engine as if it is a legitimate number you will be taken to an official website
5. If you think you're a victim of a scam – report it to our friends at [Action Fraud](#) (0300 123 2040) or to the [Insolvency Service](#) directly

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Thank you for your feedback