**Activity 2: Title deeds**

# What is a title deed?

A title deed is a legal document that proves the ownership of a property or piece of land.   
It contains important details such as:

* **owner’s details:** the name(s) of the person(s) who legally own(s) the property;
* **property description:** information about the property, including its boundaries and whether it is freehold or leasehold;
* **mortgage or financial charges:** any loans or mortgages secured against the property;
* **covenants or restrictions:** rules or obligations that the owner must follow regarding the property.

The title deed is essential for property transactions and ensures the legal transfer of ownership.

# Key parts of a title deed

* **Property register:** The name(s) of the current owner(s) of the property
* **Proprietorship register:** Indicates whether the property is freehold or leasehold; provides the address of the property and refers to a plan showing the legal boundary.
* **Charges register:** If there is a mortgage on the property, the lender’s interest will be noted, meaning the property serves as security for the loan. The interests of the charge holder would need to be taken into account in any transactions relating to the land, such as sale or remortgaging. There may be more than one charge on the property and they may rank in priority.
* **Covenant:** Legal obligations or restrictions that the property owner must adhere to, such as maintaining certain standards or restrictions on building

**Activity**

Scan the QR code on the slide and explore how to read a title deed. Conduct research and answer the question: What is a title deed?

…………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………