**Activity 3: Case study analysis**

Consider the case studies below and answer the questions that follow.

**Case study 1**

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| **Title number**: XY1234 | **Date**: 10 January 2025  |
| **Property register**: The freehold land shown edged red on the plan of the above title filed at the Registry being 47 Oakwood Road, Elmbridge, Westshire, WS2 6PT. |
| **Proprietorship register**: Title absolute. (22.05.2019) Proprietor: Jack Williams, 12 Birch Lane, Elmbridge, Westshire, WS25 6LT. |
| **Charges register**: Charge (01.06.2019) in favour of Greenacre Bank PLC, 15 Elm Street, Elmbridge, Westshire, WS2 5DA to secure the sum of £150,000 and interest thereon. |
| **Schedule of restricted covenants**: The owner of the property shall not keep any animals, including but not limited to, dogs, cats or livestock, on the property without written consent from Elmbridge Land Ltd. |
| **End of register** |

1. Who is the current owner of 47 Oakwood Road?

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2. When was the charge placed on the property, and what was the amount secured?

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3. What restriction does the covenant place on the property owner?

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4. What is the address of the bank holding the charge on the property?

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**Case study 2**

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| **Title number**: AB7890  | **Date**: 15 March 2023 |
| **Property register**: The leasehold land shown edged blue on the plan of the above title filed at the Registry being 89 Willow Street, Brookville, Kent, BR2 4XY. |
| **Proprietorship register**: Title absolute. (10.11.2020) Proprietor: Emily Taylor, 32 Maple Crescent, Brookville, Kent, BR2 5GF. |
| **Charges register**: Charge (15.11.2020) in favour of Brookgold Finance Ltd., 21 Bank Road, Brookville, Kent, BR2 4AB to secure the sum of £200,000 and interest thereon. |
| **Schedule of restricted covenants**: The leaseholder must not use the property for any commercial activities or business purposes without obtaining prior written consent from the freeholder, Brookcrescent Estates Ltd. |
| **End of register** |

1. Is the property freehold or leasehold?

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2. What is the restriction in the covenant regarding the use of the property?

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3. Who is the current owner of 89 Willow Street?

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4. How much was secured by the charge placed in favour of Brookgold Finance Ltd?

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**Case study 3**

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| **Title number**: LM4567  | **Date**: 7 July 2024 |
| **Property register**: The freehold land shown edged green on the plan of the above title filed at the Registry being 22 Pine Grove, Waverly, Eastshire, ES4 2BN. |
| **Proprietorship register**: Title absolute. (02.02.2021) Proprietor: Olivia Barnes, 15 Park Avenue, Waverly, Eastshire, ES4 5BA. |
| **Charges register:** Charge (03.02.2021) in favour of Eastshire Loans Ltd., 10 High Street, Waverly, Eastshire, ES4 3RT to secure the sum of £300,000 and interest thereon. |
| **Schedule of restricted covenants**: The property owner shall not park any commercial vehicles, trailers, or caravans on the property without prior written permission from Waverly Estates Ltd. |
| **End of register** |

1. What restriction does the covenant place on parking? ………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………………

2. Who is the current owner of 22 Pine Grove?

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3. When was the title registered in Olivia Barnes’ name?

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4. What is the value of the charge placed by Eastshire Loans Ltd?

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**Case study 4**

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| **Title number**: CD2345  | **Date**: 20 August 2025  |
| **Property register**: The leasehold land shown edged yellow on the plan of the above title filed at the Registry being 12 Cedar Lane, Fairfield, York, YK4 7JS. |
| **Proprietorship register**: Title absolute. (18.04.2021) Proprietor: James O’Connor, 7 Elmwood Terrace, Fairfield, York, YK4 5PQ. |
| **Charges register**: Charge (19.04.2021) in favour of Fairfield Banking Corp., 23 North Street, Fairfield, York, YK4 3BA to secure the sum of £180,000 and interest thereon. |
| **Schedule of restricted covenants**: The leaseholder must maintain the property’s garden in a neat and tidy condition at all times and shall not allow any refuse or debris to accumulate. |
| **End of register** |

1. What is the responsibility of the leaseholder regarding the garden?

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2. What type of ownership does James O’Connor have for 12 Cedar Lane?

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3. When was the charge placed on the property, and by whom?

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4. How much was secured by the charge in favour of Fairfield Banking Corp.?

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**Reflection and discussion**

1. How would a mortgage listed under charges affect the sale of the property?

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2. What kinds of restrictions might make one property harder to sell than another?

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3. Spend a few minutes in your table groups considering the questions you started to explore in the starter activity.

a Who holds responsibility for ensuring a building’s safety?

b How can residents raise concerns about building safety, and what recourse do they have if their concerns are ignored?

c Can you think of any real-life stories about the importance of communication and accountability in property management?

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4. Discussion point – consider any personal and professional implications of the issues covered above.

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