



# Companies House: Why Accurate Records Matter for Property Finance

When applying for a loan to fund the sale or purchase of property as a corporate borrower, most businesses focus on the obvious requirements: securing sufficient funds, collating identification documents and preparing company accounts. However, one crucial step is often overlooked — ensuring your company records at Companies House are accurate and up to date.

## Why Lenders Care About Companies House Records

Lenders frequently review Companies House filings before releasing funds. Inaccurate or outdated records can cause delays, create enforcement issues and complicate the priority of security. Common problem areas include:

- Confirmation Statements
- Names of Directors and Persons of Significant Control (PSCs)
- Registered Charges

## Confirmation Statements

A confirmation statement is an annual declaration that your company details are correct, including registered office address, directors and shareholders. This is a legal requirement. Failure to file on time can lead to financial penalties and even the company being struck off the register.

## Directors and PSCs

Ensure all appointments and terminations are correctly recorded. Even small errors, such as misspelt names or

missing middle names, can raise red flags. Accuracy reassures lenders that the right people are authorised to act on behalf of the company.

## Registered Charges

Outstanding charges must be accurately recorded. Lenders need certainty about existing creditors and their priority. After registering or satisfying a legal charge, check the 'Charges' tab at Companies House and submit the appropriate MRO1 or MRO4 forms. Historic charges can delay new lending, as most lenders require their removal before releasing funds.

## Legal Deadlines

Failing to register fixed legal charges within 21 days of completion (section 859D of the Companies Act 2006) can have serious consequences. The security may become void against liquidators, administrators and creditors, leaving the lender with an unsecured interest – a costly mistake that usually requires a court order to correct.

## Upcoming Changes

From 18 November 2025, new requirements under the Economic Crime & Corporate Transparency Act 2023 will come into effect, including stricter ID verification rules. Read more in our related article: [The Big Companies House Clamp Down – ID Verification & The Economic Crime & Corporate Transparency Act 2023 | Lester Aldridge](#)

## Need advice?

If you have concerns about updating your Companies House records or meeting lender requirements, contact our [Real Estate Finance](#) team for expert guidance.