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# Tip Tuesday: Pending HMLR Applications



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We're excited to restart our fortnightly Tip Tuesday series, offering practical insights for lenders, brokers, and prospective borrowers in the real estate finance sector.

Did you know that anyone can request to expedite a pending Land Registry application?

Well, not quite anyone (you need to be related to the transaction in some capacity), but the point to be made is that it isn't just the firm that submitted the application that can request to expedite it!

Let's say that you recently purchased a property, but due to the Land Registry processing times, your application for registration has not yet been completed. You are now in the process of re-financing the existing lending, but the lender will not draw down funds until it has seen an updated register of title evidencing your legal ownership.

You don't need to wait for the Land Registry's standard turnaround timescales. If the delay would impact a subsequent or related transaction (for example, a mortgage offer due to expire), or would cause legal, financial or personal hardship, any of the firms involved can request to expedite the application.

An application must be supported by evidence (e.g. a copy of a mortgage offer or Heads of Terms for an onward sale), but provided that the Land Registry are satisfied with the application itself and the reason for the request, they will aim to consider it within 10 working days.

We frequently act on transactions where other law firms aren't aware that they can request to expedite a pending application that they did not themselves submit. Speed is key, and no one has time to wait around for the Land Registry to deal with applications, especially since current processing times often exceed 12 months!

If you aren't sure if your solicitor/ your client's solicitor can request to expedite an application, just ask them! They may not realise that they are able to submit a request, but it's better to ask the question than risk further delays or even the potential loss of a key deal.

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