

## **Information Released under Freedom of Information Act**

**Subject:** Request details of companies with mortgages on, or charges against, land or property

**Date Released:** 8 August 2014

**Summary of request:** The enquirer requested details of companies with mortgages on, or charges against, land or property

### **Information released**

You request details of;

- 1) Companies with mortgages on, or charges against, land or property including
  - a) their company number
  - b) title numbers
  - c) who the charge is in favour of
  - d) the amount of the charge

I have looked into your request to ascertain whether we could provide this information.

I have been informed that we do not routinely hold the information requested but it may be possible for our IT Team to write a programme to extract some of the information from our systems. The information we could provide would be companies with charges logged against them and who the charge is in favour of. Title numbers are not always provided and the amount of the charge is not currently recorded, this information may have been provided in forms before April 2013 although majority of bank charges do not specify an amount they state "all monies".

This would be done as a bespoke product for which there would be a charge. I am unable to provide this information free of charge under the Freedom of Information Act because this information is accessible to you, albeit on payment of a fee, and it is therefore exempt under section 21 of that Act.

If you do require a bespoke product please let me know and I will forward your request to the appropriate department who will provide you with an estimate. You would need to state what timescale the information is to cover. I must inform you however this would be a lot of information to extract from the Register and could be a costly bespoke product.