HM Land Registry



Business Gateway Vendor Test Data

Electronic document registration service Scenario 2 (Remortgage)

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Note:

Fee values used in this document are for example and are subject to change.

2. Scenario 2:

Remortgage

William Prynne and Tracey Prynne remortgage their home. The new mortage is for £206,000. The house is registered at HM Land Registry under title number ST500678. Tracey and William applied directly to their Lender (Furness Building Society) for their mortgage and are not represented. The Lender is represented by a conveyancer who submits the application to HM Land Registry. Tracey and William came into the new Lenders branch to confirm their identity with passports. The conveyancer ensures funds from the new mortgage is used to pay off the existing mortgage.

Documents required by HM Land Registry:

AP1

Charge

HM Land Registry require the representation details for the Borrowers and registering Lender. Land Registry do not require representation details for the discharging Lender as evidence of discharge (DS1) is not submitted with the application.

Scenario2A: At the time the application is submitted the existing lender (Abbey National PLC) has automatically completed an electronic DS1. The new charge will be added normally.

Scenario2B: At the time the application is submitted, the conveyancer representing Furness Building Society is uncertain if the discharging lender has sent the DS1 to HM Land Registry, so still makes applications for both the Discharge and Charge. HMLR will requisition for evidence of Discharge if it has not already been submitted via DS1 or alternatively it can be completed via early completion.

2.1 Main flow to request official copy with a register extract using the title number – not necessary for usual very day use but just for showing the register in the 'before' state.

Test: RES using TN 01 Test purpose: This will return the 'before application' register and extracted data			
Field group	Field name	Input	Expected output
Login Details	User ID	BGUser001	TypeCode = '30' - correct official copy is returned to the CMS, containing a PDF file of the register, together with the OCxml relevant to the register data.
	Password	landreg001	
	User locale ¹	en	
	Additional Provider Filter	Any schema valid value	
	Message ID ¹	scenario2	
	User locale ¹	en	
	Title number	ST500678	
	Gross price amount	Any valid price	
	External reference	Any valid reference	
	Customer reference	Any valid reference	
	Continue if title is closed and continued ²	FALSE	
	Notify if pending first registration ²	FALSE	
	Notify if pending application ²	FALSE	
	Send back dated ²	FALSE	
	Continue if actual fee exceeds expected fee ²	FALSE	
	Include title plan ²	FALSE	

2.2 Electronic document registration service

Request the AP1. Note: If a different messageld is used the return is the same apart from the ABR which will default to A123BCD and the Uniqueld will reflect the one sent in the request.

```
<ns3:eDocumentRegistration xmlns:ns2="http://www.oscre.org/ns/eReg-Final/2012/RequestApplicationToChangeRegisterV2 1"</pre>
xmlns:ns3="http://drsv2 1.ws.bg.lr.gov/">
    <arg0>
        <ns2:AdditionalProviderFilter>Solsdotcom</ns2:AdditionalProviderFilter>
        <ns2:MessageId>scenario2</ns2:MessageId>
        <ns2:ExternalReference>GS/Prynne</ns2:ExternalReference>
        <ns2:Product>
            <ns2:Reference>GS/Prynne</ns2:Reference>
            <ns2:TotalFeeInPence>9000</ns2:TotalFeeInPence>
            <ns2:Email>gavinsmith@parkersllp.com</ns2:Email>
            <ns2:TelephoneNumber>01733288606/ns2:TelephoneNumber>
            <ns2:AP1WarningUnderstood>true</ns2:AP1WarningUnderstood>
            <ns2:ApplicationDate>2012-02-08/ns2:ApplicationDate>
            <ns2:DisclosableOveridingInterests>false/ns2:DisclosableOveridingInterests>
            <ns2:Titles>
                <ns2:Dealing>
                    <ns2:DealingTitles>
                         <ns2:TitleNumber>ST500678</ns2:TitleNumber>
                    </ns2:DealingTitles>
                </ns2:Dealing>
            </ns2:Titles>
            <ns2:Applications>
                <ns2:ChargeApplication>
                    <ns2:Priority>1</ns2:Priority>
                    <ns2:Value>2</ns2:Value>
                    <ns2:FeeInPence>9000/ns2:FeeInPence>
                    <ns2:Document>
                        <ns2:CertifiedCopy>Original</ns2:CertifiedCopy>
                    </ns2:Document>
                    <ns2:ChargeDate>2012-01-01/ns2:ChargeDate>
                    <ns2:MDRef>MD431C</ns2:MDRef>
                </ns2:ChargeApplication>
            </ns2:Applications>
            <ns2:SupportingDocuments>
                <ns2:SupportingDocument>
                    <ns2:CertifiedCopy>Original</ns2:CertifiedCopy>
                    <ns2:DocumentId>3</ns2:DocumentId>
                    <ns2:DocumentName>Identity Form</ns2:DocumentName>
                </ns2:SupportingDocument>
                <ns2:SupportingDocument>
```

```
<ns2:CertifiedCopy>Original</ns2:CertifiedCopy>
        <ns2:DocumentId>4</ns2:DocumentId>
        <ns2:DocumentName>Identity Form</ns2:DocumentName>
    </ns2:SupportingDocument>
</ns2:SupportingDocuments>
<ns2:Representations>
    <ns2:LodgingConveyancer>
        <ns2:RepresentativeId>3</ns2:RepresentativeId>
   </ns2:LodgingConveyancer>
   <ns2:IdentityEvidence>
        <ns2:RepresentativeId>1</ns2:RepresentativeId>
   </ns2:IdentityEvidence>
</ns2:Representations>
<ns2:Parties>
   <ns2:Party representativeId="1">
        <ns2:IsApplicant>false/ns2:IsApplicant>
        <ns2:Person>
            <ns2:Forenames>William</ns2:Forenames>
            <ns2:Surname>Prvnne</ns2:Surname>
        </ns2:Person>
        <ns2:Roles>
            <ns2:Role>
                <ns2:RoleType>Borrower</ns2:RoleType>
                <ns2:Priority>1</ns2:Priority>
            </ns2:Role>
        </ns2:Roles>
        <ns2:AddressForService>
            <ns2:AddressForServiceOption>B1</ns2:AddressForServiceOption>
        </ns2:AddressForService>
   </ns2:Partv>
   <ns2:Party representativeId="1">
        <ns2:IsApplicant>false/ns2:IsApplicant>
        <ns2:Person>
            <ns2:Forenames>Tracey</ns2:Forenames>
            <ns2:Surname>Prynne</ns2:Surname>
        </ns2:Person>
        <ns2:Roles>
            <ns2:Role>
                <ns2:RoleType>Borrower</ns2:RoleType>
                <ns2:Priority>1</ns2:Priority>
            </ns2:Role>
        </ns2:Roles>
        <ns2:AddressForService>
            <ns2:AddressForServiceOption>B1</ns2:AddressForServiceOption>
        </ns2:AddressForService>
   </ns2:Party>
```

```
<ns2:Party representativeId="3">
                    <ns2:IsApplicant>true</ns2:IsApplicant>
                    <ns2:Company>
                        <ns2:CompanyName>Furness Building Society</ns2:CompanyName>
                        <ns2:CompanyRegistrationNumber>2294747</ns2:CompanyRegistrationNumber>
                    </ns2:Company>
                    <ns2:Roles>
                        <ns2:Role>
                            <ns2:RoleType>Lender</ns2:RoleType>
                            <ns2:Priority>1</ns2:Priority>
                        </ns2:Role>
                    </ns2:Roles>
               </ns2:Party>
            </ns2:Parties>
           <ns2:ApplicationAffects>WHOLE</ns2:ApplicationAffects>
       </ns2:Product>
    </arg0>
</ns3:eDocumentRegistration>
```

Response from Gateway:

2.3 Attachment service

For this scenario the attachment can be once for the charge.

```
<ns3:newAttachment xmlns:ns1="http://www.oscre.org/ns/eReg-Final/2012/RequestAttachmentV2 1"</pre>
xmlns:ns3="http://attachmentv2 1.ws.bg.lr.gov/">
    <arq0>
        <ns1:AdditionalProviderFilter>Solsdotcom/ns1:AdditionalProviderFilter>
        <ns1:MessageId>any message id here/ns1:MessageId>
        <ns1:ExternalReference>CP/Parrett/Jenkins</ns1:ExternalReference>
        <ns1:ApplicationMessageId>any message id here/ns1:ApplicationMessageId>
        <ns1:ApplicationService>104</ns1:ApplicationService>
        <ns1:AttachmentId>1</ns1:AttachmentId>
        <ns1:CertifiedCopy>Original</ns1:CertifiedCopy>
        <ns1:Attachment>Byte Array goes here</ns1:Attachment>
    </arg0>
</ns3:newAttachment>
Attachment request using notes
<ns3:newAttachment xmlns:ns1="http://www.oscre.org/ns/eReq-Final/2012/RequestAttachmentV2 1"</pre>
xmlns:ns3="http://attachmentv2 1.ws.bg.lr.gov/">
    <arg0>
        <ns1:AdditionalProviderFilter>Solsdotcom/ns1:AdditionalProviderFilter>
        <ns1:MessageId>any message id here/ns1:MessageId>
        <ns1:ExternalReference>CP/Parrett/Jenkins</ns1:ExternalReference>
        <ns1:ApplicationMessageId>any message id here</ns1:ApplicationMessageId>
        <ns1:ApplicationService>104</ns1:ApplicationService>
        <ns1:Notes>any note here</ns1:Notes>
    </arq0>
</ns3:newAttachment>
Attachment response
<ns3:newAttachmentResponse xmlns:ns3="http://attachmentv2 1.ws.bg.lr.gov/" xmlns:ns1="http://www.oscre.org/ns/eReg-</pre>
Final/2012/RequestAttachmentV2 1" xmlns:ns4="http://www.oscre.org/ns/eReg-Final/2012/ResponseAttachmentV2 0">
    <return>
        <ns4:GatewayResponse>
            <ns4:TypeCode>10</ns4:TypeCode>
            <ns4:Acknowledgement>
                <ns4:UniqueID>anyxvbxvbc</ns4:UniqueID>
                <ns4:MessageDescription>Your attachment has been received</ns4:MessageDescription>
            </ns4:Acknowledgement>
        </ns4:GatewayResponse>
    </return>
</ns3:newAttachmentResponse>
```

Once the application has been processed a poll request for the completed application can be made. For the test stubs this has already been processed and so the poll can be completed at anytime.

For the live service it will be expected that the outstanding request service will be used to confirm if a response has been generated, and is ready for collection.

Scenario 2 has two outcomes.

- 1. Polling for the response 2a will simulate the old lenders (Abbey National) having sent in an automated discharge for their charge. (please see 'Scenario2A' on page 2 for background information).
- 2. Polling for the response 2b will simulate the old lenders not yet having sent the discharge in and the title ending up still holding this old charge along with the new charge (Furness Building Society). (please see 'Scenario2B' on page 2 for background information).

2.4 Electronic document registration poll service Poll request for scenario 2a:

Response from gateway for scenario 2a:

```
<ns3:qetResponseResponse xmlns:ns3="http://poll.drsv2 1.ws.bg.lr.gov/" xmlns:ns2="http://www.oscre.org/ns/eReg/MR01-</pre>
    20090605/PollRequest" xmlns:ns4="http://www.oscre.org/ns/eReg-Final/2012/ResponseApplicationToChangeRegisterV2 0">
    <return>
        <ns4:GatewayResponse>
            <ns4:TypeCode>30</ns4:TypeCode>
            <ns4:Results>
                <ns4:MessageDetails>Your application has been processed
                                                                               </ns4:MessageDetails>
                <ns4:ExternalReference>GS/Prvnne</ns4:ExternalReference>
                <ns4:ActualFee>5000</ns4:ActualFee>
                <ns4:FeeAdjusted>false/ns4:FeeAdjusted>
                <ns4:EarlyCompletionIndicator>false/ns4:EarlyCompletionIndicator>
                <ns4:AdditionalDespatchItemsIndicator>false/ns4:AdditionalDespatchItemsIndicator>
                <ns4:ResultTypeCode>10</ns4:ResultTypeCode>
                <ns4:DespatchDocument ns4:filename="Land Registry Documents.zip" ns4:format="zip">byte array removed for
    space but will be in the stub service for decoding</ns4:DespatchDocument>
                <ns4:XmlRegisters>
                    <ns4:TitleNumber>ST500678/ns4:TitleNumber>
```

```
<ns4:OCSummaryData>
   <ns4:OfficialCopyDateTime>2012-05-25T14:05:13/ns4:OfficialCopyDateTime>
   <ns4:EditionDate>2012-05-25</ns4:EditionDate>
   <ns4:PropertyAddress>
       <ns4:AddressLine>
           <ns4:Line>83 Fore Street/ns4:Line>
           <ns4:Line>Exeter</ns4:Line>
       </ns4:AddressLine>
   </ns4:PropertyAddress>
   <ns4:Title>
       <ns4:TitleNumber>ST500678</ns4:TitleNumber>
       <ns4:ClassOfTitleCode>10</ns4:ClassOfTitleCode>
       <ns4:CommonholdIndicator>false</ns4:CommonholdIndicator>
       <ns4:TitleRegistrationDetails>
           <ns4:DistrictName>TAUNTON DEANE</ns4:DistrictName>
            <ns4:AdministrativeArea>SOMERSET
                                                            </ns4:AdministrativeArea>
           <ns4:LandRegistryOfficeName>Plymouth Office
                                                                      </ns4:LandRegistryOfficeName>
           <ns4:LatestEditionDate>2012-05-25/ns4:LatestEditionDate>
           <ns4:RegistrationDate>2012-04-17/ns4:RegistrationDate>
       </ns4:TitleRegistrationDetails>
   </ns4:Title>
   <ns4:RegisterEntryIndicators>
       <ns4:AgreedNoticeIndicator>false/ns4:AgreedNoticeIndicator>
       <ns4:BankruptcyIndicator>false/ns4:BankruptcyIndicator>
       <ns4:CautionIndicator>false</ns4:CautionIndicator>
       <ns4:CCBIIndicator>false/ns4:CCBIIndicator>
       <ns4:ChargeeIndicator>true</ns4:ChargeeIndicator>
       <ns4:ChargeIndicator>true</ns4:ChargeIndicator>
       <ns4:ChargeRelatedRestrictionIndicator>false/ns4:ChargeRelatedRestrictionIndicator>
       <ns4:ChargeRestrictionIndicator>false</ns4:ChargeRestrictionIndicator>
       <ns4:CreditorsNoticeIndicator>false</ns4:CreditorsNoticeIndicator>
       <ns4:DeathOfProprietorIndicator>false/ns4:DeathOfProprietorIndicator>
       <ns4:DeedOfPostponementIndicator>false/ns4:DeedOfPostponementIndicator>
       <ns4:DiscountChargeIndicator>false/ns4:DiscountChargeIndicator>
       <ns4:EquitableChargeIndicator>false/ns4:EquitableChargeIndicator>
       <ns4:GreenOutEntryIndicator>false</ns4:GreenOutEntryIndicator>
       <ns4:HomeRightsChangeOfAddressIndicator>false/ns4:HomeRightsChangeOfAddressIndicator>
       <ns4:HomeRightsIndicator>false/ns4:HomeRightsIndicator>
       <ns4:LeaseHoldTitleIndicator>false/ns4:LeaseHoldTitleIndicator>
       <ns4:MultipleChargeIndicator>false/ns4:MultipleChargeIndicator>
       <ns4:NonChargeRestrictionIndicator>false</ns4:NonChargeRestrictionIndicator>
       <ns4:NotedChargeIndicator>false/ns4:NotedChargeIndicator>
       <ns4:PricePaidIndicator>false/ns4:PricePaidIndicator>
       <ns4:PropertyDescriptionNotesIndicator>false</ns4:PropertyDescriptionNotesIndicator>
       <ns4:RentChargeIndicator>false/ns4:RentChargeIndicator>
       <ns4:RightOfPreEmptionIndicator>false/ns4:RightOfPreEmptionIndicator>
```

```
<ns4:ScheduleOfLeasesIndicator>false/ns4:ScheduleOfLeasesIndicator>
    <ns4:SubChargeIndicator>false/ns4:SubChargeIndicator>
    <ns4:UnidentifiedEntryIndicator>false/ns4:UnidentifiedEntryIndicator>
    <ns4:UnilateralNoticeBeneficiaryIndicator>false/ns4:UnilateralNoticeBeneficiaryIndicator>
    <ns4:UnilateralNoticeIndicator>false/ns4:UnilateralNoticeIndicator>
    <ns4:VendorsLienIndicator>false/ns4:VendorsLienIndicator>
</ns4:RegisterEntryIndicators>
<ns4:Proprietorship>
    <ns4:CurrentProprietorshipDate>2012-04-17/ns4:CurrentProprietorshipDate>
    <ns4:RegisteredProprietorParty>
       <ns4:PrivateIndividual>
            <ns4:Name>
                <ns4:ForenamesName>William</ns4:ForenamesName>
                <ns4:SurnameName>Prynne</ns4:SurnameName>
            </ns4:Name>
       </ns4:PrivateIndividual>
        <ns4:Address>
            <ns4:AddressLine>
                <ns4:Line>83 Fore Street</ns4:Line>
                <ns4:Line>Exeter
                <ns4:Line>Somerset</ns4:Line>
            </ns4:AddressLine>
       </ns4:Address>
    </ns4:RegisteredProprietorParty>
    <ns4:RegisteredProprietorParty>
        <ns4:PrivateIndividual>
            <ns4:Name>
                <ns4:ForenamesName>Tracey</ns4:ForenamesName>
                <ns4:SurnameName>Prynne</ns4:SurnameName>
            </ns4:Name>
       </ns4:PrivateIndividual>
        <ns4:Address>
           <ns4:AddressLine>
                <ns4:Line>83 Fore Street/ns4:Line>
                <ns4:Line>Exeter
                <ns4:Line>Somerset</ns4:Line>
            </ns4:AddressLine>
       </ns4:Address>
    </ns4:RegisteredProprietorParty>
</ns4:Proprietorship>
<ns4:Charge>
    <ns4:ChargeEntry>
       <ns4:ChargeID>1</ns4:ChargeID>
       <ns4:ChargeDate>2012-05-22/ns4:ChargeDate>
        <ns4:RegisteredCharge>
            <ns4:EntryDetails>
```

```
<ns4:EntryNumber>1</ns4:EntryNumber>
                                    <ns4:EntryText>REGISTERED CHARGE dated 22 May
  2012.</ns4:EntryText>
                                    <ns4:RegistrationDate>2012-05-25/ns4:RegistrationDate>
                                    <ns4:SubRegisterCode>C</ns4:SubRegisterCode>
                                    <ns4:Infills>
                                        <ns4:ChargeDate>2012-05-22</ns4:ChargeDate>
                                   </ns4:Infills>
                               </ns4:EntryDetails>
                           </ns4:RegisteredCharge>
                           <ns4:ChargeProprietor>
                               <ns4:ChargeeParty>
                                    <ns4:Organization>
                                        <ns4:Name>Furness Building Society</ns4:Name>
                                   </ns4:Organization>
                                    <ns4:Address>
                                        <ns4:PostcodeZone>
                                            <ns4:Postcode>LA14 1RT</ns4:Postcode>
                                        </ns4:PostcodeZone>
                                        <ns4:AddressLine>
                                            <ns4:Line>51-55 Duke Street</ns4:Line>
                                            <ns4:Line>Barrow-in-Furness</ns4:Line>
                                            <ns4:Line>Cumbria</ns4:Line>
                                        </ns4:AddressLine>
                                   </ns4:Address>
                               </ns4:ChargeeParty>
                               <ns4:EntryDetails>
                                    <ns4:EntryNumber>2</ns4:EntryNumber>
                                    <ns4:EntryText>Proprietor: FURNESS BUILDING SOCIETY
                                                                                                           of 51-55 Duke
Street, Barrow-in-Furness,
                                                Cumbria LA14 1RT.</ns4:EntryText>
                                   <ns4:RegistrationDate>2012-05-25/ns4:RegistrationDate>
                                    <ns4:SubRegisterCode>C</ns4:SubRegisterCode>
                               </ns4:EntryDetails>
                           </ns4:ChargeProprietor>
                       </ns4:ChargeEntry>
                   </ns4:Charge>
                   <ns4:DocumentDetails>
                       <ns4:Document>
                           <ns4:DocumentType>50</ns4:DocumentType>
                           <ns4:DocumentDate>2012-05-25/ns4:DocumentDate>
                           <ns4:EntryNumber>C1</ns4:EntryNumber>
                           <ns4:EntryNumber>C2</ns4:EntryNumber>
                           <ns4:PlanOnlyIndicator>false/ns4:PlanOnlyIndicator>
                           <ns4:RegisterDescription>Charge</ns4:RegisterDescription>
                       </ns4:Document>
                   </ns4:DocumentDetails>
```

```
</ns4:0CSummaryData>
                   <ns4:XmlRegisterData>
                       <ns4:TitleNumber>ST500678</ns4:TitleNumber>
                       <ns4:PropertyRegister>
                           <ns4:DistrictDetails>
                               <ns4:EntryText>SOMERSET : TAUNTON DEANE</ns4:EntryText>
                           </ns4:DistrictDetails>
                           <ns4:RegisterEntry>
                               <ns4:EntryNumber>1</ns4:EntryNumber>
                               <ns4:EntryDate>2012-04-17</ns4:EntryDate>
                               <ns4:EntryType>Property Description</ns4:EntryType>
                               <ns4:EntryText>The Freehold land shown edged with red on the plan of the above title filed at
    the Registry and being 83 Fore Street, Exeter.</ns4:EntryText>
                           </ns4:RegisterEntry>
                       </ns4:PropertyRegister>
                       <ns4:ProprietorshipRegister>
                           <ns4:RegisterEntry>
                               <ns4:EntryNumber>1</ns4:EntryNumber>
                               <ns4:EntryDate>2012-04-17</ns4:EntryDate>
                               <ns4:EntryType>Proprietor</ns4:EntryType>
                               <ns4:EntryText>PROPRIETOR: WILLIAM PRYNNE and TRACEY PRYNNE of 83 Fore Street, Exeter,
    Somerset.</ns4:EntryText>
                           </ns4:RegisterEntry>
                       </ns4:ProprietorshipRegister>
                       <ns4:ChargesRegister>
                           <ns4:RegisterEntry>
                               <ns4:EntryNumber>1</ns4:EntryNumber>
                               <ns4:EntryDate>2012-05-25/ns4:EntryDate>
                               <ns4:EntryType>Registered Charges
                               <ns4:EntryText>REGISTERED CHARGE dated 22 May 2012./ns4:EntryText>
                           </ns4:RegisterEntry>
                           <ns4:RegisterEntry>
                               <ns4:EntryNumber>2</ns4:EntryNumber>
                               <ns4:EntryDate>2012-05-25</ns4:EntryDate>
                               <ns4:EntryType>Chargee</ns4:EntryType>
                               <ns4:EntryText>Proprietor: FURNESS BUILDING SOCIETY of 51-55 Duke Street, Barrow-in-Furness,
    Cumbria LA14 1RT.
                           </ns4:RegisterEntry>
                       </ns4:ChargesRegister>
                   </ns4:XmlRegisterData>
               </ns4:XmlRegisters>
           </ns4:Results>
       </ns4:GatewayResponse>
</ns3:getResponseResponse>
```