



An tÚdarás Clárúcháin Maoine
Property Registration Authority



@PRA_Ireland



property-registration-authority

eRegistration Services Overview and Benefits

Presenter: Joseph McGranaghan

CPD Board Event | 12 September 2022



Introduction

- Introduced with the end goal of a paperless registration system
- Will compliment the Land Register which has already been successfully digitised
- Initially launched with eDischarges
- We now process approximately 40,000 eDischarges every year
- Extended to eCharging Orders
- In 2014 this extended to include eTransfers and eCharges of full folios, this was re-launched on 1st January 2021 with a zero fee incentive for eCharges.



www.eRegistration.ie

The screenshot shows a web browser window with the URL <https://www.eregistration.ie>. The page header includes the logo of An tÚdarás Clárúcháin Maoine (Property Registration Authority) and navigation links for Terms & Conditions and Privacy. The main content area features a large banner image of a coastal town with the text "eRegistration.ie" overlaid. To the right of the banner is a "Login" form with fields for Username and Password, and a "Next" button. Below the banner, there is a news announcement titled "eRegistration edischarges" with a sub-heading "About Us" and "Technical Requirements". The announcement text states: "The Property Registration Authority is pleased to announce that with effect from January 1st, 2021, an application to register a charge (mortgage) prepared using the eRegistration system, will be exempt from Land Registry fees, pursuant to S.I. No. 544/2020 - Registration of Deeds and Title Act 2006 (Fees) Order 2020. This fee incentivisation measure is being introduced to promote the use of our eRegistration service and applies to charges of an entire folio property only. Currently eRegistration can only be used to register full transfers and full". The Windows taskbar at the bottom shows various application icons and the system clock displaying 12:17 on 02/03/2022.

Login

Username

Password

Next

To read the Terms & Conditions relating to this site, please click [here](#).
These Terms & Conditions incorporate and supersede the Terms & Conditions previously relating to edischarges. Account Holders and Users accessing eRegistration services are deemed to have read and accepted the new Terms & Conditions.

eRegistration

edischarges

About Us

Technical Requirements

The Property Registration Authority is pleased to announce that with effect from January 1st, 2021, an application to register a charge (mortgage) prepared using the eRegistration system, will be exempt from Land Registry fees, pursuant to S.I. No. 544/2020 - Registration of Deeds and Title Act 2006 (Fees) Order 2020. This fee incentivisation measure is being introduced to promote the use of our eRegistration service and applies to charges of an entire folio property only. Currently eRegistration can only be used to register full transfers and full

Guides & Instructional Video

This user guide provides an overview of the Super User role and functionality outlining how to add a new user, edit an existing user, delete a user and request new login details.

Super User's Guide to Administering the eRegistration Account

The following takes the user through each step of creating an eRegistration application. From choosing a folio, entering application details and submitting for processing, through to submission for authorisation and fee approval. It also describes how to search for existing applications.

Creating an application on eRegistration

Please see our new walkthrough video guide to creating an application on eRegistration.

Creating a Deed of Charge, Form 17 and paying fees electronically on
eRegistration



eCharges

- For full charges of registered land (all of folio)
- The system drafts the Deed of Charge based on the Folios added and the Information entered
- There is, at present, no fee for lodging an eCharge



FORM 51 LAND REGISTRY MORTGAGE

Date:	1st day of March 2022.
Secured Party:	KBC BANK IRELAND plc, SANDWICH STREET, DUBLIN 2.
Mortgagor:	TEST TEST.
Mortgaged Property:	The property comprised in folio 999999F of the register County Dublin. All that the property known as 1 main street.

Conditions:

This Mortgage incorporates the Banking & Payments Federation Ireland General Housing Loan Mortgage Conditions (version 1.2.2018) (the "Conditions") as if they were set out in this Mortgage in full and the Mortgagor acknowledges that the Mortgagor has been given a copy of the Conditions and has read them and agrees to be bound by them. The term "Secured Liabilities" has the meaning given in the Conditions.

Mortgage:

As security for the payment and discharge of the Secured Liabilities, the Mortgagor as beneficial owner (and also in the case of registered land as registered owner or as the person entitled to be registered as registered owner) **HEREBY CHARGES** in favour of the Secured Party the Mortgaged Property with the payment of the Secured Liabilities, and **ASSENTS** to the registration of this charge for present and future advances as a burden on the Mortgaged Property.

The Mortgagor acknowledges that by signing this Mortgage the Mortgagor also creates the other security that is expressed to be created by clause 7 of the Conditions.

This is an important legal document. You are strongly recommended to seek independent legal advice before signing it.

Signed and Delivered as a deed by TEST TEST:

.....

Signature of witness:

Name of witness:

Address of witness:

Occupation of witness:



eTransfers

- For full transfers of a Registered Folio
- Can be used for Transfers for Sale, Voluntary Transfers, and Transfers into the joint names of spouses under section 14 of the Family Home Protection Act, 1976
- The system drafts the Deed of Transfer based on the Folios added and the information entered
- The capacity of the vendor can be amended as appropriate and common rights can be added
- The draft deed can be securely e-mailed to the vendor's solicitor with the eRegistration system

eTransfer Deed

LAND REGISTRY

County: Dublin **Folio:** 999999F

Transfer dated the **day of**

TEST TES, the registered owner, in consideration of €155000 (the receipt of which is hereby acknowledged) hereby transfers all the property described in folio 999999F of the register County Dublin to TEST TEST.

The address of TEST TEST in the state for services of notices and description are:

TEST, TEST

TEST

Signed (or signed, sealed) and delivered

By TEST TES

In the presence of:

Signed (or signed, sealed) and delivered

By TEST TEST

In the presence of:





Common Issues

- Applications submitted before processing has been completed
- Using standard transfers and charges in place of the ones generated in the eRegistration system
- Lodging other application types alongside an eRegistration application
- Lodgement of an eTransfer and an eCharge in separate applications.



Electronic Form 17



W2022LR000262Y

Land Registry Application for Registration (incorporating Form 17)

1. Application Types

Application Type	Document	Consideration	Revenue Stamp
	Deed of Charge	€0	

2. Folio Details

Folio Number	County
DN999999F	Dublin

3. Fees Payable

The Fee for this application is €0

4. Applicant Details

Forename	Surname / Organisation	Address
TEST	TEST	T T

5. Application for Registration

I as solicitor for the applicant apply for registration of the burdens in accordance with the documents lodged and assent to the registration of same as burdens on the property.

6. Lodged By

Name	INTERNAL TESTING SOLICITORS
Postal Address	Corporate Services Unit Chancery Street Dublin 7
E-mail	eregistration@prai.ie
Reference	test

Signature

(Applications must be signed either by an individual practising solicitor or, if no solicitor acting, by all the applicants.)

Signed									
Name of Firm	INTERNAL TESTING SOLICITORS	Date			/		/		



Advantages

- Dedicated Team in our Waterford office that is solely processing eRegistration Applications
- Quicker to process
- Ease of use
- Cheaper – Fee Incentive: eCharges are initially free
- Automated drafting
- A lower proportion of returned applications
- First step towards a future paper free registration system



Future

- 9th February 2022 the Minister for Environment, Climate and Communications signed in to law:
- S.I. 55 of 2022: Electronic Commerce Act 2000 (Application of sections 12 to 23 to Registered Land) Regulations 2022
- Allows the PRA and its stakeholders to begin the process of exploring the introduction of digital signature
- Opens the pathway towards a true paperless and digital system of registration in the future





Paperless Copy Instruments

- Available through Land Direct to Practicing Solicitors, acting for the Register Owner, who have become authorised users.
- Can apply for Copy Instruments online.
- Fully paperless application process.
- Applications Instantly received by the PRA.
- Fees automatically deducted from associated account.
- Turnaround time of 7 days, providing the Instrument is readily available.
- More expedient process than the traditional paper applications.