



72 Clarendon Road, Norwich

Savills estate agents are offering this six-bedroom property located in Norwich's sought after Golden Triangle area, which is ideally located for city centre access, for a guide price of £625,000. The brick townhouse dates back to the early Victorian period and has been well maintained, featuring high ceilings and retaining many of the original features. Inside you'll find a cellar, kitchen, dining room, sitting room and two bathrooms, outside a courtyard style garden, partly paved and partly shingled, with a raised seating area, plants and shrubs. As well as all of this, the property also has the added benefits of far reaching city views and a private off-road parking space.



Philippa Rudd Brief-Case



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The risk of property fraud

I have recently read about a buyer losing around £1m, as the person claiming to be the owner of the property he was buying was in fact a fraudster. I am now buying a property and am very anxious!

There have recently been a number of cases when a fraudster (in the case you mention, it was the tenant in occupation of the property) claimed to be the owner and produced fake ID to his solicitor and then disappeared with the proceeds of sale without passing ownership to the innocent buyer. When acting on a sale or purchase of a property solicitors have to be very vigilant to ensure that the person claiming to be the owner is genuine. Title deeds are no longer needed when selling a property so fraudsters can claim to be the registered owner of a property by producing fake ID.

When are buyers at risk?

Conveyancing solicitors will be particularly vigilant if the seller is demanding that the sale is handled at unusual speed. Also, fraudsters target properties that are mortgage free, because if there is a mortgage the selling solicitor will need mortgage account details - which the fraudster would not be able to obtain. Properties owned by only one party are more at risk, as if there are joint vendors then the fraudster has to produce more than one set of bogus ID. Also, solicitors will be particularly careful if the vendor has overseas connections. Probably the properties with the highest risk factor are those where the vendor is not resident at the property. Hopefully the house you wish to buy is owned and occupied by the same person.

I also own a flat that I rent out. Could my tenant pretend to be me and sell it?

I suggest that contact your solicitor to ask how you can protect your ownership. You sign up to the land registry's property alert service. The land registry will notify you of applications affecting your flat, such as for a new mortgage or change of ownership. If you receive an alert about activity that seems suspicious you should contact the property fraud line at the land registry or your solicitor. You can monitor up to ten registered properties. You can also apply to register a 'restriction' against your title at the land registry. This can stop activity such as a sale or mortgage, as your solicitor will have to check and certify that you made the activity.

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This column is not a comprehensive statement of the law and you should always seek legal advice.



Hope House, Bracondale

An impressive four-bedroom Grade II listed town house, originally built in 1834 but completely refurbished to a high standard to include a modern kitchen and bathroom. Marketed by Sowerbys, the terraced house, which is complete with bay windows, period features and a private enclosed garden is on the market for £595,000. Other notable features include permit parking, high ceilings, a drawing room, dining room, en-suite bathroom and traditional old pannelled entrance door leading to a vaulted passage with pavement tiled floor and iron gateway.



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