

Early completion matrix – evidence of discharge not lodged with application(s)

		Application or combination of applications			
		Discharge only	DC (Discharge and new charge)	DTC (Discharge, new transfer and new charge)	DT (Discharge and new transfer)
Restriction in favour of existing charge ¹	Restriction against registration of any disposition	Reject	<ul style="list-style-type: none"> – Requisition² for discharge or compliance with restriction. – If not lodged: <ul style="list-style-type: none"> – Both applications cancelled. – Existing charge entries and restriction remain. – Official search (if any) protecting the charge remains on the day list until expiry. – If discharge lodged: <ul style="list-style-type: none"> – Both applications completed.³ – Charge entries, related restriction and protecting search removed. 	<ul style="list-style-type: none"> – Requisition² for discharge or compliance with restriction. – If not lodged: <ul style="list-style-type: none"> – All applications cancelled. – Existing charge entries and restriction remain. – Official search (if any) protecting the charge remains on the day list until expiry. – If discharge lodged: <ul style="list-style-type: none"> – All applications completed.³ – Charge entries, related restriction and protecting search removed. 	<ul style="list-style-type: none"> – Requisition² for discharge or compliance with restriction. – If not lodged: <ul style="list-style-type: none"> – Both applications cancelled. – Existing charge entries and restriction remain. – Official search (if any) protecting the transfer remains on the day list until expiry. – If discharge lodged: <ul style="list-style-type: none"> – All applications completed.³ – Charge entries, related restriction and protecting search removed.
	Restriction against registration of charge	Reject	<ul style="list-style-type: none"> – Requisition² for discharge or compliance with restriction. – If not lodged: <ul style="list-style-type: none"> – Both applications cancelled. – Existing charge entries and restriction remain. – Official search (if any) protecting the charge remains on the day list until expiry. – If discharge lodged: <ul style="list-style-type: none"> – Both applications completed.³ – Charge entries, related restriction and protecting search removed. 	<ul style="list-style-type: none"> – Requisition² for discharge or compliance with restriction. – If not lodged: <ul style="list-style-type: none"> – Early completion of transfer. – Discharge and registration of new charge cancelled. Existing charge entries and restriction remain. – Official search (if any) protecting the charge remains on the day list until expiry. – If discharge lodged: <ul style="list-style-type: none"> – All applications completed.³ – Charge entries, related restriction and protecting search removed. 	<ul style="list-style-type: none"> – Early completion of new transfer. – Existing charge entries and restriction remain. – Removal from the day list of official search (if any) protecting the transfer.
	No restriction	Reject	<ul style="list-style-type: none"> – Early completion of new charge. – Existing charge entries remain. – Removal from the day list of official search (if any) protecting the charge. 	<ul style="list-style-type: none"> – Early completion of new charge and transfer. – Existing charge entries remain. – Removal from the day list of official search (if any) protecting the charge. 	<ul style="list-style-type: none"> – Early completion of new transfer. – Existing charge entries remain. – Removal from the day list of official search (if any) protecting the transfer.

¹ This refers only to a restriction expressly related to the registered charge intended to be discharged.

² The usual 20-day requisition timescale applies. One extension of 20 days can be requested, and will be granted provided it is made in writing and shows that the matter is being actively pursued and the lender is causing the delay. Further extensions are unlikely to be given. This matrix assumes that no requisitions arise on other aspects of the application, or that if they do they are satisfactorily dealt with.

³ In the event that a consent is supplied in response to the requisition, the discharge application will be cancelled.