Chapter: (p. 677) 22. The Creation of Mortgages

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Titles in the Complete series combine extracts from a wide range of primary materials with clear explanatory text to provide readers with a complete introductory resource. This chapter discusses mortgage creation. It covers the definition of a mortgage; form of a legal mortgage of a fee simple before 1926; equitable right to redeem; equity of redemption; mortgagor retaining possession; legal mortgages after 1925 where land is unregistered; legal mortgages of registered land; charge by way of legal mortgage; types of mortgages; mortgages of leases; equitable mortgage by deposit of deeds (unregistered land); equitable mortgage of registered title (deposit of land certificate); and legal and equitable mortgages after 1989.

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