

EROSION OF LAND REGISTRY INTEGRITYⁱ

1/ Erosion of Land Registry Integrity

- When a solicitor lodges a “nominee” charge holder (e.g., credit servicer) on folio despite private knowledge it’s merely an administrator, not holding beneficial interest, this misrepresents title burdens.
- It obscures the “vulture funds” - misleads buyers, refinancers and the public register under Registration of Title Act 1964

2/ Solicitor Professional Negligence

Breach of Duty

- Solicitors owe duties under Solicitors Acts 1954-2015 and Law Society rules to lodge accurate instruments.
- **Knowingly registering false charge holders** violates priority rules (Form 66), risks indemnity fund claims and exposes them to negligence suits.
- Why **conceal the nominee’s true role** when deeds clearly distinguish servicer from holder?

3/ Facilitating Hidden Beneficial Ownership

- Post-2008 Irish banking crisis, nominees shield private equity owners of distressed loans.
- Solicitors “knowing” this setup (per loan sales docs) yet lodging them as holders enables tax avoidance, regulatory evasion and inflated repossession leverage.
- Public deserves visibility into who truly controls folios - beneficial owners, not puppets

4/ Risks to Borrowers & Purchasers

Practical Harms

- Borrowers face servicers enforcing as “owners” without clear authority.
- Purchasers inherit clouded title, delaying sales or triggering indemnity disputes.
- Rectification (Form 100) burdens innocent parties with costs/time, while errant solicitors face minimal or no sanction.

5/ Regulatory & Judicial Blind Spots

Enforcement Gaps

- Tailte Éireann rarely rejects lodgments pre-registration; post-error fixes rely on voluntary rectification.
- Law Society complaints are dragging (avg 18+ months), rarely yielding suspensions.
- Courts (s.31 RTA 1964) can intervene but prioritise finality over truth.
- Systemic issue demands Oireachtas scrutiny.

6/ We need to demand reform

- There should be mandatory beneficial ownership disclosure on folios (EU AMLD5 alignment).
- It should be a requirement for Solicitors to certify “true holder” status pre-lodgement.
- Vulture fund transfers b/w 2010-2025 should be audited.



Judicial sustainability does not depend on efficiency or appearances — it depends on rectitude.

Integrity may be restored by:



Refusing redaction as a substitute for truth



Demanding proof of title and debt



Enforcing perjury and disclosure duties



Refusing to rubber-stamp deceit



To Ireland's judges of conscience:

- You have seen the files - redacted beyond recognition, titles unproven, borrowers stripped of protection by process masquerading as justice.
- Many of you know, quietly, that what passes as evidence in certain courts would never withstand honest scrutiny.
- Yet still, the machine grinds on - orders are issued, homes are lost, rights hollowed out and lives are lost with families destroyed for generations.
- Private acknowledgment amongst a potentially dwindling group is no longer enough. Integrity now demands action, not whispers in corridors.
- Each defective judgment erodes the legitimacy of every sound one beside it.
- The corruption of a single case contaminates the credibility of the whole system.

But let us ask with honesty — are all judges doing justice without fear or favour?

- Evidence suggests otherwise. Too many have drifted from their oath, serving institutional comfort and state power rather than constitutional truth.
- The record is not speculative; it is cogent and visible in judgments that bless defective evidence, allow concealment of ownership and effectively punish transparency.
- A judiciary cannot sustain moral authority while acting as custodian of the very abuses it was created to prevent.
- Restoration will not come from press statements or procedural reform.

It will only come from **judges who remember that their first duty** is not to the State, nor to a bank, nor a vulture fund or credit servicer, but **to the law itself**.

ⁱ Copied from a post on X on February 24, 2025 by @mlorrm

Note: formatting has been changed from the original post by www.Irldefrauded.com