

Lodging as an individual from November 2025

Victorian Land Registry Factsheet

Changes for individuals planning to lodge a land transaction.

Who is an individual?

An individual, also called a non-represented party, includes all people and organisations lodging a transaction in the Register of land without representation by an Australian Legal Practitioner or Licensed Conveyancer.

This may include members of the public, commercial or government entities, owners corporation managers, non-bank lenders and property developers.

What can I currently lodge as an individual?

Currently individuals can lodge any of the near 300 different transactions possible in the [Register of land](#). Many of these are legally complex and rarely transacted.

On average, less than 0.1% of more than one million annual land and property transactions are lodged by individuals without an Australian Legal Practitioner or Licensed Conveyancer.

Why use a lawyer or conveyancer?

Land transactions can be complex, involve multiple parties and different interests. An Australian Legal Practitioner or Licensed Conveyancer can provide professional advice and act on your behalf for these transactions.

With nearly 300 different transactions possible in the Register of land, understanding the requirements for each transaction is specialised. Many transactions require technical legal and property law knowledge to meet regulatory and procedural standards.

If you submit an incomplete or incorrect application, it may be refused, resulting in delays and additional costs.

Land and property transactions lodged by individuals representing themselves are often returned for more information. This can cause significant difficulties for owners, delay transactions and in some cases result in unintended outcomes.

Most land transactions are now electronic and are lodged using electronic lodgment networks. When you use a lawyer or a conveyancer, the lodgment process for most property transactions is completed in a matter of minutes.

What is changing?

From **28 November 2025**, individuals will be able to lodge seven common land and property transactions without a lawyer or conveyancer.

If your transaction is not one of the seven that individuals can continue to lodge, from 28 November 2025 you will need a lawyer or conveyancer to complete the lodgment on your behalf.

What can I lodge as an individual after 28 November 2025?

	Transaction
Mortgages	<ul style="list-style-type: none">• Discharge of mortgage (84M)
Deceased estates	<ul style="list-style-type: none">• Survivorship application (50)• Transmission application (49)
Ownership or structure of ownership on a title	<ul style="list-style-type: none">• Transfer without monetary consideration (45NM)• Application for new folio of the register (32-2)
Notice of possible rights over land	<ul style="list-style-type: none">• Caveat (89)• Withdrawal of caveat (89W)

What are the benefits of this change?

This change is part of a program of continuous improvement for the Register of land, the official record for ownership of land in Victoria.

Simplifying the range of transactions individuals can lodge in the Register will help to:

- reduce lodgment delays and refusals for individuals
- ensure that less common and more complex transactions are handled correctly to avoid legal complications
- streamline processes and increase the efficiency of conveyancing practices for all Victorian landowners
- maintain the security and integrity of Registry records.

What happens if I choose to lodge as an individual before 28 November 2025?

If you are planning to lodge without a lawyer or conveyancer:

- Read the information on [Consumer Affairs Victoria](#) to understand the risks of lodging as an individual.
- For transactions not listed above, allow enough time to lodge before 28 November 2025.
- Access the fee, guide and form for your transaction on the [Land.Vic website](#).

How can I find a lawyer or conveyancer?

The following websites and organisations will help you find a professional and understand the services they provide.

- [Consumer Affairs Victoria](#) for more information on conveyancers.
- [Australian Institute of Conveyancers Vic](#) to search for a Licensed Conveyancer.
- [Victorian Legal Services Board + Commissioner's website](#) for more information on lawyers.
- [Law Institute of Victoria](#) to search for an Australian Legal Practitioner.

How can I get information about my land?

Conducting an [online title search](#) of the Register will allow you to see the most up-to-date record for your land.

We highly recommend that you consult an Australian Legal Practitioner or Licensed Conveyancer for help.

Things to remember

These changes take effect on **28 November 2025**. Be prepared by understanding your options and ensuring you have the right assistance for your transaction type.

How can I find out more?

More information about how to lodge a transaction is available on the Land.Vic website.



If you have further questions, please complete the form provided by SERV (Secure Electronic Registries Victoria) at: servictoria.com.au/contact/submit-an-enquiry.

Need more information?

Find out more about at land.vic.gov.au