

# FAQs for former Grant Thornton UK LLP Individual Voluntary Arrangement (IVA) customers

On 15 August 2015, Grant Thornton UK LLP (Grant Thornton) transferred its consumer IVA portfolio to Aperture Debt Solutions LLP (Aperture). From that date, Aperture, and those of its Insolvency Practitioners who were appointed as IVA supervisors, assumed responsibility for the management of ongoing IVAs within the portfolio. Later, Jarvis Insolvency Limited acquired Aperture's live IVA portfolio and, in December 2020, rebranded as Debt Movement UK Ltd (Debt Movement).

Debt Movement now manages ongoing cases and holds all operational records. Grant Thornton does not retain any IVA records and cannot assist with case-specific requests.

Aperture has since been dissolved and no longer holds records.

## Debt Movement Contact Information

- Email: [progressions@debtmovement.co.uk](mailto:progressions@debtmovement.co.uk)
- Phone: 0333 987 0000 (Mon–Fri: 9:00–17:30)
- Postal: Debt Movement, PO Box 7900, Bilston WV1 9TJ

## Common Scenarios

- **Need a completion letter or confirmation of IVA status?** Contact Debt Movement.
- **Queries regarding creditor listing and values.** Contact Debt Movement
- **Remortgage or property sale requires the release of a restriction placed on your property's title register during your IVA.** Grant Thornton has no power or authority to arrange for or authorise the release of such restrictions (see below section 'Note on removal of restrictions'). You should seek legal advice from your conveyancer or solicitor. Such advice may be that you need to obtain evidence of the conclusion of the IVA from Debt Movement and lodge a form RX3 or RX4 at the Land Registry.
- **You wish to remove a Form K restriction from the title of your property.** Seek legal advice from your conveyancer or solicitor. Form K restrictions usually relate to a charging order, not the IVA. It may be possible to remove the restriction;/-by submitting an RX3 to the Land Registry with evidence of debt satisfaction.

## Removing a Land Registry Restriction (England & Wales)

If your property title shows a restriction naming Mark Allen or Gareth Neill (formerly of Grant Thornton, and from 15 August 2015 of Aperture), you should seek legal advice from your conveyancer or solicitor on the available options. It may be possible that you can:

- Cancel the restriction using Form RX3 with evidence (IVA completion certificate or letter from Debt Movement).
- Withdraw the restriction using Form RX4 if you have beneficiary consent.
- Forms and guidance are available on GOV.UK. There is no fee for RX3 or RX4 applications.
- If you are selling or remortgaging, request expedition after lodging your application.

Please note that Grant Thornton has no power or authority to arrange for or authorise the release of such restrictions (see below section 'Note on removal of restrictions').

## Northern Ireland Property Inhibitions

In Northern Ireland, inhibitions restrict dealings until consent or cancellation is obtained. If an inhibition affects your property you should seek legal advice from your conveyancer or solicitor on the available options. It may be that you need to:

- Contact Debt Movement for consent or evidence of IVA completion.
- If consent is unavailable, apply to NI Land Registry to cancel or modify the inhibition with supporting evidence.

## Note on removal of restrictions

Only the person who placed the restriction on a property belonging to a third party can apply to remove it. The role of an IVA Supervisor is a personal appointment, which means that responsibility for the appointment rests with the individual appointee, rather than the Supervisor's firm, which is why the Restriction is in the name of the Insolvency Practitioner, rather than Grant Thornton. Individual Insolvency Practitioners can only take steps in relation to an IVA where they have the authority and information to do so (for example where they remain the appointed IVA Supervisor). You can check the status of an Insolvency Practitioner by searching the Governments website: [Find an insolvency Practitioner – Gov.UK](#). A review of the register shows that Mr Allen and Mr O'Neill (who no longer work for Grant Thornton) are not currently registered as Insolvency Practitioners, from which it would seem that they are no longer practising.

## Quick Links

- GOV.UK: [Cancel a restriction \(Form RX3\)](#)
- GOV.UK: [Withdraw a restriction \(Form RX4\)](#)
- [HM Land Registry Practice Guide 19 and 76](#)
- [NI Land Registry guidance on inhibitions](#)