

Accord Mortgages Ltd

[< Back to handbook selection](#)

Part 1: England and Wales

Last modified: 01/07/2017

Part 2: Accord Mortgages Ltd

Last modified: 22/12/2025

[Print PDF](#)

Part 2 only

1.7 Contact point to see if the lender will lend when borrower and mortgagor are not one and the same.

We will not lend when borrower and mortgagor are not one and the same.

Last updated: 22/12/2025

[View all answers to this question](#)

1.11a Contact point for standard documents.

Lending Shared Services Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. DX11798 Bradford.

Last updated: 22/12/2025

[View all answers to this question](#)

1.11b Contact point if standard documents are inappropriate.

In the first instance as above. Lending Shared Services may then ask you to contact Group Legal, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. We do not accept other lenders' Deeds of Postponement so you must ensure that our own form of Deed of Postponement is used.

Last updated: 22/12/2025

[View all answers to this question](#)

1.14 May your firm act if the person dealing with the transaction or a member of his immediate family is the seller?

Yes, provided that:

- * there is no conflict of interest and none arises during the transaction
- * the firm is a partnership
- * the conveyancer acting is not the seller or a member of the seller's immediate family.

Last updated: 22/12/2025

[View all answers to this question](#)

1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower?

Yes, provided that:

- * there is no conflict of interest and none arises during the transaction
- * the firm is a partnership
- * the conveyancer acting is not the borrower or a member of the borrower's immediate family.

Last updated: 22/12/2025

[View all answers to this question](#)

3.1.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

No

Last updated: 22/12/2025

[View all answers to this question](#)

3.1.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

3.1.5 What other documents are acceptable for verifying identity?

List A

- * Full Driving Licence - either photocard version or old style
- * Residence Permit issued to EU National on sight of own country passport
- * EU member state ID card
- * Foreign National ID card (on basis that indefinite leave to remain has been granted).

Last updated: 22/12/2025

[View all answers to this question](#)

3.2.3 Does the lender require notification of the name and address of the solicitors firm or licensed conveyancers firm acting for the seller?

No

Last updated: 22/12/2025

[View all answers to this question](#)

3.2.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

4.1 Is there a valuation report and if so, does the lender provide it?

If we have carried out a physical inspection of the interior of the property there will normally be a valuation report. If the borrower has paid a valuation fee we would normally supply you with a copy.

Last updated: 22/12/2025

[View all answers to this question](#)

4.3 If different from 1.11, contact point if assumptions stated by the valuer are incorrect.

Lending Shared Services, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. DX 11798 Bradford.

Last updated: 22/12/2025

[View all answers to this question](#)

4.5a If different from 1.11, contact point if re-inspection required.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

4.5b Where should the certificate of title be sent?

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.1.1 If different from 1.11, the contact point if the seller has owned the property for less than 6 months:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.2.1 If different from 1.11, the contact point if the seller is not the owner or registered proprietor and is not listed in the exceptions above:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.4.4 Does the lender want to receive environmental or contaminated land reports?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.4.5 Does the lender accept personal searches and, if yes, what are the lender's requirements?

Yes these are acceptable provided 1) the search firm subscribes to the Search Code as monitored and regulated by the Property Codes Compliance Board (PCCB) 2) the requirements listed in Part 1 of this Handbook are met and 3) provided you give an unqualified Certificate of Title.

Last updated: 22/12/2025

[View all answers to this question](#)

5.4.6 Does the lender accept search insurance and, if yes, what are the lender's specific requirements?

Yes, subject to the requirements listed in Part 1 and provided you give an unqualified Certificate of Title.

Last updated: 22/12/2025

[View all answers to this question](#)

5.5.3a If different from 1.11, contact point for reporting if evidence of breach and all outstanding conditions will not be satisfied by completion:

As 1.11a

Planning and Building Regulations

If subsequent changes to the property were made 10 or more years ago and there are no appropriate building and planning consents in place, indemnity insurance can be used if the valuation report does not highlight major concerns or negative commentary.

If the breach of planning permission and/or building regulations is still within any applicable enforcement period, you must give us your recommendations on how to proceed. We will need formal confirmation that the property is structurally sound and still a suitable security (an indemnity policy will not replace the requirement for this check to be carried out).

Private drainage systems

Where private drainage systems exist such as septic tanks and small scale private sewage treatment plants (Package treatment plants). It must be confirmed that the system is compliant with legislation. Systems which are not compliant will not be acceptable.

Where systems are shared or run through neighbouring land appropriate legal arrangements should exist for the management, access and maintenance, and details of any demand for payment and/or costs incurred are shared with the customer(s).

Systems should be registered with the relevant regional agency where required

Last updated: 22/12/2025

[View all answers to this question](#)

5.5.3b Does the lender require an original/copy of the planning permission?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.5.3c Does the lender require an original/copy of the building regulation consents?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.5.3d Does the lender require certificates of lawful use or development/established use certificate?

No, these should be retained by the borrower unless the property has been converted from commercial to residential

property. In this case we will require proof of residential status. If planning permission exists for the change in use, then a separate certificate of lawful use or development is not required. Where planning permission cannot be confirmed, a certificate of lawful use or development is required. Please also keep a copy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

5.5.4 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.7.1a Does the lender lend on flying freeholds?

Yes, provided only part of the property is affected by a flying freehold and you confirm that the title to the property incorporates (or will incorporate prior to completion of Accord Mortgages' mortgage) satisfactory and enforceable rights of support, shelter and repair together with appropriate rights of entry.

Last updated: 22/12/2025

[View all answers to this question](#)

5.7.1b Does the lender lend on freehold flats?

No.

Last updated: 22/12/2025

[View all answers to this question](#)

5.7.1c If the lender is prepared to accept a title falling within 5.7 and the property is a freehold flat or flying freehold, to which contact point must this be reported?

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.8.1 Does the lender accept security which comprises a building converted into not more than four flats where the borrower occupies one of those flats and the borrower or another flat owner also owns the freehold of the building and the other flats are subject to long leases?

Yes, subject to the conveyancer or solicitor confirming that each lease contains adequate covenants regarding the management and maintenance of the building comprising the flats. We require our security to be the leasehold flat to be owned by the borrower, and for that security to have a separate leasehold title. Where the borrower also owns the freehold then our security should include the freehold title. We will only lend on one flat in a building of this nature.

Last updated: 22/12/2025

[View all answers to this question](#)

5.8.5 Does the lender accept security which comprises one of two leasehold flats in a building where the borrower also owns the freehold reversion of the other flat and the other leaseholder owns the freehold reversion in the borrower's flat? If so, are there any specific requirements?

Under bullet 1 clause 5.8.5 - Yes, we require our security to include the freehold reversion to the other flat(s) as well as the leasehold flat to be owned by the borrower.

If only a share of the freehold is owned by the borrower we require the conveyancer or solicitor to confirm that this share would be transferred simultaneously with the leasehold interest if we were ever to enforce our security. If this confirmation cannot be provided, then a suitable form of trust deed must be entered into on or prior to completion which contains provisions for the appropriate legal and beneficial interests in the freehold to be transferred simultaneously with the leasehold interest should we ever exercise our power of sale.

Under bullet 2 clause 5.8.5 - Yes, we require our security to include the freehold reversion to the other flat as well as the leasehold flat to be owned by the borrower.

Last updated: 22/12/2025

[View all answers to this question](#)

5.9.1 Does the lender lend on commonhold?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.10.1 If different from 1.11, contact point if there is a restriction on use.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.13.1 If different from 1.11, contact point if borrower is not providing balance of purchase price from funds/proposing to give second charge.

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.1 What minimum unexpired lease term does the lender accept?

85 years from the date of completion of the mortgage. Please ensure that you explain the implications of a short term lease to the borrower.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.9 If different from 1.11, contact point for matters connected with the lease:

As 1.11a.

With regard to ground rent, please note that we have the following additional requirements to those set out in Part 1 of Section 5.14.9

* the ground rent at the start of the lease term must not exceed £1000 a year

* the ground rent must not be capable of being increased during the first 21 years of the lease, and not more frequently than every 21 years during the rest of the lease term

* When the ground rent is reviewed, any increase must not exceed the higher of i)100% of the ground rent payable immediately before the date of the rent review: ii) a figure increased in accordance with the equivalent percentage change in the Index of Retail Prices since the date of the previous rent review.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.10 If different from 1.11, contact for service charge matters:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.11 Does the lender accept indemnity insurance where the terms of the lease are unsatisfactory?

Yes, provided you are satisfied that such insurance is a solution to the difficulty identified and you can give an unqualified Certificate of Title. You must retain a copy of any insurance policy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.12 Does the lender require a clear ground rent/service charge receipt to be sent to you?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?

No, but you must retain a copy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.15a If different from 1.11, contact point if there is an absentee/insolvent landlord:

As 1.11a, but see also next response.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.15b Does the lender accept indemnity insurance if the landlord is absent or insolvent?

Yes, provided you are satisfied that such insurance is a solution to the difficulty identified and you can give an unqualified Certificate of Title. You must retain a copy of any insurance policy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.17a Does the lender want any documentation sent to them?

Subject to 5.14.7b below we do not require copies of any documentation before completion.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.17b Does the lender have any specific instructions about building safety?

This section can be disregarded where the building is less than 11m in height, or where the block of flats/apartments has less than 5 storeys or do not require any action in relation to the Building Safety Act 2022. Likewise where there are no cladding or fire safety issues present and/or where either an EWS1 form is not required, or a satisfactory EWS1 form is

held.

You must tell us if you believe the valuer's assumptions regarding any remediation works under the Building Safety Act 2022 are incorrect based on your enquiries or you believe from your enquiries that the security property has been identified as being in need of remediation.

If the security property is identified as being in need of remediation and the current owner of the property is a non-qualifying leaseholder you must immediately provide us with confirmation of costs known or anticipated which may be payable by leaseholders (or our customer) for such works. We will not lend where the property is an un-remediated property where fire safety works are required and leaseholders have not received notification in writing that they will not bear any costs, now or in the future or through future service charges.

You must not complete the mortgage until you have received our further written instructions. We recommend that you report such matters before exchange of contracts because we may have to withdraw or change the mortgage offer.

Last updated: 22/12/2025

[View all answers to this question](#)

5.14.17c Does the lender have any specific instructions relating to remortgages?

Both Parts 5.14.17a & 5.14.17b are relevant to Re-mortgage instructions and should be followed appropriately. In regards, Section 5.14.17 (Part 1) any reference to "the vendors' conveyancer" should be read as "the borrower".

Last updated: 22/12/2025

[View all answers to this question](#)

5.15.2a If different from 1.11, contact point if there are apparent problems with the management company:

As 1.11a.

IMPORTANT NOTICE - RENTCHARGES (INCLUDING SERVICE CHARGES ON FREEHOLD PROPERTY and ESTATE RENTCHARGES):

Our legal adviser should make all reasonable enquiries to ascertain whether the property is subject to rentcharges or service charges (especially, but not only, where the property is a recently built freehold property).

Where a property is subject to a rentcharge or freehold service charge:

- ["The first requirement"] Where either: (i) the statutory remedies for non-payment contained in Section 121 of the Law of Property Act 1925 will apply, or (ii) the rentcharge / service charge instrument provides for powers of re-entry or other enforcement powers available for non-payment (including, for example, the creation of a lease), then the collector/recipient of the rentcharge / service charge must be obliged to give both the property owner and any lender written notice of the arrears together with at least 2 months' written notice to remedy the breach. In addition, should further action be proposed regarding non-payment the collector/recipient must be obliged to notify any lender, in writing, of such action and if a lease were created by way of enforcement powers, the rentcharge / service charge instrument must clearly state that on payment of all arrears, costs of collecting arrears, all legal costs including court costs and costs of creating and surrendering the lease, then the lease must be surrendered. All costs must be reasonable. The agreement must specifically state no premium can be charged to surrender the lease.;

- ["The second requirement"] In addition, the current annual amount payable under any rentcharge or service charges (or, if the property is affected by more than one rentcharge, the total amount payable under all of them) must not exceed £500 in present value and must not be capable of escalating such that the amount more than doubles every 25 years. In addition the calculation of the charge must be clearly set out and the charge should be subject to annual accounting obligations, and be capable of challenge in respect of reasonableness.;

- ["The third requirement"] In addition, any rentcharge or service charge must, in return for the rentcharge or service charge payments, contain covenants on behalf of the rentcharge owner or service charge recipient to perform or provide

services in respect of common areas/facilities and/or the recipient of the service charge payments to perform to provide services.

- If the existing, or proposed, rentcharge agreement does not meet the first requirement, the second requirement or the third requirement, a deed of variation will be required. An indemnity policy will not be an acceptable alternative except where the charge relates to an historic rentcharge which: (a) is not related to services being provided; and (b) has not been collected for 12 years or more – in which case you should obtain a suitable indemnity policy to protect our position.
- The rentcharge / deed that created the positive covenant to pay a service charge must contain covenants on behalf of the management company to maintain the common areas/facilities of the estate, in return for the payments.

You should also consider whether a suitable indemnity policy should be taken out to further protect our interest (and the onus shall be on yourselves to approve the policy in accordance with the provisions of the Handbook).

The above requirements also apply where residents of the estate are members/shareholders of the management company.

Last updated: 22/12/2025

[View all answers to this question](#)

5.15.2b Does the lender need to be sent the management company share certificate?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.15.2c Does the lender need to be sent the signed blank stock transfer form?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.15.2d Does the lender need to be sent the management company's memorandum and articles of association?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.16.2 If different from 1.11, contact point if unable to certify search entry does not relate:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

5.17.5a Does the lender need to be sent the power of attorney?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.17.5b Does the lender need to be sent the statutory declaration of non-revocation of power of attorney?

No

Last updated: 22/12/2025

[View all answers to this question](#)

5.19.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:

We do not lend where the transaction involves either a shared equity scheme (other than Government Help to Buy equity loan provided through Homes England or Help to Buy (Wales) Limited) or shared ownership of the property.

Last updated: 22/12/2025

[View all answers to this question](#)

5.20.1 Does the lender require me to report to them where the lease does not meet the UK Finance minimum requirements for leases of roof space for solar PV panels?

Yes -see 1.11a for contact details

Last updated: 22/12/2025

[View all answers to this question](#)

5.20.3 Does the lender have additional requirements relating to leases of roof space for solar PV panels, and if so, what are they?

Yes. Please ensure that the requisite break clause includes a provision that, where the lender terminates the lease, the costs of removing the solar PV panels and making good any damage are expressly the responsibility of the solar PV provider.

Last updated: 22/12/2025

[View all answers to this question](#)

5.20.4 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?

Yes. Please provide details of any Green Deal plans - see 1.11a for contact details.

Last updated: 22/12/2025

[View all answers to this question](#)

6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.2.1 If different from 1.11, contact if any discrepancies in property's description:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.3.1 If different from 1.11, contact point for any issues relating to purchase price:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.4.4 Does the lender require me to report incentives?

Yes, if the purchase price does not reflect the cashback, incentives or discount then we may have to reconsider the basis of our lending.

A completed copy of the UK Finance Disclosure of Incentives Form, also called the Disclosure Form (version1), (the Form) should be obtained in the circumstances where the property is to be occupied for the first time or for the first time in its current form, for example, because of a renovation or conversion. You should send the Form as soon as possible to Lending Shared Services, Accord Mortgages, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ DX 11798 Bradford, even if it does not disclose any incentives. You must not submit your Certificate of Title unless you have previously sent us the Form.

Last updated: 22/12/2025

[View all answers to this question](#)

6.4.5 If different from 1.11, contact point if we will not have control over the payment of all the purchase money:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.5.1 If different from 1.11, contact point if vacant possession is not being given:

As 1.11a. If prior to completion of the mortgage you become aware that the borrower intends to let the property, you must inform us immediately.

Last updated: 22/12/2025

[View all answers to this question](#)

6.6.1 If different from 1.11, contact point if property is let/to be let and to check you lend on buy-to-let:

As 1.11a.

Last updated: 22/12/2025

[View all answers to this question](#)

6.6.2 If different from 1.11, contact point when you do not have details of current letting or letting to take place at completion:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.6.3 Does the lender require counterpart/certified copy tenancy agreement to be sent to you?

No

Last updated: 22/12/2025

[View all answers to this question](#)

6.6.4 Does the lender lend where the property comes within the definition of a house in multiple occupation? If yes, what are your requirements?

If we do lend in these circumstances, the mortgage offer will specify our requirements.

Last updated: 22/12/2025

[View all answers to this question](#)

6.7.1 What new home warranty schemes are acceptable to the lender?

We accept the following new home structural warranty schemes:

- * NHBC
- * Premier Guarantee
- * LABC
- * Checkmate/Castle 10 (n.b. where out buildings such as a detached garage are also being constructed an endorsement to include these in cover is required).
- * Build-Zone
- * Build Assure (New Home Structural Defects Insurance)
- * Global Home Warranties (Structural Defects Insurance)
- * The Q Policy for Residential Properties - Q Assure Build
- * The Q Policy for Bespoke Properties (Detached only) – Q Assure Build
- * Protek
- * Advantage
- * International Construction Warranties (ICW) – (For properties with a flat roof area in excess of 10 square metres, a specific endorsement is required to include this within the cover)
- * Ark Residential New Build Latent Defects Insurance – (Where a detached garage/outbuilding has been constructed at the same time as the main building, the policy must include an endorsement confirming cover for the detached garage/outbuilding)
- * One Guarantee
- *TMSC
- *HomeProof - (Previously Aedis)

Last updated: 22/12/2025

[View all answers to this question](#)

6.7.2 What new home warranty documentation should be sent to the lender?

None, but you must retain on your file a copy of all documentation designated as being for the Lender.

Last updated: 22/12/2025

[View all answers to this question](#)

6.7.3 Should any assignments of building standards indemnity schemes be sent to us?

No, but you must retain a copy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

6.7.4 Will the lender proceed if the property does not have the benefit of a new home warranty scheme?

Yes, if the building work has been monitored by a professional consultant and provided any certificate given by a professional consultant fully meets the requirements of 6.7.4 and the appendix to the Handbook. We do not have our own form of certificate but require the UK Finance PCC form to be used without any modification. PCCs are acceptable on a maximum of 4 units, where they form part of a continuous structure, and for a maximum development size of 10 units. Retrospective certificates from a professional who has not supervised the project from the start, and inspected the build at regular stages throughout construction, are not acceptable.

Last updated: 22/12/2025

[View all answers to this question](#)

6.7.6 Does the lender need to be sent the professional consultant's certificate?

No, but you must retain a copy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

6.8.1 If different from 1.11, contact point if no agreement and bond for an unadopted road or sewer:

We do not insist on any such agreement and bond being in place nor on you making a retention and so we do not need to be made aware of such circumstances. However, you should ensure all applicants are aware of their potential liability.

Last updated: 22/12/2025

[View all answers to this question](#)

6.9.1 If different from 1.11, contact point if necessary easements are absent:

As 1.11a.

If the defect in title cannot be rectified by appropriate documentation we will require indemnity insurance to be in place at completion. You must retain a copy of any insurance policy on your file.

We do not lend on charges of part. If the borrower owns adjoining land and access or services for the Property run over that adjoining land, we will need the adjoining land to be charged to us too.

Last updated: 22/12/2025

[View all answers to this question](#)

6.10.2 Who will the lender release any retentions (or instalments of the advance) to?

Any retention will be released to the borrower, unless we have written authority from the borrower to release it elsewhere. Instalments of the advance will be released to you.

Last updated: 22/12/2025

[View all answers to this question](#)

6.11.1 If different from 1.11, contact point if property is affected by redevelopment or road proposals:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect the lender's security:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

7.3 Does the lender require a consent to mortgage from all occupants aged 17 or over?

Yes - the consent is incorporated within Accord Mortgages' mortgage deed (ACCL 0002).

Where the loan is explicitly identified in the Mortgage Offer as a Buy to Let purchase or remortgage, we will not require a consent to mortgage but we do require compliance with our tenancy conditions.

Last updated: 22/12/2025

[View all answers to this question](#)

7.4 If different from 1.11, contact point if doubts about accuracy of information disclosed:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

8.1 Does the lender allow me to advise any of the specified third parties?

Yes, provided you are satisfied that:

* there is no conflict of interest in giving such advice and

* by doing so the document being signed will not be open to challenge.

Last updated: 22/12/2025

[View all answers to this question](#)

9.1 Does the lender need to be sent the indemnity insurance policy?

No, but you must retain a copy on your file.

Last updated: 22/12/2025

[View all answers to this question](#)

9.2 What limit of indemnity insurance does the lender require?

An amount at least equal to the amount of the mortgage advance. Any indemnity insurance policy must protect the borrowers, any successors in title and any mortgagee.

Last updated: 22/12/2025

[View all answers to this question](#)

10.2a Will the mortgage advance be paid electronically or by cheque?

Electronically. Please refer to our CHAPS Payments Service Terms and Conditions which are included with your mortgage instructions which apply to all payments of advance monies.

Last updated: 22/12/2025

[View all answers to this question](#)

10.2b What is the minimum number of days notice lenders require?

No final inspection - we must receive your Certificate of Title and Request for Advance (the "Certificate") at least six working days before completion.

Final inspection required - an extra five working days should be allowed.

The advance monies will be sent to your client account (you must provide details in the Certificate) on the last working day prior to the completion date. Occasional delays in transmitting advance monies can occur as a result of a breakdown in the external CHAPS system. No responsibility can be accepted for losses arising from any such delays.

Last updated: 22/12/2025

[View all answers to this question](#)

10.3 What are the standard deductions made from the mortgage advance?

Funds Transfer Fee - if applicable. Please check the mortgage offer to see whether this fee is payable and the amount. If the Funds Transfer Fee applies, this fee and any other deductions to be made such as a higher lending charge, will be deducted from the mortgage advance. In such cases, the mortgage offer will show the net amount to be sent to you.

Last updated: 22/12/2025

[View all answers to this question](#)

10.7 On a delayed completion, when and how is advance to be returned?

PLEASE INDICATE ACCOUNT NUMBER / CASE ID WHEN RETURNING FUNDS

Return the funds electronically to our bank account within one working day of completion date in Certificate.

Details of our bank are:

Bank: National Westminster Bank Plc

Branch: City Centre, Bradford

Sort Code: 56-00-36

Account No: 28512162

If not returned as above, or you do not quote correctly the borrower's name and account number, interest will be charged.

Last updated: 22/12/2025

[View all answers to this question](#)

10.9 If different from 1.11, contact point if completion is delayed?

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

10.10 How long can you hold the mortgage advance before returning it?

See 10.7

Last updated: 22/12/2025

[View all answers to this question](#)

10.11 What, if any interest does the lender charge if return of the advance is delayed?

Interest will be charged at the rate payable by the borrower under the terms of the mortgage.

Last updated: 22/12/2025

[View all answers to this question](#)

12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments:

As 1.11a

Last updated: 22/12/2025

[View all answers to this question](#)

14.1.4 Does the lender require me to make a form CH2 application?

Yes, if it is an instalment mortgage or where a retention is being made.

Last updated: 22/12/2025

[View all answers to this question](#)

14.1.5 Does the lender need to be sent the original mortgage deed and/or any other original title documents?

If you are using the Land Registry's e-Document Registration Service, yes we need the original mortgage deed but you must also keep a certified copy on your file.

If you are not using the Land Registry's e-Document Registration Service, no but please lodge the original mortgage deed (not a certified copy) with your application for registration to the Land Registry.

Last updated: 22/12/2025

[View all answers to this question](#)

14.2.1 Where should the title deeds and documents be sent?

Only those documents (if any) specified under these responses should be sent to: Securities Team, Mortgage Service, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. DX 11798 Bradford.

Last updated: 22/12/2025

[View all answers to this question](#)

14.2.2 Which documents must I send after completion?

Official copy of the register entries, any filed plan and either the original or a certified copy of the completed mortgage deed.

Last updated: 22/12/2025

[View all answers to this question](#)

16.1.1 If different from 1.11, contact point for title documents:

If we hold these, they can be obtained from the Securities Team, Mortgage Service, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive Bradford BD5 8LJ. DX 11798 Bradford. You can also request title deeds online at www.accord.com/lawyers.

Last updated: 22/12/2025

[View all answers to this question](#)

16.3.1 Does the lender have a standard form of transfer/deed of covenant?

We will not be a party to any transfer deed, but where appropriate, will issue a separate form of release on request.

As to a standard form of transfer - no.

As to a standard deed of covenant - yes, for use where there is a change in the parties to the mortgage.

Last updated: 22/12/2025

[View all answers to this question](#)

16.3.2 If different from 1.11, contact point for finding out the debt amount:

Customer Contact Centre, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive Bradford BD5 8LJ. DX 11798 Bradford.
(0345 1 200 872).

Last updated: 22/12/2025

[View all answers to this question](#)

16.3.4 Does the lender need to be sent the transfer of equity?

You must retain a certified copy of the completed transfer on your file where the transfer includes a covenant by a new borrower or the release of a borrower or guarantor from obligations under the mortgage.

Last updated: 22/12/2025

[View all answers to this question](#)

16.3.7a If different from 1.11, contact point for obtaining execution of transfer equity:

Technical Team, Mortgage Service, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. DX 11798 Bradford.

Last updated: 22/12/2025

[View all answers to this question](#)

16.3.7b What form of attestation clause does the lender use?

"Executed as a deed by affixing the Common Seal of Accord Mortgages Limited in the presence of:

By Authority of the Board of Directors".

Last updated: 22/12/2025

[View all answers to this question](#)

16.4.1 If different from 1.11, contact point for application for consent to letting:

Technical Team, Mortgage Service, Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. DX 11798 Bradford.

Last updated: 22/12/2025

[View all answers to this question](#)

16.4.2 Does the lender need to be sent a copy of the proposed tenancy?

Yes

Last updated: 22/12/2025

[View all answers to this question](#)

16.5.2 If different from 1.11, contact point for confirming proposed deed or agreement will not adversely affect the lender:

As 16.4.1. It may be necessary for us to refer any proposals contained in the proposed deed/agreement to our valuer.

Last updated: 22/12/2025

[View all answers to this question](#)

16.5.3a Where should the deed of variation be sent?

As 16.4.1

Last updated: 22/12/2025

[View all answers to this question](#)

16.5.3b Where should the deed of rectification be sent?

As 16.4.1

Last updated: 22/12/2025

[View all answers to this question](#)

16.5.3c Where should the deed of easement be sent?

As 16.4.1

Last updated: 22/12/2025

[View all answers to this question](#)

16.5.3d Where should the option agreements be sent?

As 16.4.1

Last updated: 22/12/2025

[View all answers to this question](#)

17.1.1 If different from 1.11, contact point for redemption statements:

Please request a redemption statement online at https://online.accordmortgages.com/public/contact_us/deeds.do

Last updated: 22/12/2025

[View all answers to this question](#)

17.2.1a Where do you send the discharge and repayment remittance?

In accordance with the details in the redemption statement.

Last updated: 22/12/2025

[View all answers to this question](#)

17.2.1b Does the lender send the discharge via a DS 1 form or direct with the Land Registry?

Direct with the Land Registry.

Last updated: 22/12/2025

[View all answers to this question](#)