

Aldermore Bank PLC

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: Aldermore Bank PLC

Last modified: 29/07/2025

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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 do not lend in these circumstances.

Last updated: 29/07/2025

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1.11aContact point for standard documents.

Issuing Office:

Aldermore
PO Box 363
Wilmslow
SK9 0BT

Tel: 0333 321 1000

Email - Residential and Buy to Let for Individuals:

Mortgage.Completions@aldermore.co.uk

Email - Buy to Let for Companies, HMOs and MUFs:

BTLcompletions@aldermore.co.uk

Please note if sending a Certificate of Title , add the word COT and reference number in the subject field.

Last updated: 29/07/2025

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1.11bContact point if standard documents are inappropriate.

As above.

Last updated: 29/07/2025

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

No.

Last updated: 29/07/2025

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

No.

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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 however you should ensure they are registered with their regulatory body and maintain current practising certificates as appropriate.

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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 1.11. We need to be notified if the seller is not represented or where you cannot satisfy yourselves with the checks carried out on the seller's appointed representative.

Last updated: 29/07/2025

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3.1.5 What other documents are acceptable for verifying identity?

None.

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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 but you should ensure they are registered with their regulatory body and maintain current practising certificates as appropriate.

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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 1.11. We need to be notified if the seller is not represented or where you cannot satisfy yourselves with the checks carried out on the seller's appointed representative.

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

An inspection of the property is not arranged in every instance. If you receive a copy of a report, please utilise this as part of your checks outlined in sections 4.2 and 4.3. If no report is received the checks in section 4.2 and 4.3 should be against the information in the mortgage offer. Please do not request a copy of the valuation if one has not been provided to you

Last updated: 29/07/2025

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

As 1.11.

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

As 1.11.

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4.5b Where should the certificate of title be sent?

As 1.11.

Refer to 10.2b for time to submit the certificate of title. You should not submit your Certificate of Title without first confirming with your customer that they have accepted the most recent version of their mortgage offer and that all pre completion queries have been resolved.

We require your Certificate of Title to be submitted with not less than 3 working days' notice. (Certificate of Title to be emailed to our completions team, please ensure you note reference number and the word 'COT' in the subject field)

Where there has been an undervalue purchase, you should only submit the Certificate of Title back to Aldermore when the following conditions have been met:

The seller has completed the Gifted Equity and Solvency Declaration Form, which will either be included within the offer pack or can be found on Aldermore's website:

Residential Mortgage Documents - Intermediaries | Aldermore Bank

Where an equity gift has been provided, the seller has obtained an Insolvency Act Indemnity Insurance Policy and provided evidence to you, so that you are comfortable an appropriate policy is in place to Aldermore's satisfaction.

The customer has confirmed that they understand their tax obligations as a result of this transaction and where they have sought independent tax advice, they have provided you with a copy.

When an applicant is purchasing a property from a family member separate legal representation is required, so you cannot act on behalf of both the seller and buyer.

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

As 1.11. Purchase transactions where the property has been sold within the last 6 months are not normally acceptable,

unless the property is being purchased from a housebuilder / developer who acquired the property in a part exchange transaction.

Remortgages (where the customer is already the registered proprietor of the property whether subject to an existing mortgage or not) within the first 6 months of the original purchase date are acceptable in the following circumstances;

- you are able to provide evidence that the customer inherited the property following the death of the previous owner• the remortgage is to replace bridging finance taken out more than 1 month ago.
- the remortgage was bought via cash via an 'arm's length transaction, eg. at auction via estate agent, more than 1 month ago and the property purchased was a single-unit sale and not part of a portfolio of properties purchased together.

For all other applications, the property must have been owned for at least 6 months.

In all cases, the maximum loan can be based on the market value of the property.

In all cases, ownership in the applicant's name at Land Registry must be evidenced prior to completion. The remortgage cannot be completed less than 1 month from purchase of the property.

If you establish that the property has been owned for less than 6 months, in the first instance, you should refer the case back to Aldermore for guidance.

Sub-sales, where the seller has owned the property for less than 6 months, and back to back transactions are not acceptable.

We also regard as sub-sales cases where the seller acquires the freehold (or superior leasehold) title to the property, which they then immediately sell on to the borrower by the grant to them of a lease (or sub-lease).

Applications which involve assignable contracts or irrevocable powers of attorney in favour of intervening sellers are not acceptable. You should also report any other structure to the transaction which has a similar effect.

If you consider that there are reasons for the use of any of the above arrangements which mean the case is acceptable, you should report the details. We will then consider whether or not it is acceptable.

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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 1.11.

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

No, unless the report indicates matters requiring further investigation or if the content is likely to affect the security.

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

Yes, subject to the requirements set out in paragraph 5.4.7 and 5.4.8 of Part 1 and any firm carrying out a personal search being registered under The Search Code monitored by the Property Codes Compliance Board.

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

Search insurance is only acceptable for remortgages or where the borrower/s are purchasing the property from 'personal name into a company' with at least one of the individuals involved remaining as part of the transaction (if others are being added or removed) , and only acceptable in respect of local authority searches, provided that our interests are fully protected. The insurance policy must cover our successors in title without limitation and the conveyancer must provide an unqualified Certificate of Title. Aldermore accept title insurance

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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 1.11 If the condition is in relation to a title split, as per offer condition this must be registered before completion. You must discuss with your clients the options to create the split.

Please provide details of any breach, the risk to the bank and possible solutions to mitigate the risk.

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

No - borrowers to retain.

Last updated: 29/07/2025

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

No - borrowers to retain.

Last updated: 29/07/2025

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

No - borrowers to retain.

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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 1.11.

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5.7.1a Does the lender lend on flying freeholds?

Yes, subject to 5.72 although if the flying freehold is not detailed on the valuation report, you should refer to us so we can check with our valuer.

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5.7.1b Does the lender lend on freehold flats?

No, except for coach house flats where there is one flat above garages and/or access way.

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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 1.11.

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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. If the valuer has not referred to the title arrangements in the valuation report, or if a report has not been provided, please report the arrangements to us so that we can ensure that there is no adverse effect upon the valuation.

You should also bring to our attention any interest the borrower has in any of the other flats in the building or adjacent building.

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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?

Yes, we require our security to include the freehold reversion to the other flat as well as the leasehold flat to be occupied by the borrower.

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5.9.1 Does the lender lend on commonhold?

No.

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

As 1.11 Please provide details, risk to the bank and possible solutions to mitigate the risk.

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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 1.11, if the borrower is not providing the deposit, or we have not detailed it in the Mortgage Offer conditions.

Gifted equity for undervalued purchases on residential properties are acceptable from:

Close relatives (also defined as parent, child, grandparent, brother, sister, uncle/aunt, foster parent or legal guardian, including step relatives), up to 50% off the market value

Landlord to sitting tenant, up to 25% off the market value

Note: These limits include any additional gifted deposit amount.

You must tell us if the purchase is subject to a transfer at undervalue, so that we may confirm the transaction is acceptable. For a transfer at undervalue, where an equity gift has been provided, you must also request the seller to: complete Aldermore's Gifted Equity and Solvency Declaration Form (which will either be included within the offer pack or can be found on Aldermore's website: Residential Mortgage Documents - Intermediaries | Aldermore Bank) obtain an appropriate Insolvency Act Indemnity Insurance policy (to cover Aldermore against any future creditor claim) prior to completion.

The Mortgage Offer will include a condition where we are aware of a gifted deposit, requiring completion of our declaration form prior to submission of your COT.

We do not consent to second charges.

You must ensure clear bankruptcy searches are carried out against the borrower and all parties contributing to the balance of the purchase price. You must notify us if you cannot obtain clear searches

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5.14.1 What minimum unexpired lease term does the lender accept?

Second hand property: -

Minimum lease term - 85 years from the date of the mortgage, subject to 45 years remaining at the end of the mortgage term.

New property: -

Minimum lease term – 250 years from the date of the mortgage (Houses) and 125 years from the date of the mortgage (Flats).

Where the lease is shorter than 250 years (Houses) or 125 years (Flats) and this is not detailed in the valuation report, you should notify us so that we can ensure that there is no adverse effect upon the valuation.

Refer to 5.14.9 and 5.14.10 for our requirements in relation to ground rent and service charges.

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

As 1.11.

Maximum ground rent at the start of the lease term – the greater of £500 or 0.1% of the property value.

The ground rent must be reasonable and: -

- Increase in line with RPI or a similar index
- Double no more frequently than every 20 years

If the ground rent exceeds the above, but you consider it to be reasonable or are unsure if it is reasonable, please refer us.

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

As 1.11.

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

Yes, subject to the requirements of Section 9 of Part 1 being met and the policy being for our benefit and the benefit of our Transferees.

Providing the conveyancer is satisfied and can confirm that the insurance provides an adequate solution to the issue identified, including issues of unknown restrictive covenants, and an unqualified certificate of title can be provided.

Last updated: 29/07/2025

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

No - borrowers to retain.

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

Please supply a copy after completion and forward the original to the borrower(s).

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

As 1.11. See next response.

Last updated: 29/07/2025

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

Yes, subject to the requirements of Section 9 of Part 1 being met and the policy being for our benefit and the benefit of our Transferees.

Yes, provided the conveyancer is satisfied and confirm that the insurance provides an adequate solution to the issue identified, including issues of unknown restrictive covenants, and an unqualified certificate of title can be provided

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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.

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

You must tell us before completion if the current owner of the property is a non - qualifying leaseholder and confirmation of costs known or anticipated which may be payable by leaseholders (or our customer) for remediation works.

If you are made aware during the conveyancing process that any remediation works under the Building Safety Act 2022 are incorrect or the security property has been identified as needing remediation, you must report this to us immediately for consideration.

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.

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

See response for 5.14.17b.

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

As 1.11.

ESTATE RENT CHARGES

If an estate rent charge is payable on a property, we confirm this will be acceptable on the basis that one of the following conditions can be satisfied:

1. The provisions under section 121 of the Law of Property Act have been excluded under the estate rent charge clause.
2. The estate rent charge clause includes a mortgagee protection clause, which states that notice of at least 28 days is to be given to the mortgagee prior to any enforcement action being taken by the owner of the estate rent charge.
3. The owner of the estate rent charge is a management company comprising of the residents, who are the shareholders of a private freehold development .

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- and provided the conveyancer is satisfied and confirm that the insurance provides an adequate solution to the issue identified, including issues of unknown restrictive covenants, and an unqualified certificate of title can be provided

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

No - borrowers to retain.

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

Please supply a copy after completion and forward the original to the borrower(s).

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

No - borrowers to retain.

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

As 1.11.

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

We would not normally accept a power of attorney. Please refer to 1.11.

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

We would not normally accept a power of attorney. Please refer to 1.11.

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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:

The only acceptable scheme is Help to Buy: equity loan.

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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. As 1.11.

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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?

You must notify us of the existence of a lease of the roof space and provide the name of the tenant (see 1.11a for contact details). Do not proceed until we have confirmed that you may do so. We do not require a copy of the lease.

For post completion requests, the borrower should be advised to ask the energy provider to correspond with Aldermore at the address shown in 14.2.1, using the CML/BSA template letter.

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

Yes. As 1.11.

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

As 1.11.

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

As 1.11.

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

As 1.11.

The purchase price may be lower than the market value only where the sale is between:
close relatives (also defined as parent, child, grandparent, brother, sister, uncle/aunt, foster parent or legal guardian, including step relatives), up to 50% off the market value, or
Landlord to sitting tenant, up to 25% off the market value

Note: These limits include any additional gifted deposit amount

You must tell us if the purchase is subject to a transfer at undervalue, so that we may confirm the transaction is acceptable. For a transfer at undervalue, where an equity gift has been provided, you must also request the seller to complete:

Aldermore's Gifted Equity and Solvency Declaration Form (which will either be included within the offer pack or can be found on Aldermore's website: Residential Mortgage Documents - Intermediaries | Aldermore Bank)

obtain an appropriate Insolvency Act Indemnity Insurance policy (to cover Aldermore against any future creditor claims) prior to completion.

You should only submit the Certificate of Title back to Aldermore when you have received appropriate evidence and the above conditions have been met.

Please ensure the transfer deed shows the purchase price paid on completion.

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6.4.4 Does the lender require me to report incentives?

Yes, full information regarding incentives, allowances or discounts must be disclosed on the UK Finance Disclosure of Incentives Form.

Please submit the form at the earliest opportunity, otherwise completion could be delayed.

In addition, you should also report details of all finders fees (whether or not the UK Finance Disclosure of Incentives Form applies) as they are not considered acceptable. A finders fee is a fee or commission paid by a seller to a third party (such as an investment club) for finding or introducing a buyer. It does not include the normal fee or commission payable to any estate agent handling the sale. Where the property is not a new build being sold by the developer, you must notify us if the deposit is to be paid by the seller.

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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 1.11.

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

As 1.11.

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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 1.11.

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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 1.11.

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

No, however you must notify us if the tenancy agreement does not comply with the terms in our 'Solicitors Instructions' letter and the terms and conditions of the mortgage offer

The following tenancy agreements are acceptable:

- Assured short-hold tenancy agreement (AST) for up to 3 years
- Short assured tenancy agreement (SAT) for up to 3 years
- Scottish Private Residential Tenancy
- Welsh Standard Occupation Contracts
- Corporate lets for up to 5 years remaining on the tenancy agreement – if let directly to a Public Limited Company (PLC) or to a registered provider of social housing in England, Wales or Scotland

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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?

Yes, subject to the requirements specified in the mortgage offer being satisfied prior to the submission of your COT.

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

ABC+

Advantage HCI

Aedis Warranties Limited

Ark Residential Insurance

Build Assure

Build Life Plans

Build Zone

Castle 10/Checkmate

CRL (for non-new build properties only providing they were underwritten by ARK, IGI UK LTD or CGICE)

Global Home Warranties

International Construction Warranties (ICW)

LABC

NHBC

One Guarantee

Premier Guarantee

Protek

Q Assure

CADIS

Build warranty group

Retrospective warranties are not acceptable. Any other new home warranty schemes will be considered on their merits and should be sent to the address at 1.11.

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

None - borrowers to retain.

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

None - borrowers to retain.

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

Yes, provided there are no more than 15 properties in the development and the building work has been monitored by a professional consultant, providing a certificate that meets the requirements of 6.7.4 and 6.7.5.

We do not have our own form of certificate.

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

Yes, after completion.

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

For new properties, we will not impose a retention where a bond / agreement will not be in place on completion. If the customer accepts the situation we will proceed.

However, if there are no plans to obtain a bond / agreement in the future, please advise as we will need to refer this to our valuer.

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

As 1.11 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.

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

Borrower(s).

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

As 1.11. Please provide details of the proposal/development and any potential risk to the bank, for full review of the situation and any options to move forward

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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 1.11.

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

As 1.11.

A letter of waiver must be obtained from the Local Authority in which the Local Authority must waive its right to repayment of the grant unless there are sums left over after the payment of all sums due to us under the Mortgage (including interest and the costs of sale).

The Local Authority must also undertake to procure the removal of the relevant entries on the Register of Local Land Charges once the grant has been repaid or the Property is sold by us.

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

Yes (on our standard form), unless the mortgage offer states the loan is on a buy to let basis.

If the mortgage is a buy to let mortgage and the property will be tenanted at completion you should ensure that an appropriate Tenancy agreement (as per 6.6.3) is in place and that our interest in the property takes priority to that of any other person.

Homes for Ukraine Scheme: a Letter of Consent and Postponement by Deed is not required for any occupant/s who will be resident in the property under this scheme and you are not required to notify us that the customer is or intends to participate as a sponsor in this scheme.

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

As 1.11.

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

No, however another Solicitor within your practice may provided you are satisfied there is no conflict of interest in giving such advice and by doing so the document being signed will not be open to challenge.

Borrowers that do not personally benefit from the loan must execute our Certificate of Independent Advice form. Please refer to 1.11 where a copy is required.

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

No, borrowers to retain.

Where you identify an issue that could be mitigated by the use of an insurance product, you should inform us of the issue and your recommendation as to the use of Indemnity Insurance. We will consider the case and inform you of our decision. We would only proceed if we were content that indemnity insurance was an acceptable solution (some issues, for example, might be such that they require referral back to the valuer

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9.2 What limit of indemnity insurance does the lender require?

110% of the purchase price or valuation, whichever is greater.

Any indemnity insurance policy must be for our benefit, that of any transferee/assignee (legal or equitable) of the mortgage and also the borrower(s).

Where a property is being sold at undervalue and an equity gift is being provided, the conveyancer must ensure the seller

obtains an Insolvency Act Indemnity Insurance Policy and provides evidence to you, so that you are comfortable an appropriate policy is in place to Aldermore's satisfaction. This indemnity insurance aims to cover Aldermore against any future claims by creditors of the seller that may challenge the sale.

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

Electronically.

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

Our expected requirement is 3 full working days. It is your responsibility to ensure all details on the Certificate of Title are correct (including those relating to your firm) and are accurate before requesting the funds. 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.

Certificate of Title to be emailed to our completions team, please ensure you note reference number and the word 'COT' in the subject field

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

Please refer to the Mortgage Offer.

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

Return funds electronically to our bank account within 3 working days. Our bank details are:

For Y reference cases:

Barclays Bank PLC

Sort Code: 20-19-90

Account No: 90570702

Account Name: ALD Funding A/C

For X reference cases:

Barclays Bank PLC

Sort Code: 20-19-90

Account No: 00103578

Account Name: Residential Drawdown A/C

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

As 1.11 Please note funds must not be returned to switch to a new rate

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

3 working days.

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

The rate detailed in the Mortgage Offer.

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

As 14.2.1.

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

No.

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

No, but please retain a copy on your file.

Completion of Personal Guarantees for borrowers- All solicitors firm acting for both us and the borrower ensure there is no conflict of interest and that all appropriate processes are followed & form fully completed

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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:

Mortgage Services
Aldermore
PO Box 363
Wilmslow
SK9 0BT
Tel: 0333 321 1010
Email: mortgage.deeds@aldermore.co.uk Please send Deeds via email.

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14.2.2 Which documents must I send after completion?

Copy Title Information Document (TID)

And where applicable:

Amended (if applicable) Articles of Association - Notwithstanding the Bank's solicitors' obligations to review the articles of association for all limited company borrowers, if this mortgage is to a sole director company borrower incorporating Model Articles of Association, the Bank's solicitors must review, and amend as necessary pre-completion, the Model Articles of Association to ensure these comply with any current interpretation and applicable case law.

Original Occupier's Deed of Consent form

Copy Notice to landlord form

Original Certificate of Independent Advice form

Original (or copy) Architects certificate

Copy indemnity policy documents

Original Fixed & Floating Charge (with Companies House Certificate of registration)

Original Personal or Corporate Guarantee(s)

Certified copy Board Minutes

Share certificate and original undated executed stock transfer form (with the transferee left blank) signed by the Borrower

Original Deed of Subordination

Original Assignment of Rental Income

Gifted Equity and Solvency Declaration Form

And any other documentation which we indicate in these instructions you must send to us.

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

As 14.2.1.

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

No.

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

As 14.2.1.

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

Only if we need to execute it.

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

As 14.2.1.

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

Executed as a Deed and delivered on the date of this Deed by Aldermore Bank PLC acting by its authorised attorney in the presence of the witness named below:

Attorney:

Attorney (print name):

Witness:

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

As 14.2.1.

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

No, we will detail our requirements within our letting pack, which we will send to the borrower(s).

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

As 14.2.1.

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16.5.3a Where should the deed of variation be sent?

As 14.2.1.

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16.5.3b Where should the deed of rectification be sent?

As 14.2.1.

Last updated: 29/07/2025

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16.5.3c Where should the deed of easement be sent?

As 14.2.1.

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16.5.3dWhere should the option agreements be sent?

As 14.2.1.

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

As 14.2.1.

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17.2.1aWhere do you send the discharge and repayment remittance?

Please refer to the redemption statement.

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

Land Registry.

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