

Bank of Scotland Beginning A

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: Bank of Scotland Beginning A

Last modified: 09/08/2024

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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.

Address and telephone number on the Mortgage Offer.

Last updated: 09/08/2024

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1.11aContact point for standard documents.

Address and telephone number on the Mortgage Offer.

Last updated: 09/08/2024

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1.11bContact point if standard documents are inappropriate.

Address and telephone number on the Mortgage Offer.

Last updated: 09/08/2024

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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?

Not if the person dealing is the seller or a member of the seller's immediate family. Your firm may only act if a separate fee earner of no less standing or a separate partner of the firm acts for us.

Last updated: 09/08/2024

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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?

Not if the person dealing is the borrower or a member of the borrower's immediate family. Your firm may act if a fee earner of no less standing or a partner in the firm acts for us.

Last updated: 09/08/2024

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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?

Only if we specifically request you to do so.

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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.

Address and telephone number on the Mortgage Offer.

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3.1.5 What other documents are acceptable for verifying identity?

List A

Inland Revenue Tax Code Notification

Building Industry Sub-Contractor's Certificate (issued by the Inland Revenue)

Residence Permit (issued by the Home Office to EU Nationals)

Benefits Agency Benefits book or original notification letter from the Benefits Agency confirming right to benefits.

List B

Employers Identity Card

Signed National Identity Card (EU)

Birth Certificate

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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?

Only if we specifically request you to do so.

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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.

Address and telephone number on the Mortgage Offer.

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

We may not arrange for a physical inspection of the property.

Where a valuation report is obtained this will be in an electronic format that cannot be forwarded. You must obtain a copy of the valuation report we have provided to your customer(s).

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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4.5b Where should the certificate of title be sent?

Address and telephone number on the Mortgage Offer.

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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:

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For remortgage applications (where the customer is already the registered proprietor of the property whether subject to an existing mortgage or not), the customer must have owned the property for at least six months. Where you have obtained evidence that the customer inherited the property following the death of the previous owner and provided you confirm this to us in writing, the preceding sentence will not apply.

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', 'Fulfilment Contracts', 'Assisted Contracts', 'Assignment Contracts', 'Novation Contracts', 'Transferable 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.

Please report to us if any Unilateral Notice is registered against the freehold title and relates to the security address.

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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:

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 (see 1.11a for contact details).

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

No

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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 paragraphs 5.4.7 and 5.4.8. We recommend that any firm carrying out a personal search is a member of an appropriate trade body, with established standards; has adequate insurance in place and is a member of an industry trade body that abide by the Property Ombudsman scheme www.tpos.co.uk.

Last updated: 09/08/2024

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

Yes

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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:

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

No, please forward to the borrower

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

No, please forward to the borrower

Last updated: 09/08/2024

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

No, please forward to the borrower

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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.

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First Homes – you should contact us if the mortgage offer does not refer to the First Homes Scheme. You must make sure that the Government’s First Home scheme rules are met and also that the requirements for resale price covenants set out in our Affordable Housing Guidance notes are met. We will consent to the restriction being registered on the property title provided these requirements have been met. You do not need to ask us for consent separately.

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5.7.1a Does the lender lend on flying freeholds?

Yes, but only if paragraph 5.6.2 is complied with.

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5.7.1b Does the lender lend on freehold flats?

No

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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?

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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 physical inspection report has not been carried out, you must report the arrangements to us so that we can ensure that there are no adverse effects upon the valuation

Please note we accept these for BTL with no requirements for borrower to occupy the property

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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?

Under bullet 1 clause 5.8.5 - Yes, we require a mortgage of the leasehold interest in the flat owned by the borrower. We do not require a mortgage of the borrower's share of the freehold.

Under bullet 2 clause 5.8.5 - Yes, we require a mortgage of the borrower's leasehold interest in the flat occupied by the borrower. We also require a mortgage of the borrower's freehold interest in the other flat occupied by the other flat owner,

subject to the other flat owner's lease.

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5.9.1 Does the lender lend on commonhold?

New Mortgages - the tenure is not acceptable.

Existing Mortgages - considered on a case by case basis.

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

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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.

We do not require you to report a gifted deposit subject to you being satisfied that the following conditions are met:

The property is being purchased to live in and will not be let.

The gift is from an immediate family member(s), who confirms it is not repayable. Gifts from unrelated third parties, including friends and employers are not acceptable.

The family member(s) must be related to one of the borrower(s) by any of the following (see also the definition in Part 1, paragraph 1.13);

- birth/blood relative
- spouse or civil partner, child, step children, adopted children and in-laws
- A co-habitee

A Deed of Trust or Second Charge to protect the gifted deposit is not acceptable.

You must continue to report a gifted deposit from a family member who is also the Vendor. Note we do not accept family gifted deposits in Buy to Let transactions where the Vendor is a family member.

Where a gifted deposit is acceptable you must obtain and retain on your file a letter, addressed to you, signed by each individual family member(s) gifting the deposit which confirms the following information;

- The name and address of the family member gifting the deposit
- Their relationship to the borrowers(s)
- The name and current address of the borrower(s)
- The address of the property being purchased
- The amount being gifted and the source of the funds
- That the gift is not repayable and the family member(s) providing the gift will not acquire an interest in the property
- The letter must be dated within 3 months of completion

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.

You should report any other circumstances where the balance of the purchase price is not being provided in accordance with Part 1 and in doing so must wait for our written instructions prior to proceeding. Please write to our Customer Services Centre (see offer for address and fax number).

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5.14.1 What minimum unexpired lease term does the lender accept?

Minimum 70 years from the date of the mortgage.

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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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 being met.

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

No, please forward to the borrower

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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?

Minimum 70 years from the date of mortgage.

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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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 being met

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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.

After completion you must send the executed Leaseholder Certificate and confirmation that it has been submitted to the landlord by the relevant leaseholder together with any Landlord Certificate to us with any other title documents we ask for in 14.2.2.

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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 send us a copy of any Landlord Certificate or other confirmation of monies known to be payable by the leaseholders for remediation works.

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?

No – 5.14.17 a and b do not apply to remortgages.

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

No, please forward to the borrower

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

No

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

Please supply copies on completion and forward the originals to the borrower.

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

Only if the mortgage account is to be operated under the power of attorney following completion. In those circumstances you must check that the power of attorney delegates the necessary powers for the operation of the account and send a suitably certified copy, together with a covering letter, to Bank of Scotland, Nexus, PO Box 548, Leeds, LS1 1WU

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

Only if the mortgage account is to be operated under the power of attorney following completion. In those circumstances you must send a suitably certified copy of the statutory declaration of non-revocation, with the certified copy of the power of attorney and covering letter to Bank of Scotland, Nexus, PO Box 548, Leeds, LS1 1WU.

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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:

We do not support shared ownership or shared equity lending.

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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 (see 1.11a for contact details).

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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? [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?

No.

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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6.4.4 Does the lender require me to report incentives?

You should report details of all cash/financial incentives to Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366 in the following circumstances:-

Where the value of cash incentives is 10% or more greater than the value set out in the Further Conditions section of the Mortgage Offer; or

Where no details are set out in the Mortgage Offer, whenever any cash/financial incentives are being paid by the seller.

In addition, you should report details of all non-financial/in-kind incentives other than those fixed or fitted to the property. For example, we would expect a new car incentive to be reported but not a higher specification kitchen or bathroom, carpets and curtains, white goods, electric upgrades or turf and landscaping.

Do not send a copy of the CML Disclosure of Incentives Form unless we specifically request it

In addition, you should also report details of all finders fees (whether or not the CML 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:

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603

1136 Fax: 0131 339 2366

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

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

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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:

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

Applications which involve 'distressed sales' are not acceptable, i.e. to avoid repossession proceedings and/or sale & leaseback arrangements, whereby the vendor will not vacate the property but will continue to reside under an AST.

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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:

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

No, please forward to the borrower.

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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. A maximum of 5 unrelated occupiers to sign a single Assured Shorthold Tenancy and any mandatory HMO licence to be in place.

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

ABC+
Advantage HCI
Aedis Warranties/HomeProof
Ark Insurance
Build Warranty Group
Building Life Plans (BLP)
Buildzone

Cadis
Checkmate
CIR
Compariqo
FMB Insurance/Build Assure
Global Home Warranties
International Construction Warranties (ICW)
NHBC
One Guarantee
Premier Guarantee (including LABC Hallmark & LABC New Home Warranties)
Protek
Q Assure
Thomas Miller

We only require cover under a building standards indemnity scheme for a new property being occupied for the first time.

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

None, please forward appropriate documentation to the borrower.

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

No, please forward to the borrower.

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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 any one development site and construction is monitored by a suitably qualified professional consultant.

We only require this where the property is to be occupied for the first time.

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

No

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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:

If the bond/agreement is not granted prior to completion or is to be managed by local residents or a management company (see 6.8.4 part 1 details) we will not insist upon a retention and do not need to be made aware of such circumstances. However, you should ensure all applicants are aware of and accept their potential liability.

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

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

Nominated Solicitor or Borrower

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

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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:

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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:

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

Yes. The exceptions to this are: any sons or daughters of the borrower, or any sons or daughters of someone living with the borrower, who are over 17; and (where the mortgage is a buy to let one) any occupants who are tenants who have signed an Assured Shorthold Tenancy.

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

Circumstances where we would expect you to investigate and report include, but are not exclusive to, the following situation;

The borrower is married, in a civil partnership or co-habiting and the mortgage offer has been issued in sole names; we require you to confirm if the spouse/civil partner, co-habitee will be living in the property and if so obtain consent to mortgage.

Please write to our Customer Services Centre (see offer for address and fax number).

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

No

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

No, please forward to the borrower.

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9.2 What limit of indemnity insurance does the lender require?

Not less than mortgage advance plus 10%

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

The mortgage advance will be paid electronically by CHAPS at no additional fee.

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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.

If you have an urgent completion and cannot give 3 full working days' notice, we will endeavour to meet your requirements and will send funds by CHAPS as soon as we have verified the Certificate of Title. A CHAPS fee of £20 will be payable and deducted from the mortgage advance.

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

Retentions or other sums specifically stated in the Mortgage Offer.

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

The full amount of the mortgage advance as shown on the mortgage offer must be returned electronically, you must not deduct any charges as this can result in a delay for your client:

Where the mortgage roll/account number begins with 70/, within 1 working day and transmitted to sort code 30-15-99, account number 00579601.

If funds are not returned promptly within the timescales above this can result in the customer incurring charges and interest on their mortgage account.

In all cases you should quote the mortgage roll/account number and the appropriate reason for return code:

- RAD – Returned Advance
- FADV – Returned further advance
- DUP – duplicate funds received in error.

Last updated: 09/08/2024

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

Customer Service Centre (see offer for address and fax number).

Last updated: 09/08/2024

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

5 working days. However, if completion is delayed and we do not receive the returned funds by close of business on the fourth working day after the date of completion stated in the Certificate of Title, we will charge you interest on the advance amount (see 10.7)

Last updated: 09/08/2024

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

We will charge you interest, at the rate applicable to the mortgage as shown in the mortgage offer, calculated daily, from the original completion date (first working day) until we receive the funds back or the revised completion date whichever is the sooner.

Last updated: 09/08/2024

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

Customer Service Centre, PO Box 1HA tel no. 0345 8500842 option 1

Last updated: 09/08/2024

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

No

Last updated: 09/08/2024

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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.

Last updated: 09/08/2024

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14.2.1 Where should the title deeds and documents be sent?

Registrations, Secured Assets, Barnett Way, Gloucester, GL4 3RL

DX55251 Gloucester 2

Last updated: 09/08/2024

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14.2.2 Which documents must I send after completion?

Our schedule with - ORIGINALS of the following documents (where applicable): Consent to mortgage (L26). COPIES of the following documents (where applicable): licence to assign; executed Leaseholder Certificate and confirmation that it has been submitted to the landlord by the relevant leaseholder together with any Landlord Certificate; receipted notice of mortgage served on landlord or evidence of service, memorandum and articles of association of management company, section 442 Agreement. For First Homes properties: Authority to Exchange and Compliance Certificate from the Local Authority. DO NOT SEND US ANY OTHER DOCUMENTS (NB WE DO NOT NEED THE LEASE WHERE THE TITLE IS LEASEHOLD PROVIDED THAT A COPY IS HELD AT THE LAND REGISTRY). PLEASE FORWARD THESE TO THE BORROWER.

The Land Registry will advise us electronically that the charge has been registered, however you will still need to ensure that the charge has been registered correctly.

You must notify us of any subsequent charge which will be in existence or entered into on completion of the mortgage. Please do so by adding the details to the schedule ensuring that the account number is shown in all cases.

Last updated: 09/08/2024

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

Secured Assets, Barnett Way, Gloucester, GL4 3RL

DX55251 Gloucester 2

Contact can be made by telephone - no.0345 835 5721 or fax no.03456 003856.

Please quote our account number and your panel number in all cases. Where you request the title documents on loan and the mortgage is not being repaid, you must return all the title documents to us when you no longer need them. The only exception to this is where there has been a transaction involving an application for registration, since a charge certificate will no longer be issued. In those circumstances, as well as returning all the other title documents we sent you, you should send us official copy entries of the title (please write our account number on these) in place of the charge certificate.

Last updated: 09/08/2024

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

Transfer of equity - NO

Deed of Covenant - YES (our form L1) request from Customer Service Centre PO Box 1HA, Newcastle Upon Tyne, NE99 1HA tel no. 0345 8500842 option 1.

Last updated: 09/08/2024

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

Customer Service Centre PO Box 1HA, Newcastle Upon Tyne, NE99 1HA tel no. 0345 8500842 option 1.

Last updated: 09/08/2024

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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.

Last updated: 09/08/2024

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

Customer Service Centre PO Box 1HA, Newcastle Upon Tyne, NE99 1HA tel no. 0345 8500842 option 1.

Last updated: 09/08/2024

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

Executed as a deed by

An authorised signatory for and on behalf of Bank of Scotland plc.

PLEASE NOTE we require you to confirm the effective date of the transfer before we can update our records ? failure to do so will mean that we will continue to correspond with the original parties to the mortgage.

Last updated: 09/08/2024

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

Customer Service Centre PO Box 1HA, Newcastle Upon Tyne, NE99 1HA tel no. 0345 8500842 option 1.

Last updated: 09/08/2024

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

No

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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:

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16.5.3aWhere should the deed of variation be sent?

Halifax Mortgage Services
Trinity Road
Halifax
HX1 2RG

Last updated: 09/08/2024

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16.5.3bWhere should the deed of rectification be sent?

Halifax Mortgage Services
Trinity Road
Halifax
HX1 2RG

Last updated: 09/08/2024

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16.5.3cWhere should the deed of easement be sent?

Halifax Mortgage Services
Trinity Road
Halifax
HX1 2RG

Last updated: 09/08/2024

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16.5.3dWhere should the option agreements be sent?

Halifax Mortgage Services
Trinity Road
Halifax
HX1 2RG

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

www.halifax.co.uk/conveyancers

Last updated: 09/08/2024

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17.2.1aWhere do you send the discharge and repayment remittance?

Bank of Scotland Plc, Mortgage Operations, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ. Tel: 0345 603 1136 Fax: 0131 339 2366

Repayment funds must be sent electronically to one of the following bank accounts;

80-20-08 08430008
80-27-02 08430026
12-22-61 00139756
80-20-67 00123414
80-20-68 00123435
80-20-70 00123402
80-20-71 00123407
80-20-73 00123609
80-20-74 00123603
80-20-75 00123608
30-15-99 00580006

Please quote the mortgage account number.

Please ensure the bank account details quoted in the redemption statement match one of bank accounts. If you receive a request to remit to another bank account please contact us immediately on 03457 273747 prior to the release of any funds.

Last updated: 09/08/2024

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

By way of electronic discharge or EDS1. Where applicable, you should include on your AP1 application to the Land Registry that the charge is being discharged by electronic discharge.

Last updated: 09/08/2024

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