

# Birmingham Midshires

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## Part 1: England and Wales

Last modified: 01/07/2017

## Part 2: Birmingham Midshires

Last modified: 26/01/2026

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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.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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1.11a Contact point for standard documents.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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1.11b Contact point if standard documents are inappropriate.

Completions Team at office issuing mortgage instructions along with your recommendations for the correct documents. See Offer for contact details.

Last updated: 26/01/2026

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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 act if a separate fee earner of no less standing or a partner in the firm acts for us.

Last updated: 26/01/2026

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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 separate

fee earner of no less standing or a partner in the firm acts for us.

Last updated: 26/01/2026

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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 specifically requested.

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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.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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3.1.5 What other documents are acceptable for verifying identity?

Contact Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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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 specifically requested.

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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.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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4.5b Where should the certificate of title be sent?

Discharge to Customer Service Centre. (see redemption statement for address and fax number)

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

For remortgage applications, the customer must have owned the property for at least 6 months.

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](http://www.tpos.co.uk).

Last updated: 26/01/2026

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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:

If the breach of planning permission and/or building regulations is still within any applicable enforcement period, please notify the Completions Team at the office issuing the mortgage instructions with your recommendations on how to proceed. If not, we do not need to be notified.

Last updated: 26/01/2026

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

No, please forward to the borrower.

Last updated: 26/01/2026

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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.

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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.

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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5.7.1a Does the lender lend on flying freeholds?

Yes, if only part of the title is a "flying" or "creeping" freehold.

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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?

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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, provided that the lease provides for the compulsory transfer of the freehold share simultaneously with the sale of the lease.

Under bullet 2 clause 5.8.5 - Yes. We require a mortgage of the customer(s) leasehold interest in the flat occupied by the customer(s). We also require a mortgage of the customer(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.

Please advise the Completions Team at the office issuing the mortgage instructions of the nature of the restriction and how our security could be affected. See Offer for contact details.

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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.

You should report any 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 Email Conveyancer Support: [ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com) .

Gifted deposits are only acceptable where all the following apply;

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.

Note we do not accept family gifted deposits in Buy to Let transactions where the Vendor is a family member.

When reporting a gifted deposit ensure your letter confirms the gift complies with our requirements.

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.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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?

Please supply a copy on completion and forward the original to the borrower.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

No

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

No

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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 this 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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

Last updated: 26/01/2026

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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#### 6.4.4 Does the lender require me to report incentives?

You should report details of all cash/financial incentives to the Customer Service Centre Please Email Conveyancer Support [ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com)

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 vendor.

You should only report details of all cash/financial incentives where these add up to a sum which is greater than 5% of the purchase price.

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 form unless we specifically request it.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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:

Please Email Conveyancer Support [ConveyancerSupport@lloydsbanking.com](mailto:ConveyancerSupport@lloydsbanking.com)

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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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 on any one development site and construction has been monitored by a

professional consultant.

We only require this where the new 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. Please forward to the borrower.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Funds will be released to the borrower.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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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:

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Yes, except any sons or daughters of the borrower, or any sons or daughters of someone living with the borrower, who are over 17.

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

Yes, provided that you are satisfied that by doing so neither the transaction nor the documentation will be open to challenge.

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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?

An amount equal to at least 110% of the purchase price or value, whichever is higher.

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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.

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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.

Within 1 working day, the funds should be transmitted to:

For mortgages with a pre fix of 20 Lloyds Bank, sort code 30-02-50, account number 04968773

For mortgages with a pre fix of 60, 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. If funds are sent to the wrong account, this will cause a significant delay - please make sure you follow the correct process for the relevant account pre fix.

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

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

Completions Team at office issuing mortgage instructions. See Offer for contact details.

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

One working day.

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

The contractual rate in the mortgage offer from the date on which the funds were sent to you.

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

Post Completions Team at the office issuing the mortgage instructions.

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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.

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14.2.1 Where should the title deeds and documents be sent?

1 Lovell Park Road  
Leeds  
LS1 1NS

DX 11896 LEEDS LOVELL PARK

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14.2.2 Which documents must I send after completion?

Official Copies showing our interest has been secured by way of a first Legal Charge together with any deed of guarantee, Title Indemnity policy schedule, certified copy Power of Attorney, consent to mortgage and executed Leaseholder Certificate and confirmation that it has been submitted to the landlord by the relevant leaseholder together with any Landlord Certificate;

Please do not send us any pre-registration deeds or lease agreements.

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

Following dematerialisation, we have retain no title deeds for mortgage accounts that completed post May 2000. For mortgage accounts that completed pre May 2000, please send your requests to:

1 Lovell Park Road  
Leeds  
LS1 1NS

DX 11896 LEEDS LOVELL PARK

Tel:0345 835 5721

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

Yes, copies are provided with our mortgage instructions. You may however engross your own if appropriate provided that it safeguards our interests.

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

Loans Servicing at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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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: 26/01/2026

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

Transfers Section, address as in section 16.3.2

Last updated: 26/01/2026

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

Executed as a Deed by

as attorney for and on behalf of Bank of Scotland plc in the presence of:

Witness:

Name:

Address:

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: 26/01/2026

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16.4.1 If different from 1.11, contact point for application for consent to letting: [View all answers to this question](#)

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

Please check the terms of the mortgage offer to determine whether or not lettings are allowed. If the mortgage is a buy to let product, any letting must comply with the mortgage conditions. We do not need to see a copy of any proposed lease.

Last updated: 26/01/2026

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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:

Lending Correspondence Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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16.5.3a Where should the deed of variation be sent?

Deeds and Sealing Team at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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16.5.3b Where should the deed of rectification be sent?

Deeds and Sealing Team at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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16.5.3c Where should the deed of easement be sent?

Deeds and Sealing Team at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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16.5.3d Where should the option agreements be sent?

Deeds and Sealing Team at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Last updated: 26/01/2026

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

[www.halifax.co.uk/conveyancers](http://www.halifax.co.uk/conveyancers)

Last updated: 26/01/2026

[View all answers to this question](#)

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

Discharge - Deeds and Sealing Team at Birmingham Midshires Mortgage Servicing, PO Box 833, 1 Lovell Park Road, Leeds, LS1 9PU.

Repayment funds must be sent electronically to the following bank account:

Heritage HBOS & BM

Sort Code: 30 15 99

Account number: 00580006

Account name: Lloyds Bank plc

Reference: Mortgage Account number (This should be a 16 digit number, being the 14 digit account number, followed by 00 or the relevant sub account number)

Please quote the mortgage account number.

Please ensure the bank account details quoted in the redemption statement match these details. 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: 26/01/2026

[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?

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

Last updated: 26/01/2026

[View all answers to this question](#)