

# Halifax

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## Part 1: England and Wales

Last modified: 01/07/2017

## Part 2: Halifax

Last modified: 21/04/2026

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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.

Email [ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com)

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1.11a Contact point for standard documents.

Mortgage Processing Pre Completion  
Halifax plc  
PO Box 548  
Leeds  
LS1 1WU  
Tel:0345 850 0306

For transactions during the life of the Mortgage please refer to Section 16

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1.11b Contact point if standard documents are inappropriate.

Mortgage Processing. Please see 1.11a

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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.

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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.

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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.

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3.1.5 What other documents are acceptable for verifying identity?

List A - employer's identity card with the signatory's photograph and signature (provided you know the employer).  
List B - employer's identity card with signatory's photograph and signature (if you do not know the employer) - current UK driving licence (full old paper version) - Building Industry Sub-Contractor's Certificate (issued by Inland Revenue) - Benefits agency Benefit book or original notification letter from the Benefits Agency confirming rights to benefits - Inland Revenue Tax Code Notification - Residence Permit (issued by the Home Office to EU Nationals) - Local council rent card or tenancy agreement.

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3.2.2 Does the lender accept digital identity checks and have any specific requirements?[View all answers to this question](#)

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

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.

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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.

Email [ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com)

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

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[ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com)

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4.5b Where should the certificate of title be sent?

All COT's should be submitted via lender exchange or posted to Halifax Plc PO Box 548 Leeds LS1 1WU

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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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[ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@lloydsbanking.com)

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

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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:

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

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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.

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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.

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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, 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?

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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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?

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.

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.

Email Conveyancer Support

ConveyancerSupportTeam@lloydsbanking.com

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

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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:

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

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

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

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

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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5.14.15bDoes 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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5.14.17aDoes 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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5.14.17bDoes 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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5.14.17cDoes 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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5.15.2aIf different from 1.11, contact point if there are apparent problems with the management company:

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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5.15.2bDoes 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:

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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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:

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

If the property is being purchased under an Affordable Housing scheme, our requirements are covered in the Affordable Housing Guidance Notes for Conveyancers. The Notes are in the process of being updated, however, in the interim please note the following in relation to Section 4 - Shared Equity Schemes.

From 16th January 2023 we will only lend on Affordable Housing Shared Equity Schemes this means Government funded, social housing and co-funded social housing schemes. We will not lend on private company schemes and you must tell us if this the scheme is run by a private company (e.g. builders, developers or employers).

If you receive a mortgage offer for a Shared Equity Scheme where the scheme is run by a private company, you must tell us immediately. We will then confirm to you whether the matter can proceed. You do not, however, need to contact us if you hold the mortgage offer issued was issued before 16th January 2023

In the meantime, our updated requirements can be found by copying and pasting the following link <http://www.cml.org.uk/cml/filegrab/?ref=8964> into your browser.

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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:

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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

Email Conveyancer Support  
ConveyancerSupportTeam@lloydsbanking.com

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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. In all other cases you must report to Bank of Scotland Plc, Pentland House, 8 Lochside Avenue, Edinburgh, EH12 9DJ Fax no. 0131 339 2366

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 invest 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.

Do not send a copy of the CML Disclosure of Incentives Form unless we specifically request it. In all other cases you must report to Halifax Plc PO Box 548 Leeds LS1 1WU or email [ConveyancerSupport@lloydsbanking.com](mailto:ConveyancerSupport@lloydsbanking.com)

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:

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

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

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

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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 [ConveyancerSupportTeam@lloydsbanking.com](mailto:ConveyancerSupportTeam@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:

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

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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

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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:

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

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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:

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

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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:

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

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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:

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

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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:

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

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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 at least equal to the mortgage advance.

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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 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

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

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

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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:

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

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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?

Incoming Deeds, Business Services, Leeds Lovell Park, LS1 1NS.

DX11896 Leeds Lovell Park

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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). In shared ownership cases: undertaking from landlord regarding notice of possession proceedings under Housing Act 1988. - 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. In shared ownership cases: Notice of assignment of option under shared ownership lease (L30) and letter of consent to mortgage from landlord. For First Homes properties: Authority to Exchange and Compliance Certificate from the Local Authority. **DO NOT SEND US ANY OTHER DOCUMENTS (N.B. 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.

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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 850 3705  
or by emailing -MortgageServicing@LloydsBanking.com  
Please quote our account number.

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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.

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

Customer Service Centre. (See offer for address)  
Email - MortgageServicing@LloydsBanking.com

Last updated: 21/04/2026

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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.

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

The Sealing Department  
Lovell Park  
1 Lovell Park Road  
Leeds LS1 1ND  
TNT Code: 46  
DX11896

Please send the transfer document marked 'Not For Scanning' to the above address. Tel 0345 8355721

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16.3.7bWhat 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.

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

Consent to Lease Helpline on 0345 601 3275

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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:

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

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16.5.3a Where should the deed of variation be sent?

Halifax Mortgage Services  
Trinity Road  
Halifax  
HX1 2RG

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16.5.3b Where should the deed of rectification be sent?

Halifax Mortgage Services  
Trinity Road  
Halifax  
HX1 2RG

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16.5.3c Where should the deed of easement be sent?

Halifax Mortgage Services  
Trinity Road  
Halifax  
HX1 2RG

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16.5.3d Where 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](http://www.halifax.co.uk/conveyancers)

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

Please refer to the redemption statement

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.

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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 AP1 application to the Land registry that the charge is being discharged by electronic discharge.

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