

Leeds Building Society

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: Leeds Building Society

Last modified: 31/03/2026

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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.

We will not lend in such circumstances.

Last updated: 31/03/2026

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1.11a Contact point for standard documents.

For all pre-Completion Queries (excluding Limited Company BTL cases) you should raise a query via the LMS Secure Link portal which is accessed through LMS Conveyancer Zone and the panel membership dashboard.

For all other queries:

Mortgage Lending Department.

26 Sovereign Street, Leeds, LS1 4BJ

DX 12299 Leeds 1

Direct Dial Tel: See Mortgage Offer

Email: mldsolicitor@leedsbuildingsociety.co.uk (only for Limited Company Buy to Let cases)

Last updated: 31/03/2026

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1.11b Contact point if standard documents are inappropriate.

For all pre-Completion Queries (excluding Limited Company BTL cases) you should raise a query via the LMS Secure Link portal which is accessed through LMS Conveyancer Zone and the panel membership dashboard.

For all other queries:

Mortgage Lending Department.

26 Sovereign Street, Leeds, LS1 4BJ

DX 12299 Leeds 1

Direct Dial Tel: See Mortgage Offer

Email: mldsolicitor@leedsbuildingsociety.co.uk (only for Limited Company Buy to Let cases)

Last updated: 31/03/2026

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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?

No.

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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?

Yes, provided that:

- a different person deals with the conveyance (i.e. not the borrower or a member of the borrower's immediate family);
- there is no conflict of interest and none arises during the transaction; and
- the Law Society guidelines are followed.

Last updated: 31/03/2026

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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?

No unless they do not appear in a legal directory or they are not currently on record with the Solicitors Regulation Authority or Council for Licensed Conveyancers as practising at the address shown on their note paper.

Last updated: 31/03/2026

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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.

We will not lend in such circumstances.

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3.1.5 What other documents are acceptable for verifying identity?

We require either one document from the primary list or two documents from the secondary list.

Primary

These should show the customers full name and photograph and either the residential address or date of birth (the bottom three will not have a photograph):

- Current UK/EU passport or EEA Passport (Swiss Passport also accepted)
- Current UK driving licence (full or provisional) bearing an up to date photograph
- Biometric Residence Cards (for permanent residence) issued by HM Government**
- Valid EU or EEA Member State Identity Card (Swiss Member Card also accepted)
- Identity Card issued by the Electoral Office for Northern Ireland (i.e. current Northern Ireland Voter's Card)
- Valid Blue Disabled Driver's Pass issued by a UK Local Authority (Council)
- Valid Shotgun Licence or Firearms Certificate issued by your local police force

**N.B. Only the Biometric Residence Cards are accepted - the Biometric Residence Permits (i.e. 'Short Stay' cards) are not accepted.

Secondary

These should show the customers full name and either the residential address or date of birth:

- UK (full only) driving licence bearing current address (paper version issued pre 1998)
- UK issued Birth Certificate (for under 18s only and in respect of savings applications only)
- Benefits Agency letter of notification confirming rights to state benefits (including DWP, Job Centre Plus, State Pension, Local Authority Housing)
- HMRC Tax Notification correspondence (including tax assessment; PAYE coding) please note a P45 or P60 is not acceptable
- A Credit/Debit Card/Savings/Mortgage Statement from a regulated financial sector firm in the UK or EU
- A UK Local Authority Council Tax bill
- A utility bill or prepayment certificate
- Instrument of a UK Court Appointment
- Initial deposit by personal cheque (drawn on a regulated UK bank account in the customer's name)
- Solicitor written confirmation of house move

Address

We require one of the following documents which must show the borrower's full residential address:

- Current UK driving licence showing current address (non-photo version)
- Current UK (full or provisional) driving licence bearing an up to date photograph.
- Council Local authority tax bill (valid for current year)
- Benefit book or original letter from the Benefits Agency confirming rights to benefit or state pension
- HMRC tax notification (tax assessment, statement of account or notice of coding; not P45 or P60)
- A utility bill or prepayment certificate issued within the last 3 months (not acceptable if printed from the Internet)
- A mortgage statement from a recognised lender (issued within the last 12 months)
- A grant letter or student loan agreement from a Local Education Authority
- Local Council rent card or tenancy agreement (documentation from a private landlord is not acceptable)
- Bank or building society statement (issued within the last 3 months – it must be a postal statement)
- A Credit/Debit Card Statement issued to you by a regulated financial sector firm in the UK (issued within the last 3 months, not acceptable if printed from the internet)
- Solicitor's letter confirming house move within the last 3 months

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

No, unless they do not appear in a legal directory or they are not currently on record with the Solicitors Regulation Authority or Council for Licensed Conveyancers as practising at the address shown on their note paper.

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3.2.4 If different from 1.1.1, contact details if the lender needs to be notified when the seller does not have legal representation.

We will not lend in such circumstances.

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

Yes, we will provide you with a copy of the valuation report.

We require you to review any comments the valuer has added for the attention of the legal advisor to ensure these meet

our requirements.

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

Mortgage Lending Department (as per 1.11a), giving full details of any incorrect assumptions.

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

As per 1.11a.

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4.5b Where should the certificate of title be sent?

As per 1.11a.

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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:

We will not normally lend where there is a sub-sale, sale and leaseback or a back to back transaction. All circumstances where the owner/registered proprietor has owned the property for less than 6 months from purchase must be referred to the Mortgage Lending Department (please see 1.11a), ensuring that the following details are provided:

- confirmation that the property is currently owned by the seller;
- date on which the seller acquired the property; and
- the purchase price paid by the borrower.

For re-mortgages, we require confirmation that:

- the property is currently owned by the borrower;
- the date on which the borrower acquired the property; and
- the purchase price paid by the borrower.

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

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

As per 1.11a.

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

No. The Borrower must feel satisfied that the contents of the Environmental Report meets their requirements and that they are happy to proceed in full knowledge of what is reported.

Where there are concerns regarding Japanese Knotweed, we will require a 10 year guarantee that is property specific and transferable.

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

Yes, provided that:

- searches are carried out in accordance with the Search Code monitored by the Property Codes Compliance Board;
- the search agency has adequate Professional Indemnity Insurance;
- the requirements listed in Part 1 (paragraph 5.4.7) are satisfied; and
- you give an unqualified Certificate of Title.

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

Yes, subject to:

- the requirements listed in Part 1 of this handbook (paragraph 5.4.7);
- you give an unqualified Certificate of Title; and
- you are satisfied that our interests are safeguarded and not adversely affected.

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

As per 1.11a.

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

No, but please retain a copy on your file.

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

No, but please retain a copy on your file.

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

No, but please retain a copy on your file.

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

As per 1.11a.

There are certain Section 106 restrictions that may be acceptable to the Society. Please refer to the Society's Solicitors Instructions (requirements in respect of Shared Ownership Schemes/Shared Equity Loan Schemes/Section 106 Restrictions/properties purchased at a discount) for further information:

https://www.leedsbuildingsociety.co.uk/_resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Shared_Owner_England_Wales.pdf

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5.7.1a Does the lender lend on flying freeholds?

Yes, up to a maximum of 15% of the property.

If the flying freehold is over 15% please refer to the Mortgage Lending Department as per 1.11a.

If the Society proceeds where the property is subject to a flying freehold, you must ensure Part 1, paragraph 5.7.2 of the handbook 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?

As per 1.11a.

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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. We require the security to be over one leasehold flat and where the borrower also owns the freehold then our security should also include the freehold title. You should also notify us of any other interest the borrower has in the building.

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5.8.5 Does the lender accept security which comprises one of two leasehold flats in a building where the borrower also

owns the freehold reversion of the other flat and the other leaseholder owns the freehold reversion in the borrower's flat? If so, are there any specific requirements?

Bullet Point 1 of the UK Finance Handbook Part 1: Yes. We require a mortgage in respect of the borrower's leasehold interest in the flat owned but do not require a mortgage of the borrower's share of the freehold. If we take possession then the borrower should also transfer their part in the freehold reversion. We require the conveyancer or solicitor to confirm that the share of the freehold would be transferred simultaneously with the leasehold interest, if we were ever to enforce our security. Please confirm this is covered in the lease and our interest are protected. If confirmation cannot be provided then we require a suitable form of trust deed to be entered into on or prior to completion. The trust deed must contain provisions for the appropriate legal and beneficial interest in the share of the freehold to be transferred simultaneously with the leasehold interest, if we were to enforce our security.

Bullet Point 2 of the UK Finance Handbook Part 1: We require a mortgage in respect of the borrower's leasehold interest in the flat owned and of the borrower's freehold interest in the other.

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5.9.1 Does the lender lend on commonhold?

Yes.

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

Mortgage Lending Department (as per 1.11a) providing full details of any restriction.

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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.

Mortgage Lending Department (as per 1.11a).

Gifted deposits will only be considered where the gift is from a family member.

If the balance of the purchase price is being paid in whole or in part by anyone other than the borrower, you must:

- provide us with a declaration of the amount;
- obtain confirmation that such amount is not repayable and that the party providing this amount will not acquire an interest in the property; and
- ensure that clear bankruptcy searches are carried out against the borrower and all parties contributing to the balance of the purchase price. You only need to notify us where you are unable to obtain clear bankruptcy searches.

The person who is gifting the deposit must be a UK resident, living in the UK and the funds must be held in a UK bank or building society account.

For Limited Company Buy to Let, we will accept the balance of the purchase price from any director or shareholder of the borrower company.

Gifted family deposits are not acceptable on Limited Company Buy to Let.

Director/shareholder loans are acceptable for Limited Company Buy to Let.

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5.14.1 What minimum unexpired lease term does the lender accept?

85 years remaining from the start of the mortgage.

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

As per 1.11a.

Leases granted before 30 June 2022:

The lease is unacceptable if the following apply:

- The ground rent is >0.1% of the property value
- The ground rent is likely to become unreasonable during the lease term (for example doubling every 5, 10 or 15 years)

Unless the solicitor can arrange for the lease to be formally varied such that this no longer applies.

Any leases granted or extended on or after 30 June 2022 should comply with the Leasehold Reform (Ground Rent) Act, the ground rent should be a peppercorn rent.

The following checks are not required on shared ownership applications.

The solicitors to check if there is more than one tenant sitting above the Borrower, between them and the freeholder within the lease structure. If there is the solicitor should ensure that the wording of the Borrower's lease and the head lease specifically outlines if there is any forfeiture action relating to other tenants in the structure then the lease our Borrower holds will survive any such forfeiture action and will not be included in any such forfeiture action. If there is no such wording present then variations of the lease and the head lease should be sought.

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

As per 1.11a.

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

Yes provided you can give an unqualified Certificate of Title and you retain a copy of the insurance policy on your files.

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

No, but please retain a copy on your file.

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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?

No, but please retain a copy on your file.

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

As per 1.11a.

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

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

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

Where we have not provided you any information or documentation regarding Building Safety, you can assume that no checks or further information are required. However, should you receive any documents, or the promise of any documents, in answer to questions 8.19 & 8.20 on the LPE1 Form, please contact the Society via the details provided in 1.11a.

Last updated: 31/03/2026

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

Where we have not provided you any information or documentation regarding Building Safety, you can assume that no checks or further information are required. However, should you receive any documents, or the promise of any documents, in answer to questions 8.19 & 8.20 on the LPE1 Form, please contact the Society via the details provided in 1.11a.

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

Where we have not provided you any information or documentation regarding Building Safety, you can assume that no checks or further information are required. However, should you receive any documents, or the promise of any documents, in answer to questions 8.19 & 8.20 on the LPE1 Form, please contact the Society via the details provided in 1.11a.

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

As per 1.11a.

Estate Rentcharges

If an estate rent charge is payable on a property, this will be acceptable on the basis that one of the following conditions can be satisfied, otherwise a deed of variation will be required (an indemnity policy is not an acceptable alternative):

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

Where a rent charge relates to an historic charge, is not related to services being provided and has not been collected for 12 years or more, then an appropriate indemnity policy should be obtained to protect the Society.

The current annual amount payable under any rentcharge (or, if the property is affected by more than one rentcharge, the total amount payable under all of them) must not exceed 0.2% of the present value of the property and must not be capable of escalating such that the amount more than doubles every 25 years.

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

No, but please retain a copy on your file.

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

No, but please retain a copy on your file.

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

No, but please retain a copy on your file.

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

As per 1.11a. For clarity, you only need to notify us where you are unable to obtain clear bankruptcy searches.

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

Yes. Please upload to the LMS system S.T.A.R.S after completion or in the case of Limited Company Buy to Let, please send a copy via email to LBSgeneraladmin@peppergroup.co.uk.

Last updated: 31/03/2026

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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, but please retain a copy on your file.

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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:

If the property is being purchased as part of a Shared Ownership Scheme/Shared Equity Loan Scheme at a discount or is subject to Section 106 restrictions you must comply with the Society's Solicitors Instructions (requirements in respect of Shared Ownership Schemes/Shared Equity Loan Schemes/Section 106 Requirements/properties purchased at a discount) which can be located on the Society's website at:

https://www.leedsbuildingsociety.co.uk/_resources/pdfs/intermediaries-pdfs/intermediaries-forms-pdfs/Shared_Owner_England_Wales.pdf

You must also ensure that the documents listed in 14.2.2 are uploaded to the LMS system S.T.A.R.S after completion.

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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. Please refer to Mortgage Lending Department (please see 1.11a).

We also require confirmation that the solar panel installation and associated lease comply with the requirements as set out in our Solar Panel Pack for Legal Advisors, available at;

<http://www.leedsbuildingsociety.co.uk/intermediaries/forms/solicitors/>.

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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?

The minimum UK Finance requirements must be met. In addition, the lease must provide a valid mortgagee break clause which can be exercised on possession. The costs of removing the Solar PV Panels and making good any damage on exercise of the break clause must be the responsibility of the Solar PV Panels provider.

The building insurer must also be notified of the installation of the Solar PV Panels.

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

Yes. Please refer to Mortgage Lending Department (as per 1.11a).

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

As per 1.11a.

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

As per 1.11a.

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

As per 1.11a.

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6.4.4 Does the lender require me to report incentives?

Yes. A completed and signed copy of the UK Finance Disclosure Form (“DIF”) must be obtained in the circumstances listed in Part 1. You only need to send a copy of the completed UK Finance Disclosure Form to the Mortgage Lending Department (as per 1.11a), where any of the following apply:

- Where the value of any financial incentive is more than 5% of the property value or purchase price (whichever is lower).
- There is a part exchange included as part of the incentives (section 8a of the DIF).
- Finders fees have been declared (section 6 of the DIF).

Incentives >90% LTV are not permitted.

Non-financial incentives relating to the property do not need to be included.

You must not submit your Certificate of Title until you have sent us the completed UK Finance Disclosure Form. You must also refer to the Law Society's Mortgage Fraud Practice note regarding allowances, incentives and discounts when considering these.

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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:

Mortgage Lending Department (as per 1.11a) providing full details.

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

Mortgage Lending Department (as per 1.11a) providing full 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:

As per 1.11a.

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

As per 1.11a.

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

No, but please retain a copy on your file.

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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, please ensure there is a completed HMO Licence (if applicable) or confirmation from the relevant Council that a licence is not required, and retain a copy on your file. Please also see our mortgage offer for further requirements.

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

- ABC+
- Advantage HCI
- AEDIS
- Ark
- Build Assure
- Building Life Plan (BLP)
- Build Zone
- Castle 10 (Sometimes called Checkmate)
- Global Home Warranties 10 Year Structural Defects Insurance Policy
- ICW (International Construction Warranties)
- LABC
- NHBC
- One Guarantee
- Premier
- Protek
- Q Policy
- Zurich Municipal Scheme (for cover issued up to 30 September 2009)
- A Professional Consultants Certificate (PCC) may be accepted provided it is signed by a corporate member of the CIAT, RIBA, RICS, MICE or MStructE and accompanied by evidence of Professional Indemnity cover.

If the new build warranty is not one of the providers above and does not meet 6.7.4 we are unable to proceed.

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

Certified copy of Policy and Certificate.

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

No, but please retain a copy on your file.

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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, we will proceed whereby:

- A Professional Consultants Certificate is available and such certificate meets the requirements of 6.7.1 above and the appendix to the Handbook;
- An Architects certificate is available along with confirmation that the certificate is for the benefit of the borrower;
- Building Regulations sign off has been obtained; and
- Professional Indemnity Insurance is obtained.

Retrospective new build warranties are not acceptable.

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

No, but please retain a copy on your file.

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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:

As per 1.11a.

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

As per 1.11a.

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

The borrower (see Special Conditions for instalments in the mortgage offer).

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

As per 1.11a.

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

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

Yes. The Society's Standard Declaration by Occupier form must be used in all circumstances other than where the loan is a Limited Company Buy to Let purchase or remortgage, in which case we will not require a consent to mortgage but we do require the borrower to comply with our tenancy conditions. For Limited Company Buy to Let, you must ensure that any tenancy agreement must be in a form normally used for residential agreements and must contain no terms which adversely affect our interest as mortgagee.

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

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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, but please retain a copy on your file.

Last updated: 31/03/2026

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9.2 What limit of indemnity insurance does the lender require?

An amount at least equal to the amount of the mortgage advance plus 10%. Any indemnity insurance policy must protect the borrowers, any successor in title and any Mortgagee.

Last updated: 31/03/2026

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

Electronically by CHAPS. You must confirm your bank details in the Certificate of Title.

Last updated: 31/03/2026

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

Five (5) working days.

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

For accounts with a case reference beginning with an 'L' we will deduct the funds transfer fee from the mortgage advance.

For Limited Company Buy to Let accounts we will deduct the funds transfer fee from the mortgage advance.

For accounts with a Mortgage Application Number we will not make any deductions from the mortgage advance. The borrower is required to pay all fees in advance or add them to the loan. You are obliged to check the status of the fees and how the borrower intends these to be paid. The Society will not release any funds until the fees have been paid if the borrower has indicated that they intend to pay these in advance.

Last updated: 31/03/2026

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

If completion is delayed for more than one (1) working day, or will not occur at all, you must return the funds by CHAPS to the Society's bank account.

· For accounts with a case reference beginning with an 'L' please call us immediately on 03458 480061 to confirm you will be returning the funds and to obtain the Society's bank details.

· For accounts with a Mortgage Application Number please return the funds to:

HSBC Sort Code: 40-64-38

Account Number: First 8 digits of the Mortgage Application Number

For Limited Company Buy to Let accounts please call us immediately on 03458 480 061 to confirm you will be returning the funds and to obtain the Society's bank details. Where funds have been returned to us and we have not been notified it may take up to 5 working days for the funds to be picked up.

You must notify us of the number of days that completion has been delayed and correctly quote the borrowers name and account number. You will be liable for accrued interest from the date of transfer of funds if funds are not returned after 1 day. See 10.11.

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

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

See 10.7.

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

Interest will be charged at the contractual rate of interest as set out in the Mortgage document from the date that the funds were sent to you until we receive the funds back or until the revised completion date.

For Limited Company Buy to Let loans interest will be charged at the contractual rate of interest as set out in the Mortgage document from the date set out in the applicable terms and conditions.

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

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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. You should either send the original mortgage deed to HM Land Registry, or in circumstances where you choose to send a certified copy to HM Land Registry or where the application for registration of the mortgage is made by way of the e-Document Registration Service, please retain the original on your file.

Last updated: 31/03/2026

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14.2.1 Where should the title deeds and documents be sent?

For cases other than Limited Company Buy to Let, charge registration documents and delay reasons should be provided to LMS as set out in 14.2.2.

For Limited Company Buy to Let cases, a certified copy of the Mortgage Deed must be sent to :
LBSchargereg@peppergroup.co.uk

Last updated: 31/03/2026

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14.2.2 Which documents must I send after completion?

Where the initial instruction has come through LMS via the S.T.A.R.S system, you are required to upload the following documents to LMS via their S.T.A.R.S system:

- Priority Notice (OS1 / OS2 / K17);

- Confirmation of Application to Register (API or electronic receipt);
- Official Copy Register;
- Where applicable: Power of Attorney.

Where the initial instruction has come through LMS via the S.T.A.R.S system, where you have been unable to register the charge within thirty days of completion you are required to update the LMS system with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded.

For Limited Company Buy to Let cases you are required to send the following documents by email to LBSgeneraladmin@peppergroup.co.uk:

- Where applicable: Power of Attorney.

For Limited Company Buy to Let cases, a certified copy of the completed guarantee(s) and a plain copy of the independent legal advice letter(s) must be sent via email to the contact details in 1.11a.

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

For all cases other than Limited Company Buy to Let cases:

Document Services Department
26 Sovereign Street
Leeds
LS1 4BJ
DX 12299 Leeds 1

For Limited Company Buy to Let cases only:

LBSgeneraladmin@peppergroup.co.uk

Last updated: 31/03/2026

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

No.

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

Customer Contact Centre 03450 50 50 75.

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

Yes. These must be sent to the Society's Document Services Department (as per 16.1.1).

Last updated: 31/03/2026

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

As per 1.11a.

Last updated: 31/03/2026

[View all answers to this question](#)

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

The Common Seal of Leeds Building Society was hereto affixed in the presence of [name] duly authorised by the Board of Directors.

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

Mortgage Lending Department (as per 1.11a) before completion or Customer Support (Mortgages) after completion.

Customer Support - Mortgages
26 Sovereign Street, Leeds, LS1 4BJ
DX 12299 Leeds 1
Tel: 03450 50 50 75

NB: not applicable to Buy to Let Mortgages.

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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:

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let Mortgages:

PO Box 1250
Leeds Building Society
Uxbridge
UB8 9JZ

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16.5.3a Where should the deed of variation be sent?

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let Mortgages:

PO Box 1250
Leeds Building Society
Uxbridge
UB8 9JZ

Last updated: 31/03/2026

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16.5.3b Where should the deed of rectification be sent?

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let Mortgages:

PO Box 1250
Leeds Building Society
Uxbridge
UB8 9JZ

Last updated: 31/03/2026

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16.5.3c Where should the deed of easement be sent?

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let cases only: LBSgeneraladmin@peppergroup.co.uk.

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16.5.3d Where should the option agreements be sent?

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let cases only: LBSgeneraladmin@peppergroup.co.uk.

Last updated: 31/03/2026

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

For accounts other than Limited Company Buy to Let accounts, redemption statements should be requested through the secure LMS portal, Conveyancer Zone. Once available the redemption statement will be sent to the requesting law firm via their email address.

If a firm of solicitors are not on LMS panel meaning their details can't be validated to use the Conveyancer Zone or the site is down then they should email the request to lbssecuremortadmin@leedsbuildingsociety.co.uk.

If a written request has been made within the last three months, you can call our Contact Centre on 03450 50 50 75 who will be able to issue a revised statement. After three months a new request must be made.

For Limited Company Buy to Let accounts only redemption statements should be requested through LBSredemptions@peppergroup.co.uk

Last updated: 31/03/2026

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

For Residential and Buy to Let Mortgages other than Limited Company Buy to Let Mortgages:

Leeds Building Society
26 Sovereign Street
Leeds
LS1 4BJ
DX12299
Leeds 1

For Limited Company Buy to Let cases no repayment remittance is required to be submitted.

Last updated: 31/03/2026

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

Yes. We send direct to the Land Registry by way of electronic discharge or EDSI (from 9/12/10).

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