

# England and Wales

[< Back to handbook selection](#)

## Part 1: England and Wales

Last modified: 01/07/2017

## Part 2:

Last modified:

[Print PDF](#)

1.7 Contact point to see if the lender will lend when borrower and mortgagor are not one and the same. [View all answers to this question](#)

1.11a Contact point for standard documents. [View all answers to this question](#)

1.11b Contact point if standard documents are inappropriate. [View all answers to this question](#)

1.14 May your firm act if the person dealing with the transaction or a member of his immediate family is the seller? [View all answers to this question](#)

1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower? [View all answers to this question](#)

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? [View all answers to this question](#)

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. [View all answers to this question](#)

3.1.5 What other documents are acceptable for verifying identity? [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? [View all answers to this question](#)

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. [View all answers to this question](#)

4.1 Is there a valuation report and if so, does the lender provide it? [View all answers to this question](#)

4.3 If different from 1.11, contact point if assumptions stated by the valuer are incorrect. [View all answers to this question](#)

4.5a If different from 1.11, contact point if re-inspection required. [View all answers to this question](#)

4.5b Where should the certificate of title be sent? [View all answers to this question](#)

- 5.1.1 If different from 1.11, the contact point if the seller has owned the property for less than 6 months:[View all answers to this question](#)
- 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:[View all answers to this question](#)
- 5.4.4 Does the lender want to receive environmental or contaminated land reports?[View all answers to this question](#)
- 5.4.5 Does the lender accept personal searches and, if yes, what are the lender's requirements?[View all answers to this question](#)
- 5.4.6 Does the lender accept search insurance and, if yes, what are the lender's specific requirements?[View all answers to this question](#)
- 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:[View all answers to this question](#)
- 5.5.3b Does the lender require an original/copy of the planning permission?[View all answers to this question](#)
- 5.5.3c Does the lender require an original/copy of the building regulation consents?[View all answers to this question](#)
- 5.5.3d Does the lender require certificates of lawful use or development/established use certificate?[View all answers to this question](#)
- 5.5.4 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.[View all answers to this question](#)
- 5.7.1a Does the lender lend on flying freeholds?[View all answers to this question](#)
- 5.7.1b Does the lender lend on freehold flats?[View all answers to this question](#)
- 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?[View all answers to this question](#)
- 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?[View all answers to this question](#)
- 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?[View all answers to this question](#)
- 5.9.1 Does the lender lend on commonhold?[View all answers to this question](#)
- 5.10.1 If different from 1.11, contact point if there is a restriction on use.[View all answers to this question](#)
- 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.[View all answers to this question](#)
- 5.14.1 What minimum unexpired lease term does the lender accept?[View all answers to this question](#)
- 5.14.9 If different from 1.11, contact point for matters connected with the lease:[View all answers to this question](#)
- 5.14.10 If different from 1.11, contact for service charge matters:[View all answers to this question](#)

5.14.11 Does the lender accept indemnity insurance where the terms of the lease are unsatisfactory?[View all answers to this question](#)

5.14.12 Does the lender require a clear ground rent/service charge receipt to be sent to you?[View all answers to this question](#)

5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?[View all answers to this question](#)

5.14.15a If different from 1.11, contact point if there is an absentee/insolvent landlord:[View all answers to this question](#)

5.14.15b Does the lender accept indemnity insurance if the landlord is absent or insolvent?[View all answers to this question](#)

5.14.17a Does the lender want any documentation sent to them?[View all answers to this question](#)

5.14.17b Does the lender have any specific instructions about building safety?[View all answers to this question](#)

5.14.17c Does the lender have any specific instructions relating to remortgages?[View all answers to this question](#)

5.15.2a If different from 1.11, contact point if there are apparent problems with the management company:[View all answers to this question](#)

5.15.2b Does the lender need to be sent the management company share certificate?[View all answers to this question](#)

5.15.2c Does the lender need to be sent the signed blank stock transfer form?[View all answers to this question](#)

5.15.2d Does the lender need to be sent the management company's memorandum and articles of association?[View all answers to this question](#)

5.16.2 If different from 1.11, contact point if unable to certify search entry does not relate:[View all answers to this question](#)

5.17.5a Does the lender need to be sent the power of attorney?[View all answers to this question](#)

5.17.5b Does the lender need to be sent the statutory declaration of non-revocation of power of attorney?[View all answers to this question](#)

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:[View all answers to this question](#)

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?[View all answers to this question](#)

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?[View all answers to this question](#)

6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer:[View all answers to this question](#)

6.2.1 If different from 1.11, contact if any discrepancies in property's description:[View all answers to this question](#)

6.3.1 If different from 1.11, contact point for any issues relating to purchase price:[View all answers to this question](#)

- 
- 6.4.4 Does the lender require me to report incentives?[View all answers to this question](#)
- 6.4.5 If different from 1.11, contact point if we will not have control over the payment of all the purchase money:[View all answers to this question](#)
- 6.5.1 If different from 1.11, contact point if vacant possession is not being given:[View all answers to this question](#)
- 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:[View all answers to this question](#)
- 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:[View all answers to this question](#)
- 6.6.3 Does the lender require counterpart/certified copy tenancy agreement to be sent to you?[View all answers to this question](#)
- 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?[View all answers to this question](#)
- 6.7.1 What new home warranty schemes are acceptable to the lender?[View all answers to this question](#)
- 6.7.2 What new home warranty documentation should be sent to the lender?[View all answers to this question](#)
- 6.7.3 Should any assignments of building standards indemnity schemes be sent to us?[View all answers to this question](#)
- 6.7.4 Will the lender proceed if the property does not have the benefit of a new home warranty scheme?[View all answers to this question](#)
- 6.7.6 Does the lender need to be sent the professional consultant's certificate?[View all answers to this question](#)
- 6.8.1 If different from 1.11, contact point if no agreement and bond for an unadopted road or sewer:[View all answers to this question](#)
- 6.9.1 If different from 1.11, contact point if necessary easements are absent:[View all answers to this question](#)
- 6.10.2 Who will the lender release any retentions (or instalments of the advance) to?[View all answers to this question](#)
- 6.11.1 If different from 1.11, contact point if property is affected by redevelopment or road proposals:[View all answers to this question](#)
- 6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect the lender's security:[View all answers to this question](#)
- 6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged:[View all answers to this question](#)
- 7.3 Does the lender require a consent to mortgage from all occupants aged 17 or over?[View all answers to this question](#)
- 7.4 If different from 1.11, contact point if doubts about accuracy of information disclosed:[View all answers to this question](#)
- 8.1 Does the lender allow me to advise any of the specified third parties?[View all answers to this question](#)
- 9.1 Does the lender need to be sent the indemnity insurance policy?[View all answers to this question](#)

- 
- 9.2 What limit of indemnity insurance does the lender require?[View all answers to this question](#)
- 10.2a Will the mortgage advance be paid electronically or by cheque?[View all answers to this question](#)
- 10.2b What is the minimum number of days notice lenders require?[View all answers to this question](#)
- 10.3 What are the standard deductions made from the mortgage advance?[View all answers to this question](#)
- 10.7 On a delayed completion, when and how is advance to be returned?[View all answers to this question](#)
- 10.9 If different from 1.11, contact point if completion is delayed?[View all answers to this question](#)
- 10.10 How long can you hold the mortgage advance before returning it?[View all answers to this question](#)
- 10.11 What, if any interest does the lender charge if return of the advance is delayed?[View all answers to this question](#)
- 12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments:[View all answers to this question](#)
- 14.1.4 Does the lender require me to make a form CH2 application?[View all answers to this question](#)
- 14.1.5 Does the lender need to be sent the original mortgage deed and/or any other original title documents?[View all answers to this question](#)
- 14.2.1 Where should the title deeds and documents be sent?[View all answers to this question](#)
- 14.2.2 Which documents must I send after completion?[View all answers to this question](#)
- 16.1.1 If different from 1.11, contact point for title documents:[View all answers to this question](#)
- 16.3.1 Does the lender have a standard form of transfer/deed of covenant?[View all answers to this question](#)
- 16.3.2 If different from 1.11, contact point for finding out the debt amount:[View all answers to this question](#)
- 16.3.4 Does the lender need to be sent the transfer of equity?[View all answers to this question](#)
- 16.3.7a If different from 1.11, contact point for obtaining execution of transfer equity:[View all answers to this question](#)
- 16.3.7b What form of attestation clause does the lender use?[View all answers to this question](#)
- 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?[View all answers to this question](#)
- 16.5.2 If different from 1.11, contact point for confirming proposed deed or agreement will not adversely affect the lender:[View all answers to this question](#)
- 16.5.3a Where should the deed of variation be sent?[View all answers to this question](#)
- 16.5.3b Where should the deed of rectification be sent?[View all answers to this question](#)
- 16.5.3c Where should the deed of easement be sent?[View all answers to this question](#)
- 16.5.3d Where should the option agreements be sent?[View all answers to this question](#)

17.1.1 If different from 1.11, contact point for redemption statements:[View all answers to this question](#)

17.2.1a Where do you send the discharge and repayment remittance?[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?[View all answers to this question](#)