

England and Wales

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2:

Last modified:

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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](#)

3.2.2 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? [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](#)
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