

The Mortgage Works

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: The Mortgage Works

Last modified: 02/02/2026



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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

Last updated: 02/02/2026

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1.11a Contact point for standard documents.

Issuing Office - as shown on front of Offer

Last updated: 02/02/2026

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1.11b Contact point if standard documents are inappropriate.

Issuing Office - as shown on front of Offer

Last updated: 02/02/2026

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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?

Yes, provided that a different fee earner or partner of no less standing acts for us, there is no conflict of interest and Law Society guidelines are followed.

Last updated: 02/02/2026

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1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the borrower?

Yes, provided that a different fee earner or partner of no less standing acts for us, there is no conflict of interest and Law Society guidelines are followed.

Last updated: 02/02/2026

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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

Last updated: 02/02/2026

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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.

Yes - contact the Issuing Office

Last updated: 02/02/2026

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3.1.5 What other documents are acceptable for verifying identity?

List A

- 1) Signed Employers Photo ID card, provided the employer is known to the Conveyancer
- 2) Debit/cheque guarantee card (UK issued) together with original account statement, less than 3 months old.

List B

- 1) Inland Revenue Notice of Tax Codes (less than 12 months old)
- 2) Residence Permit issued by the Home Office to EU Nationals

Last updated: 02/02/2026

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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?

No

Last updated: 02/02/2026

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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.

Yes - contact the Issuing Office

Last updated: 02/02/2026

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

Yes, a copy for the applicant is enclosed with your instructions

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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4.5b Where should the certificate of title be sent?

Originations

Last updated: 02/02/2026

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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 or back to back transaction or one where the contract for sale is to be assigned to a third party. All circumstances where the owner/registered proprietor has owned the property for less than 6 months from purchase should be referred to the issuing office, ensuring that the following details are provided:

- The name and address of the person who sold, or will be selling the property to the applicant's vendor;
- The amount paid for the property by the applicant's vendor;
- Details of any connection between the original vendor and the applicant's vendor, or between either vendor and the mortgage applicant;
- Details of any work carried out to the property between the two transactions;
- When the two transactions took place or will take place.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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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:

We will not normally lend where there is a sub-sale or back to back transaction or one where the contract for sale is to be assigned to a third party. All circumstances where the seller is not the owner or registered proprietor other than those listed in Part 1 under 5.2.1 should be referred to the issuing office with full details.

Last updated: 02/02/2026

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

We do not require environmental or ancillary reports (e.g. flooding, contamination and energy and infrastructure reports) that you have requested for the borrower, even if adverse information is revealed, provided the borrower is aware and you have advised them that full disclosure must be made to the insurer prior to completion and they must obtain insurance under normal terms.

We also do not need to be made aware that the property is in close proximity to HS2.

MATTERS THAT MUST BE REPORTED TO US

You must report to us contaminated land issues from the local search which have not been remedied.

EPC: You must inform us if the property is F or G rated.

CLIMATE CHANGE:

Should the borrower/s request you obtain a Climate Hazard Report, please only report to us matters which directly impact the property and are considered to be of Medium/Moderate or High exposure risks for future climate scenarios/epochs. When reporting, please ensure you append the entire report.

Where a Climate Hazard Report is obtained, it's important that the borrower/s are notified of the results in full and given information as to where to seek further information/obtain advice from in relation to the results of the report.

RADON GAS:

Area details: If a local search highlights that the property is in a radon gas area, we do not need to be made aware, however the applicants must be advised, and the case can proceed at their own risk.

Property Specific: If a local search reveals that the subject property has been highlighted as having a high radon level, then please refer this to us and we will seek advice from the valuer.

MINING: Please send us any mining report which shows a mine entry or adit within 20 metres of the property or if there has ever been a subsidence claim. For these cases we will also need an interpretive report and buffer report, so please provide all of the reports at the same time

MUNDIC:

Where the property is situated within any of the following postcodes please follow the below instructions;

PL10, PL11, PL12, PL13, PL14, PL15, PL16, PL17, PL18, PL22, PL23

You must ask the Borrower whether they have a Mundic Report for the property, if yes, you must confirm that this report provides a certification of one of A (regardless of whether A1, A2 etc.). If the certification is A/B this must be referred to the issuing office. B or C's must be declined.

If they do not have a Mundic Report and the property was built prior to 1965, then please refer to the issuing office and await further instructions.

FIRE RISK ASSESSMENT (FRA):

Where the security is situated in a block of flats, you will be required to obtain information regarding the contents of the most recent FRA (Fire Risk Assessment). You must confirm through the Managing Agent/Freeholder/Principle Accountable Person that the FRA is still in date, meaning the review or reinspection date as recommended by the Fire Safety Inspector cannot be in the past, where there is no current, in date FRA for the block then this is unacceptable and must be declined. Where the block is required to have an FRA and does not, this is unacceptable to us and must be declined. You must also seek confirmation from the Managing Agent/Freeholder/Principle Accountable Person whether there are any outstanding recommended works (those that are yet to be completed). You are required to obtain full details of the outstanding recommendations, the anticipated timeframes for completing these items and what, if any, costs are to be met by the leaseholder. Then refer back to Issuing Office with this information to allow us to review. Please do not send us a copy of the FRA.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

Yes, providing the requirements under section 5.4.7 and 5.4.8 in Part 1 are satisfied.

If you intend on using a personal search then please be aware that this will be at your own risk. However, we recommend that any firm carrying out a personal search are registered with a relevant trade association, have an appropriate level of insurance (the policy must cover both the Lender and the borrower) and are members of an industry trade body that abide by the Property Ombudsman scheme.

You must ensure that the borrower is fully aware that a personal search is being carried out and any limitations are explained in full

If there is a possibility of chancel repair liability:

No liability registered at Land Registry and the property has been transferred for valuable consideration since 13 October 2013 - no indemnity insurance required.

Properties being registered for the first time or first transfer for valuable consideration since 13 October 2013 - indemnity insurance is required to protect us (see paragraph 9 parts 1 and 2 for our requirements).

If there is known chancel repair liability:

We will require indemnity insurance to be in place. If there is no policy and one will not be obtained where there is a known risk, please refer details back to us including the number of properties that are subject to the liability.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

For second-hand purchase transactions, we do not accept search insurance and we require a local search to be completed in all circumstances.

For remortgage transactions, we do not require a local search to be completed and we do not require search insurance.

For new build cases, where the local search carried out on the original plot of land has expired, we will accept search insurance to cover any new risks that may have emerged since the local search was carried out. Any risks identified by a current or expired local search should be referred to us.

For cases where there is a problem obtaining a local search, delayed search insurance can be obtained subject to the following:

- you are confident that all local authority consents or an equivalent competent person scheme certificate, obtained from an appropriate registered competent person, have been obtained for alterations/planning permission/building regulations; and
- there are no financial local land charges which will remain against the property on completion; and
- you have advised the borrower in writing of the limitation of any delayed search insurance policy; and
- any issues discovered are reported to the borrower/lender when the searches are obtained and appropriate remediation action taken.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

Where there have been any subsequent changes to the property and there are no appropriate building and planning consents, and issues will not be resolved on or before completion, please contact the Issuing Office. We will need to confirm with our valuer that the property is structurally sound and still a suitable security (an indemnity policy will not replace the requirement for this check to be carried out).

If under Section 9 - Legal Requirements of the Valuation Report , the valuer has requested the conveyancer to confirm appropriate building and/or planning consents, then receipt of your COT will confirm our instructions herein have been applied and no further confirmation or clarification is required.

Where there are planning conditions relating to the inclusion, build and/or development of new/adapted flood defences to protect the site/plots please notify the Issuing Office with details of these conditions, along with confirmation as to whether they have been completed/satisfied to allow referral to the Valuer for this to be taken into consideration. Please note that an Indemnity Insurance will not be acceptable in the case of unsatisfied flood related conditions.

In the case of a new build instruction, you will be required to check which planning conditions directly impacting the security address will not be discharged or satisfied by the Local Authority upon completion of the mortgage. These must be reported to the Issuing Office, with full details of these conditions, to allow us and our Valuer to take this into consideration.

Where the security comprises a new build flat (either recently completed or under construction), the conveyancer should verify whether the block is / has been constructed in accordance with the Building (Amendment) Regulations 2018. If it has been constructed under the preceding regulations this should be referred to the lender (prior to exchange of contracts) for any necessary further investigations regarding the fire safety of the building and its attachments (e.g. balconies). We will then advise if the mortgage can proceed.

For the avoidance of doubt, all new build properties should achieve appropriate building control sign off and certification either before, or at the point of completion of the mortgage. Should this not be the case, please refer to the Issuing Office with full details and rationale to explain why this will not be achieved.

FIRE RISK ASSESSMENT (FRA):

Where the security is situated in a block of flats, you will be required to obtain information regarding the contents of the most recent FRA (Fire Risk Assessment). You must confirm through the Managing Agent/Freeholder/Principle Accountable Person that the FRA is still in date, meaning the review or reinspection date as recommended by the Fire Safety Inspector cannot be in the past, where there is no current, in date FRA for the block then this is unacceptable and must be declined. Where the block is required to have an FRA and does not, this is unacceptable to us and must be declined. You must also seek confirmation from the Managing Agent/Freeholder/Principle Accountable Person whether there are any outstanding recommended works (those that are yet to be completed). You are required to obtain full details of the outstanding recommendations, the anticipated timeframes for completing these items and what, if any, costs are to be met by the leaseholder. Then refer back to Issuing Office with this information to allow us to review. Please do not send us a copy of the FRA.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

No, borrower is to retain

Last updated: 02/02/2026

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

No

Last updated: 02/02/2026

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

No

Last updated: 02/02/2026

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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.

Originations

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5.7.1a Does the lender lend on flying freeholds?

Yes, where only part of the subject property is affected (there is no requirement to report these flying freehold to us).
No, not where the whole of the subject property is affected (100%). We will not require sight of the plan.

Last updated: 02/02/2026

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5.7.1b Does the lender lend on freehold flats?

No, except for coach house flats where there is one flat above garages and/or access way

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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?

Originations

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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

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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?

Yes, we require the borrowers leasehold interest in their flat to be charged and we also require a charge over the borrowers freehold interest in the other flat subject to the leasehold interest

Last updated: 02/02/2026

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5.9.1 Does the lender lend on commonhold?

No

Last updated: 02/02/2026

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

Issuing Office - please report all restrictions that could impact resale, value or use of the property.

BREACH OF RESTRICTIVE COVENANT

When you are reporting to us a breach of restrictive covenant please refer the following to the issuing office along with your professional judgement, advice and recommendations:

- The wording of the breached covenant
- The date of the covenant
- The covenant owner
- Whether it is still enforceable
- Has action been taken to rectify the breach - if no, why?
- A description of what has occurred to breach the covenant
- How long ago did the breach occur
- What the potential enforcement actions could be taken
- Whether there is building regulations / planning permission for any relevant alterations

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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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 require you to report to us where source of deposit is identified as being a crypto-asset (whether or not converted to fiat currency). Crypto-assets can include “cryptocurrencies” (such as Bitcoin), utility tokens (unregulated Crypto-assets usually issued as part of an ICO/ITO) asset tokens including “stable coins” (asset-backed coins with a value pegged to a physical asset of some kind) and security tokens

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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5.14.1 What minimum unexpired lease term does the lender accept?

Minimum unexpired lease term is 70 years with 30 years remaining at the end of the mortgage term.

Where the unexpired lease term is different to that recorded on the mortgage offer, the following clarifies if we need to be informed:

Second hand property:

- If the unexpired lease term on the offer is 85 years or more - only advise us if the actual lease term is less than 85 years
- if the unexpired lease term on the offer is less than 85 years – advise us if the actual lease term is different than reported
- For equity share applications - advise us if the actual lease term is different than reported on the offer

New build property:

- If the unexpired lease term stated on the offer is 125 years (flat) / 250 years (house) or more - only advise us if the actual lease term is less than 125 years (flat) / 250 years (house)
- For equity share applications - always advise us if the actual lease term is different than reported on the offer

Lease terms such as ground rent and event fees must be reasonable at all times during the term of the lease and adhere to our requirements below. If you're unsure as to whether the terms of a lease are unreasonable or onerous, please refer the details to us in plain English for Valuer consideration. If the potentially onerous terms are in relation to the ground rent please include the current ground rent figure per annum, how often it will be reviewed and the price structure it will be reviewed against. See the guidance below.

SECOND HAND PROPERTIES

Unacceptable - advise Issuing Office (Will be declined):

- Unexpired lease term less than 70 years
- Less than 30 years remaining at the end of the mortgage term
- Ground Rent greater than 0.5% of the property value
- Ground Rent doubles less than every 20 years (e.g. doubles every 5, 10 or 15 years) - acceptable if doubles every 20 years or more
- Ground Rent is compounded RPI
- Ground Rent review period less than or equal to 5 years

Refer to Issuing Office (Valuer will consider any impact on valuation figure and marketability):

- Unexpired lease term is 70 to 85 years
- Ground Rent greater than 0.1% and less than or equal to 0.5% of the property value
- Ground Rent escalation is linked to any indices greater than RPI
- Ground Rent escalation is linked to the value of the building*
- Ground Rent review period is greater than 5 and less than 10 years
- Event clauses exist for normal use e.g. changing the carpet, installing a TV aerial etc
- Estate Rent Charges greater than £500 p/a (please provide details of what the charges cover)
- Service Charges greater than 1.0% of property value p/a (please provide details of what the charges cover)
- Anything that appears onerous, unusual or out of the ordinary

Acceptable (no requirement to advise Issuing Office):

- Unexpired lease term greater than 85 years
- Ground Rent less than or equal to 0.1% of the property value
- Ground Rent review period greater than or equal to 10 years
- Ground Rent escalation less than or equal to RPI

NEW BUILD PROPERTIES (includes office conversions)

Unacceptable - advise Issuing Office (will be declined):

- Unexpired lease term less than 125 years on a new build flat or less than 250 years on a new build house
- Any lease which is subject to a ground rent (or annual rent) being charged which is more than on a peppercorn basis
- Any lease which is subject to a ground rent (or annual rent) being reviewed and altered on any review basis or methodology

Refer to Issuing Office (Valuer will consider any impact on valuation figure and marketability):

- Event clauses exist for normal use e.g. changing the carpet, installing a TV aerial etc
- Estate Rent Charges greater than £500 p/a (please provide details of what the charges cover)
- Service Charges greater than 1.0% of property value p/a (please provide details of what the charges cover)
- Anything else appears onerous, unusual or out of the ordinary

Acceptable (no requirement to advise Issuing Office):

- Unexpired lease term greater than or equal to 125 years on a new build flat or greater than or equal to 250 years on a new build house

- A lease subject to a peppercorn ground rent (annual rent) charges

For the avoidance of doubt, any new build properties completed but not sold pre 30 June 2022 will only be acceptable if the lease conforms to the above guidance

* Where the Ground Rent escalation is linked to the value of the building, please provide the following:

- How is the value of the block/unit currently calculated and if the assessment relates to the block(s), how is the Ground Rent calculated/apportioned per property?
- The current valuation and Ground Rent for each unit
- What is the mechanism for future valuations of the block and how is the Ground Rent calculated/apportioned?
- What is the right of appeal? And is this a documented process within the lease?
- Who bears the cost of the valuation (and appeal) process?
- Confirmation the review period is not less than twenty years

LEASE EXTENSIONS

We require all lease extensions to be completed under the Leasehold Reform Housing and Urban Development Act 1993 and to meet the above criteria as a minimum. Where you become aware that it does not meet these requirements, please refer to the Issuing Office

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

Minimum unexpired lease term is 70 years with 30 years remaining at the end of the mortgage term.

Where the unexpired lease term is different to that recorded on the mortgage offer, the following clarifies if we need to be informed:

Second hand property:

- If the unexpired lease term on the offer is 85 years or more - only advise us if the actual lease term is less than 85 years
- if the unexpired lease term on the offer is less than 85 years – advise us if the actual lease term is different than reported
- For equity share applications - advise us if the actual lease term is different than reported on the offer

New build property:

- If the unexpired lease term stated on the offer is 125 years (flat) / 250 years (house) or more - only advise us if the actual lease term is less than 125 years (flat) / 250 years (house)
- For equity share applications - always advise us if the actual lease term is different than reported on the offer

Lease terms such as ground rent and event fees must be reasonable at all times during the term of the lease and adhere to our requirements below. If you're unsure as to whether the terms of a lease are unreasonable or onerous, please refer the details to us in plain English for Valuer consideration. If the potentially onerous terms are in relation to the ground rent please include the current ground rent figure per annum, how often it will be reviewed and the price structure it will be reviewed against. See the guidance below.

SECOND HAND PROPERTIES

Unacceptable - advise Issuing Office (Will be declined):

- Unexpired lease term less than 70 years
- Less than 30 years remaining at the end of the mortgage term
- Ground Rent greater than 0.5% of the property value
- Ground Rent doubles less than every 20 years (e.g. doubles every 5, 10 or 15 years) - acceptable if doubles every 20 years or more

- Ground Rent is compounded RPI
- Ground Rent review period less than or equal to 5 years

Refer to Issuing Office (Valuer will consider any impact on valuation figure and marketability):

- Unexpired lease term is 70 to 85 years
- Ground Rent greater than 0.1% and less than or equal to 0.5% of the property value
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- Ground Rent escalation is linked to the value of the building*
- Ground Rent review period is greater than 5 and less than 10 years
- Event clauses exist for normal use e.g. changing the carpet, installing a TV aerial etc
- Estate Rent Charges greater than £500 p/a (please provide details of what the charges cover)
- Service Charges greater than 1.0% of property value p/a (please provide details of what the charges cover)
- Anything that appears onerous, unusual or out of the ordinary

Acceptable (no requirement to advise Issuing Office):

- Unexpired lease term greater than 85 years
- Ground Rent less than or equal to 0.1% of the property value
- Ground Rent review period greater than or equal to 10 years
- Ground Rent escalation less than or equal to RPI

NEW BUILD PROPERTIES (includes office conversions)

Unacceptable - advise Originations (Will be declined):

- Unexpired lease term less than 125 years on a new build flat or less than 250 years on a new build house
- Any lease which is subject to a ground rent (or annual rent) being charged which is more than on a peppercorn basis
- Any lease which is subject to a ground rent (or annual rent) being reviewed and altered on any review basis or methodology

Refer to Issuing Office (Valuer will consider any impact on valuation figure and marketability):

- Ground Rent is linked to any indices greater than RPI
- Ground Rent is linked to the value of the building*
- Event clauses exist for normal use e.g. changing the carpet, installing a TV aerial etc
- Estate Rent Charges greater than £500 p/a (please provide details of what the charges cover)
- Service Charges greater than 1.0% of property value p/a (please provide details of what the charges cover)
- Anything else appears onerous, unusual or out of the ordinary

Acceptable (no requirement to advise Issuing Office):

- Unexpired lease term greater than or equal to 125 years on a new build flat or greater than or equal to 250 years on a new build house
- A lease subject to a peppercorn ground rent (annual rent) charges

For the avoidance of doubt, any new build properties completed but not sold pre 30 June 2022 will only be acceptable if the lease conforms to the above guidance

* Where the Ground Rent escalation is linked to the value of the building, please provide the following:

- How is the value of the block/unit currently calculated and if the assessment relates to the block(s), how is the Ground Rent calculated/apportioned per property?
- The current valuation and Ground Rent for each unit
- What is the mechanism for future valuations of the block and how is the Ground Rent calculated/apportioned?
- What is the right of appeal? And is this a documented process within the lease?
- Who bears the cost of the valuation (and appeal) process?
- Confirmation the review period is not less than twenty years

LEASE EXTENSIONS

We require all lease extensions to be completed under the Leasehold Reform Housing and Urban Development Act 1993

and to meet the above criteria as a minimum. Where you become aware that it does not meet these requirements, please refer to Issuing Office

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

Where you are made aware that the service charge will increase significantly (i.e. by greater than £1000 p/a), please advise us what the new level will be and why.

Where you have been advised that works are planned to the property which our applicant is liable for, whether a Section 20 Notice has been issued or not, please provide:

- a) A full list of works to be undertaken
- b) An estimated timescale to undertake the work
- c) The cost of works and the contribution required from our applicant.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

Refer to issuing office a description of the defect and the risk it presents to the lender. We may be able to accept an indemnity that covers the specific defect, provided it meets the requirements in section 9 of the handbook.

Where in your professional judgement you deem a lease to require a Mortgagee Protection Clause and it does not, we will require a Deed of Variation to include an appropriate clause. Should this not be possible, you may arrange for the landlord/managing agent to enter into a suitable side agreement. We may consider an indemnity insurance policy, however the policy should be provided to us for approval along with an explanation as to why a Deed of Variation or the Side Agreement is not possible.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

No, borrower is to retain

Last updated: 02/02/2026

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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, borrower is to retain

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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

Yes, for the full purchase price/value whichever is the higher.

Acceptable with indemnity insurance where there are no more than 6 flats in the building, where 7 or more flats then not acceptable.

For Leasehold houses with an absent or insolvent Landlord, acceptable with suitable indemnity insurance.

Last updated: 02/02/2026

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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 then you are required to refer back to the Issuing Office with sufficient time for review prior to Exchange. Please note that for the avoidance of doubt, you are not required to notify us of any A1 rated EWS1 (or equivalent FRAEW) that you may receive.

Where we have identified a relevant security, we will provide to you, along with the Offer, all the documentation that we have collected through the application process which may include the following;

- An Executed Leaseholder Deed of Certificate and Landlord Certificate*
- Confirmation of any costs and amounts not covered by the Building Safety Fund or other Scheme (i.e. capped/non-capped charges)
- Confirmation that interim fire safety measures are satisfactory
- One of the following:
 - Confirmation from the 'scheme provider' that the building will be remediated under a Developer/Government/Freeholder Scheme, or
 - A Fire Risk Assessment of External Walls report (FRAEW) with executive summary including an indicative rating, or
 - An EWS1 form, or
 - A letter stating why none of these are available

*(Where a Landlord Certificate can't be provided, confirmation will be provided that the Responsible/Accountable Person has complied with current legislative requirements and that there are no Fire Safety Issues)

Where 1 or more of the above is missing from the pack – you will be required to obtain this information from either the Sellers Solicitors (in the case of a Purchase App) or direct from the Management Company or Freeholder. And send this onto the Issuing Office when received for review, this must be done with sufficient time to allow for us to review prior to Exchange as any further information may impact our decision to lend.

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 then you are required to refer back to the Issuing Office with sufficient time for review prior to Exchange.

Please note that no exceptions will be given where information is provided to us at a late stage, thus not allowing us time for further review or questioning, therefore, this must be appropriately factored in when setting expectations with Borrowers and any onward Purchasers.

Last updated: 02/02/2026

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 then you are required to refer back to the Issuing Office with sufficient time for review prior to Exchange

Where we have identified a relevant security, we will provide to you, along with the Offer, all the documentation that we have collected through the application process which may include the following;

- An Executed Leaseholder Deed of Certificate and Landlord Certificate*
 - Confirmation of any costs and amounts not covered by the Building Safety Fund or other Scheme (i.e. capped/non-capped charges)
 - Confirmation that interim fire safety measures are satisfactory
 - One of the following:
 - o Confirmation from the 'scheme provider' that the building will be remediated under a Developer/Government/Freeholder Scheme, or
 - o A Fire Risk Assessment of External Walls report (FRAEW) with executive summary including an indicative rating, or
 - o An EWS1 form, or
 - o A letter stating why none of these are available
- *(Where a Landlord Certificate can't be provided, confirmation will be provided that the Responsible/Accountable Person has complied with current legislative requirements and that there are no Fire Safety Issues)

Where you receive contrary information or documentation to that which was provided to you with the Offer regarding Building Safety, you are required to report this to us with full details (being mindful of requirements under Part 2.3 of the Handbook), you are required to do this in sufficient time ahead of Exchange to allow us to review as any further information may impact our decision to lend.

In the addition to and with compliment to the above documentation, we require you to comply with the following instructions;

- a. you must check that, to the best of your knowledge, the Leaseholder Certificate and any Landlord Certificate have been appropriately and accurately executed and populated - using primarily the information and evidence provided to support the assertions made in the Certificates, unless otherwise indicated below
- b. you are required to ensure that the information provided in the Leaseholder Certificate is reflective of the lease agreement. Including: the building address, the current leaseholder and the details of the leaseholder (if different to current) as of 14th February 2022
- c. you are required to ensure that the information in Landlord Certificate is reflective of the lease agreement. Including: the building address, any previous (as of 14th February 2022) and current landlord details and the vendors/leaseholders name & address
- d. where the leaseholder (as of the 14th February 2022) has noted in the Leaseholder Certificate that the dwelling was their only or principal home, you must verify this information from the accompanying evidence documents to the Leasehold Certificate and query any discrepancies
- e. where the leaseholder (as of the 14th February 2022) has indicated in the Leaseholder Certificate that they owned no more than 2 dwellings in the UK in addition to the dwelling on which the Leaseholder Certificate relates to, you must satisfy yourself as to the accuracy of this statement
- f. you are required to ensure that you have full details of the last sale of the security prior to 14th February 2022, including date & price even if these are not populated on the Leaseholder Certificate (please note that where this information is not available on HMLR you will not be required to satisfy this check)

g. you are required to ensure that the evidence supporting the Landlord Certificate reflects the answers given within the Certificate. Including, but not limited to, the details of the relevant landlord, the group net worth & work undertaken on relevant defects

h. we will endeavour to provide to you information regarding the remediation scheme, however, where we have not provided to you the following, you will be required to attempt to source this information; (i) confirmation of whether it is being remediated by a developer or a government scheme (or other), (ii) confirmation of the commitment from the scheme provider i.e. a letter from the scheme provider (which may have already been provided) or certified copy of the Remediation Order, (iii) scheduled timings of remediation works (where this is available). Appropriate notification of this detail should form part of your advice to the Borrower. Please note that where no remediation plan has been confirmed or is in the process of being confirmed, you will not be required to satisfy the document requirements in this check, you are also not required to refer back to us with this detail.

Where at any point, you receive information and/or confirmation that either the leaseholder and/or landlord are determined non-qualifying under the Act you must refer, with full details, to the Issuing Office for review.

Please note that we have an expectation for the Building to remain appropriately insured during the course of the works.

We expect full and comprehensive advice to be given to the Borrower/s regarding their obligations, specifically any financial obligations, under the Building Safety Act 2022 and the impact that this may have on their use and enjoyment of the property – please be mindful of requirements under Part 4.4 of the Handbook. Full details of the advice given, and subsequent confirmation of understanding of the advice by the Borrower/s must be kept with the File.

Please note that no exceptions will be given where information is provided to us at a late stage, thus not allowing us time for further review or questioning, therefore, this must be appropriately factored in when setting expectations with Borrowers and any onward Purchasers.

Last updated: 02/02/2026

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

Both Parts 5.14.17a & 5.14.17b are relevant to Remortgage instructions and should be followed appropriately

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

Issuing Office

Non-Regulated Rent Charges:

Where the charge related to services being provided (such as the upkeep of the estate), should non-payment occur and where further action is proposed regarding non-payment the collector/recipient must notify the lender of such action. If the agreement doesn't include this requirements then a deed of variation is needed.

Further, in the event of non-payment the agreement must either:

1. Specifically prohibit the collector/recipient from being able to create a lease over the property, or
2. If a lease is created the agreement must clearly state that on payment of: all arrears, costs of collecting arrears, all legal costs including court costs and costs of creating and surrendering the lease, then the lease must be surrendered. All costs must be reasonable. The agreement must specifically state no premium can be charged to surrender the lease.

If the agreement doesn't include these details a deed of variation is required.

Where a deed of variation is required, an indemnity policy is not an acceptable alternative.

The above requirements also apply where residents of the estate are members/shareholders of the management company.

The above requirements will only apply to a statutory rent charge and not where the payment obligation is created by a personal positive covenant/restriction.

For the avoidance of doubt, Non-Regulated Rent Charges are defined as those which can be created under Section 2 of the Rentcharges Act [1977].

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

No, borrower is to retain

Last updated: 02/02/2026

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

No

Last updated: 02/02/2026

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

No

Last updated: 02/02/2026

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

Originations

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

No

Last updated: 02/02/2026

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

Yes

Last updated: 02/02/2026

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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:

Originations

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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?

Please arrange for a deed of variation to be entered into on or before completion to ensure the CML minimum requirements are met. If this is not possible, advise both the issuing office and applicants that the UKF minimum requirements cannot be met and the case cannot proceed.

Last updated: 02/02/2026

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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 CML requirements must be met. For post completion requests the borrower should be advised to ask the energy provider to correspond with TMW Mortgage Servicing Portman House Richmond Hill Bournemouth BH2 6EP using the UKF requirements template

Last updated: 02/02/2026

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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?

Where a green deal loan balance is currently more than £10,000 please provide the issuing office with the following: the balance, monthly payment, term remaining, list of works that were undertaken, copies of any guarantees for the work and a copy of the Energy Performance Certificate.

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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6.4.4 Does the lender require me to report incentives?

Yes, including any guaranteed rental payments

Last updated: 02/02/2026

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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:

Originations

Last updated: 02/02/2026

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

Originations

Last updated: 02/02/2026

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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:

TMW is a buy to let lender. Rent back is not acceptable, you should report to us if the existing tenant has owned or retains an interest in the property or if the seller is to remain or retain an interest in the property.

Where the property is subject to selective licensing as designated by the Local Authority we will lend only if the licence is in place or will be granted on or before completion.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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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:

Originations

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

No, not required for properties let under a standard Assured Shorthold Tenancy within the meaning of section 20 of the Housing Act 1988 as amended by the Housing Act 1996 and subject to a maximum tenancy term of up to 36 months. If the AST is of 13-36 months duration please notify TMW accordingly but there is no requirement to send in the tenancy agreement.

Where the tenancy is not in the standard form(non AST) and let to a Local Authority, Housing Association, Government Department, NHS, Corporate Company or University we will require a copy of the agreement to be sent to us to verify the suitability of the tenant. In such cases you must confirm that the tenancy agreement meets the following requirements:

- 1)the tenant must be letting the property to a current employee of its organisation (if NHS, Government Department or Corporate Company) or
- 2)the tenant must use the property to provide accommodation for homeless persons under the Housing Act 1996 or similar legislation (if Local Authority or Housing Association) or
- 3)the tenant must use the property to provide accommodation to students (if a University)
- 4)the tenant must not use the property for business or create any business tenancy.
- 5)there must be no security of tenure afforded to the occupier or tenant.
- 6)the agreement recognises the existence of a mortgage and the potential for the mortgagee's right to repossess.

7)the tenancy is no more than 3 years in duration.

8)the agreement must contain no other provisions which adversely affect the lender`s security or its right to enforce its remedies under the mortgage deed executed by the borrower.

Tenancy agreements or tenants that do not meet the above requirements are not acceptable and TMW must be informed immediately.

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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?

No, unless expressly covered within the mortgage offer. If so, HMO licence will be required

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

If the property was completed less than 5 years ago, we require one of the following:

- NHBC
- HAPM
- LABC
- ABC+
- Premier Guarantee
- BLP formerly known as Building Life Plan (excluding self builds under construction)
- Build-zone
- Checkmate`s Castle 10 (where outbuildings such as a detached garage are also being constructed an endorsement to include these in cover is required)
- Build Assure (New Home Structural Defects Insurance)
- Global Home Warranties (Structural Defects Insurance)
- The Q Policy for Residential Properties
- The Q Policy for Bespoke Properties (detached only)
- Advantage (Note: there must be no more than 10 units in any continuous structure),
- CADIS
- Protek
- One Guarantee
- International Construction Warranties (ICW). If the property has a flat roof greater than 10sqm an endorsement will be required to include it in the cover.
- Ark Residential New Build Latent Defects Insurance (where a detached garage/outbuilding has been constructed at the same time as the main building the policy must include an endorsement confirming cover for the detached garage/outbuilding)
- Homeproof (formerly Aedis)
- TMSC
- CRL new build 10 year structural defects insurance policy for residential property: TMW will only accept a CRL new build 10 year structural defects insurance policy in the following circumstances:

a) The final certificate is dated 04/09/2019 or earlier, and the Underwriter is International General Insurance Company (UK) Ltd (IGI) or CGICE

b) The final certificate is dated 05/09/2019 or later, and the underwriter is International General Insurance Company (UK) Ltd (IGI) and the final certificate has been signed by Ark Insurance Group Ltd.

Please note Arks final certificates are titled: ‘10 year Structural Defect Insurance Policy’. For clarity all final certificates signed off by Ark are proof that the warranty is acceptable.

Refer all other warranty schemes to Issuing Office, ensuring that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Last updated: 02/02/2026

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

None, borrower to retain

Last updated: 02/02/2026

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

None, borrower to retain

Last updated: 02/02/2026

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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 if an appropriate Professional Consultant's Certificate (PCC) is available. A PCC is only acceptable for newly built homes within

a) A development of no more than 10 units

b) A continuous structure (for example, a row of terrace houses or block of flats) of no more than 4 units within the structure.

Please note a PCC is also required for newly converted or recently significantly altered or refurbished homes.

Retrospective certificates by a professional who has not supervised the project from the start and inspected the build at regular intervals are not acceptable.

A PCC is not required if the property, conversion or significant alteration/refurbishment is over 5 years old.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

Yes - Issuing office

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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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:

Newly built properties (and second-hand properties where the development is not yet complete):

We do not insist on any such agreement and bond being in place nor on you making a retention providing the roads and sewers are to be adopted eventually or formally managed by local residents or a management company. We do not need to be made aware of such circumstances but you should ensure that should the road/sewers not be immediately adopted, that the applicant/s (and their successors in title) have/will have unrestricted rights of way/access, usage rights and fully enforceable rights of maintenance and that the applicant/s are aware of their potential liability.

Second hand properties:

Where you identify that the property is on an unadopted road, please ensure that appropriate access rights are in place, in line with our Part 1 requirements and report in line with our Part 2 instructions under Section 6.9.1 of the UK Finance Handbook. Should it not meet these requirements, the case should be declined.

If the property meets our requirements as set out in Section 6.9.1, please refer to the issuing office and provide detail on the below, in addition to your professional opinion;

- The intention/plan for the road: please confirm what the original intention or plan for the road is/was and any details around timescales including why these have not been met where appropriate.
- Maintenance rights and obligations: please confirm who is legally responsible for the maintenance of the road and whether there are any obligations on our borrower/s. Please include any associated costs and management plans.
- Disputes: please advise us of any ongoing disputes in relation to the road/s.

Where you identify that the property is on an intended private road, please ensure that appropriate access and maintenance rights are in place, these should be reviewed in line with Section 6.9.1 of the UK Finance Handbook. Please note, maintenance will need to be managed by way of a formal arrangement to be acceptable. Should it not meet these requirements, the case should be declined.

Private Drainage / Septic Tank:

- The tank, cesspit or treatment plant is within the boundaries of the property or appropriate, formal rights are in place.
- The system must comply with the General Binding Rules and / or possess the relevant licencing for the area / country the security is located / or an exemption.

If the above points cannot be met, then the property is considered unsuitable security and we cannot lend. Any necessary works required to the system must be undertaken prior to completion, retentions or undertakings are not accepted.

Please note that we will not accept an Indemnity Insurance in lieu of any of the requirements above.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

Where the issue relates to the only access to the property, an indemnity policy will not be acceptable where the property cannot be legally accessed at all. In this scenario, please explore all alternate options to formalise access rights.

Where you arrange for formal access rights/easements to be obtained simultaneously upon completion of the mortgage or before, this will be acceptable and you do not need to refer this to us.

Should no other options to mitigate lack of easements/rights of access exist, and there are no other access points into the property then the instruction should be declined.

For all other access scenarios, please report to the issuing office with a full description of the issue, the risk presented and your professional opinion.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

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

Solicitor/Licensed Conveyancer

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

Issuing Office - please provide details of the proposal and time period.

It is not necessary to advise us if the property will be impacted by HS2.

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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:

Originations

Overage Agreements are not acceptable

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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:

Issuing Office - please provide the amount outstanding and terms.

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

No, as this is a BTL mortgage.

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

Originations

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

No, however another Partner within the firm may if you are satisfied they can give independent advice and by doing so the document will not be open to challenge

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9.1 Does the lender need to be sent the indemnity insurance policy?

Please refer to the relevant section of the handbook to see if the indemnity should be provided to us ahead of exchange for authority to proceed.

Please ensure that all lender enquiries are submitted (with full documentation/requirements) at least 2 weeks prior to exchange to allow sufficient time for review and decisioning.

Where an indemnity is acceptable to us, please include Insurance Company and Policy No. on Certificate of Title Borrower to retain policy document

Please note that we do not require an indemnity policy to be taken out when the purchaser has received a cash gift which forms part or all of their deposit.

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9.2 What limit of indemnity insurance does the lender require?

The full purchase price/value of the property whichever is higher

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

Electronically

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

5 working days or 10 working days if a re-inspection is required

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

As per the Offer of Advance

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

Within 3 working days - electronically

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

Originations

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

3 working days. An administration fee will be payable when the funds are re-released for the new completion date

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

Interest at the contract rate

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

Originations

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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.

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14.2.1 Where should the title deeds and documents be sent?

Original mortgage deed to Land Registry, all other documents should be given to the borrower(s)

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14.2.2 Which documents must I send after completion?

Official copy of the register to Title Registration Team, Kings Park Road, Moulton Park, Northampton, NN3 6NW or alternatively to TRT1.-TIDs@nationwide.co.uk

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

Deeds Department, if not subject to dematerialisation

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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:

Account Servicing

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

Yes - Account Servicing

Last updated: 02/02/2026

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

Account Servicing

Last updated: 02/02/2026

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

Signed as a deed by The Mortgage Works (UK) PLC by two duly authorised officials

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

Account Servicing

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

Generally no as TMW mortgages are granted on a buy to let basis and must meet the following criteria: is an assured shorthold tenancy within the meaning of section 20 of the Housing Act 1988 as amended by the Housing Act 1996 or an alternative form of tenancy whereby vacant possession can be obtained as of right at the end of the term created by the tenancy, and complies with the terms of the Offer Conditions except that the maximum term of the tenancy must be no more than 12 months. The tenancy agreement should also give notice to the tenant that possession may be obtained under Ground 2 of Schedule 2 of the Housing Act 1988

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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:

Accounting Servicing

For lease extensions our second hand lease requirements apply, see Second Hand Properties in 5.14.1. Please report any lease extension terms which do not meet our criteria as we will not be able to proceed.

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16.5.3a Where should the deed of variation be sent?

Accounting Servicing

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16.5.3b Where should the deed of rectification be sent?

Accounting Servicing

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16.5.3c Where should the deed of easement be sent?

Accounting Servicing

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16.5.3d Where should the option agreements be sent?

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

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

Documents - Accounts Servicing

Remittance - electronically

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

DS 1 form to Accounting Servicing

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