

TSB Bank plc

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Part 1: England and Wales

Last modified: 01/07/2017

Part 2: TSB Bank plc

Last modified: 23/09/2024

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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 these cases.

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1.11a Contact point for standard documents.

TSB Bank PLC
Mortgages
PO Box 453
Mitcheldean
GL14 9LR
Tel - 0345 307 3355
Fax - 0203 357 9150

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1.11b Contact point if standard documents are inappropriate.

Mortgage Processing. Please see 1.11a

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

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, subject to 1.13

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

Only if we specifically request you to do so.

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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.

Not applicable. We will not accept this situation.

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3.1.5 What other documents are acceptable for verifying identity?

List A:

Current full UK driving licence

Current Benefit payment book or original letter from Benefits Agency confirming the right to benefit for the current period

Employer's identity card with the signatory's photograph and signature (providing you know the employer)

List B:

Employer's identity card with the signatory's photograph and signature (if you do not know the employer)

Current UK driving licence (full old paper version)

HM Revenue & Customs Tax Code Notification ? Residence Permit (issued by the Home Office to EU Nationals)

Local council rent card or tenancy agreement

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

Only if we specifically request you to do so.

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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.

Not applicable. We will not accept this situation.

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

We do not supply the valuation report to the solicitor.

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

Please see 4.1

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

By phone to 0345 835 3379

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4.5b Where should the certificate of title be sent?

Please submit an ECoT as per 10.2b

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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:

Mortgage Processing, please see 1.11a.

For remortgage applications (where the customer is already the registered proprietor of the property whether subject to an existing mortgage or not), the customer must have owned the property for at least six months. Where you have obtained evidence that the customer inherited the property following the death of the previous owner and provided you confirm this to us in writing, the preceding sentence will not apply.

Sub-sales, where the seller has owned the property for less than 6 months, and back to back transactions are not acceptable. We also regard as sub-sales cases where the seller acquires the freehold (or superior leasehold) title to the property, which they then immediately sell on to the borrower by the grant to them of a lease (or sub-lease). Applications which involve assignable contracts or irrevocable powers of attorney in favour of intervening sellers are not acceptable. You should also report any other structure to the transaction which has a similar effect. If you consider that there are reasons for the use of any of the above arrangements which mean the case is acceptable, you should report the details. We will then consider whether or not it is acceptable.

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

Applications which involve assignable contracts or irrevocable powers of attorney in favour of intervening sellers are not acceptable. You should also report any other structure to the transaction which has a similar effect (see 1.11a for contact details).

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

No

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

We accept personal searches carried out by qualified agents with suitable indemnity insurance.

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

Yes, as approved by the acting solicitor.

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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:

Mortgage Processing. Please see 1.11a

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

No

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

No

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

No

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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.

Mortgage Processing. Please see 1.11a

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5.7.1a Does the lender lend on flying freeholds?

Yes, if only part of the title is a 'flying' or 'creeping' freehold

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5.7.1b Does the lender lend on freehold flats?

No

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5.7.1c If the lender is prepared to accept a title falling within 5.7 and the property is a freehold flat or flying freehold, to which contact point must this be reported?

Mortgage Processing. Please see 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?

We have no objection to this kind of security. However, where the borrower owns the freehold we will require a charge over that title also.

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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 a mortgage of the borrower's leasehold interest in the flat occupied by the borrower. We also require a mortgage of the borrower's freehold interest in the other flat occupied by the other flat owner, subject to the other flat owner's lease

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5.9.1 Does the lender lend on commonhold?

No

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

Mortgage Processing. Please see 1.11a

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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 Processing. Please see 1.11a

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5.14.1 What minimum unexpired lease term does the lender accept?

Minimum of 70 years at mortgage commencement, with 30 years remaining at mortgage redemption.

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

Mortgage Processing. Please see 1.11a

With regard to ground rent, please note the below.

Ground Rent Criteria

In these circumstances there is no requirement to contact TSB for consent to proceed permitting the below remedies can be applied:

Ground rents on properties built pre-2005 are acceptable subject to being reasonable throughout the lease term and on the basis of the following criteria:

- * Increases linked to RPI or similar index are acceptable at any review period.
- * Ground rents which double periodically every 20 years or more is acceptable.
- * Ground rents which double periodically every 19 years or less are unacceptable.

Ground rents on properties built since 1st January 2005 are subject to the above criteria and on the basis of the following maximums:

- * New build houses - 0.1% of Market Value per annum.
- * New build flats/maisonettes - the higher of 0.1% of Market Value or £250 per annum.
- * Second hand/resale properties - the higher of 0.1% of Market Value or £250 per annum.

Ground Rent Remedies

* Regardless of year built, where ground rent provisions cause (or during the term of the mortgage, are likely to cause) the lease to be treated as an Assured Shorthold Tenancy under the Housing Act 1988 (£250, or £1,000 in Greater London), a suitable indemnity policy which complies with our requirements as set out in Section 9 (Indemnity Insurance) is to be put in place.

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

Mortgage Processing. Please see 1.11a

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

Please refer the details to Mortgage Processing. Please see 1.11a

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

No

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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

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

We may not lend but please refer the details to Mortgage Processing. Please see 1.11a

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

Indemnity insurance is required if we agree to lend.

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5.14.17aDoes the lender want any documentation sent to them?

Subject to 5.14.17b below we do not require copies of any documents before completion.

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5.14.17bDoes the lender have any specific instructions about building safety?

You must tell us before completion if the current owner of the property is a non - qualifying leaseholder and confirmation of costs known or anticipated which may be payable by leaseholders (or our customer) for remediation works.

If you are made aware during the the conveyancing process that any remediation works under the Building Safety Act 2022 are incorrect or the security property has been identified as being in need of remediation, you must report this to us immediately for consideration.

You must not complete the mortgage until you have received our further written instructions. We recommend that you report such matters before exchange of contracts because we may have to withdraw or change the mortgage offer.

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5.14.17cDoes the lender have any specific instructions relating to remortgages?

See response for 5.14.17b.

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

Mortgage Processing. Please see 1.11a

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

No

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

No

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

No

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

Mortgage Processing. Please see 1.11a

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

A certified copy, following completion if the Mortgage Deed or Loan Agreement is executed under a Power of Attorney.

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

No

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5.19.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:

Mortgage Processing. Please see 1.11a

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5.20.1 Does the lender require me to report to them where the lease does not meet the UK Finance minimum requirements for leases of roof space for solar PV panels?

Yes (see 1.11a for contact details)

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5.20.3 Does the lender have additional requirements relating to leases of roof space for solar PV panels, and if so, what are they?

You must notify us of the existence of a lease of the roof space and provide the name of the tenant (see 1.11a for contact details). Do not proceed until we have confirmed that you may do so. We do not require a copy of the lease.

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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?

No

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

Mortgage Processing. Please see 1.11a

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

Mortgage Processing. Please see 1.11a

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

Mortgage Processing. Please see 1.11a

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6.4.4 Does the lender require me to report incentives?

You should report details of all cash/financial incentives in the following circumstances:

Where the value of the cash incentives is 5% or more greater than the value set out in the Further Conditions section of the Mortgage Offer; or

Where no details are set out in the Mortgage Offer, whenever any cash/financial incentives are being paid by the seller.

In addition, you should report details of any non financial/in-kind incentives other than those relating to fixtures or fittings

in the property. For example, we would expect a new car incentive to be reported but not a higher specification kitchen. Do not send a copy of the UKF Disclosure of Incentives Form unless we specifically request it. In addition, you should also report details of all finders fees (whether or not the UKF Disclosure of Incentives Form applies) as they are not considered acceptable. A finders fee is a fee or commission paid by a seller to a third party (such as an investment club) for finding or introducing a buyer. It does not include the normal fee or commission payable to any estate agent handling the sale.

Where the property is not a new build being sold by the developer, you must notify us if the deposit is to be paid by the seller

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6.4.5 If different from 1.11, contact point if we will not have control over the payment of all the purchase money:

Mortgage Processing. Please see 1.11a

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

Mortgage Processing. Please see 1.11a

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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:

Mortgage Processing. Please see 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:

Mortgage Processing. Please see 1.11a

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

No

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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?

Please refer these cases to Mortgage Processing. Please see 1.11a

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

- * NHBC
- * Premier Guarantee
- * Building Life Plans
- * LABC New Home Warranty
- * Castle 10 provided by Checkmate.
- * Buildzone.
- * Global Home Warranties.
- * International Construction Warranties.
- * Protek.
- * The Q Policy (Q assure)
- * Advantage HCI
- * Build Assure
- * One Guarantee
- * Aedis/ HomeProof
- * ABC+
- * ARK
- * Thomas Miller Speciality Construction (TMSC)

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

None

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

No

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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?

A Professional consultant's certificate or acceptable warranty is required.

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

No

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6.8.1 If different from 1.11, contact point if no agreement and bond for an unadopted road or sewer:

You have our authority to negotiate a retention up to £1000. If not appropriate, report to Mortgage Processing. Please see 1.11a

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

Mortgage Processing. Please see 1.11a

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

Not applicable.

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

Mortgage Processing. Please see 1.11a

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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:

Mortgage Processing. Please see 1.11a

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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:

Mortgage Processing. Please see 1.11a

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

Yes

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

Mortgage Processing. Please see 1.11a

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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?

The schedule only after completion.

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9.2 What limit of indemnity insurance does the lender require?

The value of the property

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

Electronically by CHAPS. Please note that for remortgage advances TSB will group payments together and release as one advance (at 9am, 11am, 2pm & 4pm), regardless of the number of clients a firm may be acting for on a single day. If you require a breakdown of the funds released, please contact us at tsbcompletions@tsb.co.uk

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

5 working days' notice. Funds will be released on the day of completion stated on Certificate of Title. However, if funds are required the working day before completion, please enter this date as the completion date in the ECoT. This will be the date that we release funds to you. When requesting funds for the working day before completion, please be aware that interest is charged from the day funds are released. Where completion is set for the first working day of the month and funds are to be released the working day before, the customer's first payment will be collected that month i.e. requests for funds on the 30 November for completion on 1 December, the customer's first payment will be taken in December. When requesting funds for the working day before completion please ensure all customers are aware and are in agreement as interest will accrue from the day funds are released and this will affect their first monthly payment date and amount.

Please also note our answer to 10.3 in relation to the amount of the loan funds you will receive.

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

None, but be aware that, where the Mortgage Offer states that a Product Fee is being added to the loan, this means that the fee is being added to the mortgage balance, NOT to the amount which will be released to you.

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

If the Mortgage Reference Number for the case begins with M followed by 9 digits

After a delay of 1 working day by chaps without deduction to:

TSB Bank PLC

Sort Code: 30-28-86

Account Number: 90000099

Payee Name: TSB Bank PLC

Please quote /RFB/ followed by the Mortgage Reference number in the Mortgage Offer. When you are ready to complete, please contact Mortgage Processing and give at least 2 working days notice of the new date.

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

Mortgage Processing (see 1.11a) immediately by telephone.

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

1 working day

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

The contractual rate in the Loan Agreement from the date on which funds were sent to you.

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

Not applicable.

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14.1.4 Does the lender require me to make a form CH2 application?

Not applicable.

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14.1.5 Does the lender need to be sent the original mortgage deed and/or any other original title documents?

No, but please retain a copy on your file. Land Registry will not accept original mortgage deeds or certified paper copies thereof for retention for any e-Document Registration Service applications. Please note that, where you are submitting the Mortgage Deed to HM Land Registry via the Business Gateway or Digital Registration Service, you must include the relevant Land Registry MD reference from the Mortgage Deed as part of your submission.

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14.2.1 Where should the title deeds and documents be sent?

Title Deeds, Title Information Documents & all other documents - these should be sent to:

TSB Bank PLC
Mortgages

PO Box 453
Mitcheldean
GL14 9LR

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14.2.2 Which documents must I send after completion?

Our schedule with ORIGINALS of the following (where applicable)

- o Deed of Guarantee*
- o Title Indemnity*
- o Certified copy Power of Attorney*
- o Occupiers Waiver*
- o In Shared Ownership cases: Undertaking from Landlord regarding notice of possession proceedings under Housing Act 1988 or the renting homes (Wales) Act 2016 as applicable.
- o Deed of Assignment of option under shared ownership lease
- o Form of Consent to Mortgage Protection Clause
- o Title Information Document
- o COPIES of the following documents (where applicable)

?Section 442 Agreement

DO NOT SEND US ANY OTHER DOCUMENTS (N.B. WE DO NOT NEED THE LEASE WHERE THE TITLE IS LEASEHOLD). PLEASE FORWARD THESE TO THE BORROWER

* if applicable

You will need to ensure that the charge has been registered correctly and provide us with a Title Information Document, uploaded to STARS, for every completed mortgage secured against a property in England or Wales.

You must notify us of any subsequent charge which will be in existence or entered into on completion of the mortgage. Please do so by adding the details to the schedule ensuring that the account number is shown in all cases.

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

TSB Bank PLC
Mortgages
PO Box 453
Mitcheldean
GL14 9LR

Contact can be made by telephone - no 0345 835 3379. Please quote our account number

Please give at least 5 working days notice when making the request. Please note that we do not hold title documents for mortgages completed after February 2001, and copies should be obtained from H M Land Registry

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

Not applicable.

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

Customer Service Centre, (see offer for address and fax number)

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

Only if we need to execute it.

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

Not applicable.

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

Executed as a Deed by [] as Attorney for and on behalf of TSB Bank plc in the presence of:

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

The Mortgage Helpline on 0345 835 3380

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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:

TSB Bank PLC
Mortgages
PO Box 453
Mitcheldean
GL14 9LR

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16.5.3a Where should the deed of variation be sent?

Dealings. See 16.5.2

Last updated: 23/09/2024

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16.5.3b Where should the deed of rectification be sent?

Dealings. See 16.5.2

Last updated: 23/09/2024

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16.5.3c Where should the deed of easement be sent?

Dealings. See 16.5.2

Last updated: 23/09/2024

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16.5.3d Where should the option agreements be sent?

Dealings. See 16.5.2

Last updated: 23/09/2024

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

Please go to tsb.co.uk/request-a-redemption-statement. We'll process your request within 2 working days and send the redemption statement back to you via email.

Last updated: 23/09/2024

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

By CHAPS only to TSB Bank plc

Sort Code: 30-28-86

Account Number: 00000000

Quoting the mortgage account number and the borrower's name. Additional interest will be charged if funds received after the redemption date shown on the statement

Last updated: 23/09/2024

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

Land Registry by way of EDS1.

Last updated: 23/09/2024

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