

Scotland

[< Back to handbook selection](#)

Part 1: Scotland

Last modified: 24/09/2018

Part 2:

Last modified:

[Print PDF](#)

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

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

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

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

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

3.2 Does the lender require notification of the name and address of the solicitors firm or independent qualified conveyancer acting for the seller? [View all answers to this question](#)

3.3 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation. [View all answers to this question](#)

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

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

4.2.1a If different from 1.11, contact point if re-inspection required. [View all answers to this question](#)

4.2.1b Where should the certificate of title be sent? [View all answers to this question](#)

5.1.1 If different from 1.11, contact point if the seller has owned the property for less than 6 months. [View all answers to this question](#)

5.3.4a Does the lender accept property enquiry certificates from private firms? [View all answers to this question](#)

5.3.4b Does the lender accept search insurance? [View all answers to this question](#)

- 5.3.5 Does the lender want to receive environmental or contaminated land reports?[View all answers to this question](#)
- 5.4.2a If different from 1.11, contact point if the seller is not giving adequate undertaking to comply with outstanding planning permission and building regulation conditions before settlement.[View all answers to this question](#)
- 5.4.2b Does the lender require an original/copy of the planning permission?[View all answers to this question](#)
- 5.4.2c Does the lender require an original/copy building warrants?[View all answers to this question](#)
- 5.4.2d Does the lender require other consents/certificates?[View all answers to this question](#)
- 5.4.3 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.[View all answers to this question](#)
- 5.6.1 If different from 1.11, contact point if there is a restriction on use.[View all answers to this question](#)
- 5.9.1 If different from 1.11, contact point if borrower is not providing balance of purchase price from own funds /proposing to give second charge.[View all answers to this question](#)
- 5.10 Does the lender accept long lease titles as security?[View all answers to this question](#)
- 5.11.2 If different from 1.11, contact point if unable to certify search entry does not relate.[View all answers to this question](#)
- 5.12.3 Does the lender need to be sent the original, an extract or a certified copy of the power of attorney?[View all answers to this question](#)
- 5.13.1 If different from 1.11, contact point for lending on affordable housing, shared equity and shared ownership and where relevant your requirements:[View all answers to this question](#)
- 5.14.1 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?[View all answers to this question](#)
- 6.1.3 If different from 1.11, contact point if borrower is not taking up the mortgage offer.[View all answers to this question](#)
- 6.2.1 If different from 1.11, contact if any discrepancies in property's description.[View all answers to this question](#)
- 6.3.1 If different from 1.11, contact point for any issues relating to purchase price.[View all answers to this question](#)
- 6.4.4 Does the lender require me to report incentives?[View all answers to this question](#)
- 6.4.5 If different from 1.11, contact point if I will not have control of the purchase price.[View all answers to this question](#)
- 6.5.1 If different from 1.11, contact point if vacant possession is not being given.[View all answers to this question](#)
- 6.6.1 If different from 1.11, contact point if property is let/to be let.[View all answers to this question](#)
- 6.6.2 Does the lender need to be sent the counterpart/certified copy tenancy agreement?[View all answers to this question](#)
- 6.6.3a Conditions that apply to the letting:[View all answers to this question](#)
- 6.6.3b If different from 1.11, contact point if property already let and these requirements not met.[View all answers to this question](#)

6.6.3c If different from 1.11, contact point for any failure to register under on the register of landlords. [View all answers to this question](#)

6.6.3d If different from 1.11, contact point to report any failure by the borrower to obtain licence under the Civic Government (Scotland) Act 1982 (Licensing of houses in Multiple Occupation) Order 2000 as amended. [View all answers to this question](#)

6.7.1 What new home warranty schemes will the lender accept? [View all answers to this question](#)

6.7.2 What New Home Warranty documentation should be sent to the lender? [View all answers to this question](#)

6.7.3 Should any assignments of building standards indemnity schemes be sent to the lender? [View all answers to this question](#)

6.7.4 Does the lender accept monitoring by a professional consultant? [View all answers to this question](#)

6.7.6 Does the lender need to be sent the professional consultant's certificate? [View all answers to this question](#)

6.8.1 If different from 1.11, contact point if no bond/retention for an unadopted road or if no public sewer or approved private sewerage. [View all answers to this question](#)

6.8.2 If different from 1.11, contact point if property not served by public sewer or by private sewerage arrangements with necessary approvals. [View all answers to this question](#)

6.9.1 If different from 1.11, contact point if necessary servitudes are absent. [View all answers to this question](#)

6.10.2 Who will the lender release any retentions (or instalments of the advance) to? [View all answers to this question](#)

6.11.1 If different from 1.11, contact point if property is affected by redevelopment and road proposals. [View all answers to this question](#)

6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect your security. [View all answers to this question](#)

6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged. [View all answers to this question](#)

8.1 May I also advise any of the specified third parties? [View all answers to this question](#)

9.1 Does the lender need to be sent the indemnity insurance policy? [View all answers to this question](#)

9.2 What limit of indemnity insurance do you require? [View all answers to this question](#)

10.2a Will the mortgage advance be paid electronically or by cheque? [View all answers to this question](#)

10.2b What is the minimum number of days notice lenders require? [View all answers to this question](#)

10.3 What are the standard deductions made from the mortgage advance? [View all answers to this question](#)

10.4 On a delayed completion, when and how is advance to be returned? [View all answers to this question](#)

10.6 If different from 1.11, contact point if settlement delayed. [View all answers to this question](#)

10.7 How long can you hold the mortgage advance before returning it? [View all answers to this question](#)

- 10.8 What, if any, interest does the lender charge if return of the advance is delayed?[View all answers to this question](#)
- 12.3.1 If different from 1.11, contact point for release of retentions/mortgage advance instalments.[View all answers to this question](#)
- 14.1.3a Does the lender require to receive paper certificates where security registered pre 8 December 2014?[View all answers to this question](#)
- 14.1.3b Does the lender require in respect of securities registered on or after 8 December 2014 you to instruct the Registers of Scotland on your application form to send direct notification to the lender's designated email address that registration of its standard security has been completed? If yes please specify the email address OR[View all answers to this question](#)
- 14.1.3c Does the lender require in respect of securities registered on or after 8 December 2014 you to send a paper or electronic copy of the updated Title Sheet showing the registration of its standard security?[View all answers to this question](#)
- 14.2.1 Where should the title deeds and documents be sent?[View all answers to this question](#)
- 14.2.2 Which documents must you send after settlement?[View all answers to this question](#)
- 16.1.1 If different from 1.11, contact point for requesting the deeds.[View all answers to this question](#)
- 16.3.1 Does the lender have a standard form of deed of variation?[View all answers to this question](#)
- 16.3.2 If different from 1.11, contact point for finding out the debt amount.[View all answers to this question](#)
- 16.3.6 If different from 1.11, contact point for obtaining execution of deed of variation.[View all answers to this question](#)
- 16.4.1 If different from 1.11, contact point for application for consent to letting.[View all answers to this question](#)
- 16.4.2 Does a copy of a proposed tenancy need to be sent to the lender?[View all answers to this question](#)
- 16.4.3 Conditions for letting of property after settlement.[View all answers to this question](#)
- 16.5.2 If different from 1.11, contact point for confirming proposed deed will not adversely affect the lender.[View all answers to this question](#)
- 16.5.3a Where should the deed of restriction be sent for execution?[View all answers to this question](#)
- 16.5.3b Where should the deed of servitude be sent for execution?[View all answers to this question](#)
- 17.1.1 If different from 1.11, contact point for requesting redemption statement?[View all answers to this question](#)
- 17.2.1 Where do you send the discharge and repayment remittance?[View all answers to this question](#)
- 18.2.1 Does the lender allow completion and registration of standard security on ARTL?[View all answers to this question](#)
- 18.3.1 Will the lender digitally execute the discharge?[View all answers to this question](#)