1.7 Contact point to see if the lender will lend when borrower and mortgagor are not one and the same.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

1.11a Contact point for standard documents.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

1.11b Contact point if standard documents are inappropriate.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

No

1.15 May your firm act if the person dealing with the transaction or a member of his immediate family is the
Yes, in the circumstances outlined in Part 1 and subject to our consent in writing.

View all answers to this question

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

Only if specifically requested to do so.

View all answers to this question

3.1.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance.

View all answers to this question

3.1.5 What other documents are acceptable for verifying identity?

List A: Current Valid Passport (with English translation), Current full UK driving licence (old paper style), current full or provisional photocard driving licence (no more than 10 years old), Notification letter from the Benefits Agency/other Government Agency confirming the right to benefits/state pension. (issued within the last 6 months or valid for current year), HMRC document such as tax notification, tax assessment, statement of account; notice of coding, NI contributions bill (P45s and P60s are not acceptable), EU/EEA member state ID photo card. (This does not relate to ID cards issued by individual member states within the EU/EEA eg Portugese), Northern Ireland Electoral ID card, National ID card for non EEA foreign nationals. (eg French & Portugese ID cards etc. are not acceptable), Shotgun Licence/Firearms Certificate, Instruction from a UK Court appointing an individual (Court of Protection or Grant of Probate only).

List B: Current UK/EU photocard driving licence (No more than 10 yrs old), Current full UK driving licence (old paper style), recent utility bill not more than 6 months old, Statement or letter from Bank/Building Society/Credit Card showing current address (issued within the last 6 months), Mortgage statement or letter from a recognised lender (statement valid for current year or letter issued within the last 6 months), Life insurance certificate/Pension of investment account statement (indicating that an account, investment of life insurance relationship exists) (Statement valid for current year or letter issued within last 6 months), Local authority council tax bill. (Issued within the last 6 months or valid for current year), Tenancy agreement from a housing association, local authority or public landlord (not a private arrangement), Notification letter from the Benefits Agency/other Government Agency confirming the right to benefits/state pension. (Issued within the last 6 months or valid for current year), HMRC document such as tax notification, tax assessment, statement of account, notice of coding, NI contributions bill (P45s and P60s are not acceptable), Current TC licence (valid for current year), Vehicle tax renewal document (issued within the last 6 months), Solicitors letter confirming recent house purchase or land registry confirmation, Letter from nursing home/care home confirming residency (issued within the last 6 months).

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?

Only if specifically requested to do so.

View all answers to this question

3.2.4 If different from 1.11, contact details if the lender needs to be notified when the seller does not have legal representation.
4.1 Is there a valuation report and if so, does the lender provide it?

In some instances an Automated Valuation will have been used therefore no Mortgage Valuation report will be supplied. If a mortgage valuation has been done a copy of the report will be supplied.

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

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

4.5b Where should the certificate of title be sent?

5.1.1 If different from 1.11, the contact point if the seller has owned the property for less than 6 months:

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:

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

NO, unless the valuer asks in his valuation report (and a copy of the valuation report is sent to you) and please report full details of any concerns to Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek.

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

We only accept personal searches carried out by firms registered under The Search Code, monitored by the Property Codes Compliance Board.

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

No
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:

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

No Please forward to the borrower

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

No Please forward to the borrower

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

No Please forward to the borrower

5.5.4 If different from 1.11, contact point if the property is subject to restrictions which may affect its value or marketability.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

5.7.1a Does the lender lend on flying freeholds?

Yes, provided extent of the security affected is no more than 15% of the property

5.7.1b Does the lender lend on freehold flats?

No

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?

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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. The borrower must have a leasehold interest in the flat they are to occupy. If there is no lease please contact New Business Completions Britannia House Leek Staffordshire Moorlands ST13 5RG or New Business Completions DX 16351 Leek.
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

5.9.1 Does the lender lend on commonhold?

No

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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.

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Yes. Provided that you are satisfied that the insurance will make the title good and marketable.

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

No

5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?
5.14.15a If different from 1.11, contact point if there is an absentee/insolvent landlord:

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Yes

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

No

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

No

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

No

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Yes

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

Yes

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:
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. Please also ensure that we have an unconditional right to break the lease in the event of possession.

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?

Yes. Please also ensure that we have an unconditional right to break the lease in the event of possession.

5.20.4 Does the lender require you to disclose the details of any existing Green Deal Plan(s) on a property?

Yes

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

6.4.4 Does the lender require me to report incentives?

Yes, at the earliest possible opportunity. Please note that if this form is submitted with the Certificate of Title completion could be delayed.

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance
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:

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance.

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:

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance.

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

We do not lend on a property that is let or will be let on completion.

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

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

NHBC; Zurich Municipal; Premier Guarantee; Building Life Plans; LABC Hallmark; Checkmate Castle 10; FMB Latent Defects; Build-Zone; Q Assure Build (Q Policy for Residential Properties); International Construction Warranties (ICW); Aedis Warranties Limited

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

None

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

None

6.7.4 Will the lender proceed if the property does not have the benefit of a new home warranty scheme?

The matter should be referred to Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek, who will consider each case on an individual basis.

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

No

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

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

Direct to the borrower

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

6.12.1 If different from 1.11, contact point if pre-emption rights, resale restrictions, options etc will affect the lender's security:

6.13.1 If different from 1.11, contact point if property is affected by improvement/repair grant which will not be discharged:

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

Yes, please use our standard "Occupier(s) Consent to Mortgage" form on the reverse of the Mortgage Deed

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

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

Yes, unless you believe there is a conflict of interest

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

No, include Insurance Company and Policy Number on Certificate of Title. Borrower to retain policy document.
9.2 What limit of indemnity insurance does the lender require?

Cover to the full value of the property.

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

Electronically

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

5 working days

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

Deductions as advised in the mortgage offer of advance

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

Please refer to the covering letter sent with the mortgage offer for specific details

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

Please refer to the covering letter sent with the mortgage offer for specific details

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

Please refer to the covering letter sent with the mortgage offer for specific details

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

We charge interest at the Bank of England base rate

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

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek. Telephone and Fax numbers as shown on the letter enclosing the Offer of Advance

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

No

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

No. Please note the Land Registry have advised they will not accept original Mortgages or certified paper
copies thereof for retention for any e-Document registration Service applications.

View all answers to this question
14.2.1 Where should the title deeds and documents be sent?

Deed Store C057, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Deed Store, Britannia, DX16351 Leek

View all answers to this question
14.2.2 Which documents must I send after completion?

Title Information Document(TID), consent to mortgage form, certified copy indemnity insurance schedule, certified copy Building Standards indemnity Scheme certificate and/or Consultants Certificate

View all answers to this question
16.1.1 If different from 1.11, contact point for title documents:

Deed Store C057, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Deed Store, Britannia, DX16351 Leek

View all answers to this question
16.3.1 Does the lender have a standard form of transfer/deed of covenant?

No

View all answers to this question
16.3.2 If different from 1.11, contact point for finding out the debt amount:

Existing Mortgage Business, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question
16.3.4 Does the lender need to be sent the transfer of equity?

Only if we need to sign it.

View all answers to this question
16.3.7a If different from 1.11, contact point for obtaining execution of transfer equity:

Britannia New Lending Britannia House Leek Staffordshire Moorlands ST13 5RG or Britannia New Lending DX 16351 Leek.

View all answers to this question
16.3.7b What form of attestation clause does the lender use?

Signed as a Deed by The Co-operative Bank Plc trading as Britannia acting by .........................duly authorised by the Board of Directors

View all answers to this question
16.4.1 If different from 1.11, contact point for application for consent to letting:

Existing Mortgage Business, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question
16.4.2 Does the lender need to be sent a copy of the proposed tenancy?

Please see the requirements within our letting pack (application).

View all answers to this question

16.5.2 If different from 1.11, contact point for confirming proposed deed or agreement will not adversely affect the lender:

Account Maintenance Team,C030,Existing Mortgage Business, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG or Account Maintenance Team, Existing Mortgage Business, C030, Britannia DX 16351 Leek (we will rely on you to prepare the deed and confirm the contents of the deed will not have any adverse effect on our security)

View all answers to this question

16.5.3a Where should the deed of variation be sent?

Account Maintenance Team,C030,Existing Mortgage Business, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG or Account Maintenance Team, Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

16.5.3b Where should the deed of rectification be sent?

Account Maintenance Team,C030,Existing Mortgage Business, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG or Account Maintenance Team, Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

16.5.3c Where should the deed of easement be sent?

Account Maintenance Team,C030,Existing Mortgage Business, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG or Account Maintenance Team, Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

16.5.3d Where should the option agreements be sent?

Account Maintenance Team,C030,Existing Mortgage Business, Britannia, Britannia House, Leek, Staffordshire Moorlands ST13 5RG or Account Maintenance Team, Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

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

Existing Mortgage Business, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

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

Existing Mortgage Business, Britannia, Britannia House, Leek Staffordshire Moorlands ST13 5RG or Existing Mortgage Business, C030, Britannia DX 16351 Leek

View all answers to this question

17.2.1b Does the lender send the discharge via a DS 1 form or direct with the Land Registry?
DS1 form - Only on Police Affordable Housing charges. All other charges see below:
Direct with the Land Registry - by EDS1 for registered mortgages. Please confirm the title number and date of our charge when sending the redemption monies.

View all answers to this question