



# National Counties Building Society

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## Part 1: England and Wales

Last modified: 01/07/2017

## Part 2: National Counties Building Society

Last modified: 20/09/2019

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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.

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

1.11a Contact point for standard documents.

Where the Solicitor, Legal Executive or Licensed Conveyancer is instructed to act on behalf of the Society, they will be notified of the instruction by Legal Marketing Services Limited (LMS) and must access the instruction only through the LMS Conveyancer Zone website. You will not normally be sent the instruction directly by National Counties Building Society.

The instruction will be a copy of the mortgage offer addressed to the borrower. The Solicitor, Legal Executive or Licensed Conveyancer will not normally receive a mortgage offer or cover letter addressed to the firm and should treat the borrower(s) copy of the mortgage offer as their formal instruction to act on behalf of the Society.

Note: National Counties Building Society offer documents do require signing by the borrower and are subject to a 7 day reflection period. The borrower may waive the reflection period if they wish.

Standard Documents:

You must use the LMS Conveyancer Zone website to access the following documents:

- All standard legal documents

Mortgage Deeds:

- Mortgage Deed

Used when the owners of the Property (the Mortgagors) are exactly the same as the Borrowers

- JMSO Mortgage Deed

Used when the owners of the Property (the Mortgagors) are not exactly the same as the Borrowers

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1.11b Contact point if standard documents are inappropriate.

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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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.

[View all answers to this question](#)

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

No.

[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?

No.

[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.

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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3.1.5 What other documents are acceptable for verifying identity?

List B - Original Bank Statement (not printed from the internet) less than 3 months old, bearing the borrowers name and address.

[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.

[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.

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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

If a purchase - yes.

If a remortgage or further advance - not in every case.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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4.5bWhere should the certificate of title be sent?

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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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:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

No.

[View all answers to this question](#)

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

Yes. Search firm must subscribe to the Search Code, monitored by the Property Codes Compliance Board.

[View all answers to this question](#)

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

Yes, for remortgages only, provided the search insurance adequately protects us and you are able to certify that the title is good and marketable.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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5.7.1aDoes the lender lend on flying freeholds?

Yes, provided the requirements of para 5.7.2 of Part 1 of the UK Finance Lenders Handbook are satisfied.

[View all answers to this question](#)

5.7.1bDoes the lender lend on freehold flats?

No.

[View all answers to this question](#)

5.7.1clf 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?

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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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.

[View all answers to this question](#)

5.8.5 Does the lender accept security which comprises one of two leasehold flats in a building where the borrower also owns the freehold reversion of the other flat and the other leaseholder owns the freehold reversion in the borrower's flat? If so, are there any specific requirements?

5.8.5 bullet 1 - Yes

5.8.5 bullet 2 - Yes, providing our security comprises both the leasehold interest and the freehold reversion

[View all answers to this question](#)

5.9.1 Does the lender lend on commonhold?

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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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.

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

5.14.1 What minimum unexpired lease term does the lender accept?

A minimum of 50 years must remain at the end of the mortgage term.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

We will not lend on properties with onerous ground rent provisions. We consider ground rent provisions to be onerous where:

- the maximum ground rent at the start of the lease term exceeds 0.1% of the property value or £500 per year whichever is higher;
- the ground rent must remain reasonable at all times during the lease term, with unreasonable multipliers not allowed. For example, it is acceptable for ground rent escalation to be linked to RPI (Retail Price Index) or a

similar index and where this is the case we do not need to be advised. However, unreasonable multipliers of ground rent will not be permitted, for example, doubling every 5, 10 or 15 years. These must be referred to us and we will advise if our mortgage offer remains valid. If you are unsure as to whether the terms of a lease are unreasonable, please refer the details to us.

The lease must be amended to comply with the above. If not, the case cannot proceed.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

No.

[View all answers to this question](#)

5.14.13 Does the lender require a receipted copy of notice or evidence of service to be sent to you?

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

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

Yes.

[View all answers to this question](#)

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

No.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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:

We do not lend on such schemes.

[View all answers to this question](#)

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. We require a copy of the lease together with specific details as to how the lease does not meet the UK Finance minimum requirements. See 1.11a for contact details.

[View all answers to this question](#)

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. The additional requirements are (1) that the buildings insurer has been notified of the installation of the solar panel equipment; (2) that all appropriate consents referred to in paragraph 5 of the UK Finance template letter have been obtained; and (3) a copy of the solar panel lease is provided to us on completion together with the title deeds. See 1.11a for contact details.

[View all answers to this question](#)

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

Yes, see 1.11a for contact details.

[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:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

6.4.4 Does the lender require me to report incentives?

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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



Yes.

[View all answers to this question](#)

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.

[View all answers to this question](#)

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

National House-Building Council (NHBC) Buildmark scheme

Zurich Municipal Newbuild scheme

Zurich Municipal Rebuild scheme

Housing Association Property Mutual (HAPM) scheme

Premier Guarantee for Private Housing and Completed Housing

Building LifePlans scheme

Build Assure (New Homes Structural Defects Insurance)

LABC New Home Warranty

Checkmate/Castle 10 (where outbuildings, such as a detached garage, are included in the construction, an endorsement to include these in the cover is required)

Buildzone

International Construction Warranties (ICW)

Any other scheme must be referred to the Loans Underwriting Department, Epsom for approval.

[View all answers to this question](#)

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

Scheme's warranty terms, signed and dated by an authorised official of the scheme.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Yes, subject to compliance with the requirements of para 6.7.4 of Part 1 of the UK Finance Lenders' Handbook.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL

DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: loansunderwriting@ncbs.co.uk

[View all answers to this question](#)

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

Borrower; or to the conveyancer or other third party with the borrowers written authority.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: loansunderwriting@ncbs.co.uk

[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 the lender's security:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: loansunderwriting@ncbs.co.uk

[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:

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: loansunderwriting@ncbs.co.uk

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM  
Email: loansunderwriting@ncbs.co.uk

[View all answers to this question](#)

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

No to 8.1 bullet points one and two. Another Partner within the firm may if you are satisfied they can give independent advice and by doing so the document being signed will not be open to challenge.

Yes to 8.1 bullet point 3 (unless the special conditions require independent legal advice to be obtained) and provided you are satisfied that:

- there is no conflict of interest in giving such advice and

- by doing so the document being signed will not be open to challenge.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

9.2 What limit of indemnity insurance does the lender require?

An amount at least equal to the mortgage advance.

[View all answers to this question](#)

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

Electronically.

[View all answers to this question](#)

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

5 working days.

[View all answers to this question](#)

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

Refer to the Mortgage Offer for deductions.

[View all answers to this question](#)

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

Within 3 working days, by CHAPS to: HSBC, 54 High Street, Epsom, Surrey KT19 8DS Sort Code: 40-53-36.

[View all answers to this question](#)

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

Loans Underwriting Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [loansunderwriting@ncbs.co.uk](mailto:loansunderwriting@ncbs.co.uk)

[View all answers to this question](#)

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

2 working days, Advance monies to be returned to us on the 3rd working day at the latest.

[View all answers to this question](#)

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

We reserve the right to charge interest at the rate applicable to the mortgage.

[View all answers to this question](#)

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

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: [mortgage.service@ncbs.co.uk](mailto:mortgage.service@ncbs.co.uk)

[View all answers to this question](#)

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

Yes, where applicable.

[View all answers to this question](#)

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

Yes.

[View all answers to this question](#)

14.2.1 Where should the title deeds and documents be sent?

The following documents should be uploaded electronically to LMS' STARS system:

Priority Notice

Confirmation of Application to Register

Official Copy of Register

Any other documents specified by the Mortgage Offer

Where you have been unable to register our charge within thirty days of completion you are required to provide us, via LMS' system, with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded.

[View all answers to this question](#)

14.2.2 Which documents must I send after completion?

The following documents should be uploaded electronically to LMS' STARS system:

Priority Notice

Confirmation of Application to Register

Official Copy of Register

Any other documents specified by the Mortgage Offer

Where you have been unable to register our charge within thirty days of completion you are required to provide us, via LMS' system, with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded.

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

Legal Services Department, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[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:

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: mortgage.service@ncbs.co.uk

[View all answers to this question](#)

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

Yes - to Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

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

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

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

Executed as a Deed by affixing the Common Seal of National Counties Building Society by Order of the Board of Directors in the presence of:-

By Authority of 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:

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: mortgage.service@ncbs.co.uk

[View all answers to this question](#)

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

Yes.

[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:

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

Email: mortgage.service@ncbs.co.uk

[View all answers to this question](#)

16.5.3a Where should the deed of variation be sent?

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

16.5.3b Where should the deed of rectification be sent?

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

16.5.3c Where should the deed of easement be sent?

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

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16.5.3d Where should the option agreements be sent?

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

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

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

[View all answers to this question](#)

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

Mortgage Account Service Team, Ebbisham House, 30 Church Street, Epsom, Surrey KT17 4NL  
DX 30729 EPSOM

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

By electronic discharge direct with the Land Registry. Please confirm the title number and date of charge when sending the redemption monies. Where applicable, please include on the AP1 application to the Land Registry that the charge is being discharged by electronic discharge. If electronic discharge is not possible, we will request a Form DS1.

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