

IMPORTANT NOTICE

Registers of Scotland now advise us when our Standard Security is in the course of registration. This has allowed us, subject to the exceptions mentioned below, to remove the requirement for you to deliver any documents or title deeds to us.

This change applies to the following brands: The One account, Virgin One account and NatWest One account, Amsterdam Place, Norwich.

Full instructions are contained in section 14.2.2 of the CML Handbook (Part 2). However, to summarise, **the only documents you are required to send us (where applicable to the transaction) are:**

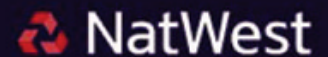
- Certified Copy or registered extract Power of Attorney

Some examples of documents no longer required:

- Form 4 receipt
- Original / Copy of the Standard Security
- Charge Certificate

For any clarification of our requirements, please phone:

- The One account Deeds Team: 0870 400 9628



INDEMNITY INSURANCE DETAILS (please provide the following information)	
POLICY NUMBER:	COMMENCEMENT DATE:
INDEMNITY INSURANCE DATE:	RENEWAL DATE:
NAME OF INSURED:	SUM INSURED:

THIS FORM MUST BE SENT TO US AT LEAST 7 WORKING DAYS PRIOR TO SETTLEMENT TO ENABLE US TO RELEASE THE FUNDS TO YOU THE DAY PRIOR TO SETTLEMENT.

IMPORTANT NOTES!

Have you provided your Bank Account details on page 2?

See Paragraph 4.2 of the Lenders' Handbook for Scotland issued by the Council of Mortgage Lenders and the letter of instruction for time-scales for re-inspection of the Property and submission of the Certificate of Title.

WE HEREBY CONFIRM TO THE BANK THAT:-

- a) We have investigated title to the Property in accordance with the Bank's Instructions set out in parts 1 and 2 of the Lenders' Handbook issued by the Council of Mortgage Lenders ("the Instructions") and any other requirements of the Bank and the Borrower has acquired or will acquire on Settlement a good and marketable title which is free of defect and which will constitute good security to the Bank and may safely be accepted by the Bank for mortgage purposes.
- b) All conditions of the Borrower's Offer document, other than those Conditions detailed in the Offer document which do not require to be completed until after Settlement, have been or will be complied with before Settlement.
- c) The Standard Security and all other documents relative to the loan have been executed by the Borrower and will be in our possession before Settlement.
- d) If the purpose of the loan is to assist in the purchase of the Property the price is as stated in the Offer document, the purchase monies including any deposit will pass through our Firm's Clients' Account and will be paid in full to the seller's solicitors.
- e) All of the information in this Certificate of Title is correct and the Bank may rely on the accuracy of each and every statement.
- f) * (i) We have explained to the Borrower (including any joint Borrower separately and independently where their interests might conflict) that the security covers all obligations of the Borrower(s) of whatever kind and whether incurred solely or jointly with any person, corporation, firm or other body and whether as principal or surety. We have also explained that it covers all such obligations which may arise in the future. Having received this advice we believe the Borrower(s) understand the nature and scope of the security they have granted.

* (ii) We have advised the solicitors acting on behalf of the Borrower(s) (including any solicitors acting for any joint Borrower being separately advised) of the fact that the Bank is providing or may in the future provide further facilities to the Borrower(s) and they have confirmed to us in writing that they have explained to the Borrower(s) (separately where appropriate) that the security covers all obligations of the Borrower(s) of any kind whatsoever and whether incurred solely or jointly with any person, corporation, firm or other body and whether as principal or surety.

* Delete as appropriate

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WE HEREBY UNDERTAKE TO THE BANK:-

To hold the funds comprising the loan strictly to the order of the Bank and to apply them only when the Borrower has provided us with sufficient cleared funds in order to complete the transaction and only then in order to secure a first ranking standard security over the Property in favour of the Bank.

If Settlement does not take place on the proposed date (as shown overleaf), except with the prior agreement of the Bank, to return the funds in full by close of business on the next working day to the Bank by CHAPS transfer (quoting the Sorting Code Number and Account Number detailed in the Bank's Part 2 instructions) and to advise the Bank's Completions Team beforehand.

GUIDANCE NOTES:

1. Please retain a copy of the Certificate of Title for your file.
2. Please ensure that it is completed in full and signed by a Partner or authorised signatory on behalf of the firm.
3. By signing this document you are committing your firm to an undertaking.
4. If you have any difficulties regarding the contents of this Certificate of Title you must contact the Bank **BEFORE** Settlement.

SOLICITORS BANK DETAILS – WILL BE USED FOR CHAPS TRANSFER

BANK:

BRANCH NAME:

ACCOUNT NAME:

SORTING CODE :

CLIENTS ACCOUNT NO:

Signed for and on behalf of _____
(INSERT NAME OF FIRM IN BLOCK CAPITALS)

Signature _____ **Date** _____