

## **Lenders' Handbook for Northern Ireland**

### **Part 2: UCB Home Loans Corporation Ltd**

Last Updated: 22/02/2010

#### **1.10- Contact point for standard documents.**

Originations - Portman House, Richmond Hill, Bournemouth, BH2 6EP 0845 4545400

#### **1.10- Contact point if standard documents are inappropriate.**

Issuing Office - as shown on front of the Offer.

#### **1.13- May my firm act if the person dealing with the transaction or a member of his immediate family is the borrower?**

Only if a different Partner within the firm acts.

#### **3.3- What other documents are acceptable for verifying identity?**

List A :

- 1) Signed Employer's ID card, provided that the employer is known to the conveyancer.
- 2) Debit/Cheque guarantee card issued in the UK together with an original account statement less than 3 months old.
- 3) UK National ID Card.

List B :

- 1) Inland Revenue Notice of Tax Code (less than 3 months old).
- 2) Residence Permit issued by the Home Office to EU Nationals.
- 3) Subcontractors Tax Certificate (must be accompanied by an IR Notice of Assessment).

#### **4.1.1- Do I get the valuation report?**

Yes - unless specified in the conditions.

#### **4.1.1.2- Contact point if assumptions stated by the valuer are incorrect.**

See 1.10

#### **4.2- Contact point if re-inspection required.**

See 1.10

#### **4.2- Where should the certificate of title be sent?**

See 1.10 - at least 7 days prior to the anticipated completion date & accompanied by a covering letter on your firm's headed notepaper.

#### **5.1.1- Contact point if the seller has owned the property for less than 6 months.**

See 1.10

#### **5.3.2- Contact point if the seller is not giving adequate undertaking to comply with outstanding planning permission/building regulation condition.**

See 1.10

**5.3.2- Do you require the following documents to be sent to you:**

See below

**- original/copy planning permissions?**

Yes - copy with the deeds.

**- original/copy building regulation consents?**

Yes - copy with the deeds.

**- certificates of lawful use or development/established use certificates.**

Yes - copy with the deeds.

**5.3.3- Contact point if the property is subject to restrictions which may affect its value or marketability.**

See 1.10

**5.5.1- Do you lend on flying freeholds?**

Yes - subject to the area flying being no more than 15 square metres.

**5.5.1- Do you lend on freehold flats?**

No.

**5.5.2.1- Contact point if the property comprises a flying freehold/freehold flat.**

See 1.10

**5.5.3- Do you lend in these circumstances?**

Yes, see 5.10 for our requirements for Leasehold Securities.

**5.5.4.1- Do you lend in these circumstances?**

Yes, see 5.10 for our requirements for Leasehold Securities.

**5.5.4.2- Do you lend in these circumstances?**

Yes, see 5.10 for our requirements for Leasehold Securities.

**5.6- Contact point if there is a restriction on use.**

See 1.10

**5.9- Contact point if borrower is not providing balance of purchase price from own funds/proposing to give second charge.**

See 1.10

**5.10.1- What minimum unexpired lease term do you accept?**

Mortgage term plus 30 years.

**5.10.7- Contact point for matters connected with the lease?**

See 1.10

**5.10.8- Contact for service charge matters.**

See 1.10

**5.10.9- Do you accept indemnity insurance where the terms of the lease are unsatisfactory?**

Yes, policy to be sent with the deeds.

**5.10.10- Do you require a clear ground rent/service charge receipt to be sent to you?**

No.

**5.10.11- Do you require a receipted copy of notice or evidence of service to be sent to you?**

Yes, copy with the deeds.

**5.10.13- Contact point if there is an absentee/insolvent landlord.**

See 1.10

**5.10.13- Do you accept indemnity insurance if the landlord is absent or insolvent?**

Yes, policy to be sent with the deeds.

**5.11.2- Contact point if there are apparent problems with the management company.**

See 1.10

**5.11.2- Do you require the following to be sent to you:**

See below

**- management company share certificate**

Yes - copy with the deeds

**- signed blank stock transfer form**

Yes - copy with the deeds

**- management company's memorandum and articles of association.**

Yes - copy with the deeds

**5.12.2.2- Contact point if unable to certify search entry does not relate.**

See 1.10

**5.13.3- Do you require the following to be sent to you:**

See below

**- power of attorney**

Yes

**- statutory declaration of non-revocation of power of attorney**

Yes

**6.1.3- Contact point if borrower is not taking up the mortgage offer.**

See 1.10

**6.2- Contact if any discrepancies in property's description.**

See 1.10

**6.3.1- Contact point for any issues relating to purchase price.**

See 1.10

**6.3.1- Do I have to report incentives?**

[Note: You must obtain a completed copy of the CML Disclosure of Incentives Form from the conveyancer acting on behalf of the seller of any property that is yet to be occupied for the first time, or for the first time in its current form, for example, beca](#)

**You will not be able to send a completed Certificate of Title to the lender unless you have received the CML Disclosure of Incentives Form. When you send a completed Certificate of Title you are confirming you are in receipt of a completed CML Disclosure  
This does not override your duty to the lender via the instructions provided elsewhere in the Lenders' Handbook**

Yes.

**6.3.2- Contact point if I will not have control of the purchase price.**

See 1.10

**6.4- Contact point if vacant possession is not being given.**

See 1.10

**6.5.1- Contact point if property is let/to be let.**

See 1.10

**6.5.2- Do you require counterpart/certified copy tenancy agreement to be sent to you?**

No.

**6.6.1- Will you accept:**

See below

**- NHBC**

Yes.

**- Zurich Municipal**

Yes.

**- HAPM**

Yes.

**- Premier Guarantee**

Yes - including self builds.

**- Building Life Plans**

Yes - excluding self builds under construction.

**- other new home warranty schemes**

Refer to contact at 1.10

**6.6.2- What New Home Warranty documentation should be sent to you?**

All documents.

**6.6.3- Should any assignments of building standards indemnity schemes be sent to us?**

Yes, after completion with the Deeds.

**6.6.4- Will you accept monitoring by a professional consultant?**

Yes.

**6.6.6- Do you require the professional consultant's certificate to be sent to you?**

Yes, after completion with the Deeds.

**6.7.1- Contact point if no agreement and bond for an unadopted road or sewer?**

See 1.10

**6.8.1- Contact point if necessary easements are absent.**

See 1.10

**6.9.1- Contact point for enquiries on undertakings.**

See 1.10

**6.9.2- Who will you release any retentions (or instalments of the advance) to?**

The Borrower(s)

**6.10- Contact point if property is affected by redevelopment and road proposals.**

See 1.10

**6.11- Contact point if pre-emption rights, resale restrictions, options etc will affect our security.**

See 1.10

**6.12- Contact point if property is affected by improvement/repair grant which will not be discharged.**

See 1.10

**6.13.1- Contact point if property is not insured in accordance with your requirements.**

See 1.10

**6.13.1- Do you need the buildings insurance in joint names/your interest noted?**

Freehold - our interest to be noted.

Leasehold - our interest to be noted.

**6.13.5- What is the maximum excess you will accept on buildings insurance policy?**

£1,000.00

**6.13.6- Do you require confirmation that all the insurance risks are included?**

Submission of the Certificate of Title will be taken as confirmation that all risks are covered. Only omissions should be reported to the contact point at 1.10.

**6.13.7- Do you require insurer's confirmation to notify you of non-renewal/cancellation of buildings insurance policy?**

Yes.

**6.13.8- Do you require a copy of the buildings insurance policy and last premium receipt to be sent to you?**

No.

**7.3- Do you require a consent to mortgage from all occupants aged 17 or over?**

Yes.

**7.4- Contact point if doubts about accuracy of information disclosed.**

See 1.10

**8- May I also advise any of the specified third parties?**

Yes - provided there is no conflict of interest.

**9- Do you require the indemnity insurance policy to be sent to you?**

Yes, policy to be sent with the deeds.

**9.2- What limit of indemnity insurance do you require?**

The full amount of our loan.

**10.2- Will the mortgage advance be paid:**

See below

**- electronically?**

Yes.

**- by cheque?**

No.

**What is the minimum number of days notice you require:**

See below

**- electronically?**

7 days notice

**- by cheque?**

N/A

**10.2- What are the standard deductions made from the mortgage advance?**

None

**10.3- On a delayed completion, when and how is advance to be returned?**

See 10.6 & 10.7 - to a maximum of 7 days. The funds are to be returned by Telegraphic Transfer, quoting the Borrower(s) account reference (M....) to:

HSBC Bank International

Sort Code: 400515

Account No: 58696639

**10.5- Contact point if completion delayed?**

See 1.10

**10.6- How long can I hold the mortgage advance before returning it?**

The working day following the day the funds are transmitted to you unless completion is to occur within 7 days (see 10.3& 10.7). Should the delayed completion be scheduled to take place within 7 days of the advance being released, then the funds must be h

**10.7- What, if any, interest do you charge if return of the advance is delayed?**

Interest is charged to the account the rate applicable to the loan from the day the funds are transferred to you - see 10.3 & 10.6.

**12.3- Contact point for release of retentions/mortgage advance instalments.**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**14.2.1- Where should the title deeds and documents be sent?**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**14.2.2- Which documents must I send after completion?**

Mortgage Deed (with red Land Registry folio stamp on reverse), Land Certificate with folio number matching stamp.

**16.1- Contact point for requesting the deeds.**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**16.3.1- Do you have a standard form of transfer/deed of covenant?**

No.

**16.3.1.2- Contact point for finding out the debt amount.**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**16.3.3- Do you require the transfer of equity to be sent to you?**

Yes - see 14.2.1

**16.3.6- Contact point for obtaining execution of transfer equity?**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**16.3.6- What form of attestation clause do you use?**

Signed and delivered as a deed by..... attorney for UCB Home Loans Corporation Limited..... in the presence of:-..... Name: UCB HOME LOANS CORPORATION LIMITED Address: Portman House, Richmond Hill, Bournemouth, BH2 6EP.  
Mortgage Account No: .....

**16.4.1- Contact point for application for consent to letting.**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**16.4.1- Does a copy of a proposed tenancy need to be sent to you?**

No.

**16.5.2- Contact point for confirming proposed deed or agreement will adversely affect you.**

Account Services Department - Portman House, Richmond Hill, Bournemouth, BH2 6EP.

**16.5.3- Where should the following documents be sent for execution:**

See below

**- deed of variation**

Account Services Department

**- deed of rectification**

Account Services Department

**- deed of easement**

Account Services Department

**17.1.1- Contact point for requesting redemption statement?**

Account Services Department

