

	UK Finance Mortgage Lenders' Handbook for Scotland - Bluestone Mortgages proposed answers
Section	Answer
1.6	Address: Lending Team, Bluestone Mortgages, 44-46 Melbourne House, Aldwych, London, WC2B 4LL Tel no: 0207 5095329
1.11a	Address: Lending Team, Bluestone Mortgages, 44-46 Melbourne House, Aldwych, London, WC2B 4LL Tel no: 0207 5095329
1.11b	Address: Lending Team, Bluestone Mortgages, 44-46 Melbourne House, Aldwych, London, WC2B 4LL Tel no: 0207 5095329
1.14	No.
1.15	No.
3.2	Yes.
3.3	As per 1.11.
4.1.1	Yes. The report will be provided electronically where possible.
4.1.3	As per 1.11.
4.2.1a	As per 1.11.
4.2.1b	As per 1.11.
5.1.1	As per 1.11.
5.3.4a	Yes, provided that the firm has adequate professional indemnity insurance and you give an unqualified certificate of title.
5.3.4b	No.
5.3.5	No, unless specified in the mortgage offer, or if such reports indicate that our security may be adversely affected.
5.4.2a	As per 1.11.
5.4.2b	No, please place with the Deeds.
5.4.2c	No, please place with the Deeds.
5.4.2d	No, please place with the Deeds.
5.4.3	As per 1.11.
5.6.1	As per 1.11.
5.9.1	As per 1.11.
5.10	Yes, provided the unexpired lease term is not less than the mortgage term plus 30 years
5.11.2	As per 1.11.
5.12.3	No, but please keep a copy with your file.
5.13.1	As per 1.11.
5.14.1	Yes.
6.1.3	As per 1.11.
6.2.1	As per 1.11.

6.3.1	As per 1.11.
6.4.4	Yes.
6.4.5	As per 1.11.
6.5.1	As per 1.11.
6.6.1	As per 1.11.
6.6.2	No.
6.6.3a	Please see the mortgage conditions and any relevant conditions in the mortgage offer.
6.6.3b	As per 1.11.
6.6.3c	As per 1.11.
6.6.3d	As per 1.11.
6.7.1	NHBC, Zurich Municipal, BLP, CRL Management Ltd, LABC New Home Warranty, Castle 10 provided by Checkmate, Build Assure, ICW (International Constructions Warranties), Aedis Warranties.
6.7.2	All documentation necessary to support a claim should be sent with the Deeds.
6.7.3	No, but please keep a copy on your file.
6.7.4	[TBC]
6.7.6	[TBC]
6.8.1	As per 1.11.
6.8.2	As per 1.11.
6.9.1	As per 1.11.
6.10.2	The borrower(s), unless stated in the mortgage offer.
6.11.1	As per 1.11.
6.12.1	As per 1.11.
6.13.1	As per 1.11.
8.1	No.
9.1	No, but please keep a copy with your file.
9.2	An amount at least equal to the total mortgage advance. Any indemnity insurance policy must protect the borrowers, any successors in title and any heritable creditor.
10.2a	Electronically.
10.2b	Five business days.
10.3	Refer to mortgage offer.
10.4	The next business day after issue, by CHAPS.
10.6	As per 1.11.
10.7	See 10.4.
10.8	Interest will be charged at the rate payable by the borrower under the terms of the mortgage.
12.3.1	As per 1.11.
14.1.3a	N/A.
14.1.3b	[TBC]
14.1.3c	[TBC]
14.2.1	Address: Servicing Team, Bluestone Mortgages, Melbourne House, 44-46 Aldwych,

	London, WC2B 4LL Tel no: 0800 368 1834
14.2.2	[TBC]
16.1.1	As per 14.2.1.
16.3.1	No.
16.3.2	As per 14.2.1.
16.3.6	As per 14.2.1.
16.4.1	As per 14.2.1
16.4.2	Yes.
16.4.3	Please see the mortgage conditions and any relevant conditions in the mortgage offer.
16.5.2	As per 14.2.1.
16.5.3a	As per 14.2.1.
16.5.3b	As per 14.2.1.
17.1.1	As per 14.2.1.
17.2.1	As per 14.2.1.
18.2.1	No.
18.3.1	No.