

**CERTIFICATE OF TITLE (SCOTLAND)**  
**For Residential Mortgages**

**Please Turn Over**

To: The Chorley & District Building Society Key House Foxhole Road Chorley PR7 1NZ DX 18419 CHORLEY 1	Purchase Price Stated in Disposition: £ <span style="float: right;">(figures)</span>
	<span style="float: right;">(words)</span> Mortgage Advance: £
Mortgage Account No:	Proposed Completion Date:  Date of Instruction
Full Name(s) of Borrower(s):	Conveyancer's Firms Name:
Full Address of Property:  Is the property registered in the Land Register? Yes <input type="checkbox"/> No <input type="checkbox"/>	Conveyancer's Firms Address:
Title Number:	Conveyancer's Bank details:
First Registration <input type="checkbox"/>	Name & Address:  Sort Code:  Account Number:

**Release of Loan**

Please note that the mortgage account will be debited with a CHAPS fee as listed in the Society's Tariff of Charges. If the Borrower(s) do not wish the Loan to be released by CHAPS, please contact us as soon as possible.

We hereby certify that :

1. The General and Special Conditions and Instructions relating to this loan have been complied with or will be complied with before the mortgage loan is issued.
2. The title in the property will be vested in the Borrower(s) and will constitute a good and marketable security for the mortgage loan.
3. The Certificate is given in accordance with the BSA Handbook and we have complied with the Mortgage instructions and guidance contained therein.

Please check all information and ensure that any incorrect details are amended and initialed in ink. Any proposed amendments should be notified in writing to us prior to the submission of the Certificate of Title to avoid completion being delayed.

We confirm that our Firm has appropriate Professional Indemnity Insurance cover and that the Authorised Signatory below holds a current Practising Certificate/Licence.

Please forward the mortgage funds in time for completion.

**PLEASE NOTE**

- Interest is charged to the Borrower(s) from the completion date.
- Please provide at least 5 clear working days' notice of the anticipated completion date, or 10 days where the advance is conditional upon re-inspection.
- All mortgage advances are normally sent by CHAPS, on the day of completion. If you require the advance by cheque please mark 'not applicable' on the section headed 'Conveyancers Bank details'.
- Where the advance has not yet been released to you, 72 hours' notice is required to notify us of changes to the completion date. The Society should be informed by telephone, and confirmation received in writing.
- You are required to notify us by phone or fax no later than 10.00 am on the day of the anticipated completion date if completion is not taking place. You should notify the Society by telephone, fax or email and confirm in writing.
- If completion does not take place on the anticipated completion date the full amount released to you must be returned to us immediately by CHAPS without any deductions.
- If completion will not be taking place on the anticipated completion date as notified to us because the transaction will not be proceeding at all, then you must return the full amount of the advance.
- The details for return of funds by CHAPS are: Sort Code: 16-16-22, Account no. 11758805, and you must quote the Borrower(s) name(s) and the mortgage account number (which is quoted in your instructions).
- Any bank charges or other costs for the return of funds by CHAPS are payable by the Borrower(s).
- If completion is delayed and we agree to you holding the funds, you must account to The Chorley & District Building Society for interest on all advance funds in your possession at a rate equal to the Society's standard variable interest rate per annum or at the interest rate you actually receive on the funds (whichever is the greater).
- However, if you fail to return funds in accordance with any of our instructions, we reserve the right to charge you interest for the whole period you are in possession of the advance funds at a rate equal to The Chorley & District Building Society's standard variable rate plus 1%.

SIGNED on behalf of THE CONVEYANCERS.....
NAME of Authorised Signatory (PLEASE PRINT) .....
QUALIFICATION of Authorised Signatory.....
DATE of Signature .....

This certificate must be returned to the address shown above.

Email: \_\_\_\_\_

Telephone no: \_\_\_\_\_  
(Please include area code)

Your ref: \_\_\_\_\_

Fax no: \_\_\_\_\_  
(Please include area code)