

To: Panel Conveyancers

Scotland

Enclosed is a copy of the Society's Offer of Advance including Special Conditions and Mortgage Conditions issued to the applicants named therein. We would be grateful if you would accept instructions to act for the Society's interest in this matter in accordance with the Building Societies Association (BSA) Mortgage Instructions Scotland and our Specific Requirements both of which are available on the BSA website by visiting: www.bsa.org.uk/information/mortgage-instructions.

The following documents are enclosed:

- (1) Copy Offer of Advance*
- (2) Standard Security
- (3) Mortgage Conditions 2015 (Scotland)
- (4) Certificate of Title (2 copies)
- (5) Form of Schedule of Deeds
- (6) Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended. (consent affidavit).

Additional Instructions

Please Note for:-

a) Deductions from Advance Funds

The following deductions will be made from the Advance Funds:-

- i) Any retention specified in the Offer of Advance. It is the Society's normal practice to release retention monies direct to the applicant(s) unless advised to the contrary.
- ii) In Further Advance cases any subsisting arrears.
- iii) Risk charge, administration or other fees (if any) specified on the Offer of Advance.

b) Title deeds are to be sent in accordance with instructions E24 & E25 of the BSA Mortgage Instructions.

We will not check the deeds packet contents against the schedule or for accuracy and completeness. Please note we do not require the pre-registration title deeds and searches. Should these be submitted with the deeds then they will be returned to you.

The Advance Funds will not be released until the completed Certificate of Title and any other document specified in the Special Conditions have been submitted. To guarantee that funds will be released to you on time, the Society requires at least **five working days notice** of completion.

*(incorporating Details of Offer & Special Conditions).