

CERTIFICATE OF TITLE

To: Hinckley & Rugby Building Society Upper Bond Street Hinckley Leicestershire LE10 1NZ	From: Name and Address of Solicitor Solicitor's reference:
The Borrower:	Net cash price stated in Transfer: £ Completion Date:
Account Number:	(Please refer to note 1. overleaf)
Property:	Please confirm your firm's bank client account details for the electronic transfer of the advance monies (Please refer to note 1 overleaf) Bank name: Sort Code: Account Number:
Title Number:	
Full Mortgage Advance: £ <u>The figure entered here must agree with the full mortgage advance as shown in box 3 of the Mortgage Offer.</u>	Date of Instructions:

We, the Solicitors named above, give the Certificate of Title set out in the Annex to Rule 3 of the Solicitors' Code of Conduct 2007 as if the same were set out in full, subject to the limitations contained in it.

Please forward the mortgage funds in time for completion on the date shown above.

Signed by the <u>instructed partner</u> on behalf of the firm (Do not sign as 'name of firm')	(SRA Approved Manager as shown on the Law Society website, or CLC Licence Holders and Approved Managers as shown on the CLC website.)
Print name of instructed partner signing on behalf of the firm	
Print name of firm	
Date of signing this Certificate of Title	

You must read and complete the reverse side of this form in respect of administrative details.

Please ensure that the Administrative Details overleaf have been fully completed before returning this Certificate to the address shown above.

ADMINISTRATIVE DETAILS

1. Completion Arrangements – BACS or Telegraphic Transfer

If the Certificate of Title is in order the advance monies will normally be sent your client account electronically by CHAPS unless you specifically request otherwise (£25 fee for CHAPS payments may be payable).
Deductions from the advance will be made in accordance with the information shown in the Mortgage Offer or as amended by any subsequent communication.
Funds released electronically will be released on the day of completion, unless otherwise requested by you. Please be advised, CHAPS payments are only guaranteed between the hours of 06:00 and 18:00 on the day of release. If funds are required on the day of completion we recommend they are requested the working day prior to completion.

2. Net Cash Price

In accordance with the Mortgage Fraud Practice Note, issued 15 April 2009, please confirm that the net cash price (after the benefit of any incentives) is as stated in the Mortgage Offer Section 3 or that you have reported to us any discrepancies, and that you have notified us of any other information that would reasonably be expected to be important to the decision to grant the mortgage. YES
In the event that your client has acted fraudulently or contrary to the money laundering regulations, we expect you to notify us.

3. Interest Charges

Interest will be charged from the date of the electronic funds transfer. It is emphasised therefore that if completion should be delayed and the advance monies are not returned, not only will the borrower pay interest unnecessarily but the first monthly payment may become due earlier than would have been the case.

4. Independent Legal Advice (L.H.8)

Has independent legal advice been necessary in this application? YES/NO
If YES we must receive confirmation from the solicitor giving the independent legal advice in our standard form before the advance can be released. See paragraph 8 in Part 2.

5. Property Insurance: (Details to be completed by the solicitor)

Name of Insurance Company Policy Number

Amount of Cover Renewal Date.....

All risks covered as detailed in L.H.6.14 and in section 9 of the Mortgage Offer
YES

6. Other Occupiers (L.H.7.3)

You have asked the borrower that the information in your mortgage instructions about occupants is correct and nobody else is living at the property. YES
If there are other occupiers, the advance will not be released until we receive a copy of the Occupiers Agreement to Mortgage Deed. The original must be sent with the Title Documents.

7. Assumptions and Property Assessment Report (L.H.4)

You have taken reasonable steps to verify the assumptions about the title made in the Property Assessment Report by the valuer to be correct on page 2 section 14. YES

8. Independent Valuation Report (L.H.4)

As recommended you have advised the borrower to obtain his/her own independent valuation report. YES

9. Witnessing of Documents (L.H.11)

You have ensured that all documents have been witnessed by a responsible independent adult and dated with the date of completion of the loan. We do not accept pre-signed documents (Para 4.5 in Mortgage Fraud Practice Note issued 15 April 2009). YES

10. Matters Reported (L.H.2)

You have complied with our instructions on any matter that you have reported to us and kept a record of your evidence of notification and authorisation. (If you have not heard from us this could mean we have not received your advice). YES

11. Explaining Terms in Documents Signed by Borrower (L.H.11)

You have given a copy of the Mortgage Conditions that we have supplied to you, to the borrower and explained to the borrower the responsibilities and liabilities in this document together with explaining the terms of all other documents signed by the borrower.
If the borrower instructs their own Solicitor and you act for the Society only, you must have confirmation from the Borrower's Solicitor. YES

12. Indemnity Insurance. Is any Indemnity Insurance required? YES/NO

If YES, you must confirm to the Society, prior to completion, the adequacy of any necessary indemnity/ies and forward the policy/ies to the Society with the Title Documents (LH9)

Policy number Date policy effective

13. Leasehold YES/NO If YES: Lease start date Lease term

Date landlord served with notice of Society interest
You have obtained a clear receipt of Ground Rent and Service Charge YES

14. NHBC/Other New Home warranty scheme (LH.6.7.1) Is this required? YES/NO

If YES, date issued Company name of issuer

15. Consultant's Certificate. Is this required? YES/NO

If YES, this must be sent to us before funds are released (LH.6.7). Certificate enclosed YES

16. Alterations to this form or content

The Society will NOT accept Certificates of Title containing any correction fluid or similar alterations.