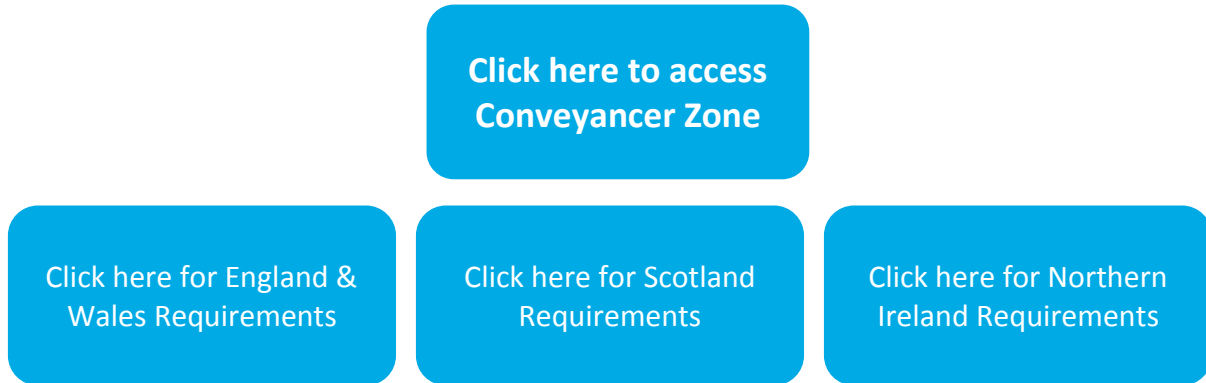


To comply with Virgin Money’s charge registration requirements in conjunction with your signed addendum (clause 2.15) and the Council of Mortgage Lenders Handbook you are required to provide a number of documents relating to the registration of their charge. These documents must be provided to Virgin Money via LMS’s system.



Where you do not comply with the mortgage lenders obligations you will receive chase emails from LMS who may then intervene at a cost to you and suspend your panel membership.

Delayed Charge Registration

Where you have been unable to register the mortgage lenders charge within thirty days of completion you are required to provide us with a reason for the delay at least every thirty days until registration is complete and the required documents have been uploaded.

Below is the list of standard delay reasons you can choose from:

- Application to register cancelled or incorrect: further application to be submitted
- Application to register made: first registration
- Application to register made: landlord, management company, freeholder consents outstanding
- Application to register made: no requisitions raised or outstanding
- Application to register made: requisitions outstanding not related to existing charge
- Application to register made: requisitions outstanding relating to discharge/vacate of existing charge
- Application to register not yet submitted to the Land Registry

England & Wales

Funds released from mortgage lender		Priority Notice (OS1 / OS2 / K17)
Within 30 days of legal completion		Confirmation of Application to Register (<i>AP1 or electronic receipt</i>)
Registration Complete	<i>Mandatory</i>	<ul style="list-style-type: none"> • Official Copy Register • Completed Deeds Schedule • Title Plan
	<i>Where applicable</i>	<ul style="list-style-type: none"> • Indemnity insurance policies • Power of Attorney & Statutory Declaration of non-revocation of Power of Attorney • Architect's/Surveyor's certificate

Virgin Money requires that you send certain original documents to them, [click here](#) for further information.

Scotland

Funds released from mortgage lender		Advance Notice
Within 30 days of legal completion		Confirmation of Application to Register (<i>Electronic receipt</i>)
Registration Complete	<i>Mandatory Registered Land</i>	<ul style="list-style-type: none"> • Completed Deeds Schedule • Final Title Sheet
	<i>Mandatory Sasine Land</i>	<ul style="list-style-type: none"> • Completed Deeds Schedule • Standard Security • Disposition
	<i>Where applicable</i>	<ul style="list-style-type: none"> • Lease • Affidavit • New Home Warranty • Architect/Surveyor's Certificate • Planning Permission/Building Warrants • Assignments of building standards indemnity insurance • Other consents/certificates • Power of Attorney & Statutory Declaration of non-revocation of Power of Attorney • Indemnity Insurance Policies • Counterpart/Certified Copy Tenancy Agreements.

Virgin Money requires that you send certain original documents to them, [click here](#) for further information.

Northern Ireland

Within 30 days of legal completion		Receipt for Application to Register
Registration Complete	<i>Mandatory Registered Land</i>	<ul style="list-style-type: none"> • Folio showing Charge and Inhibition • Completed Deeds Schedule • Mortgage Deed
	<i>Mandatory Unregistered Land</i>	<ul style="list-style-type: none"> • Completed Deeds Schedule • Mortgage Deed • Conveyance/Assignment/Transfer Deed
	<i>Where applicable</i>	<ul style="list-style-type: none"> • Lease • Planning Permission/Building Control Consents/Completions Certificates • Architect/Surveyor's Certificate • New Home Warranty • Consent to Mortgage • Guarantees • Indemnity Insurance Policy • Power of Attorney & Statutory Declaration of non-revocation of Power of Attorney • Share Certificates in Management Company • Copy Memorandum & Articles of Association of Management Company • Counterpart/Certified Copy Tenancy Agreements

Virgin Money requires that you send certain original documents to them, [click here](#) for further information.

Original Documents

Virgin Money requires that you send certain original documents to them as detailed below. Each of the documents should be returned to:

Mortgage Existing Customer Manager
Operations
Virgin Money plc
Jubilee House
Gosforth
Newcastle upon Tyne
NE3 4PL
or DX 60350 GOSFORTH

Letter of Consent and Postponement

Deed of Guarantee

Any statutory declaration (other than Power of Attorney and the statutory declaration of non-revocation)

Stock Transfer Form executed by the borrowers