

CERTIFICATE OF TITLE

To:	Vida Bank Limited trading as Vida Homeloans		
Lender Account No:			
Borrower(s) full name(s): (NB: incl middle name(s))			
Mortgagor(s) full name(s): (NB: incl middle name(s))			
Security Address:			
Title Number(s):			
Purchase price stated in transfer:	£	OR If remortgage, date of original purchase or transfer:	
Gross Mortgage Advance:	£		
Completion Date:		Date Funds required:	
Unexpired Term of Lease:			
Service Charge p.a.	£	Ground Rent p.a.	£
Solicitor Firm Name: Address: Reference:			
Solicitor Bank Name:			
Sort Code		Account Number:	
Date of latest instructions:			

Buildings Insurance Details	
Building Insurance Provider Name:	
Amount of cover:	£
Date on risk or Last renewal date	
Policy number or reference	
Name of freeholder (if applicable)	
We confirm that the buildings insurance cover complies with the requirements contained in the UK Finance Lenders Handbook and the [Standard and Special Conditions contained in the Offer].	

Remortgage Only (Buy to Let or Owner Occupied)

For remortgages only, please tick below to confirm whether search insurance has been obtained (which must be strictly in accordance with section 5.4.6 of the UK Finance Handbook). Please note that unencumbered properties are not covered under our No Search Indemnity policy and the gross mortgage advance must not exceed £900,000, therefore full searches must be carried out in respect of such properties.

Full searches carried out in accordance with the UK Finance handbook Remortgage Process

No Search Indemnity process followed (using Vida's approved Stewart Title LT policy at a cost of £14) in accordance with the UK Finance Handbook Remortgage Process

IMPORTANT INFORMATION – PLEASE READ BEFORE SUBMITTING YOUR CERTIFICATE OF TITLE

Reliance on your Certificate of Title

You should note that although your Certificate of Title is addressed to Vida Bank Limited Trading as Vida Homeloans ("Vida Homeloans"), Vida Homeloans may at some time transfer its interest in the security. In those circumstances, Vida Homeloans' successors in title to the security and persons deriving title under or through the security will also rely on your Certificate of Title.

REQUIRED NOTICE FOR TRANSFER OF FUNDS

Vida Homeloans must receive the fully completed Certificate of Title at least five working days (or eight working days if re-inspection is required) before the anticipated Completion Date and Vida Homeloans will endeavour to meet the Completion Date provided that the required notice is given. Vida Homeloans will not be responsible for any costs or other liability incurred, as a result of delayed completion. A £35 electronic payment fee will be levied to cover the cost of the mortgage advance via CHAPS or Faster Payment. Note: Interest will be charged from the date we release funds.

WE THE SOLICITORS, give the Certificate of Title in the terms of the Law Society and UK Finance Lenders approved Certificate of Title, as if the same were set out in full, subject to the limitations contained in it. We confirm that all parties required to sign the Mortgage Deed have signed the document, including the Borrowers that do not feature at the Land Registry. We confirm we have checked and are satisfied as to the identity of all parties required to sign the Mortgage Deed. We confirm that we have complied and shall comply with the instructions and guidance contained in the UK Finance Lenders Handbook and any and all other instructions from Vida Homeloans. We confirm that all tenancies conform to the Vida Homeloans Buy to Let Mortgage and Loan Terms and Conditions.

We confirm that we have no conflict, relationship or other connection with the Borrowers (or any Occupiers or Guarantors) which has any impact on our ability to provide this Certificate.

Signed on behalf of The Solicitors:

Name of Authorised Signatory:

Qualification of Authorised Signatory:

Date of Signature:

Please submit to: completions@vidahomeloans.co.uk