

Tesco Bank Certificate of Title (Northern Ireland)

To

Tesco Bank Mortgage Operations
PO Box 353
DARLINGTON
DL1 9QR

Tesco Bank is a trading name of Tesco Personal Finance plc, a public limited company registered under the Companies Acts (Registered Number SC173199) and having its Registered Office at 2 South Gyle Crescent, Edinburgh EH12 9FQ. In this Certificate of Title, the term 'Lender' means Tesco Personal Finance plc and includes, where the context so admits, its successors in title and assignees and those deriving title through or under it whether by way of an absolute transfer or other disposal or by way of security only and whether in relation to the whole or to part, and its appointed agent or the appointed agent of any persons so deriving title or any trustee for Tesco Personal Finance plc or such other persons.

This Certificate of Title is for a House Purchase Remortgage
(Please indicate confirmation with a tick (✓), if appropriate)

Please complete the required fields within the pdf or print and complete in block capitals

By signing this document we the Conveyancers named above acknowledge that we are aware that the Lender is relying on this Certificate of Title and that we owe the Lender a duty of care in this respect.

Date of instruction: _____ / ____ / ____

Mortgage Reference Number: _____

Borrower(s) full name(s): _____

(the 'Borrower')

Property address:
(as shown in Legal Mortgage – please explain any discrepancy with the address as shown in the Mortgage Offer)

(the 'Property')

Tenure and Title

Please indicate confirmation with a tick, if appropriate

Freehold Leasehold 1st Registration

The Lease is Registered at the Land Registry under Folio Number _____

Date of Lease _____

Expiry Date of Lease _____

Unexpired Term of Lease _____ Years

The Lease is registered at the Registry of Deed, Belfast. The Proposed purchase of the Property will trigger Compulsory First Registration at Land Registry of Northern Ireland and we undertake to lodge the compulsory first registration application and deal with any matters raised by Land Registry of Northern Ireland to ensure successful completion of such application.

Mortgage Advance:

(when completing this field, please refer to Guidance Note 1 at foot of this document) £ _____

Purchase price: £ _____

Completion Date:

(when completing this field, please refer to Guidance Note 2 at foot of this document) _____ / _____ / _____

(the 'Completion Date')

Confirmation that Buildings Insurance for the property is in place which complies with the relevant General Mortgage Conditions:

(Please indicate confirmation with a tick (✓), if appropriate)

Please provide the following information in relation to the Vendor's Solicitor

Contact Name and/or Reference: _____

Name of Firm: _____

Full Address: _____

Telephone Number: _____

WE THE SOLICITORS NAMED ABOVE, give the Certificate of Title referred to in Regulation 20 of the Solicitors' Practice Regulations 1987 (as amended by the Solicitors' Practice (Amendment) Regulations 2018) published by the Law Society, as if the same were set out in full, subject to the limitations contained in it.

Signature:

(on behalf of the Conveyancers)

Name of Authorised Signatory:

Conveyancer's Name and Address:

Qualification of Authorised Signatory:

Date of Certificate:

/ /

Conveyancers' Reference:

Conveyancer's Bank Details:

Bank Name:

Sort Code:

Bank Account Name:

Bank Account Number:

Guidance Notes

1. Mortgage Advance

If the Borrower has opted to add the Product Fee to their Loan Amount, the Mortgage Advance will be the Loan Amount less the Product Fee, if applicable.

Section 3 of the Mortgage Offer enclosed in your instructions (See '**Amount on which this offer is based**') will detail if the Borrower chose to add the Product Fee to their Loan Amount and Section 8 of the Mortgage Offer sets out the Product Fee which you should deduct in this situation.

Please ensure when instructing transfer of the Mortgage Advance that you do not deduct or allow to be deducted any bank transfer fees (for example any CHAPS fee).

2. Completion Date

Tesco Personal Finance plc (trading as Tesco Bank) endeavour to release funds the day before the Completion Date (as stated above on page 2). Please enter the actual completion date in the appropriate section within the table above otherwise we will ask you to send in another Certificate of Title.

Please submit this Certificate of Title, fully completed, either typed or in block capitals, along with the signed Mortgage Offer at least five working days prior to the Completion Date.

Please submit this Certificate of Title along with the Mortgage Offer (as outlined above) to:

Tesco Bank Mortgage Operations
PO Box 353
DARLINGTON
DL1 9QR

Alternatively you may fax your completed documentation to 0345 055 0608. We do not require you to send us the original documentation in these circumstances. Please ensure both sides are included if submitting by fax.