

Platform
P.O. Box 3462, Cheadle Road, Leek ST13 9BG
DX 16351 (Leek)
Telephone: 0345 070 1999

CERTIFICATE OF TITLE AND FUNDS TRANSFER REQUEST

SCOTLAND

TO:
Platform
DX 16351 (Leek)

*Two copies are provided -
one for your file*

Customer Account Number: _____ Anticipated Completion Date: _____

Please allow FIVE working days for us to transfer the funds. Normally your account will be credited one working day prior to the completion date shown. Should you be unable to give five working days' notice please telephone to make special arrangements. Please complete full details as any errors or omission may result in a delay in completion.

BORROWER(S) Full name(s): _____

PROPERTY Property as shown on Standard Security:

_____ Postcode _____

Absolute ownership Leasehold If leasehold, unexpired term of lease: _____ years.

REGISTRATION - Please tick appropriate box

Land Register Title Number _____ Sasine First Registration

BUILDINGS INSURANCE

Please confirm if the customer is having L&G insurance (This will allow for a £30 admin refund):

Please confirm property is adequately insured:

Renewal Date: _____

TRANSACTION

Remortgage Purchase If Purchase, confirmed purchase price: £ _____
Loan Amount (including fees): £ _____

We, the firm of solicitors specified under the heading "Funds Transfer" hereof, confirm that the Company may warrant to any persons advancing money to the Company on the security of the Standard Security or purchasing the Security that it is enforceable and all legal formalities have been complied with to protect the Company's interest in the Security. References to the "Company", include The Co-operative Bank p.l.c. (trading as Platform) and its successors and assignees whomsoever.

CERTIFICATE OF TITLE AND CERTIFICATIONS

We certify to the Company that:

1. We have investigated title to the Property and made all necessary enquiries and searches and confirm that the Borrower has or will acquire good and marketable title to the Property which does or will constitute a good Security.
2. All conditions contained in the Company's mortgage offer to the Borrower(s) (the "Mortgage Offer") or the credit agreement between the Company and the Borrower(s) (the "Credit Agreement") have been complied with and the Standard Security (the "Security") in the Company's standard form has been or will, before completion, be executed by the Borrower(s) and the Security will, at completion, constitute a first Security over the Property in favour of the Company.
3. All requirements of the Company's instructions are satisfied.
4. The description of the Property given in the Mortgage Offer or the Credit Agreement and in the Company's valuation of the Property is correct. The assumptions expressly referred to in the Company's valuation on matters of the title, terms of any lease, area, boundaries, rights, encumbrances and restrictions are correct.
5. We confirm that all the requirements of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended have been complied with.
6. These certifications, the Certificate of Title and the undertakings below are addressed to and will be relied on by the Company and its successors in title and anyone deriving title from them including, without prejudice to the rights of the Company and its successors, any trustee on behalf of any group of persons or companies interested in the Security.
7. We have a duty of care to the Company's successors and those deriving title from them.

REPORT

We report as follows:

Unless specified below, there are no matters of concern affecting the Property or the security created by the Security.

(Please use an additional sheet if necessary) _____

It should be noted that any potential issues should have been disclosed to the Company and dealt with before the certifications are given and the funds transfer requested (see paragraph 1 above).

UNDERTAKINGS

We undertake:

1. Not to part with any sum received from the Company until the Security and all other necessary documents have been duly executed and completed and to apply such sum as is necessary in the acquisition of good and marketable title to the Property and/or in discharging any existing Security over the Property and/or in discharging any other indebtedness specified by the Company (as the case may require).
2. Immediately upon completion of the Security to serve on behalf of the Company all notices required to be served pursuant to the Company's instructions to us.
3. To hold the title deeds to the Property to the Company's order and to forward these to the Company as soon as all post-completion matters set out in the Company's instructions have been carried out.

FUNDS TRANSFER

We request that funds be transferred to our Client Account as follows:

Bank: _____ Branch: _____

Account no.: _____ Sort code:

Signed (a solicitor/conveyancer holding a current practising certificate): _____

For and on behalf of Messrs: _____

Name of authorised signatory (please print): _____

Dated: _____ Reference (please print): _____

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board. Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.