

## CML Handbook Compliance

**NB** This is not designed to be an exhaustive list.

Matter Reference:	Purchaser:
Property:	Lender:

<b>GENERAL</b>			
The specific reporting requirements for the Lender have been identified and complied with and a copy is on the file.	YES	NO	
The Borrower and the Purchaser are one and the same.	YES	NO	
<b>VALUATION</b>			
The valuation report has been seen and there are no discrepancies between the description of the Property as valued and the Property as described in the titles and any other documents exhibited in connection with the purchase.	YES	NO	
Any assumption by the valuer in the report regarding title is correct.	YES	NO	
<b>TITLE</b>			
The person selling the Property (ie the Seller) is the Proprietor.	YES	NO	
The Seller has owned the Property for <u>more than</u> six months.	YES	NO	
The Title is valid and marketable with no unusual or unduly onerous burdens, conditions, servitudes or others and all relevant reports and searches disclose no adverse entries.	YES	NO	
The Property Enquiry Certificate is up to date (and will be no more than three months old at settlement) and contains no prejudicial entries.	YES	NO	
The Lender will obtain a first ranking security at settlement and no existing charge will remain after settlement.	YES	NO	
<b>PRICE</b>			
The purchase price is the same as that set out in the Lender's instructions.	YES	NO	
The balance of the purchase price is being provided by the Purchaser using their own funds and all funds will be under the control of the firm at settlement.	YES	NO	
No part of the price comprises either:- a) cash back or b) non-cash incentive.	YES	NO	
<b>MISCELLANEOUS</b>			
There is no reason to believe that the Purchaser will not be living	YES	NO	

at the Property as its principal residence.			
Vacant possession is being given to the Purchaser at settlement.	YES	NO	
The NHBC Cover Note (or its equivalent) has been issued (if applicable).	YES	NO	N/A
The Lender's insurance requirements have been complied with.	YES	NO	
Appropriate consideration has been given as to whether separate representation is applicable/advisable.	YES	NO	
<b>REGISTRATION</b>			
Registration will be attended to immediately after settlement.	YES	NO	
Any "NO" responses to the above have been reported to the Lender.	YES	NO	

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Signed

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Date