



Certificate of Title (Scotland)

for Residential Mortgages

TO: The Royal Bank of Scotland International Limited trading as NatWest International, PO Box 123, Greenock, PA15 1EF (DX 599600 Greenock 3) ("the Lender" which expression shall include its successors in title and assignees and those deriving title through or under it and 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 where the context so admits, its appointed agent or the appointed agent of any persons so deriving title or any trustee for such Lender or other persons)	Mortgage Account No:
	Proposed Settlement Date:
	Gross Loan: £
	Date of conclusion of missives:
	From: (Name of Solicitors/Qualified Conveyancers)
Conveyancer's Company Email Address:	(Address)
Acting Conveyancer's Email Address:	
(By providing an email address you consent to the Bank corresponding with you in relation to this mortgage by way of email to the email addresses you have provided).	Tel:
	Fax:
	Reference:
Full name(s) of customer: (please note that title to the property must be taken in the name(s) of the customer - where this term includes one or more customers, title must be taken in all names).	
("the Customer")	
Property Address:	
("the Property")	
Purchase Price: (as shown in the Disposition) £	If a remortgage show date of purchase:
Title (Unless a First Registration, provision of the Title Number is mandatory.)	
Title Number:	If a Sasine Registration, please state county of registration:
OR First Registration (FR): <input type="checkbox"/>	
Indemnity Insurance Details (Please provide the following information if applicable)	
Policy Number:	Commencement Date:
Indemnity Insurance Date:	Renewal Date:
Name of Insured:	Sum Insured: £



THIS FORM MUST BE SENT TO US AT LEAST 7 WORKING DAYS PRIOR TO SETTLEMENT TO ENABLE US TO RELEASE THE FUNDS TO YOU THE DAY PRIOR TO SETTLEMENT.

We hereby confirm to the Lender that:

- a) We have investigated title to the Property in accordance with the Lender's Instructions set out in parts 1 and 2 of the Lenders' Handbook issued by UK Finance ("the Instructions") and any other requirements of the Lender and the Customer has acquired or will acquire on Settlement a good and marketable title which is free of defect other than as is detailed on the reverse hereof but which will constitute good security to the Lender and may safely be accepted by the Lender for mortgage purposes.
- b) All conditions of the Offer of Loan to the Customer, other than those Conditions detailed in the Offer of Loan which do not require to be completed until after Settlement, have been or will be complied with before Settlement.
- c) The Standard Security and all other documents relative to the Loan have been executed and will be in our possession before Settlement.
- d) If the purpose of the Loan is to assist in the purchase of the Property the price is as stated in the Offer of Loan, the purchase monies including any deposit will pass through our Firm's Clients' Account and will be paid in full to the seller's solicitors.
- e) All of the information in this Certificate of Title is correct and the Lender may rely on the accuracy of each and every statement.
- f) * (i) We have explained to the Customer (including any joint Customer separately and independently where their interests might conflict) that the security covers all obligations of the Customer(s) of whatever kind and whether incurred solely or jointly with any person, corporation, firm or other body and whether as principal or surety. We have also explained that it covers all such obligations which may arise in the future. Having received this advice we believe the Customer(s) understand the nature and scope of the security they have granted.

* (ii) We have advised the solicitors acting on behalf of the Customer(s) (including any solicitors acting for any joint Customer being separately advised) of the fact that the Lender is providing or may in the future provide further facilities to the Customer(s) and they have confirmed to us in writing that they have explained to the Customer(s) (separately where appropriate) that the security covers all obligations of the Customer(s) of any kind whatsoever and whether incurred solely or jointly with any person, corporation, firm or other body and whether as principal or surety.

* Delete as appropriate

Please note:

You are instructed in accordance with the UK Finance Lenders' Handbook for Scotland as it applies to National Westminster Bank PLC, which is available on the UK Finance website lendershandbook.ukfinance.org.uk/lenders-handbook/.

NB: NatWest International is not a direct member of the UK Finance Lenders' Handbook. Therefore, you must follow the handbook as it applies to National Westminster Bank PLC Part 1, Part 2 and Part 3, in addition to our Part 2 addendum that contains the differences for NWI Part 2 responses, which can be found at natwestinternational.com/conveyancers

Please ensure that the Lender and security (in all relevant documentation) is correctly documented as The Royal Bank of Scotland International Limited trading as NatWest International. Further details can be found at natwestinternational.com/conveyancers

We hereby undertake to the Lender:

To hold the funds received from the Lender strictly to the order of the Lender and to apply them only when the Customer has provided us with sufficient cleared funds in order to complete the transaction and only then in order to secure a first ranking standard security over the Property in favour of the Lender.

To comply fully with the Instructions and any other requirements of the Lender both before and after Settlement. If Settlement does not take place on the proposed date (as shown overleaf), except with the prior agreement of the Lender, to return the funds in full by close of business on the next working day to the Lender by CHAPS transfer (quoting the Sorting Code Number and Account Number detailed in the Lender's Part 2 instructions) and to advise the Lender's Mortgage Centre beforehand.

Guidance Notes:

1. Please retain a copy of the Certificate of Title for your file.
2. Please ensure that it is completed in full and signed by a Partner or authorised signatory on behalf of the firm.
3. By signing this document you are committing your firm to an undertaking.
4. If you have any difficulties regarding the contents of this Certificate of Title you must contact the Lender's Mortgage Centre BEFORE Settlement.



SOLICITOR'S BANK DETAILS – WILL BE USED FOR CHAPS TRANSFER

Bank:	
Branch Name:	
Client's Account Name:	
Sorting Code: - -	Client's Account No:
Signed for and on behalf of: (Insert name of Firm in BLOCK CAPITALS)	
Signature: <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	Date:

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission. The Royal Bank of Scotland International Limited, trading as NatWest International, is authorised and regulated by the Financial Conduct Authority.

The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.