

# Mortgage lenders that accept Personal Local Authority Searches

Accord Buy to Let\*  
Accord Mortgages Ltd\*  
Adam & Co  
Adam & Co International  
**Ahli United Bank (UK) plc \*\*\*\***  
Aldermore Bank Plc\*  
**Allied Irish Bank (GB), a trading name of AIB Group (UK) \*\*\*\***  
Astra Mortgages\*  
Aviva Equity Release UK Ltd\*  
**Bank of Cyprus**  
Bank of Ireland (UK) plc\*  
Bank of Ireland (as Bank of Ireland Mortgages)\*  
Bank of Scotland (Beginning A)\*  
Bank of Scotland (Beginning O)\*  
Barclays Bank (as Woolwich)\* \*\*  
Barnsley Building Society (a trading name of Yorkshire Building Society)\*  
Bath Investment and Building Society\*\*  
Beverley Building Society\*\*\*  
Birmingham Midshires  
Bradford & Bingley plc\*  
Britannia (a trading name of The Co-operative Bank)\*  
Cambridge Building Society  
Capital Home Loans\*  
Chelsea Building Society (a trading name of Yorkshire Building Society)\*  
Chorley & District Building Society  
Clydesdale Bank plc\*  
Co-operative Bank plc\*  
Coutts  
Coutts Finance Co  
Coventry Building Society\*  
Cumberland Building Society\*  
Darlington Building Society\*  
Dudley Building Society \*\*\*  
Earl Shilton Building Society  
**Ecology Building Society**  
Family Building Society (a trading name of National Counties BS)\*  
Furness Building Society\*  
Godiva Mortgages Ltd\*  
Halifax\*  
Halifax Loans Ltd\*  
Hampden & Co. plc  
Handelsbanken  
Hanley Economic Building Society\*\*  
**Harpden Building Society \*\*\*\***  
Hinckley and Rugby Building Society (remortgage loans only) \* \*\*  
Holmesdale Building Society\*  
HSBC Bank plc\*  
Intelligent Finance\*  
**Investec Bank plc \*\*\*\***  
Ipswich Building Society  
ITL Mortgages\*  
JP Morgan Chase Bank, N.A.\*  
Kensington Mortgage Company Ltd \*\*  
Kent Reliance (a trading name of OneSavings Bank plc)\*  
**Landbay \*\*\***

Leeds Building Society\*  
Lloyds Bank plc (pre-fixed 20/40)\*  
Lloyds Bank plc (pre-fixed 50/30/77)\*  
Lloyds TSB Scotland plc\*  
Magellan Homeloans  
Manchester Building Society  
Mansfield Building Society  
Market Harborough Building Society  
Marsden Building Society  
MBS Lending Ltd\*\*\*  
Melton Mowbray Building Society\*\*\*  
Metro Bank plc\*  
**Monmouthshire Building Society\*\*\***  
Mortgage Express\*  
National Counties Building Society\*  
National Westminster Bank plc  
Nationwide Building Society\*  
New Life Mortgages Ltd\*  
Newbury Building Society\*  
Newcastle Building Society  
Norwich & Peterborough Building Society\*  
Nottingham Building Society  
NRAM (Northern Rock Asset Management) plc\*\*  
Precise Mortgages (Charter Court Financial Services Ltd)  
Principality Building Society\* \*\*  
Rooftop Mortgages Ltd\*  
Saffron Building Society  
Santander UK plc\*  
Santander UK plc (for Alliance & Leicester mortgages only)\*  
**Scottish Building Society\*\*\*\***  
Scottish Widows Bank plc  
Skipton Building Society\*\*  
**St James Place Bank\*\*\*\***  
Swansea Building Society\*  
Teachers Building Society  
Tesco Bank (a trading name of Tesco Personal Finance plc)  
The Mortgage Business\*  
The Mortgage Works\*  
The Royal Bank of Scotland plc  
The Royal Bank of Scotland plc (Direct Line Mortgages)  
The Royal Bank of Scotland plc (Direct Line One)  
The Royal Bank of Scotland plc (First Active)  
The Royal Bank of Scotland plc (NatWest One Account)  
The Royal Bank of Scotland plc (One Account)  
The Royal Bank of Scotland plc (Virgin One)  
Tipton & Coseley Building Society\*  
Topaz Finance plc\*  
TSB Bank plc  
Ulster Bank Ltd \*\*  
Virgin Money plc\*\*  
West Bromwich Building Society\*  
West Bromwich Mortgage Company\*  
**Whistletree (a trading name of TSB Bank Plc)**  
Yorkshire Bank Home Loans Ltd\*  
Yorkshire Building Society \*

\* Accepted if covered by the Search Code

\*\* Accepted at the Conveyancer's own risk

\*\*\* Where agreed

\*\*\*\* Please refer directly to lender

## Changes shown in bold

Source: CML Lenders' Handbook & BSA Mortgage Instructions (September 2016)

# Mortgage lenders that do not accept Personal Local Authority Searches

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## **Banks and Clients Plc**

### **Buckinghamshire Building Society**

DB UK Bank Ltd

Fleet Mortgages

GE Money Home Lending Ltd (*Has withdrawn from the UK mortgage market*)

Leek United Building Society

Loughborough Building Society

Mortgage Agency Services

Nedbank Private Wealth Ltd

New Street Mortgages

Paragon Mortgages Ltd

Paratus AMC Ltd

Parity Trust

Penrith Building Society

Pepper Homeloans

Platform (a trading name of The Co-operative Bank Plc)

State Bank of India UK

Stafford Railway Building Society

Changes shown in bold

Source: CML Lenders' Handbook & BSA Mortgage Instructions (September 2016)