

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**
Harpenden 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

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**

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