

List of Mortgage Lenders who will accept financial references from members of CIOT and/or ATT (updated 25/07/05)

<b>Mortgage Lender</b>	<b>CIOT</b>	<b>ATT</b>	<b>Comments</b>
<b>Lenders who will accept references</b>			
<b>Abbey National plc</b>	Yes	Yes	Abbey National does not accept financial references but will accept signed accounts for unincorporated businesses and smaller incorporated businesses (below auditing threshold)
<b>Alliance &amp; Leicester plc</b>	Yes	Yes	
<b>Bank of Ireland</b>	Yes	Yes	
<b>Barclays Group</b>	Yes	Yes	
<b>Barnsley Building Society</b>	Yes	Yes	For loans of up to 75% loan to value
<b>Bath Investment &amp; Building Society</b>	Yes	Yes	For mortgages of up to 80% loan to value
<b>Bradford &amp; Bingley</b>	Yes	Yes	
<b>Bristol &amp; West plc</b>	Yes	Yes	Additional information required, eg, "agreed tax assessments"
<b>Cambridge Building Society</b>	Yes	Yes	
<b>Catholic Building Society</b>	Yes	Yes	
<b>Chelsea Building Society</b>	Yes	Yes	Client business turnover must not exceed £2.8m; client balance sheet total must not exceed £1.4m and client employee numbers must not exceed 50
<b>Cheltenham &amp; Gloucester</b>	Yes	Yes	
<b>City of Derry Building Society</b>	Yes	Yes	
<b>Coventry Building Society</b>	Yes	Yes	
<b>Derbyshire Building Society</b>	Yes	Yes	For ATT members the Society will require additional evidence "such as an Inland Revenue assessment".
<b>Dudley Building Society</b>	Yes	Yes	For mortgages of less than 80% loan to value tax assessments may also be requested. Mortgages of 80% and higher need to be referred to insurers.
<b>GMAC- RFC Ltd</b>	Yes	Yes	For members of the Association will require supporting IR documentation for loans in excess of £100,000.

<b>Halifax plc</b>	Yes	Yes	Halifax does not normally request statements from advisers – usually relies on business accounts or IR tax assessments. If clarification sought on details already supplied Halifax will accept statement from members where the member has sufficient knowledge of business to provide this information.
<b>Hinckley and Rugby Building Society</b>	Yes	Yes	
<b>Holmesdale Building Society</b>	Yes	Yes	
<b>HSBC Bank plc</b>	Yes	Yes	
<b>Kent Reliance Building Society</b>	Yes	Yes	
<b>Leeds &amp; Holbeck Building Society</b>	Yes	Yes	
<b>Manchester Building Society</b>	Yes	Yes	The Society may request additional information.
<b>Melton Mowbray Building Society</b>	Yes	Yes	Society reserves the right to request additional information
<b>Mortgages plc</b>	Yes	Yes	
<b>Nationwide Building Society</b>	Yes	Yes	Nationwide will accept an accountants certificate from anyone who makes their living from an accountancy practice producing business accounts
<b>National Westminster Bank</b>	Yes	Yes	
<b>Newcastle Building Society</b>	Yes	Yes	For mortgages up to 75% loan to value. Other supporting information will also be required.
<b>Northern Bank Ltd</b>	Yes	Yes	
<b>Northern Rock plc</b>	Yes	Yes	
<b>Portman Building Society</b>	Yes	Yes	
<b>Preferred Mortgages Ltd</b>	Yes	Yes	May also request copy of latest tax returns.
<b>Principality Building Society</b>	Yes	Yes	In majority of cases – TBC in writing
<b>Royal Bank of Scotland group</b>	Yes	Yes	
<b>Scottish Building Society</b>	Yes	Yes	The Society reserves the right to ask for additional documentary evidence.
<b>Skipton Building Society</b>	Yes	Yes	However financial references not commonly requested – other documents used to support income claim
<b>Standard Life Bank</b>	Yes	Yes	
<b>Stroud &amp; Swindon Building Society</b>	Yes	Yes	Will also require supporting Inland Revenue self assessment statement
<b>Teachers Building Society</b>	Yes	Yes	May request additional information
<b>The Stafford Railway Building Society</b>	Yes	Yes	For mortgages of up to 75%

			loan to value
<b>Tipton &amp; Coseley Building Society</b>	Yes	Yes	
<b>Universal Building Society</b>	Yes	Yes	Will also require tax assessments in support of application
<b>Yorkshire Building Society</b>	Yes	Yes	The Society will also require sight of latest SA302 or SA310 and the last 6 months business bank statements.
<b>Lender who will accept CIOT references but not ATT references</b>			
<b>Ipswich Building Society</b>	Yes	No	