

Dear Sir/Madam

LABC Warranty has been developed in conjunction with the Local Authority Building Control and designed to provide developers and individuals working with their Local Authority a credible Latent Defect/Structural Warranty product, which caters for their needs. LABC Warranty is a trading name of MD Insurance Services Limited.

All the schemes marketed by LABC Warranty are managed by MD Insurance Services Limited (FCA FRN 306947), and underwritten by 'A-rated' insurers.

LABC Warranty has confirmation from the following lenders that the LABC New Home Warranty is acceptable to them:

- Accord Mortgages Ltd
- Adam & Company
- Adam & Company International
- Aldermore Bank PLC
- Allied Irish Bank (GB), a trading name of AIB Group (UK)
- Aviva Equity Release UK Ltd
- 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 The Woolwich
- Barclays Bank Plc as Standard Life Mortgages
- Barnsley Building Soc, a trading name Yorkshire Building Soc
- Birmingham Midshires
- Bradford & Bingley Plc
- Britannia, a trading name of The Co-operative Bank plc
- Buckinghamshire Building Society
- Chelsea Building Society (a trading name of Yorkshire BS)
- Cheshire Building Society
- Clydesdale Bank plc
- Co-operative Bank plc
- Coutts
- Coutts Finance Co
- Coventry Building Society
- Darlington Building Society
- Derbyshire Building Society
- Derbyshire Home Loans
- Dudley Building Society
- Dunfermline Building Society
- Earl Shilton Building Society
- Ecology Building Society
- Furness Building Society
- Godiva Mortgages Ltd
- Halifax
- Halifax Loans Ltd
- Hinckley and Rugby Building Society
- HSBC Bank plc
- Intelligent Finance
- ITL Mortgages
- Kent Reliance (a trading name of OneSavings Bank plc)
- Lloyds Bank plc pre fixed 20/40
- Lloyds Bank plc pre fixed 50/30/77
- Lloyds TSB Scotland plc
- Magellan Homeloans
- Market Harborough Building Society
- Metro Bank plc
- Monmouthshire Building Society
- Mortgage Express
- National Westminster Bank plc
- Nationwide Building Society
- New Life Mortgages Ltd
- NRAM plc
- Paragon Mortgages (2010) Ltd
- Platform Home Loans Ltd
- Precise Mortgages (Charter Court Financial Services Ltd)
- Principality Building Society
- Santander UK plc
- Santander UK plc for Alliance & Leicester mortgages only
- Scottish Widows Bank plc
- Skipton Building Society
- St James Place Bank
- State Bank of India UK
- Swansea 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
- The Tipton & Coseley Building Society
- TSB Bank plc
- UCB Home Loans Corporation Ltd
- Virgin Money plc
- Yorkshire Bank Home Loans Ltd
- Yorkshire Building Society

A: 2 Shore Lines Building, Shore Road
Birkenhead, Wirral, CH41 1AU

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F: 0845 054 0501

E: enquiries@labcwarranty.co.uk
W: www.labcwarranty.co.uk



The following lenders ask for warranty approval enquiries to be referred to them directly for consideration on a case by case basis:

- Irish Permanent International
- Rooftop Mortgages Ltd

Further, confirmation of Lender approval of LABC Warranty for is available under section 6.7 of the CML Lender's Handbook. This can be accessed on-line via www.cml.org.uk/cml/handbook.

We are in on-going discussions with the Lenders not listed and any queries relating to these will be followed up immediately. If you have any further queries, please do not hesitate to contact me on 0151 650 4327 or email craig.ross@labcwarranty.co.uk

Yours faithfully



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