



CMLC

10 Year Professional Consultants Certificate Providers

Prepared For the attention of: Stin

Prepared By: *Jeremy Stanton*

**. 69-71 Jersey Villa Guest house,
Emscote Road, Warwick, CV34 5QR**

Date: 13 September 2025

RIBA 

 **RICS**



cml 
Council of Mortgage Lenders

 **UK
FINANCE**

Need to make an R&D claim
try



LIBERTY COLLINS
www.libertycollins.com

Need Construction Insurance try



kenny.stibbles@konsileo.com

Need Legal advice/service

GET IN TOUCH

Contracts@cmlcltd.uk

DON'T FORGET TO MENTION CMLC WHEN MAKING AN ENQUIRY

Quotation Proposal

Dear Mark

Thank you for your enquiry.

The Professional Consultants Certificates provided by CMLC Ltd and are valid for a period of 10 or 15 years (you can always upgrade to 15 years during the build). In order to satisfy lenders requirements, the certificates are issued in accordance with the UK Finance Mortgage Lenders requirements, which rely upon CMLC's Insurance to a value of £5,000,000.00 (for each and every claim).

The certification process comprises key stage inspections of the building to confirm the adequacy of the following stages:-

- Completion/confirmation of adequacy/suitability of foundations.
- Completion/confirmation of adequacy of oversite concrete floor slab/damp proof course.
- Completion up to wall plate level.
- Building weather tight, i.e. roof complete, felted, battened and tiled.
- First fix electrical and plumbing, prior to plastering out.
- Substantial completion..
- Completion – to be issued when supporting documents have been provided for our file (see page 10).

The purpose of our inspections is to confirm that, at each key stage, the main works are of a satisfactory standard. Any significant deficiencies will then be highlighted and referred back to the builder for remedial action. The aim is to confirm the general adequacy of the structure, not to undertake snagging of minor defects which should be rectified by the builder in the first 24 months following completion.

Our fee for providing Professional Consultants Certificates are as detailed below:

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Option 1 – 10 years duration	TOTAL £7,260.00 plus VAT
Option 2 – 15 years duration The Building Safety Act 2022 (BSA) in the UK extended the liability period for construction claims to <u>15 years</u> for claims that accrued on or after June 28, 2022.	TOTAL £10,000.00 plus VAT <u>(if requested by the lender)</u>

Please note that the above figures include normal disbursements such as printing costs, travelling to site and the like, but exclude any local authority charges and VAT.
We look forward to hearing from you in due course.

Sincerely,



Jeremy Stanton
On Behalf of CMLC



Why You Need A 10 or 15 Year Structural Warranty Or Professional Consultants Certificate

If a property development is to be sold, rented or financed against upon completion, a form of comfort that is recognised by the UK Finance Mortgage Lenders will need to be in place on the property.

This can come in the form of a Professional Consultants Certificate.

Our certificates are valid and transferable for a period of 10 or 15 years and as there is no premium element.

CMLC Ltd are specialist providers of Professional Consultants Certificates and can also offer a range of other services such as Valuations and Bank Monitoring.

The UK Finance Mortgage Lenders accept and recognise our professional consultants certificates under section 6.7.4 of the UK Finance Mortgage Lenders Handbook.

Our Professional Indemnity covers single unit values up to £5 million.

Our independent professional monitoring team, work for you and have no conflict of interest in your project. As such, they can help you ensure that your project is being built to the highest standard and you can rely on them to provide helpful, objective inspections of your development.

Whats Covered

What's covered by CMLC Ltd (End of year 2 to 10/15 years)

Physical damage to the structural elements of the parts illustrated because they are not built to CMLC requirements.

- Foundations
- Below-ground drainage for which the owner is responsible
- Walls, external cladding (buildings over 18m exempt from cladding cover), curtain walling, external render, external vertical tile hanging
- Glazing panes only in external windows and doors.
- Stairs, floor decking and screeds that fail to support normal loads
- Roofs and Chimneys
- Ceilings balconies and load-bearing parts of floors

Note:

This is for illustration purposes only. There are certain limits and exclusions that apply. Which will find explained in full in the CMLC Handbook.



Note:

This is for illustration purposes only. There are certain, limits and exclusions that apply, please see page 14.

Key Benefits

- **UK Finance Mortgage Lenders COMPLIANT**
Our Professional Consultants Certificates are recognised by the UK Finance Mortgage Lenders and are UK Finance Mortgage Lenders guideline compliant under section 6.7.4.
- **QUICK**
Our surveyors can be appointed and on site within a matter of days
- **COST-EFFECTIVE**
Our Professional Consultants Certificates offer a saving up to 50% compared to other Structural Warranties.
- **MORTGAGE READY**
Our warranties are recognised by the vast majority of mortgage lenders and can be used to raise a mortgage.
- **INSPECTIONS**
Our warranties can be provided in England, Ireland Scotland and Wales.

Why Choose Our Cover

- Recognised by UK Finance Mortgage Lenders handbook for conveyancers.
- Accepted by High Street Lenders mortgage providers.
- All Checks Carried Out by Qualified Surveyors (RIBA / RICS).
- Can be taken on Part Complete / Completed projects.

Next Steps

1. Please read the contract on the previous page to make sure you understand all the details involved with us working together. It's really important to us that everything is transparent and understood from the beginning so that we lay a solid foundation for a great working relationship.
2. If you have any questions at all, please let us know.
3. Once you feel confident about everything and are ready to move forward, please sign the Terms sheet and return with a completed Questionnaire.
4. Once we receive notification of your instruction in the form of the Questionnaire being completed and this document being signed and returned, we will raise an initial invoice (we would suggest payment be made one week before you commences so the inspection can be arranged) as detailed in the quotation and we will contact you shortly to sort out next steps and get the project started.
5. If you would like to speak to us by phone, do not hesitate to call Jeremy Stanton on *07493620515 or 02039233648*

Terms

69-71 Jersey Villa Guest house, Emscote Road, Warwick, CV34 5QR

Date: 13 Sept 2025

Between "us," CMLC Ltd and "you,"

"you", are instructing CMLC

Ltd to provide 10 Year Professional Consultants Certificates as outlined above in

our quotation proposal – Fee quote of :

Option 1 – 10 years duration	TOTAL £7,2600.00 plus VAT
Option 2 – 15 years duration The Building Safety Act 2022 (BSA) in the UK extended the liability period for construction claims to <u>15 years</u> for claims that accrued on or after June 28, 2022.	TOTAL £10,000.00 plus VAT (If requested by the lender)

THE SERVICE

Charter

CMLC Ltd aim to provide an efficient and thorough service at a fair price. Your Certificates will be completed and issued once completion has been achieved, the supporting documents * and payment is received.

Warranties

Any instructions which are cancelled after confirming an instruction, but before the inspection is undertaken will be subject to a £50 plus VAT cancellation charge. If the instruction is cancelled after the inspection schedule has been commenced but before the Professional Consultants Certificate is issued, the cancellation fee will be 75% of the agreed fee.

The certificates are transferable, however should you wish the names on the warranty changing there is an administration fee of £50.00 plus VAT per plot/property.



Jeremy Stanton on behalf of CMLC Ltd

Please sign here and complete below as your instruction to commence our input.

Please print name

On behalf of

New Build/Conversion Questionnaire

Duration of Professional Consultants certificate 10 or 15 years ?

When are you starting works? Or what stage of the works are you at ?

Clients Name:- Mr/Mrs/Miss/Company/Other Name.....

Clients Mailing address:-

Town

County

Post Code

Telephone No.

Address of the Development:-

Town

County

Post Code

Invoices to be addressed to:

Town

County

Post Code

Who have you appointed for Building Control:

How did you hear about us:

Are you registered with the NHQB?

Please also enclose the quotation letter signed by way of confirming your agreement to our fee structure/charges.

We would also ask that you endeavor to inform our office at the earliest opportunity of the need for undertaking key stage inspections, in order that we can diary appointments accordingly. We would be grateful if you could let us have at least three working days notice.

Example Certificate

Professional Consultants Certificate

Name of Applicant(s):

.

Full address of property

I certify that:-

1. I have visited the site at appropriate periods from the commencement of construction to the current stage to check generally:
 - (a) Progress; and
 - (b) conformity with drawings, approved under the building regulations; and
 - (c) conformity with drawings/instructions properly issued under the building contract.
2. At the stage of my last inspection on , the property had reached the stage of *completion*.
3. So far as could be determined by the visual inspection, the property has been generally constructed:
 - (a) to a satisfactory standard, and
 - (b) in general compliance with the drawings approved under the building regulations.
4. I was originally retained by who are the applicant/builder/developer in this case.
5. I am aware this certificate is being relied upon by the first purchasers of the property and also by the lender when making a mortgage advance to that purchase secured on this property.

6. I confirm that I will remain liable for a period of 10/15 years from the date of this certificate. Such liability shall be to the first purchasers and their lenders and upon each sale of the property the remaining period shall be transferred to the subsequent purchasers and their lenders.

7. I confirm that I have appropriate experience in the design and/or monitoring of the construction or conversion of residential buildings.

8. The box below shows the minimum amount of professional indemnity insurance the consultant will keep in force to cover his liabilities under this certificate £5 million for any one claim or series of claims arising out of one event.

Name of Professional Consultant:

Qualifications:
BA Hons Dip Arch RIBA

Address:
48 Warwick Street London W1B 5AW

Telephone N° Mob 07493620515 Office 02039233648

Professional Indemnity Insurer:

Freelance Insure –
Insurance Company Limited

Date of Cover:
2020 – 2021

Amount of Cover: £5,000,000.00

Signature:

For and on behalf of CMLC Ltd

Date: 2020

DETAILS REQUIRED AT **COMPLETION** (WHERE RELEVANT)

* · Completion – to be issued when supporting documents have been provided the following documents have been received

(where relevant)

- Gas Certificate
- Ground investigation
- Mining survey
- Utility survey
- Electrical Certificate
- Sound Proofing Test
- Floor Joist/Beam Calcs
- Building Control Final Cert
- Heating System Design/Details
- Roof Structure Calcs/Design
- Air Test
- Structural Engineers Design Details - Elements within the structure
 - requiring calculations i.e.: foundations, floors, chimneys, joists/beams and roofs (pozi-joists/roof trusses etc.)
- Window and Door Warranties
- Stairs invoice/warranty
- Damp proofing membrane details/Radon gas
- SAP tests / Insulation details
- Planning permission details
- Drawings for the build.
- Details of the roof membrane and covering
- Details of Brick type

Conversions (barns/ office to residential etc.)

- Damp and timber survey
- Asbestos report
- Structural Survey

List Of Lenders That Accept Our 10/15 Year Professional Consultants Certificate

The "UK Finance mortgage lenders" and "BSA Lenders" provide details of the lenders requirements via the link below, our Certificate falling under section 6.7.4. in the UK Finance mortgage lenders, which should be determined/confirmed by you mortgage broker/advisors as the lenders can amend their requirements.

Link: <https://lendershandbook.ukfinance.org.uk/lenders-handbook/> And <https://www.bsa.org.uk>

UK Finance mortgage lenders		BSA Members
<p>Accord Buy to Let Accord Mortgages Ltd Adam & Company Adam & Company International Ahli United Bank (UK) plc Aldermore Bank PLC Allied Irish Bank (GB), a trading name of AIB Group (UK) Atom Bank plc 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 * Barnsley Building Soc, a trading name Yorkshire Building Soc Birmingham Midshires * Bradford & Bingley Limited Britannia, a trading name of The Co-operative Bank plc Chelsea Building Society (a trading name of Yorkshire BS) CHL Mortgages Clydesdale Bank plc Courtts Courtts Finance Co Coventry Building Society Cynergy Bank Danske Bank Darlington Building Society DB UK Bank Ltd Dudley Building Society Ecology Building Society Family Building Soc (a trading name of National Counties BS) Fleet Mortgages Foundation Home Loans GE Money Home Lending Ltd Generation Home Godiva Mortgages Ltd Habito Halifax * Halifax Loans Ltd * Hampden & Co. plc Handelsbanken Harpenden Building Society Hinckley and Rugby Building Society Hodge Hodge Equity Release Holmesdale Building Society HSBC ** Intelligent Finance * Investec Bank plc ITL Mortgages JPMorgan Chase Bank, N.A. Kensington Mortgage Company Ltd Kent Reliance (a trading name of OneSavings Bank plc) Keystone Property Finance Landbay Partners Ltd Landmark Mortgages Limited Leeds Building Society Legal & General Home Finance Ltd LiveMore Capital</p>	<p>Lloyds Bank plc pre fixed 20/40 Lloyds Bank plc pre fixed 50/30/77 Lloyds TSB Scotland plc Magellan Homeloans Manchester Building Society Masthaven Bank Molo Finance Monmouthshire Building Society Mortgage Agency Services Mortgage Express Mortgage Express No 2 MPowered Mortgages National Counties Building Society National Westminster Bank plc Nedbank Private Wealth Ltd New Street Mortgages NRAM Ltd Paragon Buy to Let Mortgages Paragon Residential Owner-Occupied Mortgages Paratus AMC Ltd Parity Trust Platform (a trading name of The Co-operative Bank p.l.c.) Precise Mortgages (Charter Court Financial Services Ltd) Principality Building Society Rooftop Mortgages Ltd Saffron Building Society*** Sainsbury's Bank Santander UK plc ** Scottish Widows Bank Secure Trust Bank PLC Skipton Building Society * St James Place Bank State Bank of India UK Swansea Building Society The Mortgage Business * The Mortgage Lender Limited 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 Topaz Finance Ltd TSB Bank plc Ulster Bank Vida Homeloans Virgin Money Whistletree (a trading name of TSB Bank plc) Yorkshire Bank Home Loans Ltd Yorkshire Building Society Zephyr Homeloans</p>	<p>Bath Investment & Building Society Beverley Building Society Buckinghamshire Building Society Cambridge Building Society Capital Credit Union Chelsea Building Society Bath Investment & Building Society Beverley Building Society Buckinghamshire Building Society Cambridge Building Society Capital Credit Union Chelsea Building Society Chorley and District Building Society, The Coventry Building Society Cumberland Building Society Darlington Building Society Dudley Building Society Earl Shilton Building Society Ecology Building Society Family Building Society Furness Building Society Glasgow Credit Union Hanley Economic Building Society Harpenden Building Society Hinckley & Rugby Building Society Leeds Building Society Leeds City Credit Union Leek Building Society London Mutual Credit Union Loughborough Building Society Manchester Credit Union Mansfield Building Society Market Harborough Building Society Marsden Building Society Melton Building Society Monmouthshire Building Society National Counties Building Society Newbury Building Society Newcastle Building Society No1 CopperPot Credit Union Ltd Norwich & Peterborough Building Society Nottingham Building Society Penrith Building Society Principality Building Society Progressive Building Society Saffron Building Society Scottish Building Society Scotwest Credit Union Ltd Skipton Building Society Stafford Railway Building Society Suffolk Building Society Swansea Building Society Teachers Building Society Tipton & Coseley Building Society Vernon Building Society West Bromwich Building Society Yorkshire Building Society</p>
<p>* Yes, provided there are not more than 15 properties in any one development site ** Yes, provided there are not more than 10 properties in any one development site *** Yes only on extensions and refurbishments</p>	<p>Information obtained Dec 2022</p>	<p>Information obtained July 2023</p>

General exclusions and limitations

Throughout this booklet, certain exclusions and limitations apply to CMLC Ltd's insurance liability, and other exclusions and limitations apply to the liability of both CMLC Ltd and the Builder in connection with war and terrorism. These are set out in the tables below. Further exclusions and limitations apply to liability under specific sections of Certificate; these are set out in the individual sections concerned.

CMLC LTD will not be liable for the following:

- a) Any cost, loss or liability for which you are eligible to receive compensation under any legislation or statutory compensation scheme, or for which you are covered by any other insurance policy.
- b) Anything agreed to be excluded and recorded by an endorsement by CMLC Ltd on the Insurance Certificate.
- c) Anything resulting from or caused by the alteration or extension of your Home, the installation, alteration, extension or demolition of any building, wall, path, drive, paved area, fence, swimming pool or any other structure (permanent or temporary), or the planting (and subsequent growth) or removal of trees or plants (including lawns), in each case after the date of Completion.
- d) Any Defect or Damage resulting from compliance by a Builder with written instructions given by or on behalf of the Previous Owner in respect of design, materials or workmanship.
- e) The effects of wear and tear, neglect or failure to do appropriate maintenance.
- f) The effects of dampness, condensation or shrinkage not resulting from a Defect.
- g) Anything resulting from or contributed to by the installation or presence of a swimming pool or lift.
- h) Any reduction in the value of a Home.
- i) Any loss of enjoyment, loss of use, loss of income or business opportunity, inconvenience or distress, or any loss arising or cost incurred (or both) only indirectly, as result of the events or circumstances that led to your claim or complaint.
- j) Any professional fees except those reasonably incurred with our written consent and those legal costs and disbursements that may be claimed in respect of an arbitration award, court judgment or court order.
- k) Any costs or expenses greater than those that would have been paid or incurred by a reasonable person in the position of the Owner spending their own money in connection with the events or circumstances that led to your claim or complaint.
- l) Anything concerning which CMLC Ltd has made a payment to you or a previous Owner in settlement of any claim or complaint.
- m) Any costs due to your unreasonable delay in pursuing a claim.
- n) Anything you knew about when you bought your Home and which resulted in a reduction in the purchase price or which was taken into account in any other arrangement.
- o) The cost of replacing an undamaged item because another item of a similar nature has to be replaced and the replacement item does not match the undamaged item in appearance.
- p) Any cost, loss or damage resulting from flooding, however caused, or from a change in the water table level.
- q) Any cost, loss or damage (including damage to or destruction of the whole or any part of your Home) resulting from fire, however caused.
- r) Any cost, loss or damage resulting from storm-force (or more severe) weather.
- s) Death, bodily injury, disease, illness or injury to mental health, however caused.
- t) Any cost, loss or damage (including damage to or destruction of the whole or any part of your Home and any property) as a result of the operation of any apparatus (including sprinkler systems, flood protection systems and sustainable urban drainage systems) that may cause damage in normal operation.
- u) Any Defect or Damage that does not exceed CMLC standards which define the acceptable tolerances, technical requirements and performance standards for your property registered with us.
- v) Applicable to each and every claim is a Warranty excess of £2,000.00.
- w) The Warranty excess will increase subject to inflation at a rate of 4% per year (datum date 2025).