

Christopher Stride
Insulating Concrete Formwork Association
Thermal House
PO Box 72
Billingshurst
West Sussex
RH14 0FD

1 June 2010

Dear Christopher

Insulating Concrete Formwork

I write to you on behalf of The Valuation Panel of the Council of Mortgage Lenders to confirm the following statement:

FEBRUARY 2010. The Valuation Panel of the Council of Mortgage Lenders confirmed that ICF (Insulating Concrete Formwork) construction is acceptable for mortgage purposes as a standard form of construction, subject to provision of valid product certification and monitoring of ICF System providers by the ICFA (Insulating Concrete Formwork Association) of the UK.

The lending decision is always at the discretion of the mortgage lender advancing the funds.

Yours sincerely



Rob Thomas
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