

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

13 September 2012

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



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