

MORTGAGE DEED



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| Date: | |
| Lender: | ACCORD MORTGAGES LIMITED whose Registered Office is at Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ (Company Registered Number 2139881) |
| Mortgage Conditions: | Accord Mortgages Limited Mortgage Conditions 2022 England & Wales |
| Borrower: | |
| Borrower's address: | |
| Property: | |
| Title number: | |

1. The Borrower executes this mortgage to secure a loan from the Lender and agrees to be bound by the terms upon which the loan was offered.
2. This mortgage incorporates the Mortgage Conditions a copy of which the Borrower has received.
3. The Borrower with full title guarantee charges the Property by way of legal mortgage with the payment of all monies which are or may become payable to the Lender by the Borrower, (except monies payable under any agreement whenever made which expressly provides that they are not to be secured by this mortgage).
4. The Borrower applies to the Chief Land Registrar for the entry of a restriction on the title to the Property as follows: "no disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any registered charge not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated in favour of Accord Mortgages Limited referred to in the Charges Register".
5. Where the Borrower includes a person or persons who will not be registered as proprietor of the Property, they agree to repay the loan in accordance with the terms of the Mortgage Offer, including any additional loan and interest, fees and charges, and to comply with the Mortgage Conditions, a copy of which they acknowledge they have received, and acknowledge they agree to 1 and 2 above.

Signed as a deed by the Borrower in the presence of the witness.

| Signature | Witness (Signature, name (in BLOCK CAPITALS) and address) |
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Declaration by Occupier
(except any person who will sign overleaf)

I declare that as against the Lender I do not have and will not assert any interest in or right to reside in the Property described in the mortgage deed overleaf and request that the Lender makes the loan on that basis.

I realise that if the Borrower does not maintain payments on the loan or otherwise breaches the terms on which the loan is made the Lender will be entitled to take possession of the Property and I will have to leave so that the Lender can sell the Property.

I realise that if I have any doubts about signing this declaration or want clarification of my legal rights I should seek independent legal advice before signing. I have been given the opportunity of taking such advice.

| Name of Occupier (please print) | Signature | Signed in the presence of |
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