

Account Number .....

### Declaration by Occupier

This document is to be signed by the person aged 17 or over who will occupy the Property following completion of the Mortgage and who is not a party to the Mortgage.

**Property:**

**Society:** Buckinghamshire Building Society

**Borrower(s):**

**Mortgage:** A legal mortgage over the Property securing and Advances and all other sums owed by the Borrower(s) to the Society.

**Occupier/You:**

The society has agreed to make an Advance to the Borrower(s) upon the security of the Mortgage. The Mortgage states that it will also secure further advances made by the Society to the Borrower(s), which may be made by the Society without obtaining any further consent from you.

By signing this form, and in consideration of the Society lending the Advance to the Borrower(s), you, the Occupier, confirm to the Society as follows:

1. You are, or are about to be, in occupation of the Property;
2. You consent to the Borrower(s) creating the Mortgage in favour of the Society which secures all sums now or in the future owed to the Society by the Borrower(s), including any further advances;
3. You agree that all rights and interests you may have from time to time in the Property or its proceeds of sale are postponed to, and take effect after, the rights and remedies of the Society under the Mortgage;
4. You understand that if the Borrower(s) fails to pay any sums due under the Mortgage, or otherwise breaches the terms of the Mortgage, the Society may apply to the Court to take possession of, and sell, the Property; if the Court grants such an application you agree to leave the Property immediately to enable it to be sold and you will have no right to stay in the Property; and
5. You agree that none of the above will be affected by the Society giving time for payment to, or making an arrangement with, the Borrower(s) or any other person.

**This is an important legal document. Once you have signed it you will become legally bound by its terms. We strongly advise you to obtain legal advice from a solicitor independent of the Borrower(s) before you sign this document.**

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Signed and delivered as a deed by the Occupier in the presence of the witness. The witness must be at least 18 years old and not the spouse, civil partner or co-habitee of the Borrower(s) or Occupier.

Name of Occupier (please print)	Signature	Signed in the presence of
		Name:  Signature:  Address:   Date: