



Atom

CLEAR FORM

Occupier's Consent Form

We're breathing new life into banking

Atom is the trading name of Atom Bank plc, a company registered in England and Wales with company number 08632552 whose registered office is at Northumbria House, Aykley Heads, Durham DH1 5TS.

Atom Bank plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Our financial services registration number is 661960.

Occupier's Consent Form

This document must be signed by every person aged 17 or over who will occupy the Property after the Mortgage is completed and who is not a party to the Mortgage.

The Bank:

Atom Bank Plc incorporated and registered in England and Wales with company number 8632552 whose registered office is at Northumbria House, Aykley Heads, Durham DH1 5TS (**Atom**).

The Borrower:

Borrower's name

The Property:

Address

 Postcode

The Borrower's Obligations:

All monies advanced by the Bank to the Borrower now, any future advances of monies made by the Bank to the Borrower and all other sums now or in the future owed by the Borrower to the Bank.

The Legal Mortgage:

A legal mortgage on the Property securing payment by the Borrower to the Bank of the Borrower's Obligations.

By signing this form, and in consideration of the Bank advancing monies in accordance with the Borrower's Obligations,

You

 of

Your address

 Postcode

confirm to the Bank as follows:

1. You are, or are about to be, in occupation of the Property;
2. You consent to the Borrower creating the Legal Mortgage in favour of the Bank securing all the Borrower's Obligations.
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 Bank under the Legal Mortgage;
4. You agree immediately to vacate the Property and give up possession of it to the Bank if the Bank should exercise its rights to possession under the Legal Mortgage; and
5. You agree that none of the above will be affected by the Bank giving time or any other indulgence to, or making any arrangements with, the Borrower 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 before you sign this document.

Please note: If you obtain legal advice the Solicitor will complete Part 2. You and your witness should complete Part 1 only.

Part 1

Dated

Signed by

In presence of

Witness's signature

Witness's name

Witness's address

 Postcode

Witness's occupation

Part 2

To be completed only where legal advice has been sought.

I confirm that prior to the signing of this Occupier's Consent its full nature and effect were explained by me to

who understood the same and signed this Consent in my presence.

Solicitor's signature

Solicitor's name

Firm's name

Firm's address

 Postcode