

(Registered Name)

whose registered address for service is Upper Bond Street, Hinckley, Leicestershire LE10 1NZ

MORTGAGE DEED

CONTAINING NOTICE AND RESTRICTION IN RESPECT OF SECOND CHARGES

Date:	
Society:	HINCKLEY AND RUGBY BUILDING SOCIETY Upper Bond Street, Hinckley, Leicestershire, LE10 1NZ
Mortgage Conditions:	Hinckley & Rugby Building Society Mortgage Conditions 2018
Borrower:	
(You must ensure that the names appear in the same order as they appear in the mortgage application form as the first named applicant is recorded in the Society's records as having borrowing membership rights)	
Guarantor:	
(Before signing this Deed independent legal advice must be sought)	
Property:	
	Title No:

1. This Mortgage incorporates the Mortgage Conditions, the Mortgage Offer and the Offer Conditions, copies of which the Borrower (and where appropriate the Guarantor) acknowledges having received and with which the Borrower agrees to comply.
2. Subject to clause 3 below, the Borrower, with full title guarantee, charges the Property and the Borrower's respective interests therein by way of legal mortgage as continuing security with the payment of all moneys payable by the Borrower to the Society under the Mortgage Conditions.
3. This Deed is made for securing (but the Society is not obliged to make) further advances.
4. The Guarantor (if any) covenants with the Society in the terms set out in the Mortgage Conditions under which the Guarantor may become liable instead of or as well as the Borrower. The liability is limited to the initial Loan together with any interest, costs and charges that are incurred during the term of the loan.
5. The Borrower agrees not to make any disposition of the Property (or any part thereof) subject to this mortgage or create any mortgage, charge or rent charge thereon (save a mortgage or charge in favour of the Society) without the written consent of the Society and the Borrower hereby applies to the Chief Land Registrar to enter on the Register a restriction that no disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge dated _____ in favour of Hinckley and Rugby Building Society referred to in the Charges Register.

Signed as a deed by the Borrower (and the Guarantor) in the presence of the Witness.

Signature of Borrower/Guarantor	Signature, name (in BLOCK CAPITALS) and address of the Witness (EACH SIGNATURE MUST BE SEPARATELY WITNESSED BY AN UNRELATED PERSON WITH NO FINANCIAL CONNECTION WITH THIS ADVANCE)