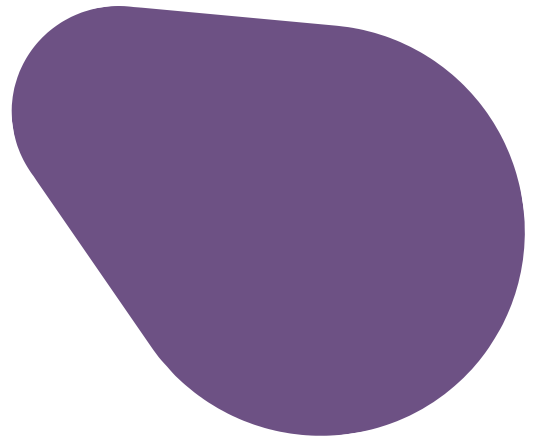
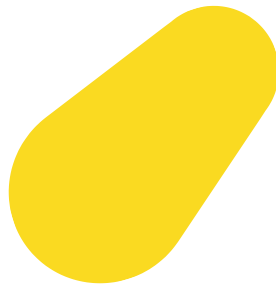




Atom



Mortgage Deed



"Atom bank", "Atom" and "Digital Mortgages by Atom bank" are trading names of Atom bank plc, a company registered in England and Wales with company number 08632552. Registered office: The Rivergreen Centre, 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 Register number is 661960.

Mortgage Deed

Land Registry of Northern Ireland

Folio(s)

County

Registered owner

Date

We are

Atom Bank plc, The Rivergreen Centre, Aykley Heads, Durham DH1 5TS, the owner of the Digital Mortgages brand ("We" / "Us" / "Our")

You, the Borrower(s) are

 ("You" / "Your")

Your address

 Postcode

Complete if registered at Land Registry

The Property is All that freehold/leasehold property known as which is registered at Land Registry of Northern Ireland as above.

Complete if not registered at Land Registry

The Property is All that freehold/leasehold property known as comprised in an assurance dated and made between and You, together with and subject to all rights and other matters contained or referred to in such assurance.

Mortgage Conditions means Mortgage Terms and Conditions _v1.1.

1. This Mortgage Deed incorporates the Mortgage Conditions, a copy of which You have received.
2. By signing this deed you agree that on demand, You shall pay Us and discharge all of the money payable to Us under the Mortgage Conditions as and when it becomes due for payment.
3. By signing this Mortgage Deed, You, as beneficial owner and as a continuing security for the payment of all the money payable to Us under the Mortgage Conditions:
 - (a) charge to Us all elements of the Property that comprise registered land or are required to be registered in the Land Registry;
 - (b) grant and demise to Us all elements of the Property that comprise unregistered land of freehold tenure, to hold for a term of ten thousand years from the date of this Mortgage Deed;
 - (c) grant and demise to Us all elements of the Property that comprises unregistered land of leasehold tenure, to hold for the residue of the term(s) created by the leases(s), less the last three days of such term(s);
 - (d) charge to Us by way of fixed charge all monies, income and or proceeds derived from a sale or other disposition of all of any part of the Property;
 - (e) assign to Us all of your rights under the Criminal Damage (Compensation) (Northern Ireland) Order 1977 in respect of the Property.
4. You shall stand possessed of the reversion immediately expectant upon the term of years hereby granted in any part of the Property in trust for Us and you agree to assign, convey or dispose of the same as directed by Us. At any time during the continuance of the security hereby created, We may remove You or any other person from being a trustee of the trust declared by this clause and appoint a new trustee in your place.
5. This Mortgage Deed is also made for the purposes of securing (but We are not obliged to make) further advances.
6. The security constituted by this Mortgage Deed shall be immediately enforceable upon the occurrence of any of the Events of Default as set out in the Mortgage Conditions.
7. If the Property is registered or becomes registered at Land Registry of Northern Ireland, You and We apply to the Land Registry of Northern Ireland to enter an inhibition in the above mentioned folio(s) that "No disposition of the registered land by the registered owner of the registered land is to be registered without a written consent signed by the registered owner for the time being of the charge dated registered on the folio in favour of Atom Bank plc whose address in the United Kingdom for service of notices is The Rivergreen Centre, Aykley Heads, Durham, DH1 5TS." We may also register any priority arrangements at the Land Registry which will then be publicly available.

Signed by You in the presence of:

Borrower 1

Signature

Name

Witness 1

Signature

Name

Address

Postcode

Occupation

Witness 2

Signature

Name

Address

Postcode

Occupation

Borrower 2

Signature

Name

Witness 1

Signature

Name

Address

Postcode

Occupation

Witness 2

Signature

Name

Address

Postcode

Occupation

Form of Release for Unregistered Land

The release made the between (1) Atom Bank plc (the "Bank") and (2) (the "Borrower") witnesses that the Bank hereby releases to the Borrower all the premises comprised in or mortgaged by the within written Mortgage Deed freed and discharged from all monies secured by and from all claims and demand under the Mortgage Deed.

In witness whereof this Release has been duly executed by the Bank the day and year first above written.

In witness whereof this Deed has been duly executed on behalf of Atom Bank plc by its duly authorised Signatory the day and year first herein written.

Authorised signatory signature

Lender's name

Witness 1

Signature

Name

Address

 Postcode

Occupation

Witness 2

Signature

Name

Address

 Postcode

Occupation

Form of Release for Registered Land

Folio number(s)

County

Registered owner

Registered owner of Charge: Atom Bank plc

Atom Bank plc the above named registered owner of a Charge for all sums of money from time to time becoming payable under the conditions contained in the Instrument of Charge and for interest and other monies as therein provided, registered on as a burden on the lands comprised in the above mentioned folio(s) under document number hereby release from the said Charge the said lands.

Date

In witness whereof this Deed has been duly executed on behalf of Atom Bank plc by its duly authorised Signatory the day and year first herein written.

Authorised signatory signature

Lender's name

Witness 1

Signature

Name

Address

 Postcode

Occupation

Witness 2

Signature

Name

Address

 Postcode

Occupation