

## HSBC UK Bank plc

### Guidance on Mortgage Deed / Standard Security, Letter of Consent and Terms & Conditions - England & Wales, Scotland and Northern Ireland

Please ensure you select the correct documents in line with the Mortgage Offer:

Entity on Mortgage Offer	Date of Mortgage Offer	Mortgage Deed / Standard Security	Mortgage Loan Terms & Conditions – Edition	Letter of Consent and Postponement by deed Version – England & Wales, Northern Ireland only
HSBC UK Bank plc	From 8 <sup>th</sup> July 2019	N Series	2018 v2	2018 (07/2018)

**NOTE: HSBC allows applications with either direct or indirect security – your client will be able to advise if they have requested indirect security and it is essential that you select the correct mortgage deed / standard security and complete as detailed below.**

#### **A1 Mortgage Deeds / Standard Security (for direct securities only)**

Used when the owners of the Property (the Mortgagors) are **exactly** the same as the Borrowers

##### **How to complete the A1 Mortgage Deed / Standard Security correctly:**

1. Complete the 'Your Full Names' box with the full name(s) of the owners of the Property
2. Complete the Property address box and complete the Title Number(s) (or equivalent for Northern Ireland, Scotland) box if the title number(s) is/are known.
3. Ensure all owners sign the same Mortgage Deed / Standard Security. The deed has spaces for up to four owners. Please ignore any unused signature spaces. Ensure all signature(s) are witnessed and witness details given (in legible form)
4. Remember to date the Mortgage Deed / Standard Security

#### **A2 Mortgage Deeds / Standard Security (for indirect securities only)**

Used when the owners of the Property (the Mortgagors) are **not exactly** the same as the Borrowers

##### **How to complete the A2 Mortgage Deed / Standard Security correctly:**

1. Complete the 'Your Full Names' box with the full name(s) of the **owner(s)** of the Property.
2. Complete the 'Full Name of Borrower(s)' box with the full name(s) of the Borrower(s) set out in the Offer Document
4. Complete the Property address box and complete the Title Number(s) (or equivalent for Northern Ireland, Scotland) box if the title number(s) is/are known.
5. Ensure all **owners** sign the same Mortgage Deed / Standard Security. The deed has spaces for up to four property owners. Please ignore any unused signature spaces. Ensure all signature(s) are witnessed and witness details given (in legible form) **Note:** The A2 Mortgage Deed / Standard Security must not be executed by any borrower who is not an owner.