

**The Stafford Railway Building Society
Mortgage Deed**

Lender: The Stafford Railway Building Society of 4 Market Square Stafford ST16 2JH	Date:
Borrower:	
Borrower's address:	
Property:	
	Title No:
Terms: STAFFORD RAILWAY MORTGAGE TERMS AND CONDITIONS 2022 (ENGLAND AND WALES)	

- 1 The Borrower executes this mortgage deed to secure a loan from the Lender and agrees to be bound by the terms upon which the loan was offered. The Borrower agreed to repay the loan and all other sums due.
- 2 This mortgage deed incorporates the Terms, the conditions set out in the mortgage offer, the rules of Stafford Railway Building Society and our tariff of mortgage charges, copies of which the Borrower has received.
- 3 The Borrower with full title guarantee charges the Property by way of legal mortgage with the payment to the Lender of all monies at any time payable or to become payable by the Borrower to the Lender (except monies payable under any agreement whenever made which expressly provides that they are not to be secured by this mortgage deed) and the performance of all other obligations at any time owed by the Borrower to the Lender .
- 4 This mortgage deed is made for securing (but the Lender is not obliged to make) further advances.
- 5 The Borrower 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 or by the proprietor of any registered charge not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated [] in favour of The Stafford Railway Building Society referred to in the Charges Register."
- 6 Where the Borrower includes a person or persons who will not be registered as proprietor of the Property, such Borrower agrees to repay the Outstanding Balance in accordance with the conditions set out in the mortgage offer and to comply with the Terms, a copy of which they acknowledge they have received.
- 7 This legal mortgage will take effect as a deed.

(Form of Charge filed at H.M. Land Registry under reference MD176F

Stafford Railway Mortgage Deed (England and Wales) 2022

December 2022

Signed as a deed by the Borrower in the presence of the Witness.

Signature of Borrower

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Witness

Signature.....

Full Names.....
(in BLOCK CAPITALS)

Address.....

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Signature of Borrower

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Witness

Signature.....

Full Names.....
(in BLOCK CAPITALS)

Address.....

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Signature of Borrower

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Witness

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Address.....

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Signature of Borrower

.....

Witness

Signature.....

Full Names.....
(in BLOCK CAPITALS)

Address.....

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Declaration by Occupier
(except any person who will sign overleaf)

I declare that as against the Lender I do not have and will not assert any interest in or right to reside in the Property described in the mortgage deed overleaf and request that the Lender makes the loan on that basis.

I realise that if the Borrower does not maintain payments on the loan or otherwise breaches the terms on which the loan is made the Lender will be entitled to take possession of the Property and I will have to leave so that the Lender can sell the Property.

I realise that if I have any doubts about signing this declaration or want clarification of my legal rights I should seek independent legal advice before signing. I have been given the opportunity of taking such advice.

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

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