

# MORTGAGE DEED

## IMPORTANT

YOU SHOULD ONLY SIGN THIS DOCUMENT WHEN YOU FULLY UNDERSTAND THE CONSEQUENCES OF DOING THIS. WE STRONGLY RECOMMEND THAT YOU CONSULT A SOLICITOR BEFORE SIGNING THIS LEGAL DOCUMENT.

<b>Date</b>	
<b>You</b>	
<b>We, Us and Our</b>	<b>Northern Bank Limited</b> whose registered office is at Donegall Square West, Belfast BT1 6JS (Company Number: R568) and its successors, transferees and assigns and those deriving title through or under it, whether at law or in equity and whether by way of absolute assignment or by way of security only and whether in relation to the whole or to part.
<b>Property</b>	
<b>Title Number(s)</b>	HM Land Registry title number:
<b>Mortgage Conditions</b>	The Danske Bank Home Loan General Offer Conditions 2023

1. This Mortgage Deed incorporates the Mortgage Conditions. You acknowledge that you have received a copy of the Mortgage Conditions.
2. You charge the Property by way of first legal mortgage with full title guarantee and as a continuing security with the payment and discharge of:
  - (a) the Mortgage Debt, as defined in the Mortgage Conditions; and
  - (b) all monies or liabilities in any currency due, owing or incurred by you (or any of you) to us at present or in the future, in any manner whether actual or contingent, whether incurred solely or jointly with any other person and whether as principal or surety, guarantor or cautioner; including any money and liabilities of you (or any of you) to a third party which have been assigned or novated to or otherwise vested in us; and all interest and expenses. However, these monies and liabilities will not include any sums and liabilities arising under a regulated credit agreement (as that term is defined in the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001).
3. This Mortgage Deed secures additional borrowing, but we are not obliged to agree to any additional borrowing.
4. You agree to pay the Mortgage Debt in accordance with its terms and to comply with the Mortgage Conditions.
5. You apply to the Chief Land Registrar to register the following restriction against the Title Number(s):

“Restriction

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 Northern Bank Limited referred to in the Charges Register.”

Signed as a Deed by you in the presence of a Witness:

Your signature		
Witness signature	Witness name (BLOCK CAPITALS)	Witness address

Your signature		
Witness signature	Witness name (BLOCK CAPITALS)	Witness address

Your signature		
Witness signature	Witness name (BLOCK CAPITALS)	Witness address

Your signature		
Witness signature	Witness name (BLOCK CAPITALS)	Witness address