



## STANDARD SECURITY COVER NOTE

Please note that the attached Standard Security should be used in the following circumstances.

- Mortgage Advance is in relation to a residential (owner occupied) property
- The offer letter and Terms and Conditions provided are the **Residential Mortgage Terms and Conditions 2023**

Please refer to LMS conveyancer zone to obtain the correct deed if any of the above do not apply.

Should you have any questions or concerns regarding the correct Mortgage Deed to use, please contact our completions team on 0344 257 0426 or via email [completions@themortgagelender.com](mailto:completions@themortgagelender.com)

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## STANDARD SECURITY

Case reference:

|                                |                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| We/Us (the Lender):            | The Mortgage Lender Limited, a company registered in England and Wales (registration number 09280057) under the Companies Acts and having its registered office at Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE together with our successors, transferees and assignees (whether legal or beneficial). |
| You:                           |                                                                                                                                                                                                                                                                                                                                                       |
| Your Address:                  |                                                                                                                                                                                                                                                                                                                                                       |
| Mortgage Terms and Conditions: | The Mortgage Lender Limited Residential Mortgage Terms and Conditions 2023, dated 10 October 2023 and registered in the Books of Council and Session on 13 October 2023                                                                                                                                                                               |
| Property:                      | as more fully described below.                                                                                                                                                                                                                                                                                                                        |
| Consentor:                     |                                                                                                                                                                                                                                                                                                                                                       |

1. Words defined in the Mortgage Terms and Conditions shall have the same meaning in this Standard Security unless otherwise defined in this Standard Security or the context suggests otherwise. This Standard Security incorporates the terms and conditions set out in the Offer and the Mortgage Terms and Conditions. You confirm that You have received each of these documents and You have read and understand them.
2. Reference to We and to Us includes anyone to whom We transfer, or who has the benefit of, this Standard Security or any part of it at the time.
3. You agree to comply with the terms and conditions set out in the Offer, the Mortgage Terms and Conditions and this Standard Security.
4. You undertake to pay Us all sums due and that may become due by You to Us including the Initial Advance and any Further Advance.

For which You, with the consent and concurrence of the Consentor (if any), your spouse or civil partner, for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or the Civil Partnership Act 2004 (as applicable), grant a Standard Security in favour of Us over ALL and WHOLE:

The Standard Conditions specified in Schedule 3 of the Conveyancing and Feudal Reform (Scotland) Act 1970 and any lawful variation of them operative for the time being shall apply; AND You agree that the said Standard Conditions shall be varied to incorporate the terms and conditions of the Mortgage Terms and Conditions; AND You grant warrandice: AND You consent to the registration of this Standard Security and of any certificate or other document issued by Us, confirming the Outstanding Balance due by You to Us, for preservation and execution: IN WITNESS WHEREOF these presents are executed as follows:

By You at  *e.g. Glasgow*

On  *e.g. 25 September 2023*

|                   |       |                                  |       |
|-------------------|-------|----------------------------------|-------|
| Your<br>Signature | _____ | Your /<br>Consentor<br>Signature | _____ |
| Name              | _____ | Name                             | _____ |
| Address           | _____ | Address                          | _____ |
|                   | _____ |                                  | _____ |

|                     |       |                      |       |
|---------------------|-------|----------------------|-------|
| Before this Witness |       | Before this Witness  |       |
| Witness Signature   | _____ | Witness<br>Signature | _____ |
| Name                | _____ | Name                 | _____ |
| Address             | _____ | Address              | _____ |
|                     | _____ |                      | _____ |