

In this Standard Security the expressions set out below shall have the meaning and effect set opposite to them:

<p>Society: Hanley Economic Building Society, registered under the Building Society Acts (Registered Number 206024) Granville House, Festival Park, Hanley, Stoke on Trent, ST1 5TB</p>	
<p>Borrower(s):</p>	<p>Name(s):</p> <p>.....</p> <p>Address(es):</p> <p>.....</p> <p>.....</p>
<p>Grantor(s):</p>	<p>Name(s):</p> <p>.....</p> <p>Address(es):</p> <p>.....</p> <p>.....</p> <p>If no name(s) are specified the Grantor means the Borrower. If more than one Grantor is specified, the Grantors will be jointly and severally liable under this Standard Security.</p>
<p>Consentor</p>	<p>Name:</p> <p>The spouse/civil partner of the Grantor for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 or, as applicable, the Civil Partnership Act 2004, residing with the Grantor.</p>
<p>Property:</p>	
<p>more fully described below.</p>	<p>Title No:</p>
<p>Advance: (Full amount in words)</p>	<p>(in figures)</p> <p>£</p>
<p>Terms:</p>	<p>Hanley Economic Building Society Mortgage and Loan Terms and Conditions 2023 (Scotland) dated 05/06/23 and registered in the Books of Council and Session on 19/06/23.</p>

- 1) The Borrower undertakes to pay to the Society all monies at any time payable or to become payable by the Borrower to the Society (except monies payable under any agreement whenever made which expressly provides that they are not to be secured by this Standard Security) and the performance of all other obligations at any time owed by the Borrower or the Grantor to the Society for which the Grantor with the consent of the Consensor (if any) as testified by the Consensor's subscription hereof grants a Standard Security in favour of the Society over ALL and WHOLE.
- 2) The Borrower executes this Standard Security to secure a loan from the Society and the Borrower and Grantor agrees to be bound by the terms upon which the loan was offered.
- 3) This Standard Security incorporates the Terms, the conditions set out in the mortgage offer, our rules of the Society and our tariff of mortgage charges, copies of which the Borrower has received.
- 4) The standard conditions specified in schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 as amended and varied by (a) the Redemption of Standard Securities (Scotland) Act 1971 and (b) the Terms, and any further lawful variation thereof operative for the time being, shall apply to this Standard Security.
- 5) This Borrower and the Grantor agree that the amount or any part of the amount due to the Society hereunder at any time shall be conclusively ascertained by a Certificate signed by any authorised official of the Society.
- 6) The Borrower and the Grantor grant warrandice and consent to registration of this Standard Security and of any said Certificate under paragraph 4 for execution.

IN WITNESS WHEREOF this Standard Security consisting of this and the preceding two pages are subscribed by the Borrower and Grantor and (if any) the Consensor before the witness(es) referred to below:

Signature of Borrower	Signature of Witness
.....
on:	Full name:
at:	Address:

*Delete as appropriate

<p>Signature of Borrower/Grantor*</p> <p>.....</p> <p>on:</p> <p>at:</p>	<p>Signature of Witness</p> <p>.....</p> <p>Full name:</p> <p>Address:</p> <p>.....</p> <p>.....</p>
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<p>Signature of Grantor*</p> <p>.....</p> <p>on:</p> <p>at:</p>	<p>Signature of Witness</p> <p>.....</p> <p>Full name:</p> <p>Address:</p> <p>.....</p> <p>.....</p>
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<p>Signature of Consentor*</p> <p>.....</p> <p>on:</p> <p>at:</p>	<p>Signature of Witness</p> <p>.....</p> <p>Full name:</p> <p>Address:</p> <p>.....</p> <p>.....</p>
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*Delete as appropriate

Declaration

I,

declare as follows: As at the date hereof the property known as is neither a matrimonial home in relation to which a spouse of mine has occupancy rights, the expressions 'matrimonial home' and 'occupancy rights' having the meaning respectively ascribed to them by the Matrimonial Homes (Family Protection) (Scotland) Act 1981, nor a family home in relation to which a civil partner of mine has occupancy rights, the expressions 'family home' and 'occupancy rights' having the meaning respectively ascribed to them by the Civil Partnership Act 2004.

Declared and signed by me

.....

(Signature of Borrower/Grantor)

at:

on:

in the presence of Witness/Notary Public*:

.....

(Signature of Witness/Notary Public*)

Full name:

Address:

.....

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