

Certificate of Satisfaction

To	Bluestone Mortgages Limited, incorporated in England and Wales with company number 02305213, and having its registered office at 3rd Floor, 22 Chancery Lane, London, WC2A 1LS and (the lender) and any person to whom the lender transfers its rights in accordance with the conditions .	
Date		
Property		
Mortgage account number		
Freehold title or Superior title (as applicable)	<i>[Title no. and other details]</i> .	
Leasehold title (or lease)	Date	
Freeholder or landlord	<i>[Name and Surname]</i> , being the owner/registered proprietor of the freehold title (or other superior title , as the case may be).	
Leaseholder or tenant	<i>[Name and Surname]</i> being the owner/registered proprietor of the leasehold title .	
Conditions	the Bluestone Mortgages General Mortgage Conditions 2023 (England & Wales) and any lawful variation of them.	
Party or parties (as applicable)	means each of the persons being a party to the lease .	

All words and phrases shown in bold type in this certificate have the meaning given to them in the **conditions** unless otherwise defined in this certificate.

The **landlord** and the **tenant** each acknowledge and declare to the lender that:

1. all sums due under the lease (including but not limited to, the rent, service charges and building's insurance premiums) (the payments) are deemed to be satisfied, for so long as the parties hold the freehold title (or any superior title) and leasehold title;
2. in not applying to merge their respective interest in the leasehold and freehold/superior interest, they are under a duty to treat themselves as tenant and landlord, at arms' length;
3. unless the freehold/superior interest is charged to the **lender**, the **landlord** agrees with the **lender** not to sell (or otherwise **transfer**) the freehold/superior interest without the relevant buyer (or **transferee**) of the relevant interest entering into a new certificate with the **tenant** in these terms; in the event of a sale of the leasehold interest and/or the freehold / superior interest (if charged to the **lender**) by a **lender** (either as mortgagee in possession or under its power of sale), it is intended that this certificate shall be taken as evidence of compliance by the **tenant** of its obligations under the **lease** to meet (and have met) its **payment** obligations and as a consequence the **landlord** shall not assert when the **lender** is in possession or exercising its power of sale (whether by appointment of a **receiver** of a rent or otherwise) that all or any part of the **payments** are outstanding. The **landlord** acknowledges that any buyer of the **landlord's** interest shall be entitled to accept this certificate as a clear ground rent and service charge receipt and will raise

no objection; and

4. in the event of any proceedings issued or threatened to be issued by the **landlord** for non-payment of the **payments**, the **lender** shall be entitled to produce this certificate to the court (or any other body or office having jurisdiction) as evidence that the **payments** have been made in full and in a timely manner.

The **parties** have signed this deed after seeking appropriate independent legal advice.

Signed as a deed by the **parties** in the presence of the witnesses named below (who must be at least 18 years old and not a spouse, civil partner relative or co-habitee of the **borrower** or the occupier(s) of the **property**) and delivered on the date of this Certificate stated above.

Signature	
For and on behalf of	, in its capacity as freeholder or landlord.
Signature of witness	
Full name of witness (in capitals)	
Address of witness	

Signature	
For and on behalf of	, in its capacity as leaseholder or tenant.
Signature of witness	
Full name of witness (in capitals)	
Address of witness	

Get in touch if you need this document in Braille, large print or audio tape.

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Bluestone Mortgages is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 02305213. Registered office address: 3rd Floor, 22 Chancery Lane, London WC2A 1LS..

BMI effective as of 04/2024