



Joint Borrower Sole Proprietor Mortgage Deed Scotland

Date:	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Borrower(s):	<input type="text"/>
Proprietor(s):	<input type="text"/>
The Society:	THE CHORLEY AND DISTRICT BUILDING SOCIETY OF KEY HOUSE, FOXHOLE ROAD, CHORLEY PR7 1NZ
The Property:	<input type="text"/>
Title Number:	<input type="text"/>
Mortgage Conditions:	THE CHORLEY AND DISTRICT BUILDING SOCIETY MORTGAGE CONDITIONS 2023 (SCOTLAND)

- The Borrower and the Proprietor undertakes to pay to the Society all sums due and that may become due by the Borrower to the Society in respect of any advances (including any further advances or re-advances) made or to be made by the Society to the Borrower (except any sums to which the provisions of the Consumer Credit Act 1974 (or any subsequent re-enactment or consolidation of that Act) apply unless any provisions of that Act (or any such re-enactment or consolidation have been complied with to make those sums secured by this document), with interest from the respective times of the advance at the rate or rates and by monthly instalments all as provided for in the mortgage offer and the Mortgage Conditions.
- The Borrower and the Proprietor undertake to comply fully with the Mortgage Conditions, the terms of which are incorporated into this Standard Security. The Borrower and the Proprietor acknowledge having received a copy of the Mortgage Conditions.
- The Proprietor hereby grants a Standard Security in favour of the Society over the Property with the consent, if applicable, of the spouse of the Proprietor and the Consentor for the purpose of the Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended, or the civil partner of the Proprietor within the meaning of the Civil Partnership Act 2004.
- 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 Scottish Residential Security Conditions, and any lawful variation thereof operative for the time being, shall apply.
- The Proprietor grants warrandice.
- The Borrower, the Proprietor and the Consentor (if applicable) consent to the registration of this Standard Security.

IN WITNESS WHEREOF these presents are executed by the Borrower, the Proprietor and the Consentor (if applicable) as follows:

Individual	WITNESS(ES) (Signature, full name, inc. middle name(s), address and Firm Name & Firm Address in BLOCK CAPITALS. Each signature should be witnessed separately and the witness must not be a relative

DECLARATION

This Declaration is an important legal document. Chorley and District Building Society strongly recommends that you seek the advice of your solicitor or other legal adviser before signing and sign only if you understand its terms.

Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended, and Civil Partnership Act 2004

I/We (delete as appropriate), residing at declare as follows:

I/We (delete as appropriate) have granted or am/are (delete as appropriate) about to grant a Standard Security in favour of Chorley and District Building Society over the property known as and forming

(the Property).

The Property is neither a matrimonial home in relation to which a spouse of mine has occupancy rights under the Matrimonial Homes (Family Protection) (Scotland) Act 1981, as amended, nor a family home in relation to which a civil partner of mine has occupancy rights under the Civil Partnership Act 2004.

Subscribed by

at (place)

on (date)

in the presence of:

Name:

Address:

Signature of Proprietor

Signature of Witness

Subscribed by

at (place)

on (date)

in the presence of:

Name:

Address:

Signature of Proprietor

Signature of Witness