



Standard Security

Standard Security

Date

We are: Atom Bank plc, (08632552) incorporated in England under the Companies Acts and whose registered office is at The Rivergreen Centre, Aykley Heads, Durham DH1 5TS, the owner of the Digital Mortgages brand ("We" / "Us" / "Our")

You, the Borrower(s) are:

Name(s)

("You" / "Your")

Your address

Postcode

Consentor (if applicable)

being Your non-entitled spouse in terms of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or Your civil partner in terms of The Civil Partnership Act 2004 ("Consentor")

The Property is All and Whole

Mortgage Conditions: means Mortgage Terms and Conditions_v3.0, dated 5 August 2024 and registered in the Books of Council and Session on 3 September 2024, and any lawful variation or extension.

1. This Standard Security incorporates the Mortgage Conditions, a copy of which You have received.
2. You acknowledge receipt of the Loan from Us and You hereby undertake to pay Us or otherwise discharge, all money payable to Us under the Mortgage Conditions. A certificate ("Certificate") signed by Us confirming the amount payable to Us under the Mortgage Conditions will be conclusive evidence of the amount of money due by You to Us.
3. By signing this Standard Security, You, with the consent of the Consentor (if applicable) grant a standard security over the Property in favour of Us, as a continuing security for the discharge of Your obligations as well as the payment and discharge of all the money payable to Us under the Mortgage Conditions, from time to time.
4. This Standard Security is also made for the purposes of securing (but We are not obliged to make) further advances.
5. You agree that the Standard Conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 and any lawful variation to them operative for the time being, as varied by the Mortgage Conditions, apply to this Standard Security.
6. You grant warrandice.

7. You and the Consensor (if applicable) consent to registration of this Standard Security and any Certificate for preservation and execution: IN WITNESS WHEREOF these presents consisting of this page are executed as follows:

Subscribed by the said

Borrower 1

Signature

Borrower's Name (in BLOCK CAPITALS)

Place of Signing

Date

Before this witness

Witness 1

Signature

Witness's Name (in BLOCK CAPITALS)

Witness's Address

Postcode

Subscribed by the said

Borrower 2

Signature

Borrower's Name (in BLOCK CAPITALS)

Place of Signing

Date

Before this witness

Witness 2

Signature

Witness's Name (in BLOCK CAPITALS)

Witness's Address

Postcode

Declaration

THIS IS AN IMPORTANT DOCUMENT, YOU SHOULD TAKE INDEPENDENT LEGAL ADVICE 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

residing at

declare as follows:

I have granted or am about to grant a Standard Security in favour of Atom bank plc 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.

"Atom bank", "Atom" and "Digital Mortgages by Atom bank" are trading names of Atom bank plc, a company registered in England and Wales with company number 08632552. Registered office: The Rivergreen Centre, Aykley Heads, Durham DH1 5TS.

Atom bank plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and the PRA. Our Financial Services Register number is 661960.