MORTGAGE DEED COVER NOTE

Please note that the attached Mortgage Deed 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

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MORTGAGE DEED

Date: _____ Case reference:

We/Us (the Lender):	The Mortgage Lender Limited, a company incorporated under the Companies Acts in England and Wales with registered number 09280057 and having its registered office at Floor 10, 40 Leadenhall Street, London, EC3A 2BJ
You:	
Mortgage Terms and Conditions:	Residential Mortgage Terms and Conditions 2023
Property:	
Title number:	

1. This mortgage 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. Words defined in the Mortgage Terms and Conditions have the same meaning in this mortgage unless they are given a different meaning in this mortgage.
2. You agree to comply with the terms and conditions set out in the Offer and the Mortgage Terms and Conditions.
3. You charge the Property with full title guarantee, together with all Your respective interests and rights in the Property and in the proceeds of sale of the Property, by way of a legal mortgage and as continuing security with the repayment of all monies payable by You to Us on any account whatsoever and the performance of all other obligations at any time owed by You to Us.
4. This charge secures all further advances and we may apply to the Registrar for a note to be entered on the register to that effect.
5. You apply to the Registrar to enter the following restriction against the title referred to above: "No disposition of the registered estate by the proprietor of the registered estate is to be registered without the written consent signed by the proprietor for the time being of the Charge dated _____ in favour of The Mortgage Lender Limited referred to in the Charges Register."
6. We and You agree that this document may be destroyed at any time after it has been electronically scanned and registered by HM Land Registry. An official copy issued by HM Land Registry will then be acceptable as evidence for all purposes as if it were the original.
7. Reference to We and to Us includes anyone to whom We transfer, or who has the benefit of, this mortgage or any part of it at the time.

Form of Charge filed at The Land Registry under reference MD1469K

Signed as a deed by

Full Name of Borrower (in block capitals) _____

Signature _____

Full name of Borrower (in block capitals) _____

Signature _____

Before this witness

Witness Full Name (in block capitals) _____

Witness Signature _____

Address _____

_____

_____

Witness Full Name (in block capitals) _____

Witness Signature _____

Address _____

_____

_____