

Folio		County	
Registered owner			
Date			
Lender	ACCORD MORTGAGES LIMITED whose Registered Office is at Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ (Company Registered Number 2139881)		
Mortgage Conditions	Accord Mortgages Limited Mortgage Conditions 2026		
Borrower			
Borrower's address			
Property	*		
		Folio number	

- The Borrower executes this mortgage to secure a loan from the Lender and agrees to be bound by the terms upon which the loan was offered.
- This mortgage incorporates the Mortgage Conditions, a copy of which the Borrower has received.
- The Borrower as beneficial owner:
  - charges so much of the Property as is registered or is to be registered in the Land Registry in favour of the Lender
  - demises so much of the Property as is unregistered land of leasehold tenure unto the Lender to hold it for the residue of the term of years created by the lease under which the Property is held (except the last 10 days)
  - demises so much of the Property as is unregistered land of freehold tenure unto the Lender to hold it for the term of three thousand years from the date of this mortgage

to secure payment of all monies which are or may become payable to the Lender by the Borrower (except monies payable under any agreement whenever made which expressly provides that they are not to be secured by this mortgage).
- The Borrower applies to the Registrar of Titles for the entry of an inhibition on the Folio relating to the Property as follows: "except under an order of the Registrar of Titles, no disposition or dealing by the Registered Owner is to be registered without the written consent of Accord Mortgages Limited (Company Registered Number 2139881)."
- Where the Borrower includes a person or persons who will not be registered as proprietor of the Property, they agree to repay the Loan in accordance with the terms of the Mortgage Offer, including any additional Loan and interest, fees and charges, and to comply with the Mortgage Conditions, a copy of which they acknowledge they have received, and acknowledge they agree to 1 and 2 above.

Signed as a deed by the Borrower in the presence of the witness, as follows:

Two witnesses are required for each Borrower if the witness is not a solicitor	
Borrower Signature	Witnesses (Signature, name, address and occupation)
	Signature: Name (BLOCK CAPITALS) & address: Occupation:
	Signature: Name (BLOCK CAPITALS) & address: Occupation:

## DECLARATION BY OCCUPIER - EXCEPT ANY PERSON WHO WILL SIGN OVERLEAF

I declare that as against the Lender I do not have and will not assert any interest in or right to reside in the Property described in the mortgage deed overleaf, and request that the Lender makes the loan on that basis.

I realise that if the Borrower does not maintain payments on the loan, or otherwise breaches the terms on which the loan is made, the Lender will be entitled to take possession of the Property and I will have to leave so that the Lender can sell the Property.

I realise that if I have any doubts about signing the declaration or want clarification of my legal rights I should seek independent legal advice before signing. I have been given the opportunity of taking such advice.

Two witnesses are required for each occupier if the witness is not a solicitor

Name of occupier (please print)	Signature	Signed in the presence of Witness (Signature, name, address and occupation)
		Signature:  Name (BLOCK CAPITALS) & address:  Occupation:
		Signature:  Name (BLOCK CAPITALS) & address:  Occupation:
		Signature:  Name (BLOCK CAPITALS) & address:  Occupation:
		Signature:  Name (BLOCK CAPITALS) & address:  Occupation:

Accord Mortgages Limited acknowledges that it has received all moneys intended to be secured by this mortgage deed.

Executed as a deed this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
by affixing the Common Seal of Accord Mortgages Limited in the presence of:

By authority of the Board of Directors



**CONVEYANCER'S INSTRUCTIONS**

- Please complete the checklist below and send it with the deeds to: The Deeds Team, Lending Securities, Accord Mortgages, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ (DX 11756 Bradford). A separate covering letter is not required.
- Accord Mortgages does not require pre-registration deeds and documents which are not relevant to the title. These should be handed to the borrower for retention.

Conveyancer's Name and Address	Mortgage Account No.	
	Borrower(s) Name(s)	
	Property Address	
Reference		Postcode

**Documents enclosed (tick box if enclosed)**

<input type="checkbox"/>	Updated Title Sheet and Cadastral Unit Plan		
<input type="checkbox"/>	Land Certificate Folio Number		
<input type="checkbox"/>	Mortgage Deed/Standard Security Deed		
<input type="checkbox"/>	Discharge Deed		
<input type="checkbox"/>	Conveyance/Disposition in favour of Borrower(s) Dated (unregistered title)		
<input type="checkbox"/>	Lease dated	Between	
<input type="checkbox"/>	Receipted Notice of Transfer and Charge served on landlord	<input type="checkbox"/>	Other essential title documents
<input type="checkbox"/>	Recent Searches	<input type="checkbox"/>	Search for Incumbrances (Scotland Only)
<input type="checkbox"/>	NHBC or similar documentation	<input type="checkbox"/>	Damp-proof, timber or other guarantees
<input type="checkbox"/>	Planning Consent/Building Regulations Approval (or certified copies)		

**Important Note**

The title documents will not be examined by Accord Mortgages. It is the Conveyancer's responsibility to ensure that Accord Mortgages' mortgage instructions are fully complied with and all relevant documents are correctly completed and sent to Accord Mortgages.

**Conveyancer's Signature**
**FOR SOCIETY USE**

Date of despatch