



MORTGAGE/CHARGE

(Delete as applicable)

<u>Land Registry of Northern Ireland</u>	
Registered Owner:	County
Folio Number:	

This Indenture ("the Charge") dated 20 BETWEEN

The Borrower:

The Guarantor (if any):

The Society: Leeds Building Society, 26 Sovereign Street, Leeds LS1 4BJ

Background:

(A) The Society has made a loan advance available to the Borrower (receipt of which the Borrower acknowledges) on the terms set out in the mortgage offer dated 20..... between the Society and the Borrower ("Mortgage Offer").

(B) It is agreed between the Borrower and the Society and it is hereby intended that this Charge shall secure all sums which are now owing or which may from time to time be owing or become due from the Borrower to the Society (including without limitation, under the Mortgage Offer) together with interest, costs and charges on the terms set out below.

The Property:

Registered Title Entire Folio The land comprised in the above numbered folio

OR

Registered Title Part of Folio The part of the land comprised in the above numbered folio being the land comprised in a dated 20..... made between.....

OR

Unregistered Title The land comprised in a dated 20..... made between.....

TOGETHER with the dwellinghouse and premises erected thereon now known as No...
.....situate in the.....

THIS IS AN IMPORTANT DOCUMENT, YOU SHOULD TAKE INDEPENDENT LEGAL ADVICE BEFORE SIGNING THIS DEED AS YOU WILL BE LEGALLY BOUND BY IT.



Witnesses:

Registered
Title

Unregistered
Freehold title

Unregistered
Leasehold
Title

A.(1) The Borrower as beneficial owner hereby charges so much of the Property the title to which is registered in the Land Registry with payment of all monies payable by the Borrower to the Society.

(2) The Borrower as beneficial owner hereby demises to the Society so much of the Property (save any parts of the title to which is registered in the Land Registry) as is of freehold tenure TO HOLD the same unto the Society for the term of 1000 years from the date of this Indenture at the yearly rent of 1p (if demanded).

(3) The Borrower as beneficial owner hereby demises unto the Society so much of the Property (save any parts the leasehold title to which is registered in the Land Registry) as is of leasehold tenure TO HOLD the same unto the Society for the residue of the term of years for which the Property is held by the Borrower under the above mentioned Lease less the last 10 days thereof at the yearly rent of 1p (if demanded).

B. This Deed incorporates the Mortgage Conditions, the Rules of the Society and the terms and conditions set out in the Offer of Advance, copies of which the Borrower acknowledges having received and which the Borrower agrees to comply. Mortgage Conditions: Leeds Building Society Mortgage Conditions 2020 (Northern Ireland).

C. The Charge is made for securing further advances but the Society is not obliged to make any.

D. The Borrower shall stand possessed of the reversion in the Property expectant on the term of years hereby created in trust for the Society and shall dispose of it as the Society shall direct and hereby authorises the Society to remove him at any time as such trustee and to appoint another person or persons new trustee or trustees in place of the Borrower and to vest the reversion in such new trustee or trustees and the Borrower hereby irrevocably appoints the Chief Executive Officer for the time being of the Society his attorney in his name and on his behalf at any time to convey the reversion to the Society or as it shall think fit and to execute all instruments necessary or proper for that purpose.

E. Where the title to the Property is registered in the Land Registry the Borrower hereby consents to the Charge being registered as a burden.

F. The Borrower applies to the Land Registrar to enter the following inhibition against the folio(s) referred to above "No disposition of the registered folio by the registered owner of the registered folio is to be registered without a written consent signed by the registered owner for the time being of the Charge dated _____ in favour of Leeds Building Society referred to in the Charges Register"

Signed, Sealed and Delivered as follows:

Signature or Company Seal

Individual's Seal

Witnesses

(Two witnesses required. Each signature to be separately witnessed)

Witness 1 name:

Witness 1 address:

Witness 1 Signature:

Witness 2 name:

Witness 2 address:

Witness 2 Signature:

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Leeds Building Society MORTGAGE/CHARGE

Northern Ireland

Date:

Acc No / Case ID:

Borrower:

Property:

VACATING RECEIPT

Leeds Building Society hereby acknowledge to have received all monies intended to be secured by the within-written deed

In Witness whereof the Seal of the Society is hereto affixed this day of 20

by order of the Board of Directors in the presence of:-

1. The Mortgage is comprised of the following deed(s):...
Date:..... Description: Serial Number of Registry of Deeds:
2. The Mortgagee executing this receipt is the original Mortgagee

By authority of the Board of Directors

Space for the Land Registry Stamp



Acc No / Case ID:

Mortgage and Charge

by

in favour of

Leeds Building Society

Date:

Recorded:

Property:

SCHEDULE OF TITLE DEEDS (NI)

Name & Address of solicitor/licensed conveyancer
(including DX number)

Acc No / Case ID: _____

Full Name(s) of Borrowers _____

Full Address of Property _____

Solicitors/ Licensed
Conveyancers Reference _____

REGISTERED TITLE ONLY - (for unregistered title see overleaf)

Please tick the boxes to indicate the documents enclosed

PROPERTY DOCUMENTS	<input type="checkbox"/>	Charge Certificate; Title Number:
	<input type="checkbox"/>	Mortgage Deed; Dated:

IMPORTANT In accordance with the Law Society's recommendation, deeds prior to registration at H.M. Land Registry which are completely obsolete should be removed with the borrowers consent. Any pre-registration documents which are forwarded should be listed below as a single item.

DATE	DESCRIPTION OF DOCUMENTS	PARTIES

NOTE: The deeds and documents will **not** be checked by the Society. The Society's solicitors/licensed conveyancers are reminded of their obligation to ensure that all deeds are properly completed and executed.

RECEIPT IS ACKNOWLEDGED OF THE ABOVE DOCUMENTS.

Signature _____ Date _____
(for the Society)

Please return three copies to the Society. Two copies will be retained by the Society and the other receipted and returned to you.



UNREGISTERED TITLE ONLY

List below all unregistered title deeds and documents and any other documents required by the Society.

DATE	DESCRIPTION OF DOCUMENTS	PARTIES

NOTE: The deeds and documents will **not** be checked by the Society. The Society's solicitors/licensed conveyancers are reminded of their obligation to ensure that all deeds are properly completed and executed.

RECEIPT IS ACKNOWLEDGED OF THE ABOVE DOCUMENTS.

Signature _____ Date _____
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