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Mortgage Deed
England & Wales

Date:	
"We", "Us", "Our": Bank of Ireland (UK) plc (registered in England and Wales with registered number 07022885) to include its successors and any transferee(s).	OF: Bank of Ireland UK, PO Box 3191, One Temple Quay, Bristol BS1 9HY.
THE BORROWER ("You")	OF:
THE MORTGAGOR	OF:
The Property:	
Land Registry title number(s):	
<div>1.1 In this mortgage deed, unless the context otherwise requires: "Mortgage Conditions" means our Residential Mortgage Conditions 2018 Edition One (England and Wales). Any person named above as the Mortgagor is also a Borrower and signs this mortgage deed both as Mortgagor and Borrower.</div> <div>1.2 Words and expressions defined in the Mortgage Conditions shall, unless the context otherwise requires, have the same meaning when used in this mortgage deed.</div> <div>2. In consideration of our today making the loan to you the Mortgagor hereby charges the Property to us by way of first legal mortgage with full title guarantee as a continuing security for the payment of the amount owed to us by you.</div> <div>3. You hereby acknowledge receipt of the loan and with full title guarantee charge all your interest of whatsoever nature in the Property with payment of the amount owed to us by you.</div> <div>4. This mortgage deed incorporates the Mortgage Conditions (a copy of which you hereby acknowledge to have received as well as a copy of the offer) and you promise to observe and perform all of the terms and conditions set out in the Mortgage Conditions and the offer as if the same were set out in full in this mortgage deed.</div> <div>5. This mortgage deed secures further advances but we are not obliged to make any.</div>	

SIGNED AS A DEED by you in the presence of a Witness

Your signature

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Witness's signature, name and address

(each signature should be witnessed separately)
(Please complete in block capitals)

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SPACE FOR LAND REGISTRY STAMP

DEED OF GUARANTEE

Date:	
I (the guarantor):	Of:
You: Bank of Ireland (UK) plc (including its successors and any transferee(s)).	
The borrower: the person(s) named as the borrower overleaf.	
The mortgage: the mortgage deed set out overleaf (including the mortgage conditions which form part of it).	
<p>I agree to act as guarantor of the mortgage. I understand that this means that I agree to carry out the borrower's duties under the mortgage if you require me to do so and to make good any loss you may suffer if the borrower does not carry out his duties. I accept all the terms in the mortgage conditions which affect me (particularly condition 22).</p> <p>WARNING</p> <p>By signing this deed the guarantor may become liable instead of, or as well as, the borrower. The guarantor's liability will be limited to:</p> <ul style="list-style-type: none">• the initial loan Bank of Ireland (UK) plc makes to the borrower;• any further loans Bank of Ireland (UK) plc make to the borrower with the guarantor's written consent; and• interest on each loan the guarantor has guaranteed and costs as provided in the mortgage conditions <p>The guarantor should get independent legal advice before signing this deed.</p>	

SIGNED AS A DEED by you in the presence of a Witness	Witness's signature, name and address
Guarantor's signature	(each signature should be witnessed separately) (Please complete in block capitals)
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DEED OF CONSENT

Date:	
I, WE (a person(s) in, or who may go into, actual occupation of the property):	Of:
You: Bank of Ireland (UK) plc (including its successors and any transferee(s)).	
The mortgagor: the person(s) named as the mortgagor in the mortgage.	
The property: the property described overleaf.	
The mortgage: the mortgage deed set out overleaf (including the mortgage conditions which form part of it), by which the mortgagor charges the property with the payment of the amount owed (as defined in the mortgage conditions).	
I, WE (a) consent to the creation and registration of the mortgage; (b) agree with you that any right or interest which I/we have or acquire in the property will be bound by the mortgage; (c) agree not to assert any such right or interest against you. I/we confirm that the effect of this deed has been explained to me/us and that I/we have been advised of my/our right to have independent legal advice on its effect.	
SIGNED AS A DEED by you in the presence of a Witness	Witness's signature, name and address
Your signature	(each signature should be witnessed separately) (Please complete in block capitals)
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