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FOLIO NUMBER(S):

COUNTY:

REGISTERED OWNER:

Land Registry of Northern Ireland Mortgage Deed

Bank of Ireland  **UK****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

You and Your: (The Borrower)**Of:****The Mortgagor and registered owner(s):**

(1)

Of:

(2)

Of:**The property:****Land Registry Folio number:****County:**

The mortgage conditions: Our Residential Mortgage Conditions 2018 Edition One (Northern Ireland)

Any person named above as the Mortgagor is also a Borrower and signs this mortgage deed both as Mortgagor and Borrower

1. In consideration of us today making the loan to you by this mortgage deed the Mortgagor charges the property by way of legal mortgage as beneficial owner with the payment of the amount owed to us as defined in the mortgage conditions. (This means that we have certain rights against you and the property, including the right to sell the property as set out in the mortgage conditions. We will have those rights until you have paid the amount owed.)

In consideration of us today making the loan to you (If unregistered freehold land) the Mortgagor as beneficial owner demises the property to us by way of first legal mortgage as a continuing security for the amount owed to us as defined in the mortgage conditions for the time being secured by this mortgage deed to hold the property for the term of 10,000 years from the date of this mortgage deed without impeachment of waste.

In consideration of us today making the loan to you (If unregistered leasehold land) the Mortgagor as beneficial owner demises the property to us by way of first legal mortgage as a continuing security for the amount owed to us as defined in the mortgage conditions for the time being secured by this mortgage deed to hold the property for the residue of the term comprised in the lease less the last 7 days of the term without impeachment of waste.

You hereby acknowledge receipt of the loan and as beneficial owner you charge all your interest in the property of whatsoever nature with payment of the amount owed to us by you as defined in the mortgage conditions.

2. The mortgage conditions form part of this mortgage deed.
3. This mortgage deed secures further advances but we are not obliged to make any.
4. You attorn tenant to us of the property (if unregistered land) and will pay a yearly rent of five pence (if demanded). We may at any time determine the tenancy by giving one week's notice to quit and we may take possession of the property. We shall not be liable to account for any money or benefit we receive by virtue of us taking possession of the property.
5. You will be a trustee of any interest you may retain in the property (if unregistered land) after the grant of this mortgage and will transfer it as we shall direct.

Signed and delivered as a deed by you in the presence of two witnesses (* *Please complete in block capitals*)

Signature.....	
Signature of witness	Signature of witness
Name of witness*	Name of witness*
Address of witness*	Address of witness*
Occupation of witness*	Occupation of witness*

Signature.....	
Signature of witness	Signature of witness
Name of witness*	Name of witness*
Address of witness*	Address of witness*
Occupation of witness*	Occupation of witness*

Signature.....	
Signature of witness	Signature of witness
Name of witness*	Name of witness*
Address of witness*	Address of witness*
Occupation of witness*	Occupation of witness*

Signature.....	
Signature of witness	Signature of witness
Name of witness*	Name of witness*
Address of witness*	Address of witness*
Occupation of witness*	Occupation of witness*

SPACE FOR LAND REGISTRY STAMP

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 borrower: the person(s) named as the borrower in the mortgage.

The property: the property described in the mortgage.

The mortgage: the mortgage deed set out in the preceding page(s) (including the mortgage conditions which form part of it), by which the borrower 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 AND DELIVERED AS A DEED

by me/us in the presence of a Witness

My/our signature(s)

Witness's signature, name and address

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

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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 on the front page of the mortgage.	
The mortgage: the flexible mortgage deed set out in the preceding pages (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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Folio No:

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County:

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Registered Owner:

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Registered Owner of Charge:

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Bank of Ireland (UK) plc has received all moneys secured by this mortgage

Dated:

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THE COMMON SEAL of BANK OF IRELAND (UK) PLC was affixed hereto by authority of the Board of Directors

Authorised signatory

Authorised signatory

1. The Mortgage is comprised of the following Deed or Deeds:

Date:

Description:

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Serial number in Registry of Deeds:

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2. The Mortgagee executing the receipt is the original Mortgagee:

or

The Mortgagee executing the receipt derives title under the original mortgagee as follows:

Date:

Description:

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Serial number in Registry of Deeds:

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