

# Mortgage Deed

## Land Registry of Northern Ireland

Folio Number.....County.....Registered owner.....

Return to: Ecology Building Society, 7 Belton Road, Silsden, Keighley BD20 0EE

Telephone 01535 650770

<b>Account Number:</b>	<b>Date:</b>
<b>We (the lender) are:</b> ECOLOGY BUILDING SOCIETY of 7 Belton Road, Silsden, Keighley, West Yorkshire BD20 0EE <b>(the Society)</b>	
<b>You (the borrower) are:</b>	
<b>The mortgage conditions are:</b> Ecology Building Society Commercial Mortgage Terms & Conditions 2025 Northern Ireland	
<b>The rules are:</b> the Society's rules which are in force for the time being	
<b>The offer is:</b> the Society's Offer of Loan incorporating the General Conditions relating to offers which are in force for the time being	
<b>The property is:</b>	
<b>Being all the land compromised in the above mentioned folio (delete where necessary)</b>	

1. The mortgage conditions form part of this mortgage, and you are bound by them. You confirm that you have received a copy of the mortgage conditions and of the rules and the offer referred to in them.

2. You, as beneficial owner:

2.1 Charge the property by way of legal mortgage with payment of all the money payable to us under the mortgage conditions in favour of the Society; or

2.2 Demise the property unto the Society for the residue of the term of years created by the lease under which the property is held except the last ten days; or

2.3 Demise the property unto the Society for the residue of the term of three thousand years from the date of this mortgage.

3. This mortgage secures further advances, but does not oblige us to make any.

**Signed as a deed by the borrower in the presence of the witness:**

<i>Signature of the borrower (each individual to sign)</i>	<i>Signature, name, address and occupation of witness to each signature</i>

*continues below*

## **OCCUPIER'S CONSENT**

1. Although I am not a party to this mortgage, I am or will be an occupier of the property. I consent to the granting of the mortgage and agree not to claim any interest in the property (or any right to reside in it) which would have priority over the Society's rights under the mortgage.
2. I realise this means that if the Society is granted possession of the property because the borrower has not kept to the terms of the mortgage, I will have no right to stay there and will have to leave the property.
3. Before signing this form, I was advised to obtain legal advice from a solicitor of my choice and I have had a reasonable opportunity to do so.

### **Signed by each occupier in the presence of the witness:**

<i>Signature and full name (in capitals) of each occupier</i>	<i>Signature, name, address and occupation of witness to each signature</i>

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