# Mortgage Deed

DATE			
THE SOCIETY			
TEACHERS' BUILDING SOCIETY OF Allenview House, Hanham Road, Wimborne, Dorset BH21 1AG			
Mortgage Conditions:	TEACHERS' BUILDING SOCIETY MORTGAGE CONDITIONS AND EXPLANATIONS 2007		
YOU			
Borrower:		Guarantor (if any)	
Property:			
Title No.			

- 1. You hereby charge the Property by way of legal mortgage with full title guarantee with the payment of all monies payable by you to the Society.
- 2. This mortgage is made for securing further advances.
- 3. This mortgage incorporates the Teachers' Building Society Mortgage Conditions and Explanations 2007 and the Rules for the time being of the Society, a copy of which has been received by the Borrower and the Guarantor (if any).
- 4. If the Title to the Property or any part of it is registered at Her Majesty's Land Registry you hereby apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property:

"No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge dated \_\_\_\_\_\_ in favour of Teachers' Building Society referred to in the Charges Register".

- 5. You acknowledge that this mortgage secures all money payable by you to the Society including any further loans or advances which the Society may make either at your request or, if there is more than one of you, at the request of any one or more of you whether with or without the consent or agreement of the other.
- 6. The Guarantor (if any), having before signing taken independent legal advice, promises to observe and perform the obligations on the Guarantor (which mean that the Guarantor may become liable instead of or as well as the Borrower) as set out in the Mortgage Conditions.

## SIGNED AS A DEED by the Borrower and the Guarantor (if any) in the presence of a Witness

Borrower(s)/ Guarantor	Witness(es)
(Signature)	Signature, Name and Address
	(Each signature must be separately witnessed)

# SOLICITOR'S CERTIFICATE

I, \_\_\_\_\_\_, a Solicitor certify that before it was signed I explained the meaning and effect of this Mortgage Deed, the Teachers' Building Society Mortgage Conditions and Explanations 2007 and the Mortgage Offer to the Borrower(s). I am satisfied that he/she/they understand the nature of the documents and their meaning and effect and the all-monies nature of the mortgage and have freely consented to them. In so far as necessary I have recommended that the Borrower(s) take independent legal advice before signing.

Signed:

a Solicitor of

#### **INDEPENDENT SOLICITOR'S CERTIFICATE (where applicable)**

I, \_\_\_\_\_\_, a Solicitor certify that before it was signed I explained the meaning and effect of this Mortgage Deed, the Teachers' Building Society Mortgage Conditions and Explanations 2007 and the Mortgage Offer to \_\_\_\_\_\_, [name of Borrower(s)]. I am satisfied that he/she understands the nature of the documents and their meaning and effect and the all-monies nature of the mortgage and has freely consented to them.

Signed:\_

a Solicitor of

## INDEPENDENT SOLICITOR'S CERTIFICATE FOR GUARANTOR (where applicable)

I, \_\_\_\_\_\_, a Solicitor certify that before it was signed I explained the meaning and effect of this Mortgage Deed, the Teachers' Building Society Mortgage Conditions and Explanations 2007, the Mortgage Offer and the obligations of a Guarantor to\_\_\_\_\_\_, [name of Guarantor]. I am satisfied that he/she understands the nature of the documents and their meaning and effect and the all-monies nature of the mortgage and has freely consented to them.

Signed:

a Solicitor of