

Date: Advance: £ (Receipt Acknowledged)

The Borrower:

The Guarantor:

The Bank:

OneSavings Bank plc registered in England and Wales (company number 7312896)
whose registered office is Reliance House, Sun Pier, Chatham, Kent ME4 4ET,
trading as Kent Reliance Banking Services, Kent Reliance, krbs and krbs.com.

The Property:

Land Registry Title Number:

1. This Mortgage incorporates the OneSavings Bank plc Mortgage Conditions dated 4 November 2014, a copy of which has been supplied to the Borrower and (where appropriate) to the Guarantor.
2. The Borrower with full title guarantee and as a continuing security for the payment or discharge of all moneys payable to the Bank by the Borrower:
 - a) charges the Property to the Bank by way of first legal mortgage;
 - b) assigns absolutely to the Bank the benefit of all:
 - (i) rights and claims of the Borrower now or at any time against tenants or occupiers of the Property or their guarantors;
 - (ii) rights and claims of the Borrower now or at any time against managing agents, professional advisors, suppliers or contractors in relation to the Property; and
 - (iii) guarantees, insurances or compensation monies now or at any time relating to any of the Property.
3. This Mortgage is made for securing further advances but does not oblige the Bank to make them.
4. Where applicable the Guarantor covenants with the Bank in the terms of Condition 25 of the said Mortgage Conditions.
5. The Borrower hereby applies to the Chief Land Registrar for the registration against the registered title to the Property of a restriction in terms that 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 ____/____/____ (this charge) in favour of the Bank referred to in the charges register.

SIGNED as a deed by the Borrower(s) in the presence of the witness

Signature(s)

Witness – signature, address and occupation

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Form of charge filed at Land Registry under reference MD1294F