

CONSUMER MORTGAGE DEED

(NOT FOR USE BY LIMITED COMPANY BORROWER)

This Mortgage Deed is made on the Date between the Borrower(s) and the Company. All capitalised terms in this Deed have the meaning given to them in the Kensington Mortgage Conditions 2020 Ref KMC20 (**the Mortgage Conditions**) unless otherwise defined.

Date	Mortgage Conditions Kensington Mortgage Company Limited Mortgage Conditions 2020 (the " Mortgage Conditions ")
Lender	Kensington Mortgage Company Limited (Company number: 03049877) whose registered office is at 2nd Floor, Marlow International, Parkway, Marlow, SL7 1YL and its successors and assigns including any legal and/or equitable assignee of this Mortgage Deed whether by way of security only and those deriving title under it or them (" we " or " us " or " our ")
Property	Property: Freehold/Leasehold land being: Registered at the Land Registry with Title Number(s): Administrative area: (the " Property ")
Mortgagor	Mortgagor: Names of borrower(s): of address: ("you" or "your")

1. This Mortgage Deed incorporates the Mortgage Conditions. You agree to be bound by the Mortgage Conditions and the Mortgage Offer. You confirm that you have received a copy of the Mortgage Conditions.
2. You charge the Property with full title guarantee by way of a legal mortgage as continuing security for the payment of the loan (as defined in the Mortgage Conditions) and any other amount you owe us under any other agreement we have (or will have) with you while we still have security over the property (in accordance with condition 11.1 of the Mortgage Conditions).
3. This Mortgage Deed secures further loans (that is, other loans that we make to you at a later date) but does not oblige us to make further loans.

Form of charge filed at H M Land Registry under reference MD682M

4. You apply to the Land Registry for the following restriction to be registered in the Proprietorship Register of the title to 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 Kensington Mortgage Company Limited referred to in the charges register.”
5. This Mortgage Deed and our agreement with you are governed by the law of England and Wales.

Warning:

Please note that if you sign this Mortgage Deed you will be legally bound by its terms. If this Mortgage Deed is signed by more than one borrower you will also be responsible for the others' debts and liabilities in addition to your own. If you do not pay us what you owe us when it is due or you do not comply with your obligations to us we may repossess and sell the Property.

The witness must be over the age of 18 and cannot be a borrower, spouse, civil partner, cohabitee or an immediate family member of a borrower.

You should obtain legal advice before you sign this Mortgage Deed.

Signed and delivered as a Deed by (borrower 1): In the presence of: (Please write full name of Witness) Witness signature: Witness address: Witness occupation:	Signed and delivered as a Deed by (borrower 2): In the presence of: (Please write full name of Witness) Witness signature: Witness address: Witness occupation:
Signed and delivered as a Deed by (borrower 3): In the presence of: (Please write full name of Witness) Witness signature: Witness address: Witness occupation:	Signed and delivered as a Deed by (borrower 4): In the presence of: (Please write full name of Witness) Witness signature: Witness address: Witness occupation: