

# LIMITED COMPANY MORTGAGE DEED

## (IF YOU ARE A CONSUMER PLEASE USE THE MORTGAGE DEED FOR CONSUMERS)

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.

<b>Date</b> date)	(Insert	<b>Mortgage Conditions</b> Kensington Mortgage Company Limited Mortgage Conditions 2020 (the " <b>Mortgage Conditions</b> ")
<b>Lender</b>	Kensington Mortgage Company Limited (Company number: 03049877) whose registered office is at Ascot House, Maidenhead Office Park, Maidenhead, SL6 3QQ 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 (" <b>we</b> " or " <b>us</b> " or " <b>our</b> ")	
<b>Property</b>	<b>Property:</b> Freehold/Leasehold land being:  Registered at the Land Registry with Title Number(s):  and shown edged on the plan filed with the Land Registry under the same Title Number  (the " <b>Property</b> ")	
<b>Mortgagor</b>	<b>Name of company:</b> a limited liability company incorporated under the Companies Act in England and Wales with Company Number: having its registered office at:  (" <b>you</b> " or " <b>your</b> ")	

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 (Company number: 03049877) 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.

<p><b>Executed as a deed by:</b></p> <p>_____</p> <p>(name of executing company)</p> <p><b>Acting by:</b></p> <p>_____</p> <p>(name of director)</p> <p>_____</p> <p>(signature of director)</p> <p><b>In the presence of:</b></p> <p>_____</p> <p>(witness signature)</p> <p>_____</p> <p>(witness address)</p> <p>_____</p> <p>(witness occupation)</p>	<p><b>ALTERNATIVELY</b></p> <p><b>Executed as a deed by:</b></p> <p>_____</p> <p>(name of executing company)</p> <p><b>Acting by:</b></p> <p>_____</p> <p>(name of director)</p> <p>_____</p> <p>(signature of director)</p> <p><b>And:</b></p> <p>_____</p> <p>(name of director/secretary)</p> <p>_____</p> <p>(signature of director/secretary)</p>
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