

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 (Northern Ireland) 2020 Ref KMC20 (**the Mortgage Conditions**) unless otherwise defined.

Date date)	(Insert	Mortgage Conditions Kensington Mortgage Company Limited Mortgage Conditions Northern Ireland 2020 (the " Mortgage Conditions ")
Lender	Kensington Mortgage Company Limited (Company number: 3049877) 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, or transferee 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 for Northern Ireland with Folio Number(s): County: (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 and covenant to observe and comply with the conditions contained in the Mortgage Conditions and the Mortgage Offer. You confirm that you have received a copy of the Mortgage Conditions and acknowledge receipt of these.
2. As beneficial owner, you hereby:
 - a) Charge so much of the Property as has a title 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) and consent to the registration of this charge as a burden against the Property at Land Registry;

- b) demise so much of the Property as is of freehold tenure unto us for the term of ten thousand (10.000) years from the date of this deed;
 - c) demise so much of the Property as is of leasehold tenure unto us for the residue of the term or respective term of years created by the lease or leases under which the Property is held less the last ten days thereof.
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.
4. If the Property is, or includes, registered land, you apply to the Land Registry of Northern Ireland for the registration against the Property comprised in the above mentioned Folio of an inhibition to read as follows:
- “Except under an order of the Court or Registrar of Titles, all dispositions by the registered owner are inhibited unless consent has been obtained from the owner for the time being of the charge on in favour of Kensington Mortgage Company Limited.”
5. This Mortgage Deed and our agreement with you are governed by the laws of Northern Ireland.

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. Unless the witness is a solicitor, the signature of each borrower must be witnessed by two separate individuals.

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

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