

Platform
PO Box 3462, Cheadle Road, Leek ST13 9BG
DX 16351 (Leek)
Telephone: 0345 070 1999

MORTGAGE DEED

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DX 16351 (Leek)
Telephone: 0345 070 1999

Mortgage Account Number:	Date:
We/us (the Lender):	The Co-operative Bank p.l.c. (trading as Platform)
Mortgage Conditions:	Platform Mortgage Conditions 2016
You (the Borrower): (Full names and addresses)	
Property:	
Title No(s):	

1. This Mortgage incorporates:
 - (i) the Mortgage Conditions; and
 - (ii) the terms and conditions stated in the Mortgage Offer,
 and you acknowledge that you have received copies of each of these documents.
 Definitions in the Mortgage Conditions shall have the same meanings in this Mortgage.
2. You agree with us to observe and perform the obligations and conditions contained in the Mortgage Offer and the Mortgage Conditions.
3. You with full title guarantee charge the Property by way of legal mortgage with the payment of all monies payable to us by you under the Mortgage Conditions.
4. This Mortgage is made for securing further advances, but we are under an obligation to make further advances only where provided in the special conditions to the Mortgage Offer, not otherwise.
5. You apply to the Chief Land Registrar for the registration against the registered title (if any) specified in this Mortgage of a restriction 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 [] in favour of the Lender referred to in the Charges Register.
6. References to us include our successors, assignees and transferees (whether legal or equitable, by absolute assignment, by way of novation or by way of security).
7. Should you wish to pay the Secured Amounts early, we have the right to make an early repayment charge. The charges that will apply are set out in the Mortgage Offer and the terms that will apply in relation to early repayment are set out in Condition 4 of the Mortgage Conditions.

Signed (as a deed) in the presence of the witness(es) named below and delivered on the date stated above by:

BORROWER	WITNESS
Signature of each of you	Each of your signatures must be separately witnessed but the witness can be the same person
	Signature:
	Full name:
	Address:
	Signature:
	Full name:
	Address:
	Signature:
	Full name:
	Address:
	Signature:
	Full name:
	Address:

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No. 121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. is a member of the Council of Mortgage Lenders and subscribes to the Lending Code which is monitored by the Lending Standards Board. Calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers cost the same as calls to numbers starting with 01 and 02. Calls to 0845 and 0870 numbers cost 3p per minute, plus your phone company's access charge. Calls to 0844 and 0843 numbers cost 7p per minute, plus your phone company's access charge. Calls may be monitored or recorded for security and training purposes.