

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



The intermediary lender of The **co-operative** bank

## DEED OF MORTGAGE AND CHARGE

**FOLIO No.**

**COUNTY**

**REGISTERED OWNER:**

**Date:**

**Mortgage Account Number:**

**We/us (the Lender):**

**The Co-operative Bank p.l.c.**  
**(trading as Platform)**  
of P.O. Box 101, 1 Balloon Street,  
Manchester M60 4EP

**Mortgage Conditions:**

Platform Mortgage Conditions  
(Northern Irish Edition) 2016

**You (the Borrower):**

(full names and addresses)

**Property:**

(here insert definition including Folio No. and County where registered)

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 as Beneficial Owner as a continuing security for the payment of all monies payable to us by you under the Mortgage Conditions hereby:-
  - (a) (In the case of registered land) charge the Property comprised in the above-mentioned Folio Number(s) with all monies due to us and consent to the registration of this Charge as a burden on those lands.
  - (b) (In the case of unregistered freehold land) demise so much of the Property as is comprised of an unregistered freehold title to us to hold the Property unto us for the term of three thousand years from the date of this Deed; and/or
  - (c) (In the case of unregistered leasehold land) demise so much of the Property as is comprised of an unregistered leasehold title to hold same 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 there of
4. We are under an obligation to make further advances but only where provided in the Mortgage Conditions.
5. You apply and consent to us applying to the Registrar of Titles for the registration against the registered title (if any) specified in this Mortgage and against any other registered title at any time forming part of the Property of an inhibition that ,“except under an order of the Registrar no disposition or dealing is to be registered or noted without the consent of the Registered Owner for the time being of the charge hereby created”.
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, SEALED AND DELIVERED 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 by two different witnesses
	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.