

STANDARD SECURITY

BY

IN FAVOUR OF

THE CO-OPERATIVE BANK P.L.C. (TRADING AS PLATFORM)

SUBJECTS:

Solicitors:

Reference:

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.

STANDARD SECURITY

In this Deed the expressions set out below shall have the meanings and effects set opposite them.

Mortgage Account Number:

Lender: **The Co-operative Bank p.l.c. (trading as Platform)**, a company registered under the Companies Acts in England (Number 990937) and having its Registered Office at P.O. Box 101, 1 Balloon Street, Manchester, England, M60 4EP, including its successors and assignees (whether absolute or in security) whomsoever

Borrower:
(full names and addresses)

Where the Borrower is more than one person, the singular includes the plural and all obligations are undertaken jointly and severally.

Consentor:
spouse/civil partner of and residing with the Borrower

Property:
as described in full below

Scottish Mortgage Conditions: The Mortgage Conditions (Scottish Edition) 2016 made by the Lender and another dated 19th January 2016 and registered in the Books of Council and Session on 25th January 2016. Words defined in the Scottish Mortgage Conditions have the same meaning in this Standard Security.

1. The Borrower undertakes to pay to the Lender the Secured Amounts and all other sums due or that may become due by the Borrower to the Lender, including any further advances and re-advances that may be made by the Lender to the Borrower, for which the Borrower with the consent of the Consentor (if any) for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 or (as applicable) the Civil Partnership Act 2004, hereby grants a Standard Security in favour of the Lender over ALL and WHOLE

2. This Standard Security incorporates

(i) the Scottish Mortgage Conditions; and

(ii) the terms and conditions stated in the Mortgage Offer,

and the Borrower accepts and agrees to observe and perform the obligations and conditions contained in these documents and acknowledges receipt of copies of each of them.

3. The Standard Conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970 as amended and varied by (a) the Redemption of Standard Securities (Scotland) Act 1971 and (b) the Scottish Mortgage Conditions and any lawful variation thereof operative for the time being shall apply in this Standard Security. The Consentor (if any) consents to the Borrower shortening the period of any calling up notice served in terms of Section 19(10) of the Conveyancing and Feudal Reform (Scotland) Act 1970.

4. The borrower grants warrandice and consents to the registration of this Standard Security for execution.

IN WITNESS WHEREOF these presents consisting of this and the preceding page are subscribed by the Borrower and Consentor (if any) before the witness(es) referred to below:

_____ (first Borrower)	_____ Witness
at _____	_____ (Full name)
on _____	_____ (Address)

_____ (second Borrower / Consentor)	_____ Witness
at _____	_____ (Full name)
on _____	_____ (Address)

