



5. The Mortgagor will not be entitled to redeem the security created by this Deed unless and until the Principal Mortgage Deed is redeemed.
6. If there is a Prior Charge, the Society shall also be entitled to enforce the security created by this Deed if any steps are taken to enforce the Prior Charge.
7. The Mortgagor covenants with the Society to observe and perform the obligations and covenants of the Mortgagor set out in the Conditions. However, any provisions relating to the insurance of the Property are subject to the rights of the lender under the Prior Charge (if any).
8. Condition 20.12 of the Conditions does not apply to the Mortgagor, and the liability of the Mortgagor under this Deed is limited to the value of the security provided under this Deed.
9. The Mortgagor applies to the Chief Land Registrar to enter the following restriction: 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 Market Harborough Building Society referred to in the Charges Register.

**WARNING: THIS DOCUMENT IS IMPORTANT. BEFORE SIGNING IT YOU ARE REQUIRED TO OBTAIN INDEPENDENT LEGAL ADVICE AS TO YOUR LEGAL LIABILITIES UNDER IT. IF THE BORROWER DOES NOT KEEP HIS/HER/THEIR AGREEMENT WITH THE SOCIETY THEN YOU MAY LOSE YOUR PROPERTY. SIGN THIS DOCUMENT ONLY IF YOU WANT TO BE LEGALLY BOUND BY ITS TERMS.**

**IF YOU WISH TO PROCEED, YOUR SIGNATURE(S) MUST BE WITNESSED BY A SOLICITOR. THE CONFIRMATION OF ADVICE ON THE NEXT PAGE MUST ALSO BE COMPLETED.**

**Signed as a deed by the Mortgagor in the presence of witnesses:**

Signature of each Mortgagor	Witnesses (signature, full name (in capitals), and address. Each Mortgagor's signature must be separately witnessed.
Mortgagor's signature:	Witness's signature:
Full name:	Witness's full name: Address:
Mortgagor's Signature:	Witness's signature:
Full name:	Witness's full name: Address:

**CERTIFICATE OF EXECUTION AND CONFIRMATION OF LEGAL ADVICE**

To: Market Harborough Building Society

I confirm that:

- (a) I am a solicitor, legal executive or licensed conveyancer authorised to sign on behalf of the firm detailed below;
- (b) acting on the instructions of \_\_\_\_\_ \* (the "Mortgagor"), I explained to the Mortgagor the nature and effect (including the practical consequences) of, and gave the Mortgagor independent legal advice on, this mortgage;
- (c) I explained to the Mortgagor the terms of the mortgage and the risks of entering into it and made it clear that there is no obligation to accept the terms of the mortgage or to enter into it;
- (d) I am satisfied that the Mortgagor has understood the nature and consequences of the mortgage and has willingly entered into it;
- (e) the mortgage was signed in my presence and I witnessed the Mortgagor's signature; and
- (f) I have considered whether I have any conflict of interest and I am satisfied that I can act in the Mortgagor's best interests.

Signature.....

Name.....

Solicitor/Legal Executive/Licensed Conveyancer (*delete as appropriate*)

Name and address of firm.....

.....

.....

Date.....

*\*insert full name of mortgagor*

To Market Harborough Building Society

I confirm that:

- (a) I am a solicitor, legal executive or licensed conveyancer authorised to sign on behalf of the firm detailed below;
- (b) acting on the instructions of \_\_\_\_\_ \* (the "Mortgagor"), I explained to the Mortgagor the nature and effect (including the practical consequences) of, and gave the Mortgagor independent legal advice on, this mortgage;
- (c) I explained to the Mortgagor the terms of the mortgage and the risks of entering into it and made it clear that there is no obligation to accept the terms of the mortgage or to enter into it;
- (d) I am satisfied that the Mortgagor has understood the nature and consequences of the mortgage and has willingly entered into it;
- (e) the mortgage was signed in my presence and I witnessed the Mortgagor's signature; and
- (f) I have considered whether I have any conflict of interest and I am satisfied that I can act in the Mortgagor's best interests.

Signature.....

Name.....

Solicitor/Legal Executive/Licensed Conveyancer *(delete as appropriate)*

Name and address of firm.....

.....

.....

Date.....

*\*insert full name of mortgagor*