

**STANDARD SECURITY, Joint borrower sole proprietor (Scotland)**

In this document the expressions set out below shall have the meanings and effect respectively set out opposite them:

Borrower: (insert name and address)	Where the Borrower is more than one person the singular includes the plural and all obligations of the Borrower are undertaken jointly and severally.
Proprietor: (insert name and address)	Where the Proprietor is more than one person the singular includes the plural and all obligations of the Proprietor are undertaken jointly and severally.
Lender:	Market Harborough Building Society of Newcombe House, 16 The Point, Market Harborough, LE16 7QU.
Mortgage Conditions:	The deed of variations executed by the Lender on 21 November 2025 and registered in the Books of Council and Session on 25 November 2025. Words and phrases defined in the Mortgage Conditions have the same meaning in this Standard Security.
Property:	being the subjects more particularly described below.

The Borrower hereby undertakes to the Lender to pay all sums due and that may become due by the Borrower to the Lender in respect of the Mortgage Debt (including any further advance or re-advance) and in addition any other money the Borrower owes the Lender under any account whatsoever that the Borrower holds with the Lender, and to perform all obligations due by the Borrower under the Mortgage Conditions and each Offer of Advance, for which the Proprietor grants a Standard Security in favour of the Lender over the Property, being ALL and WHOLE.

The Standard Conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970, as amended and varied by (a) the Mortgage Conditions, and (b) the Rules (copies of which the Borrower and the Proprietor hereby acknowledge to have received), any lawful variation thereof operative for the time being, shall apply to this Standard Security; by signature of this Standard Security the Borrower confirms acceptance of the Offer of Advance and the Mortgage Conditions and agrees to comply with their terms; and the Proprietor grants warrandice; and the Borrower and the Proprietor consent to the registration of this Standard Security for execution: **IN WITNESS WHEREOF** these presents consisting of this and the preceding page [together with the Plan and/or Schedule annexed and executed as relative hereto] are subscribed by the Borrower and by the Proprietor as follows:

<b>Signature of each Borrower</b>	<b>Witnesses (signature, full name in capitals, and address). Each Borrower's signature must be separately witnessed, but the same person can witness each Borrower's signature.</b>
Borrower's signature:	Witness's signature:
Full name:	Witness's full name: Address:
Borrower's signature:	Witness's signature:
Full name:	Witness's full name: Address:

At (place):

On (date):

<b>Signature of each Proprietor</b>	<b>Witnesses (signature, full name in capitals, and address). Each Proprietor's signature must be separately witnessed, but the same person can witness each Proprietor's signature.</b>
Proprietor's signature:	Witness's signature:
Full name:	Witness's full name:  Address:
Proprietor's Signature:	Witness's signature:
Full name:	Witness's full name:  Address:

At (place):

On (date):

Standard Security

by

in favour of

Market Harborough Building Society

Property:

Solicitors:

V1.1.26