To be signed by each person (other than the Borrower(s)) aged 17 years or over who will live in the Property. Each witness must be at least 18 years old and not a spouse, civil partner or co-habitee of a Borrower(s) or Occupier.

IN WITNESS of which this Deed has been signed and delivered as a deed by the Occupier(s) in the presence of the witness(es) on the Date of this Deed

The Lender: Charter Court Financial Services Limited (incorporated in England and Wales with company number 06749498 and having its registered address at 2 Charter Court, Broadlands, Wolverhampton WV10 6TD) trading as Precise Mortgages, together with its transferees, successors and assigns (including any legal or equitable assignee of the Agreement, whether by way of absolute assignment or by way of security only and including those deriving title under it or them)

Agreement: the Agreement (including the Mortgage Deed, Mortgage Offer, General Mortgage Conditions and Tariff of Mortgage Charges) between the Borrower(s) and the Lender.

This Deed is made on the Date between the Occupier(s) and the Lender and is supplemental to the Borrower’s Agreement. All capitalised terms in this Deed have the meaning given to them in the Agreement unless otherwise defined.

1 I consent to the making of the loan to the Borrower(s) by the Lender and to the creation of the Mortgage over the Property to secure the Amount Owed on the terms of the Agreement.

2 I agree that I will not claim against the Lender any interest in the Property or any right to live in it and I agree that all present or future rights or interests (including any right of occupation and any charge arising under the Matrimonial Homes Act or any similar law) which I may have or acquire over or in respect of the Property (if any) shall be postponed and made subject to the Lender’s rights, interests and remedies under the Agreement. I realise that this means that if the Lender seeks possession of the Property because the Borrower(s) has/have not complied with the conditions of the Agreement I will have no right to stay in the Property and will have to leave.

3 I agree that the Lender may from time to time assign, charge or otherwise dispose of its interest in the Agreement and/or the Property without obtaining any further consent from me/us or the Borrower(s) or giving notice to me/us or the Borrower(s). I acknowledge that the terms of this Deed of Consent shall accrue for the benefit of the transferees, successors and assigns of the Lender (including any legal or equitable assignee of the Agreement, whether by way of absolute assignment or by way of security only and including those deriving title under it or them).

4 I agree that this Deed will not be affected by any extended time, variation, release, waiver or other arrangement which the Lender may agree with the Borrower(s) or anyone else regarding the Amount Owed, the Agreement or any other Property or any want of perfection or enforcement of the Amount Owed, the Agreement or any other security.

5 I confirm that before signing this Deed, I was advised to take independent legal advice from a solicitor of my choice (rather than the Borrower’s solicitor) and have had a reasonable opportunity to do so.

BY SIGNING THIS DEED I AGREE THAT THE LENDER HAS A RIGHT TO REMOVE ME FROM THE PROPERTY.

To be signed by each person (other than the Borrower(s)) aged 17 years or over who will live in the Property. Each witness must be at least 18 years old and not a spouse, civil partner or co-habitee of a Borrower(s) or Occupier.

IN WITNESS of which this Deed has been signed and delivered as a deed by the Occupier(s) in the presence of the witness(es) on the Date of this Deed

Signatures

Occupier’s signature

Full name

Witness signature

Full name (in capitals)

Address

Occupation

Privacy Notice

For information on how we use your personal data and your legal rights in respect of that data please see the Privacy Notice on our website https://www.precisemortgages-customers.co.uk/Legal/PrivacyNotice

We can provide literature in large print, Braille and audio tape. Please ask us for this leaflet in an alternative format if you need it.