

DATED 20__



(1) Quantum Mortgages Limited

- and -

(2)

Mortgage Deed: Individual Buy to Let

THE PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

LAND REGISTRY

Folio(s):

County:

Registered Owner:

This Deed is dated 20

PARTIES

(1) _____

of

United Kingdom (**Borrower**).

(2) Quantum Mortgages Limited (**Lender**) and its successors and assigns including any legal and equitable assignee, of this Deed whether by way of absolute assignment or by way of security only and those deriving title under it or them.

Property

Address: _____

Mortgage Conditions:

Quantum Mortgages Limited Terms and Conditions: Buy to Let Mortgages March 2022 Northern Ireland.

1. This deed incorporates the Mortgage Conditions.
2. The Borrower acknowledges receipt of the Loan.
3. The Borrower confirms that it has received a copy of each Security Document. The Borrower agrees to comply with the terms and conditions applicable to it of each Security Document to which it is a party and in each capacity in which it is acting.
4. The Borrower confirms that it has taken independent legal advice from a qualified solicitor regarding its entry into this deed and any other Security Document to which it is a party.
5. The Borrower, as legal and beneficial owner and to the intent that the Security created by this deed will rank as a continuing Security for the payment and discharge of all the Secured Liabilities, in favour of the Lender:-

- i. **HEREBY GRANTS, CONVEYS AND TRANSFERS** unto the Lender on the terms set out in this Deed, to the extent that title to the Property is

of freehold tenure and not subject to registration in the Land Registry of Northern Ireland pursuant to the Land Registration Act (Northern Ireland) 1970, **ALL THAT AND THOSE** the Property **TO HOLD** the same unto the Lender in fee simple;

- ii. **HEREBY DEMISES** unto the Lender on the terms set out in this Deed, to the extent that title to the Property is of leasehold tenure and not subject to registration in the Land Registry of Northern Ireland pursuant to the Land Registration Act (Northern Ireland) 1970, **ALL THAT AND THOSE** the Property **TO HOLD** the same unto the Lender for the residues of the respective terms of years for which it now holds the same less the last three days thereof of each such term;
- iii. As registered owner or as the person entitled to be registered as owner **HEREBY CHARGES** all Property the ownership of which is registered in the Land Registry of Northern Ireland or is required to be so registered pursuant to the Land Registration (Northern Ireland) Act 1970 and **HEREBY ASSENTS** to the registration of the charge as a burden on the said property; and
- iv. charges by way of first fixed charge all rents derived from the Property and any proceeds of any insurance of the Property to the extent that the same are not otherwise subject to a first legal mortgage under this deed.

6. The Borrower applies to the Land Registry of Northern Ireland for the following inhibition to be entered against the folio number(s) of the Property on the prescribed Land Registry of Northern Ireland form in the following terms:

"No disposition of the registered estate by the registered owner of the registered estate is to be registered without a written consent signed by the registered owner for the time being of the charge dated [] in favour of Quantum Mortgages Limited or, if appropriate, signed on such registered owner's behalf by its secretary, authorised signatory or solicitor."

This document has been executed as a deed and is delivered and takes effect on the date stated at the beginning of it.

EXECUTED as a Deed by
[NAME OF BORROWER 1]:

x

[SIGNATURE OF BORROWER 1]

x

In the presence of:

Witness 1

Name of Witness (print)

Address

Occupation

Witness 2

Name of Witness (print)

Address

Occupation

EXECUTED as a Deed by
[NAME OF BORROWER 2]:

[SIGNATURE OF BORROWER 2]

x

In the presence of:

Witness 1

Name of Witness (print)

Address

Occupation

Witness 2

Name of Witness (print)

Address

Occupation

EXECUTED as a Deed by
[NAME OF BORROWER 3]:

[SIGNATURE OF BORROWER 3]

x

In the presence of:

Witness 1

Name of Witness (print)

Address

Occupation

Witness 2

Name of Witness (print)

Address

Occupation

EXECUTED as a Deed by
[NAME OF BORROWER 4]:

[SIGNATURE OF BORROWER 4]

x

In the presence of:

Witness 1

Name of Witness (print)

Address

Occupation

Witness 2

Name of Witness (print)

Address

Occupation
