



Residential Mortgage Deed

THIS DOCUMENT AND THE INCORPORATED MORTGAGE TERMS FORM AN IMPORTANT DEED. IF THE BANK IS NOT PAID YOU MAY LOSE THE PROPERTY CHARGED. WE RECOMMEND YOU TAKE INDEPENDENT LEGAL ADVICE ON THE EFFECT OF THIS DEED.

Your information

We collect and process various categories of personal and financial information throughout your relationship with us, to allow us to provide our products and services and to run our business. For more information about how we use your personal information, the types of information we collect and process and the purposes for which we process personal information, please read our Privacy Notice provided on our website at natwestinternational.com/global/privacy-notice.html.

We may update this from time to time and would encourage you to visit our website regularly to stay informed of the purposes for which we process your information and your rights to control how we process it.

Date	D D M M Y Y Y Y	Title number	
Customer			
Bank	The Royal Bank of Scotland International Limited trading as NatWest International, acting through its Mortgage Centre, PO Box 123, Greenock, PA15 1EF and its successors in title and assigns, and where the context so admits, its appointed agent or the appointed agent of any persons so deriving title or any trustee for such agent or other persons.		
Interest	Interest at the rate charged by the Bank to the Customer from time to time.		
Property			

1. The Customer charges the Property to the Bank by way of legal mortgage, with full title guarantee, as a continuing security for all the Customer's Obligations, as defined in the Bank's Mortgage Terms February 2025.
2. The Bank's Mortgage Terms February 2025 form part of this deed and the Customer acknowledges receipt of a copy.
3. The Customer and the Bank apply to the Chief Land Registrar to enter upon the Register a restriction that no disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge not being a charge registered before the entry of this restriction is to be registered without a written consent signed by the proprietor for the time being of the charge dated in favour of the Bank referred to in the charges register.
4. This Mortgage Deed is governed by and shall be construed in accordance with English law.



SIGNED BY THE CUSTOMER AS A DEED IN THE PRESENCE OF THE WITNESS(ES)

First Named Customer Signature

Witness Signature

Witness name

Witness address

Second Named Customer Signature

Witness Signature

Witness name

Witness address

Mortgages are offered by The Royal Bank of Scotland International Limited trading as NatWest International. Registered and Head Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Authorised and regulated by the Jersey Financial Services Commission. The Royal Bank of Scotland International Limited, trading as NatWest International, is authorised and regulated by the Financial Conduct Authority.

Form of charge filed at H M Land Registry under reference 101/115/326. The Royal Bank of Scotland International Limited trading as NatWest International (NatWest International). Registered in Jersey No. 2304. Registered Office: Royal Bank House, 71 Bath Street, St. Helier, Jersey, JE4 8PJ. Tel. 01534 282850. Regulated by the Jersey Financial Services Commission.

Guernsey business address: Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Tel. 01481 703860. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 2020, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 2020, as amended, and The Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022.

Isle of Man business address: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Tel. 01624 637190. Licensed by the Isle of Man Financial Services Authority in respect of Deposit Taking, Investment Business and registered as a General Insurance Intermediary.

NatWest International is the registered business name of The Royal Bank of Scotland International Limited under the Business Names Registration Act. Gibraltar business address: NatWest International House, 57 Line Wall Road, Gibraltar. Tel. 200 77737 or 200 73200. Regulated and authorised by the Financial Services Commission, Gibraltar to undertake Banking and Investment Business from 55 and 57 Line Wall Road, Gibraltar.

Over 18's only. Security required.

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



Occupier’s Consent and Postponement Deed

This is an important document, you should take legal advice before signing. If you sign and the Bank is not paid you may lose any interest you may have in the Property.

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Dated	<input type="text" value="DDMMYYYY"/>
Bank	Royal Bank of Scotland International Limited trading as NatWest International
Mortgage	Means a legal mortgage by the Owner in favour of the Bank to secure all sums due to the Bank as set out in the legal mortgage.
Occupier	<input type="text"/>
Owner	<input type="text"/>
Property	<input type="text"/>

In consideration of the Bank agreeing to make a mortgage advance available to the Owner on the security of the Mortgage, the Occupier, being a person who is or will be in occupation of the Property,

- 1.1. consents to the Mortgage;
- 1.2. acknowledges that the Bank may without further consent make further advances to the Owner;
- 1.3. agrees that the Mortgage will rank before and in priority to any interest the Occupier may have now or in future in the Property or its proceeds of sale; and
- 1.4. agrees that the Occupier will not maintain any right or interest in the Property and will immediately on request by the Bank vacate the Property to enable the Bank to exercise its rights under the Mortgage or general law free from any interest of the Occupier.
2. The Occupier acknowledges that prior to signing this deed the Occupier has been advised by the Bank to take independent legal advice and has been given an opportunity to do so.

Signed as a deed by the Occupier in the presence of the Witness (who must add details of firm if a solicitor, licensed conveyancer, or Fellow of the Institute of Legal Executives who is employed by a Solicitor):-

First Named Occupier Signature	Witness Signature
<input type="text"/>	<input type="text"/>

Full witness name	<input type="text"/>
Name of firm	<input type="text"/>



Witness address

Second Named Occupier Signature

Witness Signature

Full witness name

Name of firm

Witness address

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