

# Mortgage Deed

**Account No:**

**Date:**

In this mortgage deed:

**We, us** and **our** means Fleet Mortgages Limited of 2nd Floor, Flagship House, Reading Road North, Fleet, Hampshire, GU51 4WP (registered in England and Wales as company number 08663979) and any person to whom we transfer any of our rights under any of the **mortgage documents** and our successors in title (each being a mortgagee).

**Conditions** means: the Fleet Mortgages – Mortgage Conditions (England and Wales) 2026 Version 1

**You** and **your** means: (insert full name, registered number if a company, and address of each borrower)

(1)

(2)

(3)

(4)

and (if there is more than one) all of them together (and includes that person's personal representatives; and any person to whom title to the property passes) (each being a mortgagor and borrower).

The **property** means:

Title No:

Postcode:

including existing and future fixtures, fittings, alterations and additions.

This mortgage deed is made on the above date between you as mortgagor(s) and us as mortgagee:

1. In this mortgage deed, a number of words and phrases have a special meaning. The meaning of some of these words and phrases is explained in **bold typeface** above.

**Form of charge filed at the Land Registry under reference MD1443E**



The meaning of other words and phrases used in this mortgage deed is explained in the conditions in **bold typeface**.

2. This mortgage deed incorporates all of the provisions set out in the conditions and the mortgage offer.
3. You acknowledge receipt of:
  - 3.1 the initial advance;
  - 3.2 a copy of the conditions;
  - 3.3 the mortgage offer; and
  - 3.4 the latest edition of the tariff.
4. You charge to us with full title guarantee as continuing security for the payment and discharge of all the secured liabilities:
  - 4.1 the property by way of legal mortgage; and
  - 4.2 the ancillary assets by way of fixed charge.
5. This mortgage deed secures further advances if we make them, but we are not obliged to do so.
6. You consent to and apply for the registration of the following restriction against title to the property: “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 registration is to be registered without written consent signed by the proprietor for the time being of the charge dated [                    ] in favour of Fleet Mortgages Limited referred to in the charges register”.
7. This mortgage deed, and any non-contractual aspects arising in connection with it, are governed by English law. You agree that action may be taken against you in the English courts and in the courts of any other place in which you may have assets, or which has jurisdiction.



**This is an important legal document.**

If you sign this document you will be legally bound by the mortgage documents. We will be entitled to enforce our rights against you and the property if you fail to comply with your obligations under the mortgage documents.

Please note that brokers, other intermediaries or persons who may have introduced you to us and/or provided you with assistance, advice or other services in connection with your mortgage advance are not our agents and have no authority from us to make representations as to the effect of the mortgage documents, your liabilities under them or their suitability for you. No one other than a member of our staff has any authority to provide you with information on our behalf to you about the mortgage documents.

Also, other information provided by us (including in previous discussions, illustrations, quotations or representations) is superseded by the mortgage documents. Therefore, you must not rely upon any of that superseded information.

You should not sign this document unless: you have read and understood the mortgage documents, and you have obtained such legal and other advice as you consider appropriate and then decided that you want to be legally bound by the mortgage documents.

**IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A RECEIVER MAY BE APPOINTED AND/OR YOUR PROPERTY MAY BE REPOSSESSED.**

**Signed and delivered as a deed by each of you on the Date stated at the start of this mortgage deed as follows:**



Each signature must be separately witnessed but the witness can be the same person. Each witness must be at least 18 years old, not be a borrower or a guarantor, and not be a relative, spouse, civil partner or co-habitee of a borrower or a guarantor, and not reside in the property.

**Use the following where a borrower is an individual:**

Signed as a deed by **you** as a borrower:

**Your** signature:

**Your** full name (in block capitals):

In the presence of the following witness:

Signature of witness:

Full name of witness (in block capitals):

Occupation of witness:

Address of witness:

Signed as a deed by **you** as a borrower:

**Your** signature:

**Your** full name (in block capitals):

In the presence of the following witness:

Signature of witness:

Full name of witness (in block capitals):

Occupation of witness:

Address of witness:

Signed as a deed by **you** as a borrower:



**Your** signature:

**Your** full name (in block capitals):

In the presence of the following witness:

Signature of witness:

Full name of witness (in block capitals):

Occupation of witness:

Address of witness:

Signed as a deed by **you** as a borrower:

**Your** signature:

**Your** full name (in block capitals):

In the presence of the following witness:

Signature of witness:

Full name of witness (in block capitals):

Occupation of witness:

Address of witness:

Use the following (as appropriate) where a borrower is a company:



Executed as a deed by **you** acting by a director and its company secretary/two directors

Signature of Director:

Full name in block capitals (Director):

Signature of Director/ Company Secretary:

Full name in block capitals  
(Director/Company Secretary):

Executed as a deed by **you** acting by a single director in the presence of:

Signature of Director:

Full name in block capitals (Director):

Signature of witness:

Full name of witness (in block capitals):

Occupation of witness:

Address of witness: