

Declaration by Occupier

This document is to be signed by each person aged 17 or over who will live in the Property following completion of the Mortgage and who is not named on the Mortgage.

Property:

Society: Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ

Borrowers:

Mortgage: A legal mortgage over the Property securing the loan and all other sums owed by the Borrowers to the Society.

Occupier/you:

The Society has agreed to make a loan to the Borrowers secured by the Mortgage. The Mortgage states that it will also secure any additional borrowing made by the Society to the Borrowers, which may be made without obtaining any further consent from you.

By signing this Declaration by Occupier, you confirm the following:

1. you are, or are about to be, living in the Property (but not as a tenant);
2. you agree to the Borrowers creating the Mortgage in favour of the Society to secure all sums now or in the future owed to the Society by the Borrowers, including any additional borrowing;
3. you agree that any and all rights and interests you may have now or at a later date in the Property or its proceeds of sale are postponed to, and take effect after, the rights and remedies of the Society under the Mortgage;
4. you understand that if the Borrowers fail to pay any sums due under the Mortgage, or otherwise breaches the terms of the Mortgage, the Society may apply to the Court to take possession of, and sell, the Property. If the Court grants such an application, you agree to leave the Property immediately to enable it to be sold and you will have no right to stay in the Property; and
5. you agree that none of the above will be affected by the Society giving extra time for payment to, or making any arrangement with, the Borrowers or any other person.

This is an important legal document. Once you have signed it you will become legally bound by its terms. We strongly advise you to obtain legal advice from a solicitor independent of the Borrowers and read this form carefully before you sign this document.

Signed and delivered as a deed by the Occupiers in the presence of the witnesses. Each witness must be at least 18 years old and not a spouse, civil partner of, or live with a Borrower or Occupier.

Declaration by Occupier continues on page 2.

Name of Occupier	Signature	Signed in the presence of
		Name: Signature: Address: Date:
		Name: Signature: Address: Date:
		Name: Signature: Address: Date:
		Name: Signature: Address: Date:
		Name: Signature: Address: Date:
		Name: Signature: Address: Date:

I confirm that prior to the signing of this Declaration by Occupier, its full nature and effect were explained by me to all stated Occupiers who appeared to understand the same and signed this Consent in my presence.

Signature of Solicitor / Legal Representative	Name Of Solicitor / Legal Representative	Name and address of firm	Date