

BUY TO LET MORTGAGE DEED

| | |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DATE: | _____ |
| MORTGAGOR: | _____ whose address / registered office* is _____ _____ (registered in England and Wales with Company/Limited Liability Partnership Number* _____ _____) whose address for service is (if different to the registered office)* _____ _____ _____ |
| <i>*Delete as appropriate</i> | |
| BANK: | State Bank of India (UK) Limited , whose principal place of business is at 15 King Street, London, EC2V 8EA. Registration number: 10436460. The address for service in England is at State Bank of India (UK) Limited, PO Box 1018, Ipswich, Suffolk, IP1 9WU. Authorised by Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. State Bank of India (UK) Limited is entered on the Financial Services Register, and its registration number is 757156 |

THIS DEED WITNESSES as follows:

1 MORTGAGE DEED

The Mortgagor charges with full title guarantee in favour of the Bank, with the payment and discharge of the Loan, by way of first legal mortgage, the property specified in the Schedule ("the **Property**")

2 COVENANT TO PAY

The Mortgagor covenants with the Bank to pay, discharge and satisfy the Loan in accordance with their respective terms and to indemnify the Bank against any losses, costs, charges, expenses, and liabilities arising from any breach or failure to pay, discharge and satisfy the Loan in accordance with their respective terms.

3 APPLICATION TO THE LAND REGISTRY

The Mortgagor applies to the Land Registry to enter the following restriction in the Proprietorship Register of any registered land forming part of the Property:

"No disposition of the registered estate by the proprietor of the registered estate is to be registered without a written consent signed by the proprietor for the time being of the charge dated [date of this Mortgage Deed] in favour of State Bank of India (UK) Limited referred to in the Charges Register or their conveyancer."

4 BTL MORTGAGE CONDITIONS

The State Bank of India (UK) Limited BTL Mortgage Conditions (2023) ("the **Mortgage Conditions**") are incorporated into and form part of this Mortgage Deed. Terms and phrases defined in the Mortgage Conditions bear the same meaning in this Mortgage Deed unless separately defined in this Mortgage Deed.

THIS MORTGAGE DEED has been executed as and is intended to take effect as a deed by the/each Mortgagor with effect from the date written above.

THE SCHEDULE

Property

Freehold/Leasehold land known as

Registered under Title No

EXECUTION PAGE

[FOR COMPANIES:] ¹

| | |
|--------------------------------------------|--------------------------------------------|
| EXECUTED as a DEED by said | |
| [INSERT NAME OF COMPANY] | |
| _____ |) |
| Acting by its duly authorised signatories: |) |
| |) |
| [two Directors] [by one Director and the |) _____ |
| Company Secretary] [by one Director in the |) <i>[signature of Director]</i> |
| presence of the Witness named |) Director |
| below]*[INSERT NAMES OF SIGNATORIES] |) |
| |) |
| _____ |) _____ |
| |) <i>[signature of Director/Secretary]</i> |
| *Delete as appropriate |) Director/Company Secretary |
| in the presence of: | |
| WITNESS Signature: | ..... |
| Name (in BLOCK CAPITALS): | ..... |
| Address: | ..... |
| | |
| Occupation: | ..... |

[FOR LLPs:]

| | |
|-------------------------------------|--------------------------------|
| EXECUTED as a DEED by said | |
| [INSERT NAME OF LLP] | |
| _____ |) |
| Acting by: |) |
| |) |
| [two Members] [by one Member in the |) _____ |
| presence of the Witness named |) <i>[signature of Member]</i> |
| below]*[INSERT NAMES OF MEMBER(S)] |) Member |
| |) |
| _____ |) _____ |
| |) <i>[signature of Member]</i> |
| *Delete as appropriate |) Member |
| in the presence of: | |
| WITNESS Signature: | ..... |
| Name (in BLOCK CAPITALS): | ..... |
| Address: | ..... |
| | |
| Occupation: | ..... |

¹ Please copy one signature block of the correct type for each Borrower and delete the remainder

[FOR PARTNERSHIPS:]

| | |
|--------------------------------------------|---------------------------------|
| EXECUTED as a DEED by |) |
| <i>[insert name of partner]</i> |) |
| for and on behalf of |) _____ |
| <i>[insert name of partnership]</i> |) <i>[signature of Partner]</i> |
| _____ |) Partner |
| in the presence of: | |
| WITNESS Signature: | ..... |
| Name (in BLOCK CAPITALS): | ..... |
| Address: | ..... |
| | |
| Occupation: | ..... |

[Repeat execution clause for every partner of the partnership]