mortgage more simple

**THIS IS AN IMPORTANT DOCUMENT. YOU SHOULD TAKE INDEPENDENT LEGAL ADVICE BEFORE SIGNING AND SIGN ONLY IF YOU WANT TO BE LEGALLY BOUND.**

# DEED OF OCCUPIER'S CONSENT

This document is to be signed by each person aged 17 or over who will occupy the Property following completion of the mortgage and who is not a party to the mortgage.

| | |
|---|---|
| **Date** | |
| **Occupier** | |
| | of: |
| | |
| **Borrower** | |
| | of: |
| | |
| **Property** | means: |
| | |
| | |
| | Title number(s): |
| **Lender** | means April Mortgages Limited, a company registered in England & Wales with registration number 13514833 and whose registered office is at 158-160 North Gower Street, London, NW1 2ND and its successors, transferees and assigns. |

1 The Lender proposes to make an advance to the Borrower in return for the Borrower giving the Lender a mortgage over the Property.

2 The Occupier agrees:

a. to the Lender making the advance and any further advances to the Borrower;

b. to the Borrower giving the Lender a mortgage over the Property;

c. that any rights or interests that the Occupier may have in the Property now or in the future will be postponed and will be subject to the Lender's rights and powers under the mortgage; and

d. not to claim any right or interest against the Lender.

3 The Occupier confirms that:

a. the effect of this form of consent has been explained; and

b. the Occupier has been advised of the right to independent legal advice about the effect of this form of consent.

**This is an important legal document. If the Borrower(s) break(s) the terms of the mortgage and the Lender applies to the Court for an order enabling the Lender to take possession of and sell the Property the Occupier**



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**will have no right to stay in the Property. The Occupier should get independent legal advice before signing this document.**

Signed and delivered as a deed on the date stated at the beginning of this document by the Occupier:

| | |
|---|---|
| Signature | |
| In the presence of: | |
| Full name of witness (in capitals) | |
| Address of witness | |

* I confirm that I am a Solicitor/Legal Executive acting for the Occupier and that prior to the execution of this deed I explained its nature, content and effect and the implications of signing it to the Occupier and he/she informed me that he/she wished to proceed with the same.

Signature

Date of signature

Name

Firm

Address

* delete if not applicable



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