

# MORTGAGE DEED (HELPING HAND)

Application Reference:	
Date:	
We (us) the <b>Lender</b> : Vida Bank Limited trading as Vida Homeloans, 1 Battle Bridge Lane, London, SE1 2HP.	
The Mortgagor:	
The Borrower:	
Property: [insert full property details]	
	Title Number:
Mortgage Conditions: Vida Homeloans Residential Mortgage and Loan Terms and Conditions 2024 (England and Wales)	

- 1 This Mortgage Deed incorporates the Mortgage Conditions and your Offer, copies of which the Mortgagor and the Borrower acknowledge having received.
- 2 The Mortgagor charges the Property with full title guarantee by way of legal mortgage and as a continuing security with the payment to us of all monies at any time payable or to become payable by the Mortgagor and all monies at any time payable or to become payable by the Borrower to us on any account whatsoever and with the performance of all other obligations at any time owed by the Mortgagor, the Borrower or the Mortgagor and Borrower together to us.
- 3 The Mortgagor and Borrower agree to pay the mortgage debt in accordance with its terms and to comply with the Mortgage Conditions.
- 4 This Deed is made for securing (but we are not obliged to make) further advances.
- 5 The Mortgagor applies to the Chief Land Registrar to enter on the Register a restriction that 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 \_\_\_\_\_ in favour of Vida Bank Limited referred to in the charges register.

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Signed as a Deed by the Mortgagor in the presence of a Witness:

<b>Mortgagor</b>	<b>Witness (signature, name (in block capitals) and address) (Each signature to be separately witnessed)</b>
Mortgagor's signature:	Witness's signature:
Mortgagor's full name:	Witness's full name and address:
Mortgagor's signature:	Witness's signature:
Mortgagor's full name:	Witness's full name and address:

Signed as a Deed by the Borrower in the presence of a Witness:

<b>Borrower</b>	<b>Witness (signature, name (in block capitals) and address) (Each signature to be separately witnessed)</b>
Borrower's signature:	Witness's signature:
Borrower's full name:	Witness's full name and address:
Borrower's signature:	Witness's signature:
Borrower's full name:	Witness's full name and address: