

STANDARD SECURITY (HELPING HAND)

The **Lender:** Vida Bank Limited trading as Vida Homeloans, registered in England with company number 09837692 having its registered office at 1 Battle Bridge Lane, London, SE1 2HP and its successors in title, assignees and transferees.

The **Owner:** (name and address)

The **Borrower:** (name and address)

The **Consentor** (if applicable): (name and address)

Property: ALL and WHOLE

together with the buildings and erections and the heritable fixtures and fittings thereon, the parts, privileges and pertaining thereto including the benefit of all servitudes and title conditions pertaining thereto and the Owner's whole right title and interest present and future in and to the subjects and others aforesaid.

Mortgage Conditions: Vida Homeloans: Residential Mortgage Loan Terms and Conditions 2024 (Scotland) dated 4 March 2024 and registered in the Books of Council and Session on 8 March 2024.

1. This Standard Security incorporates the Mortgage Conditions and any Offer, the terms of which are incorporated in this Standard Security, copies of which the Owner and the Borrower acknowledge having received and words defined in which, unless otherwise defined herein, have the same meaning in this Standard Security.
2. The Owner hereby in security of (i) the payment to the Lender of all monies at any time payable or to become payable by the Owner to the Lender under the terms of the Mortgage Conditions and any Offer, or on any account whatsoever, (ii) the payment to the Lender of all monies at any time payable or to become payable by the Borrower to the Lender under the terms of the Mortgage Conditions and any Offer, or on any account whatsoever, and (iii) the performance of all other obligations at any time owed by the Owner, the Borrower or the Owner and the Borrower together to the Lender, with (if applicable) the CONSENT of the Consentor as spouse or civil partner of the Owner for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or (as applicable) the Civil Partnership Act 2004 as amended, GRANTS in favour of the Lender a Standard Security over ALL and WHOLE the Property.
3. The Standard Conditions specified in Schedule 3 to the Conveyancing and Feudal Reform (Scotland) Act 1970, as amended by (i) the Redemption of Standard Securities (Scotland) Act 1971 and (ii) the Mortgage Conditions and any Offer, and any lawful variation thereof operative for the time being, shall apply to this Standard Security.
4. The Owner confirms that the declaration (if applicable) which is attached to this Standard Security shall be regarded as part of this Standard Security.

STANDARD SECURITY (HELPING HAND)

5. The Owner grants warrandice and the parties hereto consent to registration of this Standard Security for execution.

IN WITNESS WHEREOF these presents consisting of this and the preceding page are together with (if applicable) the plan annexed and executed as relative hereto executed as undernoted:

OWNER

OWNER (name (in block capitals), signature, place and date of signing)	WITNESS (name (in block capitals), signature and address - each signature to be separately witnessed)
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address:
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address:

BORROWER

BORROWER (name (in block capitals), signature, place and date of signing)	WITNESS (name (in block capitals), signature and address - each signature to be separately witnessed)
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address:
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address:

STANDARD SECURITY (HELPING HAND)

CONSENTOR (if applicable)

CONSENTOR (name (in block capitals), signature, place and date of signing)	WITNESS (name (in block capitals), signature and address)
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address:

STANDARD SECURITY (HELPING HAND)

DECLARATION

(To be used in cases where the Owner is an individual and the foregoing Standard Security is not signed by a Consentor)

The **Owner:** (name and address)

Property:

being ALL and WHOLE the subjects more fully described in the foregoing Standard Security.

1. This is the declaration referred to in the foregoing Standard Security by the Owner in favour of the Lender over the Property.
2. The Owner HEREBY DECLARES that the Property is not a Matrimonial Home as defined in and in relation to which a spouse of the Owner has occupancy rights under the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or a Family Home as defined in and in relation to which a civil partner of the Owner has occupancy rights under the Civil Partnership Act 2004 as amended.

IN WITNESS WHEREOF this declaration is subscribed by the Owner as undernoted:

OWNER

OWNER (name (in block capitals), signature, place and date of signing)	WITNESS (name (in block capitals), signature and address)
Name (BLOCK CAPITALS): Signature: At: On:	Name of Witness (BLOCK CAPITALS): Signature: Address: