

Heritable Bank
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Mortgages

Occupier's Waiver and Postponement

To:

Heritable Bank Plc ("the Bank" which term includes its successors and assigns at law or in equity)
8 Hill Street
Berkeley Square
London
W1J 5NG

A separate form to be signed by each person (other than the borrower) aged 17 or over who will live in the mortgaged property. This should be signed in the presence of a solicitor.

I confirm that:

I understand that the Bank will be making a loan to the borrower(s) named below and that this loan will be secured by a mortgage over the property shown below. The property is where I live now or will live in the future.

I agree to the Bank making a loan and taking a mortgage over the property. Also, I agree that any interest or right of occupation I have or may acquire in the property or the proceeds of sale of the property will be postponed and that the Bank's mortgage will take priority over any such interest in or right to occupy the property. I understand that further loans may be made which will also take priority.

I agree that if the Bank enforces the mortgage or exercises any of its rights to take possession, I will vacate the property.

I acknowledge that the Bank has the right to transfer, charge or otherwise dispose of the mortgage without obtaining my consent and, if it does so, it may also transfer the benefit of this agreement.

I agree that none of the above will be affected by any action, omission or forbearance by the Bank.

I confirm that before signing this form I have taken independent legal advice on the effect of this document.

Surname(s) and initials of borrower(s): _____

Property Address: _____

Postcode: _____

Occupier's Details

Title: _____ Surname: _____

First Names: _____

Relationship to borrower(s): _____

Signed as a Deed by the Occupier in the presence of a witness (a solicitor only): _____

Date: _____

Witnessing solicitor name, firm name and address: _____

Postcode: _____

Witness Signature: _____



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Registered Office: 24 Great King Street, Edinburgh EH3 6QN. Registered in Scotland No. 717. We are a member of the Landsbanki Group. Authorised and Regulated by the Financial Services Authority and is on the FSA Register: 139207. The Financial Services Authority does not regulate Buy to Let mortgages. All reference to Heritable Bank refers to Heritable Bank Plc.

Heritable Bank's documentation is available in Braille, large print and audio versions.