

**The Royal Bank of Scotland plc
Occupier's Consent**

THIS IS AN IMPORTANT DOCUMENT. PLEASE SIGN ONLY IF YOU WANT TO BE LEGALLY BOUND.
WE STRONGLY RECOMMEND YOU TAKE INDEPENDENT LEGAL ADVICE BEFORE SIGNING.
IF YOU SIGN AND THE BANK IS NOT PAID YOU MAY LOSE YOUR INTEREST IN THE PROPERTY AND BE
REQUIRED TO VACATE THE PROPERTY.

'You': _____

'Bank': **The Royal Bank of Scotland plc**, Registered in Scotland No. 83026, Registered Office: 36 St Andrew Square, Edinburgh, EH2 2YB (and its successors in title and assigns and those deriving title through or under it whether at law or in equity and whether by way of absolute assignment or by way of security only and whether in relation to the whole or to part)

'Customer': _____

'Property': _____

WHEREAS

- 1 The Bank proposes to grant a loan or other credit facilities to the Customer. This will be secured over the Property by a mortgage in favour of the Bank (the '**Mortgage**').
- 2 You are an occupier or an intended occupier of the Property and have agreed to postpone any interests that you have or may have in the Property to the Bank.

NOW THIS DEED WITNESSETH AS FOLLOWS:

In consideration of the Bank giving a loan or other credit facilities to the Customer or to any other person on the security of the Mortgage, you:

- 1 Consent to the creation and (where appropriate) registration of the Mortgage as a continuing security for all the liabilities to the Bank of any kind secured by the Mortgage (whether present or future, actual or contingent and whether incurred alone or jointly with another);
- 2 Acknowledge that the Bank may without further consent grant to the Customer or any other person any time or indulgence or any new or increased loan or other credit facility and that the Bank may enter into, renew, vary or end any agreement or arrangement with or otherwise vary the liability of the Customer or any other person and increase any rate of interest or charge;
- 3 Agree that any interest or rights you may have or may in the future become entitled to in the Property or its proceeds of sale be postponed to and take effect subject to the Mortgage;
- 4 Agree that you will immediately on request by the Bank vacate the Property to enable the Bank to exercise its rights under the Mortgage; and
- 5 Acknowledge that you have been advised to obtain independent legal advice as to the effect of this Deed.

Signed and Delivered
as a deed by you,
the above named occupier _____

In the presence of:
Witness name in full _____

Signature of witness _____

Address

Occupation _____

Dated _____

OCCUPIER'S COPY

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