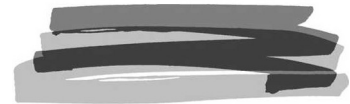


# Legal charge of a registered estate

Head Office PO Box 547 Freehold House The Havens Ipswich IP3 9WZ  
Telephone 0845 230 8686 Facsimile (01473) 278600



**IPSWICH**  
Building Society

*This form should be accompanied by Form AP1 or Form FR1.  
If you need more room than is provided for in a panel, use continuation sheet CS  
and attach to this form.*

Account number \_\_\_\_\_

**1. Title number(s) of the Property.** Leave blank if not yet registered

**2. Property**

**3. Date**

**4. Lender**

The building society registered in the Mutuals Public Register of the Financial Conduct Authority with registration number 298B (and also registered on the Financial Services Register of the Financial Conduct Authority with Firm Registration Number 104875) whose Head Office is at 6-8 The Havens, Ipswich, Suffolk, IP3 9SJ and whose name (where this deed is dated before 9 November 2021, such date being the "Effective Date") is IPSWICH BUILDING SOCIETY and (where this deed is dated on or after the Effective Date) whose name is SUFFOLK BUILDING SOCIETY

**5. Borrower for entry on the register.** Give full name(s) and company's registered number, if any. For Scottish companies use an SC prefix and for limited liability partnerships use an OC prefix before the registered number, if any. For foreign companies give territory in which incorporated.

**6. The Borrower with full title guarantee charges the Property by way of legal mortgage.**

**7. The Borrower applies to enter the following restriction in the proprietorship register of the registered estate:**

RESTRICTION: No disposition of the registered estate by the proprietor of the registered estate, or by the proprietor of any registered charge, not being a charge registered before the entry of this restriction, is to be registered without a written consent signed by the proprietor for the time being of the charge dated in favour of the Lender referred to in the charges register.

**8. Additional Provisions.**

I. In this deed:

1.1 "the Conditions" means the Mortgage Conditions of the Lender dated January 2019 with the following amendments (to which, by signing this deed, the Borrower consents):-

(a) In the Conditions, unless the context requires otherwise, the words "Society", "we", "our" and "us" mean the Lender and include the Lender's successors and assigns whether legal or equitable and whether in relation to all or part of the Whole Debt (as defined in the Conditions), and may at any time mean more than one of them; and

(b) In Condition 5.3(b) of the Conditions the reference to Ipswich Building Society is agreed to be a reference to the Lender.

- 1.2 "the Rules" means the Rules of the Lender for the time being in force.
2. By this Legal Charge, the Borrower charges by way of legal mortgage the Property to the Lender as continuing security with the payment of all monies and the discharge of all liabilities at any time and in any manner owed to the Lender by the Borrower.
3. The Borrower agrees with the Lender that the Borrower will observe and perform the obligations and conditions in the Offer of Advance.
4. This Legal Charge incorporates the Conditions and the Agreement and (in relation to a Borrower who is an individual according to the Rules) the Rules as are for the time being in force.
5. The Borrower acknowledges to have received a copy of the Conditions and of the Rules which relate to him/her and agrees to comply fully with them. The definitions in the Conditions shall have the same meanings in this Legal Charge.
6. This Legal Charge is made for securing additional borrowing but the Lender is not obliged to make any additional borrowing.

**NOTICE TO BORROWER: THIS DEED IS IMPORTANT**

The Lender may become entitled to enforce its rights against the Property charged to it if you fail to pay money to the Lender in accordance with the terms of this document, the Conditions and the Rules. The Lender strongly recommends that you seek and take independent legal advice before signing.

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Form of charge filed at **HM** Land Registry under reference:

**Execution** The Borrower must execute this charge as a deed using the space below. If there is more than one Borrower, all must execute.

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

Signature of Borrower

Signature of Witness \_\_\_\_\_

\_\_\_\_\_

Name (in BLOCK CAPITALS) and address of Witness

\_\_\_\_\_

\_\_\_\_\_

Signature of Borrower

Signature of Witness \_\_\_\_\_

\_\_\_\_\_

Name (in BLOCK CAPITALS) and address of Witness

\_\_\_\_\_

\_\_\_\_\_

