

In this deed the expressions set out below shall have the meanings and effect respectively ascribed to them:-

the Borrower:	Where the Borrower is more than one person the singular includes the plural and all obligations of the Borrower are undertaken jointly and severally
the Guarantor: (if any)	
the Non - Entitled Spouse / Civil Partner (if any)	being the non-entitled spouse or civil partner of the Borrower within the meaning of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or the Civil Partnership Act 2004.
the Lender:	ACCORD MORTGAGES LIMITED whose Registered Office is at Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ(Company Registered Number 2139881)
the Mortgage Offer:	in relation to the Loan the Lender's mortgage offer of the Loan as varied or amended prior to the date (being the first date if more than one) of the Borrower's execution hereof and in relation to any further advance the Lender's mortgage offer of such further advance as varied or amended prior to the date (being the first date if more than one) of the Borrower's acknowledgement of receipt of such further advance
the Mortgage Conditions:	the Lender's Mortgage Conditions (Scotland) 2007 registered in the Books of Council and Session on 13th September 2007
the Loan:	Pounds (£ Sterling)
the Property:	the heritable subjects known as being the subjects more fully described below
Land Registration Title Number (where applicable)	

The Borrower acknowledges receipt of the Loan and undertakes to pay to the Lender all monies which are or may become payable to the Lender by the Borrower including the Loan and any further advance made by the Lender to the Borrower, (except monies payable under any agreement whenever made which expressly provides that they are not to be secured by this Standard Security) and to perform all of the obligations of the Borrower specified as incumbent upon the Borrower

in any Mortgage Offer for which the Borrower with the consent and concurrence of the Non-Entitled Spouse / Civil Partner (if any) for the purposes of the Matrimonial Homes (Family Protection) (Scotland) Act 1981 as amended or the Civil Partnership Act 2004 grants a Standard Security in favour of the Lender over ALL AND WHOLE

The standard conditions specified in Schedule 3 of the Conveyancing and Feudal Reform (Scotland) Act 1970 and any lawful variation thereof operative for the time being shall apply; And the Borrower and the Guarantor (if any) agree that the said standard conditions shall be varied to incorporate the terms and conditions of the Mortgage Conditions, the terms and conditions of any Mortgage Offer; declaring that the Borrower and the Guarantor (if any) each acknowledge having received a copy of the Mortgage Conditions prior to the date hereof: AND the Guarantor (if any) undertakes to observe and perform all the obligations of the Borrower: AND the Borrower grants warrandice: AND the Borrower and the Guarantor (if any) consent(s) to the registration hereof and of any certificate issued by the Lender as to the amount due to it for preservation and execution: IN WITNESS WHEREOF

ACCORD MORTGAGES LIMITED

STANDARD SECURITY

THE BORROWER

DATED

THE LOAN

THE PROPERTY

SOLICITORS