

DEED OF CONSENT AND POSTPONEMENT
BY NON-OWNER OCCUPIER
(NORTHERN IRELAND)

THIS IS AN IMPORTANT DOCUMENT. WE STRONGLY RECOMMEND THAT YOU TAKE INDEPENDENT LEGAL ADVICE BEFORE SIGNING AND SIGN ONLY IF YOU WANT TO BE LEGALLY BOUND.

MORTGAGE ACCOUNT NUMBER: _____

"THE PROPERTY"	
ADDRESS	_____

POST CODE	_____

FOLIO NUMBER (IF REGISTERED):

COUNTY:

"THE CUSTOMER"	
1.	_____
2.	_____
3.	_____

"THE OCCUPIER"	
1.	_____

WHEREAS:

1. National Westminster Bank Plc, acting through its Mortgage Centre, PO Box 123, Greenock, PA15 1EF and its successors in title and assigns and where the context so admits, its appointed agent or the appointed agent of any persons so deriving title or any trustee for such agent or other persons (the "Bank") proposes to make a loan ("Loan") to the Customer upon the security of a mortgage ("Mortgage") over the Property which shall be a continuing security.
2. The Occupier will be in occupation of the Property and has agreed to postpone any right or interest in the Property which he or she may have or acquire to that of the Bank under the Mortgage.

NOW THIS DEED WITNESSES AS FOLLOWS:

1. In consideration of the Loan (including interest and such further loans which may from time to time be made upon the same security) the Occupier hereby consents to the creation and the registration of the Mortgage and agrees with the Bank that any rights or interests which he or she may have or hereafter acquire in or over the Property including rights pertaining to a person in occupation of the Property (howsoever and wheresoever arising) shall be and are hereby released, postponed and made subject to the rights and interests of the Bank under the Mortgage.
2. The Occupier hereby agrees that the Bank shall be entitled to exercise any remedies under the Mortgage or under the general law without reference to him or her in priority to and so as to override any right or interest which the Occupier may have in or over the Property (including any right otherwise protected by occupation or right to an interest in the proceeds of sale of the Property) and without prejudice to the generality of the foregoing the Occupier shall (as directed by the Bank) vacate the Property if the Bank shall exercise its right to take possession of or to sell the Property or to appoint a Receiver of the Property.
3. The Occupier acknowledges that he or she has been advised to obtain independent legal advice as to the effect of this Deed and has been given an opportunity to do so.

SIGNED SEALED AND DELIVERED BY THE OCCUPIER AS A DEED ON THE ____ DAY OF _____ 20____
IN THE PRESENCE OF THESE WITNESS(ES)

<u>WITNESS</u> FULL NAME ----- ADDRESS ----- ----- ----- OCCUPATION ----- SIGNATURE -----	<u>SIGNATURE OF OCCUPIER</u> SIGNATURE
<u>WITNESS</u> FULL NAME ----- ADDRESS ----- ----- ----- OCCUPATION ----- SIGNATURE -----	<u>SIGNATURE OF OCCUPIER</u> SIGNATURE